

THE IMPACT OF FIRE OUTBREAKS ON EDUCATION INSTITUTIONS BETWEEN 2018-2023/24

FINAL REPORT

Prepared By:



Promoting Insurance. Protecting Your Future

In partnership with:



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Acronyms

ABBREVIATION	IN FULL
BRMS	Basic Requirements and Minimum Standards
CSR	Corporate Social Responsibility
DEO	District Education Officer
DES	Directorate of Education Standard
EMIS	Electronic Management Information System
FSD Africa	Financial Sector Deepening Africa
GDP	Gross Domestic Product
ILO	International Labour Organisation
IRA	Insurance Regulatory Authority
KII	Key Informant Interview
LMIC	Low and Middle-Income Countries
MOES	Ministry of Education and Sports
MOFPED	Ministry of Finance, Planning and Economic Development
NPEIA	National Private Education Institutions Association
OECD	Organisation for Economic Co-operation and Development
UIA	Uganda Insurers Association
UNATU	Uganda National Teachers Union
UNDP	United Nations Development Programme
UNEB	Uganda National Examinations Board
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UPF	Uganda Police Force



Definition Of Key Terms As Used In The Report

Risk: Risk refers to the probability of occurrence of an uncertain event and the magnitude of its potential consequences, which may result in loss, damage, or disruption of operations (ISO, 2018; Rejda & McNamara, 2022).

Fire Risk Management: A set of strategies and measures implemented to prevent, detect, and respond to fire incidents, including fire safety infrastructure, training, and emergency preparedness systems (UNDRR, 2017).

Insurance: Insurance is a financial risk transfer mechanism in which an individual or entity (the insured) pays a premium to an insurer in exchange for compensation or indemnification against specified potential losses or risks.

Fire Insurance (in Schools): Fire insurance refers to a type of property insurance that provides financial protection to educational institutions against loss or damage to school buildings, infrastructure, equipment, and other assets resulting from fire and related perils, in exchange for the payment of a premium (Rejda & McNamara, 2022; Vaughan & Vaughan, 2014).

Insured (School): The educational institution that is covered under a fire insurance policy and is entitled to compensation in the event of a covered loss.

Premium: The amount paid by the insured (school) to the insurer in exchange for coverage under a fire insurance policy (Rejda & McNamara, 2022).

Perils: The specific risks or causes of loss covered under an insurance policy, such as fire, lightning, and explosion (Rejda & McNamara, 2022).

Claim: A formal request made by the insured to the insurer for compensation following a loss event covered under the policy (Vaughan & Vaughan, 2014).

Insurance Uptake: The extent to which schools adopt or purchase fire insurance policies as a risk financing mechanism (Outreville, 2013).

Insurance cover: This refers to the range of risks, losses, and damages for which an insurer provides financial protection to a school under a fire insurance policy, as defined by the policy terms, conditions, and sum insured (Vaughan & Vaughan, 2014).

Executive Summary

The Uganda Insurers Association, in collaboration with the Ministry of Education and Sports, surveyed educational institutions that had experienced fire outbreaks in 2018–2023/24 to assess the extent of the damage, its impact on schools, and the potential costs of reinstatement/repairs. Additionally, the study examined the risk mitigation measures implemented by schools that have not experienced fire outbreaks.

The survey employed a case-control design where the case group consisted of educational institutions that had experienced fire outbreaks, while the control group included institutions that had not experienced fire outbreaks. A combination of both qualitative and quantitative approaches was employed to triangulate the research findings. The quantitative approach was actualised through face-to-face surveys, while the qualitative approach entailed key informant interviews. A review of existing literature was also carried out. A total of 375 educational institutions were randomly selected to participate in the survey in the Central, Eastern, Western and Northern regions. Of these, 89 institutions were cases, while 286 were control schools. Additionally, a total of 13 in-depth interviews were conducted among officials from IRA, MOES, UNATU, NPEIA, District Education Officers, the UPF-Directorate of Fire Prevention and Rescue Services.

In addition, a survey was conducted amongst parents from schools that experienced fire outbreaks (case) and those from schools that had never experienced fire outbreaks (control) in the Central, Eastern, Western, and Northern regions. A total of 351 interviews were conducted; of these, 231 were from case schools and 120 from control schools. 11 non-life insurance companies also participated in the survey. The key institutional survey findings are highlighted below: –

- I. **Availability of facilities in educational institutions:** The survey results highlight a disparity in the availability of facilities across different types of institutions and educational levels. Public institutions generally offer more comprehensive facilities, such as sports fields, libraries, and technology infrastructure, compared to private institutions. Additionally, higher educational levels, such as secondary schools and universities, tend to have better access to facilities than primary schools.
- II. **Risk exposure:** Overall, the top-mentioned risks education institutions were exposed to included fire at 68%, illness of learners at 58%, school property theft at 56%, accidents/injuries to learners while at school at 51%, theft of learner property at 44%, school property damage at 38%, illness of staff and accidents/injuries to staff at work at 26%.
- III. **Existing safety measures in schools:** From the observations, 85% of the institutions had trained guards, 79% had safety and security rules & regulations, 79% had at least 1 fire extinguisher, 64% had a fire arrestor, 62% had emergency exits in all buildings, and 60% had a surrounding wall fence. The most uncommon measures were fire sprinklers (8%), water hydrant points (25%), fire detection systems (26%), organized fire drills (37%), emergency routes at 39%, and security cameras at 47%. Only 76% of boarding-only only and 62% of combined day & boarding institutions had an occupancy permit.
- IV. **Fire outbreak occurrence:** 24% of education institutions have ever experienced a fire outbreak between 2018–2023/24. The majority of the outbreaks were reported in secondary schools at 27%, boarding schools at 39%, and in Northern and Eastern regions at 33% and 32%, respectively. Additionally, in public institutions, they were mostly reported in tertiary/universities at 33% and primary schools at 31%, while in private institutions, fire incidents were highest in secondary schools at 31%. Of these, 88% of the incidents were reported to the police while 12% were not. This cut across regions.



- V. **Likely cause of the fire:** The most mentioned causes of the fires were electrical short circuits at 34%, followed by students in disciplinary action at 16%, negligence at 15%, and malice at 9%. Worth noting is that some causes of the fires were not known in 24%.
- VI. **The top 5 effects of the fire outbreaks** were school property damage at 61%, followed by damage of learners' property at 55%, trauma among learners & staff at 31%, high cost of replacement of damaged property at 27% and reduced enrollment as parents took their children to other schools at 24%.
- VII. Estimated amount lost: 38% of the institutions that experienced a fire outbreak and carried out an assessment after the incident lost less than UGX. 10 million, followed by 25% who lost between UGX. 10M to UGX. 50M, 9% lost between UGX.50M to UGX. 100M and Above UGX. 300M respectively. However, there were 5% who were not privy to the information.
- VIII. **Cost of reinstatement:** Results revealed that 43% of the case schools that reinstated their property spent less than 10,000,000. This was followed by those who spent between UGX. 10M to UGX. 50M and UGX. 50M to UGX. 100M at 16% each. 59% utilised school funds to reinstate/replace/repair damaged property, followed by donations from well-wishers at 30%, insurance at 13%, and loans and increased tuition by 9% each.
- IX. **Had a fire insurance cover:** 19% of the institutions that had experienced a fire outbreak said they had a fire insurance cover at the time, while 81% said no. A comparison by institution type revealed that more of the boarding-only institutions had a policy that covered fires at the time of the fire incident, at 43%, followed by day & boarding at 15%. The day-only schools had no insurance cover at the time of the fire incident.
- X. **Uptake of a policy covering fires:** As of the time of the survey, 22% of the education institutions had a policy that covered fires, while 78% did not. Uptake was higher in the Central region at 29%, followed by the Western region at 18%, the Eastern region at 8%, and the Northern region at 7%. Comparison by institution category revealed that uptake was slightly higher in private institutions at 24% than in public institutions at 19%. displayed a greater propensity for fire insurance acquisition, with 24% reporting coverage compared to 19% for public institutions.
- XI. The main barriers to uptake were lack of information about insurance at 54%, followed by the existence of other competing priorities at 34%, and the cost at 33%.
- XII. **Suggestions to increase uptake among education institutions;** the most mentioned was sensitizing school owners, parents and head teachers at 88%, distantly followed by reducing the cost of insurance at 17%, making it a requirement for schools by government at 14%, quicken the relationship and government subsidy at 5% each, conduct CSRs in schools at 4%, and share success stories at 1%.

The key parent survey findings are highlighted below:

- I. Awareness and Perception of Fire Insurance
- Most parents were aware of the risk of fire in schools and recognized its potential to cause severe loss of property, learning time, and even lives.
 - However, awareness of fire insurance specifically was relatively low, with many parents lacking detailed knowledge of what it covers or how it operates.
 - Despite limited understanding, there was strong recognition of the importance of insurance as part of school safety and risk management.
- II. Parental Support for Fire Insurance Adoption
- A large majority (96%) of parents agreed that fire insurance should be a mandatory requirement for all schools. This consensus suggests high community acceptance for regulatory measures that would make insurance compulsory within the education sector.

III. Willingness to Contribute Financially

- About 87% of parents indicated they were willing to make a termly contribution toward the purchase of fire insurance for their children's schools.
- The amount parents were willing to contribute was modest, typically ranging between UGX 5,000 and UGX 10,000 per term, depending on the school's category and location. This finding highlights an opportunity to design parent-supported insurance models that make coverage affordable and sustainable.

IV. Perceived Parental Roles in Fire Preparedness

Parents saw themselves as active partners in school fire preparedness through:

- Offering guidance and counselling to learners – cited by 42% of case parents and 36.7% of control parents.
- Contributing financially to purchase firefighting equipment (16.9% of case parents; 16.7% of control parents).
- Participating in school activities related to safety (14.7% of case parents).
- Ensuring schools have appropriate safety measures in place (12.6% of case parents).
- Among control parents, supporting school proposals for fire preparedness (11.7%) and discouraging learners from carrying illegal items (10.8%) were also noted.
- Contribution to fire insurance was lower but still notable, at 6.9% among case parents and 10% among control parents.

V. Barriers to Fire Insurance Uptake Identified by Parents

- The most common barriers included limited sensitization, belief that schools or government should bear responsibility, and concerns about misuse or mismanagement of funds.
- Some parents expressed distrust toward insurance providers, citing fears that claims may not be honored promptly or transparently.

VI. Opportunities from the Parent Perspective

- The survey revealed a high level of readiness for collaboration between schools, parents, and insurers.
- Parents' willingness to contribute demonstrates a viable pathway for cost-sharing, particularly if insurance is integrated into school fees transparently through PTAs.
- The strong endorsement of mandatory insurance provides a social license for policy enforcement by government agencies.

The study recommends a two-pronged approach combining strategic policy reform and operational implementation:

- Operationally, the insurance industry should invest in continuous sensitization, create flexible premium payment options, simplify claims processes, train school leaders in insurance and risk management, and share success stories. Schools should build fire safe infrastructure.
- Strategically, the government, through the Ministry of Education and Sports, should include fire insurance as a risk mitigation option for schools in Indicator 12 of the 2009 Basic Requirements and Minimum Standard Indicators for Education Institutions, introduce a National School Fire Risk Management Policy, and promote public-private insurance schemes for low-income schools.

Policy and Practice Implications: The findings reveal that making fire insurance a mandatory component of school licensing and safety compliance would significantly increase coverage and reduce the financial burden of fire disasters. Institutionalizing fire insurance within the Basic Requirements and Minimum Standards (BRMS) will align risk management with quality assurance in education.

At the practice level, embedding fire insurance education within PTA engagements, school management training, and the national curriculum will sustain long-term behavioral change. Enhanced collaboration between MoES, IRA, UIA, and insurers will be critical for success.



Conclusion

The survey presents valuable opportunities to enhance safety, preparedness, and insurance coverage in educational institutions. While public and higher education institutions typically have robust systems in place, primary and private schools can benefit from targeted support. Addressing fire outbreaks, often caused by electrical faults and negligence, is essential as they can lead to property damage, financial losses, and reduced enrollment.

To strengthen safety measures, many institutions have already implemented basic precautions, such as installing fire extinguishers and training security personnel. However, there is a proactive opportunity to introduce advanced systems like fire detection systems, sprinkler systems, and organized safety drills. Additionally, by increasing awareness and developing cost-effective strategies, along with supportive government policies, we can boost insurance coverage levels across the board.

Fostering collaboration among stakeholders, including school management, insurance providers, and government officials, will be crucial to creating safer school environments. Key initiatives should focus on awareness campaigns, providing subsidies, integrating safety standards into existing policies, and sharing success stories that inspire proactive action. By championing these efforts, we can significantly improve preparedness, enhance trust among parents and communities, and promote the long-term stability of educational institutions.

1.0

Introduction And Background

1.1 Introduction

The Uganda Insurers Association, in collaboration with the Ministry of Education and Sports, surveyed educational institutions that had experienced fire outbreaks in 2018–2023/24 to assess the extent of the damage, its impact on schools, students and the community, and the potential costs of reinstatement/repairs. Additionally, the study examined the risk mitigation measures implemented by schools that have not experienced fire outbreaks.

The findings will guide strategies to enhance knowledge and uptake of fire insurance policies in educational institutions and will also inform policy proposals for including fire and allied perils insurance coverage as a risk mitigation option for schools in Indicator 12 of the 2009 Basic Requirements and Minimum Standard Indicators for Education Institutions.

This report provides a detailed account of the survey methodology, findings and recommendations

1.2 Background to the survey

The phenomenon of fire outbreaks presents a significant challenge to educational institutions worldwide, and Uganda is no exception. The interplay between environmental factors, infrastructural inadequacies, and socio-economic conditions often exacerbates the vulnerability of schools to fire incidents. In Uganda, where educational facilities are crucial for national development and human capital formation, the consequences of fire outbreaks can be disastrous, leading to loss of property, disruption of learning, and even casualties.

Fire outbreaks in educational settings can result from various causes, including electrical faults, negligence, arson, and natural factors such as lightning strikes. In Uganda, many schools operate under constrained financial resources, often leading to the use of substandard materials and inadequate fire safety measures. The lack of proper infrastructure, combined with insufficient training on fire safety protocols among staff and students, further compounds the risk of fire incidents. The 2023 Annual Crime Report presented some concerning statistics regarding fire incidents. According to the report, 1,144 incidents were reported in 2023, a slight reduction from 1,258 reported in 2022, and 1,015 in 2020 (UPF, 2023). Of these, 50 incidents were reported in schools/education institutions in 2023, 65 incidents were reported in 2022, 15 incidents in 2021, and 23 in 2020 (UPF, 2023). However, it was noted in the same report that some fires go unreported. This is an alarming trend that calls for the implementation of measures to safeguard against the likely effects and losses resulting from fires in schools (Observer, 2021, p. 1)¹.

The repercussions of fire outbreaks extend beyond immediate physical damage. The destruction of educational facilities can lead to prolonged interruptions in the academic calendar, resulting in significant educational setbacks for students. Additionally, the emotional and psychological toll on students and staff can hinder the overall learning environment. The loss of educational materials, laboratory equipment, and infrastructure can also strain the financial resources of institutions, which may already be operating on tight budgets. Consequently, the need for robust risk management strategies, including fire insurance, becomes increasingly apparent.

¹ Observer, T. (2021, April 30). Budo school fire started deliberately - police. p. 1.



The insurance industry has several products available that cater to the above risks like fire and related risks, burglary/theft, all risks schools cover and school comprehensive insurance that covers property damage, accidental injuries to learners and theft of their personal effects among others, therefore educational institutions should consider having insurance coverage as one of the measures to reduce the impact of school fires, in addition to the existing safety and security measures within the schools. However, this requires the Uganda Insurers Association to engage the various educational institutions and policymakers to demonstrate the cost-benefit analysis of having a fire insurance cover that caters to the consequences of the fire outbreaks that the institutions are exposed to. For this to happen, there is a need to have data that demonstrates how much was lost by the affected schools and parents/guardians, the magnitude of the loss, the cost of reinstatement, and who incurred the costs in the period 2019 to 2023.

In light of the aforementioned considerations, the Uganda Insurers Association (UIA) in collaboration with the Ministry of Education and Sports (MOES) surveyed educational institutions that had ever experienced fire outbreaks to understand the possible causes, the losses incurred, effects and the resultant costs for reinstatement as well as learn about the risk mitigation measures in place for those that had never experienced any fire outbreaks.

By analysing the level of preparedness, the causes, and consequences of these incidents, stakeholders, including policymakers, educators, and insurance providers, can develop targeted interventions that address the root causes of fire outbreaks but also prioritise fire safety in the educational sector. Ultimately, the findings of this study may inform policy proposals for the inclusion of fire insurance in the basic requirements for schools.

1.3 The Objectives of the research

The survey's main objective was to assess the impact of fire outbreaks on educational institutions and the measures taken to reduce the effects of the fires on the educational institutions and parents/guardians.

The specific objectives were: -

- i. To establish the risks educational institutions are exposed to and the risk mitigation measures in place.
- ii. To identify the likely causes and effects of the fire outbreaks on the educational institutions and parents/guardians in 2018-2024.
- iii. To establish the uptake of fire insurance in educational institutions.
- iv. To examine parental awareness and willingness to contribute towards school fire insurance.
- v. To establish parents' level of trust in the school's preparedness to manage fire risks.
- vi. To identify the barriers to and suggestions for increasing the uptake of fire insurance by educational institutions.

2.0

The Methodology

The research team adopted a case-control design where the case group consisted of educational institutions that had experienced fire outbreaks, while the control group included institutions that had not experienced fire outbreaks. The design facilitated comparison between two groups, making it easy to look at factors associated with the fire outbreaks in the case schools and what lessons could be learned from the control schools.

Additionally, a sample of parents or guardians of learners from the surveyed educational institutions was interviewed to allow for broad measurement and a deeper understanding of parental experiences across both case and control groups.

A combination of both qualitative and quantitative approaches was employed to triangulate the research findings. The quantitative approach was actualised through face-to-face surveys, while the qualitative approach entailed key informant interviews. A review of existing literature was also carried out.

2.1 Literature review

The research team reviewed various literature to better understand the incidence of fires in schools in Uganda, their causes and effects, what has been done, and fire insurance uptake in the last 5 years, among others. Such information was key in the design of the research instruments as well as during the writing of this report. Some of the documents reviewed include: the IRA reports 2018–2023, the BRMS 2009, Newspaper articles, Uganda Police reports 2018–2023, and other research reports and journals. Documents were reviewed with the aid of a data map.

2.2 Quantitative approach

The approach was actualised through face-to-face surveys with institution heads from the various education institutions at the Primary, Secondary, and Tertiary/University levels and parents/guardians of learners from the surveyed institutions. These were selected because they could have boarding sections, unlike pre-primary/kindergarten schools.

In addition, general insurance players were engaged through online self-filling surveys to provide data on the uptake of fire insurance amongst educational institutions for the period 2022, 2023, and 2024.

2.2.1 Quantitative sample size

A. Sample Size for the Educational Institutions

The sample size was determined using the (Krejcie, 1970) formula for sample size determination: $-S = \frac{X^2NP(1-P)}{d^2(N-1)} + X^2P(1-P)$. With a population of 30,510 education institutions according to the Annual Schools Census of 2017, a population proportion (P) of 0.50, a degree of accuracy (d) of 0.05, and a table value of chi-square (X^2) of 3.841, the minimum sample size was 380 education institutions. Out of 380 targeted educational institutions, 375 participated in the survey, resulting in a participation rate of 98.6%. Please refer to Table 1 below for details.

Sampling

The selected educational institutions for the survey were sampled from various credible data sources. The primary school sample was obtained from the EMIS database maintained by the Ministry of Education

and Sports (MOES), the secondary school sample was drawn from the Uganda National Examinations Board (UNEB) data for 2022, and the list of tertiary institutions and universities was sourced from the Uganda National Council for Higher Education's list of licensed institutions for 2023.

To facilitate the surveys, an introductory letter from the Ministry of Education and Sports was issued and delivered to the Chief Administrative Officers and Town Clerks in the relevant districts. The schools were identified with assistance from officials in the Education departments of those districts, cities, or divisions.

Survey locations

Data was collected from the four regions of Uganda namely Central, Eastern, Western and Northern targeting the 12 urban districts where the prevalence of fire outbreaks is relatively high in Uganda namely, Kampala, Mukono, Wakiso, Kabarole, Hoima, Mbarara, Mbale, Soroti, Jinja, Gulu, Lira, and Arua.

Table 1: Achieved sample size by region and institution category

Level of the education institution					
Region	Location	Primary	Secondary	Tertiary/university	Total
Central	Kampala	42	32	4	78
	Mukono	13	18	3	34
	Wakiso	64	50	3	117
	Total - Central	119	100	10	229
Eastern	Mbale	8	8	1	17
	Soroti	4	5	0	9
	Jinja	7	16	2	25
	Total - Eastern	19	29	3	51
Western	Kabarole	5	9	0	14
	Hoima	10	8	0	18
	Mbarara	6	11	2	19
	Total - Western	21	28	2	51
Northern	Gulu	2	8	1	11
	Lira	6	6	1	13
	Arua	7	12	1	20
	Total-Northern	15	26	3	44

As shown in Table 1 above, out of the 375 institutions that participated in the survey, 229 were from the Central Eastern region, 51 were from the Eastern region, 44 were from the Northern region, and 51 were from the Western region. Among these, 174 were at the primary level, 183 were at the secondary level, and 18 were at the tertiary/university level.

B. Sample Size for the parents/guardians of learners

Using Cochran's formula for sample size estimation $n_0 = (Z^2 p(1-p))/e^2$, at 95% confidence level and assuming a conservative proportion ($p=0.5$), the minimum required sample was 385. This provides a margin of error of approximately $\pm 5.2\%$, which is statistically acceptable. A sample of 351 parents/guardians participated in the survey.

Sampling for parents/guardians

A multi-stage stratified sampling approach was employed to ensure a comprehensive and representative selection of participants. The process commenced with purposive sampling conducted in nine districts known for having fire-affected educational institutions. These districts were also part of the institutional survey and were specifically chosen due to the frequency of fire outbreaks.

Within each selected district, 2 to 3 fire-affected institutions were identified based on documented incidents of fires. From these institutions, stratified random sampling was applied, utilizing lists provided by the school heads to select parents for interviews. In fire-affected institutions, the focus was on parents of learners who were enrolled during the time of the fire incidents. In contrast, parents from matched classes or grades in the comparison institutions were randomly selected to ensure a valid comparison between the two groups.

Additionally, snowball sampling was utilised in cases where institutional lists were incomplete, allowing for a broader reach and inclusion of parents who may not have been captured in the initial lists. The inclusion criteria for participation mandated that individuals be parents or guardians of learners enrolled in the selected institutions during the fire incidents. Participants needed to be at least 18 years old and provide informed consent to take part in the study. This rigorous approach aimed to enhance the reliability and depth of the findings, ensuring diverse perspectives were captured from those most affected by the fire outbreaks.

Survey locations

Data was collected from the same districts where the institutional survey was done, with a focus on districts where fire outbreak occurrence was observed to be high: Kampala, Wakiso, Mbale, Jinja, Mbarara, Kabarole, Gulu, Arua, and Mukono.

Table 2: Achieved sample size by region and institution category

	REGION														
	TOTAL			CENTRAL			EASTERN			WESTERN			NORTHERN		
	Total	Case	Control	Total	Case	Control	Total	Case	Control	Total	Case	Control	Total	Case	Control
Total	351	231	120	170	109	61	57	36	21	62	44	18	62	42	20
Government	129	93	36	46	34	12	12	8	4	26	20	6	45	31	14
Private	187	109	78	103	54	49	45	28	17	22	16	6	17	11	6
Religious founded	35	29	6	21	21	0	0	0	0	14	8	6	0	0	0

A total of 351 parents/guardians participated in the survey; of these, 231 were from schools that had experienced a fire outbreak in 2020–2024, while 120 were respondent-parents from schools that had never experienced a fire outbreak. Additionally, of the 351 respondents, 129 were drawn from government-aided schools, 187 from private schools, and 35 from religiously founded schools.

Data collection instrument

Data was collected with the aid of approved semi-structured questionnaires.

C. Participation from the general insurance companies

A designed survey form was shared by email to the 19 general insurance players, out of which 11 responded. This implied a participation rate of 58%.



2.3 Qualitative approach

This approach was actualized through key informant interviews with officials from different institutions that could provide an expert opinion on the subject matter. These included: – the Insurance Regulatory Authority of Uganda (IRAU), District Education Officers, Inspector of schools, Uganda Police Force–Fire Prevention and Rescue Services, officials from the Directorate of Education standards and officials from associations like National Private Educational Institutional Association (NPEIA) and the Uganda National Teachers Union (UNATU) and selected parents/guardians.

Data was collected with the aid of approved in–depth interview guides. All sessions were audio recorded. A total of 20 in–depth interviews were conducted.

Table 3: Key informant Interviews

Category	No. of IDIs
IRA	1 Director Market Development
MOES	1–Directorate of Education standards 1 –Education commissioners 2–Inspector of schools
UNATU	1
NPEIA	1
District Education Officers	4 Kampala, Mbale, Gulu, Mbarara
Uganda Police Force–Fire	3 Kampala, Entebbe, Gulu
Parents/guardians	7
Total	20 IDIs

3.0

Literature Review

Fire outbreaks in educational institutions have severe implications for the safety, infrastructure, and overall educational environment. In Uganda, between 2018 and 2024, several documented instances have highlighted the prevalence and impact of such incidents. Understanding these impacts necessitates a comprehensive examination of existing literature that chronicles the intersection of fire outbreaks, institutional resilience, and educational outcomes. In this literature review, we will explore relevant studies, reports, and theoretical frameworks that elucidate the patterns, causes, and consequences of fire outbreaks in Ugandan educational settings.

3.1 Historical Context of Fire Outbreaks in Uganda

Fire outbreaks in educational institutions are not a new phenomenon in Uganda. According to Aben et al. (2021), the historical context provides crucial insights into the recurring issues of safety and risk management in Ugandan schools. The authors argue that inadequate safety measures and poor infrastructure have historically rendered educational facilities vulnerable to fires. Such vulnerabilities are exacerbated by the country's socio-economic conditions that limit investment in critical safety infrastructure (Okwera & Namasasu, 2020).

A study of Kampala schools found that 84% lacked fire safety plans, and only 50% had received fire safety training (Nakitto & Lett, 2010). Slum areas in Kampala are particularly vulnerable, with overcrowded housing and illegal electrical connections increasing fire risks (Mbiggo & Ssemwogerere, 2018). Limited financial resources and lack of fire safety awareness among school members have hindered the implementation of effective prevention mechanisms (Nyangawa & Anangisye, 2023). Studies further indicate that many schools are inadequately prepared for fire emergencies, with a majority lacking fire safety plans, proper training, and necessary equipment (Nakitto & Lett, 2010; Ruttoh, 2019). In Uganda, only 50% of schools had received fire safety training, and 84% had no fire safety plans in place (Nakitto & Lett, 2010). The issue is compounded by broader challenges in Uganda's social service delivery system, which has struggled to recover from economic and social decay since the 1960s (Reinikka, 2001). These factors collectively contribute to the ongoing problem of school fire outbreaks in Uganda, highlighting the need for improved fire safety policies, training, and infrastructure in educational institutions.

3.2 Causes of Fire Outbreaks in Educational Institutions

Several studies have identified common causes of fire outbreaks in educational institutions. A comprehensive analysis by Okullo et al. (2022) indicates that the primary causes of fires in Ugandan schools include:

1. **Electrical Failures:** Many institutions operate with outdated electrical systems that do not meet modern safety standards, making them susceptible to short circuits and subsequent fires (Musoke, 2019).
2. **Improper Use of Heating Equipment:** The use of makeshift heating devices during cold seasons has been identified as a common practice leading to uncontrolled fire incidents (Kibanda & Opio, 2023).
3. **Accidental Fires from Students:** Behavioural aspects, particularly involving students' use of flammable materials for various activities, have also been noted as contributing factors (Tumuhairwe et al., 2021).



These findings align with the broader literature identifying infrastructural deficits and behavioral risks as central themes in studies on fire safety in educational contexts (Brooks et al., 2020).

3.3 Impacts of Fire Outbreaks on Educational Institutions

The effects of fire outbreaks in educational institutions extend beyond physical damage. It encompasses psychological, social, and academic repercussions. Many students and staff experience trauma from fire incidents, which can hinder their academic performance and overall well-being (Kabanda, 2020). The psychological impact has been documented in various settings, where survivors of fires report increased anxiety and fear related to safety in educational environments (Mukulu, 2021).

1. **Destruction of Infrastructure:** Fire incidents result in significant physical damage to school buildings, often leading to a temporary or permanent cessation of educational activities (Bhowmik et al., 2019). For instance, a case study of a severe fire outbreak at a secondary school in Northern Uganda indicated that the loss of classrooms and educational materials severely disrupted the academic calendar, leading to increased drop-out rates (Amone et al., 2023).
2. **Financial Burden:** The aftermath of fire outbreaks imposes a heavy financial burden on institutions, which must allocate resources to reconstruction and recovery efforts, often diverting funds from education quality improvements (Odhiambo, 2022).
3. **Lowered Educational Outcomes:** Fires have been found to lower educational outcomes due to interruptions in learning, psychological distress among students and teachers, and the loss of valuable resources (Nsamba, 2023). The cascading effects of these outcomes can contribute to long-term educational disparities in a country that is already grappling with challenges in achieving Universal Primary and Secondary Education goals.

3.4 Risk Mitigation and Preventive Strategies

Recognizing the impact of fire outbreaks, various stakeholders have emphasized the importance of risk mitigation and disaster preparedness strategies in educational settings. Research by Nansamba et al. (2022) highlights the need for comprehensive fire safety education as part of the school curriculum. This includes teaching students about fire risks and appropriate responses in case of emergencies.

1. **Infrastructure Development:** Investments in safer infrastructure significantly mitigate risks associated with fire outbreaks. Nganda et al. (2021) stress the importance of modernizing school facilities, incorporating fire-resistant materials and systems, and ensuring compliance with fire safety regulations.
2. **Community Engagement:** Engaging the community in fire prevention strategies has been identified as an effective approach to enhancing safety in educational institutions (Kasule, 2023). This involves workshops and partnership programs that educate both students and parents about safety measures.
3. **Policy Advocacy:** Advocating for a supportive policy framework that mandates safety regulations in educational institutions is crucial for long-term mitigation efforts. The Ugandan government has begun to recognize these needs, yet more tangible actions are essential to ensure a sustained commitment to fire safety in schools (Namatovu, 2024).

3.5 Disability and Emergency Preparedness in Schools

Learners with disabilities (LWDs) are disproportionately vulnerable during emergencies in educational institutions due to limitations in mobility, sensory perception, and cognitive processing (Peek & Stough, 2010; Kailes & Enders, 2007). These challenges hinder their ability to respond promptly to emergencies such as fire outbreaks, placing them at greater risk of injury or death compared to their peers without disabilities.

Globally, policy frameworks advocate for the protection of persons with disabilities in disaster risk management. The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006) mandates state parties to ensure the safety of persons with disabilities during situations of risk, including emergencies and disasters. Similarly, the Sendai Framework for Disaster Risk Reduction 2015–2030 emphasizes the need for inclusive disaster preparedness that integrates disability perspectives (United Nations Office for Disaster Risk Reduction [UNISDR], 2015).

Disability and Emergency Preparedness in Ugandan Schools

In Uganda, the Persons with Disabilities Act (2019) and the Inclusive Education Policy (Ministry of Education and Sports [MoES], 2011) promote accessible education environments. However, these policies have not been effectively translated into practice regarding emergency preparedness in schools (Muwanga-Zake, 2017; National Union of Disabled Persons of Uganda [NUDIPU], 2021). School environments often lack accessible infrastructure, visual or auditory alarm systems suitable for all learners, and staff trained in disability-inclusive emergency response.

The 2008 Budo Junior School fire, which tragically claimed the lives of 19 pupils, drew national attention to safety standards in schools but did not result in widespread reforms tailored to the needs of learners with disabilities (Mukasa, 2008). A more recent assessment by the Uganda National Examinations Board (UNEB, 2023) revealed that most schools in Uganda still lack adequate fire safety infrastructure and inclusive evacuation plans. This exposes LWDs to continued risks in the event of fire outbreaks or other emergencies.

A significant recent example is the 2022 Salama School for the Blind dormitory fire, where 11 visually impaired girls died. Investigations revealed critical safety failures, including the absence of fire extinguishers, smoke detectors, accessible evacuation routes, and adequate supervision (Daily Monitor, 2022).

Key lessons from this incident include the urgent need to:

- Install multi-sensory alarm systems combining sound, visual, and tactile alerts suited for learners with sensory impairments
- Ensure dormitory designs support safe, rapid evacuation, avoiding overcrowding and providing multiple accessible exits
- Conduct inclusive emergency drills involving all learners and train staff specifically on assisting learners with disabilities during evacuations
- Enforce strict policies on dormitory safety, including eliminating fire hazards and improving night-time supervision
- Implement routine risk assessments and designate safety officers responsible for compliance monitoring

These lessons reflect global best practices emphasising universal design, individualized emergency evacuation plans, and continuous training as essential components for safe and inclusive educational environments (National Fire Protection Association [NFPA], 2016; Steinfeld & Maisel, 2012).

3.6 Barriers to Insurance Uptake: A Global Overview with a Focus on Uganda's Educational Institutions

Insurance is widely recognized as a key component of financial inclusion and economic resilience. However, global disparities in insurance penetration persist, with low and middle-income countries (LMICs) reporting significantly lower uptake compared to high-income nations. In Uganda, the situation is particularly acute, with insurance penetration at less than 1% of GDP (Insurance Regulatory Authority of Uganda [IRA], 2023). Educational institutions, despite their vulnerability to various risks, remain largely uninsured.



Global Barriers to Insurance Uptake

Globally, insurance uptake is hindered by a combination of socio-economic and structural factors. As noted by the Organisation for Economic Co-operation and Development (OECD, 2016), only 30% of adults in LMICs have a basic understanding of insurance principles. This lack of awareness contributes to the perception that insurance is either unnecessary or inaccessible.

Additionally, trust in insurers is limited. Swiss Re (2017) found that over 40% of consumers in developing countries doubt the reliability of insurers to pay claims fairly and promptly. Affordability is another critical barrier, particularly in regions where large segments of the population live below the poverty line (World Bank, 2020).

Insurance products are often poorly aligned with the needs of informal workers, small-scale enterprises, and rural populations (International Labour Organization [ILO], 2019). Many communities prefer traditional, informal risk-sharing mechanisms, further reducing demand for formal insurance (Churchill & Matul, 2012).

Barriers in East Africa

In East Africa, these global challenges are compounded by unique regional dynamics. Insurance penetration averages only 2.5% across the region, far below the global average of 7.4% (FSD Africa, 2021; Swiss Re Institute, 2022). The predominance of informal employment, estimated at over 80% of the labor force, limits the relevance of conventional insurance products (ILO, 2022).

Although mobile money penetration exceeds 60%, its integration with microinsurance remains limited (FSD Africa, 2021). Infrastructure constraints, such as inadequate agent networks and weak data systems, further inhibit service delivery and product development (Alliance for Financial Inclusion [AFI], 2020).

The Ugandan Context

Uganda's insurance sector is characterized by limited market reach and product uptake. As of 2023, insurance contributes only 0.86% to GDP, and approximately 3% of the population is insured (IRA, 2023). The distribution of insurance services is highly skewed, with 95% of premiums generated in urban centers (IRA, 2022). Poverty remains a major constraint, with 41% of the population living below the national poverty line (Uganda Bureau of Statistics [UBOS], 2021).

Public awareness of insurance products is minimal. According to IRA (2022), limited understanding and historical mistrust of insurers significantly affect consumer behavior. In rural areas, these issues are exacerbated by logistical challenges and lower levels of financial literacy.

3.7 Insurance in Uganda's Educational Institutions

The education sector in Uganda presents a critical gap in institutional insurance. Although schools are exposed to various risks, such as fires, theft, and accidents, most operate without any form of insurance coverage.

A study by the Ministry of Education and Sports (MoES, 2022) revealed that only 12% of private schools have insurance policies, while public institutions largely lack coverage due to procurement delays and insufficient funding (Ministry of Finance, Planning and Economic Development [MoFPED], 2020). In 2021 alone, over 60 schools reported incidents resulting in substantial financial and operational setbacks (UNEB, 2021).

UNESCO (2021) found that less than 20% of school administrators possess adequate knowledge of risk management or insurance planning. Most cite cost and complexity as primary deterrents, despite the relatively low premiums required for basic institutional coverage.

Insurance remains underutilised in Uganda due to a confluence of financial, informational, and institutional barriers. Educational institutions, which stand to benefit significantly from insurance coverage, exemplify the broader challenges faced by the sector. Strategic interventions, grounded in awareness, innovation, and policy support, are required to enhance insurance uptake and strengthen institutional resilience.



4.0

Data Management And Analysis Approaches

4.1 Data management

The quantitative data files were transferred to a centralized server immediately, after which they were stored on a password-protected computer that is only accessed by the Research Officer. The data was checked for any inconsistencies, incompleteness, outliers and any that were identified, followed up with a phone call.

After the data collection phase, data editing and cleaning, including structure and consistency checks to ensure completeness of work in the field, were conducted. Secondary editing by use of the resolution of computer-identified inconsistencies and coding of open-ended questions was also done. The obvious reason for editing was to ensure that the data analysed was correct and complete. At the same time, editing was done to reduce the bias, increase the precision and achieve consistency.

4.2 Data Analysis

For the quantitative component, data analysis was performed using (Statistical Package for Social Sciences (SPSS version 26. Item-wise analysis was performed, and summary statistics were calculated. Apart from quantitative analysis, such as the calculation of mean/median/mode figures, qualitative responses were also coded, and a trend analysis was done to find out the most frequent responses/themes. Data from this analysis were presented graphically as well as in a tabular form.

Descriptive statistics were used to illustrate respondents' demographic characteristics. Categorical variables were measured as percentages.

For the qualitative component, the analysis process began with transcribing verbatim all the audio Key Informant interviews to obtain a written version of the discussions.

The IDI accounts did not bear the names of the participants, but instead, each participant was identified by a unique code, such as location and category. All information about the participants was kept anonymous to ensure confidentiality. After transcription, the team embarked on gridding, and that helped the team to quickly see the responses and thus, the emerging themes. The themes were categorised into coherent groups that shared similar or divergent dimensions.

As a way of checking on the validity of emerging data, we checked for truth value through reflection on emerging perspectives, conducted peer debriefing to assist in uncovering the representativeness of the findings about the phenomena, and revisited the audio-recorded interviews to check emerging themes and remain true to participants' accounts.

5.0

Data Quality Assurance

Quality control procedures were as follows:

- Utilizing field supervisors: Field supervisors were deployed to help the enumerators gain entry into educational institutions. They also conducted data scrutiny by carrying out spot checks, back checks and accompaniments.
- Field Supervisor Accompaniments: The Field Supervisors accompanied 5% of all interviews conducted by each of the data collection teams. Supervisors monitored the quality of surveys during all stages of fieldwork, including the selection of participants and conducting the interviews.
- In addition, the MOES Research and Policy department provided a team of officials who carried out quality control, and their role was to ensure that the agreed-upon field protocols were followed, the sampled institutions were included in the survey and that the relevant questions were asked.
- Debriefing: Every evening, before the Field Supervisors held debriefing sessions with the teams and they communicated any problems and areas for clarification to the teams.
- Communication with the office: The Field Supervisor was under strict instructions to call the office every day to share full details of work progress and their whereabouts.



6.0

Ethical Handling

The following ethical considerations were established: -

- i. **Obtained authorisation from the relevant authorities before accessing the institutions:**
- Written authorisation was acquired from the Ministry of Education and Sports and the District/City Education Officers, granting the researchers permission to access the educational institutions. These DEOs/CEOs provided contact details of the institutional heads of the sampled educational institutions.
- ii. **Secured informed verbal consent from both sampled and replacement participants:** - During data collection, all relevant information about the study was presented to the sampled and replacement participants, and efforts were made to obtain their consent after explaining the purpose of the study. All respondents, although sampled, were informed that participation was voluntary.
- iii. **Ensured respondent confidentiality:** - No personal data of the participants was collected during data gathering, and all information was aggregated during analysis. Codes or pseudonyms were used to anonymise qualitative data.
- iv. **Addressed study risks and benefits:** - This study posed minimal risk, with the primary concern being possible emotional distress when recalling fire incidents. To protect participants, we ensured that participation was entirely voluntary, and they could withdraw at any time. All conversations were handled with care and respect. The benefits were clearly communicated to participants before they took part.
- v. **Ensured voluntary participation and the right to withdraw:** - Participation was voluntary, and participants were informed they could withdraw at any time without penalty.
- vi. **Informed consent forms:** - All study participants provided written consent to participate in the survey after understanding the benefits and risks associated with the survey.
- vii. **Language of administration of the survey:** All surveys were administered in the respondents' preferred local languages to promote inclusivity, ensure informed participation, and improve the reliability of responses.

7.0

Fieldwork Challenges

The field team experienced some challenges during the data collection process, as listed below: -

- i. Closure of some case schools: Before the survey, a list of case schools was obtained from the various data sources, especially through a literature review. However, some of the schools had fully closed after the fire incidents. To achieve the sample, the teams visited the Fire departments of UPF in the sampled districts to obtain additional case schools that may not have been sampled.
- ii. Some of the sampled education institutions had either changed name, moved to other parishes, or closed. In this case, such educational institutions were replaced using the principle of like for like.
- iii. Refusal to participate in the survey. In some instances, some school heads declined to participate in the survey, but with the support of the officials from MOES, they later agreed to participate. However, since participation in any research is voluntary, those who totally refused were replaced using the same principle of like-for-like, where possible.
- iv. Difficulty in tracing parents from the affected schools: - In some cases, parents of sampled schools lived in distant districts and had busy schedules, making it hard to conduct face-to-face interviews. In those cases, the survey team chose to conduct interviews over the phone.



8.0

Institutional Survey Findings

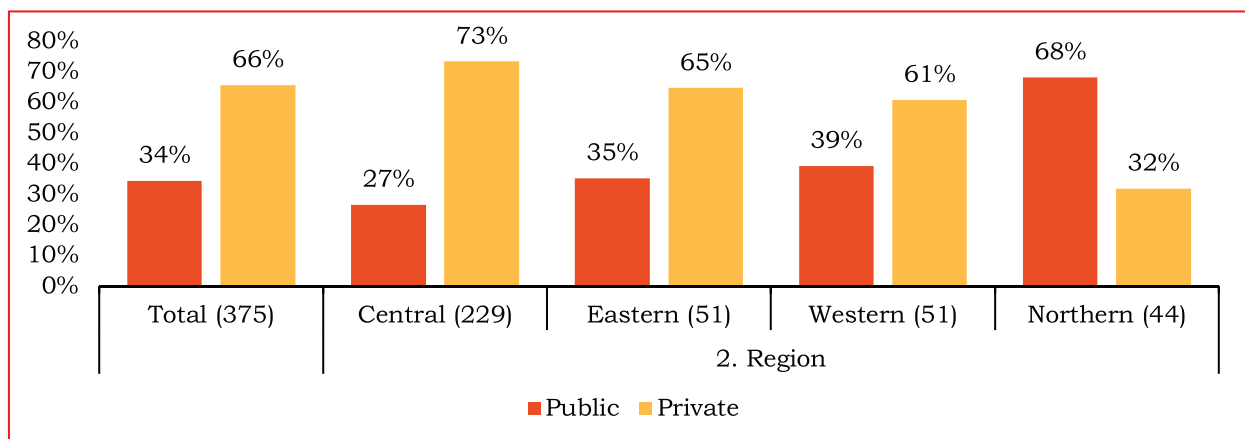
This section provides a detailed overview of the survey results, organised according to the various objectives outlined in the survey. Each finding is classified to highlight how it aligns with the specific goals, offering a clearer understanding of the data collected and its meaning.

8.1 Demographics

This section presents key characteristics of the educational institutions and parent participants that participated in the survey, including regions, institution categories, level, gender classification of the institutions, and setting.

8.1.1 Categorizations of education institutions by region

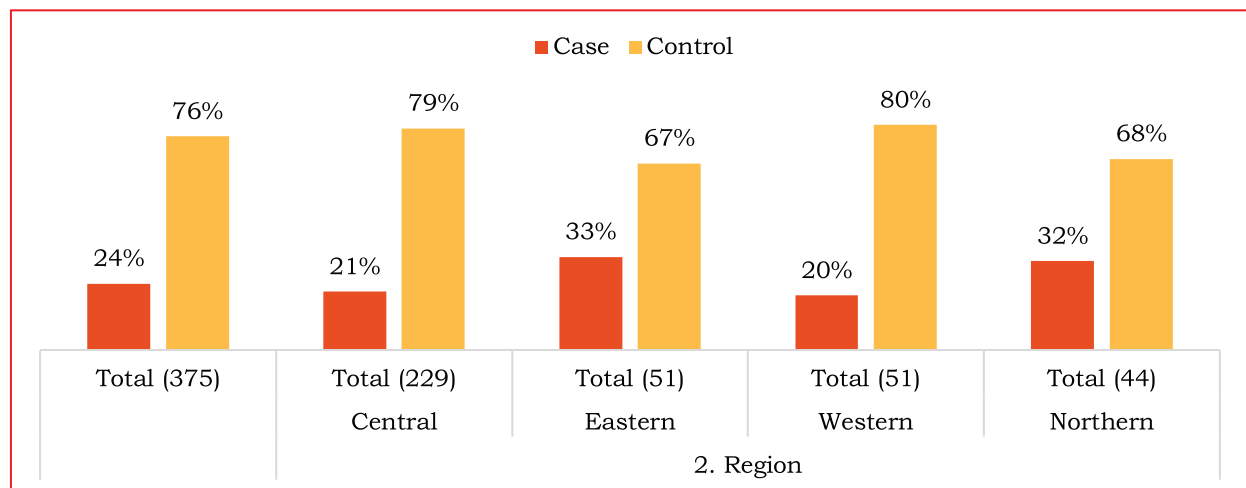
Figure 1: Showing the participating institution categories by region



As shown in Figure 1 above, out of the 375 schools that participated in the survey, 66% were private while 34% were public schools. This distribution contrasts with the national landscape at the primary level, where public schools account for approximately 66.5% of institutions (MoES, 2023; UBOS, 2022). However, it closely mirrors the composition at the secondary level, where about 64% of schools are privately owned (Education Policy Review Commission, 2021). This suggests that the sample may be more reflective of the secondary education sector or urban settings, where private providers are more dominant. These dynamics should be taken into account when interpreting the findings and designing responsive education and risk management policies.

Across regions, the majority of the institutions that participated in the survey were private schools, except in the Northern region, where 68% were public institutions and 32% were private institutions. This would mean that the numbers are sufficient for analysis and to make statistical inferences.

Figure 2: Showing the spread of the participating institutions by case vs control categories



In this survey, a case school refers to an educational institution that experienced a fire outbreak between 2018 and 2024, while a control school is one that did not experience any fire outbreaks during that same period. As illustrated in Figure 2 above, 76% of the participating institutions were control schools, while 24% were case schools. Across the different regions, more control schools than case schools participated in the research, a difference that may have been influenced by the sampling process.

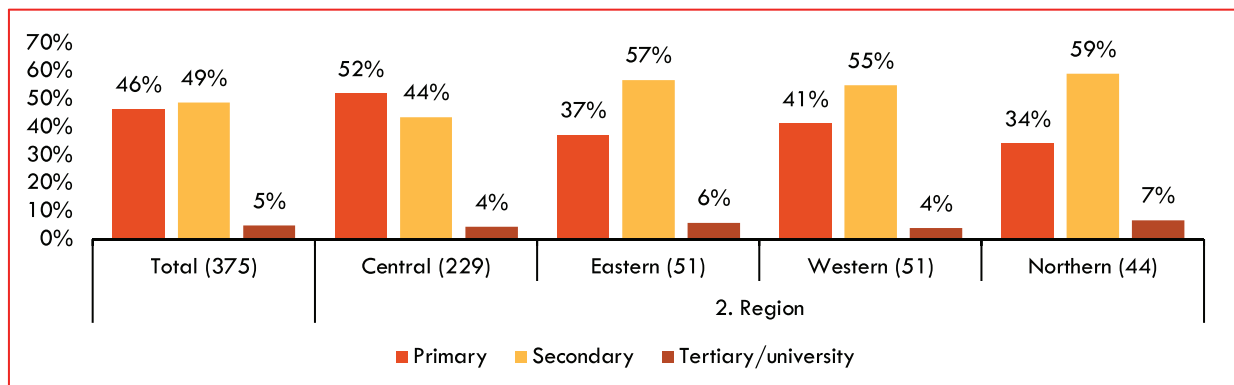
Table 4: Showing the participating institution categories by region

Ever experienced a fire outbreak			
		Case	Control
2. Region		Total (375)	24%
		Public (129)	25%
		Private (246)	23%
	Central	Total (229)	21%
		Public (61)	25%
		Private (168)	20%
	Eastern	Total (51)	33%
		Public (18)	17%
		Private (33)	42%
	Western	Total (51)	20%
		Public (20)	20%
		Private (31)	19%
	Northern	Total (44)	32%
		Public (30)	33%
		Private (14)	29%

An analysis of institution categories revealed that there were no significant differences in the distribution of case and control schools. However, when we examined the data by region, it became evident that private schools in the Eastern region reported a higher incidence rate of 42%. In other regions, public schools had higher incidences, with the Northern region at 33%, the Central region at 25%, and the Western region at 20%. This information provides valuable insights that can guide targeted interventions and support strategies to address the specific needs of each region.

8.1.2 Level of education institutions by region

Figure 3: Showing participating institution levels by region



As shown in Figure 3 above, out of the 375 educational institutions that participated in the survey, 49% were secondary schools, 46% were primary schools, while 5% were Tertiary/universities. Nationally, primary schools constitute over 80% of all educational institutions in Uganda, while secondary schools account for only about 14% (MoES, 2022), and tertiary institutions number fewer than 2%.

The overrepresentation of secondary schools in the survey is likely due to their higher prevalence of boarding sections, which increases their exposure to fire risks. Facilities such as dormitories, kitchens, and continuous occupancy raise the potential for fire incidents, making secondary schools more responsive to fire safety-related research (MoES, 2022; UBOS, 2021). In contrast, most primary schools are day schools with limited infrastructure, which explains their lower participation despite being the majority at the national level.

Comparison by regions revealed that there were more secondary schools in the Northern (59%), Western (55%) and Eastern (57%) regions than other educational institutional levels that participated in the survey.

On the other hand, there were more primary schools drawn from the central region at 52%, than other institutions that participated in the survey.

8.1.3 Level of the education institution vs categorisation by region

Table 5: Showing a comparison between the institutional level and categorisation by region

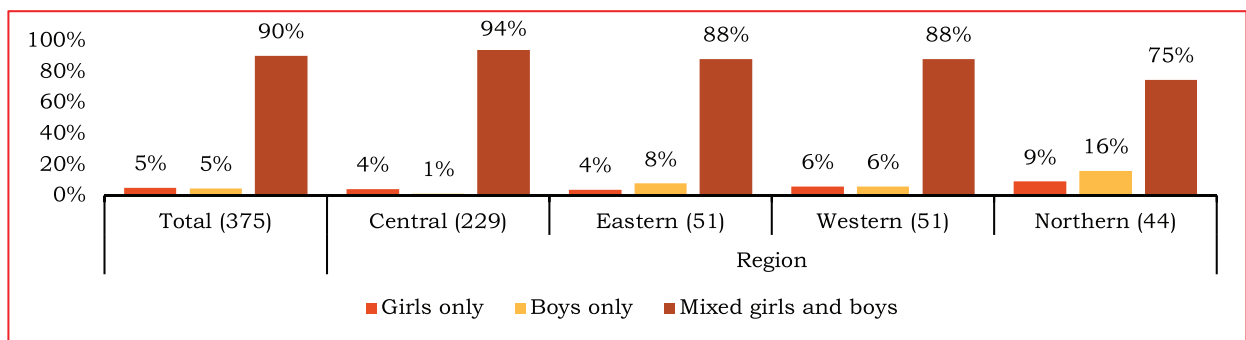
		Region				
Institution level	Institution category	Total (375)	Central (229)	Eastern (51)	Western (51)	Northern (44)
Primary	Public	24%	20%	32%	24%	47%
	Private	76%	80%	68%	76%	53%
Secondary	Public	44%	35%	38%	54%	77%
	Private	56%	65%	62%	46%	23%
Tertiary/university	Public	33%	20%	33%	–	100%
	Private	67%	80%	67%	100%	–

A comparison between the institutional level and category, as illustrated in Table 4 above, revealed that at the primary level, overall, 24% of the respondent institutions were public schools, while 76% were private.

- Comparison by regions revealed that more private primary schools participated in the survey in the central (80%) and western (76%) regions, while in the Eastern and Northern regions, more public primary schools participated at 32% and 47% respectively.
- At the secondary level, overall, 44% of the respondent institutions were public schools, while 56% were private schools. Across the regions, whereas more private schools participated in the survey in the Eastern (62%) and Central (65%) regions, in the western and northern regions, more private schools participated at 54% and 77% respectively.
- At the Tertiary/university level, more private (67%) than public (33%) institutions participated in the survey.

8.1.4. Gender classification of the education institutions that participated in the survey by region

Figure 4: Showing the gender classificat

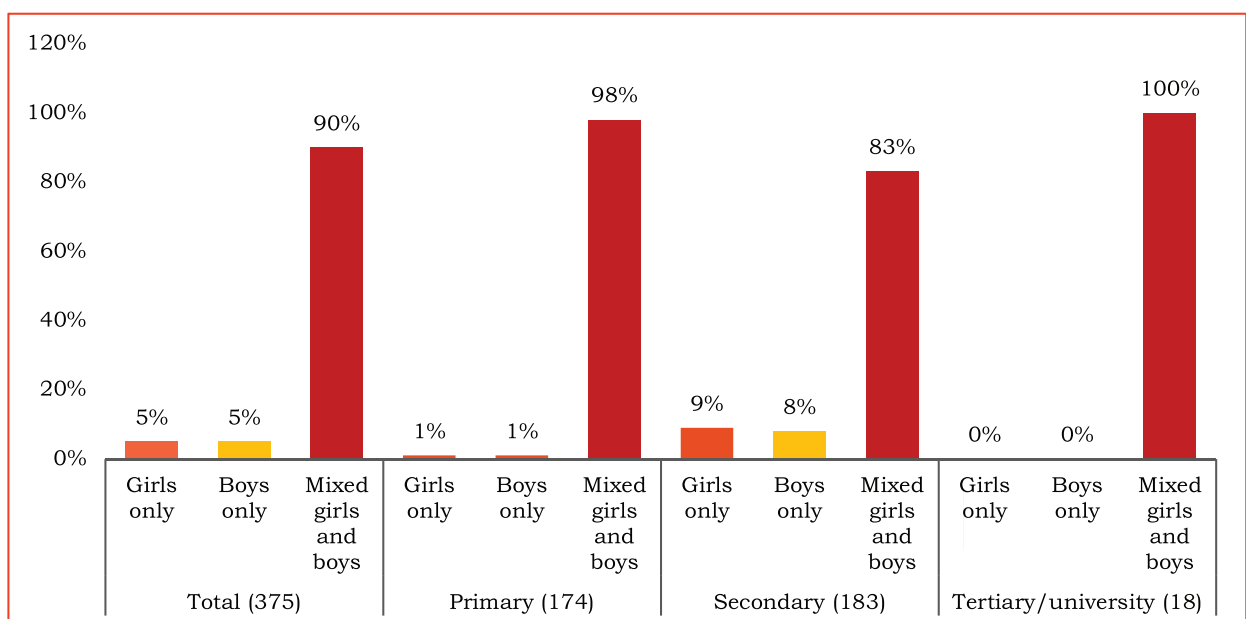


The majority of the educational institutions that took part in the survey were mixed girls and boys at 90%.

Comparison by regions revealed that across all regions, most of the participating educational institutions were mixed girls and boys, with Central at 94%, Eastern and Western at 88% each and Northern at 75%. This could be linked to the fact that there were more gender mixed schools in the survey population, hence their domination in the sample size.

8.1.5 Level of the educational institution vs gender classification of the institution

Figure 5: Showing a comparison between the institution level and gender classification of the participating



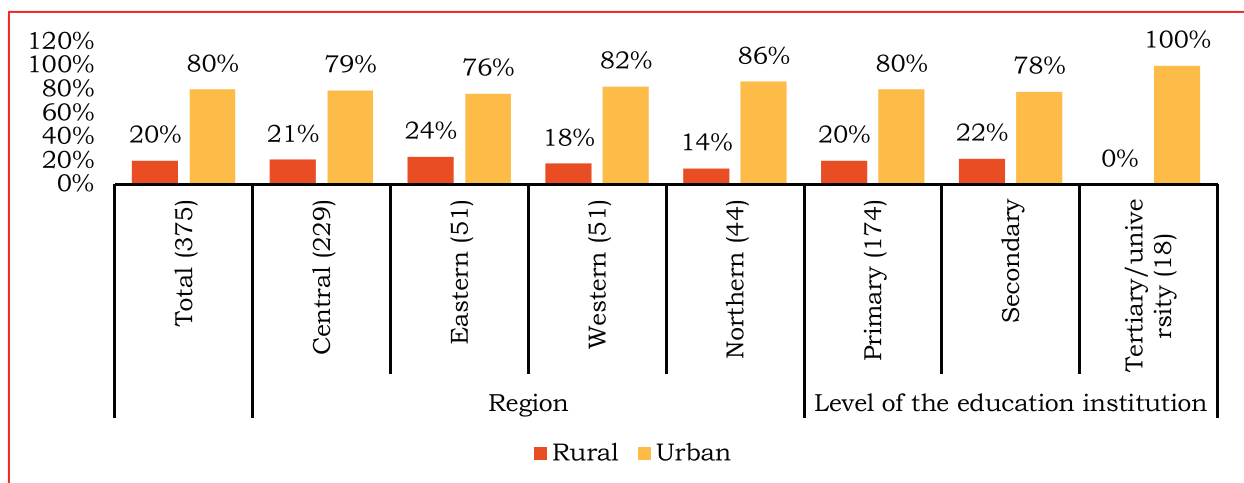


A comparison based on the level of educational institutions revealed that, across all levels, most of the participating institutions were gender mixed, with primary level at 98%, secondary level at 83%, and Tertiary/university level at 100%. This likely reflects the higher number of gender mixed educational institutions in the survey population.

The composition has important implications for fire safety and emergency preparedness. The National Building Review Board (2023) noted that boys were more likely to engage in fire-related risky behaviour, while girls, particularly in boarding schools, may face challenges such as limited privacy and involvement during emergencies. The Uganda Police (2022) reported that both boys' and girls' dormitories often lack essential fire safety features, such as functional exits and fire extinguishers, with both facing similar structural risks. Past tragedies, like the Budo Junior school fire in 2008, the Salaama School of the Blind in 2022, and Kasaana Junior School in Nyendo in 2023, highlight how these issues can lead to deadly consequences. By incorporating the needs of both boys and girls into fire safety strategies, schools can enhance preparedness and better safeguard all learners.

8.1.6 Setting the education institutions belonged to

Figure 6: Showing the settings the education institutions belonged to by region and institution level



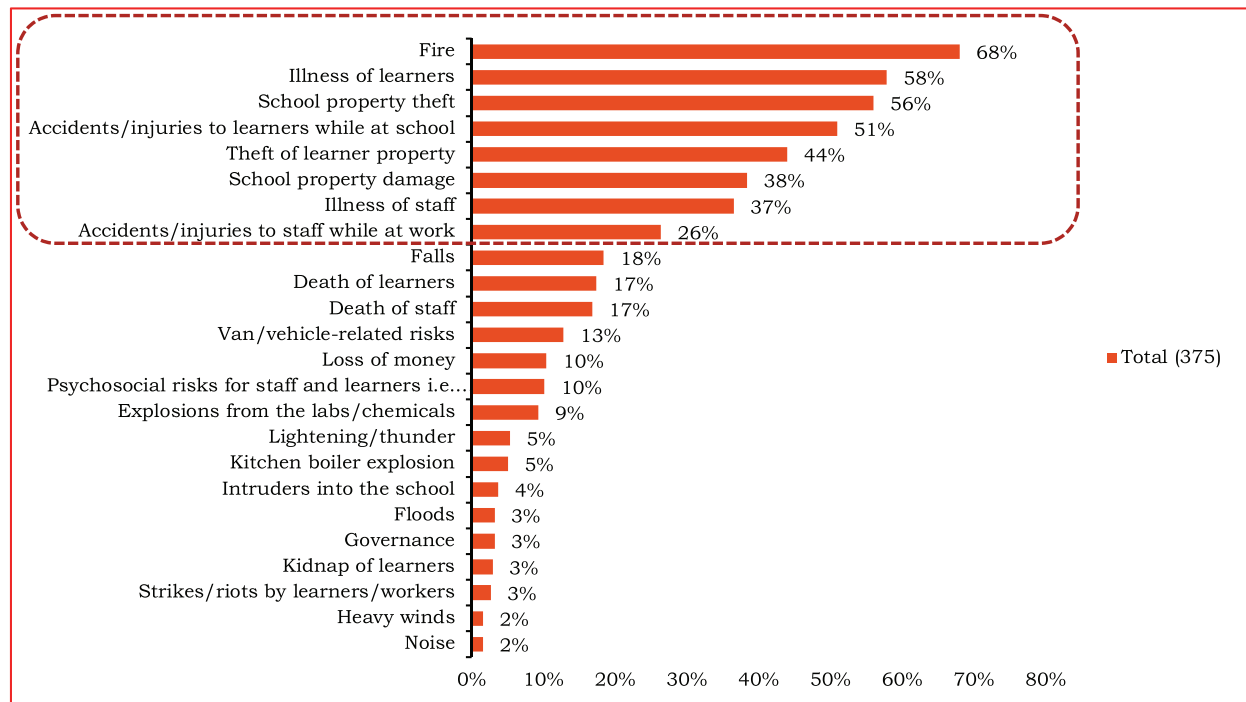
Of the educational institutions that participated in the survey, 80% were found in urban settings while 20% were found in rural settings. This cuts across regions and levels of in educational institutions.

In this survey, the urban setting was defined as any place less than 5km from the trading centre, while the rural setting was any place that was more than 5 km from the trading centre.

8.2 To establish the risks educational institutions are exposed to and risk mitigation measures in place.

8.2.1 Risks educational institutions are exposed to

Figure 7: Risks educational institutions were exposed to



When respondents were asked the risks, their institutions were exposed to, 68% mentioned fire, this was followed by the illness of learners at 58%, school property theft at 56%, accidents/injuries to learners while at school at 51%, theft of learner property at 44%, school property damage at 38%, illness of staff and accidents/injuries to staff at work at 26%. This calls for a need for educational institutions to prioritise risk management strategies to address the most commonly reported risks.



Table 6: Risks educational institutions were exposed to by region and institutional type

Risks available	Total (375)	Region				Institution type		
		Central (229)	Eastern (51)	Western (51)	Northern (44)	Boarding only (54)	Day and Boarding (200)	Day only (121)
Fire	68%	64%	78%	65%	80%	85%	72%	54%
Illness of learners	58%	62%	71%	57%	25%	63%	59%	54%
School property theft	56%	54%	57%	49%	73%	67%	56%	52%
Accidents/injuries to learners while at school	51%	56%	51%	39%	39%	39%	53%	53%
Theft of learner property	44%	45%	49%	35%	45%	48%	48%	36%
School property damage	38%	40%	51%	29%	25%	39%	37%	40%
Illness of staff	37%	37%	45%	43%	18%	52%	36%	31%
Accidents/injuries to staff while at work	26%	28%	31%	18%	25%	35%	27%	21%
Falls	18%	22%	8%	18%	11%	4%	18%	26%
Death of learners	17%	17%	35%	16%	2%	17%	19%	15%
Death of staff	17%	15%	35%	18%	5%	20%	17%	16%
Van/vehicle-related risks	13%	14%	16%	4%	14%	22%	11%	12%
Loss of money	10%	14%	4%	10%	2%	4%	13%	9%
Psychosocial risks for staff and learners i.e. mental health	10%	11%	22%	2%	2%	7%	13%	7%
Explosions from the labs/chemicals	9%	11%	8%	6%	7%	15%	11%	5%
Lightening/thunder	5%	4%	2%	10%	11%	6%	5%	6%
Kitchen boiler explosion	5%	7%	4%	2%	0%	6%	7%	2%
Intruders into the school	4%	3%	2%	4%	7%	7%	4%	2%
Governance	3%	4%	4%	2%	0%	0%	4%	3%
Floods	3%	3%	4%	6%	0%	2%	4%	2%
Kidnap of learners	3%	2%	2%	6%	5%	2%	3%	4%
Strikes/riots by learners/workers	3%	3%	2%	4%	0%	2%	5%	0%
Noise	2%	2%	2%	0%	2%	0%	3%	0%

An analysis of the findings by region and institution type revealed that the most commonly mentioned risks faced by educational institutions were fire hazards and illnesses among learners.

When examining the results by region, the following top risks were identified:

- In the Central region, the leading risks included: fire (64%), learner illness (62%), accidents involving learners while at school (56%), and theft of school property or learners' belongings (45% each).
- In the Eastern region, the primary risks were: fire (78%), learner illness (71%), theft of school property (57%), and accidents/injuries to learners while at school or damage to school property (51% each).
- In the Western region, the foremost risks included: fire (65%), learner illness (57%), theft of school property (49%), and staff illness (43%).
- In the Northern region, the top risks were: fire (80%), theft of school property (73%), theft of learners' belongings (45%), and accidents/injuries involving learners while at school (39%).

When comparing by institution type, the findings revealed the following:

- In boarding-only institutions, fire was noted as the most frequently mentioned risk at 85%, followed by theft of school property (67%), learner illness (63%), and staff illness (52%).
- In combined institutions, fire was again the most reported risk at 72%, followed by learner illness (59%), theft of school property (56%), and accidents/injuries to learners while at school (53%).
- In day-only institutions, fire and learner illness were the most frequently mentioned risks, each cited by 54% of respondents. This was followed closely by accidents/injuries to learners while at school (53%), theft of school property (52%), and theft of learners' possessions (40%).

Table 7: Risk exposure by case vs control schools

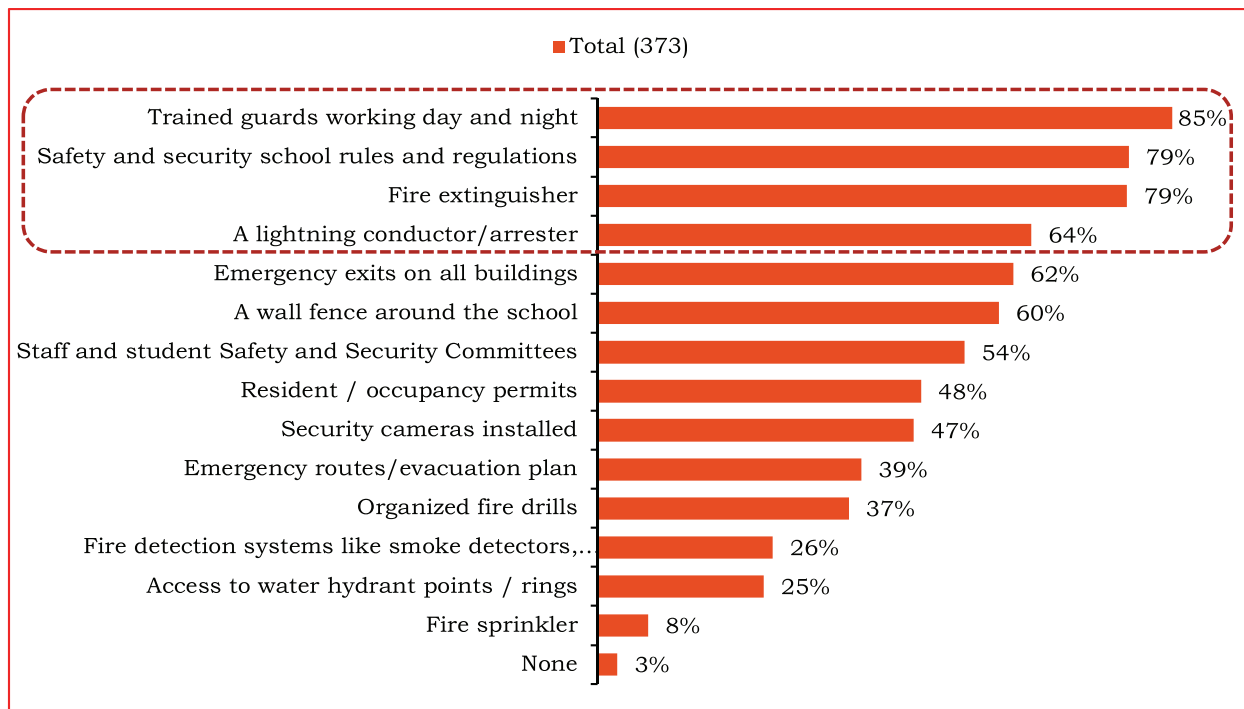
Risk Exposure	Ever experienced a fire outbreak		
	Total (375)	Case (89)	Control (286)
Fire	68%	90%	61%
Illness of learners	58%	60%	57%
School property theft	56%	65%	53%
Accidents/injuries to learners while at school	51%	47%	52%
Theft of a learner's property	44%	48%	43%
School property damage	38%	40%	38%
Illness of staff	37%	33%	38%
Others specify	28%	28%	28%
Accidents/injuries to staff while at work	26%	31%	25%
Falls	18%	16%	19%
Death of learners	17%	17%	17%
Death of staff	17%	15%	17%
Van/vehicle-related risks	13%	13%	13%
Loss of money	10%	12%	10%
Psychosocial risks for staff and learners, i.e., mental health	10%	15%	9%
Explosions from the labs/chemicals	9%	9%	9%
Kitchen boiler explosion	5%	8%	4%
Governance	3%	1%	4%

The findings indicated that 90% of schools that had experienced a fire incident identified fire as their primary risk. In contrast, 61% of schools without any fire incidents ranked it as a significant concern. Additionally, other notable risks for both groups included student illnesses, theft of school property, accidents or injuries to students on campus, theft of student belongings, damage to school property, and illnesses among staff. This information highlights the need for comprehensive risk management strategies to address these prevalent issues and enhance safety in schools.



8.2.2 Safety measures currently available at school

Figure 8: Safety measures currently in place at the institution



Observations were carried out to assess the level of preparedness of the educational institutions in terms of safety and security.

The results showed that many schools have established basic safety measures, including trained security personnel (85%) and fire extinguishers (79%). However, there is a significant opportunity for improvement in areas crucial for advanced preparedness. For instance, fire detection systems are present in only 26% of schools, and fire sprinklers are found in just 8%. Additionally, emergency evacuation plans (39%) and regular fire drills (37%) are under-implemented.

Only 48% have occupancy permits, and 47% have security cameras. Additionally, 3% of institutions lack any safety measures. Overall, while foundational safety exists, there are major deficiencies in infrastructure, fire readiness, and regulatory compliance.

Table 8: Safety measures currently in place at the institution by region and type of institution

Safety measures in place	Total (373)	2. Region				8. Type of school		
		Central (228)	Eastern (51)	Western (51)	Northern (43)	Boarding only (54)	Day and Boarding (200)	Day only (119)
Trained guards working day and night	85%	87%	78%	82%	88%	93%	92%	71%
Safety and security school rules and regulations	79%	75%	94%	76%	86%	93%	84%	64%
Fire extinguisher	79%	80%	78%	76%	74%	98%	91%	49%
A lightning conductor/arrester	64%	61%	63%	67%	79%	93%	70%	42%
Emergency exits on all buildings	62%	62%	63%	61%	58%	74%	73%	37%
A wall fence around the school	60%	68%	49%	41%	47%	61%	72%	39%
Staff and Student Safety and Security Committees	54%	50%	76%	39%	70%	81%	59%	34%
Resident/occupancy permits	48%	52%	51%	27%	49%	76%	62%	13%
Security cameras installed	47%	52%	35%	51%	30%	67%	57%	22%
Emergency routes/evacuation plan	39%	41%	41%	27%	40%	57%	44%	24%
Organised fire drills	37%	34%	57%	18%	53%	65%	40%	20%
Fire detection systems like smoke detectors, alarm systems	26%	29%	24%	20%	23%	39%	34%	7%
Access to water hydrant points/rings	25%	23%	29%	22%	30%	31%	29%	14%
Fire sprinkler	8%	7%	16%	4%	5%	20%	8%	1%
None	3%	4%	0%	4%	0%	0%	1%	8%

Analysis by region revealed that institutions in the central region, 87% of institutions had trained guards, 80% had fire extinguishers, 75% had safety & security school rules and regulations, a wall fence at 68%, emergency exits at 62% and a lightning conductor at 61%; in Eastern region, the top 6 available measures were Safety and security school rules and regulations at 94%, trained guards & fire extinguisher at 78% each, Staff and student Safety and Security Committees at 76%, Emergency exits on all buildings and a lightning conductor/arrester at 63% each; in the Western region, 82% institutions had trained guards, 76% had safety and security school rules and regulations and fire extinguisher, 67% had a lightning conductor, and 61% had emergency exits on all building; while in the northern region,



88% had trained guards, 86% had Safety and security school rules and regulations, 79% had lightning conductors, 74% had fire extinguishers, and 70% had staff and student Safety and Security Committees.

Comparison by institution type revealed that 98% of boarding-only schools had fire extinguishers, they also had trained guards working day and night, Safety and security school rules and regulations, lightning conductors at 93% each, 81% had Staff and student Safety and Security Committees, 76% had resident/occupancy permits and 74% had emergency exits on all buildings, 67% had security cameras installed, 65% had organized fire drills, and 61% had a wall fence around the schools.

For combined boarding & day schools, 92% had trained guards, 91% had fire extinguishers, 84% had Safety and security school rules and regulations, 73% had Emergency exits on all buildings, 72% had A wall fence around the school, 70% had lightning conductors, and 62% had resident/occupancy permits.

For day-only schools, 71% had trained guards working day and night, and 64% had Safety and security school rules and regulations.

When KII participants were asked to mention what can be done to safeguard the educational institutions against the disastrous effects of the fires, they mentioned a number of propositions that don't differ from the quantitative findings as illustrated below: -

Table 9: Comparison of Quantitative Findings and Qualitative Insights on Fire Safety Preparedness in Ugandan Schools

Aspect	Quantitative findings	Qualitative feedback
Wiring and Electrical Safety	Lightning conductors: Central (61%), Eastern (63%), Western (67%), Northern (79%); Boarding-only (93%)	Use certified electricians; clear, well-installed wiring; routine inspections by power suppliers; avoid fake wiring
Fire Extinguishers	Central (80%), Eastern (78%), Western (76%), Northern (74%); Boarding-only (98%), Combined (91%)	Ensure the availability and use of fire extinguishers, hydrants, and hose reels in all buildings
Trained Guards and Supervision	Central (87%), Eastern (78%), Western (82%), Northern (88%); Boarding-only (100%), Combined (92%), Day-only (71%)	Maintain guards' day and night; matrons responsible for student supervision, especially in dormitories
Safety & Security Rules/Regulations	Central (75%), Eastern (94%), Western (76%), Northern (86%); Boarding-only (93%), Combined (84%), Day-only (64%)	Strict enforcement of safety policies, including prohibitions on candles, cooking in dormitories, and congestion
Emergency Exits and Evacuation	Emergency exits on all buildings: Central (62%), Eastern (63%), Western (61%), Boarding-only (74%), Combined (73%)	Ensure accessible, unblocked exits and windows; dormitory doors not burglar-proofed; avoid overcrowding
Fire Drills and Sensitisation	Boarding-only schools: 65% conduct organised fire drills	Conduct regular fire drills and sensitisation for staff, students, and matrons on fire prevention and response
Security Infrastructure	Boarding-only schools: 67% have security cameras; 74% have wall fences	Tighten perimeter security with fences and CCTV to restrict unauthorized access.
Dormitory Conditions	Not specifically quantified	Avoid overcrowding; no triple-decker beds; no curtains or nets; maintain ventilation and spacing.

Source: Survey findings

What KII participants said: –

“...make sure that the wiring systems are clear, ensure the socket is in an open place and well installed, use original wires, and don’t allow candles. we encourage students to have torches because with the torches, you cannot easily find fire sparks. And also, make sure that there is space, avoiding hanging clothes everywhere in the dormitory. We have gone monitoring and found dormitories so congested that if there is a little fire, it can catch. So clear arrangement and spacing, so that fires cannot be ignited. And also creating room for access in case of fires, so that it can quickly be put out...” KII 1, DEO

“...schools must use professional electricians when wiring, and there should be routine inspection by Umeme to check on proper wiring, such that these hanging and substandard wires are discouraged. Secondly, matrons who are putting charcoal stoves in the dormitories and those who are ironing from dormitories, those who are boiling water using coils in dormitories should be prohibited...” KII 2, DEO

“...We have tried to talk to schools, like most of the private schools, we are asking them to issue appointment letters to the members of staff. And the government did it very well in the Education Act, we give contracts of strictly one year...we have provided the learners and teachers with capacity building, we have sensitized them about the dangers of strikes, about the dangers of fire outbreaks, how it can affect them negatively in terms of academic achievement. So, we have engaged everybody.” KII 3, DEO

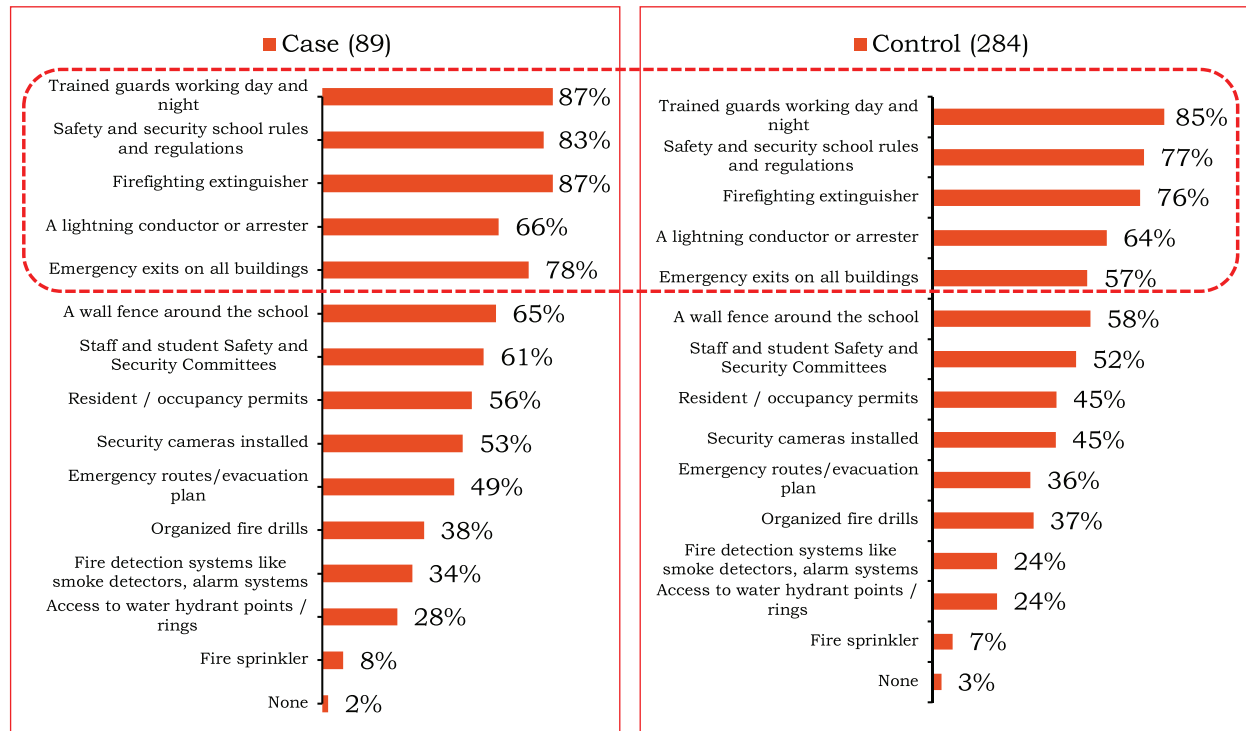
“...use certified electricians because there are many fake men around so every school is supposed to have for example, fire suppression equipment, fire extinguishers, like the horse rills and hydrants in a school, but also prepare the students about fire safety. The people must be sensitised, the workers, the teachers, the matrons, the students must be sensitised on how to prevent fires, because knowledge is key...” KII 5, Directorate of Fire Prevention and Rescue Services

“... at least schools should follow rules and regulations if all schools can have what we need in place, fire will not happen, yes, they need to put in the fire equipment, the fire extinguishers the smoke detectors, the alarm systems, the CCTV cameras, then the training of students matrons, and the security officers, tighten their security, the school must be in the perimeter wall, not that the school is just free, anybody who wants enters...” KII 6 fire department

“... Schools should have fire extinguishers, entrance and exit doors for buildings. If it’s the dormitory, it should not be burglar-proofed for the safety of the children in case of an emergency. if you are to look at the beds, we don’t want triple-deckers; they are sleeping only on double-deckers for the dormitories, okay? We also insist on aeration and ventilation. In the dormitories, are there windows big enough to allow air in and out? Can a child escape in case of a fire? Apart from the exit doors, how large are the windows? Okay, is there a matron, for example, to take charge of the learners? Is the dormitory very clear? They don’t have things like curtains because those are the ones that can make the fire spread very fast. We don’t allow curtains. We don’t allow nets in the dormitories, okay?” KII 8, Inspector of schools



Table 10: Safety measures currently in place at the institution by case vs. control categories



An in-depth comparative analysis of case and control schools revealed that a significantly higher percentage of the case educational institutions had proactively implemented various safety measures when contrasted with their control counterparts. This observation highlights the commitment of case schools to creating and maintaining a secure and supportive educational environment, ultimately prioritizing the well-being of their students and staff.

Table 11: Safety measures currently in place at case and control categories by frequencies

Safety measures in Place	Outlined in BRMS	Case (89)	Control (284)
Fire extinguisher	Yes	77	216
Trained guards working day and night	Yes	77	241
Safety and security school rules and regulations	Yes	74	220
Emergency exits on all buildings	Yes	69	161
A lightning conductor/arrester	Yes	59	181
A wall fence around the school	No	58	164
Staff and Student Safety and Security Committees	Yes	54	149
Resident/occupancy permits	Yes	50	129
Security cameras installed	No	47	128
Emergency routes/evacuation plan	Yes	44	102
Organised fire drills	Yes	34	105
Fire detection systems like smoke detectors, alarm systems	Yes	30	67
Access to water hydrant points/rings	Yes	25	67
Fire sprinkler	Yes	7	21
None		2	9

A comparison with the fire safety standards outlined in BRMS showed that institutions made notable progress towards compliance. Most have successfully adopted basic measures like installing fire extinguishers, maintaining trained security personnel around the clock, and establishing safety rules and regulations for schools. However, there is limited availability of advanced infrastructure such as fire detection systems, sprinklers, emergency evacuation routes, and organized fire drills. To enhance safety, policy support and funding should be prioritised to help schools upgrade their infrastructure, especially those that currently lack essential safety measures.

8.3 To identify the likely causes and effects of the fire outbreaks on the educational institutions in the 2018-2023/24

8.3.1 Whether the educational institutions experienced a fire outbreak between 2018-2023/24.

Table 12: Fire outbreak occurrence by setting

		Yes	No
Total	Total (375)	24%	76%
	Rural (75)	23%	77%
	Urban (300)	24%	76%
Central	Total (229)	21%	79%
	Rural (48)	21%	79%
	Urban (181)	21%	79%
Eastern	Total (51)	33%	67%
	Rural (12)	8%	92%
	Urban (39)	41%	59%
Western	Total (51)	20%	80%
	Rural (9)	22%	78%
	Urban (42)	19%	81%
Northern	Total (44)	32%	68%
	Rural (6)	67%	33%
	Urban (38)	26%	74%

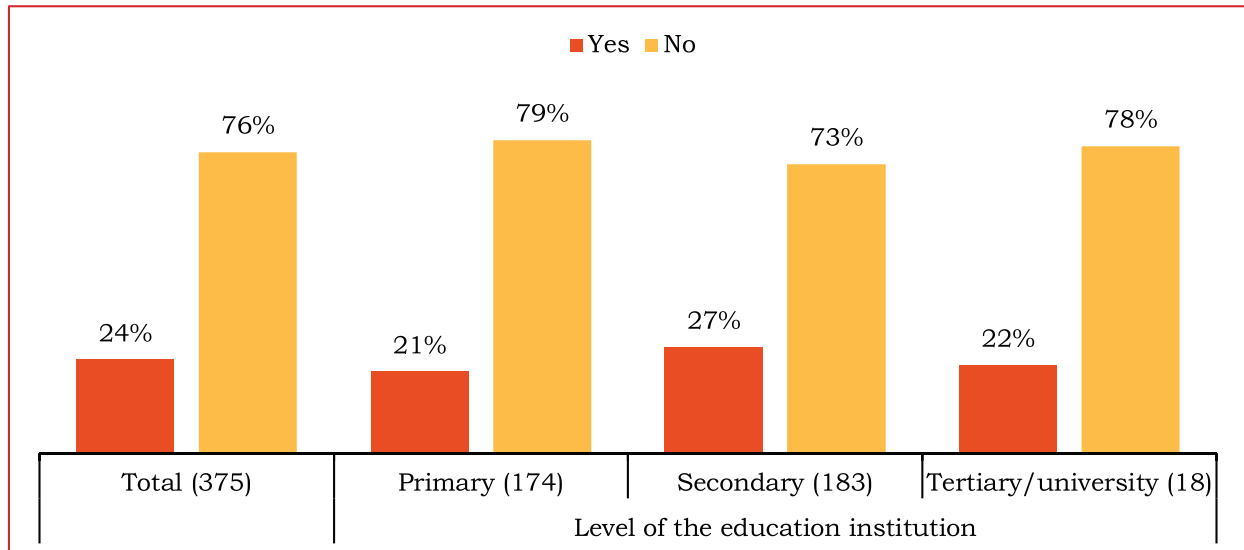
A comparison by region and settings has revealed a concerning level of exposure to fire incidents in Uganda's education sector, with 24% of institutions reporting at least one fire incident. This highlights that fire outbreaks pose a significant risk to student safety, infrastructure, and academic continuity. In the Central region, which had the highest representation in the sample (229 institutions), the incidence of fire outbreaks was relatively lower, with 21% of institutions reporting such events. In contrast, the Eastern region exhibited a higher overall incidence at 33%, with notable variation between urban (41%) and rural (8%) institutions.

The Western region recorded an overall fire incidence of 20%, showing minimal differences between rural (22%) and urban (19%) institutions. However, the Northern region revealed the most alarming findings, with an overall 32% of institutions reporting fire incidents. The situation was particularly critical among rural schools, where the rate surged dramatically to 67%. This is the highest reported rate in the study, indicating heightened vulnerability in rural Northern Uganda.



While the overall differences between urban and rural areas appear marginal (24% vs. 23%), a more detailed regional analysis highlights significant disparities. These findings emphasize the urgent need for targeted fire prevention strategies tailored to local contexts, especially in urban Eastern and rural Northern Uganda, where institutions are at the greatest risk.

Figure 9: Fire outbreak occurrence by level of educational institution

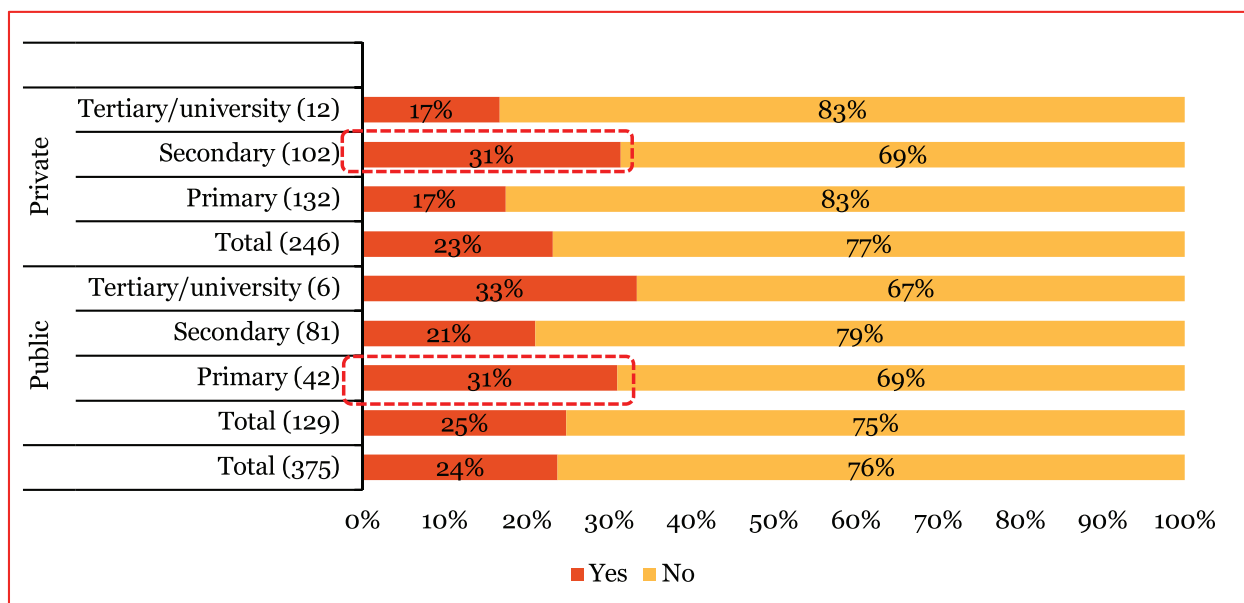


Out of the 375 educational institutions that participated in the survey, roughly 1 in 4 (24%) participating educational institutions had experienced a fire outbreak. This suggests that fire outbreaks are not rare and could reflect gaps in fire safety, infrastructure, or risk mitigation, especially in high-risk zones.

Looking at the data by the level of education, secondary schools had the most reported outbreaks at 27%. This was followed by tertiary institutions and universities at 22%, with primary schools not far behind at 21%.

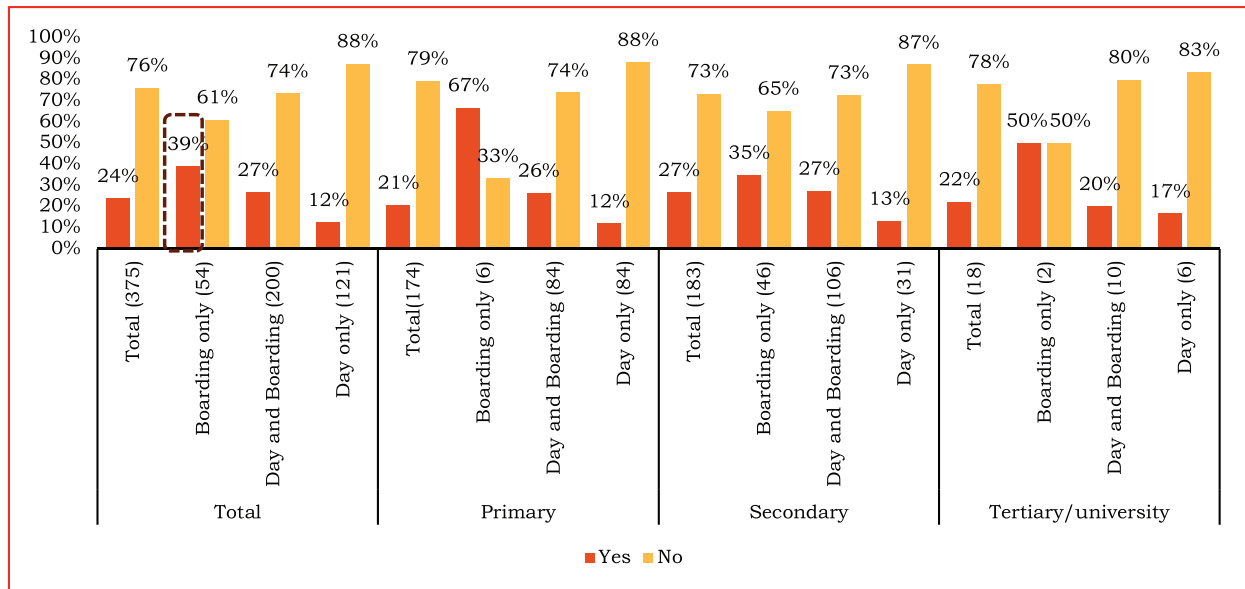
These findings highlight the need for targeted fire safety measures, particularly in regions and types of institutions that have experienced higher rates of incidents.

Figure 10: Fire Outbreak by Institution Category



A closer examination indicates a noteworthy trend in fire outbreaks, with public institutions experiencing a slightly higher occurrence rate of 25% compared to 23% in private institutions. Additionally, it's insightful to note that primary schools in the public category accounted for the majority of these incidents at 31%. In contrast, for private institutions, secondary schools represented the highest percentage of fire occurrences at 31%. This information can be instrumental in guiding preventive measures and resource allocation to enhance safety across both sectors.

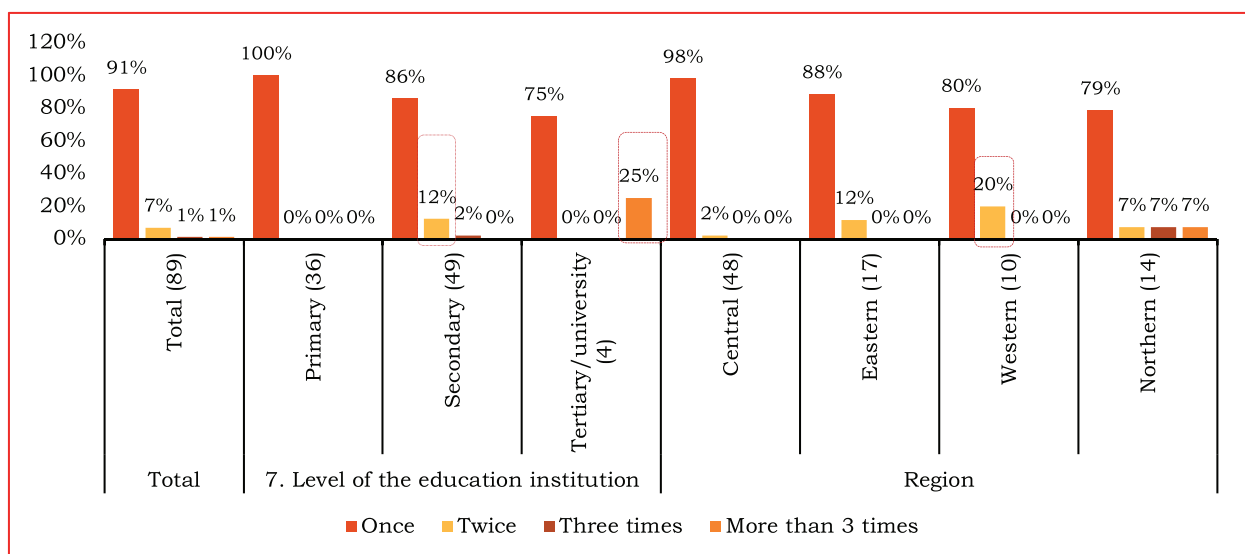
Figure 11: Fire outbreak occurrence by institution type



Findings revealed that most of the institutions that said they had experienced a fire outbreak were boarding-only schools at 39% followed by day and boarding institutions at 27% and the least were day-only institutions at 12%. This cuts across different levels of educational institutions.

It can be deduced that institutions with boarding sections are more prone to fire incidents. Therefore, a need to come up with collaborative mechanisms to ensure that such institutions align with the Basic Requirements and Minimum Standards as set out by the Ministry of Education and Sports.

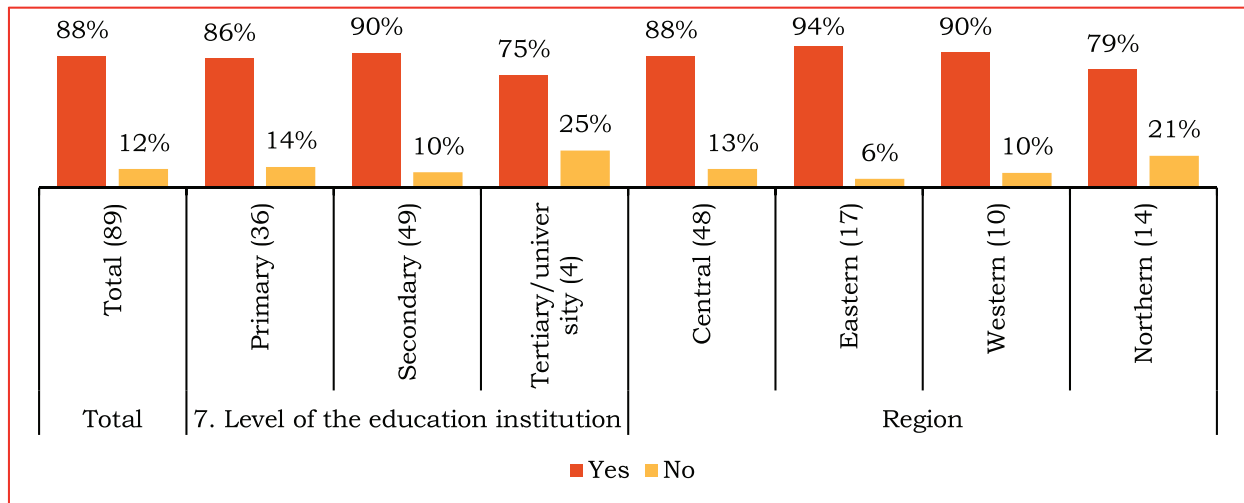
Figure 12: Frequency of the fire outbreaks





Findings revealed that of the institutions that said they had experienced a fire outbreak, did so once at 91%. This trend cuts across levels of educational institutions and regions. However, some tertiary/universities reported having experienced fire outbreaks more than 3 times at 25% and secondary schools that experienced fires twice at 12%.

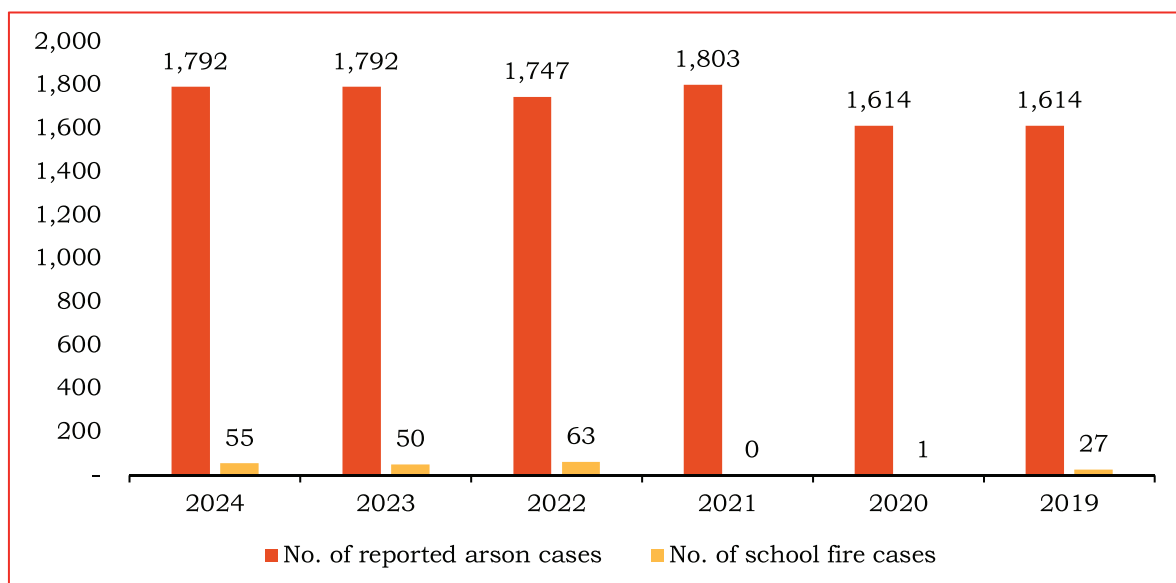
Figure 13: Whether the incident was reported to Police



When respondents from institutions that had experienced a fire incident were asked whether they reported the incident to the police, overall, 88% said yes while 12% said no. Comparison by institution level revealed that reporting incidence was highest among the secondary schools at 90%, followed by primary schools at 86% and tertiary institutions at 75%. Across the survey regions, reporting incidence was lowest in the northern region at 79% and highest in the Eastern region at 94%.

This information underscores the importance of encouraging all institutions to consistently report such incidents to ensure safety and improve response measures.

Figure 14: Number of Arson Cases Vs. School Fire Cases in Uganda Reported From 2019 To 2023

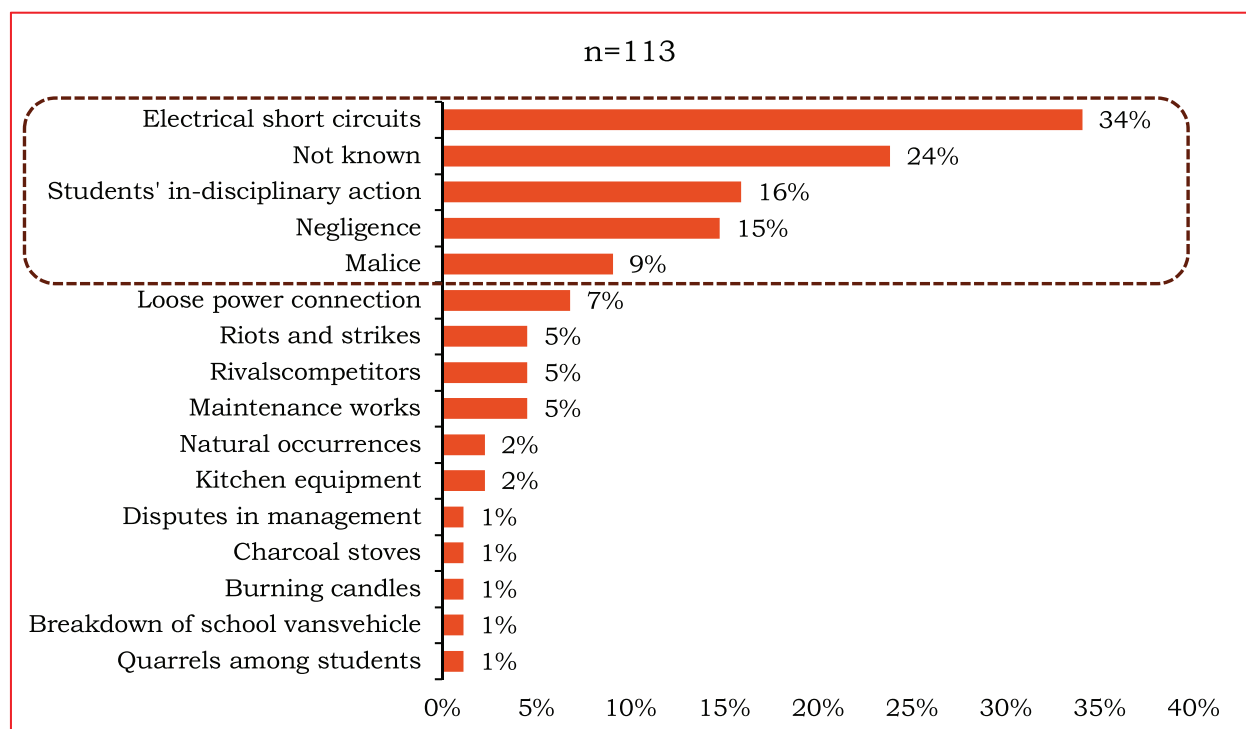


Source: 2023, 2024 Annual crime report, UPF

As illustrated in Figure 14 above, the Uganda Police, in their 2023 annual crime report, revealed that arson cases increased by 2.6%, from 1,747 in 2022 to 1,792 in 2023, continuing an upward trend from 1,614 cases in 2019. They also reported that 2022 recorded the highest number of school fire incidents at 63 cases, which declined to 50 in 2023 but slightly rose to 55 in 2024. It was further noted that the lowest number of school fires occurred during the COVID-19 lockdown period of 2020–2021, as well as in previous years. These patterns underline the urgent need for stricter safety measures, improved risk management practices in schools, and increased community awareness to protect students and reduce the impact of fires on school operations and parents.

8.3.2 The likely causes of the fire outbreaks in educational institutions

Figure 15: Likely causes of the fire outbreaks



Survey findings revealed that the biggest cause of the school fires, as revealed by the respondents, was electrical short circuits at 34%, followed by students in disciplinary action at 16%, negligence at 15%, and malice at 9%. Worth noting is that some causes of the fires were not known in 24% of the educational institutions.



Table 13: Causes of fire outbreaks by region

Causes of school fires	Total	Region			
		Central	Eastern	Western	Northern
Electrical short circuits	34%	29%	53%	22%	36%
Not known	24%	31%	12%	22%	14%
Students' in-disciplinary action	16%	17%	0%	11%	36%
Negligence	15%	13%	6%	11%	36%
Malice	9%	8%	18%	0%	7%
Loose power connection	7%	2%	0%	0%	36%
Maintenance works	5%	4%	0%	11%	7%
Rivals/competitors	5%	4%	6%	11%	0%
Riots and strikes	5%	0%	0%	11%	21%
Kitchen equipment	2%	0%	12%	0%	0%
Natural occurrences	2%	2%	0%	0%	7%
Quarrels among students	1%	0%	0%	0%	7%
Breakdown of school vans/vehicles	1%	0%	6%	0%	0%
Burning candles	1%	2%	0%	0%	0%
Charcoal stoves	1%	2%	0%	0%	0%
Disputes in management	1%	0%	0%	11%	0%

Further analysis of the likely causes of the fire outbreaks by regions revealed that electrical short circuits cut across the regions. In the central region, students' in disciplinary action and negligence were also mentioned at 17% and 13% respectively; in the Eastern region, malice and kitchen equipment were also mentioned at 18% and 12% respectively; in the western region, students' in-disciplinary action, negligence, maintenance works, rivals/competitors, riots and strikes, and disputes in management were also mentioned at 11% each; while in the Northern region, Students' in-disciplinary action, Negligence, loose power connection at 36% each and riots & strikes at 21% were also mentioned.

Worth noting is that the Central and Western regions are where some institutions that had experienced a fire outbreak were not aware of the causes at 31% and 22% respectively.

The results align with the findings from the key informant interviews that showed that the most common causes of fires were electrical short circuits, negligence by matrons and learners, unresolved conflicts, learner indiscipline, lightning, use of poor quality or substandard electrical materials, and use of unqualified electricians, among others.

What they said: -

"...most of the fire outbreaks occur due to short-circuiting and careless handling of fires in the dormitories....."
KII 1, DEO

"...of course, the most common cause of fire is poor electrical wiring. Because you find wires are hanging, wiring was done using poor quality wires or technically the person who did the wiring was also not technical. You find they are using open wires, that are not in conduits, sometimes you find they are wires which cause a fire. sometimes in schools, you find they are using like, maybe someone is ironing using a flat iron. So, they have left the flat iron in the socket, and when the power is on. So eventually when it is left there for a long time, it overheats and even water dries up eventually the container is also burnt and it burns other objects. The other issue is the charcoal stoves, the matrons have charcoal stoves in dormitories, so the charcoal stove causes fire..." KII 2, DEO

“.... the common thing, like have said is conflict resolution. The others the students because of indiscipline which is on the high increase in society, and community, most of our children are becoming more and more unruly, because the parents have abandoned their roles of looking after their children and disciplining them, talking to them, giving them guidance and counselling. And they think that should be done at the school. There is a breakdown in the discipline of the children of today and as a result, when they are reprimanded when they are blamed, they think the best solution is to torch” **KII 3, DEO**

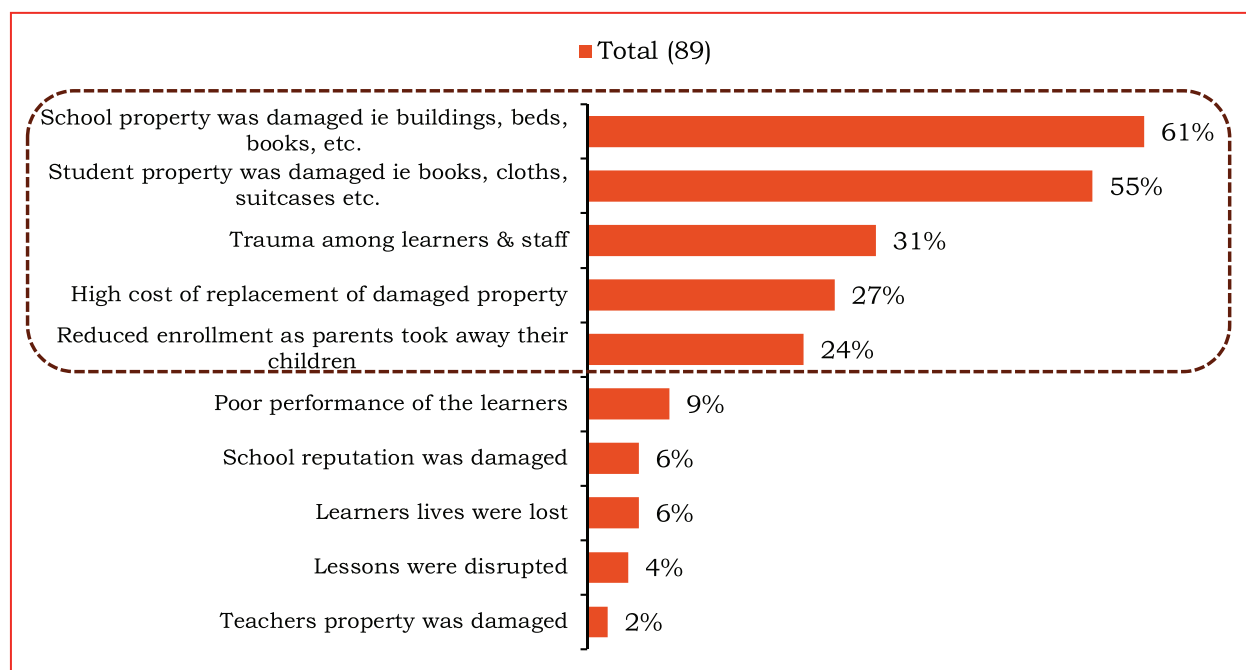
“...there could be a lot of causes but to my understanding, there is Negligence. That is the most serious one. Negligence from school administration from the learners, and the security personnel within the schools. Poor electrical installations, at one point, can also be a cause. And then; 3. Congestions in the dormitories especially can also cause that, cause have been seeing some dormitories to be congested. So those are three to me can easily cause fire outbreaks, once they are not properly handled that’s a challenge... Okay, somebody fails to take responsibility to do his or her role. For example, a school administrator failing to organize the dormitory and that is Negligence by the way...” **KII 4, DEO**

“...Lightening also causes fire, either poor wiring, poor wiring can come from some school administrations preferring to use cheap labour, but also there is the use of poor quality or substandard electricity materials, there is also children playing with electrical. For example, one time in a dormitory was burnt why? The bulb went off, the tube went off in the dormitory and a student who had not been in any electrical class climbed up the bed and started turning the tube. In so doing there was a short circuit and the entire dormitory got burnt, negligence is another cause...” **KII 5, Directorate of Fire Prevention and Rescue services**

“...the most common cause of fire in schools comes out of electricity, then negligence, sometimes from the matrons, the other is lightning at school, you can have a good structure but they have no lightning arrestor so in case it happens like what we had some time back...” **KII 6, Fire department**

8.3.3 The effects of the fire outbreaks on the schools, learners and parents/guardians.

Figure 16: Effects arising out of the fire incident (s)_School Perspective



When participating institutions that had experienced fires were asked to mention the effects that arose



out of the fire outbreaks, a significant 61% reported extensive damage to school property, underscoring the urgent need for robust fire prevention measures. Additionally, 55% of respondents highlighted the impact on learners' personal belongings, accentuating the importance of safeguarding student assets.

The emotional impact cannot be overlooked, with 31% of institutions witnessing trauma among both learners and staff, indicating a pressing need for mental health support in the aftermath of such incidents. The financial burden is equally alarming; 27% of institutions faced steep costs for property replacement, which can strain already limited resources. Moreover, a worrying 24% reported a decline in enrollment as parents sought safer educational environments for their children.

These findings reveal critical challenges that demand immediate attention and action to create safer and more supportive learning environments for all students.

Table 14: Effects arising out of the fire incident (s) by region, institution category, type, and level

		Region				Institution category		Institution level			Institution type		
	Total (89)	Central (48)	Eastern (17)	Western (10)	Northern (14)	Public (32)	Private (57)	Primary (36)	Secondary (49)	Tertiary/ university (4)	Boarding only (21)	Day and Boarding (53)	Day only (15)
Damage / destruction of school property	61%	58%	65%	50%	71%	63%	60%	72%	55%	25%	62%	53%	87%
Damage/ destruction of student property	55%	56%	65%	50%	43%	56%	54%	56%	53%	75%	62%	57%	40%
Trauma among learners & staff	31%	33%	24%	40%	29%	25%	35%	22%	41%	0%	48%	32%	7%
High cost of replacing damaged property	27%	33%	6%	40%	21%	25%	28%	17%	35%	25%	29%	34%	0%
Reduced enrolment as parents took away their children	24%	19%	29%	40%	21%	16%	28%	22%	27%	0%	24%	28%	7%
Poor performance of the learners	9%	2%	18%	20%	14%	16%	5%	6%	12%	0%	14%	8%	7%
Learners' lives were lost	6%	4%	18%	0%	0%	6%	5%	8%	4%	0%	10%	4%	7%
The school's reputation was damaged	6%	4%	12%	0%	7%	3%	7%	3%	8%	0%	10%	4%	7%
Lessons were disrupted	4%	0%	6%	0%	21%	9%	2%	6%	4%	0%	10%	4%	0%
Damage of teachers' property	2%	4%	0%	0%	0%	3%	2%	3%	2%	0%	0%	2%	7%

Further analysis of the top 5 effects revealed that: -

- i. Damage/destruction of school property was reported in Eastern and Northern regions at 65% and 71% respectively, in public institutions at 63%, in primary schools at 72%, and in boarding-only and day-only schools at 62% and 87% respectively.
- ii. Damage/destruction of learners' property was mostly reported in the Eastern region at 65%, in public institutions at 56%, in primary and tertiary/universities at 56% and 75% respectively, and in boarding only and combined boarding & day institutions at 62% and 57% respectively.
- iii. Trauma among learners and staff was mostly reported in central and Western regions at 33% and 40% respectively, in private institutions at 35%, in secondary schools at 41%, and in boarding-only institutions at 48%.
- iv. High cost of replacement of damaged property was mostly mentioned in the central and western regions at 33% and 40% respectively, in private institutions at 28%, in secondary schools at 35%, and in boarding-only and combined boarding & day institutions at 29% and 34% respectively.
- v. Declined enrollment was mostly reported in eastern and western regions at 29% and 40% respectively, in private institutions at 28%, in secondary schools at 27%, and in combined boarding & day institutions.

When the KII participants were asked to mention some of the effects of the fire outbreaks on the institutions, the most mentioned was the loss of trust from the community or public, which leads to the collapse or closure of the school, property being destroyed, loss of learners' lives, psychological distress, and declined student performance, among others.

What the KII participants said: -

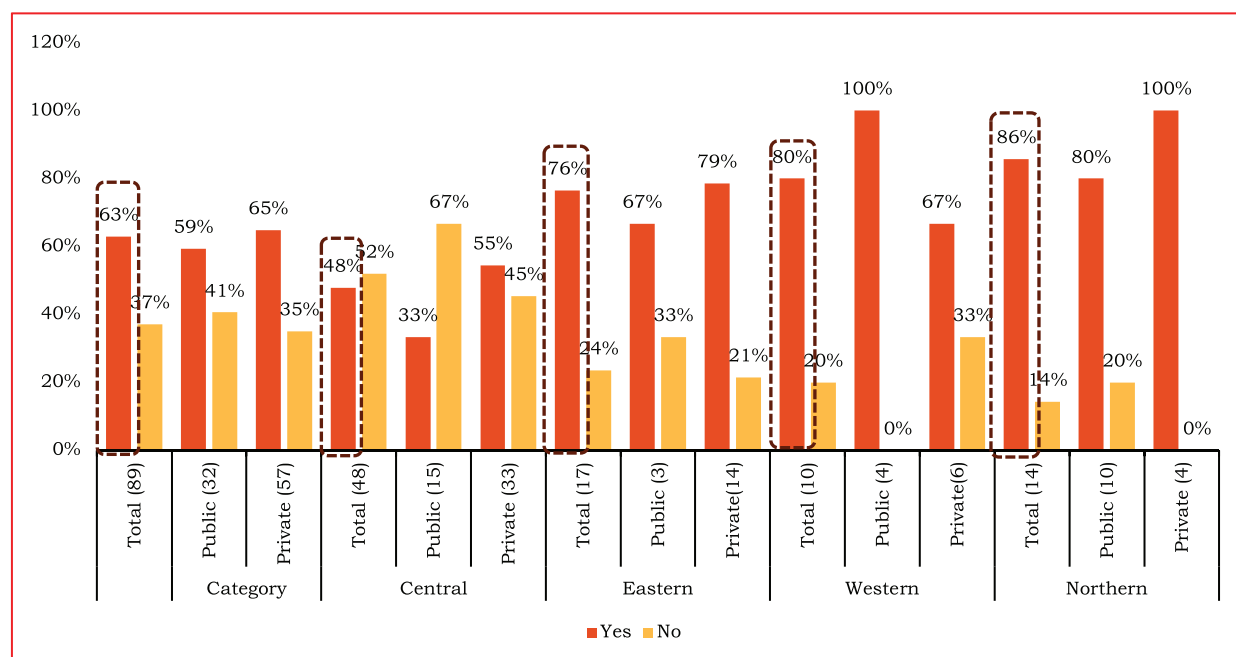
"...It takes sometimes, for the schools which have had the issues of fire, to restore their building, and some have never been restored. If the building catches fire, if that is put back, then the children will go and the schools will collapse. Even if it's repaired and put back, even takes a long time to trust that school again. Much as the children may not have been affected, they take a long time to trust you with other children after the fire. Now, in such a way, the person is economically and financially, become incapacitated. It affects the performance of our children at the end of the day. If they are in senior four, primary seven, or senior six, they get affected. But not only in the schools where the fire broke out but even in the neighbourhood..." KII 3, DEO

"...Ideally, we have seen some property being spoilt, which is not easy for a school, some of the schools are struggling schools, and in most cases putting up new infrastructure becomes hard and it's disappointing to the parents and to the community, who have already paid school fees, It's also a disadvantage to the development of the school that's one aspect. Two, it discourages parents from bringing children into the school, because now the school becomes a danger to the students in most cases. This makes the school lose students in such circumstances because sometimes it's attributed to wrangling, recklessness, and all that makes parents get scared of the school. Sometimes you find learners have nowhere to sleep, so you find you lose a bigger portion of the school..." KII 7, NPEIA

"...the school loses everything, they start from zero, they lose infrastructure, the dormitory, the beds in the dormitory. The children are going to lose their property, and they are going to lose their notes, which they have been preparing. Imagine a fire starts to burn when a child is in senior four! Ehhh!! How will he start to organize themselves... If there are no resources, the schools go into debt, into borrowing. The lives of learners are lost, you know, that's not replaceable, it cannot be replaced, you know. The learners will be psychologically affected. So, it's not only economic because it leads to even a psychological impact or effect on the learners and even the owners of the school." KII 8, Inspector of Schools

8.3.4 How much was lost by the schools?

Figure 17: Whether the institutions assessed to determine the loss in UGX. after the fire outbreak



The survey findings highlighted the importance of conducting assessments post-incident. Overall, 63% of the institutions reported that they assessed the fire outbreak, indicating a positive trend towards evaluation and improvement. Notably, private institutions showed a higher assessment rate at 65%, compared to 59% for public institutions, suggesting an opportunity for public entities to enhance their evaluation practices.

Further analysis by region reveals significant differences in assessment rates, with the Northern region leading at an impressive 86%. The Western region followed with 80%, while the Eastern region reported 76%. The Central region showed room for improvement, with only 48% of institutions conducting assessments. This data underscores the need for targeted efforts to promote post-fire evaluations, especially in regions where assessment rates are lower. By cultivating a culture of evaluation, institutions can significantly enhance their fire safety measures and preparedness, ultimately benefiting the safety and well-being of all students and staff across various types of institutions and regions.

Table 15: Estimated amount lost in UGX. during the fire incident (s)

Statistics		
On average, how much was lost by the school after the fire outbreak?		
N	Valid	89
Mean		87,479,067
Median		5,000,000
Std. Deviation		177,998,564
Range		800,000,000
Minimum		-
Maximum		800,000,000

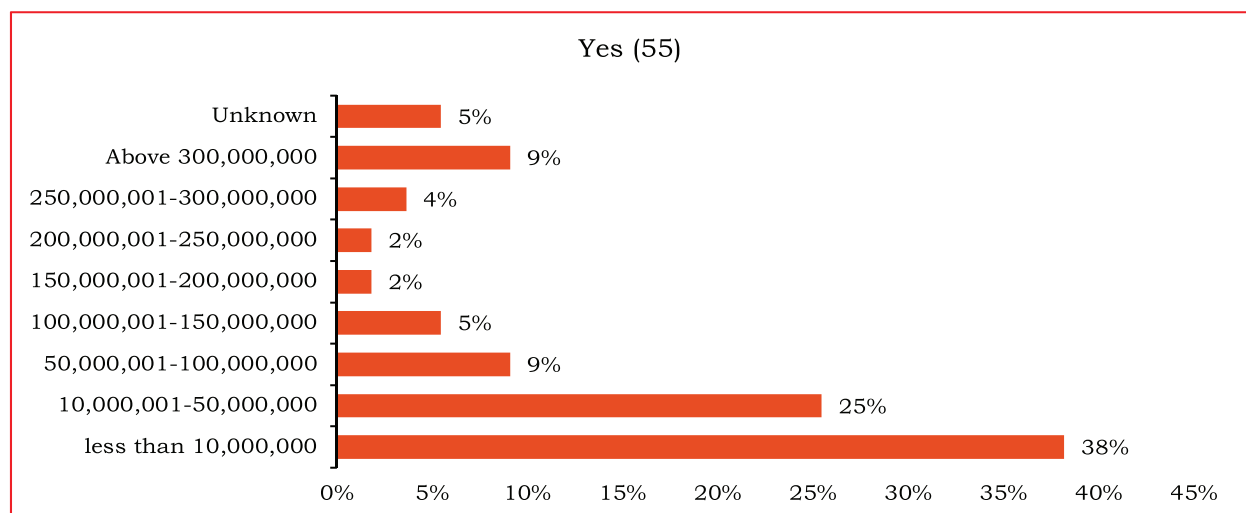
Data from 89 schools that experienced fire incidents indicated a highly skewed distribution of financial

losses. The mean loss was UGX 87,479,067, whereas the median loss was substantially lower at UGX 5,000,000, indicating the presence of a small number of schools experiencing extremely high losses, which disproportionately influenced the mean. The standard deviation of UGX 178 million further confirmed a high level of dispersion, implying that the extent of financial loss varied greatly from one school to another.

The range of UGX 800 million showed that while some schools recorded minimal or no losses, others experienced catastrophic damages reaching as high as UGX 800 million. This level of variability highlighted the unequal impact of fire outbreaks across institutions, suggesting that while some schools may recover quickly from minor losses, others face severe financial strain that could threaten their sustainability.

Overall, the findings underscore the financial vulnerability of educational institutions to fire risks and the potential economic value that insurance coverage could provide in cushioning such shocks.

Figure 18: Estimated amount lost in UGX. during the fire incident (s)



The results of the assessment revealed insightful data regarding the impact of fire outbreaks on institutions. Notably, 38% of the institutions that experienced such incidents reported financial losses of less than UGX 10 million. Following this, 25% of the affected entities indicated losses ranging from UGX 10 million to UGX 50 million. A smaller segment, specifically 9%, experienced losses between UGX 50 million and UGX 100 million, while those suffering losses exceeding UGX 300 million were also significant. Interestingly, 5% of the institutions were unable to provide information regarding their financial losses, highlighting the importance of thorough reporting and assessment following such calamities.



Table 16: Estimated amount lost in UGX. during the fire incident by institution type and region

Amount in UGX	Total (55)	Institution type			Region			
		Boarding only (15)	Day and Boarding (32)	Day only (8)	Central (23)	Eastern (12)	Western (8)	Northern (12)
less than 10,000,000	38%	7%	47%	63%	39%	58%	38%	17%
10,000,001–50,000,000	25%	7%	34%	25%	30%	25%	13%	25%
50,000,001–100,000,000	9%	27%	3%	0%	9%	0%	0%	25%
100,000,001–150,000,000	5%	13%	3%	0%	0%	0%	25%	8%
150,000,001–200,000,000	2%	0%	3%	0%	0%	8%	0%	0%
200,000,001–250,000,000	2%	7%	0%	0%	4%	0%	0%	0%
250,000,001–300,000,000	4%	0%	6%	0%	0%	0%	13%	8%
Above 300,000,000	9%	33%	0%	0%	13%	8%	0%	8%
Unknown	5%	7%	3%	13%	4%	0%	13%	8%

When comparing the impact of fires on different types of educational institutions, findings revealed that boarding-only schools faced significant financial losses. In particular, those that conducted assessments reported losses mostly exceeding UGX 300 million, with 33% of the schools located primarily in the Central region. Additionally, 27% of these institutions experienced losses ranging from UGX 50 million to UGX 100 million, particularly in the Northern region.

In contrast, day and boarding schools showed a different pattern, with 47% reporting losses of less than UGX 10 million, followed by 34% that lost between UGX 10 million and UGX 50 million. Meanwhile, day-only institutions demonstrated a greater resilience, as 63% reported losses of less than UGX 10 million, while 25% experienced losses between UGX 10 million and UGX 50 million.

This analysis highlights the variance in financial impact across institution types and regions, suggesting a need for targeted support and interventions that consider the unique circumstances of each category.

Table 17: Losses during fire incidents Vs. Cost of Reinstatement

	Learners' property	The building structure	School property	School books	Others specify	Lives of Learners
Total	30%	28%	23%	12%	5%	3%
less than 10,000,000	33%	19%	25%	10%	12%	2%
10,000,001-50,000,000	32%	39%	21%	4%	0%	4%
50,000,001-100,000,000	26%	34%	23%	14%	3%	0%
100,000,001-150,000,000	23%	23%	23%	15%	8%	8%
150,000,001-200,000,000	33%	33%	22%	11%	0%	0%
200,000,001-250,000,000	33%	33%	22%	11%	0%	0%
250,000,001-300,000,000	33%	33%	0%	33%	0%	0%
Above 300,000,000	30%	30%	20%	20%	0%	0%
Unknown	28%	17%	28%	17%	0%	11%

Further analysis revealed that across all fire incidents in schools, the costs of reinstatement were largely driven by the extent of losses suffered, particularly damage to learners' property (30%), building structures (28%), school property (23%), and school books (12%). It was further noted that these losses directly influenced the overall reinstatement costs:

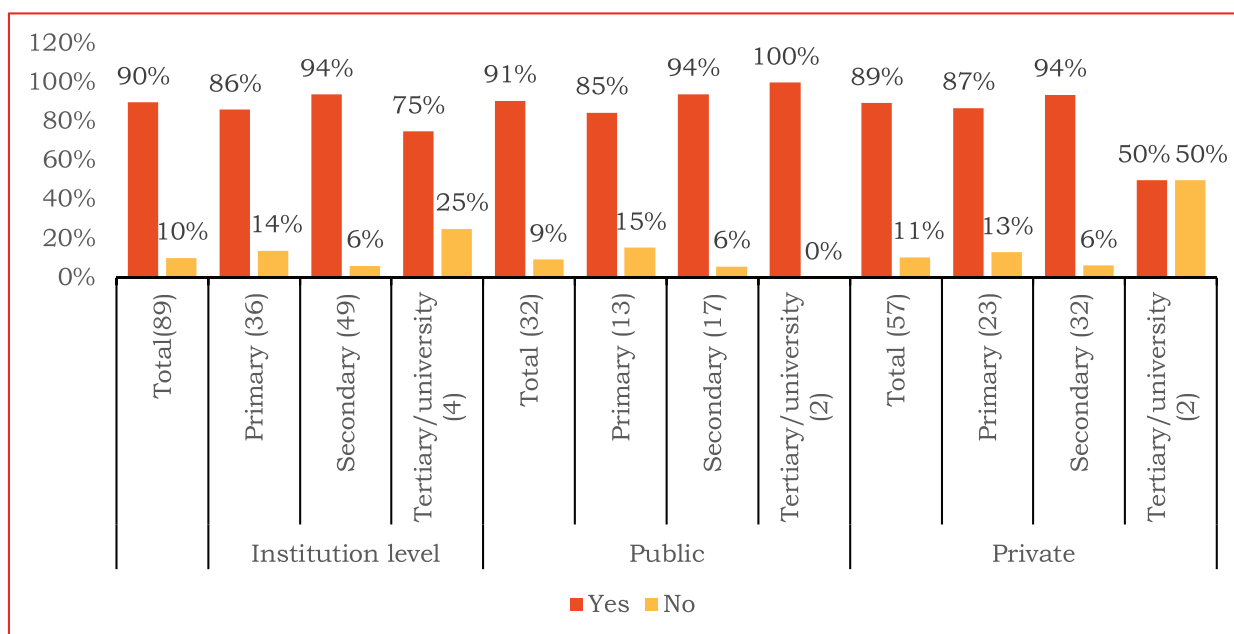
- It was observed that high proportions of damage to learners' property (32-33%) contributed significantly to reinstatement costs, especially in the low to moderate cost ranges.
- It was observed that extensive destruction of building structures led to higher reinstatement costs, particularly in the 10-100 million UGX range, with the highest damage (39%) recorded between 10-50 million UGX.
- The report highlighted that the replacement of school property, though relatively stable around 22-25%, added to the total cost, except where reinstatement costs reached 250-300 million UGX, where this item was not reported.
- School books, though less affected overall, contributed substantially to reinstatement costs in severe incidents, rising sharply to 33% in the 250-300 million UGX range.
- The report also noted that the loss of lives of learners, while reported less frequently (3%), was associated with particular incidents that escalated overall costs, notably at 8% in the 100-150 million UGX category and 11% in cases with unknown costs.

The findings showed that the magnitude of physical and material losses directly influenced reinstatement costs, with greater structural damage and loss of educational materials driving higher expenses.



8.3.5 Whether damaged property was reinstated/replaced/repared

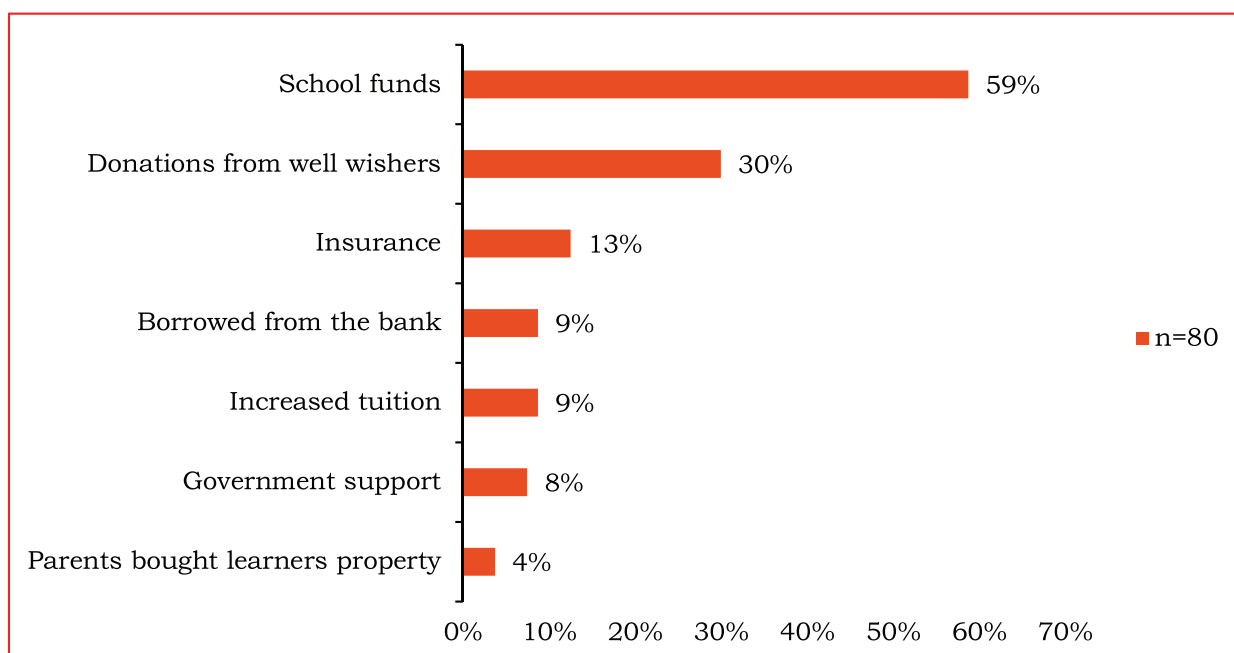
Figure 19: If the damaged property was reinstated/replaced/repared



Of the respondent institutions that experienced a fire outbreak, 90% reinstated/replaced/repared the damaged property. The trend cuts across institution types and levels.

8.3.6 Who catered for the reinstatement/replacement/repair costs?

Figure 20: How the damaged property was replaced/reinstated/repared



Results revealed that the majority of the case institutions that were able to replace/repair/reinstate the damaged property did so by use of the school funds at 59%. This was followed by donations from well-wishers at 30%, insurance at 13%, borrowed from the bank, and increased tuition by 9% respectively.

Table 18: How the damaged property was replaced/reinstated/repared

	Total	Categorization		Level			Type			Region			
		Public	Private	Primary	Secondary	Tertiary/ university	Boarding only	Day and Boarding	Day only	Central	Eastern	Western	Northern
School funds	59%	45%	67%	58%	61%	33%	45%	60%	75%	62%	63%	50%	50%
Donations from well-wishers	30%	48%	20%	29%	33%	0%	40%	25%	33%	26%	44%	40%	17%
Insurance	13%	10%	14%	10%	15%	0%	25%	10%	0%	19%	0%	10%	8%
Increased tuition	9%	14%	6%	10%	7%	33%	15%	8%	0%	7%	6%	0%	25%
Borrowed from the bank	9%	0%	14%	10%	9%	0%	10%	8%	8%	10%	13%	10%	0%
Government support	8%	21%	0%	6%	7%	33%	25%	2%	0%	7%	13%	0%	8%
Parents bought the learners' property	4%	10%	0%	3%	4%	0%	10%	0%	8%	5%	6%	0%	0%

Further analysis revealed that across all case school demographics, school funds were the go-to mechanism to replace, reinstate or repair damaged property. This was closely followed by donations from well-wishers.

Comparison by institution category revealed that public institutions also relied on government support at 21% and increased tuition at 14% while private institutions also relied on insurance and borrowing from the banks at 14% each.

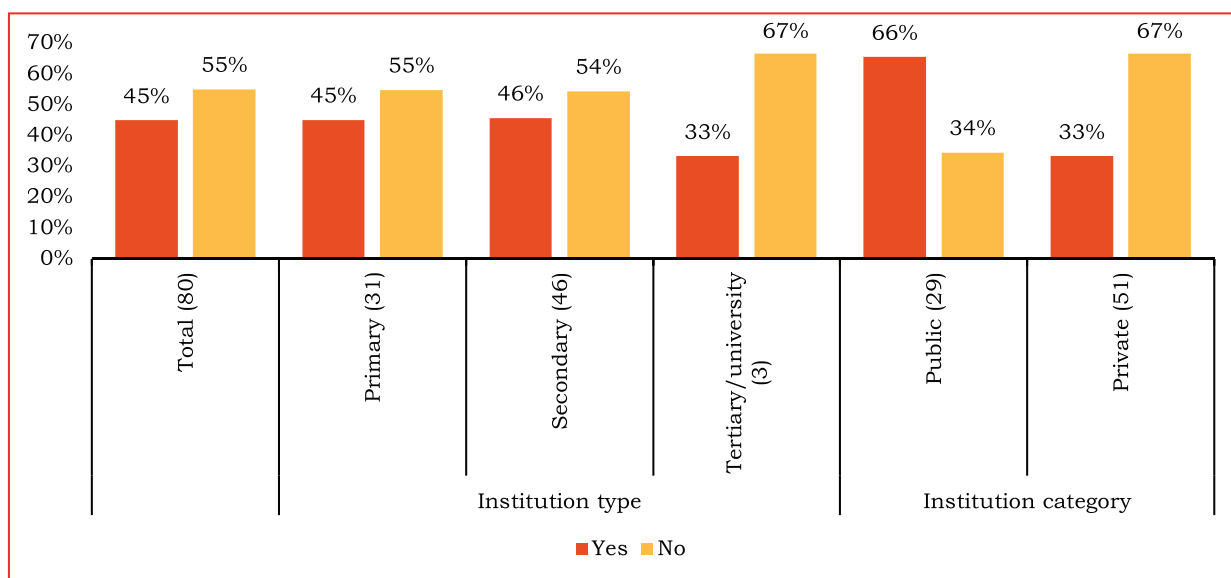
Comparison by institution level showed that secondary schools also relied on insurance at 15%, tertiary/universities also relied on increasing tuition and government support at 33% each; and primary schools also relied on insurance, increasing tuition, and borrowing from the banks at 10% each.

Comparison by institution type revealed that whereas school funds and donations from well-wishers cut across types, Boarding-only institutions also relied on insurance and government support at 25% each. There were no major variations in terms of regional comparisons.

The findings indicate a significant reliance on school funds to replace, restore, or repair damaged items. This dependence may cause distress for school management and could potentially lead to the failure of some educational institutions if the available funds are inadequate to cover the losses. Therefore, it is essential to develop measures that alleviate the financial burden on schools while also emphasising the importance of preparedness to safeguard institutions against such disastrous incidents.



Figure 21: Whether parents contributed to the reinstatement or replacement of what was lost

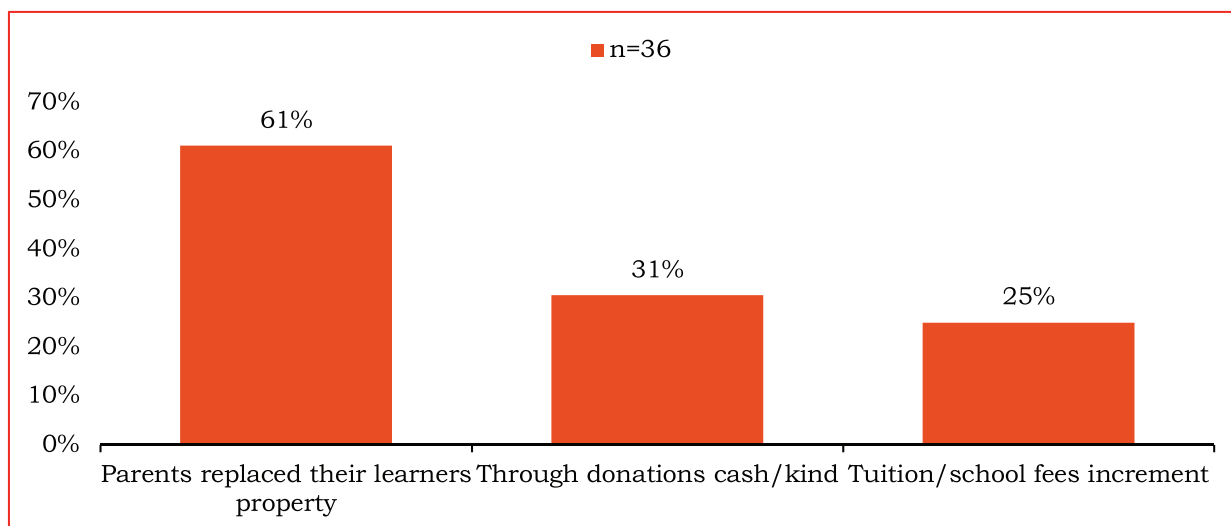


When respondent case schools were asked whether parents contributed to the reinstatement or replacement of what was lost, 45% said yes while 55% said no.

Comparison by institution type revealed that parent contribution was high among the primary and secondary schools at 45% and 46%, respectively.

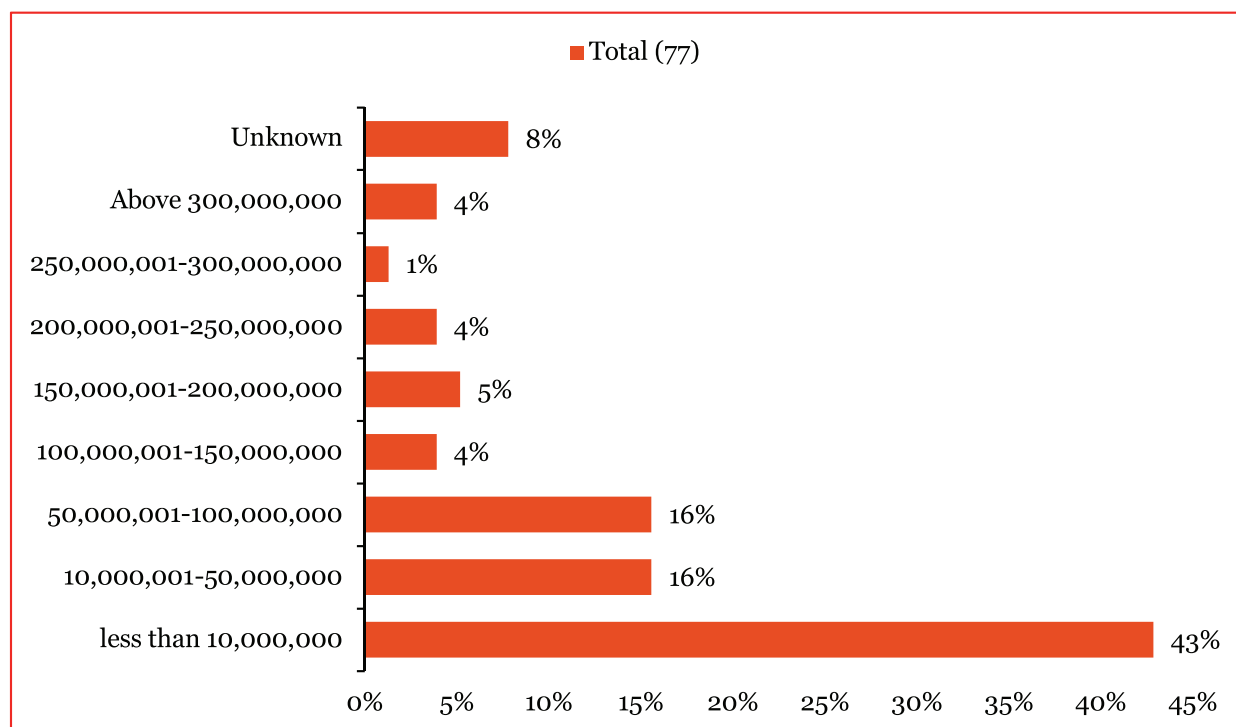
Additionally, comparison by institution category revealed that parent contribution was higher among public than private institutions at 66% and 33%, respectively.

Figure 22: How parents contributed



When case institutions that said that parents made a contribution to the cost of reinstatement or replacing what was lost were asked how they contributed, 61% said that they contributed through replacement of learners' property, followed by 31% who said through donations, and 25% through tuition/school fees increment.

Figure 23: Amount of money in UGX that was spent on reinstating/replacing/repairing the damaged property.



Results revealed that 43% of the case schools that reinstated their property spent less than 10,000,000. This was followed by those who spent between 10M to UGX 50M and UGX. 50M to UGX. 100M at 16% each.

Table 19: Amount of money in UGX that was spent on reinstating/replacing/repairing the damaged property by region, institution category and level

	Total (77)	Region				Institution category		Institution level		
		Central (40)	Eastern (15)	Western (10)	Northern (12)	Public (26)	Private (51)	Primary (28)	Secondary (46)	Tertiary/university (3)
less than 10,000,000	43%	50%	47%	20%	33%	35%	47%	57%	35%	33%
10,000,001-50,000,000	16%	3%	27%	30%	33%	23%	12%	7%	22%	0%
50,000,001-100,000,000	16%	23%	0%	0%	25%	4%	22%	11%	17%	33%
100,000,001-150,000,000	4%	8%	0%	0%	0%	8%	2%	11%	0%	0%
150,000,001-200,000,000	5%	3%	0%	20%	8%	12%	2%	0%	9%	0%
200,000,001-250,000,000	4%	3%	7%	10%	0%	8%	2%	4%	4%	0%
250,000,001-300,000,000	1%	3%	0%	0%	0%	0%	2%	0%	2%	0%
Above 300,000,000	4%	3%	13%	0%	0%	4%	4%	0%	7%	0%
Unknown	8%	8%	7%	20%	0%	8%	8%	11%	4%	33%



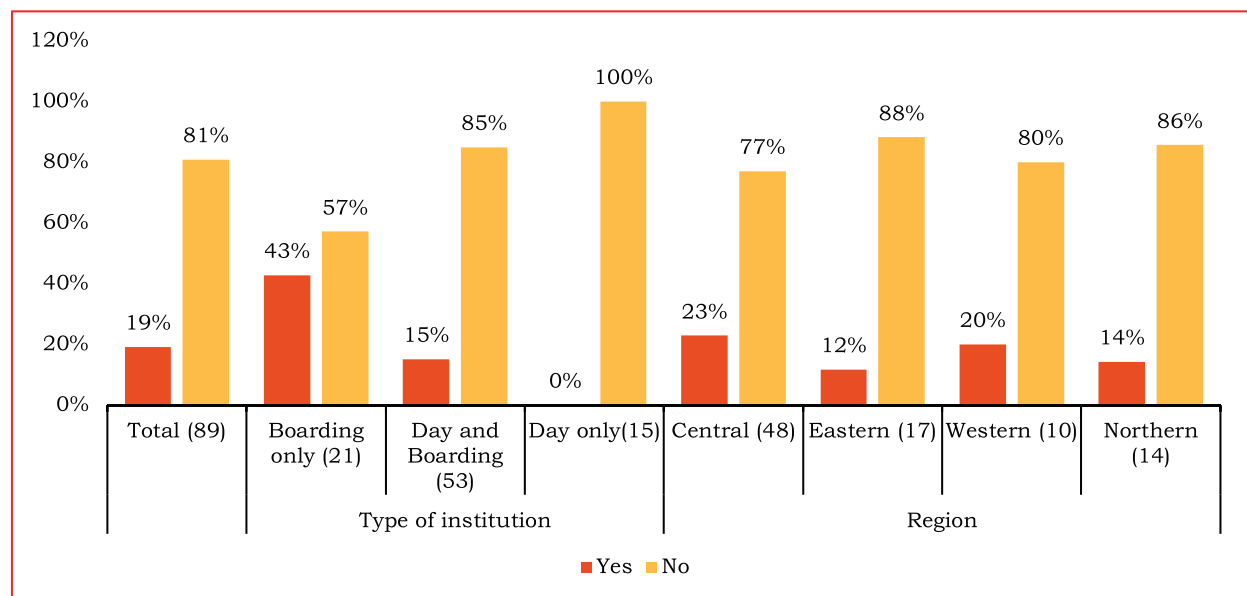
An analysis of the demographics of the case schools that reinstated, repaired, or replaced their properties revealed that the majority of institutions spent less than UGX 10 million. This was followed by expenditures in the ranges of UGX 10 million to UGX 50 million and UGX 50 million to UGX 100 million. Examining regional spending patterns, in the Central region, 23% of the case schools invested between UGX 50 million and UGX 100 million. In the Eastern region, 27% spent between UGX 10 million and UGX 50 million, while 13% exceeded UGX 300 million. In the Western region, 30% allocated funds in the range of UGX 10 million to UGX 50 million, with 20% not providing expenditure information. In the Northern region, 33% spent between UGX 10 million and UGX 50 million, and 25% invested between UGX 50 million and UGX 100 million.

Overall, there were no notable variations in spending based on institution category or educational level.

8.4 To Establish the Uptake of Insurance in Educational Institutions.

8.4.1 Whether the case institutions had an insurance cover that covered fires at the time of the incident.

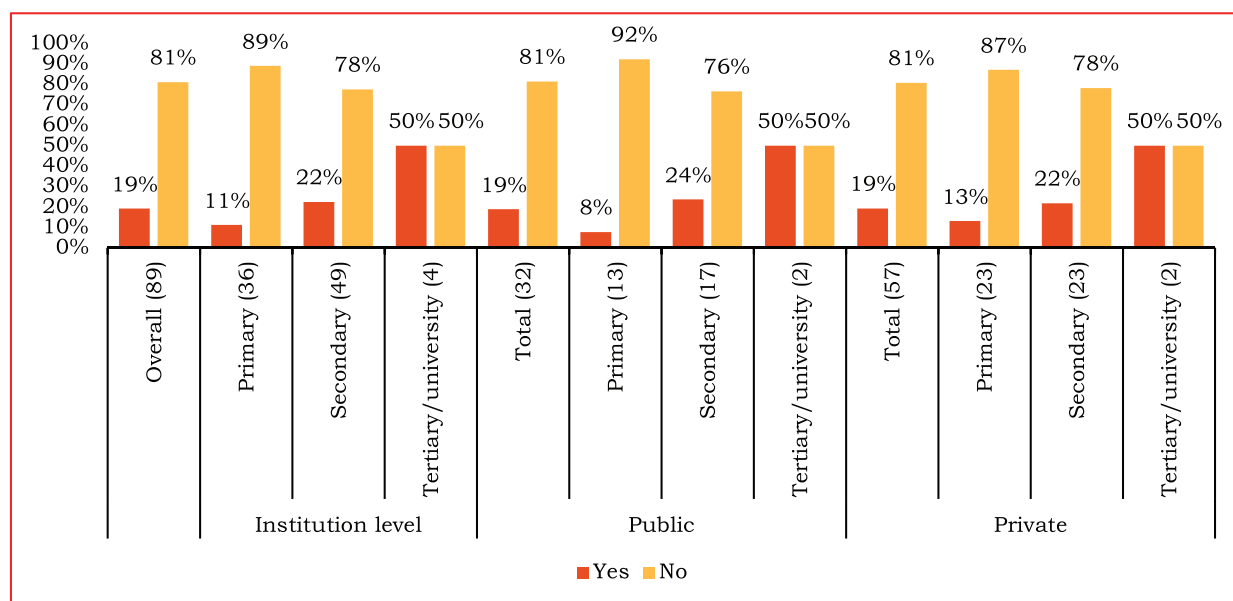
Figure 24: Possession of an insurance cover that covered fires at the time of the fire incident by region and institution type



When case institutions that had experienced fire outbreaks were asked whether they had an insurance cover that covered fires, 19% said yes, while 81% said no. A comparison by institution type revealed that more of the boarding-only institutions had a policy that covered fires at the time of the fire incident at 43%, followed by day & boarding at 15%. The day-only schools had no fire insurance cover at the time of the fire incident.

Additionally, comparison by regions revealed that possession of a fire insurance cover at the time of the fire incident was highest in the central region at 23%, followed by the western region at 20%, the northern region at 14%, and least in the eastern region. This shows the untapped potential in boarding-only and day-and-boarding institutions.

Figure 25: Possession of an insurance cover that covered fires at the time of the fire incident by institution category and level



Further analysis by institutional level revealed that 22% of the respondent secondary schools that had experienced a fire outbreak between 2018–2023/24 said they had a policy that covered fires, this was followed by 50% of the respondent Tertiary/universities and 11% of the respondent primary schools. Comparison by institution category revealed that possession was at 19% in both private and public institutions.

Table 20: Uptake by case versus control educational institutions at the time of the survey

		28. Does your institution currently have an insurance cover that covers fires? Ask all			30. Did you have an insurance cover for the institution/school that covered fire when the fire incident happened?		
		Total	Yes	No	Total	Yes	No
Ever experienced a fire outbreak	Total	375	83	292	89	17	72
	Yes	89	27	62	89	17	72
	No	286	56	230	0	0	0

The results revealed that out of the total 375 institutions surveyed:

- 83 institutions (22%) reported that at the time of the survey, they had an insurance cover for fires.
- 292 institutions (78%) reported that they did not have any insurance cover for fire at the time of the survey.

This points to a low uptake of fire insurance policies across Uganda's education sector.

Analysis by those who experienced fire outbreaks revealed that of the 89 institutions that reported having ever experienced a fire outbreak:

- Only 27 (30%) reported having an insurance cover at the time of the survey.



- A significantly lower number, 17 institutions (19%), reported having had an insurance cover at the time the fire incident occurred.
- The remaining 72 institutions (81%) had no insurance in place when the fire occurred.

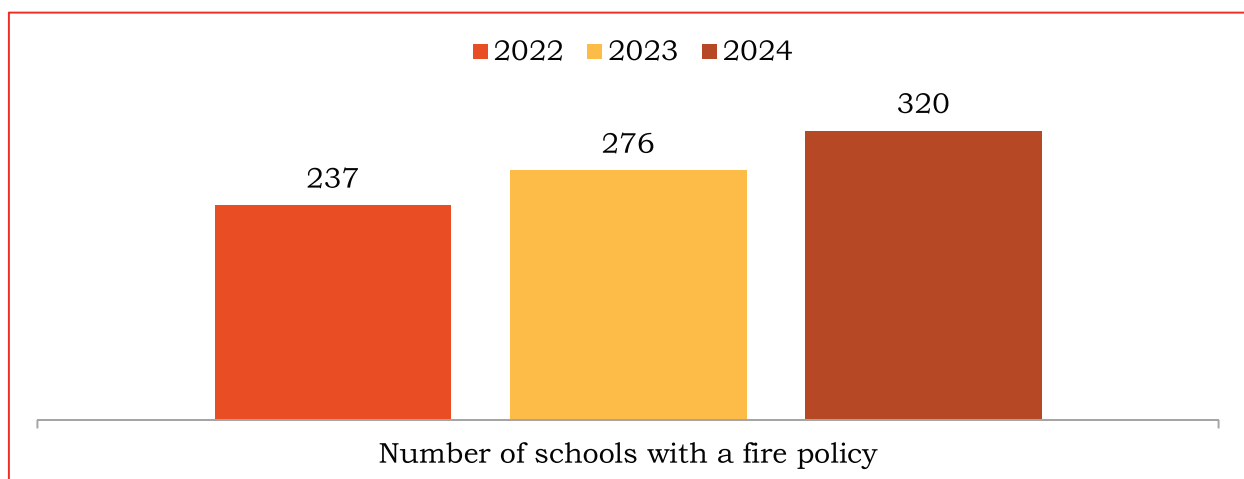
This reveals a serious coverage gap at the time of actual risk. Even among those who later acquired insurance, most had been previously uninsured during their most critical moment of need.

Comparison with Institutions that never experienced fire outbreaks showed that among the 286 institutions that had not experienced a fire outbreak:

- 56 institutions (20%) had insurance policies covering fire at the time of the survey.
- 230 institutions (80%) do not have such coverage.

This could imply that experience with fire may influence future uptake of insurance; those who had faced an outbreak were slightly more likely to seek insurance afterwards (30% vs 20%).

Figure 26: *Number of Educational Institutions with a Fire Insurance Cover*



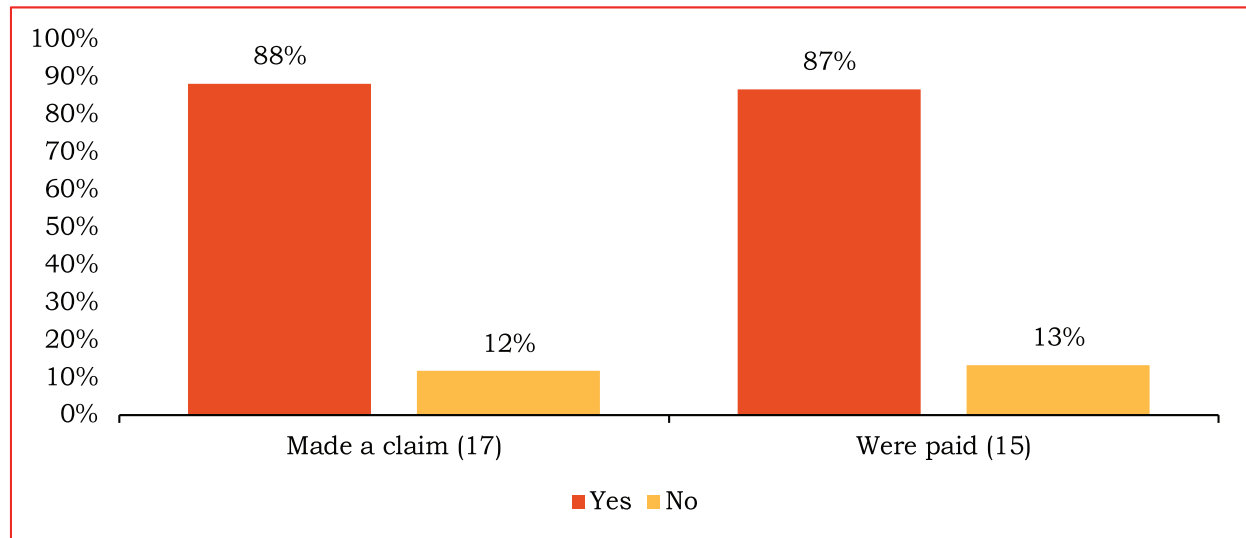
Source: Insurer data

Data obtained from insurance providers showcases a notable upward trend in the acquisition of fire insurance policies among educational institutions. The number of institutions with fire insurance increased from 237 in 2022 to 276 in 2023, ultimately reaching 320 institutions in 2024. This growth represents a significant 16% increase in the uptake of fire insurance over three years.

However, despite this positive trend, the overall uptake of fire insurance remains relatively low when compared to the total number of educational institutions in Uganda, which stands at 30,150. In 2024, the insurance uptake among these institutions was only 1.1%.

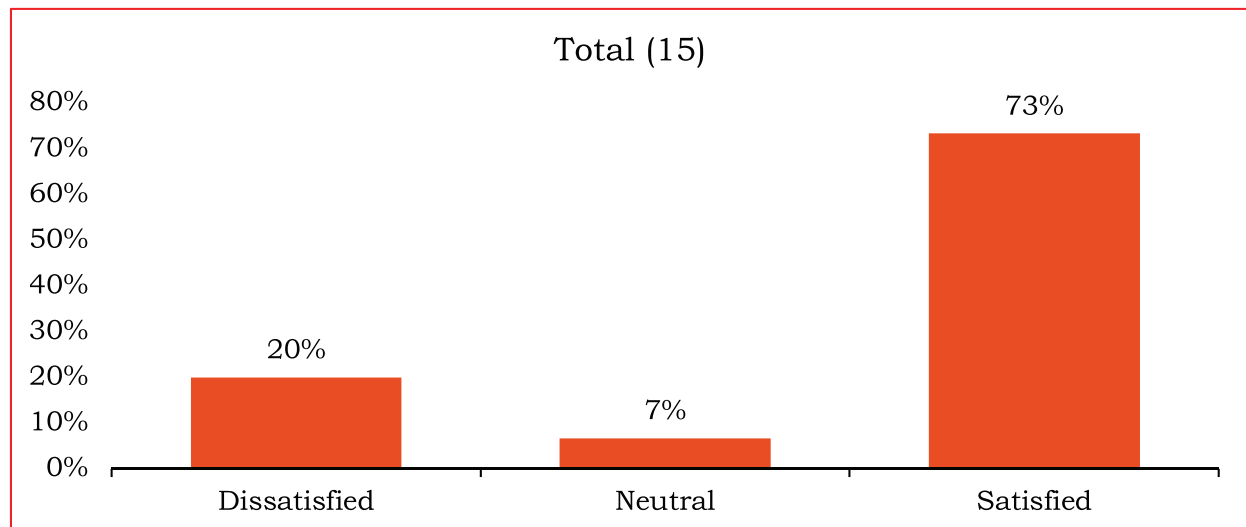
This indicates a crucial opportunity for further improvement in awareness and uptake of fire insurance within the educational sector. Addressing the reasons behind this low coverage could help enhance the overall safety and security of educational institutions, ensuring they are better prepared for potential fire incidents. Increased efforts in education and outreach regarding the importance of fire insurance could drive further growth and ultimately lead to a more resilient educational sector in Uganda.

Figure 27: Whether they claimed and were paid



The results revealed that of the institutions that experienced fires and had a policy at the time, 88% made a claim. Of these, 87% were paid.

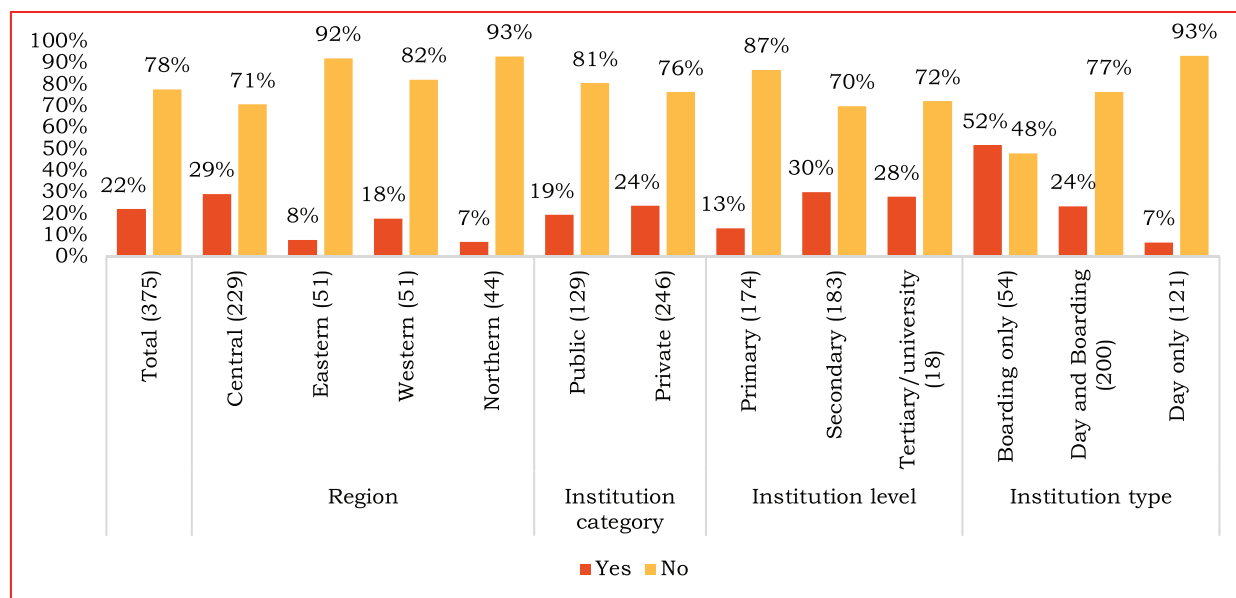
Figure 28: Satisfaction with the claims process



The results showed that 73% of the respondent institutions that filed a claim were satisfied with the process, while 20% were dissatisfied. This indicates that the claims system is generally effective. However, the presence of dissatisfied respondents highlights opportunities for improvement to better serve policyholders in the future.

8.4.2 General Uptake of fire insurance by region, institution category and institution type

Figure 29: Overall, whether the respondent institutions currently had an insurance cover for covered fires

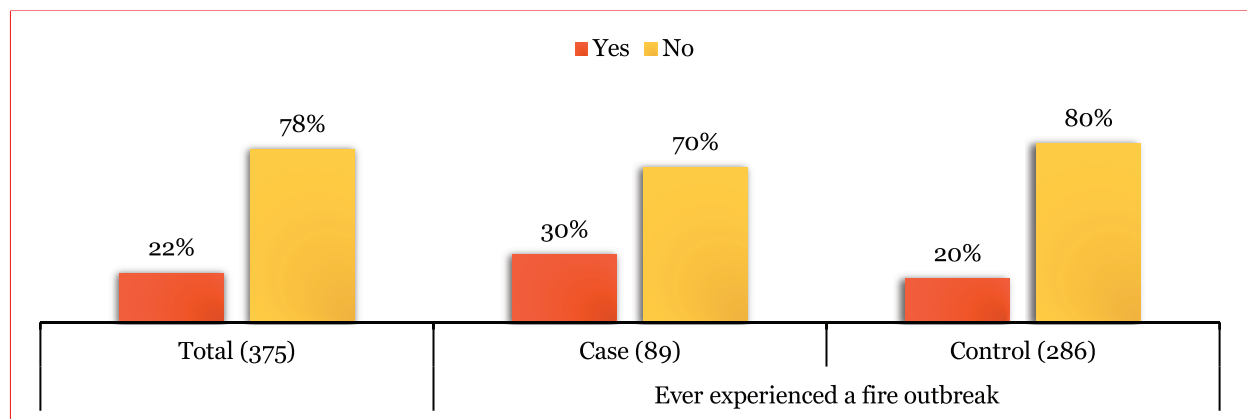


When the respondent institutions were asked whether they currently had an insurance cover for fires, findings revealed that merely 22% of respondents reported possessing such policies, while a substantial 78% indicated the absence of coverage. Regional analysis highlighted that the Central region exhibited the highest uptake of a policy that covered fires, with 29% of institutions securing coverage. This was followed by the Western region at 18%, with the Eastern and Northern regions significantly trailing at rates of 8% and 7%, respectively. Further examination by institution category demonstrated that private institutions displayed a greater propensity for fire insurance acquisition, with 24% reporting coverage compared to 19% for public institutions.

When analyzed by institution level, secondary schools had the highest prevalence of fire insurance at 30%, closely followed by tertiary institutions and universities at 28%. Conversely, primary schools exhibited the lowest uptake, with only 13% having secured coverage.

Lastly, an assessment based on institution type revealed that boarding institutions showcased the most significant commitment to fire insurance, with 52% of respondents confirming coverage. Combined day and boarding institutions followed with a 24% uptake, while day institutions reported the lowest engagement at a mere 7%. These findings underscore substantial disparities in fire risk management practices across different types and levels of institutions.

Figure 30: Uptake by case versus control educational institutions



Further analysis indicated that prior experience with fire outbreaks significantly influenced the decision to purchase fire insurance among schools. Specifically, schools that had previously experienced a fire showed a higher uptake of fire insurance at 30%, compared to only 20% among those without such experiences.

This suggests a largely reactive approach to risk management, where institutions are more likely to seek protection only after suffering a loss. The lower uptake among schools that have not encountered a fire may reflect a lack of perceived risk or insufficient awareness of potential vulnerabilities. These findings highlight the importance of proactive risk education and policy interventions to encourage insurance adoption before disasters occur.

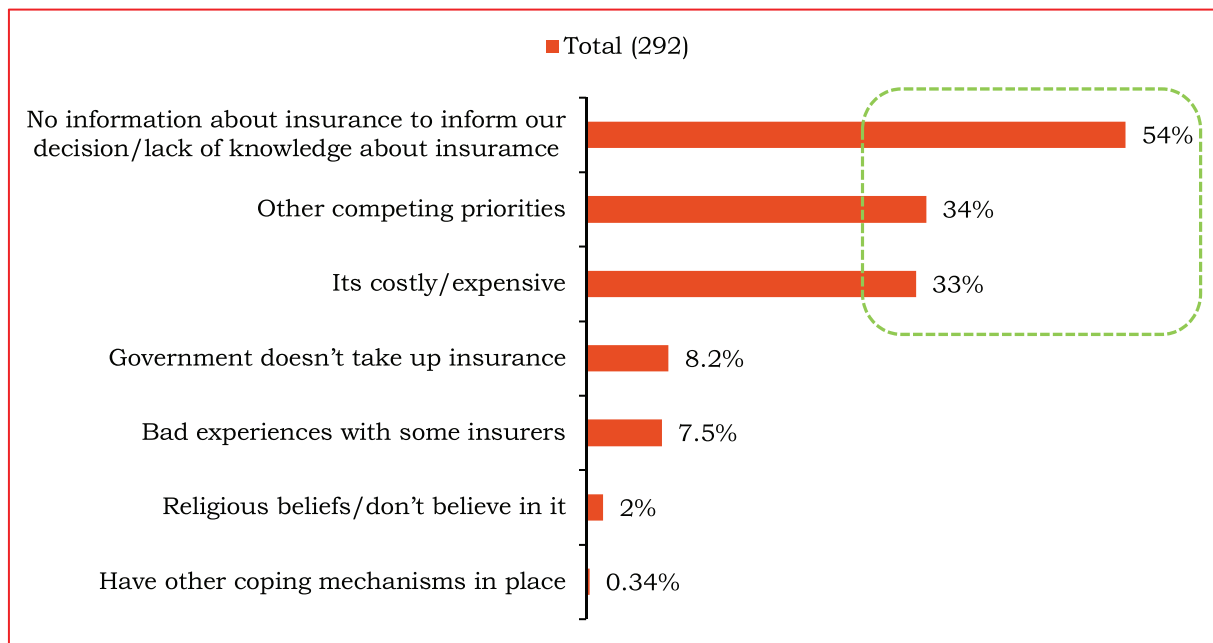


8.5 To Identify the Barriers to and Suggestions For Increasing the Uptake of Fire Insurance by Education Institutions.

In this subsection, we capture barriers to the uptake of fire insurance and respondents' suggestions for increasing the uptake of insurance as a measure to mitigate against fire.

8.5.1 Barriers to uptake of formal insurance

Figure 31: Reasons as to why educational institutions have not taken up a fire insurance cover for their institution



When respondent institutions that had no policy covering fires were asked to mention reasons as to why, the finding revealed the key reasons why some institutions did not have fire insurance coverage. The majority (54%) indicated a lack of information about insurance as the main barrier, meaning they are likely unaware of what fire insurance offers or how to access it. This points to a significant information gap that hinders informed decision-making. Additionally, competing priorities (34%) suggest that institutions are allocating their limited resources to other pressing needs, possibly considering fire insurance a lower priority. The cost of insurance (33%) was also cited as a concern, indicating that affordability remains a practical barrier. Overall, this suggests that improving access to information and making insurance more affordable and accessible could increase uptake.

Figure 32: Reasons as to why educational institutions have not taken up a fire insurance cover for their institution by region, institution category, and type

	Region					Institution Category		Institution type		
Barriers to uptake	Total (292)	Central (162)	Eastern (47)	Western (42)	Northern (41)	Public (104)	Private (188)	Boarding only (26)	Day and Boarding (153)	Day only (113)
No information about insurance to inform our decision	54%	52%	57%	55%	54%	50%	56%	62%	56%	49%
Other competing priorities	34%	40%	23%	21%	34%	34%	34%	35%	34%	34%
It's costly/expensive	33%	25%	34%	40%	54%	39%	29%	31%	31%	36%
The government doesn't take up insurance	8.2%	9%	9%	5%	7%	21%	1%	12%	5%	12%
Bad experiences with some insurers	7.5%	8%	11%	2%	7%	7%	8%	8%	8%	7%
Religious beliefs/don't believe in it	2%	2%	0%	2%	0%	1%	2%	0%	1%	3%
Have other coping mechanisms in place	0.34%	1%	0%	0%	0%	0%	1%	0%	1%	

Analysis of the results by region, institution category and type revealed that the absence of insurance information, other competition priorities, and the price were the main barriers to the uptake of an insurance cover for fires. 21% of public institutions also mentioned that the government doesn't take up insurance. These findings underscore systemic and institutional challenges that hinder the uptake of fire insurance, particularly in the education sector. The lack of insurance information as a leading barrier aligns with broader issues of limited financial literacy and inadequate dissemination of risk management knowledge within Ugandan institutions. Many schools and educational bodies, especially in rural or under-resourced areas, may not have access to reliable information about insurance products or understand how they function. Competing priorities are also highly relevant, as many Ugandan institutions operate under tight budgets and are often forced to prioritise immediate operational needs, such as salaries, infrastructure repairs, or learning materials (UNESCO, 2021), over risk mitigation strategies like insurance.

Furthermore, the fact that 21% of public institutions mentioned that the government does not take up insurance reflects a prevalent mindset in Uganda's public sector, where there is a strong reliance on government intervention after disasters (MoES, 2019) rather than proactive risk transfer. This perception can discourage institutional-level decision-making on insurance and points to a potential gap in policy or governance where government guidance or mandates on institutional insurance coverage may be lacking. To address these barriers, Uganda could benefit from targeted awareness campaigns, integration of insurance education into institutional management training, and the development of supportive public policies that promote or even require insurance coverage for fire and other risks in public institutions.

Figure 33: Reasons as to why educational institutions have not taken up a fire insurance cover for their institution by region, institution category, and type

		Ever experienced a fire outbreak	
Barriers to uptake	Total (292)	Case (62)	Control (230)
Other competing priorities	34%	21%	79%
Its costly/expensive	33%	15%	85%
No information about insurance to inform our decision/lack of knowledge about insurance	54%	19%	81%
Have other coping mechanisms in place	0%	100%	0%
The government doesn't take up insurance	8%	17%	83%
Religious beliefs/don't believe in it	2%	40%	60%
Bad experiences with some insurers	8%	23%	77%

A comparison between case and control institutions highlights some key differences in challenges faced. In the case schools, the primary barrier identified was the presence of alternative coping mechanisms, noted by all (100%) of the respondents. Additionally, 40% mentioned that religious beliefs played a role. In contrast, the control institutions primarily cited financial constraints, with 85% indicating the cost of insurance as a significant barrier. Other notable challenges included a lack of government support for insurance, mentioned by 83% of respondents, and insufficient information about insurance options, which affected 81%. This insight can guide targeted strategies to improve insurance uptake in different types of institutions.

8.5.2 Challenges faced by insurers in selling fire insurance to schools

When insurers were asked to share some of the challenges they faced during the sale of fire insurance to schools, several issues were raised including perception and awareness challenges, budgetary constraints by the schools, poor record keeping and inadequate documentation which could lead to under-insurance at the time of claims, structural vulnerabilities as some buildings are aged and risk management concerns due inadequate fire safety measures and poor risk management practices. Below is what they said:

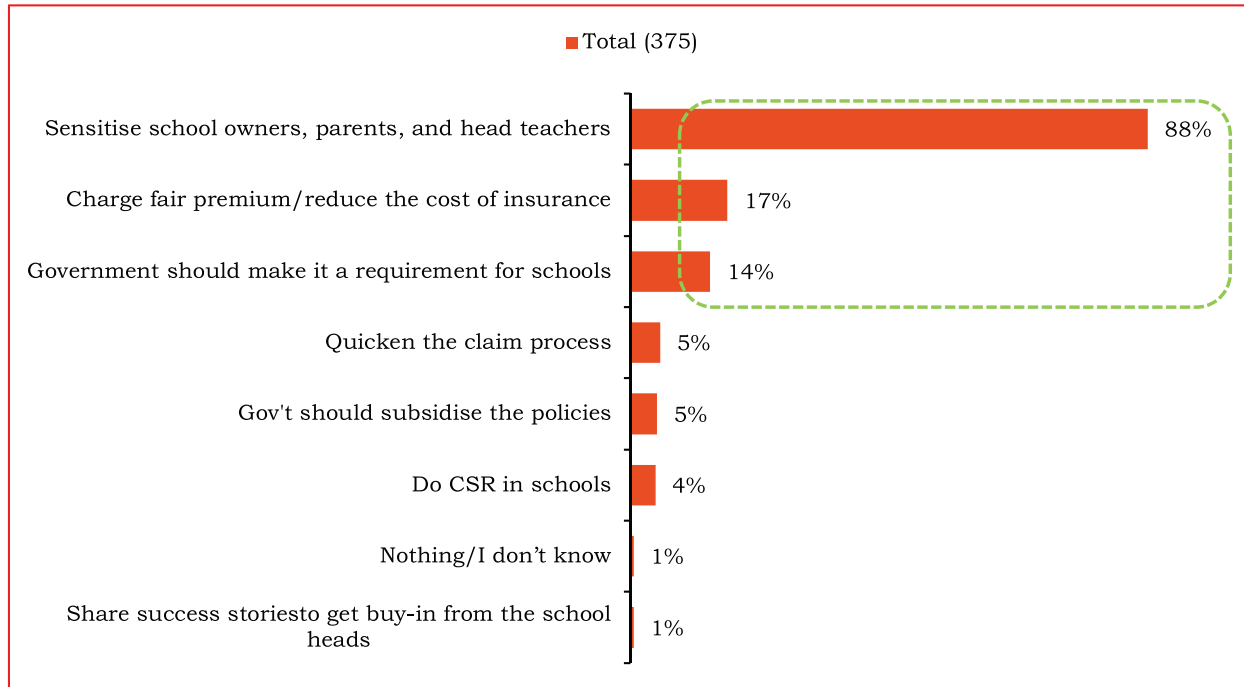
“Most Educational Institutions do not have Valuation Reports thus they have to incur that cost of which some institutions are not willing to, some have very old buildings which are more prone to claims, some Stakeholders of the Educational Institutions are not aware the importance of Insurance, others think that premiums may be too high, most Educational Institutions acquire Fire Insurance policies through banks as a requirement to get loans, and thus most of them do not renew once they clear the loans, some do not clear outstanding premiums.....”
Insurer 10

“Financial Constraints, inadequate Fire Safety Infrastructure, increasing insurers’ exposure, Cultural Perceptions of Risk and Attitudes...” **Insurer 7**

“...Some institutions’ insurance policies are tagged on bank loans. When the loans are fully paid up, the insurance policies are not renewed as the clients do not take insurance as a benefit but as an obligation. Secondly, the lack of transparency in availing the information, i.e., actual values of the properties, exposes them to underinsurance at the time of a claim and hence results in branding insurers as having integrity issues. Thirdly, budget constraints, especially in government-aided and rural schools, and lastly, misconceptions that fire insurance is expensive and unnecessary...” **Insurer 1**

8.5.3 Suggestions to increase the uptake of fire insurance in educational institutions

Figure 34: Suggestions to increase the uptake of formal insurance as a measure to mitigate fires in educational institutions



When respondents were asked how the uptake of formal insurance among educational institutions could be increased, the most frequently mentioned solution was the need to sensitize school owners, parents, and head teachers, cited by 88% of participants. This strong consensus highlights the critical role of awareness and education in driving insurance adoption. Other suggestions were mentioned far less frequently, including reducing the cost of insurance (17%), making insurance a government requirement for schools (14%), improving the relationship between schools and insurers (5%), and offering government subsidies (5%). Additionally, a small number of respondents recommended conducting corporate social responsibility (CSR) activities in schools (4%) and sharing success stories to build trust and awareness (1%). These findings suggest that addressing information and awareness gaps may be the most effective strategy for increasing insurance uptake, although supportive policy measures and financial incentives could also play a complementary role.



Table 21: Suggestions to increase the uptake of formal insurance as a measure to mitigate fires in education institutions

		Region				Institution category		Institution level			Institution type		
	Total (375)	Central (229)	Eastern (51)	Western (51)	Northern (44)	Public (129)	Private (259)	Primary (174)	Secondary (183)	Tertiary/ university (18)	Boarding only (54)	Day and Boarding (200)	Day only (121)
Sensitise school owners, parents, and head teachers	88%	89%	80%	94%	89%	85%	90%	88%	88%	94%	80%	91%	88%
Charge a fair premium/ reduce the cost of insurance	17%	15%	25%	10%	20%	12%	19%	17%	15%	22%	20%	19%	11%
The government should make it a requirement for schools	14%	13%	24%	4%	18%	18%	11%	12%	16%	6%	24%	10%	15%
Quicken the claim process	5%	4%	12%	4%	2%	4%	6%	5%	5%	6%	7%	5%	5%
The government should subsidise the policies	5%	5%	4%	4%	5%	9%	2%	5%	4%	6%	6%	4%	6%
Do CSR in schools	4%	3%	12%	6%	2%	3%	5%	4%	5%	0%	4%	4%	5%
Share success stories to get buy-in from the school heads	1%	1%	0%	0%	0%	0%	1%	1%	1%	0%	0%	1%	0%
Nothing/I don't know	1%	0%	0%	2%	0%	0%	1%	1%	1%	0%	0%	1%	1%

Further analysis by region, institution category, level, and type revealed that it is essential to raise awareness among school owners, parents, and head teachers. Notably, charging fair premiums was mostly mentioned in specific regions and institutions: 25% in the eastern region, 20% in the northern region, 19% in private institutions, 22% in tertiary institutions, and 20% in boarding-only schools. By highlighting these areas, we can develop targeted strategies to enhance understanding and promote equitable practices.

Table 22: Suggestions to increase the uptake of formal insurance as a measure to mitigate fires in educational institutions

Suggestions to increase the uptake of formal insurance as a measure to mitigate fires in educational institutions		Ever experienced a fire outbreak	
	Total (375)	Case (89)	Control (286)
Sensitize school owners, parents, and head teachers	88%	87%	89%
Charge a fair premium/reduce the cost of insurance	17%	13%	17%
The government should make it a requirement for schools	14%	16%	13%
Quicken the claim process	5%	6%	5%
The government should subsidize the policies	5%	7%	4%
Do CSR in schools	4%	3%	5%
Share success stories to get buy-in from the school heads	1%	0%	1%
Nothing/I don't know	1%	1%	0%

Comparison by case vs control educational institutions revealed that most respondents (88%) highlighted the importance of educating school owners, parents, and head teachers about fire insurance. This consensus was consistent across both groups: 87% among schools that had experienced fires and 89% among those that had not. The widespread agreement indicates that the main barrier to insurance adoption is lack of awareness. Respondents suggested that many schools may not fully grasp the value of insurance or its role in managing risks, emphasizing the need for focused educational campaigns and stakeholder engagement.

A smaller but significant portion (17%) argued that insurers should offer fairer premiums or reduce insurance costs to make fire policies more affordable. This view was similarly shared by both groups, showing that price is seen as a barrier regardless of fire experience. Respondents noted that while awareness is vital, affordability ultimately influences whether schools adopt insurance, especially private and low-income institutions.

Furthermore, 14% of respondents recommended that the government should require fire insurance for all schools, underscoring the importance of regulation to ensure compliance. Schools that had experienced fires were slightly more in favor of this measure (16%) compared to those that had not (13%), likely reflecting their firsthand knowledge of the financial impact of fire damage.

Other suggestions included speeding up the claims process (5%), subsidizing premiums (5%), and promoting corporate social responsibility (CSR) initiatives in schools (4%) as methods to build trust and increase visibility for insurance companies. A few respondents (1%) also proposed sharing success stories to illustrate the tangible benefits of coverage, while another 1% indicated they had no suggestions or lacked knowledge on the topic.

To boost fire insurance adoption in schools, insurers should focus on educating school owners, head teachers, and parents about its value while offering affordable premiums. Government-mandated coverage and streamlined claims, alongside initiatives like premium subsidies, CSR programs, and success stories, can further increase uptake and build trust.

8.5.4 Insurers' Perspectives on Enhancing Fire Insurance Uptake

The study gathered insights from insurers to understand their perspectives on how fire insurance uptake, particularly among educational institutions, could be improved. The responses revealed shared concerns about limited awareness, weak enforcement, and low appreciation of insurance value. Overall, the narrative highlights the industry's collective call for more deliberate, structured, and collaborative approaches to strengthen fire risk management in schools.

A dominant theme emerging from the responses was the need for sustained awareness and sensitization. Insurers emphasized that many schools still perceive fire insurance as a non-essential expense rather than a vital safety measure. One respondent noted that “many schools only think about insurance after a fire incident has occurred; we need to change that mindset through continuous engagement.” This observation underscores the reactive rather than preventive approach that characterizes most institutions.

Another recurring recommendation was the strengthening of sales, marketing, and education initiatives targeted directly at school administrators and boards. Respondents indicated that schools were often unaware of the available insurance products or the flexibility of existing options. As one insurer put it, “if schools clearly understood the coverage benefits and the minimal cost implications, uptake would increase significantly.” This suggested a communication gap that can be bridged through simplified product messaging and proactive outreach.

The integration of fire safety education into school programs was also proposed as a long-term strategy for building a culture of preparedness. Some insurers suggested that involving teachers, parents, and



learners in basic fire safety and insurance awareness sessions could enhance understanding and promote shared responsibility. In the words of one respondent, *“fire safety should be part of the school culture, not just a compliance issue.”*

Additionally, there was a strong call for policy and regulatory support to complement market-driven efforts. Several respondents expressed the view that voluntary uptake alone may not yield the desired change without supportive policy frameworks. As one participant observed, *“If fire insurance were a mandatory requirement like fire extinguishers, schools would prioritize it.”* This sentiment reflects the industry’s belief in the role of government policy as a catalyst for behavioural change.

The findings from both educational institutions and insurers show a strong agreement that increasing awareness, enhancing affordability, and implementing supportive policy measures are crucial for improving fire insurance uptake in schools. Schools stressed the importance of education and affordability, while insurers focused on awareness, advocacy, and the enforcement of policies. Together, these responses indicate that achieving sustainable fire insurance uptake will require a collaborative approach. This approach should involve continuous awareness campaigns, fair pricing, efficient service delivery, and support from government-backed policies.

9.0

Parent Survey Findings

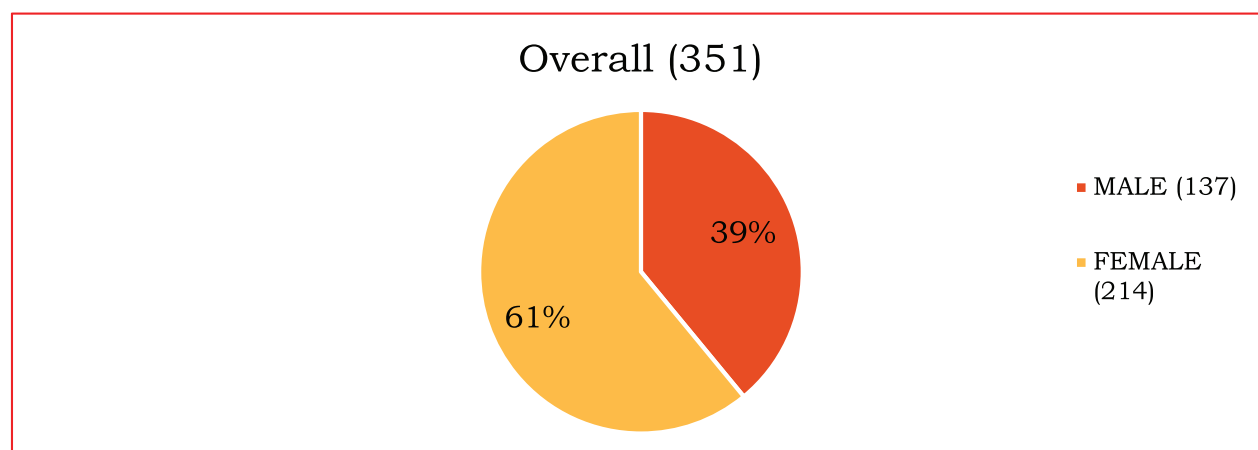
This section provides a detailed overview of the survey results, organised according to the various objectives outlined in the survey. Each finding is classified to highlight how it aligns with the specific goals, offering a clearer understanding of the data collected and its meaning.

9.1 Demographics

This section presents key characteristics of the respondents who participated in the survey, including age, gender, highest level of education completed, and institution categories.

9.1.1 Gender of survey respondents

Figure 35: Figure showing the gender of the survey respondents



As shown in Figure 10, out of the 351 respondents who participated in the parents' survey, 214 (61%) were female, while 137 (39%) were male.

9.1.2 Respondent's level of education completed

Table 23: Table showing respondent level of education by gender

	Total (351)		SEX OF RESPONDENT			
			MALE (137)		FEMALE (214)	
University	101	28.8%	53	38.7%	48	22.4%
Tertiary	65	18.5%	23	16.8%	42	19.6%
Secondary	123	35.0%	49	35.8%	74	34.6%
Primary	54	15.4%	11	8.0%	43	20.1%
No formal	8	2.3%	1	0.7%	7	3.3%



Out of 351 respondents, the majority had attained secondary (35%) or university education (28.8%), with very few (2.3%) having no formal education. A gendered pattern was observed: male respondents were more likely to have a university education (38.7%) compared to females (22.4%), while females were more represented at primary (20.1%) and with no formal education (3.3%) compared to males (8% and 0.7% respectively). Secondary education levels were almost evenly distributed across both sexes, while tertiary education was slightly higher among females (19.6%) than males (16.8%).

9.1.3 Respondent's distribution by region

Table 24: Table showing the respondent distribution by region and fire outbreak occurrence

	REGION									
	TOTAL (351)		CENTRAL (170)		EASTERN (57)		WESTERN (62)		NORTHERN (62)	
PARENT FROM CASE SCHOOL	231	65.8%	109	64.1%	36	63.2%	44	71.0%	42	67.7%
PARENT FROM CONTROL SCHOOL	120	34.2%	61	35.9%	21	36.8%	18	29.0%	20	32.3%

Out of the total respondents, 65.8% were parents from case schools, while 34.2% were from control schools. Regional analysis shows that the majority of respondents in all regions were from case schools, with the Northern region having the highest proportion (71.0%), followed by Western (67.7%), Central (64.1%), and Eastern (63.2%). Conversely, control school parents were fewer across all regions, with the lowest representation in the Northern region (29.0%).

It is important to note that this imbalance reflects the study's sampling approach, which deliberately included more parents from case schools than control schools, rather than an actual population distribution.

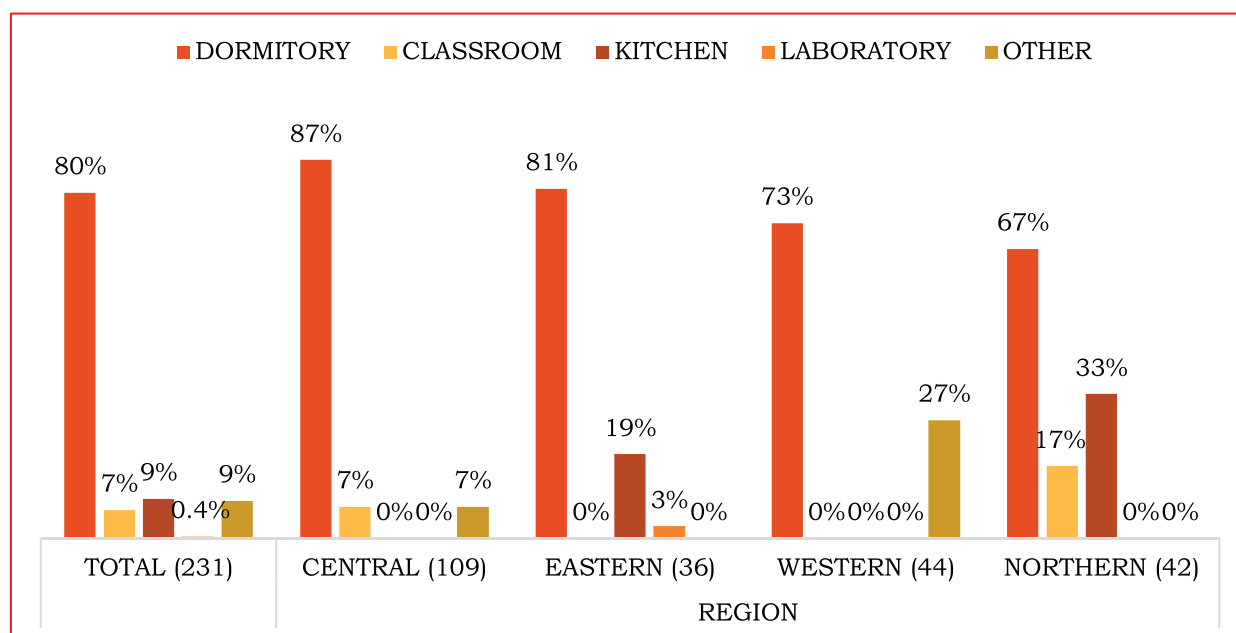
Table 25: Table showing the respondent distribution by school type and Region

SCHOOL TYPE	REGION									
	TOTAL (351)		CENTRAL (170)		EASTERN (57)		WESTERN (62)		NORTHERN (62)	
MIXED	247	70.4%	146	85.9%	41	71.9%	49	79.0%	11	17.7%
BOARDING	53	15.1%	9	5.3%	9	15.8%	7	11.3%	28	45.2%
DAY	51	14.5%	15	8.8%	7	12.3%	6	9.7%	23	37.1%

The majority of schools represented in the study were mixed (70.4%), followed by boarding (15.1%) and day schools (14.5%). Regional variations were evident: in the Central region, nearly all schools were mixed (85.9%), while in the Western (79.0%) and Eastern (71.9%) regions, mixed schools were also dominant but with slightly lower proportions. In contrast, the Northern region showed a different pattern, with only 17.7% mixed schools, while boarding (45.2%) and day schools (37.1%) were more common. These differences reflect the sampling frame and the regional distribution of school types, rather than the actual prevalence of school categories nationally.

9.2 To establish the effect of fire outbreaks in educational institutions on parents

Figure 36: What part of the school was affected by the fire outbreak?



The results showed that dormitories were the most affected part of the school, accounting for 80% of all reported fire incidents. Classrooms and kitchens followed at 7% and 9% respectively, while laboratories and other facilities each accounted for 0% and 9% of the incidents.

Across regions, dormitories remained the most affected area, with the Central region reporting the highest proportion (87%), followed by the Eastern region (81%), Western region (73%), and Northern region (67%). The Northern region also reported relatively higher incidences in classrooms (17%) and kitchens (33%), while the Western region recorded the highest proportion of fires in other school areas (27%).

These findings suggest that fire outbreaks in schools predominantly occur in dormitories, making them the most vulnerable areas within school settings. This pattern implies that most fires occur in spaces where learners reside, thereby posing a direct risk to student safety and property. The regional variations observed, such as higher incidents in classrooms and kitchens in the Northern region, indicate that the nature and origin of school fires differ across regions, likely reflecting differences in school infrastructure and usage patterns.



Table 26: Effects of the fire outbreaks on the parents/guardians/children _Parent perspective

	Child injured/ affected during the incident (231)		Child's property damaged/injured (231)		Incurred costs due to the incident (231)		Transferred child to another school (231)		Suffered emotional distress	
YES	11	4.8%	90	73.8%	174	75.3%	20	8.7%	190	82%
NO	220	95.2%	32	26.2%	57	24.7%	211	91.3%	41	17.7%

As illustrated in Table 26 above, the study findings indicated that fire outbreaks in schools had considerable effects on both learners and their parents. Respondents reported that only a small proportion of children (4.8%) had been physically injured or directly affected during the incidents. However, a much larger proportion of respondent parents (73.8%) stated that their children's property had been damaged, while 75.3% mentioned that they had incurred additional costs as a result of the fire outbreaks. These costs were reported to include the replacement of lost items, medical expenses, and other unplanned expenditures.

It was further reported that 82% of parents or their learners had suffered emotional stress following the incidents, suggesting that the psychological impact of the fires was widespread. Despite this, only 8.7% of parents reportedly transferred their children to other schools, implying that most preferred to keep their children in the same schools once safety measures had been reinforced.

Overall, respondents suggested that while physical injuries to learners were minimal, the economic and emotional burden on parents was substantial, highlighting the broader social and financial consequences of school fire outbreaks.

It is therefore important that schools strengthen their fire prevention and emergency preparedness systems, including regular safety drills, installation of firefighting equipment, and clear evacuation procedures. In addition, the results show a need for psychosocial support programs for affected learners and parents to help them cope with trauma and loss.

Table 27: Emotional effects experienced by parents/their children due to fire outbreaks

Forms of Emotional Distress	TOTAL (190)	REGION			
		CENTRAL (95)	EASTERN (35)	WESTERN (28)	NORTHERN (32)
Anxiety	72%	52%	12%	16%	20%
Panic Attacks	60%	39%	23%	13%	25%
Fear of School	56%	57%	24%	14%	6%
Sleep Issues	38%	49%	14%	31%	7%
Depression	28%	45%	19%	25%	11%
Anxiety	72%	52%	12%	16%	20%

Emotional distress is defined as a state of mental anguish that may involve a variety of symptoms. It may result from a mental health issue or particular circumstances, such as relationship difficulties or financial strain (Kandola, 2024). According to Alisha O'Neill (2023), some of the common symptoms of emotional distress include excessive or insufficient sleep, feeling worried, sadness, anger, anxiety, or depression. The study sought to establish the forms of emotional distress experienced by parents or their children due to school fire incidents. The findings revealed that the most commonly reported form of emotional distress was anxiety, mentioned by 72% of respondents, followed by panic attacks (60%)

and fear of school (56%). Other emotional reactions included sleep disturbances (38%) and depression (28%).

Regional analysis showed that emotional distress varied across the country. The Central region reported the highest levels of nearly all forms of distress, with the top form of distress being fear of school at 57%, followed by anxiety at 52%, sleep disturbances at 49%, depression at 45%, and panic attacks at 39%. The Eastern region followed, contributing 12% of anxiety experiences and 23% of panic attacks, while the Northern and Western regions each contributed smaller shares.

The results suggested that the psychological impact of school fires extended beyond immediate physical and financial losses, affecting parents' emotional well-being and their confidence in school safety. The high prevalence of anxiety, panic, and fear of school highlights the deep emotional toll such incidents have on affected families, especially in regions where fire outbreaks have been recurrent.

Therefore, schools and education authorities should integrate psychosocial support and trauma counselling into their post-incident response frameworks. Schools should also enhance communication and reassurance measures with parents after such events to rebuild trust and promote emotional recovery. In addition, awareness and mental health sensitization programs should be introduced to help parents and learners manage trauma and anxiety following fire incidents.

Table 28: The Kind of Financial Costs Incurred by Parents Due To the Fire Incident

The kind of costs incurred by the parents	TOTAL (174)	REGION			
		CENTRAL (75)	EASTERN (28)	WESTERN (35)	NORTHERN (36)
Replacing damaged property	82.8%	86.7%	82.1%	57.1%	100.0%
Transport	31.6%	9.3%	53.6%	91.4%	2.8%
Counselling	9.8%	9.3%	17.9%	11.4%	2.8%
Other	6.9%	12.0%	7.1%	2.9%	0.0%
Medical treatment	6.3%	10.7%	0.0%	5.7%	2.8%
School transfer	4.0%	5.3%	7.1%	2.9%	0.0%

The study findings showed that the majority of parents (82.8%) incurred costs related to replacing damaged property, making it the most common expense across all regions. This was followed by transport costs (31.6%), counselling expenses (9.8%), medical treatment (6.3%), other costs (6.9%), and school transfer costs (4.0%).

Regional analysis revealed some notable variations. In the Northern region, all affected parents (100%) reported replacing lost property, while this was also high in the Central (86.7%) and Eastern (82.1%) regions, and relatively lower in the Western region (57.1%). Transport costs were highest in the Western region (91.4%) and Eastern region (53.6%), but very low in the Central (9.3%) and Northern (2.8%) regions. Costs related to counselling were highest in the Eastern region (17.9%), while medical treatment costs were more common in the Central region (10.7%).

The findings indicate that the financial burden of school fire outbreaks fell most heavily on the replacement of damaged property, which affected parents across all regions. The regional differences suggest that the type and magnitude of costs varied according to the nature of the incident and the available response mechanisms in each region. For instance, higher transport costs in the Western and Eastern regions may reflect longer distances to schools or hospitals, while the prevalence of counselling and medical expenses in the Central region may indicate greater access to formal support services.



Overall, the results demonstrate that fire outbreaks imposed both direct and indirect financial pressures on parents, extending beyond property damage to include emotional, logistical, and medical costs.

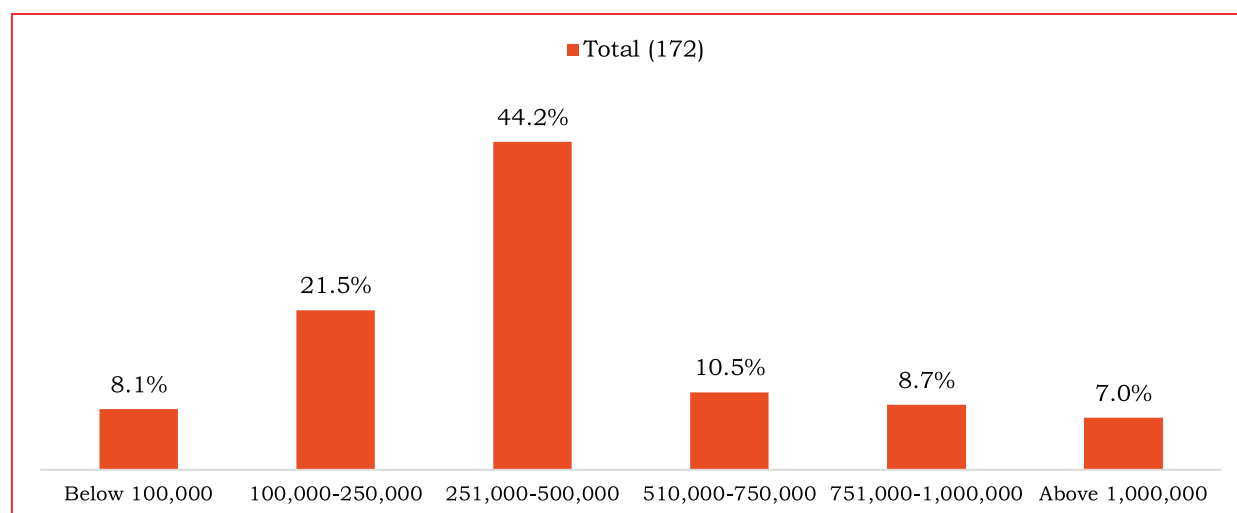
Table 29: Average Total Cost Incurred Due to Fire Incidents

IF YES, ON AVERAGE, HOW MUCH WAS THE TOTAL COST INCURRED DUE TO THE FIRE INCIDENT (UGX)		
N	*****Respondents who incurred a cost following the fire incident	172
Mean		545,721
Median		352,000
Std. Deviation		991,558
Range		11,980,000
Minimum		20,000
Maximum		12,000,000

The findings show that the financial burden experienced by parents after the school fire was significant, although the amounts spent varied widely from one household to another. Among the 172 parents who reported spending money because of the incident, the average cost incurred was about UGX 545,721, indicating that many families had to make substantial unplanned expenditures to replace lost items or support their children.

However, the median cost was UGX 352,000, meaning that for most parents, the actual amount spent was closer to this figure, while a few parents incurred very high expenses that pushed the average upward. The costs ranged from as low as UGX 20,000 to as high as UGX 12,000,000, showing that some families suffered minimal losses while others faced extremely heavy financial impacts, possibly due to losing a large number of personal belongings. The very large variation in the amounts spent highlights how school fires can affect families differently, often depending on what each child had in the dormitory. These findings suggest an urgent need for stronger fire prevention measures in schools, as well as support mechanisms such as school insurance schemes or emergency funds to help families recover when such incidents occur. Such interventions can reduce the financial strain on parents and protect households from extreme and unexpected expenses.

Figure 37: Estimated cost incurred in UGX. by the case parents



The findings revealed that the majority of affected parents (44.2%) incurred costs ranging between UGX 251,000 and 500,000 as a result of school fire incidents. About one-fifth (21.5%) reported spending

between UGX 100,000 and 250,000, while smaller proportions incurred UGX 510,000–750,000 (10.5%), UGX 751,000–1,000,000 (8.7%), and above UGX 1,000,000 (7.0%). Only 8.1% of parents spent below UGX 100,000.

The results indicate that most parents experienced moderate to high financial losses, with nearly half spending between UGX 251,000 and 500,000 to recover from the effects of the fires. This demonstrates that school fire outbreaks imposed a substantial economic burden on households, particularly given that such costs were largely unplanned. The data also show that a segment of parents incurred costs exceeding UGX 1,000,000, reflecting instances of severe financial strain among some families.

The findings implied that fire outbreaks have far-reaching economic implications for families, often leading to significant financial hardship. It is therefore recommended that schools and education authorities promote risk management and insurance coverage to mitigate the impact of such losses.

Table 30: Estimated cost incurred in UGX. by the case parents by region

Total Cost incurred in UGX	Total (172)		REGION							
			CENTRAL (73)		EASTERN (28)		WESTERN (35)		NORTHERN (36)	
Below 100,000	14	8%	5	6.8%	3	10.7%	3	8.6%	3	8.3%
100,000–250,000	37	22%	17	23.3%	2	7.1%	12	34.3%	6	16.7%
251,000–500,000	76	44%	36	49.3%	6	21.4%	14	40.0%	20	55.6%
510,000–750,000	18	10%	5	6.8%	6	21.4%	3	8.6%	4	11.1%
751,000–1,000,000	15	9%	5	6.8%	6	21.4%	1	2.9%	3	8.3%
Above 1,000,000	12	7%	5	6.8%	5	17.9%	2	5.7%	0	0.0%

The findings revealed that the largest proportion of parents (44%) across all regions incurred costs ranging between UGX 251,000 and 500,000 as a result of school fire incidents. It was reported that this cost bracket was particularly high in the Northern region (55.6%), followed by the Central (49.3%) and Western (40%) regions. The Eastern region (21.4%) recorded relatively fewer parents in this range.

It was further indicated that 22% of parents incurred costs between UGX 100,000 and 250,000, with the Western region (34.3%) having the highest proportion within this category. Meanwhile, 10% of the respondents spent between UGX 510,000 and 750,000, and 9% spent between UGX 751,000 and 1,000,000. Only 7% of the respondents incurred costs exceeding UGX 1,000,000, with the Eastern region (17.9%) recording the highest number of such cases. A small portion (8%) spent below UGX 100,000 across all regions.

The results suggested that the financial impact of school fire incidents varied by region, though it was generally significant across the country. The Northern and Central regions appeared to bear the highest cost burden, possibly due to greater property losses or higher replacement costs. The relatively lower expenditures in some regions may reflect differences in school infrastructure, the nature of losses, or access to recovery support.

Overall, the findings imply that parents were financially strained, with many having to spend substantial amounts to replace lost property, cover medical treatment, or transfer children to safer schools. Both schools and education authorities should strengthen fire prevention and response systems, especially in regions reporting higher costs. Schools should also consider risk-sharing mechanisms such as comprehensive fire insurance or safety funds to cushion parents against unexpected financial losses.



Table 31: Estimated cost incurred in UGX. by the case parents by nature of cost

Estimated cost in UGX.						
Kind of costs	Below 100,000 (14)	100,000–250,000 (37)	251,000–500,000 (76)	510,000–750,000 (18)	751,000–1,000,000 (15)	Above 1,000,000 (12)
Replacing damaged property	3.5%	19.7%	47.2%	11.3%	9.9%	8.5%
School transfer	0.0%	0.0%	42.9%	28.6%	14.3%	14.3%
Medical treatment	18.2%	18.2%	36.4%	9.1%	18.2%	0.0%
Transport	10.9%	20.0%	34.5%	10.9%	12.7%	10.9%
Counselling	0.0%	0.0%	47.1%	11.8%	11.8%	29.4%
Other	16.7%	41.7%	41.7%	0.0%	0.0%	0.0%

Analysis of estimated expenditure levels and the kind of costs incurred by the respondent parents after a fire outbreak showed that across most cost categories, the majority of parents spent between UGX 251,000 and 500,000. Nearly half (47.2%) of those who replaced damaged property fell within this range, underscoring that property loss/damage accounted for the largest share of financial burden. Similarly, about 43% of parents who transferred their children to other schools spent within the same range, while another 29% spent between UGX 510,000 and 750,000, indicating that school transfers often required significant financial readjustments.

For medical expenses, over one-third (36.4%) of affected parents spent between UGX 251,000 and 500,000, though some reported both lower and higher costs, reflecting differences in injury severity. Transport costs were relatively moderate, with 34.5% spending within the same cost range, while counselling services showed a wider spread, almost half (47.1%) spent between UGX 251,000 and 500,000, and 29.4% spent above UGX 1,000,000, pointing to the high cost of psychosocial support for some families.

Overall, the UGX 251,000–500,000 range emerged as the most common expenditure level across all cost types, suggesting that while individual losses were moderate, the combined effect of multiple costs placed a significant financial strain on affected families.

The results suggest that the Ministry of Education and Sports and school management should establish structured recovery and support mechanisms, such as insurance coverage for students' property, medical costs, and psychosocial care. Additionally, schools should strengthen fire preparedness and prevention measures to minimize the recurrence and impact of such incidents on families.

Whether the school offered any support to the parents after the outbreak

The study sought to establish whether schools offered any form of support to parents following fire outbreaks. The findings revealed that just over half of the respondents (58%) reported that their schools provided some form of support after the incidents. However, a considerable 35.1% indicated that they did not receive any support, while 6.9% were not sure whether any assistance had been offered.

These findings suggest that while many schools made some effort to assist affected parents, there remained significant regional inconsistencies in the provision of post-incident support. The findings suggest a need for relevant authorities, such as the Ministry of Education and Sports and the school governing bodies, to develop clear guidelines and response protocols for post-fire support to parents and learners. Such measures should include standardized communication, counseling, and recovery assistance, ensuring equitable and timely support across all regions when such incidents occur.

9.3 To examine parental awareness and willingness to contribute towards school fire insurance

Table 32: Whether their child's school had a fire insurance coverage at the time of the fire incident.

	REGION									
	TOTAL (231)		CENTRAL (109)		EASTERN (36)		WESTERN (44)		NORTHERN (42)	
YES	6	3%	5	5%	1	3%	0	0%	0	0%
NO	127	55%	56	51%	23	64%	26	59%	22	52%
NOT SURE	98	42%	48	44%	12	33%	18	41%	20	48%

The study sought to establish whether schools had fire insurance coverage in place at the time of the fire incident. Overall, the findings revealed a significant insurance coverage gap within schools. Only 3% of respondents said that their child's school had a fire insurance cover, while a majority (55%) stated that their schools did not have any form of insurance coverage against fire incidents. Additionally, 42% of respondents were not sure whether such a policy existed.

Regional analysis shows similar trends across the country. The Central region recorded the highest proportion of schools reported to have had a fire insurance cover (5%), followed by the Eastern region (3%), while Western and Northern regions had no reported cases of insurance coverage. Lack of insurance was most pronounced in the Eastern (64%) and Western (59%) regions.

These findings highlight a critical risk management and financial preparedness gap within the education sector. The limited uptake of fire insurance policies exposes schools to severe financial loss in the event of fire outbreaks, often transferring the recovery burden to parents and communities. Moreover, the large proportion of parents who were unaware of their schools' insurance status suggests low transparency and limited stakeholder engagement on matters of risk management.

It is therefore important for the Ministry of Education and Sports (MoES), working with the Insurance Regulatory Authority (IRA) and the Uganda Insurers Association (UIA), to develop guidelines requiring all schools to insure against fire and related perils. In addition, awareness campaigns should be conducted to educate school administrators and parents on the importance of insurance as a tool for resilience and financial recovery in case of disasters.

Table 33: Whether schools should be required to have a fire insurance cover by Case vs Control categories

	Total (351)		Case parent (231)		Control parent (120)	
YES	337	96.0%	225	97.4%	112	93.3%
NO	3	0.9%	0	0.0%	3	2.5%
NOT SURE	11	3.1%	6	2.6%	5	4.2%

The findings indicate overwhelming support among respondents for the mandatory adoption of fire insurance policies by schools. Overall, 96% of respondents agreed that schools should be required to have a fire insurance cover. Only 0.9% opposed the idea, while 3.1% were not sure.

When disaggregated by respondent category, the data shows strong consensus across both groups. Among case parents (those whose children's schools had experienced a fire), 97.4% supported the requirement, while 93.3% of control parents (those whose children's schools had not experienced a fire) expressed similar support. Opposition was minimal, with no case parents disagreeing and only 2.5% of control parents indicating that schools should not be required to have such a policy.

These results suggest that affected parents recognize the importance of insurance as a preventive and recovery mechanism both directly and indirectly. The high level of agreement across groups reflects growing awareness of the financial and emotional costs of fire incidents and the need for systemic protection measures within schools.

Therefore, the Ministry of Education and Sports (MoES), in collaboration with the Insurance Regulatory Authority (IRA) and Uganda Insurers Association (UIA), should consider instituting a policy directive mandating all schools to maintain fire insurance coverage as part of their operational licensing requirements. Additionally, awareness and capacity-building initiatives should be strengthened to ensure schools understand the benefits, procedures, and compliance requirements of maintaining active insurance protection.

Table 34: Whether schools should be required to have a fire insurance cover by region

	REGION									
	TOTAL (351)		CENTRAL (170)		EASTERN (57)		WESTERN (62)		NORTHERN (62)	
YES	337	96.0%	164	96.5%	55	96.5%	59	95.2%	59	95.2%
NO	3	0.9%	2	1.2%	1	1.8%	0	0.0%	0	0.0%
NOT SURE	11	3.1%	4	2.4%	1	1.8%	3	4.8%	3	4.8%

Findings from the study showed an overwhelming consensus among respondents that all schools should be required to have a fire insurance cover. Nationally, 96% of respondents agreed that such a policy should be mandatory, while only 0.9% disagreed and 3.1% were uncertain.

Across regions, this strong support was consistent and uniform, with the Central and Eastern regions registering the highest agreement at 96.5%, followed closely by the Western and Northern regions at 95.2% each. Very few respondents disagreed, and those were concentrated in the Central and Eastern regions.

These findings suggest that the need for financial preparedness and risk mitigation in schools is widely recognized nationwide. Respondents seemed to appreciate that fire insurance is a critical safeguard to help schools recover quickly from fire disasters without imposing heavy financial strain on parents or disrupting learners' education.

The findings suggest that Education and Sports (MoES), in collaboration with the Insurance Regulatory Authority (IRA) and school management bodies, should develop and enforce a policy requiring all schools to maintain active fire insurance coverage. Regional education offices should ensure compliance and awareness, while insurance providers could design affordable, tailored fire insurance packages suitable for different categories of schools.

Table 35: Whether schools should be required to have a fire insurance cover by region

	Total (351)	SCHOOL OWNERSHIP		
		GOVERNMENT (129)	PRIVATE (187)	RELIGIOUS FOUNDED (35)
YES	96.0%	96.1%	95.7%	97.1%
NO	0.9%	0.0%	1.6%	0.0%
NOT SURE	3.1%	3.9%	2.7%	2.9%

The findings show overwhelming support from parents for requiring all schools to have fire insurance, regardless of whether the school is government-owned, private, or religiously-founded. Overall, 96% of parents believe that schools should be mandated to have fire insurance, with similarly high levels of agreement across government schools (96.1%), private schools (95.7%), and religiously-founded schools (97.1%). Only 0.9% of parents across the sample disagreed with this requirement, and a small proportion (3.1%) reported being unsure.

This strong consensus suggests that parents view fire insurance as an essential safeguard that can help schools respond effectively to fire incidents and reduce the financial burden placed on families when student property is destroyed. The high level of agreement across different school ownership types also indicates that this expectation is shared widely and is not influenced by the type of school a child attends. These findings imply that parents would likely support national or district-level policies requiring schools to adopt fire insurance, and that such a policy could enhance preparedness, strengthen school safety systems, and provide families with greater financial protection in the event of future fire incidents.

Table 36: Whether they had ever been consulted or informed about fire insurance or risk preparedness by their Child's school

	Total (351)		Case parent (231)		Control parent (120)	
YES	44	12.5%	30	13.0%	14	11.7%
NO	307	87.5%	201	87.0%	106	88.3%

The findings reveal a significant communication gap between schools and parents regarding fire insurance and risk preparedness. Overall, only 12.5% of respondents reported that they had ever been consulted or informed about such matters by their child's school, while a vast majority (87.5%) indicated that they had not received any related communication.

This pattern was consistent across both parent groups. Among parents from schools that had experienced a fire (case parents), 13% said they had been informed or consulted, compared to 11.7% among parents from schools that had not experienced any fire incidents (control parents). This suggests that even direct exposure to fire outbreaks has not translated into stronger awareness or communication initiatives from schools.

These results highlight a critical gap in stakeholder engagement within school safety management. The lack of consultation or communication with parents limits their awareness of existing safety measures and insurance coverage, thereby weakening collective preparedness and response capacity in case of emergencies.

The Ministry of Education and Sports (MoES), in collaboration with the Insurance Regulatory Authority (IRA) and local government education offices, should develop a national school fire risk communication and insurance awareness framework. This framework should require schools to:



- Conduct regular parent sensitization sessions through PTA meetings or open days to share information on fire insurance, safety protocols, and emergency preparedness.
- Integrate fire risk awareness and insurance education into the broader school safety policy and management structures.
- Ensure that parents are informed and involved in discussions around school safety plans, insurance coverage, and response mechanisms.

By institutionalizing these practices, schools can build trust, shared responsibility, and resilience among parents, learners, and administrators in managing fire-related risks.

Table 37: Whether they had ever been consulted or informed about fire insurance or risk preparedness by their Child's school by region

			REGION							
	TOTAL (351)		CENTRAL (170)		EASTERN (57)		WESTERN (62)		NORTHERN (62)	
YES	44	12.5%	34	20.0%	3	5.3%	4	6.5%	3	4.8%
NO	307	87.5%	136	80.0%	54	94.7%	58	93.5%	59	95.2%

The findings indicate that parental consultation and communication on issues of fire insurance and risk preparedness remain limited across all regions, though with some regional variation. Overall, only 12.5% of respondents reported that they had ever been informed or consulted by their child's school about these matters, while the majority (87.5%) had not received any related communication.

Regionally, the Central region recorded the highest proportion of parents who had been informed or consulted (20%), suggesting relatively greater awareness efforts in schools within this region. In contrast, the Eastern (5.3%), Western (6.5%), and Northern (4.8%) regions showed minimal consultation, with over 90% of parents in these areas indicating that they had never been engaged on the topic of fire insurance or preparedness.

The overall low engagement across all regions points to a systemic gap in school-parent communication on fire risk management.

To address this gap, the Ministry of Education and Sports (MoES) and the Insurance Regulatory Authority (IRA), and the Uganda Insurers Association should work through regional education offices to promote standardized risk communication guidelines for schools. These should mandate that:

- Every school holds annual sensitization meetings with parents on fire safety and insurance preparedness.
- Regional education officers monitor compliance and provide technical support to schools in implementing risk communication plans.
- Awareness campaigns be localized to ensure schools in rural and less-resourced regions, particularly in the Eastern, Western, and Northern parts of the country, receive adequate guidance and materials.

Strengthening regional engagement will help ensure consistent understanding and participation among parents nationwide, thereby improving overall school safety culture and resilience.

Table 38: Whether they are willing to contribute a small fee per term to help the school purchase fire insurance

			RESPONDENT CATEGORY			
	Total (332)		Case parent (221)		Control parent (111)	
YES	290	87.3%	196	88.7%	94	84.7%
NO	27	8.1%	14	6.3%	13	11.7%
MAYBE	15	4.5%	11	5.0%	4	3.6%

The findings showed the willingness of parents to contribute a small fee per term to help their school purchase fire insurance. Overall, a large majority of parents (87.3%) expressed willingness to contribute, with 8.1% refusing and 4.5% undecided. When disaggregated by respondent category, case parents were slightly more willing, with 88.7% indicating “yes,” compared to 84.7% of control parents. Conversely, outright refusal was higher among control parents (11.7%) than case parents (6.3%), while the proportion of parents who were unsure (“maybe”) was similar across the groups. These findings suggest that a fee-based scheme to fund fire insurance would likely receive strong support from most parents, particularly among those who have previously been sensitized to fire risks.

Schools, in collaboration with education authorities, should consider implementing a small termly contribution scheme to purchase fire insurance. To maximize uptake, awareness campaigns highlighting the benefits of fire insurance and its role in safeguarding students and school property should be conducted, with special attention to parents who are currently less informed or hesitant.

Table 39: Whether they are willing to contribute a small fee per term to help the school purchase fire insurance by region

			REGION							
	TOTAL (332)		CENTRAL (160)		EASTERN (55)		WESTERN (58)		NORTHERN (59)	
YES	290	87.3%	134	83.8%	43	78.2%	56	96.6%	57	96.6%
NO	27	8.1%	21	13.1%	6	10.9%	0	0.0%	0	0.0%
MAYBE	15	4.5%	5	3.1%	6	10.9%	2	3.4%	2	3.4%

The findings show strong national support among parents across all regions for contributing a small fee per term to help schools purchase fire insurance. Overall, 87.3% of respondents expressed willingness to contribute, while only 8.1% were unwilling and 4.5% were uncertain.

Regionally, this positive attitude was most pronounced in the Western and Northern regions, where 96.6% of respondents in each expressed willingness to contribute. In contrast, relatively lower willingness levels were observed in the Central (83.8%) and Eastern (78.2%) regions, where a small proportion of respondents, 13.1% and 10.9%, respectively, indicated that they were not willing to contribute. Despite this, the overall trend across regions remains overwhelmingly positive, indicating a broad consensus on their willingness to contribute towards the purchase of school fire insurance.

Therefore, the Ministry of Education and Sports (MoES) should capitalize on this high level of willingness by collaborating with the Insurance Regulatory Authority (IRA) and insurance providers to design regionally tailored group fire insurance schemes for schools. This should be coupled with: –

- Awareness campaigns in regions with lower willingness (Central and Eastern) to emphasize the long-term benefits of fire insurance.



- ii. Provision of flexible payment mechanisms, such as incorporating small premiums into termly school fees, to make contributions manageable for all households.
- iii. And transparency and accountability measures to ensure parents are informed about the insurance arrangements and how their contributions are utilized.

Table 40: Whether they are willing to contribute a small fee per term to help the school purchase fire insurance by school Ownership

	SCHOOL OWNERSHIP					
	GOVERNMENT (125)		PRIVATE (173)		RELIGIOUS FOUNDED (34)	
YES	114	91.2%	146	84.4%	30	88.2%
NO	4	3.2%	19	11.0%	4	11.8%
MAYBE	7	5.6%	8	4.6%	0	0.0%

Findings show a high willingness among parents across all school ownership types to contribute a small fee per term towards fire insurance. This willingness was most pronounced among government school parents (91.2%), followed by those from religious-founded schools (88.2%) and private schools (84.4%).

Only a small proportion were unwilling, 3.2% in government, 11.8% in religious-founded, and 11% in private schools. The relatively lower willingness among private school parents could reflect concerns about transparency or management of funds, while the higher willingness in government and religious-founded schools may be linked to stronger collective accountability mechanisms.

Overall, the data points to a nationwide readiness among parents to support school fire insurance, provided there are clear systems for transparency and accountability.

Therefore, the Ministry of Education and Sports (MoES) and the Insurance Regulatory Authority (IRA) should collaborate to:

- i. Integrate fire insurance premiums into existing school safety budgets or PTA contributions, particularly in government and religious-founded schools.
- ii. Strengthen transparency and reporting in private schools to enhance parent confidence.
- iii. Develop standardized, affordable group insurance packages to ensure coverage across all school types.

Table 41: Average amount in UGX parents would be willing to contribute per term in UGX.

HOW MUCH WOULD YOU BE WILLING TO CONTRIBUTE PER TERM?	
n (respondents willing to pay)	299
Mean	14,923.08
Median	10,000.00
Std. Deviation	20,537.348
Range	295,000
Minimum	5,000
Maximum	300,000

The findings show that parents who are willing to contribute financially toward fire insurance coverage reported highly varied amounts, reflecting differences in household ability to pay. Among the 299 parents who indicated willingness to contribute, the average amount was UGX 14,923 per term, although the median amount was UGX 10,000, suggesting that most parents are comfortable paying around ten thousand shillings, while a smaller number are willing to pay much higher amounts, pulling the average upward. Contributions ranged from UGX 5,000 to UGX 300,000, indicating that while some families can only manage a modest amount, others are prepared to make a much larger contribution. The wide variation (range of UGX 295,000 and high standard deviation) highlights unequal financial capacity among parents.

These results imply that if schools or the government introduce a fire insurance contribution scheme, it should be designed to remain affordable for the majority, possibly by setting a low, standard contribution level or adopting a tiered approach that accommodates parents with different income levels (e.g., UGX 5,000–10,000 per term). This would allow schools to secure adequate insurance while ensuring that no family is excluded due to financial constraints.

Table 42: The amount in UGX parents would be willing to contribute per term by respondent category

	Respondent category					
	Total (299)		Case parent (203)		Control parent (96)	
5,000–10,000	183	61.2%	128	63.1%	55	57.3%
11,000–20,000	82	27.4%	53	26.1%	29	30.2%
21,000–50,000	32	10.7%	20	9.9%	12	12.5%
51,000–100,000	1	0.3%	1	0.5%	0	0.0%
101,000–300,000	1	0.3%	1	0.5%	0	0.0%

Table 41 presents the distribution of the amount parents reported being willing to contribute per term, disaggregated by respondent category (case vs. control parents). Overall, the majority of parents (61.2%) indicated a willingness to contribute between UGX 5,000 and 10,000 per term, followed by 27.4% who were willing to contribute UGX 11,000–20,000. Smaller proportions indicated readiness to contribute higher amounts: 10.7% for UGX 21,000–50,000, and only 0.3% each for UGX 51,000–100,000 and UGX 101,000–300,000.

When comparing respondent categories, case parents were slightly more likely than control parents to contribute in the lower range (5,000–10,000: 63.1% vs. 57.3%), while control parents had a marginally higher proportion in the 11,000–20,000 range (30.2% vs. 26.1%). Contributions above UGX 50,000 were rare in both groups.

This indicates that most parents, regardless of category, prefer lower-term contributions, suggesting affordability as a key consideration for school fire insurance.



Table 43: The amount in UGX parents would be willing to contribute per term by region

			REGION							
	Total (299)		CENTRAL (133)		EASTERN (49)		WESTERN (58)		NORTHERN (59)	
5,000–10,000	183	61.2%	62	46.6%	44	89.8%	35	60.3%	42	71.2%
11,000–20,000	82	27.4%	41	30.8%	5	10.2%	22	37.9%	14	23.7%
21,000–50,000	32	10.7%	28	21.1%	0	0.0%	1	1.7%	3	5.1%
51,000–100,000	1	0.3%	1	0.8%	0	0.0%	0	0.0%	0	0.0%
101,000–300,000	1	0.3%	1	0.8%	0	0.0%	0	0.0%	0	0.0%

Table 43 shows the distribution of the amounts parents were willing to contribute per term, disaggregated by region. Overall, the majority of parents (61.2%) indicated a willingness to contribute UGX 5,000–10,000 per term. Regionally, Eastern parents reported the highest proportion of low contributions (5,000–10,000: 89.8%), followed by Northern (71.2%) and Western (60.3%) parents, while Central parents had the lowest proportion in this range (46.6%).

For mid-range contributions (11,000–20,000), Central and Western regions had higher proportions (30.8% and 37.9%, respectively), whereas Eastern parents were least likely to contribute in this range (10.2%). Higher contributions above UGX 20,000 were uncommon across all regions, with Central parents showing the highest proportion willing to contribute UGX 21,000–50,000 (21.1%). Contributions above UGX 50,000 were extremely rare across all regions, suggesting that high-cost schemes are unlikely to gain widespread support.

The findings meant that: –

- Affordability is a major factor: Most parents across all regions preferred contributing lower amounts (UGX 5,000–10,000) per term. This suggests that parent contributions to fire insurance must be kept affordable to achieve high participation.
- Higher contributions are rare: Willingness to contribute above UGX 50,000 was negligible across all regions, meaning initiatives requiring high fees were unlikely to gain broad support.

The patterns underscore the importance of setting manageable contribution levels and considering regional variations when designing and implementing school fire insurance programs.

Table 44: The amount parents would be willing to contribute per term by school ownership

		SCHOOL OWNERSHIP		
Amount in UGX	TOTAL (299)	GOVERNMENT (120)	PRIVATE (149)	RELIGIOUS FOUNDED (30)
5,000–10,000	61.2%	70.0%	61.1%	26.7%
11,000–20,000	27.4%	25.0%	24.2%	53.3%
21,000–50,000	10.7%	5.0%	14.1%	16.7%
51,000–100,000	0.3%	0.0%	0.7%	0.0%
101,000–300,000	0.3%	0.0%	0.0%	3.3%

The findings show that most parents prefer contributing small amounts toward school fire insurance premiums, but willingness varies by school ownership type. Overall, 61.2% of parents are willing to pay between UGX 5,000 and 10,000 per term, making this the most acceptable contribution level across the board. This preference is strongest among parents with children in government schools (70%) and private

schools (61.1%), suggesting that the majority of households, especially those in these school categories, are more comfortable with low and predictable contributions. Parents with children in religious-founded schools, however, show a different pattern: only 26.7% prefer the lowest category, while more than half (53.3%) are willing to contribute UGX 11,000–20,000, and a notable share (16.7%) can pay UGX 21,000–50,000. A very small minority across all school types (less than 1% for most categories) were willing to pay amounts above UGX 50,000, indicating that high contributions are acceptable only to a few families.

These differences suggest that while fire insurance schemes can be widely acceptable, they should adopt affordable, standardized contribution levels, ideally within the UGX 5,000–10,000 range, to ensure inclusiveness among most parents. At the same time, schools with more financially capable populations could consider tiered contribution options or enhanced insurance packages. Overall, the results emphasize that fire insurance policies must remain sensitive to household economic realities to achieve broad acceptance and ensure sustainability.

9.4 To establish parents' level of trust in the school's preparedness to manage fire risks

Table 45: Parents' level of trust in school preparedness to manage fire risk by respondent type

			Respondent category			
	Total (190)		Case parent (122)		Control parent (68)	
Fully trusted that the child's school was safe from fire risks	39	20.5%	25	20.5%	14	20.6%
Partially trusted that the child's school was safe from fire risks	101	53.2%	69	56.6%	32	47.1%
Did not trust that the child's school was safe from fire risks	50	26.3%	28	23.0%	22	32.4%

Table 44 presents parents' perceptions of their school's preparedness regarding fire safety. Overall, only 20.5% of parents fully trusted that their child's school was safe from fire risks, while the majority (53.2%) expressed partial trust ("somewhat"), and 26.3% did not trust that their child's school was safe.

When disaggregated by respondent category, perceptions were broadly similar: 20.5% of case parents and 20.6% of control parents fully trusted the school, whereas a higher proportion of case parents expressed partial trust (56.6% vs. 47.1%). Notably, a larger share of control parents reported no trust in their school's fire safety (32.4% vs. 23.0% among case parents).

These findings suggest that most parents have reservations about their school's fire safety measures, indicating a need for enhanced safety awareness and preparedness in schools.

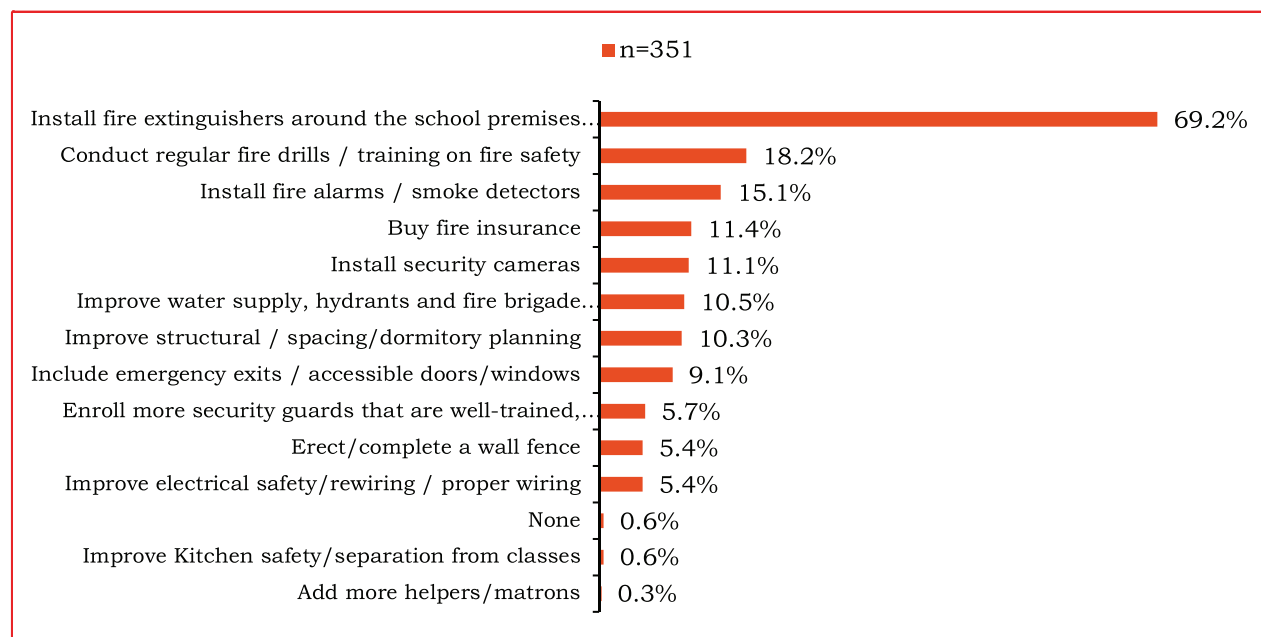
Table 46: Parents' level of trust in school preparedness to manage fire risks by School Ownership

	Total (190)		SCHOOL OWNERSHIP					
			GOVERNMENT (84)		PRIVATE (92)		RELIGIOUS FOUNDED (14)	
Fully trusted that the child's school was safe from fire risks	39	20.5%	18	21.4%	20	21.7%	1	7.1%
Partially trusted that the child's school was safe from fire risks	101	53.2%	45	53.6%	47	51.1%	9	64.3%
Did not trust that the child's school was safe from fire risks	50	26.3%	21	25.0%	25	27.2%	4	28.6%

Disaggregation of survey data by school type revealed that government and private schools had similar trust patterns, with about 1 out of 5 parents fully trusting the schools and roughly 1 out of 4 parents expressing no trust. In contrast, religious-founded schools had the lowest full-trust level (7.1%), although a higher proportion of parents partially trusted these schools (64.3%).

These findings suggest that while most parents have some level of confidence in school fire safety, a significant proportion still harbors doubts, highlighting a need for enhanced fire safety measures and communication, particularly in schools where trust is low, to enhance parent confidence and ensure student safety.

Figure 38: Improvements parents would like to see in their child's school in line with fire safety and preparedness



Parents reported that they would like to see a wide range of improvements in their children's schools to strengthen fire safety and preparedness. They most frequently stated that schools needed to install and properly maintain fire extinguishers, with 69.2% of the respondents mentioning this as a key priority. Parents also indicated that schools should conduct regular fire drills and provide firesafety training for learners and staff, a need expressed by 18.2% of respondents. Many parents further reported that installing fire alarms or smoke detectors (15.1%), purchasing fire insurance (11.4%), and setting up security cameras (11.1%) would significantly improve safety. They also pointed out the need to improve water supply, fire hydrants, and access to fire brigade services (10.5%), as well as to enhance dormitory structure, spacing, and planning (10.3%). A portion of parents added that schools should create accessible emergency exits (9.1%), hire more trained and active security guards, improve electrical wiring (5.4%),

and complete or strengthen school fencing (5.4%). Only a very small number of parents reported that no improvements were needed, suggesting that nearly all respondents believed that significant changes were necessary.

The implications of these findings suggest that parents perceive current firesafety measures in many schools as insufficient and potentially putting children at risk. Their responses indicate a strong desire for schools to adopt comprehensive firesafety systems that combine equipment, training, infrastructure, and emergency preparedness. The emphasis placed on fire extinguishers, alarms, drills, and structural improvements implies that parents expect school administrators and policymakers to prioritize firesafety investments and enforce minimum safety standards across all schools. These insights point to the need for clear guidelines, routine inspections, and dedicated budgets to ensure that schools are adequately prepared to prevent and respond to fire incidents, thereby safeguarding learners' lives and property.

Table 47: Improvements parents would like to see in their child's school in line with fire safety and preparedness by respondent category

		Respondent category	
	Total (351)	Case parent (231)	Control parent (120)
Install fire extinguishers (presence, installation, maintenance)	69.2%	65.8%	75.8%
Conduct regular fire drills/training on fire safety	18.2%	19.5%	15.8%
Install fire alarms/smoke detectors	15.1%	17.7%	10.0%
Buy fire insurance	11.4%	10.0%	14.2%
Install security cameras	11.1%	12.1%	9.2%
Improve water supply, hydrants and fire brigade availability	10.5%	9.5%	12.5%
Improve structural / spacing/dormitory planning	10.3%	9.1%	12.5%
Include emergency exits / accessible doors/windows	9.1%	7.8%	11.7%
Enroll more security guards that are well-trained, available 24/7 and active)	5.7%	5.6%	5.8%
Improve electrical safety/rewiring / proper wiring	5.4%	6.1%	4.2%
Erect/ complete wall fence	5.4%	6.5%	3.3%
Improve kitchen safety/separation from classes	0.6%	0.9%	0.0%
None	0.6%	0.9%	0.0%
Add more helpers/matrons	0.3%	0.4%	0.0%

As shown in Table 46, both case and control parents shared similar priorities, though with slight variations. Installation of fire extinguishers was ranked highest by both groups, 65.8% among case parents and 75.8% among control parents, indicating universal recognition of their necessity.



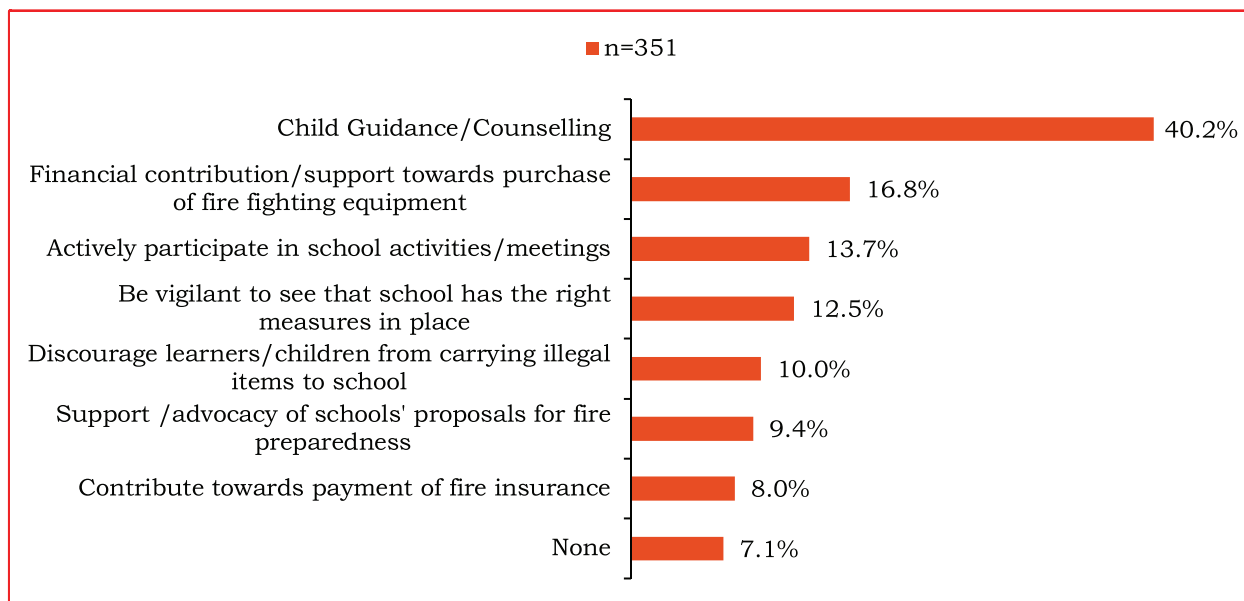
Case parents placed greater emphasis on regular fire drills and safety training (19.5%) and installation of fire alarms (17.7%), likely influenced by their direct experience with fire incidents. Meanwhile, control parents prioritized structural and design improvements such as dormitory planning (12.5%) and emergency exits (11.7%), reflecting a preventive outlook. Interest in fire insurance was notable among both groups (10.0% and 14.2%, respectively), pointing to increased awareness of financial preparedness.

The findings highlight parents' strong demand for a holistic school safety approach that integrates prevention, preparedness, and protection. Schools should therefore:

- Ensure all fire safety equipment is installed, maintained, and functional.
- Conduct regular fire drills and awareness sessions for both learners and staff.
- Review infrastructure designs to enhance accessibility and emergency response.
- Adopt fire insurance coverage as a safeguard against financial loss.

Collaborative engagement between schools, parents, and regulatory authorities will be crucial in sustaining safer learning environments.

Figure 39: Roles that should be played by parents/guardians in making schools a safer place from fire outbreaks



Parents reported that they can play several roles in making schools safer from fire outbreaks, with the largest share (40.2%) saying their main contribution should be guiding and counselling their children to behave responsibly and avoid actions that may lead to fires. Others noted that they could financially support schools to purchase fire-fighting equipment (16.8%), participate in school activities and meetings (13.7%), and remain vigilant to ensure schools have proper safety measures in place (12.5%). Additional roles mentioned included discouraging learners from carrying illegal or risky items to school (10%), supporting schools' fire-preparedness proposals (9.4%), and contributing to fire-insurance payments (8%). Only a small proportion (7.1%) felt parents had no role.

These responses imply that parents view fire safety as a shared responsibility and are willing to support schools through both behavioral guidance at home and active involvement in school safety initiatives; therefore, schools and policymakers should strengthen parent-engagement platforms and provide clear communication on how families can meaningfully contribute to fire-risk reduction.

Table 48: Roles that should be played by parents/guardians in making schools a safer place from fire outbreaks

		Respondent category	
Role of the parents	Total (351)	Case parent (231)	Control parent (120)
Child Guidance/Counselling	40.2%	42.0%	36.7%
Financial contribution/support towards the purchase of firefighting equipment	16.8%	16.9%	16.7%
Actively participate in school activities/ meetings	13.7%	14.7%	11.7%
Be vigilant to see that the school has the right measures in place	12.5%	12.6%	12.5%
Discourage learners/children from carrying illegal items to school	10.0%	9.5%	10.8%
Support /advocacy of schools' proposals for fire preparedness	9.4%	8.2%	11.7%
Contribute towards the payment of fire insurance	8.0%	6.9%	10.0%
None	7.1%	6.5%	8.3%

Survey respondents reported playing several roles in strengthening fire safety in schools, with both case and control parents showing similar patterns of responsibility. The largest proportion across both groups stated that their main role should be guiding and counselling their children, mentioned by 40.2% overall, and slightly more common among case parents (42.0%) than control parents (36.7%). Parents also reported that they could provide financial support for purchasing firefighting equipment (16.8%), with similar levels in both groups. Active participation in school meetings was mentioned by 13.7%, slightly higher among case parents (14.7%) compared to control parents (11.7%), while about 12.5% in both groups said they should be vigilant in ensuring schools have the right safety measures. Additional roles included discouraging children from bringing illegal items to school (10.0%), supporting schools' firepreparedness proposals (9.4%), and contributing towards fireinsurance payments (8.0%), with control parents expressing slightly higher willingness in advocacy and insurance contributions. A small proportion (7.1%) felt parents had no role.

These findings suggest that parents view themselves as key partners in promoting fire safety, particularly through influencing children's behavior and actively engaging in school oversight, indicating the need for schools and policymakers to strengthen parentengagement mechanisms and provide clear guidance on how families can contribute to firerisk reduction.



Table 49: Regional Analysis of Parents' Roles in Enhancing Fire Safety in Schools

		Region			
Role played by parents in making schools a safer place from fires by region	Total (351)	CENTRAL (170)	EASTERN (57)	WESTERN (62)	NORTHERN (62)
Child Guidance/Counselling	40.2%	56.5%	36.8%	24.2%	14.5%
Financial contribution/support towards the purchase of firefighting equipment	16.8%	10.0%	22.8%	6.5%	40.3%
Actively participate in school activities/meetings	13.7%	7.6%	5.3%	33.9%	17.7%
Be vigilant to see that the school has the right measures in place	12.5%	8.8%	21.1%	16.1%	11.3%
Discourage learners/children from carrying illegal items to school	10.0%	8.8%	15.8%	8.1%	9.7%
Support /advocacy of schools' proposals for fire preparedness	9.4%	7.1%	14.0%	4.8%	16.1%
Contribute towards the payment of fire insurance	8.0%	4.7%	10.5%	3.2%	19.4%
None	7.1%	10.6%	1.8%	8.1%	1.6%

The study reported that parents across different regions of Uganda played varying roles in promoting school fire safety. Overall, it was found that the most common contribution nationally was child guidance and counselling (40.2%), followed by financial support towards the purchase of firefighting equipment (16.8%) and participation in school activities (13.7%).

In the Central region, parents focused mainly on child guidance and counselling (56.5%), showing a preference for behavioural approaches to fire prevention, while financial and participatory involvement remained relatively low. The Eastern region had a more balanced pattern of engagement, with higher levels of financial support (22.8%) and vigilance (21.1%), and the lowest rate of non-involvement among all regions. In the Western region, parents were most active in attending school meetings (33.9%), indicating strong collaboration with schools, though their financial contributions were relatively low. The Northern region led in financial involvement, with 40.3% of parents contributing towards firefighting equipment and 19.4% towards insurance, even though fewer parents (14.5%) focused on behavioural guidance.

Overall, the findings highlight that parental engagement in fire preparedness is regionally diverse, with behavioral, participatory, and financial roles varying across regions. Tailored strategies that build on each region's strengths are recommended to enhance comprehensive school fire safety nationwide.

10

Discussion Of The Barriers And Opportunities For Fire Insurance

The combined survey findings from schools, parents, and insurers highlighted barriers and opportunities for fire insurance adoption, with awareness, pricing, parent contributions, and regulatory requirements emerging as key determinants.

10.1 Barriers to Fire Insurance Adoption

- I. **Lack of Information and Awareness (54%)**
Many schools, particularly in rural areas, lack a basic understanding of how fire insurance works, what it covers, and how to access it. Limited financial literacy and weak engagement from insurers have resulted in misconceptions that insurance is either unnecessary or unaffordable.
- II. **Financial Constraints and Competing Priorities (33–34%)**
Schools often prioritize immediate needs such as staff salaries, infrastructure repairs, and learning materials over risk management. Budget limitations make insurance premiums appear secondary, especially among government-aided and low-income institutions.
- III. **Perceived High Cost and Affordability Challenges**
While actual premiums are modest, many school owners perceive fire insurance as costly or suited only for wealthier institutions. Lack of flexible payment options (e.g., termly contributions) further compounds the affordability barrier.
- IV. **Limited Government Support and Weak Enforcement**
21% of public institutions noted that the government itself does not routinely insure its assets, creating a poor precedent. Without policy directives or incentives, insurance remains optional and easily neglected.
- V. **Poor Documentation and Underinsurance**
Insurers cited inadequate record-keeping and absence of valuation reports as common challenges, often leading to underinsurance or disputes during claims. This damages trust between schools and insurers.
- VI. **Cultural and Behavioural Perceptions**
Some institutions rely on faith-based or community coping mechanisms rather than formal insurance. Others only adopt insurance reactively, after experiencing a fire outbreak, rather than as a preventive measure.

10.2 Opportunities to Increase Fire Insurance Uptake

Despite the barriers, the findings also reveal clear opportunities to expand fire insurance in schools:

- I. **Strong Public Support for Mandatory Coverage**
An overwhelming 96% of parents support making fire insurance a requirement for schools, showing readiness for regulatory reform and social acceptance of insurance as a protection tool.



II. Parental Willingness to Contribute

About 87% of parents expressed willingness to pay a small fee per term to help schools purchase insurance. This presents a viable financing model that could make premiums sustainable and inclusive.

III. Growing Awareness from Fire Experiences

Schools that have experienced fires are more likely to buy insurance (30%) compared to those that haven't (20%). This highlights a growing appreciation of insurance value following risk exposure.

IV. Increasing Industry Commitment

Insurers acknowledge the need for sustained sensitization, simpler product design, and CSR-driven engagement with schools. Many are open to partnerships with the Ministry of Education and the UIA to promote uptake.

V. Regulatory and Policy Leverage

The Ministry of Education and Sports (MoES), Insurance Regulatory Authority (IRA), and Uganda Insurers Association (UIA) have a strong policy window to integrate insurance into licensing, school safety guidelines, and national risk management frameworks.

10.3 Implications for Policy and Practice

The findings have both policy and practice-level implications for Uganda's education and insurance sectors:

Policy Implications

- I. Integration into School Licensing:** Fire insurance should be made a prerequisite for registration and licensing of schools, similar to requirements for fire extinguishers and safety audits.
- II. Development of a National School Risk Management Policy:** MoES, in collaboration with IRA and UIA, should design a comprehensive policy mandating all educational institutions to maintain insurance against fire and related perils.
- III. Public-Private Partnership Frameworks:** Policy should encourage collaboration between the government and insurers to design subsidized or pooled insurance schemes for public and low-income schools.
- IV. Fiscal Incentives for Insurance:** The government could explore premium subsidies or tax reliefs for schools that comply with fire insurance and safety standards.
- V. Data and Monitoring Systems:** National education and insurance databases should track insurance coverage and fire incidents to inform policy decisions and risk-based pricing.

Practice Implications

- I. Routine Sensitization and Education:** School administrators, teachers, and parents should be regularly sensitized on the importance of insurance as part of safety and financial planning.
- II. Integration in PTA Engagements:** Schools should institutionalize discussions on fire insurance in Parent-Teacher Association (PTA) meetings, ensuring transparency and collective decision-making.

- III. **Simplified and Affordable Insurance Products:** Insurers should design tiered products based on school size and risk profile, with termly or annual payment options.
- IV. **Enhanced Fire Safety Infrastructure:** Schools must complement insurance with practical risk mitigation measures such as fire drills, extinguishers, evacuation plans, and safety training.
- V. **Streamlined Claims Processes:** Insurers should simplify documentation and accelerate claims settlement to build confidence and demonstrate reliability.
- VI. **Capacity Building:** Local government education offices and district inspectors should be trained to monitor compliance with both fire safety and insurance requirements.



11

Comparative Case Study On Mandatory Fire Insurance In Africa

Given the significant and uneven financial burden faced by parents following school fire incidents, it is important to examine policy approaches that can mitigate such risks. One relevant example is Ghana, where fire insurance for public buildings, including schools, has been made mandatory.

11.1 Case Study: Mandatory Fire Insurance for Public Buildings (Including Schools) in Ghana

The findings of this study demonstrated that school fire incidents impose a significant and uneven financial burden on parents, with some households experiencing particularly high costs. This underscores the need for policy interventions that not only prevent fire incidents but also mitigate their financial impact on affected families. One policy approach that has been implemented in comparable contexts is the introduction of mandatory fire insurance for public buildings, including schools.

A relevant example is Ghana, where the Insurance Act, 2006 (Act 724) requires that all commercial and public buildings be insured against fire and related risks. This provision applies to buildings that are accessible to the public, including educational institutions. As such, schools fall within the scope of the law and are required to maintain valid fire insurance coverage (Government of Ghana, 2006).

Under this framework, property owners are mandated to obtain insurance policies that cover damage to buildings, loss of contents, and bodily injury or death arising from fire incidents caused by actual fires, lightning, explosions, and other perils. The policy is enforced through a coordinated approach involving the National Insurance Commission and the Ghana National Fire Service, which oversee insurance compliance and fire safety standards, respectively (National Insurance Commission, 2021; Ghana National Fire Service, 2022). Compliance is further supported by requirements for fire insurance certification and the application of penalties in cases of non-compliance.

The introduction of compulsory fire insurance in Ghana was intended to address the financial risks associated with fire outbreaks, particularly in public-use buildings. By transferring part of the financial burden from individuals to insurers, the policy ensures that losses are absorbed through structured risk-sharing mechanisms, thereby enabling faster recovery and reducing the economic strain on affected parties (Government of Ghana, 2006; National Insurance Commission, 2021).

Available evidence suggests that this approach has contributed to the establishment of a baseline level of financial protection for public buildings, including schools, and has strengthened awareness of fire risk and insurance uptake. However, implementation challenges remain, particularly in relation to enforcement and compliance, as some institutions continue to operate without adequate insurance coverage (Ghana National Fire Service, 2022). This highlights the importance of not only establishing legal provisions but also ensuring effective enforcement and public awareness.

The Ghanaian experience offers important lessons for Uganda. It demonstrates that mandatory fire insurance can be successfully embedded within existing legal and regulatory frameworks, particularly when linked to public safety requirements for buildings. At the same time, it emphasizes the need for strong institutional coordination, consistent enforcement, and stakeholder sensitization to achieve the

desired outcomes.

In the context of this study, the Ghana case provides a practical illustration of how policy can be used to reduce the financial burden on households, particularly parents who would otherwise bear the cost of losses resulting from school fire incidents.

11.2 Relevance for Uganda

The Ghanaian experience with mandatory fire insurance provides important insights for Uganda, particularly in the context of the findings from this study, which indicate that parents incur significant and, in some cases, substantial financial costs following school fire incidents. These findings highlight an existing gap in financial risk protection mechanisms within the education sector.

Uganda faces a comparable risk environment, where fire outbreaks in schools, especially boarding institutions, can result in the destruction of students' personal belongings and school property. In the absence of structured compensation mechanisms, the financial responsibility for such losses is often transferred directly to parents as demonstrated by this research study. This creates unplanned financial strain on households, particularly for low- and middle-income families.

The Ghana case demonstrates that such risks can be systematically addressed through mandatory fire insurance frameworks embedded within broader public building regulations, as provided under the Insurance Act, 2006 (Act 724) (Government of Ghana, 2006). For Uganda, this suggests a viable policy pathway in which fire insurance requirements could be integrated into:

- School licensing and registration processes
- Education sector regulatory frameworks
- Building and safety compliance requirements

Such an approach would enable the introduction of mandatory insurance without requiring entirely new legislative structures, thereby increasing feasibility and ease of implementation.

Furthermore, the study findings reveal wide variation in the costs incurred by parents, with some households experiencing significantly higher losses than others. This pattern underscores the need for risk pooling mechanisms, such as insurance, which can distribute financial risk across a broader population and protect households from catastrophic losses. The Ghanaian model illustrates how insurance can serve as a financial buffer, reducing the direct burden on affected families.

The case study also emphasizes the importance of institutional coordination and enforcement. Effective implementation in Uganda would require collaboration among key stakeholders, including the Insurance Regulatory Authority of Uganda, the Uganda Police Fire Prevention and Rescue Services, and the Ministry of Education and Sports. Without such coordination, compliance levels may remain low, limiting the effectiveness of the policy.

Finally, Ghana's experience highlights that the success of mandatory insurance policies depends not only on legal provisions but also on public awareness, regular inspections, and enforcement mechanisms. For Uganda, this implies that any move toward mandatory fire insurance for schools should be accompanied by sensitization efforts and strengthened compliance systems to ensure meaningful impact.

In summary, the Ghana case study is highly relevant to Uganda as it demonstrates a practical and contextually adaptable approach to reducing the financial burden of school fire incidents. Adopting a similar framework, tailored to local institutional and regulatory conditions, could significantly enhance financial protection for households, improve recovery outcomes, and strengthen overall resilience within the education sector.



12

Recommendations And Conclusion

This section captures recommendations and conclusions from the researchers' perspective.

12.1 Recommendations

Based on the study's findings, this section provides some practical recommendations to improve fire safety measures and increase the uptake of fire insurance among educational institutions in Uganda. These recommendations are split into Operational and Strategic categories to help guide both immediate actions and long-term changes.

a. Operational Recommendations

Operational Focus Area	Action Steps	Responsible Stakeholders
Sensitization and Engagement	Conduct regional workshops, PTA sessions, and media campaigns to educate schools and parents.	MoES, District Education Officers, UIA, Insurers
Product Design and Affordability	Develop tiered, affordable fire insurance products with termly payment options.	Insurers, UIA, IRA
Parental Contribution Scheme	Integrate a small insurance fee within termly school charges, managed transparently by PTAs.	Schools, PTAs, Parents
Claims Efficiency and Trust Building	Streamline claims documentation and turnaround time to improve client satisfaction.	Insurers, IRA
Infrastructure Improvement	Conduct regular fire safety audits and install necessary firefighting equipment.	School Management in collaboration with school management
Capacity Building	Train head teachers, bursars, and DEOs on insurance processes, valuation, and risk management.	MoES, UIA, IRA
Monitoring and Enforcement	Integrate insurance verification into school inspection checklists.	MoES, District Education Offices
Curriculum Integration	Introduce fire safety and risk management lessons into the school curriculum.	MoES, NCDC, UIA

b. Strategic Recommendations

These recommendations focus on long-term, policy-driven solutions that can make a big difference for the sector as a whole.

Strategic Focus Area	Recommendation	Responsible Stakeholders
Policy Reform and Regulation	Make fire insurance mandatory for all schools as part of registration and licensing.	MoES, IRA, Parliament, Local Governments
Integration into Education Policy	Incorporate fire insurance and safety compliance into the Basic Requirements and Minimum Standards (BRMS).	MoES, NCDC, DES
National Fire Insurance Framework	Develop a National School Fire Risk and Insurance policy under MoES and IRA.	MoES, IRA, UIA
Awareness and Advocacy	Launch a national awareness campaign on fire insurance for school leaders, parents, and communities.	UIA, IRA, UIA, Insurers in collaboration with Local government
Public–Private Partnership Schemes	Create subsidized or pooled fire insurance schemes for public and low-income schools.	MoES, Ministry of Finance, IRA, UIA
Incentivizing Compliance	Offer tax incentives or recognition for insured schools and compliant institutions.	Ministry of Finance, IRA
Data and Evidence Systems	Establish a centralized database to monitor fire incidents, claims, and insurance coverage across schools.	MoES, IRA, UIA, UPF

12.2 Conclusion

The study reveals that despite growing awareness of fire risks in educational institutions, the uptake of fire insurance remains significantly low across Uganda’s schools. The barriers, ranging from limited awareness, affordability concerns, and cultural perceptions, underscore the need for a more coordinated and policy-driven approach to school safety and financial resilience.

However, the research also highlights considerable opportunities for transformation. Parents have expressed overwhelming support for fire insurance and a willingness to contribute financially, while insurers are open to designing affordable, flexible products. This convergence of stakeholder interest presents a strong foundation for scaling up coverage and embedding risk management within the education sector.

To realize this potential, both strategic reforms and operational actions are necessary. At the strategic level, the Ministry of Education and Sports, the Insurance Regulatory Authority, and the Uganda Insurers Association should champion policy reforms that make fire insurance mandatory, integrate it within the Basic Requirements and Minimum Standards (BRMS), and incentivize compliance. Operationally, continuous sensitization, flexible payment schemes, capacity building, and simplified claims processes will be key to sustaining trust and uptake.

Ultimately, expanding fire insurance coverage is not merely a financial safeguard; it is an investment in the continuity of learning, the safety of learners and staff, and the resilience of Uganda’s education system. By aligning policy, practice, and partnerships, Uganda can create a future where every school is not only equipped to prevent fires but also financially protected to recover from them swiftly and sustainably.



13

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Annexes

Table 50: Summary Matrix – Barriers, Opportunities, and Recommended Responses for Fire Insurance in Educational Institutions

Key Barriers	Emerging Opportunities	Strategic Responses (Policy Level)	Operational Responses (Implementation Level)
1. Limited awareness and information gaps	Strong parental support (96%) and willingness to learn	Launch a national awareness and advocacy campaign on fire insurance. Integrate insurance education into school management and safety policies.	Conduct school-based and regional sensitization sessions for head teachers, PTAs, and parents. Distribute simplified insurance guides in English and local languages.
2. Financial constraints and competing priorities	High willingness among parents (87%) to contribute per term	Establish parent-funded micro-insurance or group schemes. Create public-private partnership frameworks for subsidized premiums.	Integrate a small insurance fee within termly school fees managed transparently by PTAs. Allow flexible premium payment options aligned with school terms.
3. Perceived high cost of premiums	Insurer readiness to design affordable, tailored products	Encourage IRA and UIA to approve low-premium school packages. Introduce tax incentives or government co-funding for compliant schools.	Insurers to create tiered products based on school size and risk exposure. Promote termly or installment-based payment plans.
4. Limited government support and weak enforcement	Policy window for integration into Basic Requirements and Minimum Standards (BRMS)	Make fire insurance mandatory for school registration/licensing. Develop a national school fire risk management policy.	Include proof of insurance in school inspection checklists. DEOs to monitor compliance during routine school audits.
5. Poor documentation and aged infrastructure	Government and insurer willingness to collaborate on safety compliance	Link insurance uptake to school infrastructure improvement programs. Encourage valuation and record-keeping standards for schools.	Conduct fire safety audits and risk assessments. Support schools to install fire-fighting equipment and evacuation signage.
6. Cultural beliefs and reactive behavior toward risk	Increasing recognition of insurance value after fire experiences	Promote insurance as a proactive risk-management tool in national safety policies. Integrate fire safety education into the national curriculum.	Introduce fire safety clubs and drills in schools. Share real-life success stories of insured schools recovering faster after fires.
7. Inefficient claims processes	73% of insured schools are satisfied with claims handling	Standardize and regulate claims timelines under IRA oversight.	Insurers to simplify documentation and strengthen customer support.
8. Weak coordination among stakeholders	Growing collaboration among MoES, IRA, and UIA	Establish a multi-stakeholder Fire Insurance Taskforce for education.	Conduct joint monitoring visits, share data, and coordinate awareness events.

Table 51: Summary statistics

		Total	Central	Eastern	Western	Northern
Whether had ever experienced a fire outbreak in the last 5 years (2019–2023/24)	Total	375	229	51	51	44
	Yes	89	48	17	10	14
	No	286	181	34	41	30
Number of times they experienced a fire in the last 5 years? (2019–2023)	Total	89	48	17	10	14
	Once	81	47	15	8	11
	Twice	6	1	2	2	1
	Three times	1	0	0	0	1
	More than 3 times	1	0	0	0	1
Whether the fire incident/case was reported to the Police	Total	89	48	17	10	14
	Yes	78	42	16	9	11
	No	11	6	1	1	3
Whether they assessed to determine how much in UGX. was lost during the fire outbreak	Yes	56	23	13	8	12
	No	33	25	4	2	2
Average amount lost	Total	88	48	16	10	14
	less than 10,000,000	36	22	7	4	3
	10,000,001–50,000,000	16	8	4	1	3
	50,000,001–100,000,000	9	6	0	0	3
	100,000,001–150,000,000	3	0	0	2	1
	150,000,001–200,000,000	1	0	1	0	0
	200,000,001–250,000,000	1	1	0	0	0
	250,000,001–300,000,000	3	1	0	1	1
	Above 300,000,000	8	5	2	0	1
	Unknown	11	5	2	2	2
Whether the case school was able to replace the damaged property	Total	89	48	17	10	14
	Yes	80	42	16	10	12
	No	9	6	1	0	2
Whether parents contributed towards the cost of reinstatement/repair?	Yes	36	17	7	4	8
	No	44	25	9	6	4
28. Does your institution currently have an insurance cover for fires? Ask all	Total	375	229	51	51	44
	Yes	83	67	4	9	3
	No	292	162	47	42	41



		Total	Central	Eastern	Western	Northern
Cost of reinstatement	Total	77	40	15	10	12
	less than 10,000,000	33	20	7	2	4
	10,000,001–50,000,000	12	1	4	3	4
	50,000,001–100,000,000	12	9	0	0	3
	100,000,001–150,000,000	3	3	0	0	0
	150,000,001–200,000,000	4	1	0	2	1
	200,000,001–250,000,000	3	1	1	1	0
	250,000,001–300,000,000	1	1	0	0	0
	Above 300,000,000	3	1	2	0	0
	Unknown	6	3	1	2	0
Whether the Case School had a fire insurance cover when the fire incident happened?	Total	89	48	17	10	14
	Yes	17	11	2	2	2
	No	72	37	15	8	12
Whether the case school made a claim?	Total	17	11	2	2	2
	Yes	15	11	1	2	1
	No	2	0	1	0	1
Whether the case school was paid/indemnified?	Total	15	11	1	2	1
	Yes	13	10	0	2	1
	No	2	1	1	0	0
Level of satisfaction with the claims process	Total	15	11	1	2	1
	Very dissatisfied	3	2	1	0	0
	Dissatisfied	0	0	0	0	0
	Neutral	1	1	0	0	0
	Satisfied	7	4	0	2	1
	Very satisfied	4	4	0	0	0

Barriers to uptake of insurance

		2. Region			
Barriers to the uptake of insurance	Total	Central	Eastern	Western	Northern
	292	162	47	42	41
Other competing priorities	99	65	11	9	14
Its costly/expensive	96	41	16	17	22
No information about insurance to inform our decision/lack of knowledge about insurance	157	85	27	23	22
Have other coping mechanisms in place	1	1	0	0	0
Government doesn't take up insurance	24	15	4	2	3
Religious beliefs/don't believe in it	5	4	0	1	0
Bad experiences with some insurers	22	13	5	1	3

	Total	Ever experienced a fire outbreak	
		Case	Control
Other competing priorities	99	21	78
Its costly/expensive	96	14	82
No information about insurance to inform our decision/lack of knowledge about insurance	157	30	127
Have other coping mechanisms in place	1	1	0
Government doesn't take up insurance	24	4	20
Religious beliefs/don't believe in it	5	2	3
Bad experiences with some insurers	22	5	17
	292	62	230

	28. Does your institution currently have an insurance cover for fires? Ask all
	No
Other competing priorities	99
Its costly/expensive	96
No information about insurance to inform our decision/lack of knowledge about insurance	157
Have other coping mechanisms in place	1
Government doesn't take up insurance	24
Religious beliefs/don't believe in it	5
Bad experiences with some insurers	22
	292

Suggestions to improve uptake of insurance

	Total	2. Region			
		Central	Eastern	Western	Northern
Sensitise school owners, parents, and head teachers	331	203	41	48	39
Charge fair premium/reduce the cost of insurance	62	35	13	5	9
Government should make it a requirement for schools	51	29	12	2	8
Do CSR in schools	16	6	6	3	1
Quicken the claim process	19	10	6	2	1
Share success stories to get buy-in from the school heads	2	2	0	0	0
Gov't should subsidise the policies	17	11	2	2	2
Nothing/I don't know	2	1	0	1	0



	Total	Ever experienced a fire outbreak	
		Case	Control
Sensitise school owners, parents, and head teachers	331	77	254
Charge a fair premium/reduce the cost of insurance	62	12	50
The government should make it a requirement for schools	51	14	37
Do CSR in schools	16	3	13
Quicken the claim process	19	5	14
Share success stories to get buy-in from the school heads	2	0	2
Gov't should subsidise the policies	17	6	11
Nothing/I don't know	2	1	1
	375	89	286

	Total	28. Does your institution currently have an insurance cover for fires? Ask all	
		Yes	No
Sensitise school owners, parents, and head teachers	331	75	256
Charge a fair premium/reduce the cost of insurance	62	13	49
The government should make it a requirement for schools	51	14	37
Do CSR in schools	16	2	14
Quicken the claim process	19	6	13
Share success stories to get buy-in from the school heads	2	1	1
The government should subsidise the policies	17	3	14
Nothing/I don't know	2	0	2
	375	83	292



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