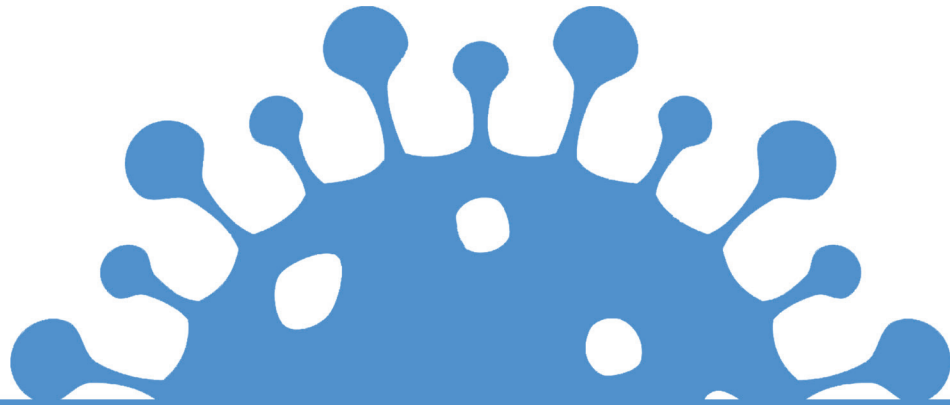




UNITED NATIONS
GHANA



United Nations Development System in Ghana

BUILDING BACK BETTER FROM COVID-19

Common Country Analysis (CCA) and
Socio-economic Response and
Recovery Plan (SERRP)



2020

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(CCA)**

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2020



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LIST OF ACRONYMS & ABBREVIATIONS

AfCFTA.....	African Continental Free Trade Area Agreement
CCA.....	Common Country Analysis
CPRP.....	Country Preparedness and Response Plan
DCP.....	Development Cooperation Policy
DaO.....	Delivering as One
ECOWAS.....	Economic Community of West African States
GBA.....	Ghana Beyond Aid
GSS.....	Ghana Statistical Service
GoG.....	Government of Ghana
GDP.....	Gross Domestic Product
IFIs.....	International Financing Institutions
MSMEs.....	Micro, Small & Medium Enterprises
PPE.....	Personal Protective Equipment
PWD.....	Persons With Disability
SERRP.....	Socio-economic Response & Recovery Plan
SDGs.....	Sustainable Development Goals
ToC.....	Theory of Change
UNCT.....	United Nations Country Team
UNDESA.....	United Nations Department of Economic and Social Affairs
UNDS.....	United Nations Development System
UNSDP.....	United Nation Sustainable Development Partnership
UPR.....	Universal Periodic Review
WFP.....	World Food Programme
VNR.....	Voluntary National Review



I. FOREWORD

The COVID-19 pandemic has created significant global upheaval. Beyond the immediate health challenges it has created, especially in developing countries, COVID 19 has brought significant socio-economic disruptions across the world, pushing new people into vulnerability, testing resilience and threatening the gains made towards the achievement of the Sustainable Development Goals (SDGs) and the 2030 Agenda. Addressing these challenges and tackling the future has revealed the need, more than ever before, for joined-up global multilateral collaboration and cooperation. The United Nations' response is set within that framework of global solidarity.

In Ghana, the Government has been quick to respond, introducing its five-point plan to stop the spread of infections and build resilience – this has had significant and positive impact to date. The UN, in supporting the response, rapidly introduced the COVID-19 Country Preparedness and Response Plan (CPRP), adjusting its support to Ghana in the face of the pandemic. This Socio-Economic Response and Recovery Plan (SERRP) builds on that initial response and is aligned to Government priorities – seeking to address the health challenges, mitigate the socio-economic impacts, and support Ghana to build back better.

While the pandemic has presented serious challenges to Ghana's resilience and threatens its vision of building a self-reliant nation "beyond aid", it has also revealed a number of needle-shifting opportunities. It offers an opportunity to prioritise access to basic services – health, social protection, education, water and sanitation, and a growing urban reality - at the core of the SDGs. It gives us a chance to invest in new ways, prioritising emerging transformative opportunities at a macro-level – of a new, greener and more digital world, embracing cleaner and more inclusive growth pathways and harnessing the dividends of the digital transformation to improve services, increase market access, growth and efficiency, and enhance transparency and accountability.

It offers new hope for a better connected and collaborative world through investments in a more inclusive and networked multilateralism and gives impetus to take bolder actions to ensure we leave no one behind, identify and protect the most vulnerable and excluded, ensure gender-equality, address the needs of youth, children, and Persons With Disability (PWD) as well as rebuild social cohesion and resilience in the face of other threats, such as violent extremism that abounds in the sub-region.

The SERRP is the re-calibrated UN offer in Ghana in the context of COVID-19 – aligning US\$91,057,088 of existing funds and committing to raising an additional US\$39,187,871 over the next 12 – 18 months. It sits within the larger United Nations Sustainable Development Framework - UNSDF (2018 – 2022) but adjusts our support organically responding to the changing context (analysed through our rapid Country Context Analysis – CCA) to offer support across five key pillars – Health First; Protecting People; assisting Economy Recovery; supporting an appropriate Macro-Economic Response and leveraging Multilateral Support; and strengthening Social Cohesion and Community Resilience. It offers complementary inputs centred around the Government of Ghana's own priorities such as CARES, acting as a firm advocate for investments that support Ghana to achieve the SDGs and build back better, investing in new opportunities and consolidating on the basics – in a way that backs Ghana's development ambition. It pledges to work in a more joined-up and holistic way with the Government and people of Ghana, including civil society and the private sector. It seeks to leverage and catalyse more intentional connectedness with development partners, especially the role of international financial institutions – providing recommendations, not all of which the UN will be able to respond to. It holds true to our core beliefs in the importance of a Human Rights centred approach, and where no one is left behind.

Charles Abani, Resident Coordinator, UNDS, Ghana

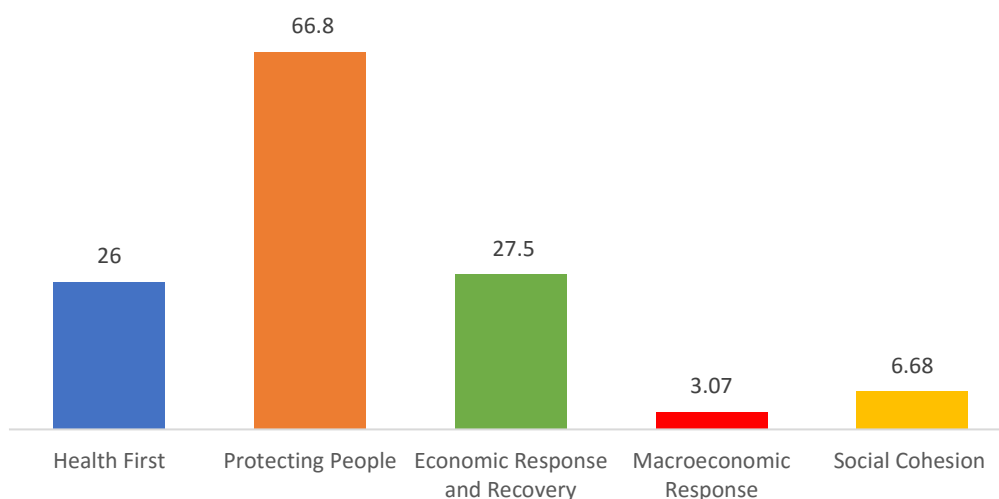


II. PLAN AT A GLANCE

UN Entities	Activities	Requirements	Identified Partners
25	105	\$130,244,959	100+

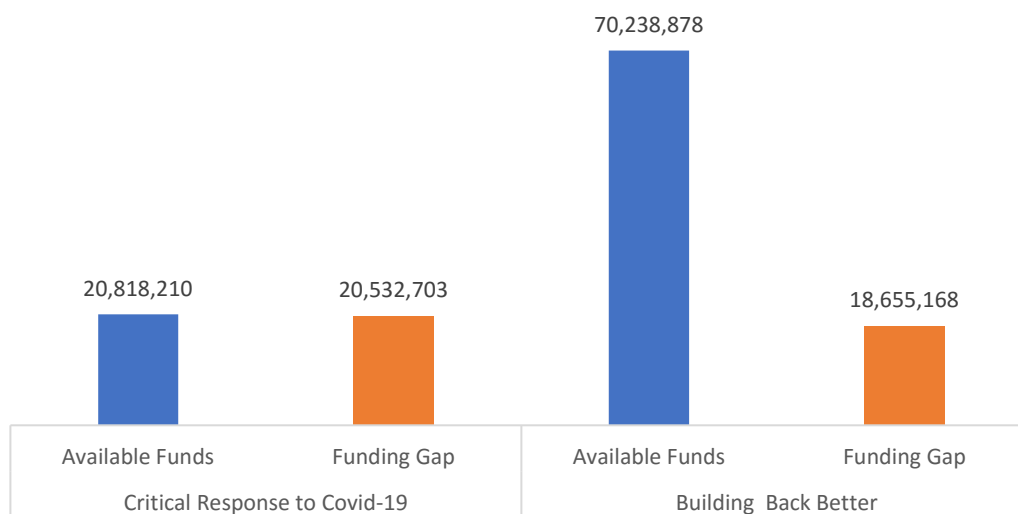
For a more detailed breakdown of SERRP Resources see Annex 1

Requirements by Pillar in Million USD



Available funds & funds to be mobilized

SERRP Resources by Category in USD



III. INTRODUCTION

The Socio-economic Response and Recovery Plan (SERRP) sets out the framework for the United Nations' urgent socio-economic support to Ghana in the face of COVID-19, putting in practice the [UN Secretary-General's Shared Responsibility, Global Solidarity](#) report on the same subject. It is one of two critical components for the UN in Ghana's efforts to save lives, protect people and rebuild better, alongside the health response, led by the World Health Organization (WHO) as articulated in the COVID-19 Country Preparedness and Response Plan (CPRP). This plan also complements inputs we anticipate that International Financial Institutions (IFIs) will provide as support to Ghana's National Response. The Common Country Analysis (CCA) component is a holistic review and analysis of the impacts of COVID-19 and associated containment measures in Ghana and the SERRP (and its attendant results matrix) reflect the UN's specific response - based on the competencies and comparative advantages of UN agencies, funds and programmes, building on a programme criticality analysis of what will have the greatest impact. The SERRP builds on plans and interventions of Government and contributes to the efforts of civil society and development partners through collaborative partnerships.

During the Ebola outbreak in West Africa in 2014, more people died from the interruption of social services and economic breakdown than from the virus itself. As the world enters the deepest global recession since the Great Depression, health needs must be matched to social, economic and environmental well-being, linking the present to the future – taking advantages of transformative opportunities to build long term resilience. Learning from this experience, the UN in Ghana is committed to providing an integrated support package that focuses on protecting the needs and rights of people impacted by COVID-19, focusing on the most vulnerable groups and people at risk of being left behind as well as 'thinking forward' so that Ghana

builds back better. The five streams of work that constitute this package are:

1. **Health First** - ensuring that essential health services and nutrition are still available and protecting the health systems;
2. **Protecting People, Social Protection & Basic Social Services** - helping people cope with adversity, through social protection and continuity in basic services;
3. **Economic Recovery** - protecting jobs, supporting micro, small and medium-sized enterprises (MSMEs) and informal sector workers through economic response and recovery programmes – with a focus on inclusive, green and gender-responsive growth as well as embracing digital transformation as well as support to initiatives outlined in the Government "Obaatan Pa" programme;
4. **Macroeconomic Response & Multilateral Collaboration** – supporting the necessary surge in fiscal and financial stimulus to make macroeconomic policies work for the most vulnerable and strengthening multilateral and regional responses and collaboration; and
5. **Social Cohesion and Community Resilience** - promoting social cohesion and investing in community-led resilience and response systems.

These five streams are connected by *strong environmental sustainability* and *gender equality* imperatives. A *gender and human rights lens* is applied throughout the analysis and response plan focusing on equality and non-discrimination. It assists Government and partners to identify compounded impacts of COVID-19 on vulnerable populations and reach, those furthest behind. The SERRP is aligned with the UN in Ghana's Sustainable Development Partnership - UNSDP (2018-



2022), which is aligned to Ghana’s Coordinated Programme of Economic and Social Development Policies 2017-2024 - articulating the UN’s “collective efforts to leverage development resources and partnerships in support of inclusive, sustainable and equitable development for all in Ghana” (as well as Ghana’s plan to respond to COVID-19)¹; the UN’s core programming principles (leaving no one behind; human rights, gender equality & women’s empowerment; sustainability & resilience; and accountability); the essential “five Ps” (People, Planet, Prosperity, Peace & Partnerships) of the Sustainable Development Goals (SDGs); and the COVID-19 National Response Plans (including local actions), as well as Ghana’s development objectives articulated in the Medium Term Policy Framework and the Ghana Beyond Aid (GBA) Charter and Strategy Document. The UN Development System (UNDS) in Ghana will:

- Support the Government and people’s response to the pandemic;
- Strengthen resilience to the socio-economic impacts safeguarding development gains; and
- Use the space to initiate sustainable alternatives that enable Ghana to build back better and support her on her trajectory ‘beyond aid’.

The plan is also underpinned by a strong commitment to a joined-up UN response, with Delivery as One at the centre. It is also grounded in a strong commitment to multi-stakeholder engagement in Ghana – with the Government, the Private sector and Civil society at a broader strategic level as well as operationally, leveraging not just off Government’s leading role but the response approach from civil society and the private sector.

¹ Government’s focus on the pandemic has 5 main objectives: (1) Limit and stop the importation of the virus; (2) Contain its spread; (3) Provide adequate care for the sick; (4) Limit the impact on social and economic life; and

In June 2019, Ghana published the county’s first Voluntary National Review (VNR) Report on the 2030 Agenda for Sustainable Development. The VNR reported that “considerable progress has been recorded in the key indicators on the social goals but not at the rate required to achieve the SDGs targets by 2030” and outlined the necessary steps to accelerate progress including:

1. Identifying bankable SDG projects (that are embedded in a holistic national plan);
2. Strengthening local government capacity;
3. Financing business case development of SDGs projects through philanthropic activities as well as enhancing private sector engagement;
4. Strengthening research and improving linkages between research institutions, government, civil society and the private sector; and
5. Effective mainstreaming in the national development of issues related to children.

COVID-19 has had a significant impact on the global trajectory for achieving the SDGs and this is reflected in the socio-economic impact of the pandemic and associated containment measures in Ghana. The United Nations Department of Economic and Social Affairs (UN DESA) has identified four highly correlated major risks facing African countries: (1) COVID-19 pandemic; (2) economic crisis; (3) debt crisis; and, (4) food crisis. In Ghana, through the CCA, the UN has identified two further elements necessary to consider and plan for, at the top of the agenda – first, the need for a renewed focus on green growth and secondly, embracing the impact of the digital transformation.

The pandemic’s impact has been swift and global, requiring evidence-based and context-dependent responses to mitigate the impact. The SERRP considers the response in relation to the Ghana specific

(5) Inspire the expansion of its domestic capability and deepen its self-reliance



analysis and national response planning, seeking to contribute to addressing the discrepancy between the increase in indebtedness, the lack of fiscal space, and addressing the significantly lower than expected economic performance of Ghana. It also highlights the need to ensure resources are utilised transparently and accountably to support *inclusive* Gross Domestic Product (GDP) growth and promote sustainable development. Solid science, reliable data, and analysis are critical for policy and decision-making, especially for the tough choices required during a pandemic. The UN, through the SERRP, is helping to establish the knowledge base by marshalling its expertise to examine the diverse impacts of the pandemic and offering relevant information, advice and support as well as catalytic interventions. The UNDS in Ghana is also convening decision-makers and mobilizing its supply chains, assets, expertise and capacities to support the National Response.

Ghana's economy expanded in 2019 and after a promising growth forecast for 2020, the pandemic has gravely truncated hopes for a better life for millions of Ghanaians, potentially increasing an estimated 1.5m poor people facing extreme poverty². Following the outbreak, the IMF in Ghana revised its initial projected 2020 growth of 6.8% to 1.5%. The Minister of Finance in his address to Parliament on the 30th March 2020 affirmed that "never before, in the history of the Fourth Republic, has the entire Ghanaian economy and society experienced such severe external shock by a single imported situation such as this. Certainly never, since Independence, has the Ghanaian economy faced such a sudden, dramatic all-round reduction in widespread consumer and corporate demand as a result of a single health crisis." Though Ghana has already begun to grow back – with growth projections

already exceeding the 1.5% projections, much still needs to be done.

On top of the health impact, the scale and scope of the socio-economic impacts mean it is equally a human development crisis with far-reaching consequences, severely impacting development plans, the economy, livelihoods, access to basic services and stretching community resilience. This is especially true for the poorest, most vulnerable and marginalized people with the socio-economic impact of COVID-19 dangerously jeopardising previous gains towards SDGs attainment. These gains include, as reported through the VNR, declining overall poverty, malnutrition, maternal and under-5 mortality, and a general increase in access to health services and school enrolment, with improved gender parity. The VNR also reported "a general improvement in the macroeconomic environment with some key indicators pointing in the right direction and economic growth recording significant improvement."

The UN's last [CCA for Ghana, in 2016](#), identifies "persisting inequalities and growing polarisation of income, consumption, access to/quality of services (regional, gender, area)" as "the most complex and obvious deterrent to human development in Ghana". These challenges are significantly exacerbated by COVID-19 and must be addressed as a core part of a holistic National Response built on Ghana's development priorities and commitment to the SDGs. The GBA Charter and Strategy Document (branded the WISER project³) is the framework for development policies to move Ghana beyond aid dependence into a development partnership with a long-term vision for human development in Ghana. As President Nana Addo Dankwa Akufo-Addo wrote in the GBA forward:

² MOF (2020). Mid-year of the 2020 Budget.

www.mofep.gov.gh

³ W is a Wealthy Ghana, I is an Inclusive Ghana, S is a Sustainable Ghana, E is an Empowered Ghana and R is a Resilient Ghana. COVID-19 presents a challenge but also an opportunity to come together around the WISER

Ghana agenda and use it to drive the needed transformation.



“We can, and should build a country where everyone has opportunities to develop to their fullest God-given potential; a Ghana where everyone has access to education, training, and productive employment; a Ghana where no one goes hungry and everyone has access to the necessities of life including good health care, water, sanitation, and decent housing in line with the SDGs. Indeed, we can, and should, build a Ghana that is prosperous enough to stand on its own two feet.”

COVID 19 has revealed the vulnerability of urban areas – where much of the virus is being reported and where some of the harshest impacts are being felt. Ghana’s cities continue to grow while facing infrastructure and service deficits, absence of adequate productive jobs, weak planning and management capacities and institutions, among others, all of which exacerbate vulnerability to shocks such as COVID-19. Informality, poverty and inequality persist as a manifestation of the underlying structural constraints of Africa’s urbanization. Under these conditions, and without deliberate policy responses and adequate investments, urban areas may well become liabilities for inclusive and resilient future growth and transformation. While COVID-19 presents many challenges, it also offers considerable opportunities to redefine and reinvigorate efforts to better plan and manage urbanization through enhanced planning, financing and coordination. The role of cities and local governments is central in the response, recovery and rebuilding efforts.

With COVID-19, Ghana (along with the rest of the world) is facing a profound shift in its development landscape. However, there are vital opportunities for the UN to support “building back better” as a call for decisive action in line with National Response Plans and SDGs. This requires innovative approaches developing the interconnected and interdependent SDGs agenda into a coherent ‘whole of Ghana’ National Response under the Government’s auspices with the participation of all stakeholders (religious and traditional authorities and institutions, civil society,

faith-based organizations, development partners, and the private sector). The UN, as a trusted partner in Ghana with a global knowledge network and mandate to support human development and humanitarian response, is uniquely positioned to support a holistic, evidence-based and human development-centred response to COVID-19 that leaves no one behind.

As articulated through the CPRP, the UN in Ghana has already started critical interventions addressing the primary health impact with critical life-saving interventions. Simultaneously, the UN conducted this impact analysis (CCA) and designed the SERRP to be implemented over the next 12-18 months. The goal of UN interventions is to support full implementation of Ghana’s National Response, closing critical gaps through strategic planning, capacity development, brokering, convening, technical assistance and implementation support to Ministries, Departments, Agencies and stakeholders - developing capacity across the five response pillars at national and sub-national levels. The SERRP is implemented under the leadership of the UN Resident Coordinator, harnessing the competencies of the UN Country Team (UNCT), working as one across all facets of the response, delivered in the context of a whole-of-Government and whole-of-Ghanaian society framework, guided by the twin objectives of delivering on Ghana’s ambition and the global 2030 compact.

The Resident Coordinator leads the UNCT to ‘deliver as one’ (DaO), leveraging UN’s comparative advantage in terms of mandate, capacity and position to ensure Ghana benefits from the UN’s international, regional and local capacities. This will enable UNCT to provide a transparent overview of SERRP activities and financial arrangements while positioning the UN more strategically in areas of distinct comparative advantage, increasing the collective impact of SERRP interventions and mobilizing resources through tapping into international financing mechanisms such as the UN’s COVID-19 Response and Recovery Fund. UN policy



recommendations and thought leadership are guided by a commitment to align with Ghana's National Response ensuring complementarity between health and socio-economic responses. We aim to support "building back better" addressing

the pandemic's socio-economic impact through national and community-led responses, empowering women and vulnerable groups, leveraging existing infrastructure and progress made towards SDG attainment in Ghana.

IV. THEORY OF CHANGE

The theory of change (ToC) is focused on supporting the Government of Ghana to tackle the primary health impact and to address the social and economic impacts of the pandemic. It aims to reduce the country's vulnerability to COVID-19 - enabling a transparent, human rights compliant, gender-sensitive and effective recovery process, placing attention on populations for whom this emergency compounds pre-existing marginalization, inequalities, and vulnerabilities. The ToC relies on the collaborative advantages of the UN system to expand partnership opportunities and develop a coherent pandemic response.



Ghana will be able to adequately contain the COVID-19 pandemic, address the health and socio-economic impacts of the pandemic and forge forward, building back better and continuing in its ambition to a Ghana Beyond Aid

UN Outputs	<p>Quality social services and food security programmes remain or are increasingly accessible as:</p> <p>Sufficient, skilled and motivated Human Resources are in place;</p> <p>Service delivery infrastructure is available & meets minimum standards;</p> <p>Essential commodities for social services are available at all levels;</p> <p>Data, info and analysis is available for planning and regulation of services.</p>	<p>The environment for service delivery is maintained as:</p> <p>Legislative and regulatory frameworks complement context and environment;</p> <p>Policies for social services/food security are implemented, monitored and evaluated;</p> <p>Budgetary allocations to social sectors & public finance management is increasingly accountable and efficient;</p> <p>Social norms foster increased respect for Human Rights and Gender Equality.</p>	<p>Demand for and utilization of essential social services is maintained as:</p> <p>Citizens are aware of importance essential social services;</p> <p>Cultural practices, community engagement and social cohesion support/encourage utilisation of services;</p> <p>Financial barriers to access are reduced.</p>
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Support the Government to harnesses the transformative opportunities which the pandemic presents in:

- Strengthening resilience;
- Building back better;
- Fostering digital innovations;
- Creating an enabling environment for green economic activity; and
- Empower community engagement, participation and social cohesion.

UN Activities	<p>Support and develop capacity of Ghana, including ministries and departments at national, regional and municipal levels, to respond to the COVID 19 pandemic 's health challenges</p>	<p>Analyse and identify the socio-economic impacts of COVID-19 to inform a collective National Response articulating the UNDS contribution based on competencies, mandate, capacity and position.</p>	<p>Identify and mitigate bottlenecks and constraints to support a holistic coordinated framework to channel contributions and investments to address National Response priorities</p>
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Constraints	<ul style="list-style-type: none"> • Changing aid environment could limit to resource mobilization for UN & National Response – strategic, coordinated resource mobilization required; • Limitations to fiscal space, embracing digital and green transformations; • Natural disasters & instability can pose access constraints – strong partnerships, contingency planning & security monitoring required by UN; and • Elections can lead to shifting national priorities and changed investment in specific programmes/projects – proactive advocacy required. • High demand for basic services among the population with commitment to participate and contribute as much as possible. 	Assumptions	<p>The UN be able to effectively coordinate, partner and deliver as one, ensuring efficiency and effectiveness of joint programming;</p> <p>The UN's convening power and credibility as a technical leader is sustained;</p> <p>GoG remains committed to the principles of HR and inclusion, prioritising those most at risks;</p> <p>GoG provides the coordinated space to bring all interventions to bear, providing a transparent platform to integrate efforts strategically;</p> <p>Development partners mobilize resources in an effective way to support Government;</p> <p>Ghana elections are conducted in a transparent, peaceful, inclusive, democratic manner; and</p> <p>Peace is maintained and the impact of conflict in the Sahel does not impinge upon response, recovery and building back better efforts.</p>
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V. ANALYSIS

This CCA is a core element of the UN SERRP in Ghana. The analysis is guided by the global [UN Framework for the Immediate Socio-economic Response to COVID-19](#), which has as its main overarching objectives:

- 1) Avoiding increased mortality from disruption of social services and the breakdown in the economy;
- 2) Ensuring the immediate development response reaches all in need; and
- 3) Building 'forward' better with a focus on achieving national development objectives, SDG commitments and leaving no one behind.

The CCA framing is therefore that of responding to critical needs while seeking opportunities for transformation ensuring that no one is left behind. The analysis and response are guided by the 5 UN Framework pillars. The outcome of the analysis for each pillar focuses on 1.) Priority issues preceding to COVID-19; 2.) Impact of COVID-19, and 3.) Immediate response and pathways to "building back better". As part of the UN's mandate, opportunities for transformative and sustainable interventions within the National Response are identified. The process of conducting the CCA also involved extensive and wide-ranging consultation with key Government of Ghana stakeholders as well as civil society and the private sector.

The summary of the analysis suggests that:

- The focus of the response should be on ensuring the continuity of essential life-saving health services and nutrition, health systems and supply chain strengthening, accelerating access to emerging technologies and innovations to strengthen data on the health infrastructure and building resilience through

prevention and preparedness actions.

- COVID-19 impacts the poorest and most vulnerable (including women, youth, children, PWD, refugees - for the full list of at-risk populations, see table below) the hardest – therefore strengthening inclusive disaggregated data collection, social safety nets, protection systems, continuity of education, addressing sexual and gender-based violence, preventing discrimination and ensuring equal access to quality basic services is fundamental to mitigating impact, recovering and "building back better".
- COVID-19 has raised practical questions for the effective protection of jobs in MSMEs and workers in the informal economy including women, youth and refugees, who are the majority as well as in rapidly expanding (and pandemic-prone) urban contexts. The pandemic crisis offers an opportunity to reshape the economy in support of self-reliance. SERRP supports a number of strands in the Government's CARES "Obaatan Pa' programme in this regard.
- Due to COVID-19, Ghana will register its lowest growth rate in 37 years with major disruptions in the supply chain and rising inflation. Containment measures have resulted in significant disruptions to air travel, the hospitality industry and foreign direct investment inflows. The socio-economic impact necessitates a surge in fiscal and financial stimulus to ensure the macroeconomic



framework supports the most vulnerable and marginalised, fostering sustainable development. There are opportunities to harness innovative approaches for digital transformation, green growth, and the imperative to build back better improving transparent governance, managing urbanization for resilience and inclusion, increasing domestic resource mobilization, expanding market access and enhance equity, service delivery and quality in education, health, WASH, nutrition and other areas of basic services and social protection.

- The recovery will also require a commitment to assess social and economic impacts of the crisis on vulnerable and marginalized groups, and help recover and rebuild better, as part of broader efforts to accelerate progress towards achieving biodiversity, climate and sustainable development goals and build longer-term resilience. Key elements will include (i) Investment in nature and inclusive nature-based solutions as part of green stimulus packages; (ii) prevention of future zoonotic disease outbreaks and reduce their impacts by addressing root causes such as deforestation, illegal wildlife trade and consumption, unsustainable and harmful farming practices.
- COVID-19 brings into stark relief the perceived inequalities, stretching local coping mechanisms and challenging the fabric of social cohesion. Threats to social cohesion expose Ghana to further security challenges in a region

facing upheaval. These constitute an incentive for Ghana to invest in strengthening social cohesion, especially for poor and excluded communities as being essential.

- Harnessing the imperative of digital transformation, shortening of supply chains, and transitioning to a greener economy must underpin efforts to build back better in each of the five pillars. This is in addition to efforts to reinforce transparency and accountability, values that have increased over time and are essential to strengthening confidence internally and externally.

The analysis of the UN Framework’s five response pillars corresponds to tangible SERRP activities and deliverables supporting Ghana in mitigating and reversing the negative impact of the socio-economic challenges exacerbated, and in many cases, brought about by this unprecedented pandemic enabling Ghana to “build back better” with a focus on sustainability and reaching the furthest behind first.

Identifying those who are left the furthest behind

To help identify those who are most vulnerable to the socio-economic impacts of COVID-19 in Ghana, UNDP conducted an early impact assessment on gender and human rights across the 5 pillars of the SERRP, relying on public data sources and interviews. These findings are supplemented by the conclusions of the human rights assessments completed for the UNSDP in 2017 and draws on recommendations and concluding observations from human rights mechanisms which have reviewed Ghana in recent years, including from the country’s third Universal Periodic Review (UPR) in 2017 from various reviews by Treaty



Bodies and visits from Special Procedures (see below for a full list of vulnerable groups). The special needs of these groups must be considered throughout the Response Plan along with other layers of deprivation, discrimination and disadvantage such as socio-economic status, ability to participate in Government, decision making structures and civic space, geographical location and vulnerability to shocks from the environment, crime or conflict.

A major proportion of the at-risk population are the rural poor, where agriculture is considered the most important activity. The threat to crop production during the crisis and recovery period arise from i) government’s budgetary constraints to

support subsidy programmes for the poor and disruptions in the agricultural inputs (seeds, fertilisers) supply chains; ii) disruptions in marketing linkages, limiting the timely sale of produce and causing cash shortages in smallholder families for purchasing inputs and paid services; iii) disruptions to labour supply/machinery services due to movement restrictions; iv) limited access to extension services caused restrictions on public gathering; v) limited coping capacity for post-harvest practices; vi) external price volatility shocks reducing the capacity of the market to off-take the farmers harvest; and vii) lack of dedicated liquidity in financial institutions for supporting bankable propositions from farmers.

Vulnerable populations in Ghana

<ul style="list-style-type: none"> • Women • Children, adolescent girls and young women, especially children who are vulnerable to child labour, child trafficking, forced and early marriage, out of school and lacking access to remote learning opportunities • Older persons • Health Workers • PWD, persons with mental health conditions (incl. those considered as witches, particularly at risk) • Migrants - including kayeye, refugees, stateless and internally displaced persons, conflict-affected populations • Persons in detention or institutionalized settings (e.g. prisoners, persons in psychiatric care, prayer camps, witch camps, migration detention and refugee camps centres, old age homes) • Smalholder farmers and in particular women, youth, those with limited access to land and at risk due to climate change impacts. 	<ul style="list-style-type: none"> • Slum-dwellers, people in informal settlements, homeless persons • People living with HIV/AIDS and other people with pre-existing medical conditions • Small farmers, fishers, pastoralists, mining communities, rural workers in informal and formal markets, and other people living in remote rural areas as well as urban informal sector and self-employed who depend on the market for food • The food insecure • Sex workers • Intravenous drug users • People in extreme poverty or facing insecure and informal work and incomes • Groups that are particularly vulnerable and marginalized because existing laws, policies and practices do not protect them from discrimination and exclusion (e.g. LGBTI people) • Artisans/ creative and cultural practitioners from the informal sector
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UN Support to National Response



*29,672 confirmed cases; local transmission; 153 deaths.

*High urban population, high concentration in slums.

*Strain on healthcare system capacity & workforce.

*Rising food insecurity & inadequate nutrition.

*Disproportionate impact of containment on vulnerable groups.

*Lockdown restrictions in pandemic hotspots.

*Closure of schools, colleges, international airports, borders, public events & gatherings.

*Public information campaigns.

*Scaling up healthcare and isolation facilities, increased testing, contact tracing.

*Higher inflation.

*Estimated 5.9% decline in GDP growth.

*Increased poverty, unemployment & vulnerability.

*Informal sector disruption.

*Decreased exports.

*Rise in SGBV and VAC.

*Reduced remittances.

*Loss of tourism revenue.

*Decreased economic activity

*Capacity development.

* Policy advice, analysis, technical & implementation support, M&E

* Resource mobilization

* Convening & partnership building in support of National Response.

*Information sharing, awareness raising campaigns.

*Support to vulnerable & marginalized groups

*Distribution of basic and essential goods.

*GoG waived a) fees for all mobile money transfers of <GH¢100

b) all fees for low-income electricity consumers and offered a 50% fee reduction to all other users,

c) water bills.

Issued a 3-month tax break for all Ghanaians plus a 50% basic salary top-up for all front-line health workers

*Expand fiscal space & resource allocation to social sectors, social safety nets.

*Promotion of self-sufficiency including food & agriculture sectors, supply chains.

*Increase share of formal sector in economy.

*Social protection for informal sector.

*Expand women's participation in decision making & enhance community engagement, outreach & mobilization.

VI. FIVE STRATEGIC PILLARS

CHART 1: FIVE PILLARS OF THE UNDS RESPONSE



Countries need to make difficult decisions to balance the demands of responding directly to COVID-19, while simultaneously maintaining essential health service delivery, mitigating the risk of system collapse. The UNDS is there to support Governments in making these difficult choices. Establishing effective patient flow (including screening, triage, and targeted referral of COVID-19 and non-COVID-19 cases) is essential, for example.

Countries with the weakest health systems have the narrowest room to maneuver. At **least half of the world still does not have full coverage of essential health services** and about 100 million people are still being pushed into extreme poverty because of health costs.

Faced with these choices, the UNDS will promote a two-phase strategy. First, targeted actions to allow countries to **maintain essential lifesaving health services** even as they surge to meet the spike in demand for acute care. Second, a complementary effort targeting **health systems recovery, preparedness and strengthening** with a focus on primary health care and Universal Health Coverage (UHC) and preparedness for future waves of COVID-19.

PILLAR 1 - HEALTH FIRST: PROTECTING HEALTH SERVICES & SYSTEMS DURING THE CRISIS



Photo Credit: UNOPS

UN Entities	Consolidated Activities	Requirements	Identified Partners
10	18	\$26,099,532	17+

Impacts - 1.1) *Disruption in the continuity of essential health services & strain on existing capacity;* 1.2) *Disrupted supply*

Ghana has experienced an improvement in health indicators in recent years. However, the emergence of COVID-19 in March further amplified already-existing challenges and gaps in the country's health care system exposing fundamental bottlenecks in patient care and management, surveillance and data which could intensify the long-term repercussions on the vulnerable population and the health system as a whole. Despite government's early response including increased

chains, including for medicines and medical supplies; and 1.3) Strain on health workers and capacities.

healthcare spending to procure more Personal Protective Equipment (PPE), testing kits, pharmaceuticals, equipment and increase bed capacity to identify, test, trace, and isolate cases, there continues to be an increase in the number of infections and related deaths. Similarly, there have been significant disruptions in essential health services as a result of diverted energies to address the pandemic as well as lower confidence at trust about attending public health services.



Already, geographical disparities in the distribution of health facilities and personnel across Ghana have affected access for the majority. About half of the hospitals, including district and psychiatric hospitals, are located in the Greater Accra Region and Ashanti Region. Community-based health planning and service compounds which bring health services closer to the community are unevenly spread within regions and operational capacity is inconsistent. The long travel distances to healthcare facilities is a barrier to access. Doctor-population and nurse-population ratios are below the WHO recommended minimum. The Greater Accra Region and Ashanti Region are relatively better endowed, being home to about half of the consultants and specialists in the country⁴.

The redeployment of many health workers in Ghana to the frontline of COVID-19 health response has negatively impacted routine services. There has also been a disruption of outreach activities affecting the delivery of vaccine-preventable disease programmes. As the system is stretched to its limits, the threat of both direct mortality from the pandemic as well as indirect mortality from vaccine-preventable and other treatable conditions will increase dramatically⁵ affecting the most vulnerable population disproportionately. As of 16th July, over 2,065 health workers had been infected with nine (9) succumbing to the disease⁶. This, in some cases, is due to a lack of sufficient supplies of PPE, screening and triage systems and equipment hindering timely detection, prevention or early care and treatment, lack of running water and sufficient hygiene facilities with soap available to maintain aseptic measures including frequent handwashing with soap to avoid health facility induced infection. While it appears that men are overall more affected by the disease, with a gender distribution of 60% male cases⁷, women make up the majority

of frontline healthcare workers and therefore at higher risk of exposure and transmitting the virus to others. At the same time, women and girls are more likely to be the ones to care for sick relatives and take care of household chores and childcare responsibilities. On the demand side, utilization of many routine and elective services, including family planning, immunization and access to life-saving reproductive health services, has decreased or in some instances been postponed or suspended due to fear of nosocomial infections. This is particularly critical among women who access healthcare during the pandemic. Current statistics from the Ghana Health Service (April 2020), DHMIS and EPI reports indicate more than 32,000 children in Ghana were left unvaccinated in the first quarter of 2020 while Antenatal Clinic attendance decreased from 74.9% in Feb to 66.44% in March 2020. Similarly, Penta3 coverage under 1 dropped from 95.4% to 81.1% in the same period. Between January and March, health facility deliveries dropped by 6,021 compared to the same period in 2019. HIV testing among pregnant women fell sharply from 219,851 (Jan-Mar 2019) to 18,698 (Jan-March) in 2020. Redressing this are central strands of SERRP.

Evidence from routine data is showing a decrease in the uptake of services for non-communicable diseases. Outpatient attendance at health facilities and inpatient services including facility management of childhood illnesses of respiratory tract infections, diarrhoea and malaria have fallen. Routine but essential interventions such as immunization, nutrition programmes and growth monitoring have declined. There have been reports of fear of weighing children by health workers in the Child Welfare Clinics due to COVID-19. This will likely lead to diminished growth monitoring and promotion activities. At the same time, there are reports of lactating

⁴ Ghana Health Service (2017). *The health sector in Ghana. Facts and figures 2017*. Accra.

⁵ [WHO COVID-19: Operational guidance for maintaining essential health services during an outbreak 25 March 2020](#)

⁶ <https://www.graphic.com.gh/news/general-news/779-health-workers-test-positive-for-covid-19-in-ghana.html>

⁷ <https://ghanahealthservice.org/covid19/>



women not accessing breastfeeding counselling services and a lack of supplies for management of severe acute malnutrition.⁸ Specialized clinics for Asthma, Sickle Cell Disease, HIV, dental and eye services have also seen decreased footfalls⁹. The situation is worse in Ghana's urban areas. Due to their size and density, cities are epidemiological foci for COVID-19. What is more, the quality and nature of Ghana's urbanization exacerbates the transmission rates of infectious diseases like COVID-19 and makes containment and response measures considerably more difficult. The COVID-19 risk factors are also acute in cities due to the largely unplanned and poorly managed urbanization process, resulting in widespread informal settlements and severe infrastructure and service deficits.

Global supply chain disruptions have affected medical supplies including HIV antiretroviral, malaria and tuberculosis medicines with expected delays of between 2 to 3 months for all pharmaceuticals¹⁰. There are concerns about potential stock-outs of vaccines and other essential drugs and supplies with disruptions affecting the most vulnerable more severely. To date supply shortages have not led to product shortages while the high demand for personal protective equipment (PPE) prompted several businesses to quickly shift to local production of PPEs for frontline health workers and the general public – a demonstration of the Ghanaian innovative spirit. However, despite such efforts, supply chain disruptions are affecting key materials and ingredients, finished health products, logistics and shipping and having real impacts on the availability of items such as vaccines, contraceptives, antiretroviral and medicines to the last mile. Potential stockout of essential medicines could limit access and increase the risk of discrimination, stigmatization and deprivation for specific groups, including

older persons, people (especially women) living with disabilities or HIV & AIDS, refugees and migrants particularly in refugee camps (including kayaye), adolescent mothers, SGBV survivors, people in detention facilities, informal settlements and other areas where access to services is generally limited or difficult.

Disruption in access to sexual and reproductive health services – including Sexually Transmitted Infection (STI), HIV, contraception and safe abortion services during the crisis will have severe consequences especially for women and adolescent girls. Where services are available, girls may not be able to physically access them due to restrictions on their mobility or stigma. Lack of access to contraception and safe abortion services is likely to increase the number of unwanted and unintended pregnancies for married and unmarried girls, which in turn could increase pressure on girls to marry early. Adolescent fertility in Ghana stands at 14.2%. Pregnancy and childbearing among adolescent schoolgirls have emerged as significant risk factors for their increased school dropout rates, Adolescent death contribution to maternal mortality also remains a challenge in Ghana, with adolescent girls (10-19 years) contributing to 7.75% of maternal deaths.¹¹ Good mental health is fundamental to overall health and well-being, however, COVID-19 has interrupted essential mental health services, stress and depression have been some of the health challenges experienced during the pandemic resulting from loss of jobs, children staying at home and getting bored, businesses going bad. Life-saving mental health programmes and stress relieve interventions are needed during the pandemic and beyond to tackle mental health.

The unprecedented nature of the pandemic has unearthed the country's limitation in the use of digital technology and in data management. To address gaps, there is an

⁸ UNICEF GHANA: COVID-19 Situation Report – #4 16th – 31st May 2020

⁹ Ghana Health Service, District Health Information Management System (DHIMS)

¹⁰ Global Fund, Impact on Health Product Supply: Assessment and Recommendations, July 2020

¹¹ UNICEF Ghana (2020) Socio-economic impact of COVID-19 on Adolescent girls in Ghana



urgent need to accelerate access to emerging technologies and innovations and strengthen data on the health infrastructure to improve effective decision making and resource deployment. COVID-19 has demonstrated the dire need for investment in technologies and innovations that are gender-responsive, including telemedicine, the use of drones, and making research and appropriately **Recommendations**

disaggregated data on at least age, sex, locality and disability available to the public. Technology should also include appropriate interventions that ‘green’ healthcare infrastructural systems to safeguard the environment through innovative resource-efficiency techniques and deflect pressure from the health system to benefit people.



UN Response

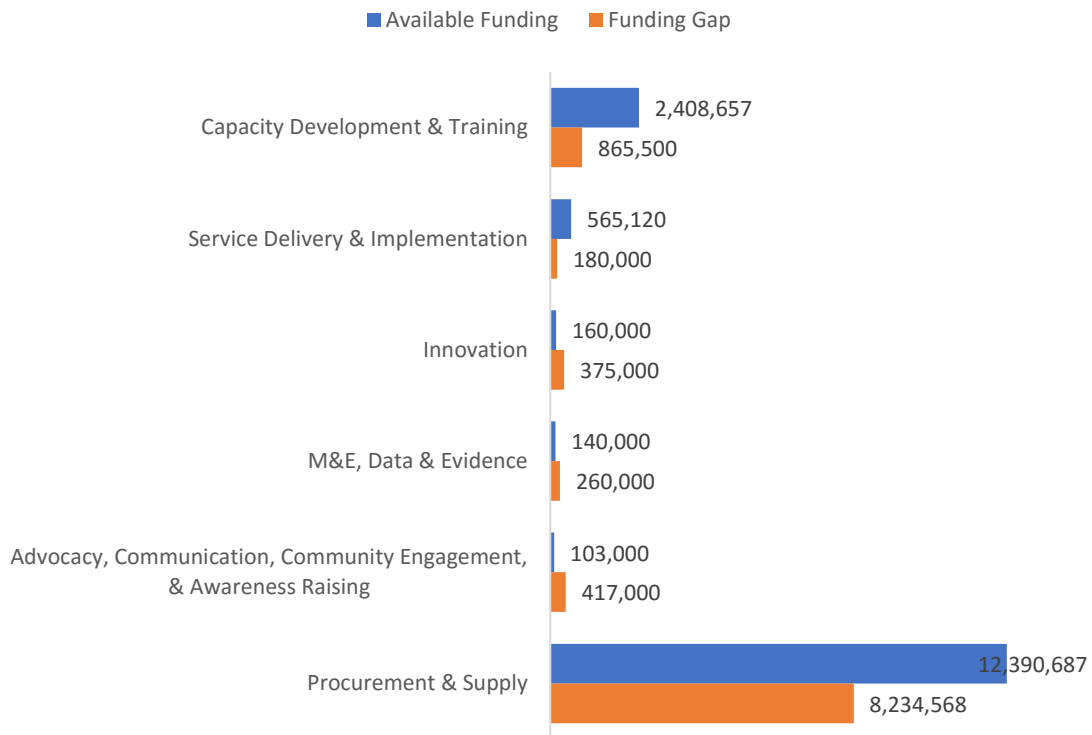
This response plan complements the UN integrated health response to the COVID-19 crisis presented in the CPRP. Both plans propose immediate actions under this pillar needed to address the pandemic as well as ensure continuity of non-COVID-19 related services, including building the capacity of health staff for critical programmes, strengthening the medical supply chain, the protection of frontline health workers and other service providers and the use of digital technology to build the resilience of the health system, and maintain Universal Health Coverage among other areas. Over 10 UN agencies

will collaborate with Government to deliver long-term catalytic interventions to strengthen the health system to ensure continued access to lifesaving health services, and to stave off the secondary health impacts of the pandemic that threaten to reverse years of progress. Ensuring evidenced-based and consistently applied WASH and waste management practices in communities, homes, schools, marketplaces, and healthcare facilities will help prevent human-to-human transmission of pathogens including SARS-CoV-2, the virus that causes COVID-19. Details of the various interventions are provided in the SERRP Matrix.

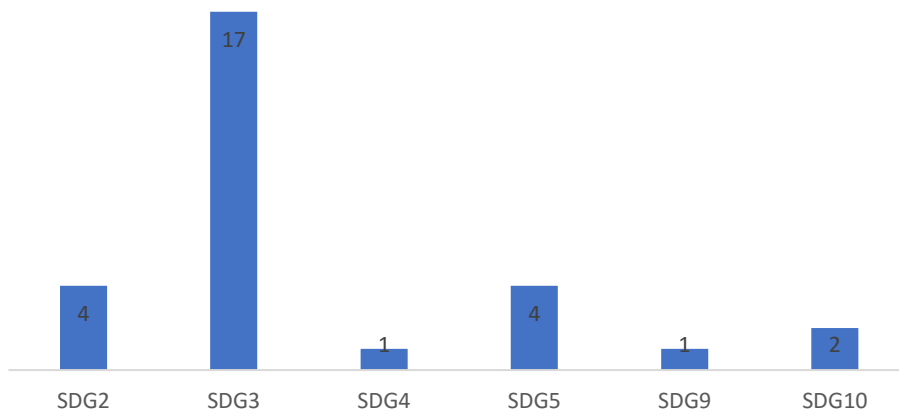
Pillar 1: Health	Available Funding	Funding Gap	Budget
Capacity Development & Training	2,408,657	865,500	3,274,157
Service Delivery & Implementation	565,120	180,000	745,120
Innovation	160,000	375,000	535,000
M&E, Data & Evidence	140,000	260,000	400,000
Advocacy, Communication, Community Engagement, & Awareness Raising	103,000	417,000	520,000
Procurement & Supply	12,390,687	8,234,568	20,625,255
Coordination & Partnership	0	0	0
Policy & Planning	0	0	0
Total	15,767,464	10,332,068	26,099,532



Pillar 1: Health First (USD)

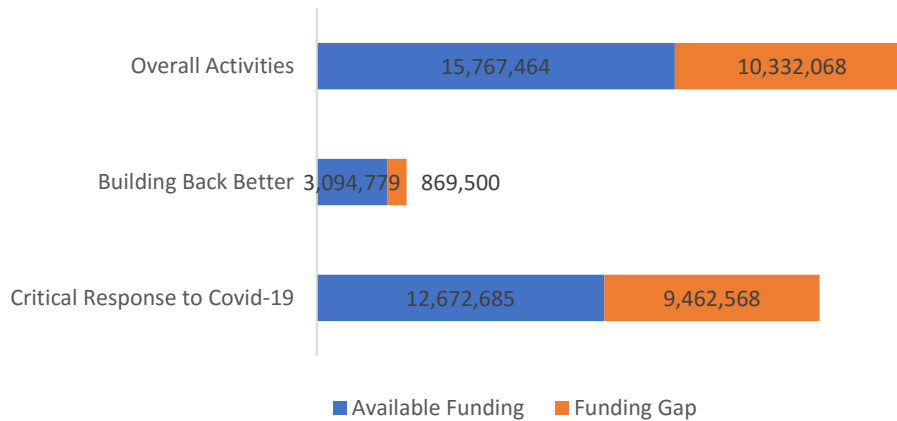


Pillar 1: Health First Activities Contributing to the SDGs



Note: One activity can contribute to many SDGs

Pillar 1: Health First (USD)
Budget by Critical Response and Building Back (USD)



Pillar 1-Headline Indicators:

- Number of people accessing essential (non-COVID-19 related) health services, disaggregated by sex, geography, age group and at-risk populations especially a) Vaccination programmes, b) Sexual and Reproductive Health programmes and c) Nutrition programmes – though all areas are affected.
- Number of community health workers receiving UN support to maintain essential services since COVID-19 disruptions, disaggregated by type of support.
- Number of health service plans formulated (and funded) that include measures to provide continued essential services at a) National and b) Sub-national level.



PILLAR 2 – SOCIAL PROTECTION & BASIC SOCIAL SERVICES



Photo Credit:
UNIC Accra

UN Entities	Consolidated Activities	Requirements	Identified Partners
14	37	\$66.8M	34+

Impacts - 2.1) *Strained and Stretched Social Protection Systems*; 2.2) *Reduced Learning Opportunities for all Children, & Adolescents*; 2.3) *Worsening Food Security & Nutrition*; and 2.4) *Significant Threats to the continuity of basic services: water, sanitation, education, shelters, SGBV & VAC.*

Ghana has a social protection system¹² that has seen to the significant improvements in poverty reduction and improvement in social services over the past two decades. Ghana's poverty rate went down from

52.6% to 21.4% between 1991 and 2012 with extreme poverty dropping from 37.6% in 1991 to 9.6% in 2013¹³. The current average social spending at 25% of the annual budget in Ghana has helped to improve targeting in social protection spending; increase access to conditional cash transfers nationwide; increase access to employment and cash-earning opportunities for the rural poor during the agricultural off-season; and improve economic and social infrastructure in targeted local communities.

¹² Ghana is investing in implementing 11 social protection programmes which has contributed greatly to poverty reduction.

¹³ World Bank (2015), [Poverty Reduction in Ghana: Progress and Challenges](#)



In the last 3 years under the GoG subsidy scheme, there were significant increases in the production of key food staples. For example, between 2016 and 2019 maize production increased from 1.7 million metric tonnes to 3.1 million metric tonnes; Cassava increased from 18 million metric tonnes to 24.7 million metric tonnes; rice increased from 688,000 metric tonnes to 963,276 metric tonnes (50 percent of domestic demand). Vegetable and meat production has also gone up although 80% of Ghana's meat requirements are imported. The agriculture sector in Ghana employs a large number of smallholders in the rural areas who are among the vulnerable groups to covid impacts. Women, youth and PWD headed households are among the most vulnerable smallholder farmers to covid impacts.

The outbreak of the COVID-19 pandemic in Ghana puts this system and the gains so far at serious risk. The combination of lockdown measures, closed borders and broader global economic disruptions is already causing loss of household income due to reduced economic activity, higher prices for basic goods¹⁴ and reduced access to social services, and the need to resort to negative coping mechanisms. As projected by the World Bank¹⁵, COVID-19 is likely to cause the first global increase in poverty levels since 1998 with 49 million projected to be pushed into extreme poverty in 2020 worldwide. It is estimated that 23 million of these will be from Sub-Saharan Africa.

The Government of Ghana operated at full capacity to deliver an immediate response to the crisis, distributing food, subsidising electricity and water for 90 days (at the initial stage and extended it to the end of the year), and resourcing the response through borrowing to support growing expenditures. The Government's significant and innovative measures in March to April, for example, through the provision of food for 400,000 people in lockdown affected areas, were critical for

immediate mitigation of COVID-19 impacts. Further, the Government increased cash flow to ease economic hardship while containing the spread of the disease by doubling the cash transfers of 1.5 million people in 332,000 households. Two headlines that emerge from the analysis are 1) addressing the primary impacts through universal health coverage, and 2) addressing secondary impacts through inclusive social protection.

The significant investments required to address the immediate health dimensions and primary pandemic impacts pose severe strain on sustainable resource flows to social protection and food security. With social protection covering only 1.5m of an estimated 2.4m Ghanaians in extreme poverty¹⁶ and emerging vulnerable communities and groups, there are serious challenges to even maintaining current support, let alone consolidating and expanding social safety nets as a key component of a holistic National Response.

Over nine million children in Ghana, from kindergarten to senior high schools, including migrant children and refugees, have been impacted by the closure of all educational institutions in the country without viable online alternatives to learning. Almost 3.0 million children in primary school who used to receive school meals, particularly in poor deprived areas, to promote enrolment and attendance, no longer receive them because of the closure of schools – threatening a reversal in nutrition gains. Schools also present a unique environment where learners especially girls and young women rights are protected. However, with the closure of schools due to COVID-19, this protection can no longer be assured. Whilst at home, the rights of adolescent girls and young women are more likely to be abused (including SGBV, unpaid care for siblings, engagement in economic activities etc.). This together with limited access to information on sexual and reproductive health, means many schoolgirls might not

¹⁴ FAO (2020), Monthly Food Commodity Price Bulletin

¹⁵ World Bank (2020), [Updated estimates of the impact of COVID-19 on global poverty](#)

¹⁶ The Ghana Living Standards Survey (2017)



return to school due to possible increase in cases of early and unintended pregnancies that usually occur during such long periods of school closures. COVID-19 presents increased risks for specific gendered needs throughout the lifecycle that require consideration during times of crisis, including girls and women with disabilities who are often excluded from essential services. Adaptation and scale-up of social protection interventions can help to mitigate these risks¹⁷.

As an immediate response and later with the gradual easing of the partial lockdown, the Government rolled out distance learning programmes for all students during the school closures. However, these do not reach everyone, especially those in rural areas and other poor communities without access to electricity, radio or internet, as well as children with special needs or disabilities who require adapted materials. This will deepen inequality by leaving some children at a disadvantage when eventually returning to school, underscoring the need for remedial and catch-up programmes as schools re-open. In addition, migrant children, due to lack of tailored measures or social disadvantages in the communities they inhabit, might also not be accounted for in distance learning programmes or other school continuation programmes, negatively affecting their ability to return to school or retarding their education. As part of the gradual easing of the lockdown measures, second cycle and tertiary institutions have been reopened for teachers to supervise only final year students to study ahead of the West African Senior School Certificate Examination and the Basic Education Certificate Examination in August and September 2020 respectively. However, this has culminated in new infections in these educational institutions, with at least 55 students testing positive. Government is in the process of taking actions to prepare for schools reopening, taking learning into account.

More broadly, thinking forward, education systems need to leap-frog off technology and the emergence of digital options to strengthen delivery and reach those left behind. This will require huge investments in teacher-capacity and technological innovation and infrastructure. Education and its transformation into the digital era is a most critical intervention. The other components (water, sanitation, shelters, SGBV & VAC, cultural factors and drivers) follow more traditional approaches.

Increasing unemployment has hit vulnerable groups the most, with the unemployed themselves being particularly vulnerable to the socioeconomic impact of COVID-19, and parents in precarious economic situations are often unable to provide for the basic needs of their children. This can lead to increased anxiety and stress within the household, with a heightened risk of abuse, violence and exploitation for children, including SGBV. There is also the likelihood of increased school dropout rates. Child labour is a significant problem in Ghana, as per the Multiple Indicator Cluster Survey 2017/18, the percentage of children aged 5-17 years involved in labour is 27.9% (2.5 million) with 20.7% (1.2 million) engaged in hazardous forms of child labour¹⁸. With rising unemployment and increasing poverty caused by the socio-economic impacts of COVID-19, there is a significant risk of a rise in child labour and exploitation, temporary school closures add to the increased risk particularly as farming families struggle to cope.

In normal circumstances, school-attending children spend a significant portion of their day at school where WASH services can impact positively on student safety, learning, health, and dignity, particularly for girls. However, the absence of handwashing facilities in a large number of schools where feeding occurs negatively affects the hygiene of the school children, particularly girls and PWD, and has

¹⁷ UNICEF (April 2020) Gender-Responsive Social Protection during COVID19: Technical note

¹⁸ Ghana Statistical Service 2020. [MICS 2017/2018](#)



consequences for their nutrition. Additionally, access to safe and adequate WASH amenities remains a challenge for many in Ghana – in households, schools and communities – both urban and rural. Only 21% of Ghanaians have access to basic sanitation and less than 50% of households have access to handwashing facilities with water and soap. COVID-19 has put hygiene at the centre of the recovery requiring priority attention.

The COVID-19 pandemic poses a significant threat to food security and nutrition. The World Food Programme (WFP) estimates that more than 250 million people face extreme hunger globally due to the pandemic. In Ghana, measures put in place to contain the virus contributed to increasing food prices, with food inflation jumping from 8.4% in March, 14.4% in April and 11.2% in June (Ghana Statistical Service- GSS). Limited access to fresh foods leaves marginalised children, who rely on school meals for good nutrition, particularly susceptible to malnutrition. Also, Anaemia In addition, anaemia in women of reproductive age and adolescent girls remains high, few children below 2 years are consuming the minimally acceptable diet, wasting is still above the WHA and SDG targets 7% and exclusive breastfeeding rates are declining.

Although currently there is food available, if the pandemic persists, local production could be affected and have an adverse effect on food availability as a result of limited access to inputs, shortages in labour among others. Disruptions in the supply of production inputs could potentially be affected by limited access to inputs in the absence of support from government programmes. Agricultural production will also be affected by limited disposable funds to get seeds, crop protection chemicals, and mechanization services as well as reduced economic activity. The availability of the inputs and the limited financial resources on the part of farmers may be the immediate main effects in input supply.

Agriculture in Ghana is labour intensive which is currently imposing limitations on productivity. In most rural areas, there is a

shortage of labour for land preparation, seeding and harvesting. Therefore any shock to labour availability, e.g. due to the need for social distancing and fear of COVID-19 infection, will adversely affect production. The productive capacities of labour households can be affected over the entire season due to unwillingness of farmers to hire labour, especially when labour families are known to have been affected by the disease or caring for affected persons.

The ability of Agricultural Extension Agents and other service providers to reach farmers is a challenge as group meetings are limited. Almost all actors in the food value chain do not have the opportunity to work from home and are required to continue to work at their usual workplaces. It is therefore essential to keep all actors healthy to ensure continuous production and supply of food. This requires the provision of PPE's to essential service providers in the agricultural sector and identification of other innovative ways of interaction to minimize contacts especially using digital extension mechanisms.

With over 53% of the population living in urban areas, the nation is yet to fully take advantage, despite significant efforts, of urbanisation and translate it to quality of life improvements. This leaves many communities in Ghana's urban centres without adequate infrastructure and services in their day-to-day lives, a vulnerability that is exacerbated by COVID-19 transmission and related restrictions. Ghana's housing stock is largely compound style. Only 33% of households in Ghana occupy more than two sleeping rooms, while about 2.7 million urban households occupy single rooms. Given the national average of 4.4 persons per household, this points to serious overcrowding. Some households also live in kiosks, tents and containers and other structures that are not officially approved, and often do not have basic amenities, but are counted as part of the housing stock. Homelessness is also an increasing problem in urban areas, particularly of



migrants from the hinterland¹⁹. People living in inadequate housing are more vulnerable to exposure and to punishment for not observing social distancing and containment measures.

Women and girls are likely to experience up to 3.7 times more domestic violence in crises than at other times. This is because disease outbreaks affect women and men differently and pandemics such as COVID-19 exacerbate gendered inequalities and vulnerabilities where they exist, heightening tensions in the household increasing risks of abuse. In May, a rapid assessment on violence and abuse at home during COVID-19, conducted by UNICEF, revealed that 32% of respondents (adolescent and young people) reported having seen and/or observed abusive or violent behaviour within their families during the past two months. According to UNFPA, over 4000 reports of domestic violence have been recorded in the first three months of the pandemic in Ghana according to the DOVVSU Database System. One out of three indicated that abusive and violent behaviour has increased over the last two months. The forms of abusive behaviour seen or experienced in the last two months were: financial and economic abuse (34%), verbal/emotional abuse (32%), physical abuse (17%), sexual abuse (10%) and mental/psychological abuse (7%). Further, 32% of children and young people felt that their parents and caregivers treated them more harshly than before. People have specific gendered needs throughout their lifecycle that require consideration during times of crisis, including girls and women with disabilities who are often excluded from essential services. These needs continue regardless of whether people are affected by COVID-19 directly. Adaptation and scale up of social protection interventions can help to mitigate these risks.

As of 2019, Ghana's prison population (including pre-trial detainees/remand prisoners) was 15,463. With an official capacity of 9,945, the occupancy level is 155.5%, a figure considered to be an underestimation²⁰. With the high rates of overcrowding, limited access to water and the general poor health profile of prisoners, the prison population and personnel are at extremely high risk of infection and rapid spread of the virus as seen in other countries. Before the outbreak, the Prisons Service, in collaboration with the Office of the Attorney General, has drafted a new bill with provisions of alternative/non-custodial sentencing to help reduce overcrowding in the prisons. However, until the passage of this bill, and with the added threat of the massive spread of COVID-19, there is the need for swift measures to reduce overcrowding, improve prison health service delivery and curb the spread of the virus²¹.

Ghana currently hosts 12,050 Refugees and 1,259 Asylum Seekers residing in four camps and the urban areas. With a number of the Refugee population in a protracted situation, UNHCR Ghana has been working with its partners to find durable solution for them and additionally promote self-reliance and resilience, as well as Livelihoods projects. Before the COVID-19 pandemic, much of the population who have received support from UNHCR were doing well but the prevailing situation has adversely impacted on their livelihoods with many feared to return to their former state of dependency and unable to meet basic needs. Unfortunately, unlike nationals who may have contact with their family and other social support networks most Refugees have little or nothing at all which may worsen their situation. With COVID-19 being a national issue UNHCR through a multifaceted approach has adopted measures to mitigate the health and socio-economic impact of the crisis. There is need for continued support to health facilities within the camps and in the

¹⁹ Ghana Statistical Service (GSS), (2014) "Housing in Ghana", Accra; Ghana Statistical Service. (2014). "An Analysis of Housing Conditions in Ghana". Accra.

²⁰ [World Prison Brief, 2019](#)

²¹ [UN Ghana Briefing Note nr. 7 The impact of COVID-19 in Ghana's Prisons and Correctional Centers, 2020.](#)



immediate hosting communities and other resilience-building measures.

Recommendations



UN Response

Addressing the socio-economic impact of COVID-19 on social protection and basic social services requires the UN to support Government, the private sector and civil society to ensure the most vulnerable and marginalised populations are reached with essential and basic services, including WASH, education (including distance learning), food security and nutrition, SGBV

and VAC prevention and response services, and sustained and expanded social protection addressing existing and pandemic related vulnerabilities. People have different gendered needs throughout the lifecycle which should be considered in relation to Social Protection measures as well as the specific needs of PWD who are often excluded from essential services. Adaption and scale-up of social protection interventions can help to mitigate these



risks.²² To successfully respond, recover and “build back better” the UN will innovate, facilitate partnerships and mobilize catalytic and programmatic resources directed at reaching the furthest behind first based on the CCA and Government’s National Response.

The disruption to the education systems provides an impetus for the development and implementation of national policy on digital transformative learning. The UN will leverage its network to mobilize and advocate for the provision of free access to online learning platforms for vulnerable communities, bolstering capacity to provide a one-stop-shop for teachers and students. The need to embrace technological skills and adopt more traditional approaches to teaching and learning. A comprehensive assessment and mapping of schools in deprived communities without internet access is essential to tap into opportunities provided by the online educational infrastructure. Additionally, some schools in the local communities must form new partnerships and collaborate with the government and other stakeholders to provide access to learning to their students. The government would need to design and implement strategies in schools to prepare for a second wave of the pandemic when schools reopen as well as make provisions for WASH, as schools get ready to reopen. Strengthened and enhanced partnerships with CSOs, migration organizations, private sector, media, religious and traditional authorities are vital to achieve this objective.

WFP is engaging government on the need for emergency school feeding to fill the nutrition gap for the marginalised, even whilst schools remain closed. For the most vulnerable sectors of the population, the threat of COVID-19 and its extended socio-economic effects add to an already fragile situation in terms of food security and nutrition. The Scaling Up Nutrition movement, that brings together efforts from UNICEF, FAO, WFP and WHO (as well as the outcomes of the ongoing food security

and vulnerability assessments being conducted by FAO and WFP) provides an opportune platform for close collaboration between the UN and Government of Ghana to address these headwinds including bringing people all stakeholders, formulating a coherent policy and legal framework, aligning programmes around a common results framework; and establishing financial tracking and resource mobilization mechanisms.

UNHCR Ghana continues to partner with the government of Ghana to ensure refugees and asylum seekers have access to health and other services nationwide in the same manner as nationals. That is made possible through the refugee health integration program and health systems strengthening. There is the need to make plans for migrant children in the Distance Learning programmes or school continuation programmes. To ensure refugees benefit from the education of the country, UNHCR would collaborate with the District Education offices to provide guidance that will ensure refugees have access to quality education in times of crisis.

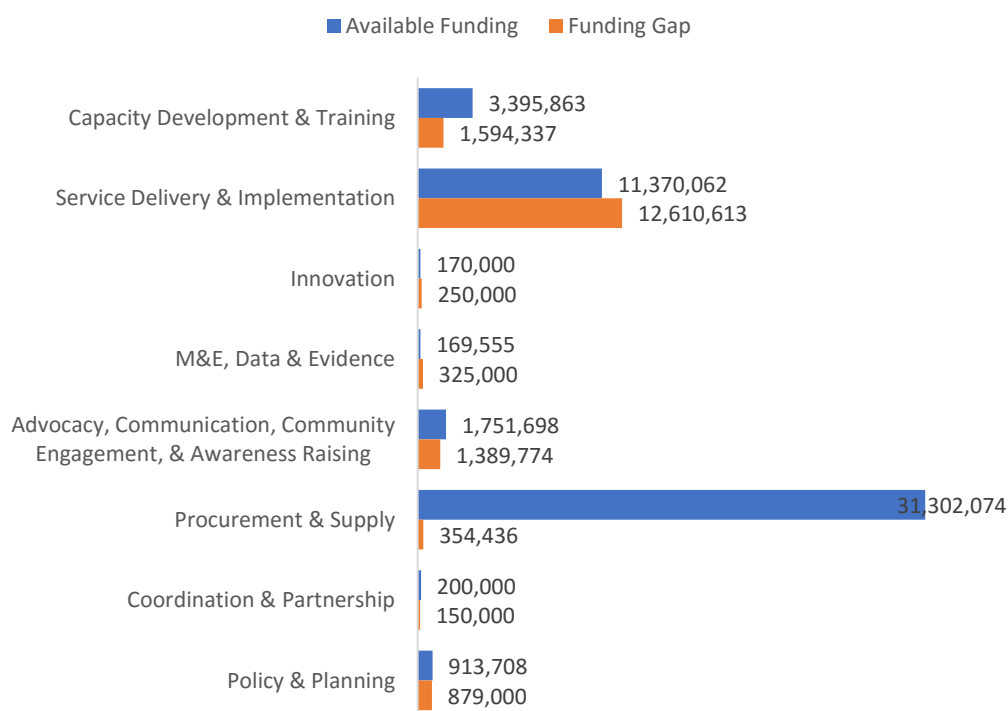
A huge opportunity beckons for educational institutions and investors to invest in digital learning approaches that promote educational app development with content for easy learning and staying connected, enabling young people to mitigate the impact of COVID-19 on their fundamental human rights including staying abreast with anti-SGBV strategies and coping measures. UNESCO’s Open Education Resources Recommendation framework enables and empowers Government collaboration with the UN to support open-licensed teaching and learning materials adaptable to deprived communities.

²² UNICEF (April 2020) Gender-Responsive Social Protection during COVID19: Technical note.

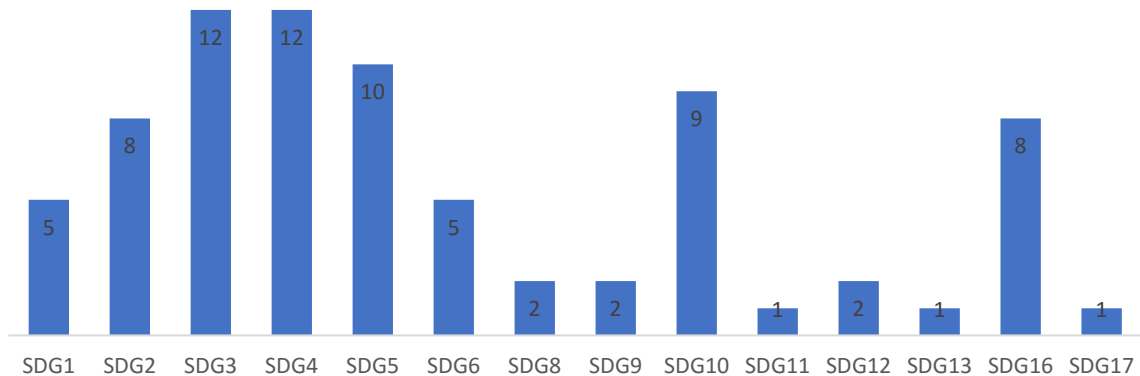


Pillar 2: Protecting People	Available Funding	Funding Gap	Budget
Capacity Development & Training	3,395,863	1,594,337	4,990,200
Service Delivery & Implementation	11,370,062	12,610,613	23,980,675
Innovation	170,000	250,000	420,000
M&E, Data & Evidence	169,555	325,000	494,555
Advocacy, Communication, Community Engagement, & Awareness Raising	1,751,698	1,389,774	3,141,472
Procurement & Supply	31,302,074	354,436	31,656,510
Coordination & Partnership	200,000	150,000	350,000
Policy & Planning	913,708	879,000	1,792,708
TOTAL	49,272,960	17,553,160	66,826,120

Pillar 2: Protecting People

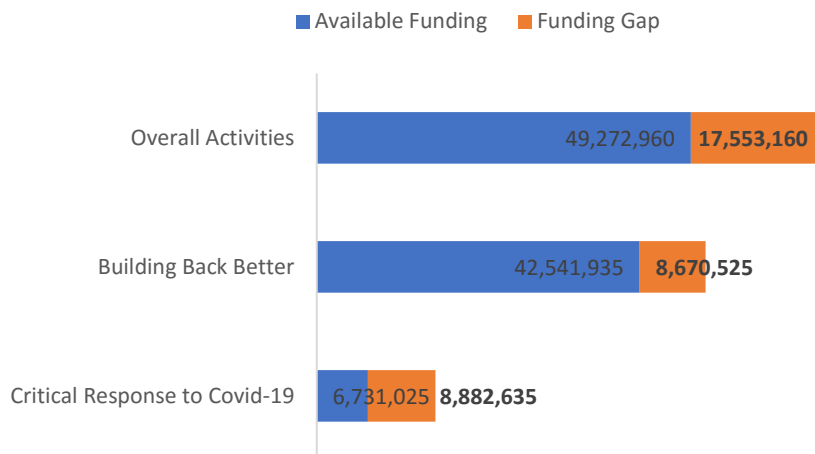


Pillar 2: Protecting People Activities Contributing to the SDGs



Note: One activity can contribute to many SDGs

Pillar 2: Protecting People Budget by Critical Response and Building Back (USD)



Pillar 2-Headline Indicators:

- Number of people reached with critical WASH supplies (including hygiene items) and services, disaggregated by sex, geography, age group and at-risk population
- Number of children supported with distance/home-based learning, disaggregated by sex
- Number of beneficiaries of social protection schemes and services related to the COVID-19 pandemic, disaggregated by type of programme, territory (rural/urban), sex, age group and at-risk population
 - a) Financial aid packages
 - b) Cash for productivity/transfer programmes
 - c) Water and sanitation services
 - d) Food and nutrition schemes
 - e) Legal aid services
 - f) Human right protection services
 - g) Psychosocial support services
- Number of smallholder farmers benefiting from supply of inputs or crop produce marketing programmes



PILLAR 3 – PROTECTING JOBS, MSMEs & INFORMAL SECTOR WORKERS



Photo Credit:
UNIC Accra

UN Entities

12

Consolidated
Activities

26

Requirements

\$27.5M

Identified Partners

42+

Impacts - 3.1) *Job Losses, Increased Unemployment & Impact on Vulnerable People*; 3.2) *Contracting space for MSMEs & Industries, Reduced Capacity to Cope & Respond to Shocks*; and 3.3) *Fragile Environment for Informal Economy*.

The government has rolled out a package of stimulus incentives to businesses to provide relief during the difficult times of COVID-19 and designed a two-phase COVID-19 Alleviation and Relief for Enterprise (CARES – “Obaatan Pa”) programme. However, significant demand for government support remains unmet and the difficulties in financing the cash shortfalls resulting from reduced revenues and sales continues to unsettle

businesses. The COVID-19 Business Tracker reports that the number of firms that received some form of Government support increased from 3.2% to 9% from round one to round two. A lack of awareness of available support was cited as the most common reason for not receiving support, with 30% of firms who did not receive support indicating this during the second round survey (reduced from 35% in the first round). The top three policies Ghanaian firms desire relate to subsidized interest rates (60.9%), cash transfers (32%) and deferral of rent payment (21%). CARES responds to these needs through the credit and stimulus package of ₵3 billion from commercial banks, launching a ₵2 billion guarantee scheme for businesses to borrow at more



affordable rates and a ₵1.2 billion alleviation programme to support business that includes a cash transfer component.

The majority of Ghana's working population is in the informal sector (with between 80 and 90% of Ghanaians earning a living in this sector) which is characterized by lack of decent work conditions and irregularity of income flows. Participation in vulnerable employment (such as own account workers and contributing family workers) is high - at about 68%. Meanwhile, women comprise the majority of domestic care workers with limited access to labour rights and social protection and own- account workers were adversely impacted by the lockdown. Women make up the majority of informal sector workers and are less likely to be protected by decent work provisions such as contracts and are more vulnerable to job losses and wage cuts as a result of the crisis.

The situation is significantly exacerbated in urban areas where the informal sector employs 70% of workers, making them highly vulnerable to loss of income and unable to abide by restrictions. It therefore becomes critical to focus on urban job protection and creation as a core component of recovery and rebuilding, especially in light of more than half of Ghana's population living in urban areas. Expanding the availability of formal employment in more productive sectors through economic diversification will be an important vehicle for this.

With a predominance of labour being in the agricultural sector (and characterised by informality), and in the face of sharply reduced exports, financial stresses are significant on the sector. Providing incentives and even subsidies to protect this important sector of Ghana's domestic and export economy is critical. Government must invest much of the GHC 600 million stimulus package by purchasing and mopping up farm produce still on the farms so that medium and large-scale farmers can reinvest in the next farming season, the establishment of food buffer stocks and supporting food processing facilities with credit to buy food stuff as well as rapidly distributes food stocks (especially

perishable produce) to satellite market centres across the country.

We now know, thanks to the COVID-19 Business Tracker, that the year-on-year sales in March 2020 dropped for 87.6% of business establishments and this reduced to 80.1% for September 2020. We also know that the situation worsened for April 2020 as the pandemic continued with 91.0% of businesses experiencing a reduction in sales. MSMEs were particularly affected – 91.9% and 91.6% compared to 87% and 72% for medium and large businesses respectively. In addition, the COVID-19 Local Economies Tracker show that border districts were severely impacted even more than lock down districts. For instance, prices increased 5.8% in border districts compared to 2.0% in lockdown districts.

Businesses in different sectors of the economy were differently impacted - top among these are tourism, the creative and cultural industries, education, accommodation, transport, hospitality and manufacturing. Export and import firms were similarly hit, with 64.2% of export firms experiencing a decline in exports while 85.3% of importers experiencing a decline in their imports. These significant reductions not only impact earnings in the sector but affect foreign exchange earnings and revenues from tax and duties, which put a further squeeze on the fiscal space to address the impacts of the pandemic. The revenues of local governments are also expected to decline substantially constraining their capacity to respond to COVID-19 while sustaining provision of services and infrastructure.

In 2019, the country recorded large numbers of tourists from the diaspora to celebrate the "Year of Return". The Ministry of Tourism, Arts and Culture had stated that the year-long programme provided an economic boost of almost US\$2 billion. The expectation was to build on the gains of the "Year of Return" in 2020 through the Government's "Beyond the Return" initiative. However, the Ghana Tourist Authority estimates the sector will lose at least \$170 million in 2020 as a result of the crisis. While the World Tourism



Organization is positioned to support member states to mitigate the impact and accelerate recovery, the focus should be on building back better with sustainable solutions.

The African Continental Free Trade Area agreement (AfCFTA) that was expected to take effect on July 1, 2020, has been postponed to January 2021 due to the pandemic. This has further delayed the much-awaited opportunities to boost domestic production and new exports, as envisioned in the Ghana Beyond Aid Charter. The AfCFTA represents a unique opportunity for multilateral collaboration in Africa - strengthening continental resilience, enabling space for a coordinated response to COVID-19 and empowering countries to build back better with more sustainable structures and systems promoting inclusive growth and development. Opportunities for greater regional integration exist when the AfCFTA is fully implemented. Part of the benefit is to facilitate intra-African trade; promote the integration of the African continent into the global economy through regional value chains; boost industrialization, competitiveness and innovation, and ultimately contribute to Africa's economic development and social progress. It is expected to enhance higher cross-border investment flows and technology transfers at a combined GDP of US\$2.2 trillion. Continental free trade is an opportunity for businesses, shortening supply chains, attracting FDI and nurturing new value chains and multilateral collaboration at multiple levels. Strengthening the continental supply chains will be an important element of building back better. In the short term, MSMEs constituting 80% of the continent's businesses will witness significant growth and with benefits extending to all African citizens in the long term, yielding a welfare gain estimated at 16.1 billion dollars - especially for women, who currently manage 70% of informal cross-border trade across the continent. The land borders have been closed since March for Ghana and most of Africa, and the economies of border districts have been hit. Strengthening the continental supply

chains will be important elements of building back better. The Economic Community of West African States (ECOWAS) regional response coordination is led by the West Africa Health Organization including cross-border collaboration between Member States, surveillance at entry points (air, land, maritime) and the availability of essential medical supplies including laboratory equipment. The ECOWAS Ministerial Coordinating Committee recommends a phased approach to the gradual and coordinated opening of land and air borders within its Member States. This process, already underway, will enable free movement of goods and people based on a strict application of the proposed guidelines for harmonization and facilitation of cross-border trade and transport across ECOWAS.

Prior to the onset of COVID-19, one issue that Ghanaians wanted to see resolved in this decade of action for SDGs was the "problem of jobs" and tackling youth unemployment. This is not just a Ghanaian issue but one across the continent. The Ghana Trades Union Congress warned in April 2020 that restricted movements and lockdown could lead to job losses even as the impact was yet to be fully assessed. Results from the COVID-19 Business Tracker suggest that most firms have responded to the crisis by reducing employee's wages. For instance, 38.3% of firms reported reducing wages and 31.8% report reducing working hours. This corresponds to 28% of the workforce facing wage reductions (an estimated 877,575 of workers) and 24.4% facing reductions in working hours with significant impact on the unemployed population who have had their woes compounded by the pandemic.

On the contrary, analysis shows that firms have been less likely to lay off workers with a report indicating 2.3% of workers (72,087) lost their jobs due to the pandemic. While job losses was mostly observed among workers in the agricultural and industrial sector, workers in the service sector (excluding trade) mostly had their wages or hours of work reduced. The most affected workers were those working in



young and medium firms. As the pandemic evolves, as yet unknown layoffs may become a more common feature of the crisis, especially in border towns, the situation remains fluid and must be monitored.

The outlook is not comforting as businesses foresee a continued decline in revenues as well as jobs, further exacerbated by contracting economic growth. In the most likely scenario, firms anticipate an average decline in sales of 29% and in jobs of 15%. This exacerbates job insecurity and make it difficult to enforce protection safeguards for workers.

Firms face challenges to instituting effective COVID-19 safety protocols. A worker at a single fish processing factory was reported to have infected over 500 of his co-workers in Tema, necessitating temporary closure. These impacts will affect women and men differently. As an example, we see that women are more concentrated in the personal care services, event organization and hospitality industries that have limited opportunity for online provision of services while men are more likely to be impacted by the decline in demands for transportation services. Women are more concentrated in vulnerable employment (78%) than men (60%) and are more likely to undertake unpaid care work which is increasing during the pandemic due to home-schooling and other restrictions. Employment in Ghana is generally segmented with a minority of workers being wage employees. However, men are twice as likely to be wage employed and more likely to work in the public sector than women²³.

Protecting businesses also offers opportunities for building back better. These opportunities relate to digitization, formalization, greening/nature-based solutions and continental free trade. Digitization is nascent in Ghana. For instance, 41.7% of businesses either started or increased the use of mobile money, and 10.9% either started or increased the use of the internet for their

businesses. The base is quite low, and that is where a genuine path can be forged especially for online purposes ranging from sales, marketing, payment, administration, production, or supply chain management. The top challenges for online presence remain network problems (50.0%), the cost of using the internet (38.9%) and unfamiliarity with how the internet works (25.9%).

Incentivising formalization is another opportunity and should give special attention to women-owned businesses. A basic element of policy targeting is whether firms are registered either with the Registrar General, Department of Cooperatives, District Assembly or other entity. In general, micro firms (0-4 employees) are least likely to be registered (52.4%) compared to the rest - small (5-19 employees) 70.5%, medium (20-99 employees) 89.5%, and large (100+ employees) 93.0%. Creating incentives for registration while taking into account gender disparities will be a key opportunity to be surmounted. Strengthening data collection among institutions responsible for collating data – MSMEs, GSS, National Data Centre and other relevant institutions is a core element to ensure we build back better.

At the core of all interventions to support companies in alleviating the economic impacts of COVID-19 should be the protection of workers' rights and adherence to the UN's Guiding Principles for Business and Human Rights. Simultaneously protecting businesses and jobs, because these are intertwined, in a gender-sensitive manner, will be one of the greatest tests of our time. It will also greatly test our resolve to continue the critical efforts – digitization, formalization, greening, and continental free trade – for transforming the way businesses and workers co-create value across the country and the continent.

Greening the economy is the way to go, with multiple benefits of co-creating economic value, preventing resource-related conflicts, and strengthening community cohesion and resilience. The

²³ Ghana Living Standards Survey, 2016/17



regions in the north present these multiple challenges and are amenable to the greening economy. Sectors such as agriculture and tourism are particularly suitable for this. Key will be to support the capacity enhancement of private sector to seize opportunities for green business development while promoting nature-based solutions will be instrumental to sustain the livelihoods of vulnerable and at-risk communities and minimize negative

impacts on the management of agro-ecological systems. Green finance has significant potential to support public and private sector efforts to restore sustained and equitable growth, boost job creation, and protect the more vulnerable segments of society by developing resilient capital markets that can channel capital towards investments with environmental and social benefits.

Recommendations



UN Response

The UN presents a strong platform and competitive advantage to support the Government of Ghana and African Governments to leverage public private partnerships, bringing together bilateral and multilateral efforts to contain the pandemic, recover and sustain inclusive development and growth. The UN will support Government with technical advisory services in order to strengthen Government and public sector capabilities to attract private sector investments in the development of Public Private Partnership initiatives for large infrastructure mobilizing private investments and participation of multilateral or development banks and donors in response to the socio-economic

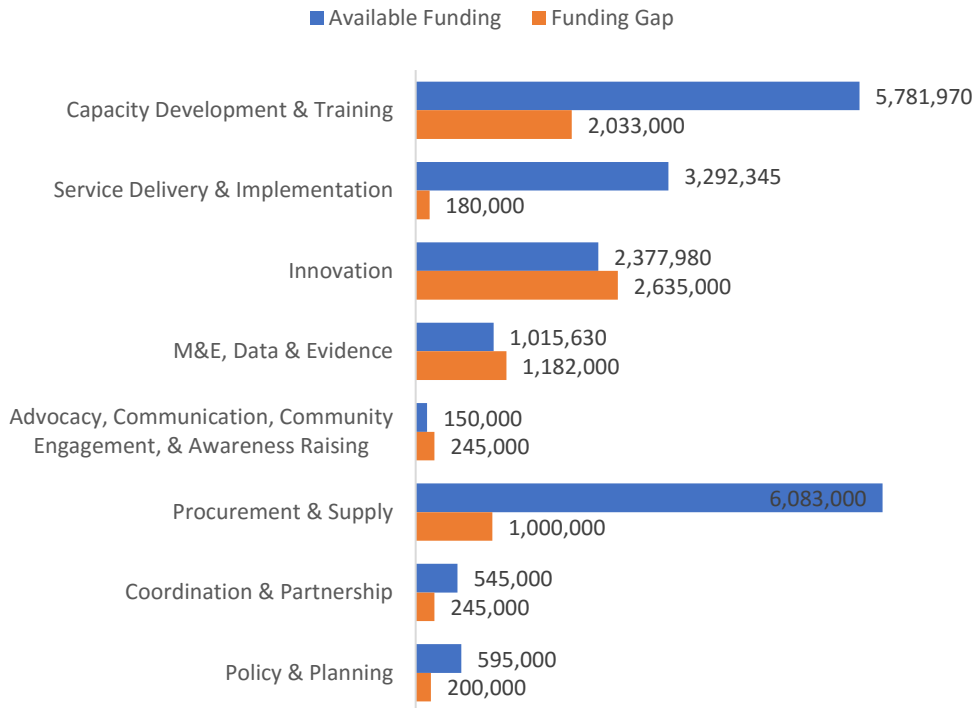
impact of COVID-19, complementing efforts from the World Bank, IFC, AfDB and others. A number of the initiatives set out in the Matrix also speak to the key areas of the Government CARES “Obaatan Pa” programme.

On the domestic front, the UN Secretary-General’s road map to implementing and achieving the SDGs have numerous funding opportunities with which to support Government’s development financing priorities and empower adaptability in the national response to COVID-19 while addressing resource requirements and identified gaps.

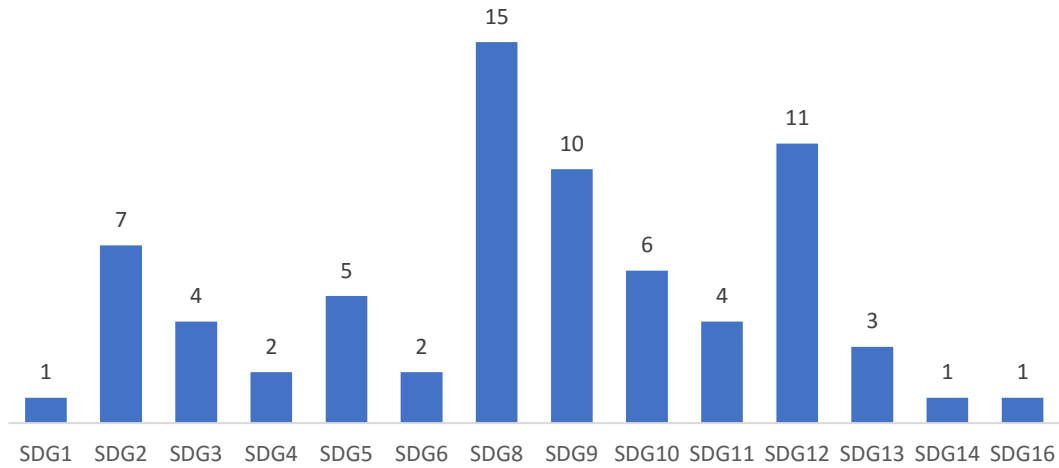
Pillar 3: Economic Response and Recovery	Available Funding	Funding Gap	Budget
Capacity Development & Training	5,781,970	2,033,000	7,814,970
Service Delivery & Implementation	3,292,345	180,000	3,472,345
Innovation	2,377,980	2,635,000	5,012,980
M&E, Data & Evidence	1,015,630	1,182,000	2,197,630
Advocacy, Communication, Community Engagement, & Awareness Raising	150,000	245,000	395,000
Procurement & Supply	6,083,000	1,000,000	7,083,000
Coordination & Partnership	545,000	245,000	790,000
Policy & Planning	595,000	200,000	795,000
TOTAL	19,840,925	7,720,000	27,560,925



Pillar 3: Economic Response and Recovery

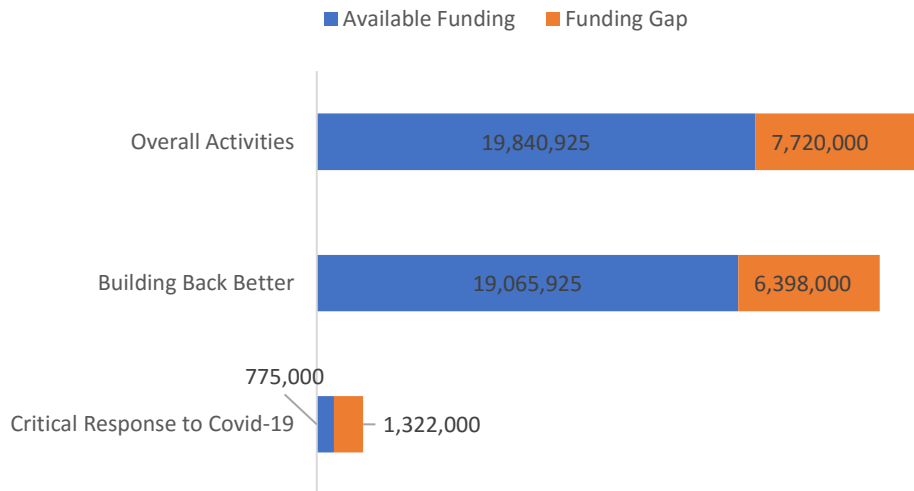


Pillar 3: Economic Response and Recovery Activities Contributing to the SDGs



Note: One activity can contribute to many SDGs

Pillar 3: Economic Response and Recovery Budget by Critical Response and Buiding Back in USD



Pillar 3-Headline Indicators:

- Ghana reinforces UN-supported employment policies and a regulatory environment conducive to economic recovery and decent work, especially in high-risk COVID-19 sectors for **a)** Women **b)** Youth (15-29) **c)** Own account workers and family workers (as a proxy for informal workers) **d)** Migrant workers **e)** Workers with disabilities **f)** Refugees, **g)** internally displaced persons
- Number of private sector companies and formal and informal sector workers supported during and after the COVID-19 pandemic **a)** Micro, small, medium enterprises (MSMEs) **b)** Private sector companies, excluding MSMEs **c)** Formal sector workers **d)** Informal sector workers
- Ghana adopts fiscal stimulus packages for COVID-19 economic response and recovery, that are: **a)** Green **b)** Gender-sensitive



PILLAR 4 – MACROECONOMIC RESPONSE & MULTILATERAL COLLABORATION



Photo Credit: UNIDO

UN Entities	Consolidated Activities	Requirements	Identified Partners
11	10	\$3,071,151	16+

Impacts - 4.1) *Macroeconomic Uncertainty & Enhanced Risks*; 4.2) *Disrupted & Reduced Multilateral Cooperation and support*; and 4.3) *Declining International Remittances*.

On the back of well-thought-out home-grown programmes and structural reforms²⁴, Ghana's economic growth had more than doubled from 3.4% in 2016 to 8.4% in 2017, averaging 7% between 2018 and 2019, with anticipated moderate growth of 6.8% in 2020 before the pandemic. The economic growth forecast post-pandemic has been revised by the IMF to 1.9%. Non-oil GDP growth remained at 4.6% in 2016 and 2017, and was

projected at 6.7% in 2020. Inflation had been subdued from 15.4% in 2016 to 9.4% in 2018, and projected to stay at 8% in 2020. The 91-day treasury bill rate fell steadily from nearly 17% in December 2016 to 14.6% by the end of Q1 2020, while the fiscal deficit had been contained below 5% of GDP for three consecutive years (2017-2019). The 2020 budget instituted measures to ensure sustainability - of the macroeconomic gains achieved even after completing the IMF Programme, including the strict enforcement of the Public Financial Management (PFM) Act, 2016 (Act 921) and its companion PFM Regulation, 2019 (LI 2378) to promote

²⁴ Minister of Finance Statement to Parliament on COVID-19



transparent and credible management of public finances²⁵.

Global economic activities came to a standstill as most imposed stringent lockdown measures imposed in the first half of 2020. After gradual easing of these measures, the global economy is projected to shrink by 4.4% in 2020 from 2.8% growth in 2019, with emerging markets and developing economies contracting by 3.3% in 2020 from 3.7% growth in 2019²⁶. It is estimated that Africa's economy will contract in the worst-case scenario by 2.6% in 2020 – equivalent to a loss in GDP growth of \$120 billion (ECA, 2020). Provisional estimates of GDP for Ghana indicated a lagging impact of the pandemic on Ghana's economy in the first quarter of 2020, compared to recorded recessions in some advanced economies including the USA and Germany. However, the effect of the immediate containment measures implemented to date, since the outbreak of the first case on March 12, is estimated to have a significant impact and threatens to erode the gains made in the past three years despite signs of faster than expected recovery in the last quarter.

The impact of the COVID19-induced measures is estimated to be reflected in fiscal impacts from revenue shortfalls, increased health expenditures, and tighter financing conditions with consequences on the 2020 Budget and the medium-term outlook. This is on account of direct impact of the disease on domestic and international production, trade and investment particularly, between Ghana and its main trade partners - China, Europe and the United States, and on dampening global commodity prices²⁷. Additional impacts include the global growth contraction, supply chain disruptions, and by extension, the negative impact on Ghana's own growth.

Prices, which impact the wellbeing of Ghanaians, notably those of commodities and services, and foreign currency, that had long stabilized are showing signs of strain. For instance, the year-on-year

consumer price index that had stabilized at 7.8% for the first three months of 2020, increased to 10.6% in April, 11.3% in May and had begun easing with 10.4% in September, on the back of gradual easing of the lockdown measures. Within this average, the food component reduced from 14.4% in April to 13.7%, whilst non-food inflation rose from 7.4% in April to 9.8% in September. The cedi's value against the US dollar had recovered to a year-on-year depreciation of 2.3% in February, however, by April it had depreciated by close to 10.0%. Interest rates reduced marginally from around 14% in May to 13.6% in September, though they remain high.

Overall deficit target as a percent of GDP is projected to likely increase from 4.7% (US\$3.3 billion) to 11.4% (US\$7.7 billion) in excess of the 5.0% maximum allowed by law, on account of revenue shortfalls and steep increase in unplanned expenditure, especially in the health sector and socioeconomic reliefs, with additional domestic and foreign borrowing, to help combat the effect of the crisis. Total revenue shortfall is estimated at US\$2.3 billion comprising shortfalls in oil revenues of US\$873 million on the back of sharp decline in crude oil prices and non-oil revenue shortfall of US\$1.4 million on account declines in import duties and growth-induced non-oil tax revenues of US\$674 million.

Remittance flows are also estimated to decrease as global growth slows, reducing disposable income and adding to external pressures. Remittances to Ghana in 2018 are estimated at \$3.5 billion while the decline in foreign currency will have significant effects on monetary policy and exchange rate performance with consequences of inflation pressures and increasing interest rates. Ghanaian households who rely on remittances, especially the most vulnerable ones, will be the most affected. An IOM baseline assessment of household remittances published in 2017 showed that nearly 80% of households in the area of study relied on

²⁵ 2020 Budget Statement and Economic Policy of Ghana

²⁶ IMF WEO, June 2020

²⁷ Crude oil, gold, and cocoa



remittances to meet daily needs including nutrition outcomes for children. Remittances fund education or training of a family member and pay medical bills.

The fiscal impacts could potentially derail the attainment of fiscal targets towards a resilient Ghana as contained in the GBA Charter and Strategy. For instance, while the target for domestic revenue as a share of GDP is 25% in 2020, the estimate for 2019 is 13.4%. Whereas the target for the capital expenditure as a share of budgetary expenditure is 32% in 2020, in 2019 this is estimated at 8%. These targets will be impossible to achieve under the current circumstances. There is a confluence of adverse and diverse impacts that include rising debt, collapse of commodity and oil prices, reduced revenue from economic activity, risk of heightened corruption and waste, reduced remittances, and changing priorities of development partners. These require innovative, coordinated and interdependent responses built on mutually reinforcing partnerships and inclusive policies that directly address the mounting challenges of the pandemic and containment measures.

Local governments are also facing drastic falls in their revenues and finances. The pandemic is expected to result in local governments in Africa losing as much as two thirds their finances. It thus becomes important to integrate, into national stimulus packages, lump-sum transfer and direct injection of financial resources into local economies to protect fiscal space and local economic recovery.

As part of measures to secure the health sector capacity to protect lives, and to mitigate the impact on livelihood and businesses, the combined fiscal impact of the shortfall in revenues and additional expenditures is estimated at circa US\$223 million and total cost of the 4.4 billion reflecting expenditures on Government's COVID-19 Preparedness & Response Plan, provision of Health Infrastructure (Agenda 111), and Government's Covid-19

alleviation and revitalisation of enterprisessupport (Cares)Programme is estimated at US\$205 million²⁸. This gives a financing gap of US\$428 million requiring measures to mobilize resources²⁹. The GoG secured an IMF rapid credit facility of US\$1 billion, World Bank concessional facility of US\$100 million and circa US\$2 billion from Central Bank of Ghana's Asset Purchase. These borrowings, as well as investments from the European Union, have implications for debt sustainability in the medium to long term. Other short term to medium term fiscal and monetary policy measures implemented by the Government so far include the deferment of interest payments on non-marketable instruments estimated at US\$214 million to 2022 and beyond to support businesses, a downward adjustment of recurrent and capital expenditures by US\$218 million and securing of World Bank US\$105 million soft loan scheme with a 1-year moratorium and 2-year repayment period for MSMEs. Provision of an additional 50% of their basic salary as allowances and top-ups and exemption from paying taxes on the monthly emoluments for April – Sept for frontline health workers. Additionally, an insurance package, with an assured sum of US\$61,189 for each health personnel and allied professional was provided. The Bank of Ghana also introduced policy measures to mitigate the impact of the pandemic on remittances, including reducing administrative costs of mobile money transactions.

While these measures are proving effective, there remain some challenges, particularly how the Government could sustain the financing of the socioeconomic impact mitigation measures and introduce policies to build back better. The Government could respond by either a cut in spending, a build-up in arrears, or an increase in borrowing in local markets, with consequences on domestic credit and growth. This is on account of the direct impact of the disease on domestic and international production, trade and

²⁸ https://mofep.gov.gh/sites/default/files/budget-statements/2021_Expenditure_in_Advance_Appropriation_v3.pdf

²⁹ Minister of Finance Statement to Parliament on COVID-19



investment particularly, between Ghana and its main trade partners - China, Europe and the United States, and on dampening global commodity prices³⁰. Additional impacts include the global growth contraction, supply chain disruptions, and by extension, the negative impact on Ghana's growth.

The economic response must consider the composition of GDP across sectors and the ability of local economies to attract businesses. GDP sectoral composition over time remains unchanged since 2006 with the service sector representing nearly half of the economy (48.3%) followed by industry one-third (31.6%) and the agriculture sector one-fifth (20.1%). The distribution of business establishments is skewed with Greater Accra having 13 times the number of the Upper West region (177,153 vs 13,728 according to the 2015 Census of Business Establishments). Policies to contain the effects of the pandemic and position the economy towards a path of recovery should be targeted and dynamic with focus on innovative measures to domestic revenue mobilization, boosting local economies, building community resilience and investing in developing a well-rounded integrated national financing framework that provides the basis for assigning Ghana's and multilateral and bilateral investments.

While the outbreak of the COVID-19 pandemic has shifted global attention towards strengthening health systems and mitigating socio-economic impact and recovery, the continuing investments in strengthening of transparency and accountability, and increase in the profile of anti-corruption efforts within this period may experience decreased attention, precisely at a time when these efforts should be increased to ensure better use of resources. Indeed, some may see the pandemic as an opportune period to take

advantage of the emergency to abuse their power for private gain³¹. In such crises, many transactions do not follow due process including loosened regulations and large contracts are being given out without competitive tenders or normal due-diligence checks³². All of these create opportunities for corruption to thrive. Globally, there have been pockets of isolated cases of a surge in corruption, decreasing transparency and accountability, as well as manipulative political propaganda across Europe, South Asia, North America and MENA region within this period.³³ The shift in resources for health risk deepening emergency procurement that increases corruption risks, pilfering available supplies, price gouging, and resale on the grey and black markets, increase in substandard and falsified products entering the market. At a time when health systems are under pressure to recruit as many workers as possible, opacity in health workforce governance and recruitment could be rife.

The cost of corruption undoubtedly worsens the COVID-19 pandemic effect on the Ghanaian economy and society. The evidence adduced by the IMF suggests that countries perceived to be least corrupt collect 4% of their GDP in taxes more than its peers perceived to be highly corrupt. It is suggested that the global economy could gain \$1 trillion in lost tax revenues or 1.25% of global GDP, should corruption be significantly reduced over a decade. Without continued vigilance at all levels, the cost of corruption could worsen the COVID-19 pandemic effect on the Ghanaian economy and society. Investing in systems and processes that minimize wastage, strengthen accountability and delivery and increase citizen confidence are crucial incentives to growing domestic revenue act as strong drivers for change. According to Transparency International, Ghana maintained its Corruption

³⁰ Crude oil, gold, and cocoa

³¹ <https://www.u4.no/topics/covid-19-and-corruption/basics>

³² <https://globalinitiative.net/corruption-coronavirus/>

³³ In Africa, scammers and businessmen have had the free space to defraud citizens, often with the complicity of Government

officials. Citizens have evaded quarantine by bribing officials in Cameroon and Uganda. Six million face masks ordered by Germany to protect health workers from the coronavirus went missing at an airport in Kenya.



Perception Index Score of 41 between 2018 and 2019, marginally improved from 40 in 2017. In addition to strengthening the sanctions regime, the legal and regulatory environment over the past two decades, reforms implemented in the past three years, including the establishment of the Special Prosecutor's Office and digitization of transactional processes at DVLA, Passport office, business registration and paperless processing at the ports have reduced corruption, according to the government³⁴.

Despite these reforms, there remain gaps and challenges, for example with prosecution and enforcement. A significant amount of PPEs for health workers distributed by Government did not reach beneficiary health institutions prompting the government to commission an investigation³⁵. The response must also focus on addressing these issues to build back better.

One of the key dimensions of the envisaged deteriorating impact of the pandemic on lower-middle-income economies like Ghana is the lower domestic revenue mobilization. The national economic response should continue to redress structural challenges with a strict focus on expanding domestic revenue mobilization and financing of development priorities. An integrated national financing framework that enhances revenue mobilization without hurting economic growth potentially expands the fiscal space for Government strategic investments to sustain business and catalyse economic growth for additional revenue generation, strengthen health systems, as well as expand and sustain social protection and basic services and work towards achieving the SDGs. Over the medium to long term, a sustainable recovery trajectory increases and protects jobs to improve household incomes, enhances social cohesion, and create resilience against a second wave or

future pandemics. While targeting stimulus packages for businesses, additional response measures could include:

- Domestic revenue mobilization: The boost in digital business transaction, by virtue of the COVID-19 pandemic, presents a revenue opportunity for the state. The UN could convene stakeholders to support Government faction ways of taxing the digital economy, a grave concern by the global economy since 2019³⁶. The government should enhance the implementation and publication of medium-term revenue strategy to assure citizens of wise use of the hard-earned resources in taxes. Government should commit new resources to specific projects that have visible COVID-19 mitigation benefits for the average citizen. Tax payment should be kept simple. With over 80% of the economy being largely informal, a simpler tax code can bring more small businesses into the taxable formal sector. A simpler tax system is easy to digitalise. Government should enhance its electronic payment systems and platform to provide for e-filing system for corporations, and other digital innovative approaches such as digital identification, digital finance, online tracking of invoices and sales or auto-populating tax return that citizens simply have to confirm.
- Continue fiscal consolidation measures and contain debt. The juicy way out but with a long-term devastating trap is continuous borrowing in the wake of limited resources. While debt relief is vital to keeping economies afloat during such difficult times, Government should not lose focus but continue pursuing rationalisation of expenditures in health and economic revitalisation programmes. Strict implementation of the public financial management law to avert leakages in the system. The UN will leverage its technical expertise and

³⁴ <http://presidency.gov.gh/index.php/briefing-room/news-style-2/1224-akufo-addo-s-policies-to-fight-corruption-unmatched-in-the-fourth-republic-vp-bawumia>
³⁵ <https://www.myjoyonline.com/news/national/ghana-health-service-to-investigate-lack-of-ppes-in-various-health-facilities/>

³⁶ [During 2019 and 2020, governments of over 130 countries, led by the OECD and G20, are considering radical reforms to international rules that shape the taxation of multinational companies. www.ictd.ac](#)



that of other development partners to support Government.

- Continued investments in anti-corruption through transparent and accountable governance should be maintained more especially, as it could save the economy from revenue losses. The justice system must be allowed to continue to function to enforce sanctions and rule on cases of corruption. Stakeholders and development partners should leverage the support of civil society and community-based responses in the fight against corruption. The application of human rights approach to safeguarding humanitarian aid and gender-based approach to ensure that the corruption risks do not further marginalise or disadvantage women and vulnerable groups should be pursued. Boosting the local economy and revenue generation.
- The fiscal impacts will be felt in metropolitan, municipal and district assemblies, as transfers get affected and internally generated revenues take a hit due to reduced economic activity. Internally generated funds are very low in some districts and likely to further decline. For instance, the districts in the North-East region internally generate less than 2% of their total revenues and are illustrative of the enormous fiscal challenges when transfers are affected. It is essential to consider targeting informal sector players and supporting such players with a fiscal boost to produce value-added solutions. Innovative financing will help upscale sustainable and accessible value-added solutions through diversified risk structures such as cooperatives. These already engage most of the informal sector and can be important drivers of a national and community-led response to the socio-economic impact of the pandemic. Fiscal boosts should aim to buffer these informal sector players through the delivery of low-risk financing structures for informal trade.

For example, the stimulus could target strengthening cooperatives against liquidity crunches ensuring that delayed payments arising out of containment measures do not render them insolvent. Such cooperatives should be leveraged as mechanisms for accountability, traceability and risk diversification of finances allotted to buffer informal sector players e.g. through government emergency stimulus packages.

On the multilateral front, COVID-19 brought major disruption in multilateral cooperation with the closure of borders in almost all countries significantly impacting economies of border communities, stranding a significant number of people. Additionally, the bleak outlook on the arrest of the pandemic and the sustained border closures with undue pressures on household incomes in border communities present a significant security risk for the sub-region. The pandemic has made countries more closed off and nationalistic than before and even culminated at a point in the competition for supplies due to supply chain disruptions. Without effective global cooperation, the world may not exit this crisis safely and reverse these impacts. In its media briefings WHO called for global solidarity to fight the coronavirus pandemic against nationalistic rhetoric³⁷. Significant shifts in the financing for development architecture are needed, especially for developing countries, to be able to address the impacts of the pandemic and build back better in ways that are green and inclusive.

Africa needs an estimated US\$114 billion to address the COVID-19 induced crises this year alone. Due to its significantly inadequate healthcare capacity and limited fiscal space, it is anticipated that Africa will be the hardest hit if drastic anti-COVID-19 measures are not taken. An estimated financing gap of US\$44 billion is on the table for the international community to mobilize funds in support.

³⁷ WHO April 8, 2020 media briefing on covid19.
<https://www.weforum.org/agenda/2020/04/coronavirus-covid-08-april-who-briefing>

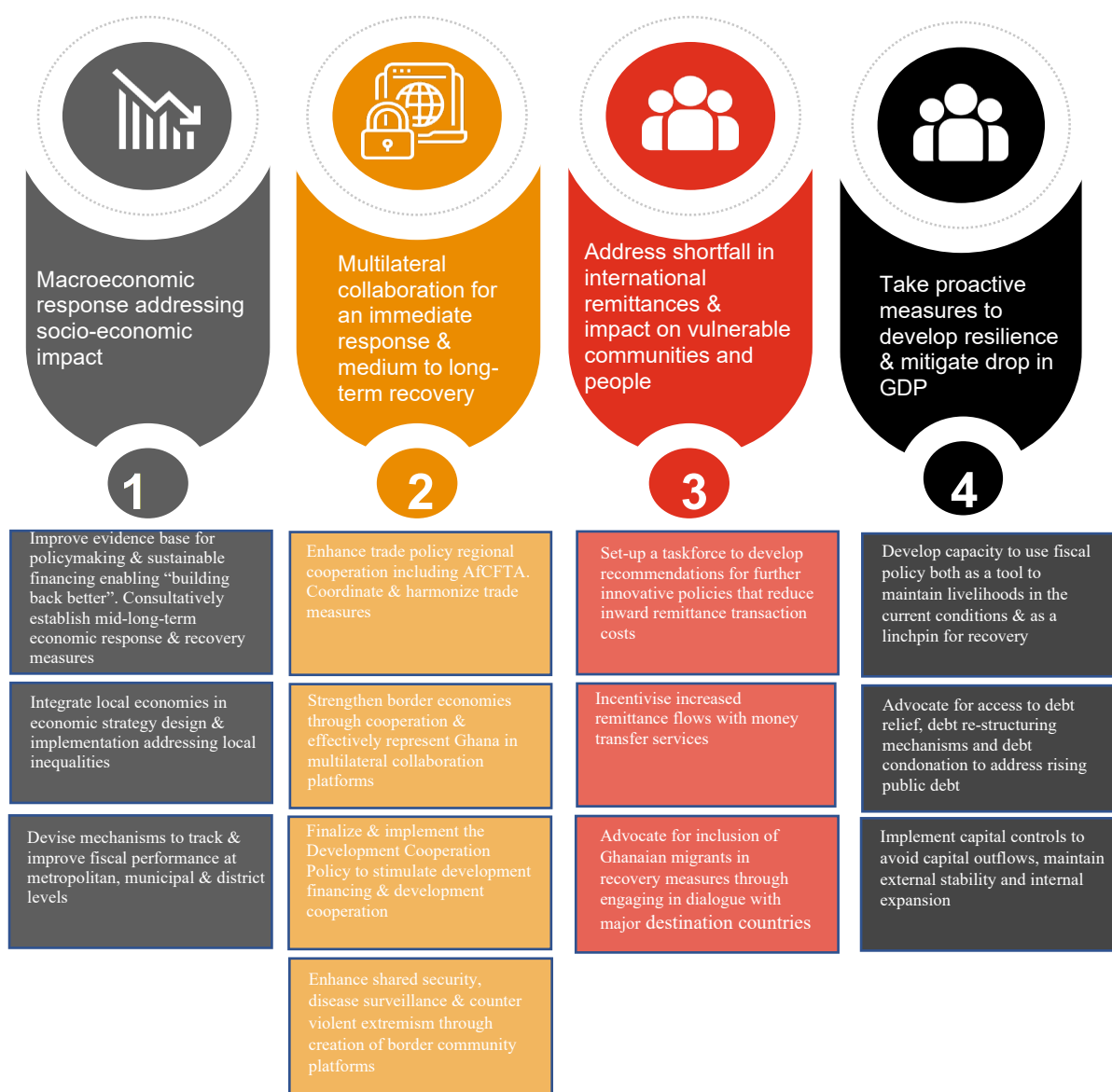


Governments around the world, including Ghana, are creating mechanisms to enable citizens to return to normal life. This necessary return, especially under the current challenging circumstances, requires special arrangements within the regional economic integration context including public health measures for the protection of the returning migrants and the communities into which they will reintegrate. Prior to COVID-19, Ghana was at the stage of finalizing its Development Cooperation Policy (DCP) predicated on the changing cooperation landscape. COVID-19 and the need for transformation make the policy even more urgent in terms of both finalization and implementation. The DCP envisions a new partnership with Development Partners, based on the changing nature of bi and multilateral cooperation, in which engagement with external partners was expected to transition from one based on aid to one

increasingly based on trade and strategic economic cooperation. Given the unprecedented crisis brought on by COVID-19, Development Partners must resolve to continue the push for SDGs attainment and recognise the very real risk of backsliding socio-economic indicators, mitigating negative impacts through solidarity, partnership and multilateral financing contributions that support targeted investment for developing synergies and catalytic funding to “build back better”. The overarching principle is to improve the effective and strategic use of development cooperation for the nation’s development. It serves as a strong foundation for dialogue between Government, Development Partners and other stakeholders. This will require ongoing, coordinated, and intentional conversations to get the balance right between aid and trade in the post-COVID context.



Recommendations



UN Response

Under pillar four the UN in Ghana is committed to building on existing multilateral mechanisms and creating space to support the important role of public policies in dealing with crisis, enhancing the financing architecture for the sustainable achievements of the SDGs and green recovery through integrated national financing frameworks and creating opportunities for enhanced trade. The UN’s comparative advantage under this pillar (supported by other interventions across the other pillars and complemented by the role of IFIs on financing) is principally in the area of technical input, and elements of

catalytic funding to support Government-led efforts to create a stable macro-economy and generate the significant resources needed to regain the growth trajectory that supports Ghana.

Recovering better requires analysis and advice on creating the fiscal space to address the SDG agenda; investing in health, social protection, sustainable infrastructure, resilient cities, green and digital transformation, climate resilience and crisis preparedness, while directing the economic recovery along a significantly more sustainable and carbon-neutral trajectory and closing the digital divide. To support the National Response in these



areas the UN will develop capacity on climate financing, innovations around remittances, work at strengthening capacities at national and subnational levels to mobilize adequate capital, undertake analysis on climate vulnerability and resilience and provide policy options on human development, economy and society, consolidate SDG Financing ecosystems, leveraging the integrated national financing frameworks and strengthen cooperation and resilience for border communities and economies to enable Ghana leverage opportunities of the AfCFTA to advance its Ghana Beyond Aid and industrialisation agenda.

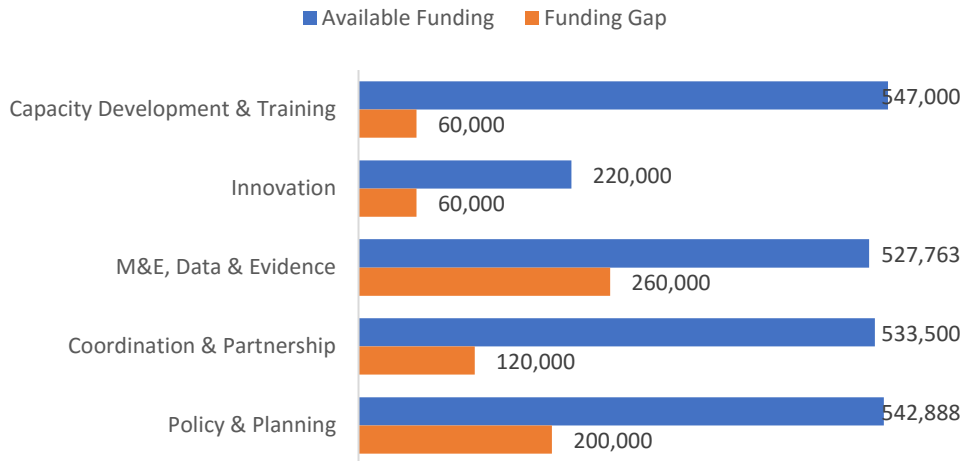
The UN, through PAGE and other efforts, will support integrated analysis of investment needs, gaps, opportunities and enabling policies and instruments (e.g. fiscal policies and instruments, Sustainable Public Procurement, sustainable finance) in key climate significant sectors and those affected the most by COVID-19 for green recovery and green jobs creation, simultaneously contributing to poverty eradication and social inclusion. This integrated support will reinforce the country's climate change-related initiatives, including but not restricted to, NDC Action Project, Climate Promise, and resilient infrastructure planning. In support of building back better, the UN will explore how to leverage a digital green transformation beyond issues relating to ICT infrastructure, e.g. digital systems and

smart grid for better predictability of the energy supply and consumption, especially of digitally facilitated MSMEs, to focus on changing production and consumption models. In conjunction with the analytical work, the UN would also propose to create a space in any existing policy platform of dialogues on COVID-19 response where this analysis, as well as other analyses led by other partners, could be discussed and shared for broader societal stakeholder engagement.

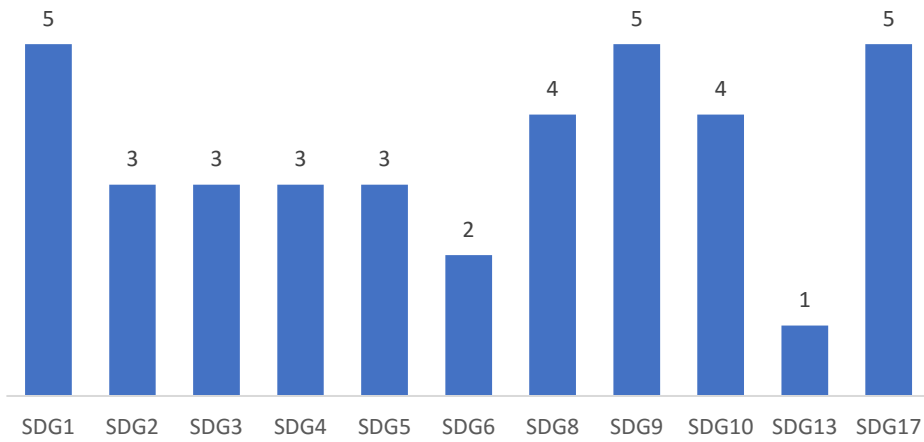
Pillar 4: Macroeconomic Response	Available Funding	Funding Gap	Budget
Capacity Development & Training	547,000	60,000	607,000
Service Delivery & Implementation	0	0	
Innovation	220,000	60,000	280,000
M&E, Data & Evidence	527,763	260,000	787,763
Advocacy, Communication, Community Engagement, & Awareness Raising	0	0	
Procurement & Supply	0	0	
Coordination & Partnership	533,500	120,000	653,500
Policy & Planning	542,888	200,000	742,888
TOTAL	2,371,151	700,000	3,071,151



Pillar 4: Macroeconomic Response

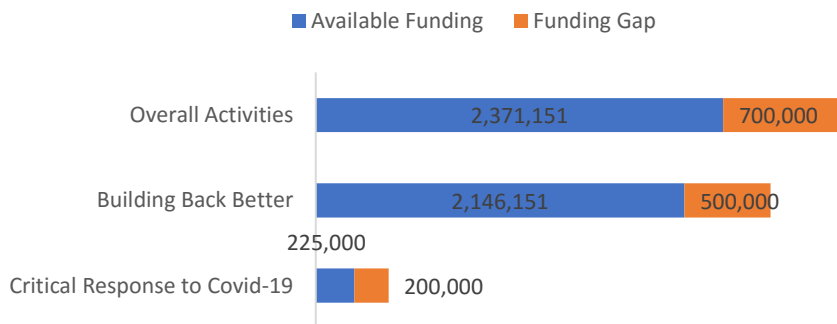


Pillar 4: Macroeconomic Response Activities Contributing to the SDGs



Note: One activity can contribute to many SDGs

Pillar 4: Macroeconomic Response Budget by Critical Response and Building Back in USD



Pillar 4-Headline Indicators:

- Ghana undertakes socio-economic impact assessments in response to the COVID-19 crisis, with a focus on at-risk populations **a)** Macro-meso economic needs **b)** Labour market impact assessment **c)** Multi-sectoral and sectoral needs assessment **d)** Fiscal and public debt assessment **e)** Human impact needs assessment for at-risk populations **f)** Gender-sensitive impact assessments
- Ghana implements policies that are informed by socio-economic impact assessment focused on at-risk populations **a)** Socio-economic policy including employment **b)** Labour market policies, including food security assessment **c)** Fiscal policy **d)** Health sector policy **e)** Social protection policy **f)** Women's empowerment policy
- Number of investments that promote digital and green transformations



PILLAR 5 – SOCIAL COHESION & COMMUNITY RESELIENCE



Photo Credit:
UNIC Accra

UN Entities	Consolidated Activities	Requirements	Identified Partners
13	14	\$6.68 M	44+

Impacts - 5.1) *Reduced Space & Opportunity for Social Dialogue, Advocacy, & Political Engagement*; 5.2) *Community Resilience Stretched, Participation & Equitable Service Delivery Threatened*; and 5.3) *Reduced Scope & Capacity for Governance, Securing Fundamental Freedoms & Maintaining the Rule of Law*

Ghana, overall, is an model of peaceful co-existence on the African continent. A recent UNDP study reveals that Ghanaians see peaceful co-existence as extremely important. However, there are a number of national and sub-national risk factors, exacerbated by COVID-19 that threaten peace, social cohesion and community resilience.



Governments all over the world, including Ghana, have adopted containment measures to respond to the pandemic. In the same way, the balance of public health and the economy is a challenge, balancing political and civic engagement with public health is also a challenge. Social distancing, lockdowns and restricted movements can serve as impediments to inclusive social dialogue and political engagement. These restrictions often fail to consider existing social norms and inequalities, including unequal power relations and access to information and services that culminate in different effects on various groups. Consequently, the ability of marginalized women and girls, as well as young people and the aged to cope with and recover from the adverse impacts of the crisis, is compromised. In line with lessons learned from the HIV & AIDS epidemic and other crises, the human rights 'up front' approach must be a central component of the response ensuring that 1) affected communities are engaged from the start on all response measures building trust, sustainability and effectiveness; 2) barriers to basic services are addressed; and 3) restrictions to protect public health must be proportionate, necessary and evidence-based. Collaboration with ecumenical bodies and traditional authorities in food distribution during the lockdown was vital, providing strategic action to build community resilience against this pandemic and future pandemics.

While these measures are lifesaving, they put enormous strain on governance and human rights principles for everyone, including nationals, migrants and refugees, and exacerbate real and perceived inequalities – bringing old disputes to the fore; impacting social dialogue, advocacy and political engagement. Deepening collaboration with local authorities is therefore critical to building strategic alliances, resilience and passing on important messages to the public. This includes engagement with, and participation of, traditional authorities, faith-based organizations, local communities, women's groups, and CSOs. Ghana saw some examples in Obuasi, Assin South,

Effutu, and Bolgatanga and these incidents underscore the need to protect the expected progress in advancing inclusion and political engagement.

Ghana's elections are scheduled for December 7, 2020 and the process continues despite COVID-19. With significant changes such as the completion of the new register, the conduct of a free, fair, credible, inclusive, transparent election must remain a central ambition. What should also remain central is addressing issues of perceptions of transparency, ensuring inclusion of all eligible voters, and addressing challenges that could spark violence. Other issues are continuing to build on a tradition of consensus-building across political parties, maintaining security, mitigating fundamentalist terrorist-led opportunism, and developing bipartisan collaboration in the fight against COVID-19. There is much to gain from more open and connected societies yet misunderstanding, exclusion and discrimination continue to push identity and culture-based grievances towards conflict and violence, challenging the very foundations of sustainable and inclusive development. Within the context of a peaceful Ghana, vigilance remains a paramount priority. Dialogue helps individuals and communities to better understand their differences and learn from one another, constituting a critical instrument for positively managing diversity, actively preventing conflict and creating the conditions for sustainable peace. All these will be central to delivering credible election outcomes that promote peace and deepen community cohesion.

There are potential threats to peace and security due to the availability of small arms and light weapons which are smuggled through non-official points of entry. Attention should be given to the possibility of entry of extremists across the borders. The International Organization for Migration estimates over 20,000 stranded migrants at various borders in the West and Central Africa region and 3,000 migrants waiting in transit centres including along Ghanaian border communities. While there is a humanitarian imperative to support stranded migrants, and to respect the right



to seek asylum, there is equally a community cohesion and security imperative.

Misinformation and disinformation put fundamental freedoms at risk on the one hand and also present a security risk on the other. The proliferation of misinformation and disinformation in various communication outlets, especially through social media, and inadequate access to objective information about the pandemic creates the potential for escalation of tension between law enforcement personnel and civilians during efforts to enforce measures meant to stop the spread of COVID-19. In addition to efforts to reduce dis/misinformation, it is vital that law enforcement personnel, including the Ghana Police Service, are fully equipped to manage such circumstances in a coordinated fashion. Ghana has a tradition of an open media. Continuing to protect the media as front liners working during media, especially in the context of the upcoming elections is important. The safety of journalists is key. Efforts that strengthen access to information and the capacity of investigative journalism, deepen and enhance Ghana's strong democratic traditions must stay central in the response.

COVID-19 is challenging the ability of local economies to continue to invest in building the resilience of communities, in part because of diminished national and district revenues. When communities are resilient, they are better able to withstand and bounce back from the shocks related to COVID-19 and build back better so that in future such impacts are minimized and mitigated. Local communities are different and some have a good starting point - particularly those where most of the people were employed, better educated, with effective social protection systems and able to generate their own revenue. However, others were not so fortunate. These communities, especially poorer one, where there are refugees and migrants, have been harder hit and the specific contextual challenges will need closer attention – both to understand impacts and respond effectively. A cornerstone of community resilience is the ability to

generate their own resources and continue economic activity. Border communities have experienced the longest disruptions in various countries. The GSS, in partnership with UNDP, are examining the impact of COVID-19 on border community economies establishing whether social cohesion has been disrupted.

Preventing the spread of COVID-19 has seriously reduced the revenues of Metropolitan, Municipal and District Assemblies. For example, the Kumasi Metropolitan Assembly estimates a 30% revenue shortfall for 2020. This has grave implications for social services given local Governments lead in citizen engagement and public service delivery. Maintaining an adequate level of services whilst ensuring compliance with emergency restrictions is key to shaping, adapting and delivering a holistic response and recovery. Sustained financing of community resilience must be central to efforts to build back better.

The pandemic has impacted almost all aspects of human life. Ghana enjoys relative peace and security, and critical governance elements work - notably elections, justice and the rule of law, and local structures. If anything, COVID-19 has taught us that these should never be taken for granted. Perceptions of inequality are heightened in resource-scare contexts and these fuel unrest, creating space for opportunistic groups to drive wedges into otherwise peaceful places. In the West African Region, instability in the Sahel continues to be a challenge and the current COVID-19 adds to the challenges. Ghana neighbours Burkina Faso, with potential for a surge in asylum seekers from there. A level 1 Emergency has already been declared to include Ghana and other countries along the coastal belt. Building a peaceful co-existence between host community members and persons seeking international protection ultimately contributes in finding durable solutions to refugees. The competition over resources in host communities and denial of access to social amenities has resulted in conflicts in some other countries. In a West African sub-region that is characterised by conflict, especially in the Sahel, COVID-19 has



significantly increased the risks of fundamentalist groups gaining a foothold, especially in the North (and now increasingly in the east and west) – necessitating the need to strengthen early warning systems and increase coordination among security personnel, learning the lessons from neighbouring countries about what works.

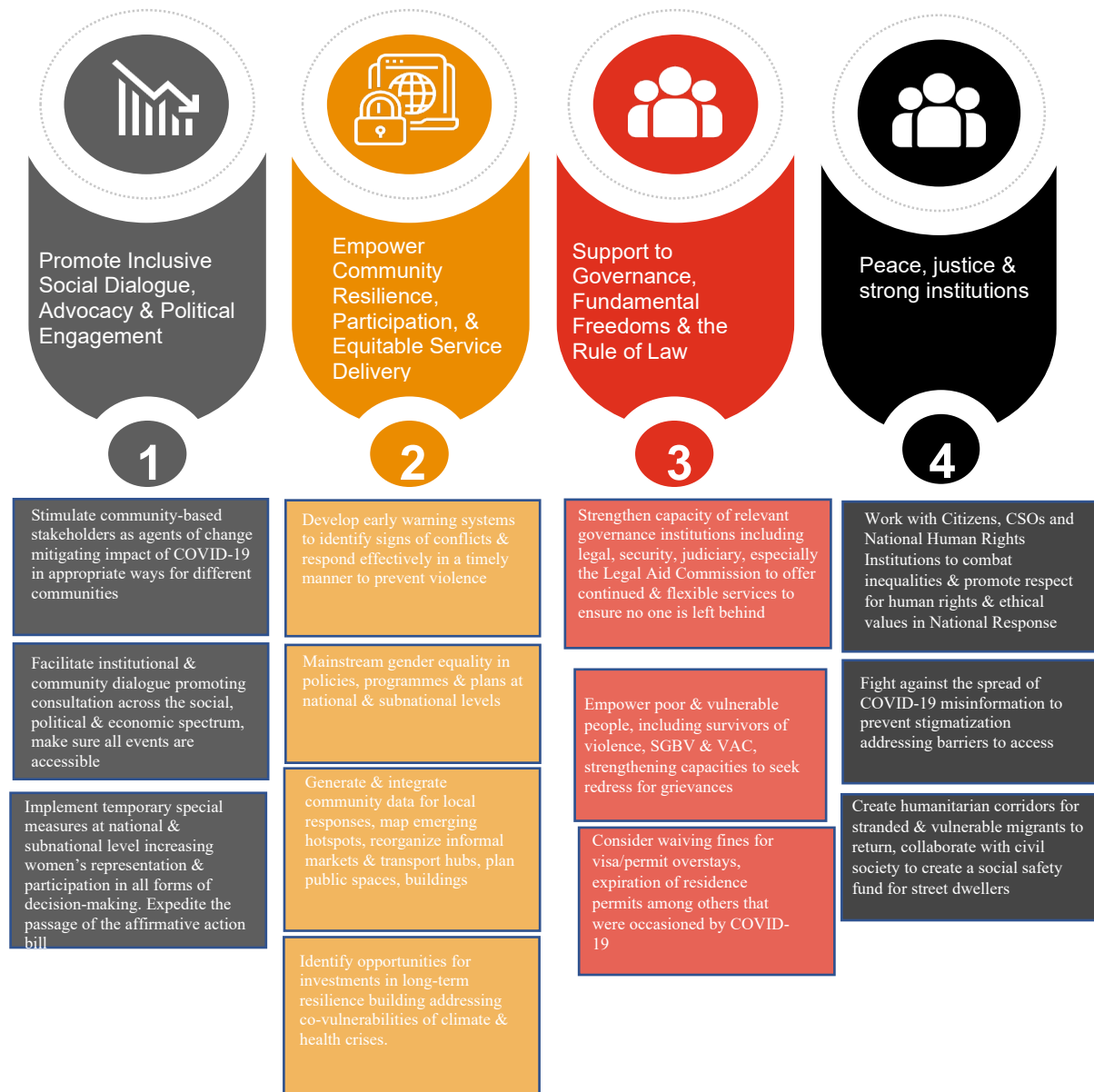
There is also an opportunity to enhance the participation of women, youth, and other vulnerable groups in decision-making on appropriate measures for the response and in “building back better” as well as mitigate the threats of extremist groups. The pandemic will continue to impact women, girls, men and boys differently. It is essential that these impacts are understood and addressed appropriately with the participation and voice of each population reflected in building local economies and community resilience. Though women’s participation in governance and leadership has improved with the appointments of women to high profile leadership of constitutional bodies and branches of Government such as the Electoral Commission, NCCE and other areas, women are still very underrepresented in political and governance positions and in key sectors.

Ghana’s parliament has only 38 female MPs, representing 13.8% of the total; 18.5% of all Ministers; 26.3% of cabinet ministers and 20% of Council of State members. These figures are indicative of women’s representation in governance at all levels of the nation. The agenda to deepen community resilience will be undermined without significant improvements in women’s substantive representation and efforts to comprehensively address the gender discrimination and promote women’s emancipation.

In the West African Region, the Sahel crisis is hefting day-by-day and the current COVID-19 adds on to the situation. Ghana neighbours Burkina Faso with potential for a surge in asylum seekers from there. A level 1 Emergency has already been declared to include Ghana and other countries along the coastal belt. Building a peaceful co-existence between host community members and persons seeking international protection ultimately contributes to finding durable solutions to Refugees. The competition over resources in host communities and denial of access to social amenities has resulted in conflicts in some other countries.



Recommendations



UN Response

During and in the aftermath of the pandemic, public institutions, democracy, multilateralism, social dialogue and the rule of law will all be tested. Hard-won gains on equality, human rights, and civic freedoms could be lost and inequalities increased. The UN in Ghana will support response and recovery through developing institutional, civil society and community capacity on human rights, creating platforms that enhance inclusive social dialogue, consensus-building and peaceful

political engagement (including women and youth), advocating for human rights and developing tailored risk communication strategies, building social and community cohesion and support Government in its efforts to address the threat of violent extremism. Fighting the spread of misinformation and stigmatization will entail a focus on media and information literacy and making sure that information is available in all spoken languages, minority and sign languages, braille writing, and take into consideration digital literacy, and other barriers. Data is critical during this



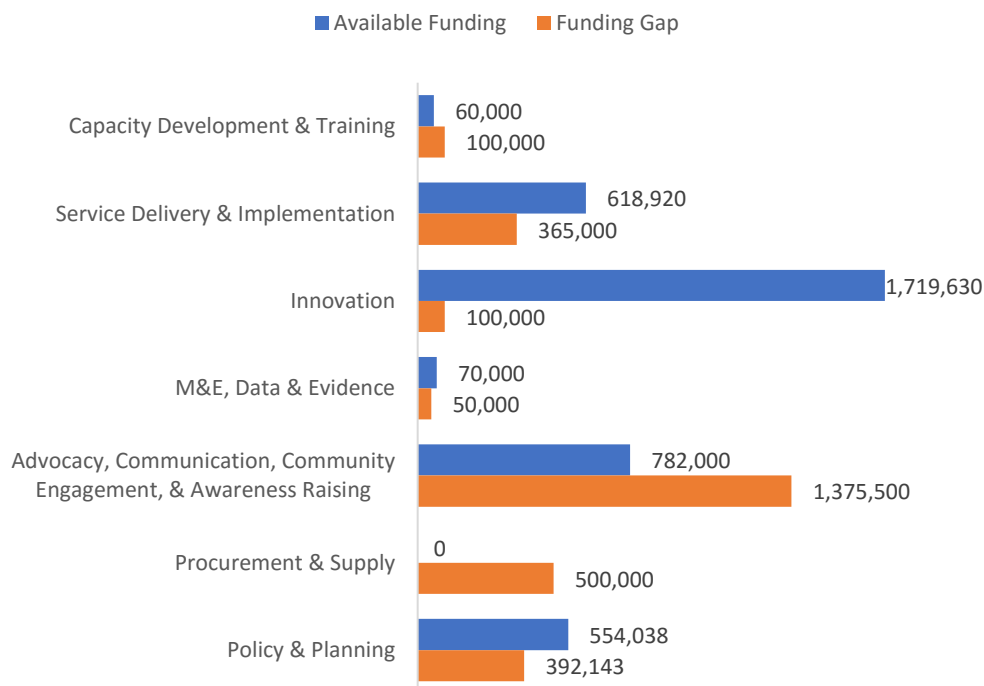
period to facilitate planning processes and mobilize available resources from community structures.

UNHCR through its partnership with the Ghana Refugee Board under the Ministry of the Interior will work together to identify present needs of communities around

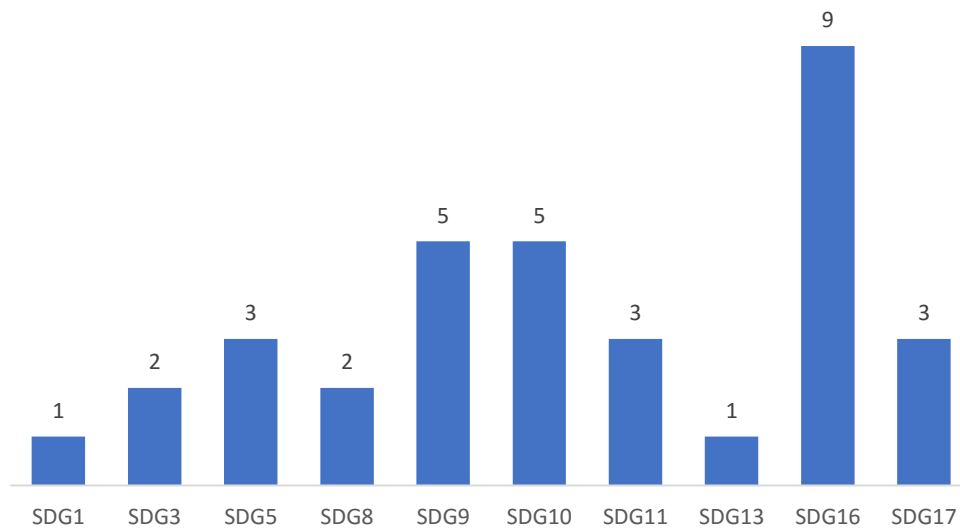
border areas which are likely to be the first place of refuge for persons seeking international protection and respond accordingly in case Ghana experience an influx in order to ease the pressure on host communities and contribute towards building their resilience.

Pillar 5: Social Cohesion and Community Resilience	Available Funding	Funding Gap	Budget
Capacity Development & Training	60,000	100,000	160,000
Service Delivery & Implementation	618,920	365,000	983,920
Innovation	1,719,630	100,000	1,819,630
M&E, Data & Evidence	70,000	50,000	120,000
Advocacy, Communication, Community Engagement, & Awareness Raising	782,000	1,375,500	2,157,500
Procurement & Supply	0	500,000	500,000
Coordination & Partnership	0	0	0
Policy & Planning	554,038	392,143	946,181
TOTAL	3,804,588	2,882,643	6,687,231

Pillar 5: Social Cohesion and Community Resilience

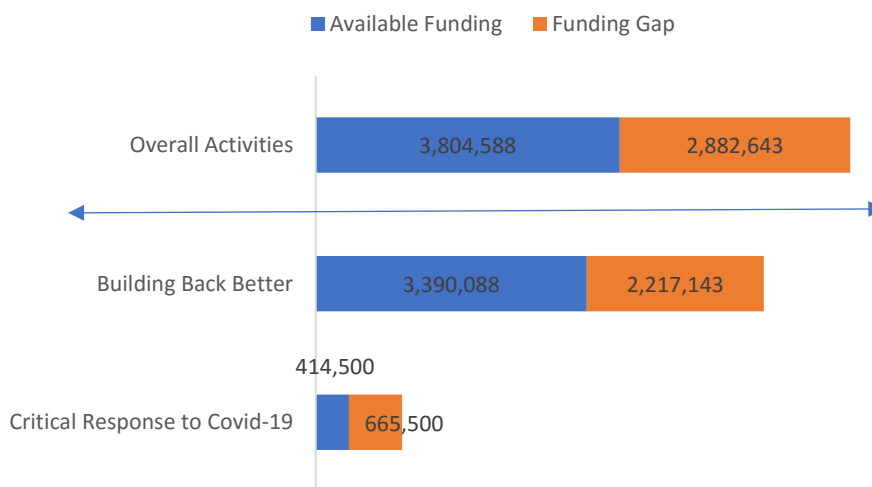


Pillar 5: Social Cohesion and Community Resilience Activities Contributing to the SDGs



Note: One activity can contribute to many SDGs

Pillar 5: Social Cohesion and Community Resilience Budget by Critical Response and Building Back in USD



Pillar 5-Headline Indicators:

- Number of organizations benefiting from an institutional capacity building so that Governments, employers' and workers' organizations can work together to shape socio-economic policy responses: **a)** Employers' and business organizations (EBMOs) **b)** Trade unions **c)** Food workers' organizations
- Number of community-based organizations capacitated to respond to and mitigate the pandemic, fight against COVID-19 related domestic violence, racism, xenophobia, stigma, and other forms of discrimination, prevent and remedy human rights abuses, and ensure longer-term recovery – including livelihoods support and basis service delivery - disaggregated by type of community **a)** Women's organizations **b)** Youth organizations **c)** Federations of slum dwellers **d)** National human rights institutions



(NHRIs) **e**) Religious community organizations **f**) Indigenous community organizations **g**) Communities in fragile and conflict-affected countries **h**) Community organization representing other at-risk population

- Number of social dialogues, advocacy and political engagement spaces facilitated with participation of at-risk populations and groups: **a**) National **b**) Sub-national

VII. RESPONSE DELIVERY

To ensure a development response of the required speed, the below principles will guide our actions:

- Application of the UN's core programming principles, namely: 1) leaving no one behind; 2) human rights, gender equality and women's empowerment; 3) sustainability and resilience; and 4) accountability.
- The five key themes of the SDGs: People, Planet, Prosperity, Peace & Partnerships as well as the core SDGs commitment to endeavour to reach the furthest behind first and leave no one behind.
- Transaction costs must be minimized through use of existing platforms, capacities, institutions and systems including a UN DaO response.
- Joint prioritization, collaboration based comparative advantage and synergy as well as more joint programmes.
- Flexibility must be enhanced by drawing on programming and operational modalities usually reserved for high risk/conflict/humanitarian responses.

VIII. COMMUNICATIONS

Building on the main/umbrella messages of the Strategy Building Back Better and Stronger/Consolidated for future crisis the communication envisages the use of different available joint approaches to reach the specified target groups so that no-one is left behind, meaning that the information should consider different target groups and be accessible and easy to understand in order to make the call to action or raise the awareness. Information materials should be produced in different local languages, videos should have subtitles and written materials should be provided in braille. Since this is a UN Ghana implemented Response and Recovery Plan, the ONE UN approach to support the country to recover from the crisis should be mentioned during all communication done for the Strategy (by

any of the agencies). UN agencies will collaborate to implement joint activities and will ensure the communication around the activities implemented/results reached and visibility of all partners involved in line with their own guideline taking into consideration the ONE UN approach mentioned earlier.



IX. RESOURCE MOBILIZATION & PARTNERSHIPS

The funding needs for this SERRP are calculated at approximately \$130,244,959, to be implemented over the next 12 – 18 months. Coherence and discipline are the UN's focus, by working with and through collective initiatives and frameworks. When it comes to resource mobilization the UN will generate programmatic and catalytic resources while also supporting and securing access to funding opportunities in

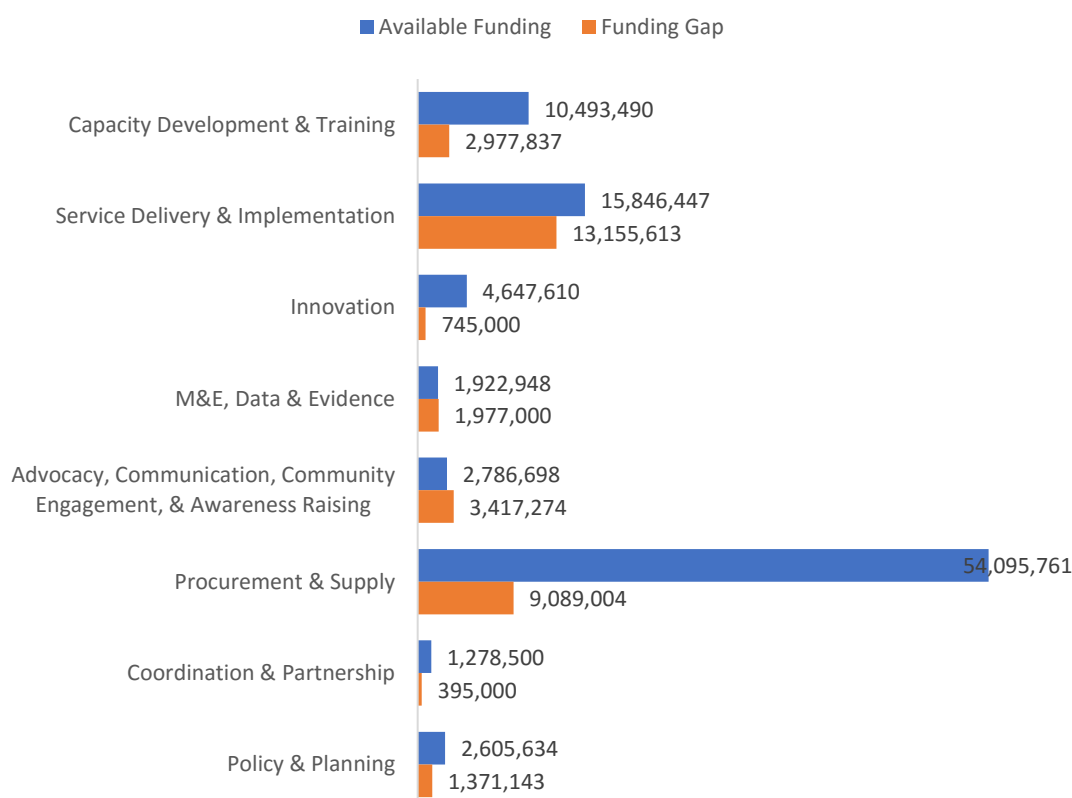
partnership with bilateral donors, IFIs, COVID-19 financing mechanisms such as the UN COVID-19 Response & Recovery Fund.

Each one of the UN agencies represented in Ghana (whether Resident or non-Resident) commits to contribute to each of the 5 streams of work of this Plan as per the attached matrix.

SERRP Budgetary Framework				
Results Area Pillars	Available Resources (\$)	To be Mobilized (\$)	Total (\$)	Potential Resource Investments (\$)
Health First	15,767,464	10,332,068	26,099,532	
Protecting People				9,900,000
Economic Response & Recovery	49,272,960	17,553,160	66,826,120	
Macroeconomic Response & Multilateral Collaboration	19,840,925	7,720,000	27,560,925	
Social Cohesion & Community Resilience	2,371,151	700,000	3,071,151	
	3,804,588	2,882,643	6,687,231	3,930,000
All SERRP Pillars	91,057,088	39,187,871	130,244,959	13,830,000



Total SERRP Resources by Activity Heading



X. MONITORING & EVALUATION

Monitoring and Evaluation contributes to strengthening data collection systems, including improving data quality, analysis and use. In Ghana, M&E builds on and supports existing national data and information systems ensuring Government ownership and sustainability, and providing a foundation for SERRP, UNDSP and SDG monitoring. The UN is committed to supporting national capacity development for building an evidence base, diversifying data sources, use of participatory monitoring, promoting data literacy and ensuring public engagement in the analysis and use of data.

Progress towards SERRP results will be monitored to the maximum extent possible using the SERRP matrix indicators (see Annex 2 for summary of SERRP matrix) that cover a range of critical issues that affect the respect, protection and fulfilment of civil, cultural, economic, political and

social rights, both during and in the immediate aftermath of the pandemic. The matrix provides guidance to focus UN efforts and establish the relevant UN Results Groups and custodians responsible for implementing, monitoring and reporting against indicators. The indicators are relevant to the UN's health, humanitarian and socio-economic response and, where possible, are linked to existing UNSDP and SDG indicators. They include a number of indicators identified in the COVID-19 WHO Monitoring and Evaluation Framework and the Global Humanitarian Response Plan, given their direct relevance to assessing and mitigating the human rights impact of this multi-dimensional crisis.

The SERRP indicators have also been selected on the criteria of availability of data that can be disaggregated where needed in terms of locality, sex, and social



groups in order to monitor achievements in leaving no one behind. The indicators will be shared with Governments for use in national policy formulation and implementation and to monitor the programmatic and human rights impact of their COVID-19 response plans and measures. They will also produce relevant data and analysis for voluntary reporting by States under the SDGs framework and mandatory reporting to international human rights mechanisms (e.g. UPR, treaty bodies).

Globally a light reporting system by UNCTs on the human rights indicators is being developed. Reporting aims at assisting UNCTs to develop a joint understanding of evolving situations and devise collective strategies on advocacy and programme adjustments. These indicators form part of

the story of “building back better” as outlined in the UN framework for the immediate socio-economic response to COVID-19.

The UN will work closely with GoG stakeholders to ensure monitoring and reporting of SERRP indicators, including through the UN’s global COVID-19 Data Portal. Custodian agencies are assigned to lead collection of data for relevant indicators and will support relevant Government ministries and departments in the management and reporting against the headline indicators while supporting capacity development for routine programme monitoring including data disaggregation and timely submission of data to enable tracking of results and feed into SERRP implementation.

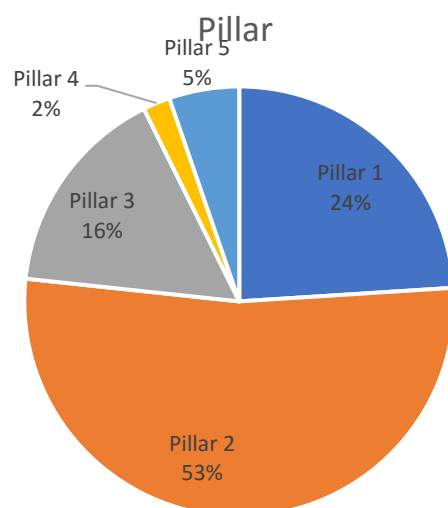


XI. ANNEXES

Annex 1: SERRP Resources

Share of budget, available resources and funding gap	Pillars	Budget	Available Funds	Funding Gap
Pillar 1: Health First	Pillar 1	26,099,532	15,767,464	10,332,068
Pillar 2: Protecting People	Pillar 2	66,826,120	49,272,960	17,553,160
Pillar 3: Economic Response and Recovery	Pillar 3	27,560,925	19,840,925	7,720,000
Pillar 4: Macroeconomic Response and Multilateral Collaboration	Pillar 4	3,071,151	2,371,151	700,000
Pillar 5: Social Cohesion and Community Resilience	Pillar 5	6,687,231	3,804,588	2,882,643
Total		130,244,959	91,057,088	39,187,871

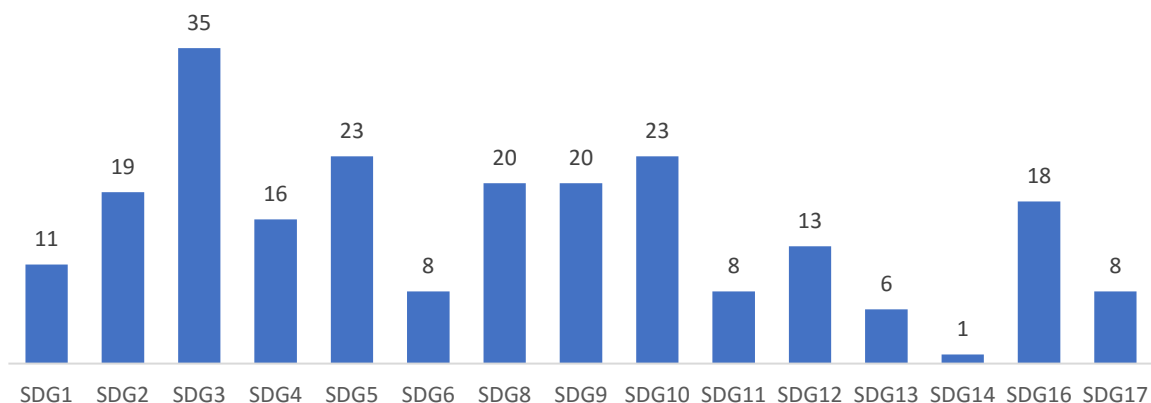
Proportion of Total Available SERRP Resources by Pillar



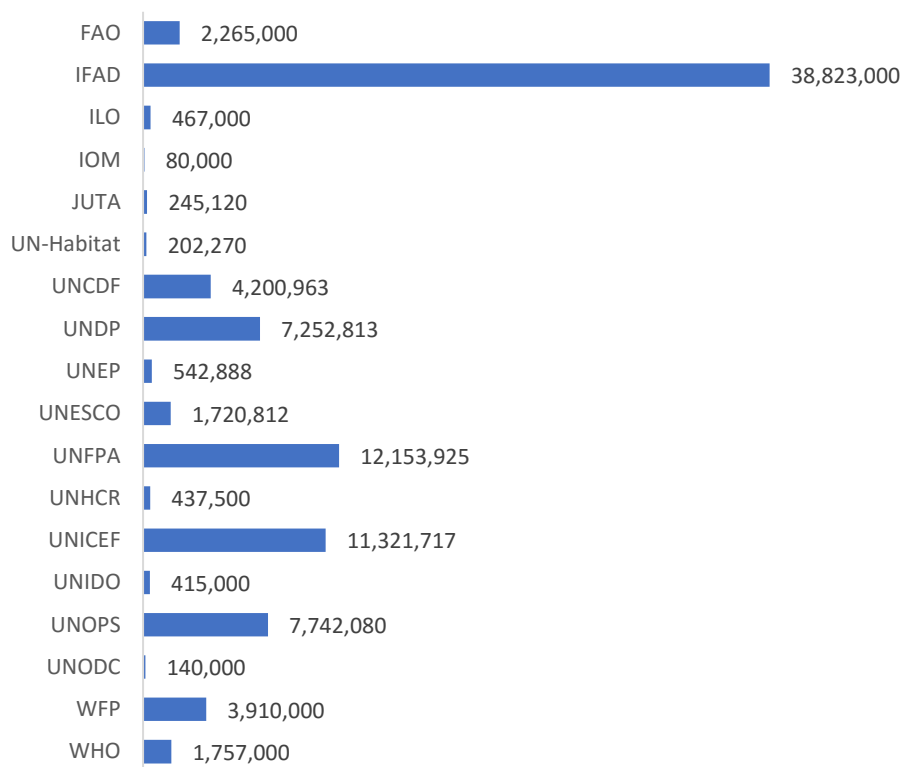
SERRP Pillars	Critical Response to Covid-19		Building Back Better	
	Available Funds	Funding Gap	Available Funds	Funding Gap
Pillar 1: Health first – Protecting health services and systems during the crisis	12,672,685	9,462,568	3,094,779	869,500
Pillar 2: Protecting people – Social protection and basic services	6,731,025	8,882,635	42,541,935	8,670,525
Pillar 3: Economic response and recovery: Protecting jobs, MSMEs and informal sector workers	775,000	1,322,000	19,065,925	6,398,000
Pillar 4: Macroeconomic response and multilateral collaboration	225,000	200,000	2,146,151	500,000
Pillar 5: Social cohesion and community resilience	414,500	665,500	3,390,088	2,217,143
TOTAL	20,818,210	20,532,703	70,238,878	18,655,168



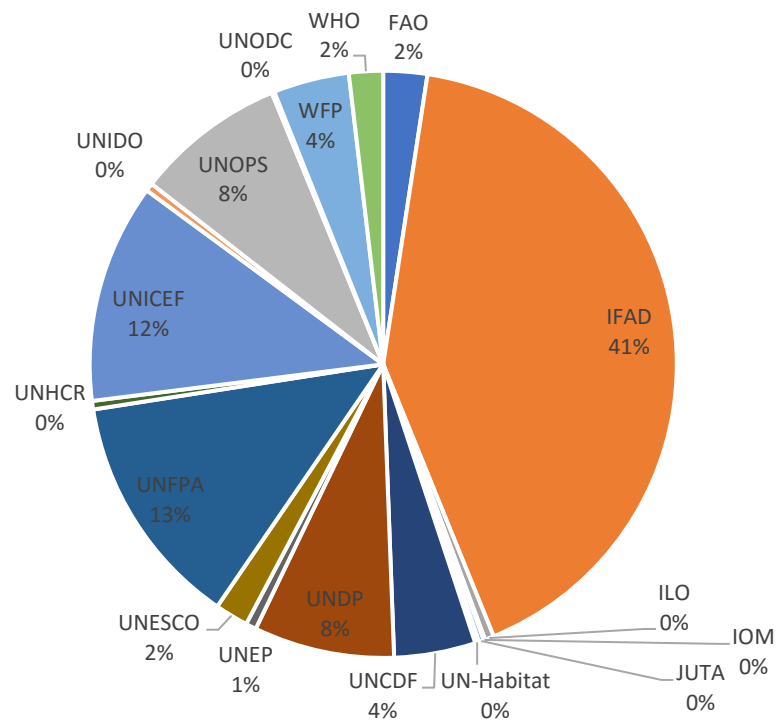
SERRP Activities Contributing to the SDGs



SERRP Total UN Agency Available Resource Contribution (USD)



SERRP Proportion of UN Agency Available Resource Contributions



Annex 2: UN Delivering as One in Ghana

ONE UN: To ensure a coherent & coordinated response among UN entities promoting the ONE UN spirit approach, the below mechanisms were put in place:

UNCT comprises the heads and designated representatives of the UN entities in Ghana. It is the strategic decision-making body of the UN system at country level chaired by the UN Resident Coordinator.

Operations Management Team consists of operations managers of all UN entities in Ghana. Its main role is to identify ways to strengthen the harmonisation and synergies amongst the different operational and administrative systems used by UN entities in Ghana.

UNSDP Results Area Groups coordinate UN agencies in delivering the agreed work plan and achieving the desired outcomes of the One Programme.

Inter-Agency Working Group for Emergencies (IAWGE) supports the national authorities in national disaster preparedness and prevention and in coordinating UN action in response to any Government requests for support in case of national humanitarian emergencies. It periodically updates UN Contingency Plans, in line with UN guidelines on humanitarian crisis response. It works closely with Ghana's National Disaster Management Organization, mandated to coordinate the Government response to humanitarian crises under the Ministry of the Interior.

UN Communications Group is the common communication platform of the United Nations System. The main purpose of the UNCG is to strengthen inter-agency collaboration and coherence in the field of communications and to increase the visibility and media profile of United Nations activities at national level.

UN Gender Team promotes gender equality and women's empowerment across the programme, advisory, and advocacy work of the UN in Ghana.

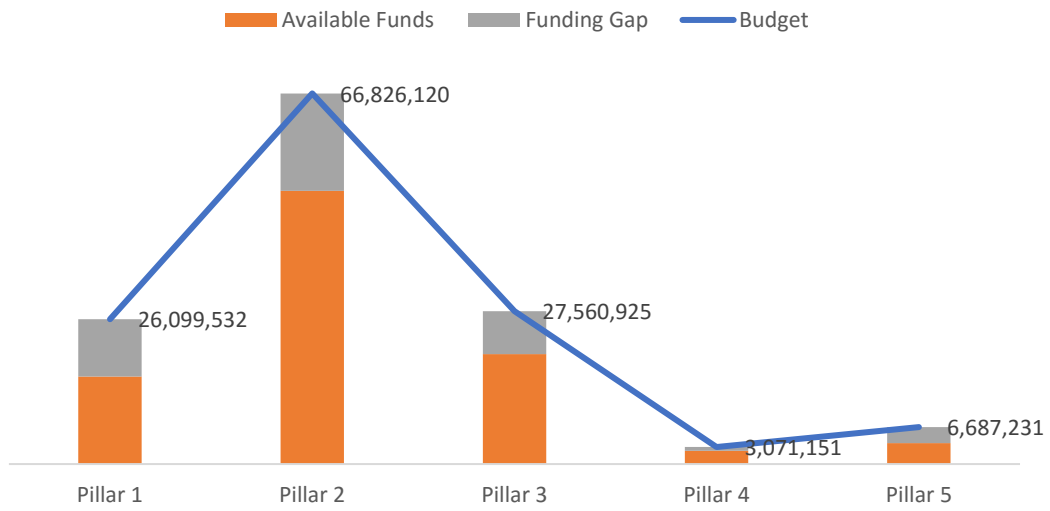
UN Human Rights Group was formed in early 2020 to improve knowledge sharing on current human rights issues and vulnerable populations, promote a human rights focus in the common programming and facilitate coordination in relation to Ghana's human rights reporting and follow up.

UN Youth Ghana- UN agencies take a comprehensive approach to spur youth development, to support the implementation of the AU Roadmap on Demographic Dividend in Ghana and protect the human rights of children and adolescents.

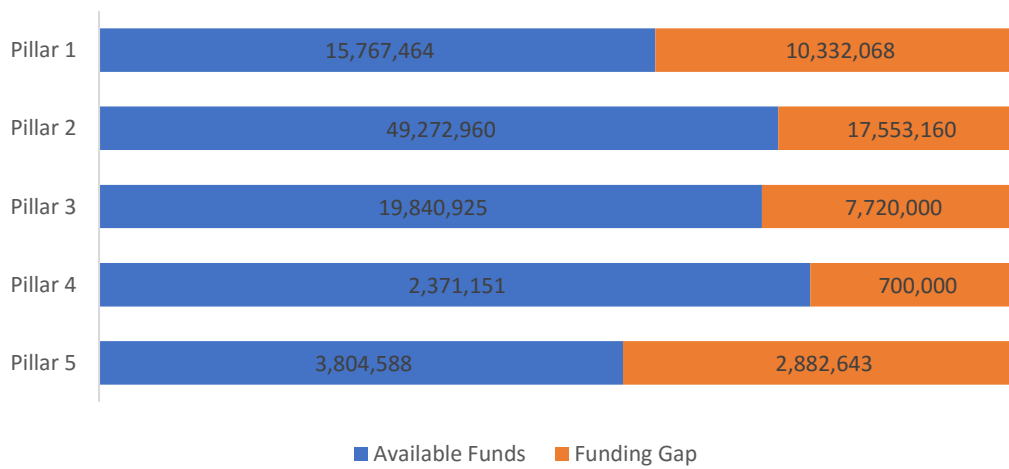


Annex 3: Summary of SERRP Matrix

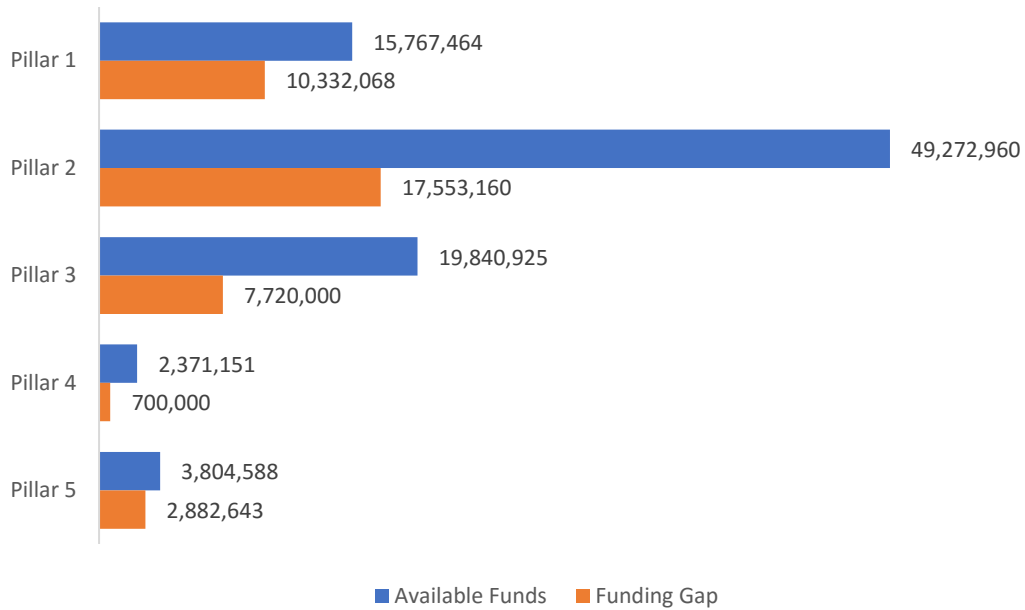
SERRP Resource in USD



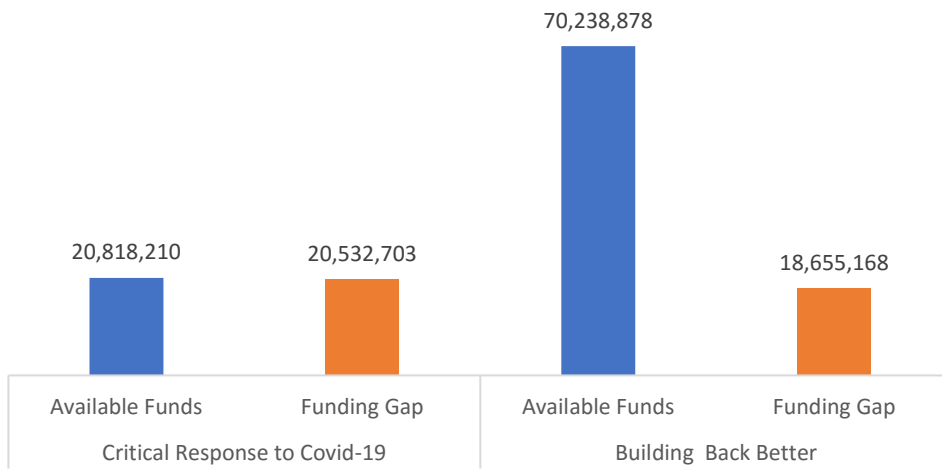
SERRP Resources in USD



SERRP Resources in USD



SERRP Resources by Category in USD



Total SERRP Resources by Activity Heading in USD

