



# Estimating the Impact of COVID-19 on the Non-State Education Sector in Low- and Middle-Income Countries

A Rapid Review

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# Executive Summary

## Overview

Today, the non-state education sector caters for a large and growing share of school-going children globally. Around a fifth to a quarter of primary and secondary school children are educated outside of government schools (UNESCO, 2018). In low- and lower-middle-income countries (LICs and LMICs) many of these come from poorer segments of the population, with data suggesting that in several contexts, the majority of students in private schools are from low- and lower-middle income backgrounds (CapPlus, 2017). In India, just under half of children are educated in privately-managed schools, and one third of these are from the poorest 40% of the population.<sup>1</sup>

The onset of the COVID-19 pandemic has had unprecedented impacts on education systems all over the world with 1.6 billion learners affected by school closures at its peak (UN, 2020). Education systems have been grappling with enormous challenges such as rolling out distance learning at scale, trying to maintain continuity between schools, teachers and students in poorly-connected settings, planning for how to reopen schools safely, and contemplating how to overcome the learning losses that are expected after months without schooling. In addition to these challenges, the business models and legal status of private schools in LICs and LMICs have made them likely to experience the pandemic in a different way to public schools. Against the backdrop of emerging anecdotal evidence that private schools were being particularly hard hit by the pandemic, threatening their business continuity and ability to continue educating their students, this rapid review was commissioned.

This report provides emerging insights on the impact of COVID-19 on the non-state education sector, particularly low fee private schools (LFPS), in low- and middle-income countries. The themes, analysis and findings of the report were shaped through conversations with sector experts, proprietors, and other stakeholders in the LFPS ecosystem. These conversations offered us insights into the day-to-day experience of the pandemic for LFPS, changes in demand and supply of private education, and the policy priorities of governments during the pandemic. The objectives of this research were to understand the extent of the pandemic's impact on LFPS, to analyse common themes and patterns emerging across different countries/regions and to take stock of measures introduced to support the non-state education sector.

## Findings

Overall, our findings indicate that LFPS have been, and continue to be, very negatively impacted by the COVID-19 pandemic. They are facing highly specific challenges to their sustainability whilst also coping with the common issues facing education systems at large. Across multiple LIC and LMIC country contexts, shared areas of concern emerged around financing, maintaining school staff, ensuring continuity of learning, safeguarding students and, ultimately, the prospect of permanent closure. In this review, we look at each of these in turn to build a picture of what is happening in LFPS during COVID-19.

### 1. Revenue and Financing:

School closures have put LFPS under great financial strain given their already small revenue streams. Reduced fee collection, existing financial obligations on schools (loan payments, rent and bills), and the costs of preparing for reopening have left many schools struggling to remain financially viable. Interviews and evidence collated across several countries revealed that schools have lost significant income due to reduced fee collection over lockdown, with families

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<sup>1</sup> India National Sample Survey: Key Indicators of Household Social Consumption on Education in India. 2018.

no longer able to afford, or unwilling to pay, school fees. For example, in India, of 1,678 schools surveyed, 85% reported facing large financial stress on account of their inability to collect fees (ISFC, 2020). Across contexts, losses have been compounded by other financial burdens, such as loan repayments – 10% of total monthly expenditure for schools surveyed in Kenya (Ed Partners Africa, 2020) – and the additional costs of meeting new government Standard Operating Procedures to reopen. With heavily reduced enrolments anticipated in the coming months, indications of which are already emerging, our stakeholders reported that many schools will not be able to recoup these losses and will have to permanently close.

## 2. Teachers and Staff:

In the immediate term, COVID-19 has resulted in widespread loss of income over many months for millions of teachers and staff of LFPS, with little access to financial support. In Sub-Saharan Africa 50% of private school teachers (around 15% of total teachers) have suffered a drop of 50% in salaries on average (Teachout and Zipfel, 2020), whilst reports from specific countries suggest that the *majority* of private school teachers are receiving little to no income during school closures. With numbers of private school teachers in the hundreds of thousands in Kenya, Ghana and Nigeria, and in the millions in Pakistan and India, not to mention other school staff, the impact on livelihoods is huge. Moreover, with many schools likely to close permanently, it is expected that high numbers of teachers and non-teaching staff will be completely laid off in the coming months.

## 3. Learning:

LFPS have struggled to keep students learning during school closures due to poor access to technology and internet in the populations they serve. A common theme across interviews and available data was that the majority of students served by LFPS did not have the technology needed for remote learning. For example, data from Nigerian non-profit SEED from a survey conducted in May showed that, of 100 parents, only 25 had smart phones and only 2 parents had the data coverage to stay online (SEED, 2020). Whilst LFPS have been attempting other means to deliver education (SMS, radio, hard copy materials), survey findings suggest that large shares of students have had little contact with their schools during this time (GSL, 2020; Young Lives, 2020). Consequently, LFPS are expecting to face extensive learning loss amongst their students when they return. With the other constraints they are under, they are not well-resourced to provide the targeted approaches required to address this. Our findings therefore suggest that this is an area where the LFPS sector will urgently require additional support to protect the learning of large shares of students, particularly those already facing layers of disadvantage for whom learning losses are likely to be the greatest.

## 4. Student Safety:

LFPS have been concerned about the safety of their students during school closures but have been limited in their ability to connect with students and provide support. In a survey of members of Global Schools Forum, 62% reported that COVID-19 impacted their ability to implement child safeguarding policies and processes. School personnel, such as social workers and teachers, were no longer in contact with children in school, hindering opportunities to identify abuse, or provide face-to-face support and counselling (GSF, 2020). Against a backdrop of increased violence against children at home during lockdowns (Edwards, 2020), permanent closures of LFPS may lead to greater numbers of out of school children at risk of harm at home. In addition, stakeholders reported that LFPS are concerned about ensuring the health and safety of students on reopening since many do not have the finances to meet the Standard Operating Procedures required by government. Most school leaders expect they will need additional space for social distancing but will have insufficient fee income to cover the cost.

## 5. Enrolment, School Closures and Impact on Public Education Systems:

There is early evidence that LFPS are facing lower enrolments and that some are being forced to close permanently due to the financial consequences of the pandemic on their business. Private schools in India and Mexico are reporting both actual and anticipated enrolment drops of 20-30% (Hindustan Times, 2020; Chettri, 2020; NBC News, 2020) and in Kenya, around 191 schools have had to close down, affecting around 51,000 learners (Otieno, 2020). The expectation, voiced by stakeholders and in available literature, is that the drop in private school enrolment and permanent school closures will cause large shifts of students to public schools, straining already under-resourced public education systems. This is accompanied by fears of increases in out of school children as available schooling options decrease.

### Support Made Available to the Non-State Sector During the Pandemic

Beyond examining these concerns, we considered available evidence of efforts to support the non-state education sector. In some contexts, governments have taken steps to sustain private schools. Governments in Nigeria, Kenya and Ghana have announced differing measures to bolster the sector with low-interest loans for private school teachers in Nigeria and private schools in Kenya, and the inclusion of private schools in generalised support to small and medium enterprises (SMEs) in Ghana. However, in practice, schools and teachers have had difficulty accessing these funds and they are far from sufficient to reach all schools in need. Beyond governments, support from the wider education ecosystem for private schools is fairly thin, consisting of case-by-case examples varying across contexts instead of the coordinated, large-scale efforts needed. This said, Private School Associations have been active in efforts to support their members, with the Ghanaian National Association for Private Schools successfully advocating for their inclusion in support to SMEs and the Kenyan Private School Association launching an online learning platform to support distance learning efforts for all private schools.

### Recommendations

Our findings shed much light on the wide-ranging financial, operational and psycho-social challenges facing LFPS around the world and explain the need for urgent action to cushion the impacts of the pandemic on this sector. Moving forwards, we propose two recommendations to address the two most pressing priorities emerging from this review: the survival of LFPS, and the learning of their students. At the root of many of the constraints for LFPS is the financial hardship that the pandemic has brought upon these schools. Financial insolvency with its knock-on impacts on livelihoods of school staff and access to schooling for students, must be avoided. Our recommendations prioritise addressing this first and foremost. However, the other rationale for action lies in safeguarding the learning of students of LFPS. Part of this, our review suggests, is in ensuring their schools can remain operational, but there must also be sufficient support to enable students to *return* to school, catch-up on lost learning and close learning gaps in the long term (Recommendation 2).

**Recommendation 1: Governments, financial institutions and education funders** make financial support, through grants or low-interest loans, rapidly available to the non-state education sector, particularly LFPS. Support should be sufficient to cover their financial obligations, preparations for reopening and prospective loss of income from reduced enrolment.

**Governments** should create specific allocations of financial support for LFPS (possibly based on income or fee-level to target the neediest) or ensure their inclusion in support to SMEs. Support should be sufficient for schools to cover institutional and operating costs as well as teacher salaries. Where existing government loans for LFPS are available, governments must ensure that these are easily accessible to the schools most in need. Alongside this, **financial institutions** should maintain and increase access to credit and low-interest loans with flexible repayment for formal and informal LFPS providers. **Education funders** can complement these efforts by increasing funding available for the non-state education sector in their own programming and advocating for the inclusion of the non-state sector in support made available through international fundraising efforts in the coming months.

**Recommendation 2: Governments, NGOs and Civil Society** ensure that support to overcome learning losses, particularly for the most vulnerable, includes non-state schools.

**Governments, NGOs and civil society**, with support from **education funders**, must work together to ensure the inclusion of LFPS in efforts to support students to catch-up on learning as schools reopen. This could include expansion of remedial and targeted programmes in both government and private schools; training private school teachers in effective pedagogical approaches such as Teaching at the Right Level, and, offering appropriate teaching aids, and digital solutions to private schools. Network providers and EdTech companies can support these efforts with their own CSR to extend availability of data and affordable e-learning resources for students, schools and teachers.

## Introduction

It is widely recognised that the COVID-19 pandemic has resulted in the largest disruption of education systems in history, affecting nearly 1.6 billion learners in more than 190 countries across all continents. Closures of schools and other learning spaces have impacted 94% of the world's student population, up to 99% in low and lower-middle income countries (United Nations, 2020). These closures have lasted several months and the first widespread school openings have only recently begun. In August, as many as 100 countries were yet to announce a date for schools to reopen and education stakeholders including governments, unions, parents and children are still planning their approach to the next phase (United Nations, 2020). Regionally, the response has been varied. Some countries are starting to reopen schools based on grade level and by prioritising exam classes, others are focusing on localised openings in areas with low incidence of COVID-19, and some, like Kenya, quickly declared the 2020 school year void with schools not opening until January 2021. The impact of long-term school closures and the management of reopening are already having enormous social and economic implications on educators, children and parents.

An area that has been underrepresented in the global dialogue on education and COVID-19 has been the impact of the pandemic on the non-state education sector, particularly low-fee private schools (LFPS). Globally, a large and growing share of children are educated outside of government schools. The non-state sector has played an important role in education systems in the last two decades, as evidenced by the rapid expansion in low- and middle-income countries of low-fee private schools (Steer et al, 2015). According to the UNESCO Institute for Statistics, in 2018, 42% of pre-primary children globally were educated in the non-state sector, 18% of primary children and 26% of secondary children. Far from catering to the wealthy, a large share of their client base are low- and middle-income families (Tooley and Longfield, 2014; CSF, 2020). In India, 47.5% of students attend private schools with one-third of these students coming from the poorest 40% of the population (CSF, 2020). Moreover, LFPS are often seen as catering to segments of the market where state education is not available or may be of poor quality (Tooley and Longfield, 2014).

Given the share of enrolment in these schools, it is important to understand how they are weathering the impacts of the pandemic. Due to their business models and the limited support that they receive from governments, private schools are reported to be facing a specific set of challenges as a result of school closures, over and above those faced by government schools, such as significantly reduced revenue from school fees, difficulty paying teacher salaries, and student drop-outs as a result of household income loss. For LFPS especially, the effects are expected to be severe given the smaller revenues they generate and the lower income of the families they serve – many of these schools risk financial insolvency. These effects are threatening the ability of private schools to reopen and continue providing education to the sizeable share of the global student population that they serve. In the absence of a strong non-state education sector beyond COVID-19, governments could be faced with reduced access to schooling, more out-of-school children, and further strain on already overstretched public education systems.

## Framework and Methodology

The objective of this study is to synthesise emerging data to better understand the impact of COVID-19 on the non-state sector, with a particular focus on LFPS. LFPS represent a growing share of the non-state education sector globally (Dixon, 2012), and in poor urban areas, usually account for the majority of private schools, if not the majority of *all* schools (Dixon, 2012; CapPlus, 2017; CSF, 2020). We focus on them particularly in this study for a few reasons: 1. The fact that they cater for this large and growing share of non-state education in LICs and LMICs; 2. with their smaller operating budgets, they are particularly vulnerable to the economic impacts of the pandemic; and 3. being low-fee, they typically cater to students from lower and lower-middle income backgrounds, themselves more vulnerable to the effects of the pandemic and learning losses.

No single definition exists for “low-fee private schools” (also described as “affordable private schools”, “budget-private schools” or “low-cost”), but the category is used to denote private schools charging sufficiently small fees to make them accessible to poorer members of society. This varies context-by-context, with fee levels benchmarked against factors such as minimum daily or monthly wage, per-pupil expenditure in government schools, or per-capita income, to arrive at an assessment of ‘affordability’. For example, a study of the IDP Rising Schools Programme in Ghana defines LFPS as those “in which the total fee collected for educating all children in a household is at most 10 percent of total household income *for the two lowest income quintile groups in Ghana*” (Results for Development, 2016). In India, Central Square Foundation, recognise a range in the LFPS definition, grouping lower fee levels into two categories: schools charging less than Rs500 per month, and those charging less than Rs1000 – both are considered low-fee. For the purposes of this review, given the range of contexts considered, we have not made reference to a specific benchmark for what is considered ‘low-fee’.

The study has been guided by four overarching research questions:

1. What is the known extent of private school closures and associated implications of the pandemic?
2. What is the likely impact of the pandemic on proprietors, teachers, students, and public education?
3. Is the government doing anything to support low-fee private schools?
4. What kind of support should be in place to cushion the effects of the pandemic for private schools?

To attempt to answer these research questions, we used both primary and secondary data sources. There were two main steps in our data collection process:

- **Desk review:** The study began with a desk review of available policy documents, media reports, blogs and other white and grey literature. Our team completed desk review templates and policy summaries for each document and tried to assess the implications of the policy in a summary table. The desk review was completed prior to conducting the qualitative interviews to allow the team to identify any discrepancies, gaps or ambiguity that would inform subsequent data collection.
- **Qualitative interviews:** Key Informant Interviews (KIIs) were conducted with experts from private school associations, focal points within Ministries of Education, providers of intermediary services to the non-state education sector, proprietors and other non-state organisations. A total of 15 interviews were carried out across 6 countries (India, Pakistan, Nigeria, Ghana, Kenya and Colombia) to get a more holistic perspective on the impact of COVID-19 on LFPS. We selected India, Pakistan and Nigeria because

of the size of their non-state sector, Ghana and Kenya due to the Small and Medium Enterprises (SME) status of LFPS and Colombia which has a much smaller private school population but highly supported by the government in comparison to other low and middle income countries. We were particularly interested in interviewing Global Schools Forum (GSF) member organisations across these regions to understand their challenges and to inform our advice and policy for our partners.

Based on the data from the desk review and qualitative interviews, five common **areas of concern** emerged for LFPS across multiple contexts in low- and middle-income countries (LMICs), around which we have structured the findings of this report. These were:

- **Revenue and Financing:** How fee revenue has been impacted as a result of closures and how it was affecting their financial sustainability.
- **Teachers and Staff:** The impact of closures on staff salaries and job retention.
- **Student Safety:** The impact of closures on children's safety at home and challenges ensuring their safety on returning to school.
- **Learning:** How closures are contributing to learning loss and widening educational inequities in LFPS.
- **Enrolment, School Closures and Impact on Public Education Systems:** How the pandemic might influence migration of students from private to public schools and its contribution to permanent closures of LFPS.

### Limitations

Given the timing of this review, before governments have embarked on substantive reopening and where the impact of months of school closures is still emerging, the extent of data available is limited in scope and rigour. This review attempts to synthesise what information is available and draw out policy implications at a crucial time for the non-state sector. It should be considered a point-in-time snapshot as of October 2020. Therefore, findings should be interpreted as indicative, but not conclusive. Additionally, being a rapid overview, the scope of what could be covered is naturally limited. Each of the areas of concern addressed are themselves complex, overlapping domains which would merit further study; even more so as the true impacts of the pandemic continue to develop.

This study is not nationally or regionally representative. The majority of evidence collected for this review comes from the focus countries outlined above, though examples are included from elsewhere where relevant. Even within the focus countries considered, information was not easily identified to the same extent from every country. For example, we were able to locate a sizeable amount of emerging data from India, but much less from Colombia.

## Findings

Overall, our findings indicate that LFPS are being severely impacted by the COVID-19 pandemic. They are facing specific challenges to their sustainability whilst also coping with the common issues facing education systems at large. Across multiple LIC and LMIC countries, common areas of concern have emerged through our research:

1. **Revenue and Financing:** School closures have put LFPS under great financial strain and they are struggling to remain financially viable.
2. **Teachers and Staff:** All staff in LFPS have suffered large losses of income – receiving little or no salary payments since school closures. With some schools closing permanently, many jobs are at risk.
3. **Learning:** LFPS have struggled to keep students learning during school closures due to poor access to technology and internet in the populations they serve. Given the additional challenges these schools are facing, they will likely require additional support to address learning losses as students return.
4. **Student Safety:** LFPS have been concerned about the safety of their students during school closures but limited ability to connect with students has made it difficult to provide support. Moreover, LFPS do not have the finances to meet the Standard Operating Procedures required for reopening, which poses a potential risk to student safety even when back in school.
5. **Enrolment, School Closures and Impact on Public Education Systems:** There is early evidence that LFPS are facing lower enrolments and some are being forced to close permanently due to the financial consequences of the pandemic on their business. Though there is limited data available, it is expected that the public sector will be facing a large influx of students that it will struggle to cope with. The full impact remains to be seen as schools reopen.

We address each area of concern in detail below and in light of these challenges, we also consider available evidence of support to the non-state sector in a concluding section to the Findings.

### 1. Revenue and Financing

The available evidence points to the financial implications of COVID-19 being severe for LFPS. Reduced fee collection, existing financial obligations on schools (loan payments, rent and bills), and the costs of preparing for reopening have resulted in schools struggling to remain financially viable.

#### Impact of School Closures on School Fees

The majority of LFPS in the contexts examined operate on a very small budget and lead what has been described as a “hand-to-mouth” existence (SEED, 2020; Talreja, 2020). In India, it is estimated that nearly 80% of private schools are these small-scale, ‘budget’ operations charging very low fees and with considerably lower per-pupil expenditure than government schools (CCS, 2018). Even prior to the pandemic, many LFPS were not financially secure. Research from Ghana shows that, before Covid-19, only 33% of private schools reported being profitable in the last academic year, 25% broke even and 42% reported suffering a loss or not knowing (Results for Development, 2016).<sup>2</sup> For these schools, school fees are the main source of revenue (Talreja, 2020; Dream A Dream, 2020; SEED, 2020, Results for Development, 2016) but the pandemic has greatly affected this important source of income.

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<sup>2</sup> The study sampled 150 schools across five regions in Ghana.

A significant proportion of LFPS have generated no or vastly reduced fee revenue since closure of schools in March 2020. In India, a study by the Central Square Foundation (2020)<sup>3</sup> showed that over 50% of school owners have uncollected fees between USD 5,600 – USD 6,720.<sup>4</sup> In a survey conducted by the Indian School Finance Company (2020), 85% respondents affirmed that they are under large financial stress on account of their inability to collect fees.<sup>5</sup> Similarly, Nigerian non-profit, the Sustainable Education and Enterprise Development (SEED)<sup>6</sup>, who are supporting 715 LFPS in Lagos, reported that the majority of private school owners have not collected fees since school closures and have been unable to pay their rents, with many now facing evictions.

The reasons for reduced fee payments are multiple but the most common was that parents of children at LFPS have been badly hit by economic ramifications of COVID-19 and are unable to afford school fees. LFPS largely serve low and lower-middle income households – for example, 15% of students from the poorest 40% of the population in India are educated in LFPS (CSF, 2020). Being often employed as farmers, labourers, blue collar workers or working in the informal sector, these groups have been worst hit by lockdowns (UCL, 2020; ILO, 2020). In India, by mid-April, low-income households had lost 53% of their pre-crisis income and 40% have taken on additional debt (Dalberg, 2020). In ISFC's survey, parents not having income to pay fees was the top reason cited by schools for reduced fee revenue. This situation is echoed elsewhere. A mapping of 823 households in Nairobi's informal settlements during the crisis found that 79% were not receiving any household income (Dignitas, 2020a). In Nigeria, SEED recently conducted a rapid survey to understand how many families will be able to continue paying school fees, only 3% reported they could afford to continue to send their children to private schools (Oniyitan, 2020).

In this context, and with parents less willing to pay for online education (ISFC, 2020), schools have been compelled to lower or forgo fees altogether. In some Indian states including Tamil Nadu and Maharashtra, schools have been ordered to refrain from collecting fees during the lockdown, forcing schools to forgo a large share of, not just their monthly fees, but accrued annual fees from the previous year as well (CSF, 2020). In Assam, an order was passed in August by the Assam Education Department for a 25% waiver on school fees from May through to reopening (NorthEast Now, 2020). According to the President of the All Pakistan Private Schools Federation (APPSF), a unilateral decision was made by the Punjab government to reduce private school fees by 20% without consulting the APPSF. Reportedly, most schools cannot afford to offer these discounts (Zafar, 2020). Members of the Kenya Private Schools Association have also reduced fees by 15% to 30% to cater to concerned parents (Ventures Africa, 2020). Ed Partners Africa<sup>7</sup>, a non-banking financial institution that lends to 133 schools in and around Nairobi, reported that with these discounts, non-state schools will not be able to sustain their businesses without financial relief (Mwangi, 2020). According to their survey data from May, the majority of affordable schools have run out of cash – 60% already had negative cash balances and 96% were forecast to do so by September (Ed Partners Africa, 2020). With schools in Kenya closed until January 2021, another five months will only exacerbate the shortfall.

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<sup>3</sup> CSF partners with social impact organizations and works with state governments to provide strategic and technical support to implement innovative education programmes.

<sup>4</sup> CSF conducted an exploratory survey to gather insights around the impact of COVID-19 on private schools, with a particular focus on low-fee schools. They interviewed over 90 stakeholders: 30 school leaders, 24 teachers, 24 parents and 18 service providers. This survey formed part of CSF's much wider, State of the Sector report, published in July 2020.

<sup>5</sup> ISFC conducted their survey in May 2020 with a total of 1678 respondents comprising owners and principals of private schools, colleges and vocational training institutes. 61% of respondents charged a monthly fee of <Rs. 1,500 (USD 20), considered to be Budget Private Schools.

<sup>6</sup> The Sustainable Education and Enterprise Development (SEED) is an NGO that supports schools serving children from low-income families in Nigeria to enhance the quality of education they provide. They support approximately 715 private schools in Lagos State.

<sup>7</sup> Ed Partners Africa is a non-banking financial institution that transforms the education sector through providing financial solutions.

## Additional financial burdens to schools

Alongside this, schools are facing additional financial burdens. Representatives from the IDP Foundation<sup>8</sup> explained that many private schools in Ghana are not only managing their current expenses but also still making loan repayments and tax expenses (Opuni, 2020; Akomeah, 2020). In Kenya, too, of schools surveyed by Ed Partners Africa, 10% of their total expenditure consists of monthly loan obligations that have been accumulating during school closures since schools are unable to keep up with repayments (Ed Partners Africa, 2020). Additionally, the majority of schools (78%) were in rented properties with 51% of these not being given a waiver during school closures. Similar circumstances for LFPS have been reported elsewhere, for example Nigeria, India and Uganda (SEED, 2020; Talreja, 2020; New Vision, 2020a).

As schools consider reopening, the additional costs of meeting new Government Standard Operating Procedures (SOPs) to protect against COVID-19 is posing a further obstacle. In Pakistan, government plans for reopening have drawn criticism from the All Pakistan Private Schools Federation for being impractical and costly (Geo News, 2020) and in Uganda, a report from NGO the Beso Foundation found that 68% of private academic institutions are not in a position to afford to adhere to Government SOPs, such as buying temperature guns and hand sanitisers (New Vision, 2020b). This is compounded by the prospect of lower enrolments when schools reopen, which will affect the profitability of schools in the medium term and their ability to recover from the financial setbacks described here. Emerging data on enrolment is discussed elsewhere in this report.

## Summary

The impact of the pandemic on schools' ability to generate revenue, coupled with existing financial obligations and constraints to profitability as they reopen, are placing LFPS under great strain and increasing the likelihood of schools becoming insolvent and closing permanently. Initial indications suggest this is already the case with available data on enrolments and school closures discussed further below. These challenges are compounded by the fact that, across the sector, financial relief is not readily available. Governments, faced with the urgent needs of public schools, have de-prioritized financial support for the non-state sector (Evans et al, 2020; SEED, 2020) and what government support is available is proving difficult to access or insufficient (discussed further below).

## 2. Teachers and Staff

As low-fee private schools deal with the financial pressures of the pandemic, the livelihoods of a large number of teachers and school staff, most of them women, are at risk. Teachers in LFPS have already been negatively impacted, with most receiving little or no income since schools closed. If LFPS are unable to reopen, a large number risk losing their jobs altogether.

### Payment of teacher salaries

Proprietors rely on fee revenue to pay teacher salaries and the impact of school closures on revenue mean many have been unable to pay their teaching and non-teaching staff for months. In Sub-Saharan Africa 50% of teachers working in private schools (around 15% of total teachers) have suffered a drop of 50% in salaries on average (Teachout and Zipfel, 2020). Similarly, a survey by Education International revealed that, among 93 teacher unions from 67 countries, nearly two-thirds reported that education workers in private institutions had been significantly affected, with teachers on temporary contracts and support personnel the most severely impacted (United Nations, 2020).

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<sup>8</sup> IDP supports approximately 650 low fee private schools in Ghana through their Rising Schools Programme which was launched in 2009 in partnership with Sinapi Aba Trust (a Ghanaian microfinance institution).

This was a common theme across our stakeholder interviews. In India, nearly 50% of private school teachers did not receive salaries in March, despite schools closing in mid-March, and less than 20% continued to receive their salaries after March (CSF, 2020). In Ghana, representatives from the IDP Foundation reported that the majority of LFPS have not been able to pay their teachers, some are paying parts of the salaries whereas others have terminated appointments completely (Opuni, 2020; Akomeah, 2020). Similarly, the Kenya Private Schools Association noted that the majority of teaching and non-teaching staff in private schools are on unpaid leave whilst schools are closed (Reuters, 2020). This contrasts with their government counterparts who have reportedly continued to receive salaries from the government (Soko Directory, 2020). In Punjab, despite an announcement from the Chief Minister that strict action will be taken against private schools who dismiss any teachers during COVID-19, a representative from the Punjab Education Foundation reported that conversations held with school proprietors suggest that private school teachers have been temporarily laid off or taken off payrolls permanently (Jamal, 2020).

The scale of the impact is notable. In Pakistan there are 1.5 million teachers employed by private schools while hundreds of thousands of individuals are employed as school staff in non-teaching roles (Zafar, 2020). With more than 900,000 female employees these schools are also the largest employers of women in Pakistan (Masood and Qureshi, 2020). In Kenya, private schools employ 300,000 staff (Ed Partners Africa, 2020), and in Ghana, the Coalition of Private School Teachers reports having a membership base of over 250,000 (CPST-GH, 2020). The impact to livelihoods of private school closures is therefore sizeable and skewed negatively towards women. For many of these teachers with loss of jobs they will not only lose their income, but also fee-free education for their children who often study in the same private schools (IGC, 2020).

### Teacher employment on school reopening

With prolonged closures leading to more school insolvency, there is a high likelihood of more teaching and non-teaching staff being completely laid off, though data on the extent of this is not yet available. There is also concern in the sector that teachers may no longer be available when schools reopen in January, having sought alternative employment beyond the teaching sector (Ed Partners Africa, 2020). A recent survey by Dignitas<sup>9</sup> surveyed school leaders from Alternative Provision of Basic Education and Training (APBET) schools, which serve 63% of children in Nairobi from informal settlements, about the impact of school closures. They reported that 20% - 50% of their school population have relocated upcountry, and half of the school leaders said that 20% or more of their teachers had also relocated (Dignitas, 2020b). The teachers who have remained in Nairobi are currently pursuing alternative sources of income. Some are now selling vegetables or cooked snacks and others are doing casual labour. However, most school leaders reported that their teachers are passionate about teaching and committed to returning to schools in January when they reopen (Dignitas, 2020b).

### Summary

In the immediate term, COVID-19 has resulted in widespread loss of income over many months for millions of teachers and staff of LFPS, with little access to financial support, and ramifications for their households. Whilst the impact of permanent school closures on teacher employment is yet to be seen, given the financial difficulties discussed previously, it is highly likely that many teachers will be facing job losses in the coming months.

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<sup>9</sup> Dignitas programmes build the capacity of community school leaders and teachers to transform children's opportunities. To date, Dignitas has partnered with 300 schools, 1,500 educators and impacted the learning of 87,000 children.

### 3. Learning

The ways that COVID-19 has inhibited learning are various and wide-ranging and cannot be covered at length in this rapid review. In this instance, we will focus on the evidence around the “digital divide” and the challenges LFPS are facing in maintaining contact with their students. Available evidence indicates that LFPS have struggled to keep students learning during school closures due to poor access to technology and internet in the populations they serve. The scale of learning loss these schools are facing remains to be seen but, given the other constraints they are under, they will require additional support to address it.

#### Difficulty remaining connected to students

As seen from previous health emergencies, most recently the Ebola outbreaks, the impact of COVID-19 on learning is likely to be most devastating in countries with already low learning outcomes, high dropout rates, and low resilience to shocks (The World Bank, 2020). The World Bank estimates that, because of COVID-19, the global level of learning will fall, resulting in a loss of between 0.3 and 0.9 years of schooling (2020). School closures have posed huge challenges to continuity of learning in the short term and large learning losses are expected as schools reopen (UN, 2020; Edwards, 2020). The World Bank anticipate that with a 5-month school closures, there will be a 25% increase in the share of lower-secondary-aged children not attaining minimum proficiency (World Bank, 2020). Of great concern is the impact of prolonged school closures on the poorest and most vulnerable populations, who will experience the most significant learning setbacks, and likely exacerbation of existing social inequalities (Edwards, 2020; Vegas and Winthrop, 2020).

In the context of school closures and learning losses, there has been much talk of the “digital divide” and its potential to entrench learning inequalities where those from low-income households are even more disadvantaged due to limited access to devices and internet connectivity to sustain online learning (UN, 2020B). In a survey of 25,000 children and parents, Save The Children found that less than 1% of poorer children interviewed had access to internet for distance learning and even among non-poor households, it was 19% (Edwards, 2020). In Young Lives survey data of over 240 head teachers<sup>10</sup> from Ethiopia and India, almost all reported that students did not have access to the technology that they needed to learn during school closures, making it the foremost challenge to learning identified (Young Lives, 2020a and 2020b).

This is not just an issue for government schools. During COVID-19, private schools, too, have highlighted continuity of instruction as a serious concern. In an April survey of GSF’s member organisations, who collectively run or support 17,000 schools, 72% reported ensuring continuity of learning as their biggest concern during school closures (GSF, 2020). Where the majority of students at LFPS are low- or lower-middle income (CSF, 2020; Tooley and Longfield, D., 2014), they are facing similar issues with regards to digital access for remote education. Data from Nigerian non-profit SEED from a survey conducted in May showed that, of 100 parents, only 25 had smart phones and only 2 parents had the data coverage to stay online. While many families were able to access distance learning opportunities in March-April, households were finding it impossible to sustain this beyond April due to limited access to data and loss in incomes (Oniyitan, 2020). A recent survey<sup>11</sup> conducted by The Education Partnerships Center (2020) also found that 64% of learners from private schools in Nigeria require a laptop/computer to study from home and approximately 44% need internet. In India, 76% of surveyed head teachers in private schools identified that students did not have the

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<sup>10</sup> Young Lives undertook telephone surveys in July and August with 64 head teachers in Ethiopia and 183 in India (Andhra Pradesh and Telangana)

<sup>11</sup> The study surveyed 1,901 education stakeholders between April and May 2020 - online and over the telephone. 178 of these were representatives of private schools and private organisations working in the education sector across 25 states in Nigeria.

technology they need for remote learning, and 51% reported that students did not have good enough internet connection (Young Lives, 2020b). These were close to the figures reported for government schools, suggesting that LFPS are facing challenges of similar magnitude to the public sector, but without the support of the public purse. In Colombia too, where approximately 50% of households do not have internet services (Ministry of Information Technology and Communications, 2019), the students who have been able to fully access online education are mainly from elite private schools with better access to technology (Quintero, 2020).

Low-fee private schools have reported attempting to reach students by various other means, telephone calls, SMS, identifying neighbours or extended family with smartphones, or sending hard copy materials (Global School Leaders, 2020; Al-Fadala et al., 2020; Global Schools Forum, 2020). Despite this, many students appear to have had little contact with teachers over this period. In private schools in India, 41% of schools had been in touch with less than half of their students and families, and only 10% had been able to contact all of their students during school closures (Young Lives, 2020b). A survey of 1,833 government and private school leaders in multiple countries<sup>12</sup> revealed large shares of students yet to be contacted by their schools – 71% in Kenya, and 51% in India (Global School Leaders, 2020). If these indications are accurate, LFPS can expect to have large cohorts of children returning to school who have had little or no contact with education for many months and may therefore be facing considerable learning loss. Targeted support will be even more important to prevent widening learning gaps and help these children catch-up.

It is not only household access to technology that is the issue. LFPS are finding it difficult to afford EdTech solutions. In the context of the financial constraints described above, and the small operating budgets of these schools in general, it is no surprise that budget schools in India, Pakistan and Nigeria are reporting being unable to afford apps and EdTech for online classes (Masood and Qureshi, 2020, Oniyitan, 2020; Financial Express, 2020; CSF, 2020). Of Kenyan private schools surveyed by Ed Partners Africa, all of the mid-cost schools had invested in online platforms. By contrast, only 21% of the low-cost schools engaged students in online platforms and the participation rate was on average only 19%, findings that suggest that less than 4% of all pupils at low cost schools were receiving online education. With low internet penetration, teachers have also reported having difficulty with connectivity (CSF, 2020). In these contexts, the “digital divide” is expected to widen learning gaps between private schools too, as elite private institutions can shift instruction online through various digital platforms whilst low-cost private schools grapple with limited funds for EdTech, and students without the internet connectivity, digital literacy or household support required for online instruction at home (CSF, 2020; Nangia, 2020; Singh, 2020). Moreover, the use of online learning and EdTech, accelerated by school closures, is expected to increase beyond the pandemic (Li and Lalani, 2020), which risks further leaving these schools and students behind.

## Summary

What the available data suggests is that the majority of students at LFPS have found it difficult to access education remotely during school closures and will be facing large-scale learning loss, alongside their government counterparts. As schools reopen (both government and private), serious attention will be needed to provide remedial education, targeted instruction and accelerated learning pathways to address learning losses (RISE, 2020; Curtiss, 2020; UN, 2020). For the poorer and more vulnerable students, this will be even more important – and low-cost private schools cater to this client base. For private schools, this challenge comes atop COVID-19-related financial distress, lower enrolments and potential difficulty maintaining

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<sup>12</sup> 46% were private school leaders; 54% from government schools.

teaching staff, discussed in this report, all of which may reduce their ability to respond to sufficiently to the additional needs of their students at this time.

## 4. Student Safety<sup>13</sup>

Our study found that, with reported rises in incidence of violence at home during school closures, COVID-19 is impacting the ability of schools to safeguard their students. Whilst not a challenge exclusive to LFPS, it is an additional difficulty that they are having to manage, and the risk of schools not reopening comes with the understanding that their students may be left more vulnerable. Reopening also poses challenges to student safety for LFPS - the challenge of meeting the costs of complying with government Standard Operating Procedure where their finances have been squeezed by the pandemic.

### Student safety at home

A key issue that low-cost private schools have been grappling with is the safety of their students during school closures and as they reopen. Evidence from school closures during the Ebola crisis shows that the risk of safeguarding incidents can increase during school closure, without regular school engagement and support (UNDP, 2015; Plan International, 2015). Recent data suggests that the reported rate of violence at home experienced by children has doubled from 8% when the child was attending school, to 17% during lockdowns (Edwards, 2020).

A survey by the Global School Leaders<sup>14</sup> shows that 82% of private school leaders in India and 86% in Kenya believe that it is their role to ensure well-being of their students during this crisis (Global School Leaders, 2020). In an early survey of members of Global Schools Forum<sup>15</sup>, 62% of respondents named that COVID-19 impacted their ability to implement child safeguarding policies and processes. School personnel, such as social workers and teachers, were no longer in contact with children in school, limiting their ability to identify abuse, or provide face-to-face support and counselling (GSF, 2020). Moreover, of schools surveyed by Indian NGO Dream-A-Dream<sup>16</sup>, 96% responded that they would require support to address students' wellbeing and mental health concerns when they reopen, given that many of their students come from vulnerable backgrounds and will likely require additional support and care due to the effects of the pandemic on their households (Dream-A-Dream, 2020). Unfortunately, we were not able to identify significant evidence on how private schools have been addressing these challenges, or what the ongoing impact has been on their student populations as the pandemic has unfolded. As with Dream A Dream's data above, the important consideration will be how to support students to return to school given what they may have experienced at home these last months.

Once again, these are not exclusive issues for private schools, but LFPS have poorer student populations that are vulnerable and, as discussed above, the low penetration of technology in communities that they serve is making it all the more difficult for teachers to maintain contact with students. Given the other challenges they are facing, these schools may be more stretched when it comes to addressing issues of wellbeing. Furthermore, if LFPS are forced

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<sup>13</sup> This section does not consider other aspects of student wellbeing linked to being in school, such as nutrition, health and immunisation. Whilst an issue of concern for private schools, we found insufficient data on how COVID-19 was affecting low fee private schools in these areas given that private school participation or provision of these types of programmes and services for children varies widely across contexts.

<sup>14</sup> Global School Leaders supports organisations in India, Malaysia, Indonesia and Kenya that train school leaders to improve the learning of students from under-served communities around the world.

<sup>15</sup> Global Schools Forum is a global membership network of organisations operating or supporting non-state schools. Its 58 members run or support over 17,000 schools.

<sup>16</sup> Dream a Dream is an NGO working closely with schools in Karnataka. They conducted a school readiness survey to understand the impact of COVID-19 on LCPS, govt schools and govt-aided schools. They surveyed 853 teachers, Principals or Heads of Institutions from the same number of schools. 392 schools in their sample were LCPS, and 248 were Government-Aided schools.

to close permanently, this may lead to an increase in children out of school and at risk of harm at home.

### Staff and student safety as schools reopen

As schools begin to open, a different challenge to student safety is facing LFPS. As mentioned previously, there is emerging evidence that, due to the financial constraints that LFPS are under, proprietors will find it difficult to comply with the Standard Operating Procedures (SOPs) required by government to ensure child and staff well-being. With limited funds available low fee private schools may not be able to ensure required levels of social distancing in the classrooms. In Ghana, even before the pandemic, 44% of LFPS described poor infrastructure as their biggest challenge, with only 13% reporting having sufficient resources available to finance quality improvement projects (Results for Development, 2016). Similarly, 2016 data from 998 low-cost private schools across 5 cities in Sub-Saharan Africa suggests that 61% of schools wanted access to finance to upgrade their schools, citing a lack of credit as one of their biggest challenges (CapPlus, 2017). The fact that even before the pandemic, LFPS were finding it difficult to invest in infrastructure development indicates that they may struggle to do so in the face of new SOP requirements for re-opening. In Uganda, modifications to infrastructure required to implement social distancing have been described as ‘impractical’ and ‘costly’ for private schools (Daily Monitor, 2020). In Kenya, school leaders reported being keen to reopen but expressed confusion and worry over compliance with government regulations. Most school leaders expect they will need additional space for social distancing but will have insufficient fees income to cover cost. Additional concerns included insufficient water supply and wash points, as well as time and capacity to clean sufficiently (Dignitas, 2020b; Kimithi, 2020). Compliance with COVID-19 health and safety regulations should determine schools’ ability to reopen, though, without enforcement, there is also a risk that private schools will open without proper adherence – a risk to the safeguarding of children and teachers (DAWN, 2020; Nation, 2020; New Vision, 2020b).

### Summary

Once again, whilst issues related to student safety are not unique to LFPS, the emerging evidence suggests that the ability of LFPS to address them may be limited by the other challenges they are facing, both as schools are closed, and as they reopen.

## 5. Enrolment, School Closures and Impact on Public Education Systems

There is emerging evidence that enrolments in private schools are dropping as a result of the pandemic, alongside increases in enrolments in public education systems. Looking further ahead, if LFPS schools close entirely – of which there are indications - the public education sector may be facing large numbers of incoming students, or these students may have difficulty accessing schooling at all. This is a developing picture and more data will become available as schools reopen in the coming months. This said, what we have found suggests that there are reasons for concern that students are moving from private schools, calling into question their financial viability; that private schools are closing and that these students may find it difficult to access education in stretched public systems.

### Reduced enrolments in private schools

A common point raised across key informant interviews and available literature is that the pandemic is expected to have a large impact on enrolments in LFPS as parents struggle to afford fees. With schools closed, it is hard to estimate how many children may be withdrawing from private schools but, across several countries, there are early indications of students leaving the private sector due to COVID-19, with lower new enrolments and withdrawals of existing students. In Mexico, the National Confederation of Private Schools is anticipating that

most of its 3,500 members will see enrolment drop by up to 30% during the current school year. Some private schools anticipate a decline of up to 60%. Almost 2 million students (two fifths of private school share) at all levels are expected to quit private schools and join the overcrowded public system (NBC News, 2020). In Delhi, small private schools – the majority catering to low- and middle-income families - reported lower enrolments in entry-level classes and large proportions of withdrawn students due to the financial stress households are facing. In some schools, parents have withdrawn 20-30% of students (Hindustan Times, 2020). Similarly, there are reports that Affordable Private Schools in Tamil Nadu and Delhi have recorded their lowest ever new enrolments this year (Chettri, 2020).

Migration of working-class families during lockdowns – numbered in the millions in India – could mean that a significant student population move out of their existing private schools and possibly transition to public schools or do not return to school at all (Singh, 2020; Nangia, 2020; The Economic Times, 2020; Dignitas, 2020b; Dream A Dream, 2020). Almost a third of parents surveyed by CSF reported that they might not send their children to the same school next academic year, some saying they would enrol in government schools instead (CSF, 2020).

### Permanent school closures

As discussed above, where school closures have seriously affected the finances of non-state schools, many are facing insolvency. This was a concern consistently voiced by stakeholders interviewed for this study - reporting that schools have started to go out of business, and that the true extent of permanent closures will be known once restrictions are lifted (Akomeah, 2020; Mawangi, 2020; Oniyitan, 2020; Singh, 2020; Jamal, 2020). Once again, there is limited data available regarding the number that will have to shut down permanently. However, in Kenya, the Chairman of the Kenya Private Schools Association announced that around 191 schools will not be reopening due to the economic impact of the pandemic, affecting around 51,000 learners (Otieno, 2020). Similar reports are emerging from Uganda, where the Chairperson of the National COVID-19 Committee of Private Schools reported that over 200 private schools have been listed for sale due to the lockdown (New Vision, 2020a). There are also reports of school buildings being put to other uses during this period, such as being restructured into shops, guesthouses or even farms, though it is possible that these will return to being schools once they are permitted to reopen (Reuters, 2020; New Vision, 2020a). The prospect of reduced enrolments in private schools in the short- to medium-term will further affect the ability of schools to recover financially on reopening since this would result in reduced revenues from fees and may, in turn, contribute to more permanent closures. The scale of the impact of COVID-19 on enrolments and private school closures is impossible to predict at this point and will require months to determine. Given that non-state providers globally are often unregistered, even the available data will likely be an underestimate of the true impact.

### Increased demand for public education

A common theme of our interviews with stakeholders was the expectation that the drop in private school enrolment and permanent school closures will cause large shifts to public schools which will strain the government system (Singh, 2020; Quintero, 2020; Opuni, 2020; Oniyitan). Reports are that public schools will struggle to make space for new admissions and may not be able to comply with the social distancing guidelines that have been issued by the government as conditions for re-opening. (The Indian Express, 2020b; Arab News, Pakistan, 2020). There is little information available yet on increases of enrolment in public schools, though some limited evidence from India suggests that public schools have started taking in new admissions, for example in Ahmedabad and Surat. The Surat Municipal Education Board (SMEB) recently admitted 12,300 new students out of which 4,300 were previously going to a private school until last year (The Indian Express, 2020a). Similar trends were seen in the

state of Ahmedabad where 387 municipal schools recorded that total enrolment had already far surpassed the previous year's total, a whole month before registrations closed and in the absence of any enrolment drives (The Indian Express, 2020a).

What is known is that, before COVID-19, public schooling systems in several of these countries, were ill-equipped to handle an additional influx of students. This is especially true where private schools occupy a large share of the market. In Pakistan, analysis of public schools has revealed an overstretched and unevenly distributed public education system with shortages of schools in remote areas, inadequate availability of classrooms and poor infrastructure (Asian Development Bank, 2019). Availability of public education is skewed towards primary, with the private sector accounting for most middle, high and higher-secondary education – almost two-thirds of all post-primary schools in Pakistan are private schools (Asian Development Bank, 2019). Similarly, Lagos has a school population of 20,000 in total, out of which 12,000 are private schools. Where just 40% of schools are public schools, there is not room to absorb displaced students (Oniyitan, 2020). Student Teacher Ratios (STR) in South Asia and Sub-Saharan Africa are already quite high, 33 and 37 respectively at primary (World Bank, 2018b). Whilst this data is not disaggregated by public and private schools, studies have found STRs to be significantly higher in government schools than private schools (Day Ashley et al., 2014). Furthermore, in sub-Saharan Africa, only a quarter of schools have basic hygiene services (including hand-washing) and 44% have basic drinking water, with indications that private schools do better on these indicators than public schools (UNICEF, 2020). Where government schools are already performing more poorly on these 'input' indicators, additional students would likely only compromise their capacity to ensure the health and safety of students and staff and the quality of education they can provide.

In countries with a lower share of non-state enrolment, at first glance, the situation looks more promising. In Columbia, where 20% of elementary school students were enrolled in private schools in 2018 (MinTic, 2019), Alianza Educativa<sup>17</sup> reported that the public sector should theoretically be able to absorb an influx of students dropping out of private schools, since many public schools have seats available and run double shifts. However, in practice challenges remain. The majority of dropouts are expected to be in urban areas (since most private schools are located there), but public schools in urban areas are already overcrowded with an average STR of 40:1. This means that, even in this context, these schools would find it challenging to accommodate additional students with their existing resources, not to mention complying with social distancing guidelines (Quintero, 2020).

### Increased numbers of out-of-school children

It is not necessarily the case that families unable to afford private schools, or in instances of private school closure, would automatically be able to enrol their students in public schools since additional barriers exist in many contexts. This was a point noted in several stakeholder interviews – that private school closures risk leaving communities without access to a school. In Punjab, Pakistan for example the private sector was specifically incentivized to open schools in southern districts under the New Schools Programme to reach the hardest to reach children. These schools have been closed since March and may continue to remain closed as their proprietors struggle to keep them financially viable long term, leaving children in these poorest districts with no access to schooling (Jamal, 2020). In Uganda, recognising the limited reach of public secondary education, the government partnered for 10 years with private schools to expand access to secondary education in areas where private schooling was the only available option. As of 2018, there were still 718 sub-counties without a government school (EPG, 2018). Similarly, in Ghana, most private schools can be found in areas where government schooling is not accessible or where the quality of government schools is extremely poor (Opuni, 2020; Ayensu, 2020). With the share of private education being what

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<sup>17</sup> Alianza Educativa is a non-profit organization that manages eleven official schools in Bogotá.

it is in Lagos, it is not surprising that many communities there do not have a government school nearby. SEED reported that for most families, shifting to a free government school would not be feasible given the additional transport cost, (Oniyitan, 2020). In these contexts, if private schools collapse or students can no longer afford school fees, the chances of direct migration from private to public are slim since there will be no local options for alternate schooling and costs attached to travelling further afield. This poses a big barrier to access that could just result in increases in out of school children. Once again, it is likely to be the most vulnerable that are hardest hit since research shows that children with disabilities, girls and other marginalized populations are more likely to be out of school (UNESCO, 2020).

## Summary

As has been mentioned, these are by no means conclusive findings regarding how COVID-19 is impacting enrolments and school closures in LFPS. As both private and public schools begin to reopen, more will be known about the loss in enrolment in private schools and how the influx of students in public schools is impacting the already constrained public education systems in LICs and LMICs. In this regard, this should also be an area for further study, and research organisations would do well to devote resources to a deeper understanding of this issue.

Whilst the initial indications do not bode well for the non-state education sector there is anecdotal evidence that parental demand for private education is unlikely to change in the longer term (Oomen, 2020; CSF, 2020). In India, for example, the market is generally quite resilient since almost 73% of parents believe their children will have better learning outcomes in private schools (CSF, 2020). How long it might take for the market to bounce back is unknown and what is clear is that LFPS have pressing needs for support in the immediate term to safeguard their businesses and the learning of the children that they serve.

## Support Made Available to the Non-State Sector During the Pandemic

Given what our findings have illuminated regarding the difficulties LFPS are contesting with at this time, we wanted to also examine the extent to which there is support available, primarily from governments, to aid these schools through the crisis. In our study countries, there were some indications of valuable efforts to sustain the non-state education sector, though, in general, it is falling far short of what is needed and large gaps are apparent.

### Government Assistance

In some contexts, the government has taken steps to support the non-state education sector. In Nigeria, for example, the Minister of State for Education announced that private school teachers are now eligible to access the Federal Government's N100 billion (USD 260 million) COVID-19 intervention fund - a loan with low interest rates (The Heute, 2020). Additionally, the Lagos State Ministry of Education has made food aid available to private schools (Oniyitan, 2020). In Kenya, the Government has also announced a USD 64.5 million loan at 2.5 to 3.5% interest for private schools and is requesting this money to be spent primarily on infrastructure development to get schools ready for re-opening, including installing ICT systems (Oduor, 2020; Citizen TV, 2020). It is thought that approximately 3000 private schools are set to benefit from the loan. In Ghana, after successful advocacy from the Ghana National Association of Private Schools (GNAPS), private schools were categorised as SMEs and eligible for the government's Coronavirus Alleviation Programme Business Support Scheme for Micro, Small and Medium Enterprises (Opuni, 2020). To date, GHS 50 million (USD 8.6 million) has been made available for over 1,000 private schools (Ghana Web, 2020).

These are promising developments. However, in practice, accessing these funds has been much less straightforward. In Nigeria, our interviews revealed that the majority of teachers have been unsuccessful in accessing the COVID-19 Intervention Fund, and only 30 out of 600 SEED school owners have been able to access the food aid to date (Oniyitan, 2020). In Ghana, too, most private schools have not been able to access the relief packages available since the fund is not a dedicated pool for private schools and they are competing with other industries, as well as reports they experienced challenges with the application process (Akomeah, 2020; Opuni, 2020). Moreover, schools have criticised plans to pay the stimulus packages referred to above directly to private school teachers, arguing that those funds are also necessary for school maintenance and preparation towards reopening (Modern Ghana, 2020a). In Kenya, whilst some 3,000 schools may be eligible for support, this is a small fraction of a sector of 11,600 schools. Additionally, the loan is earmarked for infrastructure and pending loans to financial institutions – it will not be enough to pay teachers and non-teaching staff their salary arrears, or even their full salaries going forwards, signalling a huge loss of income for Kenyan private school teachers (Oduor, 2020).

Columbia presents a somewhat different situation. Where the sector is smaller and private institutions are almost exclusively located in cities catering to wealthier households, the impact has been cushioned. According to Alianza Educativa, LFPS have been helped by existing partnerships with the government. Some private schools have partnerships with the government where the state is subsidising by paying for tuition costs. Typically, these are long term contracts that may go up to 10 years. Others are partnering with government through an alternative concessionary model whereby the government “outsources” management of school infrastructure to a private institution. In both cases there is evidence that they have continued to receive financial support from the government during lockdown, as a result schools are not severely hit and no private schools have permanently shut down, but some are struggling financially with low enrolment and reduced revenue (Quintero, 2020).

### Support through other avenues

Beyond governments, support from the wider education ecosystem for private schools is fairly thin, consisting mostly of examples confined to local contexts or sub-sectors of private schools. NGOs, civil society and microfinance initiatives have been assisting. For example, members of Global Schools Forum have been active in providing specific support to the schools that they operate or work with, but many of these organisations themselves are experiencing the impact of the pandemic on their own financing and resources (GSF, 2020). Additionally some financial institutions who lend to LFPS, such as Ed Partners Africa in Kenya and EdFin Microfinance Bank in Nigeria<sup>18</sup>, have supported their clients through offering moratoriums on loans and giving financial advice and support to school owners on managing the current crisis (Ed Partners Africa, 2020; EdFin, 2020). According to a representative of the Punjab Education Foundation (PEF)<sup>19</sup>, they were supporting proprietors by helping them prepare for re-opening by 15 September. PEF ran trainings on COVID-19 social distancing SOPs for LFPS. In addition to technical support PEF has continued to provide subsidies and vouchers to its 10,000 private schools during this period of school closure, reaching approximately 2.3 million children across Punjab (Jamal, 2020).

At the national and international levels, there has been little in the way of coordinated, large-scale efforts, though Private School Associations have been campaigning and acting on behalf of their schools and the sector, including lobbying the government for support. In Pakistan, the

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<sup>18</sup> EdFin are a microfinance bank dedicated solely to funding the education eco-space in Nigeria in order to improve quality education in Nigeria. They are working with over 400 LFPS.

<sup>19</sup> The Punjab Education Foundation was established under the Punjab Education Foundation Act of 1991 as an autonomous statutory body to encourage and promote education on non-commercial/ non-profit basis.

all Pakistan Private School Association are demanding the government should financially support non state schools on payments for rent, utility bills and teachers' salaries as part of their COVID-19 relief measures. They are requesting that the government pay school fees for children whose parents were unable to due to financial constraints caused by the pandemic. They have also demanded that the government announce special grants for private schools, pointing out that "educating every citizen is the foremost responsibility of the government under Article 25 [of the Constitution]". The government has not responded to these demands and it looks unlikely that this type of support will be available to schools in the medium term (Jeffery, 2020). Beyond successfully advocating for the inclusion of private schools in government support to SMEs, the Ghana National Association of Private Schools (GNAPS) has appealed for specific financial support for non-state schools to aid its members who have not been paid due to the closure of schools, including extension of interest free loans to private schools so they can pay their staff and keep their institutions running until schools reopen (Modern Ghana, 2020b).

An alternative approach has been taken by the Kenya Private Schools Association (KEPSA), which has chosen to support its members with a technical solution. KEPSA have launched a virtual school, this new initiative comes as a relief to the 11,600 private schools across the country that were facing a complete shut down as they struggled to pay tutors, rents and overhead costs (Gadgets Africa, 2020). This is expected to help close the digital divide by ensuring online learning for the poorest children. Prior to this, many institutions have been forced to engage over 2.4 million learners through other sites that have proven to be expensive and somewhat unreliable.

## Summary

These examples indicate that efforts are being made to support LFPS through the pandemic, but what help is available appears to be meeting a fraction of the needs of these schools as a result of the pandemic. Moreover, we did not find evidence of support being provided to schools to assist them in dealing with learning loss and helping children catch up. If schools are able to reopen, this will be of great importance.

## Lessons and Recommendations

Whilst the education sector at large has been heavily disrupted by the COVID-19 pandemic, with far-reaching and long-lasting consequences, this review has highlighted that the non-state education sector in LICs and LMICs is grappling with an additional set of pressing challenges and needs, over and above those of public education systems. For those schools facing the prospect of permanent closure, the financial needs are immediate, in order to survive. For others able to reopen, the challenge will be how to support students to catch-up on lost learning despite thinly-stretched resources after months of closure. These findings underscore the need for swift action to offset a) the financial losses and potential insolvency of schools which would add to the burdens of an already stretched public education system; b) the impact to livelihoods for hundreds of thousands of school staff and c) and the likely learning losses of students at LFPS returning to school.

The available evidence leads us to propose **two recommendations** for integrated policy responses by governments, education partners, donors, civil society and financial intermediaries to support the non-state sector, particularly low-cost private schools, in addressing the most pertinent challenges being raised. Our recommendations reflect the fact that at the core of many of the issues facing LFPS is the financial hardship to schools that has resulted from the pandemic. Addressing this is therefore the priority and forms the content of Recommendation 1. This said, the most compelling reason for shoring up the non-state education sector is ultimately to protect the access to schooling and learning it currently provides for a large share of the world's children. It is of paramount importance to this generation of school children that the end goal of protecting their learning is not forgotten. This justifies the need not just to keep schools open, but to ensure that they *are* able to adequately support children to return, catch-up on lost learning and close learning gaps in the longer term (Recommendation 2).

**Recommendation 1: Governments, financial institutions and education funders make financial support, through grants or low-interest loans, rapidly available to the non-state education sector, particularly LFPS. Support should be sufficient to cover their financial obligations, preparations for reopening and prospective loss of income from reduced enrolment:**

- A. **Governments**, create specific allocations of financial support for LFPS (possibly based on income or fee-level to target the neediest) or ensure the inclusion of private schools in support to SMEs. Schools should be provided with support sufficient to cover institutional and operating costs as well as teacher salaries, including unpaid salary during school closures – schools should not have to choose between being able to reopen and paying their teachers' accrued salaries. Where existing government loans for LFPS are available, Governments must ensure that these are easily accessible to the schools most in need. Governments should also consider incentives to encourage continued enrolment in private schools, such as cash benefit transfers to parents for school fees in the current year, particularly in areas where access to alternative public provision may be limited. Additionally, when considering partnerships for access to EdTech, extend provision to low fee private schools as well as public schools.
- B. **Financial institutions** maintain and increase access to credit and low-interest loans with flexible repayment for formal and informal low-fee private school providers (following examples of financial institutions like Ed Partners Africa and EdFin discussed above). Financial institutions could also consider loans to students to

cover tuition fees to help their return to school, an approach employed by Shiksha Finance in India (Higher Education Digest, 2020).

- C. **Education funders** provide additional short-term funding to ensure survival of LFPS grantees and look to increase funding available for non-state sector in forthcoming programming. Additionally, funders should ensure that the non-state sector is included in support made available through international fundraising efforts in the coming months.

**Recommendation 2: Governments, NGOs and Civil Society ensure that support to overcome learning losses, particularly for the most vulnerable, includes non-state schools:**

- A. **Governments** should include LFPS in initiatives to support learning catch-up as schools reopen. This could include expansion of remedial and targeted programmes in both government and private schools; training private school teachers in effective pedagogical approaches such as Teaching at the Right Level, and, offering appropriate teaching aids, and digital solutions to private schools.
- B. **Non-government organisations and education funders**, in partnership with government, ensure the inclusion of non-state schools in efforts to overcome learning loss as described above. LFPS will require support from the wider 'education ecosystem'. Efforts could also be made to support the transition of LFPS to use of more digital technology through upskilling and motivating teachers, or supporting the development of teaching-learning materials suitable for virtual learning.
- C. **Network providers and EdTech companies** should mobilise CSR efforts to extend support to LFPS, such as through concessions on costs of data or providing expanded access to affordable e-learning resources or platforms for schools and students, along with training resources for teachers.

## List of Stakeholder Interviews

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