

OPPORTUNITY INTERNATIONAL SCHOOL IMPROVEMENT LOAN 2018 IMPACT REPORT GHANA



January 9, 2019

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ACRONYMS AND ABBREVIATIONS

AI	Appreciative Inquiry Methodology
EduFinance	Opportunity International's Education Financing Programming
FGDs	Focus Group Discussions
GES	Ghana Education Service
Ghana	Republic of Ghana
JHS	Junior High School
KIIs	Key Informant Interviews
LFPS	Low-Fee Private Schools
NGO	Non-Governmental Organizations
OB	Opportunity Bank
OI	Opportunity International
OISL	Opportunity International Savings and Loans Limited
PS	Primary School
PTA	Parent-Teacher Association
SFL	School Fee Loan
SHS	Senior High School
SIL	School Improvement Loan
WASH	Water, Sanitation, and Hygiene
Uganda	Republic of Uganda

EXECUTIVE SUMMARY

BACKGROUND

Opportunity International (OI), a microfinance-focused non-governmental organization, has supported countless entrepreneurs around the world since 1971. Micro-finance, for OI, is defined as, the provision of financial services for those living in poverty and lacking access to them – as a means of helping people to lift themselves out of poverty.¹ Opportunity EduFinance is a group of Opportunity International that has specifically adapted micro-finance products such as School Improvement Loans (SILs) and School Fee Loans (SFLs), as well as provision of services focused on the education-related needs of schools, parents, families and their communities in the developing world.

Opportunity EduFinance has been working through its partner financial institution of Opportunity Bank Uganda to support education-focused microfinancing for over ten years. Through Opportunity International Savings and Loan's offerings of School Improvement Loans (SILs) for school proprietors and School Fee Loans (SFLs) for parents, education-financing has made notable impacts at many local private schools across Ghana. To fully understand the impact of these loans, as well as continue to tailor microfinance products to local communities, OI has commissioned several evaluations to better understand what is occurring at the grassroots level.

THE 2018 STUDY

As a sequel to an explorative, qualitative study done in 2014, OI partnered with Three Stones International to further their understanding of impacts in Ghana. By revisiting schools that participated in the 2014 study, as well as include three other schools that had all received multiple cycles over the years of SILs, Three Stones conducted a qualitative, appreciative inquiry-based study to further explore impacts of these interventions after multiple years.

This evaluation was conducted to answer the following question:

What changes have been experienced (across various dimensions) by schools that have received 2-3 cycles of SILs?

Intended to help confirm expected categories of program impact, uncover unknown and unexpected outcomes that have revealed over time, and give a deeper understanding of the areas where change has occurred after multiple cycles of SILs, the study appraised effects at SIL-recipients schools in seven different communities across Ghana. By revisiting outcomes in these communities, as well as exploring impacts at three new schools, this evaluation sought to identify attributable, valid categories where OI can continue to expect to see impact as a result of the SIL program.

METHODOLOGY

The study included seven schools, four of which had participated in the earlier study in 2014. By also adding three additional schools, the study hoped to better illustrate impacts across a range of loan cycle. By first conducting a desk review of relevant documents, including the original 2014 report and available documents related to the loans, the study tailored all data collection tools to follow an appreciative inquiry methodology. At each

¹ Opportunity International (2018). Our Origins. Accessed from: <https://edufinance.org/who-we-are/our-origins>

school, a combination of qualitative methods was used to collect data, including key informant interviews (KIIs), focus group discussions (FGDs), and researcher observation. Through the study, a total of 7 primary school proprietors and 7 Community Members participated in KIIs; 32 Teachers, 50 Students (aged 7-15), and 11 Parents participated in FGDs across all seven communities. A key limitation to note is that the School Proprietor, the recipient of the SIL at each school, supported in identifying teachers, students, and parents to participate in FGDs, as well as a community member to be interviewed. An additional limitation included scheduling and logistical issues, which resulted in low participation of parents in the study.

KEY FINDINGS AND CONCLUSIONS:

Findings from the study fell into two main categories: impacts on the school and impacts within the communities the schools serve.

INFRASTRUCTURE

At each of the seven schools, the loan funding was initially taken out to pursue infrastructure improvements. All school proprietors reported that the loan was used for the intended purpose and, in reflection, they would not have changed their original application towards other investment opportunities. All seven schools reported significant investment in their physical infrastructures, including the building of classroom blocks and storied buildings, health facilities, computer/ICT labs, well as construction of a dining hall and hostel at one school. The rest include painting/beautification and paving of the school compound. Some schools also expanded to additional locations as a result of the SIL funding.

ENROLLMENT

Outcomes relating to enrollment were mixed amidst the seven schools. Stakeholders at three of the schools (43%) identified some increases in enrollment within the last five years. These increases were attributed to community relationships and support from the PTAs.

However, the remaining four of the schools (57%) described decreases to enrollment at the school. The two main reasons that emerged across the different sites were competition with neighboring schools (both private and public) as well as increases in fees by schools, considered costly for parents in these communities. Though these schools identify as low-fee and have offered flexible payment plans, the presence of free government-funded schools in the vicinity caused enrollments to decrease, as well as competition with other private schools in their area.

TEACHERS

A variety of impacts of the loan relate to teachers. All the teachers who participated in the FGDs were uncertified and shared that they have lower, but satisfactory, salaries in comparison to public schools.

At multiple schools, teachers and school proprietors identified that OISL provided management and teachers with in-service training and support. Schools that receive SIL from OISL were also expected to conduct business with the bank. However, not all teachers are customers of OISL.

For teachers that had their staff salaries paid through OISL, they are also eligible to take out loans. At schools where staff did not bank with OISL such as Schools A, E, and G, teachers

that interacted with the research requested OISL to provide more education about the loan schemes available for teachers. At School E, they explicitly mentioned interest in a loan that would enable teachers to start their own businesses.

SCHOOL PERFORMANCE AND PARENTAL ENGAGEMENT

When asked why they chose the school, all parents discussed academic performance as a reason for choosing the school. Though unable to provide exam results, all school proprietors discussed an improvement in their school's academic performance over the last five years due to advancements made at the school as a result of the SIL.

Academics at the majority of schools also served as a draw for new students to enroll, though the schools might have appeared to be at a deficit in comparison to other local education options. When discussing parent and school relations, at all seven schools, stakeholders mentioned the importance of the PTA. At each school, the PTA seemed to be organized more by the parents. The PTA meetings were highlighted as the main venue through which parents can impact decision-making at their school. Some schools have even intentionally restructured the PTA to further increase parental involvement.

The PTA served not only as a form of parental engagement at the schools, but stakeholders discussed other valuable contributions made by the group. They described different supports that the PTA does in increasing enrolment. Some examples include motivating teachers to recruit students through financial incentives or planning different events such as football competitions or talent shows. One parent identified these activities as supporting the school's goal in minimizing students dropping out or transferring to other institutions.

CONCLUSIONS AND RECOMMENDATIONS

After drawing conclusions from this research, we point out a variety of recommendations that are likely to continue to improve impacts related to SIL investments.

ENROLLMENT

Investigate causes of enrollment instability by conducting an assessment of the school environment, particularly the student experience, and the needs of the community. Each school should conduct a SWOT analysis to better understand what changes can be made to increase and sustain their enrollment. To better inform the analysis, each school should:

- Host a community meeting to gain a clearer understanding of how the community perceives the school and gather suggestions for how the relationship could be improved.
- Coordinate a workshop with staff to hear about their experiences and ideas for how the school can more successfully move forward.
- Explore further why teachers might be unhappy or performing poorly.
- Assess barriers preventing female attendance. As enrollment continues to be a challenge for schools, unpacking gender could positively impact enrollment.
- Implement a community mapping exercise with key stakeholders to determine the needs of the community and ways in which the school could fulfill those needs (i.e. could the school rent out their bus to the community during evenings and weekends).
- Assess the health, safety and educational enrichment of students.

- Engage with local health officials to discuss health trends within the student population and throughout the community. What health outcomes can the school work to improve?
- Construct a risk map with students. Engage students in a discussion about where safe and unsafe areas are at school and within the community, with particular focus on female voices. What role can the school play in improving the safety of students?
- Chart the opportunities available to students outside of the normal curriculum that allow students to experience learning in different ways. What educational offerings can the school offer that competitors don't offer?

STRENGTHEN CONNECTION BETWEEN PARENTS AND SCHOOL

- Intentionally market and invite more parents to engage in the PTA meetings.
- Incorporate strategic planning sessions into PTA meetings so parents can co-create the school's long-term goals.
- Support mediation activities between teachers and parents when needed to further invest each party in bettering the student's experience.
- Invite parents to lead sessions for students to learn skills associated with the parent's work.
- Commit further financial resources to support the PTA beyond parent fees.
- Create savings groups amongst the parents to foster a sense of community and provide financial support to parents.

IMPROVE COMMUNITY RELATIONSHIPS AND INCREASE ENGAGEMENT

Nearly all schools identified that interactions and relationships with the community were lacking. To give this more attention, school could use the PTA as a touch point in the community; more awareness of the school and more loyalty to the school from community contributions may support enrollment goals. Some recommended activities include:

- Host dialogues with the community to unpack how the community views the school and resolve any misconceptions.
- Create a task force of voluntary school and community members to tackle an issue negatively impacting the community.
- Deploy the PTA as school ambassadors to create more positive awareness of the school.

RECOMMENDATIONS FOR OISL AND OI

- Increase community sensitization to the benefits of OISL's loan products and the advantages associated with borrowing.
- Expand teacher benefits to include a greater number of trainings focused on providing students and other staff members emotional support and guidance.
- Continue to normalize gender inclusive practices by requiring schools to report on a greater number of gender-related indicators as a requirement of the loan.

INTRODUCTION

Opportunity International (Opportunity) is a microfinance organization dedicated to working with strategic partners to provide financial opportunities such as small business loans, banking, insurance and training to nearly 9.6 million people working their way out of poverty in the developing world. Clients around the world use OI's financial services to either start or expand their business, provide for their families, create jobs for their communities and build a safety net for the future.

Among the various products and services offered, OI has worked with partners within the education sector to support entrepreneurs as they provide access to education for poor households and communities. This aim has shaped their EduFinance program portfolio, which includes three main components:

1. School Improvement Loans (SILs) for school proprietors;
2. School Fee Loans (SFLs) for families; and
3. Education Quality Programs for proprietors and teachers.

These three pillars of the EduFinance portfolio work to increase access to affordable, quality, private education through Financial Services and Quality Improvement Initiatives that empower both school and families.

The following report relies on original research conducted in September - October 2018 exploring impact stemming from School Improvement Loans (SILs): loans that have supported school proprietors working in poor communities in their efforts to strengthen their school.

PURPOSE OF THE EVALUATION

This evaluation was commissioned as OI has continued SILs as a key aspect of ongoing EduFinance programming over the last ten years. The overarching purpose of this research is to help interested stakeholders understand the effectiveness of the program, through identifying the dimensions of change mechanisms and assessing the breadth and depth of programmatic impact categories and how they have further developed over an additional four years of the SIL Program in Uganda and Ghana.

As SIL programming has developed and scaled up in OI's sites in Sub-Saharan Africa over the last four years, this evaluation was conducted as a sequel to a cross-cutting study done in 2014. Intended to help confirm expected categories of program impact, uncover unknown and unexpected outcomes that have revealed over time, and give a deeper understanding of the areas where change has occurred after multiple cycles of SILs, the study appraised effects at SIL-recipients schools in seven different communities in two regions in Ghana. The sample of schools intentionally included clients who also participated in the prior study to explore any further changes that have occurred which are unique to clients who have received support in multiple cycles. By revisiting outcomes in these communities, as well as exploring impacts at three new schools, this evaluation sought to identify attributable, valid categories where OI can continue to expect to see impact as a result of the SIL program.

The multi-national evaluation took place in both Uganda and Ghana; this report focuses specifically on findings from Ghana.

BACKGROUND

EDUCATION IN GHANA

Ghana, the first country to achieve independence from colonial rule on the continent, has been a leader in multiple ways. Education in Ghana has been no exception as Ghana's government invests over 20% of its total expenditure into education.²

In 2005, the Ghana Education Service (GES) mandated fee-free basic education in public, government-funded schools regardless of socioeconomic status or location. As a result, enrollment soared but schools still face challenges of inadequate school infrastructure, inadequate number of teachers, retention and completion. With an estimated 85% net enrollment in primary school and 95% completion rate as of 2017³, more than half a million primary-aged youth remain out of school. Though it is clear that while Ghana has made great strides, there are still opportunities for improvements in both quality and access to education across the country.

Presently, while the government remains the main provider of education, the popularity of private schools is consistently increasing for Ghanaians at all socio-economic levels. An IFC-commissioned report estimated that low-cost private schools constitute 40% of all private schools in Ghana as of 2010, which is about 12% of all schools in the country.⁴ Enrollment in private primary schools has increased by over 230 thousand students over the past five years.⁵ Of the 40% of private schools in Ghana, it is estimated that nearly half of them are low-fee, catering to low-income demographics.⁶ Called Low-Fee Private Schools (LFPS), these institutions often operate within complex regulatory environments and school proprietors have difficulty accessing finance or have little training in financial and school management.⁷

OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS LTD, GHANA

Operating in Ghana since 2004, Opportunity International Savings and Loans Limited (OISL) has 43 outlets across the country. As of December 2017, the institution had about 484,212 clients, of which 10% have taken out loans in a variety of categories and is currently is one of the largest savings and loans companies in the country.⁸ Two loans that OISL in Ghana offer that fall under the umbrella of OI's EduFinance approach include provision of School Improvement Loans (SILs) and School Fees Loans (SFLs). SILs are taken out by school proprietors of private schools with a loan repayment term of up to 36 months.

As of January 2016, OISL reported that GHS 5,574,039 was disbursed directly to improve private schools through the SIL portfolios to 234 private school proprietors and GHS2.41

² The World Bank. (2018). Country at a Glance – Ghana. EdStats. Accessed from: <http://datatopics.worldbank.org/education/country/ghana>

³ The World Bank. (2018). Country at a Glance – Ghana. EdStats. Accessed from: <http://datatopics.worldbank.org/education/country/ghana>

⁴ Results for Development Institute. (2015). Exploring Public and Private Education Costs in Ghana. Accessed from: <https://www.r4d.org/resources/exploring-public-and-private-education-costs-ghana/>

⁵ UNESCO Institute for Statistics. (2018). UIS.Stat : Education indicators. Accessed from: <http://data.uis.unesco.org/#>

⁶ Results for Development Institute. (2015). Exploring Public and Private Education Costs in Ghana. Accessed from: <https://www.r4d.org/resources/exploring-public-and-private-education-costs-ghana/>

⁷ UNESCO Institute for Statistics. (2018). UIS.Stat : Education indicators. Accessed from: <http://data.uis.unesco.org/#>

⁸ Opportunity International Bank and Savings Ltd. (2018). About Us. Accessed from: <http://www.opportunityghana.com/ver/about-opportunity/>

million had been lent via SFLs to pay primary and secondary school fees and GHS2.22 million to pay tertiary school fees.⁹ They reported that total of 441 schools, serving 2,302 pupils at primary and secondary schools and 945 students at tertiary institutions had benefited to date from the EduFinance portfolio in Ghana.¹⁰

In Ghana, OISL's SIL program offered a spectrum of options for school proprietors and their schools. These education entrepreneurs were able to take out loans out for infrastructure development, provision of school amenities like computers and textbooks and for the intellectual development of teachers. Since the start of EduFinance portfolio financing in Ghana, 1,145 school staff had received training in 15 different training programs,¹¹ Through the combination of obtaining these loans and participating in trainings, school proprietors were able to do what an income based on school fees alone could not – invest in their schools to make them sustainable and able to provide a quality education to their communities.

PREVIOUS RESEARCH ON SIL IMPACTS IN GHANA

In 2014, sensing that early changes being experienced by client schools were already evident, OI oversaw qualitative research intended to explore what kinds of changes were happening in communities as a result of the SILs. The purpose of the original study was to identify potential areas of change in and around participating schools. It paid attention to potential areas where social or economic value may impact lives. In 2014, they focused on outcomes related to the two different categories of loans: SILs and SFLs. The 2014 project sent experienced qualitative researchers to interview proprietors, teachers, parents, students, community leaders, and to observe schools and communities to identify such changes iteratively.

Conclusions from the report authored because of this study identified that predominant areas of change were related to growth in student enrollment and number of teachers, which resulted in smaller class sizes. Additional findings included improvements in school infrastructure such as office space, classrooms, and boarding facilities, an increased quantities of learning materials, and the hiring of better quality, key administrative staff. The researchers found that the development of each school's structures had enabled the schools to increase their student populations, recruit more teachers, employ more staffs and diversify their income streams.

Inside the schools themselves, the research revealed issues of adequate space due to small plot sizes. The major challenges of the schools include the lack of computer and science laboratories, poor road accessibility, poor washrooms, lack of eating spaces, low school fees charged, low teacher remuneration, and lack of school buses. However, the report illustrated that schools had utilized finances from the loans to invest in solid infrastructure and transportation options. In 2014, the researchers indicated that while it was clear that the SIL had already had a profound effect upon schools' growth, they also identified that most schools had yet to realize the full benefits associated with the infrastructure development resulting from the SIL. Though the report communicated a variety of ways that schools could

⁹ Opportunity International Bank and Savings Ltd. (2016). Opportunity International Supports Education With €20.69m. Accessed from: <http://www.opportunityghana.com/ver/opportunity-international-supports-education-with-%C2%A220-69m/>

¹⁰ Ibid.

¹¹ Ibid.

intentionally invest, the overall conclusion was that the SILs had contributed to positive changes and that the schools were poised for further growth and improvements.

One of the products of the 2014 exploratory narrative study was confirmation that expected categories were indeed valid categories where we can expect to see impact. The prior research was invaluable in informing the design and approach of the present study, which sought to confirm further impacts in the previously identified categories, as well as explore additional outcomes that may have revealed themselves over time.

EVALUATION DESIGN, METHODS AND LIMITATIONS

DESIGN OF STUDY

This evaluation was conducted to answer the following question:

What changes have been experienced (across various dimensions) by schools that have received 2-3 cycles of SILs?

The focus of the study was to confirm updated stories of change experienced by schools that had experienced more cycles of SILs. Through identification of these evolving stories of change, the research would additionally explore new paths of inquiry related to primary and secondary outcomes, and ultimately produce a description of longer-term aspects of change in communities based on multiple cycles of SILs.

METHODOLOGY

APPRECIATE INQUIRY APPROACH

Appreciative Inquiry (AI) is an iterative, qualitative methodology that has been in use since the mid-1980s, with numerous articles and books documenting its theory and application have been published.¹² According to leading evaluators in the field who promote this methodology, “Appreciative Inquiry does address issues and problems, but from a different and often more constructive perspective: it reframes problem statements into a focus on strengths and successes”.¹³

For this evaluation, the AI approach was utilized in the construction of the interview and focus group protocols used with different stakeholder groups to frame experiences related to the SILs with a focus on strengths. Through interactive qualitative activities, the data collected from the various stakeholder groups then provides a more rich, contextual look at the impacts resulting from the loans in the community.

DATA COLLECTION

Data collection was completed through face to face interactions on site at the various schools and in the communities that they serve. This work was completed by two local Ghanaian researchers with in-person support from Three Stones International staff.

DATA DESCRIPTION

In Ghana, research was done by local experts at seven schools within two regions (Greater Accra and Ashanti Regions). Of those schools, four had been included in the prior study

¹² Coghlan, A. T., Preskill, H., & Tzavaras Catsambas, T. (2003). An overview of appreciative inquiry in evaluation. *New directions for evaluation*, 2003(100), 5-22.

¹³ Ibid, p. 6.

conducted in 2014. Schools from the study four years ago were initially chosen as schools that had gone through more than 3 loan cycles. For the 2018 study, four new schools who had received the SILs for more than 3 years were also included. These schools were carefully selected on the following criteria: recipients of multiple loan cycles, availability, distance, and prior participation in the 2014 study. The schools included in the study are found in *Table A*. The schools selected for the study represented a variety of grades, from schools that offered only basic education to schools that included junior high (JHS) or senior high (SHS). School B also had a secondary school department. All schools started as either creche and nurseries or, in the case of School B, an orphanage. They were among the first school (public or private) in their respective communities, founded between 13-27 years ago. Only one of the seven schools, again School B, was identified as also having boarding services available.

TABLE A – BREAKDOWN OF SCHOOLS IN STUDY

School	Location	Date school founded	In 2014 Study
School A	Suame, Ashanti Region	2000	Yes
School B	Offinso, Ashanti Region	1999	Yes
School C	Ashaiman, Accra	1991	Yes
School D	Tema, Accra Region	1999	No
School E	Ashaiman, Accra	1998	No
School F	Ashaiman, Accra	2003	Yes
School G	Ashaiman, Accra	2005	No

PARTICIPANTS

At each of the seven sites, the data was collected from five main stakeholder groups: the School Proprietor, teachers, students, parents, and community members. Key Informant Interviews (KIIs) were conducted with School Proprietors and a designated member of the community in each site. Focus Group Discussions (FGDs) were conducted with teachers, students, and parents. Please see *Table B* to see numbers of participants at each site who participated in the FGDs.

TABLE B – NUMBER OF PARTICIPANTS IN FOCUS GROUP DISCUSSIONS

Stakeholder Group	School A	School B	School C	School D	School E	School F	School G
Parents	1	1	3	3	1	1	1
Teachers	3	6	3	5	4	6	5
Students	4	8	8	6	8	8	8

Participants were identified either by role or with insights from the School Proprietor in those communities. For FGDs, researchers recruited groups of approximately 3-8 participated in each FGD (based on the premise that, in groups of more than 10, some participants would not contribute), depending on their availability at the time the researchers were on site.

DATA COLLECTION PROTOCOLS

As Appreciative Inquiry as a qualitative methodology draws out conclusions within a positive framing, the KII and FGD protocol guides were intentionally designed with this in mind.

These questionnaires were developed by Three Stones collaboration with Opportunity and made conscious efforts to further explore any findings made in the 2014 report.

DATA COLLECTION ACTIVITIES SUMMARY

Data was collected at each school through a variety of iterative, qualitative methods including KIIs with School Proprietors, community members and SIL administrators. FGDs were conducted onsite with teachers, students, and parents/caregivers. Semi-structured protocols utilized during the research were developed using key themes identified in the 2014 research. To allow for the capture of any unexpected impacts of the SIL program, tools were deliberately open-ended and flexible, which allowed researchers to capture and explore crucial common concepts beyond the scope of the set tools used.

An additional tool which provided further context was an observation checklist tool. This was used by the local researchers while in each community to further identify any impacts in the communities that were visible beyond the stakeholder groups that participated. These tools were completed onsite as both a record-keeping tool but also a way for researchers to summarize their findings iteratively while research was still on-going.

TIMING

Data were collected between September 25 – October 8, 2018. Collection at each school location was conducted over the course of one to two days, though six of the schools received multiple single-day visits to meet with all identified stakeholders due to unavailability or conflicts during the initial appointments.

LOCAL RESEARCHERS

Local researchers who conducted the site visits were trained by the Three Stones technical team traveling to each country on this specific assignment's needs, demographics of target respondents, and the tools to be used. The training included ethical considerations, confidentiality and the need for informed consent. Their local knowledge and language skills proved to be invaluable during the field visits. These local contractors, aided by Three Stones staff, were responsible for also transcribing all interviews and discussions.

ANALYTIC METHOD

Qualitative data was analyzed iteratively initially during data collection through emerging themes that were developed from the evaluation questions. After conclusion of field-based data collection, all field notes and transcripts were coded using the qualitative data analysis software, Dedoose. The analytic approach utilized was first to take a summary of all findings per school through identifying key activities that took place from the loan. This summary approach also included further exploration of key themes, which were later further extrapolated upon across the schools. Themes that emerged included school expansion, parental/community involvement, teacher satisfaction, as well as additional support from OI.

LIMITATIONS

The study faced some limitations which included factors due to time and resource constraints, in addition to some unforeseen logistical complexities. As this study required travel and specific coordination of visits with availability of key stakeholders, logistical limitations such as scheduling conflicts and stakeholder availability arose.

At five of the seven schools, due to time constraints and availability, local researchers were only able to speak with one parent. As they were unable to conduct an FGD with the

intended number of participants, we identify this as a limitation that constrained our ability to understand impacts from this stakeholder group's point of view. The local researchers found parents send their children to school early in the morning while they continue to their place of work, so those that arrived at school while the researchers were onsite were unwilling to speak with them, fearing being caught in traffic and subsequent late arrival at work. Other parents whose children arrive accompanied do not frequently enter the school, as most parents do not stay nearby the school lot. Additionally, at two schools the field researchers were unable to speak directly to the original proprietor as they were either unavailable or had passed away previously. Some detail relating to the loan or improvements may not have been obtained due to these limitations.

An additional limitation that emerged throughout the research was the challenge to distinguish between overall change and the last five years. Though the KII and FGD instruments specifically asked about the last five years, it seemed that because the funding cycles had occurred multiple times, some stakeholders found it challenging to make a distinction between 2014 to the present as opposed to overall impacts of the loan since the beginning.

FINDINGS

In this section, findings are presented based on information gathered through KII and FGDs with different stakeholders at the seven sites, as well as observations made by the researchers while at each location. Findings are structured based on categories that have been impacted; first, those closely related to the school itself, its management, and its staff, followed by impacts on the community at large. Third, other interesting findings are highlighted with recommendations for further considerations.

IMPACT ON SCHOOL

The study confirmed that the SIL loans impacted the schools in a variety of ways. The primary category where impact was most evident was the infrastructural improvements made at each school site. Additional impacts related to transportation, academic performance and class size, teachers, as well as impacts on school finances and their management.

INFRASTRUCTURE IMPROVEMENTS

At each of the seven schools, the loan funding was initially taken out to pursue infrastructure improvements. All school proprietors reported that the loan was used for the intended purpose and, in reflection, they would not have changed their original application towards other investment opportunities. As the original loans were given after the requesting proprietor presented a bill of quantities for the project, there was no allowance to use it for any other purposes. All seven schools reported significant investment in their physical



Photo A: *Construction activities at School D*

infrastructures, including the building of classroom blocks and storied buildings, health facilities, computer/ICT labs, as well as construction of a dining hall and hostel at one school. The rest include painting/beautification and paving of the school compound.

Two of the seven schools identified that they had expanded to additional plots in new locations in order to accommodate increasing enrollment. As previously found in the 2014 study, the appearances of the schools were a draw for enrollment by parents. One teacher commented, *“Many parents do not consider the academic performance of the school but rather interest in a beautiful school structure”* (School G). The aesthetics of the schools, specifically being painted attractive colours, was discussed by stakeholders in most communities. In School E, the proprietor bemoaned the loss of students to schools with new infrastructure in the vicinity.

Additional ways that the aesthetics had been improved differed at each school. Some schools paved the main entrances and compound; others focused on building perimeter fencing and an entrance gate.

Other schools had improved infrastructure by installing electricity and financing ICT supplies and space. Computers were discussed by most communities as an addition to the school’s offerings. The addition of WASH facilities for students, both genders, and a separate facility for teachers was another notable development.

As a concrete, visible measure of change, the infrastructure development was highlighted repeatedly.

TRANSPORTATION

Transportation was discussed in all communities. Respondents discussed how transportation allowed the school to reach a greater number of students. Transportation could also provide another source of income for the school. At School D, there had been an incident and multiple stakeholders there pointed out that the bus was not in service.



Photo B: School buses at School A

“There has been an improvement in the school surrounding. The school environment is now neat and the floor of the school’s compound finished with pavement blocks.”

- Teacher, School C

However, the school was able to find an alternate solution to still provide the service to their students:

“The school bus reduces the burden of parents having to bring their wards to school themselves. The available of the school bus created employment for the driver and the conductor. The situation has change because the bus has broken down. The school now employs the services of a commercial bus operators to convey

students to and from school” (School Proprietor, School D). The schools without buses reported continuous dwindling of enrollment numbers from nearby, but a bus allowed for schools to compete for students by bringing them from outside their immediate communities. The location of the schools (started in peri-urban areas) made it imperative for schools to operate a school bus to maintain the student population.

ACADEMIC PERFORMANCE AND CLASS SIZES

When asked why they chose the school, all parents discussed academic performance as a reason for choosing the school. Though unable to provide exam results, all school proprietors discussed an improvement in their school’s academic performance over the last five years due to advancements made at the school as a result of the SIL.

“The school is in competition with seven different schools within the community with much better physical infrastructure development.”

- Parent, School E

Academics at the majority of schools also served as a draw for new students to enroll, though the schools’ physical infrastructure might have appeared to be less developed in comparison to other local education options. One parent cited: *“Even though the school does not have the infrastructure like other schools have, it is able to compete with other schools academically”* (School B).

At each school, proprietors spoke of small class sizes as well. Table C below illustrates the average class size for each school, which is on par in comparison to the average class size at public schools in Ghana.

TABLE C – AVERAGE TEACHER TO STUDENT RATIO

School	Teacher to Student Ratio
School C	1:42
School D	1:33
School A	1:30
School B	1:28
School E	1:25
School G	1:25
School F	1:21

Contemporary research has concluded that smaller class sizes are typically associated with higher learning outcomes as they have a myriad of benefits, such as students receiving more individualized attention from teachers and greater order in the classroom.¹⁴ However, at the schools visited, the intention to have smaller classes had been aided by dwindling admission numbers in the schools. At School E, they reported a loss of 52 students in the 2018/2019 academic year for the JHS department. Apart from Schools B and F, all schools reported a loss of student population in the 2018 academic year. For the JHS schools, an additional measure of academic performance besides high exams was also entrance into SHS, which is oftentimes very competitive in Ghana. Therefore, schools that performed well

¹⁴ Jepsen, C. (2017). “Are smaller classes better?”. IZA World of Labor. Accessed from: <https://wol.iza.org/opinions/are-smaller-classes-better>

in the BECE exams were able to attract more students as because many parents believe that once success is achieved by former students, it would be assured for their children too.

IMPACT ON TEACHERS

Impacts from the SIL funding affected teachers across the schools in multiple ways. The main themes that emerged for teachers related to teacher performance, teacher retention, salary, and interactions with OISL.

TEACHER PERFORMANCE

Members from all populations discussed changes in teacher behavior including improvements in teacher performance, their time management, motivation, and general attendance. Teacher performance was measured differently across the different sites. Teacher absenteeism was not mentioned by any of the schools; instead, multiple schools emphasized the punctuality and regularity of their attendance.

At some schools, teachers received incentives related to performance. These included higher salaries based on criteria such as attendance, punctuality, and student performance in the subject taught by that teacher.

For teachers who were managing larger classes, some schools provided incentives financed by daily feeding fees per student. If a teacher was then overseeing a larger class, they received compensation.

Some schools had actively tried to engage teachers in decision-making. At School F, the proprietor did this through a restructuring of the administration to get teachers more involved.

TEACHER RETENTION & INCENTIVES

Teachers discussed a variety of reasons for being interested in the school. The main motivations that emerged from the teacher FGDs included the schools' reputation and the relationship between the school proprietor and their staff. Some teachers were actually alumni of the school, which will be discussed later in this report.

There were different training opportunities available for teachers as well, which were identified as both "in-service" trainings and those done by OI.

"The school has a good reputation and I wanted to be part of the good story."

- Teacher, School B

In School G, it seemed the teachers were unhappy, which was affecting other aspects of the school's success. During the community member KII, they discussed how unhappy the teachers are at the school, *"Teachers continue to leave the school. It is not clear why they are leaving but my personal investigation revealed that they are not happy in the school"* (School G).

At other schools, it seemed teachers were much more content. The average teacher tenure across the schools was a little under 5 years. At a few schools, they offered incentives like teacher study leave. One school even covered medical expenses for a teacher who had been injured, in addition to paying his regular salary.

At each school, it was clear that teacher satisfaction was believed to be a key ingredient for the schools' success. One proprietor shared *"This will trickle down to other aspects for example motivation of teachers which will in turn led to increase academic performance"* (School C).

TEACHER SALARY

Another incentive for teachers was their regular salary. All teachers that participated in FGDs did not have a post-secondary school qualification. A post secondary school qualification would have qualified these teachers to be employed by government as teachers in all levels

“Generally, private schools do not pay well so it’s better than others.”

- Teacher, School D

of education but without this, these teachers can only teach in private schools which do not require such certification. As a result, their pay is generally lower in private schools, except when a teacher has taught at that particular school for a long time. At many schools, teachers’ salaries were tied to school fees.

At School B, salaries for teachers were funded by monies received from sponsors. Teachers’ salaries at School B were comparative to teachers that work at public institutions, though at the other six sites, teachers’ salaries were much lower than their counterparts in government schools.

Teachers at other schools provided mixed feelings concerning their salary satisfaction, though the majority felt positive and that the salary was enough. For those schools, they identified that they were paid less than teachers in government schools. However, they identified that this was normal across the field and that at some schools, the pay was competitive with other private schools. We found that the timing of challenges for salary payment was due to the time of year. Two schools struggled to pay salaries during the vacations given the lack of school fees being paid during these weeks.

OISL AND TEACHERS

At multiple schools, teachers and school proprietors identified that OISL provides management and teachers with in-service training and support. This, according to OISL, was done when funds were available. In 2017, School Managers were given two trainings while teachers received only one training. Schools that receive SIL from OISL were also expected to conduct business with the bank. However, not all teachers are customers of OISL.

For teachers that had their staff salaries paid through OISL, they are also eligible to take out loans. At schools where staff did not bank with OISL, such as Schools A, E, and G, teachers requested for OISL to provide additional education about the loan schemes available for teachers. At School E, they explicitly mentioned interest in a loan that would enable teachers to start their own businesses.

ENROLLMENT

Outcomes relating to enrollment were mixed amidst the seven schools. Stakeholders at three of the schools (43%) identified some increases in enrollment within the last five years. These increases were attributed to community relationships and support from the PTAs.

Four of the schools (57%) described decreases to enrollment at the school. The two main reasons that emerged across the different sites were competition with neighboring



Students training on the school ground at school D

schools (both private and public) as well as increases in fees by schools, considered costly for parents in these communities. Though these schools identify as low-fee and have offered flexible payment plans, the presence of free government-funded schools in the vicinity caused enrollments to decrease. An additional cause cited by parents for transferring their students to other schools was the lack of structural development, which was cited as an issue in relation to competition with other schools.

GENDER

The SILs influence on gender parity at the different schools was most evident in the construction of gender-specific washrooms. School F was the only school to discuss the gender disparities outside of the WASH context. *“There has not been any improvement with respect to gender parity. For every five students are enrolled in each academic year, four are boys and one a girl”* (School Proprietor, School F). As there were not many other findings related to gender, this may be something worth exploring more in depth in further research. In all schools, males outnumbered the female students, though this is not a deliberate policy of schools to admit more of one gender over the other.

SCHOOL FINANCES

Following the receipt of the initial SIL and further honed by receiving additional cycles, schools experienced impacts related to their finances. Of these, outcomes related to adoption of new financial management strategies, how schools collected school fees, and integration of new income-generating activities were most obvious.

FINANCIAL MANAGEMENT

School proprietors discussed various financial management styles. Though most had started out managing the finances themselves, they identified adopting new financial management practices as their school had grown. This included hiring additional staff such as a bursar or a contracted accountant specifically to oversee the record-keeping and financial tracking at each school. Most proprietors still managed the day-to-day finances of the school even though they may have a bursar, an accountant or a headmaster.

The integration of school finances with OISL was varied across the sites. Some schools had initially distributed salaries to staff via OISL but had moved away from the practice; another school required staff to hold accounts with OISL in order to receive their pay.

It seemed there were some unanswered questions still outstanding relating to school financial management. School proprietors indicated being flexible with parents about payment of school fees, but then teachers reported that at times their salaries were not dispersed on time. Further exploration into specifics of financial management is necessary to determine if the two are related.

SCHOOL FEES

As Ghana has instituted free basic and secondary level education at government schools, affordability and flexibility were key characteristics of these schools' fees. At each school, parents praised the approach taken in the collection of school fees. *“It reduces the anxiety and pressure of parents when it comes to the payment of their wards fees. This is because we provide them with flexible payment schedules”* (Proprietor, School C). This flexibility was cited by parents at three different sites, and was in fact a draw for enrollment.

School fees were collected daily, as well as feeding fees. Levies such as PTA were collected for the year or a term. Some parents, however, opted to pay the school fees weekly, monthly or for the term. These monies were sent to the bank daily and then used to pay off the loans contracted from OISL, pay teachers, or to purchase items needed for the school. Some schools experience challenges in collecting the fees from parents, especially in communities that have irregular or seasonal work or a large percentage of single parents.

EXTERNAL PARTNERS

School B was able to mitigate some issues related to school fees and offer lower rates because of external support from an international partner, World Children's Fund. Additional support for student fees were from OI in the form of scholarships. Other schools highlighted the presence of combination financing from other banks/institutions that enabled them to invest in their infrastructure beyond the OISL loan alone.

INCOME GENERATION

Aside from school fees, schools generated their income through a variety of methods, including selling school uniforms, exercise books, textbooks, transportation fees and canteen fees. These different methods of gathering additional income are not atypical to many other schools – the importance of diversified income streams may prove crucial to loan repayment.

Five schools indicated that they sold uniforms as one income stream. Four schools identified having a canteen, which produced two types of income: money from renting the canteen out or from sales of goods being sold at the canteen. At some locations, the canteens were rented by external community members.

IMPACT ON COMMUNITY

Stakeholders at the majority of schools describe a lack of engagement with the community, though many of the schools had active parental involvement through Parent-Teacher Association (PTA) groups.

PARENTS INVOLVEMENT

When discussing parent and school relations, at all seven school stakeholders mentioned the importance of the PTA. At each school, the PTA seemed to be organized more by the parents. The PTA meetings were highlighted as the main venue through which parents are able to impact decision-making at their school. Some schools have even intentionally restructured the PTA to further increase parental involvement.

The PTA served not only as a form of parental engagement at the schools, but stakeholders discussed other valuable contributions made by the group. They described different methods that the PTA uses to encourage enrollment. Some examples include motivating teachers to bring students through financial incentives or planning different events such as football competitions or talent shows. One parent identified these activities as supporting the school's goal in minimizing students dropping out or transferring to other institutions.

There were some challenges mentioned relating to parent-teacher relationships. Though parents felt positively about the school for their flexibility in school fees, there were a variety of challenges around the state of the parent-teacher relationship. At School G, one community member identified that the relationship was bad, while at School B, the relationship was described as "cordial." For the community at School G, the ongoing

struggles with teacher relationships have negatively influenced enrollment. One community member described that *“Anytime I recommend the school to parents, they enroll their wards there and within few years withdraw their children from the school because of the school facilities and poor parent-teacher relationship”* (School G).

BENEFITS TO THE COMMUNITY

Through conversations with different stakeholder groups, it emerged that for all seven of the

“The school have constructed a bridge that is beneficiary to the community. The school has also contributed in buying laterite for the construction of the deplorable road leading to the school.”

- School Proprietor, School A

school’s interactions with the community were limited. When asked, school proprietors at four of the schools felt that there was little to no interaction between the community and the school, beyond the parents who were involved in the PTA.

However, limited as the interactions may have been at the different schools, multiple schools have continually worked to push for advancements on behalf of the community. One such method has been advocating with the local authority towards fixing infrastructure around the school such as

drains or contributing materials towards improving roads. At one school, the school space was available for religious leaders to host meetings, thereby supporting the community advancement work of these religious groups.

CONTRIBUTIONS TO LOCAL ECONOMIC DEVELOPMENT

Proprietors in nearly all of the communities identified a key aspect of their role in changing the community as a main employer in these areas. By providing employment opportunities to locals, the school has been able to positively impact the community. Examples of employment generated by the school included the creation of specific jobs such as bus drivers and conductors, hostel boarding staff, accountant/bursar, food vendors, contracts to tailors and increased numbers of teachers. At many of the schools, members of the community have filled these additional teacher posts.

Less structured, temporary forms of employment on school grounds have been created as well. Two schools identified their ability to hire casual workers such as cleaners, gardeners, plumbers, masons, and construction workers.

“...in my candid opinion, the SIL has help in the expansion of the school which means increase in enrolment hence increase employment of teachers and other non-teaching staff. The SIL has also led to the employment of 141 teaching and non-teaching staff.”

- School Proprietor, School B

Several school proprietors also mentioned the school's support of existing local businesses by either contracting them or allowing them to sell to students. Food vendors have increased their business as school children purchase items from them. A tailor in the community was contracted to provide female students with uniforms. For schools that do not currently own a private bus, commercial bus operators and their vehicles were also hired to take students to and from school.

OTHER INTERESTING FINDINGS

ALUMNI INTERACTION

Teachers at two schools identified as former students. They both cited the impact that attending the school had upon them as students, though there was no information on whether they were certified teachers.

"I am an old student of this school and the school have made me who I am today. Hence I came here to also help in the transformation of students of the school."

- Teacher, School E

FLEXIBILITY IN STRUCTURE OF EDUCATION

One interesting feature of the LFPS in this study was their adaptability in curriculum delivery and structures. Though the schools followed the standard, government-approved curricula, they were able to adapt the school model to best suit their stakeholders.

For example, at School C, the proprietor highlighted the way they were able to tailor education to serve student needs and improve performance: *“From grade 4 to Junior High School (JHS) 3, the teachers are subject based teachers. Which is different from many schools in Ghana. Most schools employ subject based teachers only in JHS.”* (Proprietor, School C).

Additionally, schools adapted to their particular markets by growing to include specific grades based on the existence of a market and presence of students in these age groups in the area.

CHALLENGES & BARRIERS

The main challenges that seemed to affect each school community were enrollment and lack of integration with the community. With continuing competition from other private schools and continued improvement at government schools in terms of financial support, many private schools such as those we visited will struggle with enrollment, unless there is a drastic improvement in infrastructure.

Almost all proprietors expressed their readiness to take loans to improve their school infrastructure but due to high interest rates from OISL, many expressed the concern that their relationship with OISL will end with their current loan cycles. At School A, the proprietor has taken a loan from a different financial institution which offers him an interest rate of 24% compared to nearly 36% from OISL. With continuing reduction of policy rates across Ghana, many of these schools may not see OISL as affordable anymore.

CONCLUSIONS AND RECOMMENDATIONS

At the end of this research conducted at seven different schools, a variety of discoveries have emerged. The impacts of the SIL program have been observed among different stakeholder groups including school leadership and teachers, students, parents and community members. Though community development has happened simultaneously alongside investments in the school—making it somewhat challenging to discern between natural development and direct outcomes of the SIL—it is still evident that the SIL did make a measurable difference at each school campus.

We found that many of the recommendations made at the conclusion of the 2014 research had been implemented and that parental engagement through the PTA committees were positively impacting the schools.

For the school itself, there are direct outcomes attributable to the SIL funding through the expansion of school infrastructure and staffing as well as additional training for school staff. Indirect outcomes that were produced because of the investments and development included economic benefits within the community and improved academic outcomes. Stakeholders recognize the products of the financial investment as appealing elements to enroll their students there and all stakeholders perceive that school enrollment has increased each year, though, in reality, enrollment numbers have fluctuated.

In conclusion, SILs have produced a variety of impacts, but the research also identified a number of recommendations for future implementation

RECOMMENDATIONS

After drawing conclusions from this research, we point out a variety of recommendations that are likely to continue to improve impacts related to SIL investments.

ENROLLMENT

Investigate enrollment instability by conducting an assessment of the school environment, particularly the student experience, and the needs of the community. Each school should conduct a SWOT analysis to better understand what changes can be made to increase and sustain their enrollment. To better inform the analysis, each school should:

- Host a community meeting to gain a clear understanding of how the community perceives the school and gather suggestions for how the relationship could be improved.
- Coordinate a workshop with staff to hear about their experiences and ideas for how the school can more successfully move forward.
- Explore further why teachers might be unhappy or performing poorly.
- Assess barriers preventing female attendance. As enrollment continues to be a challenge for schools, unpacking gender could positively impact enrollment.
- Implement a community mapping exercise with key stakeholders to determine the needs of the community and ways in which the school could fulfill those needs (i.e. could the school rent out their bus to the community during evenings and weekends).
- Assess the health, safety and educational enrichment of students.
 - Engage with local health officials to discuss health trends within the student population and throughout the community. What health outcomes can the school work to improve?
 - Construct a risk map with students. Engage students in a discussion about where safe and unsafe areas are at school and within the community, with particular focus on female voices. What role can the school play in improving the safety of students?
 - Chart the opportunities available to students outside of the normal curriculum that allow students to experience learning in different ways. What educational offerings can the school offer that competitors don't offer?

STRENGTHEN CONNECTION BETWEEN PARENTS AND SCHOOL

- Intentionally market and invite more parents to engage in the PTA meetings.
- Incorporate strategic planning sessions into PTA meetings so parents can co-create the school's long-term goals.
- Support mediation activities between teachers and parents when needed to further invest each party in bettering the student's experience.
- Invite parents to lead sessions for students to learn skills associated with parents' work.
- Commit further financial resources to supporting the PTA beyond simply using parent fees.

- Create savings groups amongst the parents to foster a sense of community and provide financial support to parents.

IMPROVE COMMUNITY RELATIONSHIPS AND INCREASE ENGAGEMENT

As nearly all schools identified that interactions and relationships with the community were lacking, more attention should be given. Use the PTA as a touch point in the community; more awareness of the school and more loyalty to the school from community contributions may support enrollment goals. Some recommended activities include:

- Host dialogues with the community to unpack how the community views the school and resolve any misconceptions.
- Create a task force of voluntary school and community members to tackle an issue negatively impacting the community.
- Deploy the PTA as school ambassadors to create more positive awareness of the school.

RECOMMENDATIONS FOR OISL AND OI

- Increase community sensitization to the benefits of OISL's loan program and the advantages associated with borrowing from OISL at the individual and community level.
- Expand teacher benefits to include a greater number of trainings focused on providing students and other staff members emotional support and guidance.
- Continue to normalize gender inclusive practices by requiring schools to report on a greater number of gender-related indicators as a requirement of the loan.

APPENDICES - DATA COLLECTION TOOLS

Please contact Dr. Genzo Yamamoto, Director of Knowledge Management (gyamamoto@opportunity.org) to inquire about the data collection tools used in this study.