

# TERMS OF REFERENCE (ToR)

Post COVID-19 Impact Assessment of Low Fee Private Schools  
within the IDP Rising Schools Program

*July 2020*

## List of Acronyms

IDP	-	Innovation Development & Progress
IDPF	-	IDP Foundation, Inc.
IDPRSP	-	IDP Rising Schools Program
COVID-19	-	Corona Virus Infectious Disease 2019
LFPS	-	Low Fee Private School(s)
GSF	-	Global Schools Forum
ISSER	-	Institute of Statistical, Social & Economic Research
SASL	-	Sinapi Aba Savings & Loans

## 1. Background and Context

Global evidence from the World Bank indicates a rapid growth in Low Fee Private Schools (LFPS) across the world, particularly in low-income countries, evidenced in the doubling of pupil enrollment from 11% to 22% (World Bank, 2015). LFPS have increasingly become a viable alternative in many developing countries who cannot meet the demand for quality primary education. In Ghana, despite decades of rapid expansion of access to basic education, the goal of providing every child with quality education remains unachieved. Many Ghanaian parents are unable to access public schools either because they are located out of reach, overcrowded or fail to deliver an expected level of quality in spite of all the hidden costs around public schooling. In such circumstances, LFPS have become a relevant schooling alternative for many parents especially the marginalized, who desire some level of quality education but face high fee barriers to many private schools.

As various reports have shown, the available State/Public schools are inadequate to enroll all children of school going age and therefore proprietors/owners of LFPS in Ghana – who are largely local social entrepreneurs who have established and run a school within their communities in response to local education needs - are vital contributors to the education of an important cohort of the population.

According to the Ghana Education Sector Annual Review (2018), during the 2017/2018 academic year, out of 75,740 Schools, 34,123 were privately owned (45.1%). These privately-owned educational institutions are providing employment to over 400,000 employees across Ghana and educating over 8 million students. Out of the 34,123 private schools, about 80% are providing basic education to school going children, and more than half of the private basic education providers are serving children from low income communities.

In Ghana, like any other developing country, LFPS owners are faced with several challenges in their work ranging from inadequate funds, poor infrastructure and poor teacher quality, etc. in normal times<sup>1</sup>. As a response to these challenges, IDP Foundation, Inc. – a 501c3 grant making Foundation headquartered in Chicago, Illinois and with a registered office in Ghana in partnership with Sinapi Aba Savings and Loans (SASL) – a Ghana Non-Bank Financial Institution, have for the past eleven (11) years developed and implemented the IDP Rising Schools Program – a sustainable education finance program that seeks to provide financial and capacity development services that caters to the need-base support of LFPS across Ghana. The vision of the program is to empower these local social entrepreneurs/proprietors to provide affordable quality education in a sustainable way to children from low income households. Since inception, 690 LFPS have been through the program and 583 loans have been disbursed to schools. This program has enabled access to education for 153,900 children whom without these schools would have been left behind.

The outbreak of the novel coronavirus disease (COVID-19), as a global pandemic, has shaken the entire world and put the global economy on its knees. According to the World Bank's recent Africa's Pulse report<sup>2</sup> 2020, COVID-19 is likely to drive Sub-Saharan Africa into its first recession in 25 years, with growth potentially falling as low as negative 5.1% in 2020. Various sectors of African economies would be hardly hit.

Education is one of the most severely affected sectors as governments across the world were forced to implement nationwide closures of schools, affecting over 1.5 billion students.<sup>3</sup> This according to Global Schools Forum (GSF)<sup>4</sup>, is a global education crisis without precedent. They indicate that, these numbers will only rise, and they mask devastating human, social and economic costs, particularly for the most vulnerable communities and especially for children.

In a proactive response to the pandemic, the President of Ghana through an Executive Instrument ordered the closure of all schools (public and private) until further notice, placed a ban and some restrictions on all social gatherings until further notice. The decision on the indefinite closure of schools which took effect from March 16, 2020 was received by many unprepared private school owners who had to comply with the directives without any advice or support for how to manage the uncertainties surrounding the future operations of their schools.

Though all schools are being impacted by school closures, LFPS are the worse affected due to their business model. The revenue collected through school fess at private schools are essential to their day to day operations. This is even more critical for LFPS, whose operational margins are very thin due to a daily fee system designed especially to suit the parents who patronize LFPS. Due to this characteristic of LFPS, they rarely have back-up savings to fall on during off-school days. A brief survey of a handful of proprietors of LFPS conducted by IDP Foundation a few weeks into the closure of schools revealed that, LFPS faced challenges in meeting recurrent liabilities and upcoming expenditures such as staff salaries and associated

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<sup>1</sup> Nsiah-Peprah, 2004: 63–64, USAID-Assessment on LFPS in Northern Ghana

<sup>2</sup> <https://www.worldbank.org/en/news/video/2020/04/13/africas-pulse-the-economic-impact-of-covid-19-coronavirus-in-africa>

<sup>3</sup> UNESCO

<sup>4</sup> Global Schools Forum

statutory social security benefits, rent and other financial obligations during the period. As a result, some schools are forced to terminate the appointment of some staff and/or pay reduced salaries, while others have neither downsized nor have paid salaries. A number of articles and associated petitions by the ISSER<sup>5</sup> and the Ghana National Association of Private Schools - advocated for the extension of Government bailout programs to private schools due to the obvious impact of the pandemic on their operations as well as the need to support them in view of the contribution these schools make towards the educational outcomes of the country, accounting for 30% of the national total enrollment in primary education.

Proprietors of LFPS within the IDP Rising Schools Program are equally concerned about the trend of events and are anticipating losses in enrollment numbers of students, teacher attrition, as well as damage and loss of essential infrastructure and assets key to their operations. There is a strong likelihood that some schools within the Rising Schools Program, like most other LFPS in the country, may not survive the impact of the prolonged period of school closures and may struggle to reopen after the pandemic without any support. It is therefore necessary for stakeholders to provide tailored support to these LFPS who are more susceptible to collapse or may struggle to restart after the pandemic. Additionally, we need to understand the consequences this will have on the education of the demographic of children LFPS serve should some of these schools fail to survive the extended period of closure due to the pandemic.

## 2. Objectives

This terms of reference (ToR) provides a framework to guide IDPF in conducting an assessment of the impact of the pandemic on LFPS within the Rising Schools Program. The assessment will investigate the impact of this pandemic on the operations of LFPS, provide information to guide the deployment of targeted support to most at risk schools, and elicit key learnings to inform efforts at strengthening the resilience of LFPS to withstand unplanned future shocks.

The specific objectives of the assessment are:

- a. Investigate and understand the extent to which the impact of this pandemic has had on vulnerable LFPS within the program
- b. Identify and recommend to IDPF appropriate support to be deployed to hard hit, vulnerable or most at-risk schools who remain viable LFPS within the program
- c. Identify and synthesize key learnings and lessons IDPF could direct into the Rising Schools Program to help strengthen the resilience of schools against such crises in the future, i.e. in terms of their general operations and academics

## 3. Guiding Assumptions

It is critical to underscore some key assumptions to this assessment. The primary purpose of this assessment is to rapidly ascertain the impact of the pandemic on schools, identify the schools requiring support, and recommending what support must be deployed quickly to schools. Given this background, we underline the following assumptions:

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<sup>5</sup> <https://isser.ug.edu.gh/latest-news/covid-19-and-plight-private-school-teachers-ghana>

- a. The program prior to the pandemic had a reach of about of 690 LFPS across 8 regions in Ghana. We assume that not all the schools within the program will need support to reopen and stay operational. A sample will be selected to understand the needs of the schools that are having more difficulty recovering.
- b. The assessment of the sample group will focus on a limited set of essential operational functions of LFPS to determine their ability to reopen and stay operational.

## 4. Scope of Work (Technical and Geographic)

### 4.1. TECHNICAL SCOPE:

Private schools rely on some common key functions of school management. These critical functions include financial resource planning, human resources management, infrastructure and facilities, management and leadership, technology, marketing, public relations and communications, and educational programming. For the purpose of this assessment on LFPS within the IDPRSP, the technical scope of the assessment would be limited to three main critical functions (Finance, Human Resources, Management & Leadership) which are the most essential to the reopening of schools. In addition to assessing the current state of these three functions, we would like the assessment team to also take a light touch futuristic view toward the issues of *learning* and *resilience*.

#### **a. Finance**

The assessment will interrogate the diagnostic dimensions of the LFPS finance. It will focus on gathering information on the status of cash flow and loans, school payroll management, fee collections and recoveries (fees redeemed /fees to be recovered), and the status of school expenses (outstanding and/or pre-payments). This should determine the financial position of schools, the risk they face in reopening and staying operational after such extended closures, and how they can be sustained through a well targeted support system.

#### **b. Human Resources**

This assessment will also examine the extent to which this pandemic has impacted the human resource capacity (both teaching and non-teaching staff) of LFPS within the program. Even before this pandemic and subsequent closure of schools, one of the key management challenges of LFPS was the high attrition level of its staff, especially its teaching staff, who are largely untrained and susceptible to move into other employments and not return to the classrooms. Additionally, the LFPS revenue challenges felt during the school's closures means many schools may not be able to pay the salaries and benefits of staff. We assume that this will affect the school's ability to smoothly restart operations. The assessment will determine the status of the human resource capacity of schools, identify gaps and propose a support plan.

#### **c. Management and leadership**

The management and leadership capability of LFPS within the program, are likely to affect their ability to survive the extended impact of this crisis. LFPS that have deployed strong leadership and smart management before, during, and after the pandemic are the most likely to be able to offset the

detrimental effects of the pandemic on their schools and respond in an appropriate and timely manner to minimize the impact. This assessment will review and determine the extent to which leadership of LFPS within the program are capable of leading and managing the transition through the post-pandemic phase and repositioning schools to start operations.

#### **d. Learning**

Since the IDPRSP is an education finance program, it does not lay claim to directly address the issue of learning outcomes in LFPS, within the program. However, as the primary function of schools is to facilitate learning, it would be out of place to conduct an impact assessment of the LFPS during the pandemic and associated closure of schools and not analyze the impact on learning. Therefore, this impact assessment will give some consideration to understanding how learning has been disrupted, how LFPS responded to the disruptions, and if any continuity of learning that took place during the closure of schools.

#### **e. Resilience.**

Finally, the assessment will consider the key elements of LFPS that are most likely to affect their resilience to such future unexpected events, like COVID-19. This information will be helpful in reviewing and tweaking the IDPRSP materials and/or methodology toward building more resilient systems to support and prepare school proprietors for the future.

### **4.2. GEOGRAPHICAL SCOPE:**

The sample selection of schools to be assessed shall be representative of all regions, districts, and/or communities with vulnerable but viable schools within the IDPRSP, as informed by available data of the program. The selection of schools will be informed by income demographics within which schools are distributed, according to national poverty statistics. In addition, the fee profile of LFPS will guide the sampling strategy. Gender parity in relation to owners of schools, operational representation, program uptake and loan history, and school's willingness to cooperate with the assessment process should be considered in the final sample determination and sampling methodology.

## **5. Methodology**

Based on this Terms of Reference, the external assessment team selected to conduct the impact assessment will develop and present a detailed methodology comprising quantitative and qualitative tools. The methodology would seek to make the assessment a learning process for all parties. It is anticipated that the assessment process will be conducted in three subsequent, sometimes overlapping phases:

**Phase 1:** Desk review of program history and operations to understand why and how the IDPRSP is implemented. Review program reports and databases to understand the characteristics and demography of schools to be assessed. Phase 1 will provide the assessment team the opportunity to interview key staff of the Foundation in Ghana and Chicago (where necessary), as well as focal staff from SASL. The external assessment team will then use the findings from the desk review to select the sample size and develop appropriate tools and methodology for this exercise.

**Phase 2:** Field Review - Validation of desk review findings in selected LFPS, including field visits to schools, review of schools' finance, human resources and leaderships and management structures through interviews with key stakeholders of the schools. The selection of the LFPS will be done through an appropriate sampling methodology by the evaluators with guidance from the IDPF and SASL teams. Beyond quantitative and qualitative data collection, audio-visual and direct quotes from school owners, staff, and/or parents will be of important value for the analysis

**Phase 3:** Synthesis of findings, recommended support to schools and key learnings: This analysis is expected to result in the synthesis of findings and recommendations of targeted support for key at-risk schools within the program and also provide IDPF with insights about the impact closure of schools have had on learning as well as recommendations around how to build resilience into LFPS to be better prepared for future crises.

## 6. Roles and Responsibilities

The overall coordination of this impact assessment, including monitoring progress and administration will be undertaken by a steering committee. The Steering Committee will be established, with the following members: Country Director, Program Manager, and the Program Coordinator - SASL. The Program Manager will provide the lead coordination function, all external team management, and serve as the contact person for assessment team.

## 7. Demonstrated Experiences and Capacity of Assessment Team

The external assessment team will be led by one national consultant and a supporting team. The national consultant should be an individual with competence in program assessments and evaluations, who has experience assessing private schools' operations. Given current travel restrictions, we expect the majority, if not all, of the team to be locally based in Ghana. In particular, the lead national consultant should demonstrate the following:

### Essential Skills and Qualifications:

- A postgraduate degree in development related field preferably Development Finance, Economics or Education with strong competence in research, Impact assessment and Evaluation
- At least 10 years professional work experience in the areas of program assessment and evaluation
- Previous knowledge or experience within school operations and management within the private sector would be an added advantage
- Extensive conceptual and methodological skills and experience in applying qualitative and quantitative research evaluation methods
- Prior impact assessment experience is required
- Excellent communication skills necessary for building rapport with stakeholders, facilitating participation and effective presentation of result to diverse audience

### Desirable Qualifications:

- Detailed knowledge of the education finance
- Experience in organizational management, structures and systems, operations, capacity development, reporting, and monitoring
- Excellent written and verbal skills in English language
- Prior experience in the region is an added advantage
- Experience in LFPS sector evaluation
- Expertise and operational presence in Ghana is preferred
- Experience in collecting and communicating financial profiles
- Experience collecting and crating content for multi-media platforms

## 8. Ethics considerations

IDP Foundation has a Safeguarding Framework that includes a Child Protection Policy which have been developed to ensure the maximum protection of program participants and to clarify the responsibilities of our staff, visitors to the program and partner organization, and the standards of behavior expected of them. We have the responsibility to ensure that any persons hired, used or consulted during the process are made familiar with the policies and commit to abide by them during execution of this work.

The External Assessor selected for this assessment will be expected to sign Code of Conduct and Child Protection Policy as an appendix to their contract. By doing so, Assessors acknowledge that they have understood the contents of policies and agree to conduct themselves in accordance with the provisions of our Child Protection document.

## 9. Reporting, Deliverables and Schedule

Deliverable	Descriptions	Timeframes
An Inception report	This would contain the intervention logic of the impact assessment of LFPS (based information from desk study), an assessment plan, and a list of reviewed documents.	Tbd. (The plan is to have Phase 2 – Field work start within the first week of schools reopening)
A detailed proposed impact assessment plan for LFPS	Should contain proposed data collection methods and data sources to be used for addressing each impact assessment question/dimension in line with the scope. It is highly recommended to use an impact assessment matrix (which connects questions to data collection methods/sources). A plan for creating a user friendly, searchable database to store raw data and leave with IDPF for future use.	
A draft impact assessment Report	At the end of the field research, the assessment team will hold a meeting with the steering committee to discuss preliminary findings and conclusions of the assessment exercise as well as the proposed target support to schools	

A final assessment report together with raw data gathered from the assessment	The Head of the assessment team will submit the final report, having addressed the steering committees' comments as appropriate.	
	The final report should systematically assess the impact of the pandemic on schools, offering factual support, analysis schools' functions and synthesis if all information received for purposes making determination on extent of impact and level of support needed, recommendation and conclusions	Tbd (Desirable: This to be ready latest by the 4th week of schools reopening)