



Canada

NETWORK FOR WOMEN'S
RIGHTS IN GHANA (NETRIGHT)

POLICY BRIEF

August 2020

THE COVID-19 PANDEMIC Policy Measures and Recommendations

Executive Summary

Government has introduced a combination of policy measures to deal with the health impact of the coronavirus pandemic and to deal with the negative effects these coronavirus containment measures have had on the economy and social life. The policy measures have had a differential impact on women and men and some have contributed to worsening already existing gender, spatial and income inequalities. Policy responses to the pandemic must be designed such that existing inequalities are not exacerbated and the impact on poverty is mitigated.

Context and Importance of the Problem

Ghana recorded its first confirmed cases of COVID-19 in Accra on 12th March 2020 after which the numbers of confirmed cases have continued to rise and are present in each administrative region. After the first cases were confirmed government announced several policy measures aimed at controlling the spread of the virus and dealing with its health and economic impacts. This policy brief assesses the implications of the Executive Instruments, directives and stimulus package issued by government on

women, the poor and vulnerable groups and provides recommendations. The coronavirus pandemic has been unleashed on a country that has a large section of its population living in poverty (23.4%). Income inequality has risen in the last decade and a half and there are gender and spatial inequalities. The effect of government responses to the pandemic will impact women and men differently. Policy responses to the pandemic must be designed such that existing inequalities are not exacerbated and the impact on poverty is mitigated.

Review of Some Government Responses to the COVID-19 Pandemic

The measures implemented by Government can be classified into four groups (Box 1). The first comprises general measures that affect the entire population. The second comprises measures targeted at the health sector. The third comprises measures targeted at households and the fourth comprises measures targeted at businesses.

Executive Instruments and Directives

The Executive Instruments and Directives have been described as draconian, eroding civil liberties and reducing the democratic space for all citizens. The implications of these laws are not identical for the entire citizenry. Those who own cars, work in

other formal workplaces and live in well planned organised neighbourhoods are less likely to experience draconian 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. While these laws have been justified by government officials on grounds of safety, critics of the laws and law-making processes have argued that asking citizens to choose between rights/freedoms and health is a false choice since it is possible to enjoy both.

Three-week partial lockdown

The partial lockdown has been lifted. It inflicted hardship on urban informal workers, majority of whom are women, who must earn a living each day and this explains why the lockdown had to be suspended even though infection numbers were on the rise.¹ However, it has cast a long shadow on economic, social and civic life, as normal life has not resumed. Economic activity literally ground to a halt in the affected partial lockdown areas for all except operators in exempt sectors.

Adults and children, men and women are spending much more time at home than

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 LEAP beneficiaries

Measures Targeting Businesses

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

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

¹<https://www.primenewsghana.com/business/ken-ofori-atta-explains-why-ghana-couldn-t-go-beyond-3-weeks-partial-lockdown.html> accessed 16th July 2020.

closure of schools coupled with over crowding and the loss of incomes has created insecurities and tensions, increasing women's and girls' risk of domestic violence.

Ban on public gatherings and social distancing protocols

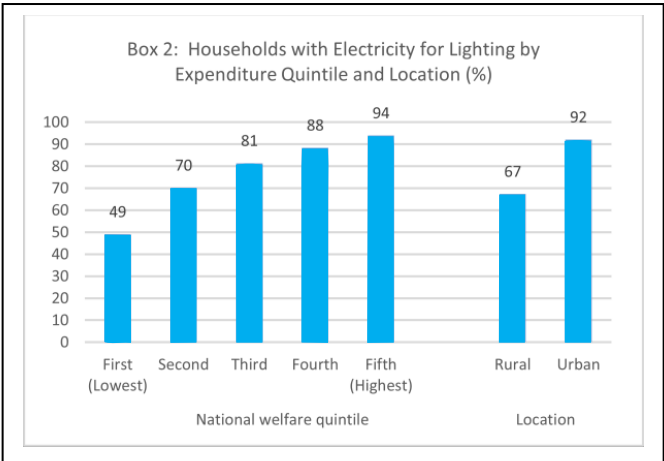
Social distancing/ self-isolation and quarantine measures will be near impossible with the housing situation in Ghana. Sectors where women dominate such as the hospitality, tourism industry and personal care industries have been adversely impacted by these measures. The transport sector, dominated by men has also been badly hit.

In order to reduce crowding and observe social distancing protocols, health personnel delay the next ante-natal visit of pregnant women who do not have health complications.

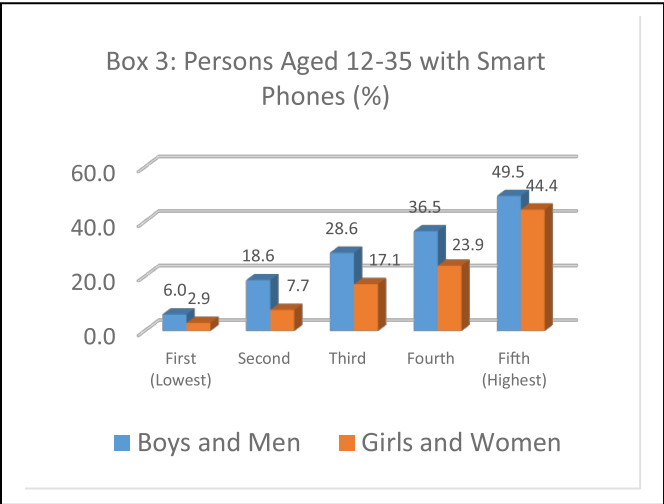
Some businesses have had to introduce multiple shifts and engage workers for fewer hours, thus reducing their wage incomes. The social distancing protocols increase costs of production and adversely impact output, reducing the demand for labour, with implications for unemployment and labour income.

School Closures

The distance education solution to the school closures is premised on the assumptions that there is universal access to electricity, all students either own or have access to smart phones, laptops, tablets, 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



Less than 50 percent of households in the poorest households use electricity for lighting in contrast to almost all households in the richest households (Box 2). Rural households are disadvantaged compared to urban.



The unequal distribution in the ownership of equipment required to access learning materials and lessons, deepens existing inequalities in access to education. Students in poor households and young women and girls are at a disadvantage (Box 3). Some students are unable to attend to their studies because they are engaged in housework or work on family farms and businesses. Some students live in home environments not conducive for study. Adolescents and

children in poor households and in rural households 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.

The school closures have dried up revenues of private educational institutions. Salaries of employees of these institutions have either been cut or reduced as a result.

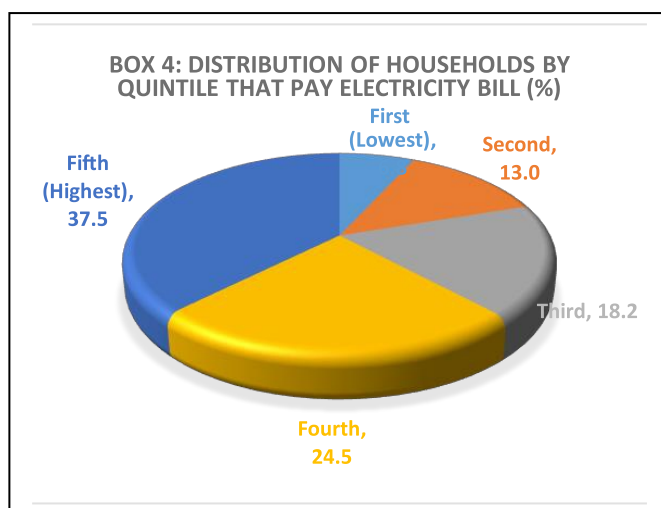
Health Measures

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, however supply remains inadequate. 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 GHS150 a day to contact tracers and an insurance package for health personnel and allied professionals.²Nurses, comprising largely women, form the majority of health workers and frontline health workers. They have benefited from the incentives provided healthcare workers but are also exposed to the risk that the inadequate provision of PPEs creates. The classification of a subset of healthcare workers as 'frontline health workers' is problematic because healthcare workers not

under 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 who may be infected by the virus. Without adequate protection the range and quality of services provided by healthcare workers may be compromised in their bid to protect themselves.

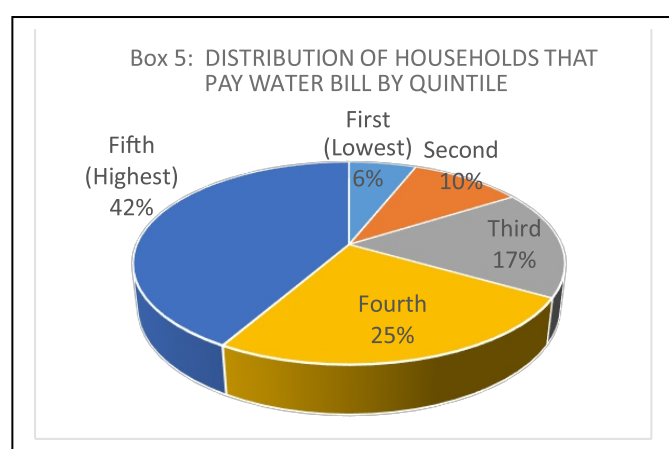
Household Measures - Electricity and Utility Subsidies

Subsidies on electricity and water were provided to households for three months. The eligibility criteria of water and electricity bills and the transmission channel for these subsidies directly to the bills has implications for who benefits. Poor households are under represented amongst beneficiaries of the electricity subsidy. Less than 20 percent of households that pay bills are in the two poorest expenditure quintiles whilst the majority of households that pay bills are in the top two expenditure quintiles (Box 4).



²In 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.

The water subsidy similarly was enjoyed only 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. Only 6 percent and 10 percent of households that pay water bills are from the two poorest expenditure quintiles (Box 5). In contrast 67 percent of beneficiary households are from the two richest quintiles.



The policy of providing utility subsidies to households was not inclusive of the poor because it did not take into account the inequality in access to these utilities.

Measures targeting businesses

The CAP Business Support Scheme targets women-owned businesses and businesses owned by people with disabilities. It is not clear, however, what percentage of the fund has been earmarked for these categories of borrowers. As at 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. About 60 percent of the applications are from women. Disbursements began on

24th June and over 10,000 small-scale businesses have received their loans. The number of complete and incomplete applications received is from about 30 percent of the micro and small-sized enterprises in Ghana. The low application rate can be explained partly by three of the eligibility criteria that can 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. 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 worker. 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. The third requirement is the ownership of 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. The majority of

³<https://www.ghanaiantimes.com.gh/170000-msmes-apply-for-covid-19-business-support-scheme-nbssi/> accessed 16th July 2020

⁴<https://www.ghanaweb.com/GhanaHomePage/business/NBSSI-disburses-funds-to-over-10-000-businesses-1002880> accessed 16 July 2020

the population have neither a passport nor a driver's licence. The issuance of 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.

Policy Recommendations

a. General Recommendation

To address the gender dimensions of COVID effects and responses effectively and sustainably, the government and Parliament must demonstrate commitment to gender equality and women's empowerment issues and put a strategy in place to eliminate all stereotypes and harmful practices that discriminate against women such as polygamy, forced and early marriage, stigmatisation of widowhood, widowhood rites, female genital mutilation, the denial of inheritance and land rights, ritual servitude and witchcraft accusations. In the short term, the laws on affirmative action and property rights of spouses should be passed. Citizen groups especially GEWE group should be given the necessary resources to work effectively in research, public education, advocacy, and service delivery, in COVID-19 times.

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 must 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-19 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 police compliance with COVID-19 regulations should be avoided at all costs.

b. Health

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.

Healthcare workers must be adequately remunerated in order to reduce attrition from the health service and ensure the required level of commitment.

The Ministry of Health must adopt gender-responsive budgeting to ensure that the healthcare needs of women and girls are provided for.

The Ghana Health Service no longer works with traditional birth attendants. It is recommended that the Ghana Health Service should reconsider its policy stance on traditional birth attendants and incorporate them into the provision of community health services during this time when a decongestion of health facilities is being encouraged.

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. The material must be made available in different dialects and accessible to people who are visually and hearing impaired.

c. Education

The Ministry of Education must in the short-term supply all students in poor households with tablets and ensure that the needs of visually and hearing impaired students are met. Students living in communities with no electricity must be supplied with solar panels to charge the batteries. Teachers must be provided with training on distance education and the teacher training curriculum must be revised accordingly. In the medium-term the Ministry of Energy must speed up the rural electrification programme to attain 100 percent nationwide electricity coverage.

The distance education solution must be a partial or short-term response to the pandemic. In the short to medium-term the Ministry of Education must build more classrooms in already existing schools to ensure social distancing protocols are adhered to and schools must be constructed in communities that do not have them. Additional teachers must be trained.

d. 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.

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 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 provision of housing with indoor plumbing will reduce the time burden on women and girls who are usually responsible for fetching water for the household. A social housing project will create jobs and create a boost to 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. Beyond this, all pending legislation on affirmative action, the property rights of spouses, the right to information and intestate succession should be passed to show commitment to gender equality and women's rights and to building a democratic and just culture.

Beyond housing, 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.

e. Businesses

The CAP Business Support Scheme did not set out explicit targets 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.

As part of the stimulus packages directed at businesses, it would be important to attend to the needs of agricultural producers and distributors through the provision of credit, post-harvest storage facilities and improved transportation facilities to support farmers and women in food distribution. 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.

In the medium term, government needs to address the persistence of gender segmentation of work so women have more options than is possible to them at this time. 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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