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Low-Fee Private Schools: Case Studies from Ghana

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Abstract

This article focuses on Christian low-fee private schools (LFPSs) in the Greater Accra region of Ghana. This qualitative study uses a case study approach to longitudinally examine who these schools serve, why parents chose them, and what challenges the schools face. Findings reveal that parents choose Christian LFPSs for religious reasons and the quality of the education these schools provide. Other reasons include proximity, teacher and administrator quality, small class sizes, and extracurricular offerings. Challenges for these schools were financial and related to retaining teachers. This research is significant because Christian LFPSs have a role to play in helping Ghana's educational system and in achieving the United Nations' Sustainable Development Goals by 2030.

Keywords: Low-fee private schools; Ghana; Education; Christian schools; Developing countries

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Introduction

The year 2000 was pivotal for the developing nations of the world. During the Millennium Summit, 189 member nations of the United Nations and 23 international organizations came together to adopt the United Nations Millennium Declaration and commit to help achieve eight Millennium Development Goals (MDGs). Those goals were to eradicate extreme poverty and hunger; achieve universal primary education; promote gender equality and empower women; reduce child mortality; improve maternal health; combat HIV/AIDS, malaria, and other diseases; ensure environmental sustainability; and develop a global partnership for development. These ambitious goals, measured and assessed by the United Nations (2016), had specific targets to be achieved by 2015.

In order to build upon the MDGs, the United Nations and the international community developed the Sustainable Development Goals (SDGs) in 2015. These goals aim to set the stage for stakeholders in order to provide a quality education for students of all ages at all educational levels globally by 2030. While the MDGs for education focused on improving access to school for primary–age students in the developing world, the SDGs focus on providing a quality education for all grades worldwide (United Nations, 2016). The non-state sector has played an essential role in the American educational system (Holmes Erickson, 2017; Stewart & Wolf, 2014) as well as in low- and medium-income countries (Tooley, 2009). In the developing countries, faith-based organizations and community-based formal and informal programs have a long history of supporting educational offerings (Rose, 2009). More recently, "Non-government schools for the poor have become a distinct reality in nearly all developing countries" (Heyneman & Stern, 2014, p. 1). Non-government schools serving disadvantaged children are referred to as low-fee private schools (LFPSs), low-fee independent schools (LFISs), low-cost schools (LCSs), affordable private schools (APSs), and faith-inspired schools (FSIs). In this study, the researchers use the term LFPSs. The researchers also use "state" or "public" schools interchangeably to refer to government institutions.

Research on LFPSs include quantitative studies in India (Dixon, Egalite, Wolf, & Humble, 2019; Muralidharan & Sundararaman, 2015; Ohara, 2012), Pakistan (Fennell, 2013), and Africa, primarily in Kenya, Ghana, and Nigeria (Adoho, Tsimpo, & Wodon, 2014; Akaguri, 2014; Dixon & Tooley, 2012; Härmä, 2011; Nishimura & Yamano, 2013; Nsiah-Peprah, 2004; Tooley & Dixon, 2006; Tooley, Dixon, & Amuah, 2007). Although there are qualitative studies examining LFPSs globally (AlWindi, 2015; Day, Mcloughlin, Aslam, Engel, Wales, Rawal, & Rose, 2014; Edwards, Klees, & Wildish, 2017; Macpherson, Robertson, & Walford, 2014; Tooley & Rangaraju, 2015), there is a dearth of current studies that examine Christian LFPSs in the Greater Accra region of Ghana. There is also a lack of empirical work examining the perceptions of parents toward LFPSs in Ghana (Walford, 2013).

The purpose of this study is to fill the existing gap in the literature by longitudinally examining four privately owned Christian LFPSs in the Greater Accra region of Ghana. The present study seeks to understand the role Christian LFPSs play in Ghana and how they achieve the fourth SDG: to ensure inclusive and equitable education and promote lifelong learning opportunities for all. The study also offers

some recommendations for practitioners and policymakers that have implications for LFPSs around the world. The researchers provide a brief literature review on the role of LFPSs in low- and middle-income countries. A presentation of the Ghanaian context is followed by a description of the methodology. The findings are described and followed by a discussion. Finally, the authors offer some recommendations for policymakers.

Low-fee private schools

The cost of education is often a significant factor for parents in determining school choice (Akugari, 2014). Consequently, LFPSs are becoming a universal phenomenon in low- and middle-income countries (Day et al., 2014; Heyneman & Stern, 2014; Rose, 2009; Tooley, 2009). LFPSs are independently operated and funded. As a result, tuition costs vary according to the area, neighborhood, competition, and the quality of the perceived service, which is largely based on infrastructure and teachers (Day et al., 2014). Non-governmental organizations (NGOs) and faith-based organizations can run LFPSs, as can private entrepreneurs operating chains of LFPSs, such as the Omega schools or Bridge International Academies. They can also be family businesses (Härmä, 2011; Tooley, 2009). The four schools in this study were family businesses located in diverse districts of the Greater Accra region in Ghana. These schools were independently owned and operated. All four schools were Christian schools. Although taking a loan to start a LFPS is not a requirement, the majority of the schools' owners take loans to build classrooms, toilets, and purchase the necessary educational materials. In this study, all four schools had taken at least one loan from a local micro-lending institution.

The literature confirms the expansion of these privately owned and funded institutions (Adoho et al., 2014; Akaguri, 2014; Baird, 2009; Dixon & Tooley, 2012; Härmä, 2011; Kwan, 2012; Tooley, 2009; Tooley & Dixon, 2006). However, LFPSs have been the focus of controversial debates. Laura Day, Claire Mcloughlin, Monazza Aslam, Jakob Engel, Joseph Wales, Shenila Rawal, Richard Batley, Geeta Kongdon, Susan Nicolai, and Pauline Rose (2014) published a rigorous review of 59 studies on the role of LPFSs on the education of school-age children in developing countries. Commissioned by the Department for International Development (DFID) and produced by a multidisciplinary team of researchers, advisers, and experts in education, economics, international development, and political economy, this study used robust measures to ensure a non-biased approach to assessing and synthesizing the literature on LFPSs and is considered a seminal work in the field. Additional authors wrote about the perceived advantages and drawbacks of LFPSs (Akaguri, 2014; Härmä, 2011; Heyneman & Stern, 2014; Lewin; 2007; Nishimura & Yamano, 2013; Woodhead, Frost, & James, 2013).

Joanna Härmä (2011) postulates that one of the perceptions people have about LFPSs is that they operate for profit only and cut corners to maximize profit. Another criticism pertaining to LFPSs is that parents who send their children to LFPSs drive down the community's wealth because they spend a large part of their income on tuition instead of spending it in the community. An additional critique is the fact that school entrepreneurs may take advantage of uneducated parents by charging

them high fees and promising them better educational results than if their children were to attend public schools (Heyneman & Stern, 2014).

Luke Akugari (2014) and Pauline Rose (2009) suggest that the most disadvantaged households may take loans from friends, family, and community members or cut out basic needs, such as food and other commodities, in order to afford the tuition and hidden costs incurred in LFPSs. These loans increase the household's debts and make schooling their child or children unsustainable. The authors affirm that the most educated parents tend to spend more on education for their children, possibly increasing the gap between the economic classes. Additionally, the number of children in families, birth order, and gender are factors that affect the parents' decisions about schools for their children; these decisions often penalize girls and reinforce social and cultural divisions (Härmä, 2011; Lewin, 2007; Nishimura & Yamano, 2013; Woodhead et al., 2013).

Another argument in regard to equity has to do with the fact that LFPSs expel students who cannot pay their tuition, leaving them without an education until they are able to pay (Akugari, 2014). Day et al. (2014) concluded that there was not enough evidence to suggest that LFPSs were able to serve the poorest children, hence perpetuating inequities among economic classes. Finally, opponents of LFPSs argue that financial sustainability is a crucial challenge for these schools, as they depend on tuition and are more expensive than their public counterparts (Day et al., 2014).

The current literature has identified some perceived advantages of LFPSs. Franck Adoho, Clarence Tsimpo, and Quentin Wodon (2014) argue that since the inception of the MDGs, there has been an insufficient number of public schools to serve all children, and LFPSs have been critical to fill this gap and provide families with choices (Day et al., 2014; Dixon & Tooley, 2012; Fennell, 2013; Härmä, 2011; Heyneman & Stern, 2014; Nishimura & Yamano, 2013; Ohara, 2012; Tooley & Dixon, 2006). Oftentimes, and more so in rural areas, public schools are miles away, and children have to walk long distances to get to school, increasing the risks of dropouts, accidents, and assaults, against girls in particular (Ilboudo, 2006).

Low-fee private schools provide alternatives and choices to parents who may not be satisfied with the quality and academic results of local public schools (Day et al., 2014; Heyneman & Stern, 2014; Tooley, 2009). Parents choose LFPSs for various reasons, including religious education. For instance, the schools for this research study were all Christian schools and provided time to study the Bible. In addition, parents appreciate that the language of instruction is usually the official language of the country. Parents also believe that the discipline is better in LFPSs and these schools offer better future possibilities and promotion to secondary schools (Day et al., 2014). Moreover, parents trust that the teaching is more personalized, child centered, and differentiated in LFPSs, partly due to the fact that class sizes are smaller and the teacher-student ratio is smaller (Akaguri, 2014). Furthermore, authors such as Day et al. (2014) postulate that there is more accountability for teachers in LFPSs. Teachers tend to be more engaged and have fewer absences because of the close supervision provided by the school operator, and parents are able to have close relationships with both the teachers and administrators (Tooley & Dixon, 2006). Finally, LFPSs are sometimes the last option for students failing in public schools (Akaguri,

2014). This study examined Christian LFPSs in the Greater Accra region in Ghana and aimed to understand why these schools came into existence, who they serve, and why parents choose them.

Ghana's background and context

Ghana is located along the Gulf of Guinea and the Atlantic Ocean. It is slightly smaller than the state of Oregon. Ghana holds the 139th position out of 188 countries on the Human Development Index (United Nations Development Programme, 2016). The HDI measures the extent to which people have the capacity to access education and have resources to live a healthy life. The language of instruction is English because, as a former colony of Britain, it follows the British educational system. Ghana started its efforts toward offering equitable access to education before its independence in 1957 and pursued this goal with the Accelerated Development Plan (ADP) of 1951, which abolished tuition in public schools. In 1961, the government declared fee-free primary and middle schools as a constitutional right. Despite the country's efforts, and the contributions made by the World Bank and other bilateral organizations, the quality of education remains unsatisfactory (Akaguri, 2014).

Ghana has a literacy rate—defined as the percentage of people over 15 years old who can read and write—of 76.6 percent (Central Intelligence Agency, n.d.). The school life expectancy is 12 years, and 8.1 percent of the Gross Domestic Product (GDP) is dedicated to education. The students pass through two years of kindergarten (KG1 and KG2), six years of primary school (from Grade 1 to Grade 6, referred to as P1–P6), three years of junior high school (JHS 1 to JHS 3), and three years of senior high school (SHS 1 to SHS 3).

In 1992, the Ghanaian constitution allowed the recognition of private schools. However, they do not receive any government support. Anyone can open a private school in accordance with the law (Akyeampong, 2009). As noted earlier, the United Nations, with the creation of the MDGs, aimed to promote access to education for primary school students. Consequently, public schools welcomed an increased number of students without having the capacity to educate all of them. As a result, it is estimated that LFPSs constitute 40 percent of all private schools in Ghana, which is about 12 percent of all schools (Results for Development Institute for the UBS Optimus Foundation, 2015). In 2011, there were approximately 6,000 LPFSs in the country (IDP Rising Schools Program, 2019). Several NGOs—such as IDP Rising Schools Program (2019), Opportunity International (2017), and Edify (2019)—have served this growing sector by providing loans and training to LFPSs proprietors. To date, IDP Rising Schools Programs (2019) have impacted 600 schools and 140,000 students by providing 545 loans and diverse training.

Edify's (2019) mission is "to improve and to expand sustainable Christ-centered education globally." Edify is a faith-based NGO that works exclusively with Christian LFPSs in the African countries of Burkina Faso, Ghana, Liberia, Rwanda, Ethiopia, and Uganda. Edify also works in Guatemala, Peru, the Dominican Republic, and Southeast India. Edify provides capital to local Christian micro-lending institutions that then loan funds to Christian LFPSs. Edify also provides leadership, accounting, and technology training to proprietors of LFPSs. To date, Edify Ghana has impacted

700 Christian low-fee schools, 224,066 students, trained 2,222 teachers, and trained 1,534 leaders, while also giving 1,118 loans. These figures demonstrate the role Christian LFPSs currently play in Ghana and their contributions to achieving the SDGs by 2030.

Methodology

This qualitative study used a longitudinal design and a holistic multiple-case study approach (Yin, 2014) that allowed the two researchers to conduct an in-depth study of four LFPSs (Patton, 2015). The longitudinal design is a research design that involves repeated observations of the participants over an extended period of time (Patton, 2015). This design allowed the researchers to study participants over a period of 13 months between September 2016 and October 2017. The researchers opted for a holistic multiple-case study approach because it provided the ability to examine a phenomenon over time through detailed, in-depth data collection involving multiple sources of information rich in context (Yin, 2014). Multiple case studies aim at increasing the transferability by providing more sophisticated descriptions, more powerful explanations, and allowing the researchers to look beyond initial impressions and see the evidence through multiple lenses while accounting for contextual conditions (Yin, 2014). In this study, the four schools were the four cases. Holistic case studies are used when the cases are the unit of analysis. Holistic case studies are also relevant when the theory underlying the case study is holistic in nature (Yin, 2014), making it an appropriate approach to the present exploration.

The purpose of this study was to examine LFPSs in the Greater Accra region of Ghana to understand how they came into existence, who attends the schools, and what challenges they face. This study is part of a larger study in which the authors gathered data to understand the perceptions of school leaders and teachers toward Christian LFPSs. This article reports the findings related to understanding the nature of Christian LFPSs and the role they play toward reaching the SDGs. In this study, the following research questions were explored:

1. Why did these LFPSs come into existence?
    a. Who do they serve?
    b. Why do parents send their children to these schools?
2. What challenges do Christian LFPSs currently face in Ghana?

Selection of research sites and participants

This study used a convenience and purposive sampling of proprietors, head teachers, teachers, and parents in Ghanaian schools. Purposive sampling is a non-probability form of sampling where the researcher does not seek to sample research participants on a random basis; in purposive sampling, the researchers choose the sample in a strategic way in order to answer the research questions (Bryman, 2012). In this study, purposive sampling was appropriate because it enabled the researchers to identify and select information-rich cases, while allowing for the effective use of their financial and human resources (Patton, 2002). The researchers used homogeneous sampling to study the four schools in depth (Patton, 2015) using the following criteria: 1) school leaders were willing to participate in the study; 2) schools served preschool to junior high school; 3) all schools were located in the Accra region, which was

chosen for convenience; 4) all schools had at least 200 children; and 5) all schools had been in operation for at least five years.

In order to identify study participants, Edify's Ghanaian education specialists and the researchers collaboratively perused Edify's database. The database comprised 350 schools across all regions. To reduce the costs of conducting an extensive research project over the course of one year, the team selected schools that were in Ghana's Greater Accra region (n = 200). Then, the researchers opted for schools that served preschool to junior high school, had at least 200 students, and were in operation for at least five years. Since tuition fees were the only source of funding for the schools, it was important that they had enough classes and students to be sustainable (n = 90). Additionally, the researchers chose schools that were in operation for at least five years because that meant these schools had successfully overcome the growing pains that new businesses encounter, allowing the researchers to answer the second research question about the challenges these schools faced (n = 50). Finally, the researchers created a questionnaire that allowed school proprietors to understand the scope of the study and commit accordingly (n = 15). The Edify Ghanaian team assisted the researchers in getting access to school proprietors and principals, but they did not conduct or participate in the study beyond that. As a result of this convenience and purposive sampling, the researchers chose four schools that were located in different areas of Greater Accra in order to understand why parents in different districts sent their children to LFPSs. Additionally, Robert Yin (2014) asserts that four to six cases yield enough data to study a phenomenon in depth. Consequently, the researchers interviewed a total of eight school leaders, 22 teachers, 42 parents, and 20 business owners who had small businesses surrounding the schools.

Data collection

Data collection took place in three phases: September 2016, January 2017, and June 2017. In September of 2016, the researchers stayed a total of 10 days in Ghana and spent eight days in the four schools: two days per school. The investigators spent the same amount of time in the four schools in January of 2017 and then again in June of 2017. The researchers chose to spend two days in schools during each of their visits to Ghana because they found that two days were enough to reach data saturation at each phase of the project (Bowen, 2008). Also, conducting research in schools often brings an elevated level of excitement on the part of students and can be stressful for teachers and leaders. In order to be respectful of the host schools, the researchers decided that two days yielded enough data, while also respecting the hosts' time.

As Table 1 indicates, qualitative data was collected over three phases and included in-depth individual interviews, focus groups, observations, and the analysis of documents such as photographs and surveys. Document analysis occurred in all three phases of the project. Before the researchers conducted the interviews, they received approval from their institutions' Institutional Review Board (IRB) and all participants signed human subject research consent forms. Semi-structured interview protocols for teachers, school leaders, and parents were developed, and all interviews were transcribed verbatim. The sample (n = 92) included interviews with eight school leaders, 22 teachers, 42 parents, and 20 business owners.

Table 1. Three phases of data collection

Phase 1	Phase 2	Phase 3
September 2016	**January 2017**	**June 2017**
A total of 8 in-depth interviews with school leaders	Focus groups with 4/5 teachers per school, for a total of 22 teachers	Individual interviews with 3 Information and Communications Technology (ICT) teachers and one ICT classroom observation
Photos	Document review	67 teacher surveys collected
Document review	Photos	Photos
	19 Classroom observations using the Stalling Classroom Snapshot instrument	Document review
		Semi-structured interviews with 42 parents
		informal interviews with 20 business owners

The researchers conducted in-depth one-on-one interviews with one school proprietor and one principal in each school for a total of eight leaders. These interviews occurred during the first phase of the project in September 2016 to allow the researchers to understand the perspectives of the leaders before seeking the perceptions of teachers and parents. Interviewing the leaders first allowed the researchers to probe teachers and parents on specific topics the leaders mentioned. For example, if leaders mentioned that they were not able to provide sufficient teaching and learning materials, the researchers could probe teachers on that same topic to gain their perspectives. During the second phase, in January 2017, the researchers conducted one focus group of teachers in each school. Three additional teachers were interviewed in the last phase in June 2017. The researchers conducted interviews with 42 parents while dropping their children off at school or picking them up. The researchers also interviewed 20 proprietors of small businesses around the school. The purpose of informally and randomly interviewing the business owners was to determine if they were sending their children to one of the LFPSs under study.

Additionally, the researchers administered a teacher survey (n = 67), collected and reviewed various documents, and analyzed photos. Lastly, the researchers observed classrooms using an observation instrument called the "Stallings Classroom Snapshot," also known as the "Stanford Research Institute Classroom Observation System." The Stallings instrument measures a teacher's use of time and the level of classroom interactions between teacher and students.

Data analysis

Due to the large amount of data, the data were pre-coded by highlighting significant quotes or passages that related to the research questions (Miles & Huberman, 1994).

The two researchers coded all transcripts and documents using the qualitative software ATLAS.ti . Coding was the base of the analysis, as was the interpretation of the data (Saldaña, 2009). Coding began immediately after interviewing the participants. The two researchers discussed the data, agreed on codes, created a codebook, and started the coding process for each individual transcript before gathering and discussing the coded transcripts. Coding took place over two cycles. In cycle one, the researchers developed open codes for each key point emerging from the interviews, observational notes and documents, analytic memos, and journals. In cycle two, codes were grouped into overlapping categories to create themes.

The researcher used *in vivo* coding for the in-depth interviews. *In vivo* coding relied on the participants' own words (Saldaña, 2009). Codes were developed for each key point identified in the interview transcripts and documents. The coding sought to inventory and define key phrases, terms, and practices that the interviewees used to answer the questions. Twenty codes emerged from the first cycle coding. Examples of codes included: need in the community, children in the streets, children not in school, calling to help, Christian, love children, love teaching, students walking far to school, working very hard, and lack of school building.

The researcher used axial coding in the second cycle of coding. The axial coding aimed to determine which codes in the research remained dominant and which ones emerged as less important. During this second coding cycle, the codes from the first cycle became themes. Examples of themes included Christian, faith, tuition, challenges, kitchen, garage, and quality education. Themes were contextualized with regards to the research questions, as presented in the findings of this article.

Positionality and trustworthiness

Both researchers have consulted on various occasions for Edify (2019) over the past five years. They have led trainings, conducted research, and visited hundreds of schools. Having worked for Edify before conducting this research study was beneficial because the researchers knew the local education specialists, understood the organizations' culture, and had access to schools for this study. On the other hand, the researchers' relationship with Edify could undermine the study's trustworthiness.

Trustworthiness is the ultimate goal in qualitative research (Wolcott, 1994). To enhance the study's internal validity, the researchers built four strategies into the study design. First, there were two researchers to collect and analyze data, allowing for discussions around coding, the creation of a codebook, and greater inter-coder reliability. Additionally, qualitative analytic memos, journals, and triangulation helped to bolster the internal validity and trustworthiness of the study's analysis. The researchers wrote separate analytic memos in which they noted patterns emerging from the observations, interviews, and focus groups. The researchers also each kept a journal in which they reflected upon their feelings, biases, and the participants. Triangulation was used with several different sources of data, such as the in-depth interviews, focus groups, observations, survey, and document analysis. The researchers used the different sources of data in order to corroborate the findings and reach data saturation (Patton, 2002). In addition, the researchers' analytic memos enabled them to write down notes on the study's methodology.

Second, these researchers applied member checking (Mero-Jaffe, 2011). To achieve member checking, the investigators re-contacted the participants to share with them the results section of the study. The participants confirmed that the findings reflected their own perspectives. Third, the investigators created a data trail (Rodgers, 2008). This is a qualitative research practice where the researchers copied the participants' quotes from this study's transcripts data and pasted them under each theme that emerged from the data analysis. This strategy helped ensure that sufficient transcript data supported the results reported in the present study. Following this process also ensured that the researchers were not sharing their viewpoints but were rather sharing the perspectives of the participants. Fourth, the investigators used low-inference descriptors (Chenail, 2012). In this qualitative protocol, researchers used participants' quotes from various transcripts to ensure their perspectives were reported accurately. The researchers believed that they employed a rigorous study design along with robust qualitative strategies to ensure the internal validity and trustworthiness of the study's findings.

Findings

The research questions guide the organization of the findings. To preserve the integrity of the findings, participants' comments were used verbatim. The first research question sought to understand what Ghanaian Christian LFPSs are. Specifically, the researchers examined why these schools came into existence, who they serve, and why parents choose them.

Why did Christian LFPSs come into existence?

All eight leaders stated that these four schools were started somewhere in the proprietors' houses (e.g., garage and kitchen) and were opened to serve their communities. The four school proprietors started Christian schools because they noticed that children were in the streets playing or working instead of being in school. As three out of the four school proprietors were reverends, opening a Christian school was a natural next step to provide a quality education based on Christian values and fill a need in their neighborhoods. The story of one proprietor, Peter, is illustrative of all the stories the researchers heard while conducting interviews:

> This school was established 15 years ago. And actually, it started in a very small place with just two children: two girls. It [isn't] easy though, we walk to homes picking [up] children … sometimes we have to drive them, have to wait on children to eat, bathe them, and carry them to school, every morning. And when school closes, [we] escort them home. In [the past] there [were] no buses for the school, so sometimes we even [carried] some of the children back … As time [went] on, we move[d] from garage to storeroom, from storeroom to the hall, from the kitchen—we went [through] all of these stage[s]. And as time goes on, parents, seeing the good work we are doing, continue bringing their children and gradually we have gotten to 15 years and 450 students. Thanks to God and our faith, [which] kept us going, [enabling us] to build schools where we can talk about our Christian values and educate God-fearing students.

Leaders also spoke about the fact that starting schools in their private residences was challenging, but that through prayers and faith, they saw their schools grow and gain respect. In her journal, one of the researchers wrote: "It is amazing the strength, resilience, and faith these leaders have to open schools with limited infrastructure and human resources."

Because of the MDGs' mandate to provide access to education to all primary children by 2015 and the lack of public infrastructure, these school owners played a critical role in helping to increase access to primary education in Ghana, while also integrating religion in their offerings. As a result, LFPSs in Ghana constitute 40 percent of all private schools (Results for Development Institute for the UBS Optimus Foundation, 2015), indicating that these school leaders not only serve their communities but also help their nation reach the SDGs. Because of the ongoing increase of LFPSs in Ghana, it is important to understand who these schools serve.

Who do Christian LFPSs serve?

These LFPSs serve both economically challenged families and families who might be considered lower middle class. A school's population is determined by the Greater Accra neighborhood it is situated in. Two out of the four schools served disadvantaged children, while the other two served families that were a bit better off. This difference was apparent by the observations of the surrounding communities. The wealth of the surrounding neighborhood seemed to have an impact on a school's tuition, infrastructure, and offerings. Some schools had no library, playground, or computer labs and had very limited classroom space, while others had three floors, a computer lab and/or a playground, and a library.

The tuition of the four schools ranged from 60 to 700 cedis, or $12 to $196, per term. All schools offered a few scholarships for families in need. There were no written policies for who would be awarded scholarships or how many were available each term. One proprietor summarized the sentiment shared by other leaders when he said:

> It is better to have the children in class, but if parents do not pay, we have to make some choices to give a scholarship or not, give more time, or expel the child until the famil[y] pay[s]. It is not easy and we do not like to do that, but we do not get outside help either, so we have to balance [it] all out. Of course the Christian in me just wants to help and educate the children no matter what, but we have to pay our bills, too.

To help with tuition, all schools had a tuition remission program or a sliding scale for families who had several students in the school. For example, while the first child paid full tuition, the second paid a lesser amount. Schools also had diverse financial arrangements for the children of teachers. In some cases, the teachers' children could attend for free. In other cases, teachers' children only received meals for free.

The schools served a large majority (90%) of Christian families. In her journal, one researcher noted:

> It is interesting how these LFPSs are a representation of their neighborhoods in regard to wealth and religion. Wealthier areas seem to

> mean more expensive LFPSs. Similarly, the areas with churches seem to mean the LFPSs will be Christian schools. But it is also interesting to note that when interviewing local business owners, none were sending their children to the LFPSs surrounding them because of the cost, proximity, or differences in beliefs.

In terms of demographics, it appears the number of boys and girls was fairly equal in all four schools, with more girls in some cases. As one leader explained, "We have more girls here because it seems that in Ghana more girls are born now." Students attending these schools came from the neighborhood or nearby areas. Students were often siblings of former students or were advised to come to these schools by family and friends. Word of mouth seemed to populate the schools, based on the fact that the school was Christian and of good quality. Students came by school bus, walked, or were accompanied by their parents. Leaders reported having

> very little attrition because once the students are here they stay. They see that we do morning devotions, pray, and educate in faith to provide a quality education and also because we extend our services like getting school buses and more amenities when we can.

In terms of teachers and staff members, more women were working in these schools, which is a trend that rings true globally. Teachers were mostly Christian, which was a requirement in three out of the four schools.

Why did parents choose Christian LFPSs?

Out of 42 parents interviewed, 23 shared that they choose the schools because of their academic excellence. When prompted about how they define academic excellence, parents explained, "academic excellence means raising God-fearing students who are disciplined and have Christian values and because of that, they do well on exams and in life." Additionally, parents spoke about the schools providing two hours of biblical study per week, morning devotions, and other times for prayers. They also spoke about the quality of the teachers, saying, "The teachers care about my children, they inform me about them." Parents also stated that the school taught their children life skills, such as how to do chores, socialize, and behave in public. One parent illustrated the sentiment of the group, saying, "When the children are in the community, people know they come from this school because they are clean and well behaved outside of school. The children have good values, because it is a Christian school, teaching Christian values."

Additionally, parents discussed logistical reasons for attending the school, with proximity being key. "I come here for my child because I can walk him to school." Other reasons included the quality of the food served, the affordable fees, and the extracurricular activities. The quality of the school environment was also key with parents; they chose these schools because they were "safe and clean" and "the teachers did not beat the children."

Additional reasons for choosing the schools were noted, such as transportation. One parent shared, "They have a bus, so it is easier for me with [my] work schedule." Parents also chose these schools because of the reputation of the institution. Parents

also talked about the smaller class sizes and "the good relationships with the school administrators." As the data indicated, parents sent their children to Christian LFPSs for a variety of reasons, including the fact that the schools were Christian institutions teaching Christian principles and values. For the second research question, the researchers examined the challenges facing Christian LFPSs.

Challenges facing LFPSs

With the second question, the researchers focused on the overall challenges facing these schools. The main challenge was finances. Because the main source of revenue was tuition and fees, all schools had, on occasion, difficulties paying teachers on time. Late fees paid by parents and other unexpected expenses left the leaders with a low cash flow. One leader captured the feeling expressed by the group, "Most of the time, I am a few days late and I tell my teachers that they should not worry. I try to be fair and give them bonus[es] when I can or gifts at Christmastime." Another financial burden facing the schools was the fact that all four schools had taken out loans to improve their infrastructure. Loan repayments took all the resources they had, leaving little money to finish projects or buy teaching materials. At the time of data collection, two schools were building additional floors and would be unable to complete them for several years. Other schools could not improve their computer lab or library, or start other renovations. One proprietor commented, "We are pausing the renovations until we are able to repay the loan."

Leaders also shared that the terms of the loans are problematic; they are due quickly and have high interest rates. This does not leave much time or money for the schools to grow their enrollment before repaying the loan. Some leaders shared that they did not pay themselves in order to invest in the school and repay their loan faster. "When we are able to pay the loan and we are finished building, then we have arrived and we can take our salaries" commented one proprietor.

Another challenge related to the lack of finances was the lack of space. Three out of the four schools needed more space for a library, a computer lab, or larger classrooms. With small classrooms, the number of students per class is limited. Losing possible income exacerbates the challenges of repaying loans, paying teachers, and renovating. In general, school leaders and teachers shared that they would like better buildings, kitchens, and more resources, including a staff room, a library, and a computer lab.

School leaders and teachers also stated that they needed more teaching resources, such as books for children as well as books and guides for teachers. Several teachers focused on challenges related to parents who were not involved in their children's learning. One commented:

> The challenge actually is about parents. … Parents, maybe because of their jobs, they have that challenge of helping their children at home, so when there is an assignment, the child comes back unable to do it or not doing it at all.

Teachers also found it challenging to obtain job security. One teacher stated, "You have to live up to the task, you have to work very hard to be able to secure your job. I have stayed here for seven years, so I have job security." Leaders talked

about the difficulty of finding and keeping quality teachers, particularly when they did not hire teachers of other faiths. One commented, "Once you train them, they leave, and quality teachers with degrees require more money so it goes back to money."

Discussion

The gamut of LFPSs

Christian LFPSs in Ghana can be placed on a continuum according to their varying levels of tuition and quality. Using the traditional definition of poverty, which is based on national GDP and on household income level, the schools in this study, which charged tuition of 60 to 700 cedis, or $12 to $196 per term, did not serve the poorest students in the communities. This supports Keith Lewin's (2007) and Prachi Srivastava's (2013) arguments that LFPSs may increase the equity gap between socioeconomic classes. In neighborhoods with less infrastructure and economic activity, the LFPSs served more economically challenged households. In areas where businesses were more affluent and the schools were more easily accessible, the schools' tuition and fees were higher and hence served a more financially able population. However, the Christian LFPSs studied could serve the disadvantaged families in a different manner. With tuition help, deferment, or a sliding scale, the LFPSs in this study could allow families to attend Christian schools that reflected their values and beliefs.

In addition to the range of tuition, infrastructure, and offerings, there was a variety in the quality of the conditions for learning among these schools (Purkey & Novak, 1992). The schools with higher tuition were better maintained, although all schools in this study lacked an adequate number of toilets and latrines. These schools also had libraries and computer labs or were in the middle of building them. They provided additional materials for the teachers, including teaching and learning materials.

Christians attract Christians

The majority of the students and teachers in the schools were Christian. Parents maintained that they chose these schools because they were Christian and taught Christian values, and they perceived the schools as being of better quality. This finding is in line with Heidi Holmes Erikson's (2017) and Thomas Stewart and Patrick Wolf's (2014) seminal works on school choice in the United States. Holmes Erikson (2017) suggests "that private school choice, such as religious schools, influence parents' preferences and students' outcomes" (p. 503). Teachers in these schools spent two hours a week on Bible study and some offered discipleship clubs after school. Schools also had morning devotions. The fact that most proprietors were reverends or ministers could also play a role in the parents' choice, as they saw the schools as more safe, disciplined, respectable, and with a better reputation.

Access to a quality primary education has been the priority of the MDGs and SDGs. Based on the study's findings, faith-based LFPSs seem to play a role in providing access to quality education because parents can choose schools that match their beliefs and religious values. School choice programs are expanding because one model of education does not fit all. This statement is true in the United States

(Holmes Erikson, 2017; Stewart & Wolf, 2014) and internationally (Dixon & Tooley, 2012; Fennell, 2013; Härmä, 2011; Heyneman & Stern, 2014; Nishimura & Yamano, 2013; Ohara, 2012; Tooley, 2009; Tooley & Dixon, 2006). In this study, Christian LFPSs provided families with an educational alternative that fit their spiritual capabilities, preferences, and beliefs.

Challenges

This study demonstrated that the proprietors of Christian LFPSs encountered challenges regarding finances, sanitation, and facilities. Additional challenges included the retention of quality teachers and the paucity of teaching and learning materials and resources. These challenges were similar to the challenges listed in the existing literature on LFPSs (Day et al., 2014; Tooley, 2009). These similarities could be explained by the fact that all LFPSs rely on tuition and most parents find it difficult to pay on time, which leaves the school operators with a gap in their revenues.

Implications and recommendations

The authors provide two recommendations for policymakers. First, to achieve the SDGs by 2030 and elevate Ghana's HDI, policymakers should consider using cash transfers for parents to use for the schooling of their children or alternative ways to equitably subsidize the cost of all LFPSs, faith-based or not, as suggested by Kwame Akyeampong (2009) and James Tooley (2009). This may also mean creating robust partnerships between the public and private systems, which include but are not limited to NGOs, faith-based organizations, and the government (Akyeampong, 2009; Rose, 2009).

Second, micro-lenders in Ghana and other low- or middle-income countries could, whenever possible, establish creative ways to serve their clients so that the terms of loan repayment match their clients' activities and challenges. For all schools in this study, repaying loans was challenging, particularly during the second semester when crops have been sold, the fishing season is over, or parents do not have money for the school's fees. Tiered pricing could be instituted. Perhaps the struggling schools could repay more of their loans when the parents are able to pay the school fees and repay less when there is less revenue. Perhaps in the startup phase of a school's creation, a grace period could be allowed under certain terms to allow the school the opportunity to focus on building sound infrastructure and attracting more students. Another solution would be for emerging schools to pay reduced interest, while established schools pay higher rates. This "a la carte" model of financing is based on the school proprietor's needs and capacity to repay.

The authors realize these recommendations will require additional financial and human resources, as well as time to implement. Reforming the education system is an adaptive challenge (Heifetz, 1994) that requires new learning and ways of doing.

Limitations and future research

One limitation was that this research only took place in four districts of the Greater Accra region. Future research should similarly replicate the study in other regions and districts in Ghana.

All qualitative research studies are challenged with external validity since qualitative designs are context specific by nature. However, the transferability of the findings is possible when conducting a series of qualitative studies that are replicated across various settings, milieus, and time periods (Miller, 2008). Comparing the findings of additional qualitative studies would provide a pattern that would establish or fail to support a single qualitative study's external validity. Researchers should consider using the results from the present study when designing future qualitative or quantitative studies that relate to LFPSs in the developing world.

Conclusion

This study aimed to understand Christian LFPSs in the Greater Accra region of Ghana, insofar as exploring how they came into existence, who they serve, why parents chose to send their children to such schools, and the challenges facing the schools. The findings suggested that all schools were created to serve a need in their communities. The schools served a spectrum of families and incomes, with the large majority of the students and teachers being Christian. Parents chose these schools because they were Christian institutions, provided what they perceived to be a quality education, and were within a reasonable distance of their residence. These Christian LFPSs faced similar challenges as other LFPSs: financial challenges, lack of materials and resources, poor infrastructure, and lack of trained and motivated teachers.

This study is significant because LFPSs are playing an increasing role in the education in most low- and middle-income countries. This study contributes to the body of literature on LFPSs and the role Christian LFPSs play in the educational system in Ghana. If Ghana is to reach the SDGs by 2030 and improve on the Human Development Index, the country needs to realize that LFPSs, faith-based or not, play a role in educating its citizens. As a result, faith-based LFPSs should be a part of the country's portfolio of educational offerings, and as such take part in a national reform aiming at fostering systemic accountability system.

Website

ATLAS.ti Qualitative Data Analysis, https://atlasti.com/

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