

The background of the entire page is a detailed, 3D-rendered image of a coronavirus particle. The particle is spherical and covered in red, spike-like proteins that give it a crown-like appearance. The lighting is dramatic, with the top of the particle being brighter and the bottom in shadow, set against a dark, almost black background.

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NATIONAL REPORT

**UNDERSTANDING THE IMPACT
OF THE COVID 19 PANDEMIC ON
YOUNG URBAN WOMEN IN THE
UPPER EAST, NORTHERN AND
GREATER ACCRA REGIONS
OF GHANA**

OCTOBER 1, 2020

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EXECUTIVE SUMMARY

The year 2020 marked the 25th anniversary of the Beijing Platform for Action and was intended to be the ground-breaking year for gender equality¹. However, the Corona Virus pandemic has severely impacted the gains that have been made in empowering young urban women (YUW) as well as women and girls with disabilities. Corona Virus also referred to as COVID 19 has impacted the global economy, as well as national economies, health systems, agricultural food chains, public services and social protection. This has in turn, impacted on the livelihoods, employment, and health of YUW simply by virtue of their sex. Unpaid care work has increased along with the workload as YUW now spend more time fetching water, taking care of children, the elderly and relations who have had to stay home because of restrictions in movement.

The self-employed, particularly market women, hairdressers, petty traders and street vendors, have been hardest hit by the economic consequences of the lock down, and the incidence of intimate partner violence during the lockdown period and restrictions of movement is said to have increased at an alarming rate. The Ghana Statistical Service (GSS) survey in June revealed that about

115,000 businesses had either permanently or temporarily closed due to the COVID-19 pandemic.² Nationally, 92% of employed women work in the informal sector. Women in urban areas make up over 80% of the 1.3 million market traders and street vendors, and 75% of the more than 870,000 home-based workers, have been disproportionately impacted by the COVID crisis in Ghana³.

ActionAid Ghana has a program with YUW which seeks to empower them to take collective action in demanding for services and accountability from state actors and service providers, with a focus on economic security and bodily integrity. Other focus areas are on care work and building their capacity to demand for gender responsive services. To sustain the development of a strong YUW's movement, it is critical to assess the costs of the imposition of restrictions during COVID 19, by speaking to YUW in the three regions where ActionAid Ghana has been working to hear about their lived experiences in accessing government support, health & public services to determine the gaps that could easily erode the gains made. Their recommendations and proposals regarding creation of jobs and scholarships schemes have also been documented.

¹ UN Secretary General's Policy brief: The impact of COVID 19 on Women

² Business tracker Brief Report, Ghana Statistical services, statsghana.gov.gh

³ William B. & Joann Vanek. (2020). *Informal Workers in Ghana: A Statistical Snapshot*. WIEGO Statistical Brief No. 21. WIEGO.
https://www.wiego.org/sites/default/files/publications/file/WIEGO_Statistical_Brief_N21_0.pdf

3. INTRODUCTION

Background

The COVID 19 pandemic has wreaked havoc across the world in an unprecedented manner and has exacerbated existing inequalities so deeply that it now threatens to push back millions across the globe back into the throes of poverty. As the United Nations Development Programme (UNNDP) has observed, this has unleashed a global human development crisis. Its report on the pandemic acknowledges that 'the crisis is hitting hard on all of human

development's constitutive elements: income (with the largest contraction in economic activity since the Great Depression), health (directly causing a death toll over 300,000 and indirectly leading potentially to an additional 6,000 child deaths every day from preventable causes over the next 6 months). This, not counting less visible indirect effects, including increased gender-based violence, yet to be fully documented'.

Government Responses to the Pandemic⁴- A summary of Government's directives below shows the different types of responses and its impact on Ghanaians.

GOVERNMENT DIRECTIVES	IMPACT ON CITIZENS
1. <i>Executive Instruments & Directives</i>	<i>Passage of Impositions of Restrictions Act 2020. The law stated that "the imposition of the restriction under sub section (1) shall be reasonably justifiable in accordance with the spirit of the constitution" Described as draconian as Law enforcement staff began to abuse rights of citizens and irrelevant as Ghana already has the Emergency Powers Act 1994 (Act 472) that allows it to declare a state of emergency.</i>
2. <i>Three-week Partial Lock down</i>	<i>Government's lock down began on 30th March in two regions ie Greater Accra, & Greater Kumasi in the Ashanti region for 3 weeks as economic, social & Civic life came to a halt to arrest the increasing cases in the two biggest capital cities. Countries borders shut, airports shut down as well.</i>
3. <i>Ban on Public Gatherings</i>	<i>Social distancing, self- quarantine measures, with the compound house structure in Ghana was near impossible. Tourism & Transport sectors, where young urban women dominate (tourism sector) & men in transport sector took a terrible hit. Restrictions eased slightly.</i>
4. <i>School Closures</i>	<i>All Schools shut down with owners & staff predominantly women especially at the primary school level still closed. Teachers & proprietors of private schools have no regular</i>

⁴ Network for women's Rights in Ghana (NETRIGHT Policy Brief on impact of COVID 19, 2020

	<i>income from April till date. Students at home increasing unpaid care work burden for women.</i>
5. Health Measures	<i>Health workers largely women benefitted from tax exemptions over a 3-month period, free transportation, allowance of 150ghc a day to contact tracers & an insurance package.</i>
6. Three- month waiver of Utility Bills	<i>Marginalised groups to enjoy 3-month waiver of utility bills, ie water & electricity, first announced on April 10th 2020</i>
7. Corona Virus Alleviation Program	<i>GHC600 million COVID19 alleviation business support scheme intended to support SMEs impacted by the pandemic</i>

Impact on Young Urban Women in Ghana

Anecdotal evidence emerging from the regions, were revealing huge impact of the pandemic on the lives of the Young Urban Women (YUW). The lock down was experienced in two out of the 16 regions in Ghana. ActionAid Ghana's work with most marginalised young women living in the intervention sites, namely Upper East and Northern regions did not experience complete or partial lockdowns, like Greater Accra. Notwithstanding, there were indications that the vulnerabilities of the young urban women in the three regions had now increased due to the economic impact of the lockdowns. In particular, the following impacts are magnified:

- Economic impacts-** Young urban women earning less or have experienced loss of wages since many are informal workers whose factories or workplaces have shut down. Those working as domestic workers who have not been allowed to join back have lost a regular income.
- Health-** The health of YUW generally is adversely impacted through the reallocation of resources and priorities, including sexual and reproductive health services.
- Unpaid Care Work-** UCW has increased, with children out-of-school, and heightened care needs of older persons have overwhelmed health services.
- Gender Based Violence-** Anecdotal evidence points to an increase in gender-based violence as young women are being forced to 'lockdown' at home with their abusers at the same time services to support survivors are delayed because of the reduction of staff on duty through the introduction of a shift system. Services are also inaccessible because of the complete shut-down some public offices.

Rationale for the Survey

The survey is therefore critical in generating evidence from ground zero of the impact of COVID 19, and to capture and document the issues and the demands in the voice of young urban women which are often invisible. The findings will be a key advocacy tool for both local and global advocacy efforts. At the local level, the Survey findings will highlight the multiple crises being faced by YUW and influence advocacy with municipalities/district/state authorities to ensure their responsiveness to the

emerging issues by offering remedial measures by state actors.

Specific objectives are to ascertain the impact of the Covid-19 pandemic on:

- Economic security of Young Urban Women.
- Bodily integrity, emotional well-being and mental health
- Gender based violence and their access to justice systems
- Gender responsive public services.

Sample size and methodology.

The sample frame was limited to all young urban women within the 3 regions that the movement predominantly operates, namely Upper West, Northern, and Greater Accra Regions. Since it will not be possible to interview all YUW in the programme due to the logistical and financial constraints that may be present, the following formula was resorted to arrive at a scientifically acceptable and generalizable sample size.

$$n = \frac{N}{1+N(e)^2}$$

n – is the required sample

N – is the sample population from which the sample size will be drawn

e – is the margin of error that the researcher is willing to accept in the sample. (for surveys this is set at 5% which is numerically 0.05

(Ghana) has 3000 young urban women, the sample size (n) = $3000/1+3000(0.05^2)$

$$n = 3000/8.5 = 352.94 = 353$$

Sampling Methodology

To select those who will be interviewed, a mixture of clustered and convenient sampling processes was used. First, the sample size was divided equally across the 3 geographical locations of the project. The sample size was divided into 3 ($353/3$) = 117.66 = 118 to the nearest whole number. Since the respondents are all YUW with similar characteristics, those who are available and willing to respond to the survey were interviewed until the number of respondents required per region was reached. The offline kobo collect digital tool was used for the digitisation of the question for data collection. This conveniently enhanced the efficiency data collection and analysis.

The digital questionnaire was deployed on smart phones which the enumerators used in collecting data from respondents. The enumerators called each potential respondent on phone and administered the required questionnaire to them directly by asking questions and selecting the answers on the smart device. The data collected was then transmitted directly to the server/data base after the end of the day's work.

However, we propose to equally divide the sampled population into four categories:

- 25% of YUW who are currently studying (secondary, tertiary) and not working.

- 25% of YUW who are currently neither studying/nor working.
- 25% of YUW who are currently working.
- 25% of YUW who are unemployed and looking for work.

Geographical Coverage

Upper East Region

The Upper East region is the second poorest region of Ghana with 88% of its population living in poverty⁵. It has a population of 1,273,677⁶ and did not experience a partial lock down due to the low number of COVID 19 cases recorded in the region. Eighty percent (80%) of its population is employed in agriculture as captured by the Ministry of Food and Agriculture. (MOFA n.d) and the region is 84% primarily rural with settlements far apart from each other. The household size in the Upper East Region is substantially high as majority of respondents accounting for **51%** live in household that have 6 to 10 members⁷.

As much as **69%** of the young urban women in the Upper East Region were unemployed and therefore not engaged in any economic productivity as result of the pandemic. Of the remaining **31%** who were working, they were mostly engaged in skilled self-employment activities such as hairdressing and dressmaking. Job opportunities in this region is limited and a number of residents migrate to the capitals of the Ashanti region (the region with the second largest city) or to Greater Accra, which hosts the Capital city in search for job opportunities as a result of increased economic activities.

Northern Region

The Northern region which has a population of 1,905,628 occupies an area of about 70,384 square kilometres and is the largest region in Ghana in terms of land mass⁸. It shares a boundary with the Upper East and Upper West regions and was also spared a lock down as the region also recorded relatively lower cases of COVID 19. Like the Upper East region, majority of the population are farmers and lately its capital city, Tamale, has become the third largest urban city in the country, with a fast-growing population and buoyant business economy, primarily driven by migrants from Southern Ghana. Despite this situation, the Northern Region is

classified as a poor region similarly to the Upper east region. It has a strong Islamic influence and deep African cultural practices that supports large family sizes. Communal living in compound houses is common trait in the region. The household size in the Northern Region is quite high as reflected in the data of young urban women. As much as 47.6% of the young urban women live in households that have more than 10 members, while 27.6% of them live in household with members between 5 to 10 persons. Only a small proportion (24.8%) of them live in households with less than 5 members.

⁵ Ghana Statistical Service 2014

⁶ Statsghana.gov.gh/regions

⁷ Rapid Assessment Report of the Upper East Region 2020

⁸ www2.statsghana.gov.gh

Greater Accra Region

This region is home to the capital of the nation with a population of 4,943,075 and covers an area of 3,245 Km and was placed under a three-week partial lockdown. This is a city with high economic activities and is also expensive to live in. Many of the young urban women concentrate on earning money from their livelihoods and do consider marriage as an impediment to their attempt to earn a living. This is reflected in the high number of unmarried YUW,

among the respondents of the region. (as much as 80%) The household size in the Greater Accra Region is low as a majority of respondents accounting for **55%** live in household that have 5 or less members, while **39%** of them live in household with members between 6 to 10 persons. As a result of its high economic activities the region is home to migrants who move in from the other regions to the capital for "greener pastures".

Conclusion

The COVID 19 pandemic has had a devastating impact on all categories of people within the society including young urban women. The related restrictions imposed by the government to help curb the pandemic generated and continues to create negative consequences. There are still many young urban women out of work and government responses have not been able to address their specific needs. The restrictions have aggravated

gender inequality in wages, making young urban women highly susceptible to gender-based violence, eroded their economic gains and limited access to health care and social safety nets.⁹

It has also set back initiatives to empower young urban women (YUW) to advocate for economic justice, gender equality and bodily integrity.

⁹ COVID-19 and the socio-economic impact in Africa. The case of Ghana, www.wider.unu.edu

4. Economic Security

Gendered Impact

The Corona Virus pandemic has severely impacted the Ghanaian economy, the IMF is projecting a slowdown of the growth rate to 1.5% in 2020 compared to the December 2019 projection of 5.8%¹⁰. The economic ramifications were missed by the economists in their data. First, a significant number of the population particularly women live from “hand to mouth” i.e. in financially precarious and socially wanting conditions due to the country's sizeable informal economy, where most low paid workers who are predominantly female work unprotected¹¹. The informal sector in Ghana employs about 90% of women, and this sector is of great benefit to women including young urban women (YUW) in reducing poverty¹².

A YUW in the Upper East said before the pandemic, her goods used to finish on time. Lawrence sells calabash at the market, and she has customers all over the country. Her customers outside the region often travelled to her to purchase her goods, but now they cannot travel to buy because of COVID 19.

A YUW from the Upper East region describes her situation “I have lost my money from customers who used to buy and pay later. The money is now been used for feeding alone, even if I buy goods to re-stock they do not buy again.”

The impact of the lockdown on informal workers, many of whom are women, is well documented by WIEGO. Since 90% of women are found in the informal sector the gendered impact of the locked down due to the COVID 19 pandemic posed a great risk to the economic well-being of disadvantaged groups such as the YUW. Low income earners in the informal sector such as street vendors, market women and head porters who earn a living on a daily basis experienced reduced demand for their goods and services, whilst lack of personal protective equipment (PPE's) such as face masks and sanitizers made it more difficult for customers to purchase their goods for fear of being infected.

Sandra a trader at the market in Accra, expressed her concerns about the impact of the lockdown on her business. “Because of the lockdown, people are not coming to buy, and the street is so quiet. I was selling at the market for three days, but no one is coming”¹³

The brief hike in prices of goods as the public rushed to purchase food when the lock down was announced was short-lived. Head porters who are often found in the markets were out of work, and as they attempted to go back north to their homes were turned back and quarantined, they were also provided with GHc10 a day including one hot meal a day¹⁴.

¹⁰ Ghana: Initial Assessment of the impact of the Coronavirus Pandemic on the Extractive Sector and Resource Governance, 15th June 2020

¹¹ Impact of COVID 19 on Ghana, www.lexology.com.

¹² Peprah, Characteristics of Informal sector activities and challenges faced by women in Kumasi Metropolis, Ghana. www.tandfonline.com.

¹³ African Street vendors feel the squeeze under strict COVID-19 measures www.rfi.fr. Web Oct 12th 2020

¹⁴ COVID 19 and the plight of private school teachers in Ghana, Institute of Statistical, Social and Economic Research. (ISSER) Isser.ug.edu.gh. Web Oct 11th 2020

Economic impact of the COVID 19 pandemic on the economy of Ghana

Generally, government restrictions on mobility and the adopted social distancing measures implied a slowdown in production alongside the total suspension of some activities, this reduces working hours and labour earnings and results in a reduction in aggregate demand for goods and services. Given that crude oil exports have contributed to the growth of Ghana's economy growth over the past decade, accounting for 20% of total export revenues in 2018, the country's economy may be particularly hit in a context of declining commodity prices, similarly for cocoa, another important key export crop. On the other hand, it is anticipated that gold which has surged to its higher values since 2013 will benefit

the economy.¹⁵ The Impact on Ghana's estimated GDP growth is set to plummet from a target of 6.8% to about 2.6% in 2020 beyond the inevitable impact of the global COVID 19 on Ghana. In Ghana, the economic impact of COVID 19 includes the following:

- Hospitality industry adversely impacted due to closure of borders and general slowdown in tourism and demand for international travel
- Decline in trading volumes and values due to disruption in supply chain globally
- Contraction in Foreign Direct Investment (FDI) flows to Ghana due to uncertainties.¹⁶

Principal Occupations

A pilot survey commissioned by the Ministry of Employment and Labour Relations which covered 878 establishments detected 11,657 job losses across all sectors of the economy. The survey also recorded 31.5 %job losses. According to the Minister of Employment, Mr. Ignatius Baffour Awuah, the picture would have been more devastating if the survey was extended to cover the majority of workers in the informal sectors where over 80 % of the workforce is engaged¹⁷. Unemployment rate across both the formal and informal economy was deeply affected as it was observed that rampant pay cuts occurred in large and medium

scale establishments, workers in micro and small scale enterprises suffered the most of the job losses. In terms of pay cuts, 40 % of the 17,685 workers interview suffered between less than 10 % and more than 50 % pay cuts to keep their jobs

Several YUW were either self- employed or involved in trading, it was unsurprising that despite the variations in unemployment data across the three regions, unemployment was quite high. Before the pandemic, employment opportunities in the Upper East Region was limited and this was exacerbated by the effect of the COVID 19. The Upper

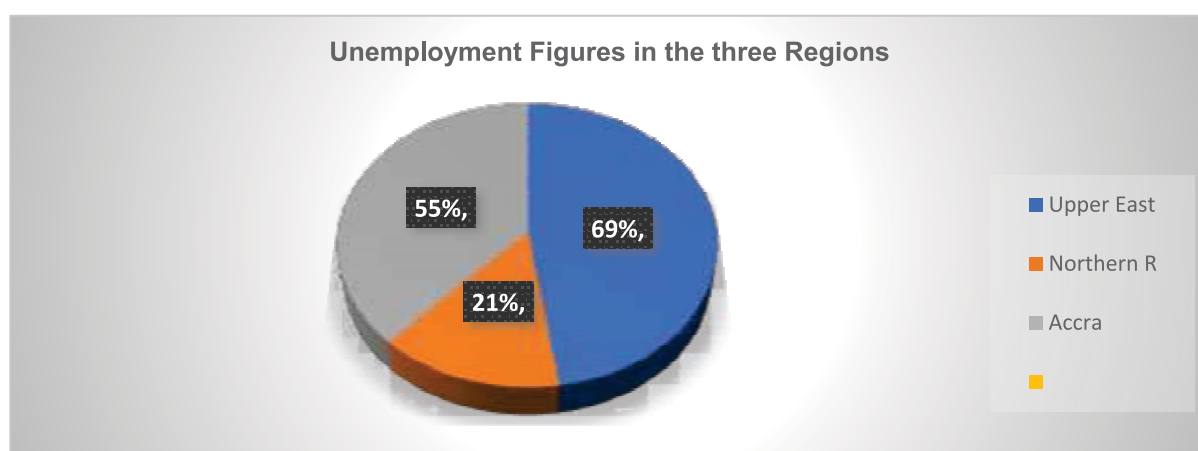
¹⁵ Impact of COVID 19 on Ghana, www.lexology.com web Sept 30

¹⁶ Economic Impact of COVID 19 on the economy of Ghana, www.deloitte.com. Web Sept 30

¹⁷ COVID-19 Impact: Pilot survey detects over 11,000 job losses, Web Oct 14th newsghana.com.gh

East region recorded the highest unemployment rate of 69% followed by Greater Accra region with 55% and

Northern Region with 21% due to the pandemic. See Fig 1 below
Fig 1



Principal Occupations of YUW in the Three Regions

As seen in Fig 2 below, most of the YUW were found in the trading sector or the small medium enterprise, self-employed and professional working sectors. YUW engaged in skilled self-employment sector were involved in hairdressing and

dressmaking with a few in apprenticeship or learning a trade. The professionals comprised of YUW working within the formal sector with state institutions and private organisations.

Table 2 Working Sectors of YUW

Regions	Trading	Self - employed	Professional	Apprentice	Unemployed	Student
Upper East	19	20	12	0	39	10
Greater Accra	26	11	17	4	25	17
Northern Region	11	5	2	7	Nil	6

Impact on Livelihoods

At the national level informal trading associations are organised providing identity cards to members. Although workers along the food chain were classified as essential workers, they were prevented from operating as the lockdown restrictions required that they provide documentation such as identity cards to prove their occupation¹⁸. Some essential workers were prevented from working as they could not provide any form of identification. For instance, waste pickers, majority of whom are women, were not allowed to work and were asked by their leaders to stay at home.¹⁹ Government's response to the outbreak, key amongst which include the closure of all borders and partial lockdown of selected areas, has not only taken a toll on the economy, but on families as well. A YUW from Tema West in the Greater Accra region, expressed her apprehensions at the dwindling finances of her guardian on the family's livelihood.

"My Auntie, who is my guardian, had her goods locked up in Nigeria because of the closure of borders in both countries. Even though some of the goods arrived in May, about 80% had gone bad because they were perishable. Most of

the goods are still in Nigeria as there is no trustworthy person to facilitate the movement".

The situation described above reflects the economic impact of the border closures due to the COVID 19 pandemic on the livelihoods of young urban women, and their families. The YUM mentioned some job losses also among family members, majority of whom either worked as teachers or engaged in jobs that were dependent on the operation of Schools. Teachers in private schools, particularly those teaching primary levels, were the hardest hit as they were either laid off or had their salaries slashed by almost 50% in some cases.²⁰

A YUW from Tamale in the Northern region whose mother's shop is near a school describes the effect of the closure on their livelihood.

"My mother sells drinks and snacks close by a school, since the school has shut down, her income has reduced as she is now compelled to sell the snacks she makes at half the price she used to sell it for, in order to encourage the children at home to buy them" We are a large family of 25 people depending on my Mom to feed us."

Family Job Loss

The United Nations Development Programme (UNDP) observes that Person-to-person businesses like hairdressers, bars, and micro-finance institutions will be deeply affected by movement restrictions, which could lead

to jobs losses²¹. During Ghana's partial lockdown, 35.7 % of business establishments and 24.3% of household firms reported being closed. Firms in the partial lockdown areas reported the highest levels of closures during that

¹⁸ COVID-19 situation and activity Accra, www.wiego.org Web Oct 10th 2020

¹⁹ ibid

²⁰ COVID 19 and the plight of private school teachers in Ghana, Institute of Statistical, Social and Economic Research. (ISSER) Isser.ug.edu.gh. Web Oct 11th 2020 According to the Education

sector annual review of 2017/2018 out of 75,740 Schools, 34,123 were privately owned ie (45.1%)

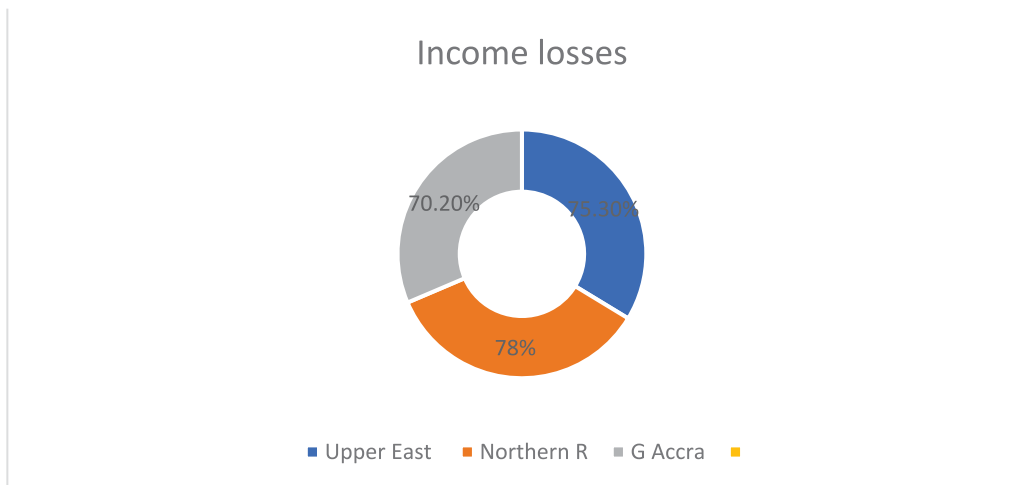
²¹ COVID 19- Socio -economic impact on Ghana, Business Impact and Recovery pathways for Ghana, Briefing note No 1 April 2020.

period, with 51.5 % of firms in Greater Accra being closed which impacted on job losses. The COVID 19 business tracker survey anticipated more job losses as demand for services and goods continued to fall.²² National figures of job and income losses recorded the

following figures in the three regions: (See also Fig 5 under Impact of Livelihoods)

- 75.3 % for Upper East,
- 78 % for Northern Region
- 70.2 % for Greater Accra.

Fig 3



The national figures indicate a slight dip for Greater Accra with the Northern region recording the highest percentage of job loss.²³

Across the three regions, job losses among family members of the YUW also showed a similar pattern where Greater Accra recorded 24 % of job losses amongst family members of YUW. Since this was one of the regions that

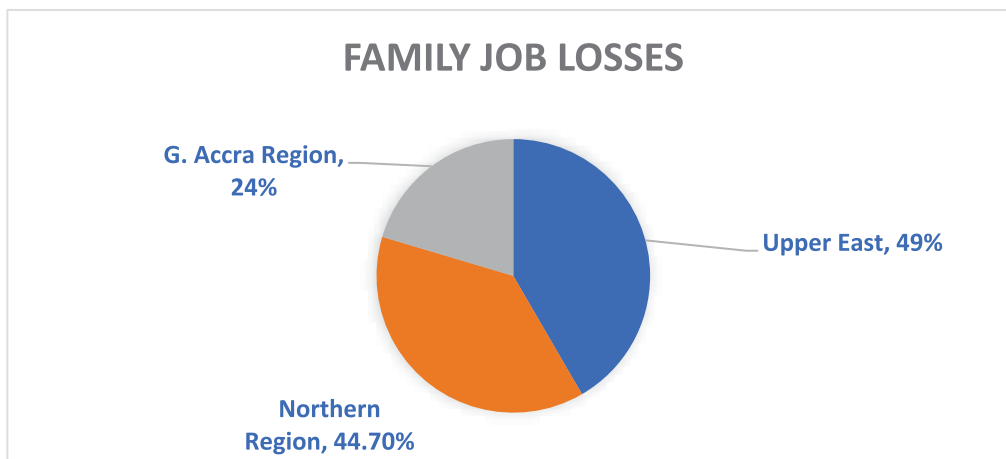
experienced a lockdown, it was anticipated that job losses will be high among family members. In the Upper East region, YUW who reported job losses in the family was 49 %with Northern region recording 44.7 %of job loss of some of their family members. References to specific relations who had experienced loss of jobs, were not captured in the regional rapid assessment reports.

Fig 4

²² How COVID-19 is affecting firms in Ghana Results from the Business Tracker Survey- Collaborating with the United Nations Development Programme (UNDP) and the World Bank, the Ghana Statistical Service’s Ghana Business Tracker aims at providing critical information to help the Government of Ghana, development partners and other organizations monitor the effects

of the pandemic on businesses. The survey interviewed 4311 firms and was conducted between May 26 and June 17, 2020 statsghana.gov.gh web Oct 12th 2020

²³ Brief on COVID 19 Households and Job Tracker, Wave 1 July 30th 2020 Web Oct 12th 2020



However, a virtual discussion with selected YUW from the three regions indicated job losses amongst predominantly mothers and female siblings. A YUW from the Northern Region narrated the situation at home after her mother who is a teacher was laid off as schools closed. ***"My mother has been home since March and does not receive any income. We depend on a relative who is a staff of one of the state institutions. It is very difficult as we have a large family of twenty-five people all depending on my mother and now on my relative."***

A positive response from a YUW in Greater Accra shows that there were some positive impacts of COVID 19 on new job openings. She stated that ***"My sister also a teacher of primary class 4 and class 1 lost her job and decided to learn how to make wigs. She has***

realised that she makes twice what she earns at the school and has decided to invest fully into making more wigs instead of returning to the classroom."

Indeed, a UN COVID19 report on socio economic impact of the pandemic on Ghana, reports that the impact is not all negative as some businesses will shift to new opportunities to fill the void brought about by increased demand due to COVID19 (e.g. hand sanitisers, gloves or masks) or due to irregular importation of specific commodities and services²⁴. This seems to be the scenario generally in Greater Accra, where individuals have resorted to producing products such as face masks, hand sanitisers and wigs as reported by the YUW from Greater Accra above. It appears to justify the slightly lower figures of job losses at the national level as well as the data for the regional level. (See Fig 4 above)

²⁴ COVID 19- Socio -economic impact on Ghana, Business Impact and Recovery pathways for Ghana, Briefing note No 1 April 2020.

Biggest Concerns regarding livelihoods

A Shrinking market -Many of the YUW in the informal business sector in the two regions up north either travel down south to buy goods to retail, and often have clients also down south who patronise their goods. Since the lockdown introduced a ban on movement from the southern part to the northern sector, it is to be expected that there will be damaging consequences on the

businesses of YUW. Despite the findings that the economic impact of COVID19 is not all gloom and doom, YUW have not maximised the full benefits from this positive impact. This is because self-employed YUW working as hair stylists and dress makers continue to experience less patronage of their services and have less resources to invest into other new job opportunities.

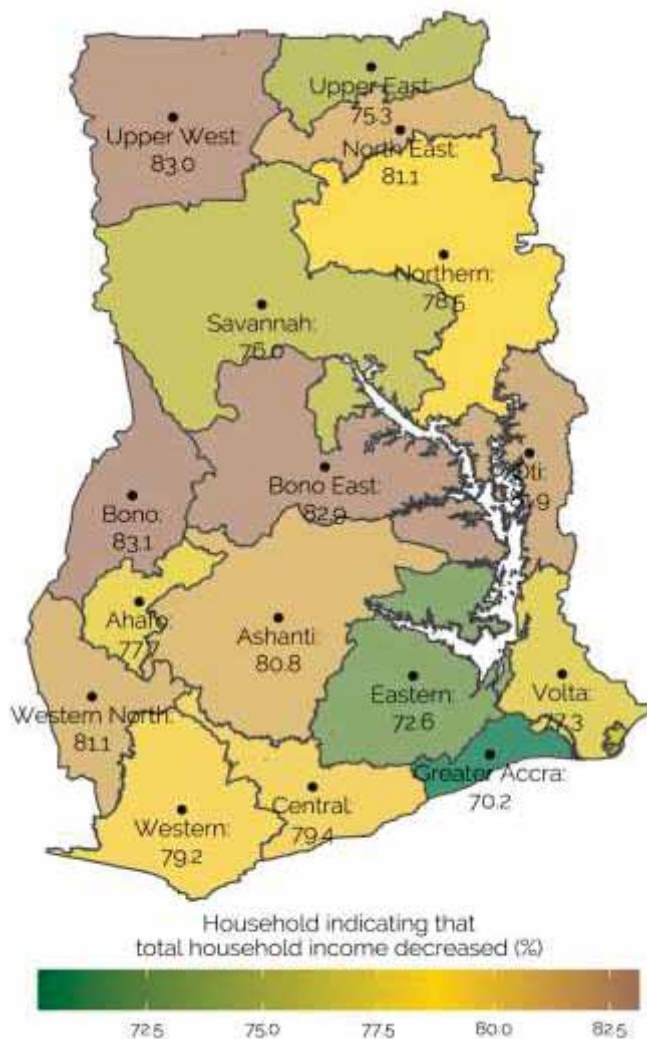
Conclusion

The evidence from the survey indicates that small businesses as well as self-employed YUW experienced a shock to their earnings. Demand for services and products shrunk and YUW in all three regions expressed fear of losing jobs. For YUW working in homes in Accra, they were asked to stay away, for fear of

infecting the family and they are unsure whether they will be recalled. These fears are reflected in the increase in borrowing and reduction in household expenditure to ensure survival. Despite the lifting of restrictions, and new job openings there is still uncertainty in the expectations of revival of sales and incomes.

Impact on Income, Savings & Loans

National figures indicating total decrease in household incomes Fig 5



25

The above figure presents the national figures from all 16 regions of the impact of COVID 19 on decreases in the income of households. More than three-quarters (77.4 %) of households reported that the total household income has reduced since March 16, 2020. Households in all 16 regions have been affected by COVID19

- Greater Accra region recorded the least as alluded to under the section on job losses²⁵

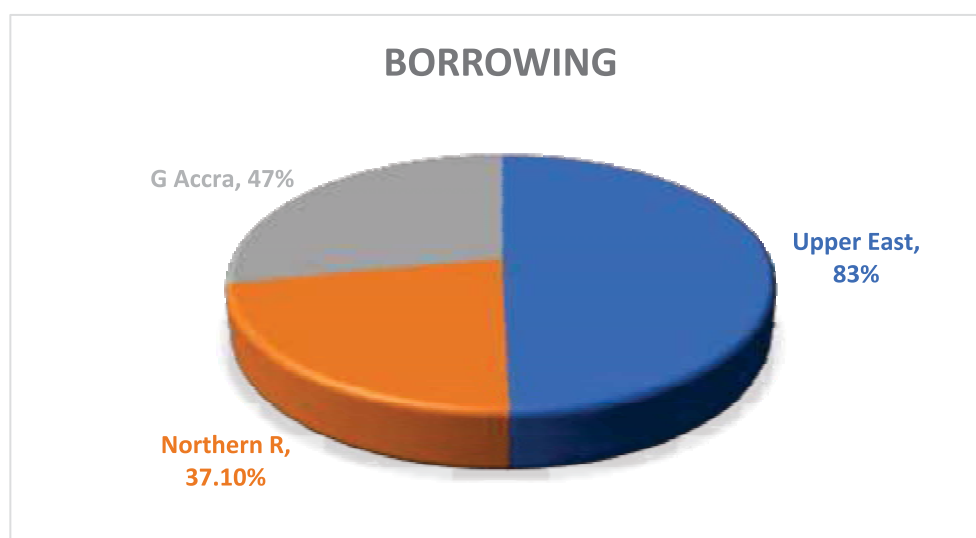
This reflects responses from YUW across the three regions where earnings of YUW as indicated earlier in all the three regions decreased for both those who were engaged in informal businesses such as hair stylists and dress makers. YUW who were working in the informal sector reported declining market and customers, culminating in

losses and decreased income. Additionally, borrowing to finance household expenditure was as high as 83% in the Upper East Region during the pandemic, as seen in Fig 6 below. Majority of those who borrowed, resorted to money lenders. The weak economic and resultant low-income levels may account for the high rate of borrowing in the Upper East region due to decreases of household income. The Northern Region recorded the lowest number of 37.1% borrowing money from various sources for their survival, whilst 47% of YUW in the Greater Accra region borrowed from neighbours.

²⁵ Brief on COVID 19 Households and Job Tracker, Wave 1 July 30th 2020 Web Oct 12th 2020

²⁶ *ibid*

Fig 6



Across the three regions, savings were wiped out and respondents reported of decrease in expenses on personal care products, food, and water as well as transport. The reduction of expenses on food and water was also reflected in the national data, where findings revealed that common actions to cope with the effects of COVID19 taken by the households interviewed were to **reduce food consumption (52.1%)** to **reduce**

non-food consumption (47.7%) and rely on **savings (47.4%)**²⁷. The least common coping mechanisms included support from an NGO (1.3%) or salary advance from an employer for those working in the formal sectors. YUW's responses on reduction in expenses mirrors findings from the national statistics. As shown below, reduction in expenses were the same for personal care products, food and water as indicated in Fig 5 below:

<i>Reduction in Expenses</i>	<i>count</i>	<i>frequency%</i>
<i>Personal care products</i>	25	32
<i>Food and Water</i>	25	32
<i>Transport</i>	10	13
<i>School Fees</i>	8	11
<i>Electricity</i>		
<i>Rent</i>		
<i>Medicines</i>		
Grand Total	68	88

²⁷ Brief on COVID 19 Households and Job Tracker, Wave 1 July 30th 2020 Web Oct 12th 2020

A YUW from the Greater Accra region sums it all in this sentence *"Before the pandemic, we could afford three square*

meals a day and sometimes extra snacks". "My needs were all taken care of by my guardian, but now feeding has become a problem at home"

Conclusion

Families have been pushed back to poverty, as household incomes have been reduced drastically and borrowing increased. This is reflected in the decrease of expenses on food & water which could result in malnutrition and affect the health of citizens particularly YUW. Families of YUW with small businesses that sold food stuffs resorted

to spending their food supplies meant for sale, whilst others were compelled to eat less than three meals per day. With declines in consumer spending, recovery is uncertain and looking to the future, YUW can only hope that they and their household will bounce back as the restrictions have eased now.

5. FOOD SECURITY

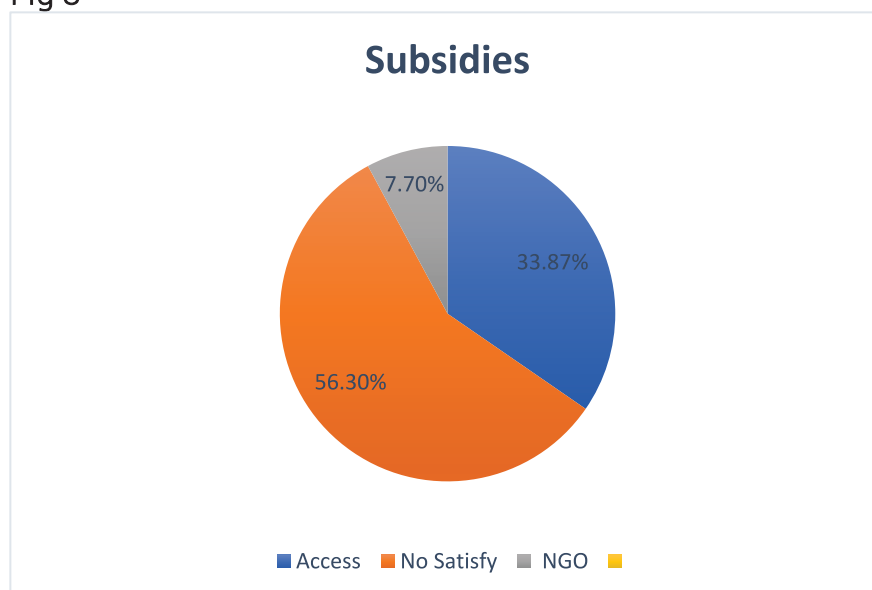
National data reveals an increase in the price of major food items as the most common shock, experienced with 77.4 percent reported to be affected by that either very severely or severely. To mitigate the effects of COVID 19, the government provided support to vulnerable households who benefited from business loans, food supplies and the provision of Personal Protective Equipment (PPE's). Since March 16, less than 10 percent (8.9%) of households interviewed had received at least one form of assistance from an institution (e.g. government and religious organisations), with 5.3 % receiving free food. The median value of these gifts of free food was GHC 50Gh. The predominant sources of free food are religious bodies (33.3%) and the

government (28.6%). **The national data shows that 3.9% of respondents have received direct cash transfers, with a median value of GHC 200.** Social networks provided direct cash transfers (82.6%). Other in-kind contributions were received by 1.7 percent of the respondents, with a median value of 30Gh¢ and 44.8 percent received from the government²⁸

Only 33.87 % of the YUW were able to access support from the government as seen in Fig 8 below, either in the form of cash transfers, or food parcels. This implies that 66.1 % of YUW did not benefit from any kind of assistance. Unfortunately, support from NGO's was negligible as only 7.7 % of YUW indicated that they were supported by local NGO's

²⁸ Brief on COVID 19 Households and Job Tracker, Wave 1 July 30th 2020 Web Oct 12th 2020

Fig 8



Fifty six percent of (56.30%) of YUW who benefitted from government support said they were not satisfied with the support received. A YUW from Upper East who did not benefit from the food ration said that *"The ration which the government provided was not enough because we are an extended family with high needs"*.

Reasons from those who did not benefit from any government support, ranged from weak communication about the available support and ignorance of where and how to access the support. Others indicated that the information did not get

to them early, and when they tried to access it, they were told that the exercise for identification of those who needed it had been completed. A respondent who experienced this stated that *"I only heard that they were giving people, but I didn't know where to get it"*.

A YUW from the Greater Accra region attributed her inability to benefit from the package to political party affiliations, *"It didn't reach my community...the information also was about presenting your party card before benefiting"*.

CONCLUSION

There were lapses in identifying people who really needed the cash transfers and food packages. This lack of transparency fuelled the perception that it was meant for supporters of the governing New Patriotic Party (NPP). The impact of the lockdown affected food security nationwide resulting in less food consumption by marginalised groups. National data on food security, showed that of the households that were

interviewed, 45.4% reported that, in the 30 days prior to conducting the study in July, they had only eaten a 'few kinds of foods, whilst 44.6 % indicated that they 'were worried about not having enough food to eat' and 8.9 % 'went without eating for a whole day'.²⁹ These findings point to gaps in targeting YUW and other marginalised groups during times of emergencies to mitigate hunger and famine.

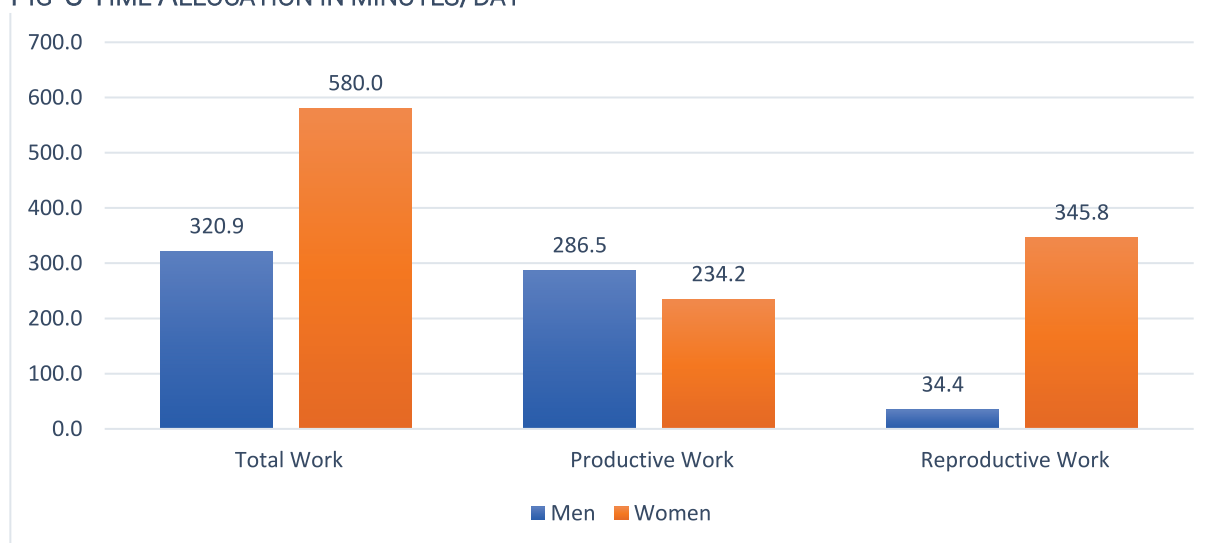
²⁹ *ibid*

6. UNPAID CARE WORK

Unpaid Care Work (UCW) which includes cooking, cleaning, collecting water and firewood, taking care of children, the ill and the elderly is central to the proper functioning and wellbeing of societies and reproduction of the workforce. Without it the rural economy would not function. Yet despite its importance, it is invisible in national accounts and statistics. It is simply taken for granted as 'women's work'. It receives little recognition in the AU policies. National governments are also systematically failing to support it by failing to invest in services such as clean water, cooking energy or early childhood development

centres. Ghana is no exception. Action Aid Ghana's POWER project on UCW indicates that rural women in Ghana spend three to four hours per day collecting water and firewood for household use. Women allocate close to 10 hours a day in productive and reproductive work compared to 5.5 hours for men in Action Aid targeted communities. The burden of unpaid care work (as captured in the reproductive work category below) falls heavily on women, who spend almost 6 hours, or roughly 10 times more than men, engaging in UCW.³⁰

FIG 8 TIME ALLOCATION IN MINUTES/DAY



In the Upper East region where AAG works in selected communities, 93% of YUW reported an increase in UCW. Out of this figure 82% of respondents stated that they spend two hours extra time taking care of the needs of children and family relations who were out of jobs. In the northern region the figures were

lower, but still high as 57.1% of YUW were more involved in increasing household chores. Greater Accra records a low figure of 30% of YUW reporting an increase in unpaid care work. The increase in UCW in the two northern regions, reinforces the data that was collected on time use under the POWER

³⁰ Baseline study of the POWER project by AAG, July 2017

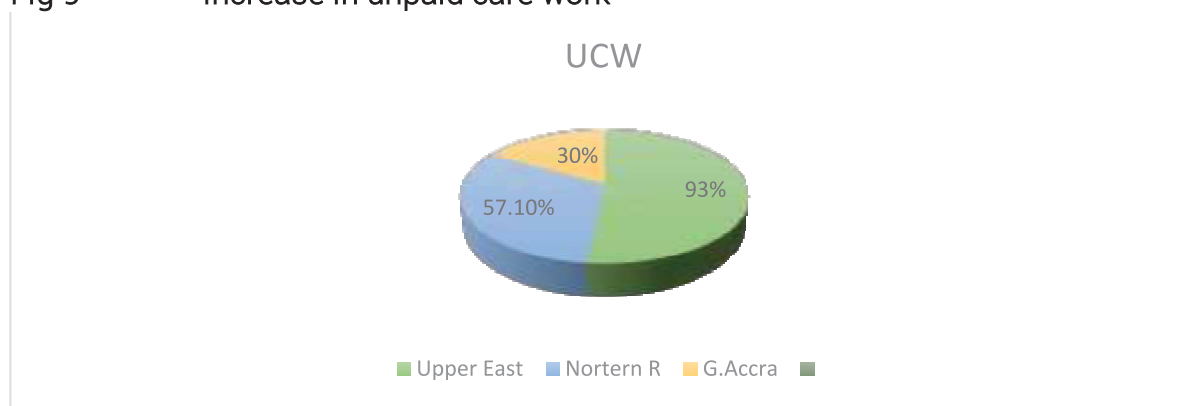
project, where women and girls carry the burden of unpaid domestic work. In a virtual discussion with YUW to ascertain why the figures for unpaid care work is higher in the two Northern regions. A YUW from the Upper East region explained it this way.

“Our family members living in the south have sent their children up north because of the school closures. Others who have also lost their jobs or are on a

long break have joined us at home and this has resulted in increases in unpaid care work. Now I spend all my time doing domestic work”

Another YUW stated that *“I thought the lockdown and staying at home would give me some opportunity to rest, I never saw the lots of house chores coming. It makes staying at home uninteresting because there is always a lot to do.”*

Fig 9 Increase in unpaid care work



Conclusions

Findings of the assessment of the impact of the Corona Virus pandemic on UCW reveals a disturbing pattern of increase in time poverty for women and YUW particularly in the two northern regions. As one respondent from the Northern region put it,

“We have a household of 25 members now, and we have to cook, clean and wash for all of them. The chores never end.”

The impact of COVID 19 on UCW has increased and women and YUW are bearing the brunt of the domestic chores. UCW during this COVID era has deepened time poverty for women and girls. A policy brief recently published by the UN

points out the greater risks that women and girls will face during the COVID 19 pandemic. “It states that women will be the hardest hit by this pandemic, but they will be the backbone of recovery in communities³¹. Every policy response that recognises this will be the more impactful for it.” Governments must be made to recognise that a window of opportunity has been opened to build more effective social protection frameworks that will improve child-care support, as well as support for the elderly. Prior to the pandemic, UCW was not valued as a contributor to the Ghanaian economy and ActionAid Ghana, had just began to advocate for its recognition when the lockdown restrictions were introduced.

³¹ UN General’s policy brief: The impact of COVID 19 on women

7. BODILY INTEGRITY

There are no detailed statistics on the impact of COVID 19 on domestic violence yet, however, NGOs that run legal aid services such as the International Federation of Women Lawyers (FIDA Ghana), recorded incidents of abuse from its community paralegals where women were physically, emotionally and verbally abused and evicted from their marital homes on the eve of the lockdown in March 2020.³² This situation is attributed to the confinement in homes of women with abusive male partners. National data makes a brief reference to violence within households. Findings show that 12.9% of households agreed that their community has seen an increase in violence among members of the same households³³.

A study on economic and social costs of violence against women in Ghana in April 2019 states that 43% percent of women between ages 18 and 60 are subjected to domestic violence in Ghana³⁴. However, those sampled by the YUW also made mention of economic violence at the hand of their employers.

YUW from Greater Accra stated that ***"We are taken advantage of by our employers during these times of emergencies because they know that these are difficult times and we will stay on the job no matter what, in order to make some money to meet our needs. We are therefore subjected to violence and maltreatment from our employers."***

Regarding Sexual violence 59 % of YUW did not feel vulnerable as compared to 41% of YUW who felt vulnerable to sexual

violence. For YUW in the Greater Accra region who felt vulnerable to sexual violence during the lockdown, they cited reasons such as economic stressors that caused male spouses to lash out at their female partners.

A YUW interviewed in Greater Accra stated that, ***"The restrictions on movement made this happen because survivors had to live with people already abusing them. My neighbour was frequently abused until a friend reported. Although that also had its implications, the male abuser was arrested"***.

YUW in the Upper East region made the same observations and stated that they had become vulnerable to violence as one respondent put it, ***"Because every family member is home and with loss of jobs, men who cannot meet family needs have anger in them. Especially with women"***.

Even though majority of YUW did not feel vulnerable to incidence of sexual violence the study found out that some were aware of incidence involving girls/young women who were sexually harassed or abused sexually at home during school closure.

Accessing Police- The Greater Accra and Upper East reports were silent on experiences in accessing the Police. In a virtual discussion with YUW to ascertain if this was the case, they all indicated that they had had no experiences with accessing support from the Police. In the Northern region, 24% of YUW stated that

³² FIDA Ghana field data from community paralegals, 26th March 2020

³³ Brief on COVID 19 Households and Job tracker, July 30th 2020

³⁴ Economic & Social costs of Violence against women & girls in Ghana, Summary Report, April 2019

it had become more difficult to access the police or local support systems for women and girls facing violence due to restrictions and fears of contracting the virus. No case study was presented to ascertain the type of case that YUW in the northern region were seeking support for.

Access to contraceptives- 82% of YUW in the three regions experienced no

CONCLUSION

Even though only 41 % of YUW indicated their vulnerability to various forms of violence, it is interesting to note that economic violence featured in their testimonies. ActionAid Ghana has documented experiences of YUW in the informal sector, in a report which highlights economic and sexual violence as high among YUW working in restaurants and local food bars popularly

challenges in accessing contraceptives, the consensus was that contraceptives were readily available. All the YUW stated that all pharmacies, were well stocked with contraceptives. Some YUW also indicated that they prefer long term contraception such as 3 – 5 years implants.

known as "Chop bars"³⁵. For the 41 % GBV, sexual and intimate partner violence featured prominently and these are issues that occur within the communities and urban centres of the country. Civil society groups have also presented field evidence which proves that the restrictions of movement increased the vulnerability of women and girls to GBV, and all other forms of violence.

8. PUBLIC SERVICE

According to the World Bank, in 2018, 82.39 % of the Ghanaian populace had access to electricity. The survey indicates that most respondents were connected to the national electricity grid, supplied by Electricity Company of Ghana and Northern Electricity Distribution Company (NEDCo). The Ghana Water Company Limited is responsible for urban water supply in Ghana. Per the company's own data coverage of urban water supply is about 77 %.³⁶

The Government's announcement to offer reductions in electricity and water

cost for consumers of poor households and 50 % of the electricity bill for residential and commercial consumers, using March 2020 as the benchmark, came as a great relief to consumers. Findings of the survey by the CSO's platform indicated that, 75 % of the respondents had benefited from the measure with 65.2 % of female headed households in the south benefiting from this subsidy. This implies that quite a number (34.8 %) of females headed households had also not benefitted from the subsidy. This is significant, since most women found in the service sector

³⁵ Action Aid Ghana, Securing young urban women's rights to freedom from economic & social exploitation in informal work spaces.

³⁶<https://gwcl.com.gh/company-profile>

needed this subsidy to boost their small businesses which are ailing because of COVID19 and for their children who need electricity for E-Learning³⁷. A virtual discussion with YUW from across the three regions showed that there were disparities in the eligibility criteria and not all families of YUW enjoyed the waiver on electricity and water.

A YUW from the Northern region recounted her experience *"When we went to buy electricity units for our household, we received double the amount of units for the amount of GHC 50 that we always bought"*³⁸

Another YUW from Greater Accra responds that *"When we went to buy the electricity units, we were told that the amount of GHC 30 we were buying was not enough to benefit from the waiver."*

The Network for Women's Rights in Ghana, NETRIGHT published a policy brief on the gendered impact of government measures, and their findings showed that poor households are underrepresented amongst beneficiaries of the electricity subsidy, whilst water subsidy was enjoyed by households that had access to running water.³⁹ The comments from the YUW indicate that consumers who purchase less than GHC 50 were not eligible to benefit from the government subsidies.

With regard to the water subsidy, some YUW indicated that although they did not have access to running water at home

and had to buy water from the operators of water tankers, it was at a reduced cost. A YUW from the Northern Region responds that *"We bought water at a reduced cost, instead of 50 pesewas we paid 30 pesewas"*⁴⁰.

Another YUW said *"We did not enjoy the subsidy because we have dug bore holes at home and therefore could not benefit from the government subsidy"*.

YUW reported that their ability to access public services was greatly affected by the pandemic. 61% of YUW made this observation, whilst 39% responded in the negative. The health and transportation sectors were identified to be the most impacted. YUW from the Northern region Accra, in a virtual discussion indicated as follows:

"The social distancing protocols caused taxi drivers to double their fares to make up for the loss in taking less passengers. Waiting time for the taxis increased from 5 minutes prior to COVID 19 to 15 minutes during the pandemic."

Another YUW from the Upper East region reported that people panicked when news went round that a taxi driver had contracted COVID 19 as a result there was limited movement.

A YUW from Greater Accra also said, "As a health worker I had difficulty in accessing transport to work, it was the police who rather helped me to pick a taxi to get to work."

³⁷ Assessment of impact of COVID-19 on the citizenry, Combined report of the CSO's on the SDG's August 2020

³⁸ 50ghc is equivalent to \$8.62, 30ghc is equivalent to \$5.17

³⁹ Policy Brief on Gendered impacts of Government measures/protocols, July 2020 by NETRIGHT

⁴⁰ 50pesewas equivalent to \$0.09, whilst 30pesewas equivalent to \$0.054

Table 10 Poor Access to Public services in Greater Accra

Reasons for Poor access to public services	Count	Frequency %
Has become more expensive	50	71.4
No longer available/has shut down	8	11.4
Takes much longer to access	7	10.0
Must travel longer distance to access	3	4.3
Any other	2	2.9
Grand Total	70	100

Experiences in accessing Health Centres by YUW from across the regions generated varied responses. Whilst YUW from the Greater Accra region indicated that government hospitals prioritised maternal health services and gave prompt services, other YUW from the Upper East recounts difficulties in accessing maternal health services. *She states that "My younger sister who was pregnant almost died because we could not access the services of a doctor at the Government hospital in Bolgatanga because there was no doctor at post. We were made to travel at night for one hour to the next district, and we had to wait*

for another 30 minutes for a doctor to arrive from the District I travelled from at 11 pm to attend to us. The delay almost cost her, her life."

Another YUW from the Upper East said I stayed at home when I fell seriously ill, because I was afraid, I could contract the virus. One of my church members who is a nurse visited me and brought me some medication which helped me to recover.

Regarding water and sanitation and hygiene, the consensus was that this was strictly adhered to in all institutions especially health, banks, and offices.

CONCLUSION

YUW health and that of their families were compromised during the restrictions in movement. Absence of health personnel and fear of contracting the virus affected young dependents of YUW, because of the fear that they might expose them to the virus. Access to transport services was limited and those available were expensive. As much as government subsidies on utilities such as electricity and water were a good initiative it did not benefit the poorer consumers that it was designed for. The

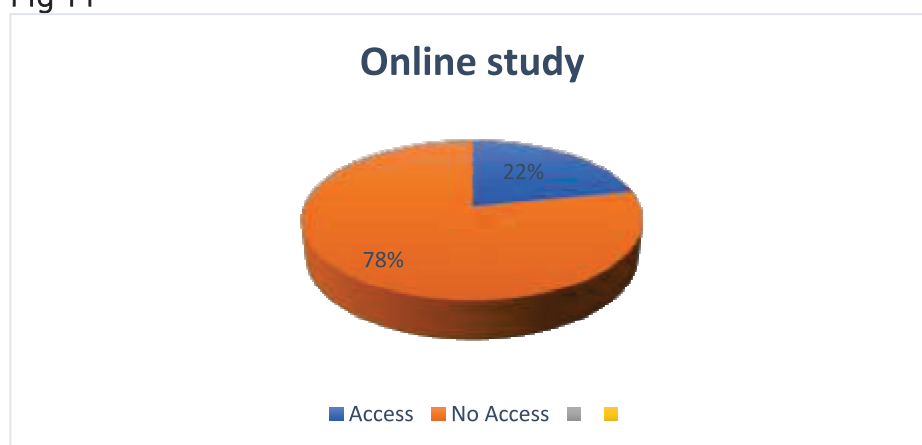
government did well to provide free transport for nurses in Greater Accra to facilitate their movement during the lockdown. It was not surprising that YUW from Greater Accra mentioned that maternal services were prioritised at this largest health facility in the capital as health personnel were available to attend to patients. YUW were still challenged as they had to pay more for transport costs and make frequent trips to the health centres since less staff were on duty to attend to them.

Education

The distance education solution to the school closures is premised on the assumptions that there is universal access to electricity, and all students either own or have access to smart phones, laptops, tablets, computers and televisions and the distance education options cater for persons with disability. Unfortunately, there is unequal access to all of these, thus suggesting that the

objective of ensuring access for all has not been achieved.⁴¹ This is reflected in the study where 25 % of YUW sampled aged between 18 and 25 were studying in tertiary institutions. Seventy-eight percent indicated below indicated that they had no access to online education, whilst 22 % of YUW studying at the tertiary level had access to online studying.

Fig 11



A report by the Web Foundation on Women's Rights Online, closing the digital gender gap for a more equal world reveals that although Ghana has made significant progress from 2016, where fewer than 20 % of women were online there are still gender inequalities in accessing the internet. The report dated October 12th, 2020 indicates that 29 % of Ghanaian women are online as against 71 % of men. Women in Ghana also have a 14 % t gender gap in meaningful connectivity. This means they had less suitable devices, less data bundles and slower speeds as compared to men.⁴²

According to the Ghana Statistical Service (GSS) 65.0% of basic school

students and 72.0% of Senior High School students were still engaged in different types of learning activities the most common of these activities was watching educational TV programme. The main difficulty in the learning process that was mentioned, for both basic and senior high school students, was also "lack of access to basic tools like computers or phones"⁴³

Regarding the government television learning platform, the study by the CSO's on SDG's in Ghana, indicated that the government television learning platform was the least preferred learning channel. The study conducted in three ecological zones, namely Northern, Middle and

⁴¹ Policy Brief on Gendered impacts of Government measures/protocols, July 2020 by NETRIGHT

⁴² <https://webfoundation.org/research/womens-rights-online-2020> Web Oct 14th 2020

⁴³ Assessment of impact of COVID-19 on the citizenry, Combined report of the CSO's on the SDG's August 2020

Southern zones is relevant to this report as YUW sampled fall within the northern and southern zones. Findings of the study indicated that there were different preferences for accessing learning during the COVID 19 pandemic. In the southern ecological zone, the preferred learning platform is the private school E-Learning platform, whereas the middle and the northern ecological zones preferred home tutoring.⁴⁴

Before COVID19, a good number of tertiary institutions in Ghana ran courses on their distance educational platforms which employs digital means. However, what is entirely new is the fact that this has become the sole means for executing teaching and learning for all levels of education in Ghana, during this pandemic. Inequalities in the digital gender divide means YUW as depicted in Fig 11 above are disadvantaged.

CONCLUSION

School closures have impacted not only teachers, students, and families, but have extensive economic and societal costs. Disruptions in learning due to COVID19 has thrown light on numerous issues such as gender digital divide within the rural and urban areas. This reflects in the inequality in accessing digital learning as well as access to the internet and online education for children with disabilities. The impact of the closure of schools was severe for underprivileged families, and their children, causing intermittent

A virtual discussion with YUW studying at the tertiary level say it is a challenge convincing their mothers to provide them with money to purchase data, when there are other urgent needs that require financial resources to survive.

A YUW from the Northern region said, "My mother gets upset when I ask her for money to buy data. She does not understand that studies have moved online, and we argue all the time about this. But I understand her as she is unfamiliar with the current trend of studying online."

There were positive experiences as another YUW from Greater Accra stated that *"Fortunately my University, which is located in the second largest capital city of Ghana, the Kwame Nkrumah University of Science & Technology provides each student with 2 Gigabytes to assist us continue our education on line."*

learning, or no learning at all. The pandemic has revealed the weaknesses in accessing technology to improve learning outcomes. The Government assisted Senior High Schools e failed to provide students with any internet support and parents were left with the burden of supporting their children with continuing education. These new developments within the education sector should provide lessons for the government digital inclusion agenda.⁴⁵

⁴⁴ Ibid.

⁴⁵ The government has announced its intention to develop a framework to support digitisation of the economy, Communication

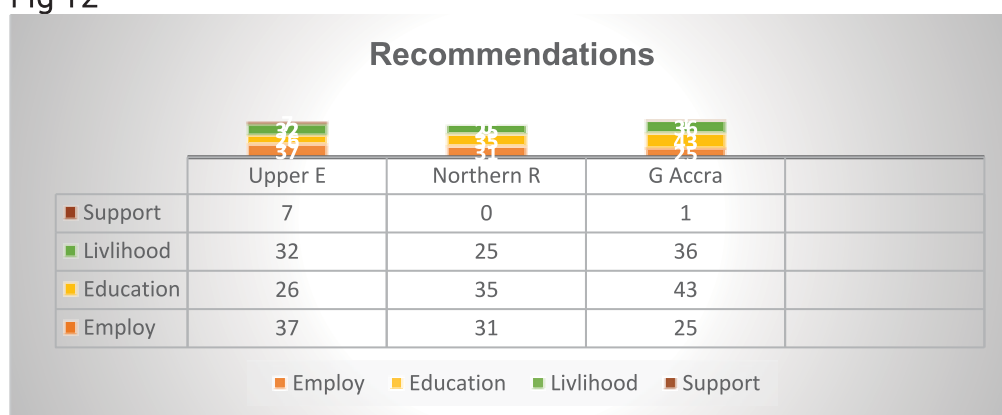
minister speaking at ITU Telecoms World 2017 conference in South Korea. www.moc.gov.gh

9. RECOMMENDATIONS

There was consensus among the YUW in all the three regions for community-led solutions involving women, young people, and marginalised groups in the designing workable solutions to COVID19 challenges in order to promote ownership of reforms and guidelines to manage COVID19. Recommendations ranged from providing support for the reestablishment of livelihoods, continuation of education, employment

and for psychological support against abuse. In two of the regions, i.e. Northern and Greater Accra region, the highest priority for the YUW, was government support to re-establish their lost livelihood, whilst YUW in the Upper East Region identified support for economic employment as their most significant need. The chart below reflects the priorities of the YUW across the targeted sites.

Fig 12



PSYCHOLOGICAL SUPPORT AGAINST ABUSE

- A YUW from the Northern Region who is a survivor of sexual violence proposed that the free medical bills for sexually abused women be enforced. In her own words she proposed that:
- The Domestic Violence Victims Support Unit of the Ghana Police Service created hot lines for people to call in during the lockdown but was unable to publicize it fully. YUW proposed that such measures put in place need to be supported by private radio and television stations to ensure that it reaches a wider audience.

"Medical bills must not be paid when you are sexually abused, and the state must provide counselling services and shelters. I was forced to stay in the same house with my Auntie's husband who denied ever touching me although he was responsible for my pregnancy"

REESTABLISHMENT OF LIVLIHOOD

- Data disaggregated by location, region, gender, industry of employment and income is required for the effective design of policy measures. It is imperative that the national statistical office is adequately resourced to collect administrative, survey and census data on a regular basis to support policy makers, to effectively target YUW in the informal sector who require support to re-establish their livelihoods.
- The National Identification Card (Ghana card), which Ghanaians

recently registered for to support identification of is a good starting point. Government must encourage all citizens particularly young women to acquire these cards which could easily identify informal workers who may not be part of organised associations or unions to support them to re-establish their businesses. This can be implemented with Government supporting the National Board of small-scale Industries (NBSSI), which has a regional presence to decentralise their services to increase support to YUW.

CONTINUED EDUCATION

- YUW were also concerned about their education and proposed a reduction in school fees at the tertiary level, at the same time scholarships for needy students must be instituted to assist many of their parents to fulfil their parental responsibilities particularly where the parents have lost their livelihoods.
- A YUW from Greater Accra who made this recommendation justified it as such *"I am a student of the University of Cape Coast and since we were asked to go back to school to finish the Second Semester, I have been worried, because I don't know how I am going to get funds from to go back to school."*
- YUW proposed that e-learning be expanded by training children and schools in information, communication, technology in such

a way that it does not disadvantage children from poor and underprivileged backgrounds. The government intention to support digitisation of the economy must be translated to all the educational levels, especially the public schools, Junior High Schools, (JHS) and Senior High Schools (SHS) which the Ghana Education Service and the Ministry of Education supervises.

- The Ministry of Education must in the short-term ensure that all students in poor households have access to computers and ensure that the needs of visually and hearing-impaired students are met. Students living in communities with no electricity must be supplied with solar panels to charge the batteries. Teachers must be provided with training on distance education and the teacher training curriculum must be revised accordingly. In the

medium-term, the Ministry of Energy must speed up the rural electrification programme to attain

- All tertiary schools must be encouraged to provide some amount of free data to students. It must be inclusive and expanded to reach all students irrespective of disability.

100% nationwide electricity coverage.

A YUW from Upper East express her concerns over the digital divide. ***"I am feeling the digital divide because of the cost of data and poor internet connection in my community."***

EMPLOYMENT CREATION

- YUW proposed support to be provided to small businesses to reach the most vulnerable including women with disabilities and women who lost their livelihoods because of the pandemic. This has been reiterated in the NETRIGHT study which recommended that the CAP Business Support Scheme set out explicit targets for women and persons with disability which was absent even though it was stated that they were encouraged to apply. It is important that explicit targets are set for schemes of this type. This will ensure that measures are taken to facilitate the participation of these groups in schemes. The CSO's on SDG's noted in their study that out of the 15.4 % successful applicants none was a woman.
- YUW across the three regions also recommended that government considers increasing support to citizens to increase local production of personal protective equipment to generate employment and create business opportunities.
- There were also suggestions to improve the provision of gender responsive public services such as water, sanitation and health to deepen access to these necessities of life not only in the time of pandemic but at all times as this will build the resilience of the vulnerable to such events.
- Proposals for increased skills training and entrepreneurship development among the youth to reduce their dependency on government jobs were also recommended. YUW believe that state employment positions may become a challenge during pandemics and economic crashes.
- The issue of poor communication and lack of knowledge of where to access financial support means communication during emergencies needs to be strengthened. Media platforms and information vans must be deployed to assist in the communication process to ensure that citizens are aware of where and how to access support.
- Additionally, political parties and incumbent governments must ensure that food packages, business loans and other incentives benefit all citizens including YUW and must not be based on political party affiliation. Perhaps a partnership with CSO's and government could facilitate a well-co-ordinated approach in distribution of food packages and other incentives.

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