UNIVERSITY OF EDUCATION, WINNEBA

COVID-19 AND PRIVATE PRE-TERTIARY EDUCATIONAL INSTITUTIONS IN GHANA: LESSONS FROM EMPLOYERS AND EMPLOYEES IN ACCRA METROPOLIS



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A thesis in the Department of Political Science Education,
Faculty of Science Education, submitted to the School of
Graduate Studies, in partial fulfilment
of the requirements for the award of the degree of
Master of Philosophy
(Political Science Education)
in the University of Education, Winneba

DECLARATION

Student's Declaration

I, Ebenezer Baah, declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature	 	 	
Date	 	 	

Supervisor's Declaration

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis as laid down by the University of Education, Winneba.

DEDICATION

To my mother, Madam Agnes Ansaah, my brother Foster Owusu, my children; Kenneth, Jessica, Vanessa, and Jeffrey for their spiritual support and patience exhibited throughout this period of my education.



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I thank the Almighty God for giving me the wisdom and life that enabled me to put my thoughts together for the birth of this thesis. I would not have been able to write this thesis without the aid of very important people who abetted me in diverse ways. Gratitude, they say, is the least of virtues, but ingratitude the worst of vices.

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LIST OF ACRONYMS AND ABBREVIATIONS

CHRAJ Commission for Human Rights and Administrative Justice

CPP Convention People's Party

CSA Civil Servants Association

CSOs Civil Society Organisations

CSR Corporate Social Responsibility

GDP Gross Domestic Product

GRNA Ghana Registered Nurses Association

GNAT Ghana National Association of Teachers

HDI Human Development Index

ILO International Labour Organization

MMDYE Ministry of Manpower Development, Youth and Employment

NCCE National Commission for Civic Education

NDC National Democratic Congress

NLC National Labour Commission

NPP New Patriotic Party

NRF National Research Foundation

PWDs Persons with Disabilities

SDGs Sustainable Development Goals

SISOs School Improvement Support Officers

TEGLEU Textile, Garments and Leather Workers' Union

GLOSSARY

Operational Definition of Terms

Capitation Grant: An amount of money that the government of Ghana pays to basic schools to be used for administrative and other purposes.

COVID-19 relief package: Some items and financial support offered businesses and people during the pandemic.

Exogeneous factors: Determinants of a situation which emanate from external sources.

Lower Middle Income Country: A developing country with a certain level of GDP which does not demand too much support from the developed world for economic growth and development.

Soft loan: An amount of money borrowed under flexible terms of payment.

The Industrial Revolution: A period of world history with advent and growth in

industrial activities.

ABSTRACT

The repercussions of COVID-19 were manifestly seen in every state around the world. Economies were deeply affected in terms of surge in death toll of both skilled and unskilled personnel, and loss of jobs and livelihoods among others. The core of the study was to examine COVID-19 and private pre-tertiary educational institutions in Ghana, especially the lessons from employers and employees in Accra Metropolis. The study adopted the qualitative research approach and used face-to-face interviews to obtain primary data which were analyzed based on themes. The study found that the COVID-19 adversely affected the livelihoods of both employers and employees in pre-tertiary educational institutions. The study also revealed that employers and employees had to endure near fatal means of survival as a result of the economic hardships attributed to the pandemic. As a consequence of the COVID-19, the study found that employers depended on loans, government's interventions and reserved food and money during the pandemic. The study also revealed that employees and their dependants applied several coping mechanisms, including door-to-door private tuition, engaging in other businesses, resorting to loan facilities and a host of others to cope with the pandemic. The study recommends that government should enforce certain policies to ensure employers abide by contracts they have signed with their employees. Furthermore, the study recommends that government should engage in public education on its policy initiatives and avoid the zero-sum relations in relief packages to the citizenry during crisis.

CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

Employment plays a major role in a nation's economy and must never be taken for granted. To drive the national agenda, government must be seen to be providing employment opportunities for the citizenry (Arshad-Ayas & Naseem, 2021). The failure by government, however, to provide conducive environment for sustainable job opportunities in both private and public sectors have the propensity to ravel national security and development.

In times of crisis, it is expected that government would consolidate its employment strategy to meet the needs of the populace who may be in distress or facing one hardship or another (Arshad-Ayas & Naseem, 2021). The COVID-19, which was discovered on 1st December 2019 in Wuhan City in China, has been one of the challenging times for governments around the world. The European countries had their share of COVID-19 with Italy, France, Spain, and the United Kingdom being the most affected (Aduhene & Osei-Assibey, 2021). The United State of America (USA) was estimated to have recorded over 5.7 million cases as at August 2020 (Worldometer, 2020). By June 1, 2021, the global confirmed cases of the COVID-19 stood at 170,426,245, with a total of 3,548,628 deaths (World Health Organization, 2021). In the area of economics, livelihood, production, and finance, the COVID-19 has had severe negative impacts (Aduhene & Osei-Assibey, 2021). For instance, an estimated 2.7 billion workers across the globe were affected by the full and partial lockdowns implemented by various countries (International Labour Organisation, 2020). The 2.7 billion affected by the lockdowns represent some 81% of global labour force.

South Saharan Africa (SSA) also received its fair share of the COVID-19 infections. The confirmed cases recorded as of June 1, 2021 was 3,512,562. South Africa had the largest number of confirmed cases in Africa (confirmed cases 1,665,617) and deaths (56,506). Ghana, which is the focus for this study had 93,898 confirmed cases with 785 deaths as of June 1 2021 (World Health Organisation, 2021). On 12th March 2020, Ghana recorded its first case of the COVID-19 from two travelers from Turkey and Norway (Aduhene & Osei-Assibey, 2021).

These numbers arising out of the COVID-19 pandemic clearly indicate threats to the attainment of the Sustainable Development Goals (SDGs) as stipulated by the United Nations. Those who engaged in small scale businesses were further impacted human security as livelihood was threatened. With a surge in the number of lockdown impositions, redundancy and livelihood incomes were further threatened. Those categorised within the labour market for receiving daily wage, self-employed or entrepreneurs, refugees and migrant workers were exposed to further, and increased levels of hardship (Aduhene & Osei-Assibey, 2021).

Ghana adopted five objectives in dealing with the COVID-19 crisis. These include curtailment of the importation of cases; identifying and containing them; care for the sick; cushioning the impact of COVID-19 on Ghana's economic and social life; and boosting domestic production as a means of deepening self-reliance (Quakyi, Asante, Nartey, Bediako, & Sam-Agudu, 2021). Later, other policy responses were instituted by the government to deal with the pandemic situation.

For countries to ensure sustainable development, there is the need to provide quality healthcare to the people (Jahrami et al., 2021). In an era where nations have enrolled on the United Nations (UN) Sustainable Development Goals (SDGs), efforts must be made by countries to alleviate the poor nature of healthcare. It is against the foregoing

background that the United Nations adopted the Human Development Index (HDI) as a standard measure of global health and development progress (Hou et al., 2015). Profoundly, the HDI considers health parameters for nations and within nations. The parameters considered for HDI include education, life expectancy, and per capita income. These parameters are used by the United Nations to estimate human development under four main tiers. Life expectancy is particularly a health indicator. Thus, the life expectancy index considers the mean time that an individual is expected to live. Indicators such as the current age of the organism, the year of birth and the sex of the organism are important in determining the HDI. With the incidence of the COVID-19 pandemic, the life expectancy of people has been disrupted. Particularly, the confirmed cases and sudden deaths have risen exponentially. The lockdown intervention policy during the pandemic threatened the attainment of decent standard of living. Thus, per capita incomes of people were bound to reduce as productivity generally declined (Aduhene & Osei-Assibey, 2021).

An intervention during pandemic within developing economies is the use of cash transfer as a hardship mitigation strategy. Thus, the use of cash transfers during the COVID-19 period by some developed and developing countries was to provide some poverty reliefs to persons heavily affected by the COVID-19. As of March 2020, it was reported that some 156 countries globally, have instituted varied forms of cash transfers (Innovations for Poverty Action, 2021). That is, according to Bundervoet, Davalos and Garcia (2021), the absence of generating higher per capita income as an indicator of growth, governments are leveraging on cash transfer to improve the standard of living of people. Evidently, these scholars argue that some \$6 per person was spent on the COVID-19 related cash transfer as a social protection intervention in low-income countries while \$26 per person was spent in lower middle-income countries.

The economic shock brought on by the COVID-19 pandemic in Ghana resulted in reductions in income for over 770,000 workers, reductions in working hours for over 700,000 workers and layoffs for over 42,000 workers (World Bank, 2020). Small and Medium Enterprises make up over 90 percent of total businesses in Ghana, and contribute to over 70 percent of the Ghanaian GDP (Adams, 2020). Ghana has the largest share of women-owned businesses worldwide, with 46 percent of the country's businesses owned by women (Disrupt Africa, 2018). Furthermore, Ghana has the highest rate of youth unemployment (12 percent) and underemployment (50 percent) in Sub-Sahara Africa (World Bank, 2020). In all these, the private sector with meagre amount of capital to manage its workforce and other resources, is indeed the most affected, especially in the case where the economy was hard hit by the incessant havoc of the COVID-19, endangering job security in Ghana.

1.2 Statement of the Problem

The outbreak of coronavirus has violently shaken to the core, the political and economic foundations of both developed and developing states. Hence, states around the world are in a scratch race to develop appropriate containment strategies to curb the virus (Braimah, 2020). Indeed, the COVID-19 is a major global issue killing thousands of people worldwide. The pandemic has created human security challenges globally.

The COVID-19 is arguably, the worst global pathogenic pandemic in decades. Its impact on the global economy cannot be underestimated (Braimah, 2020). The pandemic has also had profound effects on global security. All economic issues have security implications. Some of such economic issues include job losses, and individuals' inability to pay rents and utility bills as well as the inability of states to provide welfare services to the very poor in society (Braimah, 2020). According to Asante et al. (2022), the vulnerability of Ghana's economy, thus failure of political

leaders to diversify the economy remains one of the litany of reasons the pandemic had dire consequences on the citizenry in terms of wellbeing and livelihoods. In the opinion of these scholars, the social distancing and three weeks lockdown policies issued by the Akufo-Addo Administration, although augmented effort at reducing the spread of the virus, "without adequate social support packages has brought about significant adverse effects on low-income earners with poor living conditions" (Asante et al., 2021, p. 4114). In essence, the restrictions implemented to contain the heavy steak of the pandemic rather disproportionately widened the inequality and economic gap between the affluent and the already vulnerable and less privileged or lower socio-economic groups in Ghana (Gyasi, 2020).

A cluster of the literature on the impacts of the COVID-19 including Osei-Boateng and Vlaminck (2022) have examined the socio-economic disparities between the ordinary people and the elite during the pandemic and measures taken by the government to ameliorate the sufferings of the former. These measures are not exclusive to identification and assistance to vulnerable groups, social intervention programmes and activities within the private sector of the country. For Antwi-Boasiako et al. (2020), policy responses to the COVID-19 in Ghana encompassed economic support to the private sector. These included personal protective equipment to all schools and meagre amounts of money to small businesses, which hardly augmented their endeavours given the awful nature of the pandemic. The literature is particularly emphatic on the dire consequences of the COVID-19 on businesses in Ghana, thus the wherewithal of businesses to withstand the devastations imposed by the pandemic without laying off some workers.

The scholarly research contributions in the area of the COVID-19 and its general impacts on employment statistics could be observed in the USA, African, European and

Asian countries (Botchway & Hlovor, 2022; Bania & Banerjee, 2020; Mohamedbhai, 2020; Bassett & Arnhold, 2020; World Bank Group, 2020). Notwithstanding the plethora of literature that have been devoted to this pandemic across the globe, there is paucity of knowledge on the COVID-19 and private pre-tertiary educational institutions in Ghana and measures adopted by the workers to overcome challenges posed by the pandemic. The study therefore sought to examine COVID-19 and private pre-tertiary educational institutions in Ghana, lessons from employers and employees in Accra Metropolis.

1.3 Purpose of the Study

In the context of the COVID-19, reports on the impact of lockdown measures and their consequences have not only received media-based reportage, but also enormous scholarly attention. There is, however, limitedness of scholarly literature on the COVID-19 and the private pre-tertiary educational sector in Ghana and how workers managed the situation. This study therefore aims to examine COVID-19 and private pre-tertiary educational institutions in Ghana, especially the lessons from employers and employees in Accra Metropolis.

1.4 Objectives of the Study

The objectives of this research were to:

- 1. Examine the effects of COVID-19 on the employers in the pre-tertiary educational institutions.
- 2. Investigate the effects of COVID-19 on the employees in the pre-tertiary educational institutions.
- 3. Evaluate the mechanisms adopted by employers in the pre-tertiary educational institutions to cope with the pandemic.

4. Identify and examine the coping mechanisms of employees and their dependants during the pandemic.

1.5 Research Questions

- 1. How did the COVID-19 affect the livelihood of employers in private pre-tertiary educational institutions?
- 2. How did the COVID-19 affect the employees in private pre-tertiary educational institutions?
- 3. How did the employers cope with the challenges posed by the COVID-19?
- 4. What coping mechanisms did the employees and their dependeants employ during the period?

1.6 Significance of the Study

The rationale for this study is to uncover the coping strategies employed by workers in private pre-tertiary educational institutions during the COVID-19 in the study area, and to call on policy makers to formulate and implement policies that will ensure good atmosphere for private entrepreneurs whenever there is any future outbreak of an epidemic. The justification for choosing the study area is because Achimota, a metropolis in Accra is dominated by pre-tertiary educational institutions that necessitated the study. The study would act as a guide to both workers and the government on some strategies to overcome future global challenges.

Moreover, to reiterate the point that, literature on the actual impact of the COVID-19 on employees and employers in private pre-tertiary educational institutions is scanty. The present study is aimed at adding or filling in the literary gap in existing literature to aid further scholarship on the subject matter.

The importance of studying the impacts of COVID-19 on the labour market lies precisely in the imposed measures by governments around the world to check the spread of the coronavirus, with a major impact especially in developing countries. These are areas where the impacts of economic crises are felt more strongly and over a longer period of time. Based on the identification of a myriad of challenges associated with the COVID-19, which have contributed to employees' perceived job insecurity and impact on their job performance amid the period of socioeconomic crisis caused by the pandemic, the significance of the research will reflect in its tendency to provide workers and organizational leaders with unique and additional insights on the effects of the COVID-19 on Ghana's workforce and how to deal with similar glitches when they occur.

Last but not least, in actual practice, employers and employees especially in the pretertiary educational sector stand to benefit from the findings of this study. Invariably, measures adopted by these persons during the pandemic so juxtaposed with the findings and recommendations of this study could address future myriad of challenges that may confront them. There is no gainsaying that the pandemic did expose national economies, public administration processes and procedures in developing countries including Ghana where health systems and employment opportunities were greatly affected. It is against such a background that the study seeks to present some lapses in public administration and government machinery which had dire consequences on employers and employees during the pandemic for the perusal of policy makers.

1.7 Delimitation of the Study

As a result of the global spread of the COVID-19 and the arrival of the first cases in Ghana, a partial lockdown was imposed and restricted economic activities in Greater Accra and Greater Kumasi. The partial lockdown forced businesses to close, while

firms which were not affected by the lockdown measures found themselves with fewer customers and orders. This study creates a base of knowledge on the COVID -19 and its effects on employers and employees in private pre-tertiary educational institutions in Ghana, the challenges endured by employers and employees during the period and the mechanisms the employers and employees adopted to cope with the pandemic. The study employed a qualitative approach using interviews and secondary data. The study generically looked at most sectors of the economy by interviewing some private pretertiary institutions' employers and employees in Achimota a metropolis of Accra in Ghana. Consequently, the study excludes all aspects of human security except employment considering the impact of the pandemic which was felt mostly by lowincome earners in the informal sector.

1.8 Limitations of the Study

In conducting this study, the researcher encountered the accompanying challenges. There is the existence of volume of work on the effects of the COVID-19 on other human security areas. However, there has not been much work on the coping mechanisms adopted by workers in private pre-tertiary educational institutions in Ghana during the COVID-19. This posed a little challenge to this study as there was not enough secondary data in that regard for the literature review for the study.

Another challenge encountered by the researcher was finance. A study of this nature demands huge financial resource to be able to travel around the study area, and to surf the internet always to gather primary and secondary data respectively. However, the pandemic did affect the researcher himself in that regard because of the high cost of living at the time. Hence, the researcher had to resort to several sources such as soft loans from close friends and relatives to be able to meet the aspirations of the study. It

is a fact that every research work comes with its peculiar challenge(s) of which financial constraint had due impact on the study and its early completion.

A major challenge was the withdrawal of some of the interviewees since they were told they could withdraw at any given time. The researcher inferred from their actions that they wanted to be given some financial or material reward. In some cases, some of the interviewees constantly asked for incentives when they realized that it was a research study. They might have thought that the researcher would get remuneration in one way or another somewhere. Also, some of the interviewees were scared to accurately response for fear of being fired from their work places especially, on matters of being paid or not for some months in the heat of the pandemic. Nonetheless, the researcher was able to wither the storm to achieve the set objectives of the study. Thusly, the above challenges did not affect the substance of the study.

1.9. Organization of the Study

This work is structured into five chapters. Chapter One includes the background of the study, statement of the research problem, objectives, research questions, significance or justification, the scope or delimitations of the study, limitations of the study, and organization of chapters. Chapter Two presents the theoretical framework and review of related literature. Chapter Three deals with the research methodology including the research design, the setting of the study, population of the study, sample size and sampling techniques, data collection instruments, data collection procedure, ethical considerations, and method of data presentation and analysis. Chapter Four also focuses on data presentation and analysis of findings obtained from the interviews. Chapter Five incorporates the summary of findings, conclusions and suggestions for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter extensively deals with literatures that are relevant to the study. It gives a highlight on the theoretical review underpinning the study, review of pertinent literature that relate to COVID-19 on the global perspective and the Ghanaian context. Fundamentally, this chapter concentrates on the body of knowledge relative to this study but which provides some gaps or pathways for the current study to fit in.

2.1 Theoretical Framework: Coping Circumplex Model (CCM)/Theory

Human problem solving has been an area of intense research. One major model for assessing how people strategise to overcome life challenges is the Coping Circumplex Model. This study utilizes the Coping Circumplex Model (CCM)/Theory as its main theoretical framework. The theory explains systematised coping constructs for managing and dealing with difficult situations in life. It is premised on a bipolar dimension, which are problem coping and emotion coping. Coping with adversities of life and glitches in the globalized world is certainly a product of innumerous mechanisms that deal with individual-environment interaction. It is never a homogenous, linear perspective of addressing a problem but a complex web of many coping styles. This is the import of the CCM. However, one or various types of mechanism could be utilised to solve a problem and reduce psychological stress (Gurvich et al, 2021).

The focus of the model is on the manner an individual approaches and works on a problem and not merely solving a problem (Maghan, 2017). As a theory, the Coping Circumplex Model is pivoted on the assumption that in difficult and stressful situations,

individuals could devise two key goals, which are instrumental (solving the problem at hand) and hedonic (regulating emotions) (Stanislawski, 2022). Contrary to the argument by scholars that coping is a purposeful and goal-oriented event, some coping strategies can actually be reactive responses elicited by emotions and sentiments owing to stress and other unfavourable conditions. Further, coping mechanisms could also include volitional and automatic responses to stress. For instance, the COVID-19 forced some workers in private pre-tertiary educational institutions to make decisions which only constituted emotional appeals to situations and not the rational calculation of issues.

Lazarus and Folkman, intellectual precursors of CCM, identified eight assumptions or coping styles (Maghan, 2017). They are problem solving, problem avoidance, positive emotional coping, negative emotional coping, optimistic action, pessimistic passivity, preoccupation with the problem and hedonic disengagements. These constitute the circumplex of which the first four assumptions are of particular interest to this study. Under problem solving, cognitive and behavioural efforts are employed in dealing with a problem. Invariably, the problem solving mechanism encompasses acknowledging divergent thoughts about the problem, understanding the situation, predicting the course of events, choosing among alternatives the appropriate solutions, planning a solution and taking consistent actions towards solving the problem. Problem focused coping activities are employed by individuals who perceive problems as opportunities for changing their predicaments to benefit or gain. Efforts to solve a problem involves risk taking and cognitive problem solving skills. Problem-solving as part of CCM is more of an individual affair than a collective enterprise. According to scholars, persons who use the problem solving coping style tend to effectively find a remedy to challenging situations (Jackson, Huffhines, Stone, Fleming & Gabrielli, 2017). Although it is perceived by many a scholar that problem solving coping is the most effective way to tackle life's problems, it is however effective if an individual has control over the outcome.

Problem avoidance is a coping style entails avoidance of thinking about the problem. Thus, individuals faced with predicaments engage in cognitive problem avoidance, which means that they perform substitute activities, reduce efforts at resolving a problem or postpone tasks. They can also use behavioural problem avoidance by giving up any attempt to solve the problem at hand. In most cases, persons who use problem avoidance perform other activities that usually take off their minds from the situation (Adasi et al., 2020). The reasons for the inaction of persons who engage in problem avoidance range from lack of self-confidence, health implications, inadequate resources, the level of the problem, and other socio-economic factors.

Emotional coping can either be positive or negative. It encompasses minimizing the emotions associated with a difficult situation while avoiding actual remedies for the challenge at hand (Van den Brande et al., 2020). Put simply, emotional coping is aimed at regulating one's emotional trauma and distress by changing the emotional response which is unlikely to address the problem. Invariably, once a person is faced with a challenge quite unsurmountable, they could resort to changing their outlook as far as the problem is concerned. This could either yield positive response or a negative outcome for the individual.

According to Algorani and Gupta (2021), when a person seeks emotional support from the community, family members or friends, they engage in support-seeking coping styles where these individuals who have had similar experiences or offers could help them out. For instance, during the lockdown period due to the pandemic, many workers in private pre-tertiary educational institutions had to rely on others in the community or elsewhere to cope with life's challenges.

A litany of scholars including Maghan (2017) and Selby, Treffinger, Isaksen and Crumel (2007) have outlined six problem solving styles under CCM. According to these scholars, faced with challenges Explorers would normally devise means to redefine the problem; Developers stay within the existing parameters or system, follow due processes and procedures as given; Internal processors would want time to think about the options before proceeding to discuss them while External processors would likely talk about options right away. The fifth and six coping styles describe ways individuals make decisions. These are Person-oriented and Task-oriented styles. While the Person-oriented decision makers pay primary attention on factors that will promote harmony and positive social relationships, Task-oriented decision makers give enough weight to what is logical or rational, an objective, authoritative and verifiable decision when selecting among alternatives. The human interpersonal relationships are secondary. All these problem solving styles were shown in the manner workers in private pre-tertiary educational institutions coped with the difficult moments during the pandemic.

In the heat of the COVID-19 pandemic, workers in private pre-tertiary educational institutions adopted a plethora of strategies and mechanisms to cope with the devastating wreck. While some of these strategies involved rational and logical processing of situations, others were used abruptly based on emotions and the effects of the pandemic on their job security. With respect to its propositions, the Coping Circumplex Model (CCM) is thus apt to provide an in-depth theoretical perspective of the study.

2.2 Theories of Events and Employment

Even though the study is underpinned by the Coping Circumplex Model (Ccm)/Theory, other theories that border on events and employment such as the event system theory and implicit contract theory – which invariably capture the very essence of status of employment opportunities and their challenges during the COVID-19 era – pay unalloyed attention to the plight of both employers and employees and policy makers' insufficient action plans to ameliorate the situation in the heat of the pandemic.

2.2.1 Event system theory

Event System Theory aims to explain the nature of events as well as the consequences of events over time and within and across multiple hierarchical levels, ranging from the individual level to the broader societal level (Morgeson et al., 2015). The theory defines events as discrete (i.e. bounded in time and space), discontinuous (i.e. non-routine), and observable circumstances or actions in the environment (i.e. external to employees) (Morgeson et al., 2015). An "event system" involves the interaction of event strength, space and time.

First, the theory suggests that event strength, or the likelihood that the event becomes salient and leads to changes in employee experiences and behaviour, is determined by the extent to which the event is novel (i.e. a new or unexpected phenomenon), disruptive (i.e. a clear discontinuity in the environment), and critical (i.e. important, commanding attention) (Morgeson et al., 2015). This means that events like the COVID-19 can change the trajectory of one' work schedule and condition of service.

Second, the notion of event space entails that events occur in a specific location and hierarchical level (e.g. society, organization, team, individual). Effects of events that originate at a certain hierarchical level can affect outcomes at a higher, lower, or the

same level (Morgeson et al., 2015). Event system theory predicts that strong events are more likely to change employee experiences and behaviour when they occur at higher levels, and when they have an impact on a larger number of different levels (Morgeson et al., 2015).

Finally, event time refers to the timing of an event and how long its effects last. For example, an even can occur just within a day, for months or years. Event system theory proposes that strong events are more likely to change employee experiences and behaviour when they have a longer duration and when their strength increases over time (Morgeson et al., 2015).

Given its relatively broad scope, accordingly, in the context of the COVID-19 pandemic, the theory has already been applied numerous times, for instance, to explain changes in behaviour at workplaces (Shoss et al., 2021), work-family conflict and enrichment (Vaziri et al., 2020), virtual teamwork (Klonek et al., 2021), job insecurity (Lin et al., 2021), and job search behaviour (McFarland et al., 2020).

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2.2.2 Implicit contract theory

Greek macroeconomist Costas Azariadis and American economist Joseph Stiglitz introduced the implicit contract theory of unemployment in 1983. They developed this theory to explain why there is quantity adjustment or layoffs instead of price adjustments or wage adjustments in labour market, especially during economic downturns. In other words, this theory tries to explain the primary causes of unemployment during the recession (Azariadis & Stiglitz, 1983). The implicit contract theory specifically claims that labour contracts and labour laws make it difficult for employers to cut the wages of their existing labourers. Hence, during a recession in which businesses need to save costs to optimize their operations, they usually choose

to lay off their laborers or downsize their workforce instead of implementing wage reductions (Azariadis & Stiglitz, 1983).

2.3 The Concept of Pandemics

Piret and Boivn (2021) examine the history of pandemics in their extensive research on the topic, *Epidemics Though out History*, to describe the forms and severity of pandemics that have affected the human species. The writers set out to describe how the three plague pandemics came to be. According to the study, the Yersinia pestiscaused Justinian plague, which struck Egypt first between the years 541 and 543, then spread to the Eastern Roman Empire and its neighbouring nations, killing an estimated 100 million people in the Roman Empire alone, particularly in its capital Constantinople. The authors contend that the efficient organization of the Roman Empire, which promoted commerce since the less efficient barbarian culture outside of Rome was least impacted, contributed to the spread of the Justinian plague.

The second epidemic, known as the Black Death (1347–1351), originated in East Asia and travelled over the ancient Silk Road by land and water to spread to Central Asia and Europe. The plague of Milan (1630), the great plague of London (1665–1666), and the plague of Marseille (1720–1722) all occurred after it, killing 30 percent of the population of Europe. According to the study, the Black Death epidemic had no cure when it first appeared. But certain institutional safeguards were established. For instance, port cities were closed to ships arriving from plague-infected areas, infected individuals were separated from healthy individuals in hospitals, and ships suspected of carrying infected individuals were quarantined while the passengers and crew were put in isolation before the ships were fumigated and retained for 40 days.

According to Piret and Boivn, the third pandemic—possibly a wave of the Black Death—started in Yunnan, China in the 19th century, travelled through Canton, and then reached Hong Kong. Singapore, India, Japan, and Taiwan were among the other impacted nations. The article mentions its negative impacts, including death tolls, exactly like the two articles that came before it.

According to the article, between 2010 and 2015, there were an estimated 3,248 pandemics, with 584 fatalities reported; the worst-affected nations were the Democratic Republic of the Congo, Madagascar, and Peru. The writers then turn their attention away from the influenza and coronavirus pandemics as well as the Seven Cholera Pandemics. The study's discussion of coronaviruses included the SARS-CoV Epidemic, the MERS-CoV Epidemic, and the SAR-CoV-2 Pandemic (COVID-19).

The scholarship made the case that COVID-19 initially appeared in Wuhan, China, in December 2019 after infecting a number of patients there. The scientists produced a long list of the COVID-19 symptoms, including hypertension, diabetes, cardiovascular disease, chronic lung illness, and chronic renal disease, after listing potential sources of the infectious disease. The scientists predict that by December 18 2020, the illness will have caused more than 74 million contaminations and around 1.6 million fatalities worldwide. As a result, several health and safety regulations were implemented by countries all over the world. These interventions included those that depended on individual behaviour (physical separation, hand washing, use of face masks, and cough etiquette), cluster identifications (case identification, contact tracing, and isolation), and regulatory interventions (school closures, workplace closures, stay-at-home orders, limits on the size of gatherings, and business capacity), among others that had an impact on job security.

The study's reach, however, is constrained since it did not include the significant effects these government-instituted health policies, particularly on private organizations and institutions, have. Once more, the research glaringly omitted the relevant topic of governments' poor support mechanisms for private pre-tertiary institutions during the height of the COVID-19 and its repercussions. However, these gaps in the literature offer the literary void that the current research seeks to fill. Despite these drawbacks and omissions, the paper is pertinent to the study since it highlights certain frightening pandemic impacts and steps taken long ago to stop them, which the current study tries to apply in its analysis of data.

2.4 Global Perspective of the COVID-19

According to Braimah (2020) in his scholarship, *COVID-19* and the linear perspective of global security, nations' behaviour within the global system is harshly criticized for their strict devotion to realism, which serves to safeguard their national interests whenever a calamity strikes one state in its early phases. The study mockingly laments the lack of global concern for the plight of nations facing various threats and disasters as a result of some of these nations adopting protective and preventive measures to save their citizens, which in turn become factors in the spread of global pandemics that ultimately pose existential threats to humanity. The author uses the COVID-19 pandemic period as a case study to discuss the acts and inactions of states that aided in the virus's global spread, as well as potential workable remedies to the problem.

In the author's well-considered opinion, the spread of the COVID-19 was significantly influenced by states' interconnectedness and interdependency as a result of globalization, which has seen advancement in computers and accessories, mobile phones, vehicles with accompanying communication devices, aircrafts, and other

modern military advancements, among other things. According to the study, there has been little to no progress made in creating international healthcare systems to counteract globalization and its excesses, such as the emergence of pandemics, despite the significant investments made and concerns associated with global interdependency through trade and security cooperation, for example. As a result, the coronavirus spread more quickly as a result of scientists' failure to create vaccinations at the beginning of the epidemic.

Additionally, the author blames the original lack of knowledge about the illness for the proliferation of the COVID-19. While China and the pandemic's epicentre, Wuhan, refused to fully disclose some crucial information to the World Health Organization (WHO), other states similarly held the COVID-19 pandemic statistics in confidence, preventing the rest of the world from taking the necessary precautions to combat the pandemic. This, along with the false notion held by global leaders like the American President Donald Trump that the COVID-19 was a "Chinese virus," also aided in the virus' propagation.

The study made the case that, in addition to a number of other variables, the persistent panic-induced exodus of nationals from Wuhan (the epicentre), was another factor that aided in the spread of the new coronavirus. Given the massive exodus of citizens from global powers like the US, Italy, France, Russia, Germany, and Britain, as well as the vast numbers of migrants who swarm these countries, it didn't take long for the virus to spread around the world via globalization, as was previously stated. The good intentions of world leaders to evacuate and save their citizens really contributed greatly to the spread of the virus to nooks and crannies of the international community because of the globalized status of the world, where many factors transfer people to and from other states.

After the aforementioned, the report lists a flood of the COVID-19 consequences. First, it makes the case that the epidemic has prevented businesses from continuing their operations, caused unemployment to soar, and increased the rate of poverty in states—all of which are a prescription for state instability. The virtual halt in global economic activities like manufacturing, trade, aviation, hospitality, productivity, and labour, which have serious consequences for vulnerable local businesses everywhere and from which Ghana was not immune, complements the aforementioned factors contributing to state instability. The study makes the claim that despite the numerous programmes that have been implemented around the globe, including unanticipated stimulus packages and trillions of dollars to support small businesses and the most vulnerable members of society, these austere measures have only temporarily addressed the rise in unemployment, poverty, and starvation rates. Despite this, the study failed to particularly address the severe effects of the pandemic on privately-owned firms in Ghana, which this study will focus on in-depth due to its adherence to the COVID-19's global perspective.

At another passage, the paper describes how the COVID-19 caused the loss of both skilled and unskilled workers in numerous institutions. Health experts, military personnel, sales people, labourers, farmers, construction workers, and manufacturing workers who made above-board contributions to national security and the political economy are among those who have succumbed to the pandemic. Indeed, in all of these, developing nations like Ghana, which ran the risk of losing many of their reliable employees in vital economic sectors like security, communication, health, and education, were the worst hit. However, the study was unable to connect the dots between deceased family members, particularly in our region of the world, the consequent effects on private businesses because these people may have provided

funding for those businesses, and the potential repercussions on wages, friendly relations, and work output for both employers and employees.

Braimah (2020), urges the international community to develop alternative strategies for protecting the human species other than an interest in weapons and conflicts for supremacy on a global scale in order to address the current destruction of the COVID-19 and a potential future occurrence. He also attributes it to massive worldwide investments in healthcare and the creation of a global fund to fight pandemics, among other things. These, in his opinion, would aid in reducing the "wrecking and wracking infectious capacity" (Braimah, 2020, p. 70).

The article's focus on the elements that contributed to the pandemic's spread, its impacts on humanity, and preventive measures that will help with data analysis make it relevant to the current study. The flaw of Braimah's analysis, however, is that it gave the COVID-19 pandemic a fairly unrestrained global perspective and concentrated too much on the state structure without addressing related problems at the local governance level. As a result, little attention was paid to how the pandemic affected private businesses and schools. In addition, the study was carried out in 2020, a time when the COVID-19 was subject to the majority of its constraints. Following the easing of limitations and bans, particularly in Ghana, a lot has happened in the epidemic era that has to be addressed. The current study would capitalize on these gaps to evaluate the pandemic's true consequences on the livelihood of employers and employees, particularly in the context of Ghana's private pre-tertiary schools.

Using a cross-sectional data gathered through an online questionnaire from 2118 German and Swiss employees, Tusl et al. (2021), in their study captioned, *Impact of the COVID-19 crisis on work and private life, mental well-being and self-rated health in German and Swiss employees: A cross-sectional online survey,* analyzed the impact of

the COVID-19 on employment. Results of the study indicated that approximately 30% of employees responded that their work and private life had worsened and nearly 10% of the respondents reported showed improvements in work while 13% occurred in private life. Again, as an outcome of the COVID-19, employees short-time work was connected to the adverse effects of the pandemic. Meanwhile, work from home, for the first time especially, was greatly linked with a perceived positive impact on work life. The study suggested that targeted interventions or schemes for vulnerable groups should be set up at the governmental or company levels such as psychological first aid accessible online or rapid financial aids for employers who had been affected adversely by the pandemic especially their income levels, partially or completely. The authors pointed out that companies could consider providing positive psychology trainings to employees to help them purposefully focus on and make use of the beneficial consequences of the crisis. The study was conducted among German and Swiss employees but the current study will focus on the case of employers and employees in private pre-tertiary schools in Ghana.

Carranza et al. (2020), explored some strategies governments could adopt to manage the impact of the COVID-19 on employment in their study titled: *Managing the employment impacts of the COVID-19 crisis: Policy options for relief and restructuring*. The paper deals with two key issues – relief and restructuring – which states across the world could utilize in meliorating the dire impact of the pandemic on employment. According to the authors, the first phase encompasses the relief phase where at the initial stages of the COVID-19, the health emergency dominates, lockdowns are common, and the area of focus is saving lives, providing support to workers and households to be able to manage the income shock and to enable businesses to stay afloat and retain workers.

The relief phase involves helping businesses to survive and retain workers; offering protection for people who lose their jobs and see their livelihoods significantly affected and facilitating alternative employment and employability support for those who are out of work (collectively known as Active Labour Market Programs, ALMP). On this, the paper argues that governments should offer support mechanisms to firms and individuals as their jobs are seriously affected.

In terms of the restructuring phase, the paper notes that as the pandemic subsidizes, governments should put certain measures in place for businesses and individuals to be able to embrace the new normal, to enable businesses to pay their workers, render their tax obligations, among others. The paper also argues that these mechanisms are worthwhile in that support systems from government could aid businesses to offer employment opportunities to first time jobseekers and those who lost their jobs during the pandemic. Although this study did not touch explicitly on employers and employees of private pre-tertiary schools, it provides some components on employment, job losses and the way out of the quagmire, which help in the analysis of data.

According to Crawford and Karjalainen's (2020) study: *The coronavirus pandemic and older workers*, older workers are one group of people who are at risk of suffering serious and persistent consequences from the economic turmoil arising from the coronavirus pandemic. The study laments that the nature of the coronavirus pandemic crisis calls for a greater global concern. This is because a wide range of groups will suffer significant negative effects, yet each in a unique manner and for a unique set of causes. One category of persons who run the danger of experiencing severe and long-lasting effects from the pandemic is older employees. It might be difficult for people who have lost their jobs or will when the government-sponsored leave scheme expires to find new employment or employment with the same benefits they had before.

Some persons who are more vulnerable might have to decide between protecting their own health and going to work. These unemployment shocks may have a significant impact on people's retirement savings and thus have a long-term impact on their standard of living in retirement. The authors contend that, persons taking early retirement could experience the negative health effects that have been linked to job loss and forced retirement in the past.

In the wisdom of the scholar, older people worry about their job stability in the future, no doubt like many other people do as well. This is especially true for those who are currently on leave, those who are between the ages of 54 and 59, and people who have a health issue or impairment that restricts the amount or kind of work they can undertake.

They again stressed that there is enough evidence that some people have already retired sooner than they had intended as a result of the epidemic, especially those who are clinically fragile and over the state pension age. As a result of the epidemic, about 5% of older workers say they now intend to retire earlier; this is especially true for individuals who are presently on leave and for those with higher incomes. Policymakers need not be alarmed if this is the result of shifting preferences following a period of unemployment. However, for other people, it might not be because they desire to retire per se, but rather because they feel discouraged from looking for new employment.

The study contends that as an alternative, some people particularly those whose defined contribution pension capital has taken a hit now plan to retire later than they had originally anticipated. This confirms that wealth shocks as well as shocks to the labour market have an impact on older people's decisions about their employment. People who are getting close to retirement may not have the luxury of time to wait for their

retirement assets to increase in value, and if they want to avoid having a smaller retirement income, they may need to adjust their saving habits or retirement plans.

The paper concludes that governments will need to keep a careful eye on how the labour market changes in the future, and one area of concern should be how older people are faring. It will be crucial to track, in particular, how quickly older individuals return to the workforce after being laid off and how many retire, as well as the extent to which both of these outcomes are influenced by worries about their health or the difficulty of finding new employment. To support older people in coping with unemployment shocks and avoid the crisis having long-lasting negative impacts on employment rates and wages, targeted governmental action may be necessary. Although these workers are nearing retirement and consequently have fewer years of working life left that will be impacted by the epidemic than younger workers, these years may be critical if people are to maintain the quality of living in retirement that they had anticipated.

The relevance of the paper to the current study is that it assessed the impacts of the COVID-19 on the older people and its related challenges in Europe especially in United Kingdom, how the work activity of older individuals has been affected by the pandemic, how older workers' concerns about their job security vary with their individual characteristics, and how retirement plans have already been affected by the crisis. It never gave space to how the COVID-19 has affected the private pre-tertiary educational institutions. Again the data was collected in 2020, when the COVID-19 was at its peak. This study would focus on the gaps to assess the real effects the pandemic has on employer-employee relationship in private pre-tertiary institution in Ghana.

In their study succinctly dubbed, *The COVID-19 pandemic and organizational commitment of senior hotel managers*, Filimonau et al. (2020) argued that the COVID-19 pandemic has made jobs in the hotel industry less appealing. This is especially

important for senior management roles, as their holders could choose to leave the hospitality industry for more stable and satisfying employment in other economic sectors. Senior managers' perceptions of their job security and, consequently, their commitment to staying with their host organizations, may be influenced by the organizational resilience of the hospitality industry, including how they responded to the COVID-19 and their corporate social responsibility (CSR) practices.

The paper pointed out that, senior hotel managers in Spain's perceptions of job security and subsequent organizational commitment were compared to organizational capital, CSR practices, and resilience. The paper stressed that evaluation was conducted in light of the COVID-19 epidemic and its projected negative impact on the viability of hotel operations and the appeal of jobs in the hospitality industry. They asserted that CSR has a significant impact in strengthening organizational resilience and, as a result, in determining how hotels will respond to future shocks and catastrophic events that may disrupt the hotel industry, including those related to the COVID-19 situation. Importantly, in the opinion of the authors of the paper, hotel investments in CSR were advantageous from the perspectives of better organizational resilience as well as improved (perceived) job security and organizational commitment among senior hotel managers.

The study emphasizes the significance of CSR for efficient catastrophe and crisis management in the hotel industry, despite enormous literature continuously highlighting its function in strengthening hotels' corporate image and patron loyalty. This study further emphasizes how important CSR is to senior hotel managers' perceptions of their job security. This highlights the contribution that this study has made to the theories of talent management and human resources management in hotels. The COVID-19 indicates that hoteliers' adoption of CSR measures goes beyond

reputational benefits and patronage. Instead, it has significant consequences for keeping good hotel employees by boosting their trust in the hospitality industry as a whole and in specific hotel businesses operating within it as "caring" and "responsible" employment providers. Finally, by demonstrating the cumulative influence of CSR practices, organizational resilience, and successful organizational reaction to a disaster or crisis on senior managers' perceptions of their job security, the study contributes to the idea of organizational commitment in the hotel industry. This epitomizes the important variety of operational areas that hotels should pay attention to in order to keep personnel and boost their organizational loyalty. Given the expected growth in the size and frequency of catastrophic events worldwide and their possible negative effects on the (inter)national hotel sector, this will become especially crucial in the near future.

A number of ramifications for hotel management were identified by the study. First, it demonstrated the need for them to invest in CSR not only as a way to strengthen their corporate brand, increase the loyalty of current customers, and draw in new customers, but also as a means of constructing organizational resilience and, as a result, bolstering staff perceptions of job security, allowing them to retain their best workers during emergencies and disasters. The study also indicates the necessity for hoteliers to make investments in boosting their human and financial resources in order to (better) prepare for unforeseen catastrophes in the future. This investment will strengthen the organizational resilience of the hotel industry as a whole as well as individual hotel businesses. It will also raise employees' perceptions of job security, which will encourage their loyalty to the company.

The study also shows that organizations should respond to crises and tragedies quickly, openly, and effectively. The anti-disaster/crisis measures used by hoteliers should be routinely disclosed to employees, and the precise justifications should be provided. This

will boost employee retention and increase their organizational commitment by giving hotel employees the required assurance of their (current and future) job security.

Like all studies, this paper had some weaknesses. The adoption of an online survey administration due to lockdown constraints suggested potential problems with data collecting. Despite the responses being quality tested for coherence, there was no way to control how they were delivered. The fact that this study gathered informants from hotel databases and LinkedIn raised the possibility that it missed hotels with limited internet visibility.

The paper also suggested several intriguing areas for future research. The CSR-Customers dimension was not tested; thus, it would be interesting to examine whether and how its addition may alter the results of the measurement model. Second, organizational resilience is a multifaceted and nuanced concept. Future research could examine the impact of other organizational resilience aspects on hotel managers' perceptions of their job security and organizational commitment. For instance, given that such a mindset predominates in the hotel industry, the Silo mentality indicator of the Adaptive capability dimension might be an intriguing variable to explore in greater detail. Also, considering that hotels frequently plan primarily for the immediate recovery rather than for long-term catastrophe readiness, the Recovery priority indicator of the Planning dimension needs to be carefully examined. In addition, even though the study was limited to senior hotel managers in Spain, it opened the door for future comparative studies. This study might contrast the organizational commitment of senior hotel managers with that of middle-and lower-level managers, or even with that of front- and back-of-the-house staff, again, it can be used to compare Spain to other hotel and tourism economies, particularly those that have had hardship. Finally, the studies never had a look at effects of the COVID-19 on employers and employee in

private pre-tertiary educational institutions in Ghana. It is this gap the researcher seeks fill.

According to Hlovor and Botchway (2021) in their study on the pandemic with the title, COVID-19 and the Borderlands in Africa: Some Reflections on Ghana's Approach, Africa has largely been spared the devastation of the COVID-19 pandemic in comparison to Europe, America and other parts of the world. The COVID-19 cases totaled over 107 million worldwide as of 11:30 a.m. on February 9, 2021, with over 2.3 million fatalities. Contrary to initial worries that the pandemic would swiftly overwhelm the continent's underdeveloped healthcare system, there are generally few instances of the COVID-19 and deaths being reported in Africa. The authors contend that the causes of the low number of occurrences are still not entirely understood, with climate variables being one likely explanation. In the opinion of the writers, the COVID-19 pandemic outbreak would reverse years of advancement in Africa's development.

Most African working-class people work in the informal sector, where they depend on daily wages to survive (Hlovor, 2021). The social and economic effects of the pandemic have compelled African countries to take action. The COVID-19 and the limitations placed on economic life would exacerbate inequality and poverty. Government policy elites have exclusive access to and high levels of centralization in policy formulation. People at the grassroots level whose lives are directly impacted by the policies and the pandemic have only been minimally involved.

The paper examines how the COVID-19 and the African state's policy responses have contributed to the marginalization and poverty of populations living in African borderlands. The authors, contend that due to their vulnerability and marginalization, the African borderlands would be disproportionately affected by the socioeconomic

effects of the pandemic. The writers argued that the methods of African governments were focused of the Paris school of securitization. This strategy is based on Bourdieu and Foucault's respective schools of thought. Agents working in the field of global public health hold positions of relative authority and engage in similar behaviours, knowledge-creation processes, and pandemic response strategies.

In their candid view, Hlovor and Botchway (2021) argued that the COVID-19 was initially securitized as a threat to public health which led to the adoption of exceptional measures including border closures and lockdowns. The security apparatus of the state became subsumed under the logic of public health while deploying its own practices to advance the former. The paper points out that Security studies must take into account how policies adopted by the state in the name of security constitute a threat to the security of real people in real places. Emancipation involves removal of structural constraints or barriers that prevent some groups from total political participation and/or pose threat to their security.

The authors stressed on how the policies adopted in border areas during the pandemic contributed to improving or undermining the material conditions of the residents. Securitization of the policy responses led to little political participation in the decision-making processes, hence the paper seeks to understand the implications of the decisions of the central government. The COVID-19 pandemic started in China and spread to other parts of the world. WHO declared it a pandemic on 11th March, 2020, Ghana's first recorded cases were reported on March 12, 2020 (Amoah, 2020; Asante & Mills, 2020).

Parliament of Ghana passed the Imposition of Restrictions Act, 2020 (Act 1012) under a certificate of urgency. The law grants emergency powers to the president to address the spread of the virus. Subsequently, the president imposed a number of restrictions

on social activities. The initial ban was to last for two weeks but was extended for an additional week. During the lockdown, the government delivered cooked meals to the most vulnerable and poor.

As Hlovor and Botchway (2021) note, the government also absorbed the full electricity bills of life-line consumers of electricity and part for other users. Africa has some of the world's most porous and poorly governed borders. In the Sahel region, poverty has partly created the atmosphere for terrorist groups to thrive. Socioeconomic life in African borderlands depends on the operations of the border (Hlovor, 2020). The border is the main determinant in the organization and functioning of social and economic processes.

The COVID-19 pandemic presents policy makers with a dilemma of balancing the economic survival of border residents and their protection. Most of these communities are without health centres and even where health centres exist, they are ill-equipped. The closure of the borders represents a choice to protect people over livelihoods. The closure of the Ghana-Togo border brought economic hardship to border communities. Petty traders, hawkers, head potters and motorbike operators among others whose livelihoods depend on cross-border mobility were driven out of job (Ghana News Agency, 2020).

The authors pointed out that the enforcement of the border closures also denied Ghanaians in Ghana access to basic services in Togo. Illegal activities such as goods smuggle and human smuggling were halted. Both legitimate and illegitimate activities that characterized the border economy were brought to a halt. The economic survival of most communities along the borders depends on cross border trade and mobility. Without an avenue for cross-border exchanges, the ability to generate income is undermined.

Some resorted to buying on credits and borrowing money from others who were in a better economic situation. The effect of the border closure on the lives of border residents was not acknowledged by the central government. In Aflao, the Municipal Assembly caused to be registered some residents, especially the elderly for support. Ghana's major cities under lockdown received official recognition of the plight of their border communities. Subsequently, provisions were made to address the needs of the vulnerable in these areas.

The paper concludes that with the closure of the border and deploying the military to

border towns, the state was operating within the template of realist conception of security. Africa's post-colonial state has engaged in selective retreat from the frontier to the capital cities. In Ghana, most government offices and activities are centred in Accra and few major cities. Response to the pandemic was centralized in line with narrative of national emergency or national security. The paper, though relevant to the current study, examined the impact of the COVID-19 on the employers and employees in the private pre-tertiary education in Ghana. It is this gap the researcher, seeks to fill. In addition to the foregoing, Hedding et al. (2020), in their work captioned, COVID-19 and the academe in South Africa: Not business as usual, claim that the novel coronavirus SARS-CoV-2 has impacted every economic and social sector across the globe, including higher education in South Africa. The impacts, ranging from undergraduate level to large research projects. The studies contend that Staff and students living in remote parts of South Africa do not have proper access to the Internet from home and even not all university staff own a laptop or a personal home computer, nor do they have proper internet access. The paper also noted that universities in rural areas have had to reshuffle their budgets to support their students and teaching staff.

Academic experiences during the heat of the COVID-19 pandemic were unique and could not be generalized.

Hedding et al. (2020) pointed out that academics from natural and physical sciences were affected by the lack of access to field study sites and laboratory facilities. Many social scientists were also affected far longer as social distancing strategies persisted. Academics should be conscious of the impacts that this pandemic had brought on every academic activity and students in terms of research. The study stressed, academia, as a whole, needs to be cognizant of the plight of all researchers and be aware of claiming that specific groups were disproportionally affected. The studies pointed out that the National Research Foundation (NRF) and various universities should carefully assess requests for extending student support. Despite cost implications, it was certain that the long-term benefits would outweigh those costs. These 'costed' extensions were urgently needed, particularly for postgraduate students in South Africa. The studies conclude, cutting funding from research departments may be fundamentally flawed, not only now but in any future crisis. Indeed, the studies spoke to the effects of the COVID-19 on education but not really about the effects on employers and employees in private pretertiary educational institutions in Ghana or Africa, it is this gap the current studies sought to close.

In their paper which was titled: *The effects of COVID-19 on education in Sub-Saharan Africa*, Datzberger and Parkes (2020), claim that almost all Sub-Saharan African (SSA) countries with the exception of Burundi closed down their schools during the first year of the COVID-19 pandemic. There was a pressing need to revisit sustainable development goal four (SDG 4), rethink previously set priorities and introduce other areas that take into account radically different country circumstances. SSA received the largest share of aid to education globally in 2015 with 1.3 billion US \$7 of Official

Development Assistance (Datzberger & Parkes, 2020). The study contend that experts predicted that aid and financing for education in SSA was very unlikely to grow as the COVID-19 related recessions suppressed donor spending. Education sector governance takes different forms in SSA, ranging from public to private, non-state actor or PPP (public private partnerships) provision. In West Africa alone, over 70% of all children were enrolled in LFPS in urban areas before the COVID-19. The COVID-19 school closures have in particular disadvantaged children and teachers in LFPS. School staff, mainly short contract teachers, were frequently made redundant, as schools no longer received fees from parents. Some of these LFPS closed down permanently which led to a surge in public schools. The COVID-19 pandemic in Uganda affected the lives of adolescent young people. For many, costs associated with secondary schooling were already hard to bear prior to the pandemic. Girls were less able to find work and unwanted pregnancies reduced their prospects for returning to school. The paper stated, young people worried about whether they would have to repeat the school year. Children and youth from poor backgrounds were most vulnerable to being propelled out of school because of the COVID-19. The author assert that previous studies indicated that education was disrupted by socio-economic hardship prior to the pandemic, therefore, there is a need to strengthen approaches to reduce multiple pressures that emerged during and after the COVID-19. The government of Uganda made efforts to support learning during school closures through TV, radio and newspapers, and through making available downloadable curricula, however, radio signals were often weak in rural areas, and lessons offered on Television were critiqued for not being accessible to those without a TV or electricity.

The COVID-19 crisis has brought into sharp view existing inequities, challenges and shortcomings in global and national education sector governance and implementation

that have amplified during the pandemic. The paper concludes that in the short term, new strategies and creative interventions are urgently needed to help children and youth catch up on lost learning. The COVID-19 is a wake-up call for new policies and practices in education sector governance across SSA. Governments, donors and development actors need to strategize on how to waive school fees/levies entirely. The role of the private sector in education provision in SSA can no longer be ignored. This article is also relevant to the studies in the sense that it looked at the effects of COVID-19 on education in sub-Saharan African countries but not specifically on coping mechanisms that employers and employees in private pre-tertiary educational institutional employed during the pandemic. It is this gap the study sought to fill.

Tadesse and Muluye (2020) explored the impact of the pandemic on the education system in developing countries. In their scholarship with the caption, *The Impacts of COVID-19 Pandemic on Education System in Developing Countries: A Review*, the scholars found that the pandemic brought hardships to students, teachers and parents due to closure of schools, colleges and universities.

The study found that there a vast difference between private and public schools in terms of educational resources ad use of technology. This situation propelled most private schools to employ distance learning as solution to continuous education of learners during the pandemic. The study, however, notes that this required access to computers and the internet which could not be guaranteed in some communities in developing countries.

According to the study, the pandemic adversely affected the mental and physical health of not only children, students and parents throughout the world but also teachers especially in developing countries. Most notably, the lockdown as a consequence of the pandemic elicited stress, fear and anxiety in teachers, hence they had to devise strategies

to meet the challenges at hand. These mechanisms included using digital learning managements systems such as Google Classroom, Moodle, Alison, Coursera EdX and Udemy to teach learners to earn income. In general, developing countries designed strategies like connecting schools to the internet in order to continue the teaching and learning process amidst a pandemic.

The findings of the study are intriguing but certainly did not capture most of the Ghanaian situations where lack of internet facilities in all communities of the country and inadequate support for the sector of the economy affected not only the education system but the social environment as well during the COVID-19. Further, in Ghana, private pre-tertiary educational institutions hardly received the required assistance from the government during the pandemic, hence workers in that sector had to fend for themselves. The study is important to the current study because it presents some data which are useful for either confirming or invalidating the primary data.

Prudente and Velasco (2022) investigated the effects of the pandemic on education workers in their study, *Impact of COVID-19 on Education Workers and Union Responses*. According to the study, the Philippines recorded the highest number of COVID-19 cases in Southern Asia but second to Indonesia as far as the total number of deaths due to the pandemic was concerned, which precipitated the study. The scholars observed that inadequate government programmes to stem the spread of the coronavirus and its effects on firms resulted in reduction in the workforce, closure of businesses and untold hardship on workers.

The study reckons that the shutdown of private schools and colleges in the heat of the pandemic led to displacement of teachers. Quite apart from the job losses, the education sector in the Philippines was characterised by dire situations in the academic front.

These included mass furloughs, delays in salaries and reduced benefits. As a results, the well-being of many educational workers were affected throughout the world. On this score, the rights of workers and conditions of service were skewed to their disadvantage for which they had to adopt to new ways of overcoming the situation.

Labour unions in schools and universities also adopted certain measures to cooperate with one another, formed broad alliances, issued position papers and press statements, to among others, call on the government and school authorizes to adopt safe, just and healthy strategies to reopen schools given the adverse impacts of the pandemic on educational workers. Again, the unions demanded inclusion of worker unions in the process of policies formulations in the education sector during the pandemic. The gap in the study is that it examined the case of Philippines. The current study would however explore the equivalent issues of workers in the private pre-tertiary educational institutions within the Ghanaian context.

2.5 Ghanaian Perspective of the COVID-19

The outbreak of coronavirus pandemic has violently shaken to the core, the political and economic foundations of both developed and developing states. Hence, states around the world are in a scratch race to develop appropriate containment strategies to curb the virus spread (Braimah, 2020). The COVID-19 pandemic particularly impacts immensely on countries that are dependent on developed economies for some essential goods including food items and services for many decades (Braimah & Boafo-Arthur, 2020).

Braimah and Boafo-Arthur's (2020) scholarship, *Politics of development and underdevelopment: The perspective of COVID-19 and Ghana Beyond Aid Policy*, contends that it goes without saying that the COVID-19 outbreak disorganized

economies all around the world. Countries that openly or covertly relied significantly on the industrialized world for basic commodities and services, especially food, were exposed by the pandemic. This resulted from the widespread lockdowns or curfews that had an equal impact on manufacturing, production, cruise ships, aircraft, beauty salons, and restaurants, among other things. While some states in the developing world struggle and falter, others inventively import local substitute foods to fill the production gaps left by the developed world's incapacity to produce.

Even though the corona virus's advent had an economic impact on all nations, Ghana's poultry industry saw a significant increase in the sale of poultry goods. The lifting of the lockdown and the relaxation of business procedures in the hotel and restaurant sector caused the demand for chicken and eggs to soar exponentially. The paper stressed that until the outbreak of the Corona Virus pandemic, farmers of poultry had to wait their time in the Ghanaian market area for holidays like Christmas, Easter, Eid ul Fitr, Eid ul Adha, and other yearly celebrations.

To promote economic development and prosperity, the Ghanaian government should carefully implement policies to overhaul the poultry sector. The survival of the local poultry business would be guaranteed, a fortiori, if it were able to fill-in-the-gaps of the short supply of frozen chicken and other poultry products from overseas. Owning the means of production, producing for mass consumption, and attempting to export surplus for foreign exchange are all requirements for a state's development. The paper concludes that the legality of the poultry industry, which was the focus of the article, would remain vague unless developing countries, including Ghana, take proactive measures to invest in agriculture and feed themselves. This paper is also relevant to the study since it had a look at the effects of the COVID-19, however, the focus of the paper

was not on effects of the COVID-19 on employers and employee livelihood during the pandemic in Ghana. It is this very gap the current study sought to bridge.

According to Nantwi and Boateng (2020), in their thought-provoking study, COVID-19 and education in Ghana; A tale of chaos and calm, by the middle of March 2020, all educational institutions in Ghana had to close, and additional travel restrictions had been put in place. The announcement of the closure came as final year elementary school students were getting ready for their Basic Education Certificate Examination (BECE) in June and final year senior high school students were getting ready for their West Africa Secondary School Certificate Examination (WASSCE) in May 2020. The paper contends that these students' future was an illusion. The Ministry of Education did not have an answer for the issue at hand. Parents were also perplexed, and instructors were looking up to the Ghana Education Service for guidance. What was more frightening and perplexing was that no one knew how these candidates would be admitted into senior high schools and universities during the September 2020 academic year because the universities rejected the idea of giving these applicants entrance exams and ability tests. The paper stressed that the pandemic undoubtedly showed the lack of preparation for such emergency educational scenarios by government. The writers pointed out that Government of Ghana had no options for dealing with a situation that would probably cause the entire educational system to stall down and worsen the plight of the nation's most vulnerable children and youngsters. According to the paper, the WHO reported that domestic violence surged globally following the lockdown. Financial difficulties and a lack of social activities, according to experts, were significant causes.

In April, 2020, at least 4,249 women and 456 children in 27 of Bangladesh's 64 districts were victims of domestic violence, with 424 of the children experiencing violence for

the first time in their lives, according to a recent report by the Manusher Jonno Foundation (MJF), a human rights organization. The situation in Ghana was not yet known; neither official reports nor figures on the number of children who have experienced such suffering exist, although media reportage had noted an exponential spike in child abuse. According to the study, the Ghana National Council of Private Schools (GNACOPS) maintained that as of May 2020, the corona virus pandemic had cost approximately 94,000 private school instructors their jobs.

The paper also noted that in Ghana, teaching and learning in universities and the colleges that were affiliated with them also experienced a shock. Even though online learning on educational platforms like Google Classroom, Telegram, Zoom app, and what have you were not entirely novel ways of engaging and interacting with students in universities, the transition from conventional face-to-face to 100% online teaching and learning poses a threat to continuity and necessitates significant effort to maintain high academic standards. The paper stressed that not all students and teachers were ecstatic with the decision to study online at first. Some university students requested the provision of internet data through the Students' Representative Council in order to engage in online learning. The decision also required lecturers to have more advanced skills in emergency remote teaching in order to effectively communicate with their students online. According to the paper, from May 1 to 8 2020, the Digital Society School of Amsterdam University of Applied Sciences organized online training for university and college education instructors in partnership with T-Tel, and the participants thought the programme was valuable. However, there were lessons to be learned from this pandemic for the future. Currently, teaching and learning for university students is continuing despite technological and infrastructural problems. This paper is also relevant to the current study because it also had a look at the effects

of COVID-19 on Ghanaian children although not specifically on employer-employee relation in the private pre-tertiary institutions in Ghana. It is this gap the current study sought to fill.

In his article titled, Residual capacity and the political economy of pandemic response in Ghana, Asante (2022) explores the mechanism with which poor African states managed the spread and devastating effects of the COVID-19 better than the developed world especially in the first year of its outbreak although the former had weak health systems compared with the latter. The paper notes that at the initial stages of the pandemic, there were fears across the globe of how Africa and other developing countries could salvage the potential threats of the pandemic given their weak healthcare systems but events proved this contention wrong. According to the author, while it remains factual that crisis could have dire consequences on a nation's social and political set up, it is quite clear that "no disaster is too devastating to be converted into political capital: canny politicians have used such occasions as opportunities to muster strong political and societal support for ... drastic measures and to bestow leader-focused patriotism on otherwise beleaguered politicians" (Asante, 2022, p. 1). The author specifically takes a look at the institutional and political contexts of Ghana's readiness for and response to the pandemic. On state capacity, the study opines that Ghana benefited from arrangements from the continental and regional bodies – AU and ECOWAS in dealing with the pandemic aside depending on infrastructural, institutional and public health initiatives like polio immunization campaigns and other methods employed in 2014 during the Ebola outbreak. The paper however notes that there are some flaws in public administration where certain areas of the political economy are fraught with market failure problems and remains underdeveloped, which

has "contributed to the limited growth of higher productivity sectors, and hence the low gains in productivity growth from structural change."

Again, with multiparty democracy under the 1992 Constitution, governments have to heed pressures of competitive politics and so electoral pressures have paid the dividend of the state responding to the needs and aspirations of the citizenry. Nonetheless, the paper argues that political liberalization has culminated in the creation of several interest groups with incessant demands on the state. In view of this, and given the fragility of the economy where the industrial sector is quite insubstantial as compared to the informal sector, policy makers have resorted to short-term policy options, including the distribution of highly visible public goods. However, governments are driven by potentially beneficial policies of an "electorally marginal group over those of a larger or more powerful constituency" (Asante, 2022, p. 4). "Thus, political elite resort to ultimately self-sabotaging tactics involving 'short-term political survival strategies ... that undermine the capacity of the state bureaucracy" (Asante, 2022, p. 6). On measures taken by the Akufo-Addo Administration to stem the tide of the COVID-19 wave and its awful effects on Ghanaians, Asante argues that on 5 April 2020, the Coronavirus Alleviation Programme (CAP) was laid before parliament and through the CAP, the Ministry of Gender, Children and Social Protection (MoGCSP) together with the Ministry of Local Government and Rural Development (MLGRD), the National Disaster Management Organization (NADMO), metropolitan, municipal, and district assemblies (MMDAs) and the faith-based organizations, "provided dry food packages and hot meals for over 400,000 members of vulnerable communities in Accra, Tema, Kumasi, and Kasoa" (Asante, 2022, p. 15). Furthermore, the Akufo-Addo Administration absorbed electricity bills for lifeline consumers (0-50 KWT consumption).

Among the measures taken to avert the devastative effect of the pandemic was the relentless President's address to the nation, health related issues such as contact tracing and testing. The gap in this study is that it failed to touch on the plight of employers and employees especially in the private sector during the pandemic, which the current study would actually address. This notwithstanding, the study highlights some useful policy measures enacted by the government which would be used in the analysis of data.

In addition to extant literature on Ghana's response to adverse effects of the COVID-19 on schools, the United Nations Ghana (2020), in its *COVID-19 briefing-note, Note* 3, investigated the socio-economic impact of the COVID-19 on Ghana, especially on Ghana's education. According to the paper, the closure of schools during the pandemic was necessary due to the point that it was one way of avoiding the spread of the COVID-19 globally and assuaging the serious effects on health systems. In the widely-held view of the paper, the COVID-19 pandemic has caused lots of changes in the lives of many students, teachers, and parents worldwide, "with millions now teaching and learning remotely from home" (UN, 2020, p. 1). The paper also predicts long-term effects of the COVID-19 on education.

With the closure of schools, the paper contends that the Ministry of Education (MoE) and the Ghana Education Service (GES) quickly put in place measures to ensure that they provided opportunities for continuous learning for students in the senior high schools, junior high schools and others even with schools closed through the COVID-19 Emergency Support Provision of Distance and Remote Learning Systems Solutions and the distance and online learning platforms aside the rolling out of lessons broadcast on Ghana Learning television (GLTV) for 1 million senior high school (SHS) students. The paper however bemoans the fact that in spite of these enviable remote and distance learning mechanisms, certain challenges foreshadowed the

programme given the point that equitable access to these platforms remained a mirage. Moreover, effective training of teachers and coordination at both the national and local levels as well as tools for the conduct of continuous assessment and a mismatch of teacher skills for classroom delivery and virtual/remote service delivery constituted a gross challenge. The paper gives the instance that essential to the attainment of quality service delivery is the teacher. Nonetheless, classroom teachers trained and employed to delivery face-to-face lessons to students cannot be construed to have requisite training and skills in remote on-line platforms that "constrain direct interaction and limit visible cues that normally aid teachers in assessing learner understanding and acquisition in the classroom" (UN, 2020, p. 2).

The paper concludes by outlining some measures to make on-line teaching and learning effective. These measures include the development or promotion of virtual capacity building activities for teachers, which may involve planning and delivery of lessons using on-line platforms, TV or radio; clustering schools for teachers to secure enough training in information and communication technology. The study was too generic as it did explore the wholistic educational sector of Ghana and not the particular issue of private pre-tertiary schools.

In its preparedness to forestall the break in teaching and learning in Ghanaian schools as a consequence of the COVID-19 pandemic, the Ministry of Education (MoE) (2020) put out certain policy measures in the heat of the pandemic dubbed *COVID-19 Coordinated Education Response Plan for Ghana*. According to the MoE, the closure of schools, both public and private, affected about 9.2 million learners from KG to SHS and nearly 500,000 tertiary education students. It also notes that the closure of schools disrupted the academic calendar which had enormous effect on teaching and learning, particularly the performance of students.

Considering the uncoordinated approach of alleviating the hard-hit effects of the pandemic in schools, the paper argued that the MoE/GES was to coordinate its response to the COVID-19 in conjunction with major players in the education sector not excluding working groups and development partners in the education sector so as to eradicate duplication of efforts as they tried to fight the pandemic. The MoE and the GES therefore introduced remote teaching and learning on TV, radio and other on-line provisions.

One key area the paper captures is that teachers and heads of schools were to be provided with materials through multiple means such as online, on TV, Radio and WhatsApp messages during the closure of schools to enhance the programme. However, the case of private pre-tertiary schools leaves much to be desired as events unfolded because most of them were woefully relegated to the background in the disbursement of government packages at the peak of the pandemic.

Amponsah and Frimpong (2020), contributing to the discourse on the influence of the COVID-19 on states' economies in their work titled, *Ghana in the face of COVID-19: Economic impact of coronavirus* (2019-NCOV) outbreak on Ghana, examine the real economic impact of the pandemic on Ghana. They aver that for most part, Ghana's trading partners such as China, United States of America, United Kingdom, The Netherlands, Belgium and Switzerland experienced worse conditions under COVID-19, hence had rippling effects on Ghana's economy in terms of international trade among others.

The authors acknowledge the positive sides of the pandemic as they opined that it has indeed ignited the creative, innovative and critical minds of Ghanaians to be able to produce items and live under extreme conditions. Again, funds are being generated locally to respond to the pandemic and support the *Ghana Beyond Aid* vision of the

current Administration. Sanitation has also improved on the streets alongside personal hygiene as people use locally made hand sanitizers and others daily.

As part of measures to alleviate the sufferings of the citizenry, the study points out that a Coronavirus Alleviation Programme was instituted to combat the pandemic through the contributions of philanthropists, stakeholders, government agencies and the citizens. Furthermore, to lessen the burden of the citizenry in the heat of the pandemic, the government distributed food to the under privileged in society, provided "a relief in the payment of water bills and also a 50% cut in electricity bill for a section and fully free for another section based on consumption rates" (Amponsah & Frimpong, 2020, p. 1410).

The study concludes by arguing that the negative outlook of the Ghanaian economy outweighed the positive impacts during the pandemic. However, the actual effect of the pandemic on private pre-tertiary schools in Ghana was not considered in the study of which the current study will pay utmost attention.

In their contribution to the discourse on the implications of the pandemic on Ghana's economy, Ofori et al. (2020) used their article, *The Emergence and Spread of COVID-19 Pandemic and Implications on the Economy of Ghana*, examined the impacts on businesses, employment, government revenue, education and daily social relationships. Using discourse analysis of secondary data, the study provokes serious thoughts of the above issues for careful consideration. According to the study, the dire consequences of the COVID-19 on the finances of the state, where a huge amount of US\$100 million was spent on preparations and response initiatives have impeded government's ability to deal with equally important economic issues on the table.

On the impacts of the pandemic on businesses, the authors claimed that the closure of the nation's borders and the partial lockdown had a toll of businesses, small, medium and micro enterprises in the country. The hospitality industry was not spared the blunt either as the ban on social gathering hampered their operations. According to the study, the operations of restaurants, transportation systems, hotels, among other were halted due to the risk mitigation and response measures of government not excluding social distancing, closure of schools, ban on public gatherings, and the partial lockdown at urban centres like Accra, Kumasi and Kasoa. Further, the impact was heavily felt by businesses as a result of the decline in the import and export trade. In the estimation of the study, the agriculture sector was also negatively affected since the drop in imports limited access to agricultural inputs such as insecticides, fertilizers, and seeds which has ramifications on food security in the country. From the standpoint of the study, businesses would be affected profoundly in terms of dwindling revenues "if this pandemic persists as they experience a disruption in credit cycles, funding cycles, debt recoveries, inventory, project timelines, construction targets, procurement delays, and many other challenges, yet must meet employee obligations (Ofori et al., 2020, p. 43). Commenting on the negative effects of the COVID-19 on employment, the authors contend that the fall in Foreign Direct Investment (FDI) has affected government's ability to provide employment for the people. The study also disclosed that the policy responses of government to combat the pandemic has resulted in lay-off of workers especially in the private sector, which has added to the already precarious state of unemployment situation of the country. A projection of a worsening unemployment situation in the country should be expected given the state of the country's GDP.

The study explored further the socio-economic impacts of the pandemic on Ghanaians. In the view of the authors, the social policies implemented by the government affected the social wellbeing of people in that it created and produced social anxiety among families and households as well as fear and panic due to the dangers associated with

the COVID-19. Events and programmes normally organized to ease pressure and tensions in the political system were all truncated because of social distancing policies. As a result of the risks associated with the pandemic, the authors predict that the COVID-19 may increase social inequality, social exclusion, and social discrimination among others moving into the future.

The study concludes that the real impact of the COVID-19 would be seen in the post-COVID era. The study however failed to touch explicitly on the impact of the COVID-19 on the private pre-tertiary educational educations in Ghana. Nonetheless, the remits of the study could be used for analysis of data on the present study, especially the challenges posed to employers and employees in the public sector during the pandemic. Bukari et al. (2021) investigated the dire effects of the pandemic on Ghana in its quest to attain one key goal of the SDG – poverty – and living standards of the people in their paper dubbed, Impact of COVID-19 on poverty and living standards in Ghana: A micro-perspective. The study revealed that the pandemic had doleful impact on the poverty levels of households and had deteriorated living standards. Again, the study discovered that gender and locational heterogeneities thus exist with respect to the impact of pandemic with females and rural dwellers mostly disadvantaged. Nevertheless, the study's data analysis method, simultaneous quantile regression result showed that in terms of overall household consumption, those in the middle and upper classes were profoundly affected contrary to the situation in the lowest class environments.

The disparities in the results of the rural areas and the urban centres raises the concern for policy makers to initiate policies to close the poverty gap in Ghana. The study had no bearing on pre-tertiary educational workers but the data is deep for making some perspectives on the current study.

Antwi-Boasiako et al. (2020) focused their study, *Policy Responses to fight COVID-19*; the case of Ghana, on Ghana's policy responses to the COVID-19. Issues pertaining to the strategies such as testing, contact tracing and treatment of patients of the COVID-19, social inclusion policies and the economic situation of the country were highly evaluated in the study. Again, the study touched on the public addresses implemented by the Akufo-Addo Administration during the pandemic to educate the citizenry on the pandemic and measures taken to avert further spread of the virus. According to the paper, Ghana's policy responses received international applause when an article published in the *Washington Post* dubbed "When it comes to coronavirus response, superpowers may need to study smaller nations" (Antwi-Boasiako, 2020, p. 132) recognized the country's effort.

On the economy, the study was particularly concerned about implications of the pandemic as it, not only caused dire human suffering and loss of life, but also led to a major economic drain, which is unwieldy affecting individuals, businesses and governments across the globe. The study described two main issues adopted by the government during the pandemic; fiscal measures and support for the private sector. On the private sector specifically, the authors indicated that the Coronavirus Alleviation Program (CAP) was instituted to mitigate the harsh effects on businesses. Although this programme was to support all private businesses, the nature of the disbursement showed that it was rather screwed towards political favourites.

The authors failed to explore the consequences of the pandemic on pre-tertiary educational institutions, the main concern of the present study. Despite this literary gap, the current study would find this paper so thoughtful in its analysis of primary data.

The UNDP (2020) in its survey conducted between May 26 and June 17, 2020 on how the pandemic affected Ghanaian firms/businesses interviewed 4311 firms in Ghana.

This study, *How COVID-19* is affecting firms in Ghana: Results from the business tracker was to provide vital information to the Government of Ghana, the World Bank and its development partners. Invariably, the study found far-reaching evidence of the impacts the COVID-19 had on these businesses.

On the folding up of businesses during the lockdown, the world body indicated that 35.7% of business entities had to close in the partial lockdown period and 16.1% firms continued in that trajectory after easing of restrictions relative to the lockdown. Specifically on food sector and accommodation industry, the study concluded that about 24.0% firms were also closed. Consequently, firms which survived the pandemic shocks had reductions in their production and sales because sourcing production input was a challenge in a pandemic era.

On employment, the statistics showed no significant departure from what existed globally. Indeed, about 6.1% of businesses gave reports that of decreased wages for 25.7% of their workforce (an approximate figure of 770,124 workers). Only 4.0% of firms stated that they had laid off or dismissed workers, which amounted to 1.4% of the total workforce (about 41,952 workers). For instance, as the study opined, financial institutions tightened loan terms, hence securing financial support for businesses was a dilemma.

The study also reported on digital solution to address issues. As stated in their report, more than a third of firms (37.5%) began or increased the operation of mobile money, while about tenth of firms (9.0%) engaged in or advanced in the utilization of the internet to transact business. This became useful since bans on social distancing and movements were affronts to business survival.

Particularly on government interventions for businesses, a small number of firms, constituting 3.5% of firms reported that they received government support, with "not being aware" of these government programs stated as the most common reason among others. More businesses reported of decrease in cash inflows due to the pandemic but could not access any government support mechanism to ameliorate their deteriorating business outputs.

Firms also reported "substantial uncertainty in future sales and employment, with average expectations of declines of 24 percent of sales and 15 percent of employment in the worst-case scenario" (UNDP, 2020, p. 1). Significantly, demand shocks, supply shocks, financial shocks and continued uncertainty due to the impacts of the COVID-19 on impeded business activities, which the future continuous to hold grim about.

In the opinion of the study, the shocking impacts of the pandemic was likely to transcend the COVID-19 era but continual policy support to firms could help in the short term. In the long term, however, the study noted that policies that augment customer and business confidence, help re-establish broken supply channels and assist firms adjusting to the new reality such as by leveraging digital technologies could boost business operations for them to recover from the pandemic shock.

Despite the fact that the study touched on businesses in general, no specific attention was given to private pre-tertiary educational institutions; employers and employees. However, the current study would find this data so useful in assessing the impact of the COVID-19 on employment in the private sector.

Braimah's (2020) scholarship on the politics of lockdown in Ghana, On the politics of lockdown and lockdown politics in Africa: COVID-19 and partisan expedition in Ghana, focused on unearthing the socioeconomic nightmare of the vulnerable and less

privileged people in society in the pandemic and provides deep insights into the general political atmosphere that normally characterizes management of crisis. The study among others takes a swipe at the NPP and NDC politics on the declaration of three weeks partial lockdown and later ease in the restrictions especially in certain urban centres of the country – Greater Accra, Greater Kumasi and Kasoa through expert advice to the president.

The study provides a litany of policy responses implemented by the Akufo-Addo Administration during the pandemic, which included the partial lockdown and the stimulus package for the poor and vulnerable people. Consequently, the author argued that a cross-section of the poor and vulnerable in society had no access to the relief schemes instituted by the government, making them prey to the full force of the lockdown in terms of the social, economic and political nuances at the time. According to the study, persons who lived by the act of begging for food on the streets were rather ignored in the provision of cooked food, raw foodstuffs, water and other items to be able to brace the heavy upshots of the lockdown. On this and other issues, the study contented that the lockdown had serious security implications and could have killed more people than the pandemic itself if it had lasted for long.

Contrary to expectations of the poor in society, the study notes that the elite class deemed the ease in lockdown restrictions as premature as it could ignite the spread of the virus. However, an opinion on the matter and even lifting of ban on movement among the elite class was a bone of contention, with divided front on the matter. Meanwhile, some positive impacts of the pandemic, which included refurbishment of healthcare systems across the globe and the need to invest in ICT in all areas of the economy not precluding education and industry came up in the study. Again, in the

opinion of the writer, the pandemic gave families the impetus to reunite due to ban on movements and the partial lockdown.

The usual politics of blame game and bickering among the NPP and NDC fanatics were at play, where the latter explicated the ease in the partial lockdown as political because the former could not honour its pledge of feeding the masses or sustaining the programme during the lockdown. Furthermore, the NDC accused NPP communicators of taking advantage of the platforms given to educate Ghanaians on the pandemic to spread lies about achievements of the NPP in the health sector. However, the study asserted that the easing of restrictions on the lockdown was done as a result of the data and science.

The author expounded the point that the lockdown posed serious threat to national security as well as the socioeconomic wellbeing of the populace of which politicking could hardly avert. Therefore, in crisis situations, there is the need to build consensus and work in unison to nip such life-threatening circumstances in the bud, rather than the political capital politician seek in all situations despite the impeding danger. The study did not, however, attend to the plight of employer and employees in the era of the partial lockdown and other restrictions in Ghana. This notwithstanding the data adduced is rich for data analysis in the current study.

2.6 Conclusion

The extant literature related to this study was prudently reviewed in this chapter with focus on labour issues, adverse effects of the pandemic on the international and national scenes. These encompassed the theoretical framework of the study (the Coping Circumplex Model), literature on the global and Ghanaian perspectives of COVID-19. The reasons for the literature review were to identify some literary gaps that could

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reposition the study within the proper context of issues on the pandemic and its socioeconomic impacts in Ghana.



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the general approach and specific techniques adopted to address the objectives of the study. These include the research approach and design, data collection instrument and procedure, the target population, site selection, selection of interviewees, sample size and sampling procedure, sources of data and method of data analysis. The chapter begins with a brief discussion of the philosophical assumptions underpinning the study. It further discusses the strengths and weaknesses of the approach adopted. The chapter concludes with the ethical considerations during data collection and analysis.

3.1 Research Philosophy

Social science research is mostly underscored by multi-perspective and multi-cultural phenomena which facilitate the postulation of various claims about how best to understand the social world (Nashir & Hamiduzzaman, 2009). Indeed, the social sciences received their nurturing within "the speculative fold of philosophical foundation where philosophy was emerged in the arena of human thoughts about the social world" (Nashir & Hamiduzzaman, 2009, p. 654). To this end, research in the social sciences is rooted in philosophy. As noted by Al-Ababneh (2020), all research are associated with the nature of reality (ontology) and the nature of knowledge (epistemology). Thus, one's philosophical foundation invariably determines the research approach and methodology which constitute the outline or vehicle for attaining the research objectives.

A lot of philosophical worldviews or paradigms including positivism, post-positivism, realism, interpretivism, social constructivism and pragmatism underpin social science research. This study is cast within the social constructivist paradigm to knowledge acquisition as its philosophy to mirror its objectives, research approach and methods. Creswell (2013), acknowledged that the social constructivist philosophical claim asserts that knowledge is produced out of the social construction, denotations and understandings formed from interactions with people in the social or natural setting. The argument is that the beliefs, thoughts, norms, notions and experiences people share amount to the construction of knowledge, hence knowledge is never a fixed asset or a particular inseparable phenomenon but always gravitates towards change based on the peculiar situations.

In all its implications, a research on the effects of COVID-19 on employer-employee relationship cannot be oblivious of the role of people's thoughts, experiences, emotions and encounters with certain social events in the country. It is clear that the research had to contact people in the society to divulge information about their beliefs and opinions about the socioeconomic impact of the pandemic and the repercussions on pre-tertiary private schools and their workers, thereby creating and enriching the data and extant literature on the pandemic with different dimensions and views specific to Ghana's employment statistics in the private sector. Therefore, the interactions with interviewees and their inputs as a shared social experience to be able to obtain primary data to aid the construction of new knowledge on the pandemic is well situated within the social constructivist paradigm.

Scholars including Creswell (2013) argue that the constructivist worldview involves active personal discussion and association with interviewees to be able to collect primary data. In recognition of this, the researcher did collect data from proprietors of

pre-tertiary educational institutions, teachers, non-teaching staff, civil society organisations (CSOs), School Improvement Support Officers (SISOs) and other stakeholders of the education sector in Achimota, Accra in their natural or social setting. It is indeed within the foregoing scope that the study is incessantly invigorated by the social constructivist worldview to be able to construct new knowledge on the COVID-19 in Ghana. Obviously, reposing the study within the social constructivist worldview allowed the researcher to analyze the issues of the social world – effects of the pandemic on livelihood of the workers in private pre-tertiary educational institutions, the coping mechanisms employed in the heat of the pandemic and the challenges the workers endured during the pandemic; from different aspects including the reality of issues, the nature of knowledge, mind, truth and logic of abstraction from the phenomena. By this, the researcher was able to use logic to deduce and infer from the data or make cause and effect analysis for example, of the data to draw relevant conclusions.

3.2 Research Approach

Creswell and Clark (2017) stated that, "Research is all about gathering data in the quest to find the truth about an issue, event or a phenomenon" (p. 3). According to Lokesh (2009), research approach connotes the various steps to be adopted in solving a research problem such as the manner in which the problem is expressed; the definition of terms; the choice of subject for investigation; the validation of data gathering tool; the collection of data, analysis and interpretation of data and the processes of inference and generalization. According to Bryman (2008), research is based on some underlying philosophical assumptions about what constitutes 'valid' research and which research method(s) is/are appropriate for the development of knowledge in a given study. Qualitative research approach was adopted for the study. Accordingly, as Bhandari (2022) avows, the qualitative approach entails collecting and analyzing non-numeric

data such as texts, videos and audios in order to gain understanding of concepts, opinions and experiences of a specific group of people or events. It endears to naturalistic and non-numeric data, that is, usage of words, descriptions, metaphors, among others, other than figures and statistical data. In the opinion of Aspers and Corte (2019), the qualitative approach involves a barrage of contradictions, methods, tensions over its focus and modes of deriving interpretations and findings. However, notably, scholars argue that qualitative approach unlike quantitative research, is akin to the social constructivist paradigm with remarkable strategies not precluding grounded theory, ethnographies, action research and case study, utilized in the gathering of primary data.

Scholars contend that the choice of a research approach is largely underscored by the kind of research objectives. Hence, if the study points to untainted description and expression of opinions and experiences of the target population in a given social setting or environment, then the qualitative approach is appropriate. On the other hand, a research that entails evaluation of figures or assigning numeric values to phenomena would certainly demand quantitative approach. This study emphasizes pure description or assessment of the effects of the pandemic on employers and employees with specific focus on private pre-tertiary educational institutions, where, for instance, workers' livelihoods and welfare as pivotal part of national security are being explored, hence, the qualitative approach would pay unimpeded attention to unearthing a lot of data than mere numbers involved to situations. Put succinctly, the explanatory power of qualitative approach inured to the attainment of the objectives of the study. In recognition of all these features of the qualitative approach, the researcher was able to interact, watch, listen and record interviewees, in the natural environment, which compliment validity and reliability of data.

3.3 Research Design

A research design is a blueprint or basic structure of the study. It provides the procedural outline for the conduct of the study (Amedahe, 2004). It is the mechanisms or strategies outlined by a researcher in achieving the intended objectives as guided by the research questions. The design integrates the methods for data collection and analysis in the description, examination or exploration of a phenomenon. In the contemporary epoch, the quantitative, the qualitative and the mixed methods have gained popularity in social science research (Creswell, 2013) of which the case study exploratory research design was used for this study. On this score, the population of the study, the sample size, the data collection procedure, data analysis, among others were fortified by the exploratory research design. This design aided the researcher the flexibility in collecting data from varied sources in the society, thus the Achimota area of Accra metropolis to be able to assess the actual effects of the pandemic on employers and employees in private pretertiary educational institutions.

3.4 Population of the Study

Amedahe and Gyimah (2018), dilate on the population of a study as constituting the target group or cluster of the individuals, institutions and organizations with specific criteria of essence to a researcher to be able to gain information, new knowledge and draw conclusions. The group the findings of a research could be applied, generalized or transferred is the population (Shukla, 2020). In other words, the population embodies the entirety of persons or institutions used in conducting a study. The population of this study comprised Director of Education, Deputy Directors of Education, supervisors of schools (SISOs), proprietors of pre-tertiary schools, teachers, school administrators and CSOs. Selection of these individuals for the study was based on the fact that they are stakeholders who are either directly involved in policy implementation or affected by

the situation posed by the pandemic in the schools. The selection of Achimota as the study area was also influenced by a number of reasons. In the first place, the area is dominated by a lot of private pre-tertiary educational institutions, owned by both the elite and ordinary Ghanaians. Again, the area is heterogeneous in nature, hence the study could benefit from obtaining data from persons of varied ethnic identities. Further, no studies of such nature had been conducted in the study area.

3.5 Sample Size

Turner (2020, p. 8) defines sampling as "the selection of a subject of the population of interest in a research." Accordingly, it is not plausible in studies to gather data from the entirety of the population as far as human failings, limited resources and accessibility are concerned. On his part, Rusu (2020, p. 183) asserts that in determining the sample size in qualitative research is "research topic, questions the research must answer to, research complexity, theoretical framework, epistemological tradition, research's type of approach, used methods, research population's structure and access thereto, resources and time at disposal for finalizing the investigation" should be considered. To be able to get a wider picture and a broader knowledge of the research and considering the enormous number of private pre-tertiary educational institutions in Achimota, the researcher resorted to engaging 25 interviewees. Indeed, the actual number of staff who were hugely involved in the study were 18, consisting of proprietors, school administrators, teachers and other non-teaching staff such as cooks, librarians, artisans and others. The other seven (7) interviewees were employed in the public sector or members of civil society organizations but have supervisory and adjudicatory/mediation roles to play in private schools. These were the principal consideration for the selection of interviewees for the study. On the average age of interviewees, the researcher wanted to gain knowledge in the effects of the pandemic on age groups. Table 1 shows the sample size, category and number of interviewees.

Table 1: Sample Size

S/N	Class of Interviewee	Number of	Average Age
		Interviewees	
1	District Director of Education	1	56
2	Deputy Directors of Education (HR &	2	50
	Supervision and Monitoring)		
3	SISOs	2	48
4	Proprietors	4	54
5	School Administrators	2	39
6	Teachers	10	23
7	Other non-teaching staff (librarians, cooks,	2	35
	artisans)		
8	CSOs	2	43
FOTAL		25	

Source: Field notes, 2022

3.6 Sampling Technique

Sampling is a process of selecting a number of individuals or objects from a population such that the selected group contains elements that are representative of characteristics found in entiregroup (Orodho & Kombo, 2002). In the social sciences, sampling techniques abound under qualitative and quantitative research and these include convenience sampling, stratified sampling, snowball sampling, quota sampling and purposive sampling. The sampling technique used in recruiting persons for the interview was the purposive sampling technique. This is because, purposive sampling technique allows for the selection of subjects who are more likely to provide the right information for the study (Osuala, 2005). The purpose of the study was to assess the coping mechanisms employed by private pre-tertiary educational institutions in the Accra metropolis in Ghana during the COVID-19 period. According to Creswell

(2013), the yardstick for selecting an interviewee in a qualitative study include searching for a precise narrative, knowledge of a phenomenon, members of association, one's position to support construction of a theory among others. In this regard, the selection of interviewees by the researcher was directly influenced by the main purpose of the study of which some benchmarks to qualify as an interviewee included: interviewees must be in the private pre-tertiary education sector; they must be either a teacher, a school administrator, other non-teaching staff or the owner of a school in the Achimota area; they must have been victims of the COVID-19 or known personally as victim of the COVID-19 in the private pre-tertiary educational institutions, and a stakeholder in the education sector whose functions have a bearing on private pre-tertiary education in the metropolis.

3.7 Sources of Data

Basically, there are two sources of data for this study which include the primary data and secondary data. The primary source is a first-hand information. In relation to this study, the primary data was the information derived from the interviews that were conducted. The researcher applied primary data in order to describe the real condition under study. The secondary source of data refers to data that have been collected and collated by scholars or organizations or others other than the researcher. For purposes of this study, the secondary data that the researcher relied on included various related literature on the research topic, research reports, and other publications with relevant information for this study. While the primary data was used in obtaining new knowledge about the study, thus the coping mechanisms of private pre-tertiary education workers in Achimota, the secondary data was gathered on the global, national and local effects of the pandemic to position the study in its proper perspective. Further,

some of the extant literature (secondary data) were utilized as a means of confirming or refuting certain claims by the interviewees.

3.8 Data Collection Procedure

Both primary and secondary data were succinctly applied to achieve the intent and purposes of the study. Essentially, the procedure adopted in collecting data was simple, devoid of complexities so as to obtain valid data. This procedure involved contacting interviewees personally and on phone to discuss and allot convenient dates for the interview. All interviews were done through face-to-face slated meetings with the interviewees. Permissions were sought from institutions which demanded the consent of superiors before the interviews could be carried out. On the day of the interview, the researcher did self-introduction, read the purpose of the interview and sought the consent of the interviewees before the actual process began. With the use of an interview guide (Appendix A), an audio recorder and field notebook, the researcher carried out the interview.

3.9 Research Instrument

The research instrument which assisted the research to obtain credible data for the study was an interview guide. Three sets of interview guide were applied given the levels of involvement in the phenomena under study. The first interview guide was used to collect data from implementers of educational policies — Directors of Education and School Improvement Support Officers (SISOs), teachers among others. The second set captured issues pertaining to proprietors of schools and CSOs who have investments in the educational sector. In its totality, the semi-structured interview guide provided the researcher the guide to collect qualitative data from the field. Due to the flexibility of

the qualitative method, other probing questions which were not stated on the interview guide were asked for clarity.

3.10 Data Analysis

Neuman (2003) alludes that analysis of data varies with the purpose of the research. The complexity of the research design and the extent to which conclusion can be reached easily is attributive to the method of data analysis. As Bhandari (2022) notes, there are a myriad of data analysis approaches under qualitative research, which include content analysis, thematic analysis, textual analysis, discourse analysis – where there exist similar processes but diverse concepts. The researcher however adopted thematic analysis for the study. With respect to this, the researcher engaged in transcription and coding of the interviews through careful scrutiny of divergent and convergent views. Certain issues had to be amalgamated relative to the data. Identifiable themes were then used in the analysis of primary data with secondary data complementing claims or otherwise.

3.11 Ethical Consideration

In view of the fact that the study utilized human participants in gathering primary data certain ethical issues were addressed. The thoughtfulness of these issues is necessary for the purpose of ensuring the privacy as well as the security of the participants. Among the significant issues that were considered included consent, confidentiality and data protection. In the conduct of the research, the interview guide was drafted in a very clear and concise manner to prevent personal issues which are pertinent to people's sensibilities. People who participated in the research were given ample time to respond to the questions posed to them to avoid errors and inaccuracies. The interviewees were given a waiver regarding the confidentiality of their identity and the information that

they did not wish to disclose. The interviewees' cooperation was eagerly sought after, and they were assured that the data gathered from them would be treated with the strictest confidentiality. The essence was to get the interviewees to be truthful about their responses. This was done with the hope that it would further promote trust between the researcher and the interviewees.

3.12 Conclusion

This chapter discussed the general approach and specific techniques that were adopted to address the objectives of the study. These included the research approach, design, methods and strategies. The rationale for choice of the study area, and how the study was carried out were outlined. Primary data were collected from twenty-five (25) interviewees. Interviewees were sampled through the purposive sampling technique. Ethical issues concerning the study and the challenges encountered in the field work were also considered in the chapter.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

In this chapter, reports on the results obtained from the fieldwork are presented and analyzed. For the purposes of clarity and understanding, the results have been presented thematically in accordance with the objectives of the study. After presenting results from the field, secondary data is subsequently used for the analysis. Thus, the chapter presents results on lessons drawn from Accra on the COVID-19 and private pre-tertiary educational institutions in Ghana. In sum, this chapter revolves around the re-echoing of primary data using themes; its replications on the research objectives and questions by presenting, discussing and analysing the data.

4.1 Effects of COVID-19 on Employers of Private Pre-tertiary Educational

Institutions

4.1.1 Reduction in sources of income

Employers of private pre-tertiary educational institutions experienced reduction in their sources of income. The study revealed that for the proprietors, their business engagements largely encompassed the operation of the schools and related activities such as sale of textbooks and school uniforms, and running of canteens which earned them their monthly salaries before the pandemic. However, with the closure of schools during the pandemic, all earnings from the management of their schools were cut short. As noted by one of the proprietors:

This school is my main job and social security for the future. Until the outbreak of the COVID-19, even though I have other smaller businesses, I got more money from this school than all others. However, the pandemic brought the school business down and so my source of income and actual earnings have gone down (Proprietor 2, 2022).

Supporting the data, another proprietor asserted that:

We don't get anything from this business anymore. Before the COVID-19, things were good but now, since money is hard to come by, many of the parents and guardians have taken their wards to private schools. Our student enrolment had gone down and has affected the total amount of money realized from school fees. I now use most of my personal savings meant for my old age to pay workers. I think it is better to allow another person to run the school now else I may die before my time (Proprietor 3, 2022).

Yet, in the view of another proprietor of an SHS:

Business has gone down considerably. I have dismissed a number of workers, both teaching and non-teaching, cut down expenditure on some of my projects and activities since my finances were not too good. Even currently, my business has not totally recovered from the economic shock but in all, we are managing our little resources (Proprietor 2, 2022).

Employers of private pre-tertiary educational institutions had to ensure reduction in their incomes because schools were closed, hence no school fees were paid to any of the proprietors. A subtle revelation instructive to this discourse was the point from one of the proprietors that while students in the public schools in Ghana enjoyed the free SHS policy, the capitation grant and the school feeding programme in basic schools, private pre-tertiary education institutions only resort to school fees, canteen fees, sale of textbooks and supplementary readers to be able to meet their operational cost and financial items. Unfortunately, government taxation schemes and economic policies had impoverished them the more. Therefore, the advent of the pandemic which truncated such activities only meant a pitfall in their income levels.

The proprietors further stated that they would soon bequeath their schools to some family members because of their age, fragility and the fall in income levels due to the pandemic. However, what the study revealed was that these interviewees had advanced in age (average age of 54) and could hardly engage in other laborious jobs to earn a living which affirms Crawford and Karjalainen's (2020) avowal that older

people engaged in business were likely to suffer the persistent results of economic uproar emanating from the pandemic which include early retirements. Most of these employers were aged and so could not engage in other businesses. The data above confirms the assertion by a litany of the extant literature that shocks to the labour marked as consequence of the pandemic have severe ramification on older people's unintended decisions on their employment, a situation which places a clarion call on government to institute ameliorating strategies in the future for businesses and the older generation since the Livelihood Empowerment Against Poverty (LEAP) programme established by the Kufuor regime does not cover such issues.

4.1.2 Weak purchasing power

The findings of the study also revealed that the purchasing power of employers were weakened during the pandemic. Items that were sold cheaply on the market experienced sharp increase in cost. However, due to the point that the sources of income of the employers had reduced, they found it difficult to purchase these items. According to the interviewees, the cost of items like sachet of water, food stuffs, transport, fuel and clothing were increase astronomically on the market. A view expressed by one of the interviewees stressed that:

... on grounds of the excruciating impact on the economy, seen in the light of the high depreciation of the cedi and increased inflation rate and astronomical food prices, the little amount of money gathered from private businesses such as private schools cannot aid in any meaningful purchases either for the family or the school. The value of the cedi has gone down, hence we are unable to buy many things. The policies adopted by the government such as the lockdown impacted negatively on my other businesses in Accra (Proprietor 2, 2022).

From the data, the proprietors argued that the main source of revenue is the payment of school fees by parents. This was truncated because of the pandemic and subsequent closure of schools. Therefore, they were hit hard by the increase in prices of

commodities on the market. Further, the subsequent travel bans and social distancing measures negatively affected the supply chain and trade was disrupted adding to the woes of the employers who managed other businesses in the Accra metropolis. The data is in line with Braimah's (2020) study which reported that the pandemic hampered businesses everywhere in the world; both developed and developing countries.

4.1.3 Financial obligations to the state and other dependent relatives

The pandemic had myriad effect on employers of private pre-tertiary educational institutions to the extent that not only did they evade taxes and but also failed to pay utility bills. Also, it emerged from the findings of the study that some of the proprietors could not meet the needs of their families and other dependants. This was as a result of the lockdown and the closure of schools. When asked the issue of how he managed to pay his taxes and utility bills, a proprietor submitted that:

I could not pay my taxes during the period. The light and water bills could not be paid either. It was so sad that the usual expenditure I incurred in caring for my mother and other siblings were slashed drastically (Proprietor 2, 2022).

Corroborating the data, the officers from the Ghana Education Service stated that most of the proprietors called on them to complain about the ordeal they were going through as a result of the pandemic. On this, the District Director of Education claimed that:

Some of the proprietors informed me about the challenges they were enduring as a result of the closure of schools, high cost of items and the decision to reduce salaries of some workers. I also gave the best advice I could offer (DDE 1, 2023).

Most government's projections during the pandemic were affected by lack of financial resources to execute them. These could be due in part to the inability of employers in the private pre-tertiary educational institutions' failure to render their tax obligations to the state as the data have shown that some employers could not pay their taxes during

the pandemic. This finding is consistent with Ofori et al. (2020) who claimed that government revenue were adversely affected by the COVID-19 situation.

The pandemic posed scores of disruptions to states, institutions and bodies globally to the extent that a near extinction of the human race was anticipated. For developing countries that were hugely enthralled and fascinated by economic growth and development based on support from the external world, it was just a matter of time to realize the devastative wreak of the pandemic on their economies as predicted by countless number of scholars. For instance, Osei-Boateng and Vlaminck (2021, p. 12) argue plausibly that Ghana's economy is hugely "dependent on export of commodities" such as cocoa, oil, diamond and timber. Again, these scholars contend that the country country's poor management of fiscal resources in the wake of reduced foreign aid as a result of its attainment of Lower Middle Income Country status in 2010 and "the difficulties with obtaining sufficient tax-revenue both from small scale informal businesses as well as large companies who evade paying taxes" accounted partly for the socio-economic challenges experienced during and even after the pandemic. In the estimation of Asante and Mills (2020), the pandemic did its worst to low-income earners like small business holders, petty traders, among others in the Greater Accra Region, Greater Kumasi area and Kasoa due to the three weeks lockdown and other unfavourable policies without any proper social intervention schemes to mitigate the sufferings of the people

4.1.4 Employer-employee relations during the pandemic

Personal interactions and labour laws stipulate cordial relations between workers and employers. Where there is a breach of contract or trust, certain procedures, processes and institutions have been established to mediate between parties concerned. Accordingly, the study found that the pandemic era witnessed gross exhibition of issues

on employer-employee relations, relative to disrespect for authority, human rights abuse, disregard for hierarchy of authority, among a host of others. In the opinion of the proprietors, some of their employees demonstrated insolent behaviours towards them because of misunderstandings on salary issues and condition of service. Others also sidestepped the school authorities and reported whatever grievances they held against their employers to GES officials. This situation at some points demanded the intervention of officials of the GES in the district to intervene to settle disputes. At a point, as these interviewees said, unprintable words, harsh and non-verbal expressions were used on their personality. On this case, a proprietor claimed that:

A worker insulted me seriously because I could not pay his full salary consistently for about four months. What pains me most is that the young man was very close to me prior to the pandemic and I never thought he could engage in that uncouth behaviour. An officer from the office (GES) had to come in to solve the impasse but that has created a gap in relations between us. He could be of my son's age though. In another instance, the posture of a lady teacher was so rude to me. This job comes with lots of these so no problem (Proprietor 2, 2022).

Another proprietor also asserted that:

My relationship with some of the staff members after school resumed from the COVID-19 break has been antagonistic. The problem is rooted in my inability to vary their condition of service during the pandemic and now. I run out of money and so some reduction in the pay structure were done. These fellows however did not understand the situation and now are not in good terms with me. But I know things would normalize in the course of time (Proprietor 1, 2022).

The foregoing is in consonance with the event system theory which proclaims that depending on how novel, disruptive or critical an event such as the pandemic is, it would have corresponding change of experience or behaviour of employees. Furthermore, contrary to the implicit contract theory's proposition that labour laws make it difficult for employers to vary conditions of service or salaries or wages of employees, the COVID-19 pandemic led to such actions. As a result of these unfavourable atmosphere in some private pre-tertiary schools, the Human Resource

Department of the GES in the district was invited to address some of these growing agitations and concerns. When contacted, the Municipal Director of Education and the Deputy Director of Education responsible for Human Resource confirmed intervening in such issues at different levels a year ago.

Interestingly, data gathered from the Municipal Education Directorate showed that regular checks by these officers and some CSOs in the various schools have normalized the situation. However, interviews with some proprietors showed complete contradiction of the situation as petty squabbles still persist. Three of the four proprietors asserted that most of the staff supported them enormously to maintain the resources of the schools during the break as a result of the ban on social gathering. These involved supervising workers who were hired to weed and clean the compounds and other resources while students were at home.

The officers of the GES and the CSOs also expressed worry about the dire consequences the COVID-19 has had on the private schools. According to them, the student enrolment had reduced and some of the workers had also been dismissed or stopped working due to slash in salaries. Subsequent to these incidents, other recruitments had been made as replacements. As one of these officers divulged:

The COVID-19 had great impact on the operations of these schools in our municipality. Some workers had to lose their jobs because of salary issues. It is rather unfortunate but that remains the reality as the enrolment decrease affected school fee payments and revenues of the schools. Other new workers have joined the staff though. Being in the private sector, especially pre-tertiary institutions is somewhat different from the government sector where salary issues remain relatively stable preventing conflicts between workers and school management. Now, even textbooks for students and other resources for teaching are not enough in most of these schools (CSOs 2, 2022).

Most scholarship on the socioeconomic effects of the pandemic on education have revealed information about the grave impact the plague could have on the private sector with scarce financial standing, of which the foregoing is only a validation of the trajectory so far. Some of these businesses are at verge of collapse. Nonetheless, government relief package to fledging businesses worst affected by the pandemic remains vitriolic to the largest extent, pointing to the zero-sum game politics and the political patronage in the country where only stalwarts of political parties are given favours in times of need. It could be deduced that all these have combined with other serious societal challenges to thwart the development agenda of this country.

4.1.5 Relocation to other towns/rural areas

The study observed that the pandemic was more pronounced in urban centres, cities and towns. Findings also show that the cost of living in the urban areas experienced resurgence of the early 1980s economic challenges. For instance, hand sanitizers that cost five cedis in Accra rose to twenty cedis in a matter of days. Some interviewees claimed that they relocated to other places such as villages and other smaller towns in the heat of the pandemic with its associate rise in inflation. According to them, the cost of living in those places was reasonably cheaper than in Accra. They returned only when the prices of goods and services were normalized. The data indicated that market women, especially took advantage of the pandemic to profiteer, thus increased prices of foodstuffs and other services in Accra. An interviewee made the assertion that:

.... I went to stay in my hometown in the Volta Region for some time. Living in that village was relatively cheaper than other places. I took the opportunity to work on my abandoned farmland for years, meet family members who I had not seen for years due to pressure of work and returned to Accra later when schools were to resume normal classes (Proprietor 2, 2022).

For another interviewee, he went to stay with other relatives upon request. The interviewee stated that:

My elderly brother in the Eastern Region requested that I stayed with him in the heat of the pandemic until it was brought down. I did exactly that. I found the situation in the rural area quite different from what we experienced here in Achimota. The environment itself was welcoming and projected the pandemic in different light (Proprietor 3, 2022).

This assertion confirms the findings of Bukari et al. (2021) that residents of urban centres were more affected by the pandemic than rural folks in respect of the threatening environment and the cost of living. The study is also in line with findings of Prudente and Velasco (2022), which noted that the pandemic lead to displacement of teachers which was quite disadvantageous to them. It was vivid from news reportage and people's experiences in the cosmopolitan areas of Ghana like the Achimota area that life was unbearable for the low-income earners who rather than stay and suffer in a highly convoluted environment; found solace in towns and villages in other regions. Furthermore, Braimah (2020) has also underscored the point that the lockdown and ban on social gatherings generally were avenues for people to reunite with family. Indeed, a lot of Ghanaians, even the political and educated elite had cause to complain about the high cost of food stuffs and other items in the cities of Ghana such as Accra, Koforidua, Kumasi, Cape Coast and Winneba during the COVID-19 period. It is quite stunning that even rent charges experienced shocking hikes due to the pandemic. However, information from smaller towns and villages in the hinterlands were cast in completely different scenarios. Suffice it to state that relocation of people to the rural communities of Ghana is ongoing in the post-COVID era because of the economic situation of the state.

4.1.6 Psychological trauma, stress and tensions

One key issue that unfolded in the discourses between the researcher and the interviewees is the psychological trauma, stress and tension that engulfed employers in the pre-tertiary private schools during the pandemic. The study found that the pandemic strained interviewees to the extent that psychologically, they were not too sound to care

for their families' needs. According to them, thinking, pondering over certain domestic challenges and planning with scanty resources was so draining on their inner minds. In the process of providing resources for the family, the study further revealed that tensions normally erupted between them and their spouse sometimes in the company of kids. An interviewee submitted that:

I got so stressed sometimes as I had to maneuver to provide food on the table for my family. At night, I would normally wake up from sleep to imagine the next step of action. But the most painful aspect was the petty squabble between me and my wife over inadequate amount of money for buying certain items (Proprietor 1, 2022).

The data gives credence to the general consensus among scholars that the pandemic had credulous adverse impact on families, thought-processes of people, among others. As scholars assert, the pandemic did hamper family ties on many occasions due to the hardships which aroused with daunting implications on duties and responsibilities of people in their matrimonial homes.

4.2 Effects of COVID 19 on Employees in Private Pre-tertiary Educational Institutions

There is convergence of ideas from scholars on the adverse effects of the COVID-19 on Ghana. According to Asante et al. (2021), millions of Ghanaians were likely to be pushed into extreme financial distress even after the pandemic dwindles. Other scholarships like Braimah (2020) and Ofori, et at. (2020), maintain that the definite impact of the COVID-19 on Ghana's economy, especially government revenue and expenditure, investments and businesses, employment, education among others would be witnessed when the COVID-19 passes on as one of the past pandemics. In fact, many people were upbeat about the Ghanaian economy regaining its robustness just after the COVID-19. However, the state of affairs is just a sheer mockery of the situation. On this score, the researcher attempted to find out from employees in the pre-tertiary

educational institutions in Accra on the effects of COVID-19 on their incomes. Dominant themes resurfaced in the coding of the responses from the interviewees and were analyzed as follows.

4.2.1 Sources of employees' incomes reduced during the pandemic

The study found that several avenues and opportunities existed for employees in the private sector to obtain incomes before the outbreak of the pandemic in Ghana on the 12th March, 2020 but most of them were curtailed. The study revealed that the main source of income of employees was their work/engagements in the private pre-tertiary schools. These activities included managing both human and material resources, teaching, cooking, cleaning the compound, and providing security on the school compound among others. Apart from the weekends, it emerged from the study that employees worked assiduously in the schools, hence little time was spent on other businesses such as part time teaching, petty trading, farming, artisanship and managing provision stores. In contrast, the workers replaced their main work with these minimal jobs which only gave them little dividend. For instance, a teacher claimed that:

I was always in school. Most of my time was devoted to teaching and marking of tests assigned students. I use only Saturdays to work on my farm to feed my family. My main source of income was my work as a teacher in this facility where I have been working for almost a decade. The outbreak of the pandemic and the lockdown orders have adversely affected my earnings (Teacher 1, 2022).

A non-teaching staff remarked that:

My job in this school is to manage the school's office, file documents and perform duties assigned by the proprietor. I received regular monthly salary from this work before the pandemic to support my husband in the up keep of the home. From the little savings, I have put up a small store but what I get monthly from the store is smaller than my salary (School Administrator 1, 2022).

By inference, these are clear affirmations of Braimah's (2020) assertion that the pandemic had a stark repercussion on business entities and incomes of many workers

throughout the world. By and large, the COVID-19 had adverse effects, not only on the incomes secured from the private pre-tertiary educational institutions but also on paltry businesses owned by these same workers.

4.2.2 The COVID-19 hampered work

The onset and surreal acceleration in the transmission rate of the pandemic in the country, several policy measures including social distancing and lockdown of major cities and towns in Ghana – Greater Accra, Greater Kumasi and Kasoa – were implemented. While many scholars such as Asante (2022) and Asante et al. (2020) assert that the lockdown of major parts of Ghana was imperative to contain the spread of the virus, others like Diwakar (2020); and Braimah (2020), castigated the dire consequences of the partial lockdown in Africa. These scholars stressed that the pandemic had serious intrusion on the social lives of people by intensifying the poverty and inequality rates in Ghana. It emerged from the findings of the study that both employees hardly attended school in the heat of the pandemic. Clearly, since government closed all schools and some businesses as a strategy to combat the pandemic, interviewees claimed that workers had to either stay at home or work from home. A significant number of interviewees; fifteen (15) interviewees avowed that because students were ordered by the president to stay at home, no learner was present in the school to be taught. In the words of one interviewee:

Attending school in a pandemic era was a misnomer with respect to government policies and the mayhem the virus was causing. We heard of people who had contracted the virus and so even in the elementary stages of the pandemic, when no case had been recorded in Ghana, some of us felt reluctant to go to school in order to protect our families and this also affected our income levels (Teacher 6, 2022).

Giving details on how the pandemic has affected the livelihood of employees, the District Director of Education emphasized that:

A large number of workers in the private pre-tertiary schools experienced changes in their work schedules which affected their livelihood. For instance, some had to adopt both legal and illegal means to ensure food was on the table for their families. While those in the public sector continued to receive their salaries, the closure of schools and the lockdown was not easy periods for those in the private sector. Sometimes, I received reports of pay cuts, quarrels among others from staff in such establishments (DDE 1, 2022)

Others shared similar sentiments in their responses to questions from the researcher. For instance, when asked how the pandemic affected his professional activities, an interviewee said that:

I could not attend school punctually starting from the March 2022 because I had to put certain precautionary measures in place so as to protect my immediate family. The news on the pandemic was so scary that I had to boil some herbs and leaves so that my family members would not contract the virus. Again, I had to purchase some digital devices to entertain my household and the students at some point in time. Concentration of students in class in March 2022 before the closure of schools was very low so I intensified my interactive skills to engage them. In all, my professional competence was at play in the pandemic era (Teacher 5, 2022).

This bunch of data points to a disclosure which is consistent with the assertion of the UNDP (2020). The report puts emphasis on the fact that, many business entities had to suspend operations, change strategy or fold up entirely during the pandemic; and the situation in Ghana could not be precluded from the status quo. By implication, therefore, government policies implemented to solve health challenges, rather culminated in adding to the worst-case scenarios of either putting people out of jobs or deepening the woes of the ordinary worker in Ghana. Obviously, as the data show, the challenges posed by the dazed pandemic are yet to be overcome even two years after the global plague.

4.2.3 Income levels of employees during the pandemic

Furthermore, the study observed that the income levels of workers in the private pretertiary educational institutions in the Achimota area of Accra were hugely affected in diverse ways. Despite the fact that there were agreed terms and condition of service for the teaching and non-teaching staff, the pandemic led to a breach of the contracts, thereby affecting payment of full salaries of the employees. As one of the SISOs recounted:

Salaries of some teachers were reduced during the pandemic. Those who had budgeted with their regular payment schedules were highly disappointed because payment of salaries delayed. I had the opportunity to settle a lot of these issues with employers and employees (SISO 2, 2022).

Obviously, as the study noted, based on agreed principles augmented by the 1992 Constitution and the Ghana Labour Act, some reasonable amount of money had to be paid to private sector workers monthly even from the retirement funds of proprietors although work in the schools was at a standstill. Indeed, even though Ghana's legal regime, including the Labour Act and the 1992 Constitution frowns on such discriminatory acts such as slash of salary or dismissals without recourse to proper processes and procedures, employees had to suffer illegalities due to detrimental effect of the pandemic on employers' income.

Again, the study found that the pandemic prevented many teachers from engaging in private or remedial classes as was done in the school setting daily which hitherto fetched them some meagre incomes. Seven of these teachers disclosed in the interviews that they had some private classes with some students through agreements with their parents, but the pandemic brought it to a halt. Other non-teaching staff members interviewed also pointed out that the small amounts of money they realized from certain services rendered in the schools were curtailed because of the school closure. Recounting this, a non-teaching staff declared that:

On many occasions, when parents visited their wards, they gave me some gifts and money but due to they closed down schools in the pandemic period, I lost that opportunity. At first, sometimes, our manager would provide us little money (allowance) for the week but the

COVID-19 stopped everything because we were not coming to work (Liberian, 2022).

Yet another interviewee, expressing her worry over the turn of events in a post-COVID era indicated that:

We are only at the mercy of God. Some of us receive small salaries because we only completed JHS and are working as cooks so the little food we shared helped me a lot in feeding my small family. With that, I could save a little from my salary. The pandemic has destroyed all this. Life is simply difficult these days but we only hope things will be better (Cook, 2022).

The foregoing is an admission of the scary force behind the pandemic on work output and returns of employers and employees in Ghana. Of course, the above situation depicts what Hlovor and Botchway (2021) acknowledged in the literature as being the limitations on economic life which aggravate the already stalk inequality and poverty levels in the country. Furthermore, Nantwi and Boateng (2020) affirm this data when they argued that the COVID-19 had cost most private school instructors their jobs such as pay cut and job losses. Prudente and Velasco (2022) further acknowledge that the pandemic reduced the salaries of workers. In general, the above data is consistent with the findings of Tusl et al. (2021) who claimed that the pandemic affected the work and private life of employees.

Further, on the incomes of employees of private pre-tertiary educational institutions in Ghana, the researcher made an enquiry on how interviewees' purchasing power has been thwarted by the COVID-19 pandemic. Fifteen of the interviewees declared that their incomes did not match most of the items they needed to purchase. In furtherance of the foregoing, the study revealed that with the same amount of money, interviewees could not buy same goods or pay for same services which were rendered prior to the pandemic at cheaper costs. The inflation rates did not commensurate with their skimpy incomes, hence unembellished economic hardships so unbearable in the developing

world visited most homes of interviewees in the Achimota enclave of Accra. According to an interviewee:

Prices of goods and services in Ghana increased during the pandemic. However, we were not working so there was a decline in the number of commodities we could buy for the family. All my colleagues were affected by this situation (Teacher 7, 2022).

Worst yet, primary data found that many workers in private pre-tertiary educational institutions faced financial hardships during and after the pandemic. All teachers interviewed in the private pre-tertiary schools were unanimous in asserting that their finances were nothing to write home about especially when the pandemic was at its melting point and shortly after. To them, the dependency ratio increased from family to friends, however, salaries either delayed or were slashed with recourse to the COVID-19 pressures on their employers, the general economic snags in Ghana, among others. An interviewee captured this viewpoint briefly by arguing that:

My financial situation in the heat of the pandemic was so dreadful. Unfortunately, a close relative was infected with the coronavirus. I have to virtually take care of him in a health facility and fell on others for money to pay certain bills. My employer could not assist me because understandably, he was also financially constrained. Sincerely speaking, the pandemic has done its worst to my pocket and family, and I am yet to recover from it, especially when my daughter had to fall prey to sexual harassment in our community (Teacher 8, 2022).

Nantwi and Boateng (2020) underscored in the literature the assertion that due to the closure of schools in Ghana as a consequence of the pandemic, financial difficulties and lack of social activities occasioned numerous social evils like domestic violence and other abuses in most homes and communities. For instance, the outcomes of these scary moments are now lingering on as the post-COVID era portrayed a surge in teenage pregnancy and child delinquency cases in most local communities of Ghana.

Another assertion raised by interviewees was that the pandemic affected the incomes of workers in the private pre-tertiary education sector to the extent that their financial

obligations to the state such as payment of taxes were avoided, social corporate responsibilities were spurned and basic duties to dependent families were also ignored. Taxes such as corporate and property taxes could not be paid. For one of such interviewees:

The pandemic was indeed felt in my home. We could not pay for our water and electricity bills because our consumption rate was above the lifeline. Again, certain taxes were not paid until the COVID-19 reduced its wreck on us. Although a worker, I could not honour any duty to the community since I was seriously broke, but never had any package from the government too (Liberian, 2022).

Ideally, every Ghanaian worker must be paid or compensated accordingly to their work schedule, certificate, contract terms, among others. This is factual and rightly stipulated by both national and international legal framework, including the International Labour Organization, the 1992 Constitution and the Ghana Labour Act of 2003, Act 651. Furthermore, international human rights regimes such as the UN Universal Declaration of Human Rights of 1948 particularly in Article 23 guarantees that:

- 1. Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.
- 2. Everyone without any discrimination has the right to equal pay for equal work.
- 3. Everyone who works has the right to just and favourable renumeration ensuring for himself and his family an existence worthy of human dignity and supplemented, if necessary, by other means of social protection.

Contrary to these provisions, the study showed that some workers were not paid, or had reduction in their salaries due to the pandemic. According to seven interviewees, their salaries were cut although they worked on students' reports and other documents in their homes during the COVID-19. Another group of ten interviewees claimed that their salaries compared to their colleagues were reduced though same work was carried out

in January to April 2020 before the COVID-19 was discovered in Ghana. One of the interviewees lamented and had this to say:

My salary was affected so badly. While a colleague was given full salary in January, February, March and April in 2022, I did not receive full salary. Mine was slashed. The proprietor told me the school had some financial challenges so I must take it like that. It appears I was cheated and yet the situation has not changed, nonetheless, I cannot stop the work because that is what I use to feed my family (Teacher 10, 2022).

In all labour issues and industrial actions, persons or bodies tasked to mediate between parties are guided by set rule and regulations such as the Labour Act of Ghana and the conditions of service of employees. To this end, considering the disparities in salaries and related matters in the schools, some persons of high repute in the Ghana Education Service and interested CSOs in the district had to mediate and arbitrate issues between school authorities and affected parties. According to six of such persons interviewed, most of the affected individuals reported these cases of discrimination against them for redress. Meetings were arranged to find amicable solutions to the challenges. Some agreements were reached, yet most of the proprietors were really financially inhibited to pay full salaries at the time. In the opinion of one of the officers of GES:

I had to mediate between the aggrieved parties on several occasions, especially on salary cut. However, we must bear in mind that these are private schools and the ability to pay remunerations is based on fee payments. Meanwhile, the pandemic was a blot on all of us. The aggrieved persons had the right to demand their full salaries by any legal argument but the fact remains those private businesses were at the verge of collapse, hence they all needed to lower their demands (SISO 2, 2022).

Findings revealed that the pandemic had adverse impact on the incomes of both employers and employees in the private pre-tertiary educational institutions in the Achimota area. Pertinent to the findings and analysis so far is the dire consequences of the pandemic on private businesses and employment, where employers and workers found it quite impossible to meet demands of their immediate families and then render

tax obligations to the state during the pandemic. However, the post-COVID era has not changed the situation significantly in the schools and in effect, yielding to Braimah's (2020) assertion that the effects of the lockdown of businesses could kill more people than the pandemic itself. To Asante et al. (2022), the key pointer to all these challenges of many a Ghanaian, whether a worker in the public or private sector is because the economy has not yet been diversified, which debilitates effort by government to assist the vulnerable and the needy in society where necessary. Obviously, this finding is consistent with Braimah's (2020) claim that among the hostile effects of the pandemic is the prevention of businesses from continual operations, surge in unemployment figures and heave in poverty rates globally, situations that could have awful consequences on state stability.

4.2.4 Employer-employee relations during the pandemic

The study observed that most of the staff of private pre-tertiary educational institutions had labour issues with their employers that disrupted the good relations between them. Issues of poor communication, salary cut and hate speech from both parties destroyed existing relations prior to the pandemic. At some points, officials of the GES in the district had to intervene to ensure peace prevailed. According to one of the teachers:

I had to openly express my grief in the way the proprietor treated me. I almost insulted him for reducing my salary. In such a situation where there was no means of getting other wages or income, I was not happy with the slash in my salary so I told him my mind. It was the GES officials who settled the matter, yet the salary was reduced. I was not alone in this situation. Most of my colleagues had to use unprintable on the proprietor (Teacher 5, 2022)

The relations between employers and employees were serious hampered during the pandemic. Cordial relations that hitherto existed at the workplace changed drastically. In most cases, the physical contacts that enhance relations gave way to digitizing the relationship through phone calls and social media. In general, employer-employee

relationship reflected a negative interaction as a result of the reduction in salaries and other factors. In fact the traditional ways of ensuring team-work, trusting others on welfare issues and the general respect for others were hampered during the period.

4.2.5 Health challenges

The pandemic posed serious threats to their health, that of close relatives or both. According to these interviewees, some of their family members contracted the coronavirus, while others had other serious ailments which culminated in their admissions at health facilities. It emerged from the study that some of these diseases came about as a result of contact with infected persons, malnutrition, inadequate financial resources to deal with little ailments which degenerated into grave health challenge, among others. On this issue, an interviewee said that:

My two daughters fell ill seriously because I could not deal with the little health challenge from the onset. They were rushed to the hospital and so I quickly had to contact a few family members and friends for money. At the time, we were not paid because schools were closed down. I took some soft loans from other people, spent a lot on my two kids which I am still repaying (Teacher 3, 2022).

A non-teaching staff in a senior high school also claimed that:

.... it was not easy for me. I got sick during the lockdown but because I could not foot bills in a hospital, I asked them to discharge me so that I use herbs to treat myself in the house. I knew the treatment at the hospital was the best but I could not afford it. Even now I have not fully recovered, the sickness usually comes up (School Administrator 2, 2022).

The data above corroborates findings by Tadesse and Muluye (2020) who asserted that the pandemic affected the health of children, teachers and other people. Thirteen interviewees also divulged the information that some of their relatives contracted the COVID-19 virus. According to these interviewees, their intimacy with these affected individuals meant that they had to spend time and money on them consistently to ensure quick recovery. The data further discovered that interviewees were psychologically

stressed due to fear of the unknown, in an era of a pandemic that kept killing many people across the globe. Obviously, the COVID-19 had affected around 4.5 million people around the world in the first year of its existence (WHO, 2020). The death rate of the COVID-19 and accompanying circumstances, such as economic instability, unemployment, stress, worry, and insecurity, make this new pandemic ailment frightening and unsettling for everyone and this had impact on the health of private sector workers who could not foretell when their next salary could be paid. This is where the current study indeed confirms most of the assumptions of the event system theory on grounds that critical events like the COVID-19 can have undue impact on job security, health of workers and production levels. A body of literature including Braimah and Boafo-Arthur (2020), Datzberger and Parkes (2020), and Piret and Boivn (2021) have established the dire consequences of COVID-19 on all humans as the number of deaths kept soaring, unemployment rates escalated, infections increased, among others, affecting the workforce in mostly developing countries like Ghana. The study can therefore reasonably infer that weak financial muscle of persons engaged in private sector businesses, given the repressive scope of the pandemic, could not aid them to seek healthcare immediately for themselves or close relatives when deemed very necessary and this added to the pressure on the health sector in the heat of the pandemic when such little ailments degenerated into serious Despite the six-point strategic objective by the government to deal with the COVID-19, which included limiting the importation of cases; slowing the spread of infections; providing sufficient care for COVID-19 patients; developing and coordinating the response; minimizing the socioeconomic impact of the pandemic; and enhancing domestic capacity for healthcare and health-related innovations (Asante, 2022; Hlovor & Botchway, 2021; Braimah,

2020), health related issues were found as one key challenge of interviewees that needed urgent medical attention.

4.2.6 High cost of living

The stark reality of the pandemic era was the never-ending astronomical cost of living explicated in terms of increased prices of food products, inflation and other aspects of the "new normal." The study shows that the upsurge in food prices came about as a result of the inability of the government to intervene because of the liberalized market system in the country. Just within a space of two months into the discovery of the first two cases of the COVID-19 in Ghana, as data from twelve interviewees noted, the cost of food stuffs, imported goods, personal protective equipment, nose masks and hand sanitizers rose steeply without corresponding increase in salaries or wages. Additionally, most landlords and land ladies increased rent charges, excavating the already poverty-stricken living standards and unemployment challenges. Most students, especially tertiary education students had to resort to e-learning at a cost borne by parents, among a host of persons who work in the private pre-tertiary educational institutions. Talking about the unbearable socio-economic circumstances in the heat of the pandemic, an interviewee remarked that:

The pandemic period had a toll on my purchasing power since the prices of food stuff and personal belongings were high. Added to this, new items like nose masks and hand sanitizers had to be purchased at costs. I also have a son in one of the tertiary institutions in Ghana who had to engage in online learning. All these were paid from my scanty income. Of course, the pain the pandemic has caused me and my family cannot be described (Teacher 9, 2022).

A non-teaching staff in the study area declared that:

I was in the same community with some NPP supporters and because elections were coming up, they had some benefits from the political party to survive the huge impact of the pandemic. However, some of us had to endure socioeconomic challenges ranging from high cost of living, high transport charges, increased COVID-19 protective items,

among others. Yet, the pandemic never spared my financial status at all (Liberian, 2022).

The finding corroborates Ofori et al. (2020) when they clearly elucidated the socioeconomic impacts of the pandemic on Ghanaians. They argued among others that failing import and export trade with serious repercussions on businesses could also affect social inequality, social exclusion and social discrimination in the near future. On the part of Antwi-Boasiako et al. (2020), the pandemic did not only cause economic turmoil but also terrible human sufferings and these, indeed confirm primary data to a large extent. It is instructive to note that even though government was so fixated on providing personal protective equipment such as coveralls, masks, goggles, non-contact thermometers, and test kits for medical facilities and public sector institutions and schools, employed about two thousand community health workers and volunteers to assist the fight against the pandemic (Asante, 2022), the nature of the economy remained unreceptive to persons who were employed in the private sector particularly. This situation clearly elucidates the point that what happens in international relations or the global space has direct impact on domestic policies and the vice versa. The international system poses challenges, threats and opportunities to all nations (Chittick & Freyberg-Inan, 2001), and so it is imperative for states to devise means to garner profit, honor or fear from it. However, Ghana could not respond to the COVID-19 well, at least the economy in the post-COVID era is evidential enough to show, hence Ghanaians including private businesses and workers are at its peril. From this data, it could also be deduced that contrary to Carranza et al.'s (2020) assertion that governments could have adopted relief and restructuring mechanisms such as assisting businesses to survive and retain workers, offering protection for job losses, and putting measures in place to ensure businesses could withstand the devastative effects after COVID-19, the government of Ghana hardly supported private schools in such light which made payment of salaries to workers, among others, a nightmare. The UNDP (2020) also pointed out that because a lot of firms were oblivious of social intervention programmes instituted by the government, businesses experienced shocks in demand, supply, finance and sustained uncertainty in business growth.

4.2.7 Human rights abuse

Human rights are the very pillars of human dignity and of course their abuse endangers the very existence of a person. Despite the fact that there is a continual debate on the universality or cultural relativity of human rights, almost all legal framework indeed acclaim human rights as never relative phenomena but universal entities in their context and application. As part of its duties to protecting the national interest, most states implemented policies of overarching consequences to save the lives of their citizens (Braimah, 2020; Hlovor & Botchway, 2021; Botchway & Hlovor, 2022). These included the infamous lockdown and ban on social activities. A cross-section of interviewees, specifically thirteen interviewees, recounted varied and parallel human rights abuses on their person during the pandemic. They asserted that aside their employers' inability to honour their financial obligations to them, domestic abuse, discriminatory practices, disregard for their opinions, among others, resulting from financial difficulties and resort to others for support, exposed them significantly to public ridicule. Moreover, most of their wards were subjected to a set of far-reaching and perhaps excruciating human rights abuses which dented their social reputation. It must be underscored however that interviewees, as they contend, could not seek legal remedies because of the financial constraints. An interview captured the situation in the following lines:

I had a lot of human rights challenges during the pandemic. Apart from not receiving my full salary, when I consulted a few friends for financial assistance to meet certain family pressures, I was teased for not being a

man enough to be able to care for my family. Again, a young man sexually abused my daughter but I could not pursue the case due to the obvious financial burden it could bring. A lot more of such abuses were experienced during the pandemic but I was indeed limited in many ways to engage in court litigations and so forth (Teacher 4, 2022).

A lady submitted that she almost became a victim of sexual abuse in the course of trying to seek financial support from a male friend. Most of the non-teaching staff also indicated in the interview that during the ban on social activities including closure of schools, their young children were tasked to sell along streets of Accra, work on farms and engage in other activities to be able to get money for the out keep of the family. However, this had a toll on their health and wellbeing. The Children's Act and the 1992 Constitution frown on abuse of children's rights in such manner. Nantwi and Boateng (2020) have acknowledged the point that the pandemic was an easy vehicle for human rights abuse, where for instance, women and children in twenty-seven districts in Bangladesh were victims of domestic abuse. The 1992 Constitution states in unambiguous terms measures one could employ to ensure full enjoyment of their inalienable rights. This notwithstanding, by carefully deducing from the data, it could be realized that most private sector workers, with minimal incomes are normally subjected to several human rights abuses both at home and at the workplace, yet financial challenges usually impair their capacity to deal decisively with such matters. Institutions of state charged with the responsibility of protecting individuals against such abuses like the police are arguably engaged in more corrupt practices and abuse of people's personality rather than protection of same.

4.2.8 Food shortage

Scholars advanced the argument that a looming food crisis in Ghana could strike in the post-COVID-19 period as a reaction to the many policy responses including the lockdown and ban on social activities when the pandemic was at its topmost plunge.

The study showed that interviewees experienced huge food shortage in their homes because the cost of food stuffs – fruits, oil, vegetables – increased persistently. In their opinion, the economy could not support strategies and methods adopted to scrimp and save scanty resources at their disposal. It could be recalled that within few months after the discovery of the COVID-19, prices of goods and services saw upward adjustments. This is affirmed by Ofori et al. (2020) who underscored the point in the literature that the agricultural activities were adversely affected on grounds that the restrained import trade during the pandemic obscured access to agricultural inputs including insecticides, fertilizers, and seeds and so food insecurity in Ghana was likely. Again, according to the UNDP (2020), reduction in cash inflows affected businesses in their activities and this to a large extent contributed to food inflation. Therefore, as the data asserted, low-income earners including private school workers could not cope with the situation of purchasing lots of food items at exorbitant prices, hence experienced food shortages in their various homes. As one interviewee disclosed:

My family and I had to ensure a lot of food shortages during the pandemic. As a matter of fact, the little money at hand could not buy enough food stuffs to feed my family. Sometimes, I had to fast while I scamper from friends to family members to see if I could get food to feed my kids and wife. Those of us in the private sector were hardly hit by the COVID-19 (School Administrator 2, 2022).

The data confirms Hlovor and Botchway (2021) findings that underlined the argument that the pandemic led to disruptions in economic and social lives of countries and people. Understandably, the global lockdown of the import and export trade, one rippling effect of the pandemic, culminated in food shortages in all states, with developing countries at the bottom of the taxonomy. Moreover, as always reiterated by policy makers in Ghana, the Russia-Ukraine War had severe impact on food prices in Ghana, hence it is not out of the ordinary for employers and employees in the private sector to complain palpably about food shortage in their homes since the war occurred

during the pandemic. Braimah and Boafo-Arthur (2020) have acknowledged the immense impact the glitch in global supply chain had on developing countries that depended heavily on imported food items and services.

4.2.9 Insufficient access to modern technological devices

No one can denial the axiom in the current technological world that access to modern technological devices such as computers, modem, smart phones and other devices, not only make life comfortable but also necessary for making a living. This is the exact situation regarding the nature of the globalized world that demand just a click on a device, the internet to obtain reliable information worldwide. The study revealed that during the pandemic, everything pointed to the need for technological devices to keep people at their jobs. However, a total number of nineteen interviewees reported that they had inadequate access to these devices to operate due to poor internet connectivity, insufficient financial resource to purchase internet data, among others. One of these interviewees expressed concern that:

Access to internet connection in my area was so poor than it scarcely supported online teaching. Furthermore, I had no money to spend so much on data to do the online classes on several occasions. Sometimes, I had to move to another location to see if I could get access to the internet too (Teacher 7, 2022).

Another interviewee also said that:

..... I did not have a smart phone initially so I was challenged to join my colleagues to do the e-learning for the learners. Later, a secured one from a friend but the purchase of data alone was something else. I also used an old-aged laptop for the notes preparation to be sent on Whatsapp platforms for my learners. COVID-19 has indeed taught me several lessons (Teacher 5, 2022).

Extant literature has underscored the economic difficulties which made it gradually impossible for Ghanaians to meet their social and professional responsibilities and the foregoing data definitely is in line with such assertions. Unfortunately, while the

government was at its best supporting teachers and students in the public schools to engage in e-learning, the private sector was left at the mercy of people's own ingenuity.

4.3 Coping Mechanisms of Employers during the COVID-19 Era

The challenges endured by employers in private pre-tertiary educational institutions during the pandemic cannot be overemphasized. However, the reduction in income, health challenges, and problems encountered from workers were addressed through some mechanisms. Based on this premise, the study sought to find out from interviewees how they coped with the pandemic period. Responses on to questions posed on this subject matter constituted the discourse following.

4.3.1 Loans

Financial institutions, namely the traditional commercial banks, microfinance schemes and online financial portals have always come to the rescue of many businesses and workers in times of need. According to the employers, these financial institutions provided some loans to support their businesses and family. The data found that all the employers took loans; two accessed loans from online portals like Qwikloans, Express loans and Letshego and the other one borrowed from friends and family members. On this issue, one interviewee noted that:

My bank provided me a soft loan to deal with pertinent issues during the pandemic. My friend had to guarantee for me, however, he was not too comfortable because schools were closed down and, in a pandemic, he could not predict the future. But for the loan, I could have lost my wife and kid (Proprietor 2, 2022).

An interviewee from civil society also noted that:

Sincerely speaking, most employers in the private sector educational institutions had to use every possible means to cope with the pandemic. I know about six people who had to take loans from financial institutions to cope with the hard times (CSOs 1, 2022).

The uncertainty of the future can be difficult to handle, therefore interviewees did not hesitate to reach out to friends, family, fellows, or career advisors, guidance teams and councilors for help and advice as they started to think about what they wanted to do after COVID-19 pandemic period. Accordingly, for the traditional banks, the system only required guarantors who were mostly unlikely to consent to certain agreements particularly in a pandemic that was killing many people across the world. Indeed, as Amponsah and Frimpong (2020), and Braimah and Boafo-Arthur's (2020) studies uncovered, the COVID-19 ignited the creative ability of Ghanaians to be able to endure such a calamity as COVID-19. As the COVID-19 prevalent and its far-reaching effects continued to play out around the world and in most communities, it was normal for people to have many different thoughts, feelings, and reactions to events (Yasmin, Khalil & Mazhar, 2020).

As Ofori et al. (2020) have argued, a policy response of the government to curb the devastations of the pandemic has impaired its capacity to deal with other aspects of the economy. Worst yet, the interests plus principal of loans to repay on support offered to the country by development partners during the pandemic, has made the economy so fragile to be able to support the needy in society now. Else, provision of financial assistance to the citizenry rather than their resort to loans with huge ramifications on lives of ordinary Ghanaians should not be a nightmare for the state. The UNDP (2020) underscores the critical point that support schemes could assist firms and individuals, for example, to adjust in the pandemic era and beyond. However, by extrapolation from the data, the state of affairs points to huge interest payments on loans, a situation that prevents the private sector workers from having the rightful frame of mind and body to execute their duties at the workplace even in the post-COVID era.

4.3.2 Support from the government

The study found that employers benefited from the social intervention policies and programmes rolled out by the government during the pandemic. Some of these interventions were soft loans to businesses, free electricity and water for lifeline consumers. The study noted that the government's Coronavirus Alleviation Program Business Support Scheme (CAPBuSS) under the Coronavirus Alleviation Program (CAP) supported some of the employers of private schools in the Achimota metropolis. One of the interviewees affirmed this claim when he submitted that:

I was a beneficiary of the government's support scheme for businesses. Although the money was meagre, it supported me and my family in the peak of the pandemic to address pressing issues. Yet, I still had to take loans and rely on other sources of income (Proprietor 1, 2022).

The strategies adopted by the government to protect businesses include loans schemes for employers in the private sector. The data show that some of the employers in private pre-tertiary educational institutions were saved the ordeal of being succumbed by the COVID-19. It also confirms Braimah and Boafo-Arthur's (2020) assertion that, the pandemic elicited the creative and innovative abilities of most people in Ghana to be able to scamper the socioeconomic challenges and other issues of the time.

Following the discovery of the first case of the COVID-19 in March 2020, as enterprising as some Ghanaians and the state itself were, several mechanisms commenced to protect life and property. As Asante et al. (2022) claimed, with the hastening spread of the COVID-19, the poorer Ghanaians, especially those with paltry incomes remained the most susceptible to the health and socioeconomic brunt of the pandemic. More precisely, rather than the pandemic causing mere socio-economic challenges to the vulnerable people, in some instances, their very existence was seriously threatened, hence mechanisms were adopted to avoid these challenges.

4.3.3 Reserved food and income

The study further observed that the employers had some reserved food and money to rely on during the earlier part of COVID-19 pandemic period. In their claims, the interviewees noted that they had either farms, provision stores, or reserve of other personal items that helped them cope with life during the pandemic. Evidentially, as they asserted, when others were seriously starving during the lockdown in Greater Accra, they fell on these reserves of food and other items to sustain the entire family. The study further revealed that interviewees depended on their little savings at home or at the banks. On this subject, when asked how he coped with life during the pandemic, one interviewee had this to say:

.... for me, the little money and reserve of food stuffs helped me and my family a lot. I did not seek any financial assistance from anybody during the lockdown. We managed the little resources at our disposal until three months of the lockdown was over. Though we normally ate twice a day, it was better than having no food at all (Proprietor 3, 2022).

For another proprietor:

The pandemic actually gave me the opportunity to manage my personal business from which I got some income to address family issues. My family managed the lots we gathered from the sales made daily from the shop and that helped us throughout the period when schools were not in session (Proprietor 2, 2022).

Yet another interviewee claimed that:

We always train our people to be self-sufficient in difficult times. So, the proprietors were always ready for emergency situations because some save money and food towards it. Therefore, when the pandemic broke out in the country especially during the lockdown in Accra, I called most of the employers and I was informerd that they managed the situation well (DDHR 1, 2022).

By inference, the COVID-19 pandemic has taught humanity that an emergency can happen anytime, at any point in one's life, hence the culture of savings is imperative in our part of the world where the economy is subservient to exogenous factors. The COVID-19 is one classic example, a test case for many a Ghanaian to prepare earnestly

for any unforeseen circumstances in this life. This way, a sufficient amount of funds should be kept, depending on the financial capacity of individuals and their family because the future could be bleak.

4.4 Coping Mechanisms of Employees and Dependants during the COVID-19

The study was mostly interested in the strategies adopted by employees of private pretertiary educational institutions to overcome the COVID-19 related adversities. The goal of this segment was therefore to find out how interviewees and their dependants were able to cope during the COVID-19 pandemic period with either their salaries or other means. The study observed that employers and employees of private pre-tertiary educational institutions used several strategies to ensure they were not succumbed by the pandemic. Data gathered were varied from the standpoint of the different interviewees and are captured thematically in the ensuing discourse.

4.4.1 Social intervention policies

Era

The study found that Akufo-Addo Administration instituted some social protection policies in the wake of the pandemic to mitigate the woes of Ghanaians and so some of employee and employers in private pre-tertiary educational institutions benefited from it. In his address to the nation on the 27th of March, 2020, President Akufo-Addo declared his preparedness to protect all citizens hardly hit by the COVID-19. As he retorted:

Fellow Ghanaians, the oath of office I swore on 7th January, 2017 demands that I dedicate myself to the service and well-being of you, the Ghanaian people. It is my job to protect you, and I am determined to do just that (Akufo-Addo, 2020, p. 1).

This was certainly a solemn pledge to the people that policy makers were working earnestly to ensure the vulnerable, the poor and even businesses which were adversely

affected were supported. In view of this, the government set up the Coronavirus Alleviation Program Business Support Scheme (CAPBuSS) under the Coronavirus Alleviation Program (CAP) to support businesses (Antwi-Boasiako et al., 2020). It must be stated that the CAP primarily centred on protection against job losses, shielding livelihoods, supporting small businesses, and ensuring the programme is efficiently and sustainably implemented (Ministry of Finance, 2020). The study found that interviewees and a couple of their dependants benefited from this package when they applied online for support. However, other interviewees pointed out that they did not get any relief package from the CAP even though they knew other friends received it. These interviewees complained about neglect from government while foodstuffs and other items were shared among people on the street because they thought the impoverished were only those on the streets of Accra, Kumasi and Kasoa. On this, an interviewee stated that:

Although I did not get the foodstuff shared by the Ministry of Gender and Social Protection, I applied for the financial support from the government online and I was offered about two thousand Ghana cedis. This was not what I requested for but it supported me and family during the pandemic. I also invested some of the money in my business. I know of some family members and friends who also got the money but as to how they used it, I cannot tell. We are yet to repay the money to the government (Teacher 9, 2022).

Another interviewee claimed that:

I did not get anything though I applied. I think the government gave the money and food items to its NPP members because I know some of them and they received the money. That is unfair. I wasted time and money to apply but to no avail (Teacher 4, 2022).

Some of the interviewees also asserted that the free water and electricity schemes from the government relieved them of some of the socioeconomic burdens brought forth by the pandemic. This implies that although a substantial number of interviewees were offered glimmer hope to cope with the pandemic, others were left in their miserable lot and had to resort to other mechanism. According to the National Board for Small Scale

Industries (2020), the monstrous amount of 1 billion Ghana Cedis (equivalent to USD\$174 million) CAPBuSS, comprising 600million Ghana Cedis (about USD\$104 million) from Government of Ghana and the remaining amount of money from the ARB Apex Bank was intended to reach over 230,000 businesses across the 16 administrative regions of Ghana. Contrary to this, many businessmen and private entrepreneurs complained that they were not offered any relief or bailout. Could it be true that the money was provided party cronies? On the other hand, many economists question whether the amount was enough to mitigate the ill impacts of a pandemic of such dire nature.

Subsequently, many scholars have criticized government's handling of the relief package which points to discrimination in the system. This was a big challenge to the employees because they had to adopt to other lifestyles which was quite expensive without any support. However, as Asante (2022) argued, while the pandemic posed serious repercussions on the people on the social and economic fronts, it became vivid that the government's actions meant that "no disaster is too devastating to be converted into political capital: canny politicians have used such occasions as opportunities to muster strong political and societal support for ... drastic measures and to bestow leader-focused patriotism on otherwise beleaguered politicians" (Asante, 2022, p. 1). Against this background, as a body of literature such as Botchway and Hlovor (2021), and Amponsah and Frimpong (2020) note, the government used the opportunity to distribute cash, food and other relief items to the people. Nonetheless, it was reported in the media that many party allies were the targets of these bailouts from government. On this, Asante (2022, p. 2) however asserts that certain mistakes in public administration especially during the pandemic "contributed to the limited growth of higher productivity sectors, and hence the low gains in productivity growth from

structural change." To this end, it could be inferred that the distribution of goods and financial package on supposed partisan basis in places like Tema, Kumasi, Accra and Kasoa contributed to the woes of private businessmen in the education sector during the pandemic.

4.4.2 Working online from home

In the assertions of the ten teachers, online remedial or private classes supported them enormously during the COVID-19. This entailed contacts with parents of student who lived mostly in their communities and scheduling meeting times with them either for face-to-face or online teaching using WhatsApp or Zoom App. In the opinion of the teachers interviewed, in spite of the fact that it was expensive to do online teaching, it was worth doing it so as to cope with the harsh realities of the time. According to a cross-section of these teachers, they had to use new devices like computers and modern applications which were new to them. One of these interviewees narrated his experience as follows:

I am an elderly man who is not too good at handling modern technological devices. Most often, it is my daughter who assists me to operate my computer and other gadgets in the house. The pandemic forced me to adopt to using these devices forcefully to be able to deal with student online mostly. I was in a serious learning environment during the pandemic. I am now able to handle these devices and application but not with perfection (Teacher 6, 2022).

Another teacher averred that:

I did most of my teaching activities in my house during the pandemic. I had scheduled periods with students who came to my house for the private classes when the schools were closed. Both traditional method of teaching and modern devices such as the chalk board and ICT tools were used in my teaching activities. The inconveniences included noise from other tenants in the house (Teacher 3, 2022).

It is can be inferred that the pandemic necessitated working from home, but in doing so, it broke through cultural and technological hurdles that had previously impeded remote labour, setting in motion a structural shift in where work normally took place. Now, remote work was no longer considered a temporary solution but a permanent one indeed. Conversely, the pandemic sped up the imaginative and innovative capacities of these teachers so as to cope with the situation at hand.

The United Nations Ghana (2020, p. 1) confirms that the closure of schools during the COVID-19 pandemic caused changes in the lives of many students, teachers, and parents worldwide, "with millions now teaching and learning remotely from home." During the early phases of the pandemic, remote work meant working from the employee's home, which was typically within an acceptable commute distance from the employee's pre-pandemic workplace. It therefore be presumed that the majority of employees did not choose their homes with the intention of working from home but the pandemic situation precipitated the act. However, as data uncovered, when schools resumed academic work, technological devices were mostly used in the schools. Nantwi and Boateng (2020) underscored the point that teachers especially experienced some shocks as a result of the change in the status quo due to the pandemic reality. According to scholars, despite the fact that online learning on educational platforms like Google Classroom, Telegram and Zoom app were not entirely novel, it posed challenges to both students and teachers. It is easy to visualize the challenges facing employees working from multi-functional environment in Ghana.

The rate of ICT revolution has caused an exceptional and accelerated advancement in the method of teaching and learning, impacting ways students and teachers engage in the instructive framework (Mishra & Koehler, 2006). During the COVID-19 pandemic period, therefore, most schools adopted the use of ICT tools for teaching and learning. ICT tools for teaching and learning cover everything from digital infrastructures such as printers, computers, laptops, tablets, etc., to software tools such as Zoom meet, Google Meet, Google Spreadsheets, etc. Most parents had to acquire these ICT tools

for classroom work to begin technological modes of teaching. It was clear that employees had difficulty in adapting to new ways of communication, such as zoom. This had an impact on their salaries, thus, even though the employers were still paying them, only employees who could engage the student on these platforms were remunerated. The foregoing was confirmed by Hedding et al. (2020) when they contended that the pandemic affected every economic and social sector across the globe, not excluding higher education.

4.4.3 Door-to-door tuition

The study also revealed that in spite of the threatening nature of the pandemic, majority of the interviewees had no choice but to opt for door-to-door tuition. Majority of the teachers could not resort to the online mode of teaching because they were not trained enough to use the ICT tools. In the candid view of one of such interviewees:

I had to move from house to house in several communities in the district and other places in Accra to teach student. My competence in the use of technology in teaching is a suspect so I still engaged in chalk to talk approach even in the COVID-19 pandemic. It paid off and the students also benefited a lot (Teacher 5, 2022).

One other interviewee, though not a teacher, when asked how she managed to protect herself and family and in the inexplicable conditions pose by the pandemic, said that:

Teaching in the homes of some students whose parents contacted me personally was the main activity that brought in money and put food on the table for my family. Sometimes, I had to board a taxi to some of these houses to teach. The parents were quite magnanimous in giving me my due at the end of every month. I still have good relationship with a number of these parents (School Administrator 2, 2022).

This, to a large extent, constitutes a clear confirmation of the United Nations, Ghana (2020) assertion in the literature that there is a great disparity between teacher skills in the classroom delivery and remote or on-line teaching. Ideally, knowledge in and use of technological devices in schools in the 21st century should not be a challenge to

teachers in Ghana today. However, the inability of teachers in the private sector to handle technological tools emanate from unfavourable government policies and financial constraints of employers to provide them for use. Inadequate in-service trainings for teachers, especially those in the private pre-tertiary sector, has also resulted in the poor examination results and theoretical knowledge rather than practical application of knowledge in Ghana today and needs urgent attention before the country hits a snag in its educational objectives. Braimah (2020) notes, for instance, that one of the positive impacts of the pandemic is its clarion call on nations to invest hugely in ICT.

4.4.4 Reserved food and income

The study further observed that both the employer and the employees had some reserves – food and money – to rely on during the COVID-19 pandemic period. In their claims, thirty-three interviewees noted that they had either farm, provision stores, or reserve of other personal items that helped them cope with life during the pandemic. Evidentially, as they asserted, when others were seriously starving during the lockdown in Greater Accra, they fell on these reserves of food and other items to sustain the entire family. The study further uncovered that interviewees depended on their little savings at home or at the banks. On this subject, when asked how he coped with life during the pandemic, one interviewee had this to say:

.... for me, the little money and reserve of food stuffs helped me and my family a lot. I did not seek any financial assistance from anybody during the lockdown. We managed the little resources at our disposal until three months of the lockdown was over. Though we normally ate twice a day, it was better than having no food at all (Liberian, 2022).

For an administrative officer in one of the senior high schools:

The pandemic actually gave me the opportunity to manage my personal business from which I got some income to address family issues. My family managed the lots we gathered from the sales made daily from the

shop and that helped us throughout the period when schools were not in session (School Administrator 2, 2022).

Yet another interviewee claimed that:

I am always ready for emergency situations because I save money and food towards it so when the pandemic broke out in the country especially during the lockdown in Accra, I resorted to it. But I needed to supplement it with the little my wife got from her trading activities at the market (Teacher 2, 2022).

By inference, the COVID-19 pandemic has taught humanity that an emergency can happen anytime, at any point in one's life, hence the culture of savings is imperative in our part of the world where the economy is subservient to exogenous factors. The COVID-19 is one classic example, a test case for many a Ghanaian to prepare earnestly for any unforeseen circumstances in this life. This way, a sufficient amount of funds should be kept, depending on the financial capacity of individuals and their family because the future could be bleak.

5. Conclusion

The results of primary data were presented and analysed in this chapter using the secondary data as confirmation or rebuttal of claims from interviewees. The study utilised thematic analysis to examine the findings from the field. Put succinctly, the chapter discussed the findings of the study which included the impacts of the pandemic on employers and employees, the mechanisms they employed together with their dependants to cope with the situation and the challenges workers in private pre-tertiary educational institutions faced in the heat of the pandemic. Several plausible deductions and inferences from the data were delineated in the analysis in conformity with objectives of the study.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This final chapter of the study outlines the summary of findings, provides concise recommendations and conclusions as well as some suggestions for further research relative to the results obtained. In the first place, the chapter exudes succinctly, findings on the effects of the COVID-19 on the employers, effects of the pandemic on employees of private pre-tertiary educational institutions, and the coping mechanisms of employers, and employees and their dependants during the period. Clearly, assumptions and inferences adduced from the findings of the research are carefully summarized from the standpoint of secondary data and the new knowledge from primary data which were presented and analyzed in the previous chapter. Based on the findings of the study, a surfeit of recommendations which could shape the discourse on the findings of the study are suggested alongside some spheres of related research areas which could elicit further studies.

5.1 Summary of Research Findings

The study commenced with a set of four objectives at the outset which acted as the blueprint of the study. To reiterate, the study aimed at examining the effects of COVID-19 on the employers in the pre-tertiary educational institutions, investigating the effects of COVID-19 on the employees in the pre-tertiary educational institutions, evaluating the coping mechanisms employed by employers, and identifying and examining the effects of employees of private pre-tertiary educational institutions and their dependants during the peak of the pandemic. Consequently, corresponding research questions were

also set to guide the research in its bid to achieve the target goals. It must be emphasized that findings on each of these objectives could be realized in terms of the general findings and specific results which availed from primary data through analysis; deductions and inferences.

On the first objective which was to examine the effects of COVID-19 on the employers in the private pre-tertiary educational institutions, the study revealed that the pandemic affected the lifestyles and income levels of employers so substantially although they had other means of income generation than from salaries/wages from their usual workplace – educational institutions. Specifically, the study found that the sources of income of employers reduced. Again, the incomes of employers were directly affected since other businesses were equally affected by the pandemic, thereby reducing the purchasing power of the employers. Further, the study revealed that during the pandemic, the employers could not meet their financial obligations to the state and other dependant relatives as they endured health challenges. Also, employer-employee relations was damaged as a result of COVID-19 pressures. Clearly, in as much as the study has been able to adduce evidence from primary data and inferred from secondary data to support the argument that the COVID-19 affected the livelihood of employers in private pre-tertiary educational institutions in the Achimota area of Accra, to a large estimation, the first objective has been achieved.

The second objective which sought to investigate the effects of COVID-19 on the employees in the private pre-tertiary educational institutions, the study found that the pandemic affected the sources of income of employees so considerably although they had other means of income generation than from salaries/wages from their usual workplace – educational institutions. Specifically, the study revealed that the

salaries/wages of employees were directly affected because salaries were slashed or delayed, thereby weakening the purchasing power of employees. Further, the study found that the cordial relationship between workers and their employers were hampered during the period.

The study also found out that heath related challenges, high cost of living, human rights abuse and food shortages in homes hampered the survival of employees of private pretertiary educational institutions during the COVID-19. Again, the study found that employees were vividly challenged by insufficient access to modern technological devices like computers, internet facilities and modem; inconsistent schedule of work and working from home amidst infringements on their privacy by others. Clearly, in as much as the study has been able to adduce evidence from primary data and inferred from secondary data to support the argument that the COVID-19 affected the livelihood of employees in pre-tertiary educational institutions in the Achimota area of Accra, to a large estimation, the second objective has been achieved.

General findings on the third objective; evaluating the mechanisms used by employers to survive the devastations of the pandemic, the study revealed that employers relied on loans from many sources including banks and internet sources. The study also observed that the employers benefited from the social intervention programmes instituted by the government during the period. Further, the employed depended on their reserved food and some amounts of money saved in different sources. The third objective of the study has also been accomplished with regard to the point that employers had to succumb to a myriad of mechanisms to survive the adverse effects of the pandemic as reiterated.

On the fourth objective, which targeted identifying and examining the mechanisms employees used to cope with the pandemic and their regular work schedules, the study revealed that the workers employed a number of mechanisms, ranging from door-to-door private tuition, engaging in other businesses, resorting to friends and a host of others. Among others, the study further revealed that employees found themselves incontinently working with unfamiliar communication devices or media like zoom which had lots of psychological stress on them as non-compliance could have had some untold consequences on them. However, all these activities took place while the COVID-19 was in full swim giving credence to the argument that some human activities caused the spread of the virus in the country. Furthermore, the study revealed that poor internet access amounted to carrying out private tuition in homes of teachers and some students regardless of it being affront to government policies and safety protocols on the pandemic. The above provides credence to the fact that employees and their dependants employed a myriad of processes and coping mechanisms to make ends meet during the COVID-19, hence the fourth objective has equally been attained.

5.2 Conclusion

The COVID-19 like all other pandemics hitherto, has had an incriminatory consequence on all economies globally. Indeed, the effects of the pandemic for just a matter of three years are obvious for everybody to see as both the affluent and the vulnerable succumbed to the pandemic regardless. Specifically on employment, it could be realized from the study that the incomes of employers and employees were affected by the COVID-19 where both legal and illegal means with respect to lockdown orders and closure of schools, had to be employed to ensure they survived the devastations of the period. In all these, the study has proven that government policies that are completely detached from the plight of the citizenry, and most especially private businesses must be carefully scrutinized as they sometimes threaten the very people they are meant to protect. Furthermore, the findings on the mechanisms the private pre-tertiary education

sector workers employed to cope with the pandemic have demonstrated immensely that there is the need to prepare for any eventualities since the unknown future could be challenging for those who fail to plan.

5.3 Recommendations

In respect of its objectives, the study has clearly outlined the lessons from Accra as far as the COVID-19 and private pre-tertiary educational institutions in Ghana is concerned. Invariably, it examined the impacts of COVID-19 on employees and employers during the pandemic and the horrifying and frightening challenges to their survival in the midst of the pandemic and. Against this background of analyzing the findings from the research, the study outlined the following recommendations.

Foremost, the study recommends that even though the finances, organogram and modus operandi of private businesses are outside the proper sphere of government control, certain policies must be enforced to ensure they abide by conditions of service or contracts they have with their employees. The wanton dismissals, delay in salary payments and cut in salaries resulting from the so-called unfavourable conditions to their businesses are untenable in labour issues and cannot be the guarantee or reason against breach of contracts/agreements. Consequent to this, the Ministry of Education must be up and doing to embrace private pre-tertiary schools than relegating them to the background as instances of educational reforms and changes in curriculum portray in the country.

Also, the study has shown that public education is indeed an Achilles heel to every good policy in Ghana. What it means is that, policies and programmes of government are always detached from the desired public opinion so keen in shaping policies in democracies. Orders are issued without adequate accompanying education on how the

citizenry must comply. These normally bring untold hardships and financial constraints on the people. The study therefore suggests that public education must always be put in place to carry citizens along the path of governance.

In the heat of the pandemic, the government of Ghana provided bailouts to some Ghanaians to be able to meet their economic and social responsibilities. However, some Ghanaians did allege that these packages were fraught with the usual politics, the zero-sum game politics where persons who were perceived as opposition party elements were indeed sidelined. In view of this, while some private schools collapsed due to the pandemic, others flourished regardless. The study's recommendation is that the national interest must always supersede political party considerations, particularly in situations where threats to human life and businesses are real.

The current economic meltdown where galloping inflation rates, decreasing GDP, and the depreciating currency against major currencies which has condensed private businesses to unprofitable ventures is a clarion call on policy makers to devise measures to curb the situation. It could be recalled that the Kufuor regimes saw the private sector as the engine of growth of the economy and so curtailed all issues that combatted its success. On the contrary, recent happenings which are partly attributive to mismanagement of the economy, the COVID-19 and the Russia-Ukraine War, have made doing business in Ghana a herculean task where only those with huge financial muscles could venture. Local and multinational businesses are folding up as a result, hence policy makers should put in lots of efforts including local initiatives rather than always resorting to foreign assistance from the IMF and the World Bank to address the economic predicament of the state, which later engenders gruesome external debts with huge repercussion on business survival.

In furtherance of the analysis of data, it is clear that the COVID-19 largely exposed the institutional capacity of Ghana. Of course, the health, education and security infrastructure and architecture of the state was at the mercy of the pandemic, creating fear and panic at all times among the citizenry because, as the case of the health sector, for instance, demonstrated, inadequate facilities, equipment and personnel in hospitals led to surge in the death toll. Government of Ghana has obtained foreign assistance from development partners like the European Union (EU) to strengthen health institutions. While the State oversees implementation of policies to enhance healthcare, other critical sectors like education, security, communication and agriculture should equally be beefed up to foreshadow future eventualities. Waiting for disasters to strike before ad hoc decisions and policies or programmes to arrest the situation should be left in the baggage of history.

5.4 Suggestions for Further Research

In respect of the findings and conclusions drawn from the results of the research, the study recommends further research areas below.

In Ghana, government is deemed the biggest employer but the role of the private sector in the employment statistics of the state cannot be whisked so easily as far as national development is concerned. The study therefore calls for a full- scale research on the role of the private sector in bridging the unemployment gap of the state. Such a study could consider how private businesses in their bid to offer employment avenues contribute to aid economic growth, GDP growth and infrastructural development in the state.

In proximity with the above recommendation, the study further suggests research into the nexus between foreign enterprises and private businesses in Ghana in terms of their development, successes and challenges in Ghana. Such a study could cover the tax holidays, personnel development and other government policies that either thwart or enhance efforts of businesses in Ghana and why local businesses keep dwindling in the country while foreign industries advance daily.

Regards the support offered by the developed world to developing countries in Africa in particular, the state's efforts at self-sufficiency in economic growth and national development has been very minimal. If the COVD-19 had no lesson to offer, it at least taught humanity to be mindful of over-dependence on others who could as well face grave circumstances to be able to offer support in real time. Political leadership in Ghana has to exercise restraint in the management of the economy and the fiscal space under the notion that foreign aid could always be available since global shocks could have dire consequences on all countries across the globe at any given time.

Several legal frameworks exist as protective mechanisms against unfair and degrading treatment of workers in Ghana. A few of these such as the Directive Principles of State Policy in the 1992 Constitution and the Ghana Labour Act may suffice. However, compliance with their dictates by both government and private individuals in their dealings with employees leaves a great vacuum between laid down principles and actual practice. The current study therefore suggests a study on labour related laws – national and international – and the level of compliance by regimes in the Fourth Republic as well as private entities especially foreign conglomerates.

Again, relationship between employers and employees raises multifaceted issues of human rights issues globally. Workers' unions have never relented on demands for better working conditions and respect for human rights as well as justice at the workplace but it thus appears that state institutions such as the National Commission

for Civic Education (NCCE) and the Commission for Human Rights and Administrative Justice (CHRAJ) mandated by the constitution to educate citizens on their rights and address complains of human rights abuses respectively, have outlived their usefulness. On this score, the study recommends in-depth research on institutional capacity and role in addressing labour agitations and abuse of human rights under the Akufo-Addo Administration.

The government disbursed the COVID-19 packages in the form of soft loans and other relief items to the citizenry and firms to cushion them against the adverse effects of the pandemic. However, one of the findings of this study is that employers and employees had to secure loans to survive the defects of the pandemic. From this standpoint, the study recommends that full-scale research should be conducted on the COVID-19 relief packages/bailouts the government provided individuals and businesses to ascertain the actual impacts as compared to the intended purpose.

Another area of research that the study proposes is how global phenomena could impact the political economy of Ghana. It is common knowledge that the COVID-19, the Russia-Ukraine War and earlier global hitches like the attack on the World Trade Centre in the US and the Great Recession of 2008 had gross upshots on Ghana's economy where it had to resort to IMF bailouts usually to manage the economy. In the light of this, an extensive study on the implications of global shocks on Ghana's economy, particularly on the business climate of the country would be very appropriate.

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APPENDICES

APPENDIX A INTERVIEW GUIDE

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF POLITICAL SCIENCE EDUCATION

COPING MECHANISMS EMPLOYED BY PRIVATE PRE-TERTIARY EDUCATIONAL INSTITUTIONS IN GHANA DURING THE COVID-19 PERIOD: LESSONS FROM EMPLOYERS AND EMPLOYEES IN ACCRA METROPOLIS

Proprietors of Pre-tertiary Schools

The main goal of this interview is to obtain primary data on the topic above in partial fulfillment of the requirement for the award of Master of Philosophy degree in Political Science Education by the University of Education, Winneba. I implore you to respond to the questions as frank as possible. Data will be used exclusively for the purpose of this study. Thanks for your contributions to the successful completion of the study.

Effects of COVID-19 on the Employers in the Pre-tertiary Educational Institutions

- What constituted your main sources of income prior to the pandemic?
- Would you say the COVID-19 prevented you from working in your school?
- How did the pandemic affect your income?
- How were you able to render your financial obligations to your family, employees and the state during the COVID-19?
- Would you say that the pandemic affected your purchasing power?
- How was your relations with your employer?
- What challenges did you encounter in the heat of the COVID-19?
- How devastating was the pandemic on your business?
- How did you maintain your facilities, resources and exert cordial relationship with employees during the pandemic?
- In your opinion, what provisions were in place to mitigate the dire consequences of the pandemic on your job?

Coping Mechanisms of Employers in the Pre-tertiary Educational Institutions

- In your opinion, what mechanisms were in place to mitigate the dire consequences of the pandemic on your job?
- In your view, how relevant was the relief packages from government?
- Would you say that there were challenges with government policy responses to the COVID-19 especially on closure of schools?
- Would you recommend any measures to make such policy initiatives effective?



INTERVIEW GUIDE

UNIVERSITY OF EDUCATION, WINNEBA

DEPARTMENT OF POLITICAL SCIENCE EDUCATION

COPING MECHANISMS EMPLOYED BY PRIVATE PRE-TERTIARY EDUCATIONAL INSTITUTIONS IN GHANA DURING THE COVID-19 PERIOD: LESSONS FROM EMPLOYERS AND EMPLOYEES IN ACCRA METROPOLIS

Teaching and Non-teaching Staff

The main goal of this interview is to obtain primary data on the topic above in partial fulfillment of the requirement for the award of Master of Philosophy degree in Political Science Education by the University of Education, Winneba. I implore you to respond to the questions as frank as possible. Data will be used exclusively for the purpose of this study. Thanks for your contributions to the successful completion of the study.

Effects of COVID-19 on the employees in the pre-tertiary educational institutions

- What constituted your main sources of income prior to the pandemic?
- Would you say the COVID-19 prevented you from working in the school?
- What factors affected the payment of your salary/wages during the pandemic?
- How did the pandemic affect your income?
- How were you able to render your financial obligations to your family and the state during the COVID-19?
- Would you say that the pandemic affected your purchasing power?
- What challenges did you encounter in the heat of the COVID-19?
- How devastating was the pandemic on your professional activities?
- Were you laid off, granted leave of absence or had reduction in working hours during the COVID-19?
- What was the nature of the relationship between you and your employer during the pandemic?

Coping Mechanisms of Employees and Dependants during the pandemic

- In your opinion, what mechanisms were in place to mitigate the dire consequences of the pandemic on your job?
- In your view, how relevant was the relief packages from government?
- Would you say that there were challenges with government policy responses to the COVID-19 especially on closure of schools?
- Would you recommend any measures to make such policy initiatives effective?



APPENDIX B

INTERVIEW GUIDE

UNIVERSITY OF EDUCATION, WINNEBA DEPARTMENT OF POLITICAL SCIENCE EDUCATION

COPING MECHANISMS EMPLOYED BY PRIVATE PRE-TERTIARY EDUCATIONAL INSTITUTIONS IN GHANA DURING THE COVID-19 PERIOD: LESSONS FROM EMPLOYERS AND EMPLOYEES IN ACCRA METROPOLIS

DIRECTOR/DEPUTY DIRECTOR OF EDUCATION, SISOs & CSOs

The main goal of this interview is to obtain primary data on the topic above in partial fulfillment of the requirement for the award of Master of Philosophy degree in Political Science Education by the University of Education, Winneba. I implore you to respond to the questions as frank as possible. Data will be used exclusively for the purpose of this study. Thanks for your contributions to the successful completion of the study.

- What are your duties in private pre-tertiary schools in the Achimota area?
- How did the pandemic affect the pre-tertiary private schools in the Achimota area?
- How often do you visit the schools?
- In your opinion, how was the impasse between employers and employees in the private pre-tertiary educational institutions in your municipality resolved?
- Would you say that there are still some unresolved labour issues in the schools and what is your outfit doing to ensure peace and harmony?