



**NETWORK FOR WOMEN'S
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Gender Analysis of Ghana's COVID-19 Response Measures

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1. Introduction

Ghana recorded its first confirmed cases of COVID-19 in Accra on 12th March 2020. The number of confirmed cases nationwide increased rapidly from two, rising to 27,667 on 20th July 2020. The number of recoveries and discharges stood at 22,915 and the number of deaths at 148. The Greater Accra Region and Ashanti Region remain the epicentres of the pandemic accounting for about 55 percent and 21 percent respectively of the confirmed cases. The remaining cases are spread amongst the other administrative regions with the Upper West Region, Savannah Region and North East Region recording the lowest number of cases as of 20th July 2020. Men and boys make up the majority of reported cases at 59%.¹

As the corona virus spread from China to the rest of the world, it became obvious that it would soon appear in Ghana. In February 2020, Ghana was classified by the World Health Organisation among the Priority 1 countries in Africa that were at risk of infection because of the high volume of passenger traffic between Ghana and China. Government's initial response to the global pandemic prior to the appearance of the first confirmed cases in the country was to prepare for the possible health effects of the virus. In February, government committed GHS2.5 million to fund initial implementation of the national preparedness plan. By the end of February, the budget had increased to GHS35 million. The President in his address on 11th March 2020, announced that \$100 million had been made available to fund the corona virus preparedness plan. The monies were to be used to fund expansion of infrastructure, purchase materials and equipment and public education.

After the first cases were confirmed on 12th March 2020, several policy measures aimed at controlling the spread of the virus and dealing with the economic and social impacts of measures to control the virus were announced. This paper is a gender analysis of the Executive Instruments, directives and stimulus packages issued by government since the confirmation of the first cases. These different measures are classified into four groups (Box 1). The first comprises general measures that affect the entire population such as the

¹ <https://www.ghanahealthservice.org/covid19/>

border and school closures. The second comprises the measures targeted at the health sector. The third comprises measures targeted at households and the fourth comprises measures targeted at businesses.

The paper relied on multiple data sources. The first source comprises official statistical data on living standards, conditions of work and livelihood outcomes such as the Ghana Demographic and Health Survey (2014), the seventh Ghana Living Standards Survey (2016/2017), the Multiple Indicators Cluster Survey (2017/2018) and the Integrated Business Establishment Survey (2015). Recourse was also made to government reports, reports produced by research institutions and Government of Ghana COVID-19 documents. A second source of data was interviews held with different stakeholders. Interviews were held with entrepreneurs in the hairdressing, event organization and garments industries and health professionals.

2. Socioeconomic Context

The COVID-19 pandemic has hit a country that has a significant proportion of its population living in poverty and that has recorded rising income inequality over time. The national poverty rate stands at 23.4 percent (Ghana Statistical Service, 2018b). The national poverty rate masks wide variations in the incidence of poverty in

Box 1: Government Response to COVID-19 *General Measures:*

- Restrictions Act, 2020 (Act 1012)
- Establishment of Emergency Communications System Instrument, 2020 (EI 63)
- Border Closure
- Ban on Public Gatherings and Social Distancing Protocols
- School Closures
- Public Information Campaign

Measures Targeting the Health Sector

- Provision of PPEs to frontline health workers
- Insurance package for health personnel and allied professionals
- Three-month income tax exemption for health workers
- 50% allowance on basic pay of frontline health workers for three months
- Allowance of GHS150 a day to contact tracers

Measures Targeting Households

- One hot meal a day during three-week lockdown
- Distribution of dry food packages during lockdown
- Water and Electricity subsidies for three months
- Additional support for beneficiaries of LEAP

Measures Targeting Businesses

- Tax Reliefs – Ghana Revenue Authority
- Liquidity Expansion – Bank of Ghana
- Coronavirus Alleviation Programme Business Support Scheme
- Spraying of Markets

Ghana by urban-rural location, administrative region, and sex of the household head. The urban poverty rate is lower than the national average at 7.8 percent. The rural poverty headcount is relatively high at 39.5 percent and accounts for 83 percent of total poverty. The Northern Region, Upper East Region and Upper West Region have poverty headcounts significantly higher than the national average at 30.7 percent, 27.7 percent and 45.2 percent respectively.² Average welfare in the Greater Accra Region, measured as real household expenditure per adult equivalent, is 1.7 times the national average with the region recording a poverty headcount of 2.5 percent (Ghana Statistical Service, 2018b). The poverty headcount among households headed by women is 17.6 percent, which is lower than the poverty headcount among households headed by men (25.8%).

Inequality is manifest in several dimensions and the wide spatial differences in the poverty headcount is one such dimension of inequality. Another dimension of inequality is income inequality. In Ghana, this is usually measured using consumption expenditure. Inequality in consumption expenditure has been on the rise since 2005/2006. One measure of income inequality, the Gini coefficient, increased from 41.9 percent in 2005/2006 to 43.0 percent in 2016/2017 (Ghana Statistical Service, 2018b). Another measure of income inequality, i.e. the Palma index, measures the ratio of per capita household consumption expenditure of the top 10 percent to the bottom 40 percent. The Northern Region, Upper East Region and Upper West Region record the highest intra-regional inequality using both measures of inequality (Ghana Statistical Service, 2018b). These regions with the highest poverty headcounts also have the highest levels of inequality.

There is inequality in the geographical distribution of health facilities and health personnel. About 50 percent of hospitals are located in the Ashanti Region and Greater Accra Region which together account for 34 percent of the total population (Ghana Health Service, 2017). Ghana has not attained the WHO minimum of 1 doctor per 1,000 people. The doctor-patient ratio is highest the Greater Accra Region and Ashanti Region and lowest in the Upper East Region and Western Region (Ghana Health Service, 2017).³ Specialists are concentrated in the Greater Accra Region and Ashanti Region thus

² These are the former administrative regions because the data was collected in 2016/17.

³ This information predates the creation of the new regions.

implying that there is a much limited range of medical and health services outside of these two regions. The Northern Region, Upper East Region and Upper West Region are particularly disadvantaged.

Enrolment at all levels of education has risen over time and this has been accompanied by a narrowing of the gender gap. The gender parity index which measures the ratio of the gross enrolment rate of girls to boys at a level of education, exceeds unity at the primary level, indicating that at that level girls are more likely to be in school than boys.⁴ The gender parity index for primary and secondary school in 2017 was almost unity at 0.996. The rise in enrolment rates notwithstanding, net enrolment rates decline with the level of education. Primary school net enrolment rates are higher than junior high school net enrolment rates which are higher than senior high school rates.⁵ This suggests that school completion particularly at the primary and junior high school levels remain a problem.

At both primary and junior high school levels of education and in each expenditure quintile (except the highest quintile for junior high schools) net enrolment rates are higher for girls than for boys; the gender gap is biased against boys (Figure 1). Using enrolment rates as the indicator of interest, gender inequality in access to education appears to be less of a problem than inequality along location and income dimensions. There is inequality in access to education by expenditure quintile and urban-rural location (Figure 2). Primary and junior high school net enrolment rates increase with expenditure quintile for both girls and boys. Urban net enrolment rates are higher than rural rates across all expenditure quintiles.

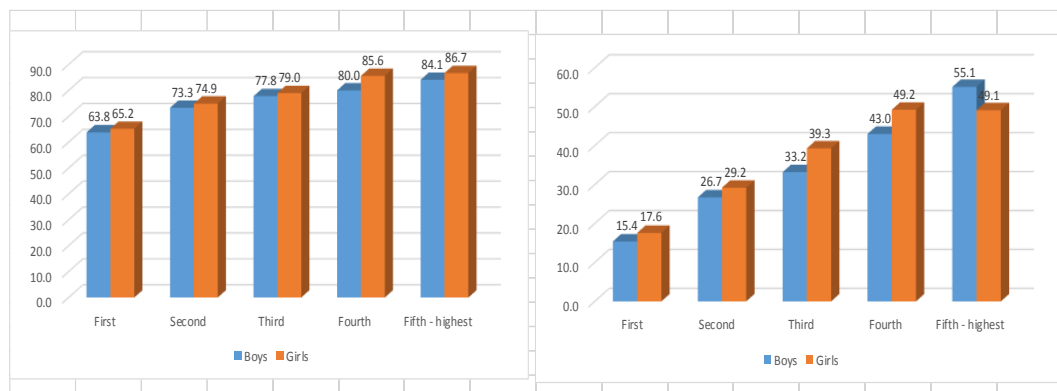
Adult literacy rates remain low, particularly among women. A lower proportion of women and girls aged 15 years and above can read and write in any language compared to men and boys (Table 1). Rural women are particularly disadvantaged.

⁴ <https://databank.worldbank.org/reports.aspx?source=world-development-indicators>

⁵ Net enrolment rate is the ratio of the number of the population of the official age-group expected to be at a particular level of education to the total number of the population in that age group. This is different from the gross enrolment rate which measures the total number enrolled at a particular level of education irrespective of aged divided by the total number of the population in the official age group expected to be at that level of education.

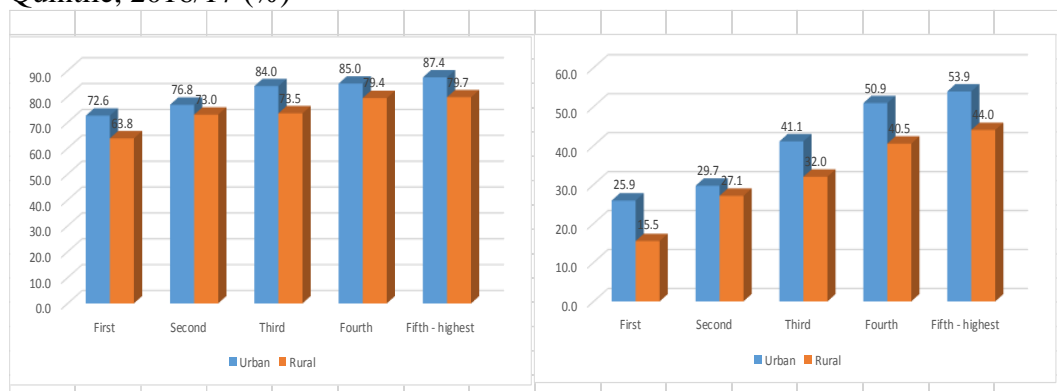
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Figure 1: Primary and JHS net enrolment rates by Sex and Quintile, 2016/17 (%)



Source: Ghana Statistical Service, 2018

Figure 2: Primary and JHS net enrolment rates by Urban-Rural location and Quintile, 2016/17 (%)



Source: Ghana Statistical Service, 2018

Women's labour force participation rates are lower than men's and the majority of employed women are in vulnerable employment (own account workers or contributing family worker). Among persons with disability the incidence of vulnerable employment is much higher. About 90 percent of women and girls and 68 percent of men and boys are in vulnerable employment. Women and girls spend more time on unpaid domestic work and care work than men (Table 1). This translates into women working more hours in a day than men (Amporfu et al, 2016). The average monthly earnings of women in paid employment is equivalent to 61 percent of men's earnings.

Women's lower level of educational attainment and lower years of experience and skill can explain this. However, there is evidence of wage discrimination against women in the highly gender segmented labour market (Baah-Boateng, 2012).

There is a gender gap in asset ownership. The incidence of asset ownership is lower among women than among men and the value of assets owned by women is relatively lower than men's (Oduro et al, 2011). As a result, women's share of gross household asset wealth is 31 percent (Table 1).

Table 1: Selected Socioeconomic Indicators

	Women	Men
Adult Literacy Rates (Any language) 15 years and older (%) ¹	41.0	56.3
Labour Force Participation , 15 years and above (%) ¹	69.7	72.3
Vulnerable Employment, 15 years and above (%) ¹	77.0	54.0
Of which: Self-employed without employees (%)	55.7	42.4
Self-employed with employees (%)	3.6	4.7
Vulnerable Employment, persons with disability, 15 years and above (%) ¹	90.6	67.6
Time spent on unpaid domestic work, 10 years and above, in minutes ²	171	66
Time spent on unpaid caregiving, 10 years and above, in minutes ²	68	22
In-kind and cash average monthly wages (GH¢) of paid employees, 15 years and above ¹	679	1106
Share of gross household asset wealth (%) ³	31.0	69.0
Savings: saved any money in the past year, 15 years and above (%) ⁴	46.6	53.9
Saved at a financial institution in the past year, 15 years and above (%) ⁴	13.9	18.5
Saved any money in the past year, 15 years and above (%) ⁴	46.6	53.9
Child marriage among women aged 20-24 years (%) ⁵	19.3	
Violence against Women ⁶		
Intimate partner violence, women aged 18-60 (%)	43.1	

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Family violence, women aged 18-60 (%)	46.8	
Violence in educational institutions, women aged 18-60 (%)	51.5	
Violence in work place	24.4	
Participates in decisions concerning: ⁷		
Own health, women aged 15-49 (%)	76.9	
Major household purchases, women aged 15-49 (%)	73.9	
Visits to family and friends	86.7	

1. Ghana Living Standards Survey, 2016/17
2. Ghana Time Use Survey, 2009
3. Oduro et al, 2011
4. Findex Data, 2017
5. Multiple Indicators Cluster Survey, 2017/18
6. Asante et al, 2019
7. Ghana Demographic and Health Survey, 2014

Ownership of an account with a financial institution is not widespread and only about 54 percent of women and girls own accounts compared to 62 percent of men and boys (Table 1). Despite owning accounts with financial institutions, the majority of women and men do not save with these institutions. Unlike men, women are less likely to have savings or to save with financial institutions (Table 1).

Child marriage is largely a female phenomenon with about 20 percent of women aged between 20 and 24 years having been married before their 18th birthday compared to about 4 percent of men (Table 1). Early pregnancy and traditional practices and norms that promote child marriage are the major reasons for child marriage amongst girls (Centre for Social Policy Studies and World Vision, 2017).

Violence against women and girls is widespread. About 43 percent of women are victims of intimate partner violence, i.e. economic, psychological, physical, and sexual and about 47 percent are subjected to violence from family members. Women are subject to violence in the workplace, in educational institutions and in public spaces (Asante et al., 2019).

Although the corona virus is described as being no respecter of persons and infects both princes and paupers, the likelihood of catching the virus is not the same for different categories of people. Its impact on people's lives is not the same across different categories of people. This analysis will show that because of the socioeconomic inequalities that are pervasive in the society, if government's response is not adequately designed to take these into account, the measures introduced can exacerbate the existing inequalities and not achieve their intended objectives.

3. Analysis of General Measures

a. Restrictions Act 2020 (Act 1012) and Establishment of Emergency Communications System Instrument, 2020 (EI 63).

The President of Ghana, relying on Article 21(4) of the 1992 Constitution which allows the passage of laws restricting the freedom of movement and assembly in times of emergencies, has signed into law the Imposition of Restrictions Act, 2020 (Act 1012) and several Executive Instruments, the most significant of which are the Establishment of Emergency Communications Instrument, 2020 (E.I. 63) and the Imposition of Restrictions (Coronavirus Disease (Covid-19) Pandemic) (No. 10) Instrument, 2020. Together, these laws provide the legal basis of the partial lockdown of Accra, Tema and Kumasi and their environs and the temporary prohibition of assembly for leisure, religion, politics, and official exercises such as the registration of citizens and voters. Currently, some of these restrictions have been eased. The lockdowns have been eased, the suspension of certain activities such as funerals and religious activities lifted, and schools partially opened to enable students in terminal grades to write examinations, but with restrictions about numbers, social distancing and the mandatory wearing of face masks in public, still in place.

Concerns have been raised by jurists and the general public about the necessity and legality of these laws on a number of grounds. The first is that the country already has legislation covering emergencies, specifically, sections 5(a) and (b) of the Emergency Powers Act, 1994 (Act 472), thus making Act 1012, which gives wider powers to the President, unnecessary. Second, under section 1(1) of the Emergency Powers Act, suspensions and restrictions that affect fundamental rights of citizens, can only be done after the imposition of a state of emergency. The COVID-19 response did not follow this approach, and Ghana is not the only place where authorities have preferred to use terms such

as restrictions and lockdown. Third, Act 1012, has both current and future implications for the enjoyment of rights because it is open-ended and permanent. Another concern is that Act 1012 gives the President powers that the Council of State and Parliament had under existing emergency laws (Appiagyeyi-Atua, 2020).

The Executive Instruments passed under Act 1012 have been similarly critiqued. The Establishment of Emergency Communications System Instrument, 2020 (EI 63), which derives its authority from section 100 of the Electronic Communications Act, 2008 (Act 775) obliges telecommunications companies to put the services of their network providers at the disposal of the state for mass dissemination of information to the public in the case of an emergency. They are also obligated to make available all caller and called numbers, merchant codes, roaming files, and location log files to the National Communications Authority. The legality of this EI has been challenged on grounds that it gives the President wider powers than he has under the parent laws of the EI. Second, there is concern that the obligations of the telecommunications firms are not specifically linked with COVID-19, and therefore there is a risk of normalising the use of mass surveillance tools for purposes beyond COVID-19 contact tracing.

The fact that laws were passed retroactively in that, there was a time lag between 15th March when the President in a speech to the Nation issued his first directives and 21st March when Act 1012 became law, and March 23rd, when the first Executive Instrument (EI) was issued to give effect to the President's directives, has been flagged as unconstitutional and contrary to the rule of law.

The most recent Executive Instrument (E.I. 164) signed into law on June 15, 2020, provides that the failure to wear face masks in public constitutes an offence that carries a prison sentence of four to ten years or a fine of between GH¢12,000 and GH¢60,000, or both. There has been an outcry about the draconian character of the prescribed sanctions given the wage levels of the majority of workers in Ghana. There are fears that it would disproportionately affect poor people, particularly informal workers such as market women and the numerous men and women who operate in open workspaces and/ or are reliant on public transportation. There have also been complaints that it is unreasonable to insist that people driving alone in private vehicles use face

masks. Interestingly, this last point is being quickly addressed in discussions with the police, while the complaints about the severity of fines is yet to receive attention.

The draconian laws and the erosion of civil liberties will reduce the democratic space for all citizens. However, those who own assets such as cars, work in offices and other formal workplaces and live in planned neighbourhoods are less likely to experience robust policing compared with the women in the markets and young street traders whose challenges with social distancing are already well-known, and who have experienced state sponsored violence in the past. Draconian laws without provisions enjoining respect for and protection of human rights empower the police and other law enforcement personnel to ignore the rights of the citizenry. Fines that are way above the pay grade of half the population are a recipe for corruption, as it will be cheaper to pay a bribe than be processed through the courts and fined. There is also scepticism about the state's capacity to enforce the law without the active support of citizens (Narh-Saam, 2020).

While these laws have been justified by government officials on grounds of safety, critics have argued that asking citizens to choose between rights/freedoms and health is a false choice since it is possible to enjoy both. Instead of undemocratic surveillance regimes, the focus of anti-COVID measures should be to empower citizens. As has been argued, "An empowered citizenry is well-informed and self-motivated, trusts the State and is ready to propose new social contractual terms with the State to deal with an emergency. This comes about where the State is transparent, accountable and trusts the citizenry" (Appiagyei-Atua, 2020).

b. Three-week lockdown, Border closures

Conditions at Home

The three-week partial lockdown has been lifted. However, it has cast a long shadow on economic, social, and civic life, as normal life has not resumed. The home has become much more important as a space for shelter, work, leisure and what social life is still possible. Adults and children, men and women are spending much more time at home than they used to. This has increased the burden of reproductive work that is most likely to fall on women and girls. Furthermore, the loss of structure in the lives of adults and children with the disruption in livelihoods and the closure of schools coupled with overcrowding and the loss of incomes has created insecurities and tensions.

Spending more time at home creates more conditions for household accidents as well and deepens the risks that the quality deficits in housing and neighbourhoods represent.

Mobility and Work

The lockdown has had a direct impact on mobility. The number of trips between any two districts in the Greater Accra Region and Ashanti Region declined with the imposition of the ban on public gatherings and school closures on 16th March 2020 and took a drop with the imposition of the partial lockdown on 30th March 2020. The number of trips between any two districts in the other regions of the country declined by between 10 and 30 percent compared to the baseline period after the initial restrictions of 16th March 2020 were announced. Compared to the period before the introduction of restrictions, the number of trips within regions and the number of trips that begin in one region and end in another had not returned to the pre-restrictions levels by the beginning of May 2020.⁶ The reduction of mobility will directly impact more men than women because about 7 percent of employed men are in the transportation sector compared with less than 1 percent of employed women. However, the lockdown as well as the closure of land, sea and air borders to the movement of persons – cargo was excluded - has affected the activities of many women and men involved in informal food distribution and cross-border trade.

Except for people who produced or sold food items and other essential services such as pharmaceuticals and fuel stations, the three-week lockdown in the Greater Accra Metropolitan Area and the Greater Kumasi Metropolitan Area and contiguous districts translated into a loss of income for businesses and workers in both the formal and informal sectors. Economic activity literally ground to a halt in the affected partial lockdown areas for all except operators in the food, beverages, pharmaceuticals, medicine, paper and plastic packages industries and in the environmental and sanitation sector, mining industry, road and rail construction sector, fuel stations and public utilities. Workers, businesses, and organisations in these sectors were exempt from the mobility restrictions. Markets (with a few exceptions) were not closed to food sellers during the lockdown suggesting that women engaged in food sales were not

⁶ <https://statsghana.gov.gh/COVID-19%20press%20release%20report%20-%20analysis%20overview%20-%20final.pdf>

adversely impacted. Interviews with women selling foodstuffs at the Malata Market in Accra reveal that there was brisk business in the days immediately prior to the partial lockdown and sales which declined during the lockdown have improved with the lifting of the lockdown restrictions. Sellers of items such as household goods reported a sharp decline in sales prior to the lockdown and immediately afterwards, after which sales began to pick up. However, new restrictions in the operation of markets have affected sales and incomes of traders. The lockdown did slowdown activities in the central business districts of both cities, thus negatively impacting food vendors whose main clientele are workers. The Kayeyei and truck pushers, whose livelihoods depend on economic activity in the markets were vulnerable to the slowdown in economic activity. It is in anticipation of this why several Kayayei decided to return to their hometowns when the lockdown measures were introduced. Public sector workers for the most part, continued to receive their salaries during the lockdown period. Only a small minority of workers are wage employed and men are twice as likely to be wage employed and are more likely to work in the public sector than women.

Domestic workers, the majority of whom are women, are vulnerable to deteriorating conditions in homes due to declining household incomes because of job loss and reduced working hours. Those who maintain their work are likely to see an increased workload.

Violence

In the medium and long term, the livelihood insecurities affecting both men and women, the increased domestic burdens on women and the inevitable reprioritising of household expenditures will have negative impacts on gender relations and intra-household harmony, and increase the risk of gender-based violence, which is already a serious problem in Ghana.

As a 2019 study on the socio-economic costs of violence in Ghana has found, intimate partner violence (IPV) and violence by family members are the most common forms of violence experienced by women in Ghana at 43% among currently partnered women aged 18–60, in the last 12 months. As well, one out of two women living with natal or marital families, experienced family violence (FV) in the last 12 months.⁷ The study also found that the most prevalent forms of violence against women and girls include physical assault,

⁷ This is slightly higher than the DHS rate because it included economic, psychological, physical, and sexual violence and had a wider age range than DHS which focused only among women aged 15–49.

sexual assault, and femicide by intimate partners. In addition, certain cultural practices are risk factors because they are based on patriarchal norms justified in the name of tradition (Asante et al., 2019). Violence within the home affects children of the house in direct and indirect ways as victims or witnesses or both. It has an adverse effect on their wellbeing and mental health and robs them of a sense of safety and self-confidence.

The scale of losses to the economy related to violence against women is significant. These include losses to productivity, inter-generational effects and the costs of health and other services. The national loss in productivity through missing work and/or being less productive at work due to VAWG are estimated at 65 million days annually, equivalent to 4.5% of employed women in effect not working.

The Multiple Indicator Cluster Surveys (MICS, 2017/2018) reveal a disturbingly strong tolerance of domestic violence among both men and women. The percentage of adults aged 15-49 who justified wife beating for any of the following reasons: she goes out without telling him; she neglects the children; she argues with him; she refuses sex with him; she burns the food, was 32% of women and 17% of men nationally, the figures higher among rural dwellers and poor. That women appear to support their own oppression is linked with the heavier institutional policing of compliance with social norms and practices they experience.

Given the scale and costs of gender-based violence and its human rights ramifications, services, and efforts to stop gender-based violence are wholly inadequate. DOVVSU operates with serious financial and operational constraints and the most successful shelter for abused women is an NGO initiative that is currently funded by voluntary contributions.

c. Ban on public gatherings and social distancing protocols

Social distancing protocols have implications for the home and the organisation of the workplace. Social distancing/ self-isolation and quarantine measures will be near impossible with the housing situation in Ghana. Housing and communities are not designed to contain the spread of COVID-19.

In order to comply with social distancing protocols in the workplace, some businesses have introduced multiple shifts. Workers are engaged for fewer hours in the week, thus reducing their wages. Provision of nose masks to

workers and hand washing facilities and sanitisers to workers and clients has increased costs of production. The social distancing measures increase costs of production and adversely impact on output. The decline in output will dampen the demand for labour, with implications for unemployment and wages.

The ban on public gatherings added to the negative demand shock created by the pandemic. The ban on mass gatherings including conferences, religious services, funerals and political rallies and the subsequent limit on the number of persons who can attend funerals, weddings or religious services has directly impacted the hospitality industry, event organisers, the creative arts industry, as well as a wide range of services and therefore the jobs in these sectors. Demand in the tourism and hospitality industry began to contract even before the first confirmed cases were reported in Ghana. The ban on public gatherings has led to both employment and income effects, which are hardest on women and the poor because of their numbers and location in a highly gender segmented informal economy characterised by the lack of decent work conditions and irregularity of income flows (Ghana Statistical Service, 2018). An interview with a caterer who normally provides catering services for events with a minimum of a 100 people reported that in February 2020 customers began to cancel orders they had made for March and April. This is because they were uncertain about what Government's response to the pandemic would be. She had no orders in March or April.

The gender dimensions of the ban on public gatherings and adherence to social distancing protocols will depend to a large extent on the sectors where women and men are employed. The manufacturing industry accounts for about 16 percent of employed women and 7 percent of employed men (Table 2). In this sector can be found dressmakers, manufacturers of bakery products, fish processing and prepared meals. Dressmakers have been adversely impacted partly because of clients' concerns about contracting the virus and because of the ban on public gatherings which includes funerals, weddings, and religious services. The informal garments sector is dominated by women. Some have successfully diversified into the production of personal protective equipment (PPE), particularly face masks. However, as the prices of face masks have fallen, some have found it difficult to compete. It is doubtful if producing facemasks can make up for the shortfall in demand for clothing. Women have been particularly hit by the contraction of demand in the accommodation and

food service industry. About 5 percent of employed women are in this industry compared to less than 1 percent of employed men.

Table 2: Currently Employed Population 15 years and older by Major Industry Group (%)

	Women	Men
Agriculture, Forestry and Fishing	35.1	41.7
Mining and Quarrying	0.5	2.6
Manufacturing	16.1	7.4
Water supply, sewage, and waste management	0.2	0.2
Construction	0.2	8.9
Wholesale and retail trade	29.4	12.6
Transportation and Storage	0.3	7.1
Accommodation and food service activities	5.4	0.8
Information and Communication	0.1	0.5
Financial and insurance activities	0.8	1.4
Public administration and defence	1.1	2.5
Education	4.4	5.8
Arts, entertainment, and recreation	0.2	1.3
Other industries	6.2	7.2

Source: Ghana Statistical Service, 2019

The demand for personal care services such as hairdressing have been badly hit by the ban on public gatherings with respect to social events – weddings, funerals and other celebrations that would normally bring together large numbers of people. In addition, concern about contracting the virus has kept customers away from hairdressing saloons. Women will be more adversely impacted by the decline in the demand for personal care services and the cost implications of adhering to social distancing protocols in the hospitality industries, whilst men's employment will be more adversely impacted by the slowdown in the transport sector.

In the short term, those industries adversely impacted by the directives on public gatherings will not recover. Mobility has not yet returned to pre-lockdown levels thus adversely impacting the transport and aviation sectors. Some traders have reported that business is slowly picking up.

In the medium term, the effect on jobs will depend on what happens across the economy. Some employers are maintaining their workers in the short-term despite the drop in income. Workers will be laid off if there is no resurgence in demand. Temporary workers are more likely to be laid off and women are disproportionately represented among this category of workers (Ghana Statistical Service, 2015). The uncertainty created by the pandemic may cause employers to opt for casual and temporary workers instead of permanent workers, thus increasing precarity of employment and a movement away from decent work conditions.

d. School closures and the distance education solutions

The President announced the closure of both public and private schools and universities with effect from Monday 16th March 2020. The Ministry of Education was charged to roll out online programmes and distance learning in collaboration with the Ministry of Communication. A team was set up to devise strategies to ‘ensure access for all by providing multiple platforms for content delivery as well as explore collaborations including with non-state actors’.⁸ The Ghana Education Service (GES) launched the iCampus Ghana website that provides educational material for the core senior high school subjects. It is estimated that 1.2 million students have been registered onto the site to participate in ‘online and self-guided learning’. Two telecommunication companies, Vodafone and MTN, have provided free access to these websites and ‘this has made it easy for learners with smart devices to continue learning online even when they have no data on their phones’.⁹ Students can also access material from the Ghana Library Authority App which is an online learning platform for primary, junior and senior high school students.

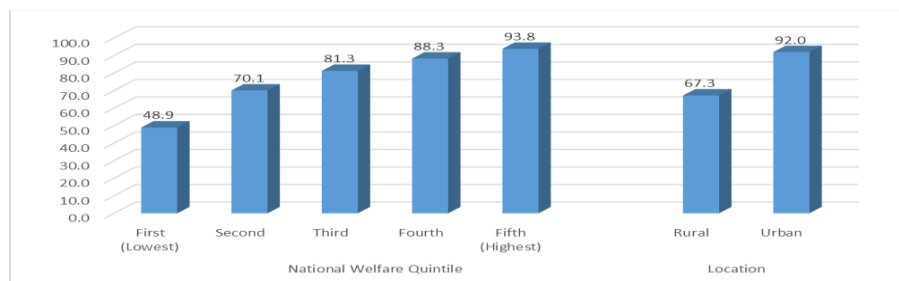
In addition to online services, the Ghana Broadcasting Corporation has established the Ghana Learning TV which broadcasts educational content in the core subject areas at the primary and high school levels across the nation. This is the outcome of a Memorandum of Understanding between the Ministry of Education and the Ghana Education Service on the one hand and the Ghana Broadcasting Corporation on the other. Tertiary institutions were directed to provide online lectures to their students.

⁸ (<http://moe.gov.gh/index.php/moes-response/> accessed 16th June 2020)

⁹ (<http://moe.gov.gh/index.php/moes-response/> accessed 16th June 2020)

This distance education solution to the school closures is premised on a number of assumptions. These are that there is universal access to electricity, all students either own or have access to smart phones, laptops, tablets and computers and televisions and the distance education options cater for persons with disability. Unfortunately, there is unequal access to all of these, thus suggesting that the objective of ensuring access for all has not been achieved. Electricity is essential for access to education using the solutions opted for by the Ministry of Education. However, there are income, location, and regional inequalities in access to electricity for lighting in households. Less than 50 percent of households in the lowest expenditure quintile use electricity for lighting in contrast to almost all households in the highest quintile (Figure 3). Rural households are disadvantaged compared with urban households.

Figure 3: Households with Electricity for Lighting by Quintile and Location (%)



Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

There are also wide regional differences in households that use of electricity for lighting. Almost all households in the Greater Accra Region use electricity for lighting compared to less than half of households in the Upper East Region (Figure 4). In a news item on the return to school of final year and second year senior high school students in the Upper East Region, the Ghana News Agency reported students’ delight at returning to school. In one case a final year science student was happy to be back in school because when he was at home, he worked on the farm during the day and was not able to study in the evenings because there is no electricity in his community.¹⁰ There are no systematic differences in the use of electricity for lighting by households headed by women and men. In the Western Region, Brong-Ahafo Region and Northern

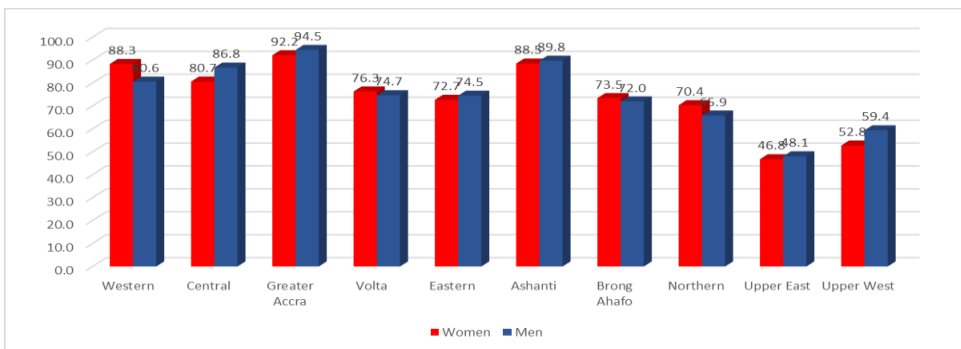
¹⁰ Anthony Apubeo (2020). Learning at home was very difficult – students. Ghana News Agency <https://www.gna.org.gh/1.18465806> accessed 23rd June 2020.

Region, the proportion of households headed by women that use electricity for lighting exceeds the proportion of households headed by men and the situation is the reverse in the remaining regions. Students residing in poor households, rural students and students residing in the Upper East Region and Upper West Region stand a high probability of not being able to participate in the distance education programmes because they do not live in households with a supply of electricity.

Television ownership is not universal. Students living in poor households (Figure 5), living in households headed by women and students living in the Northern Region, Upper East Region and Upper West Region (Figure 6) are at a disadvantage accessing educational material via the Ghana Learning TV.

There are similar inequalities in the ownership of smart phones (Figure 7) and tablets and laptops (Figure 8). The unequal distribution in the ownership of smart phones, desktops, laptops, and tablets by gender and by expenditure quintile implies that the distance education solution penalises students in poor households and places women and girls at a disadvantage.

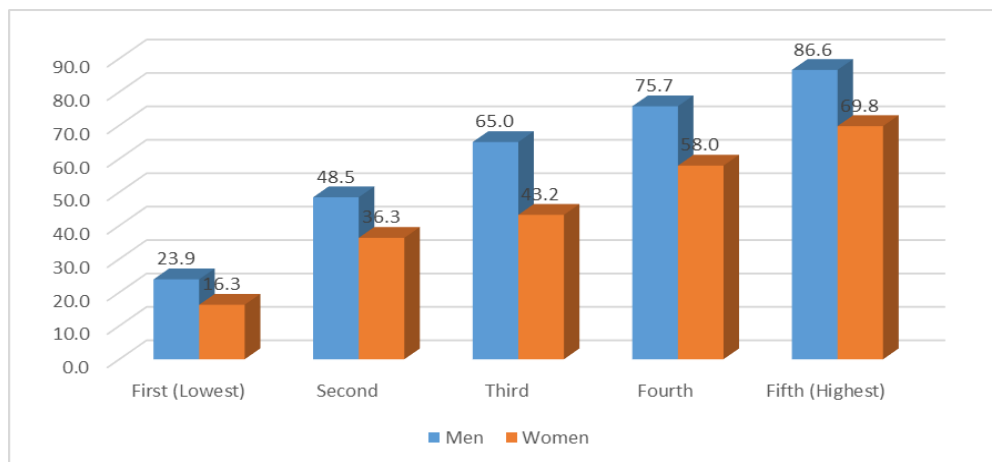
Figure 4: Households with Electricity for Lighting by Region and Sex of Household Head (%)



Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

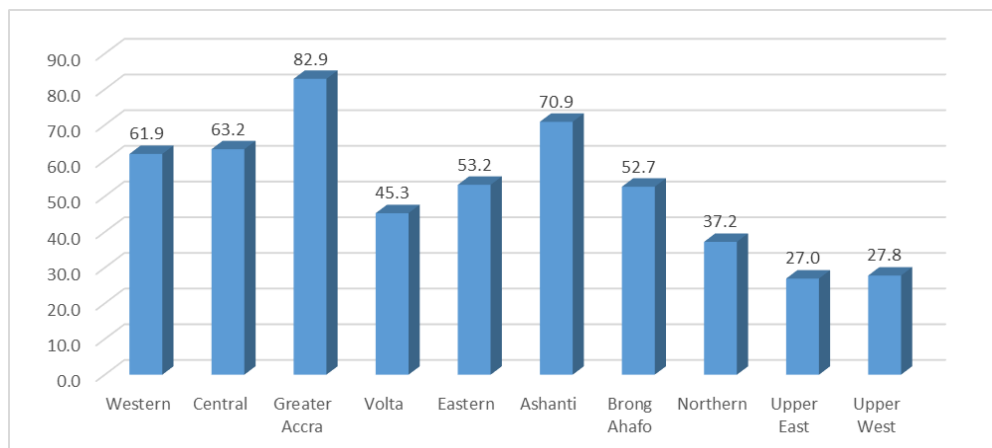
Gender Analysis of Ghana's COVID-19 Response Measures

Figure 5: Ownership of Televisions by Expenditure Quintile and Sex of Household Head (%)



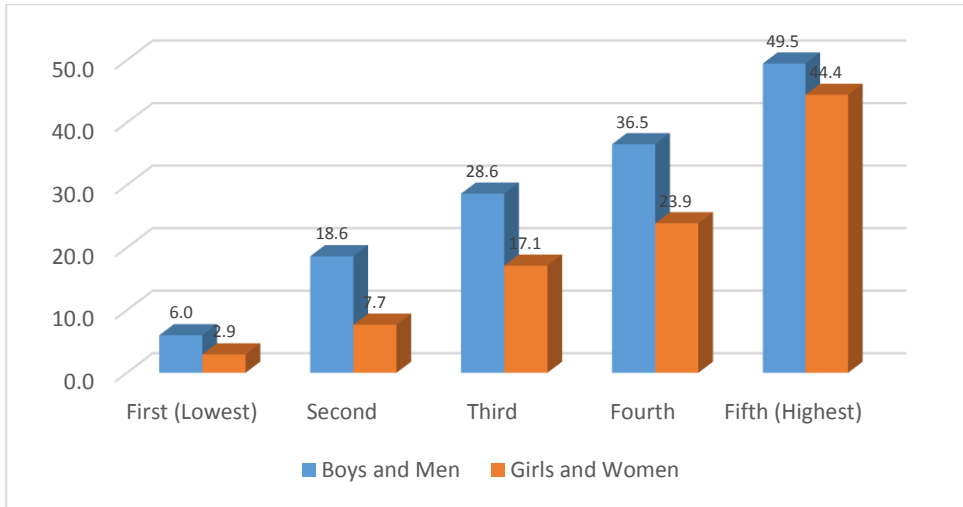
Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

Figure 6: Ownership of Televisions by Region (%)



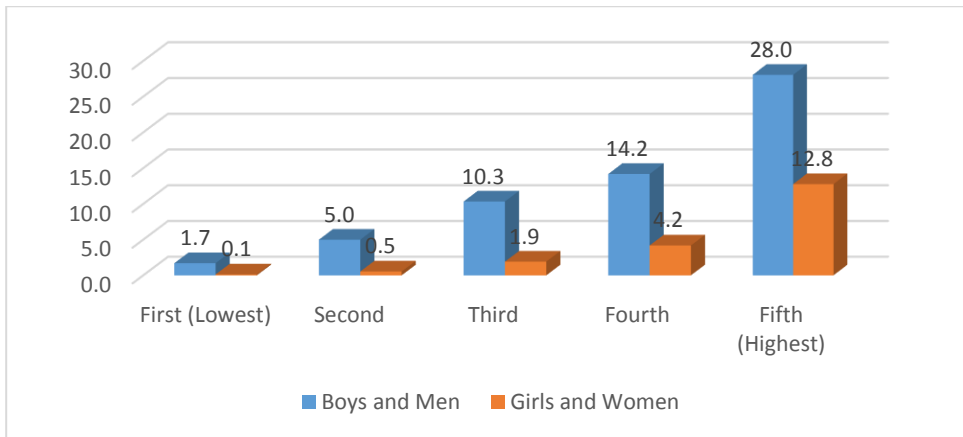
Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

Figure 7: Persons aged 12-35 who own Smart Phones



Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

Figure 8: Persons Aged 12-35 who own Desktops, Laptops or Tablets by Expenditure Quintile (%)



Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

The distance education solutions provided by the Ministry of Education cannot be accessed by all students. The unequal distribution in the ownership of equipment required to access learning materials and lessons, deepens existing inequalities in access to education along expenditure quintile and location dimensions. Net enrolment rates of girls are higher than boys at the primary and junior high school levels. However, the unequal distribution of equipment

by gender, income and locality threatens to exacerbate already existing inequalities and reverse progress being made in eliminating some dimensions of gender inequalities in education. Rural children and girls risk lagging behind their urban counterparts and boys who are more likely to have access to the equipment and tools required to participate in distance education programmes.

Most if not all the television programmes and lessons on the Ghana Library App are accessible to students with hearing disabilities who have the equipment to access these resources. This is because each lesson has a sign language instructor.

Participation in school-related activities and class attendance have been found to be important predictors of school dropout. The failure to keep children actively engaged in lessons during an increasingly lengthy period of school closure increases the risk of both girls and boys dropping out of school (Archambault et al., 2009). Adolescents and children in poor households in rural households and in the Northern Region, Upper East Region and Upper West Region who are less likely to be engaged by the distance education solutions have a higher risk of dropping out of school, the longer the school closures continue. Dropping out of school will increase the risk of pregnancy for girls and the risk of child marriage and vice versa.

Whilst at home, children from poor households are unlikely to engage in schoolwork because they are involved in domestic work or in the case of rural households, work on the farms. Girls returning to high school in the Upper East Region lamented their inability to do much studying during their time at home because they either had to perform household chores, help mothers in the market or work to support themselves.¹¹

School children in deprived districts are provided with one hot meal a day when in school through the school feeding programme. About 30 percent of public schools participate in the school feeding programme, providing food to about 1.9 million children. The selection criteria for participating schools include low school enrolment rate and attendance, high hunger and

¹¹ Anthony Apubeo (2020). Learning at home was very difficult – students. Ghana News Agency <https://www.gna.org.gh/1.18465806> accessed 23rd June 2020.

vulnerability status and poor access to potable water. With schools closed for extended periods, children from homes and communities where school meals are critical for their nutrition run the risk of malnutrition (Dunaev and Corona, Nd).

Women spend more time on childcare and helping children with homework than do men (Ghana Statistical Service, 2014). The closure of schools and distance education options have shifted teaching responsibilities from schools to parents and guardians and in particular to mothers. Women with young children will find that the time they spend on unpaid work will increase because schools are closed, and male involvement in child-care is traditionally low. The increase in the amount of time working mothers spend on unpaid care work will increase, thus adding to the length of their working day.

The closure of schools has had negative employment and income effects. In contrast to public schools, private schools have found it difficult to pay their staff and have had to lay off workers. This is because their revenue sources – fees- have been cut off by the closure of schools. Men are more likely to be affected by these lay-offs because the majority of primary (57%) and secondary school teachers (75%) are men.¹² Producers of and traders in school supplies –in particular supplies to students who attend boarding schools have seen a decline in demand for their products.

4. Measures targeting the health sector

Government's immediate response to the global COVID-19 pandemic even before any cases were confirmed in Ghana was to allocate resources to the health sector in anticipation of cases. The announced commitment to funding the corona virus preparedness plan rose from GH¢2 million, to GH¢35 million and to the cedi equivalent of \$100 million. Critical to managing COVID-19 cases by health personnel is the availability of personal protective equipment (PPE). Given the global shortage of PPEs, government took the initiative to facilitate the domestic production of PPEs. In his 10th address to the nation on 31st May 2020, the President announced that 4,440,690 gloves, 3,524, 205 nose masks, 62,194 goggles, 10,829 litres of sanitizers and 43,533 N-95 face masks had so far been provided to health workers. In addition to the provision of

¹² <http://data.uis.unesco.org/index.aspx?queryid=178>

PPEs, a package of incentives was put together for health workers that included income tax exemption over a three-month period, 50 percent allowance on basic pay of frontline healthcare workers over a three-month period, allowance of GH¢150 a day to contact tracers and an insurance package for health personnel and allied professionals.¹³

Women comprise about 77 percent of nursing professionals and constitute almost half of some categories of support staff. About 30 percent of generalist and specialist medical practitioners are women (Ministry of Health, 2011). Women therefore comprise the majority of frontline health workers. The provision of the PPEs is critical for the protection of health workers and their families to provide them with the confidence and security to provide health services. Interviews with medical personnel reveal that despite government's effort to supply PPEs, supplies are not adequate.¹⁴ Health workers can go for a period of up to a week without receiving supplies of PPEs. If they do not purchase their own PPEs, they are exposed to patients who might be infected with the virus. Thus while women, who constitute the majority of frontline and other health workers may have benefited from the announced incentives, they are also exposed to the risk of infection as a result of inadequate supplies of PPEs.

The classification of a subset of health workers as 'frontline health workers' has turned out to be problematic. This is because health workers who do not fall into this category are not prioritised in the supply of PPEs. However, these workers are exposed to the virus when they attend to patients with other illnesses, but who may be infected by the virus (Kugbey et al., 2020).

The full complement of obstetric services continues to be provided by health facilities. The ante-natal visits of pregnant mothers without any known health complications are delayed by health personnel in order to avoid the possibility of crowding in the health facilities. In addition, gynaecological services, have been reduced and all except emergency or urgent surgeries (such as cancer or uterine fibroids) have been suspended.

¹³ In June 2020, the President announced the extension to September 2020 of the tax relief for all health workers and the additional 50% allowance on basic pay of frontline health workers.

¹⁴ This concern was expressed in a press statement issued by the Joint Health Sector Unions & Professional Associations on 9th July 2020.

The fear of infection has reduced outpatient attendance. Attendance at Child Welfare clinics has fallen, thus suggesting that there is a decline in immunisations and monitoring of growth of babies. There is a similar drop in attendance at clinics that provide family planning services, treatment for sexually transmitted infections and breast screening. For example, outpatient attendance for comprehensive abortion care in Korle-bu teaching hospital during the period January to June 2020 dropped by 25 percent compared to the same period in 2019 and the number of family planning cases declined by 50 percent. Information on social media that encourages patients to stay away from health facilities contributes to fanning the flames of fear.¹⁵

The Ghana Health Service recently announced a change in its COVID-19 discharge policy. This change has been informed by the rising costs of testing, the clogging of isolation and treatment centres with patients who are healthy but waiting for laboratory results and agitation by such patients. The new discharge criteria issued by the WHO now requires symptomatic patients to be discharged 14 days after symptom onset and 3 days without symptoms and for asymptomatic patients to be discharged 14 days after an initial positive test.¹⁶ The new policy suggests that more patients will be in self-isolation at home and this will increase the burden of care on women who are usually primary caregivers in the home.

5. Measures targeting households

There are three ways in which COVID-19 and the measures to stop its spread and mitigate its effects could impact households. First, is the increase in the range of people and groups that need assistance as a result of the shrinking of the economy, massive job losses, rising inflation and the collapse of tax and export revenues. A second likely impact is a reduction in resources and the de-prioritisation of programmes tackling gender gaps and other inequalities. For example, the focus on rebuilding health infrastructure could take attention from education, market and housing infrastructure, which are very critical in post-COVID recovery for households. Third, is the danger of gender and class blindness of government interventions which would reinforce inequalities.

¹⁵ <https://yen.com.gh/157709-covid-19-8-important-expectant-mothers-know.html> accessed 14th July 2020.

¹⁶ <https://ghanahealthservice.org/ghs-category.php?cid=5> accessed 20th June 2020.

In response to COVID-19, governments in Africa have introduced three kinds of compensation and support policies for households. These are improved access to essential services, social safety nets and income protection. Different African countries have adopted a mix of these projects, and Ghana is no different. In Ghana, the main anti COVID-19 measures targeted at households are a) the emergency feeding programmes, which consisted of either the provision of one hot meal a day or dry foodstuffs during the three-week lockdown period; b) subsidies on household water consumption and electricity use; and c) measures to support the beneficiaries of the Livelihood Empowerment against Poverty (LEAP) cash transfer programme.

Food security

With regard to the food subsidies during lockdown, their impacts need to be considered within the context of the food security situation in Ghana. In spite of a general reduction in the number of months when households face food shortages, many parts of the country continue to experience seasonal food insecurity, with northern Ghana experiencing a longer season, linked with the fact that it has a uni-modal rainfall pattern and the largest concentration of people living in poverty. Smallholder farmers and their households are the most food insecure in spite of the fact that they grow some of their own food. A combination of distress sales, seasonal glut in food markets and post-harvest losses contribute to periods of food insecurity for both male and female headed households. Studies have identified food cultures that give the bulk of protein to male household heads and deprive women and children of critical nutrients as an additional dimension to the problem. These conditions translate into malnutrition for children, and inadequate nutrition for women of childbearing age. The Ghana Multiple Indicator Cluster Survey (MICS 2017/2018) found that stunting among children 5 years and younger was 18%, down from 30 percent in 1988, while the figure for wasting was 7% (Ghana Statistical Service, 2018a). The Cost of Hunger in Africa Ghana report found that the estimated associated cost to the domestic economy of malnutrition through health, education and labour in 2012 alone, was an estimated GH¢4.6 billion (or US\$2.6 billion at the time) lost to the economy. Malnutrition not only affects health, but has broader social and economic implications, and is a violation of several human rights principles. To assess the government's efforts to protect vulnerable people from hunger, we examine the criteria used by NADMO to distribute food on behalf of the Ministry of Gender, Children and Social Protection.

In the absence of a national household register and a robust national data base for citizens, NADMO had to devise its own criteria to reach the vulnerable. In the Kumasi metropolitan area and its environs for example, NADMO identified two groups- the shoeshine young men sleeping outside and the women head porters, Kayayei. As the latter were already organised, their leaders were able to provide information on members who sleep on the streets. NADMO also liaised with the Department of Social Welfare to provide data on those in need. The department came up with a list of orphanages and the carers of orphans. The churches also came up with lists of persons with disability and the aged in their areas of operation. NADMO categorised the vulnerable into two groups. The first, who did not have cooking utensils, received one hot meal a day. The second, who had utensils but could not obtain food because of the lockdown and loss of income, received dry food packages. The Ministry of Gender, Children and Social Protection gave the contract for the preparation of meals to people already on contract to the school feeding programme.

Two systems of distribution were used with variable success. In one case, a church took delivery of the food items – garri, rice, beans, tinned tomatoes and eggs- to package before distribution. When residents in one area got to hear that food was being packaged for distribution, they besieged the premises and social distancing could not be observed. In another location, the clergy, NADMO and the municipal officers went from house to house to identify the vulnerable, e.g. aged. When the food parcels were put together, they went to each house to deliver them. Thus, they avoided the crowds that gathered in the first case. In the end there was only a one-off distribution of dry foods, while cooked meals were served daily during the lockdown, with each of eighteen districts in the Kumasi area serving about 6,000 a day.

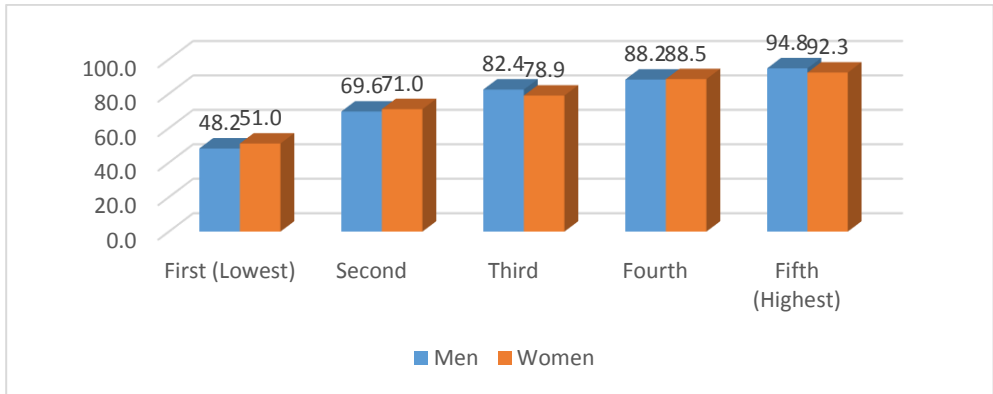
Beyond the lockdown and the temporary measures, there is a real danger of the food security situation and malnutrition worsening in this period. The disruption to food production and supply chains may extend beyond the short-term situation that has been characterised by rising food prices and shortages of certain vital vegetables. Food producers are already among the poorest of the poor, and therefore, even minor disruptions in the supply of inputs and other support during the planting season and the harvest period will take a toll on national food availability and access to food. Farmers are reported to be afraid to patronise food markets because of risks of infection. At the same time, the disruption of food markets could reduce their interest in food production

this year. The food security situation will be exacerbated if the borders in the sub-region remain closed and food imports are disrupted beyond the short term. The women-dominated food distribution chain has structural fragilities because of the risks associated with poor transportation, the short shelf life of certain foods and the lack of adequate storage facilities in transit, pricing within markets and the lack of robust policy support and incentives such as credit and pricing support for the food trade. Until that system is restored and improved, and markets are made COVID-19 safe, food security cannot be guaranteed, and food insecurity can reverse the gains made with malnutrition.

Access to basic services

The eligibility criteria of water and electricity bills and the transmission channel for these subsidies directly to the bills has implications for who benefits. Electricity use in Ghana is fairly widespread as a result of a rural electrification scheme undertaken decades ago. Figure 9 shows that over 80% of households in both the fourth and fifth expenditure quintiles use electricity for lighting, about 50% of both male and female headed households in the first quintile and about 70% in the second quintile used electricity for lighting, the figure for female headed households slightly higher than that for male headed households in the first and second quintiles. These figures have to be interpreted with care, because not all the households that use electricity or household heads who pay bills can claim the subsidies. Only those who have their own meters can. In many compound houses, it is the landlords who own the meter and distribute the bill to the tenant households according to their consumption. In both rural and urban areas, the majority of Ghanaians live in unplanned settlements in compounds in which households of the same lineage and/or tenants occupy single rooms or two room “hall and chamber” facilities. Some households also live in kiosks, tents and containers and other structures that are not officially approved, and often do not have basic amenities, but are counted as part of the housing stock (GSS, 2019).

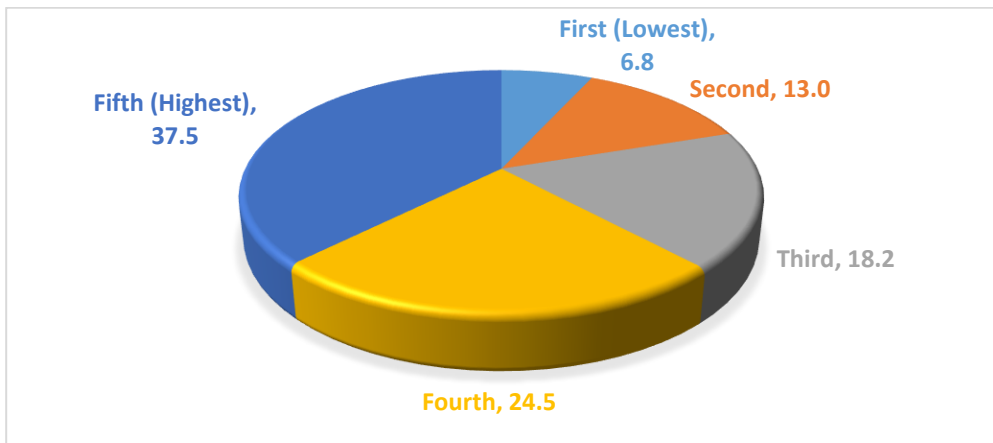
Figure 9: Percentage of women and men headed households in each quintile that use electricity for lighting



Source: Calculated by the authors using Ghana Living Standards Survey GLSS7

Figure 10 shows less than 20 percent of those who pay bills are in the 1st and 2nd quintiles (40% of households), while the 4th and 5th quintiles have 62 percent of bill payers. This suggests that most of the potential beneficiaries of electricity subsidies are in the 4th and 5th quintiles. Therefore, poor households are underrepresented amongst beneficiary households.

Figure 10: Share of Households by Quintile that pay Electricity Bill (%)

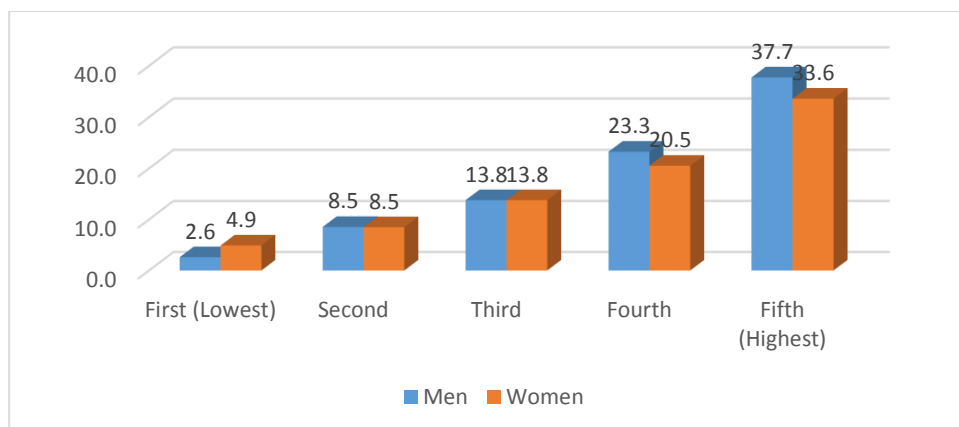


Source: Calculated by the authors based on Ghana Living Standards Survey, GLSS7

Similarly, the water subsidy was enjoyed mainly by households that have their own pipe borne water and also pay their own water bills. On the whole, less

than 50 per cent of households in Ghana use pipe-borne water as the main source of water for general use (48.5%). Moreover, only 10.6 percent of households have pipe-borne water inside their dwellings, while 13.9 percent use public standpipes, 14.5 percent use taps belonging to their neighbours and 9.8 percent access tap-water from outside their compounds. 36.4 percent of households use water from wells (Ghana Statistical Service, 2019). The 10 percent with water inside their dwellings are the most likely to be able to claim the subsidy on the assumption that they also have their own meters. A breakdown of the use of pipe-borne water in building or compound by quintile and sex of household head shows up dramatic differences between the quintiles (Figure 11). Only 2.6 percent of male headed households and 4.9 percent of female headed households in the first expenditure quintile have pipe-borne water on the premises, compared with 37.7 percent of male headed households and 33.6 percent of female headed households in the 5th quintile. The percentages represented by households in the second and third quintiles are higher relative to the first expenditure quintile, but still really low, (8.5% for the second quintile and 13.8% for the third quintile) for both male and female headed households.

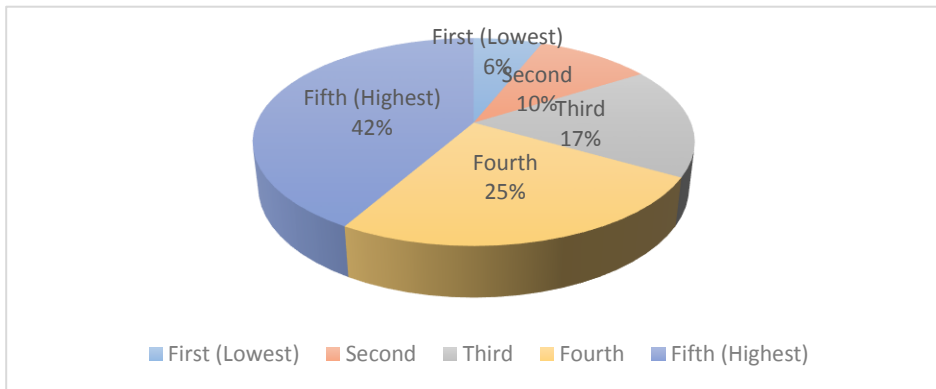
Figure 11: Percentage of women and men headed households that use pipe-borne water in the house or in the compound by expenditure quintile



Source: Calculated by the authors using Ghana Living Standards Survey, Accra

Figure 12 presents information on each quintile's share of households that pay water bills. Only 6 percent and 10 percent of households that pay water bills are from the first and second expenditure quintiles. In contrast 25 percent and 42 percent of households that pay water bills are from the two richest quintiles. This suggests that 67 percent of beneficiary households are from the richest quintiles. The poor are therefore underrepresented amongst those that will benefit from the water subsidy.

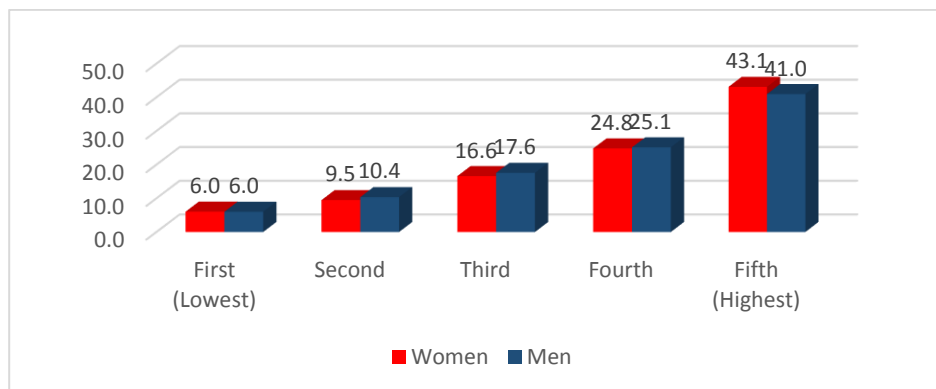
Figure 12: Share of Households by Quintile that pay Water Bill



Source: Calculated by the authors using Ghana Living Standards Survey

An examination of the distribution of households that pay water bills by quintile and sex of household head, does not find any significant gender differences based on the sex of the household head (Figure 13). What is clear is that there is heterogeneity among households headed by women and households headed by men. For both categories of households, those in the higher expenditure quintiles will receive the greater share of the water subsidy. As with electricity, most of the bill payers are from the 4th and 5th quintiles.

Figure 13: Share of Households by Quintile and Sex of Household Head that pay Water Bill (%)



Source: Calculated by the authors using Ghana Living Standards Survey

From the foregoing, it is clear that the water and electricity subsidies will not be enjoyed by the poorest households. Furthermore, the effectiveness of the hand-washing campaign will be compromised by the numbers of households that still do not have running water and spend more than 30 minutes procuring water which is several times more expensive than the water coming out of running taps at home. The numbers of schools, health and other public facilities and markets without running water and sanitation facilities make their users particularly vulnerable to COVID-19 infection. In the case of the markets, these challenges particularly affect women who are the vast majority of market traders.

LEAP beneficiaries

As a response to COVID-19, the LEAP project decided to pay beneficiaries in advance, offering them a transportation subsidy and additional cash to enable them to purchase face masks and sanitisers and offset the rising costs of food and non-food personal items and services. The programme produced guidelines which revised payment arrangements and required all stakeholders to provide beneficiaries with the required support to enable them to easily access their funds. As well, information, educational and communications (IEC) materials were distributed to beneficiaries to enable them to protect their households and communities against COVID-19. In spite of this welcome initiative, the limitations of LEAP remain, particularly its narrow remit in

targeting only the chronically poor who have household members categorised as vulnerable. Also problematic is the inadequate amounts beneficiaries receive (GH¢32 for one vulnerable person, 76 for two, 88 for 3 and 106 for four and more qualified beneficiaries a month). Lastly, support to households is for consumption, and not for productive work (LEAP Management Secretariat, 2020).

LEAP, as presently designed, will soon face serious stress. Not only will the numbers of vulnerable people grow, but the nature of vulnerability will expand as a result of COVID-19. Second, there will be challenges linked with resource constraints and an already existing policy consensus to focus on only certain types of vulnerabilities and use existing mechanisms to address new challenges. Such cost saving may be more costly in the long run as it would slow down rates of economic recovery from COVID-19 as people who need support rely on themselves or an inadequate social protection system.

In sum, Ghana has focused more on access to essential services than on social safety nets, and has done the least on income protection. This exposes a wide range of workers in the informal economy and the formal private sector to livelihood insecurity in the medium term. No African country has introduced a universal basic income scheme (i.e. a uniform or differentiated cash-or mobile transfer-based-handout for all citizens). South Africa has recently announced an intention to introduce such a universal basic income scheme. It would be interesting to see how this develops.

6. Measures targeting businesses

The three-week partial lockdown, border closures and social distancing protocols in response to the COVID-19 pandemic have created a negative supply shock to the economy. The ban on public gatherings and subsequent protocols and school closures have triggered negative demand shocks. The combination of shocks has had a differentiated impact across the different sectors of the economy. Some industries such as tourism and hospitality have been badly hit by the pandemic, while others such as the pharmaceutical industry have received a boost because of the increase in demand for medications.

The focus of the Coronavirus Alleviation Programme (CAP) which was presented to Parliament by the Minister of Finance in March 2020 is on

'protecting against job losses, protecting livelihoods, supporting small businesses...' (Ministry of Finance, 2020, p. 14). The Business Support Scheme of CAP has a total fund of one billion Ghana cedis to provide soft loans to micro, small and medium-sized businesses. The fund comprises GH¢600 million provided by the Government of Ghana and counterpart funding of GH¢400 million provided by participating banks. The loans have a moratorium period of one year and are to be paid over a two-year period with an interest rate of 3 percent. Targeted sectors include agribusinesses, commerce and trade, food and beverages, education, tourism and hospitality, technology, transportation, healthcare and pharmaceuticals, manufacturing, textiles and garments and water and sanitation. The self-employed, sole proprietors, partnerships, joint ventures and limited liability companies were eligible to apply.¹⁷ Firms that have been negatively impacted by the pandemic, firms in growth sectors that require additional capital to expand their businesses to supply COVID-19 related goods and services, businesses owned by women and by people with disabilities were encouraged to apply. The eligibility requirements were a tax identification number (TIN), ID card, passport picture, annual sales information (showing evidence of impact of COVID-19 on the business) and employing between 1 and 99 employees. Membership of a trade association or the National Board for Small Scale Industries was an added advantage.

The Bank of Ghana has instituted a number of measures in response to the pandemic to ease liquidity in the system and make it possible for banks to respond to the needs of their customers. The measures implemented include a reduction in the policy rate by 150 basis points to 14.5 percent and reduction in the primary reserve requirement from 10 percent to 8 percent. In addition, the Bank of Ghana suspended its memorandum of understanding that bound it not to finance the budget. The Government agreed with the Bank of Ghana to borrow GH¢10 billion to finance the 2020 budget.

In addition to government's measures, the commercial banks have been encouraged by the Ministry of Finance and the Bank of Ghana to assist the government in its efforts to reduce the impact of the coronavirus on businesses. A number of actions agreed upon with the commercial banks were outlined in the statement to Parliament of the Minister of Finance. These include:

¹⁷ The window for applications closed on 30th June 2020.

- a. The syndication of a facility to support, in particular, pharmaceutical, hospitality, service and manufacturing sectors.
- b. A six-month moratorium of principal repayments for selected businesses.

To reduce the negative impact of the pandemic on businesses the Ghana Revenue Authority was to provide tax reliefs which include:¹⁸

- a. Extension of due dates for filing of taxes by two months after the end of the basis year.
- b. Grant a remission of penalties on principal debts to tax payers who redeem their outstanding debts due GRA up to 30th June 2020.
- c. Waive taxes in selected Third-Tier Pension withdrawals.

The reliefs provided by the Ghana Revenue Authority will have minimal impact on informal businesses and in particular businesses owned by women because many of these businesses are not registered with the tax authority.

The CAP Business Support Scheme is targeting women-owned businesses and businesses owned by people with disabilities. It is not clear what percentage of the fund has been earmarked for these categories of borrowers. Micro-sized firms comprise the largest share of firms in both non-household establishments and household enterprises. However, since women-owned businesses tend to be micro enterprises, it is expected that a significant proportion of the funds will be allocated to them. As of 10th June 2020, the National Board for Small Scale Industry had received 110,500 successfully completed applications out of over 170,000 applications that were in various stages of completion. Disbursements began on 24th June and over 10,000 small-scale businesses have received their loans.¹⁹ About 60 percent of the applications are from women.²⁰ The census of non-household business establishments conducted in 2015 recorded 626,362 micro and small-sized enterprises including informal enterprises (Ghana Statistical Service, 2015).²¹ This suggests that about 30 percent of micro and small-sized business enterprises applied for the soft loan.

¹⁸ <https://gra.gov.gh/gra-support-to-taxpayers-during-covid-19/>

¹⁹ <https://www.ghanaweb.com/GhanaHomePage/business/NBSSI-disburses-funds-to-over-10-000-businesses-1002880> accessed 16 July 2020

²⁰ <https://www.ghanaiantimes.com.gh/170000-msmes-apply-for-covid-19-business-support-scheme-nbssi/> accessed 16th July 2020

²¹ Medium sized enterprises are not included because the census defined medium-sized firms to include those employing up to 100 people.

This is an overestimate of the proportion of entrepreneurs and businesses that have applied since the definition of non-household establishments used in the 2015 census excluded mobile businesses (hawkers), traders in open spaces and traders selling on small tables under sheds.

The low loan application rate can be explained partly by three of the eligibility criteria that have the potential to impose restrictions on the type of businesses that can access the soft loans. The first is the requirement that only businesses that employ 1-99 workers are eligible. The majority of self-employed women and men and persons with disability are own account workers who do not employ any workers (Table 1). The Business Support Scheme will exclude the large swathe of the self-employed in vulnerable employment if the definition of employees is not interpreted broadly to include apprentices and if the owner is not included in the definition of employee. Many micro-enterprises have apprentices only. At some stage in their training these apprentices contribute to production. A case can therefore be made to include apprentices in the definition of employees. If micro enterprises that provide apprenticeship training are forced to shut down because of lack of capital, this will push their owners into unemployment and also create a possible future shortage in the supply of skilled workers.

The second limiting eligibility criteria is the requirement that applicants provide evidence of the impact of the pandemic on the activities of their enterprises. This implies that records of some sort must be kept. Majority of self-employed businesses do not keep records and women entrepreneurs are less likely to do so. A hairdresser mentioned that she was not able to keep records after the birth of her second child because of the competing demands on her time. A dressmaker did not keep records because she said her business was 'from hand to mouth'. Despite being a 'hand to mouth' business, she had employed one worker and was training an apprentice.

The third is that the applicants must have a Tax Identification Number (TIN). To obtain a TIN, an applicant must present either a valid passport, driver's licence, voter's ID card or a national identification card. It will take a maximum of 21 days to process the application.²² The majority of the population have neither a passport nor a driver's licence. The issuance of

²² <https://gra.gov.gh/tin/get-a-tin/>

national identification cards has not been completed. The most likely ID card that applicants will have is the voter's ID and it is not everyone who has it.

7. Conclusion

The inequalities that pervade economic and social life in Ghana require that policy measures in general, and measures to address the COVID-19 pandemic in particular must be carefully designed if existing inequalities are not to be exacerbated. Government's response to the COVID-19 pandemic impacts women and men differently.

Health workers, the majority of whom are women, have benefited from the incentive package provided by government. However, they are at risk because of the inadequate supply of PPEs. The partial lockdown measures have inflicted hardships on urban informal workers, the majority of them women, who must earn a living each day; this explains why the lockdown had to be suspended even though infection numbers were on the rise.²³

The ban on public gatherings and the social distancing protocols have negatively impacted the hospitality and personal care industries where women are concentrated. The decline in economic activity as a result of the measures introduced to curb the spread of the virus has created unemployment and a reduction in incomes, pushing people who were previously not poor into poverty.

The distance education response to the school closure is not an inclusive policy response because of the inequality along income and gender dimensions in access to electricity and ICT equipment. Children living in poor households, children living in households headed by women, and girls are disadvantaged by this policy response. Women's burden of unpaid care work has increased with the school closures and the change in the Ministry of Health's discharge policy.

The water and electricity subsidies were enjoyed largely by rich urban households because they comprise the majority of consumers of these utilities.

²³ <https://www.primenewsghana.com/business/ken-ofori-atta-explains-why-ghana-couldn-t-go-beyond-3-weeks-partial-lockdown.html> accessed 16th July 2020.

The eligibility criteria of the CAP Business scheme could potentially exclude a large sector of the working population, i.e. own account workers, the majority of whom are women.

COVID-19 has created opportunities for expansion in the pharmaceutical industry, the textile industry, and some sections of the garments industry because of the increase in demand for PPEs. The gap created by the disruption of global supply chains has created windows of opportunities for some industries. The social distancing protocols have provided a boost to the ICT sector because of the increased use of online meeting apps. The vulnerability that dependence on imports creates has been exposed by the COVID-19 pandemic. Domestic industry's success in rising to the challenge by closing the gaps in the supply of critical inputs for the health sector, suggest that import substitution industrialisation holds some promise. However, the lack of already existing plant capacity and robust policy support will hamper the capacity of domestic industry to take full advantage of the new opportunities before import supply routes are restored. The gender effects of strategies to take advantage of the opportunities that COVID-19 presents will depend on whether businesses owned by women are targeted in business assistance programmes and whether women employed in these sectors are not concentrated in the low-skill, low earnings sections of the value chain. Digitisation is becoming increasingly important and will be the means to get round the social distancing protocols that may become the new normal. For example, businesses with long-term relationships with their suppliers abroad and who can place orders for supplies online are at an advantage.

8. Recommendations

To address the gender dimensions of COVID effects and responses effectively and sustainably, the government and Parliament need to demonstrate commitment to gender equality and women's empowerment and put a strategy in place to eliminate all stereotypes and harmful practices that discriminate against women, exacerbates their vulnerabilities and threaten the gains made in tackling gender inequalities. In the short term all pending legislation on affirmative action, the property rights of spouses, the right to information and intestate succession should be passed to promote a democratic and just culture.

As well, citizen groups especially GEWE groups should be given the necessary resources to work effectively in research, public education, advocacy, and service delivery.

The policing of COVID-19 prevention needs a reorientation. Thus far, it has proceeded top-down with a focus on sanctioning non-compliance. While regulation is an important part of enforcement and implementation, it needs to be accompanied with building consensus and encouraging community-led solutions in order to strengthen a culture of active and responsible citizenship. Community led solutions should also ensure the involvement of women, young people, and marginalised groups in the fashioning of responses to COVID-19 challenges in order to promote ownership of reforms and guidelines to manage COVID and promote community resilience and integration.

This also requires institutional reforms to reorient the police away from over-zealous policing towards a more community-friendly approach. The temptation to use the military to secure compliance with COVID-19 regulations should be avoided at all costs. While it may appear effective in the short-term, experience with other military operations has demonstrated that they are not a sustainable approach to addressing endemic problems of compliance.

a. Health

The concept of frontline healthcare worker must not be used to inform the distribution of PPEs. All healthcare workers are at risk of being infected by the virus in their line of duty and must all be provided with an adequate supply of PPEs. Without adequate protection there will be a decline in the range and quality of services provided by healthcare workers in their bid to protect themselves.

The coronavirus has highlighted how critical an effective and efficient healthcare system is for the economy and society. The response to the pandemic has required that some health services be withheld in order to release staff to provide COVID-19 related services. Healthcare workers must be adequately remunerated in order to reduce attrition from the health service and ensure the required level of commitment.

Additional health spending has been promised. This must not concentrate on dealing only with COVID-19 cases. There are other diseases such as malaria, diarrhoea and cerebral meningitis that kill. It is recommended that the Ministry of Health adopts gender-responsive budgeting to ensure that the healthcare needs of women and girls are provided for.

The fear of contracting the coronavirus in hospitals has resulted in the drop in attendance at clinics that provide critical child and reproductive health services. This must be addressed in the short-term. In addition to the public health campaign on the actions that must be taken to halt the spread of the coronavirus, the Ghana Health Service must embark on a campaign to encourage the general public to attend health facilities when they are sick and to access the routine health services they require. Failure to attend clinics that provide these services will undermine the progress that has been made in vaccination against the five childhood killer diseases for example.

In order to reduce crowding and observe social distancing protocols, pregnant women who are not considered to be at risk have been encouraged to reduce the number of ante-natal visits. The Ghana Health Service no longer works with traditional birth attendants. However, if pregnant women are not encouraged to attend ante-natal clinics as often as they should, there must be skilled health personnel in the communities to attend to them in case of an emergency and to ensure that the continuum of care they receive is not disrupted. It is recommended that the Ghana Health Service should reconsider its policy stance on traditional birth attendants. Traditional birth attendants must be incorporated into the provision of community health services and must be provided the necessary training, resources including PPEs and incentives to attend to pregnant women during this time when a decongestion of health facilities is being pursued.

b. Education

The Ministry of Education must in the short-term design a programme to supply all students in poor households with tablets. The supply of tablets should include those designed for students who are visually and hearing impaired. Students living in communities with no electricity must be supplied with solar panels to charge the batteries. In the medium-term the Ministry of Energy must speed up the rural electrification programme to attain 100 percent nationwide electricity coverage. Teachers must be provided with training on

distance education and the teacher training curriculum must be revised accordingly.

Given the socio-economic circumstances of many households whose living conditions are not conducive to home learning, the tendency to rope children, especially girls, into household work, and to use children as unpaid workers in family businesses, the distance education solution must be a partial or short-term response to the pandemic. Children must spend time at school where they can concentrate on their academic work. The social distancing protocols will require that in the short to medium-term the Ministry of Education must expand on its school building programme. If schools are to re-open without exposing students to the risk of contracting the virus, social distancing will require that the class size must be reduced from the current average of 27-32. This will require that more classrooms be built in already existing schools and that schools will have to be built in communities that do not have them. Additional teachers will be required, and measures and incentives should be put in place to attract tertiary education graduates to teaching.

The curriculum of the future should include programmes that mitigate the loss of face to face instruction and stimulation from contact with fellow learners in order to tackle the risk of attrition, particularly among girls and students in rural areas. To address the risks of girls dropping out of school due to early pregnancy, education authorities also need to integrate age appropriate education on sexual and reproductive health and rights in the curriculum at all levels of the educational system. This will support efforts to prevent and eliminate forced and early marriages for children, especially girls and other harmful practices that hurt their ability to remain in school.

c. Households

The measures targeting households (distribution of food and utility subsidies) were for a finite period, i.e. three months, ending in June 2020 and did not effectively target the poor. The slowdown in economic activity will persist into the medium term. Government will have to provide measures to support the 'new' poor; these are people who have become poor due to job loss or reduced incomes due to measures introduced to contain the spread of the coronavirus. A universal basic income scheme is one way of providing support to households. Government should design a universal basic income scheme that offers differentiated support to different income groups. Such a scheme will provide a safety-net to those who become unemployed. Additionally, the CAP

Business Scheme needs to be amended to ensure that all entrepreneurs, in particular own-account workers, the majority of whom are women, are able to access its support. Both the universal basic income scheme and a revamped CAP Business scheme, will enable spending by all households, including those with a low propensity to save, to boost aggregate demand and economic activity.

In the short term, the public health authorities together with National Council for Civic Education and the District Assemblies, should produce and disseminate guidelines on how to live safely in compound houses, use shared facilities and public facilities and spaces. In addition, health and public education authorities should work with service providers to devise protocols for funerals, weddings and other rites of passage that are appropriate for post-covid-19 that communities can accept. Education, information, and communication materials about COVID prevention and containment and tackling stigmatisation should be revised to ensure their human rights and gender equality and women's empowerment content before a campaign to distribute to every part of the country, using ICTs and telephony. Materials should be produced in different Ghanaian languages and for people who are visually and hearing impaired.

Given the widespread nature of income reductions and losses, it would be necessary for government to institute a temporary prohibition of evictions and demolitions of homes and work with banks and other financial institutions to defer mortgage payments for up to a year. To address some of the difficulties with housing, the Rent Control Department should institute legal processes to abolish the practice of paying rent in advance for multiple years and replace this with a system of monthly payments.

The reform of housing institutions and policies to prioritise the provision of decent housing for low income households to ensure that the majority of Ghanaian households live in planned and well laid out settlements with decent housing with all the needed facilities is urgently needed. In this connection, compound housing should be phased out in the design of new housing. In the medium to long-term a social housing scheme that provides housing for low-income households must be implemented by the Ministry of Works and Housing. The COVID-19 pandemic has highlighted how critical good quality housing is for the containment of the spread of the virus. The provision of

housing with indoor plumbing will reduce the time burden and free up time for rest, education, leisure and productive work for women and girls who are usually responsible for fetching water for the household. A social housing project will also create jobs and boost economic growth.

With fears about the likely increases in gender-based violence, the state should provide immediate support for both private and public shelters and other programmes for addressing gender-based violence. The work of DOVVSU is of critical importance and needs amplification and material and political support from central government.

There is the need for a fundamental reform of social policy not only to improve social protection, but also to strengthen production and productivity, support the reproduction of households and the unpaid work of women in social reproduction, enable the redistribution of the fruits of development and to promote national cohesion. To address the data deficiencies that are hampering responses to household effects, a matter of urgency, government should establish and maintain a register of all households to support its social policy measures that involve support for households.

d. Businesses

About 60 percent of the applicants to the CAP Business Support Scheme are women. However, women entrepreneurs are not a homogenous group and therefore are not all likely to meet the eligibility requirements. The CAP Business Support Scheme did not set out explicit targets (in the public domain) for women and persons with disability even though it was stated that they were encouraged to apply. It is important that explicit targets are set for schemes of this type. This will ensure that measures are taken to facilitate the participation of these groups in schemes.

The CAP Business Scheme needs to be amended to ensure that all entrepreneurs, in particular own-account workers, the majority of whom are women, are able to access its support.

As part of the stimulus packages directed at businesses, it would be important to attend to the needs of the agriculture sector, through the provision of credit, post-harvest storage facilities and improved transportation facilities to support producers and distributors. As well, public, and private sector investments in food distribution should be approached in ways that support rather than

displace women in food distribution and makes food cheaper rather than more expensive. Support for agriculture has the potential to address seasonal food shortages and food insecurity.

In the medium term, government needs to address the persistence of gender segmentation of work so women have more options than are open to them currently. This would reduce women's employment precarity and make them less vulnerable during any future pandemics. Women must be trained in the skills required in an increasingly digital economy so that they can overcome the barriers that social distancing protocols create and take advantage of the opportunities that digitisation will provide.

Data disaggregated by location, region, gender, industry of employment and income is required for the effective design of policy measures. It is imperative that the national statistical office is adequately resourced to collect administrative, survey and census data on a regular basis to support the policy-making process.

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