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LEVERAGING LOW-COST PRIVATE SCHOOLS IN NORTHERN GHANA: EXPLORING PRIVATE SECTOR PARTNERSHIPS TO SUPPORT EDUCATION FOR ALL

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ACRONYMS

ASSESS	Analytical Support Services and Evaluations for Sustainable Systems
CDCS	Country Development Cooperation Strategy
COVID-19	Coronavirus Disease of 2019
CSOs	Civil Society Organizations
DPs	Development Partners
EGRA	Early Grade Reading Assessment
EGMA	Early Grade Mathematics Assessment
EMIS	Education Management Information System
ESPR	Education Sector Performance Report
GES	Ghana Education Service
GNAPS	Ghana National Association of Private Schools
GOG	Government of Ghana
IDP	Innovation Development and Progress
IRB	Institutional Review Board
LCPS/LCPSs	Low-Cost Private School/Low-Cost Private Schools
LMIC	Low- and Middle-Income Countries
MoE	Ministry of Education
NASIA	National Schools Inspectorate Authority
NaCCA	National Council for Curriculum and Assessment
NG	Northern Ghana
NGO	Non-governmental Organization
PPE	Personal Protective Equipment
PTA	Parent Teacher Association

SMC	School Management Committee
STW	Systems Thinking Workshop
TLM	Teaching and Learning Materials
WASH	Water, Sanitation, and Hygiene
ZOI	Zones of Interest

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EXECUTIVE SUMMARY

EVALUATION PURPOSE

The assessment had two main goals: 1) to understand the market-share, financial sustainability, quality, level of demand and access, and the effects of COVID-19 on LCPSs in the 17 Zones of Interest (ZOI) districts of northern Ghana; and 2) to explore the most feasible, beneficial, and appropriate means of strengthening the quality, financial sustainability, level of access to, and accountability of LCPSs.

PROJECT BACKGROUND

In November of 2019, USAID commissioned an assessment of LCPSs in the 17 ZOI districts. While the assessment provided an understanding of LCPSs' strengths and basic needs and surfaced potential policy responses, additional analysis was needed to assess the impacts of COVID-19 on the LCPS sector and the viability of and most effective approaches to investing in LCPSs in northern Ghana (NG).

EVALUATION METHODOLOGY OVERVIEW

This assessment pursued the following research questions:

- 1) Market-share and COVID-19 impact
 - a) What is the landscape (market-share,¹ location, size, enrollment) of LCPSs in NG?
 - b) How have LCPSs been affected by COVID-19 (e.g., changes in market-share)? How have they responded? What are options for sustaining operations in COVID-19 context?
- 2) Financial sustainability
 - a) What are the business strengths and weaknesses of LCPSs?
 - b) How can USAID/GOG investment best support improved sustainability (and reduced closeout) of LCPSs in NG?
- 3) Quality
 - a) What is the quality of LCPSs?
 - b) How can USAID/GOG investment best support improved quality of LCPSs in NG?
- 4) Demand/Access
 - a) What are the characteristics of demand, the available supply, and barriers to entry for marginalized populations?
 - b) How can USAID or GOG investment best increase access to LCPS services to lower-income and marginalized groups?
 - c) Is there viable demand for LCPSs in northern Ghana to justify USAID investment in enhancing the quality and sustainability of the schools?
- 5) Accountability
 - a) How does accountability (both internal and external) work in LCPSs?
 - b) To what extent and in what ways might accountability be improved?

¹ By market-share, the research team refers to the percentage of all schools in a given locality that are LCPSs.

The assessment employed a mixed-methods study design. It drew upon existing published research; Education Management Information Systems (EMIS) data; surveys with 92 LCPS proprietors and 76 PTA members in the 17 ZOI districts; 32 semi-structured interviews with national and regional stakeholders; and a systems-thinking workshop with regional and national stakeholders.

ANSWERING THE RESEARCH QUESTIONS²

WHAT IS THE LANDSCAPE (MARKET-SHARE, LOCATION, SIZE, ENROLLMENT) OF LCPSs IN NG?

LCPSs represent a significant and growing share of educational providers in NG. We estimate that there are approximately 213 (between 196 and 229) LCPSs in the ZOI districts and approximately 704 (between 656 and 751) LCPSs in NG. This represents a LCPS market-share of between 9.5% and 11% of all schools in NG and comprises 65% of all private schools in NG. This assessment identified 14 unlisted schools, which suggests that our market-share estimates may be conservative. The mean enrollment in surveyed schools was 219 students, suggesting a total LCPS enrollment of approximately 46,500 students in the ZOI districts and 155,000 students in NG.

HOW HAVE LCPSs BEEN AFFECTED BY COVID-19 (E.G., CHANGES IN MARKET-SHARE)? HOW HAVE THEY RESPONDED?

Ten percent (N=9) of sampled schools closed due to COVID-19. COVID-19 impacted the investments LCPSs planned to make, their financial sustainability, their ability to maintain operations, and their profitability. Respondents suggested that pandemic-related disruptions to established schooling led to extensive learning loss especially in the poorest communities. LCPSs responded to the effects of COVID-19 by delaying infrastructure investments, increasing school fees, temporarily laying off workers, and cutting expenses, such as staff salaries.

While average enrollment numbers remained relatively stable across LCPSs, effects on individual schools varied widely.

WHAT ARE THE BUSINESS STRENGTHS AND WEAKNESSES OF LCPSs?

Most LCPSs in the sample had diversified up to 25% of their revenue sources.³ The majority, however, failed to follow basic financial management practices. Unaccredited schools and schools run by female owners had important financial vulnerabilities (the former were significantly less likely to follow basic financial management practices and the latter were significantly more likely to run schools with 175 or fewer pupils). LCPSs also lacked access to loans. While 76.1% of sampled LCPSs were interested in receiving a loan for the school, only 17.4% had ever received a loan.

Only a small percentage of sampled LCPSs were profitable (12% pre- and 3% post-COVID-19). This may represent an opportunity for LCPSs to seek a non-profit status that could potentially be targeted for additional government support and/or tax breaks.

² Responses to the research questions soliciting targeted recommendations on how to enhance the market-share, financial sustainability, quality, level of demand and access, and accountability of LCPSs are addressed in the recommendations section.

³ While the survey asked proprietors the proportion of their revenue from sources other than fees, it did not probe about what those sources were. From our qualitative data, we learned that some additional sources of revenue for many LCPSs were school meals, school uniforms, and farming.

WHAT IS THE QUALITY OF LCPSs?

Existing research on LCPSs in Ghana suggests that LCPSs have similar and perhaps slightly higher performance on standardized learning assessments than public schools (e.g., ASSESS, 2019; MOE Ghana, 2018; Pesando et al., 2020; Tooley & Dixon, 2006). These study designs, however, tend not to adequately account for the likely selection bias of fewer of the lowest income students enrolling in LCPSs compared to public schools (see R4D, 2016). As a result, it is difficult to definitively determine their relative quality beyond noting that they perform at similar or slightly higher levels as compared to public schools.

We found that LCPSs were perceived by parents to be of higher quality than public schools.⁴ Respondents also indicated that the relative quality of LCPSs is linked primarily to strong supervision and accountability for teachers, while quality gaps are associated with a lack of resources and few qualified teachers.

WHAT ARE THE CHARACTERISTICS OF DEMAND, THE AVAILABLE SUPPLY, AND BARRIERS TO ENTRY FOR MARGINALIZED POPULATIONS?

Our qualitative and quantitative data shows that there is a growing supply of LCPSs in the region supported by sustained demand for these schools.

PTA members indicated that the children most likely to be out of school in their communities were children from poor families (90% of surveyed PTA), girls (47% of surveyed PTA), and children with disabilities (44% of surveyed PTA). Respondents indicated that relatively poor students could access LCPSs, but the learners from the lowest income groups were unlikely to be able to afford LCPS fees. While half of sampled LCPSs served at least one learner with a disability, some of the identified weaknesses of LCPSs are related to the key domains of inclusive education: 1) accessible infrastructure, 2) trained teachers, and 3) accessible teaching and learning materials. Finally, inadequate WASH infrastructure is likely a barrier to girls' access.

IS THERE VIABLE DEMAND FOR LCPSs IN NORTHERN GHANA TO JUSTIFY USAID INVESTMENT IN ENHANCING THE QUALITY AND SUSTAINABILITY OF THE SCHOOLS?

LCPSs' continued growth, longevity, and resilience to shocks suggest that there is viable demand for LCPSs to justify USAID investment in enhancing the quality and sustainability of the schools. Sixty-one percent of surveyed proprietors indicated growth in enrollment over the last five years. Thirty-two percent of surveyed proprietors indicated their schools had a waitlist. Seventy-eight percent of schools in the sample were in operation for six or more years. Out of the 86 sampled ASSESS (2019) schools that we revisited, only 15 schools (17%) had closed down despite several months of government-mandated school closures due to the COVID-19 pandemic.

HOW DOES ACCOUNTABILITY (BOTH INTERNAL AND EXTERNAL) WORK IN LCPSs?

LCPSs have relatively high levels of internal accountability linked to local control over personnel management, selection, and dismissal, in contrast to public schools. In terms of external accountability, LCPSs have high market-based accountability, in that they are accountable and responsive to parents and local communities. Some have a degree of accountability from sponsoring civil society organizations or private business networks, and all are subject to low to moderate levels of state accountability. State

⁴ Heyneman and Stern (2014) had similar findings in their study of LCPSs in Ghana.

accountability functions primarily through accreditation requirements that are imperfectly followed and loosely enforced. Failure to become accredited is linked to the burdens of the process and accreditation requirements, which are sometimes out of reach for under-resourced schools. It appears that there are low levels of monitoring by state officials and enforcement of standards beyond accreditation. For example, 59% of surveyed school proprietors indicated that the government does not provide any oversight of their school. Systems thinking workshop (STW) participants indicated that the low levels of government oversight are related to lack of capacity at local and national levels.

RECOMMENDATIONS

The study team recommends five approaches to sustaining LCPS operations in the midst of the pandemic and to enhancing LCPS financial sustainability, quality, learner access, and accountability:

Sustaining Operations in the COVID-19 Context: The study team recommends that USAID assist LCPSs in reopening after mandatory school closures and sustaining operations in the midst of the pandemic by supporting LCPSs to enhance classroom and WASH infrastructure (e.g., through inclusion in USAID’s WASH programming in the north and/or through enhanced access to edu-finance infrastructure loans), providing reusable PPE, supporting access to short-term stimulus/operating loans to LCPSs, and maintaining USAID’s distance learning radio programming to ensure continued learning during periodic school closures.⁵

Improved Financial Sustainability: In line with recommendations from STW participants, the study team suggests that USAID augment LCPS access to finance and financial management training by working with financial institutions and NGOs providing these services to LCPSs in other parts of Ghana. Some options for enhancing access include pursuing approaches such as blended finance and credit guarantees that can reduce the risk for financial institutions of offering loans to LCPSs.⁶

USAID should also support organizations that are providing targeted financial services to LCPSs in other parts of Ghana to expand their services to NG.⁷ In central Ghana and elsewhere, NGOs and lending organizations have been providing technical assistance and a variety of loan products to LCPSs.⁸

Improved Quality: The study team suggests that USAID support a package of quality interventions for LCPSs including extending existing quality interventions (e.g., USAID’s *Learning* activity and the World Bank GALOP activity) to LCPSs, tailoring new interventions to the LCPS sector, and supporting LCPS access to teaching and learning materials. Specifically, existing interventions, such as USAID-funded early grade reading programs, can be extended to the LCPS sector to support enhanced achievement in key learning outcomes. Also, LCPSs would benefit from providing access to teaching and learning materials, infrastructure development support, and regular in-service training and capacity building for LCPS leadership and management.⁹

⁵ Systems thinking workshop participants generated the recommendation to support LCPSs access to distance learning.

⁶ Hatashima and Demberel (2020) explain, “Blended finance combines concessional financing—loans that are extended on more generous terms than market loans— and commercial funding.” A credit guarantee “is a promise by one party (the guarantor) to assume the debt obligation of a borrower should the borrower default [on their loan]” (USAID-Deloitte, 2019, p. 79).

⁷ Results for Development (2016) conducted an assessment of household and school proprietor needs for low-fee private schools in Ghana for schools enrolled in the IDP foundation’s rising schools program, which targets low-cost private schools for financial management training and helps them access edufinance. Among other findings, Results for Development found that the IDP Foundation enhances proprietors’ business acumen.

⁸ Some of the technical assistance provided include training in financial management and school leadership as well as access to key services including mobile money payment services, digital education loans, school infrastructure loans, and working capital loans.

⁹ These ideas were generated by participants of the systems thinking workshop.

Access for Marginalized Groups: USAID should partner with the GoG to enhance access to LCPSs for learners from the lowest income brackets, female learners, and learners with disabilities through interventions that address barriers related to cost, lack of adequate WASH infrastructure, and LCPS weaknesses in providing inclusive education. USAID should advocate for the GoG to expand access to subsidies for learners from very low-income households especially in areas where it has been unable to provide education. Our school proprietor survey indicated that 29% of schools had some students receiving some kind of subsidy on their school fees (e.g., from the government, the school, or another organization). The current policy in Ghana indicates that the government can provide tax breaks and subsidies to registered private education institutions (Abdul-Hamid et al., 2017).

USAID should support LCPS access to edufinance loans to enhance WASH and disability inclusive infrastructure. USAID should support access to teacher and leadership training on inclusive education.

Improving Accountability: USAID should partner with the MoE to enhance accountability. Internal accountability, or the formal and informal rules and expectations by which educators within the school hold themselves and each other to account for students' learning, can be strengthened through additional teacher and head teacher professionalization. Reforms of the public regulatory framework, currently under consideration, should explore modifications to the accreditation standards and process, greater use of positive incentives to enhance compliance, and review the taxation policy for private schools.¹⁰ Oversight mechanisms can be strengthened through capacity-building of School Management Committees (SMCs) and PTAs, piloting appropriate technologies to enable timely access to data on LCPSs (e.g., the UNICEF-supported EduTrac program uses free-of-charge text messaging services to collect school level information),¹¹ augmenting monitoring and enforcement of prioritized standards and public priorities (e.g. child protection, share of children served by LCPSs, and student/teacher performance), collaborating with private school associations to provide independent oversight, and establishing a web-based platform for sharing prioritized data collected on LCPSs with LCPS management, PTAs, and the Ministry of Education.¹²

¹⁰ These ideas were supported by participants of the systems thinking workshop.

¹¹ <https://www.unicef.org/uganda/what-we-do/edutrac>

¹² These ideas were supported by participants of the systems thinking workshop.

INTRODUCTION

CONTEXT AND BACKGROUND



Over the past twenty years, Ghana has experienced significant economic and social development, with an average GDP growth rate of 6.65%, a 50% reduction in people living in poverty, and an expansion of the net primary enrollment rate from 30 to 93 percent (USAID Ghana - CDCS 2020-2025; Education Sector Analysis Ghana, 2018).

Despite this progress, Ghana still faces challenges in meeting its development objectives, including the development priority of ensuring access to quality education for all children at the primary and secondary school level. Evidence from EGRA and

EGMA assessments (2013; 2015) and National Education Assessments (2016; 2018) suggest persistently low learning outcomes for primary school students, with just 2% of second grade students reading at grade-level, only 50% of students able to read a single word, and only 25% of second grade students able to solve a conceptual math problem. Operational challenges in public schools, including high teacher absenteeism and low accountability, are regarded as impeding educational quality and partially explaining low learning levels.

Ghana also faces large regional inequities. The northern regions of Ghana are less densely populated, have less favorable agricultural conditions, and weaker infrastructure. “The combined underemployment and unemployment rates in the Northern (24.7 percent), Upper West (29.6 percent) and Upper East (55.4 percent) regions compare with a national average of 15.6 percent. Nearly 68 percent of Ghanaians living in the Northern region live on less than \$1.25 per day” (USAID Ghana - CDCS 2020-2025, p. 37). Significant educational inequities are also evident in the northern regions: “The percentage of women and girls who have never been to school is highest in the Northern region (59 percent), followed by Upper West (53 percent), and Upper East (45 percent), compared with only 14 percent of women and girls in Greater Accra. One-fifth (20 percent) of women and girls in Greater Accra have completed secondary education or higher, compared with only 4 percent in the Northern, Upper East, and Upper West Regions” (USAID Ghana - CDCS 2020-2025, p. 37)

Within this context, private school market-share has been growing steadily throughout Ghana in response to gaps in access and quality of public schools. Between 2009 and 2015, private school enrollment as a share of total educational enrollment grew from 18% to 25% (Education Sector Progress Report (ESPR) 2016, 2017, and 2018). Thus, private schools, especially low-cost private schools (LCPSs) that are affordable for lower-income families, are playing a significant and growing role in meeting the access and quality needs of a substantive share of the Ghanaian population. Studies have suggested that LCPSs are of comparable quality to public schools, often attributing their performance to greater responsiveness to parents, more local control at the school level, and higher socioeconomic status of learners at private schools (e.g., Akaguri, 2011; USAID, 2019; Zuilkowski, Piper, and Ong’ele, 2020).

They fill unmet demand in the market either due to limited access to or low-quality of public schools, or parents' desire for more differentiated school supply (Andrabi, Das, & Khwaja, 2008; Barrera-Osorio et al., 2013; Baum et al., 2018; Heyneman and Stern, 2014; Tooley, 2005). LCPSs are tuition charging. A typical norm in the academic literature is to regard a private school as a LCPS if the cost of educating all children in the family is at or below 10% of the total family income (e.g., R4D, 2016; Tooley, 2013).¹³ At the time of this study, the Ministry of Education and the National Schools Inspectorate Authority (NASIA) are in the process of reconsidering the policy for the engagement with and regulation of private schools in Ghana.

DEVELOPMENT OBJECTIVES AND STRATEGY

To meet the USAID CDCS goal of “advancing Ghana toward becoming a more self-reliant nation offering a productive, healthy life to all its citizens” USAID is pursuing an integrated strategy that includes: 1) strengthening sustainable and accountable basic service delivery systems, 2) focusing on the less developed regions in northern Ghana, and 3) engaging the private sector and civil society. Related to these development strategies:

USAID will implement a multi-sectoral approach that focuses assistance in [17] ZOI targeted districts in the northern regions to support the GoG to improve the equitable delivery of quality services; increase private sector investment; encourage citizens to adopt improved wellbeing and resilience practices and sustain peaceful communities” (USAID Ghana - CDCS 2020-2025, p. 38).

In particular, USAID has identified an intermediate result - (3.1) “Government improves equitable delivery of quality services in health, education and agriculture” - that includes a focus on exploring support for low-cost private schools in northern Ghana:

USAID will also work with businesses, especially in Northern Ghana, to explore and sustain low cost private schools that have emerged as a possible viable model to provide schooling options for working-class and marginalized families that desire a higher quality education for their children but cannot afford medium and higher-cost private education...USAID will strategically partner with private enterprises, including burgeoning networks of low-cost private schools which have emerged as a possible viable model to provide schooling options for working-class and marginalized families, including women-headed households, that desire a higher quality education for their children but cannot afford medium and higher-cost private education...” (USAID Ghana - CDCS 2020-2025, p. 39-41).

¹³ Results for Development (2016) defines a school as low-cost if the cost of educating all children in the family is no more than 10% of total family income for the two lowest socioeconomic quintiles.

ASSESSMENT PURPOSE AND AUDIENCE

In November of 2019, USAID commissioned an assessment of LCPSs in the 17 Zone of Influence (ZOI) Districts of northern Ghana called ASSESS. While the previous ASSESS report helped provide a general needs assessment of LCPSs in 10 of the 17 ZOI districts and surface preliminary ideas about possible development and policy responses to support their sustainability and improved quality, additional inquiry and analysis was needed to inform USAID's strategy to strengthen the quality, sustainability, and accessibility of LCPSs in northern Ghana. This assessment report seeks to provide this additional information and analysis, while also identifying the ways that COVID-19 has impacted the financial sustainability and market-share of LCPSs in the region and seek to more fully measure the supply of and demand for LCPSs in the districts.

The overall objective of this assessment was to explore the viability of and most effective approaches to investing in LCPSs in northern Ghana to enhance their quality, accountability, and sustainability.

SPECIFIC OUTPUTS

- Assess the extent to which the market-share and sustainability of LCPSs has been impacted by COVID-19
- Identify existing barriers to access, sustainability, quality, and accountability
- Explore feasible approaches to supporting improved sustainability, quality, access, and accountability

The findings from this LCPS assessment aim to inform USAID/Ghana's Education Office's future design and programming, with specific focus on addressing the empowerment of marginalized populations, improving the equitable delivery of quality education services, and supporting private sector growth in impoverished areas in northern Ghana. These foci are aligned with USAID/Ghana's third Development Objective, "Sustainable development accelerated in northern Ghana."

RESEARCH QUESTIONS AND METHODOLOGY OVERVIEW

RESEARCH QUESTIONS

The study will explore the following research questions:

- 1) Market-share and COVID-19 impact:
 - a) What is the landscape (market-share, location, size, enrollment) of LCPSs in northern Ghana (NG)?
 - b) How have LCPSs been affected by COVID-19 (e.g. changes in market-share)? How have they responded? What are options for sustaining operations in COVID-19 context?
- 2) Financial sustainability:
 - a) What are the business strengths and weaknesses of LCPSs?
 - b) How can USAID/GOG investment best support improved sustainability (and reduced closeout) of LCPSs in NG?
- 3) Quality
 - a) What is the quality of LCPSs?
 - b) How can USAID/GOG investment best support improved quality of LCPSs in NG?

- 4) Demand/Access
 - a) What are the characteristics of demand, the available supply, and barriers to entry for marginalized populations?
 - b) How can USAID or GOG investment best increase access to LCPS services to lower-income and marginalized groups?
 - c) Is there viable demand for LCPSs in northern Ghana to justify USAID investment in enhancing the quality and sustainability of the schools?
- 5) Accountability
 - a) How does accountability (both internal and external) work in LCPSs?
 - b) To what extent and in what ways might accountability be improved?

METHODOLOGY OVERVIEW

This assessment drew upon existing data sources and published research as well as qualitative and quantitative methods to address the research questions. Existing data sources included engagement with the relevant research literature and reports as well as analysis of data gathered on primary schooling by the Ministry of Education (MOE).



QUANTITATIVE METHODS

We collected quantitative data through the use of oral surveys with 92 school proprietors and 76 PTA members from 92 sampled listed and unlisted schools. We visited a total of 112 schools, but 15 had closed down and 5 did not qualify as low-cost.

QUALITATIVE METHODS

We collected qualitative data through 32 semi-structured interviews with key stakeholders in the education, non-governmental, and finance sector at both national (N = 18) and regional (N = 14) levels as well as through a systems-thinking workshop (N = 27) that explored key barriers to the quality of education in LCPSs and levers for change. National-level interviews included civil society organizations (CSOs) and non-governmental organizations representing and/or working with private schools (N = 8), a government education official (N = 1), actors in the lending sector (N = 6), and staff at USAID and implementing partners (N = 3). At the regional level, interviews included district education government officials (N = 10) and regional representatives of the Ghana Association of Private Schools (N = 4).

SAMPLING STRATEGY

We used the following approach to select our sample for the LCPS proprietors' survey in the 17 Zone of Influence (ZOI) districts in northern Ghana.

PROPRIETOR SURVEY SAMPLING

We surveyed school proprietors from a total of 92 LCPSs in the study districts (76% male and 24% female). The data collection team revisited the 50 schools sampled by ASSESS in 10 of the 17 ZOI districts. We added a stratified random sample of 38 schools to the original ASSESS sample.¹⁴ The number of schools selected per district depended on the number of LCPSs in the district.

Through informal interviews with Community Assembly Members representing the communities that the study team visited in the ZOI districts, we identified and included an additional 16 LCPSs, 15 of which were not on the ASSESS list.¹⁵ We included these unlisted schools because we wanted our assessment to provide data on the status of the broad range of possible low-cost private schools in the districts - those that appear on official lists and those that do not. After analyzing the data, we cut five schools from our sample because the fees they charged were higher than our cutoff for schools qualifying as low-cost private schools.¹⁶

PTA SAMPLING STRATEGY

While we initially planned to select a systematic sample of up to 50 PTA members in surveyed schools, prior to starting data collection, we learned that not all LCPSs had PTAs, so instead, we decided to request to interview PTA members at all sampled LCPSs. We surveyed a total of 76 PTA members from the sampled LCPSs in 17 districts.

SEMI-STRUCTURED INTERVIEWS

We purposely selected candidates to interview that were identified as key stakeholders in sectors relevant to the research questions and were affiliated with organizations interacting with or overseeing LCPSs. We sought a balance between national and regional stakeholders and were conscious of the gender composition of those interviewed to provide a diversity of relevant perspectives. We identified prioritized interviewees through consultation with key stakeholders, a review of relevant publications, guest-lists for previous workshops focused on LCPSs, and engagement with colleagues of our local research partner, the University for Development Studies (UDS).

SYSTEMS THINKING WORKSHOP PARTICIPANTS SELECTION

We purposely selected 27 participants (17 male and 10 female) for the systems thinking workshop in collaboration with the USAID Mission in Ghana. We generated an initial list of participants by reviewing lists of key stakeholders who engaged in previous workshops on LCPSs and by reviewing stakeholders identified through qualitative and quantitative data collection. Then we consulted the USAID Mission in Ghana to ensure appropriate representation of national stakeholders.

¹⁴ We sampled schools from the list of 187 low-cost private schools identified by ASSESS in the 2019 assessment. There were no LCPSs from Wa East in the ASSESS list. In Daffiama-Bussie-Issa ASSESS visited two districts, but no school was included in their sample. The information provided by ASSESS (see Annex 2) on the number of schools per district was used to calculate sample weights to correct for different sampling probabilities and estimate totals for all 16 districts.

¹⁵ One of these schools was closed, so the real number of “unlisted schools” that we added to the sample was 14.

¹⁶ The study team used a threshold of 400 Ghanaian Cedis per year as a cut off for schools that qualify as low-cost.

LIMITATIONS

Given time and resource constraints, the data collection and analysis suffered from three main limitations.

LIMITATION 1: LESS ACCURACY ABOUT THE ACTUAL NUMBER OF SCHOOLS IN THE AREA

We produced a snapshot of the market-share of LCPSs in the 17 ZOI districts based upon existing lists of private schools and by generating lists of LCPSs through consultations with Community Assembly Members representing communities in our sample and by asking school proprietors and PTA members to list private schools nearby (the last two methods did not augment our sample). The data generated is less accurate than a street-by-street mapping of schools.

LIMITATION 2: LACK OF STUDENT-LEVEL DATA

We generated measures of school quality through a mixed methods approach that triangulated information about key inputs related to school quality, such as access to teaching and learning materials, teacher qualifications, teacher-pupil ratios, and student scores on national exams.¹⁷ Since we selected a limited set of school-level variables, the picture obtained is only a partial one. Time and cost restrictions prevented us from collecting in-depth, student-level data on student learning.

LIMITATION 3: USE OF PROXY VARIABLES

Since we used proxy variables to measure demand for LCPSs, we could not unambiguously identify the price sensitivity of the demand, which might inform a subsidy program to expand access to LCPSs or interventions to enhance profitability of LCPSs. Furthermore, while growth in the supply and enrollment in LCPSs suggests the existence of a robust demand, the lack of growth does not necessarily indicate the contrary. Interviews with key stakeholders helped us to identify barriers to growth of LCPSs beyond a lack of demand, such as scarce access to financial resources and property rights.

FINDINGS AND CONCLUSIONS

WHAT IS THE LANDSCAPE (MARKET-SHARE, LOCATION, SIZE, ENROLLMENT) OF LCPSs IN NORTHERN GHANA (NG)?

Private schools and LCPSs represent a substantive and growing share of the educational provision in northern Ghana. We estimate that there are approximately 213 (between 196 and 229) LCPSs in the ZOI Districts and approximately 704 (between 656 and 751) LCPSs in the five northern regions of Ghana.¹⁸ This represents an estimated LCPS market-share of between 9.5% and 11% of all schools in northern Ghana and comprises an estimated 65% of all private schools in these regions. Our study also identified 14 unlisted schools with minimal effort, which suggests that our estimates may be

¹⁷ For this last indicator, most school proprietors did not provide the data requested.

¹⁸ To estimate the total LCPS market-share in Northern Ghana, the research team triangulated from existing data sources. These included EMIS 2020 data, the ASSESS (2019) report of LCPSs in Northern Ghana, which draws upon EMIS (2019) and GNAPS data, reports from district officials, CSO stakeholders, and direct sampling of newly identified schools. Given this information and making certain assumptions, we were able to estimate the total market-share of LCPSs and LCPS enrollment. For a detailed explanation of the estimation methods we used and the assumptions employed, see the Analytic Matrix in Appendix II.

conservative.¹⁹ The mean enrollment in surveyed schools was 218.7 students, suggesting a total estimated enrollment of 46,500 students in the ZOI Districts and 154,000 students in the five northern regions of Ghana.

CHARACTERISTICS OF SAMPLED SCHOOLS

LCPSs tended to be small, to serve younger grades, and to have been open for at least six years.

Sampled LCPSs were most likely to serve kindergarten and lower primary and to have less market-share in preschool, upper-primary, and junior high school: 72% of sampled schools served preschool students, 98% served kindergarten, 92% served lower primary (p1-p3), 70% served upper primary (p4 - p6), and 26% served junior high school.

The vast majority of sampled LCPSs were in operation for six or more years indicating considerable longevity and resilience. Sampled LCPSs were in operation for, on average, 8.9 years; 78% of sampled schools were in operation for six or more years.

With regard to the characteristics of school proprietors, 31% of school proprietors/heads were female, 48% had completed a university degree, and 63% possessed a professional certificate in education.

HOW HAVE LCPSs BEEN AFFECTED BY COVID-19 (E.G. CHANGES IN MARKET-SHARE)? HOW HAVE THEY RESPONDED?

COVID-19 impacted LCPSs' planned investments, financial sustainability, ability to maintain operations, and profitability. LCPSs responded to the effects of COVID-19 by delaying infrastructure investments, increasing school fees, temporarily laying off workers, and cutting expenses, such as cutting staff salaries. Respondents suggested that pandemic-related disruptions to established schooling led to extensive learning loss especially in the poorest communities. As a result of the pandemic, the percentage of sampled schools that earned a profit declined from 12% pre-COVID-19 to 3% post-COVID-19.

While enrollment numbers remained relatively stable on average across LCPSs, effects on individual schools varied widely.

EFFECTS OF COVID-19 ON SCHOOL CLOSURES



The study team found that of the 15 (17%) schools that had closed down, nine (10%) were closed down due to COVID-19. This data aligns with numbers provided by two NGOs that serve LCPSs in Ghana, which indicated that 15% and 10% of the schools they served respectively would close due to COVID-19. These findings suggest that LCPSs were quite resilient in the face of a global pandemic that required schools to close down for many months.

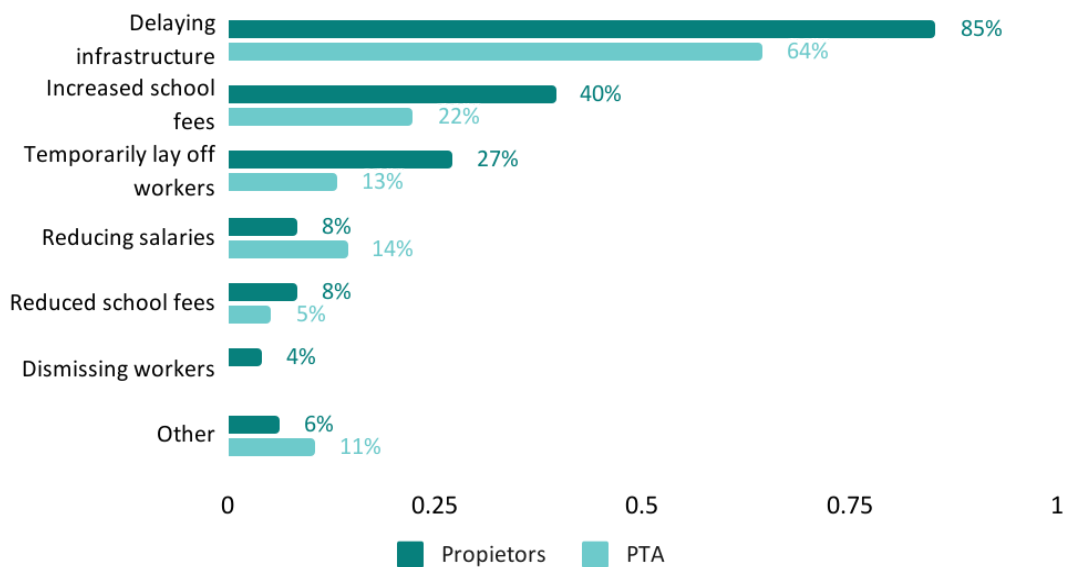
¹⁹ Through our informal interviews with Community Assembly Persons, we identified and included 16 LCPSs in our sample. One of those schools was in the original ASSESS list. Another of the schools was closed.

Nevertheless, the pandemic likely put schools in a weaker financial state. One of the NGOs referenced above found in an internal assessment of LCPSs in its network that 65% were at risk of closure.

LCPS RESPONSES TO COVID-19

As shown in the **Figure 1** below, LCPSs made several adjustments to their operations in response to the pandemic, including delaying infrastructure investment, increasing school fees, and temporarily laying off workers.

FIGURE 1: CHANGES SCHOOLS MADE TO THEIR BUDGET AND OPERATIONS IN RESPONSE TO THE PANDEMIC

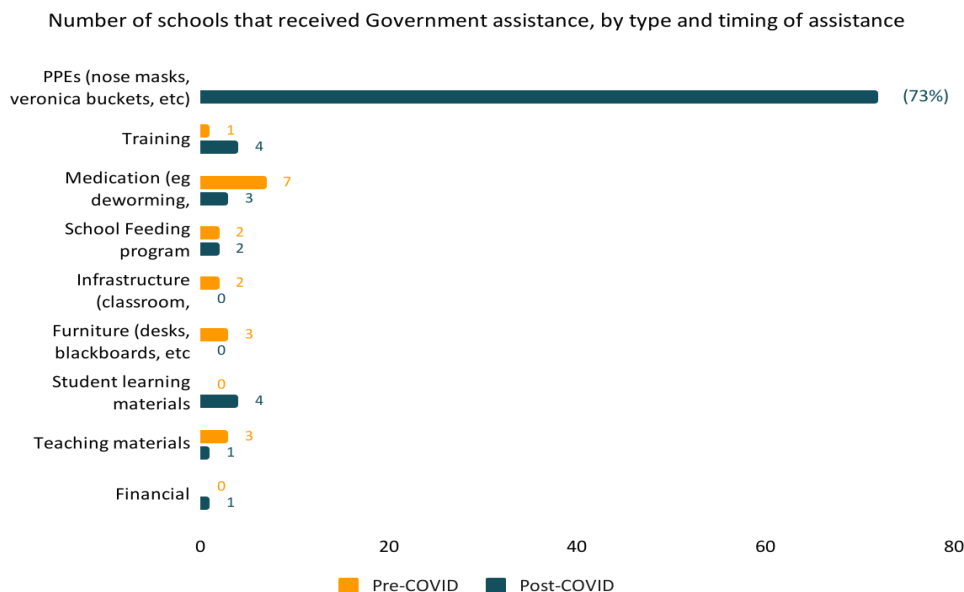


GOVERNMENT SUPPORT PRE- AND POST-COVID-19

Government support to LCPSs was minimal both prior to and during the pandemic, with the exception of PPE, which was provided to a majority of LCPSs during the pandemic. While only 15 proprietors reported receiving any government support prior to the pandemic,²⁰ 71 proprietors reported receiving PPE from the government as a result of the pandemic. **Figure 2** details the number of schools that received government assistance pre- and post-COVID-19 including the type of assistance received.

²⁰ Specifically, 15 proprietors indicated that the government supported their schools with: medication (5 proprietors), limited infrastructure construction (2 proprietors), teaching materials (3 proprietors), school furniture in terms of desks and chalkboards (3 proprietors), school feeding (2 proprietors), and training (1 proprietor).

FIGURE 2: NUMBER OF SCHOOLS THAT RECEIVED GOVERNMENT ASSISTANCE, BY TYPE AND TIMING OF ASSISTANCE

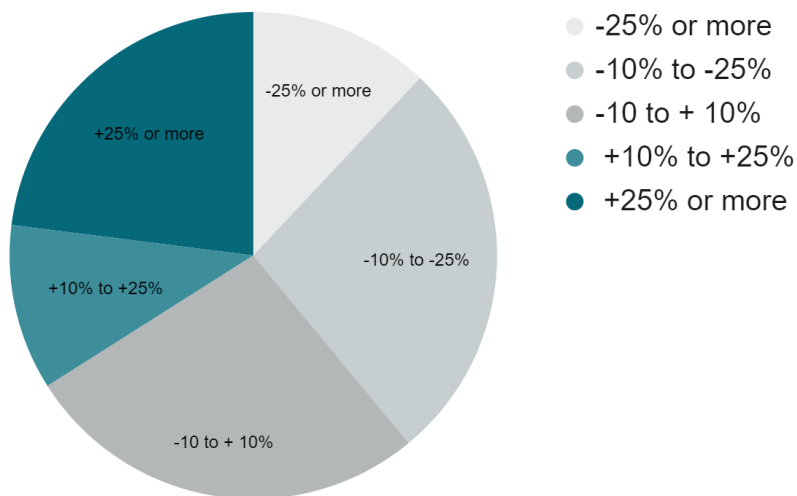


This increased investment in LCPSs may have served as an incentive for some LCPSs to register with the local authorities in order to receive support. Some district officials suggested that the post-COVID-19 support from the GoG to LCPSs in the form of distribution of PPE served to incentivize some LCPSs to become accredited at the district level.

ENROLLMENT TRENDS IN LCPSs IN THE POST-COVID ERA

According to the school proprietor survey, slightly more than one third of schools recorded decreased enrollment, just under one third had minimal decline, and one third increased enrollments. This translates to a net effect of relatively stable enrollment on average across LCPSs, though individual school effects varied widely (see **Figure 3**). The study found no differences between schools with male and female proprietors, nor between accredited and non-accredited schools. Care needs to be exercised in interpreting these figures as enrollment numbers may give a false sense of confidence in the ability of LCPSs to absorb shocks and stresses.

FIGURE 3: ENROLLMENT CHANGE POST-COVID



EFFECTS OF COVID-19 ON FINANCIAL SUSTAINABILITY

School proprietors reported several challenges to financial sustainability as a result of the pandemic including difficulty retaining and paying teachers. Some key barriers to re-opening include the cost of purchasing PPE and the difficulty adhering to social distancing requirements due to infrastructure limitations.

PROFITABILITY PRE- AND POST-COVID

Few LCPSs were profitable prior to the pandemic, but this number reduced considerably as a result of the pandemic. Prior to the pandemic 12% of sampled schools reported collecting a profit. This number declined to 3% at the time of the assessment. Despite the fact that most schools were operating without being profitable, the schools in the sample had been operating for several years. 77.77% of schools in the sample had been in operation for 6 or more years, suggesting financial sustainability.

EFFECTS OF COVID-19 ON LEARNING

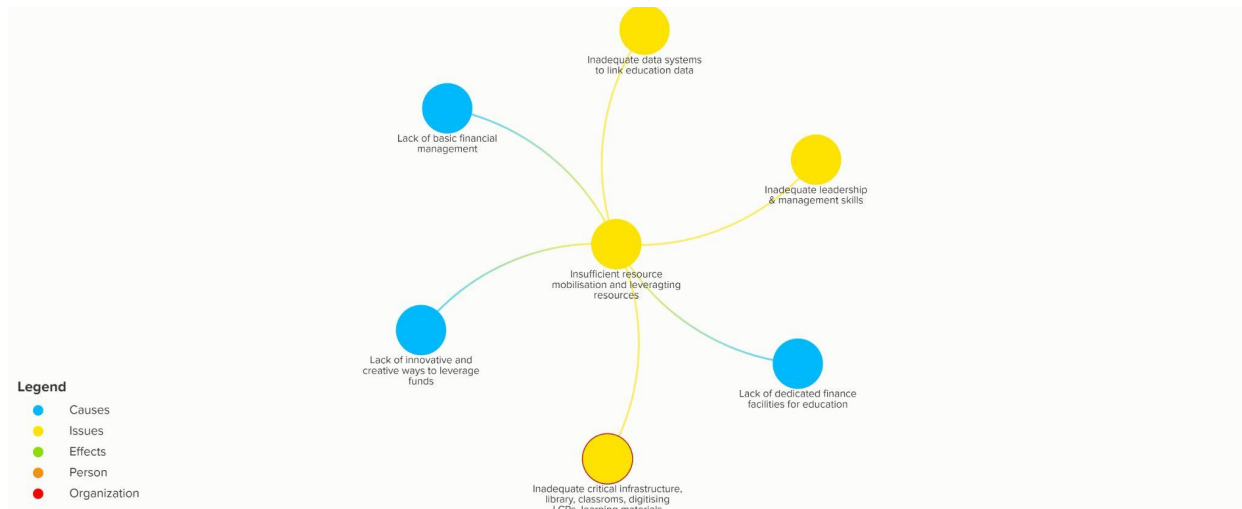
Stakeholders perceived extensive learning loss, especially in the poorest communities. This was attributed to most schools and communities in northern Ghana lacking access to ICT, even though some may have benefited from the USAID sponsored national radio program.

WHAT ARE THE BUSINESS STRENGTHS AND WEAKNESSES OF LCPSs?

Survey results demonstrate that overall LCPS proprietors demonstrated considerable entrepreneurial skills, and some were well educated with financial management as a specialization. However, most proprietors failed to follow basic financial management practices. Unaccredited schools were significantly less likely to follow basic financial management practices. Also, female-owned LCPSs were significantly more likely to be smaller and thus likely less financially sustainable. Proprietors also indicated a lack of access to credit. (See **Figure 4** below for a snapshot of the causes and related issues associated with inadequate LCPS resources.)

While only a small percentage of LCPSs were profitable, this may represent an opportunity for some LCPSs to seek to be recognized as non-profit institutions, perhaps strengthening their justification to receive additional government support.

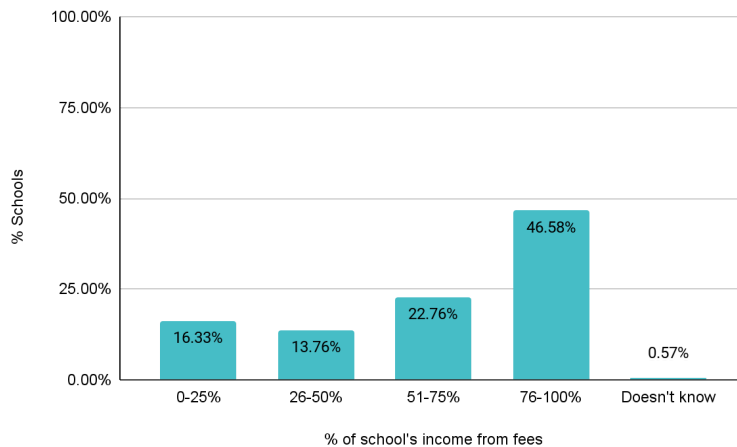
FIGURE 4: SYSTEMS ANALYSIS OF CAUSES OF LCPSs' INADEQUATE RESOURCE MOBILIZATION



DIVERSE SOURCES OF INCOME

One strength that LCPSs demonstrated was the ability to generate a considerable portion of their income from sources other than fees.²¹ As indicated in **Figure 5**, more than half of the schools in the sample generated at least 25% of their income from fees.

FIGURE 5: PERCENTAGE OF LCPSs' INCOME FROM FEE



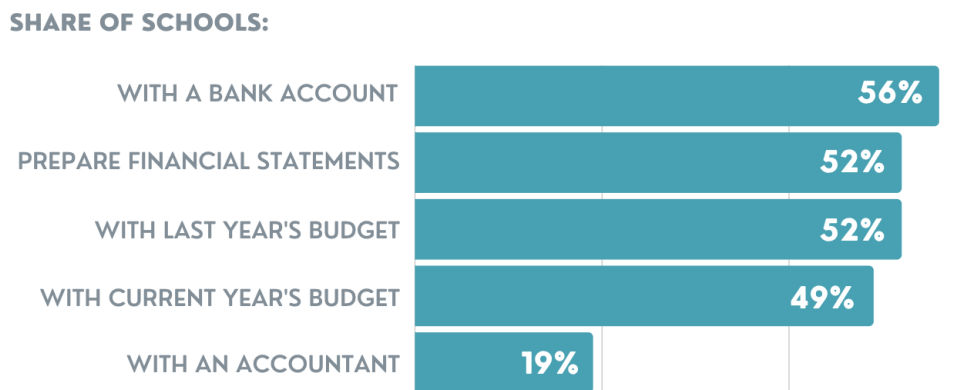
²¹ The survey instrument did not inquire about alternative sources of revenue. However, the qualitative data suggests that additional sources of revenue include farming, school meals, and uniforms.

Our finding that many LCPS proprietors had identified diverse sources of revenue suggests that these proprietors have important entrepreneurial skills.

FINANCIAL MANAGEMENT PRACTICES

Despite LCPSs’ ability to generate diverse sources of revenue, the majority of surveyed school proprietors indicated that they did not follow basic-financial management practices (see **Figure 6**). Systems thinking workshop participants corroborated this claim, indicating that LCPS proprietors needed training in financial management. The failure to follow basic financial management practices is an important vulnerability to the financial sustainability of these schools and could result in, among other things, difficulty accessing loans, given that many surveyed financial institutions explained that they examine small businesses’ cash flow in order to assess the viability of a loan.

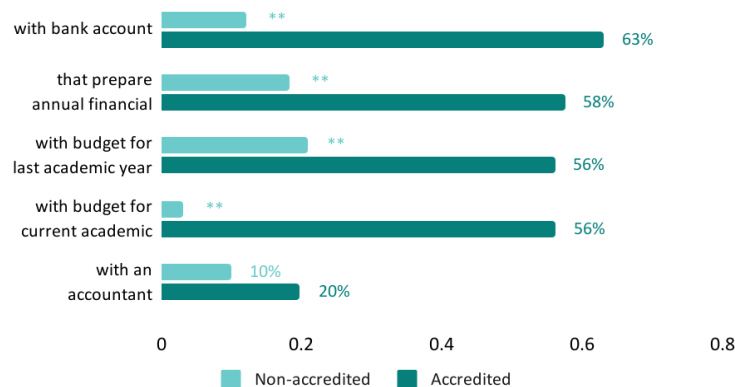
FIGURE 6: SHARE OF LCPSs PRACTICING BEST FINANCIAL MANAGEMENT PRACTICES



Source: Survey of PTA members (2021)

Furthermore, non-accredited schools were significantly less likely to report the use of basic financial management practices (see **Figure 7**). This is perhaps less surprising, given the less formal nature of their operations, but it also suggests that enhancing access to financial management training could be a boon to their operations.

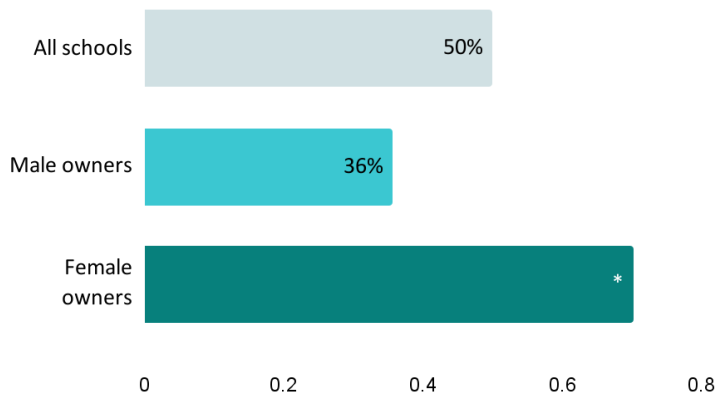
FIGURE 7: SHARE OF SCHOOLS PRACTICING BEST FINANCIAL PRACTICES BY ACCREDITATION STATUS



GENDER DIFFERENCES

Female proprietors were significantly more likely to own smaller schools than male proprietors (see **Figure 8**). Given that profitability and financial sustainability increase with economies of scale, female proprietors owning smaller schools may suggest that female-owned schools are less financially healthy.

FIGURE 8: PERCENTAGE OF SCHOOLS WITH LESS THAN 175 PUPILS



ACCESS TO FINANCE

While surveyed LCPS proprietors indicated a strong interest in obtaining loans, few had actually accessed loans. Although 76% of surveyed school proprietors indicated that they were interested in receiving a loan, only 17.46% of school proprietors had ever received a loan.

Respondents from lending/financial institutions reported that some of the barriers to extending loans to LCPSs include that many lack collateral and have poor accounting practices, which makes it difficult for financial institutions to assess LCPSs' cash flow and credit worthiness. Finally, financial institutions indicated that major barriers to extending their services to the north were knowledge gaps about the market-share of and demand for finance among LCPSs in the north.

During the systems thinking workshop, stakeholders suggested that the Government of Ghana, donors, CSOs, and private sector actors partner to develop a strategy to attract finance for LCPSs through a risk-sharing system, such as a credit guarantee scheme, that could enhance LCPS access to finance at below market rates.²² This suggestion aligns with the feedback the team received from lending institutions that indicated that a blended finance option would help them reduce their risk in the sector and lower the interest rates charged to LCPSs.

Systems thinking workshop participants also suggested developing financial oversight mechanisms and consumer protection policies to protect LCPSs from predatory lending.

²² A credit or loan guarantee "is a promise by one party (the guarantor) to assume the debt obligation of a borrower should the borrower default [on their loan]" (USAID-Deloitte, 2019, p. 79).

WHAT IS THE QUALITY OF LCPSs?

Multiple studies and assessments of the relative quality of LCPSs in Ghana suggest they have similar and perhaps slightly higher performance on standardized learning assessments (see Tooley & Dixon, 2006; MOE Ghana, 2018; Pesando et al., 2020; USAID, 2019). These study designs, however, may not adequately account for the likely selection bias of fewer of the lowest income students enrolling in LCPSs compared to public schools (see R4D, 2016). As a result, it is difficult to definitively determine their relative quality beyond noting that they perform at similar or slightly higher levels as public schools but serve fewer of the poorest students.



Our research supports the findings of other studies showing that LCPSs are perceived by parents to be of higher quality than public schools (Heyneman and Stern, 2014). We also found that LCPSs' relative quality is linked primarily to strong supervision and accountability for teachers, while quality gaps are associated with lack of resources and having few qualified teachers.

SCHOOL LEADERSHIP

Many respondents indicated that LCPS leaders' careful supervision of teachers is a key reason for their relatively strong performance. Respondents suggested that the regular attendance and time on task of LCPS teachers is due to tighter supervision and internal accountability to their supervisors who can more easily fire them. In comparison, public school teacher attendance and effort is regarded as a major challenge and school leaders have little control of personnel retention/dismissal decisions.

While school leaders were better able to hold teachers accountable for their work, many respondents reported that LCPS leaders lack school management skills. Respondents pointed to the need for leadership training for proprietors to foster effective leadership practices in running a school, supervising staff, managing finances, and navigating legal requirements. The following is an illustrative excerpt from a national level stakeholder:

“Sometimes the proprietors themselves are not educationists so they come to the classroom and may even see the teacher teaching the wrong thing but they may not know it. But as a proprietor you should know what the teacher is teaching. So if the proprietors fail to upgrade themselves they cannot supervise their teachers [effectively].”

Systems thinking workshop participants further indicated that the lack of school management skills eroded the ability of school staff to participate in school decision-making and limited the engagement of parents in school management.

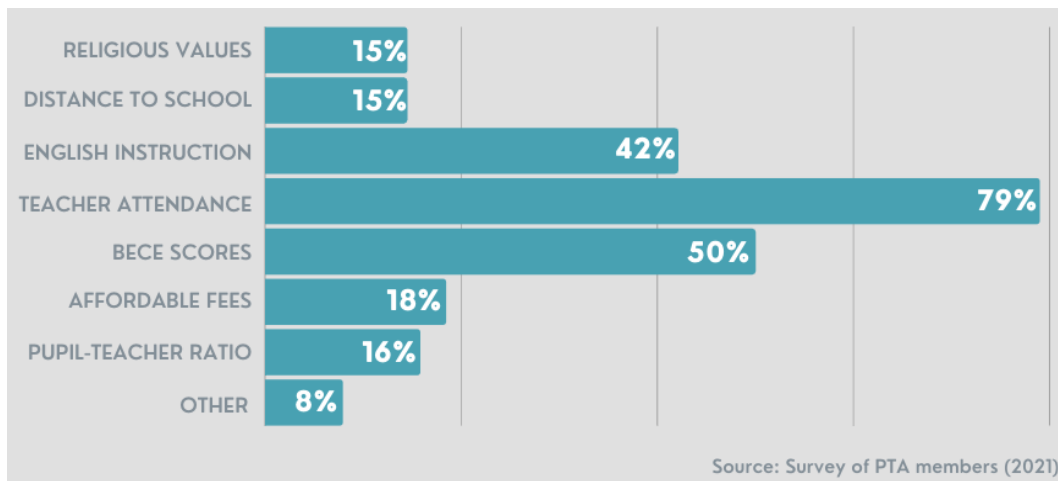
TEACHER ENGAGEMENT AND QUALITY



Responsive, present, and engaged teachers were regarded as a primary reason for the higher performance of LCPSs compared to government schools. Teachers are accountable to proprietors and/or head-teachers. There is also greater accountability to parents, who are paying for the service, and sponsoring institutions (e.g. religious organizations or local faith communities) that support and oversee some LCPSs. This local accountability creates a culture of responsiveness and performance. Surveyed PTA members indicated that they

choose to send their children to LCPSs because of the better attendance and time on task of LCPS teachers compared to public school teachers, higher test scores, and more English instruction (see **Figure 9**).

FIGURE 9: PTA MEMBER PERCEPTIONS OF WHY PARENTS CHOOSE LCPSs



However, LCPSs are challenged by their limited capacity to hire and retain qualified teachers. Low proportions of trained teachers in LCPS (an average of 5 out of 9 or 55%, see **Figure 10**) likely affects the quality of instruction as well as their capacity to support learners with cognitive and other disabilities.

FIGURE 10: TEACHER CHARACTERISTICS OF LCPSs



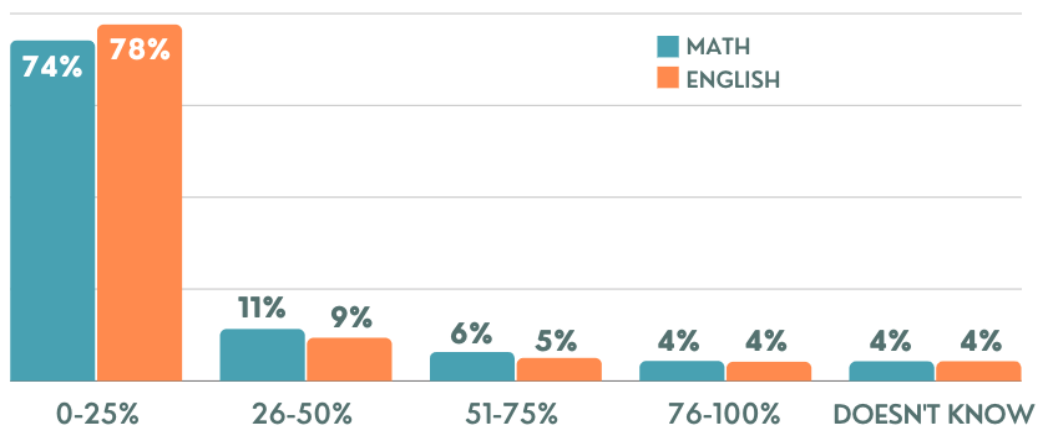
Source: Survey of 92 LCPS proprietors (2021)

It also seems that the low-rate of credentialed teachers in LCPSs has multiple root causes, including low and inconsistent pay, few trained-professionals in more rural and under-developed areas, and difficulty retaining qualified teachers. Interview respondents and systems thinking workshop participants indicated that the Teachers Service Commission (TSC) placed teachers, upon completing their training and earning credentials, into public schools. These factors represent systematic barriers to increasing the proportion of qualified teachers in LCPSs in northern Ghana, and an ultimate solution may require policy responses (e.g. placing some qualified teachers in LCPSs, especially in rural areas lacking access to public schools).

TEACHING AND LEARNING MATERIALS

LCPSs often lack adequate supply of teaching and learning materials (see **Figure 11**). Approximately three quarters of LCPS proprietors surveyed reported that between 0-25% of students had access to textbooks in Math and English. Stakeholders indicated that budgetary constraints - and some suggested that development partner policies favoring public schools - currently limit the government's ability to extend teaching and learning materials to LCPSs. Only 21% of the LCPS proprietors indicated that they are receiving teaching materials from the Government. None of them (0%) were receiving student learning materials prior to the pandemic and only three proprietors received student materials after the onset of the pandemic.

FIGURE 11: PERCENTAGE OF STUDENTS WITH ACCESS TO ENGLISH AND MATH TEXTBOOKS

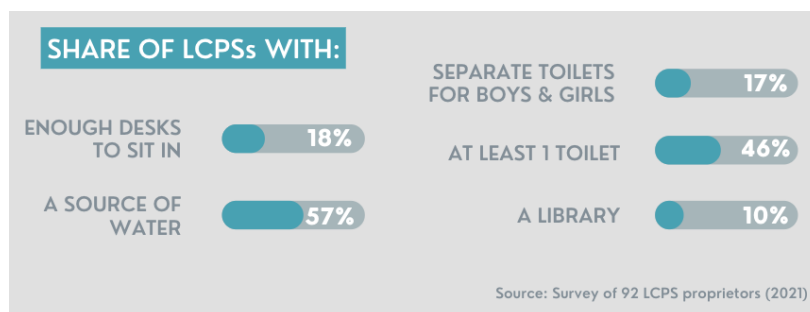


INFRASTRUCTURE

Inadequate physical infrastructure is a common challenge facing many LCPSs.²³ Most LCPSs lack the financial capacity to construct standard buildings/classrooms. Some schools are reported to operate under semi-permanent structures made using poor quality materials such as plywood, which may pose safety risks like fire or instability. For the schools that have set up permanent structures, they may struggle to maintain the physical infrastructure properly. Some structures may have further deteriorated while being out of use during the COVID-19 school closures.

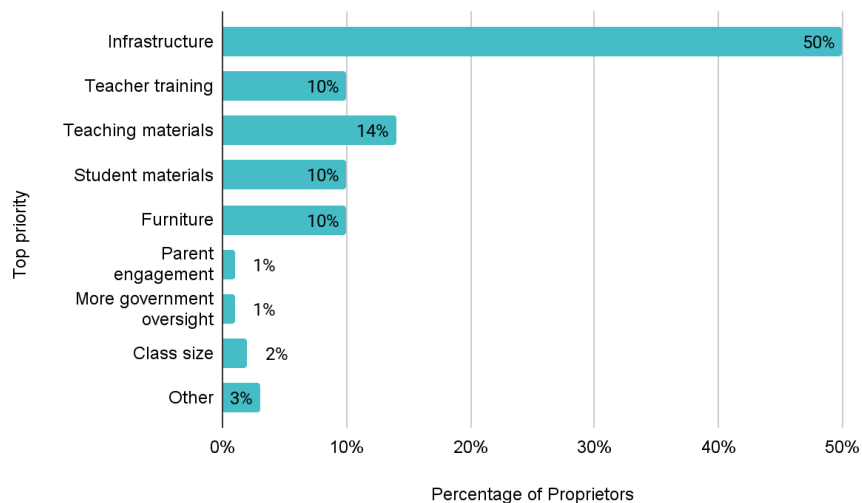
²³ This was a consistent finding across the proprietor survey, key informant interviews, and the systems thinking workshop.

FIGURE 12: SCHOOL INFRASTRUCTURE IN LCPSs



Inadequate infrastructure also impedes access for learners with physical disabilities and for girls. Inadequate water sanitation and hygiene infrastructure impedes girls’ attendance during menstruation. Half of school proprietors ranked infrastructure investment as their top priority for improving school quality, by far the most frequent selection (see **Figure 13**). Teaching materials, student materials, furniture, and teacher training also received a number of responses indicating these as priorities.

FIGURE 13: PROPRIETORS TOP RANKED CHOICE FOR IMPROVING SCHOOL QUALITY



Results from school proprietor survey. One proprietor ranked two choices as “top priorities”: infrastructure and “other” (school feeding).

WHAT ARE THE CHARACTERISTICS OF DEMAND, THE AVAILABLE SUPPLY, AND BARRIERS TO ENTRY FOR MARGINALIZED POPULATIONS?

Our qualitative and quantitative data shows that there is a growing supply of low-cost private schools in the region supported by sustained demand for these schools. This data supports the findings of the earlier USAID-funded study of LCPSs in the target districts conducted by ASSESS (2019).

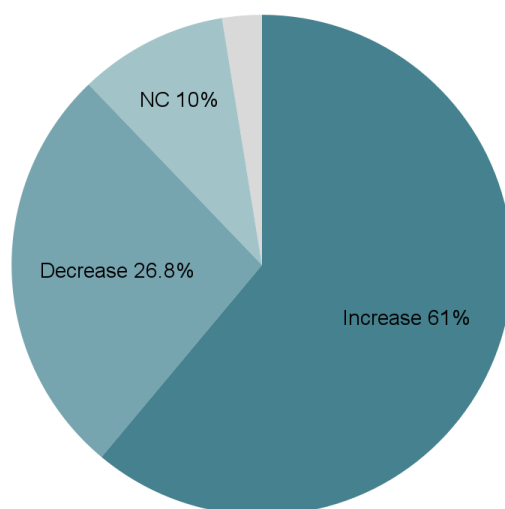
In relation to the ability of children from marginalized groups to access LCPSs, PTA members indicated that the children who were most likely to be out of school in their community were children coming from poor families, followed by girls, and children with disabilities. While there is access to LCPSs for relatively poor students, the poorest of the poor are still likely to remain out of both the private and

public school sector in the target communities. Inadequate WASH infrastructure is likely a key barrier to girls' access. While learners with disabilities accessed over half of the LCPSs in the sample, some of the identified weaknesses of LCPSs are related to the key domains of inclusive education: 1) accessible and safe infrastructure, 2) trained teachers, and 3) accessible teaching and learning materials.

SUPPLY AND DEMAND

Our research suggests that there is robust demand for LCPSs in northern Ghana. Sixty-one percent of LCPS proprietors surveyed indicated a growth in enrollment over the last five years. This steady growth in enrollment suggests robust demand. Furthermore, 32.6% of surveyed school proprietors had a waitlist for enrolling in their school suggesting that existing demand surpassed supply of seats in the school.

FIGURE 14: SHARE OF PROPRIETORS REPORTING ENROLLMENT INCREASE/DECREASE/NO CHANGE OVER THE LAST 5 YEARS



Our qualitative data also indicates growth in the sector. Respondents from non-governmental organizations working in the low-cost private school sector and from civil society organizations representing private schools indicated that there was sustained demand for low-cost private schools and corresponding growth in the sector.

Our findings corroborate the findings from the 2019 ASSESS report, which found that there was a 17% annual growth rate for LCPSs in the target districts between the years of 1986 and 2019.

Nevertheless, several research participants indicated that enrollment in the upper primary grades and in junior high school was eroding due to the current education policy that provides a 30% quota for entry into free senior high school for public school students.

FILLING GAPS IN ACCESS

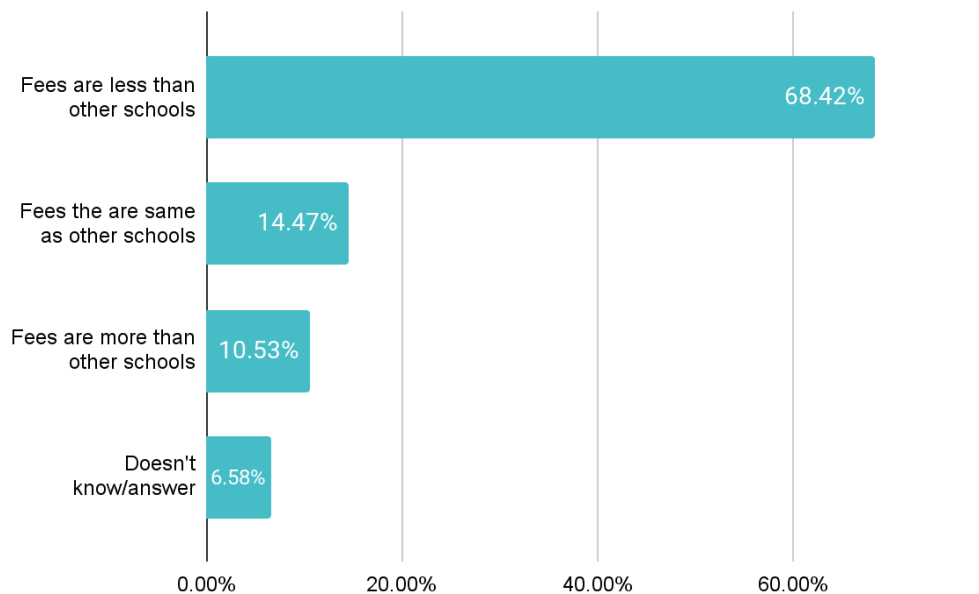
Our qualitative findings suggest that national, regional, and local stakeholders believe that LCPSs are filling gaps in supply of schooling. For example, one government official explained,

In terms of accessibility I would say low cost private schools are springing up for a number of reasons. First, the private schools are sort of responding to a gap. Government schools are doing well but in a number of places there are no fully-fledged government schools.

COST OF SCHOOL

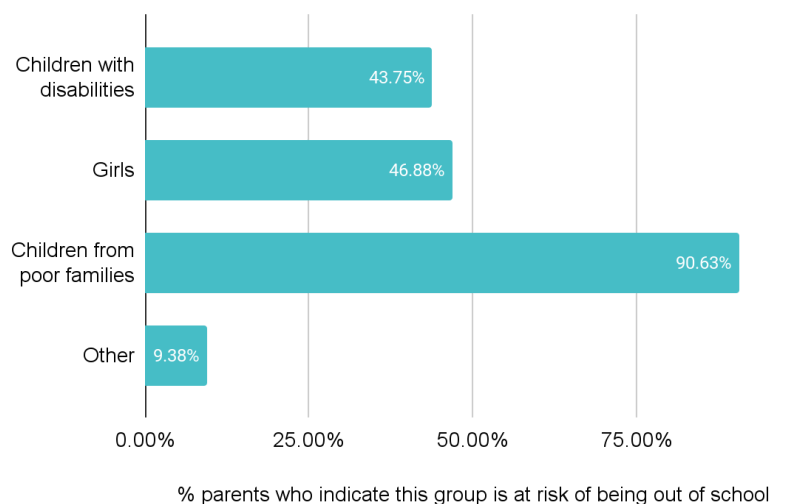
Our data suggests that LCPSs were relatively affordable as compared to other schools in the community. Sixty-eight percent of surveyed PTA members responded that the fees charged at the LCPS were less than fees charged at other schools in the community (see **Figure 15**). Only 11% of surveyed PTA members indicated that the low-cost private school was more expensive than other schools in the community. This data suggests that the majority of low-cost private schools in our sample were less expensive to attend than other schools in the nearby area.

FIGURE 15: PTA MEMBERS' COMPARISONS OF SAMPLED SCHOOLS' FEES AS COMPARED TO OTHER SCHOOLS IN COMMUNITY



While most of the sampled low-cost private schools were deemed by PTA members to be less expensive than other schools in the community, PTA members still indicated that the children who were most likely to be out of school in their communities were children coming from poor families, followed by girls, and children with disabilities (see **Figure 16**). Furthermore, our qualitative data suggests that low-cost private schools are still too expensive for the poorest of the poor. This data supports earlier studies that show that while poor populations are generally able to access LCPSs, the poorest quintiles of the population is unable to afford LCPSs (e.g., Akaguri, 2011; Baum, Abdul-Hamid, and Wesley, 2018; Day Ashley et al., 2014; Harma, 2008; R4D, 2016).

FIGURE 16: PERCENTAGE OF PTA MEMBERS REPORTING CHILDREN FROM A GIVEN DEMOGRAPHIC GROUP IS AT RISK OF BEING OUT OF SCHOOL



GIRLS' SCHOOLING AND WASH

As mentioned above, including inadequate water, sanitation and hygiene (WASH) infrastructure is a possible barrier to girls' access to LCPSs. Forty-one percent of surveyed school proprietors indicated that they had no source of drinking water at their school. Fifty-four percent of surveyed school proprietors indicated that their schools had no toilet/latrine/outhouse facility. While access to safe drinking water and adequate sanitation is essential for both boys' and girls' schooling, inadequate WASH infrastructure can create important barriers to girls menstrual hygiene management (UNICEF, 2018).

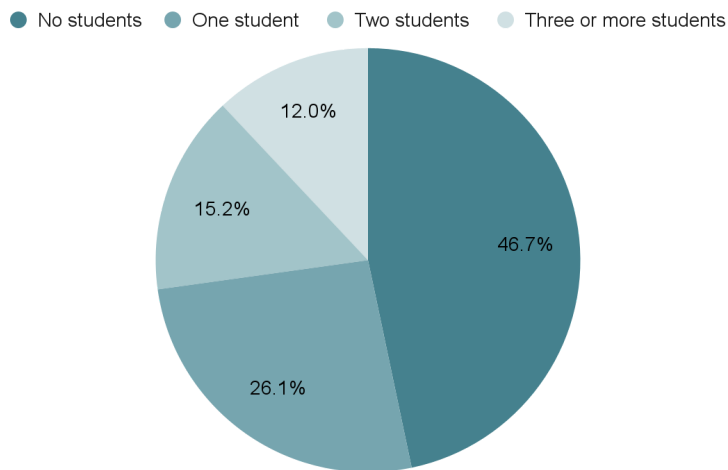
Furthermore, our qualitative data suggests that there is inadequate access to water in many of the communities in the 17 ZOI districts. Inadequate access to water in communities can create greater domestic burdens for girls taking time away from studying and attending school (Nauges and Strand, 2013). For example, one government official based in northern Ghana explained,

...girls normally would suffer absenteeism, more than boys, especially in areas where [...] there's a shortage of water. It is so common to see girls being asked to stay back and fetch water or even wake up so early fetching water that they get late to school.

BARRIERS FOR LEARNERS WITH DISABILITIES

While our data suggest that learners with disabilities are accessing over half of the LCPSs in the sample (see **Figure 17**), we also found that learners with disabilities were likely to remain out of school (see **Figure 16**) and that most LCPSs are weakest in the key domains necessary to promote inclusive education.

FIGURE 17: PERCENTAGE OF LCPSs WITH STUDENTS WITH DISABILITIES AT SAMPLED LCPSs



Inclusive education requires accessible physical infrastructure, teaching and learning materials that address the learning needs of learners with disabilities (e.g., materials in Braille), properly trained teachers who can effectively teach to all students, and addressing discrimination and marginalization of learners with disabilities in schools and communities (USAID, 2018). As mentioned previously, our research suggests that LCPSs struggle in at least three of these domains: 1) constructing and maintaining safe infrastructure, 2) obtaining the teaching and learning materials necessary to support learning, and 3) employing adequately trained teachers who can meet the needs of all students. Addressing these issues will likely enhance accessibility of LCPSs to learners with disabilities.

IS THERE VIABLE DEMAND FOR LCPSS IN NORTHERN GHANA TO JUSTIFY USAID INVESTMENT IN ENHANCING THE QUALITY AND SUSTAINABILITY OF THE SCHOOLS?

The continued growth of the LCPS sector and its resilience to shocks suggests that there is viable demand for LCPSs to justify USAID investment in enhancing the quality and sustainability of the schools.

Out of the schools in the original ASSESS (2019) sample, only 15 schools had closed down despite the emergence of a global pandemic.

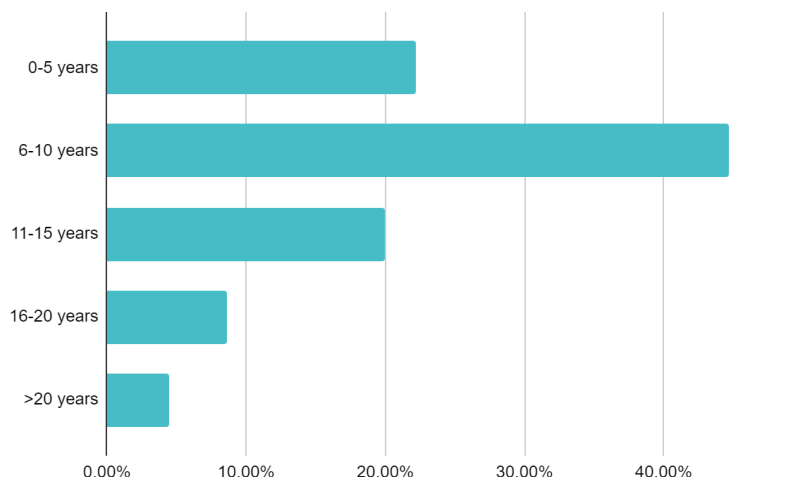
CONTINUED GROWTH

Our qualitative and quantitative data suggests that there was continued growth in the supply of LCPSs and the enrollment in LCPSs (see **Figure 14**). In particular, 61% of proprietors indicated that they have experienced growth in enrollment over the last five years. In addition, key informants at the national and local level indicated continued growth in the LCPS sector. This data corroborates the ASSESS (2019) report, which found a 17% annual growth rate for LCPSs in the target districts between 1986 and 2019.

LONGEVITY

The vast majority of surveyed school proprietors (78%) reported that their schools had been in operation for six or more years. In particular, 44.71% had been in operation between six and ten years, 19.95% had been in operation for between 11 and 15 years, 8.65% had been in operation for between 16 and 20 years, and 4.46% had been in operation for more than 20 years (see **Figure 18**). This data suggests that these schools are sustainable.

FIGURE 18: NUMBER OF YEARS IN OPERATION



RESILIENCE TO SHOCKS

Furthermore, despite the closure of schools due to COVID-19, most LCPSs in the sample were able to restart their operations when the government reopened schools. This suggests that LCPSs are sufficiently resilient to justify a USAID investment in them.

HOW DOES ACCOUNTABILITY (BOTH INTERNAL AND EXTERNAL) WORK IN LCPSs?

LCPSs have relatively high levels of internal accountability linked to local control over personnel management, selection, and dismissal, in contrast to public schools. In terms of external accountability, LCPSs have high market-based accountability, in that they are accountable and responsive to parents and local communities, some have a degree of accountability from sponsoring civil society organizations or private business networks, and all are subject to low to moderate levels of state accountability.²⁴ State accountability functions primarily through national examinations and accreditation requirements, though the latter are imperfectly adhered to and enforced, in part due to the undue burden it places on some extremely under-resourced schools. It appears that there are low levels of monitoring by state officials and enforcement of standards beyond accreditation.

²⁴ 80% of sampled LCPSs had an active PTA that provided input on school functions.

ACCOUNTABILITY

Accountability implies being held to account for performance. In education policy, accountability is associated with the challenge of quality control in service delivery. Education policy describes three main forms of “control” or “accountability”: bureaucratic, market, and professional. Bureaucratic control is primarily regulatory and administrative and can take the form of the control of inputs through the imposition of standards or monitoring by state officials, or the regulation of outputs through rewards or sanctions for performance, as in assessment-driven systems of standards-based accountability. Market control recognizes how schools subject to market forces must be responsive to parents who can “vote with their feet” and opt out of the school if they are not satisfied with performance. Professional control is associated with norms of professions and involves high barriers to entry for human resources, peer-control, and a high degree of autonomy. To this, education policy scholars have added the notions of external and internal accountability. External accountability refers to those forces outside of the school to whom educators are accountable for performance (e.g. the market or the State), while internal accountability refers to the processes and norms by which educators within the school hold themselves and each other to account for students’ learning.

INTERNAL ACCOUNTABILITY

Survey results and key informant interviews affirm a theme in the research literature on LCPSs, that they have a higher degree of internal accountability compared with public schools. Respondents indicated that LCPS leaders’ careful supervision of teachers and autonomy to dismiss underperforming teachers corresponds to higher teacher motivation, performance, and responsive practice (e.g. attendance and effort). For example, 79% of proprietors indicated that higher teacher attendance was a reason parents chose to enroll their children in LCPSs.

This perceived higher internal accountability in LCPSs is linked to local control and is regarded as a key reason for their relative quality. Respondents described the internal accountability in LCPSs in contrast to the situation in many public schools, where there is no local control over the appointment or dismissal of teachers and teachers are not held accountable for attendance and effort, which stakeholders indicated results in higher rates of teacher absenteeism and underperformance in public schools.

Stakeholder responses indicated that LCPSs can further enhance internal accountability through efforts to strengthen the professionalization of teachers and head teachers.

EXTERNAL ACCOUNTABILITY

With respect to external accountability, LCPSs have high market accountability and relatively low levels of professional and bureaucratic accountability. School proprietors and teachers are primarily accountable to parents and local communities, who are paying for the service and choosing to enroll their children.²⁵ Some LCPSs also have a degree of accountability to their sponsoring institutions or networks (e.g. religious organizations, local faith communities, private business networks). These networks provide varying degrees of support and oversight to their affiliated LCPSs. For example, the Islamic schools have a unit within the Ministry of Education that supports and monitors them and Catholic schools are supported by diocesan offices of education which provide limited training and support services and sometimes require quality control standards for a LCPS to be officially recognized

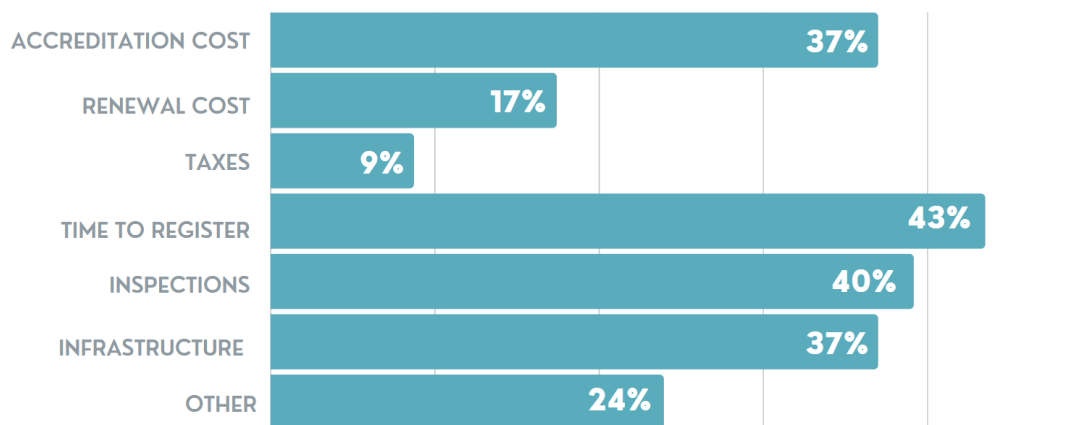
²⁵ 80% of sampled LCPS proprietors indicated that they had an active and engaged PTA.

by the Church. Schools affiliated with a private for-profit network like Omega schools also have a high degree of accountability and internal controls within the network, often with the aid of technology and centralized curriculum and lesson planning.²⁶ These represent forms of civil society led quality-control and oversight. Key stakeholders also perceived that schools affiliated with some civil society network (religious, NGO, or private for-profit) seemed to be higher performing, suggesting that this civil society support and oversight carries benefits with regard to school performance. Finally, the Ghana National Association of Private Schools (GNAPS), serves as an umbrella organization representing all private schools and serves, in particular, as an intermediary with the government. It does not appear that GNAPS has a substantive accountability function.

With respect to public external accountability, the State appears to provide little accountability or support to LCPSs. The primary form of public accountability of LCPSs is regulatory barriers to market entry through legal requirements for any private school to become accredited by the State. Despite this legal mandate, 20.6% of our sample of LCPS were unaccredited, suggesting the law is not fully enforced.

Proprietors and other stakeholders indicated that some LCPSs struggle to meet accreditation requirements and the process itself may be cumbersome. One-third of the school proprietors reported facing barriers to accreditation. The greatest barriers reported were time to register (43%), inspections (40%), cost (37%), and infrastructure requirements (37%) (see **Figure 19**).

FIGURE 19: BARRIERS TO REGISTER ACCORDING TO SCHOOL PROPRIETORS²⁷



Additionally, district officials responsible for enforcing the accreditation requirements recognize the public good being fulfilled by LCPSs founded in areas with inadequate access to public schools, and understand the challenges some LCPSs face in fulfilling accreditation standards. As such, many are reluctant to enforce the accreditation standards and shut down schools that are providing educational access where it is otherwise lacking. Some stakeholders indicated the need for a more graduated approach to state recognition and accreditation, such that most schools can quickly become accredited at a preliminary or lower level and incentives can be used to encourage full or higher levels of accreditation. Systems thinking workshop participants also suggested that NASIA should embrace policies that support LCPSs to meet standards, beyond simply mandating that standards be met. Adopting this approach would require public officials to be clear about basic minimum standards for schools to be granted temporary recognition (e.g. schools not posing an acute safety threat to children)

²⁶ Omega schools is not currently operating in northern Ghana, but we included the operating model of Omega schools in our analysis.

²⁷ The data for this figure come from the 32 school proprietors surveyed who reported facing barriers to register.

and a willingness to enforce these standards. Then schools can be incentivized and assisted to reach higher standards or full accreditation over time.

Besides the accreditation process, state accountability functions through state testing and an inconsistent and limited degree of monitoring by state officials. Of surveyed school proprietors, 59% indicated that the government does not provide any oversight for their school. One respondent summarized:

But once they [state officials] are satisfied that the minimum requirements have been met and they certify you to commence operations, that ends it. They will never go there again to see how the school is functioning.

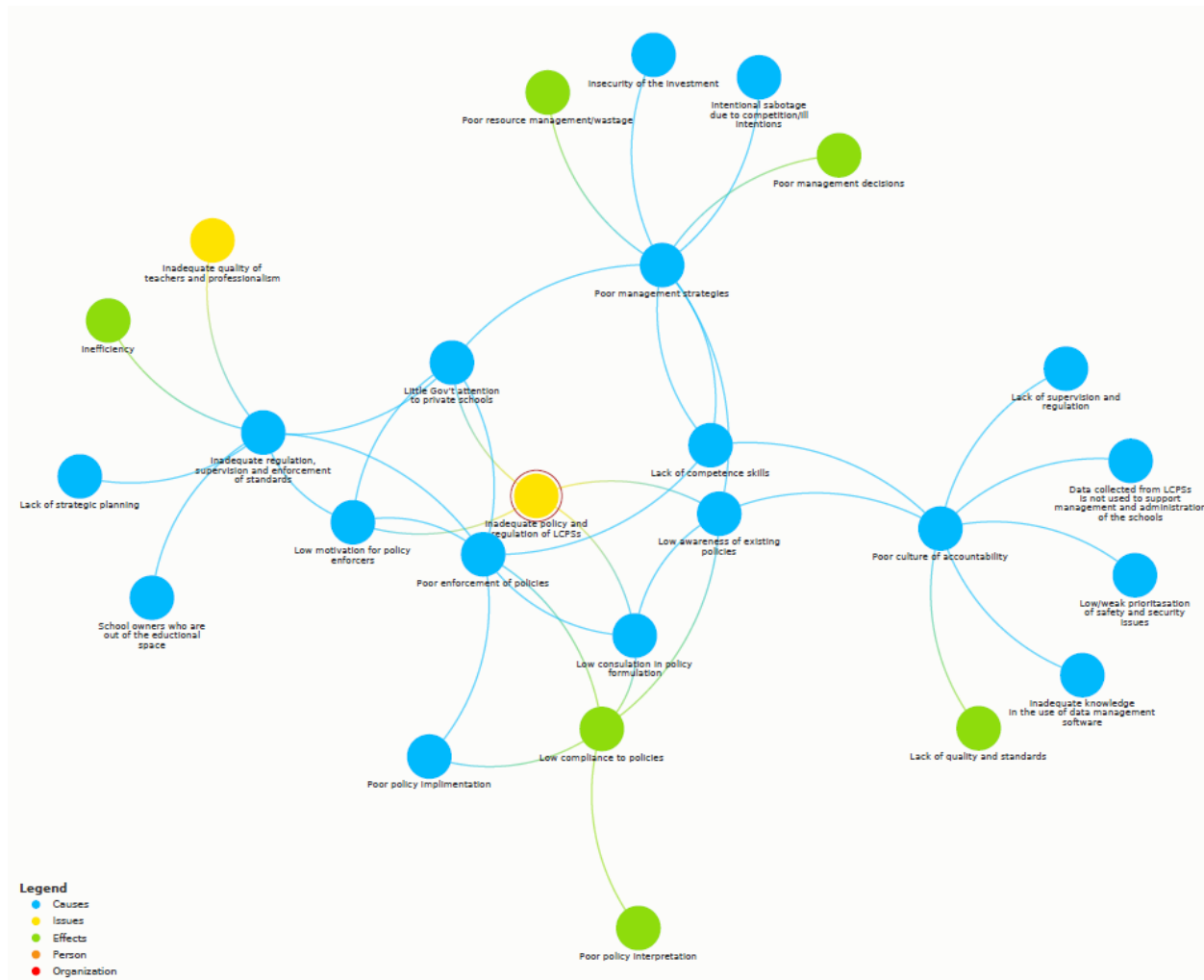
Additional forms of state support to LCPSs appears to take the form of a patchwork of limited, rather *ad hoc* services delivered by some regional government entities. These services can include support with basic administrative functions like registering admitted students and tracking attendance or providing training opportunities about new regulatory requirements or government programs. On the whole it appears that public support for and oversight of LCPSs is inconsistent and limited, and lacks a clear framework to guide when LCPS support or oversight should be prioritized.



Systems thinking workshop (STW) participants indicated that local and national authorities responsible for overseeing schools needed greater capacity to carry out their oversight role, greater appreciation for the role of LCPSs in contributing to the education of Ghanaian children, and greater understanding of the unique needs of LCPSs (see **Figure 20**). Workshop participants indicated that local and national authorities did not have sufficient resources to oversee all schools. Furthermore, workshop participants indicated that local education officials needed greater training on how to supervise

LCPSs, including greater awareness of the unique contributions of LCPSs to the sector and the need to shift their approach from one that levies sanctions to one that supports LCPSs to provide quality education. Finally, workshop participants lamented that there are limited channels for local education officials to communicate to the Ministry of Education on policy implementation, which inhibits information sharing about what is working well and where there is need for greater support.

FIGURE 20: SYSTEMS ANALYSIS OF THE CAUSES AND EFFECTS OF POOR STATE REGULATION OF LCPSs



CHILD PROTECTION ISSUES

Systems thinking workshop participants suggested that while child protection issues were prevalent in both public and private schools throughout the country, the weak external oversight of LCPSs may create certain vulnerabilities in the area of child protection. Some key areas of concern included poor infrastructure that may be vulnerable to collapse and untrained teachers who may resort to corporal punishment.

RECOMMENDATIONS

The study team recommends five overarching approaches to enhancing LCPS quality, accountability, financial sustainability and learner access, particularly in the midst of the COVID-19 pandemic:

- 1) USAID support LCPSs to reopen (after mandatory COVID-related closures) and sustain operations in the midst of the pandemic by enhancing classroom and WASH infrastructure, providing reusable PPE, and including LCPSs in distance learning efforts;
- 2) USAID augment LCPS access to finance through supporting approaches, such as blended finance, that encourage lending to high risk sectors, and through supporting NGOs providing lending and financial management training to LCPSs in other parts of Ghana to extend their services to LCPSs in northern Ghana;
- 3) USAID support a package of quality interventions for LCPSs including extending existing quality interventions to LCPSs and tailoring new interventions to the LCPS sector;
- 4) USAID partner with the Ministry of Education to enhance access to LCPSs through subsidies, infrastructure support, social and behavioral communication strategies, and teacher and school leadership training on inclusive education;
- 5) USAID partner with the Ministry of Education to explore enhanced LCPS oversight mechanisms through greater professionalization, regulatory revisions, and capacity building.

These five recommendations are detailed below.

RECOMMENDATION I:

SUPPORT LCPSs TO REOPEN AND SUSTAIN OPERATIONS IN THE MIDST OF A PANDEMIC

Respondents indicated that some of the barriers to maintaining operations amidst the COVID-19 pandemic include 1) difficulty supporting social distancing due to infrastructure constraints, 2) difficulty ensuring access to personal protective equipment, and 3) difficulty maintaining operations during intermittent pandemic-related school closures. The study team recommends USAID support LCPSs' ability to maintain operations in the midst of the pandemic through the following:

- 1) enhancing classroom and WASH infrastructure,
- 2) providing reusable PPE,
- 3) providing short-term stimulus or operating loans, and
- 4) including LCPSs in distance learning efforts.

INFRASTRUCTURE SUPPORT

Support for LCPSs to upgrade WASH and classroom infrastructure will help LCPSs follow COVID-19 protection protocols. USAID should support LCPSs to gain access to blended finance solutions to help them upgrade their classroom infrastructure (see recommendation 2 for more details on how to implement such an approach). This investment would not only enhance classroom ventilation and social distancing (both important to COVID-19 safety), but the investment would allow the schools to serve more students and thus increase their revenue. Such an approach would leverage and augment USAID investment with private financial resources and will make infrastructure investments more scalable and sustainable; however, it would also make the change process more gradual.

Upgrading infrastructure also has many other benefits. Support for upgrading infrastructure would also ensure shelter from the elements to reduce school closures and loss of instructional time, and provide adequate shelter for teaching and learning materials, enhancing their durability and reducing annual cost outlays (Read, 2015). Infrastructure support was listed as a top priority for improving education quality for 50% of LCPS proprietors.

Enhancing WASH infrastructure will help with maintaining COVID-19 hygiene and sanitation protocols and will likely also support girls' menstrual hygiene management and thus their attendance during menstruation (e.g., Sperling and Winthrop, 2015). USAID is already investing in upgrading WASH infrastructure in northern Ghana and LCPSs could be included in these efforts.²⁸

PERSONAL PROTECTIVE EQUIPMENT (PPE)

The GoG has already provided some access to personal protective equipment for schools in Ghana. USAID should support/encourage the government to provide washable/reusable masks to enhance the longevity of PPE equipment, or consider making direct investments in this area for LCPSs. This was identified as a time-sensitive gap for LCPSs to be able to operate safely during the pandemic. Estimates of LCPS market-share and enrollment from this report (213 LCPSs and 46,500 students in ZOI districts and 704 LCPSs and 154,000 students in the 5 regions of Northern Ghana), can inform Ministry planning or USAID direct investment.

SHORT-TERM STIMULUS/OPERATING LOANS

USAID should support the Government of Ghana to provide short-term stimulus/operating loans to LCPSs to help keep them solvent during the pandemic. USAID can add funding to the existing GoG stimulus policy mechanism and work to improve outreach to LCPSs or target funding for that purpose. These measures have been successfully implemented in many parts of the world in helping small businesses maintain operations during the COVID-19 pandemic (e.g. Bartik et al., 2020). This could be structured as a modest, forgivable loan through lenders, which would provide a strong incentive to establish relationships between LCPSs and lending institutions, closing a knowledge and experience gap on both sides. This would allow LCPSs to be informed of additional financing opportunities to support investments in infrastructure or other improvements and it would allow lenders to collect basic information about LCPSs in the region to better understand the market opportunities for financing products.

DISTANCE LEARNING

Due to the nature of the COVID-19 pandemic, future lockdowns/closures of schools are possible due to the emergence of different variants of the virus and the periodic waves of infection. Schools should be prepared for alternative ways to continue with their operations and service delivery with limited in person instruction. The study team agrees with systems thinking workshop participants who suggested enhancing LCPS access to distance and e-learning platforms to help schools maintain operations and continuity of learning during school closures.

²⁸ See for example a description of USAID's WASH investments at the following website: <https://www.usaid.gov/ghana/water>

Efforts should be made to further explore the most feasible and appropriate means of structuring such efforts, given limited technology and communications infrastructure in the target regions. Radio has already been used effectively with USAID support in Ghana and similar national contexts, and some countries have continued to provide radio programming even after the return to school.

An ongoing Radio Program distance-learning investment provides multiple benefits and is a strategy worth seriously considering: 1) it can provide supplemental learning opportunities to children outside of school, and reinforce learning for all students, a worthwhile investment regardless of the pandemic given the still high numbers of zero-scores on national assessments; 2) it is low-cost and relies upon widely available technology (though investments in radio station infrastructure and small radios for families should be explored to expand access to target populations); 3) it would account for the unpredictable nature of how the pandemic may affect schools, where closures could be periodic and ongoing for some time; and 4) it could be scaled up and augmented if needed, or institutionalized as a sustained national program to advance learning goals.

RECOMMENDATION 2:

AUGMENT FINANCIAL MANAGEMENT TRAINING AND LENDING SERVICES

The study team suggests that USAID support LCPSs' access to finance and to financial management training.

TRAINING IN FINANCIAL MANAGEMENT AND REVENUE GENERATION

The study team recommends that USAID encourage/facilitate organizations already providing financial management training to LCPSs in other parts of Ghana to expand their support to LCPSs to northern Ghana. For example, several organizations have financial management training courses that are tailored to the needs of LCPSs (e.g., Results for Development, 2016). Many of these organizations also facilitate trained LCPSs to access edufinance programs through partner financial institutions.

EXPANDING ACCESS TO FINANCE

The study team agrees with systems thinking workshop participants who recommend that USAID encourage financial institutions (FIs) to expand their services to northern Ghana by addressing key supply-side barriers, such as the risks and costs of finance to LCPSs. USAID could use grants or partnerships with both public and private sector actors that play a role in increasing financing to LCPSs. For example, USAID can partner with financial institutions to extend blended finance²⁹ facilities to LCPSs, such as concessional loan facilities or credit guarantee schemes.³⁰ Stakeholders from finance institutions confirmed that such methods would provide meaningful incentives to expand the supply of financing to LCPSs in northern Ghana.

²⁹ According to a blogpost by the World Bank Group (2020), "Blended finance combines concessional financing—loans that are extended on more generous terms than market loans— and commercial funding." Accessed on September 9, 2021 from: <https://ieg.worldbankgroup.org/blog/what-blended-finance-and-how-can-it-help-deliver-successful-high-impact-high-risk-projects>

³⁰ A credit or loan guarantee "is a promise by one party (the guarantor) to assume the debt obligation of a borrower should the borrower default [on their loan]" (USAID-Deloitte, 2019, p. 79). Through concessional loans, private finance institutions use public funds to make loans to borrowers. These loans thus require a lower return for the lending institution.

The study team also suggests that USAID address an existing barrier to extending loans to LCPSs by addressing knowledge gaps about the market-share of and demand for finance among LCPSs in the north. USAID can do this by disseminating information about the ASSESS (2019) findings as well as the findings from this study to FIs and by communicating proactively about the benefits and risk-reduction of any blended-finance plans or opportunities. Technical assistance and support should be included for both FIs and LCPSs to reduce technical barriers to supply (e.g. the creation of targeted loan products) and demand (accounting and reporting requirements) for financing.

Finally, the study team agrees with systems thinking workshop participants who argue that any support to expand access to finance for LCPSs should include financial oversight mechanisms and consumer protection policies to protect LCPSs from predatory lending, which would require technical assistance and capacity building of relevant government officials.

RECOMMENDATION 3:

SUPPORT A PACKAGE OF QUALITY INTERVENTIONS

The study team recommends that USAID support a package of quality interventions for LCPSs, including tailoring new interventions for LCPSs, advocating for the inclusion of LCPSs in existing interventions, and supporting the subsidy or provision of teaching and learning materials.

INCLUSION IN EXISTING QUALITY INTERVENTIONS

The most promising and likely high-yielding investment would be to support proven, evidence-based interventions that include both upskilling teachers and investments in quality teaching and learning materials. USAID should support the inclusion of LCPSs in existing quality interventions currently available to public primary schools in Ghana (e.g., the USAID sponsored Partnership for Education: *Learning* activity or the World Bank Ghana Accountability for Learning Outcomes Program (GALOP)).³¹ For example, interviewed stakeholders associated with the USAID *Learning* activity indicated that the program is well-designed to meet the challenges of schools like LCPSs and would be feasible to implement effectively in these schools through existing government delivery mechanisms and by engaging civil society actors.³² If such investments are made, it would be important to foster Ministry of Education support from the outset. Otherwise, as quality intervention programs transition to government leadership and financing, LCPS inclusion in such programs may be vulnerable. Given the importance of quality teaching and learning materials to these interventions, this recommendation is linked with the following one.

There are also some non-governmental organizations providing school leadership training to proprietors of low-cost private schools in other parts of Ghana. USAID could explore encouraging these organizations to extend their services to the north to support the training of LCPS leaders. By enhancing school leadership, USAID could have a substantial impact on quality. Effective school leadership focused on pedagogical supervision and supportive and participatory staff management indirectly affects student outcomes by influencing instructional practice and teacher satisfaction and engagement (see Bryk et al., 2015; Robinson, et al., 2008; World Bank, 2018). Efforts to enhance school leadership practice in fostering effective pedagogy and school management may, therefore, be promising investments. Given that many school leaders are also proprietors, there may be significantly less risk of

³¹ See the following website for more information: <https://projects.worldbank.org/en/projects-operations/project-detail/PI65557>

³² See the following website for more information: <https://www.fhi360.org/projects/usaidd-partnership-education-learning>

school leaders transferring to other schools than there would be for trained teachers, as the incentives are better aligned for school leader retention (i.e. increased teacher and school quality should translate to increased demand and financial health).

SUPPORTING OR SUBSIDIZING TEACHING AND LEARNING MATERIALS

The Government of Ghana's current education policy indicates that the government should provide teaching and learning materials (TLM) to private schools. In practice, however, very few private schools receive these materials and acute shortages of these materials are reported in LCPSs. This failure to provide TLMs to LCPSs may be related to total budget allocations to book procurement or the lack of line-items for private school materials within the Ministry of Education budget, donor or government priorities that may prioritise or exclusively fund materials for public schools, and other aspects of fragility of the book supply chain in Ghana.

The USAID Mission in Ghana and other donors should plan to include LCPSs in their budgets and planning related to teaching and learning material provision. This would require adequate financing to cover the full scope of need in both public schools and LCPSs.³³ This, in turn, requires accurate forecasting by the Ministry of Education that includes LCPSs in total budget requests, and adequate support from the Ministry of Finance and donor coordination to ensure both adequate total budgets and the inclusion of a specific line-item for LCPSs. Finally, implementing and sustaining such an investment would likely require or be aided by other investments to strengthen the book supply chain that would reduce costs, improve the timeliness and accuracy of forecasting, ensure effective distribution and delivery, reduce loss, and enhance use.

RECOMMENDATION 4:

ENHANCE ACCESS TO LCPS SERVICES THROUGH SUBSIDIES, INFRASTRUCTURE SUPPORT, AND TEACHER AND SCHOOL LEADERSHIP TRAINING ON INCLUSIVE EDUCATION

USAID and the Government of Ghana should enhance access of LCPSs to lower-income and marginalized groups by expanding access to subsidies for learners from very low-income households, supporting WASH and disability inclusive infrastructure in schools, and extending access to existing teacher and school leadership training on inclusive education for learners with disabilities.

EXPAND ACCESS TO SUBSIDIES FOR LEARNERS FROM VERY LOW-INCOME HOUSEHOLDS

USAID should advocate for the Government of Ghana to expand access to LCPSs for the lowest-income families by providing subsidies to poor families to enable their children to attend LCPSs and/or by providing tax breaks to LCPSs that subsidize the enrollment of learners from very poor families. Twenty-nine percent of surveyed LCPS proprietors reported that some students were receiving such subsidies. Expanding access to these subsidies will likely enhance access to these schools for the lowest income families and may be especially appropriate in areas without access to a public school. Systems thinking workshop participants saw the provision of tax breaks and/or subsidies to LCPSs as a feasible and advisable approach to mitigating the financial burdens LCPSs face due to their low operating budgets.

³³ It may be reasonable to assume that parents in higher cost private schools can purchase books without government assistance.

ENHANCING GIRLS' ACCESS TO EDUCATION THROUGH WASH INFRASTRUCTURE

USAID can enhance girls' access to schooling by supporting access to water, sanitation, and hygiene in communities and schools. Access to water in northern Ghana is seasonal, suggesting that supporting the development of irrigation systems to store water for when it is needed can help overcome this obstacle (UN Water, 2017). USAID already supports WASH in Ghana through programs like the Water Access, Sanitation and Hygiene for Health Activity. We suggest continuing this programming and expanding it to support low-cost private schools in the parts of northern Ghana most affected by inadequate WASH infrastructure.

ACCESSIBILITY FOR LEARNERS WITH DISABILITIES

In order to address accessibility for learners with disabilities, USAID should support access to teacher and school leadership training for educational staff at LCPSs in order to enhance the ability of educational staff to support the learning of students with disabilities.

Furthermore, USAID and the Government of Ghana should ensure that LCPSs have access to teaching and learning materials that support the learning needs of students with special needs.

Finally, USAID could support enhanced access to education loans specifically for infrastructure enhancements to support the accessibility of schools to learners with physical disabilities.

RECOMMENDATION 5:

ENHANCE ACCOUNTABILITY THROUGH GREATER PROFESSIONALIZATION, REGULATORY REVISIONS, AND ENHANCED OVERSIGHT MECHANISMS FOR LCPSs

USAID should partner with the Ministry of Education to enhance accountability. Internal accountability can be strengthened through additional teacher and head teacher professionalization. Reforms of the public regulatory framework, currently under consideration, should explore modifications to the accreditation standards and process, greater use of positive incentives to enhance compliance, and a review of the taxation policy. Oversight mechanisms can be strengthened through capacity-building of SMCs and PTAs,³⁴ piloting appropriate technologies to enable timely access to data on LCPS education provision,³⁵ augmenting monitoring, enforcement of prioritized standards and public priorities (e.g. child protection),³⁶ and collaborating with private school associations to provide independent oversight.

SUPPORT LCPS TEACHER AND HEAD TEACHER PROFESSIONALIZATION

The study team agrees with systems thinking workshop participants who argue that USAID should strengthen internal accountability through supporting additional teacher and head teacher professionalization through inclusion of LCPSs in existing quality related programming such as GALOP and *Learning*. In the short-term, the professional development that occurs, for both teachers and school leaders, through participation in programs like *Learning* and GALOP should not be under-estimated. Teachers learn from the teacher guides, from the training and instructional coaching provided in these programs, and from opportunities to collaborate with other teachers to implement the programs well.

³⁴ This idea was generated by participants of the systems thinking workshop.

³⁵ This idea was generated by participants of the systems thinking workshop.

³⁶ This idea was generated by participants of the systems thinking workshop.

Additionally, school leaders learn about effective practice, gain feedback from capable instructional coaches, and acquire additional information and guidance on effective management practices and monitoring of teaching and learning activities. Finally, as noted above, the most strategic medium-term investment may be in training school leaders, where leaders will have an indirect effect on enhanced instructional quality and professional norms and the incentives are better aligned compared with teacher training, for which there are known retention challenges.

DEVELOP A TAILORED POLICY FOR LCPSs

The study team agrees with systems thinking workshop participants who suggested that the Ministry of Education (MoE), the National Schools Inspectorate Authority (NASIA), and National Council for Curriculum Assessment (NaCCA) amend the education policy to recognize LCPSs as a distinctive group. Participants suggested that MoE, NASIA, and NaCCA engage proprietors and other civil society organizations such as faith-based networks in developing policies for LCPSs. Specifically, STW participants made the following recommendations for how to tailor policy to the needs of LCPSs: 1) use positive incentives to drive quality and accountability, 2) provide capacity building for PTAs and SMCs to oversee LCPSs, 3) enhance the role of private school associations in providing independent oversight of LCPSs, and 4) enhance the capacity of local and national education officials to monitor and enforce quality standards.

The study team further agrees with STW workshop participants who recommend that the GoG recognize and provide tax breaks to the sub-group of LCPSs that operate on a non-profit basis. This aligns with the current 2008 Education Act, which indicates “the government may provide tax reliefs or subsidies to any duly registered private educational institution” (p. 17).

GRADUATED AND INCENTIVES-BASED APPROACH TO REGULATION

In line with the STW participants, the study team suggests creating a tailored policy for the LCPS sector which embraces the public contribution LCPSs make to the provision of education in Ghana. The study team suggests employing an incentives-based approach to the regulation of and public accountability efforts directed towards LCPSs. This approach would reduce barriers to registration, a recommendation made by STW participants, and instead encourage the achievement of quality standards through a graduated system of accreditation. The incentives-based approach would also address LCPS resistance to enhanced government oversight of LCPSs, by shifting from the current punitive approach to school oversight to a supportive approach to school oversight.

The study team recommends that USAID advocate for and consider sponsoring the development, piloting, and evaluation of a graduated approach to school accreditation, in which schools that meet certain standards could be accredited and/or ranked at different levels and qualify for different resources, services, or levels of financial support. This would require developing a tiered set of standards, and as schools qualify for higher levels of accreditation, they gain access to different levels of resources via state support (e.g. teaching and learning materials, school feeding programs, different levels of subsidy). Such an approach has the benefit of embracing schools that are helping to meet supply gaps, legally recognizing schools that may initially struggle to meet high barriers to entry, while still incentivizing all schools to push to higher levels of quality standards, and thus not abdicating the public duty to set and enforce minimal standards and foster quality and public accountability.

Such public private partnership incentive models are widely and effectively used in systems that have high numbers of non-state, private, and for-profit providers, to incentivize quality while advancing access for lower-income populations. Such policy approaches, called Quality Rating Improvement Systems with financial incentives, have become widespread in state sponsored early childhood education and daycare in the U.S. and have shown promise in incentivizing quality improvements while supporting access (Bassok et al., 2019; Greenberg et al., 2018). Experience from these programs suggests that the incentives need to be adequately weighted to justify increased investments on the part of proprietors to advance to the next levels of accreditation or they will fail to motivate behavior change.

ENHANCING SCHOOL MANAGEMENT AND PTA OVERSIGHT

The study team agrees with systems thinking workshop participants who suggested that USAID advocate for and/or support the provision of capacity building for LCPS School Management Committees (SMCs), PTAs, and school proprietors, particularly in the area of child protection. Participants also suggested that school proprietors, PTA, and SMC leaders receive training on how to engage PTAs and SMCs in school decision making, including how to properly document school finances to enable transparent oversight of school operations.

COLLABORATE WITH PRIVATE SCHOOL ASSOCIATIONS TO OVERSEE LCPSs

The study team agrees with systems thinking workshop participants who suggested that private school associations be engaged to provide independent and complementary compliance, oversight, and support services to LCPSs. This could have the benefit of augmenting accountability while preserving LCPS autonomy. Such an option would likely be more palatable to private school stakeholders wary of state intervention and would prevent state regulatory overreach that could impede innovation and local control, positive attributes of LCPSs. This would mitigate over-taxing limited state regulatory capacity by leveraging civil society partnership. Ultimately, this would require adequate support and resources for private school associations to enable their fulfillment of these functions. In the short term, this could involve regular meetings between private school associations and government and MoE leaders regarding the optimal means of monitoring and supporting LCPSs, in line with systems thinking workshop recommendations.

CAPACITY BUILDING FOR ENHANCED MONITORING AND ENFORCEMENT OF STANDARDS

The study team agrees with STW participants who argue that USAID should support the Government of Ghana to enhance the capacity of local and national authorities to monitor and enforce quality standards in LCPSs. In particular, STW participants and the research team suggest that USAID enhance the capacity of the State to provide targeted monitoring of LCPS compliance with key standards and programs (e.g. child protection standards). This kind of monitoring and enforcement is likely to have the most traction within a clear and realistic framework and a combination of rewards and sanctions to motivate compliance.

STW participants indicated local and national authorities needed greater resources to carry out monitoring of schools. Participants suggested that the MoE raise awareness of Metropolitan, Municipal, and District Assembly (MMDA) education officers regarding the unique contributions of LCPSs to the sector and the need to shift their approach toward LCPSs from one that levies heavy fees on LCPSs to one that supports LCPSs to provide quality education to all Ghanaian children.

Workshop participants also indicated that there are limited channels for local education officials to provide feedback to the MoE so that it can make adjustments and strengthen the existing policies and they suggested enhancing communication between local education officials and the MoE on education policy implementation for LCPSs to enable the MoE to have greater access to information on policy frameworks that are working well and those that are not working well for LCPSs.

PILOT THE USE OF LOCALLY APPROPRIATE TECHNOLOGY TO SUPPORT MOE ACCESS TO TIMELY DATA ON LCPSs

The study team agrees with systems thinking workshop participants who suggested that USAID pilot the use of locally appropriate technologies to enhance access to timely data collection and oversight of LCPSs in northern Ghana. Donors and the GoG should explore the relevance and applicability to northern Ghana of programs such as the UNICEF-supported EduTrac program, which uses free-of-charge text messaging services to collect school level information.³⁷ In Uganda, the EduTrac program polls school administrators via text messages on issues such as teacher and pupil attendance. The EduTrac program also polls members of School Management Committees regarding issues such as head teacher attendance. These locally appropriate technologies could therefore be used to enhance State access to relevant quality-related data on LCPSs.

DEVELOP AND SUSTAIN AN INFORMATION SHARING WEB-BASED PLATFORM

In order to ensure that the collection of data on LCPSs is adequately shared with local and national stakeholders to inform decision-making, USAID, development partners, and the Ministry of Education should collaborate to develop a web-based platform for prioritized data on LCPSs including data on student enrollment, student, teacher, and head teacher attendance, student and teacher performance, and the locations of LCPSs.

The establishment of data collection and data sharing mechanisms that capture the above aspects of LCPSs would be mutually beneficial for LCPSs, government, PTAs, and DPs. Internally, LCPSs could use this information to inform their decision-making with regards to improving teacher outcomes and allocating resources appropriately. Additionally, they could leverage these statistics to enhance their marketing to DPs and parents and to fight the existing stigma that LCPSs do not deliver quality education.

Externally, communication of this data to the government and to PTAs would enhance LCPS transparency and hold them more accountable to comply with policy and education standards. Though this outcome may seem intimidating to LCPSs, an increased outward flow of information would be beneficial in the long-run to LCPS development. Government would be able to create policies and regulatory frameworks that take into consideration LCPS challenges and dynamics. Increased transparency may help the schools get accredited and get represented in Education Strategic Plans. Ultimately, consistent communication of demonstrated needs and proof of performance could be the foundation of establishing a reliable stream of resources from the government to LCPSs.

³⁷ See for example the following description: <https://www.unicef.org/uganda/what-we-do/edutracs>

APPENDICES

APPENDIX I: BIBLIOGRAPHY

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APPENDIX II: EVALUATION METHODS AND LIMITATIONS

The study used a mixed-methods approach (apply both quantitative and qualitative methods) to answering the assessment questions. The research questions and methods were jointly developed by the research team at the University of Notre Dame, Makerere University School of Public Health-ResilientAfrica Network (RAN), and the University for Development Studies (UDS) in Tamale, Ghana. In particular, study methods and instruments were co-constructed with our partners from UDS to ensure cultural relevance and context appropriateness. The University for Development Studies also piloted all study tools prior to their deployment.

Qualitative methods, including semi-structured interviews and systems-thinking workshops, were used to gather data on the policy, regulatory, and financial environment impacting low-cost private schools as well as stakeholder perceptions of the quality education provided at low-cost private schools and their processes for internal and external accountability.

Secondary data was collected and analyzed through engagement with existing literature on low cost private schools in Ghana as well as through the collection of summary data on public and private schools in Ghana from the Education Management and Information Systems.

The assessment team collected quantitative data through structured interviews/surveys with a sample of 92 school proprietors and 76 PTA members.

Prior to the fieldwork, the assessment team undertook a community entry process to identify, connect and engage key stakeholders on the project objectives and purpose as well as to elicit support for the field research activities, including support for generating a sample of unlisted LCPSs in the study districts (detailed in the sampling procedures section).

The key stakeholders who were be engaged during the community entry phase and data collection include the following:

- ✓ Elected Community Assembly Members from the 17 ZOI districts
- ✓ The Regional Educational Director or Assistant Director in-charge of Private Schools
- ✓ Regional Coordinating Council; Chief Director at the Regional Coordinating Council
- ✓ District/Municipal Education Director or the Assistant Director in-charge of Private Schools
- ✓ District/Municipal Assembly, District Coordinating Director

The definition of LCPSs was adapted from the Innovation, Development and Progress (IDP) Foundation funded research project on LCPSs in Ghana and is based on the affordability threshold, using household incomes as measured by the Ghana Living Standard Survey (GLSS) six data sets. The study defines LCPSs as affordable if school tuition fees fall below GHS 402 per annum (R4D, 2016).

STUDY SETTING

The assessment took place in the 17 ZOI districts as follows: Gushiegu, Karaga, Mion, Nanton, Sagnerigu, Yendi Municipal (Northern Region), East Mamprusi, Mamprugu Moagduri (North East region), Bawku Municipal, Bawku West, Garu, Tempene (Upper East region), and Daffiama-Bussie-Issa, Nadowli-Kaleo, Sissala East, Sissala West, and Wa East (Upper West region) (USAID, 2019). The

assessment will also include interviews with key informants from the Ministry of Education, USAID/Ghana, and other national education actors/institutions that are based in Accra, the capital of Ghana.

STUDY POPULATION

This section gives a brief explanation of why each group in the study population is included.

- School proprietors - understanding needs, strengths, and weaknesses of LCPSs
- Ministry of education officials - overview of policy and programme support for LCPSs;
- District education officials - oversight responsibilities;
- Civil society organizations - financial and political support for LCPSs and promotion of quality and sustainability;
- Lenders/microfinance organizations - financial support for LCPSs;
- Central bank officials - financial regulation and oversight of Lenders/microfinance organizations;
- Parent Teacher Association members - oversight for quality improvement and support for finance.

LOW-COST PRIVATE SCHOOL PROPRIETORS' SURVEY SAMPLING PROCEDURE

We used the following approach to select our sample for the LCPS (Low-Cost Private School) proprietors' survey in the 17 Zone of Influence (ZOI) Districts in northern Ghana.

1. ASSESS sampled schools: The data collection team revisited the 50 schools included in the ASSESS project sample in 16 of the 17 ZOI districts.³⁸ Out of the 17 districts, ten of them were part of a focus sample, which involved an in-depth assessment of four schools per district. In another six districts, the ASSESS sampled two schools per district. The final district had no LCPSs listed in the district and so no schools were sampled. The study team complemented the sample of 50 ASSESS schools (40 schools from the focus sample of ten districts and 10 were from the narrower sample of two schools per district) according to the methods described in points 2 and 3.
2. Expanded stratified random sample in ZOI districts: In addition to returning to the 50 schools sampled in the ASSESS sample, we add a stratified random sample of schools, with strata defined by the district, and the number of schools selected in a district dependent on the number of schools in the district, according to the following criteria:
 - a. Districts with five or fewer schools: All schools were selected
 - b. Districts with six to 12 schools: Five schools were selected per district
 - c. Districts with more than 12 schools: Eight schools were selected per district (six districts meet this criterion, for a total sample of 48 schools and 26 complementary schools)

³⁸ Wa East was not included in the ASSESS sample because it does not have any LCPSs operating in the district. In Daffiama-Bussie-Issa ASSESS visited two districts, but no school was included in their sample.

We used a two-stage mechanism within each district: the schools in the ASSESS sample were included in the sample, and for districts with six or more schools a random sample was selected from the list of 184 schools in the 17 ZOI districts that ASSESS generated for their 2019 report, according to the criteria defined above.

Table 1, below, shows the number of low-cost private schools per district, the number included in the ASSESS sample, and the number of schools we drew our sample from.

This stratified sample provided us with an additional 38 schools from the 16 districts, in addition to the 50 schools included in the ASSESS sample, leaving us a total of 88 schools.

The information provided by ASSESS (see Table 1 below) on the number of schools per district will be used to calculate sample weights to correct for different sampling probabilities and estimate totals for all 16 districts.

3. Sample of unlisted schools: In addition to sampling 88 schools in the method described above under points 1 and 2, we also sought to estimate the number of low-cost private schools that may not appear in currently available lists. We hypothesized that there were a substantial number of LCPSs that were not currently captured on existing lists from the MOE and Association of Private Schools.

As such, during the community sensitization process, we asked elected community assembly members for a list of additional low-cost private schools in the localities that they represent. We then cross-checked the list of low-cost private schools provided by the Community Assembly Members with the list generated by ASSESS to identify any unlisted schools. We identified a total of 16 schools in this manner and included all of them in our sample (one of the unlisted schools was closed and one of the schools turned out to be on the ASSESS list).

4. Selecting a back-up sample: During the first day of data collection, when we identified two closed schools, we realized the need to select a back-up sample to replace any closed schools in the sample and thus maintain our sample size. We selected a stratified sample of ten schools from the sampling frame with the strata being the districts.

TABLE 1: LCPSs IN 17 ZOI DISTRICTS, BY INCLUSION IN ASSESS SAMPLE

		Total Number of LCPSs in ASSESS list*	Included in ASSESS sample**	Complementary stratified sample	Total proposed sample
Northern					
	Yendi	24	4	4	8

	Karaga	12	4	1	5
	Mion	4	4	0	4
	Nanton	4	4	0	4
	Sagnarigu	19	4	4	8
	Gushegu	13	4	4	8
North East					
	East Mamprusi	32	2	6	8
	Mamprugu Moagduri	7	2	3	5
Upper East					
	Bawku Municipal	25	4	4	8
	Bawku West	14	4	4	8
	Garu	3	2	1	3
	Tempene	12	2	3	5
Upper West					
	Nadowli-Kaleo	4	4	0	4
	Sissala East	4	4	0	4

	Sissala West	6	2	3	5
	Wa East	0		0	0
	Daffiama-Bussie-Issa	1	0	1	1
Total		184	50	38	88

* See Table 2 in ASSESS report

** See Annex 2 in ASSESS report

■ Indicates an ASSESS non-focal district (where ASSESS only sampled 2 schools/district)

PTA MEMBER SAMPLING PROCEDURE

While we initially planned to collect a systematic sample of PTA members (one in every three sampled schools), during our enumerator training we learned that many schools did not have an active PTA. As a result, we decided to request an interview with PTA members at all sampled schools.

DESCRIPTIVE STATISTICS

TABLE 2: SCHOOL PROPRIETOR SURVEY SAMPLE

VARIABLE	PANEL A: BACKGROUND CHARACTERISTICS OF SCHOOLS				
	REGION				Total
	Northern	Northeast	Upper East	Upper West	
Number of Proprietors	33	16	29	14	92
Age of School	Northern	Northeast	Upper East	Upper West	Total
0-5 years	21.59%	12.76%	25.19%	41.33%	22.24%
6-10 years	42.84%	37.86%	52.96%	45.33%	44.71%
11-15 years	25.66%	29.63%	5.92%	13.33%	19.95%
16-20 years	9.90%	9.88%	8.63%	0.00%	8.65%
Over 20+ years	0.00%	9.88%	7.31%	0.00%	4.46%
GES Accreditation	Northern	Northeast	Upper East	Upper West	Total

Yes	84.621%	69.96%	93.03%	66.67%	81.64%
Grades served	Northern	Northeast	Upper East	Upper West	Total
Preschool	81.82%	37.5%	75.86%	71.43%	70.65%
Kindergarten	100%	100%	96.55%	100.00%	98.91%
Lower Primary (P 1-3)	93.94%	100%	93.10%	85.71%	93.48%
Upper Primary (P 4-6)	69.70%	75%	79.31%	50.00%	70.65%
Junior High School	15.15%	31.25%	34.48%	21.43%	25.00%
Senior High School	0%	0%	0%	0%	0%
PANEL B - BACKGROUND OF PROPRIETORS					
Gender	Northern	Northeast	Upper East	Upper West	Total
Male	75.71%	80.25%	81.19%	72.00	78.03
Female	24.29%	19.75%	18.81%	28.00	21.97
Educational level completed	Northern	Northeast	Upper East	Upper West	Total
None	0%	2.88%	2.71%	0%	1.47%
Secondary	22.52%	19.75%	13.97%	22.67%	19.45%
Post-Secondary	41.33%	44.44%	181.8%	34.67%	34.96%
University	36.15%	32.92%	65.13%	42.67%	44.13%
Certificate in education	Northern	Northeast	Upper East	Upper West	Total
Yes	50.28%	77.37%	63.34%	57.33%	61.19%

Notes: Table reports information from 92 schools interviewed for the proprietor survey. This includes 70 original schools that were not closed down, 7 replacements for closed down schools and 15 schools that were not in our original list. As mentioned above, we visited a total of 112 schools, but 15 were closed down and 5 did not qualify as low-cost schools.

DATA COLLECTION METHODS

The rationale for the choice of each data collection method is explained below.

Semi-structured interviews (SSI) were conducted with key informants at district and regional education directorates, civil society groups, District/Municipality Planning Authorities, financial/lending entities, ministry of education officials, central bank officials, and school proprietors. A semi-structured

interview protocol was used to elicit information about the socio-economic context of LCPSs in the districts, impact of COVID-19 on and financial sustainability of private schools, oversight of private schools, quality challenges, demand, supply and trends of private schools, and finance needs of private schools.

The school proprietor survey examined aspects of each of the research questions. Related to market-share of LCPSs and the effects of COVID-19 (RQs 1a and 1b), the survey explored the operational status of the school, total student enrollment (pre- and post- COVID-19), and the existence of private schools in the area (within 10-15 km). Related to financial sustainability (RQs 1b and 2b) business practices, the survey explored the financial effects of COVID-19, the profitability of the school (pre- and post-COVID), the percentage of school fees collected (pre- and post-COVID), the use of standard financial management and accounting practices, the effects of COVID-19 on budget allocations, access to loans, property and building ownership, and government and non-governmental support. To explore the quality of LCPSs (RQs 3a and 3b), the survey explored aspects of the learning environment, the top perceived needs of the school to enhance quality, pupil/teacher ratios, teacher training and oversight practices, support from the government or NGOs, and the educational levels of the school proprietors. With regard to demand for and access to LCPSs (RQs 4a, 4b, and 4c), the survey explored student enrollment trends disaggregated by sex and disability status pre- and post-COVID, general enrollment trends for the previous five years, the availability of student subsidies, the longevity of the school (years in operation), and the availability of Water, Sanitation and Hygiene (WASH) infrastructure (especially relevant to girls’ education). Finally, regarding accountability (RQ 5a, 5b), the survey explored the degree of PTA and Government oversight and barriers to accreditation.

The PTA member survey solicited parent/guardian opinions on issues related to the current supply of primary schools within a five km radius of the school (RQ 1a), the impacts of COVID-19 on the school (RQ 1b), the school’s business practices (RQ 2a), the perceived quality of teaching and school leadership (RQ 3a), priority needs for enhancing the quality of education (RQ 3b), perceived parental demand for the school (RQ 4a), access to the school for marginalized groups including the cost comparisons to other nearby schools (RQ 4a, 4b), and existing mechanisms for accountability and oversight (RQ 5a).

System Thinking Workshop - The systems thinking workshop applied a design-thinking co-creation (DTCC) approach that relies on stakeholder input in determining the most strategic and high priority interventions, which if addressed, would result in maximum transformational impact using minimal resources. The quality of this systems process is largely determined by the type of stakeholders invited to participate in the workshop. The number of participants was 33 and it represented a rich mix of sectoral background including the public sector, private sector, academia, NGOs, CBOs, development partners, innovation and business experts etc.

TABLE 3: SYSTEMS THINKING WORKSHOP ATTENDEES

Sector	# males	# females	Total
Private Sector	1	0	1

Ministry of Education stakeholders (including GES and NASIA)	3	2	5
Civil Society Organizations (e.g., GNAPs, GNACOPS, Navrongo Diocese)	5	2	7
Financial service providers	2	0	2
INGOs (e.g., FHI-360, Ark Education Partnerships Group)	1	1	2
School proprietors	1	1	2
USAID mission staff	2	3	5
Higher Education Institutions	7	2	9
Total	22	11	33

ANALYTIC MATRIX

RQ	Data Source	Analysis
Ia. What is the landscape (market-share, location, size, enrollment) of LCPSs in northern Ghana (NG)?	<ul style="list-style-type: none"> - Education Management Information System (EMIS) data on public and private schools in northern Ghana - ASSESS list of LCPSs 	<p>Since the EMIS data did not provide information on the price of private schools, we estimated the market-share of low-cost private schools by comparing the EMIS data on the percentages of private versus public primary schools in the region and ZOI districts with the percentages of private schools that qualified as low-cost private schools according to the ASSESS report. We applied the percentages generated by ASSESS (2019) to the current data on public and private schools in the ZOI districts and northern Ghana to come up with an estimated range of the supply of LCPSs in the northern region and in the ZOI districts.</p>

	Community Assembly Members	The study team asked elected Community Assembly Members for a list of low-cost private schools in the localities that they represent. We then cross-checked the list of low-cost private schools provided by the Community Assembly Members with the list generated by ASSESS to identify any unlisted schools. This process helped us gain a sense of the possible number of unlisted and unregistered schools in the region, which we incorporated into our analysis.
	School proprietor survey	Enumerators revisited schools included in the 2019 ASSESS report to analyze closure rates. Enumerators also collected information from school proprietors on any other LCPSs within a 10 km radius of the school to triangulate data gathered on low-cost private schools through EMIS and Community Assembly Member consultations.
	Interviews with district officials and regional GNAPS representatives	<p>In interviews with district officials, the study team asked for information on the % of schools that were LCPSs in the districts. In general, district officials were not able to provide data on these issues though at times spoke about their perceptions of the number/share of private schools that were low-cost in the region.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>

	<p>Triangulating the above data sources</p>	<p>To estimate total LCPS market-share, the research team triangulated from the above data sources, reports from district officials and CSO stakeholders, and direct sampling of newly identified schools. For example, the USAID funded ASSESS (2019) report of LCPSs in Northern Ghana (drawing upon EMIS and GNAPS data), estimated 289 private schools out of 1,969 total schools in the 17 ZOI districts (14.68% market-share). Of these 184 were regarded as LCPSs (9.34% market-share).</p> <p>EMIS data from 2020 estimated four additional private schools (293) out of a total of 2,039 in the 17 ZOI districts, for a slightly lower market-share of 14.37% private schools. The number of LCPSs is not possible to determine using EMIS data, as it does not include tuition rates needed to determine affordability.</p> <p>The field work for this study found 14 new, unlisted LCPSs within the 17 ZOI districts, bringing the estimated totals for the ZOI districts to 196 (184 (ASSESS, 2019) + 14 unlisted schools) out of a revised total number of schools of 2,051 (2,039 (EMIS 2020) + 14 unlisted), suggesting a market-share of 9.56%. This served as a lower-bound estimated market-share.</p> <p>When considering reports by district officials that were higher than the ASSESS report estimates as well as the likelihood that our inquiry detected only a portion of unlisted schools, we estimated an upper bound estimate of 229 LCPSs out of a total sample of 2,095 private schools in the 17 ZOI districts, for a market-share of 10.9%. Averaging this high and low-bound estimate, we estimate approximately 213 LCPSs in the 17 ZOI districts.</p> <p>Considering the estimated total number of schools in the northern regions of 6,868 (EMIS 2020), we can then use the market-share estimate ranges of between 9.56% to 10.9% from the ZOI districts as an assumed range for the market-share of LCPSs in the northern regions and generate an estimate of the number of LCPSs in the northern regions. This comes to between 656 and 751 LCPSs with an average estimate of 704.</p>
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		<p>Finally, an alternative way of estimating produced a similar number of 716. This is derived by computing the estimated proportion of LCPSs (196) as a share of private schools in the 17 ZOI districts (289 (ASSESS 2019) + 12 = 301), which is 65.11% of all private schools. Knowing the total estimated number of private schools in the northern Regions of 1,100 (EMIS, 2020), we can assume that approximately 65.11% are LCPSs, which equals 716, within 12 of our alternative estimation strategy.</p>
<p>I.b How have LCPSs been affected by COVID-19 (e.g., changes in market-share)? How have they responded? What are options for sustaining operations in COVID-19 context?</p>	<p>School proprietor survey</p>	<p>We revisited the schools previously sampled by the 2019 ASSESS report to assess the closure rate of schools that were open prior to the pandemic. For schools that had closed, we asked them the reasons for their closure.</p> <p>We also solicited information about pandemic-related changes in budget, school operations, enrollment, profits, and fee collection procedures that schools made to adapt to the pandemic.</p>
	<p>Semi-structured interviews with district officials and CSOs</p>	<p>We solicited stakeholders' perspectives about the identified trends related to enrollment, school closure, or other changes experienced by private schools in relation to the pandemic.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>

2a. What are the business strengths and weaknesses of LCPSs?	School proprietor surveys	<p>Through surveys we collected data on financial oversight and management practices, access to finance, private school infrastructure, resources, profits, fee collection procedures, as well as any pandemic-related changes.</p> <p>We generated summary statistics related to the general trends in the financial needs and practices of private schools. We also made comparisons across different types of low-cost private schools (i.e. schools run by female/male proprietors, accredited versus non-accredited schools) and the statistical likelihood of those schools to demonstrate certain business strengths and weaknesses.</p>
	PTA member surveys	<p>We triangulated data gathered through the school proprietor survey using data gathered through the PTA member survey. In particular, we asked PTA members about the school’s financial oversight practices, the level of profitability, fee collection and any pandemic-related changes in the school’s finances.</p> <p>We generated summary statistics to analyze PTA member feedback.</p>
	Interviews with lending organizations	<p>Through interviews with lending organizations that serve LCPSs, we gathered information on the business strengths and weaknesses that they have observed in the LCPS sector.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
	Interviews with CSOs	<p>Through interviews with CSOs that serve LCPSs, we gathered information on the business strengths and weaknesses that they have observed in the LCPS sector.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>

<p>2b. How can USAID/GOG. investment best support improved sustainability (and reducing closeout) of LCPSs in northern Ghana?</p>	<p>School Proprietor Surveys</p>	<p>We collected data on interest and access to finance, financial management practices, profitability, and for schools that had closed, reasons for closure.</p> <p>We generated summary statistics related to the general trends in the financial needs and practices of private schools.</p>
	<p>Interviews with lending organizations</p>	<p>The study team asked organizations about barriers and facilitators to lending to LCPSs and to LCPSs and other SMEs in northern Ghana. The study team also explored with respondents possible approaches to facilitating lending to schools in northern Ghana.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
	<p>Interviews with CSOs</p>	<p>Through interviews with CSOs, The study team solicited input about known donors supporting private schools and opportunities for donors to coordinate efforts to support LCPSs. The study team gathered data about the challenges to LCPS sustainability and lessons learned or promising approaches regarding enhancing LCPS sustainability.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
<p>3a What is the quality of LCPSs?</p>	<p>Engaging secondary data</p>	<p>The study team engaged with the relevant literature on the quality of education in LCPSs in Ghana and in other related contexts.</p>

	School proprietor survey	<p>We collected data on various school level factors associated with quality, including: existence of a school library, availability of teaching and learning materials, the pupil-teacher ratio, teacher oversight and training practices, teacher qualifications, and school proprietor priorities for investments needed to enhance student performance.</p> <p>The study team generated summary statistics to analyze trends associated with school quality.</p>
	PTA survey	<p>Solicited input on priority for quality improvements as well as perceptions about the quality of teaching and school leadership.</p> <p>We generated summary statistics to review findings.</p>
	Interviews CSOs and district officials	<p>Solicited key stakeholder views about the quality of education at LCPSs and key quality challenges facing these schools.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
3b. How can USAID/Govt investment best support improved quality of LCPSs in northern Ghana	Engaging secondary data	The study team engaged with the relevant literature on the quality of education in LCPSs in Ghana and in other related contexts.
	School proprietor surveys	<p>The study team collected data on existing support the schools were receiving from the government of Ghana and other organizations as well as school proprietor priorities for enhancing student performance and school quality.</p> <p>The study team generated and analyzed summary statistics to identify general trends.</p>

	Interviews with CSOs, donors, government officials	<p>The study team solicited information about existing support from the government of Ghana and from donors to LCPSs as well as promising programs and policies that could be extended to LCPSs to enhance quality of education and student learner outcomes.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
	PTA member survey	<p>We gathered data on parent perceptions of the school quality as well as on parent priorities for school improvement.</p> <p>We generated summary statistics regarding key findings.</p>
	Systems thinking workshop	<p>Through systems thinking workshops we engaged with key stakeholders in the sector to identify and analyze key leverage points for intervention that can enhance quality.</p>
4a What are the available supply, the characteristics of demand, and barriers to entry for marginalized populations?	Proprietor survey	<p>The study team gathered data on enrollment of male and female learners and on the enrollment of learners with disabilities at LCPSs. The study team also explored the availability of subsidies for learners at LCPSs.</p> <p>The study team generated and analyzed summary statistics.</p>
	PTA member survey	<p>The study team gathered data on the children in the community most likely to be out of school. The team also solicited information on the fees charged at LCPSs in the sample as compared to the fees charged at other schools in the community.</p> <p>The study team generated and analyzed summary statistics.</p>
	Interviews government officials	<p>The study team explored barriers to schooling for marginalized populations, and the level of access to LCPSs for marginalized learners.</p>

4b. How can USAID or the GOG investment best increase access to LCPS services for lower-income and marginalized groups?	Engaging relevant literature	The study team engaged with the relevant literature on best practices for enhancing access to schools for learners from traditionally marginalized groups.
	Interviews government officials and CSOs	The study team explored any existing policies and programs to enhance access to government schools and the possibility of extending these policies to LCPSs. The team also explored ways of cutting costs for LCPSs, such as providing tax incentives or cutting annual registration fees for LCPSs that enroll learners from marginalized backgrounds. The study team generated summary statistics to analyze barriers to access for marginalized groups.
	School proprietor survey	The study team explored access to student subsidies. The study team generated summary statistics in relation to this finding.
	Systems thinking workshop	The study team engaged key stakeholders in the sector to identify and analyze barriers to access and to identify key leverage points for intervention.
4c. Is there viable demand for LCPSs in northern Ghana to justify USAID investment in enhancing the quality and sustainability of the schools?	Proprietor survey	The study team gathered data on the number of years in operation, pre- and post-pandemic enrollment, and growth trends over the last 5 years. The study team generated and analyzed summary statistics of each of these variables.
	Desk review	The study team engaged with relevant literature to explore how findings align with previous studies.
5a. How does accountability (both internal and external) work in LCPSs?	School proprietor survey	The study team gathered data on school leadership oversight of teachers as well as data on PTA and government oversight of schools. The study team generated and analyzed summary statistics.

	PTA member survey	<p>The study team surveyed PTA members on the level of oversight the PTA provides for the school.</p> <p>The study team generated and analyzed summary statistics.</p>
	Interviews with government officials and CSOs	<p>The study team gathered information on the oversight provided by the government and/or CSOs serving LCPS.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
5b. To what extent and in what ways might accountability be improved	Interviews with CSOs	<p>We solicited the perspectives of CSOs on how accountability could be improved.</p> <p>We used Dedoose to code data coming from semi-structured interviews. Weekly we analyzed as a team the coding process and generated new codes inductively. We then analyzed coded excerpts according to the research questions.</p>
	Systems-thinking workshop	<p>The study team engaged key stakeholders in the sector to identify and analyze barriers to access and to identify key leverage points for intervention.</p>

APPENDIX III: DATA COLLECTION INSTRUMENTS AND IRB MATERIALS

IRB APPROVALS:

Notre Dame IRB Protocol # 21-02-6442

Navrongo Health Research Centre Approval ID: NHRCIRB414

DATA COLLECTION INSTRUMENTS:

[School Proprietor Survey](#)

[Systems thinking workshop facilitation guide](#)

[PTA member Survey](#)

[Semi-structured Interview Guide: Lending Organizations](#)

[Semi-structured Interview Guide: Civil Society Organizations \(CSOs\)](#)

[Semi-structured Interview Guide: Ministry of Education Officials](#)

[Semi-structured Interview Guide: District Officials](#)

[Interviews with local representatives of the Ghana National Association of Private Schools](#)

APPENDIX IV: SYSTEMS THINKING WORKSHOP REPORT

GHANA LOW COST PRIVATE SCHOOLS:

SYSTEMS THINKING WORKSHOP REPORT

September 2021

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1.0 BACKGROUND, SUMMARY OF FINDINGS, AND RECOMMENDATIONS

In partnership with the University for Development Studies (UDS) and the University of Notre Dame (UND), Makerere University School of Public Health-ResilientAfrica Network (RAN) conducted a Systems Thinking Workshop (STW) to identify intervention pathways to improve the quality of education provided at low-cost private schools in northern Ghana. The workshop was held between July 26-27, 2021 at the Mensvic Grand Hotel in Accra, Ghana. It was attended by 27 participants (10 female and 17 male) who were carefully selected from diverse backgrounds within the Ghana education ecosystem including government officials, LCPS proprietors, headteachers, financial institutions, non-government organizations, academia, and donors (USAID).

The workshop engaged participants in uncovering and analyzing the root-causes (and the secondary effects) of existing weaknesses in the quality of education provided by LCPSs in northern Ghana. As a foundation, the facilitation team drew upon findings from a recent assessment completed in June 2021 titled ***“Leveraging Low Cost Private Schools In Northern Ghana: Exploring Private Sector Partnerships to Support Education For All”***. The study was funded by the USAID Mission in Ghana to inform USAID/Ghana Mission education programming. This report acknowledged previous assessments noting high local demand for private schools and comparable (if not slightly better) learning outcomes of students in LCPSs when compared to students in public schools, although these studies also noted a potential selection bias given the smaller percentage of low-income students versus public schools. That said, the assessments noted the relative higher quality of LCPSs as being linked primarily to strong supervision and accountability for teachers. As such, this workshop centered more on asking participants to identify and prioritize specific intervention pathways (levers of change) for enhancing the quality of education in these schools. Further, the intervention pathways from this workshop will inform the findings and recommendations in the study report.

It is important to note that the findings from the workshop reflect stakeholder perceptions about the LCPS education system and the composition of participants in the room undoubtedly influenced the issues voiced during the workshop. More than two thirds of the participants were national level stakeholders, which meant that they were likely more familiar with some of the policy and regulatory issues impacting LCPSs than some of the local issues impacting them. When necessary we indicate in the footnotes when the perceptions voiced by stakeholders are contradicted by the research team’s findings and/or the body of published research on the topic.

Participants perceived that the following were issues that impacted the quality of education at LCPSs:

Issues

- 1) Existing policy and regulatory frameworks for LCPSs are weak, and those that are in place cater primarily to the public sector.
- 2) Many proprietors lack adequate knowledge and skills in school leadership and management, particularly those related to planning, budgeting, and monitoring and evaluation.

- 3) Most proprietors of LCPSs are unable to hire enough qualified teachers due to issues of cost and available supply.³⁹
- 4) Participants perceived that many LCPSs are not able to mobilize sufficient resources to run their schools adequately, resulting in a heavy reliance on tuition paid by learners.⁴⁰
- 5) The Ministry of Education does not have adequate data on LCPSs, including information on the share of private schools that are considered low-cost, the location of LCPSs, and the number of children they serve, which inhibits robust planning around how to support this category of schools.
- 6) Participants perceived that, like public schools in Ghana, LCPSs in Ghana are confronted by concerns related to safety, security, and child protection.
- 7) Connected to point #5, private schools do not receive sufficient resources from the government to support their operations despite their critical role in educating children in Ghana.
- 8) LCPSs lack critical physical and digital infrastructure related to water, sanitation, and hygiene (WASH), libraries, and classrooms to support learning.

Research participants identified three main recurring causes of the eight identified issues in the system: 1) poor government oversight of and support for LCPSs, 2) LCPSs' lack of resources due to low operating budgets and lack of financial support from government, donors, and financial institutions, and 3) limited skills and capacity of LCPS key personnel.

Participants indicated that the following key stakeholder relationships were either particularly strong or weak:

Stakeholder relationships

- 1) Government (MoE) and NaSIA: **strong** coordination and collaboration on the development and implementation of policy directives relating to school inspection, supervision and enforcement of regulations (registration and quality standards).
- 2) Government (MoE) and NACCA: **strong** collaboration on curriculum formation, textbook certification, and the development of teaching methods and pedagogies.
- 3) NACCA and LCPSs/Proprietors: **strong** coordination and alignment on curriculum development, where LCPSs adopted the curriculum developed by NACAA to align LCPSs' delivery of teaching to the national curriculum.⁴¹
- 4) LCPSs/Proprietors (in central Ghana) and Financial Institutions: **strong** bidirectional relationships in areas of business development, credit and loan access, investment promotion and financial literacy/training.
- 5) LCPSs and PTAs: **weak** coordination on holding school management accountable for education performance and financial management, as well as **weak** PTA participation in mobilizing resources for LCPSs' education services.

³⁹ The research team found that 55% of teachers at sampled LCPSs had formal credentials.

⁴⁰ The research team found that over half of sampled LCPSs generated at least 25% of their revenue from sources other than fees.

⁴¹ It should be noted that, adding to the challenge of the lack of resource provision as outlined in Issue #7, NACAA did not provide teaching and learning material.

- 6) PTAs and CSOs: *weak* information flow from CSOs to LCPS PTAs, particularly on topics such as scholarships for disadvantaged learners and CSO knowledge on how parents and teachers can better support students.
- 7) MoE and Regional/District Education Officers: *weak* information flow from officers to MoE on the effectiveness of policy and challenges related to policy implementation.
- 8) LCPSs and Donors/DPs: *weak or absent* extension of financial support from development partners (DPs) to LCPSs, who could use the funds to enhance education in areas where they use up their limited budget to serve poor communities.

Participants listed the following as critical change levers that could enhance the quality of education at LCPSs in Ghana:

Change levers

- 1) Establish a platform for strengthening school leadership and management.
- 2) Revitalize the regulatory system and related functions.
- 3) Identify and promote models to increase financial inclusion.
- 4) Integrate innovative practice-based teacher education.
- 5) Develop platforms to increase accountability of LCPS proprietors and schools operations to parents and the government.
- 6) Reimagine data and information management systems to foster informed decision-making in support of the LCPS sector.
- 7) Create a safe, secure and friendly school environment for all.
- 8) Leverage partnerships with development partners and civil society organizations for improved learning outcomes.

After analyzing the issues, stakeholder relationships, and change levers, the study team has the following three main recommendations for strengthening the system:

Recommendations

- 1) *The MoE should prioritize facilitating regular in-service training and capacity building opportunities specifically for LCPS management and should call upon CSOs and others to support where relevant.*

Heightening CSOs' and the government's focus on LCPS management can simultaneously begin to address several challenges and relationship weaknesses at once. First, training and capacity building could be effective in changing behavior that contributes to some of the immediate concerns regarding LCPSs: a lack of transparent and well-informed management practices, ineffective financial strategies, and a low ability to engage key stakeholders (especially PTAs).

Second, conducting capacity-building workshops would strengthen the familiarity between MoE, CSOs, and LCPS leadership. This likely would build better trust and communication between the three groups, which in turn could facilitate better data flow from LCPSs to the government on LCPS needs and statistics, as well as encourage attention from CSOs on LCPS challenges (especially with regards to their services in poor communities). Over time, enhanced relationships and better communication may foster greater appreciation for LCPS performance⁴² and could lead to an increase in resource provision and policy formation catered to LCPS needs.

Third, enhanced leadership may influence school culture and professionalism that could improve teacher recruitment, engagement, and retention.

Finally, this initiative was listed as the top priority at the Systems Thinking Workshop. This signals that there is already community buy-in to this endeavor and thus has some level of energy and concern necessary to effectively coordinate and implement the intervention.

- 2) *LCPSs should specifically focus on enhancing data collection that captures student and teacher performance, the share of private schools that are considered low-cost, the location of LCPSs, and the number of children they serve. They should then make efforts to disseminate this information.*

An establishment of data collection mechanisms that capture the above aspects of LCPSs would be mutually beneficial for LCPSs, government, PTAs, and DPs. Internally, LCPSs could use this information to inform their decision-making with regards to improving teacher outcomes and allocating resources appropriately. Additionally, they could leverage these statistics to enhance their marketing to DPs and parents and to fight the existing stigma that LCPSs do not deliver quality education.

Externally, communication of this data to the government and to PTAs would enhance LCPS transparency and hold them more accountable to comply with policy and education standards. Though this outcome may seem intimidating to LCPSs, an increased outward flow of information would be beneficial in the long-run to LCPS development. Government would be able to create policies and regulatory frameworks that take into consideration LCPS challenges and dynamics. Increased transparency may help the schools get accredited and get represented in Education Strategic Plans. Ultimately, consistent communication of demonstrated needs and proof of performance could establish a reliable stream of resources from the government to LCPSs.

In order to support the sharing of data collected, development partners should collaborate with the Ministry of Education to develop an information sharing platform where PTAs, school management and the Ministry of Education can easily access data on LCPSs and make appropriate decisions to enhance the quality of education in these schools

This recommendation would be most effective if conducted in tandem with Recommendation #1, which would enhance trust and communication between government, CSOs, and LCPSs and could make LCPSs more willing to share sensitive information.

⁴² As noted elsewhere in this report, published research on this topic strongly indicates that LCPSs perform better than public schools.

- 3) *The Ministry of Education in collaboration with LCPS proprietors and private school associations should develop a tailored policy for oversight and support of LCPSs.*

LCPSs are making an important public contribution to education in Ghana by expanding access to schooling for poor communities. In areas where there is low population density, such as many parts of northern Ghana, LCPSs are filling a gap in the supply of education. Also, the study team found that the vast majority of LCPSs in northern Ghana were doing so on a non-profit basis. Yet, in order to ensure access to schools for poor populations, LCPSs have low operating budgets. The government of Ghana should tailor its support and oversight of LCPSs to acknowledge the specific resource needs of LCPSs (e.g., by providing tax breaks to non-profit schools, waiving annual registration fees for non-profit schools) and by pursuing an incentives based approach to support LCPSs to meet quality standards.

2.0 ISSUES ANALYSIS, UNDERLYING PHENOMENA AND STAKEHOLDERS

The workshop started with a presentation of the key findings from the empirical study on leveraging LCPSs conducted in northern Ghana. Following this presentation, participants worked in small groups of about 6 individuals to unpack the system by listing what they know about the current quality of education provided by LCPSs, the desired outcome, as well as the existing gaps. The session helped to identify the key issues (gaps), underlying causes and effects, and the stakeholders involved in the LCPSs system. For some of the key issues, participants described a scenario through which the issue manifests.

This activity encourages participants to focus on the existing gaps in the system, rather than the strengths of LCPSs. As such, what emerges in this section is a focus on the weaknesses of the system as a whole.

Research participants identified three main recurring causes of the eight identified weaknesses in the system: 1) poor government oversight of LCPSs, 2) LCPSs lack of resources due to low operating budgets and lack of financial support from government, donors, and financial institutions, and 3) limited skills and capacity of LCPS key personnel.

2.0.1 Policy and Regulatory Framework for LCPSs

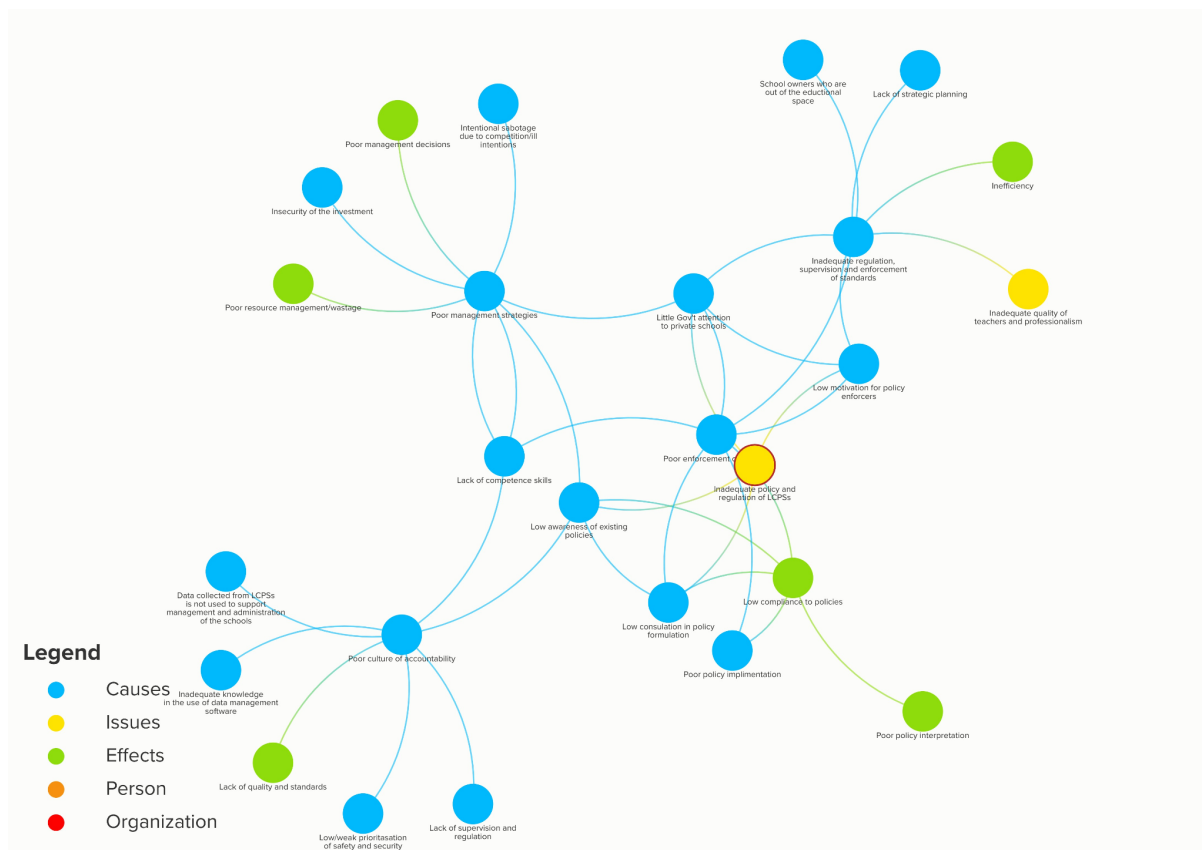
The participants indicated that the current policy and regulatory framework under which LCPSs operate has several weaknesses that impact the quality of education at LCPSs.

Participants identified the following as likely underlying causes and possible effects of existing weaknesses in the education policy framework:

- *Causes:*
 - Government attention and support is skewed to the public sector with little attention to private schools.
 - Development partner (DP) efforts are focused on public schools.
 - Private schools, particularly LCPSs, are not extensively engaged and involved during policy formulation.
 - There is a lack of data on LCPSs to inform policy formulation.

- o Participants perceived that there is a lack of awareness of existing policies among proprietors and how they affect LCPSs.
- o Participants perceived that there is low motivation of policy enforcers, which impedes the implementation of policy into practice.
- o The Ministry of Education has inadequate human and financial resources.
- o The Government of Ghana lacks a policy deliberately targeting private education, and the current education policy is unfriendly to private schools, particularly low-cost private schools.
- *Effects:*
 - o There are many unaccredited LCPSs.⁴³
 - o Participants perceived that LCPSs have low performance and poor student learning outcomes.⁴⁴
 - o Participants perceived that LCPSs have low compliance to policy and education standards.
 - o Participants perceived that there is ineffective policy implementation.

These interactions of causes, effects, and issues related to policy and regulatory framework for LCPSs are presented in the systemigram below.



⁴³ Approximately 20.6% of sampled schools in the research team’s LCPS sample were unaccredited.

⁴⁴ The published research on this topic strongly indicates that LCPSs perform better than public schools. The research team’s findings similarly suggest the widespread understanding among parents that the quality of education at LCPSs is better than at public schools.

Participants indicated the following stakeholders are involved in this issue: MoE, NaSIA, Ghana National Association of Private Schools (GNAPS), Parent Teachers Associations (PTAs), National Teaching Council (NTC), Civil Society Organizations (CSOs), Business Partners, District Assemblies, Parliament, Registrar General’s Department, and Donors among others.

2.0.2 Inadequate Leadership and Management Skills

Workshop participants reported that proprietors do not necessarily have the adequate knowledge and skills in school leadership and management. Some of the management issues identified were related to planning, budgeting, and monitoring and evaluation.

Participants perceived that the following were likely underlying causes and possible effects of inadequate leadership and management skills:

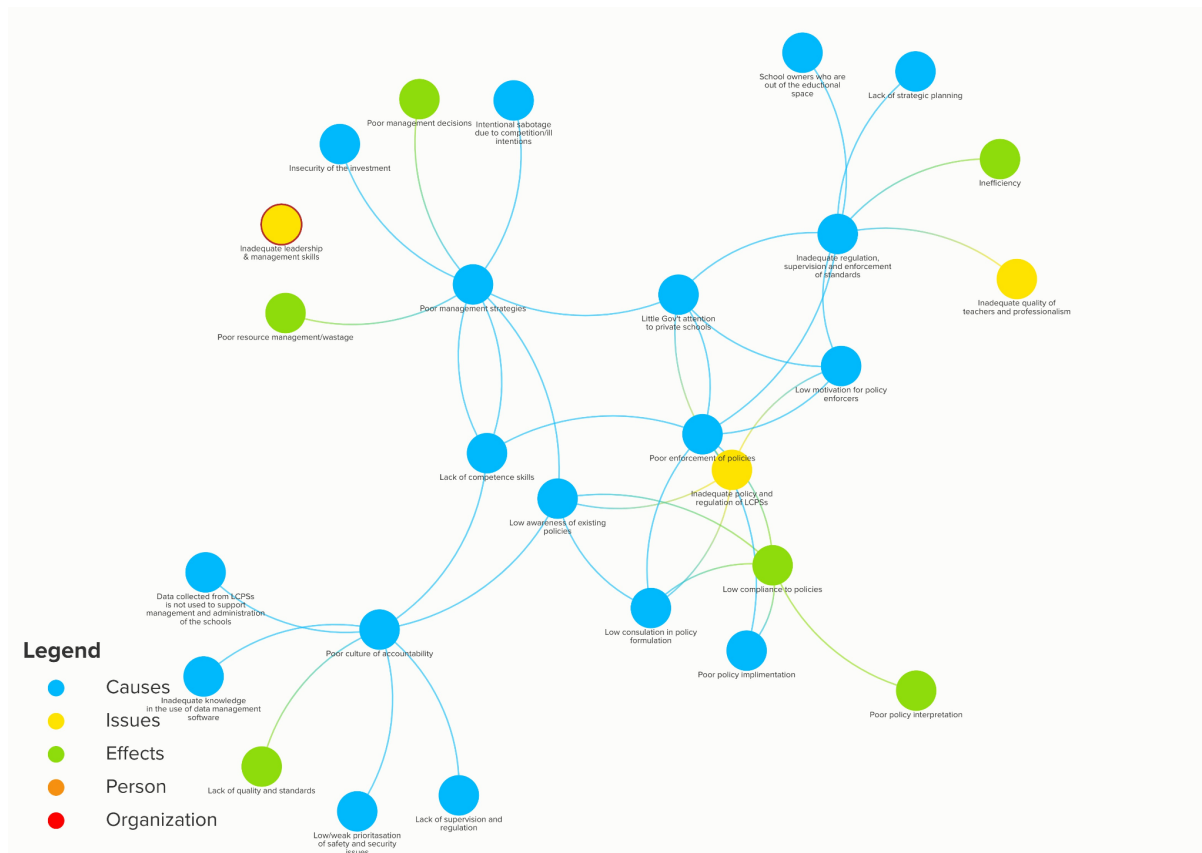
- *Causes:*
 - Participants perceived that some proprietors are not sufficiently aware of and/or appreciate the need to manage schools as businesses or social enterprises.
 - There is a lack of targeted courses/training for school proprietors to guide school startup and management.

- *Effects:*
 - Participants perceived that LCPSs fail to adequately implement transparent management practices that would allow for adequate accountability to parents and education officials.
 - Participants perceived that proprietors plan and manage schools poorly, which possibly results in poor learning outcomes.
 - Participants perceived that school staff may be unmotivated.
 - Participants perceived that there may be a wastage of resources.
 - Participants perceived that there are likely poor school management decisions.
 - Participants perceived that there is high teacher absenteeism.⁴⁵
 - Participants perceived that the quality of education is compromised.
 - Participants perceived that LCPSs’ have a poor learning environment
 - Participants perceived that there is poor stakeholder (PTA, religious institutions, school management committee) participation in LCPSs.⁴⁶
 - Participants perceived that proprietors fail to inspire a shared vision for the school.
 - Participants perceived that there is inadequate communication with school staff and parents.

These interactions of causes, effects, and issues related to leadership and management are presented in the systemigram below.

⁴⁵ This claim is contradicted by the findings from the research team, which found that teacher attendance was much higher at LCPSs than at public schools.

⁴⁶ This claim is contradicted by the findings of the research team, which found that religious bodies took a strong role in overseeing LCPSs in their network. We also found that 80% of sampled LCPSs had an active PTA that provided input on school functions.



Workshop participants identified the following stakeholders as pivotal to elevating the leadership and management of LCPs: private school associations, regional private school coordinators, district education officers, district assemblies, The National Schools Inspectorate Authority (NaSIA), and teacher training institutions.

2.0.3 Inadequate Quality and Professionalism of Teachers

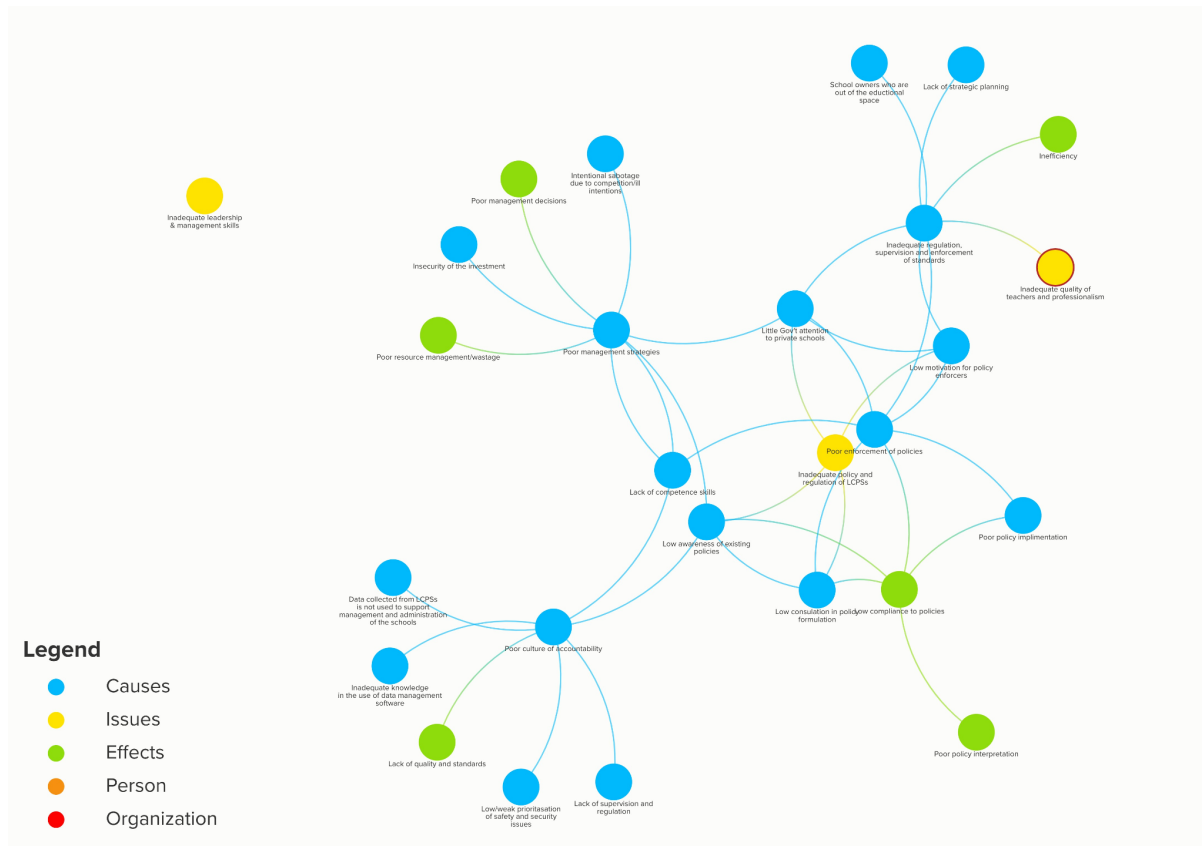
Workshop participants asserted that most proprietors of LCPs do not hire qualified teachers.

Participants perceived that the following were likely causes and possible effects of inadequate quality and professionalism of teachers.

- *Causes*
 - Some proprietors cannot afford to pay qualified teachers.
 - In some localities there are not enough qualified teachers to recruit/hire.
 - Participants perceived that there is a surplus of secondary school graduates seeking temporary employment in private schools in order to raise money to continue their education.
 - Participants perceived that some proprietors are unaware of the benefits of hiring licensed teachers.

- o Participants perceived that some proprietors seek to maximize profits.⁴⁷
- *Effects*
 - o Teachers may fail to employ evidence-based pedagogical practices that have been shown to enhance learning leading to poor learning outcomes.
 - o Teachers may fail to manage classroom time well.

These interactions of causes, effects, and issues related to inadequate quality and professionalism of teachers are presented in the systemigram below.



Participants reported that the following stakeholders are central to this issue: LCPS proprietors, education officials, teacher training institutions, and senior high school teachers.

2.0.4 Inadequate Financial Resource Management and Mobilization/Leverage

Workshop participants perceived that many LCPSs do not have the knowledge and capacity to mobilize sufficient resources to run their schools adequately.

⁴⁷ This claim is contradicted by the findings from the research team, which found that only 12% of sampled LCPSs earned a profit pre-COVID-19 and only 3% of sampled LCPSs earned a profit post-COVID-19.

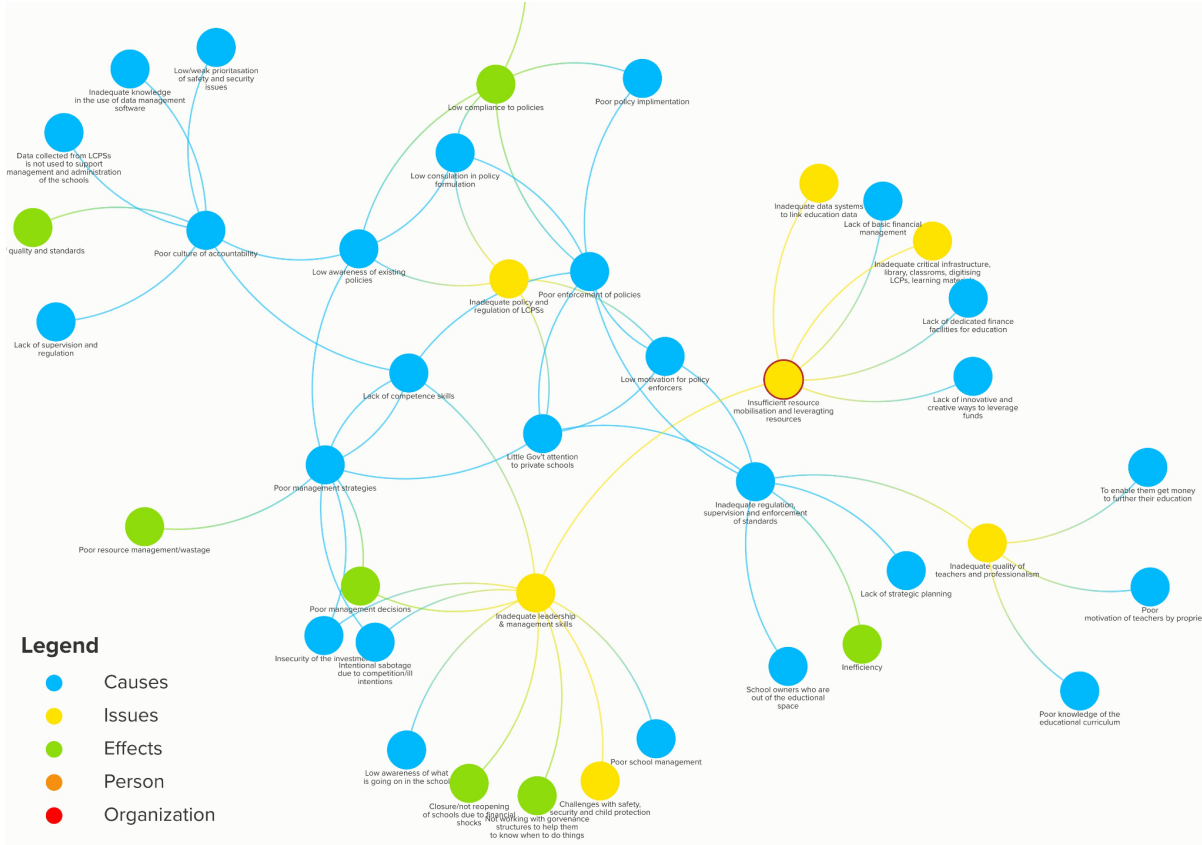
They reported LCPSs often lack the collateral to secure loans from financial institutions and many LCPSs have also not been able to adequately partner with the government to leverage some education funds. As such, they indicate that LCPSs heavily rely on tuition paid by the learners, which is inadequate to sustainably run the school operations.⁴⁸

The participants understood the following to be some of the likely causes and effects of inadequate financial resource mobilization:

- *Causes*
 - Participants perceived that some proprietors lack basic knowledge about preparing a proposal or business plan to raise funds.
 - Some proprietors lack basic financial saving plans/practices (e.g., lack of a savings or other account with a financial institution).
 - Participants perceived that some proprietors are unaware of innovative and creative ways to diversify the sources of funds beyond parents/guardians.
 - Some proprietors lack the key requirements to access finance, such as collateral.
- *Effects*
 - LCPSs have inadequate quality and quantity of teaching and learning materials.
 - Some LCPSs employ unqualified teachers.

These interactions of causes, effects, and issues related to inadequate financial resource management and mobilization/leverage are presented in the systemigram below.

⁴⁸ In contrast to this claim, the research team found that over half of sampled LCPSs generated at least 25% of their revenue from sources other than fees.



Workshop participants indicated that the following stakeholders are critical to addressing this issue: LCPS proprietors, teachers, parents, financial institutions, Ministry of Education, non-government organizations (NGOs), and religious institutions.

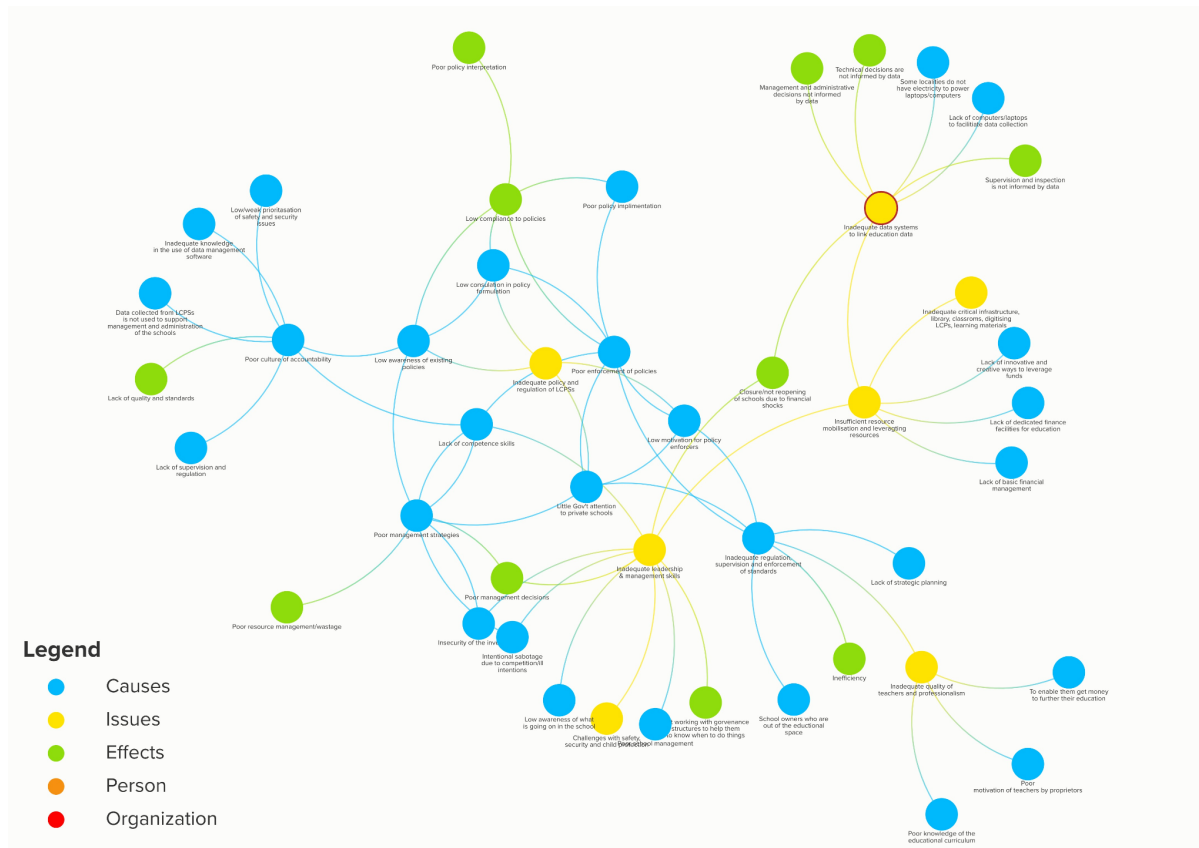
2.0.5 Weak Data on LCPSs

Workshop participants indicated that the Ministry of Education lacks adequate data on LCPSs, including data on the percentage of private schools that are low-cost, the location of LCPSs, and the number of children they serve. This makes it difficult for education stakeholders to integrate the needs of LCPSs into their strategic plans.

The participants understood the following to be some of the likely causes and effects of the lack of data on LCPSs:

- *Causes*
 - There is limited regulation and oversight of the private school sector, particularly the LCPS sector, including limited investment in gathering data on LCPSs.
 - Participants perceived that there is a lack of compliance by proprietors to collect key education data.
- *Effects*
 - The Ministry of Education and NaSIA is unable to make informed decisions about LCPSs
 - LCPSs are underrepresented in Education Strategic Plans.

These interactions of causes, effects, and issues related to weak data on LCPSs are presented in the systemigram below.



Workshop participants indicated that the following stakeholders were key to addressing this issue: the MoE, LCPS proprietors, development partners, NGOs, PTAs, NaSIA, and district assemblies.

2.0.6 Inadequate Safety, Security and Child Protection

Participants reported that like public schools, LCPSs in Ghana are confronted by issues related to safety, security, and child protection.

Workshop participants listed the following likely causes and possible effects of inadequate safety, security, and child protection at LCPSs:

Causes

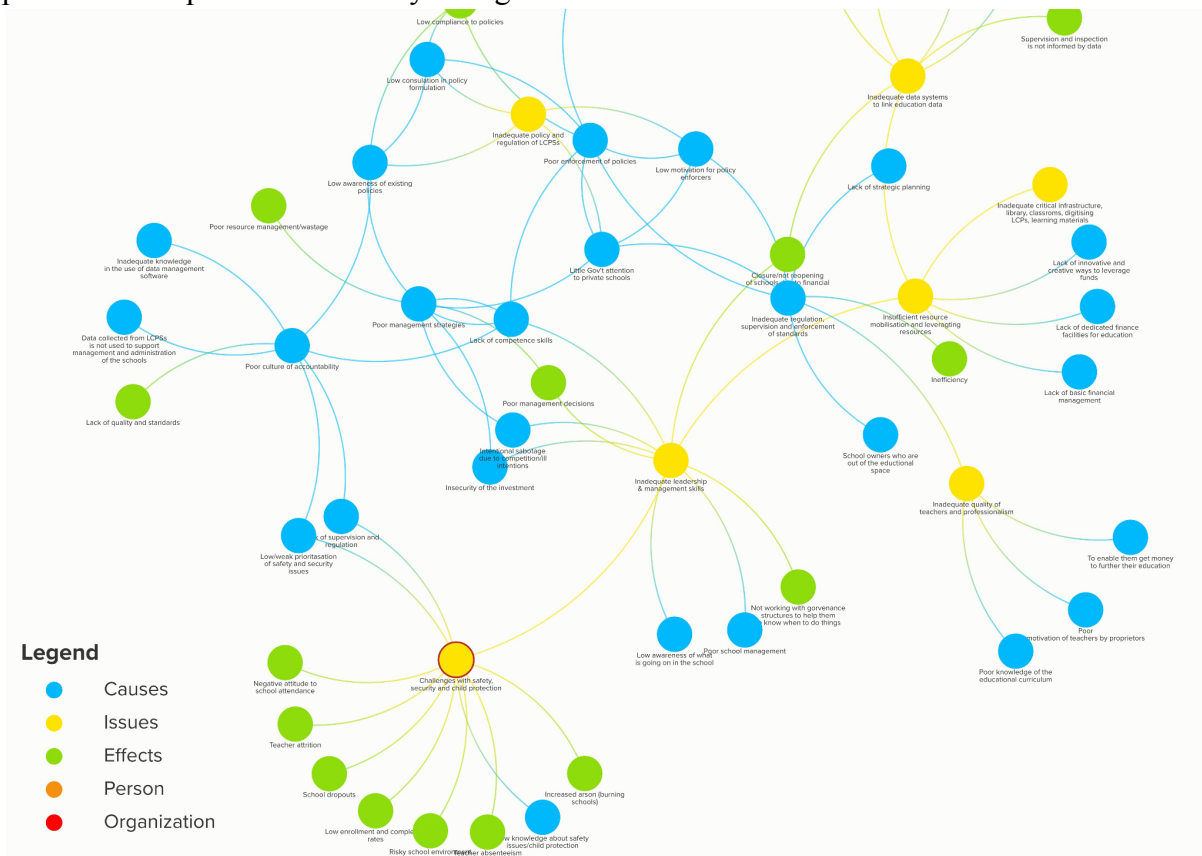
- There is a lack of supervision and regulation of LCPSs by the MoE.
- Participants perceived that proprietors lack adequate knowledge of school safety policies.
- Participants perceived that school staff believe that punishments and insults motivate pupils to achieve high scores in exams.
- LCPSs lack capital to invest in safe school buildings and security infrastructure, such as a perimeter fence.

Effects

- Participants perceived that some children experience abusive treatment in school.

- Inadequate child protection can lead to poor performance of pupils.
- Some pupils may drop out of school due to safety and security problems.
- Participants perceived that there may be a breakdown of rules and safety at LCPSs.
- Some schools operate in the home or car garage of the proprietors, thus making community oversight of school operations difficult and potentially exposing children to issues such as sexual and gender-based violence.
- Some schools are built in close proximity to hazards, such as commercial roads, industrial areas, rivers, and forests.
- Teaching and learning may happen in poorly constructed buildings that pose a safety threat to teachers and students.

These interactions of causes, effects, and issues related to inadequate safety, security and child protection are presented in the systemigram below.



Workshop participants asserted that the following stakeholders were central to addressing this issue: parents, government officials, teachers, proprietors, communities, district assemblies, and the Police Child Protection Unit.

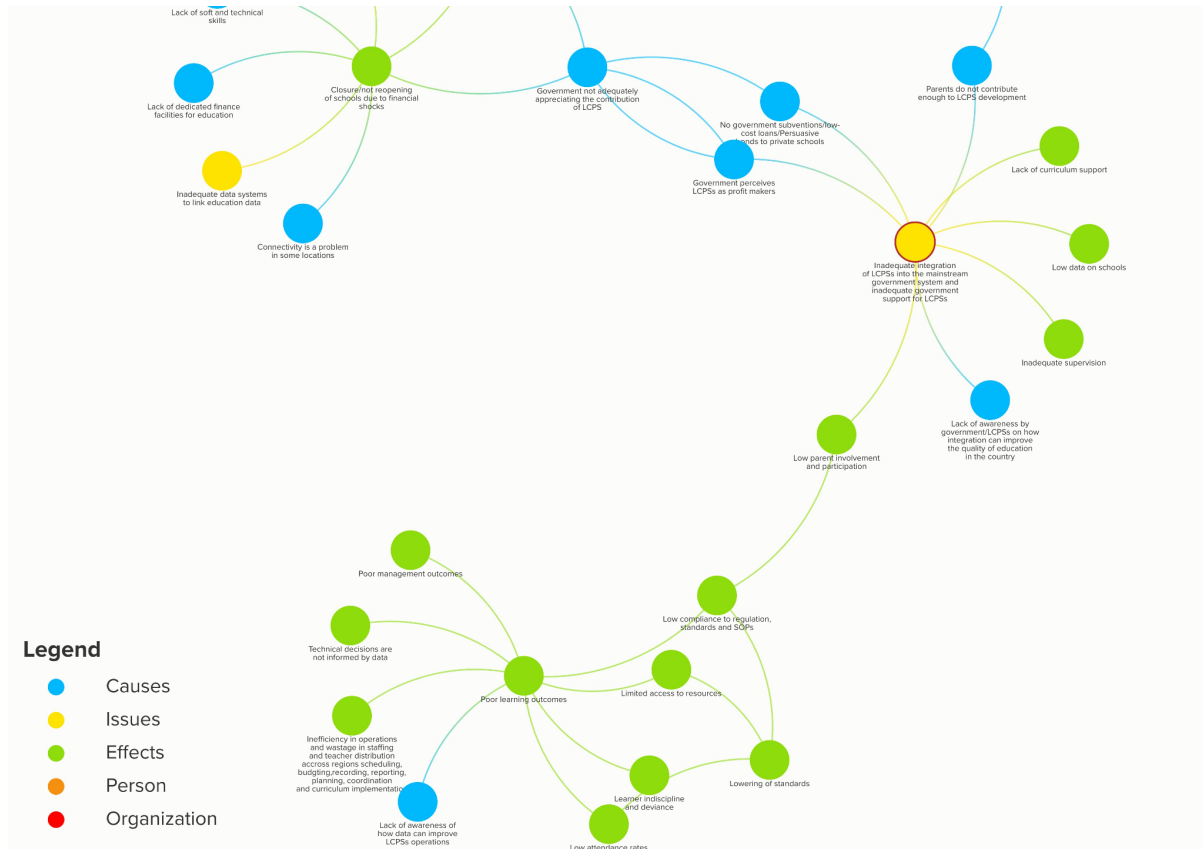
2.0.7 Inadequate Integration of LCPSs into the Mainstream Government System and Inadequate Government Support for LCPSs

Workshop participants noted with concern that private schools do not receive adequate resources from the government to support their operations despite the important role they play in educating Ghanaian children.

Participants suggested that the following were likely causes and effects of inadequate government support for LCPSs:

- *Causes*
 - There is a widespread belief that LCPSs are profit-making business entities and therefore should not qualify for public support.
 - Participants perceived that the government has limited appreciation for the contribution of LCPSs.
 - There is a lack of guidelines on the integration of LCPSs into government systems.
 - The government does not appropriate funds to LCPSs.
- *Effects*
 - Participants perceived that LCPSs have poor learning environments.
 - The government collects inadequate data on LCPSs.
 - There is inadequate curriculum development and implementation support for LCPSs.
 - LCPSs cannot afford to enhance their infrastructure.
 - There is limited government supervision of LCPSs.
 - LCPSs experience resource constraints.
 - LCPSs have weak financial sustainability.

These interactions of causes, effects, and issues related to inadequate integration of LCPSs into the mainstream government system and inadequate government support for LCPSs critical infrastructure are presented in the systemigram below.



The following stakeholders were identified as having an influence on this issue: MoE, Parliament, Metropolitan, Municipal, and District Assemblies (MMDAs), CSOs, development partners, philanthropists, and the private sector.

2.0.8 Inadequate Critical Infrastructure

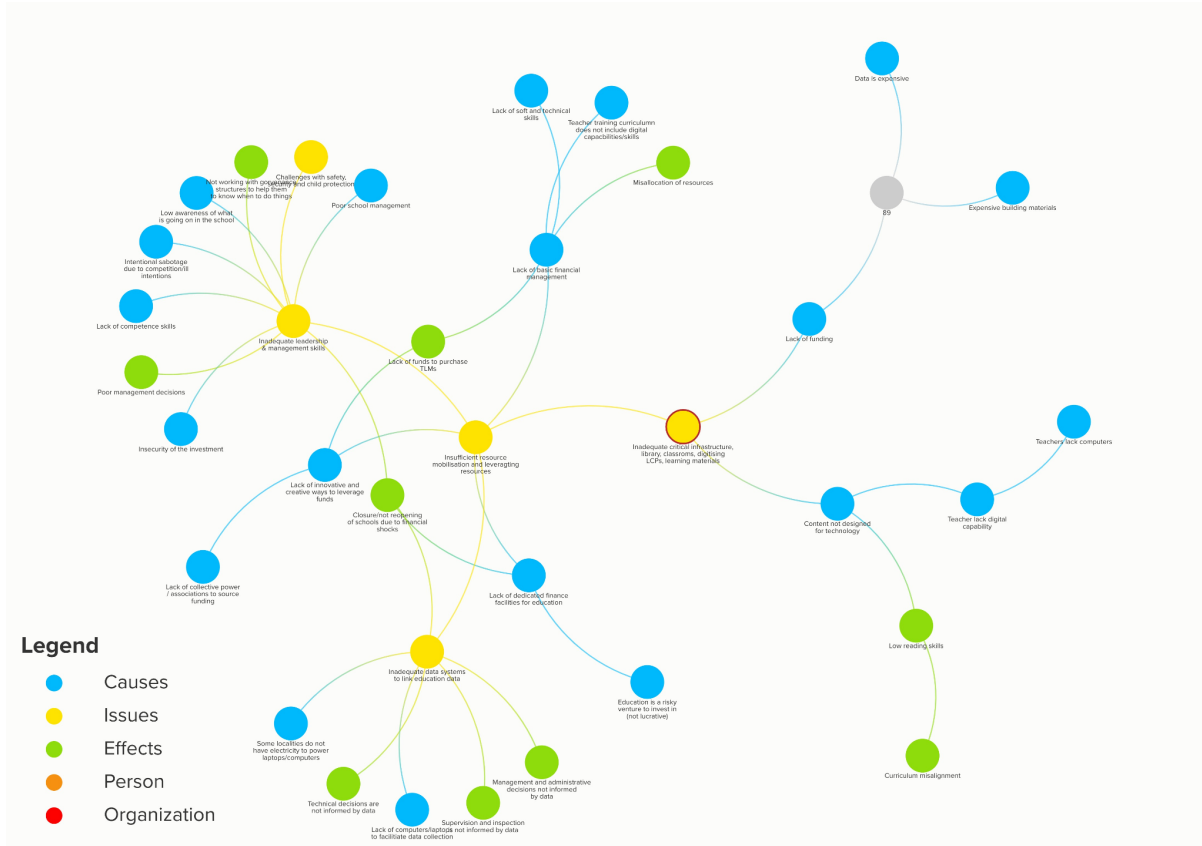
Participants reported that LCPSs lacked the critical physical and digital infrastructure (e.g., WASH infrastructure, libraries, classrooms) to support learning. For example, some schools operate in the home or car garage of a proprietor with very minimal infrastructure.

Stakeholders identified the following as likely causes and possible effects of inadequate physical and digital infrastructure:

- *Causes*
 - There is a lack of enforcement and regulation of minimum infrastructure standards.
 - LCPSs have inadequate capital to invest in infrastructure.
 - The high costs of data/internet impede LCPS access.
- *Effects*
 - LCPSs have poor sanitation facilities.
 - Participants perceived that there is a high level of school dropout.
 - Participants perceived that there is a high level of learner absenteeism.

- Participants perceived that there is a high level of learning loss and learning poverty.
- LCPSs have difficulty adhering to social distancing requirements

These interactions of causes, effects, and issues related to inadequate critical infrastructure are presented in the systemigram below.



Workshop participants indicated that the following stakeholders should be engaged to address this issue: government, NaSIA, GNAPs, development partners, CSOs, financial institutions, and the private sector (e.g., telecommunications companies)

2.1 Interrelationship Between Key Issues, Causes, and Effects

It is important to note that the issues described in the preceding section do not occur in isolation but rather, are part of a complex system of causes (primary and secondary) and effects (primary and intermediate/secondary). The issues, causes, and effects also interconnect with each other in a complex web of hierarchies. Participants consequently went through an exercise in which they constructed a systems diagram (cause-and-effect map) for the fundamental issues described above. The causal relationships between the issues described above and the myriad of interconnected causes and effects have been captured in a web-based platform called KUMU at: [Systemigram-1](#).

2.2 Stakeholder Relationships

Participants were asked to identify key stakeholders and their roles within the LCPS system. Working in two groups, participants conducted an analysis of stakeholder-stakeholder interactions with a focus on roles, access to resources, and level of influence between each of the stakeholders within the ecosystem. For each of these relationships mentioned, we analyzed the current relationship/value which flows between stakeholders, as well as that which should be flowing but is not flowing. It is important to note that strong relationships were highlighted between the following stakeholders

- *Government (MoE) and NaSIA: Policy directives and supervision;* Participants indicated that there is clear coordination and collaboration between MoE and NaSIA on developing policy directives related to school inspection, supervision, and enforcement of regulations (registration and quality standards). Participants also indicated that this is a bidirectional relationship between MoE and NaSIA on inspection and enforcement of regulations, where MoE provides policy guidelines while NaSIA implements these guidelines and provides feedback to the ministry. Participants therefore mentioned that there is a cordial working relationship between MoE and NaSIA.
- *Government (MoE) and NACCA: Policy directives and supervision;* A strong collaboration was also highlighted between MoE and NACCA related to curriculum development, certification of textbooks, and development of teaching methods and pedagogies. This is in line with NACCA's role of standardizing learning materials in collaboration with the MoE.
- *NACCA and LCPSs/Proprietors: Curriculum development and implementation;* Participants applauded the role of NACCA in curriculum development and the LCPSs have adopted the curriculum developed by NACCA to align their delivery of teaching to the national curriculum. However, NACCA does not provide teaching and learning materials to LCPSs.⁴⁹
- *LCPSs/Proprietors and Financial Institutions: Financial support and literacy;* Participants mentioned a bidirectional relationship between proprietors and financial institutions in areas of business development, credit access, investment promotion and financial literacy/training. Participants further reported that LCPSs acquire loans for infrastructural development and general running of the schools.⁵⁰

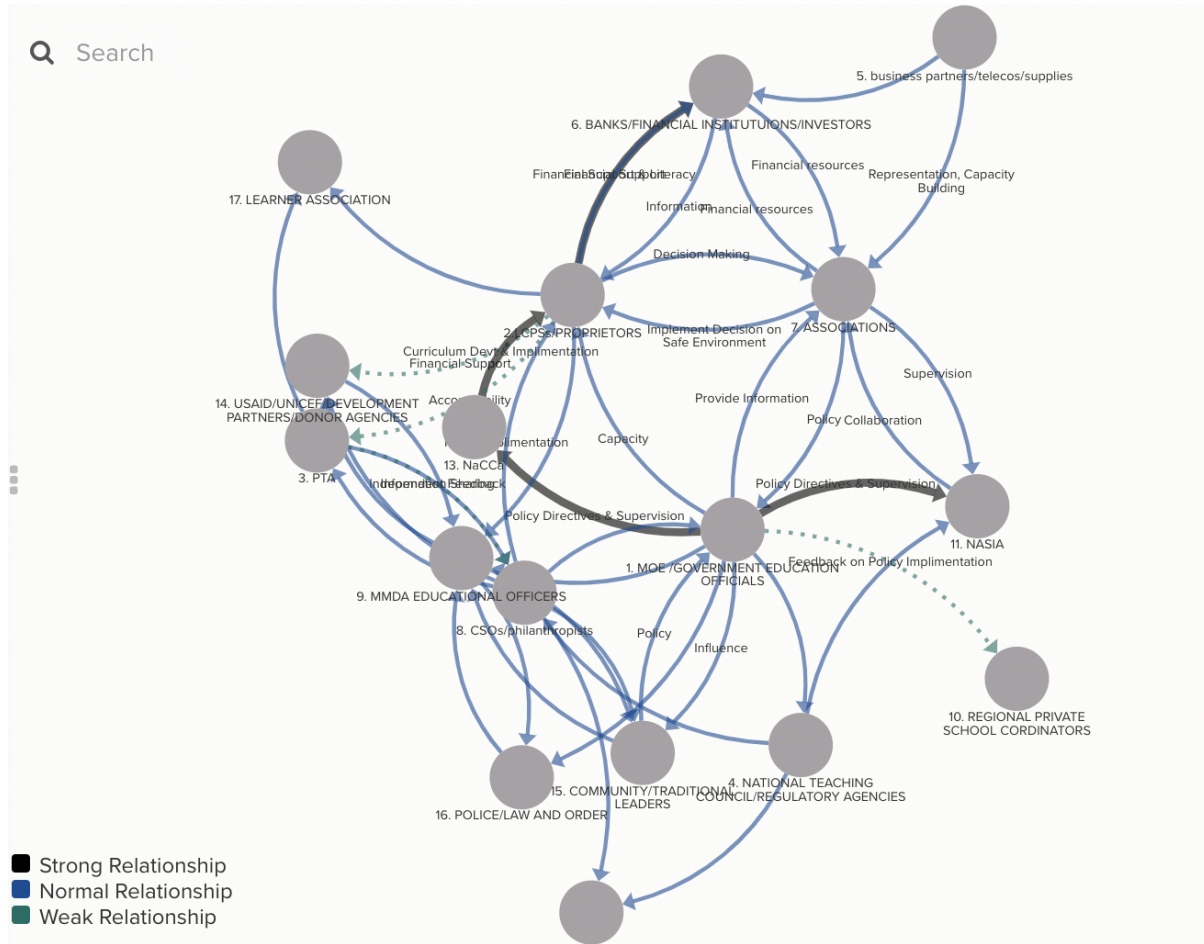
On the other hand, the weak/absent relationships included:

⁴⁹ The research team found that the vast majority of LCPSs had not received teaching and learning materials from the government. In particular, prior to COVID-19, no schools had received student learning materials and post-COVID-19 only 3% of schools had received student materials.

⁵⁰ While financial institutions are providing services to LCPSs in some parts of Ghana, the study team found that only the Upper East region of northern Ghana was receiving tailored edufinance services by Sinapi Aba Bank.

- *LCPSs and PTAs: Accountability:* While the LCPS study found that 80% of sampled LCPSs had an active PTA that provided input on school functions, STW participants reported a weak relationship between LCPSs and their PTAs on issues related to holding school management accountable in the areas of education performance and financial management. Participants also reported weak participation of PTAs in resource mobilization to deliver education services. For example, PTAs could pass a resolution to establish an infrastructure development fund where parents and teachers contribute money for infrastructure development, or an endowment/scholarship fund for learners. All resource mobilization efforts are left to the proprietors with limited or no participation of parents beyond payment of school fees. Participants mentioned that within the PTA, parents are mainly concerned about the performance and wellbeing of their children while teachers are concerned about their welfare.
- *PTAs and CSOs: Information sharing;* Participants mentioned that information was not adequately flowing between the civil society organizations/non-governmental organizations and LCPS PTAs, especially in areas related to scholarships for needy learners and training opportunities for teachers and parents. For instance, participants highlighted a need for CSOs to sensitize parents on how they can support their children to attain better grades. This support may include guidance on homework, social emotional learning and life skills.
- *MoE and Regional/District Education Officers: Feedback on policy implementation;* Whereas the supervision of schools at a regional level is implemented by the regional education officers, there are limited avenues for these officers to provide feedback on policy implementation to the MoE. Participants reported that the regional officers could use their proximity to the LCPSs to gather information on policy frameworks that are working and those that are not working well. This information is important for MoE to review, make any adjustments, and strengthen the existing policies.
- *LCPSs and Donors/DPs: Financial support;* Participants reported that most donors and development partners (DPs) were not directly extending financial support to LCPSs. The needed support from donors and DPs may include funds towards infrastructural development, textbooks, learning materials, library, ICT, and leadership and management training. LCPSs need to maintain small operating budgets in order to serve poor communities, which compromises their ability to make key investments in education. DPs' financial support for LCPSs that are serving poor communities, particularly those filling gaps in the supply of education in northern Ghana, aligns with key development objectives to enhance access to quality education for marginalized groups.

These relations were captured in [Systemigram-2](#) and are also highlighted in the following diagram.



2.3 Change Levers and Intervention Pathways

After reviewing the three systemigrams to understand the relationships between the causes, effects, and issues, as well as the relationships between stakeholders, participants were taken through a session on how to identify priority levers which once well leveraged could cause a desired change in the entire complex LCPSs education environment. Participants were invited to examine the system and stakeholder diagrams (systemigrams 1 and 2) to identify strategic points in the system where an intervention would have significant effects on the system. Participants generated over 150 change levers. All similar or inter-related change levers were clustered together into intervention pathways. Twelve preliminary intervention pathways emerged after grouping together all the similar change levers. Each participant was given four ballots (sticky notes) and they were invited to vote for their top priority pathway(s) using those “ballots”. Depending on how compelling the pathways were, a participant was welcome to cast one or more of their four votes on a single pathway. The table below summarizes the preliminary pathways that were selected with the corresponding number of votes.

SN	Preliminary Intervention Pathways	#Votes
1	Platform for strengthening school leadership and management	11
2	Revitalizing the regulatory system and functions	11
3	Financial inclusion	10
4	Innovative practice-based teacher education	8
5	Platform for enhancing accountability	7
6	Re-imagining and retooling data and information management systems	4
7	Safe school environments	3
8	Leveraging civil society engagement and partnerships for improved learning outcomes	2
9	Re-imagining teaching and learning materials	1
10	Infrastructure solutions	1
11	Re-imagining curriculum for 21 st century needs	0
12	Income diversification for financial sustainability	0

This voting process yielded eight top intervention pathways. The facilitators reviewed the remaining four initial intervention pathways to identify any alignment with the top eight pathways. Two pathways (infrastructure solutions and income diversification for financial sustainability) were merged with the eight prioritized pathways. Working in small groups, participants fleshed out the intervention pathways. Each of the eight pathways is described below together with the envisaged outcomes, indicators, intervention ideas, and the corresponding levers of change.

2.3.1 Strengthened School Leadership and Management

The workshop participants suggested there is a need to build the capacity of proprietors and headteachers for better management of the LCPSs.

The goal for this pathway is to promote improved leadership and management of LCPSs for a better school environment and improved learning outcomes.

Outcomes

- Motivated staff working towards a shared vision
- Maintenance of a conducive environment for teaching and learning
- Improved financial management
- Proprietors are accountable to all stakeholders
- Improved learning outcomes

Indicators

- Leadership and management trainings attended by proprietor/headteacher
- Headteacher and teacher turnover rates
- Number of schools closing
- School and learner performance

System Behavior: What would you change in the system

- Lack of transparency/accountability between school leadership, staff, and parents
- Suspicion/lack of trust between proprietors and staff

Stakeholder Behavior: What behaviors would you change?

Who	Change
<ul style="list-style-type: none"> • LCPS proprietors and head teachers 	<ul style="list-style-type: none"> • Inadequate managerial skills • Lack of engagement with teachers and staff in school decision-making
<ul style="list-style-type: none"> • Parents & PTAs 	<ul style="list-style-type: none"> • Inadequate demand for accountability • Low level of engagement in the management in the school⁵¹

⁵¹ 80% of sampled LCPSs had an active PTA that provided input on school functions.

<ul style="list-style-type: none"> ● MoE, DPs and CSOs 	<ul style="list-style-type: none"> ● Lack of support/capacity building for LCPS school leadership and management ● Disinterest in running of LCPSs
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Intervention Ideas

- Support leadership and management trainings for proprietors and headteachers
- Advocacy for government and donor support to enhance management of LCPSs
- Leveraging ICT partnerships and tools to support robust systems for school management
- Measures to strengthen accountability
- Engagement and recruitment of qualified administrators to manage LCPSs
- Motivation for staff (intrinsic and extrinsic) for better learning outcomes

Change Levers

The cluster of change levers identified under this pathway include:

- The GoG should provide regular in-service training opportunities for head teachers and school proprietors.
- The government, in collaboration with recognized training institutions, should organize quarterly capacity-building programs for owners to bridge identified gaps.
- Private school associations should support NaSIA to ensure compliance of policies guiding management of LCPSs.
- GNAPS should build the capacity of private school associations to advocate and hold government accountable to include LCPSs in education systems
- The MOE, CSOs, and GES should provide capacity building for LCPS management teams.
- Education stakeholders (policymakers, donors, PTA, training providers) should leverage or add on existing school leadership and financial management training programs and make them accessible through cost-efficient and sustainable models.

2.3.2 Revitalizing the Regulatory System and Function

Workshop participants suggested that there is a need to revise the regulatory framework for overseeing private schools so that it can respond to the needs of LCPSs and support them in delivering quality education to Ghanaian children.

The goal for this pathway is for LCPSs to deliver quality education that is in line with set standards and regulations.

Outcomes:

- Education sector policies and regulations exist that recognize the specific needs and contributions of LCPSs
- The Government of Ghana supports LCPSs’ abilities to comply with regulatory standards
- Clear pathways exist to ensure untrained private school teachers attain professional teacher standards and certification
- Reliable data on registration of LCPSs exists
- Improvement in performance of LCPSs

Indicators

- Registration status of LCPSs
- Compliance with education standards (including qualification of teachers)
- School performance
- Qualified and certified teachers

System Behavior: What Would You Change in the System?

- Burdensome registration requirements
- Unclear working relationship between government agencies and LCPSs

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
<ul style="list-style-type: none"> ● MoE and NaSIA 	<ul style="list-style-type: none"> ● Inadequate support to LCPSs in regard to noncompliance to education quality standards ● Inadequate consultations of LCPSs during formulation and implementation of policies
<ul style="list-style-type: none"> ● GNAPS, CSOs 	<ul style="list-style-type: none"> ● Inadequate advocacy for policies that are inclusive of LCPS priorities ● Inadequate capacity building and support for LCPSs to adhere to policies and standards ● Irregular supervision and monitoring of LCPSs
<ul style="list-style-type: none"> ● LCPS Proprietors 	<ul style="list-style-type: none"> ● Noncompliance to some education policies and standards ● Negative perception towards monitoring and supervision of LCPSs

Intervention Ideas

- NaSIA develops and/or implements policies that support LCPSs to meet quality and regulatory standards (e.g. school licensing policy, school establishment policy).
- The Ministry of Education along with its partners work to strengthen the capacity of Metropolitan, Municipal, and District Assembly (MMDA) education officers to supervise schools
- The Ministry of Education, along with its partners, work to create awareness about existing education policy and regulatory standards (e.g., NaSIA quality standards and NACCA curriculum).
- The Ministry of Education empowers private school associations as independent but complementary self-regulatory bodies to provide compliance support prior to NaSIA inspections
- The Ministry of Education allocates adequate resources to enable the National Teaching Council (NTC) to ensure all LCPS teachers maintain professional standards and all LCPS teachers have access to continuous professional development that addresses identified professional development gaps.
- The Government of Ghana, the Ministry of Education, and NaSIA amend the education sector policy to recognize LCPSs.

Change Levers

The cluster of change levers identified under this pathway include:

- The Ministry of Education should raise standards for teachers.
- The Ministry of Education and the National Schools Inspectorate Authority (NaSIA) should monitor schools including classroom observations of teaching and learning and curriculum implementation.
- The Ministry of Education should make Metropolitan, Municipal, and District Assemblies aware of the needs and contributions of LCPSs to the sector and the need to shift their approach toward LCPSs from one that levies heavy fees on LCPSs to one that supports LCPSs to provide quality education to all Ghanaian children.
- MOEs, GNAPS, and NaSIA should work with owners of LCPSs to ensure schools are located at safe places and have child protection (CP) policy guidelines.
- NaSIA should revise their policies on charging fees to private schools in order to ensure that LCPSs are adequately supported in meeting standards.
- NaSIA should be required to conduct bi-annual inspection and assessment of the LCPSs at its own expense.
- The Ministry of Education should provide adequate resources to NaSIA and GNAPS to enable them to supervise and monitor the performance of LCPSs.
- The Ministry of Education and NaSIA should recognize the sub-groups within the private school sector and classify them by their location, cost, outcomes and incorporation status in order to tailor their support to the needs and contributions of these distinctive groups.
- The Ministry of Education should institute a team to continuously monitor and supervise private schools to ensure their capacity to meet standards prior to enrolling students.
- Donors, civil society organizations, the MoE and other education stakeholders should streamline the registration process for LCPSs in order to address corruption.
- The Government of Ghana should offer targeted support to non-compliant LCPSs to register, meet quality education standards and teacher licensing
- Donors, civil society organizations, the MoE and other education stakeholders should strengthen private school associations as advocacy and lobby groups with self-regulating functions for LCPSs.
- The MOE, other government agencies, private school associations, and related LCPS partners should work together to develop a policy framework for LCPSs to ensure compliance and integration
- The Ministry of Education should institute continuous management leadership training and regional/national level for school heads.
- The Ministry of Education and NaSIA should organize workshops to educate LCPSs on existing education policies and to consult with LCPSs when formulating new education policies
- NTC, Ghana Tertiary Education Commission (GTEC) and Colleges of Education, led by the Ministry of Education, should curate special pathways for private school teachers to meet standards.

- Education regulatory bodies should consider LCPS operations as social services and support their activities.
- The Ministry of Education and NaSIA should strictly implement policies and standards.
- NaSIA should incentivize LCPSs to comply with quality standards by issuing certificates of compliance to LCPSs that meet regulatory standards and publicizing the performance of LCPSs.
- The Ministry of Education should give a mandate to private school associations to inspect schools in their association.
- Government should regularly review LCPS policies to ensure that all LCPSs have updated policies and comply with them.
- Government policies on LCPSs should more fully acknowledge, appreciate, and support the role of LCPSs as partners in education delivery.

2.3.3 Financial Inclusion of LCPS

Participants noted that LCPSs are faced with challenges accessing financial services from financial institutions due to the lack of collateral required to access loans and the high risk and informal nature of LCPS operations. Furthermore, LCPSs are excluded from most government and donor support for schools. The goal for this pathway is to ensure access to capital for development and sustainability of LCPSs.

Outcomes

- Financial sustainability of LCPSs
- Improved school infrastructure
- Increased and diversified funding for LCPSs
- Improved financial and business management of LCPSs
- Improved learning outcomes

Indicators

- Finance and business plans
- Access to loans
- Infrastructure (e.g., classroom: pupil ratio, ICT)

System Behavior: What Would You Change in the System?

- Lack of financial tools and products to cater for financial needs of LCPSs
- Lack of collaboration between CSOs, development partners, private sector actors, and philanthropists in their support for LCPSs

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
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<ul style="list-style-type: none"> ● LCPS proprietors 	<ul style="list-style-type: none"> ● Mindset change towards financial institutions⁵² ● Financial management practices (e.g., poor budgeting, failure to track income and expenditures, lack of audits) ● Financial illiteracy of LCPSs
<ul style="list-style-type: none"> ● Financial Institutions (FI) 	<ul style="list-style-type: none"> ● FI business model is overly focused on assessing potential investments according to the growth potential of businesses
<ul style="list-style-type: none"> ● Government 	<ul style="list-style-type: none"> ● Inadequate financial support to LCPSs ● Inadequate incentives to enable financial institutions to target LCPS ● Limited incentives for LCPS, such as secondment of teachers to LCPS, support for infrastructural development, tax holidays, and/or financial subsidies
<ul style="list-style-type: none"> ● DPs and CSOs 	<ul style="list-style-type: none"> ● Limited capital development grants ● Limited financial literacy training for LCPS proprietors ● Limited partnerships with LCPSs

⁵² The research team found that 76.1% of sampled school proprietors were interested in receiving a school loan.

Intervention Ideas

- Implementation of models to improve access to finance
- Capacity building/trainings in financial management
- Financial institutions, government institutions, development partners, CSOs, and LCPSs collaboratively develop programming to support LCPS financial sustainability
- Dedicated fund by government, development partners, and financial institutions for growth and development of LCPSs
- Setting up credit guarantee schemes (CGS) to encourage lending by banks and non-banks to LCPSs
- Training on resource mobilization, access to finances, and leveraging existing financial platforms

Change Lever

The cluster of change levers identified under this pathway include:

- The MoE, donors, philanthropy organizations, and financial institutions should set up a dedicated LCPS fund to attract private funding, managed through a risk sharing system that offers LCPSs below market interest loans to enhance LCPS financial sustainability and education quality.
- CSO, development partners and business entities should support LCPS proprietors to mobilize resources.
- The GoG should create an educational policy or scheme to help LCPSs reduce their financial challenges.
- The government should guarantee credit from financial institutions to LCPSs.
- The GoG should allocate a specific quota of resources to LCPSs in the budget.
- The government should provide education materials, training, and other resources to LCPSs.
- Development partners and the private sector should support LCPSs with more resources to run schools.
- The Ministry of Finance, Ministry of Education, FI's and related stakeholders should develop an innovative financing model that is mutually rewarding and sustainable.
- The Ministry of Education's policy, plans, programs and regulatory systems should recognize LCPSs as a complementary part of the education system in order to target support, regulations and engagement with the sector
- Government via the Ghana Enterprises Agency should set up a specific fund to support the financing needs of LCPS.
- LCPSs that don't thrive (after receiving government support indicated above) should be shut down.
- NGOs and CSOs should collaboratively advocate for the government to provide financial support to LCPSs at low interest rates.
- Banks should reach out more to proprietors of LCPSs and work with them to gradually build their capacity to receive and manage credit so that LCPS owners can improve infrastructure and service delivery for better outcomes.

2.3.4 Innovative Practice-Based Teacher Education

Workshop participants emphasized the need to address low teacher quality in LCPSs by training unqualified teachers and providing continuous professional development (CPD). It is recommended that pre-service and in-service teacher training leverage innovative tools and methods (e.g. ICT platforms, field based training, etc).

The vision for this pathway is to strengthen the capacity of teachers in LCPSs to utilize innovative teaching and learning methods to improve learning outcomes.

Outcomes

- Innovative and practice-based teacher training modules are developed to meet the needs of teachers at LCPSs
- Teaching methods are improved
- Learning outcomes are improved
- LCPS teachers attain certified teacher competences

Indicators

- Learner performance
- Learner skill sets
- Qualification of teachers

System Behavior: What Would You Change in the System?

- Insufficient teaching and delivery methods taught through existing teacher training institutions
- The current education system does not adequately use innovative tools and methods (e.g., ICT tools) for teaching and learning

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
<ul style="list-style-type: none"> ● Proprietors 	<ul style="list-style-type: none"> ● Recruitment of unqualified teachers
<ul style="list-style-type: none"> ● Teachers 	<ul style="list-style-type: none"> ● Insufficient capacity and skills to teach
<ul style="list-style-type: none"> ● MoE, Teacher Training Institutions, GNAPS and Development Partners 	<ul style="list-style-type: none"> ● Inadequate support for CPD ● Insufficient in-service training for LCPS teachers

Intervention Ideas

- Reimagine teacher education curriculum/modules
- Adapt cost-effective and innovative methodology for teaching
- Integrate education design research into teaching and learning
- Use technology to improve teaching and learning
- Implement pre-service and in-service training in collaboration with GNAPS/Ghana National Council of Private Schools (GNACOPS)
- Conduct teacher needs assessments, including assessments on curriculum and lesson delivery methods
- Implement measures to improve teacher professionalism
- MoE and the National Teaching Council (NTC) create unique/special pathways to improving teacher standards in LCPSs suited to their context

Change Levers

The cluster of change levers identified under this pathway include:

- Government should support the training of LCPS teachers
- MoE, donors, NGOs and CSOs should provide teachers with access to and training in the use of modern teaching and learning materials (white board, offline/online and open education resources).
- The MoE and its partners should adopt and adapt cost-effective and innovative strategies to improve teaching-learning materials for teachers and students.
- MoE and teaching institutions should work together with GNAPS and proprietors to train teaching and non-teaching staff.
- The MoE and its partners should develop innovative ways (e.g. an HR dashboard) to channel teaching assistants and qualified volunteers/interns into LCPSs
- The MoE and its partners should develop a systematic pathway to professionalize low-cost private school teachers by leveraging existing programs, such as National Service Scheme (NSS) and Nation Builders Corps (NABCO), to take up staffing needs
- Training institutions should integrate child safety and security policies and practices into their training curricula.
- Training on the curriculum interpretation and implementation should be made mandatory for teachers.
- The GoG and its partners should put in place low-cost private school teacher training programs.
- Private school associations should partner with teacher training institutions and NTC to train private school teachers.
- MoE, funders, and education service providers should invest in identifying interventions at scale that improve learning outcomes in LCPSs leveraging technology and practice-based teacher education.

2.3.5 Developing a Platform for Enhancing Accountability in Low-Cost Private Schools

Workshop participants suggested that there is a need to strengthen the transparency of LCPS operations so that they are easily accountable to parents and the government. Furthermore, participants indicated that LCPS proprietors could benefit from more transparent sharing of information and learning among themselves. Participants thus suggested that the GNAPS in collaboration with the MoE, should establish an information sharing space/platform where low-cost private schools could share information about their operations with parents, the government, and peer institutions.

Outcome

- Resilient and transparent LCPSs.
- Enhanced accountability to PTAs and the Ministry of Education
- Enhanced openness and shared learning among LCPS proprietors

Indicators

- A functional information sharing platform
- Number of LCPSs utilizing the platform to enhance accountability for human, financial and other resources.
- Data collected on LCPSs (e.g. enrollment, retention, performance, audits/financial management) and fed into the information sharing platform

System Behavior: What Would You Change in the System?

- Lack of an officially defined category for LCPSs in existing education policy

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
<ul style="list-style-type: none"> ● LCPS proprietors 	<ul style="list-style-type: none"> ● Poor financial management including the lack of transparency in their accounting impeding accountability and oversight by PTAs and education officials ● Poor school management and leadership skills and practices ● Poor understanding of appropriate pedagogical practices ● Recruitment of teachers with low qualifications, skills and competencies, often in order to reduce costs
<ul style="list-style-type: none"> ● PTA 	<ul style="list-style-type: none"> ● Insufficient demand for accountability from LCPS proprietors ● Inadequate supervision and monitoring of LCPSs

Intervention Ideas

- Regulatory bodies (NaSIA, NaCCA) should engage proprietors in developing and implementing policies on LCPSs
- Capacity building on management and leadership for school management committees, PTAs, and proprietors
- Training school proprietors on effective financial management and accountability

Change levers

The cluster of change levers identified under this pathway include:

- Private school associations should encourage LCPSs to collaborate as one and not in silos on issues such as advocating for relevant policy that is tailored to the needs of LCPSs.
- The government and private school associations should work collaboratively to enhance the government support for LCPS quality, management and accountability.
- The MoE should work with related agencies in the government to institute collaborative meetings to plan for policy and programming to support education in LCPSs.
- The MoE and private school associations should support LCPS proprietors to join the information sharing platform.
- The MoE, donors, and other education partners should engage all actors in the value chain in broad and extensive consultations in order to establish and promote the development and implementation of the information sharing platform.
- MoE, in collaboration with NaSIA, should train and facilitate LCPSs to keep proper documentation of their schools and to enhance community and government oversight.
- The MoE, private school associations, LCPSs, and other education stakeholders should work together to execute programs, policies, and activities to enhance accountability of LCPSs.
- MoE, private school associations, and donors should promote transparent/open management systems where staff, students, and parents are involved at relevant decision-making levels.
- USAID should provide assistance to private school associations to advocate for LCPSs.
- NaSIA should regularly collect and analyze data on LCPSs and provide regular feedback to schools in the form of suggestions for improvement.
- The MoE should streamline a well thought out deliberate policy on LCPSs into government education strategy.
- The MoE and its partners should create incentives to motivate school operators to advance quality education delivery and to participate in national decision making.
- The MoE and private school associations should encourage for-profit LCPS proprietors to minimize their profit motive and instead embrace their potential contribution to enhancing access to quality education for all Ghanaian children.
- The Ministry of Education and its partners should facilitate LCPSs to collect and share school level data with the government data system to facilitate education planning.

2.3.6 Reimagining & Retooling Data and Information Management Systems

Workshop participants asserted that there is a need to develop and deploy data and information management systems for strategic planning, monitoring and evaluation for informed decision-making to support the LCPS sector. These systems should further leverage technology for teaching and learning. The vision for this pathway is to harness the application of innovative EMIS for strategic planning, management, and improved learning outcomes in LCPSs.

Outcomes

- Reliable data and information for planning and service improvement
- Robust ICT infrastructure and capacity for improved learning outcomes
- Sustainable financing for ICT driven educational delivery

Indicators

- Adoption of ICT in LCPSs for planning, teaching, and learning
- Use of data and EMIS
- Integration of LCPSs data with national EMIS data

System Behavior: What Would You Change in the System?

- Inadequate ICT infrastructure for improved learning outcomes in LCPSs
- Limited capacity of key stakeholders (e.g., MoE, LCPS leaders, NaSIA) on ICT applications for planning, teaching, and learning
- Limited resources for ICT needs
- Inadequate local content for ICT software application

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
<ul style="list-style-type: none"> ● Government/MoE/Agencies 	<ul style="list-style-type: none"> ● Limited adoption of ICT in education delivery ● Limited capacity building for LCPSs to embrace ICT ● Inadequate investment in ICT for education
<ul style="list-style-type: none"> ● DP/Telecoms/ICT/private sector 	<ul style="list-style-type: none"> ● Low investment in ICT for education (e.g. through corporate social responsibility funds)

Intervention Ideas

- Benchmarking ICT needs for LCPSs
- Establish ICT infrastructure for LCPSs, linked to MoE
- Develop a dashboard that tracks quality standards within the LCPS sector to inform decision-making
- Resource mobilization strategies for ICT infrastructure
- Capacity building of key stakeholders (e.g., MoE, LCPS leaders, NaSIA) on ICT application and maintenance
- Targeted engagements with development partners and the private sector to invest in ICT infrastructure for LCPSs (e.g. through corporate social responsibility)

Change Levers

The cluster of change levers identified under this pathway include:

- The Ministry of Education should work with partners to build a digital toolkit with last mile capabilities, such as Short Messaging Service (SMS) and Interactive Voice Response (IVR).
- NaSIA, private school associations, and private school proprietors ensure provision for regular data collection and data sharing on the LCPS databases.
- MoE, NaSIA, NACCA, donors, and private school associations should leverage the existing EMIS data to inform decision-making.
- When collecting data on private schools, the MoE should collect data on the fees charged at these schools in order to ensure that it can differentiate between private schools according to their status as high-, medium-, and low-cost private schools. This will help the MoE better tailor its approaches to private schools according to their specific needs.
- Donors, the Ministry of Education, private school associations, and other education stakeholders should support the creation of partnerships between LCPSs, private IT companies and telecoms to support digitization of LCPS services.
- The government should provide LCPSs with ICT facilities, subsidies for internet, and/or offline/online education materials and platforms.

2.3.7 Creating a Safe, Secure and Friendly School Environment for All

Workshop participants believed that there is a need to provide a safe and secure environment for teaching and learning within LCPSs in northern Ghana.

The goal is to ensure schools where learners, school staff, and anyone who engages with the schools are safe and secure.

Outcomes

- Increased child enrollment
- Reduced school dropout rates
- Reduced learner absenteeism
- Reduced early/child marriages
- Safe school learning environments
- Improved learning outcomes

Indicators

- Enrolment and attendance rates
- School dropout rates
- Number of schools with copies of child protection policies and guidelines
- Number of stakeholders trained on child protection
- Number of schools with child protection patrons or champions
- Number of schools with child protection school clubs
- School posters on child protection (“talking compounds”)

System Behavior: What would you change in the system

- Inadequate enforcement of child protection policies in terms of prevention, protection, and prosecution
- Inadequate dissemination and sensitization of LCPS proprietor and school management committees on child protection policies and guidelines

Stakeholder Behavior: What behaviors would you change?

Who	Change
<ul style="list-style-type: none"> • LCPS proprietors 	<ul style="list-style-type: none"> • Insufficient school safety measures • Inadequate child protection systems and procedures on the school premises
<ul style="list-style-type: none"> • Parents & PTAs 	<ul style="list-style-type: none"> • Inadequate demand for accountability on safety and child protection⁵³

⁵³ 80% of sampled LCPSs had an active PTA that provided input on school functions.

<ul style="list-style-type: none"> ● MoE, GES, GNAPS NaSIA 	<ul style="list-style-type: none"> ● Insufficient review, dissemination, and enforcement of child protection policies ● Inadequate prosecution of suspects who engage in child abuse
<ul style="list-style-type: none"> ● DPs and CSOs 	<ul style="list-style-type: none"> ● Inadequate support for child protection

Intervention ideas

- MoE to develop, review, and implement safety and child protection policies and guidelines
- MoE enforcement of regulations on school safety, security, and child protection
- MoE and education partners create and implement incentives for LCPSs that maintain safe and secure school environments
- Donors, MoE, CSOs, and NGOs provide targeted capacity building for staff, parents, and learners on child protection.
- Donors, MoE, CSOs, and NGOs provide support to LCPS to improve security infrastructure and personnel.

Change Levers

The cluster of change levers identified under this pathway include:

- The GoG and its partners should make child protection policies available for all the schools.
- The police/law and order/emergency workers should support the safety, peace, and security in the communities surrounding LCPSs.
- The GoG, MMDAs, parents, and communities should enforce the regulations on school safety, security, and child protection. LCPSs that comply with child protection and safety regulations should be rewarded with a certificate of high achievement.
- Community leaders, CSOs, proprietors, parents, and business partners should carry out the implementation of child protection policies in a culturally sensitive manner.
- Security and child protection policy should be developed and implemented by the Government of Ghana.

2.3.8 Leveraging Partnerships and Engagement with Development Partners and Civil Society Organizations for Improved Learning Outcomes

Workshop participants emphasized that development partners (DPs), non-governmental organizations (NGOs) and civil society organizations (CSOs) should leverage existing resources (e.g., experience, knowledge, innovations) and platforms to strengthen the capacities of LCPSs to deliver improved learning outcomes.

The goal for this pathway is to establish a shared platform (community of practice) for continuous engagement and collaboration between LCPSs and DPs, NGOs and CSOs.

Outcomes

- Strengthened relationship between LCPSs and DPs, NGOs and CSOs
- LCPSs increased ability to mobilize resources
- DPs, NGOs and CSOs increased investments (capacity development, strategic planning, ICT support, education tools, etc) in LCPSs
- Learning outcomes improved

Indicators

- Training programs supported by DPs, NGOs and CSOs
- Development partners investment in the LCPS sector
- Learning materials provided to LCPSs by DPs, NGOs and/or CSOs
- Engagement meetings/convenings between representatives of the LCPS sector and DP are carried out

System Behavior: What Would You Change in the System?

- Lack of government and development partner guidelines on partnerships with LCPSs, such as investments and other support

Stakeholder Behavior: What Behaviors Would You Change?

Who	Change
<ul style="list-style-type: none"> ● MoE 	<ul style="list-style-type: none"> ● Inadequate policy guidelines on engagement/partnership with LCPSs
<ul style="list-style-type: none"> ● DPs, NGOs, private sector, and CSOs 	<ul style="list-style-type: none"> ● Limited investment (e.g., finance, trainings, infrastructure, ICT, etc) ● Inadequate corporate social responsibility programs targeting LCPSs ● Inadequate advocacy ● Inadequate support/provision of textbooks and learning materials to LCPSs
<ul style="list-style-type: none"> ● LCPSs 	<ul style="list-style-type: none"> ● Limited engagement and partnership plans

Intervention Ideas

- Donors, CSOs, NGOs, and LCPSs establish engagement, information sharing, and advocacy platforms
- Donors, NGOs and CSOs support the development of strategic plans for LCPSs
- Donors, NGOs and CSOs support training of LCPS teachers, headteachers, and proprietors
- Donors, NGOs, the private sector, and CSOs strengthen LCPS capacity on resource mobilization

Change Levers

The cluster of change levers identified under this pathway include:

- Development partners, NGOs, CSOs and government should include proprietors/managers of LCPSs in their capacity enhancement programs
- Civil society organizations should support government education officials in implementing quality education policies.
- CSOs and NGOs should provide financial management and reporting training for LCPS proprietors.
- Development partners, NGOs, CSOs and government should support LCPS proprietors to undergo school management and leadership training to improve compliance with regulations and proper administration skills.
- Donors, CSOs, NGOs and government should support private school associations to enhance their policy making and supervision of LCPSs in order to create awareness of and compliance with government policies

Annexes

Annex 1: Attendance List

Sector	Organization	Contact
Ministry of Education and Parastatal Agencies		
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Civil society / private sector organizations		
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GNAPS regional interviews		
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District Education officials		
Razak Abdul-Kora		razongs217@gmail.com 0244134341
School proprietors		

Rev. Issaka Abraham Ndebugri		bawkuzion@gmail.com 0243063251
Headteacher/Proprietor (combined role of school proprietor and head teacher)		
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Annex 2: Workshop Sessions and Discussions

Session/Tools	Session Objective	How the tool is used
Research findings	To provide a synopsis of the research findings of the LCPS study	Powerpoint presentation highlighting the key findings from the study. This provided the context/background for the workshop discussions
Outcome Dashboard	To identify the desired outcomes	Participants worked independently to analyze the quality of education in LCPSs, the optimal quality of education in LCPSs and the gap between the desired state and the existing situation.

Key Issues and Underlying Phenomena	To identify key drivers of the gap	During the plenary, participants clustered all similar gaps/issues together and each cluster of issues was assigned an overarching name. Participants working in small groups selected 2-3 clusters/issues. Participants working in small groups then analyzed the selected clusters/issues including the scenarios through which the issues manifest themselves, the underlying causes and effects of those issues, and list of stakeholders concerned with the issue. The workshop facilitators then hung up each small group's worksheet and allowed the large group to read through the worksheets and vote for priority issues that needed to be addressed in order to achieve the desired outcomes in the system.
Systems Diagram	To establish the interrelationships between the issues, causes, and effects within the system	Participants separated into the same two groups they were in for the previous activity. While working in these groups, participants placed the prioritized issues on a board. Each group identified underlying primary and secondary causes of the issues, as well as primary and secondary effects of the issues. Participants then placed the causes and effects on the board using green and pink sticky notes respectively. Then, groups drew lines between the causes, effects, and issues to show the complex interrelationships among these various foci. (See Figure 1 for an example.)
Stakeholder Identification and Analysis	To identify and critically analyze the roles, strength of relationships and value among key stakeholders in the system	Two groups were formed and each worked on a list of stakeholders critically analyzing the value (role played by the stakeholder) that flows (either unidirectional or bidirectional) from each stakeholder. The groups plotted these relationships on a systemigram where dotted lines indicated value which should be given by a stakeholder but is currently not provided.

Change Levers	To identify strategic intervention points from the system diagram and stakeholder analysis	Each participant was given eight worksheets and asked to identify the change levers (intervention points) to address the critical issues in the system. Critical issues in the system were identified using a three point criteria: points in the system where many arrows (at least four) either converge, or diverge, or present a cyclic loop.
Down-selecting Change Levers	To identify priority levers for achieving the desired outcomes	Similar change levers were clustered together. Each cluster was assigned an overarching name (i.e intervention pathway) and each participant was given four sticky votes and they were invited to vote for the most impactful pathway(s).
Intervention Pathway Canvas	To provide detailed information for prioritized pathways	For the prioritized pathways, each group was allocated two pathways to flesh out all details of the pathways. While fleshing out the pathways, groups also identified synergies between some pathways and these were strategically combined.

Figure 1: Participants' systemigram

