

# BASELINE INSIGHTS & OPPORTUNITIES

A mixed methods study on the impacts of the COVID-19 crisis on low and middle income people in **Ghana** and opportunities for policy and programmatic intervention

05 Feb, 2021



# Contents

1.	<a href="#"><u>Introduction</u></a>	3
2.	<a href="#"><u>Research methods</u></a>	4
3.	<a href="#"><u>Country overview &amp; insights summary</u></a>	5
4.	<a href="#"><u>Insights &amp; opportunities</u></a>	11
a.	<a href="#"><u>Financial health &amp; livelihoods</u></a>	12
b.	<a href="#"><u>Awareness &amp; access to support services</u></a>	52
c.	<a href="#"><u>Attitudes &amp; psychological well-being</u></a>	71

# 1. Introduction

**Ghana registered the first confirmed COVID-19 case on March 14, 2020. Starting March 16, the government adopted sweeping social distancing measures and travel restrictions to avert an outbreak.**

On March 23, Ghana closed all its borders to travelers. As an oil exporter, Ghana is significantly affected by the volatility in oil prices. All of this in the context of a national presidential election created an even more precarious situation.

As the COVID-19 pandemic has progressed and national lockdowns lifted in places, people have started to see some respite, but many still struggle to cope with the financial and psychological setbacks. Food insecurity is a reality for many, whose mounting debts are still unpaid and income volatility is high. Social relationships have both provided for and become strained due to the toll that the pandemic has taken on individuals and communities.

Contested election cycles, closure of international borders, lack of governmental aid and limited support from the international community have further magnified the issues due to COVID-19. As the pandemic continues, the negative impact on sectors like education, mental health, gender equality, access to primary healthcare, security & violence, access to information, food security & agriculture, livelihoods & informal sector, among others has started to become evident.

Most decisions require trade-offs, as delivering on one can mean jeopardising the other, particularly for majority of the population who survive on low incomes and have minimal access to support. Public, private and third-sector responses must navigate these stark choices, recognising if they are unable to help their vulnerable populations survive both the public health and economic crises, progress could be handicapped for a generation.

**OSIWA** has partnered with **Dalberg** to conduct a mixed methods study to understand the social, economic, financial and psychological impacts of COVID-19 on low and middle income people in Mali, Niger, Burkina Faso, Côte d'Ivoire, Ghana and Senegal as well as the reach and efficacy of policy and programmatic support targeted at these communities.

Our study builds on and improvises the mixed methods research methodology evolved during similar work in Nigeria and Kenya in April-May 2020. For this study, we conducted the following across all 6 countries:

- In-depth remote Human Centred Design (HCD) interviews with 74 participants
- Macro analysis of existing programmatic and policy responses, reports and surveys on the impacts of COVID-19
- Phone-based survey, to test emerging findings and insights, with a nationally representative sample
- Expert interviews with NGOs/CBOs

Our hope is that by capturing representative human stories backed by data, and identifying unmet needs, we can inform OSIWA's decision making process and engagement across West Africa and compel a compassionate and effective policy and programmatic response across the national and international community.

**We structured our research around four main thematic areas**, for which we generated findings, insights, and programmatic policy recommendations:

- Financial health & livelihoods
- Awareness & access to support services
- Attitudes & psychological wellbeing
- Programmatic/policy gaps & best practices

**However, we believe there are opportunities and scalable interventions that can support many low and middle income people survive this crisis.** We hope the outputs of this study can play a pivotal role in helping ensure that both the response and recovery is anchored on the needs of the many vulnerable in our society.

## 2. Research methods



### RESEARCH THEMES

#### 1. Financial health & livelihoods

We explored the impact of COVID-19 on people's financial health, including changes in people's financial behaviors and attitudes since the crisis began; the drivers of income loss and impact on livelihoods; and strategies to cope (e.g. borrowing, new income generation, relocation, cost-cutting, risky behavior like theft, gambling).

#### 2. Awareness & access to support services

We mapped awareness of and access to health services and information; economic and financial support programmes; schooling and education programmes; needs, capability, behaviours, and preferences of vulnerable people across different types of support services; and trusted people/channels for disseminating information during the crisis.

#### 3. Attitudes & psychological wellbeing

We assessed pervasive attitudes towards different aspects of the pandemic response; the effect of the crisis on mental health; potential drivers of poor mental health such as time poverty, overcrowding, anxiety, community unrest, and gender-based violence.

#### 4. Programmatic/policy gaps & best practices

We identified public, private and third-sector response and corresponding gaps; local or international best practices that could be scaled; and broader macro-economic trends and sector-specific pressures that are likely to shape the crisis in the months ahead.

# 3. Ghana

Country overview & insights summary



# Ghana overview

## COUNTY PROFILE

Population size: 30.42<sup>[1]</sup>  
 % Urban population: 56.71<sup>[2]</sup>  
 % Rural population: 43.29<sup>[3]</sup>

Health spending per capita:  
 77.91USD<sup>[4]</sup>  
 Physicians per 1000: 0.136<sup>[5]</sup>

Labor force: 13.22M<sup>[6]</sup>  
 % Unemployment: 4.51<sup>[7]</sup>  
 % Employment in  
 agriculture: 28.46<sup>[8]</sup>  
 % Employment in industry:  
 22.19<sup>[9]</sup>  
 % Employment in service:  
 49.36<sup>[10]</sup>

## GOVERNMENT FISCAL POLICIES <sup>[11]</sup>

- 1) Committed a total of GHc 11.2 billion to face the pandemic and its social and economic consequences
- 2) Programme to support selected industries (e.g., pharmaceutical sector supplying COVID-19 drugs and equipment), support SMEs, finance guarantees and first-loss instruments
- 3) Build or upgrade 100 district and regional hospitals, and address availability of test kits, pharmaceuticals, equipment, and bed capacity
- 4) GHc 600 million were used initially to support preparedness and response.
- 5) The government plans to cut spending in goods and services, transfers, and capital investment (also reflecting the lower absorption capacity due to the pandemic), for a total of at least GHc 1.1 billion (0.3 percent of GDP)
- 6) The government has agreed with investors to postpone interest payment on non-marketable domestic bonds held by public institutions to fund the financial sector clean-up for about GHc 1.2 billion (0.3 percent of GDP).

[12] Ghana Covid-19 data as of the completion of HCD research



[1]United Nations Population Division, World Population Prospects: 2019 Revision.  
 [2]United Nations Population Division, World Urbanization Prospects: 2018 Revision.  
 [3]World Bank staff estimates based on the United Nations Population Division's World Urbanization Prospects: 2018 Revision.  
 [4]World Health Organization Global Health Expenditure database ( apps.who.int/nha/database ).  
 [5]World Health Organization's Global Health Workforce Statistics, OECD, supplemented by country data.  
 [6]Derived using data from International Labour Organization, ILOSTAT database. The data retrieved in June 21, 2020.  
 [7]International Labour Organization, ILOSTAT database. Data retrieved in September 20, 2020.  
 [8]International Labour Organization, ILOSTAT database. Data retrieved in September 20, 2020.  
 [9]International Labour Organization, ILOSTAT database. Data retrieved in September 20, 2020.  
 [10]International Labour Organization, ILOSTAT database. Data retrieved in September 20, 2020.  
 [11]<https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#G>  
 [12] JHU CSSE COVID-19 Data

# Ghana insights summary

## FINANCIAL HEALTH & LIVELIHOODS

- 1** **FOOD INSECURITY** - Food prices have risen drastically because of increased transportation costs and fewer traders in the market. For the already struggling workforce in vulnerable employment, this has resulted in families consuming fewer meals in a day than they used to or limiting their portion sizes.
- 2** **AGRI & FOOD VENDORS** - The food and agriculture sector has suffered a blow due to an increase in inputs' cost because of the closure of borders. Many farmers are no longer able to import inputs such as pesticides and fertilizers from the suppliers they once relied on, and a shift in budget priorities for households has resulted in the closure of businesses, reduced revenue, or a change in service offering for businesses.
- 3** **FINANCIAL STRATEGIES** - People contribute less to savings groups and platforms and are quickly depleting their cash reserves due to reduced income. With the lack of trust in the government's ability to provide the necessary support, many turn to private lending institutions to secure quick loans to make ends meet.
- 4** **DIGITAL ADAPTABILITY** - The pandemic has forced a rapid shift towards digitization, with sector and age being the primary determinant in a person's ability to adapt. Older people are typically unable to bounce back to the same degree as the young. Their inability to make a swift economic recovery can be attributed to many people working in informal sectors, often traders and agricultural workers or skilled laborers.
- 5** **CLOSURE OF SCHOOLS** - Many students' education completely stopped; despite many private educational institutions experimented with remote learning, parents rejected the idea as it was too expensive. This rejection was because, in addition to the continuation of school fees, parents also needed to purchase data bundles and additional tech equipment to allow their children to access the remote learning platforms.

## AWARENESS & ACCESS TO SUPPORT SERVICES

- 6** **SOCIAL PROTECTION** - The government has supported people by providing free electricity and water, although there is a perception that other forms of economic support are politicized and partisan and not available for everyone.
- 7** **ACCESS TO HEALTH INFORMATION** - The government gives weekly updates and directives on COVID-19 through TV and radio broadcasters, a highly trusted source of information for many people as it is timely, regular, and people can see the effects of any nationally broadcasted declarations of support in their surroundings.
- 8** **COMPLIANCE** - An initial reduced number of cases, easing of restrictions, and the failure of some government members and influential public figures in observing safety protocols have contributed to a relaxed attitude towards COVID-19 among people, which people fear could ultimately result in the second wave of infections.

## ATTITUDES & PSYCHOLOGICAL WELL-BEING

- 9** **PHYSIOLOGICAL IMPACT** - There is a fear that a return to lockdown would harm male household members' confidence in the future and their ability to provide for their families. Simultaneously, increasing the amount of unpaid work time for women and children increases their household responsibilities and increases their likelihood of suffering from further ill- physical and psychological health effects associated with Covid-19.
- 10** **RELIGIOUS ORGANISATION** - Religious organizations play a vital role in Ghanaians' mental well-being; many people credited their religious organizations for providing emotional support, pastoral care, and access to an extended network that members can leverage to find and secure job opportunities.

# Opportunities summary

## FINANCIAL HEALTH & LIVELIHOODS

**How might we strengthen vulnerable agricultural value chains to improve households' livelihoods?**

**How might we create feedback loops to inform policy design and aid distribution?**

**How might we lower the financial burden of school closures while ensuring students have access to quality education?**

- Maintain price stability by increasing transparency on market prices and providing vendors reliable access to markets to counteract supply chain disruptions.
- Link informal groups and CBOs to existing feedback mechanisms (e.g., toll-free lines and SMS channels) to strengthen communication lines on how government support programs are being carried out.
- Continue targeting specific groups for aid distribution (e.g., older women, school children), and ensure adequate systems to monitor distribution efficiency.
- Create economic opportunities by outsourcing the maintenance and upkeep of donated equipment to local community members
- Subsidize teacher costs at select private schools to support continued learning and strengthen teacher groups and unions to provide welfare support to teachers amidst learning disruptions
- Actively promote partnerships between NGOs and CBOs to expand assistance in remote areas and enhance CBOs' ability to provide longer-term support through a decentralized distribution process.

**How might we better support MSMEs to improve their cash flow and access to markets?**

**How might we improve older populations' digital readiness working in agriculture and industry to ensure smoother adaptation to technological shifts?**

- Support critical agricultural value chains by lobbying for essential service status to promote flows of essential goods and services, subsidizing imported inputs to lower costs, and granting concessional loans to agricultural businesses
- Promote coordination within sectors/value chains and encourage them to leverage government resources by aligning their decisions with government guidelines and support
- Provide favorable financing terms, including grace periods and alternative methods of credit, and trade-specific financing
- Support MSME-specific financial education programs and information sharing structures on available credit or grant facilities
- Support comprehensive and accessible digital adaptability programs that do any of the following: assist MSMEs to identify skills gaps, offer the best channels for teaching, provide infrastructure to support digital shifts, and promote the uptake of digital technologies in operational activities
- Leverage the power of partnerships to meet any of the above outcomes



# Opportunities summary

## AWARENESS & ACCESS TO SUPPORT SERVICES

**How might we ensure households have access to food despite geography, economic downturn, and income loss?**

**How might we use behavioral change strategies to incentivize compliance to COVID-19 measures?**

- Consider alternative means of food support, such as providing food inputs like seeds or cash transfers to promote local food markets. Always seek to uphold people's dignity in aid distribution
- Tap into existing social structures to inform, educate, and distribute financial support resources, including merry-go-round savings groups, women's groups, church groups, and self-help organizations
- Foster a conducive environment for NGOs to carry out development activities, considering measures such as visiting import duties and taxes or providing security services for on-ground activities
- Craft an engagement plan for groups that do not receive government support, including communication on alternative points of information or approaching timelines to apply for aid.
- Redirect funds from stalled government programs to boost cash transfers to vulnerable households

**How might we tailor communication on trusted channels to be more effective?**

- Ensure community leaders publicly exemplify compliance to COVID measures. Similarly, publicly celebrate local innovations and efforts towards encouraging compliance with COVID measures
- Focus on reframing COVID communication to inform and inspire action without spreading fear.
- Tailor existing communication on trusted channels to be more relatable to people's contexts and behaviors. Use different languages and relatable analogies, and disseminate information in accessible formats.
- Harness mental models from past pandemic experiences to create metaphors on how to prevent and manage COVID-19
- Use trusted channels to diversify layers of helpful information (e.g., mental health support or financial support); use highly accessible tools (such as social media) to counteract misinformation directly

# Opportunities summary

## ATTITUDES & PSYCHOLOGICAL WELL-BEING

**How might we strengthen religious organizations' ability to partner in the fight against COVID, advocate for mental health, and appeal for social cohesion?**

- Foster and strengthen partnerships between NGOs and religious organizations to create networks of psychosocial support. For example, consider recruiting and compensating church as community workers to strengthen local psychosocial support structures.
- Scale alternative childcare options to ease work transitions, including daycare services or mobile libraries where children can read while their parents work.
- Tailor communication strategies for religious groups, and equip religious leaders with talking points to help them facilitate healthy community dialogue on COVID-19
- Train religious leaders on mental health support and use church committees as a network of educators to pass on learnings to the community

**How might we create support structures that cater to the needs of men and women, enabling them to confidently transition to normalcy?**

- Encompass mental health as vital to holistic management of the pandemic through support services for patients, caregivers, health professionals, and the community at large
- Tailor pastoral care in religious organizations to different groups' needs. For example, using art as an outlet for children to express anxiety or fear healthily
- Support efforts to dispel cultural myths and norms around men vocalizing anxiety and fears. Leverage trusted community institutions such as church groups or men's groups to create safe spaces for conversation
- Support campaigns that help young people invest the current time in self-development, encouraging them to make the most opportunities once the economic situation is more favorable than the present.

# 4. Ghana

Insights & opportunities



## FOOD INSECURITY

Food prices have risen drastically because of increased transportation costs and fewer traders in the market. For the already struggling workforce in vulnerable employment, this has resulted in families consuming fewer meals in a day than they used to or limiting their portion sizes.

### Prioritisation of household budgets

The share of the workforce in vulnerable employment in Ghana was 69% in 2019.<sup>[1]</sup> Vulnerable employment captures the percentage of own-account workers and contributing family workers in the total workforce. They are typically more susceptible to hunger and poverty. During the pandemic, to ensure that there's food on the table, many have had to tap into personal savings and household reserves, prioritizing paying for necessities such as food. While abandoning items, they now consider a luxury, such as a trip to the mall.

### Child hunger & rationing of meals

Although there has been a decrease in food product prices from the farmers as they are slashing their prices to minimize wastage, this has not been reflected in the prices the end consumer pays due to increased transport costs and fewer market traders. The end consumers have witnessed an increase in food prices, and for the already struggling workforce in vulnerable employment, this has resulted in families consuming fewer meals in a day than they used to or limiting their portion sizes. There is a more significant burden on families to cater to children's meals at home, with schools closed. The number of school children missing out on free school meals due to Covid-19 is reported to be 1.700,00.<sup>[2]</sup>



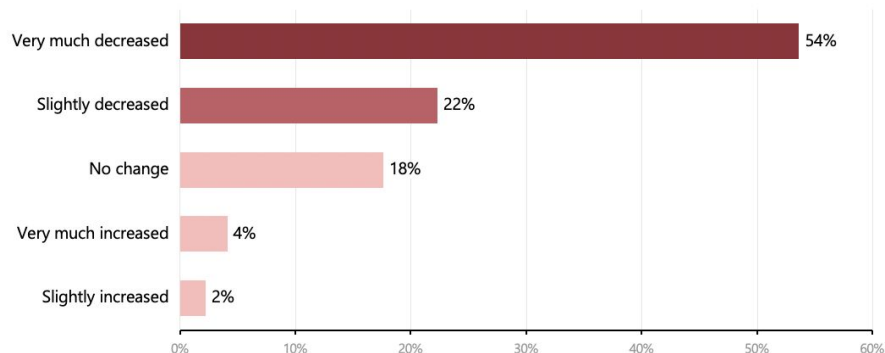
[1] ECOWAS, Humanitarian and Social Indicators, 2019 Dalberg analysis

[2]<https://www.oecd.org/coronavirus/policy-responses/when-a-global-virus-confronts-local-realities-coronavirus-covid-19-in-west-africa-8af7f692/>

***“When covid hit, we didn’t have that much to survive on. We used to have our friends come around, and we would cook for them, but now we can barely afford to feed ourselves, so we had to stop that.”***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

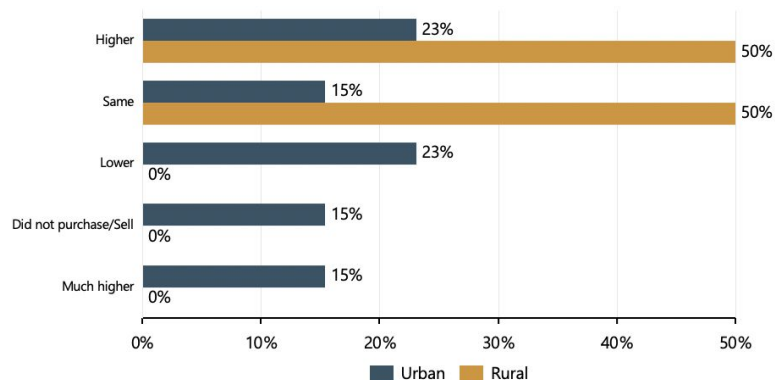
How has COVID-19 changed your household's income?



## REDUCED INCOME

With people losing their jobs and business revenues declining due to the impacts of COVID-19, many people have suffered a loss of income. There is a very high decrease in household incomes. **54% of the respondents interviewed reported a very high decrease, followed by 22% of respondents who noted a slight decline** in the household income. Along with the lower-income people are earning, there has been an increase in food prices **23% of urban respondents and 50% of rural respondents reported having a higher change in the price of food items since the pandemic began.**

Was the price you paid for food items higher, lower or about the same as usual?





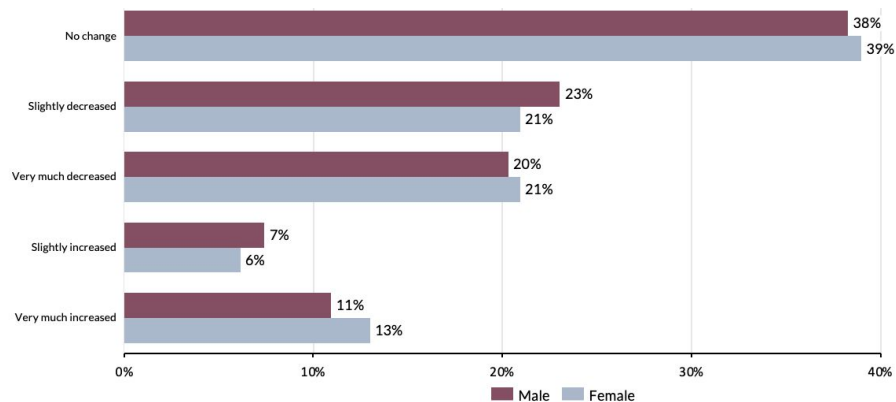
*“Food prices went up because there were challenges in transport. Right now, garri is up by 5 Cedis, so if you used to eat three times a day, you have to eat twice now.”*

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

## CHANGES IN FOOD CONSUMPTION

38% of women reported no change in food consumption in their household due to COVID-19, compared to 39% of men. However, 23% of men and 21% of women reported a slight decrease in their households' food consumption. A further 20% of men and 21% of women reported significant declines in food consumption in the home due to COVID-19.

As a result of the COVID-19, have there been changes in food consumption in your household per person? Has it:





***“Sending my kids to the mall to have fun is no longer a priority. I tell them that I don't have the money to afford such things and it's more important to have food at the table at the end of the day.”***

Vida, 38 years old, Male | Trader | Urban, Accra, Ghana.

---

***“I have realized that a lot of people have lost their jobs or their salaries have been reduced so they have less money in their pockets to buy things... people would rather buy food than buy utensils when you don't have anything to cook in them.”***

Vida, 38 years old, Male | Trader | Urban, Accra, Ghana.

---

***“We've had to cut down on some things. I can't go to the market as much as I used to. We've even reduced the amount of money we spend on food. I now make soup and spread it over days.”***

Azumah, 41 years old, Female | Food vendor | Rural, Akyem-Breman, Ghana





**AGRI & FOOD VENDORS**

The food and agriculture sector has suffered a blow due to an increase in inputs' cost because of the closure of borders. Many farmers are no longer able to import inputs such as pesticides and fertilizers from the suppliers they once relied on, and a shift in budget priorities for households has resulted in the closure of businesses, reduced revenue, or a change in service offering for businesses.

### Government restrictions

Ghana's government has taken decisive action to curb COVID-19, including the closure of borders, the introduction of lockdown, and cessation of movement. These restrictions have significantly impacted the food sector. Many businesses in this industry were forced to shut down or change their service offerings after suffering losses and depleting their cash reserves.

### The slowdown in imports & exports

With the closure of borders, farmers are no longer able to import inputs such as pesticides and fertilizers from the suppliers they once relied on, causing the cost of inputs and production to shoot up. Out of the firms reporting difficulties in business in Ghana, 84.6% report that this is due to products not being available, while 42.3% of firms with problems sourcing inputs say that the costs have increased. This price increase has affected profit margins.<sup>[3]</sup> Ghana is projected to experience a severe economic loss through 2021 due to the combination of the oil price shock and decreasing cocoa prices. A loss of \$3.7 billion in 2020, followed by 1.6 billion in 2021, resulting in a loss of 7.5% GDP of the projected 2020 GDP<sup>[4]</sup>.

### Change in customer behavior

Market food vendors are witnessing less traffic to their businesses due to people spending more time at home during the lockdown and making their food or adjusting their household budget due to income loss. This reduction in footfall has forced many vendors to dig deep into their savings to make ends meet or completely shut down their businesses as they cannot afford to run at a loss. 36% of firms have had to close during the partial lockdown, with 16% staying closed. Of the firms that remain open, 88% of them have experienced a reduction in sales.<sup>[5]</sup>



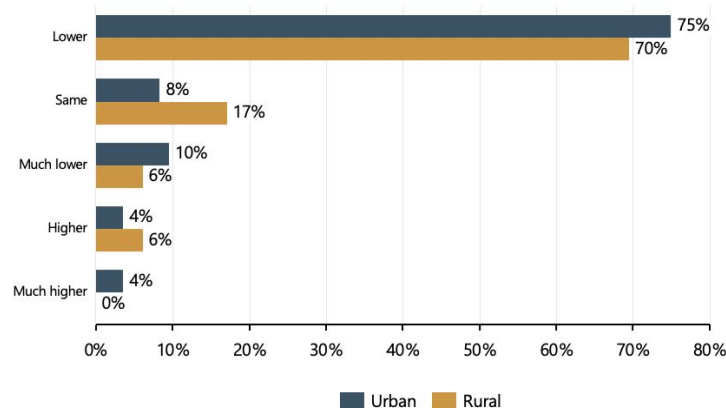
[3, 5] UNDP, How COVID is affecting firms in Ghana, 2020

[4] Dalberg analysis, 2020

***“When the lockdown happened, it was hard for me to get inputs and to get my goods to the market. Instead of selling yams at 1500 Cedis, it had to go down to 1000 Cedis.”***

Yakubu, 55 years old, Male | Farmer | Rural,  
Techiman, Ghana

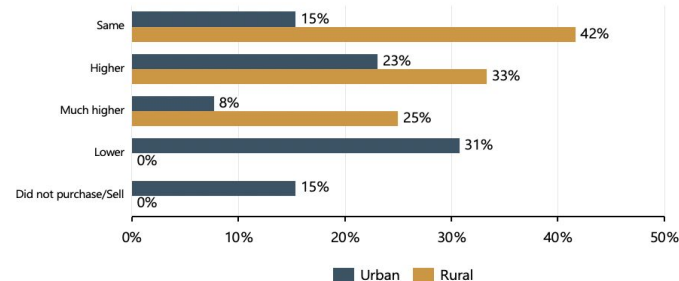
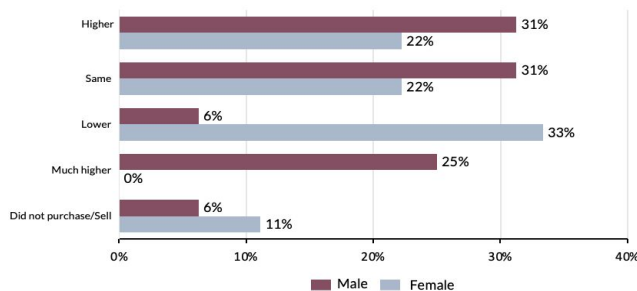
Your monthly income was higher, lower or about the same as usual?



## INCREASE IN PRICE OF INPUTS

Businesses have witnessed a decline in revenue and income since the onset of the COVID-19 pandemic. **75% of urban respondents and 70% of rural respondents reported lower monthly income in their businesses since the pandemic began.** This decline in business revenues significantly impacts agriculture sectors and farmers, with **22% of women reported a higher price for inputs than 31% of men.** **15% of urban respondents and 42% of rural respondents reported a higher cost for inputs.**

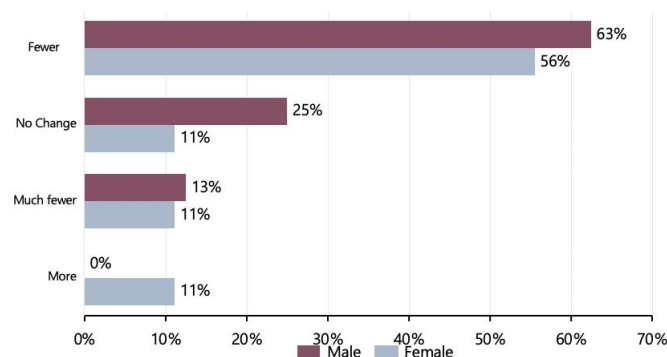
Was the price you paid for inputs ( fertilizer, seeds, poultry feed, vaccines) higher, lower or about the same as usual?



*“Covid has disrupted my business majorly. It has reduced the number of people who come to buy food. I have stopped making the food because it was not selling as much and this was eating into my capital... I just sell water now.”*

Azumah, 41 years old, Female | Food Vendor | Rural, Akyem-Breman, Ghana

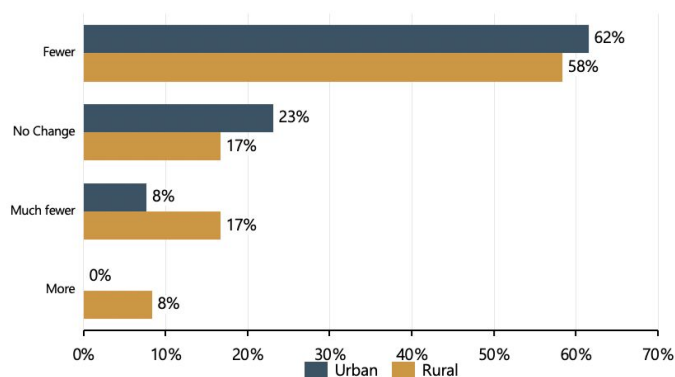
Have you sold more or less produce from your farm or livestock?



## REDUCTION IN SALES

There was a reduction in sales for many farmers in Ghana. **62% of urban respondents and 58% of rural respondents reported fewer sales of produce** from their farm or livestock since the pandemic began. Men felt disproportionately affected by the reduction in sales as **56% of women and reported fewer sales of produce from their farm or livestock since the pandemic started, compared to 63% of men**

Have you sold more or less produce from your farm or livestock?





***“Covid has disrupted my business majorly. It has reduced the no of people who come to buy food... A lot more people are staying home during lockdown so they are eating at home.”***

Azumah, 41 years old, Female | Food Vendor | Rural, Akyem-Breman, Ghana

Azumah is a 41-year-old wife and mother of 6, who works as a food vendor in Akyem-Breman. Azumah has sold food for the last nine years and boasts of being one of the most popular vendors in her area because she is affordable, friendly, and can often make something for anyone.

Before the pandemic hit Ghana, Azumah could make enough money to support her ailing husband and six children and take them through high school, but her income has since been cut down by half. Azumah says that the lockdown and restriction of movement meant more people were staying at home and cooking their own food. Additionally, the loss of jobs and pay cuts among many people resulted in them preferring to buy raw ingredients and cook for themselves to save costs.

With food prices increasing while her sales decline, she has been forced to pivot from selling cooked food and is now selling water in order to make ends meet. She has also stopped saving in her savings group and is not eating into her reserves to support her children's education.



***“Because there were fewer people collecting produce from the farm, I was selling at a lower price... When demand for products is low, you’re begging people to come and buy, and your product will go bad if you don’t sell, so you have to reduce the price.”***

Yeboa, 47 years old, Male | Farmer | Rurban, Asowka, Ghana

***“Things didn’t go well for farmers. If you take a loan to cultivate and things don’t go as planned, what do you do? I should start planting soon, but I don’t have capital because things didn’t go well because of the lockdown.”***

Yakubu, 55 years old, Male | Farmer | Rural, Techiman, Ghana



**FINANCIAL STRATEGIES**

People contribute less to savings groups and platforms and are quickly depleting their cash reserves due to reduced income. With the lack of trust in the government's ability to provide the necessary support, many turn to private lending institutions to secure quick loans to make ends meet.



### Community savings groups

People tend to use group and family savings such as susu, which is a traditional informal banking system. Due to a decrease in income, people can no longer contribute to the scheme or repay their credit, so they all stopped saving. Many are now tapping into their savings to meet their needs.

### High-interest rates

There is an overwhelming fear of accessing bank loans, citing high-interest rates and a lengthy application procedure. Despite having similar or higher interest rates, many people still prefer to use mobile network operators such as MTN or money lending platforms such as FIDO, which offer quick and easily accessible short-term loans. Top of the list of three policies Ghanaian firms desired as an intervention to cope with income loss during this period was the ability to access loans with subsidized interest rates.<sup>[6]</sup>

### Low trust in government aid

Although there is an awareness of government facilitated aid for businesses, people are hesitant to seek their support due to the low trust in the government's ability to provide the necessary support. Some people cited past reports in the mismanagement of funds, cases of corruption, a lack of support lines for assistance, difficulties obtaining requirements, and a long lead time to be among the reasons they were hesitant to seek government aid. 25.4% of firms reported increased difficulty in accessing finances during this period. Micro firms (75.2%) and small firms (77.7%) are the most likely to say that they face cash flow issues.<sup>[7]</sup>



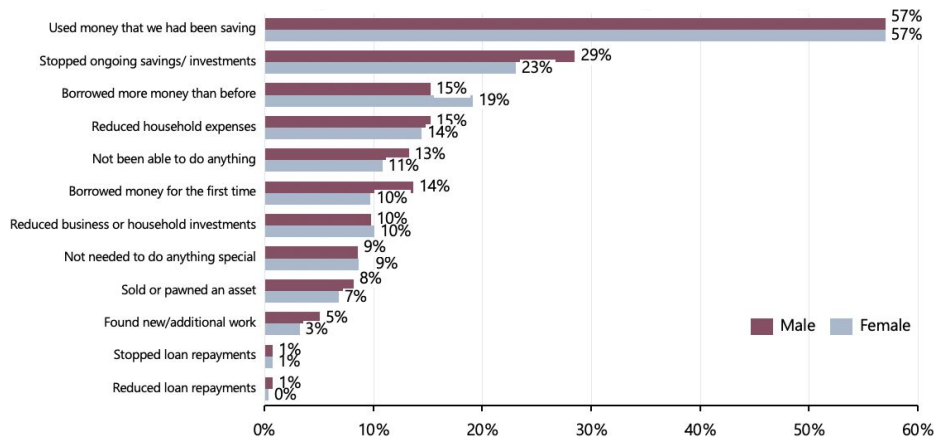
[6, 7] UNDP, How COVID-19 is affecting firms in Ghana, 2020



***"I was saving in multiple accounts before the lockdown because I believe you can't put all your eggs in one basket. Now I have started putting everything in one bank because I don't have that much money any more."***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

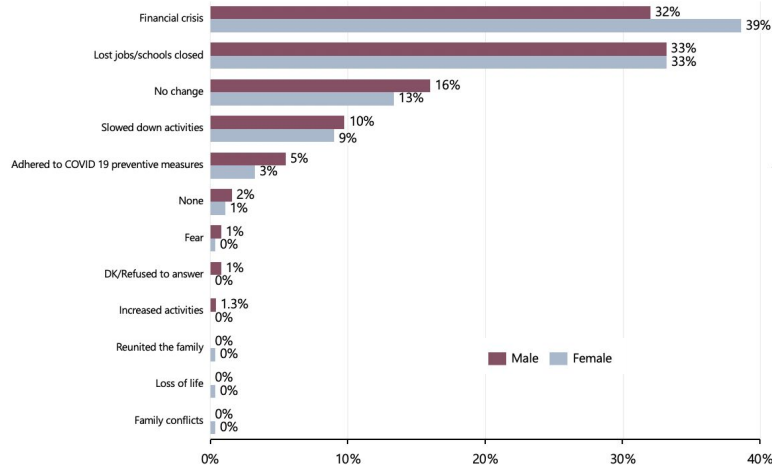
**As a way to cope with the COVID-19 situation, have you or anyone in the household had to do any of the following**



## DEPLETING SAVINGS

The majority of Ghanaians believe that the most significant effect of COVID-19 has been the impact it has had on their finances. **39% of women surveyed reported financial crisis as the most significant effect of COVID-19 on their households than 32% of men.** This financial crisis implies that many are depleting any reserve they may have had. **57% of both men and women reported having used the money saved as a coping mechanism** to manage losses. According to the same data, **29% of men and 23% of women have stopped any ongoing savings** they were previously doing to cope with the pandemic.

**What has been the most significant effect of the COVID-19 on your household?**



***“I was saving in multiple accounts before the lockdown because I believe you can’t put all your eggs in one basket. Now I have started putting everything in one bank because I don’t have that much money anymore.”***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

---

***“I save in a susu... I mainly save for my children’s future. I want them to go to good schools. Before covid, I would save about 5 Cedis a day. At the moment, I have completely stopped saving.”***

Azumah, 41 years old, Female | Food Vendor | Rural, Akyem-Breman, Ghana

---

***“I took a loan from Fido because MTN was delaying. With Fido, I was advised by a friend that you can get the money that same day. I use mobile money because it is straightforward to cash out and access your money.”***

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra



**DIGITAL ADAPTABILITY**

The pandemic has forced a rapid shift towards digitization, with sector and age being the primary determinant in a person's ability to adapt. Older people are typically unable to bounce back to the same degree as the young. Their inability to make a swift economic recovery can be attributed to many people working in informal sectors, often traders and agricultural workers or skilled laborers.

### Ghana's skills gap

There is a demand-supply gap for all skills identified as essential for the future workforce. This gap implies a greater demand for these skills than their supply in the economy. This gap is even more severe in Sub-Saharan Africa and Ghana, particularly in critical and analytical thinking, problem-solving, and technology application.<sup>[8]</sup> Ghana's skills deficit was laid bare as the government's imposed COVID-19 restrictions took hold, making it very difficult for formal sector workers to do their jobs successfully. Ultimately, 38% of firms reported reduced workers' wages (corresponding to 28% of employment in the private sector). 3.5% of firms say having laid-off workers, corresponding to 2.3% of jobs.<sup>[9]</sup>

### Adoption of new technology

Despite the lack of support on the one hand and the lack of opportunities, people's resilience to cope with the crisis is reflected in their ability to find alternatives to overcome the difficulties. Some younger people demonstrated the ability to adopt new technology to recover as quickly as possible. Simultaneously, it was noticeable that older people have been unable to bounce back to the same degree. Their inability to make a swift economic recovery can be attributed to many informal sectors, often traders and agricultural workers or skilled laborers.



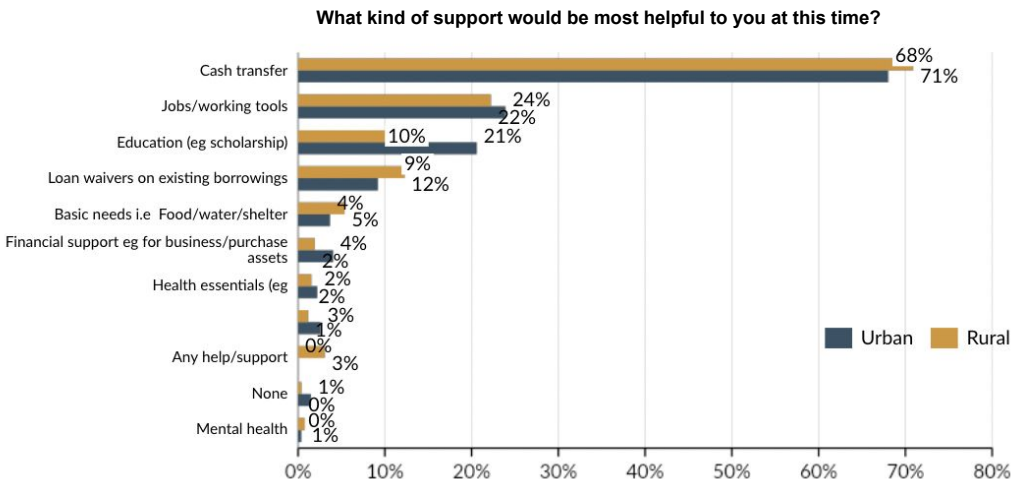
[8] IFC, *Digital Skills in Sub-Saharan Africa Spotlight on Ghana*, 2019

[9] UNDP, *How COVID Is affecting firms in Ghana*, 2020



*“My work [copywriting and advertising] hasn't been affected. I just had to work from home. We had work with clients wanting to run more ads for their businesses. We got busier than we thought we would.”*

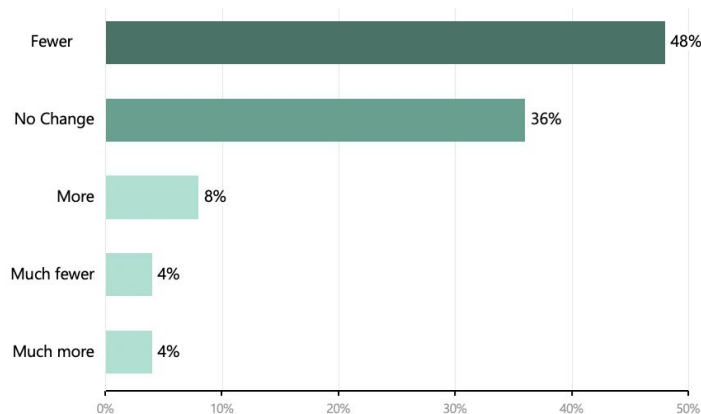
Bridgette, 26 years old, Female | Copywriter | Urban, Accra, Ghana



## LACK OF ECONOMIC OPPORTUNITIES IN TRADITIONAL ROLES

As a way of coping with the COVID-19 pandemic, Dalberg's phone survey found that most households hired fewer laborers to work on their farm, as reported by **48% of the respondents**. With the loss of income and limited economic opportunities available, most Ghanaians, after cash transfer, said that 'Jobs and working tools' would be the most helpful kind of support to them at this time. **24% of urban respondents and 22% of rural respondents reported that jobs/working tools would be the most helpful kind of support to them at this time.**

**As a way to cope with the virus, has your household had to do any of the following farm activities differently from how you would normally have done them? Hired more or less labourers to work in your farm?**





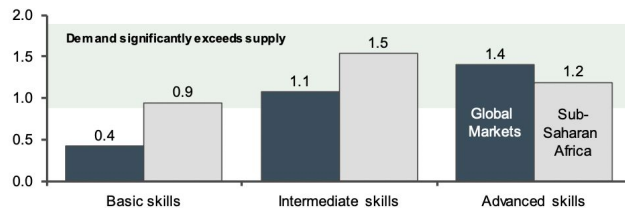
*“After covid hit, everyone and every company had to start thinking about how they could go digital and since I have been in this space for a lot longer than most people in this space, I was able to capitalise on that very quickly.”*

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

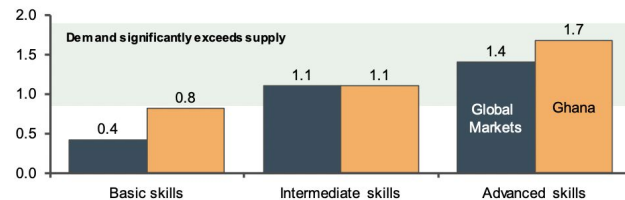
## DEMAND-SUPPLY GAP IN DIGITAL SKILLS

There is a strong demand for digital skills in Sub-Saharan Africa and Ghana due to the digitization and automation of industries such as agriculture, manufacturing, and services. According to a study by IFC, (Digital Skills in Sub-Saharan Africa Spotlight on Ghana, 2019), **there will be 230 million “digital jobs” in Sub-Saharan Africa by 2030.** Employers in Ghana cited a range of obstacles when recruiting, including an undersupply of digital talent, a lack of relevant skills even in recruits who have had digital training, and a lack of information and communications technology equipment.

Sub-Saharan Africa



Ghana



***"I decided to start a YouTube channel to push the youth to agriculture. YouTube is a popular channel among the youth. When they go there, they find these videos, learn and try these things. Through these videos, I know about 50 people who have started farming."***

Yeboa, 47 years old, Male | Farmer | Rurban, Asowka, Ghana

---

***"My mum doesn't understand this concept of working from home. She thinks I'm messing around and talking on the phone. I think she would prefer I be all dressed up, going to the office and coming back in the evening. I think this is because our culture is still structured in that way, and that's what she knows."***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

---



***“In Ghana, we are not used to this whole work from home system, and most people in the country have not fully adapted to this situation. Most people think people that work online are just fraudulent.”***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

Festus is a 25-year-old IT professional who currently lives in Accra with his mother. He has a bachelor's degree in Systems Engineering and has always worked with computers. He has been working in graphic design and branding for the last six months after losing his previous office assistant job during the pandemic. He had initially been asked to stay home due to the lockdown, but after messaging his previous employer severally to follow up, he was informed that they could no longer afford to keep him on. This has been the case with several businesses in Ghana that have had to reduce wages or lay off employees.

Festus had to re-advertise himself and take up some side jobs to stay afloat until he heard about an opportunity in the digital space through his pastor. He attributes his ability to secure his current position to his young age and experience working with computers. His mother, whom he lives with and supports, does not understand this work-from-home model and would prefer if he dressed up and found an office job.

Festus says, “After covid hit, everyone and every company had to start thinking about how they could go digital. I feel like as a country, we are getting there but are not yet fully there. I am grateful to have been an early adopter of digital in Ghana.”





### CLOSURE OF SCHOOLS

Many students' education completely stopped; despite many private educational institutions experimented with remote learning, parents rejected the idea as it was too expensive. This rejection was because, in addition to the continuation of school fees, parents also needed to purchase data bundles and additional tech equipment to allow their children to access the remote learning platforms.

### Loss of income due to school closures

With the mandate for school closure, teachers working in government schools continued to receive their salaries. In contrast, teachers in private schools were forced to find alternative ways to educate students to make money and stay afloat. Many private educational institutions initially experimented with remote learning; however, many parents rejected the idea due to the high cost incurred.

### The education gap is widening

Many high socioeconomic statuses can still access education through privately hired tutors, who are often too expensive for people from lower socioeconomic classes. Learning for children in low-income households has suffered because access to educational resources depends on digital tools and devices, the internet, and the ability to hire private tutors. Parents have been forced to play the role of teacher, further increasing their time poverty.

### Child hunger

The closure of schools has also increased parents' burden to provide food for their school-going children who received food in school. It has been reported that the number of school children missing out on free school meals due to COVID-19 is 1,700,000.<sup>[16]</sup>

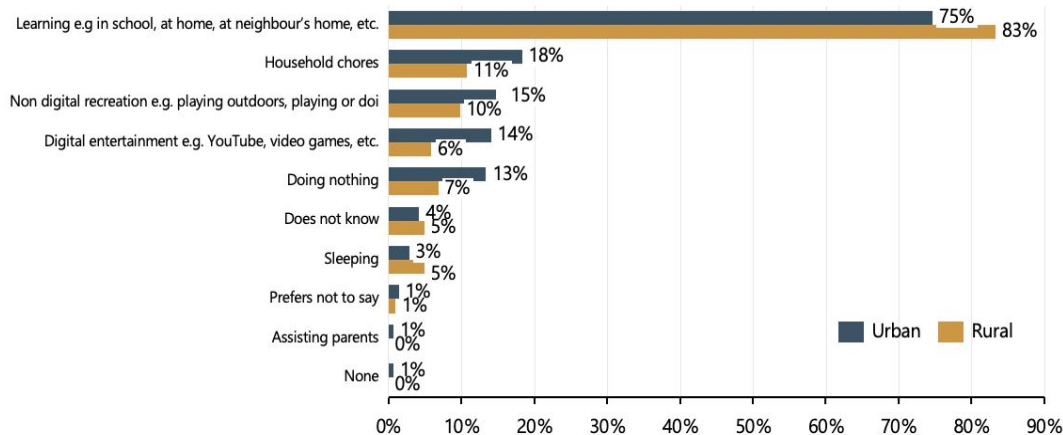
[16,7]<sup>[1]</sup><http://www.oecd.org/coronavirus/policy-responses/when-a-global-virus-confronts-local-realities-coronavirus-covid-19-in-west-africa-8af7f692/>



*“We’ve been out of school for seven months now... Beginning March, classes had been running online but stopped in July. Parents were complaining about internet services. Data is costly here. Internet is also not stable where we are, so children do not show up for classes.”*

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

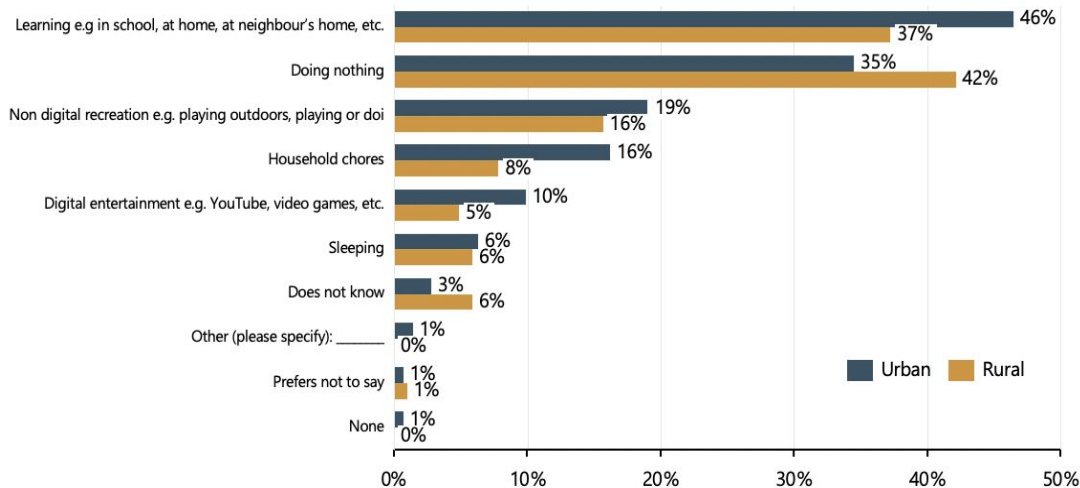
How did your child spend most of their time before the COVID-19 pandemic?



## DECREASE IN LEARNING

75% of urban respondents and 83% of rural respondents reported their children had spent most of their time engaged in learning, e.g., in school, a neighbor's home, before the pandemic. However, there was a sharp decrease in learning during the pandemic, with 46% of urban respondents and 37% of rural respondents reporting their children have spent most of their time engaged in learning, e.g., in school, a neighbor's home during the COVID-19 pandemic.

How did your child spend most of their time during the COVID-19 pandemic?





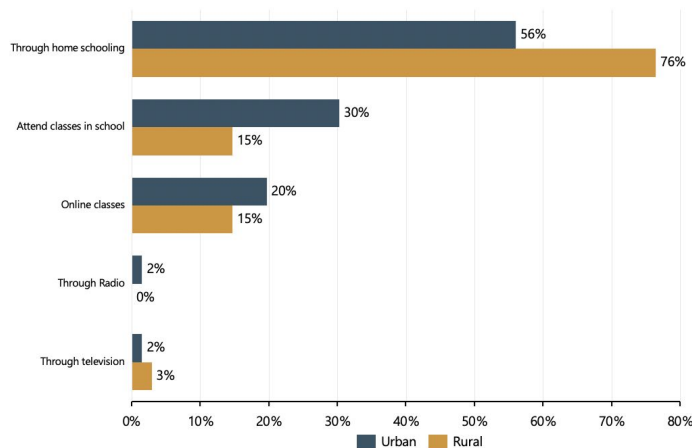
*“It's been a major challenge getting the kids to study, and when I try to make them, they don't want to do it because they don't see me as a teacher and think they can get away with it without being disciplined.”*

Eunice, 29 years old, Female | Pre-school Teacher | Rural, Abokobi, Ghana

## HOME SCHOOLING

Although learning had somewhat continued after schools' closure during the pandemic, **56% of urban respondents and 76% of rural respondents reported learning being done through homeschooling** during the COVID-19 pandemic. **Online classes were attended by 20% of urban respondents as compared to 15% of rural respondents.**

How is learning done?



***“The school that my children go to allows online classes, but the fees were so high that many parents did not subscribe. For each child, I would have to pay 1200 GHS., which means I would be paying over 2000 GHS for my two children.”***

Vida, 38 years old, Female | Trader | Urban, Accra, Ghana

Vida is a 38-year-old widow who lives with her three children in Madina and works as a trader at the local market. She borrowed a 500 GHS from a friend to start her business when her husband, who was the sole breadwinner, passed away. Apart from covering food and utility bills, most of her income goes to her children's school fees. Vida had to close her shop for three months after the lockdown was announced and, after reopening, earns about 200 - 300 GHS as compared to her previous earnings of 500 GHS pre-covid.

Vida's children have been home from the beginning of the lockdown. Their school was initially providing online classes, but she could not afford the fees. While she was home during the lockdown, she would have to sit down next to them to ensure that they study; otherwise, they would play the whole day. She says this took a lot of her free time. Now that she is back at work, Vida is forced to leave the children with a friend and pick them up in the evening. She has less control over how they spend their day but has no other option as she cannot afford a private tutor like other families. “I know a lady who has hired someone whom she pays around 300 GHS at the end of the month. I don't have money to get help with teaching my children. If I went to a private tutor, that would cost me money which I don't have.”, says Vida.





**How might we strengthen vulnerable agricultural value chains to improve households' livelihoods?**

**How might we create feedback loops to inform policy design and aid distribution?**

**How might we lower the financial burden of school closures while ensuring students have access to quality education?**

- Maintain price stability by increasing transparency on market prices and providing vendors reliable access to markets to counteract supply chain disruptions.
- Continue targeting specific groups for aid distribution (e.g., older women, school children), and ensure adequate systems to monitor distribution efficiency.
- Actively promote partnerships between NGOs and CBOs to expand assistance in remote areas and enhance CBOs' ability to provide longer-term support through a decentralized distribution process.
- Link informal groups and CBOs to existing feedback mechanisms (e.g., toll-free lines and SMS channels) to strengthen communication lines on how government support programs are being carried out.
- Create economic opportunities by outsourcing the maintenance and upkeep of donated equipment to local community members
- Subsidize teacher costs at select private schools to support continued learning and strengthen teacher groups and unions to provide welfare support to teachers amidst learning disruptions

## BEST PRACTICES

**African Enterprise Ghana** provided dry food parcels, drinks, and toiletries to an orphanage that shelters 200 orphans. Among the impoverished community members, they reached with their campaign, 80 older women were given food parcels containing 5kg of rice. They also transferred cash to civil prisons, where the money was used to provide food to 250 inmates.

**SpreadOut** is a community-based organization that brought together ladies from the community to start their enterprises. The ladies researched how to make hand sanitizer and liquid soaps and then produced this for themselves to use and sell. There were also seamstresses amongst them who used their skills to make face masks.

**UNICEF "Community Libraries"** is a partnership with Ghana Library Authority, which was launched to complement distance learning programs that UNICEF and the Education ministry in Ghana were delivering through community radio stations. The program targets children in remote communities to promote reading by giving them more access to books through mobile library vans.

***"People are hungry too because people cannot go and work, because most of us here in Ghana, the majority of people live hand to mouth. They just work for their breakfast, for their lunch, and their dinner."***  
Emmanuel, Director, Anсад West Africa | Ghana

**How might we better support MSMEs to improve their cash flow and access to markets?**

**How might we improve older populations' digital readiness working in agriculture and industry to ensure smoother adaptation to technological shifts?**

- Support critical agricultural value chains by lobbying for essential service status to promote flows of essential goods and services, subsidizing imported inputs to lower costs, and granting concessional loans to agricultural businesses
- Promote coordination within sectors/value chains and encourage them to leverage government resources by aligning their decisions with government guidelines and support
- Provide favorable financing terms, including grace periods and alternative methods of credit, and trade-specific financing
- Support MSME-specific financial education programs and information sharing structures on available credit or grant facilities
- Support comprehensive and accessible digital adaptability programs that do any of the following: assist MSMEs to identify skills gaps, offer the best channels for teaching, provide infrastructure to support digital shifts, and promote the uptake of digital technologies in operational activities
- Leverage the power of partnerships to meet any of the above outcomes

## BEST PRACTICES

MasterCard Foundation funds the NKOSUO program gave an initial 90 Million GHS to help MSMEs recover from the negative impacts of COVID-19 by offering the businesses grants and soft loans. The fund will target MSMEs that need funds to survive the effects of COVID-19, MSMEs in which youth and women's employment is affected, MSMEs that focus on digitization to support other MSMEs that are providing services to meet the growing demands of communities impacted by the COVID-19 pandemic. To ensure accessibility and transparency of the registration and application process, the National Board for Small Scale Industries has made an online application portal.

The National Board for Small Scale Industries in partnership with GIZ, is running a COVID-19 SME Innovation and Digitalization Support Scheme. The online portal provides one-stop-shop digital solutions to help manage business operations more efficiently and become more responsive to client needs. This includes training on e-commerce marketing applications, using digital accounting systems, and using e-platforms for transactions. NBSSI is also developing a standardized SME Digital Transformation Playbook to guide the digital transformation of SMEs

IFC has partnered with several banks to create one-hour interactive webinars that cover topics such as how to access credit facilities during a crisis, leverage online marketing, and manage costs. The webinars were delivered to MSMEs through local banks.

***"We have a lot of people in the community who are creative, and they don't have anything to do. Here we even created our own hand sanitizers. I gathered many ladies here, and we researched how to make sanitizers, we did our liquid soap."***

Yusif, Activist, SpreadOut | Ghana

## SOCIAL PROTECTION

The government has supported people by providing free electricity and water, although there is a perception that other forms of economic support are politicized and partisan and not available for everyone.



### Government fiscal interventions

Ghana mobilized 218 million USD for a stabilization fund and 1.83 billion USD for the COVID-19 Alleviation Programme to support priority sectors and SMEs<sup>[10]</sup>. Done with the NBSSI CARES program (100B cedis) is supposed to be funded 70% by the private sector, 30% public sector.<sup>[11]</sup>

### No perceived benefits of business registration

For MSMEs, there were very few perceived benefits of having a TIN (Tax identification number) before the pandemic, which is essential to register their business. To avoid what is perceived to be excessive taxation, many smaller business owners do not report their businesses, as they are not registered companies. It means they do not have access to any government economic support packages.

### Food provision scheme

The government food provision and bill reductions have been a lifeline to many people, though some feel that the rations have not been enough and that they have been mismanaged. Regarding food provision, people thought that they could have done more with raw ingredients instead of receiving cooked food. There is also a perception that government support is highly political. However, this is disputed by others who believe that the support was targeting the bottom of the pyramid population, locking out many other people needing aid.

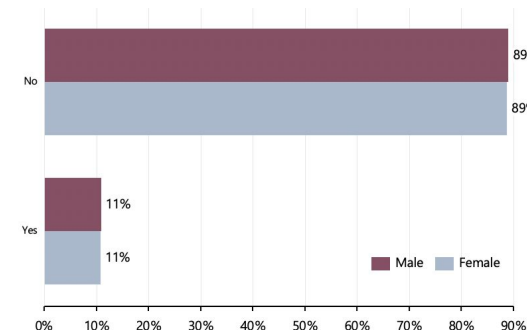
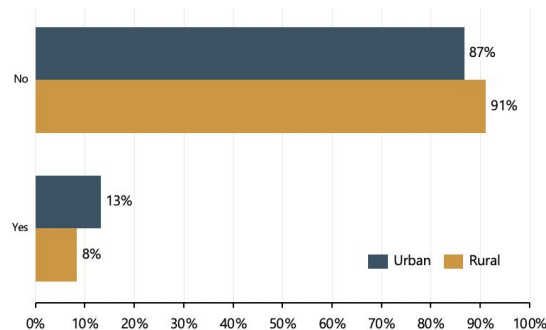
[10][11] IMF, Policy Responses to COVID-19, 2020; ECOWAS, Assessment of the Implementation of Heads of States Decisions, July 2020



*"I have heard about the government giving loans to businesses impacted by covid-19. I made an application for the loan, but I have still not received the funds... With these private institutions, they give you money, and I trust them more than the government."*

Patience, 38 years old, Female | Seamstress | Rural, Abokobi, Ghana

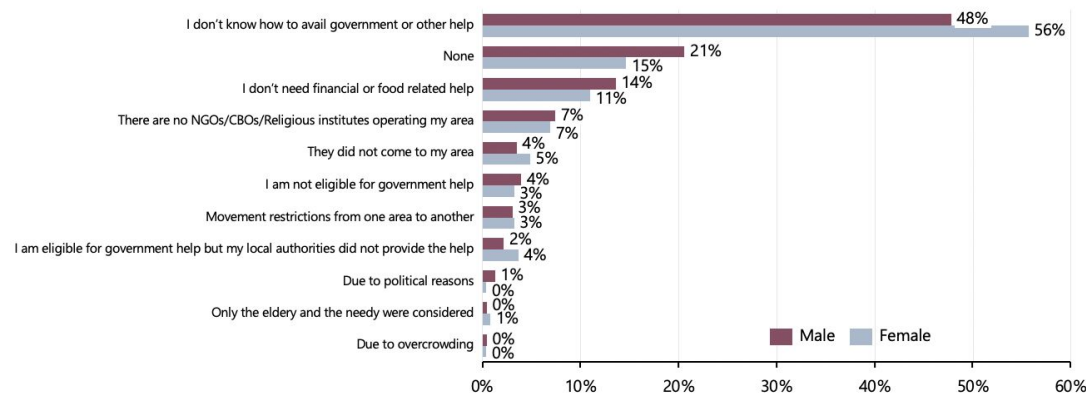
### Have you received any financial or food related help during the COVID-19 pandemic?



### FEW HAVE RECEIVED AID

Most of the aid people received came from i) Government provided free food rations ii) free food rations from religious institutions and iii) Family aid. **However, 87% of urban respondents and 91% of rural respondents reported not having received any financial or food-related help during the COVID-19 pandemic.** When split by gender, the data said that 89% of both women and men reported not having received any financial or food-related help during the COVID-19 pandemic. Part of the reason for this was that **56% of women and 48% of men reported not knowing how to avail themselves to government or other help.**

### Why haven't you received any financial or food related help during the COVID-19 pandemic?



***“Some politicians were giving donations based on their political strongholds... maybe because of the upcoming elections in December. I was not interested in queueing for one bag of rice because they were cooking and distributing it in packages, which is not advisable.”***

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

***“I have been able to get my PPE through the government, especially since we are in an election year. You are at a disadvantage if you don’t follow a particular party... They use their rallies as a way to distribute the masks.”***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

***“When it gets to an election year, all their focus goes to the election. If you’re not part of their party, you can’t get the help. We don’t support any of their parties; that is why we didn’t get help. Some farmers get support because they are part of the political parties.”***

Yeboa, 47 years old, Male | Farmer | Rurban, Asowka, Ghana



### ACCESS TO HEALTH INFORMATION

The government gives weekly updates and directives on COVID-19 through TV and radio broadcasters, a highly trusted source of information for many people as it is timely, regular, and people can see the effects of any nationally broadcasted declarations of support in their surroundings.



### Knowledge gained during the Ebola epidemic

In Ghana, COVID-19 has again spotlighted the national public health system and the role that points of entry (POEs) play within this system – building upon knowledge gained during the Ebola epidemic.<sup>[12]</sup> On March 12, 2020, a day after the WHO declared COVID-19 a pandemic, the President of Ghana gave the first of what will become a regular feature in the entire nation's COVID-19 response agenda. He presented the country's readiness plan and added that the Government of Ghana (GoG) had plans of spending One Hundred Million Dollars (\$100 Million)<sup>[13]</sup> on interventions such as the expansion of infrastructure, procurement of materials and equipment, and public education, among others.<sup>[14]</sup>

### High trust in government information

The national media radio and TV broadcast remain the most reliable sources of information for the population despite other internet and social media sources. Many people trust the weekly government announcements as they see it as sufficient means of accessing COVID-19 information. The broadcast frequencies have allowed there to be a high degree of trust between the general population and the government. People generally follow security measures to protect themselves against COVID-19 but pay little attention to information about the disease, such as the number of positive cases or deaths related to COVID-19.



[12][13]IOM, GHANA COVID-19 Strategic Preparedness and Response Plan, 2020

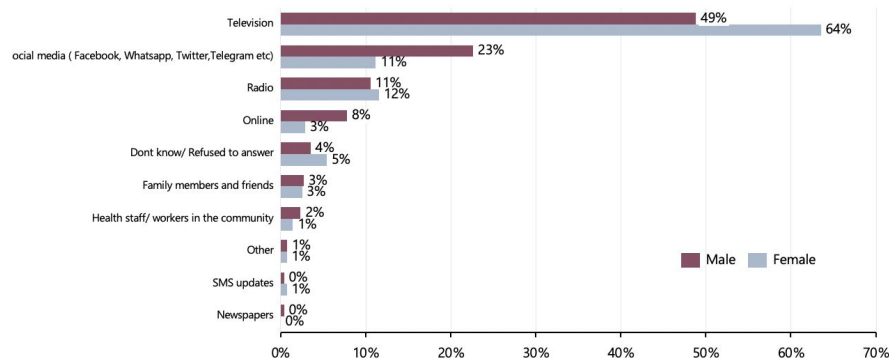
[14] <https://www.ingsa.org/covidtag/covid-19-commentary/asantewah-nkansah-ghana/>



*“I heard about the first cases through the evening news. The cases were going up and down then the lockdown was announced. Every Sunday, the president gives an address about the current situation in the county.”*

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

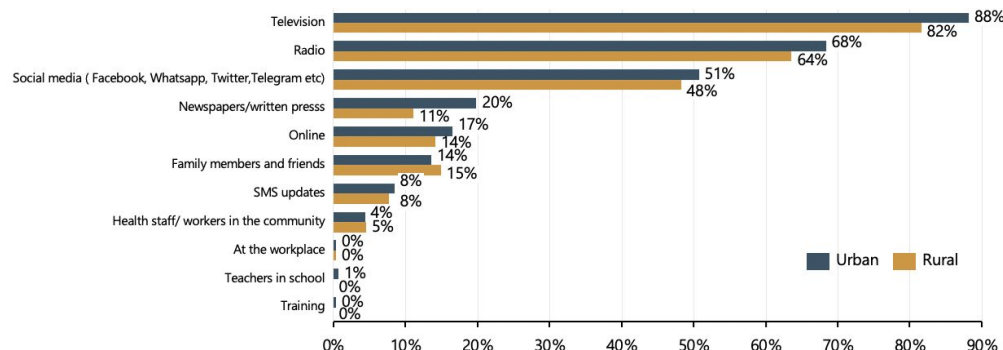
### Which source of information do you trust most?



### SOURCES OF INFORMATION

TV is currently the most used source of getting information about the COVID-19 pandemic, as was reported by **85% of respondents**. When split by location, **88% of urban respondents and 82% of rural respondents** said they currently get information about the COVID-19 pandemic through television. **Social media followed this and then radio 64% of women** reported to trust television the most as their source of information, compared to 49% of men.

### Currently, how do you get information about COVID-19 pandemic?





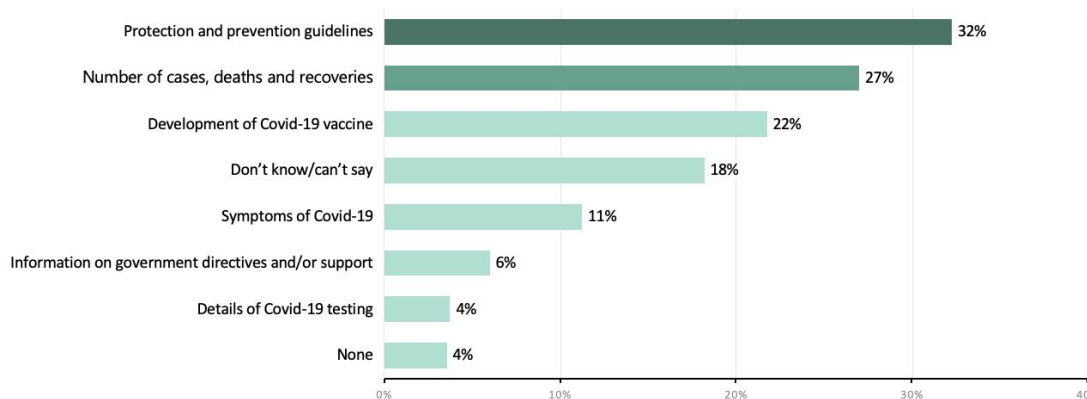
***“I get my information primarily from TV. We listen and follow that advice... Through the presidential address, we heard information on how to handle ourselves at the market and I abide by the rules they set.”***

Vida, 38 years old, Female | Trader | Urban, Accra, Ghana

## VALUABLE TYPES OF INFORMATION

**Protection and prevention guidelines** were the types of information that respondents would most like to know about the COVID-19 pandemic, as reported by 32% of the respondents. This was **followed by information on the number of cases, deaths, and recoveries**, at 27%

## What is some of the information you would like to know about COVID-19 pandemic?



***“I first heard about the virus last year December when I saw it on TV... I still get my information from tv but not as much as I used to... I feel the news has reduced because the virus is not as bad as it used to be. Also, I can see that companies are open and supermarkets are open, which shows me things are not as bad as they used to be.”***

Swallah, 18 years old, Male | Student | Urban, Madina, Ghana

---

***“By listening to the news, I can think through what is being said and make the right judgment. I don't listen to other people because they are just giving their opinions, so I listen to the news.”***

Janet, 30 years old, Female | Trader | Rural , Nfansi - Kumasi, Ghana

---

***“I heard about the first cases through the evening news. The cases were going up and down then the lockdown was announced. Every Sunday, the president gives an address about the current situation in the county.”***

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra



**REDUCED COMPLIANCE**

An initial reduced number of cases, easing of restrictions, and the failure of some government members and influential public figures in observing safety protocols have contributed to a relaxed attitude towards COVID-19 among people, which people fear could ultimately result in the second wave of infections.

### Relaxation of measures

The President, on April 19, 2020, during his address to the nation, lifted the lockdown imposed on the Greater Accra and Greater Kumasi areas and encouraged the wearing of face masks in all public places, frequent hand washing, and sanitizing public shared spaces. People received the news with mixed reactions, with some asserting it was premature and others feeling it was best for the economy. Though the lockdown was lifted, other restrictions remained in place.<sup>[15]</sup>

### Election campaigns rallies

The government has been working hard, though some of their work has been undone by politics. With the easing of measures applied to political activities and oncoming elections, political rallies have been attracting more and more people in an environment where it is challenging to abide by strict COVID guidelines. Some people feel that Government officials' lack of observation of safety protocols at the expense of their political campaigns has sent mixed signals to the populace and fear that it may increase COVID-19 cases.

### Relaxed attitudes amongst youth

There is also a more relaxed attitude towards the COVID-19 virus within the urban youth who feel that despite the restrictions still being in place, the country is no longer on a full lockdown, which means that things are back to normal.

[15] <https://www.ingsa.org/covidtag/covid-19-commentary/asantewah-nkansah-ghana/>







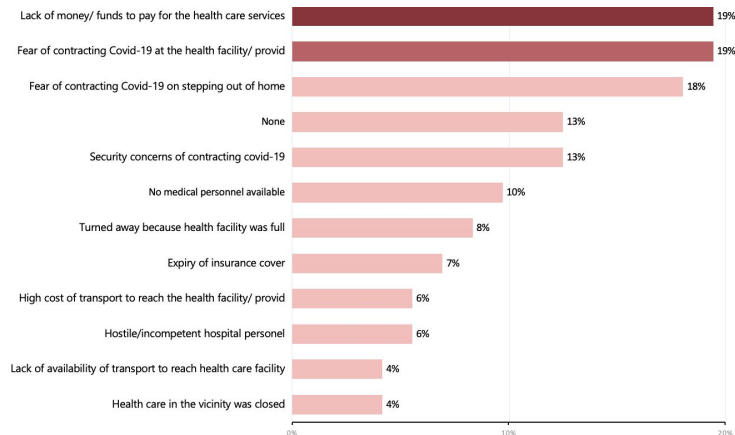
*“Initially, when I resumed work, I did not feel safe, but now things have returned to normal, and I am now comfortable. I don’t think Ghana was hit heavily as other countries, and the numbers have significantly reduced. Sometimes I am comfortable walking without a mask.”*

Bridgette, 26 years old, Female | Copywriter | Urban, Accra, Ghana

## BARRIERS TO ACCESS TO HEALTHCARE

**Lack of money/ funds to pay for the health care services & the fear of contracting Covid-19** at the health facility were the highest reasons for household members to be unable to access health services, as reported by **19% of the respondents**.

**What was the reason you or a member of your family was unable to access health services?**



***“Initially, when I resumed work, I did not feel safe, but now things have returned to normal, and I am now comfortable. I don’t think Ghana was hit heavily as other countries, and the numbers have significantly reduced. Sometimes I am comfortable walking without a mask.”***

Bridgette, 26 years old, Female | Copywriter | Urban, Accra, Ghana

***“People wear the disposable mask longer than they should be, or they don’t wear it properly. They might not see the point of it, and they just wear it to please the government people.”***

Festus, 25 years old, Male | IT Professional | Urban, Accra, Ghana

***“I can see that companies are open and supermarkets are open, which shows me things are not as bad as they used to be... I think because there is no lockdown in this country. When there is a lockdown, we know things are bad in other places.”***

Swallah, 18 years old, Male | Student | Urban, Madina, Ghana



## How might we ensure households have access to food despite geography, economic downturn, and income loss?

### How might we use behavioral change strategies to incentivize compliance to COVID-19 measures?

- Consider alternative means of food support, such as providing food inputs like seeds or cash transfers to promote local food markets. Always seek to uphold people's dignity in aid distribution
- Tap into existing social structures to inform, educate, and distribute financial support resources, including merry-go-round savings groups, women's groups, church groups, and self-help organizations
- Foster a conducive environment for NGOs to carry out development activities, considering measures such as visiting import duties and taxes or providing security services for on-ground activities
- Craft an engagement plan for groups that do not receive government support, including communication on alternative points of information or approaching timelines to apply for aid.
- Redirect funds from stalled government programs to boost cash transfers to vulnerable households

## BEST PRACTICES

ANSAD which was distributing bags of rice, onion, and sugar to vulnerable populations, worked with police officers in their distribution points to ensure that there was adherence to COVID-19 protocols. This is because there were often fights and a lack of social distancing in the queues.

Africa Enterprise Ghana provided foot controlled washing stations in several public spaces, including hospitals, several bus termini, and a taxi rank, to minimize contamination that comes with shared taps. They are aiming to provide the same in 10 schools once schools reopen. They also identified a hospital that was under-equipped and provided 50 hospital beds to the maternal clinic, as mothers often slept on the floor after delivery.

Single Window Citizen Engagement Service (SWCES) is a citizen engagement and grievance redressal system designed to gather complaints and information related to implementing the government's social safety net programs and social services. Persons can reach through multiple channels, including a toll-free hotline and text messages. Beyond fielding and redirecting social assistance requests to relevant social protection bodies, the government has also used this data to map out local areas with the highest demand for assistance.

*"I remember we gave this Covid nose mask to people, and we were expecting that they put it on. But they thought they could just put it in their pocket. We had to force some of them that my friend we want you to put them on. So when they see you distributing, they want it but not because they will wear it, but it is a gift someone is giving, let's also go for it. That is one of the issues."*

Bernard, Team Leader, Africa Enterprise Fund| Ghana

## How might we tailor communication on trusted channels to be more effective?

- Ensure community leaders publicly exemplify compliance to COVID measures. Similarly, publicly celebrate local innovations and efforts towards encouraging compliance with COVID measures
- Focus on reframing COVID communication to inform and inspire action without spreading fear.
- Tailor existing communication on trusted channels to be more relatable to people's contexts and behaviors. Use different languages and relatable analogies, and disseminate information in accessible formats.
- Harness mental models from past pandemic experiences to create metaphors on how to prevent and manage COVID-19
- Use trusted channels to diversify layers of helpful information (e.g., mental health support or financial support); use highly accessible tools (such as social media) to counteract misinformation directly

## BEST PRACTICES

Richard Kwateng and Jude Osei designed an automatic and solar-powered handwashing station to encourage regular handwashing. The invention is equipped with a sensor to comply with the CDC's 20-second hand washing guidance. In addition to receiving a presidential commendation, Ghana's Ministry of Environment, Science, and Technology has since engaged Richard and Jude to see if the invention can be scaled and distributed across the country.

Elisabeth Efua Sutherland and Farmerline tackle misinformation by debunking COVID myths through translated voice notes on Whatsapp in ~15 local languages, which recipients forward to others who speak the language. The scripts are based on WHO information, adapted through illustrations that use contextual examples. Farmerline is pushing these messages to their network of ~40,000 farmers who now receive health messages in addition to daily calls on climate-related advice and farming tips.

*"The leadership failed because if you want to change a community, you need to understand their language. You need to understand the community's culture, and you need to use people within the community, and things will be easier for you. If you employ people who don't even know the community, don't understand the language, then no matter how the education is, they will not accept it."*

Yusif, Activist, SpreadOut, Ghana

**PSYCHOLOGICAL IMPACT**

**There is a fear that a return to lockdown would harm male household members' confidence in the future and their ability to provide for their families. Simultaneously, increasing the amount of unpaid work time for women and children increases their household responsibilities and increases their likelihood of suffering from further ill- physical and psychological health effects associated with Covid-19.**



### Return to normality

People feel that there is somewhat a return to normalcy as shops and businesses have reopened. However, many are still in a deficit as they have had to use their limited savings to stay afloat during the complete lockdown. Even though many people feeling their mental wellbeing has not been affected by COVID-19, the gradual return to normality is met with the fear and anxiety of an increase in cases, which people fear will collimate in a rebound to lockdown. Many people fear that if they were required to return to a state of complete lockdown, it would be challenging for them to recover or make it through.

### Gendered implications

This fear is fueled because many people have already exhausted all their reserves with no prospects of new credit lines, a high level of food insecurity, and the increasing cost of goods will make it extremely hard to put food on the table. The biggest fear for most people is their inability to provide for their families. This fear is amplified if they are either head of the household or the eldest male child's family, often associated with the social norms of being the sole provider. The negative impact on male household members has been well documented. However, the adverse health, time, and welfare effects on women are exacerbated due to the relatively low access to electricity and improved drinking water sources. This leads to women, and children, spending significant unpaid work time (16% in Ghana) on collecting firewood and water, and in the process, increases the probability of further ill-health effects associated with Covid-19.<sup>[16]</sup>

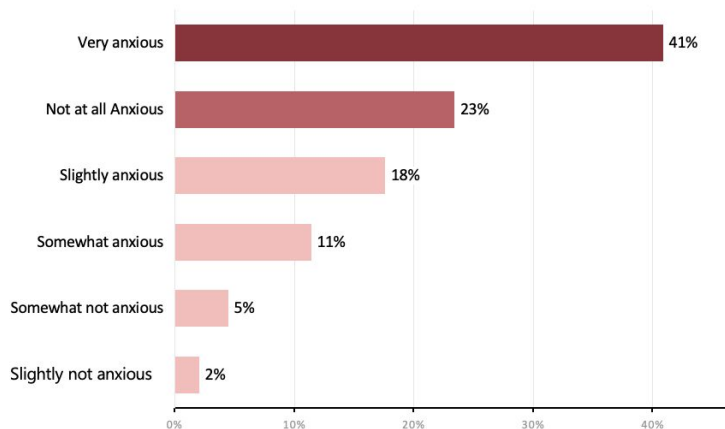


[16] UNECA, "ECA policy brief spotlights women's wellbeing and health care systems amidst COVID-19 Pandemic", 2020 - <https://www.un.org/africarenewal/news/coronavirus/eca-policy-brief-spotlights-women%E2%80%99s-wellbeing-and-health-care-systems-amidst-covid-19-pandemic>

*"I finished college when I was 17 years old, and there have been ups and downs, especially when you're a male child. Everyone expects something from you and I needed to earn some money. I was lucky to be able to go to school before my older brother so since then I had to start paying back the favor."*

Festus, 25 years old, Male | IT Professional |  
Urban, Accra, Ghana

### Overall, how anxious have you felt in the last 3 months?

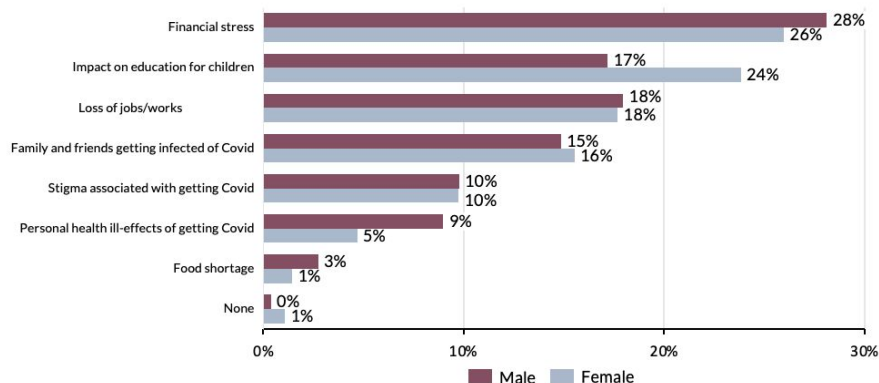


### INCREASED ANXIETY

Financial stress was the primary cause of worry for most of the respondents. In the phone survey, **26% of women reported that what worries them most about Covid-19 is financial stress, compared to 28% of men.**

The majority of the respondents reported feeling very anxious since the onset of the COVID-19 pandemic. **41% of the respondents reported feeling very anxious in the last three months.**

### What worries you most about Covid-19?



***"I did not feel safe going back to school because some of the students used to scale the wall and wouldn't get checked at the gate, so you don't know if they are sick or not... I used to see people suffering on tv, and I'm afraid to contract that kind of disease."***

Swallah, 18 years old, Male | Student | Urban, Madina, Ghana

***"I am supporting my family since my dad passed on, so I contribute my quota. We have to come together to help the family with utility bills and my sister's school fees."***

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

***"I am still scared. I always have my mask on when going to buy food and always wash my hands when I get back. It's been troubling for the kids and me. They disturb me a lot when I am trying to work. These days I allow them to play a little then tell them to come and study, but it's been quite a challenge."***

Patience, 38 years old, Female | Seamstress | Rurban, Abokobi, Ghana



**RELIGIOUS ORGANISATION**

**Religious organizations play a vital role in Ghanaians' mental well-being; many people credited their religious organizations for providing emotional support, pastoral care, and access to an extended network that members can leverage to find and secure job opportunities.**



### Church and mosques as channels for pastoral care

People mentioned that they had fallen back on trust in 'God' for confidence in their future, to cope with the uncertainty of the COVID-19 pandemic. Despite the government providing food to low-income households, the church has also been distributing food and water to its members. Many people have seen this as a lifeline. When asked to rank support channels, most participants rated the church and mosques higher than the government or aid organizations stating that they are more reliable and ask for nothing in return.

### Influence of religious leaders

Training in several Ghanaian areas has been conducted for traditional and religious leaders by government ministries and nonprofit organizations like UNICEF. The leaders gained new knowledge to use their influence and trust within their communities to spread critical information on COVID-19. The leaders also recorded messages in their local dialect, to be played on radios and television stations. A total of 198,760 people have already been reached through 'Ghanaians Against Child Abuse' social media handles with COVID-19 and child protection messages.<sup>[17]</sup>



[17]<https://reliefweb.int/sites/reliefweb.int/files/resources/UNICEF%20Ghana%20COVID-19%20Situation%20Report%20No.%206%20-%202016-30%20June%202020.pdf>





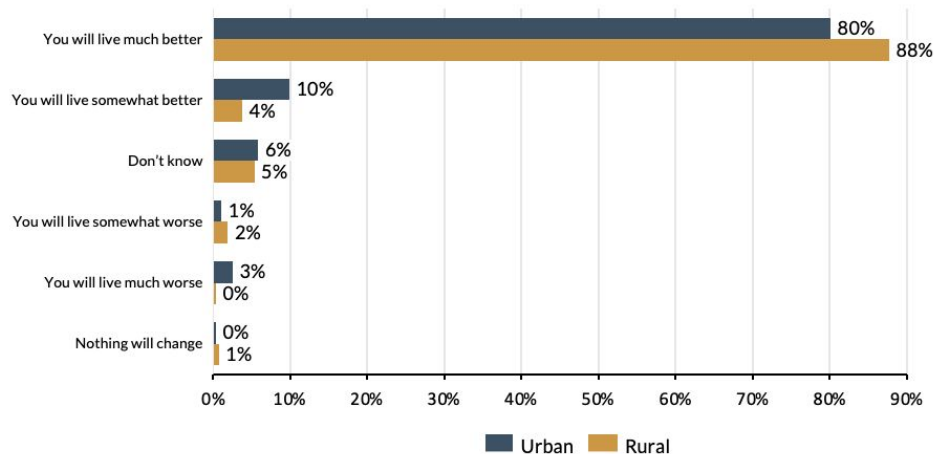
*“I couldn’t go to the mosque in the beginning, and even now that we can go, I can’t stand close to anyone. I can’t visit my friends as I used to, and it’s had a very negative impact on my life.”*

Yakubu, 55 years old, Male | Farmer | Rural, Techiman, Ghana

## HOPE FOR THE FUTURE

Despite the concerns brought about by COVID-19, many Ghanaians are still hopeful for the future and believe the situation will improve for the better in the coming months. **80% of urban respondents and 88% of rural respondents reported that they believe that they and their family will live much better in the next 12 months than they are today.**

Do you think that in the next 12 months you and your family will be better than today or worse?





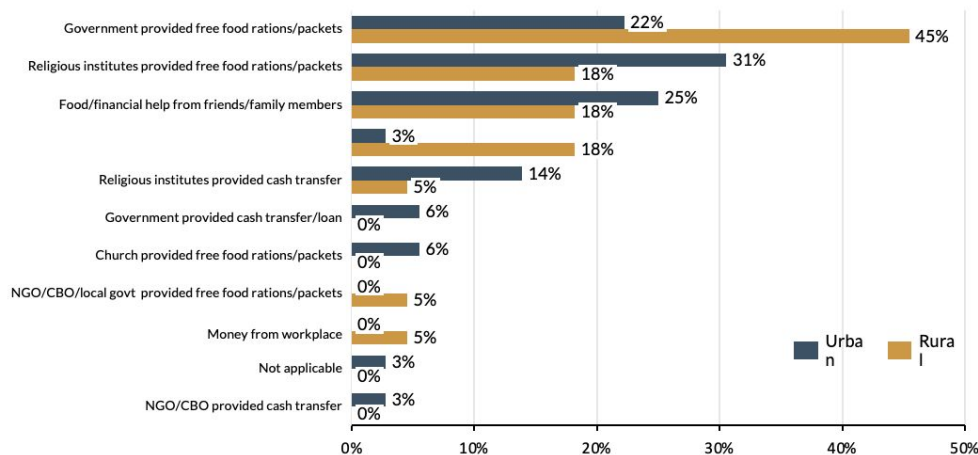
*“Some churches supported their members by giving them free water and foodstuff to support their families, which really helped... Every morning I listen to hymns from the church and think... if this man went through this situation, then I can encourage myself to do so too.”*

Richmond, 33 years old, Male | Teacher | Urban, Haatso, Accra

#### What financial or food related help have you received during the COVID-19 pandemic?

#### THE ROLE OF RELIGION

In addition to offering psychosocial support, many Ghanaians reported having received financial and food-related help from religious institutions. **31% of urban respondents and 18% of rural respondents said that religious institutions provided free food rations as the second-highest source of financial or food-related help during the COVID-19 pandemic.** Further, **31% of urban respondents and 18% of rural respondents reported receiving cash transfers from religious institutions** during the COVID-19 pandemic.



## How might we strengthen religious organizations' ability to partner in the fight against COVID, advocate for mental health, and appeal for social cohesion?

- Foster and strengthen partnerships between NGOs and religious organizations to create networks of psychosocial support. For example, consider recruiting and compensating church as community workers to strengthen local psychosocial support structures.
- Scale alternative childcare options to ease work transitions, including daycare services or mobile libraries where children can read while their parents work.
- Tailor communication strategies for religious groups, and equip religious leaders with talking points to help them facilitate healthy community dialogue on COVID-19
- Train religious leaders on mental health support and use church committees as a network of educators to pass on learnings to the community

## BEST PRACTICES

International Organization of Migrants (IOM) has conducted psychological first aid training in Ghana in the wake of COVID-19, targeting health professionals, members of the National Disaster Management organization, national ambulances, and security personnel, including the army, police, and fire services. This training is to equip them with skills that will enable them to identify mental illness symptoms and help counsel those in quarantine facilities.

Telegram COVID-19 chatbot and a toll-free USSD bot that enables users to get real-time information and statistics on COVID-19 in Ghana, free tips on keeping yourself safe, and a free text message containing a list of contacts of the National COVID-19 response call center. MindIt Ghana set this up to counter a rise in misinformation, resulting in panic and anxiety.

*"It is not that I don't know of something called social distance, but because it has been our way of life for a very long time, we are always sitting together. Even sometimes we eat together. There are people here with master's degree, it is not that they can't read, they read, they are very good with Arabic and English, but when we come together because we do it for a very long time, we are used to it."*

Faisal, CEO, Network for Intellectual Muslims | Ghana

## How might we create support structures that cater to the needs of men and women, enabling them to confidently transition to normalcy?

- Encompass mental health as vital to holistic management of the pandemic through support services for patients, caregivers, health professionals, and the community at large
- Tailor pastoral care in religious organizations to different groups' needs. For example, using art as an outlet for children to express anxiety or fear healthily
- Support efforts to dispel cultural myths and norms around men vocalizing anxiety and fears. Leverage trusted community institutions such as church groups or men's groups to create safe spaces for conversation
- Support campaigns that help young people invest the current time in self-development, encouraging them to make the most opportunities once the economic situation is more favorable than the present.

## BEST PRACTICES

The Africa Centre for Disease Control issued [official guidance for mental health and psychosocial support](#) during COVID-19 as a tool to equip African countries' response systems to offer an additional layer of support. It aims to provide practical steps to reduce stress, anxiety, stigma, and psychological disorders associated with COVID-19 and improve overall mental health and well being. The guidelines target the community, healthcare workers, and caregivers of vulnerable populations and people in quarantine, isolation, or treatment centers.

[The Ghana Catholic Bishops' Conference](#) set aside 13 church-owned buildings to be used by the government as isolation centers for COVID-19 patients and the church's efforts to combat the disease. They also donated 70,000 Cedis to the national COVID-19 responses fund and donated food items to Ghana's vulnerable populations.

*"I am a trained trauma healing counselor from the bible society of America, and so I understand what people go through, and currently I am also pursuing another program, and it is about, we call it pastoral care and counseling. So that is another advanced level of care that we do."*

Bernard, Team leader, Africa Enterprise| Ghana

# THANK YOU

A mixed methods study on the impacts of the COVID-19 crisis on low and middle income people in **Ghana** and opportunities for policy and programmatic intervention

05 Feb, 2021

