



ASSESSMENT OF IMPACT OF COVID-19 ON THE CITIZENTRY

A REPORT PREPARED BY THE CSOs PLATFORM ON SDGs

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INTRODUCTION

The novel corona virus since its first case was detected in China late 2019, has emerged as a major disruptive element in the global economic landscape. Although this started as a public health emergency, one major legacy of the novel virus will perhaps be its massive impact on the economic fortunes of many economies. The recommended physical distancing measures put in place by many countries have translated into the closure of international borders, educational institutions, hospitality industry, religious places among others. Concurrently, commercial and social activities associated with these sectors have all seen a drastic re-organization with internet-based virtual/online engagements becoming the most preferred option.

Ghana in March 2020 recorded its first incidence. The Government of Ghana (GoG) as part of efforts to combat the COVID-19 pandemic has outlined a series of policies that are aimed at alleviating the impact of the virus on the Ghanaian population, particularly the poor and the vulnerable. These policies included 3 months (April to June 2020¹) free supply of water, free usage of electric power for lifeline users and 50% reduction for all others. Government is also making huge procurements particularly in the acquisition of personal protective equipment (PPEs) for health workers. Concerns have been expressed about the need to balance effort to address such an emergency situation with good governance practices of accountability, openness, equity and participation.

As part of the “COVID-19 Response Project”, there has been the attempt to track and assess how government’s policy initiatives have translated to their intended beneficiaries and the extent to which implementation and management of funds dedicated to the fight against COVID 19 has been effective, open and accountable. This report presents the results of a survey, conducted by the CSOs Platform on the SDGs to track the impact of the policy measures by GoG on the general populace.

METHODOLOGY

- **TYPE OF RESEARCH:**
Exploratory Research Approach was adopted to basically understand the impact of COVID-19 on the social and economic life of the Ghanaian citizens. This is also to enable the research team to assess the impact of COVID-19 policy measures instituted by Government to alleviate the plight of Ghanaians. This approach enabled the team to understand the impact of the corona virus in the Ghanaian context.
- **RESEARCH DATA; RESEARCH COLLECTION METHOD:**
A survey was carried using an online questionnaire which was administered virtually to members of the society to provide primary data on the impact of COVID-19 on them and their families.
- Qualitative and Quantitative data were collected.

¹ This measure has since been extended to cover July, August and September 2020.

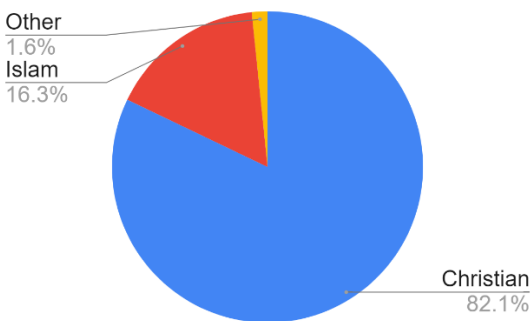
BACKGROUND OF RESPONDENTS

LOCATION, GENDER, DISABILITY, RELIGION AND EDUCATIONAL LEVEL

A total of 123 people responded to the survey that sought to assess the impact of COVID-19 on the citizenry. Data reveals that 70 percent of respondents are men; that 70 percent of respondents fall between the age bracket of 30 – 49 years. Within this age bracket, 77.02 percent are men, while 22.98 percent are females. Data also revealed that 5.7 percent of respondents had one form of disability. Within the respondents who had disability, 85.71 percent were men while 14.28 percent were women. All the PWDs respondents have University Education, with 85.7 percent of PWDs being Christians, living within the Middle and southern belt. We also learn that, 85.7 percent of the PWD respondent work within the service sector with 66.67 percent living in the middle belt.

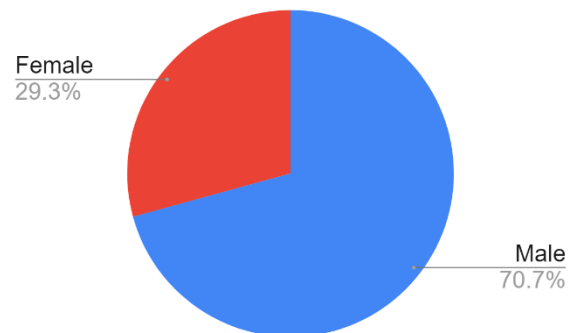
Geographically, 56 percent of these respondents are in the southern belt, 23 percent in the northern belt and 20 percent in the middle belt. Women formed 32.83 percent of respondents in the southern belt, 29.16 percent in the middle belt and 33.33 percent in the northern belt. The data reveals that 82 percent of respondents profess the Christian faith. This disaggregates into 61.85 percent of Christians being resident in the southern belt. Within the Christian groups in the southern belt, 33.33 percent are women. Data reveals that 91 percent having a university level education. Interestingly, 30.33 percent of those with University education are females.

Figure 1: Religious Affiliations



Source: Field Survey, 2020

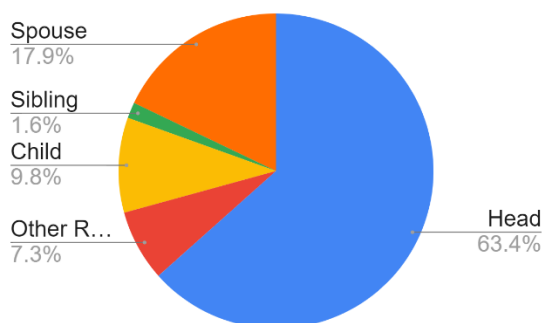
Figure 2: Gender



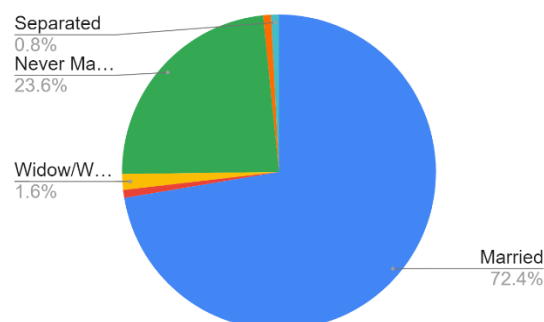
Source: Field Survey, 2020

HOUSEHOLD CHARACTERISTICS

With respect to the household characteristics, 72 percent are married. Of those married, 74.16 percent are males whilst 25.84 percent are females. 63.4 percent of the respondents are Households heads. Few (8.97 percent) of the heads of households are women with majority in the southern belt. 62 percent of respondents have children below the age of 18 years who are currently at home due to COVID-19.

Figure 3: Relation to Household Head

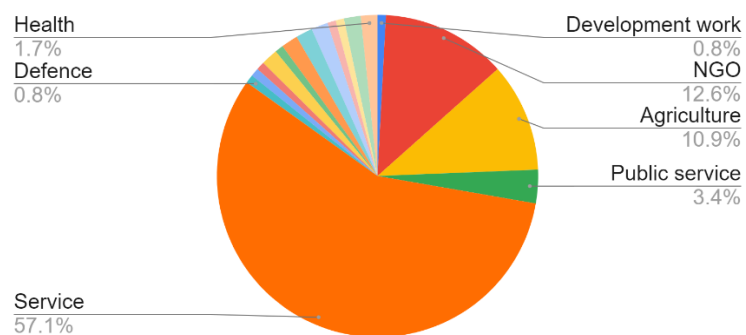
Source: Field Survey, 2020

Figure 4: Marital Status

Source: Field Survey, 2020

INDUSTRY OF RESPONDENTS

From the survey, 57.1% of the respondents work within the service sector. Of these 44.12 percent are women. Nationally, the service sector² contributed about 48.95% in 2019 to the employment sector in Ghana³. 10 percent of respondents worked in the Agric sector. Majority of respondents operate in the private sector (81.1 percent) as opposed to the public sector (18.9 percent).

Figure 5: Type of Industry

Source: Field Survey, 2020

LIMITATION OF THE STUDY

² Service sector workers include workers in the tourism, banking, transportation, Information Communication and Technology

³ This is modelled data form the International Labour Organization

<https://data.worldbank.org/indicator/SL.SRV.EMPL.ZS?locations=GH>

The use of virtual questionnaires to carry out this study was simply because of the desire to obey the social distancing protocol during the time of COVID-19. as the internet-based survey seemed to be the most appropriate. Also, during this pandemic, there has been a lot more of such surveys from academia, civil society actors and as such respondent could have impacted the rate of completion of the survey questionnaire.

RESEARCH FINDINGS

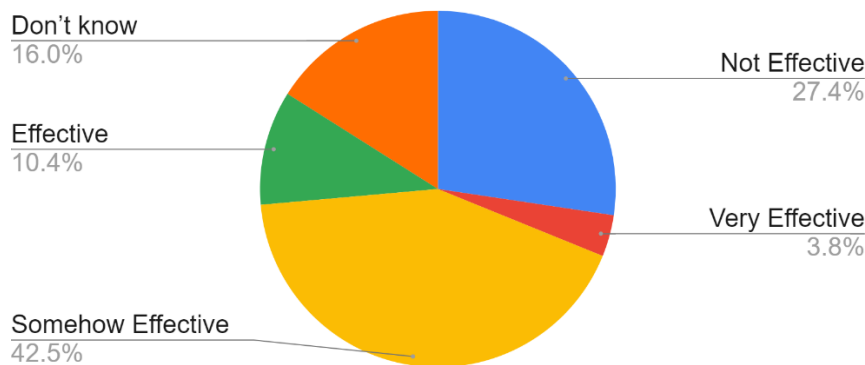
GOVERNMENT'S RESPONSE ON EDUCATION

The usage of digital platforms, which has become the go-to means for teaching and learning, is not an entirely new concept in education. Before COVID-19, a good number of tertiary institutions in Ghana ran courses on their distance educational platforms which employed similar digital means. However, what is entirely new is the fact that this has become the sole means for executing teaching and learning for all levels of education in Ghana.

With a combination of methods and technologies deployed in carrying out teaching and learning, 38.3 percent and 30.8 percent respondents indicated using home tutoring and private school learning platforms respectively for their children. The study showed that the respondents from the three ecological zones had different preferences for accessing learning during the COVID 19 pandemic. In the southern ecological zone, the preferred learning platform is the private school E-Learning platform, whereas the middle and the northern ecological zones preferred home tutoring. There is a certain level of control, continuation and convenience that these two modes come with and could be the reason that majority opted for this. The government television learning platform is the least preferred learning channel.

On the effectiveness of these e-learning platforms, only 15.4 percent of respondents indicated finding it effective with 47.3 percent indicating it to be somehow effective. The nearly median score for somehow effective could be indicative of the fact that a lot of respondents are not sure of how to judge or assess this method of delivering teaching and learning as it is entirely new to them.

Figure 6: Has the E-learning platforms been effective?

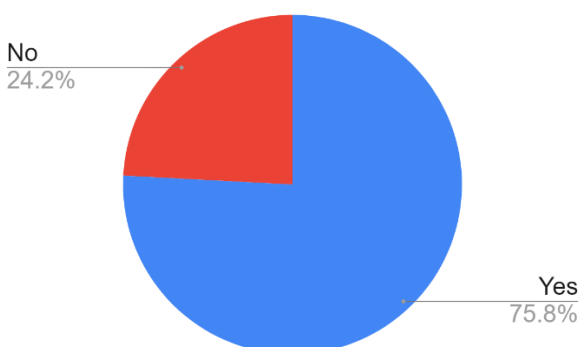


Source: Field Survey, 2020

GOVERNMENTS SUBVENTION ON ELECTRICITY

According to the World Bank⁴, in 2018, 82.39 percent of the Ghanaian populace had access to electricity. The survey indicates a majority of respondents were connected to the national electricity grid, supplied by Electricity Company of Ghana and Northern Electricity Distribution Company (NEDCo). The Government's announcement to offer reductions in electricity cost for lifeline consumers and 50 percent of the electricity bill for residential and commercial consumers, using March as the benchmark came as a great relief to consumers. The survey noted that, 75 percent of the respondents have benefited from the measure. The study shows that 65.2 percent of female headed households with majority (60 percent) in the south had benefitted from this subsidy. This implies that quiet a number (34.8 percent) of females headed households have also not benefitted from the subsidy. This is significant, owing to the fact that most women found in the service sector need this subsidy to boost their small businesses which are ailing because of COVID-19 and for their children who need electricity for E-Learning.

Figure 7: Have you benefited from the Governments subsidy on Electricity



Source: Field Survey, 2020

GOVERNMENTS SUBVENTION ON WATER SUPPLY

Generally, 62.6 percent of respondents indicated having benefited from the Government's policy on subsidy for the use of water. The Ghana Water Company Limited is responsible for urban water supply in Ghana. Per the company's own data⁵ coverage of urban water supply is about 77 percent.

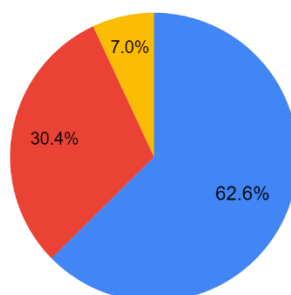
The study indicated that, 43.5 percent of female headed households have benefited from the subsidy. This indicates that a majority of female headed households who have not benefitted from the subsidy fall outside the coverage of GWCL supply.

⁴ <https://data.worldbank.org/indicator/EG.ELC.ACCS.ZS?end=2018&locations=GH&start=1993&view=chart>

⁵ <https://gwcl.com.gh/company-profile/>

Figure 8: Have you benefited from the Governments subsidy on Water?

- Yes, from the GWCL
- No, my source of water does not apply
- Yes, from the Private water tankers



Source: Field Survey, 2020

“We who are not using Ghana water company we are disadvantaged” A female respondent from Upper East Region

Since April, 2020, 52.1 percent have not received a bill to make payment hence benefitting from the GoG water subsidy. However, 25.5 percent were billed in the months of May and June, indicating that respondents may have been billed for arrears owed or wrongly billed.

“Government should extend the water bill rebate for longer than 3 months” A female respondent from Greater Accra Region”

“I feel I do not deserve the electricity and water subsidy for example because my income has remained intact. Yet there are many informal sector workers whose incomes have been significantly affected who deserve more support. Government should therefore be targeted in these support packages, and be strategic about it, rather than piecemeal 'hand-to-mouth' forms of support” .” A female Respondent from the Eastern Region.

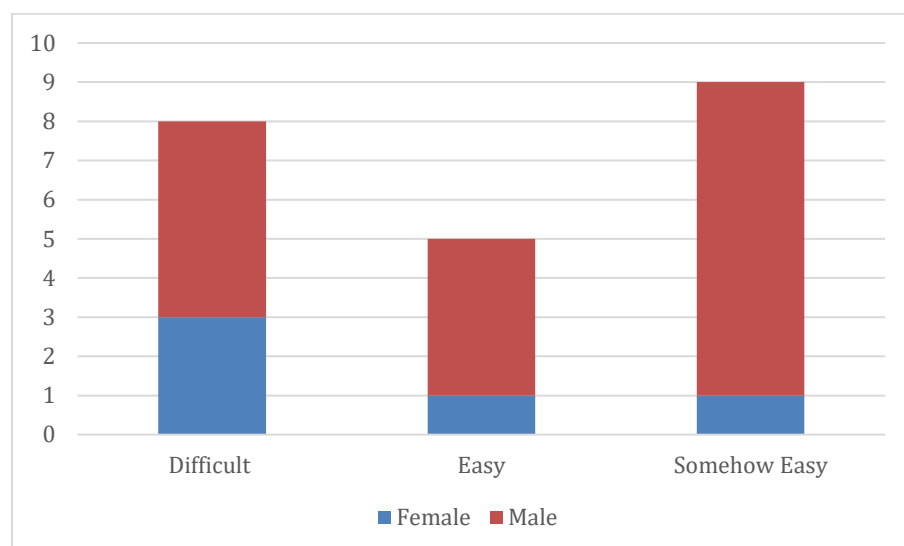
GOVERNMENTS SUPPORT TO SMALL MEDIIUM ENTERPRISES

From the study, 30 percent of respondents operate their own business with more than half being in existence between a five to ten-year period. More (75.68 percent) of these business owners are men. From the survey, majority (91.89 percent) of business owners, of which 22.2 percent are women are aware of the Coronavirus Alleviation Programme Business Support Scheme⁶ for SMEs put in place by Government of Ghana.

⁶ The Government of Ghana instituted a Coronavirus Alleviation Programme (CAP) Business Support Scheme for SMEs whose business operations have been affected by the various measures put in place to address the spread and management of the Coronavirus. The programme is managed by the National Board for Small Scale Industries (NBSSI)

This may be due to well targeted education/ sensitization / awareness creation campaigns/information dissemination through various platforms/media. However, 62.16 percent (16.22 percent women; 45.94 percent Men) have not put in application to partake in the programme. The disparity between awareness and actual applications could be an indication that the majority of businesses may not have the full proof of documentary requirements needed to complete the application, limited capacity to complete online application and proximity challenges for the physical application processes among others. It simple may also mean the lack of interest in applying for the loan altogether.

Figure 9: How would you rate the application process of the CAP Business Support Scheme?



Source: Field Survey, 2020

On the other hand, 36.1 percent of businesses applied for the CAP Business Support Scheme. On the application process, 76.9 percent indicated it being easy. On transparency, 63.63 percent (9.09 percent women; 54.54 percent Men) of respondents agree that the process of application was transparent. Despite the application process being transparent, only 15.4 percent of applicants have been successful, and none is a woman.

In an earlier poll conducted by the Ghana CSO's platform on the SDG's and Penplusbytes, respondents had this to say:

"We heard there is a business support gift for those of us who have lost business, but we don't know how to get some" A male respondent from Western North Region

"We hear about business support but before we knew it is over. Can they do another one and how was the old one done because we did not hear about it or how to apply" A male respondent from Bono East Region

“I benefited from the business support from government, but the money is not realistic to bring about a lasting change. it will not take us far” A male respondent from Greater Accra Region

“The business support is for only NPP people” A male respondent from Volta Region

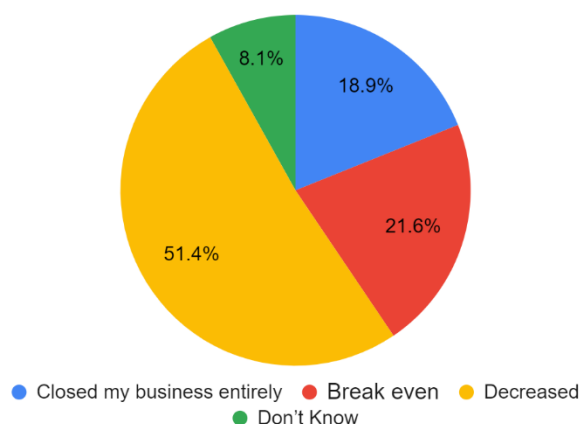
“The business support is good but not enough” A male respondent from Ashanti Region

IMPACT OF COVID-19 ON CITIZENRY

IMPACT ON BUSINESS SECTOR

The combined measures⁷ put in place by government to contain the spread of the Novel Coronavirus, the limited use of online marketing channels and precautions taken by people affected business operations. The study showed that 18.9 percent of businesses closed down whereas 51.4 percent recorded a decrease in profit margins. According to the Ghana Business Tracker Survey, a survey which interviewed 4311 business establishment and household firms. 16.1 of business had closed due to COVID 19⁸ It is not surprising that 78.4 percent of businesses allude to a reduction in the influx of customers into their businesses.

Figure 10: What effect has the COVID 19 had on your sales as a business?



Source: Field Data, 2020

IMPACT ON AGRICULTURE

The agricultural sector has also been impacted by the COVID-19, both globally and nationally. This has been largely due to the virus' disruption of the global export and import system. From

⁷ Partial Lockdown, closure of borders and non-essential services

⁸ Business Tracker is a study by the Ghana Statistical Service in collaboration with the World Bank and UNDP, and sought to access to impact of COVID-19 on businesses.

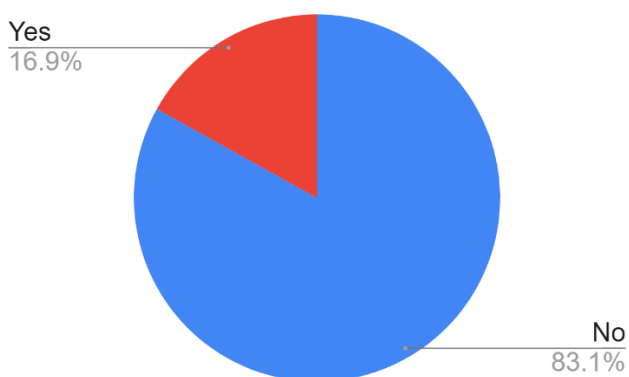
the survey, 30.6 percent of respondents are into farming and these, 77.7 percent are into crop farming.

The survey revealed that 75 percent of respondents who are into farming indicated a decrease in sales with a over 50% indicating access to transport services as being difficult. Moreover, prices of seeds, fertilizers and pesticides were reported to have increased during this period, concurrently increasing is also the prices of food crops and animal products. It is therefore fair to say that the increase in farming inputs is what has been transferred unto the farm gate prices of food crops and farm animal products.

From the survey, 83.1 percent of respondents are of the opinion that the government may not be doing enough to support agriculture may not be far from reality. The survey also captured 8.8 percent of farmers as being beneficiaries of the Governments “Planting for Food and Jobs” Policy. The implication is that, survey may have sampled farmers who may not be directly receiving any support for Government. However, it is fair to say that, from the announced alleviation measures by the Government, there is not agriculture specific alleviation measures currently in place.

“we need more help as farmers in the north” A male respondent from the Upper West Region

Figure 11: Has Government done enough to cushion farmers during this COVID-19 pandemic?



Source: Field Data, 2020

IMPACT ON EMPLOYMENT

The impact of COVID-19 on the economy of the world is well researched and written about. According to the Ghana Business Tracker Survey, “35.7 percent of business establishments had to close during the partial lockdown, with 16.1 percent continuing to be closed after the easing of the lockdown, with firms in the accommodation and food sector being the most affected (24.0 percent had to close)⁹”.

⁹

https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Business%20Tracker%20Brief%20Report_GSS_web.pdf

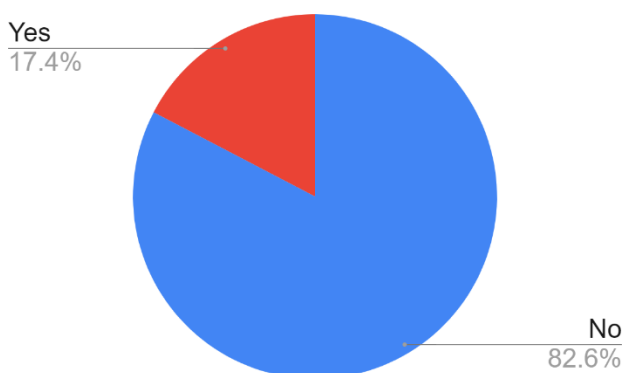
The study showed that (17.36 percent) of the respondents have lost their jobs. Still on job loses, the survey also showed that 7.2 percent of respondents know at least 1 person¹⁰ who had also lost their source of livelihood due to the COVID-19 pandemic in Ghana, and 57.8 percent also knowing at least 1 business owner who has stopped operating due to the COVID-19. This is not unusual as many SMEs have been forced to close down due to the social distancing measures put in place by the Government. Work operations not considered to be essential have been barred from operating since April, 2020. Recent policy announcements have seen some gradual easing of their restrictions.

“I work at a guest house and they sacked most of us. Government has not helped” A male respondent from Central Region

“Please support the livelihoods of Ghanaians. Private school teachers are in dire need of support. Some schools haven’t paid their teachers since March. The government should seek out to help these teachers and their livelihoods”. A male respondent from Greater Accra Region

The survey indicates that access to food (83.3 percent) and health services (77.3 percent) have been fairly okay for the majority of the respondents. This is particularly good as these are essentials that citizen’s need at all times. The recommendations from the Presidency for citizens to adopt healthy eating habits¹¹, particularly the eating of local dishes could only be possible if their access to food supply was not hindered by high prices.

Figure 12: Have you lost your job/business during the COVID-19 pandemic?



Source: Field Data, 2020

¹⁰ Only 4 percent of business establishments indicate that they laid off workers according the Ghana Business Tracker survey.

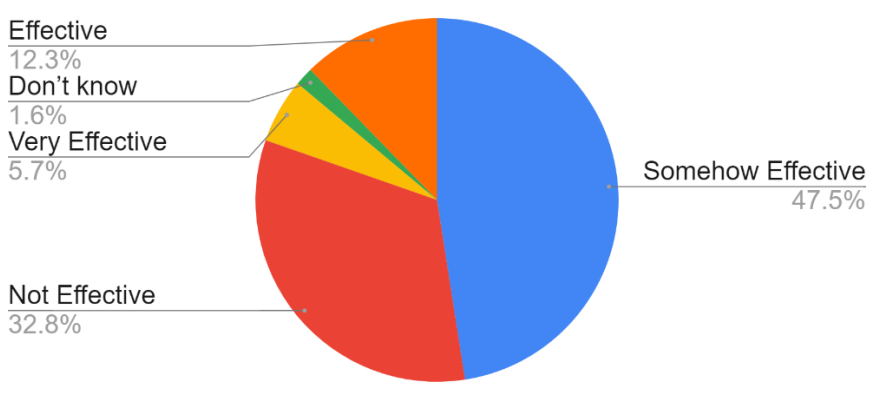
¹¹ The President in his address on May 10, 2020 among many other recommendations advise Ghanaians to eat local delicacies as a way of boosting their immune system. <https://www.myjoyonline.com/news/national/social-media-reacts-to-akufo-addos-9th-address-on-covid-19-crisis/>

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

When asked if they would consider the overall effort of the GoG measures to be effective, 42.7 percent ranked it as somehow effective and 32.8 percent ranking it as not effective. The survey also indicates that, 65.4 % of respondents are of the opinion that the government could have done more to cushion the plight of the poor and vulnerable.

Figure 13: Has Governments measures to Contain the Coronavirus been effective?



Source: Field Data, 2020

PRECOMMENDATION

From the findings and analysis, the following recommendations are made for governments consideration and action as the coronavirus is yet to be eradicated.

- Many more businesses are yet to apply for support from the Coronavirus Alleviation Programme despite the fact that they have been affected by the pandemic. We also suggest a collaboration between the NBSSI and Metropolitan, Municipal and District Assemblies to decentralise application processes to the zonal or area council levels so that more small-scale business owners who are not technologically inclined can apply and have access to the loan. To promote transparency, the board should inform applicants of the range of funds they could apply for and give them reasons for unsuccessful applications. In as much as the support is financial, the NBSSI could also consider support in form of equipment/inputs and provide coaching to business on internet marketing.
- In as much as all Ghanaians are benefiting from the electricity subsidy, it is perceived to be populist or 'blanket' intervention. The belief is that such reliefs should be extended to only the poor and vulnerable. With respect to the relief on water bills, while more urban

dwellers are benefitting, others are not because they buy water from tankers and at exorbitant prices. This renders the relief unfair to such citizens, thus widening the inequity gap. In this regard, we recommend that in the short-term government should extend coverage of the supply water by the Private Water tankers in the to areas that are not under Ghana Water Company. In the medium to long term, Government should work assiduously on the social protection systems of the country, fast track to complete the household registry which will help to identify the poor for such interventions so that they can benefit the most.

GoGs response to education is deemed to be inadequate though it is running television and radio learning programmes for schools. The Ministry of Education and the Ghana Education service should consider providing interactive digital learning platforms for schools to make the lessons more effective and to boost the interest of children in learning. Infrastructural provision should be made to cater for the internet connectivity

Also, Government should liaise with rural media houses so that their platforms can be used to educate pupils in the rural areas who are not benefiting from the online and television learning

- As many farmers have their businesses affected in terms of sales, Government need to provide subsidies on farm inputs such as fertilizer and seeds for the farming season.