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Which Way Forward? Covid-19, Social Policy and Emergency Preparedness in Ghana : 1-15

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ABSTRACT

The Covid-19 pandemic has provided a stern test of preparedness of states to respond to the unexpected, and has forced a rethink of emergency and welfare systems previously thought unassailable. Ironically, nations that consider themselves to have the most robust systems have seen the most devastating impact. Most developing nations have been spared the worst, but not necessarily because they were better prepared or due to the existence of well-functioning emergency response or welfare systems. This paper systematically analyses the responses to the Covid-19 pandemic and what they reveal about the state of social policy and emergency response preparedness in Ghana. Analyses show that the pandemic forced the state to impose several emergency measures including restrictions on social interactions, economic activities, movement, outright lockdowns, closure of businesses and educational institutions, which hit private educational institutions particularly hard. Many private school teachers went unpaid for several months, with no statutory provisions for income support. The situation also affected daily rate workers, commercial drivers, market women, and many self-employed persons who literally need to be at work each day in order to earn a living. The measures therefore led to very severe consequences for some, and it was a matter of risking death either by starvation at home or by contracting Covid-19 while seeking a means of survival. The paper concludes that Ghana lacks a well-organised, effective social support system which is capable of addressing human needs when they arise, and the Covid-19 pandemic presents a real opportunity to establish one to deal with present vulnerabilities and future emergencies.

Keywords: covid-19 pandemic, social policy, income security, poverty, livelihood, Ghana.

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Abstract

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Introduction

Covid-19 has wreaked untold economic and social disruptions around the world and from many indications, it is going to stay with us for a while. The International Labour Organisation (ILO), the International Fund for Agricultural Development (IFAD), the Food and Agriculture Organisation (FAO) and the World Health Organisation (WHO) have estimated that some 690 million people around the world have already fallen into extreme poverty, and 132 million more people were predicted to join this number by end of 2020 (WHO, 2020). In addition, about half of the world's workforce comprising some 3.3 billion people were at serious risk of losing their jobs and livelihood due to the disruption brought by the Covid (WHO, 2020). The pandemic has infected over 192,278,086 people, causing deaths of more than 4,133,988 persons as at July 21, 2021, with 174,963,344 recoveries according to the Worldometer Coronavirus Pandemic Tracker.¹ Much of Africa has been spared the worst in terms of infections and deaths, and according to the WHO Regional Office for Africa, 47 countries have reported a total of 4,583,414 infections and 108,056 deaths as at July 21, 2021.²

The objective of this paper is to systematically analyse social interventions against Covid-19 in Ghana; to assess the adequacy of responses to the crisis, and examine possibilities for a resilient social support system beyond the Covid. This is undertaken through a systematic analysis of official publications, published research, and other relevant sources due to Covid restrictions that made it more difficult to obtain data through face-to-face interviews at the time of writing. The sources used for analysis include publications from the World Health Organisation (WHO), International Labour Organisation (ILO), International Food Policy Research Institute (IFPRI), World Bank (WB), International Monetary Fund (IMF), Organisation for Economic Cooperation and Development (OECD), Ghana Statistical Service (GSS), Social Security and National Insurance Trust (SSNIT), Budget Statements of the Minister of Finance to the Parliament of Ghana, published academic research, and relevant online curated sources that track the evolution of Covid-19 and its impact.

Globally, the United Nations Conference on Trade and Development has estimated a 3.8% contraction in global GDP, and a 5% drop in public revenue is expected alongside 17% contraction in exports revenue in Africa due to the Covid (Gondwe, 2020). The IMF (2020), OECD (2020) and the World Bank (2020) have also estimated a drop in global GDP between 0.5 to 3.8% due to Covid-19. Furthermore, Sumner, Hoy and Ortiz-Juarez (2020) have argued that the economic impact of Covid-19 could lead to a reversal of a decade of development gains in reducing poverty, and rather increase the number of people living in poverty globally to between 420-580 million. Apart from the global drop in GDP, Gondwe (2020) also

¹<https://www.worldometers.info/coronavirus/> , accessed July 21, 2021.

²<https://www.afro.who.int/health-topics/coronavirus-covid-19> , accessed July 21, 2021.

estimated that Africa's GDP could fall by 1.4% due to Covid-19.

The economic and social impact of the pandemic on the lives of people has been felt in almost every country. In Sub-Saharan Africa, the World Bank estimates that about 150 million people may fall into poverty by the end of 2021 (World Bank, 2021). Many African countries are struggling to contain the second and probably a third wave, with more deadly strains, but the economic and social consequences of the virus have persisted for the most part. Thus, Covid-19 poses a serious challenge to the United Nations Sustainable Development Goals of ending poverty and hunger by 2030, with a real risk of reversing several years of progress in poverty reduction in many African countries (Sumner, Hoy and Ortiz-Juarez, 2020). The International Labour Organisation (ILO) has also estimated that the population of the working poor (at the higher World Bank poverty line of US\$3.20 per day) is likely to increase to 35 million, mostly in developing and middle-income countries from 2020 (ILO, 2020:5). The International Food Policy Research Institute (IFPRI) has predicted that 1% drop in global GDP could translate to 14-22 million more people falling into poverty, and the greatest impact is likely to be in Africa where 50% of the poor live (Vos, Martin and Laborde 2020a; 2020b).

In Ghana, data from the 2020 Mid-Year Budget Statement presented by the Minister for Finance to Parliament indicated that the impact of Covid-19 has been very damaging for the economy (Ofori-Atta, 2020). From the Budget Statement, the Ghana Tourism Authority reported closure of 979 accommodation facilities as a result of the Covid, representing 25% of such establishments, which led to 2,300 job losses in the sector (ibid). Formal registered businesses reported job losses of about 1,531 between April to June 2020 from just eight companies within the Ceramics, Timber, Food and Agro-processing industries in the manufacturing sub-sector (Ofori-Atta, 2020). In addition, 856 job losses were reported from private educational institutions including 32 Montessori, Day Cares and Primary schools during the lockdown and imposition of restrictions period (ibid). However, this remains only the tip of the ice-berg because over 70% of the working population in Ghana operate in the informal sector, with very scanty records about job losses to report (Ghana Statistical Service, 2019). Nevertheless, such workers remain the most vulnerable to economic shocks, living on the edge because they literally have to be present at work every day in order feed themselves and their dependants.

The seventh round of the Ghana Living Standards Survey (GLSS) report also shows that of the total estimated number of 11,216,724 employed persons in Ghana, 71.3% operate in the informal sector, while 28.7% work in the formal sector (Ghana Statistical Service, 2019:70-74). The annual report produced by the Social Security and National Insurance Trust (SSNIT) in 2017 also showed

that the pension scheme covers 1,440,424 active contributors (SSNIT Annual Report, 2017:14). Thus, the scheme covers only 12.8% of the working population, leaving 87.2% without pension coverage. SSNIT has an informal sector fund which provides for self-employed persons who opt to join the scheme as provided for by section 20 (c) of Peoples National Defence Council (PNDC) Law 247, 1991; the informal sector scheme became operational in 2005. The SSNIT informal sector pension scheme is managed by National Trust Holding Company (NTHC) since 2012, with a membership of about 150,000 persons as at May 2016 (SSNIT Annual Report, 2017). As a proportion of the total labour force covered by pensions, just about 1.3% of the informal sector is covered in Ghana, and this situation requires a more comprehensive social policy that goes beyond social interventions in existence before the Covid or the responses implemented during the Covid.

Social Policy, Social Protection and Interventions in the Developing World

The pursuit of development includes social interventions that seek to address inequality and ensure decent standards of living, and to maintain social stability and progress, and this involves the promotion of values that societies consider fundamental for human existence and well-being, in addition to global values such as fundamental human rights and conventions to which governments have acceded (Capeheart and Milanovic, 2007: 2). Thus, social interventions by governments seek to address human needs that are necessary for survival, social participation and well-being; they also seek to ensure access to adequate food, housing, education and the opportunity to engage in meaningful and gainful work (Jimenez, 2010: 22–24). Such interventions may involve a redistribution of income in ways that ensure that the needs of a population can be reasonably met (Harvey, 1973). They also include provision of education and development of capabilities of people who are disadvantaged in some ways in society (Sen, 1985; 1999); as well as the maintenance of a modicum of social justice that ensures that people have equal opportunities for social mobility within structures and systems that exist in the society (Young 1990:16), or how benefits and burdens are shared by members of the society (Miller 1999: 11).

Social policy remains contested in its conceptualization and implementation, though there is some measure of consensus on the need to address human and material needs of members of society who fall into temporary destitution or find themselves in circumstances that render them unable to earn life (Esping-Andersen, 1990). One school of thought, transformative social policy, takes a broader perspective and argues that social policy must include production, protection, reproduction, redistribution, social cohesion and national building in the framing and implementation of interventions in society (Adesina, 2011;

Mkandawire, 2012). This position defines social policy as collective efforts by society to affect and protect social well-being of its members from social destitution, including provision of education, health care, habitat, food security, sanitation, and protection from labour market disruptions (Adesina, 2007). It espouses a more comprehensive approach to social policy and is considered more suitable for developing countries. The other school of thought, social protection, focuses narrowly on addressing poverty and vulnerability in society, but appears to have gained more ground in developing countries due to budget constraints, policy marketing by donors and delivery of quick results (Devereux and Sabates Wheeler, 2007). Social protection usually includes components such as social insurance which covers contributory schemes including employment related exigences and life course events; social assistance which includes programmes financed from tax revenues of the state; and labour market interventions (Barrientos and Pellissery, 2012). Social assistance programmes include cash transfers which aim at reducing poverty and vulnerability in society (Grebe, 2015; Subbarao et al., 1997).

Studies conducted on social assistance programmes include Abdulai, Abubakari and Martey (2019) which found that beneficiaries of the flagship social assistance programme in Ghana, Livelihood Empowerment Against Poverty (LEAP), regard it as a charitable programme instead of a rights-based initiative; Foli (2016), Foli et al. (2018) and Abdulai (2020) which discussed the processes through which transnational actors and donors influence social policy in developing countries including Ghana; Hickey et al. (2018) which examined how social assistance programmes are often used by political elites, bureaucrats, transnational actors and voters to advance different ends; and Ouma and Adesina (2019) which found asymmetrical power relations through which agents control policy agenda by insertion of experts, exclusion of other actors and influence of preferences of domestic actors in the uptake of social protection programmes in Kenya.

In Ghana, article 37, clause 2(b) of the Fourth Republican Constitution of Ghana, 1992, provides that the state shall enact appropriate laws to assure the protection and promotion of all other basic human rights and freedoms, including the rights of the disabled, the aged, children and other vulnerable groups in the development process. However, poverty and vulnerability levels which affect this group have remained high for many decades. The GLSS 7 (2019) projected Ghana's population to be 29 million based on the 2010 Population and Housing Census, with an estimated number of 6.6 million households. The report also showed that 6% of the workforce was unemployed, and of those in employment, 66.6% were in vulnerable employment as own account workers or contributing to family work. How did they fare during the Covid, and were they catered for

by the interventions implemented during the crisis or existing social assistance programmes?

Concerning poverty, the World Bank estimated in 2016 that 23.4 percent of Ghanaians were in poverty, using the headcount poverty ratio, based on official government sources which rely on national country-specific poverty lines (World Bank, 2016), and the poverty profile report from 2013/2014 to 2016/2017 also showed only a marginal drop in poverty from 24.2% to 23.4% (Ghana Statistical Service, 2018:x). This implies that some 6.7 million Ghanaians lived in poverty, based on the consumption expenditure measure. The recent Multidimensional Poverty Indicators report published in June 2020 which measures health, education and living standards, revealed a grimmer situation, and showed that 45.6 percent of Ghana's population are multidimensionally poor, mainly attributed to lack of health insurance coverage, undernutrition, school lag and households with members without any educational qualifications (Ghana Statistical Service, 2020).

However, the flagship programme of the state to cater for the needs of the poor remains the Livelihood Empowerment Against Poverty (LEAP), which was started in 2008 with 50% government funding, counterpart funding from the British Department for International Development (DFID) and a loan from the World Bank, with beneficiaries selected through a multistage process (Hamel and Flowers, 2018). Though the transfer payments under LEAP have inspired some beneficiaries, especially mothers to engage in livelihood activities such as production and sale of yams in some localities, district level public officials have indicated that the payments were not sufficient for sustainable poverty alleviation (ibid). It is also bedevilled with irregular and long delays in disbursement, which need to be addressed, and by the end of 2017, it was estimated that some 213,000 households had been covered by the programme, with the greatest portion of beneficiaries in Upper East, Upper West and the then Northern region (ibid).

The monthly transfer payments made to beneficiaries under LEAP remain very low, given the rising cost of living in Ghana. When the payments are disaggregated on a 30-day month basis, a household with one qualifying beneficiary receives GHC32 per month, amounting to GHC1.06 per day (Bank of Ghana exchange rate of GHC5.7 to USD 1 as at May 4, 2021). This reveals that the transfer payments under LEAP are five times below the World Bank lower poverty line of USD \$1.90 per person per day. Yet this appears to be the highest transfer payment to households. For example, a household with two qualifying beneficiaries receives GHC38 per month, amounting to GHC0.63 per person; a household with three qualifying beneficiaries receives GHC44 per month, which comes to GHC0.48 per person and households with more than four qualifying beneficiaries receive GHC53 per month, amounting to GHC0.44 per person. Table

1 below shows that the daily amounts paid to each beneficiary under LEAP ranges from GHC 0.44 to GHC 1.06 per person per day, which is a far cry from what is required to maintain a reasonable standard of living (Hamel and Flowers, 2018:6). The payments remain still very low based on Ghana’s own upper poverty line of GHC1,314 per annum and lower poverty line of GHC792.05 per annum (Ghana Statistical Service. 2018:8). This situation is compounded by irregular release of funds, such that even though the payments are expected to be made every two months, they often delay for a year before release (Hamel and Flowers, 2018).

Despite the inadequacy of the amounts involved, out of the 6.7 million people living in poverty in Ghana, just about 943,842 were covered under the LEAP programme as at the end of 2017, according to the Mid-Year Budget Statement of June 2020 (Ofori-Atta, 2020). During the pandemic, the government reported spending GHC50.2 million on social transfers under the LEAP to 1,451,656 individuals in the year 2020. Since Ghana has about 6.7 million people living in poverty, what happened to the remaining 5.2 million poor during the pandemic, and afterwards?

Table 1: Leap Programme Monthly Benefits

Number of Eligible Household Members	Benefit Level Until Early 2012	Benefit Level 2015–present	Av. Payment per Beneficiary per day
	(Ghanaian Cedis)	(Ghanaian Cedis)	(Ghanaian Cedis)
1	8	32	1.06
2	10	38	0.63
3	12	44	0.48
4+	15	53	0.44

Source: Adapted from Hamel and Flowers, 2018.

Global Responses to the Covid-19 Pandemic

Developed countries have not been spared the economic repercussions of the Covid. For example, in Germany, it has been found that about 60% of the unemployment that occurred in 2020 were due to Covid-19 and related measures, leading to the payment of higher unemployment benefits by the government in response (Bauer and Weber 2020). Several governments in both developed and developing economies introduced measures against the economic and social impact of the pandemic, alongside public health strategies. In the United Kingdom (UK), the government introduced a Coronavirus Job Retention Scheme (JRS) which supported employers to continue paying 80 percent of wages of employees

that were furloughed or temporarily stopped from coming to work as a result of the Covid restrictions. Such employees continued to receive wages from April to October 2020, with the understanding that they will return to work when the restrictions were lifted. However, employers were not obliged to take them back if businesses were not economically viable enough to absorb the employees. The government spent about 60 billion British Pounds on the scheme and protected 9 million jobs. The scheme included an agreement that the workers would return to their original place of work to enable the employers exercise their first option of retaining them (Brewer and Gardiner, 2020).

The UK government also introduced the Self-Employment Income Support Scheme (SEISS) to provide income replacement for self-employed persons who could show tax returns of their businesses in the three years up to 2018/2019, with less than 50,000 British Pounds turnover. This scheme also covered the period from April to October 2020 to enable such businesses stay afloat, with the government spending about 15 billion British Pounds on the scheme. In addition, the government increased allowances on the social security system, especially the Universal Credit by 20 British Pounds per week alongside Working Tax Credits. These came to augment other social security payments such as Job Seekers Allowance, Employment and Support Allowance and other benefits (Brewer and Gardiner, 2020). In Australia, the unemployment rate increased by 6.2%, and the Government had to introduce a new Job Seeker Allowance Programme and loans for small and medium enterprises to alleviate the economic impact of the Covid (O' Sullivan, Rahamathulla and Pawar, 2020).

In South Africa, the government has in place social transfer payment systems for vulnerable households that help to mitigate income discrepancies to some limited extent, and this served as a safety-net during the Covid (Arndt et al. 2020). On a much broader level, it has been argued that if developing countries wish to deal effectively with the Covid and address persisting vulnerabilities, they will need to expand social insurance and welfare systems, and build on existing social assistance programmes in collaboration with local level and non-government actors (Gerard, Imbert and Orkin, 2020).

Ghana's Response to the Covid-19 Pandemic: Which Way Forward?

Measures instituted against the impact of Covid-19 in Ghana include allowances for frontline health workers; income tax exemption for all health sector workers; supply of free water to all households (estimated at 4,086,286) and 686,552 business establishments; free electricity for one million lifeline consumers, and 50% absorption of electricity costs for all other consumers, from April to December 2020. Other measures included distribution of food packs during the

lockdown period in Accra and Kumasi by the National Disaster Management Organisation, the Gender Ministry and faith-based organisations, estimated at a cost of GHC54.3 million by the government (Ofori-Atta, 2020).

A Business Tracker Survey of the formal sector undertaken in May–July 2020 by the Ghana Statistical Service (2020) showed that between 16.1–35.5% of businesses closed as a result of the Covid. In addition, 770,124 workers experienced reductions in wages, while 41,952 workers lost their jobs. Regarding government interventions, 3.5% of firms reported receiving government support; however, they expected 24% decline in sales and 15% reduction in employment. Nonetheless, one needs to bear in mind that the formal sector employs only 28.7% of the working population, with over 70% of the workforce employed in the informal sector unaccounted for in this Business Tracker study and therefore the largest section of the working population was left uncovered in the study.

In order to support businesses during the same period, the government instituted the CAP–Business Support Scheme for Micro, Small and Medium Enterprises (MSMEs), a loan scheme under which 64,196 MSME owners received an average loan of GHC889.80 each, with a one-year moratorium before repayment. The total amount disbursed under this scheme was estimated at GHC57,121,441.50 (Ofori-Atta, 2020).

The circumstances surrounding interventions introduced in Ghana against Covid–19 lead one to question the adequacy, reach, and organisation of the measures, as well as the existing social support systems broadly. For example, the distribution of food either cooked or packed, helped the desperately poor to survive, especially those who literally have to be present at work each day in order to eke out a living for themselves and their dependants. Most of these people work in the informal sector where over 70% of the working population is found, and so it was welcome relief to those who were fortunate enough to receive it. The distribution involved state actors, officials of political parties, politicians, candidates vying for elections, faith-based organisations, non-governmental organisations, and private individuals. The exercise turned out to be a huge farce with some recipients asked to profess allegiance to political parties or candidates before receiving food packs. The chaotic nature of the distribution and competition among politicians to outdo each other to obtain votes in the upcoming elections left much to be desired.

Concerning water, the free water for all, which was started in March 2020 and lasted until December 2020 did benefit those who had access to piped water at home or those who accessed public standpipes within reasonable walking distance. However, those who purchase water from commercial water suppliers and water-tanker operators in suburbs of urban areas and cities did not benefit

much. Many commercial water suppliers became big winners by obtaining free water from the state water company and selling to consumers at a profit from April to December 2020. The free water scheme was extended by the government from January to March 2021 for one million lifeline consumers but this was also unlikely to reach the target group because most of them fall within the category of the poor who rely on water purchases from commercial water suppliers, unless they obtained their water from public or community standpipes. Thus, some few persons in the informal sector capitalised on the Covid situation and profited from the crisis, but it is doubtful whether it truly benefited majority of the poor.

Furthermore, the 50% rebate on electricity supply from April 2020 to December 2020 was welcome relief for many. It was subsequently extended for lifeline consumers from January to March 2021. However, given the fact that many lifeline consumers fall within the low-income group living in shared or compound houses where joint electricity consumption tends to be high, leading to very high meter readings, the scheme extension was unlikely to benefit them.

The National Employment Survey report of 2015 indicated that there were 477,068 persons engaged in the education sector (Ghana Statistical Service, 2015:26), and the Integrated Business Establishment Survey of 2017 also showed that 308,944 persons were engaged in private educational institutions, with 286,011 employed as teachers (IBES, 2017:48). During the Covid, many of them had their salaries slashed by up to 50%, while others were laid off by their employers as the schools were closed down due to government restrictions imposed against the Covid (Quartey, 2020). There was an attempt by government to provide some support to private schools, but it appeared too little too late. Indeed, some private school teachers received no pay for 10 months due to the closure of schools from March 2020 to December 2020 (Myjoyonline.com, January 8, 2021)³. How did they cope with living expenses, upkeep of their families or dependants? Obviously, the emergency responses by the state and existing social support systems did very little to support them during the crisis.

Conclusion

Covid-19 exposed staggering inadequacies in existing social support systems that address human needs and vulnerability in Ghana, and the emergency responses to the Covid did very little to assuage these. In the face of business closures, job losses, loss of income and reduction in wages occasioned by Covid-19, many people working in the private and informal sectors were left without support, and had to choose between stepping out in spite of the Covid to work and earn a living, or face starvation at home. They had no unemployment insurance, income support, job retention scheme, or a well-organised social welfare system on

³<https://www.myjoyonline.com/covid-19-school-closure-10-months-of-no-fees-no-salaries/>, accessed 26/01/2021.

which to rely. The existing social assistance scheme, the LEAP, put in place to serve as social safety net fell far short in the face of the crisis that occurred. The LEAP programme, which remains the main flagship social assistance intervention against poverty and vulnerability catered for just about 1.4 million people out of some 6.7 million poor persons in Ghana, leaving more than 5 million people to fend for themselves. This does not take into account those who were added to the ranks of the poor as a result of Covid-19. Besides the limited number of people covered by LEAP, the transfer payments involved remain too inadequate to attain a significant measure of sustainable poverty reduction. Clearly, the LEAP programme needs to be improved through increases in the number of people covered, transfer payment amounts, and regularity of payments on weekly or monthly basis.

Pensions in Ghana cover just about 12% of the working population in the formal sector and 1.3% of workers in the informal sector; there are no provisions for state-financed or contributory unemployment insurance schemes for workers. Overwhelming majority of the workforce (71.3%) operates in the informal sector with only marginal coverage by pensions or employment protections; most of them work under very precarious conditions, such that if they do not show up for work in a day, they struggle to feed themselves and their families. This situation needs to be mitigated through a comprehensive, well-thought-out social policy that takes into account the working conditions of the self-employed, the vulnerable and existential human needs. Perhaps, it is time to consider setting up a robust social welfare system that incorporates support for self-employed persons, job retention schemes, job seekers allowance, unemployment insurance, and to re-organise the existing social assistance scheme to serve as a reliable safety net as the country strives toward achieving the sustainable development goals of ending poverty and hunger by 2030.

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