



**BUILDING URBAN ECONOMIC RESILIENCE DURING AND AFTER COVID-19
DIAGNOSTIC OF CITY'S ECONOMIC AND FINANCIAL
RESILIENCE PERFORMANCE**

**Accra Metropolitan Assembly (AMA)
June 24, 2021**

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Key Highlights of the Study

As the COVID-19 impact unravels globally with dire consequences across all spectrums of development, cities were identified as the hotspots for transmission of the virus, but also particularly challenging settings within which to respond effectively to the pandemic. As part of the immediate response to the pandemic, the United Nations (UN) launched a global economic and financial recovery initiative as part of a broader multi-year Development Account (DA) project 13th Tranche. The initiative entails supporting countries and cities which are the epicentres of the disease to prepare and implement economic recovery plans. Accra is one of the three cities in Africa (excluding North Africa) that are participating in the Project, which also includes Yaoundé and Harare, to benefit from the initiative. The two-stage process, entails conducting assessment of the impact of the pandemic on the economy using an approved diagnostic tools, followed by preparation of a recovery plan.

This Economic and Financial Resilience Diagnostic Report is therefore the outcome of the first phase of the process, and it entails assessment of the resilience of different aspects of the City economy against agreed set of scoring criteria, developed and benchmarked against the characteristics of highly resilient cities.

The diagnostic study largely adopted secondary data sources and was conducted during the period of January 2021 to 30th April 2021, covering 25 local administration areas known as “MMDAs”. The data sources included administrative data and survey data and reports by key government agencies, including the AMA revenue and expenditure data, the GSS Business and Households tracker survey, GSS mobility survey, Ministry of Finance’s fiscal data, Bank of Ghana Financial data, Business Registration data from the Registrar-General Department, NBSSI data on credit to small scale businesses, National Communication Authority data on the ICT industry, and Electricity Corporation of Ghana’s (ECG’s) data on access to electricity.

Information obtained focuses on the five broad areas of urban resilience identified by ECA, namely: Local Business Environment, Local Labour market, Local Financial environment, Local Economic governance and Local Infrastructure and Connectivity. Issues investigated were grouped under 17 sub-themes, four each were under Local Business Environment and Local Financial environment, while three each were under Local Labour market, Local Economic governance and Local Infrastructure and Connectivity. In total 63 performance indicators were adopted for assessment, including city product diversity, informality, COVID-19 impact concentration, local economy openness (export/import), business digitization rate, business productivity, business access to electricity, access to affordable finance, COVID-19 business failure rate; COVID-19 induced unemployment rate, and City revenue diversity.

Overall, the resilience of the local economy of Accra City was graded as “B” which stands for a relatively sound economy with the capacity to withstand and moderate the impact of the pandemic and recover quickly, however it is rated below the benchmark characteristics of best performing cities. Out of 17 assessment areas, Accra City was graded moderately resilient in 14, and at average resilience in three, whose recovery may somewhat take a bit longer. The areas that showed significant contribution to the overall resilience of the City are local financial market environment, local economic governance, and basic service infrastructure and connectivity. There were some weaknesses in the local business environment and local labour market areas, arising out of poor local productivity of businesses, weak financial intermediation and poor social protections programmes, especially for those in the informal sector.

To accelerate the pace of economic activity and further consolidate the resilience of the City’s financial sector and economy, Accra recovery plans should aim at improving the local business environment and labour market, including introducing measures that will address issues of poor local productivity, weak financial intermediation and poor social protections mechanism. Accra would need to introduce major

stimulus programme similar to the “Ghana Covid-19 Alleviation and Revitalization of Enterprises Support (CARES) Obaatapa Programme” introduced by the Central Government at the national level.

Section One: Introduction



1.1 Background and Context

As the COVID-19 impact unravels globally with dire consequences across all spectrums of development, cities have been identified as the hotspots for transmission of the virus, but also particularly challenging settings within which to respond effectively to the pandemic. Beyond the obvious health related effects, the pandemic has severely devastated urban economy and financial sectors, including reductions in productivity, jobs and revenues losses at the local level. The broad areas which has significantly been impacted include:

- Local business environment;
- Local labour market;
- Local financial system;
- Economic governance; and
- Basic local infrastructure and connectivity

As part of the immediate response to the pandemic, a project was launched by 7 UN entities to support cities which are the epicentres of the disease to prepare and implement recovery plans. Accra is one of the project's cities in Africa (excluding North Africa), including Yaoundé and Harare, to benefit from the initiative. The two-stage process, entails conducting assessment of the impact of the pandemic on the economy using an approved diagnostic tools, followed by preparation of a recovery plan.

This Economic Resilience Diagnostic Report is therefore the outcome of the first phase of the process, and it entails assessment of the resilience of different aspects of the City economy against agreed set of scoring criteria, developed and benchmarked against the characteristics of highly resilient cities.

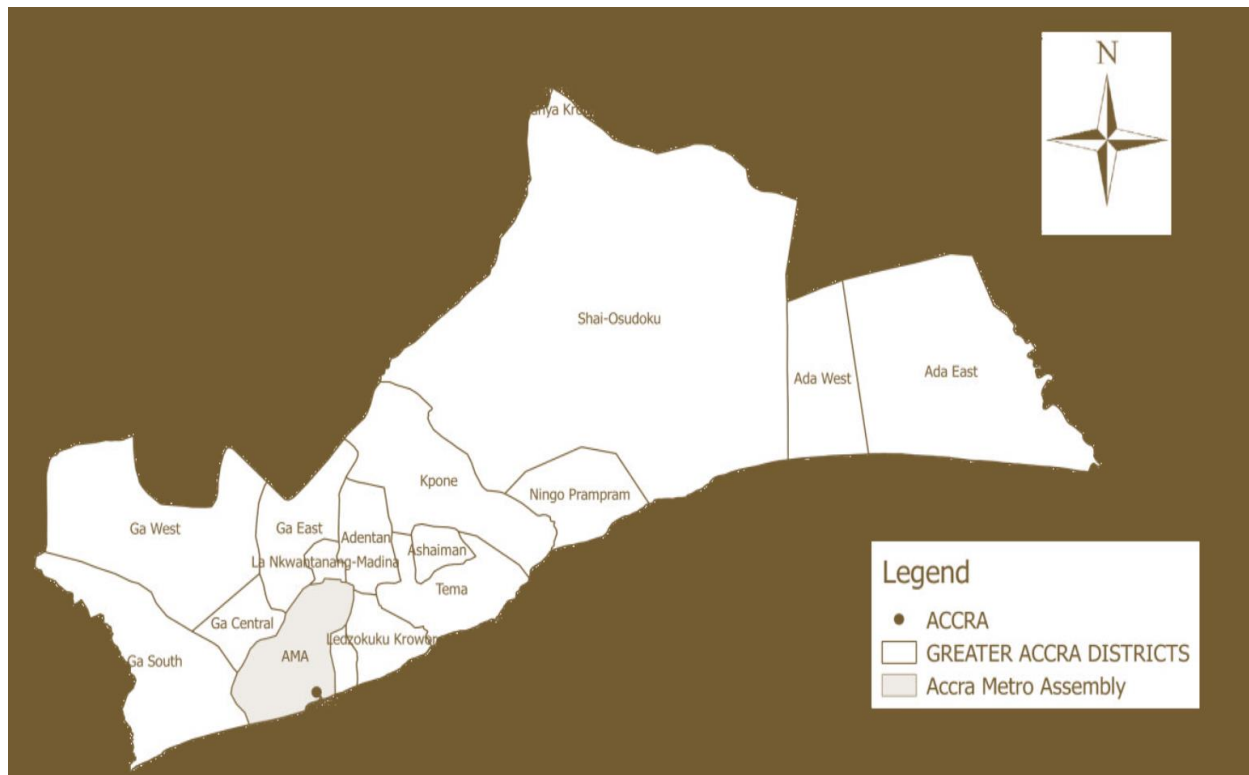
The diagnostic study has two main objectives, namely: (1) helping cities to identify the strengths and weaknesses of their economic and financial status and their institutional and operating arrangements from the perspective of economic recovery and resilience building; and (2) defining a process for the design and implementation of recovery plans to address the identified gaps, accelerate better recovery and improve longer-term resilience.

1.2 Overview of Local Authority

1.2.1 Location of the Local Authority

Ghana has 260 political and administrative districts, referred to as Metropolitan, Municipal and District Assemblies (MMDAs). Twenty-nine (29) of these MMDAs are in the Greater Accra region, of which Accra Metropolitan Assembly (AMA) is one (Figure 1.1). Within the Greater Accra Region, there is a special development area known as Greater Accra Metropolitan Area (GAMA), which comprises of 25 MMDAs, of which AMA is one. This implies 25 out of the 29 districts in the Greater Accra Region fall under GAMA.

Figure 1.1: Map Showing the Positioning of AMA in the Greater Accra Region



Source: AMA, Medium-Term District Development Plan, 2018-2021

AMA was established in 1898 but has gone through several changes and transformation in terms of name, size and number of Sub-Metros since then. It covers an area of 60 km² (23 sq. miles) and is the major central business and political district of the capital city, hosting the key government and business institutions, including Ministries and Departments, Judicial Services and Parliament of Ghana. AMA area currently has 3 sub-metropolitan areas, namely Ablekuma South, Okaikoi South and Ashiedu Keteke (Figure 1.2).

Figure 1.2: Map of Accra Metropolitan Assembly Area



Source: AMA, Medium-Term District Development Plan, 2018-2021

1.2.2 Population Structure

The population of the AMA in 2010, according to the Ghana Statistical Service (GSS) was 346,519. This was made up of 47.3% male and 52.7% female with an annual growth rate of 3.1%. The population of Accra Metropolitan Assembly in 2021 is estimated to be about 445,558, comprising of 47.3% male and 52.7 % female. About two million people commute to the city on daily basis for wide range of services as capital city of Ghana.

1.2.3 Governance Structure of Accra Metropolitan Area

The Accra Metropolitan Assembly is headed by the Metropolitan Chief Executive, who is nominated by the President and approved by Members of the District Assembly. The Assembly currently comprises of 19 Elected Members, six appointed members, and three Members of Parliament (MPs) in the Metropolis. The MPs however have no voting rights. Each of the 3 Sub-Metropolitan District Councils consists of not less than 25 and not more than 30 members made up of all elected members of the Assembly in the Sub-Metropolitan District and such other persons resident in the Sub-Metropolitan District appointed by the Regional Minister acting on behalf of the President of the Republic of Ghana. There are Town Councils

within the Sub-Metropolitan Councils and each Town Council consists of not less than 15 and not more than 25 members made up of not more than 5 persons elected from among the members of the Assembly and not more than 10 representatives from Unit Committees which are within the Town Councils.

The Unit Committee also consists of not more than 15 persons made up of 10 elected persons ordinarily in the Unit and not more than five persons resident in the unit and nominated by the Metropolitan Chief Executive acting on behalf of the President.

The Local Government Act 1993 (Act 462) specifies the structures operating at the District level. In addition, it specifies the roles to be performed by each structure. The deliberative and legislative functions of the Assembly are performed by General Assembly under the leadership of the Presiding Member (Speaker of the house).

The Assembly has 16 Departments with Heads who all report directly to the Metro Coordinating Director (MCD) and ultimately to the Metro Chief Executive (Mayor). In the performance of its functions, the Accra Metropolitan Assembly works through 14 Sub-Committees. These Sub-Committees perform deliberative functions and submit recommendations to the Executive Committee for further deliberation and then to the General Assembly for final decisions to be taken and implementation. The 14 Sub-Committees include; Social Services, Finance & Administration, Development Planning, Revenue Mobilization, Justice & Security, Education, Works, Environmental Management, Youth & Sports, Culture & Trade and Industry, Disaster Management, Food & Agriculture, Health, Women & Children.

1.2.4 The Economy of Accra Metropolitan Area

Business Establishments:

As the capital of Ghana, Accra has contributed to the economic development of the nation. According to the 2015 Integrated Business Establishment Survey (IBES) report, about 25% of all business establishments are located in Accra and produce about 67% of total value of business outputs. Accra hosts a number of manufacturing industries, oil companies, financial institutions, telecommunication, tourism, education, health institutions and other important establishments. These institutions provide employment opportunities to the residents of the City. Their presence continues to attract people from all parts of the country to conduct business. These industries and institutions also contribute significantly to the internally generated fund of the Assembly in the form of business operating permits, property rates, etc.

Major Economic Activity:

The predominant economic activity engaged in by residents are sales and service provision (38.5%), with 20.1 per cent as craft and related trade works. The metropolis has a larger concentration of professional and technical workers (17.2%) compared to the national figure of 9.5%.

In the city males are largely engaged in transport operation (29.6%), sales (19.4%), clerical and related workers (14.4%) and professional, technical and related workers (13.4%). In contrast, females are mainly sales workers (42.0%), production, transport and equipment operators, (19.5%) and service workers (13.9%).

Economic Active Population:

According to the 2015 Labour Force Survey of the Ghana Statistical Service, 70.1% of the persons 15 years and older within the metropolis are economically active, out of which 92.8% are employed whereas 7.2% are unemployed. The remaining 29.9% of the population which are economically inactive are pensioners/retired (6.8%), in full time education (52%), in home duties (19.4%), disabled or sick (3.1%), and too old/young to work and other (18.7%). More males are economically active (72%) than females (68.5%).

Agriculture

The Accra Metropolis is 100% Urban, characterized by industrial and commercial activities and a higher demand for land for residential facilities. Agricultural activities within the Metropolis are limited as only 1.7% of the population are engaged in agriculture, animal husbandry and forestry, compared with national average of 41.7%. Fishing is predominant along the coast particularly within Osu, Chorkor, Gbegbeyise, Jamestown and Ussher Town communities. Fisheries activities in the zone involve both aquaculture and marine fishing.

Distribution of Banking Facilities

The City of Accra has about 400 major industrial establishments, a Central Bank, about 30 Financial Institutions (with more than 200 Branches), more than a dozen Insurance Companies, a number of Insurance Brokerage Firms, and a host of Real Estate Developers. The large presence of Financial Institutions in the city makes Accra the financial hub of the country.

Tourism

Accra is a Ga state and the capital city of Ghana. It boasts of rich cultural heritage as exemplified by festivals such as Homowo, World Art Days and Chale Wote Street Art. Accra also has important national monuments including the Ussher fort, James fort, Independence Arch, and Kwame Nkrumah Mausoleum.

1.2.5 Social Services of Accra Metropolitan Area

Education

The Metropolis is serviced by both public and private schools in terms of provision of education. The total number of basic schools within the Metropolis is 164, comprising of 94 private schools and 70 public schools. Together they provide education to 57,338 children at the basic level. At the Senior High School level there are 7 schools comprising of two private and five public.

Health

The Metropolis has 89 public health facilities, comprising of one Teaching Hospital, one Government Hospital, three Polyclinics, three clinics, one Maternity Home, one CHPS Compound and 79 CHPS zones which are under the Ghana Health Service as public institutions. Also it has 107 private health facilities providing health care services to the populace. The main Out-Patient Department (OPD) cases in the metropolis are Upper Respiratory Tract Infection, Malaria and Diarrhea, accounting for about 32.6% of all OPD cases.

Water and Sanitation

The Metropolis has universal access to improved water coverage with just intermittent seasonal shortages. The city however, generates a total of 2,038 metric tons of waste per day. Out of this 1,858 metric tons is collected daily, constituting about 91% collection rate. The Metropolis has adopted a door to door

collection strategy, in addition to informal waste collectors with service delivery coverage of 35%. The Metropolis has no landfill site and relies on that of other local areas, however it has three Septage plants with total installed capacity of 21,300m³/day for liquid waste management.

1.2.6 Infrastructural Services of Accra Metropolitan Area

Market Centres

The major markets in the metropolis are Makola, Agblogbloshe and other satellite markets such as Tuesday market, London market and Salaga market. These markets attract people from all over the region as well as the rest of the country. The markets are dominated with variety of items ranging from textiles to foodstuffs

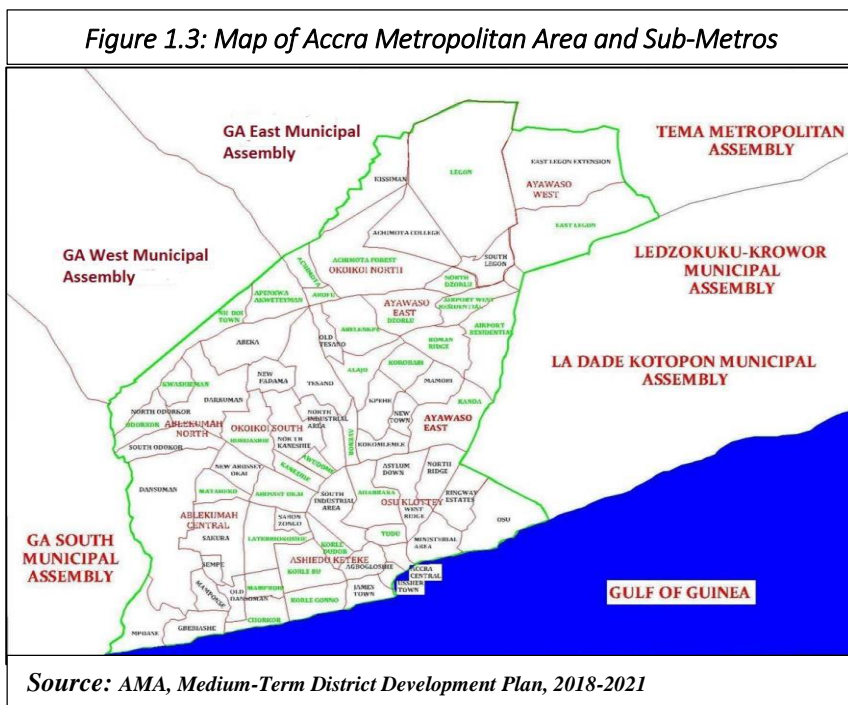
Road Network

Total road network within the metropolis is estimated at 431 km. This comprises of 391 km paved roads and 40 km unpaved roads. The 391 km paved road comprises of 176 km asphalted roads and 215 km surface dressed roads, while 40 km unpaved roads are made up of 26 km gravelled roads and 14 km earth roads.

Energy

All the communities in the Metropolis are connected to the national grid giving it 100% electricity coverage. The average number of interruptions per customer per year is 5.81, at an average length of 8.4 hours per interruption.

1.3 The Changing Jurisdictional Area of AMA



Ghana practices a decentralized system of local governance and planning since the coming into force of the 1992 Republic of Ghana Constitution. Under the local government arrangements Accra City Council was created in 1953, with six area councils. This system operated until 18th March 1989 when Accra was elevated to metropolitan district status and the area councils became sub-metropolitan district councils under Legislative Instrument 1500 of the new Local Government System (PNDC 207) Act 462.

To promote efficiency in the administrative machinery and also meet the ever-pressing demands for amenities and essential services, the jurisdictional area of AMA, like other districts in the country, has gone through a number of changes, with a number of sub-metropolitan district councils under AMA elevated into municipalities. In 2016 the AMA which previously covers 10 sub-metropolitan areas was reduced to 3 sub-metropolitan areas on account of creation of new local authorities in 2017. This notwithstanding, the Mayor of Accra continued to perform duties related to

the coordination of global initiatives for the entire capital city. For the purposes of this, and the functionality of the expected city economic recovery plan, this diagnostic study will largely apply data from Greater Accra Metropolitan Area (GAMA).

This is under the basic assumptions that conclusions drawn from GAMA data can appropriately be extrapolated to cover the AMA area. GAMA, which serves as both Ghana's national capital and major industrial hub, includes AMA, Tema Municipal Area, and Ga District Area. These three urbanized areas have grown into a major urban agglomeration, not only in a physical sense but also economically and functionally, even though they continue to exist as separate administrative units.

Section Two: Methodology



2.1 Road Map

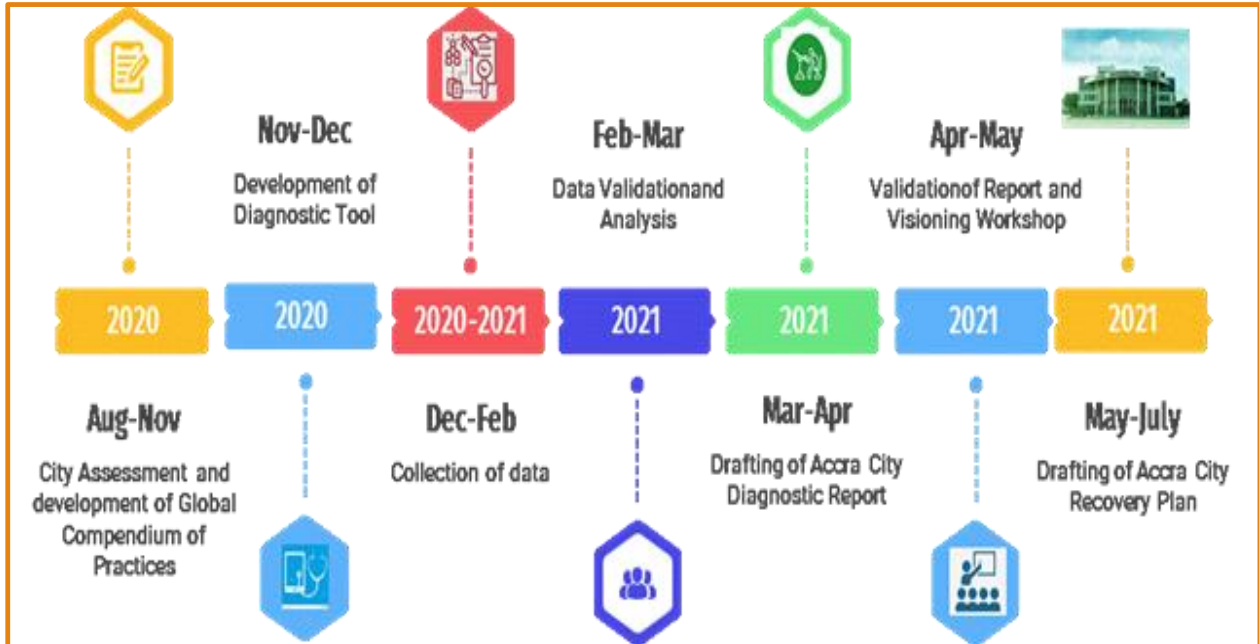
2.1.1 Overview

The assessment is conducted in a collaborative, inclusive and participatory manner. It involves ECA at the continental level, and the Accra Metropolitan Assembly (AMA), the National Development Planning Commission (NDPC), and the Ghana Statistical Service (GSS) at the national level. The study at the Accra City level included management, heads of departments and units of AMA 3 sub-metro representatives. The study is coordinated by technical committee constituted by the Accra City Authority, comprising of unit heads of Accra City Authority, NDPC, the Ministry of Finance, GSS, Bank of Ghana, Ministry of Employment and Labour Relations (MELR), Registrar-General Department (RGD), and National Board for Small Scale Industries (NBSSI)

2.1.2 Key Milestones and Deliverables

The process commenced with a high level inception meeting on 18th August 2020, to introduce the project to key stakeholders at the highest level and obtained feedback for effective implementation of the project roadmap. This was followed by establishment of a local technical coordinating team to supervise the diagnostic study. The team then met with the ECA local consultant to develop Accra specific roadmap to synchronize with the ECA level roadmap and assign role and responsibility to relevant members. A technical webinar was subsequently organized between ECA and Technical Committee to further deliberate on the project implementation, and present the preliminary results of the rapid continental assessment of the impact of the pandemic on some selected cities on the African Continent including Accra (i.e. the Global Compendium Report) and obtain feedback. ECA also used the technical webinar to share the draft diagnostic tool developed by ECA to guide African countries and cities to prepare respective economic and financial recovery plans. Figure 2.1 shows detail schematic representation of the roadmap for undertaking the assessment study.

Figure 2.1: Roadmap



2.2 Study approach

The diagnostic study largely adopted secondary data sources to assess the economic and financial impact of covid-19 pandemic on Accra City. The study is conducted during the period January 2020 to 30th April 2021 and covers 25 local administration areas known as “MMDAs”. The data sources included administrative data and survey data and reports by key government agencies, including the AMA revenue and expenditure data, the GSS Business and Households tracker survey, GSS mobility survey, Ministry of Finance’s fiscal data, Bank of Ghana Financial data, Business Registration data from the Registrar-General Department, NBSSI data on credit to small scale businesses, National Communication Authority data on the ICT industry, and Electricity Corporation of Ghana’s (ECG’s) data on access to electricity.

Information obtained focuses on the five broad areas of economic and financial impact, namely: Labour market, Business Environment, Financial environment, Economic governance and Infrastructure and Connectivity. Issues investigated in the labour markets include occupational flexibility; labour market regulations, wages and working hours, alternative job opportunities, mobility, and social safety mechanisms. On the other hand, issues on business environment relates to supply chains, firm size, entrepreneurship, and financial strength, while that for financial environment relates to debt markets, government financing, and complementary financing mechanisms. Economic governance arrangements include ease of doing business, resilience in development planning, and leadership in times of economic crisis. On infrastructure and connectivity issues related to: coverage and functionality of basic public services and infrastructure, health service coverage, and connectivity and mobility.

2.3 Data collection and analysis

2.3.1 Data collection

Data collection exercise commenced in September 2020 and ended on 15th March 2021. The process entailed the development of data collection template populated with the 59 indicators defined in the global

project, of which 16 required qualitative information and 43 for which quantitative data was available. This was followed by the collection and collation of data, and the validation of data by stakeholders at the City level.

During development of the data template, data gap analysis was conducted on the initial 48 set of indicators to determine the extent to which data was readily available for the proposed indicators. Following that exercise additional qualitative were proposed as proxy indicators for some original indicators for which data was not readily available or the existing indicator does not adequately capture relevant impact being measured. These increased the total indicators to 59. Following the approval of the final 59 indicators, the process to collect data on indicators for which information was readily available and did not requires extensive computation commenced. This exercise was conducted between 1st December 2020 and 7th January 2021.

This exercise was followed by an inception meeting for representatives of data producing institutions, namely GSS, BOG, Registrar-General Department, and AMA Statistical Office, on Monday 18th January 2021 to train them on the data collection template. The indicators were then assigned to the relevant institutions to compile and submit their respective data to ECA local consultant for compilation. Representatives were given one week to provide the relevant data after which a meeting was held to evaluate the remaining data gaps.

After three weekly meetings 80% of the data was compiled and another meeting organised 17th February 2021 to complete and score the qualitative data. After two weeks exercise to fill in the data gaps, a final validation meeting was organised on the 2nd March 2021 with wider stakeholders, including the UN country office and all heads of departments at AMA. Feedback from the validation meeting was incorporated into the data template and revised template shared with AMA for review. By 12th March 2021 a final validated template was completed and data shared with ECA for analysis and continental and City specific diagnostic reports preparation to commence.

2.3.2 Data Analysis

The data was analysed using simple Excel spread sheet. Based on agreed scoring criteria of A to F, quantitative numbers were generated to construct Bar and Spider Web Charts, which was used to assess the relative resilience of the city economy in all the five pillars of resilience identified under the diagnostic tool, as well as assess the overall performance of the economy of Accra city, on the basis of its ability to withstand the covid-19 shock and recover in a relatively short period of time.

Accra City adopted both Delphi and Expert Panel approach in assigning relevant scores to the indicators. The Delphi method is suggested as an effective methodology for interpretation of resilience diagnostic data and performance scoring. It is particularly effective when there is a need to achieve consensus about issues that do not readily lend themselves to straightforward interpretation and precise analytical techniques but can benefit from subjective judgments on a collective basis. This is the case of performance scoring, which requires qualitative interpretation of the data to situate them in a local/regional context and link them to previous experiences

On the other hand, the expert panel approach was adopted for each of the instances where the elements were quite technical and time-consuming and better resolved through an expert discussion rather than in a larger and more diversified forum. Panel members included relevant specialists with an expert knowledge of the subject matter, including representatives of the city departments as well as some external stakeholders as appropriate.

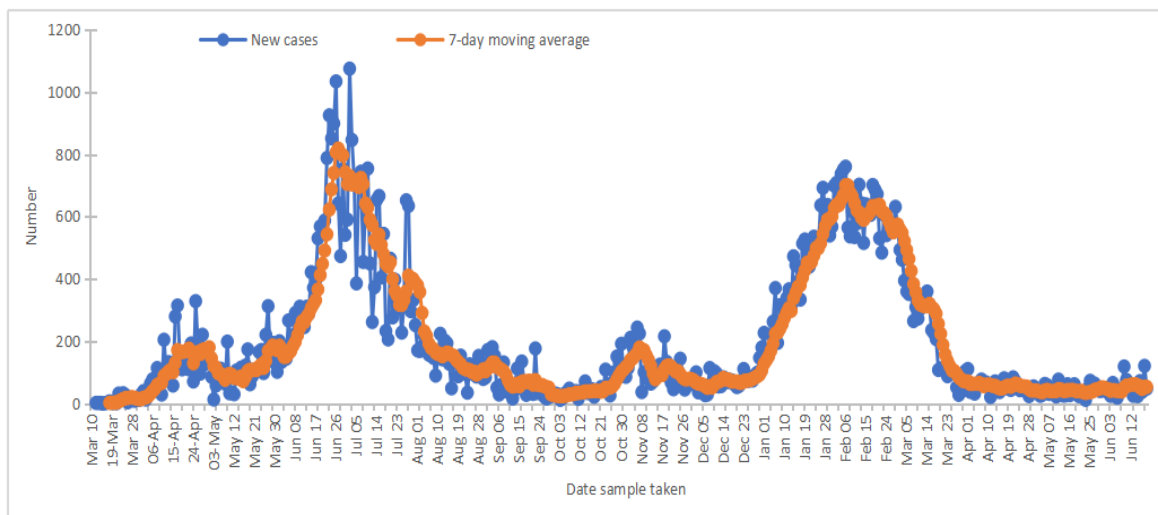
Section Three: National Efforts relating to Covid-19 Pandemic



3.1 Introduction

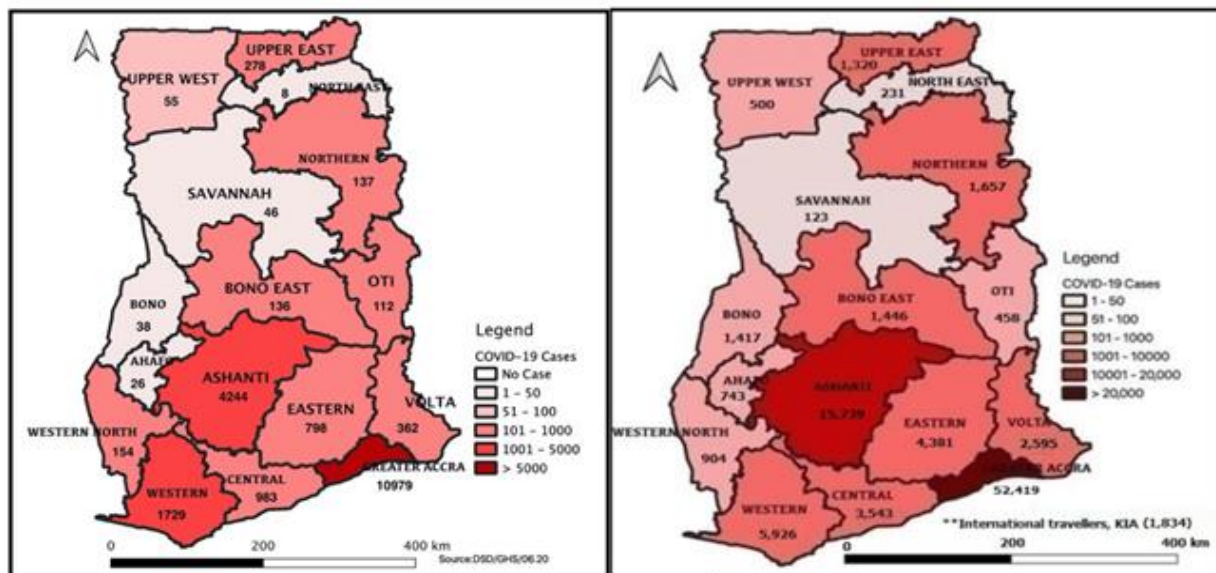
Ghana recorded its first incidence of covid-19 case on 12th March 2020 in the Greater Accra region. Subsequently the number of recorded cases increased and reached 95,236 by June 19, 2021, with over 72.2 % in Accra (55.3%) and Kumasi (16.9%) areas only (Figure 3.1). This suggest that the disease is largely an urban phenomenon with significant negative impact on the economies and social lives of people in these areas. By 28th October 2020 daily infection rate has declined from the peak of 854/daily on 9th July 2020 to 85/daily, however this subsequently increased and peaked in a second wave at 767/daily by February 1, 2021. Also the active cases had declined dramatically from the peak of 8,585 on 19th June 2020 to 298 in 12th October 2020, but has since increased to 2,911 as at 20th March 2021.

Figure 3.1: Distribution of Covid-19 Cases and 7-day Moving Average in Ghana, March 10, 2020-June 19, 2021



Source: Ghana Health Service (GHS), 2021

Figure 3.2: Total Covid-19 Cases by Region as at July 2, 2020 (baseline) and June 19, 2021



Spatial Distribution of Covid-19 Cases as at July 2, 2020

Spatial Distribution of Covid-19 Cases as at June 19, 2021

Source: Ghana Health Service (GHS), 2021

Initial assessment has shown that the key sectors hardly hit by the pandemic are: hotel and hospitality industries; trade and industry; health; creative arts and media; transportation and logistics; education (especially private school operators); manufacturing, agriculture (especially the poultry industry); and financial services. The pandemic has also exposed the vulnerability of Ghana’s health care system, research capabilities and the informal sector, as well as weak capacity of the domestic industries to meet the local demand in the wake of disruptions in global supply chain.

3.2 Key Timelines

The main stages of Ghana’s covid-19 prevention, treatment and management process entails the following: (1) Early infection and restriction stage; (2) Slowly easing of restrictions stage; and (iii) final easing of restriction stage.

Prior to Ghana recording its first case, proactive action was taken to prevent importation of the disease into the country. The action taken included: introduction of covid-19 screening system at the nation’s main international airport in January 2020; and suspension of all international travels by public officials by the President, except for critical assignments. In addition a US\$100 million National Emergency Preparedness and Response Plan (EPRP) was launched with the aim of promoting communication and engagement with decision makers, stakeholders, community and opinion leaders, as well as the general public with regard to the risks associated with the



Source: Myjoyonline, 2020

pandemic; enhance capacity building and training for preparedness, response and service delivery; develop requisite additional institutional capacity to handle basic testing; offer timely case detection as well as containment and treatment, including symptom relief and supportive care, for all patients; and coordinate and procure needed medical supplies, logistics and equipment.

On 12th March 2020 Ghana recorded its first case of the pandemic, and as part of the national response, a ban was introduced on 15th March, 2020 on all public gatherings including: conferences, workshops, funerals, festivals, political rallies, sporting events and religious activities. Also travel ban was placed on travellers from countries which had recorded over 200 positive COVID-19 cases, with the exception of Ghanaian citizens and people with resident permits. All basic schools, senior high schools and universities, both public and private, were also closed, with the exception of BECE and WASSCE candidates.

As part of the early infection stage management strategy, closure of all borders, by land, sea and air to human traffic was announced on 21st March, 2020, for two weeks. This was followed by introduction of lockdown measures on 27th March, 2020 in highly affected areas of the Greater Accra Metropolitan Area (GAMA), which includes Awutu Senya East, and the Greater Kumasi Metropolitan Area.

Between the period April and May, most of the early restricts introduced were maintained, including the lockdown of highly affected areas, and introduced rapid results testing to augment surveillance and enhanced contact tracing efforts. The network of COVID-19 treatment centres was expanded including dedicating two new health facilities, and created new infectious centres in existing one. The country's testing capacity was also expanded by making new investment in the laboratories

By 14th June, 2020, after intensifying the application of its 3Ts (i.e. tracing, testing and treating) strategy, assessment showed that the pandemic was brought under control, and it was therefore considered appropriate to introduce the second phase of the management strategy, which entails slowly easing the restrictions. Subsequently the ban on religious activities was lifted but under new protocols. Also limited re-opening of school was announced for those in final year to complete classes and write their exams. The fiscal and financial incentive package for health workers was extended for additional three months.

On 26th July, 2020 the second phase of easing of the economy was introduced with total lifting of restriction on religious activities, and visits to tourist sites. Restrictions were lifted for final year JHS students to go back to school, and limit on the number of persons that can attend conferences, workshops and award events was lifted. On 1st September restrictions were removed on international travels and arrivals and the country's international airport re-opened. A new measure on the resumption of training in all contact sports was introduced, however the academic year for new and continuous university students was deferred until January, 2021. A lot of the restrictions were removed by September 2020 and according to the September report of the Monetary Policy Committee (MPC) of the Bank of Ghana, the Ghanaian economy was showing signs of returning to normality.

A summary of key Covid-19 Response timelines in Accra Ghana are as follows:



3.3 National Level Interventions

Ghana covid-19 prevention, treatment and management strategy hinged on five main anchors, namely: (i) preventing the importation of the virus; (ii) containment of spread of the virus; (iii) provision of adequate care for those who tested positive to the virus; (iv) limit the social and economic impacts of the pandemic; and (v) enhance domestic capacity and strengthen Ghana's self-reliance. In pursuant of this the national response strategy focused on implementation of a combination of public health, health system and socio-economic policy interventions. These include:

- Making adjustments to health facilities to be responsive to covid-19 pandemic;
- Incentivizing and protecting health workers;
- Increase testing capacity and strengthening disease surveillance;
- Introducing fiscal and financial incentives and social protection measures; and
- Improving distribution of resources and information to the vulnerable and the poor.

Some of the main intervention implemented include:

Making adjustments to health facilities to be responsive to Covid-19 pandemic

- Expanding the network of COVID-19 treatment centres by dedicating two new health facilities, the Ga East and Bank of Ghana Hospitals for treatment and management of the infection. Also treatment centres were set aside in existing health facilities namely, the University of Ghana Medical School Hospital, the Korle-Bu Teaching Hospital, Komfo Anokye Teaching Hospital, Kumasi South Hospital, and other Regional and District Hospitals for the treatment and management of the infections.
- To enhance the national health and infectious diseases treatment and management, especially at the district level, initiative was introduced to construct 88 quality standard-design, one hundred bed hospital, with accommodation for doctors, nurses and other health workers in the districts without hospitals.
- Designation of one dormitory block in each Senior High School as an isolation centre, in the event of a student falling sick.

Incentivizing and protecting health workers;

- Announcement of an insurance package of up to GH¢350,000 for each health personnel and allied professional at the forefront of the Covid-19 fight. In addition, all health workers were provided with a tax relief on their emoluments for the months, of April, May and June. All frontline health workers were also given additional allowance of 50% of their basic salary for March, April, May and June.
- Logistic capacity of the country was enhanced by procuring more PPEs for the frontline health workers.
- The national preparedness to deal with a possible surge in the infections was augmented by mobilizing new and retired healthcare professionals.
- Local manufacturing companies were engaged to assist in the domestic production of more PPEs for frontline health workers.

Increase testing capacity and strengthening disease surveillance

- Covid-19 screening system was introduced at the nation's main international airport to prevent importation into the country. The system entailed: temperature screening at the airport with non-contact thermometer guns and thermal thermometers; designation of holding rooms for suspected persons for further investigations; and evacuation of infested person to the national designated centres for treatment and management.
- The national testing capacity was expanded by making new investment in laboratories at the Centre for Scientific and Industrial Research Laboratory, Ghana Police Hospital, the 37 Military Hospitals,

the University of Health and Allied Sciences in Ho, the Veterinary Services Department in Sekondi-Takoradi, the Public Health Laboratory in Tamale, the War Memorial Hospital in Navrongo, the Veterinary Laboratory, Accra, and the Cape Coast Teaching Hospital. In addition, 100 Regional and District Tuberculosis Gene Expert Laboratories across the country were recalibrated to help ensure that minimum capacity exist for testing in each Region.

- Mandatory quarantine and testing were undertaken for all 1,030 persons who arrived at the airport prior to the period the borders were closed.
- Contact tracing and testing was carried out for all persons who have been identified as having come into contact with infected persons.
- The application of 3Ts (i.e. tracing, testing and treating) strategy was intensified to bring the pandemic under control following a surge in cases.

Introducing fiscal and financial incentives and social protection measures

- A US\$100 million National Emergency Preparedness and Response Plan (EPRP) was launched to manage and contain the spread of the virus and strengthen the national capacity for surveillance, diagnosis and management.
- A minimum of One Billion Ghana Cedis (GH¢1 billion) Coronavirus Alleviation Programme was prepared and forwarded to Parliament for approval to address the disruption in economic activities, the hardship of people, and to rescue and revitalize industries.
- A number of fiscal and financial reliefs such as extension of the tax filing date from April to June; and a 2% reduction of interest rates by banks was announced. Also mobile money users could transfer up to GH¢100 without charges; in addition to increase in the daily transaction limits for mobile money transactions by 100%-300%. Deposit Money Banks (DMBs) were required to grant 6-month moratorium of principal repayments to entities in the airline and hospitality industries.
- The established of a COVID-19 Fund to assist in the welfare of the needy and the vulnerable was launched.
- The disbursement of the GH¢600 million soft loan facilities to micro, small and medium scale businesses commenced. Also, DMBs, with the support of the Bank of Ghana, instituted a GH¢3 billion credit and stimulus package, to help revitalise industries, especially in the pharmaceutical, hospitality, services, and manufacturing sectors.

Improving distribution of resources and information to the vulnerable and the poor

- Distribution of cooked and uncooked food for up to 400,000 individuals and homes in the lockdown areas through the Coronavirus Alleviation Programme (CAP) commenced.
- The two national utility companies, Ghana Water Company Ltd and the Electricity Company of Ghana, were instructed to ensure stable supply of water and electricity during the lockdown period. In addition, they were requested not to disconnect supply to any customer for non-payment of bills.
- The utility (i.e. water and electricity bills) was made free for all Ghanaians for the months of April, May and June. Vulnerable communities and informal settlements were provided with constant supply of water through publicly and privately-owned water tankers.
- The WASSCE examination fees of the 313,837 SHS 3 students who were going to write their final exam was absorbed.

Section Four: Response to Covid-19 Pandemic by Accra City Authority



4.1 Introduction

Prior to the Covid-19 crisis, the City of Accra was confronted with a number of challenges including sanitation and environmental degradation, traffic, growing slums, poverty, and unemployment. The increasing urbanization were gradually outpacing planning, available services and infrastructure, with significant negative implications for the living conditions of the populace.

Low-income communities, in particular, find themselves living in informal and overcrowded shelters with limited or no access to basic services. In addition to these challenges the city experiences periodic shocks and stresses including fires outbreaks, flooding, ageing infrastructure, inefficient transportation system, high cost of living and proliferation of informal settlements.

The June 3, 2015 flood disaster in Accra informed the preparation of the Accra City resilient strategy with the aim of building a smart, safe, sustainable and resilient modern city. The resilient strategy focuses on: pursuing Integrated approach to infrastructure planning and service provision; optimizing new and existing resources; and embracing informality's contributions to resilience building.

4.2 Existing emergency preparedness/disaster response plan under the Medium term development plan 2018-2021

As part of the national development planning guidelines issued by the National Development Planning Commission to local governments, each local government is required by law to incorporate disaster risk

prevention, mitigating and management programmes, aligned to the national disaster management plan, and consistent with the Sendai protocol, in their respective medium-term development plans.

In this regard, some of the key interventions outlined in the city's medium-term development plan are:

1. Supporting the review of existing statutes and protocols (including ACT 927-National Disaster Management Act, ACT 925-Land Use and spatial Planning Act, ACT 819-Engineering Council Act, LI 1630-National Building Regulations, National Building Code, National Building Guide, and National Platform for Disaster Risk Reduction) to determine any required changes that would help strengthen Accra's resilience towards disaster management;
2. Implement public education campaign programmes in all Sub-Metros to sensitize communities within the Accra metropolis on disaster reduction and prevention especially in disaster-prone areas;
3. Strengthening early warning and response mechanisms;
4. Providing relief items to affected persons and communities; and
5. Collaborate with the Engineering Council to organize training workshops for artisans and technicians around appropriate implementation of the National Building Guide to minimise the risk posed by unqualified building professionals in the construction industry.

4.3 Risk Management

The first response of the city to the pandemic was to activate its disaster response management framework in coordination with the National Disaster Management Committee (NADMO). This entailed formation of the Public Health Emergency Response Committee to seek fiscal support from the private sector to fund the City's health response. The Committee consisted of representation from the private sector, non-governmental organization and faith groups. The City also focused on its Disaster Management Unit collaboration with the National Disaster Management Organization to coordinate on access and supply of relief items to the vulnerable.

The city also enacted bylaws in respect of enforcement of covid-19 protocols, including safe congregation of people, allocation of people within the public space, disposal of bodies of Covid victims, etc. It coordinated with central government to create quarantine centres; designated health facilities for covid-19 cases; and provided advice to central government on hotspots as well as work with the Ministry of Health on the safe disposal of bodies of covid-19 victims.

Other measures undertaken included:

- Keeping the informal economy and markets open subject to observing social distancing, hygiene and wearing of face masks;
- Work with central government to disinfect the markets, schools and other public space of interest;
- Work with central government to implement the covid-19 mitigation measures as announced, including scaling up domestic production of PPEs, distribution of cooked and raw food packs to vulnerable persons in the affected districts;
- Keeping public and private offices open subject to the mandatory social distancing guidelines;
- Coordinating with central government and quasi-public institutions to channel support to SME's and vulnerable groups;
- Coordinate with central government to keep the construction industry open;
- Leverage on central government support for covid-19 compensation to private schools;
- Accelerate PPP projects to inject new investments into the City and provide additional jobs;
- Provide enhanced and specialized job training and retraining for vulnerable groups; and

- Establishing entrepreneurial support and training programmes for innovative SMEs in conjunction with private partners.

4.4 Recovery Measures

So far the following measures have been implemented in managing the economic impact of covid-19;

- Early open of the markets in the informal sectors;
- Cash transfers to vulnerable small and micro enterprises in collaboration with central government acting through the National Board for Small Scale Industries;
- Resumption of PPP transactions to inject new investment into the City leveraging on private funding and risks transfers;
- Allow all public and private offices to open subject to maintaining directives for mask wearing, social distancing and hygiene protocols; and
- Accelerating payments to vulnerable persons registered under the livelihood empowerment programmes.

In the longer term, the City Authority intends to introduce the following measures:

- Training for job resilience and innovative entrepreneurship;
- Reconstruction of the informal markets to provide better and more resilient facilities;
- Investing in health infrastructure, equipment and training in alignment with the relevant SDGs on human health;
- Urban farming as a variant under the planting for food and jobs, and elimination of urban food poverty.
- Provide access to robust online platform for extra- curricular education and for online learning.
- Build robust public transport system which is environmentally friendly.
- Implement a comprehensive mental health and well-being social support programmes for vulnerable groups.
- Implement responsible PPP arrangements to provide key resilient infrastructure for the City.
- Implement a comprehensive waste management programme for elimination of waste in public spaces and poor neighbourhood. And to implement varying waste to resources programmes.
- Improvement to slum dwelling and provision of affordable housing.

Section Five: Economic and Financial Impact of Covid-19 on the City of Accra



5.1 Introduction

The impact of COVID-19 pandemic on local governments, including Accra City, has been diverse. Beyond the health and human tragedy of the pandemic, it has led to some social and economic crisis, in addition to the fiscal burden of devising and implementing effective containment strategies by local governments. For most part, the responsibility of implementing containment measures, health care, social services, and economic development put local governments at the forefront of the crisis management, and because such responsibilities are shared among levels of government, coordinated effort is paramount.

This section presents the impact of the covid-19 pandemic on the City of Accra base on 59 globally agreed set of indicators and assessment criteria. The assessment covers five broad areas of the city economic and financial sectors, namely: local business environment; local labour market; local financial system; economic governance; and basic service infrastructure and connectivity.

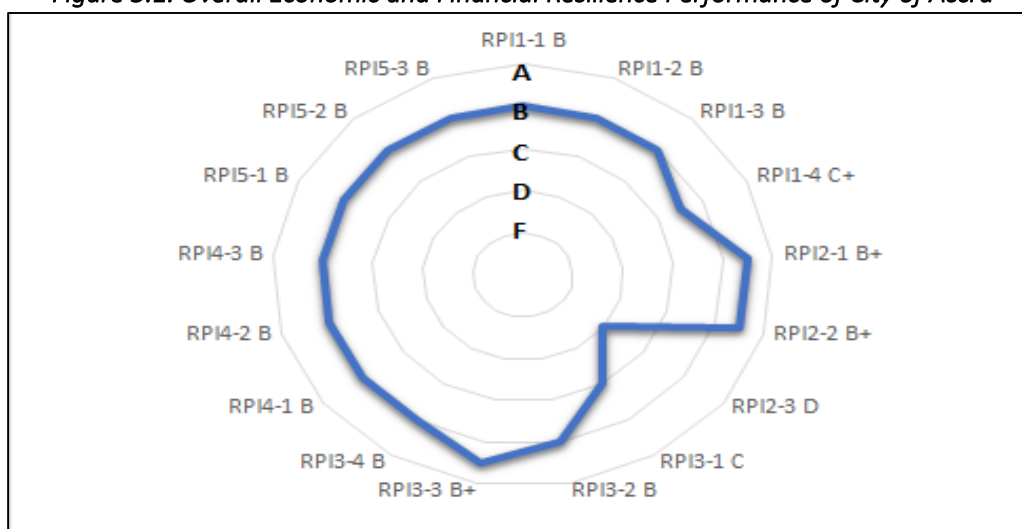
5.2 Overall Economic and Financial Resilience Performance

Overall, the local economy of Accra City is rated as “B” on the five points global economic and financial resilience framework of “A” to “F”, where “A” refers to a very strong and resilient local economy with the capacity to minimize the impact of covid-19 pandemic and allowing for a quick recovery, whiles “F” refers

a weak local economy with lack of capacity to withstand the stresses of covid-19 pandemic and will require very substantial support from central government as well as long period to recover¹.

Out of 17 assessment areas namely: local economy diversity (RPI 1-1); openness and external markets integration (RPI 1-2); entrepreneurship and innovation (RPI 1-3); productivity and financial capacity (RPI 1-4); labour market flexibility (RPI 2-1); labour mobility (RPI 2-2); social protection of Labour (RPI 2-3); size and depth of the financial system (RPI 3-1); financial performance and soundness (RPI 3-2); city fiscal space and stability (RPI 3-3); city financial health and stability (RPI 3-4); strength of governance structures and leadership (RPI 4-1); scope and quality of city planning (RPI 4-2); investment readiness (RPI 4-3); coverage and functionality of basic public services and infrastructure (RPI 5-1); health service coverage (RPI 5-2); and connectivity and mobility (RPI 5-3), Accra City was graded “B” in 14 of these assessment areas, “C+” in one area, “C” in one area, and “D” in one area (Figure 5.1). It therefore implies the local economy of the City of Accra is sound with a healthy capacity to withstand and moderate the impact of the pandemic and recover quickly, however it rates below the best performing cities.

Figure 5.1: Overall Economic and Financial Resilience Performance of City of Accra



Source: Derived from Study Data, 2021

5.3 Assessment of Impact in Specific Economic and Financial Resilience Area

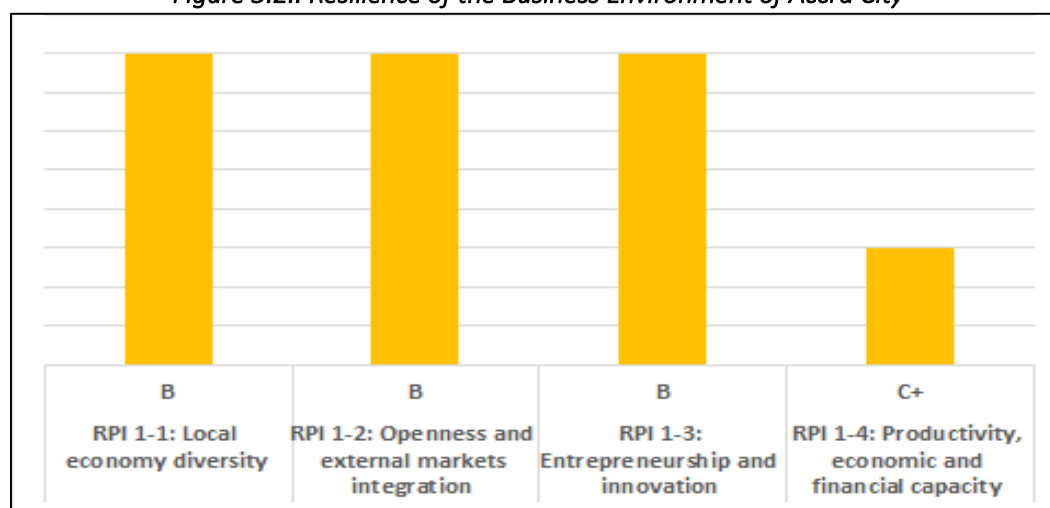
Assessment of performance of indicators of the five key areas of the Accra city economy showed strong resilience in local financial market environment, local economic governance, and basic service infrastructure and connectivity. There were some weaknesses in the areas of local business environment and local labour market arising out of poor local productivity of businesses, weak financial intermediation and poor social protections programmes especially for those in the informal sector and weak and the vulnerable. Below shows the outcome of the assessment of the economic resilience for each of the five broad pillars of the assessment study and the sources of weaknesses recorded.

¹ A=performance associated with a very strong capacity to ensure economic and financial resilience that ensures minimum impact while also allowing for a quick recovery; B= sound performance associated with a healthy capacity but a rung below the best performing cities. Such a capacity guarantees a low to moderate impact and a relatively quick recovery; C= average performance when the city’s capacity to mitigate the crisis suffices to achieve low to moderate levels of impact and a somewhat longer recovery period; D= weak performance associated with a capacity that falls way below the best performers. At this level of capacity, a city experiences strong impact and has a long recovery period; F= lack of own resilience capacity such that without very substantial support from the central government a city would experiences a very strong shock (possibly an economic collapse) and a long recovery period

5.3.1 Resilience of the Business Environment

Under the Local Business Environment, indicators were assessed with four main sub-sectors indicators, namely: local economy diversity; openness and external markets integration; entrepreneurship and innovation; productivity and financial capacity. Overall the Local Business Environment was assessed to be generally sound with the capacity to moderate the shock from the pandemic and recover quickly. With the exception of the area of productivity and financial capacity which recorded C+ all remaining three areas recorded “B” (Figure 5.2).

Figure 5.2.: Resilience of the Business Environment of Accra City



Source: Derived from Study Data, 2021

Local economy diversity

The local economic production was assessed to be relatively strong on account of highly diversified city gross domestic production, strong informal sector with the capacity to effectively contribute to the overall city GDP and limited concentration of the impact of the pandemic.

The overall City GDP in 2019 (in nominal terms) was estimated at GHc99,851.268 million, representing about 28.4% of the national GDP. In 2020 on the account of the covid-19 the city’s GDP in nominal terms declined by about 9.1% to GHc90,767.593 million, constituting 24.7% of the of the national GDP. The largest sector of the City economy is the wholesale and retail trade subsector constituting about 17.3% followed by the manufacturing sub-sector with about 14%.

Table 5.1.: Local economy diversity

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------|----------|--|
| RPI 1-1: Local economy diversity | | B | |
| 1. City product diversity | 0.0940 | A | City economy has a low sector concentration (e.g. no sector has more than 20% of the market) |
| 2. Informality | 0.1876 | A | Informality is relatively low as a proportion of city economy (e.g. 21-40%) |
| 3. Public economy strength | 3.19% | F | Public sector is very small (e.g. below 5%) |
| 4. COVID-19 impact concentration | 0.0776 | B | COVID-19 impact on some sectors is slightly more than on others |

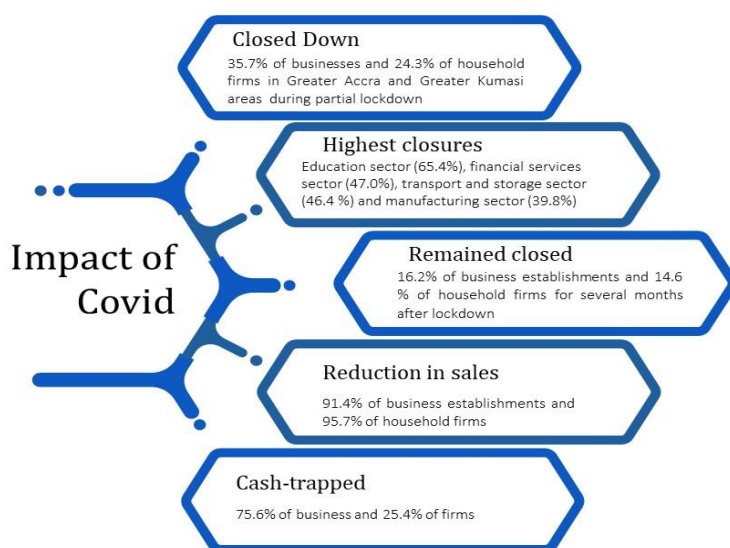
Source: Derived from Study Data, 2021

The agriculture, fisheries, forestry and the mining sub-sectors constitutes only about 10% of the economy of Accra city. All sub-sectors recorded the decline in GDP except agriculture, information and communication, and public administration and defence, with information and communication recording the largest nominal GDP growth of about 69%.

The financial and insurance sub-sector provides the largest number of employments (16.1%) followed by the wholesale and retail sub-sector (15.2%) and manufacturing sector (11.4%). The City's average productivity is 200% higher than the national average productivity with the highest productivity recorded in the agriculture, fisheries, and mining sub-sectors in the City.

The City's product diversity index is estimated at 9.4%, implying low sector concentration as no sector of the city economy has more than 20% of the share of the market. The share of the informal sector in the total City GDP was estimated at 26.5% and the public sector share of the city economy is 3.2%. On the basis of the informality index, which is the geometric average of the share of informal employment and share of informal gross product, the city was graded as "B" indicating a moderate impact of the large informal sector employment on total city output. On the other hand, the share of the public sector in the overall city GDP remains small, as the private sector continued to dominate the total output of the City. The City's exports and import for 2019 was estimated at GH¢29,323.65 million and GH¢41,432.30 million respectively, while gross capital formation was estimated at 14.3%.

The COVID-19 impact concentration ratio for the Accra City was estimated 7.8%, indicating the overall impact was unequal among sectors. Assessment conducted by Ghana Statistical Services shows that that the sectors hardly hit by the pandemic, especially during the lockdown period, were: education (especially private school operators); financial services; transportation and logistics; and the manufacturing, sector. In a survey conducted between May 26 and June 17, 2020 involving 4311 firms, they observed that 35.7% of business establishments and 24.3% of household firms in Greater Accra and Greater Kumasi areas reported closing down during Ghana's partial lockdown, of which 51.5% were in Greater Accra. The sectors with the highest levels of closures were education sector (65.4%), financial services sector (47.0%), transport and storage sector (46.4 %) and manufacturing sector (39.8%). Even after the lifting of the lockdown measures, 16.2% of business establishments and 14.6 % of household firms remained closed for several months. Of the businesses that were open, 91.4% of business establishments and 95.7% of household firms reported significant reduction in sales compared to the same month last year. Firms in the trade (93.7%) and manufacturing (92.7%) were largely affected with average decrease in sales of 60.6%, constituting GH¢115.2 million. With declining sales and increasing other obligations, 75.6% of business establishments reported a deterioration in their cash flow and 25.4% of firms report decreased access to finance. Firms in retail and wholesale trade (82.7%) and manufacturing (78.2%) sectors were most affected by cash flow problems.



Openness and external markets integration

To assess the openness of the Accra economy and extent of external market integration, local industry-employment ratio and local economy openness index were adopted. The local industry-employment ratio was estimated at 0.28, while local economy openness was estimated at about 70% (Table 5.2). Overall the City's openness and external market integration was rated as "B", implying that the City's economy is structured somewhat differently from the national economy in sectoral terms, and is moderately balanced and relies more on external markets. In the light of this significant proportion of those businesses that relies on imports were severely impacted by the interruptions in the global supply chain and were unable to get appropriate supplies. In the May 26 and June 17, 2020 survey of the Ghana Statistical Service, 75.1% of the firms who relies on imports, reported difficulty in obtaining supplies.

Table 5.2.: Openness and external markets integration

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------------|--------------|--|
| RPI 1-2: Openness and external markets integration | | B | |
| 1. Local industrial/employment quotient | 0.2835 | B | <i>City economy is structured somewhat differently from the national economy in sectoral terms</i> |
| 2. Local economy openness (export/import) | 70.77% | B | <i>City economy is moderately balanced and relies more on external markets</i> |

Source: Derived from Study Data, 2021

Entrepreneurship and innovation

To assess level of entrepreneurship in the economy and innovativeness, four main indicators were adopted, namely: new business creation index, business digitization rate, digital accessibility and the state of supportive ecosystem for innovation. Data from the Registered General's Department in 2020 shows that 62,148 new businesses were created in Accra, representing about 26% increase over 2019. E-commerce companies created were 85, while 3,223 were Fintech companies. Businesses which were de-registered stood at 66 in 2020 compared to 96 in 2019.

New business creation index was estimated at 0.16, implying that new business creation as a share of the existing businesses is high to medium and stable or accelerating. Also data from Registered General's Department and National Communication Authority (NCA), estimate business digitization rate and digital access at 0.0038 and 24.89 respectively (Table 5.3). This means that Internet accessibility is relatively high to medium and mobile network coverage is almost universal. Also a number of the fintech and e-commerce companies were classified as medium to large, and the state of supportive ecosystem for innovation is rated as medium-size, with some financial and technical facilities operational for supporting innovations at different stages of lifecycle. In 2017 the Central Government launched a US\$10 million 'National Entrepreneurship and Innovation Plan' (NEIP) to provide support to start-ups and small businesses. In addition, a 735 square metres Accra Digital Centre was established to serve as incubation centre for young businesses and start-ups. Currently, Ghana is estimated to have more than 34 innovative system hubs, of which majority are in Accra². These have indeed created the necessary ecosystem in Accra in support of innovations and business process outsourcing/information technology enabled service.

Overall, the level of entrepreneurship in the economy and innovativeness in the City was rated as "B", implying a medium- to high entrepreneurship culture in the city and a growing innovative culture.

² <https://make-it-initiative.org/africa/about/ghana/>

Table 5.3.: Entrepreneurship and innovation

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------|----------|---|
| RPI 1-3: Entrepreneurship and innovation | | B | |
| 1. New business creation | 0.165 | B | <i>New business creation as a share of the existing businesses is high to medium and stable (or accelerating)</i> |
| 2. Business digitization rate | 0.0038 | B | <i>The number of fintech and e-commerce companies is medium to large, e-commerce is relatively common</i> |
| 3. Digital access | 24.89 | B | <i>Internet access is high to medium and mobile network coverage is almost universal, relatively fast and reliable (GSMA Index 65-75)</i> |
| 4. State of ecosystem for innovation support | | C | <i>Medium-sized ecosystem for innovation support with some financial and technical facilities operational for supporting innovations at different stages of lifecycle</i> |

Source: Derived from Study Data, 2021

Productivity and financial capacity

This sector presents the weakest link in the overall local business environment. The productivity and financial capacity of businesses in the city was graded as C+. Access to affordable finance remains a major challenge, as access by businesses, especially small and medium-scale businesses to affordable finance was estimated at about 14%. In the May 26 and June 17, 2020 survey of the Ghana Statistical Service it was observed that demand and supply for credit declined considerably during the pandemic period mainly on account of uncertain outlook and general economic slowdown, with considerable adverse impact on industry sector output and incomes. This observation is collaborated by the result of an impact study conducted by the Association of Ghanaian Industries (AGIs) in October 2020, where 17% of the industries surveyed indicated difficulties in accessing credit, and 22% had re-negotiated their loans with Deposit Money Banks (DMBs). In their request for relief, about 85% of businesses surveyed has requested stimulus package from Government and 66% requested for flexible loans from Commercial Banks.

Table 5.4.: Productivity, economic and financial capacity

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------|-----------|---|
| RPI 1-4: Productivity, economic and financial capacity | | C+ | |
| 1. Business productivity | 2.15 | B | <i>City business productivity is somewhat higher than the national productivity</i> |
| 2. Business access to electricity | 96.66% | A | <i>Access to electricity is universal via the grid connection</i> |
| 3. Access to affordable finance | 13.96 | F | <i>Commercial credit to SMEs is very difficult/impossible to obtain and the spread is above 10%</i> |
| 4. COVID-19 business failure rate | 0.02% | B | <i>Most business continue their operation</i> |

Source: Derived from Study Data, 2021

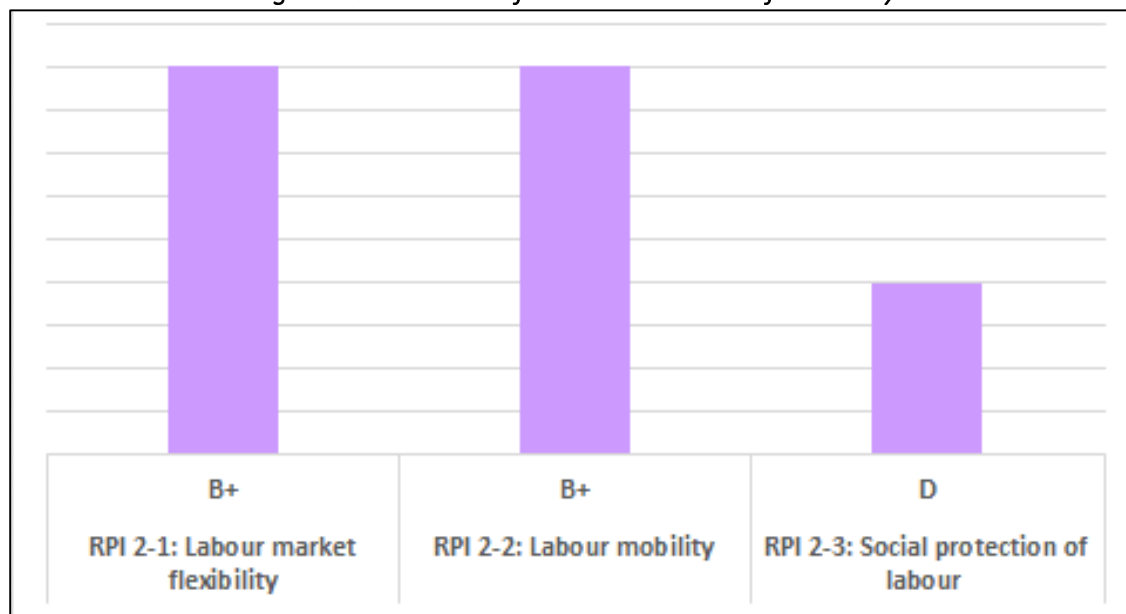
Business productivity rate was assessed as “B”, indicating a declining City business productivity, but somewhat higher than the national productivity, while business access to electricity was rated “A”, with most businesses having access to electricity via the national grid connection. Data from Registered General’s Department estimates Covid-19 business failure rate during the pandemic in the city as 0.02%,

however the result from the May 26 and June 17, 2020 survey of the Ghana Statistical Service (GSS) shows a business failure rate (i.e. either temporarily or permanently closed down) of 16% and 14% respectively among business establishments and household firms. About 52% of these business failure was located in Accra. This suggest that although most businesses were negatively impacted by the pandemic the failure rate was less severe and transient. In the AGIs’ study it was observed that although 89% of the businesses surveyed had indicated they had been impacted negatively, they also observed that recovery had been remarkable with the services and construction sectors recording significant progress.

5.3.2 Resilience of the Labour Market

Under the Local Labour Market, indicators were assessed under three main sub-sectors, namely: labour market flexibility; labour mobility; and social protection of labour. Overall the Local Labour Market was considered moderately sound with the capacity to withstand the shock from the pandemic and recover quickly. The labour market in the Accra City were assessed to be moderately flexible with relative labour mobility, however significant weaknesses were observed in the area of social protection of labour with informal sector operators being highly disadvantaged. Labour market flexibility and labour mobility indicators were rated as B+, while social protection of labour was assessed as “D” (Figure 5.3).

Figure 5.3: Resilience of the Labour Market of Accra City



Source: Derived from Study Data, 2021

Labour market flexibility

Labour market flexibility, assesses factors such as the diversity of employment, the population to employment ratio, and COVID-19 induced unemployment. Labour market flexibility was assessed to be relatively high at an average score of B+, with employment diversity significantly contributing to the level of flexibility (Table 5.5). Employment flexibility was estimated to be about 9.4%, implying the City economy has a low labour concentration by sector with no sector having more than 20% of the labour market. Total employment of the City was estimated at 2,721,349 with population to employment ratio of 147.8%. This puts the city’s capacity to capture local markets and relative dependence on a particular industry at “B”. This means that the local supply of labour is high and will not depend on other areas to meet its demand.

Table 5.5.: Labour market flexibility

| Indicator & Measures | Value | Score | Typology of Score |
|---|---------|-----------|---|
| RPI 2-1: Labour market flexibility | | B+ | |
| 1. Employment diversity | 0.0939 | A | <i>City economy has a low labour concentration by sector (e.g. no sector has more than 20% of the labour market)</i> |
| 2. Population/Employment Ratio | 147.77% | B | <i>Population to employment ratio is low to medium; the city employment rate is above or the same as the national employment rate</i> |
| 3. COVID-19 induced unemployment | 0.986 | B | <i>COVID-19 induced unemployment is low to moderate</i> |

Source: Derived from Study Data, 2021

The initial impact of the pandemic, especially during the lockdown period remained high. In a survey conducted between June 10 to June 25, 2020, by the Ghana Statistical Service seven out of ten of respondents indicated that they had not worked in the previous seven days. Of these respondents, 36.0% of all respondents did not work due to COVID-19 related safety concerns, while 20.4% mentioned COVID-19 work suspension as the reason for not working, with 2.4% reporting they did not due to reduction in staff arising from less business. Overall, 42,000 persons were reported laid off in Ghana during the lockdown period and 700,000 had hours of working reduced.



Source: Myjoyonline.com

Overall, the COVID-19 induced unemployment rate, which is a measure of the changes in persons unemployed due to the pandemic and relative to the pre-COVID-19 period, was assessed to be “B”, indicating low to moderate impact. In this regard the labour market in the Accra city has demonstrated considerable capacity to absorb the shock of the pandemic and recover quickly. So far some of the measures introduced to manage the pandemic in the city have proven to be instrumental for moderating the impact of the pandemic on employment. These measures include:

- Keeping the informal economy and markets open subject to observing social distancing, hygiene and wearing of face masks;
- Creating new satellite markets to decongest existing markets and observe the social distancing protocols;
- Work with central government to disinfect the markets, schools and other public space of interest;
- Suspension of payment of some fees and charges;
- Keeping public and private offices open subject to the mandatory social distancing guidelines; and
- Injections of capital into the economy through Central Government stimulus package for SMEs.

Labour mobility

Labour mobility includes components such as occupational labour mobility, the availability of retraining programmes for workers, commuter rates and distances, and average rental housing expenses. Overall, labour mobility in the Accra City was rated as “B+” indicating a moderate capacity to absorb the shock of the pandemic and recover quickly. The moderate capacity recorded in this instance has been attributed in part to the relatively high performance in geographical labour mobility and relatively low proportion of household’s budget spent on rentals which were graded as “A”.

Table 5.6.: Labour mobility

| Indicator & Measures | Value | Score | Typology of Score |
|---|-------|-----------|---|
| RPI 2-2: Labour mobility | | B+ | |
| 1. Occupational labour mobility | Nil | | |
| 2. Availability of worker (re)training programmes | | C | <i>(Re)training programmes have a medium capacity and cover many occupations in many sectors</i> |
| 3. Geographic labour mobility | | A | <i>High commuter rate; workers generally commute for short distances and/or transport is available and affordable</i> |
| 4. Proportion of a household's budget spent on rental housing | 2.63% | A | <i>Average rental housing expense is low (below 15% of the household income)</i> |

Source: Derived from Study Data, 2021

Though data is not readily available to quantitatively assess the extent to which workers switched career fields in response to the pandemic, annotated evidence suggest occupational labour mobility is moderate to high in the Accra City. It is estimated that 80% of the population in Accra works in the informal sector where switching between career fields is moderate to high due to high vulnerability of the jobs and income, as well as jobs are transient in nature. Due to inadequate employment opportunities especially in the formal sector, most potential workers in Accra resort to the informal economy, where the nature of jobs are heterogeneity in nature, differs in terms of earning, mobility, security, and seasonality, and are transitional in nature.

On the other hand, the performance in commuter rates and distances travelled by commuters in Accra, as well as the proportion of household budget spent on rental housing was found to be relatively strong and rated as "A". This implies commuter rate is high and/or transport is available and affordable making it possible for people to live outside of Accra City and commute daily to Accra for jobs. On the other hand, available data from the Ghana living Standard Survey Report (Round 7) shows that the proportion of household's budget spent on rent was estimated at about 2.6% indicating that average rental housing expenses remains relatively low and does not serve as disincentive to geographical labour mobility. It is estimated that about two million people commute to the city on daily basis for work and wide range of businesses and services, and spent about 67 minutes on the average and covers an average distance of 3,152 km per annum. Available estimate shows that about 2 million people commute to the city on daily basis for wide range of services as capital city of Ghana.

Meanwhile, the availability of worker retraining programmes were assessed as "C", suggesting a low availability of worker retraining programmes, which have medium capacity and cover many occupations in many sectors.

Social protection of Labour

By far the social protection sub-sector remained the weakest link in the entire local labour market assessment, recording "D" as the overall score. This means the sub-sector has a weak performance with relatively weak capacity to moderate the impact of the pandemic and will require somewhat longer period to recover. The main factors considered in the assessment of the city's social protection capacity are: the level of unemployment in the city, proportion of the unemployed receiving unemployment benefits, informal employment rate and the proportion of the City's resources spent on social protection. The City scored poor in all indicators including "C" for the level of unemployment in the city, "F" in proportion of

the unemployed receiving unemployment benefits, “D” for informal sector employment rate, and “C” in the proportion of the City’s resources spent on social protection (Table 5.7).

Table 5.7.: Social protection of Labour

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------|----------|--|
| RPI 2-3: Social protection of labour | | D | |
| 1. Unemployment rate | 13.30% | C | <i>Unemployment rate is average low (10-20%) and/or above the national rate</i> |
| 2. Unemployed receiving unemployment benefits | 0.00% | F | <i>A small number of all officially unemployed are covered by an employment benefit scheme or the benefit scheme doesn't exist</i> |
| 3. Informal employment rate | 80.0% | D | <i>Informal employment rate is high (e.g. 61-80%)</i> |
| 4. City expenditure on social protection | 8.03% | C | <i>City expends between 5 to 9% of its annual budget on social protection</i> |

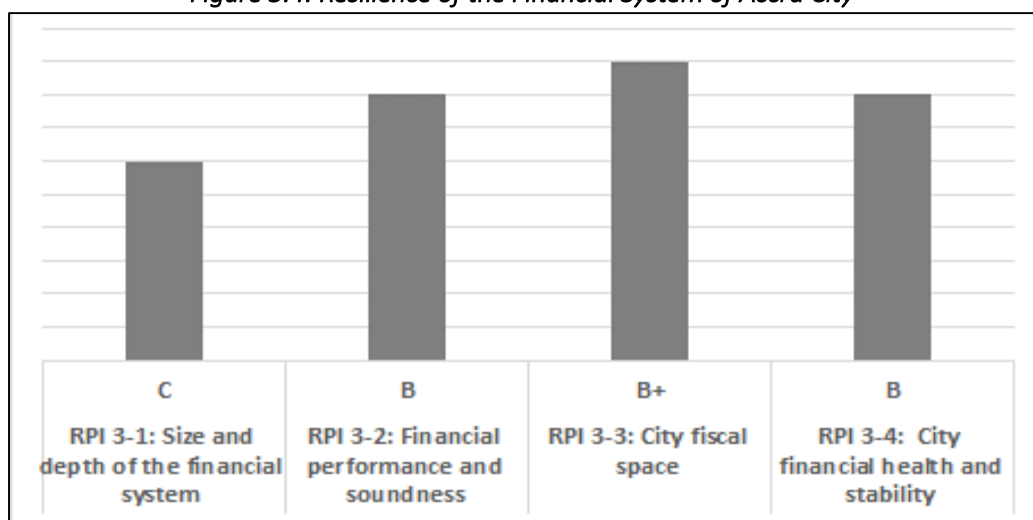
Source: Derived from Study Data, 2021

The unemployment rate for the city was estimated at about 13.3%, while informal sector employment rate based on data from 2015 Integrated Business Establishment Survey (IBES) was estimated at about 80%. Meanwhile no arrangement exists to provide unemployment benefits to potential beneficiaries, in addition to the fact that only 8% of the City’s resources are spent on social protection. In this regard the City’s economic resilience was severely compromised as a result of a relatively high unemployment and informal employment rates, in the absence of a strong social protection mechanisms.

5.3.3 Resilience of the Financial System

The main sub-sectors evaluated under Local Financial System are: size and depth of the financial system, financial performance and soundness, City fiscal space and stability, and City financial health and stability. Overall, the Local Financial System was assessed as “B”, implying a moderately sound financial system with the capacity to withstand shock from the pandemic and recover quickly. However, weaknesses exist in the area of “size and depth of the financial system” which was deemed to have average resilience with moderate capacity to mitigate the impact of the pandemic and will relatively take a reasonable length of time to recover (Figure 5.4).

Figure 5.4: Resilience of the Financial System of Accra City



Source: Derived from Study Data, 2021

Size and depth of the financial system

To be able to effectively assess the size and depth of the financial system in the City of Accra, performance in the following key areas were evaluated: City quotient of financial system; proportion of the population with a bank account; proportion of the adult population with a registered Digital Finance account; and market share of financial institutions offering affordable finance. Overall the size and depth of the financial system in the City of Accra was assessed to be relatively weak with an average score of “C”.

Table 5.8.: Size and depth of the financial system

| Indicator & Measures | Value | Score | Typology of Score |
|--|--------------|--------------|---|
| RPI 3-1: Size and depth of the financial system | | C | |
| 1.City quotient of financial system | 1.52 | B | <i>Access to financial institutions per 100,000 at the city level is somewhat higher than nation-wise</i> |
| 2.Proportion of the population with a bank account | 43.12% | D | <i>Proportion of the population with a bank account is small (e.g. 30-49%) and/or below the national level</i> |
| 3.Percentage of adult population with a registered Digital Finance account | 47.67% | C | <i>Percentage of adult population with a registered Digital Finance account is medium to low; the use of digital accounts (e.g. mobile money) is not very common for formal and informal transactions</i> |
| 4.Market share of financial institutions offering affordable finance | Nil | C | <i>A medium-sized market share: there are a limited number of different investors and different types of finance are generally available for start-ups and innovative businesses</i> |

Source: Derived from Study Data, 2021

The number of financial institute per 100,000 inhabitants, which is a measure of the city quotient of financial system, remain strong with a score of 1.52, implying that the number of financial institutions in Accra per 100,000 inhabitants is higher than the national average (Table 5.8). This notwithstanding proportion of the unbanked population remains high with only about 43% of the population in Accra estimated to have a bank account and only about 47.6% having registered digital financial account. This means that in spite of the increasing trends observed in volume and value of mobile money transactions nationally³, there is significant room for improvement.

Although comprehensive data is not readily available to quantitatively assess the share of financial institutions’ resources allocated to affordable lending, a number of schemes have been introduced that provide affordable lending to start-ups and innovative businesses. These include the Government’s National Entrepreneurship and Innovation Programme (NEIP), Ghana Exim bank lending to support the One District One Factory (1D1F) programme (at lending rate of 8%); expansion of Venture Capital fund programme, and the disbursement of the GH¢600 million soft loan facilities to micro, small and medium scale businesses under the Governments’ Covid Relief fund initiative. There is evidence of a growing support from the Banking sector to innovative businesses and start-ups as more financial institutions continued to set-up special desk to address the specific needs of business start-ups and innovations.

³ Available data indicate that the proportion of the population with mobile money account in Ghana has increased from 13% in 2018 to about 39% in 2021 (<https://www.statista.com/statistics/1175988/mobile-money-accounts-ghana/>). According to data from Bank of Ghana registered mobile money accounts stood at 38.5 million people in 2020, while active mobile money accounts stood at 17.1 million. The total value of mobile money transactions increased from GH¢23.4 billion in March 2019 to GH¢ 67.7 billion by December 2020. This phenomenal increases in volume of transactions have been attributed largely to the covid pandemic which compelled economic actors to adopt innovative approaches in transacting business.

Financial performance and soundness

Financial performance and soundness in the City of Accra was observed to be strong with key indicators including interest rate spread, non-performing loans rate, sectoral distribution of loans and non-performing loans rate and loans restructured under the Covid-19 all showing positive outturns. Interest rate spread was estimated at 14.4% and evaluated as “B” on the global assessment scale, while non-performing loans rate was estimated at 14.3% and graded as “B” as well (Table 5.9). These indicate that the financial market in Accra is relatively efficient and has less market volatility. Also the credit quality of banks’ loans has shown some resilience and banks’ potential willingness to expand credit provision has improved. The total non-performing loans rate and loans restructured as a result of the Covid-19 pandemic amounted to 24.2%, indicating a small change in non-performing loan rate. Sectoral distribution of loans in Accra City was estimated at about 18% indicating a relatively diverse bank’s loan portfolio and therefore its risks.

Overall, financial performance and soundness in the City of Accra was assessed as “B”, implying the financial sector has the capacity to moderate the shock of the pandemic and can recover within a short period.

Table 5.9.: Financial performance and soundness

| Indicator & Measures | Value | Score | Typology of Score |
|---|-------|----------|--|
| RPI 3-2: Financial performance and soundness | | B | |
| 1. Interest rate spreads (%) | 14.37 | B | <i>Interest rate spreads are low to medium</i> |
| 2. Nonperforming loans rate | 14.3% | B | <i>Nonperforming loans rate is low to medium (better than the industry rate)</i> |
| 3. Sectoral distribution of loans | 17.9% | B | <i>Loan portfolio is diversified (low to medium HHI index)</i> |
| 4. Nonperforming loans rate and loans restructured under COVID-19 | 24.2% | B | <i>NPL rate has a small change, and a small percentage of loans had to be restructured</i> |

Source: Derived from Study Data, 2021

City fiscal space and stability

The City’s fiscal space and stability was observed to be generally stable to withstand the shock of the pandemic and recover quickly. The City revenue diversity was estimated at 0.210, indicating the City has a diversified revenue space, dependency on external finance is low to medium. The share of income inelasticity remains higher than 40%, making it less dependent on income tax, market fees, etc., which have the tendency to impact heavily on the city incomes if the underlying economic activity decreases.

Table 5.10: City fiscal space and stability

| Indicator & Measures | Value | Score | Typology of Score |
|--|--------|-----------|--|
| RPI 3-3: City fiscal space | | B+ | |
| 1. City revenue diversity | 0.210 | B | <i>City has a diversified revenue space, dependency on external finance is low to medium</i> |
| 2. Share of income inelastic own source revenues | 44.97% | A | <i>Very high share of income inelastic revenues (40% or more)</i> |
| 3. Financial flexibility | 43.71% | C | <i>Moderate degree of financial flexibility (30-49%)</i> |
| 4. Fiscal flexibility | | A | <i>Very strong fiscal capacity: the city has the legal capacity to set independently the rates for all taxes and fees assigned to it and introduce new taxes</i> |

Source: Derived from Study Data, 2021

The fiscal flexibility of the City was observed to be relatively strong as it is deemed to have the legal capacity to set independently the rates for all taxes and fees assigned to it and introduce new taxes. However, the financial flexibility, which is a measure of the relative shares of own source revenues, unearmarked (discretionary) grants, and maximum amount of debt a city can contract, shows a relatively weak capacity.

City financial health and stability

The City's financial health and stability refers to elements such as: share of the Local Financial Market; City's credit rating; City's audit performance and change in total city revenues under Covid-19. Data is currently not available on the local financial market; and City's credit rating to allow for effective assessment of the resilience of the City's financial health and stability.

Table 5.11: City financial health and stability

| Indicator & Measures | Value | Score | Typology of Score |
|---|---|--------------|--|
| RPI 3-4: City financial health and stability | | B | |
| 1.Share of the local financial market | NA | | |
| 2.City credit rating | NA | | |
| 3.City audit performance | The auditing of Accra City Authority is guided by the Ghana Audit Service Act 2000 (Act 584). Section 11 clause 1 of the Act requires the public accounts of Ghana and all public offices, including the courts, the central and local government administration, of the universities and public institutions of like nature, of any public corporation or other body or organisation established by an Act of Parliament to be audited and reported on by the Auditor-General. The accounts of Accra City Authority are therefore audited annually and report submitted to Parliament. | A | <i>Unqualified audit opinion over the last three years</i> |
| 4.Change in total city revenues under COVID-19 | -30.82% | C | <i>City revenues decreased (by 16-30%)</i> |

Source: Derived from Study Data, 2021

The main sources of revenue for implementation of programmes and projects of the local authority of Accra city are:

- Central government transfers to MMDAs (GoG);
- District Assemblies Common Fund (DACF);
- MMDAs' own Internally Generated Funds (IGF);
- Development Partners (DPs); and
- Other grants (School Feeding Grant, District Development Facility (DDF Grant), Urban Development Grant (UDG), HIPC
- Grant and Decentralised Grant).

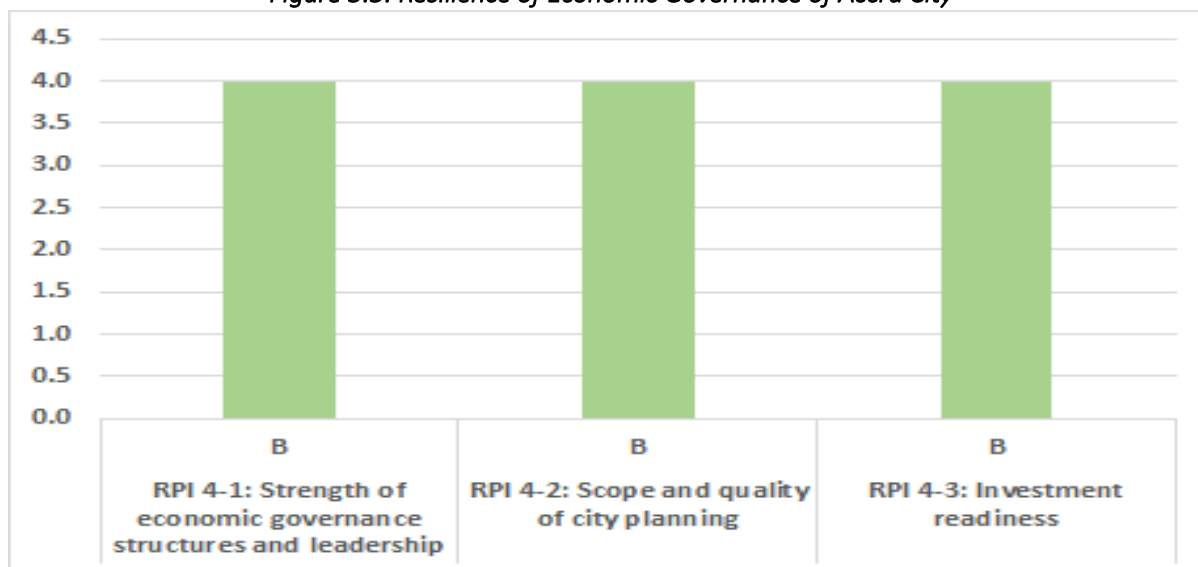
By far, transfers from Central Government (i.e. GOG transfers) (50%) and Internally Generated Funds (IGFs) (45%) constitute the main sources of funding for the activities of the city authority during the period 2016-2019. Due to shortfalls in central government revenue, transfer to the local authority delayed with some

critical capital investments curtailed. Overall, total revenue of the City Authority registered a shortfall of about 30.8%. Meanwhile expenditures increased by 39% on account of the implementation of Covid-19 related interventions, including: disinfection of markets, transport terminals, public places, schools and medical facilities; provision of PPEs for frontline staff, including AMA security taskforce; and provision of markets with water (Veronica) buckets and hand sanitizers.

5.3.4 Resilience of Economic Governance

The key elements evaluated under Local Economic Governance are: the strength of economic governance structures and leadership; scope and quality of city planning; and Investment readiness. Overall, the Local Economic Governance performance was assessed as “B”, implying a moderately sound Local Economic Governance with moderate to strong capacity to withstand shock from the pandemic and recover quickly (Figure 5.5).

Figure 5.5: Resilience of Economic Governance of Accra City



Source: Derived from Study Data, 2021

Strength of governance structures and leadership

The strength of economic governance structures and leadership was rated as “B” and moderately strong with capacity to recover quickly against any shock. The key area of assessments, namely inclusiveness of economic governance, public participation in economic governance, and access to public information on economic issues, all showed considerable resilience. Participation of the public in economic governance was assessed as “A” while Inclusiveness in economic governance and access to public information on economic issues were both assessed as “B” (Table 5.12).

By law 70% of membership of the local authority are elected by universal adult suffrage, whilst 30% are appointed by the President of the Republic of Ghana on the basis of their experience and specialised expertise. Members of Parliaments representing constituencies in each districts are ex-officio members. By the power of the President's appointment some identifiable groups such as gender, traditional authorities, private sector, and academia are appointed on the local authority. This bring a variety of non-government stakeholders in the City's economic governance structures, making up about 30-39% of the membership. Meanwhile, general public are usually engaged in the formulation of key City development programmes, including the medium-term development plan, the Accra resilient plans, and the Accra climate change

plan. This is in accordance with the requirement of the National Development Planning System Act, Act 480 and the associated Legislative Instrument (L.I) 2232. The Accra City authority has a relatively good information dissemination system, which include the use of modern forms of communication such as social media, website, radio and community dissemination system. The system is instituted based on the requirements of the National Planning Systems Act 1994, Act 480 and the Legislative Instrument (L.I) 2232 which clearly articulate how feedback from information dissemination system could be fed back into the Planning System.

Table 5.12: Strength of governance structures and leadership

| Indicator & Measures | Value | Score | Typology of Score |
|---|-------|----------|---|
| RPI 4-1: Strength of economic governance structures and leadership | | B | |
| 1. Inclusiveness of economic governance | | B | <i>A variety of nongovernment stakeholders regularly participate in city economic governance structures, making up 30-39% of the membership</i> |
| 2. Public participation in economic governance | | A | <i>High degree of public involvement (via regular consultations, meetings, forums), public feedback is regularly sought and incorporated</i> |
| 3. Access to public information on economic issues | | B | <i>Information covers most relevant economic issues, is of high quality and provided regularly</i> |

Source: Derived from Study Data, 2021

Scope and quality of city planning

The scope and quality of planning at the city level was adjudged to be of a relatively good standard with a score of “B”. The elements of assessment, namely comprehensiveness of city planning systems, Integration of crisis management provisions in planning and budgeting, application of vulnerability assessment methodology, and extent of access and application of digital technologies, were all deemed to have shown reasonable quality standards, and were all assessed as “B” (Table 5.13).

Table 5.13: Scope and quality of city planning

| Indicator & Measures | Value | Score | Typology of Score |
|--|-------|----------|---|
| RPI 4-2: Scope and quality of city planning | | B | |
| 1. Comprehensiveness of city planning systems | | B | <i>Plans at three levels (strategic, medium-term and annual) exist and demonstrate a relatively high degree of interconnectedness</i> |
| 2. Integration of crisis management provisions in planning and budgeting | | B | <i>Crises management provisions are relatively comprehensive and mainstreamed in plans at all levels (strategic, medium-term and annual)</i> |
| 3. Application of vulnerability assessment methodology | | B | <i>Vulnerability assessment methodology exists; vulnerability assessments take place periodically; relevant actions incorporated in plans at all levels</i> |
| 4. Extent of access and application of digital technologies | | B | <i>IoT and big data analytics are somewhat advanced and many city services use IoT and big data analytics frequently</i> |

Source: Derived from Study Data, 2021

The City of Accra prepares regular medium-term development plans in accordance with the requirement of the National Development Planning System Act, Act 1998, Act 480 and the L.I 2232. The current medium-

term plan was prepared in 2017 to be implemented between 2018-2021. Process has begun to prepare a successor medium-term plan for the period 2022-2025. The City also has a resilient plan as well as climate action plan 2020-2025.

As part of the requirement of the national disaster risk framework and the Sandai protocol, the Accra City Authority is required by law to identify and incorporate disaster risk management interventions in their medium-term development plan. The current medium-term development plan of 2018-2021 has incorporated specific disaster risk reduction interventions, in addition to preparing and implementing city resilient strategy aim at ensuring a smart, resilient and prosperous city. The City has a mechanism within the local planning system to review and revise the disaster risk reduction management arrangement during the preparation of their medium-term development plan. Also within the framework of the City Resilient Strategy and Action Plan the city is able to review its vulnerability to disaster and make amends. However, weaknesses exist in the area of access and application of digital technology, where Internet of Things (IoT) and big data analytics are of limited advancement and rarely utilized.

Investment readiness

The investment readiness of the Accra City was adjudged to be relatively good with a score of “B”. The elements of assessment, namely strategic planning and resilience proofing of investment projects, access to public land, Intensity of regulation or administrative burden, and quality of investment-enabling environment, were all deemed to have shown reasonable resilience, and were all assessed as “B” (Table 5.14).

Table 5.14: Investment readiness

| Indicator & Measures | Value | Score | Typology of Score |
|---|-------|----------|---|
| RPI 4-3: Investment readiness | | B | |
| 1.Strategic planning and resilience proofing of investment projects | | B | <i>Most investment projects are derived from the approved medium-term development plan and CIP, make provision for external finance when appropriate, and have project profiles that in general address resilience issues</i> |
| 2.Access to public land | | B | <i>City has a significant autonomy to decide over the use and (re)allocation of land resources; a high percentage of vacant/unutilized public land</i> |
| 3.Intensity of regulation/ administrative burden | | B | <i>Light intensity of business regulation, relatively quick and easy business registration procedures</i> |
| 4.Quality of investment-enabling environment | | B | <i>A large amount of investment data (including some investment profiles) and a number of financial and nonfinancial facilities to facilitate investment</i> |

Source: Derived from Study Data, 2021

The 2020 Doing Business Report of the World Bank showed strong performance, especially in the area of investment environment in Ghana, including business registration and permitting, access to utilities, getting credit and the protection of minority investors. The City of Accra has light business regulatory and administrative burden. The City Authority issues only business operating permits for businesses and collect market tolls. Registration of new business and foreign companies is undertaken by the Registrar-General Department and the Ghana Investment Promotion Council (GIPC) respectively, which are central government agencies.

Some amount of investment data (including some investment profiles) and a small number of financial and non-financial facilities exist to facilitate investment. GIPC provide considerable information on potential

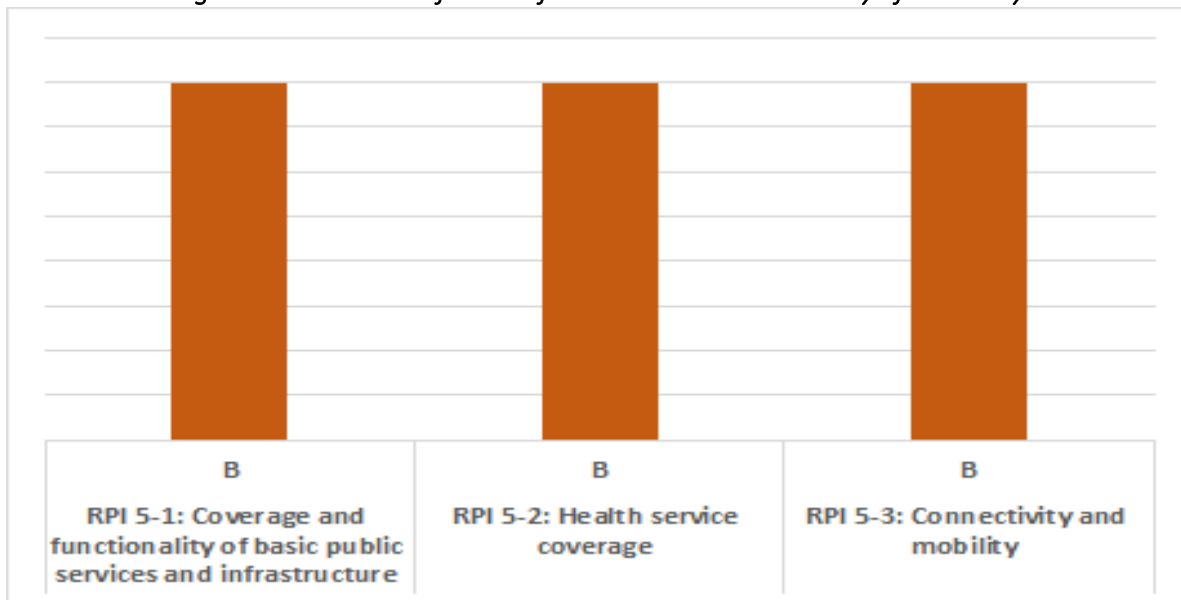
investment areas for will-be investors. The City Authority has established Business Development Desk to support new investors and provide information on potential investment opportunities in the city including infrastructural projects. Most investment projects implemented by the City are derived from the approved medium-term development plan and CIP, with provisions, in some cases, for external finance and project profiles that address resilience issues.

Major concerns for investment in the City is that it has specified autonomy on decision over the use of public lands. The allocation of state lands is the responsibility of the Lands Commission and Ministry of Lands and Natural Resources. The City has responsibility for approving the structures developed on them as to whether is build according to the approved plan and the spatial plan of the City. Very low percentage of vacant or unutilized public lands are available to the City for use.

5.3.5 Resilience of basic Infrastructure and Connectivity

The key elements evaluated under Basic Infrastructure and Connectivity are: the coverage and functionality of basic public services and infrastructure; health service coverage; and connectivity and mobility. Overall, the resilience of the Basic Infrastructure and Connectivity area was assessed as “B”, implying a moderately resilience basic Infrastructure and connectivity with the capacity to recover quickly in the event of economic and financial shock (Figure 5.6). Most of the evaluated areas under the Basic Infrastructure and Connectivity showed above average performance. However, challenges exist is key development areas including access to regular municipal solid waste collection, City expenditure on health, and Walkability and cyclability in the City.

Figure 5.6: Resilience of basic Infrastructure and Connectivity of Accra City



Source: Derived from Study Data, 2021

Coverage and functionality of basic public services and infrastructure

The coverage and functionality of basic public services and infrastructure was classified moderately high with a score of adjudged “B”. With the exception of access to regular municipal solid waste collection, all other element of evaluation in this area showed strong performance. The average number of interruptions per customer per year was 5.81, at an average length of 8.4 hours per interruption and was scored as “B”, indicating minimal interruptions with short durations (Table 5.15). Accra Metropolitan Assembly has since 2016 achieved universal access to safe drinking water. Sachet water and piped water are the two major sources of drinking water for residents. Access to safely managed sanitation service remains a major challenge in the city. Over forty percent of residents use shared toilet facilities while few communities are not open defecation free.

Currently the metropolis collects about 85% of the solid waste generated daily. The rest of the waste is taken care by informal waste collectors and through communal systems. Presently the Assembly has no engineered landfill sites for the disposal of waste and depends on disposal facilities in nearby towns. A number of interventions are currently ongoing to encourage and create avenues for Accra’s residents to engage in waste diversion through recycling and reuse, in order to manage the challenge of limited landfill capacity. Also the metropolis as part of its resilient strategy is developing micro transfer stations and a minimum of two larger transfer stations at strategic locations accessible to all waste collectors serving the Accra Metropolitan Area.

Table 5.15: Coverage and functionality of basic public services and infrastructure

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------------|--------------|--|
| RPI 5-1: Coverage and functionality of basic public services and infrastructure | | B | |
| 1. Public open space per 1,000 inhabitants | NA | NA | |
| 2. Average number and length of interruptions per customer per year in the electricity network. | 2,936.23 | B | <i>Rare interruptions for short periods</i> |
| 3. Percentage of population with access to water and sanitation services | 0.90 | B | <i>Most population (90% or more) have access to running water and sanitation services, water points and sanitation facilities are available in other areas</i> |
| 4. Percentage of population with regular municipal solid waste collection | 0.85 | C | <i>About 75% have access to municipal solid waste collection</i> |

Source: Derived from Study Data, 2021

Health service coverage

Provision of adequate and efficient health services is considered as a key priority of the metropolis, especially with the advent of the covid-19 pandemic. As part of the medium-term objective for the metropolis, it has set out to bridge access to and improve health care by expanding and modernising existing health facilities and system for the city by establishing a polyclinic in each Sub-Metro, setting-up more specialised hospitals, and introducing telemedicine in line with best modern standards and practice. As part of the Metropolis’ response to the pandemic, a Public Health Emergency Response Committee was established to mobilize fiscal support from the private sector to fund the City’s health response. It also coordinated with central government to create quarantine centres; designated

health facilities for covid-19 cases; and provided advice to central government on hotspots as well as work with the Ministry of Health on the safe disposal of bodies of covid-19 victims.

It was estimated that about 6% of the City’s total budget for 2020 was expense on the provision of health services. The quotient for health workers per 10,000 populations in the City and quotient for hospital beds per 10,000 populations, were 523.41 and 392.36 respectively (Table 5.16). These are higher than the national level averages, and better position the metropolis to deliver adequate health services to Citizens.

Table 5.16: Health service coverage

| Indicator & Measures | Value | Score | Typology of Score |
|---|--------|----------|--|
| RPI 5-2: Health service coverage | | B | |
| 1. City quotient for health workers per 10,000 population | 523.41 | B | <i>Number of city health workers is somewhat higher than nation-wise</i> |
| 2. City quotient for hospital beds per 10,000 population | 392.36 | B | <i>Number of hospital beds at the city level is somewhat higher than nation-wise</i> |
| 3. City expenditure on health | 0.058 | C | <i>City expends between 5 to 9% of its annual budget on health services</i> |

Source: Derived from Study Data, 2021

Connectivity and mobility

The telecommunication, internet and mobility infrastructure base of the City remains relatively good. As the Capital City of the Ghana, Accra host major Central Government institutions such as the Ministries, Parliament, Supreme Court, Bank of Ghana as well as headquarters of major global and local financial and telecommunication firms such as Barclays Bank, EcoBank, Standard Chartered Bank, Fedility Bank, Agriculture Development Bank, Ghana Commercial Bank, World Bank, MTN and AirtelTigo.

Although current quantitative data is not readily available, the coverage and quality of telephone and Internet networks remains high with limited short interruptions. About 97% of the population in Accra City is estimated to have access to mobile telephone, while internet accessibility rate is estimated at 99%.

Total road network within the metropolis is estimate at 3,152 km. This is made up 2,365 km of paved roads and 787 km unpaved roads. The 2,365 km paved road is made up 944 km asphalted roads and 1,421 km surface dressed roads while 787 km unpaved roads are made up of 116 km gravelled roads and 671 km earth roads. Improving the road condition mix is a major priority of the Metropolis and as part of the effort the City constantly collects data on household travel patterns, demographics and location, freight transport, and travel demand load to better inform investments and policy. The average commuter travel time in the city is estimated at 67 minutes, with the length of transport network size per land area estimated at 1.94 km (Table 5.17). These puts Accra city’s transport network in the “B” category, indicating a relatively good transport network system.

The area where challenges exist is walkability and cyclability infrastructure which remains relatively weak. Only 1.7% of the City’s streets has made provision for bicycle lanes, while those with sidewalks is only 6.3%. These put the City’s walkability and cyclability rate at about 8%, and rated among the relatively poor resilience category.

Table 5.17: Connectivity and mobility

| Indicator & Measures | Value | Score | |
|--|-------|----------|--|
| RPI 5-3: Connectivity and mobility | | B | |
| 1. Continuity of telephone and Internet operations | NA | B | <i>Rare interruptions for short periods</i> |
| 2. Average commuting travel time disaggregated for the key modes of transportation | 67 | B | <i>Relatively short commuting times (1-1.5 hours)</i> |
| 3. Total coverage of all superior modes of public transport | 1.943 | B | <i>Superior modes of public transport cover 75-90% of the city area</i> |
| 4. Walkability and cyclability | 8.02 | C | <i>Less than 50% of streets have sidewalks, however bicycle lane density is the same or better than the national standard or is the same as in other cities of similar size in the country</i> |

Source: Derived from Study Data, 2021

Section Six: Conclusions and Recommendations



6.1 Introduction

This section summarizes the overall performance of the city on urban resilience and provides recommendations based on the findings of the above section. The recommendations are expected to serve as the principal basis for the interventions outline for the recovery of the City's economy. This section will also include general or cross-cutting recommendations on (re)building urban economic resilience.

Based on the assessment above, the following conclusions are drawn:

6.2 Key Conclusions

Overall, the local economy of Accra City was graded as sound, with the capacity to withstand and moderate the impact of the pandemic and recover quickly, however it is rated below the best performing cities. Out of 17 assessment areas, Accra City was graded moderately resilient in 14, and averagely resilient in three whose recovery may somewhat take a bit longer. The areas that showed significant contribution to the overall resilience of the City are local financial market environment, local economic governance, and basic service infrastructure and connectivity. There were some weaknesses in the local business environment and local labour market areas, arising out of poor local productivity of businesses, weak financial intermediation and poor social protections programmes, especially for those in the informal sector, the weak and vulnerable.

Key observations in each of the resilience areas are as follows:

6.2.1 Resilience of the Business Environment

Overall, the Local Business Environment was observed to be generally sound with a highly diversified city gross domestic production; large informal sector with the capacity to effectively contribute to the overall city GDP; and limited concentration of the impact of the pandemic. The structure of the City's economy was observed to be somewhat different from the national economy in sectoral terms, and is moderately balanced and highly integrated into the external markets. Consequently, the disruption in global supply chain significantly impacted local supply negatively. The entrepreneurship culture in Accra was observed to be strong with a growing innovative culture.

However significant challenges exist in the area of economic productivity and access to financing. Business productivity declined though it was somewhat higher than the national productivity. Access to affordable finance remains weak, with businesses, especially small and medium-scale businesses finding it difficult to get access to affordable finance. Although most businesses were negatively impacted by the pandemic the failure rate remain relatively low.

6.2.2 Resilience of the Labour Market

The labour market in the Accra City were assessed to be moderately flexible with relative low geographical labour mobility, however significant weaknesses exist in the area of social protection with informal sector operators being highly disadvantaged.

The City's economy has a low labour concentration and high capacity to meet the local supply of labour without relying on other areas outside the city. The initial impact of the pandemic on employment, especially during the lockdown period was observed to be high. However, this was gradually eased out as the restrictions were removed and interventions introduced to bring economic activities back to normal. Overall, the COVID-19 induced unemployment rate, was assessed as moderate impact.

Commuter rate in the City was observed to be high and affordable, making it possible for people to live outside of Accra City and commute daily to Accra for jobs. Average rental housing expenses remains low and does not serve as disincentive to geographical labour mobility.

By far the social protection sub-sector remained the weakest link in the entire local labour market assessment. The main factors considered in the assessment of the city's social protection capacity are: the level of unemployment in the city, proportion of the unemployed receiving unemployment benefits, informal employment rate and the proportion of the City's resources spent on social protection. The city has a large informal sector which is very vulnerable to economic shocks, and unemployment rate which is higher than the national average. No arrangement exists in the City to provide unemployment benefits to potential beneficiaries and the proportion of the City's resources spent on social protection is low.

6.2.3 Resilience of the Financial System

The Local Financial System in the City of Accra is assessed as moderately sound with the capacity to withstand shock from the pandemic and recover quickly. However, weaknesses exist in the area of "size and depth of the financial system" which was deemed to have average resilience with moderate capacity to mitigate the impact of the pandemic and will relatively take a reasonable length of time to recover.

The number of financial institutions in Accra per inhabitants was observed to be higher than the national average. However, the proportion of the unbanked population, as well as those without registered digital

financial account, remain high. Financial performance and soundness in the City was observed to be strong, with interest rate spread, non-performing loans rate, sectoral distribution of loans and non-performing loans rate and loans restructured under the Covid-19, all showing some resilience.

The City's fiscal space and stability was observed to be generally strong with a more diversified revenue sources and high income inelasticity. However, the financial flexibility, which is a measure of the relative shares of own source revenues, unearmarked (discretionary) grants, and maximum amount of debt a city can contract, shows a relatively weak capacity.

6.2.4 Resilience of Economic Governance

The Local Economic Governance performance was evaluated as moderately sound with moderate to strong capacity to withstand shock from the pandemic and recover quickly. Participation of the public in economic governance, inclusiveness in economic governance, and access to public information on economic issues were considered relatively good. The scope and quality of planning, including the comprehensiveness of city planning systems, Integration of crisis management provisions in planning and budgeting, application of vulnerability assessment methodology, and extent of access and application of digital technologies, remain reasonably good. The investment readiness of the Accra City, including strategic planning and resilience proofing of investment projects, Intensity of regulation or administrative burden, and quality of investment-enabling environment, all showing some resilience. Major concern for investment in the City is that it has limited autonomy on the use of vacant or unutilized public lands available in the City for use.

6.2.5 Resilience of basic Infrastructure and Connectivity

The Basic Infrastructure and Connectivity in the City was adjudged as moderately resilience with the capacity to recover quickly in the event of economic and financial shock. Most of the elements under the area showed above average performance. However, challenges exist in the area of access to regular municipal solid waste collection, City's expenditure on health, and walkability and cyclability in the City.

The coverage and functionality of basic public services and infrastructure was classified moderately high with the exception to access to regular municipal solid waste collection. Interruption in electricity supply is minimal with short durations, in addition to the fact that the city has achieved universal access to safe drinking water since 2016. The telecommunication, internet and mobility infrastructure base of the City remains relatively good.

Though quotient for health workers per populations and quotient for hospital beds per populations, were higher than the national averages, the resource allocated to recurrent health expenditure remain relatively low. The walkability and cyclability infrastructure remains relatively weak with a few streets having bicycle lanes and sidewalks.

6.3 Key Recommendations

Based on the conclusions drawn from the above assessment, the following recommendations are made to accelerate the pace of financial and economic recovery in the City:

6.3.1 Resilience of the Business Environment

With the gradual easing of restrictions, the economy of Accra is slowly returning to normality. To accelerate the pace of economic activity and further consolidate the resilience of the City's financial sector and economy, Accra would need to introduce major stimulus programme similar to the "Ghana Covid-19 Alleviation and Revitalization of Enterprises Support (CARES) Obaatapa Programme" introduced by the Central Government at the national level. This will entail organising an economic forum with key stakeholders including the Private Sector, Academia, CSOs and Development Partners to build consensus on key priority areas for investment and support, as well as mobilize resources for targeted investments.

Developing a comprehensive stimulus programme will allow the City to pull together these innovative interventions and partnerships in a more purposeful manner, as well as leverage on the ongoing national level interventions towards an accelerated recovery. This will help sustain the gains made so far in creating a resilient economy.

Although the business environment in Accra has shown some resilience, significant challenges exist in the area of economic productivity, especially in the informal sector, and lack of access to affordable financing especially by SMEs. Future economic recovery interventions should therefore prioritize these issues for effective action. The City of Accra has a large informal sector, employing about 80% of the population in trading, transportation, artisanship, agriculture especially fisheries, creative arts and culture, tourism, etc. However, it is weakly integrated into the formal economy and highly inefficient in its activities. Exploring ways to improve the efficiency of their operation will greatly enhance the productivity of the sector and complement the formal sector. Interventions should focus on enhancing their capacity in the area of business operations and appropriate infrastructure and technology for their work, reduce their vulnerability by instituting social protection interventions, and creating more livelihood opportunities for the sector. The City should also promote programmes that create opportunity for effective linkages between the informal and formal sectors, such as promoting linkage between the informal and formal waste collectors, as well as incorporating sub-contracting requirements in the award of the City's contracts. This will promote transfer of skills and technology, and ultimately enhance the capacity and efficiencies of the informal sector operators.

By far affordable financing remains the number one impediment to the growth and development of most SMEs in the City. In the study conducted by the Association of Ghanaian Industries (AGI) and Ghana Statistical Service (GSS) in October 2020, to assess the impact of the pandemic on businesses, most businesses reported they require timely financial support by way of tax waivers and flexible loans in order to recover. It is therefore recommended that future interventions for the recovery of the economy should aim at enhancing opportunities for affordable funding, especially for SMEs, including enhancing the capacity of businesses to access funding, as well as establishing a functional business desk at the City level to constantly engage businesses in dialogue and provide capacity development interventions for business growth and development.

Other issues which require significant attention in future recovery plan are: the role of the City authority as public institution to facilitate the development of the private sector; and limited programmes at the City level to create supportive ecosystem for innovation and growth of start-ups. For most vibrant economies public sector, that provides adequate and efficient public services and regulatory environment is a pre-requisite for robust private sector growth. It is therefore important for the Accra City Authority to aim at strengthening its role as a catalyst for private sector growth and development, as well as commit significant efforts to deliberately promoting entrepreneurship, innovativeness and start-ups in the City. This may entail: institutional restructuring and capacity building interventions; development of new business support

infrastructures, such as business incubators for start-ups, as well as re-orientation of personnel to be pro-business in the delivery of public services.

6.3.2 Resilience of the Labour Market

The major concern observed in the labour market was a weak social protection arrangement in place at the City level. For instance, no arrangement exists to provide unemployment benefits to potential beneficiaries and the proportion of the City's resources spent on social protection remain low. In a study conducted by Women in Informal Employment: Globalizing and Organizing (WIEGO) in 2012, it was observed that, although informal workers generate significant share of the city's revenue, the budgetary resources spent on them is negligible⁴. Also during the pandemic in 2020, street vendors suffered from reduced demand from customers who were afraid to purchase from them for fear of contamination, while waste pickers were unable to work with a lot deciding to voluntarily stay home for fear of contracting the virus. The City should therefore explore the possibility of instituting a social protection mechanism that will create opportunity for persons working in the informal sector to have safety net, including facilitating enrolment of informal workers on the National Health Insurance Scheme (NHIS) and the Social Security and National Insurance Trust (SSNIT) informal sector pension scheme.

Also it was observed that the opportunity for life-long training programmes, especially at the City Authority level, remain limited. Therefore, future recovery plan should prioritize: the institutionalization of life-long training/re-training programmes, especially for their staff, covering wide range of areas, for sustained action; and providing access to robust online platform for extra- curricular education and for online learning.

6.3.3 Resilience of the Financial System

Although the financial institutions in Accra per inhabitants was observed to be higher than the national average, and there is evidence of increasing trends in volume and value of mobile money transactions nationally, the proportion of the unbanked population as well as those without registered digital financial account remain high. This implies there is significant room for improvement and future efforts should aim at improving financial literacy especially among informal sector operators.

Also the City's fiscal space and stability was observed to be generally strong with a more diversified revenue sources and high income inelasticity, it continued to be challenged by: inadequate logistics to aid effective collection; poor supervision of revenue collectors; high number of unvalued properties; difficulty in locating houses for serving of bill; low staff strength for effective collection due to lack of sustainable succession plan; and poor customer relations by some collectors. Modern approaches to revenue mobilization would have to be introduced to further enhance internal revenue mobilization capacity.

The attainment of overall long-term economic resilience in the City requires consistent and timely flow of adequate resources for the implementation of planned activities and programmes. The amount of resources required for investing in key sectors of the City economy cannot be met solely by the traditional sources, namely Central Government transfer, DACF, IGF, and Donors sources, but through innovative financing arrangement that leverages private sector capital and expertise to accelerate implementation of programmes and projects in more efficient manner. For large infrastructure projects, Public Private Partnership (PPP) and Municipal financing arrangement provide a viable option for accelerated delivery of urban infrastructure. The city economic recovery plan should therefore explore the opportunity of

⁴ WIEGO Working Paper No. 33. *Informal Economy Budget Analysis: Accra Metropolis (2014)* by Nicholas Adamtey

leveraging on these sources of funding, including Sister-Sister City programme to implement programme interventions.

6.3.4 Resilience of Economic Governance

The Economic Governance arrangement in the city has shown some resilience, however significant concerns exist in the area of logistical and institutional capacity to coordinate planning, implementation and monitoring and evaluation. Future efforts should therefore aim at strengthening the internal capacity to effectively coordinate planning, implementation and monitoring and evaluation at the city level, including: enhancing the engagement with key stakeholders to ensure accountability in development planning, implementation and monitoring and evaluation; as well as establishing centralized data management system to ensure availability of up-to-date information for monitoring and evaluation.

The commencement of the diagnostic study exposed the major weaknesses in the data collection, storage and management architecture of the Accra Metropolitan Assembly (AMA). Data on majority of the proposed global indicators were either not available at the assembly level or exist in the form that cannot be readily be used. For those which data exist, they were not consistently collected and stored, or are personalized and not readily accessible.

Effective monitoring and evaluation of the implementation of intervention under proposed economic recovery plan will require the availability of data on relevant economic and financial indicators, including computing city GDP which is being collected for the first time at the city level under this initiative. It is therefore imperative for the Accra City to embark on the development of a robust and efficient data collection, storage and management system that will ensure the provision of timely relevant information for policy making, planning, implementation, monitoring and evaluation.

Also although the investment environment in Accra remain relatively good, there is considerable room for improvement. The regulatory and institutional capacity to attract and retain new investment requires some strengthening, especially in the area of local regulatory framework, as well as reducing the complexity and cost of regulatory processes. The capacity for implementing responsible PPP arrangements should be enhanced, especially in the areas of project analysis and value for money analysis.

Another area of weakness is access and application of digital technology, where Internet of Things (IoT) and big data analytics are of limited advancement and rarely utilized. The advent of the Covid-19 pandemic unleashed the potential and innovative approaches adopted to ensure continuity of businesses and services. For most businesses the IoT has provided an efficient way of doing business and will remain so for a long term. It is therefore important for the City Authority to reform way of doing business and build their capacity to use IoT and big data analytics in planning, monitoring and evaluation, as well as in services delivery.

6.3.5 Resilience of basic Infrastructure and Connectivity

The major challenges arising out of the diagnostic analysis in the area of basic infrastructure and connectivity were: access to regular municipal solid waste collection, low expenditure on health, and poor walkability and cyclability infrastructure in the city. Before the pandemic, Accra city experienced periodic shocks and stresses, including flooding, ageing infrastructure, inefficient transportation system, poor sanitation, heavy traffic and proliferation of informal settlements. The increasing urbanization is gradually outpacing physical planning, available services and infrastructure, with significant negative implication for the living condition of the populace.

To improve the infrastructure resilience of the city, as well as create the infrastructure requirement to support the integration of the informal sector into the formal sector, future recovery efforts should aim at providing adaptive infrastructure which optimizes co-benefits while addressing flooding, waste, sanitation, and climate challenges in the city. Also significant investment should be made in upgrading the transport and trading infrastructure, including reconstruction of the informal markets to provide better and more resilient facilities, as well as launching of special initiative in collaboration with the Ministry of Roads and Highways to improve the walkability and cyclability of road infrastructure in the city.

To improve solid waste collection and disposal, special emphasis should be given to construction of new micro and large waste transfer stations, as well as integrate informal waste collectors into the municipal waste management system. Opportunity to expand health care financing and Invest more in health infrastructure, equipment and training in alignment with the relevant SDGs on human health; as well as implementing a comprehensive mental health care, should also be given the necessary priority attention in the post Covid-19 economic recovery and resilience plan.

The pandemic exposed the vulnerability of the country's health care system, research capabilities and the informal sector, as well as weak capacity of the domestic industries to meet the local demand in the wake of disruptions in global supply chain. However, it has created opportunities as well for innovative partnerships, new and efficient approaches for doing business, and the need to build local capacities in industries, health care system and research capabilities. The pandemic helped the country's private sector to come together to form a coalition to pull resources and expertise together to build a 100-bed capacity infectious disease centre within a record time of 12 weeks. As a result of the pandemic the country's major medical research centres in Accra and Kumasi received significant injection of resources from both Central Government and Private sector donations. More such innovative partnerships should be encouraged at the local level.

To enhance the national capacity for managing similar outbreak in future, existing health facilities should be upgraded and others equipped. Already an initiative has commenced at the national level to construct 88 new district hospitals across the country for those districts that do not have them, and 6 additional regional hospitals to serve as the foundation for building a national infectious disease architecture. Local businesses have been supported to produce essential supplies for the country, including PPEs.

Overall, Accra City should use the recovery plan as the focal point for mobilizing resources and city's efforts toward accelerated recovery of the City financial and economic sectors, which are deemed to be moderately resilient with capacity to recover within a short period. The City should explore the possibility of aligning its interventions with the Central Government's Ghana CARES Obaatanpa Programme launched on November 18, 2020, in order to tap and benefit from the GH¢100 billion (GH¢30 billion from the State and GH¢70 billion from the private sector) allocated under the programme. This will bring synergies and collaboration in the implementation of interventions outlined for the attainment of recovery of the entire economy of Ghana.

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Annexes

Annex 1: National Responses

| Timelines for interventions to Combat the Coronavirus Pandemic in Ghana | | |
|---|-------------------|---|
| No. | Date | Measures/Interventions Taken |
| 1 | 29th January 2020 | <ul style="list-style-type: none"> ✓ Ghana introduced covid-19 screening system at the nation's main international airport to prevent importation into the country. The system entailed: temperature screening at the airport with non-contact thermometer guns and thermal thermometers; designation of holding rooms for suspected persons for further investigations; and evacuation of infested person to the national designated centres for treatment and management. |
| 2 | 11th March, 2020 | <ul style="list-style-type: none"> ✓ Suspension of all international travels by public officials except for critical assignments by the President ✓ Ghana proactively put together a USD100 million National Emergency Preparedness and Response Plan (EPRP) to manage and contain the spread of the virus and strengthen the national capacity for surveillance, diagnosis, and management. and management. The EPRP were to: promote communication and engagement with decision makers, stakeholders, community and opinion leaders, as well as the general public with regard to the risks associated with the pandemic; enhance capacity building and training for preparedness, response and service delivery; develop requisite additional institutional capacity to handle basic testing; offer timely case detection as well as containment and treatment, including symptom relief and supportive care, for all patients; and coordinate and procure needed medical supplies, logistics and equipment. |
| 3 | 12th March 2020 | <ul style="list-style-type: none"> ✓ Ghana recorded its first case of covid-19 |
| 4 | 15th March, 2020 | <ul style="list-style-type: none"> ✓ Ghana introduced a ban on all public gatherings including: conferences, workshops, funerals, festivals, political rallies, sporting events and religious activities, such as services in church and mosques for 4 weeks. Private burials were permitted but limited to a maximum number of 25 persons. ✓ All basic schools, senior high schools and universities, both public and private, were closed, with the exception of BECE and WASSCE candidates who are permitted to remain in school under social distancing protocols ✓ Travel ban was introduced on travellers from countries which had recorded over 200 positive COVID-19 cases with the exception of Ghanaian citizens and people with resident permits. ✓ Observance of enhanced hygiene procedures by establishments such as supermarkets, shopping malls, restaurants, night clubs, hotels and drinking spots by providing, amongst others, hand sanitizers, running water and soap for washing of hands ✓ Enforcement of enhanced hygienic protocols in all vehicles and terminals, including provision of, amongst others, hand sanitizers, running water and soap for washing of hands under the supervision of the Ministry of Transport through the transport unions and private and public transport operators ✓ Co-ordination with the Metropolitan, Municipal and District Assemblies (MMDAs) to enhance conditions of hygiene in markets across the country |
| 5 | 21st March, 2020 | <ul style="list-style-type: none"> ✓ Ghana announced closure of all our borders, that is by land, sea and air to human traffic for the next two weeks. ✓ Ghana carried out mandatory quarantine and testing of all 1,030 persons who arrived at the airport at the time of the announcement was made till the day the borders were closed. ✓ Contact tracing and testing was carried out for all persons who have been identified as having come into contact with infected persons ✓ Ghana enhanced its logistic capacity by procuring more PPEs for the frontline health workers. ✓ Ghana augmented its preparedness to deal with a possible surge in the infections by mobilising new and retired healthcare professionals |
| 6 | 27th March, 2020 | <ul style="list-style-type: none"> ✓ Ghana announced lockdown measures to be introduced in parts of the Greater Accra Metropolitan Area (GAMA), which includes Awutu Senya East, and the Greater Kumasi Metropolitan Area. ✓ Ghana announced the preparation for approval by Parliament a minimum of One Billion Ghana Cedis (GH¢1 billion) Coronavirus Alleviation Programme to address the disruption in economic activities, the hardship of people, and to rescue and revitalize industries. |

| Timelines for interventions to Combat the Coronavirus Pandemic in Ghana | | |
|---|------------------|---|
| No. | Date | Measures/Interventions Taken |
| | | <ul style="list-style-type: none"> ✓ Ghana announced a number of fiscal and financial reliefs such as extension of the tax filing date from April to June; and a 2% reduction of interest rates by banks. Also mobile money users could transfer up to GH¢100 without charges; in addition to increase in the daily transaction limits for mobile money transactions by 100%-300%. Deposit Money Banks (DMBs) were required to grant 6 month moratorium of principal repayments to entities in the airline and hospitality industries ✓ Ghana announced the established a COVID-19 Fund to assist in the welfare of the needy and the vulnerable |
| 7 | 30th March, 2020 | <ul style="list-style-type: none"> ✓ Restrictions on movement of persons commenced in affected area and contiguous districts, for a period of two (2) weeks ✓ Restrictions were introduced for inter-city movement of vehicles and aircrafts for private or commercial purposes for the lockdown areas, except for vehicles and aircrafts providing essential services and those carrying cargo. |
| 8 | 5th April, 2020 | <ul style="list-style-type: none"> ✓ Ghana provided cooked and uncooked food for up to 400,000 individuals and homes in the lockdown areas through the Coronavirus Alleviation Programme (CAP) ✓ The two national utility companies, Ghana Water Company Ltd and the Electricity Company of Ghana, were directed to ensure stable supply of water and electricity during the lockdown period. In addition, they requested not to disconnect supply to any customer for non-payment of bills. ✓ Ghana also announced absorbing the water and electricity bills for all Ghanaians for the months April, May and June. Vulnerable communities and informal settlements were provided with constant supply of water through publicly and privately-owned water tankers ✓ Ghana introduced arrangements to provide soft loan to the tune of GH¢600 million, which will have a one-year moratorium and two-year repayment period to micro, small and medium scale businesses. ✓ Ghana engaged local manufacturing companies to assist in the domestic production of more PPEs for frontline health workers ✓ An insurance package of up to GH¢350,000 was launched for each health personnel and allied professional at the forefront of the covid-19 fight. In addition, all health workers were provided with a tax relief on their emoluments for the months, of April, May and June. All frontline health workers were also given additional allowance of fifty percent (50%) of their basic salary for March, April, May and June. ✓ Ghana commenced mass disinfection of markets, lorry terminals and other public facilities in collaboration with private management company |
| 9 | 9th April, 2020 | <ul style="list-style-type: none"> ✓ Ghana renewed the restrictions on movement in the Greater Accra Metropolitan Area and Kasoa and the Greater Kumasi Metropolitan Area and its contiguous districts by one more week following the expiration of the initial two weeks. |
| 10 | 19th April, 2020 | <ul style="list-style-type: none"> ✓ Ghana introduced rapid results testing to augment surveillance and enhanced contact tracing efforts, so that confirmed cases can quickly be isolated and treated. Also use of drones were introduced to expedite transportation of samples to laboratory centres. ✓ Ghana expanded the network of COVID-19 treatment centres by dedicating two new health facilities, the Ga East and Bank of Ghana Hospitals for treatment and management of the infection. Also treatment centres were set aside in existing health facilities namely, the University of Ghana Medical School Hospital, the Korle-Bu Teaching Hospital, Komfo Anokye Teaching Hospital, Kumasi South Hospital, and other Regional and District Hospitals for the treatment and management of the infections. ✓ Ghana also expanded its testing capacity by making new investment in the laboratories at the Centre for Scientific and Industrial Research Laboratory, the Police Hospital, the 37 Military Hospitals, the University of Health and Allied Sciences in Ho, the Veterinary Services Department in Sekondi-Takoradi, the Public Health Laboratory in Tamale, the War Memorial Hospital in Navrongo, the Veterinary Laboratory, Accra, and the Cape Coast Teaching Hospital. In addition, 100 Regional and District Tuberculosis Gene Expert Laboratories across the country were recalibrated to help ensure that minimum capacity exist for testing in each Region. ✓ Continued with the distribution of cooked and dry food packs to vulnerable persons in the affected districts |

| Timelines for interventions to Combat the Coronavirus Pandemic in Ghana | | |
|---|-------------------|---|
| No. | Date | Measures/Interventions Taken |
| | | <ul style="list-style-type: none"> ✓ Ghana announced the procurement of one billion United States dollar Rapid Credit Facility from the IMF to shore up the financing gap created by the pandemic through shortfalls in revenues and additional expenditures. |
| 11 | 26th April, 2020 | <ul style="list-style-type: none"> ✓ A mandatory wearing of face masks were introduced ✓ To enhance the national health and infectious diseases treatment and management, especially at the district level, Government announced the construction of 88 quality, standard-design, one hundred bed hospital, with accommodation for doctors, nurses and other health workers in the districts without hospitals |
| 12 | 10th May, 2020 | <ul style="list-style-type: none"> ✓ The closure of the nation's borders as well as the ban on public gathering were extended by one more month ✓ The provision of domestically-produced face masks and funding were extended to other non-health facilities including the media and the National Commission for Civic Education (NCCE) to enhance their capacity to perform their duties ✓ Ghana commenced the disbursement of the GH¢600 million soft loan facilities to micro, small and medium scale businesses. Also, DMBs, with the support of the Bank of Ghana, instituted a GH¢3 billion credit and stimulus package, to help revitalise industries, especially in the pharmaceutical, hospitality, services, and manufacturing sectors. |
| 13 | 1st June, 2020 | <ul style="list-style-type: none"> ✓ Ghana intensified the application of its 3Ts (i.e. tracing, testing and treating) strategy to bring the pandemic under control following a surge in cases |
| 14 | 14th June, 2020 | <ul style="list-style-type: none"> ✓ Ghana commenced the disinfection of educational facilities ahead of possible re-open. Also Universities, with their own hospitals and clinics, were equipped with the necessary personal protective equipment, and isolation centres to treat and manage any positive cases. Those without their own clinics and hospitals, were mapped to a health facilities. ✓ Ghana lifted the ban on religious activities but under new protocols, including a maximum one-fourth its capacity and mandatory wearing of face mask and rigid social distancing regimes ✓ Ghana announced limited re-opening of school for those in final year to complete classes and write their exams. This was to be done under a rigid social distancing and the wearing of face masks regimes. Government then announced the supply of 600,000 face masks to the tertiary institutions to enable every student, teaching and non-teaching staff to have 3 reusable face masks. In addition 1,700 Veronica buckets, 200,000 litres of hand sanitisers, 3,400 litres of liquid soap, and 900 thermometer guns were distributed ✓ The enforcement of wearing of face masks was strengthened with deployment of Police officers to monitor compliance |
| 15 | 21st June, 2020 | <ul style="list-style-type: none"> ✓ Over 2,400,000 reusable face masks were provided to students, teaching and non-teaching staff, invigilator and school administrator at the Senior High School level ✓ One dormitory block in each senior high school was designated as an isolation centre, in the event of a student falling sick. ✓ Ghana distributed enough food supplies to schools through the National Food and Buffer Stock Company ✓ The WASSCE examination fees of the 313,837 SHS 3 students who were going to write their final exam was absorbed ✓ Continuous enforcement of the mandatory face mask requirement |
| 16 | 28th June, 2020 | <ul style="list-style-type: none"> ✓ Head teachers and their teaching staff COVID-19 sensitisation programme was introduced through the District Directors of Education and the District Directors of Health ✓ The fiscal and financial incentive package for health workers was extended for another 3 months. |
| 17 | 26th July, 2020 | <ul style="list-style-type: none"> ✓ Ghana introduced the second phase of total easing of the economy with total lifting of restriction on religious activities, and visit to tourist sites. However, private burial and ban on public gathering remained. ✓ The female under 20 and 17 teams were given the clearance to go into training camps to begin preparation towards the FIFA and CAF sanction International match ✓ The restriction on the transportation sector was lifted to allow for full capacity in our domestic air planes, taxis, trotros and buses. |
| 18 | 16th August, 2020 | <ul style="list-style-type: none"> ✓ Restrictions were lifted for final year JSH students to go back to school. Government made arrangement for them to be provided with one hot meal a day for final year students and their stuffs in both public and private JHS |

| Timelines for interventions to Combat the Coronavirus Pandemic in Ghana | | |
|---|----------------------|---|
| No. | Date | Measures/Interventions Taken |
| | | <ul style="list-style-type: none"> ✓ Continuing students in tertiary schools were recalled to commence academic work on 24th August, 2020 ✓ Limit on the number of persons that can attend conferences, workshops and award events was lifted |
| 19 | 30th August, 2020 | <ul style="list-style-type: none"> ✓ Restrictions were removed for international travels and arrivals to commence. The internal travels were allowed to commenced with the relevant preventive measures including: <ol style="list-style-type: none"> 1. Passenger disembarking in Ghana to possess a covid-19 PCR test results from an accredited laboratory in the country of origin issued in 72 hours before boarding the flight. 2. Upon disembarking each passenger undergoing a mandatory Covid-19 test at the airport terminal ✓ SHS 2 and JHS 2 were recalled to schools to complete their academic year. |
| 20 | 20th September, 2020 | <ul style="list-style-type: none"> ✓ A new measure on the resumption of training in all contact sports taking into consideration the imminent participation of the national team ✓ Restart of the Ghana premier and Division 1 league. |
| 21 | 18th October, 2020 | <ul style="list-style-type: none"> ✓ Implementation of mandatory wearing of face mask policy remained enforced ✓ Ghana procured more domestic PPEs for the health workers ✓ The academic year for new and continuous university students was deferred until January, 2020 |

Annex 2: Scoring Typology

| 2.1 RESILIENCE OF THE BUSINESS ENVIRONMENT | | | | |
|--|---|---|---|---|
| 2.1.1 Local economy diversity (RPI 1-1) | | | | |
| A | B | C | D | F |
| City economy has a low sector concentration (e.g. no sector has more than 20% of the market) | City economy has a low to medium sector concentration | City economy has a medium to high sector concentration | City economy has a high sector concentration | City economy has a very high sector concentration (dominated by just one or two sectors) |
| Informality is low as a proportion of city's total economy (e.g. below 20%) | Informality is relatively low as a proportion of city economy (e.g. 21-40%) | Informality is moderate (e.g. 41-60%) | Informality is high (e.g. 61-80%) | Informality is very high (above 80%) |
| Public sector is large in relation to city's economy (e.g. 40% or above) and plays an important role | Public sector is large to medium (e.g. 20-40%) and plays a relatively important role | Public sector is medium to small (e.g. 10-19%) | Public sector is small (e.g. 5-9%) | Public sector is very small (e.g. below 5%) |
| COVID-19 impact is more or less evenly distributed across sectors | COVID-19 impact on some sectors is slightly more than on others | COVID-19 impact on some sectors is significantly more than on others | COVID-19 impact is concentrated in just a few sectors (e.g. 3-4) | COVID-19 impact is concentrated in just a few sectors (e.g. 3-4) |
| 2.1.2 Openness and external markets integration (RPI 1-2) | | | | |
| A | B | C | D | F |
| City economy is structured very differently from the national economy in sectoral terms | City economy is structured somewhat differently from the national economy in sectoral terms | City economy is structured similarly to the national economy | City economy is weakly balanced, similar to the national economy | City economy mirrors the national economy |
| City economy is well balanced between internal and external markets in terms of value chains and exports/imports | City economy is moderately balanced and relies more on external markets | City economy is significantly dependent on external markets for its economic activities | City economy is very significantly dependent on external markets for its economic activities | City economy is almost entirely export-oriented and depends on imported materials |
| 2.1.3 Entrepreneurship and innovation (RPI 1-3) | | | | |
| A | B | C | D | F |
| New business creation as a share of the existing businesses is high and stable (or accelerating over time) | New business creation as a share of the existing businesses is high to medium and stable (or accelerating) | New business creation as a share of the existing businesses is medium to low and unstable (or decelerating) | New business creation as a share of the existing businesses is low and unstable (or decelerating) | New business creation as a share of the existing businesses is very low (or non-existent) and decelerating |
| There is a large number of fintech and e-commerce companies; e-commerce is widespread | The number of fintech and e-commerce companies is medium to large, e-commerce is relatively common | The number of fintech and e-commerce companies is medium to small, e-commerce is relatively uncommon | The number of fintech and e-commerce companies is small e-commerce is uncommon | Very few or no fintech and e-commerce companies, e-commerce doesn't exist |
| Internet access is high and mobile network coverage is universal, fast and reliable (GSMA Index is high) | Internet access is high to medium and mobile network coverage is almost universal, relatively fast and reliable | Internet access is medium to low and mobile network coverage is patchy, not fast enough and not very | Internet access is low and mobile network coverage is patchy, somewhat slow and unreliable | Very limited or non-existent Internet access and a patchy and unreliable (or non-existent) mobile network (GSMA index below 30) |

| | | | | |
|--|---|--|--|--|
| | (GSMA Index 65-75) | reliable (GSMA Index 50-65) | (GSMA Index 30-49) | |
| Comprehensive ecosystem for innovation support with different financial and technical facilities fully operational for supporting innovations at different stages of lifecycle | Large ecosystem for innovation support with different financial and technical facilities mostly operational for supporting innovations at different stages of lifecycle | Medium-sized ecosystem for innovation support with some financial and technical facilities operational for supporting innovations at different stages of lifecycle | Small ecosystem for innovation support with very few financial and technical facilities operational for supporting innovations at some stages of lifecycle | Very small or non-existent ecosystem for innovation support |
| 2.1.4 Productivity, economic and financial capacity (RPI 1-4) | | | | |
| A | B | C | D | F |
| City business productivity is significantly higher than the national productivity | City business productivity is somewhat higher than the national productivity | City business productivity is at the same level with the national productivity | City business productivity is somewhat lower than the national productivity | City business productivity is significantly lower than the national productivity |
| Access to electricity is universal via the grid connection | All businesses have access to electricity, most of them via the grid connection | Many businesses have access to electricity, at least 75% via the grid connection | At least half of the businesses have access to grid electricity | Only some businesses have access to grid electricity |
| Commercial credit to SMEs is readily available and the spread is very small | Commercial credit to SMEs is available and the spread is small (e.g. below 5%) | Commercial credit to SMEs is not readily available and the spread is above 5% | Commercial credit to SMEs is difficult to obtain and the spread is between 5-10% | Commercial credit to SMEs is very difficult/impossible to obtain and the spread is above 10% |
| All or almost all businesses continue their operation | Most business continue their operation | Not more than 20% of business have stopped their operation | Not more than 30% of businesses have stopped their operation | Over 30% of all businesses have not resumed their operation |
| | | | | |
| 2.2 RESILIENCE OF THE LABOUR MARKET | | | | |
| 2.2.1 Labour market flexibility (RPI 2-1) | | | | |
| A | B | C | D | F |
| City economy has a low labour concentration by sector (e.g. no sector has more than 20% of the labour market) | City economy has a low to medium labour concentration by sector | City economy has a medium to high labour concentration by sector | City economy has a high labour concentration by sector | City economy has a very high labour concentration by sector (dominated by just one or two sectors) |
| Population to employment ratio is low; the city employment rate is above the national employment rate | Population to employment ratio is low to medium; the city employment rate is above or the same as the national employment rate | Population to employment ratio is medium to high; the city employment rate is the same or below the national employment rate | Population to employment ratio is high; the city employment rate is below the national employment rate | Population to employment ratio is very high; the city employment rate is well below the national employment rate |
| COVID-19 induced unemployment is insignificant (below 5%) | COVID-19 induced unemployment is low to moderate | COVID-19 induced unemployment is moderate (below 15%) | COVID-19 induced unemployment is moderate to high (up to 25%) | COVID-19 induced unemployment is high (above 25%) |
| 2.2.2 Labour mobility (RPI 2-2) | | | | |
| A | B | C | D | F |
| The Shorrocks index is very high (close to 1) | The Shorrocks index is high | The Shorrocks index is moderate | The Shorrocks index is low (below 0.5) | The Shorrocks index is very low (close to 0) |

| | | | | |
|---|--|---|---|--|
| | (between 0.7 and 1) | (between 0.5 and 0.7) | | |
| (Re)training programmes at the city level have a high capacity (in terms of trainees) and cover a very broad range of occupations in most sectors | (Re)training programmes have a high to medium capacity and cover a broad range of occupations in most sectors | (Re)training programmes have a medium capacity and cover many occupations in many sectors | (Re)training programmes have a low to medium capacity and cover some occupations in a number of sectors | (Re)training programmes have a very low capacity (or don't exist) and/or cover some occupations in a small number of sectors |
| High commuter rate; workers generally commute for short distances and/or transport is available and affordable | High to moderate commuter rate; workers generally commute for short distances and/or transport is generally available and affordable | Moderate commuter rate; workers generally commute for medium distances and/or transport is to partly available and affordable | Low commuter rate; workers generally commute for medium to long distances and/or transport is partly available and affordable | Very low commuter rate; workers generally commute for long distances and/or transport is unavailable and unaffordable |
| Average rental housing expense is low (below 15% of the household income) | Average rental housing expense is low to medium (15-19% of the household income) | Average rental housing expense is medium to high (20-24% of the household income) | Average rental housing expense is high (24-35% of the household income) | Average rental housing expense is very high (above 35% of the household income) |

2.2.3 Social protection of labour (RPI 2-3)

| A | B | C | D | F |
|---|---|---|---|---|
| Unemployment rate is low (e.g. below 5%) and/or lower than the national rate | Unemployment rate is low to average (up to 10%) and/or lower or the same as the national rate | Unemployment rate is average low (10-20%) and/or above the national rate | Unemployment rate is high (e.g. about 21-40%) and/or well above the national rate | Unemployment rate is very high (over 40%) and/or much higher than the national rate |
| All officially unemployed are covered by an employment benefit scheme; the access to benefits is easy | Most of officially unemployed are covered by an employment benefit scheme; the access to benefits is easy | More than 50% of all officially unemployed are covered by an employment benefit scheme; the access to benefits is easy/moderately difficult | Between 30 and 49% of all officially unemployed are covered by an employment benefit scheme; the access to benefits is may be difficult | A small number of all officially unemployed are covered by an employment benefit scheme or the benefit scheme doesn't exist |
| Informal employment rate is low as a proportion of city's total employment (e.g. below 20%) | Informal employment rate is relatively low as a proportion of city employment (e.g. 21-40%) | Informal employment rate is moderate to high (e.g. 41-60%) | Informal employment rate is high (e.g. 61-80%) | Informal employment rate is very high (above 80%) |
| City expenditure on social protection is sizeable in relation to the budget (e.g. over 15%) | City expends a reasonable amount on social protection (e.g. 10-15% of its annual budget) | City expends between 5 to 9% of its annual budget on social protection | City expends between 2 to 4% of its annual budget on social protection | City expends less than 2% of its annual budget on social protection |
| | | | | |

2.3 RESILIENCE OF THE FINANCIAL SYSTEM

2.3.1 Size and depth of the financial system (RPI 3-1)

| A | B | C | D | F |
|---|--|---|---|--|
| Access to financial institutions per 100,000 at the city level is significantly higher than nation-wise | Access to financial institutions per 100,000 at the city level is somewhat higher than nation-wise | Access to financial institutions per 100,000 at the city level is approximately the same as nation-wise | Access to financial institutions per 100,000 at the city level is somewhat lower than nation-wise | Access to financial institutions per 100,000 at the city level is significantly lower than nation-wise |

| | | | | |
|---|---|---|---|--|
| <i>Proportion of the population with a bank account is large (e.g. above 75%) and/or above the national level</i> | <i>Proportion of the population with a bank account is relatively large (e.g. above 60-75%) and/or above or the same as the national level</i> | <i>Proportion of the population with a bank account is average (e.g. 50-59%) and/or the same or lower than the national level</i> | <i>Proportion of the population with a bank account is small (e.g. 30-49%) and/or below the national level</i> | <i>Proportion of the population with a bank account is very small (e.g. below 75%) and below the national level</i> |
| <i>Percentage of adult population with a registered Digital Finance account is high; the use of digital accounts (e.g. mobile money) is widespread for formal and informal transactions</i> | <i>Percentage of adult population with a registered Digital Finance account is high to medium; the use of digital accounts (e.g. mobile money) is common for formal and informal transactions</i> | <i>Percentage of adult population with a registered Digital Finance account is medium to low; the use of digital accounts (e.g. mobile money) is not very common for formal and informal transactions</i> | <i>Percentage of adult population with a registered Digital Finance account is low; the use of digital accounts (e.g. mobile money) is relatively rare for formal and informal transactions</i> | <i>Percentage of adult population with a registered Digital Finance account is very low (or non-existent); the use of digital accounts (e.g. mobile money) is very rare (or non-existent) for formal and informal transactions</i> |
| <i>A sizeable market share: start-up and innovation finance sector is represented by many different investors and different types of finance are readily available</i> | <i>A relatively large market share: there are different investors and different types of finance are available for start-ups and innovative businesses</i> | <i>A medium-sized market share: there are a limited number of different investors and different types of finance are generally available for start-ups and innovative businesses</i> | <i>A small market share: there are a few investors (mostly belonging to the same category) and a few types of finance are available for start-ups and innovative businesses</i> | <i>A very small (non-existent) market share: very few (or no) investors; finance for start-ups and innovative businesses is very limited or non-existent</i> |
| 2.3.2 Financial performance and soundness (RPI 3-2) | | | | |
| A | B | C | D | F |
| <i>Interest rate spreads are low</i> | <i>Interest rate spreads are low to medium</i> | <i>Interest rate spreads are medium to high</i> | <i>Interest rate spreads are high</i> | <i>Interest rate spreads are very high</i> |
| <i>Nonperforming loans rate is low (much better than the industry rate when measured for individual banks)</i> | <i>Nonperforming loans rate is low to medium (better than the industry rate)</i> | <i>Nonperforming loans rate is medium to high (on par or slightly worse than the industry rate)</i> | <i>Nonperforming loans rate is low (below the industry rate)</i> | <i>Nonperforming loans rate is very low (much below the industry rate)</i> |
| <i>Loan portfolio is well diversified (low HHI index)</i> | <i>Loan portfolio is diversified (low to medium HHI index)</i> | <i>Loan portfolio is diversified to some extent (medium to high HHI index)</i> | <i>Loan portfolio is concentrated in a small number of sectors (high HHI index)</i> | <i>Loan portfolio is very concentrated in just a few sectors (very high HHI index)</i> |
| <i>NPL rate hasn't changed or changed marginally, very few cases of loan restructuring</i> | <i>NPL rate has a small change, and a small percentage of loans had to be restructured</i> | <i>NPL rate has changed moderately and an average share of loans underwent restructuring</i> | <i>NPL rates have increased significantly, many loans had to be restructured</i> | <i>NPL rates rose very significantly, most existing loans had to be restructured</i> |
| 2.3.3 City fiscal space (RPI 3-3) | | | | |
| A | B | C | D | F |
| <i>City has a well diversified revenue space, dependency on external finance is low (below 50%)</i> | <i>City has a diversified revenue space, dependency on external finance is low to medium (50-65%)</i> | <i>City has a somewhat diversified revenue space, dependency on external finance is medium to high (64-80%)</i> | <i>City has a lowly diversified revenue space, dependency on external finance is high (81-90%)</i> | <i>City has an undiversified revenue space, dependency on external finance is very high (above 90%)</i> |

| | | | | |
|---|---|--|---|--|
| Very high share of income inelastic revenues (40% or more) | High share of income inelastic revenues (30-39%) | Average share of income inelastic revenues (20-29%) | Low share of income inelastic revenues (10-19%) | Very low share of income inelastic revenues (below 10%) |
| Very high degree of financial flexibility (over 70%) | High degree of financial flexibility (50-70%) | Moderate degree of financial flexibility (30-49%) | Low degree of financial flexibility (over 20-29%) | Very low degree of financial flexibility (below 19%) |
| Very strong fiscal capacity: the city has the legal capacity to set independently the rates for all taxes and fees assigned to it and introduce new taxes | Strong fiscal capacity: the city has the legal capacity to set independently the rates for most taxes and fees assigned to it and introduce new taxes | Moderate fiscal capacity: the city has the legal capacity to set rates for many taxes and fees assigned to it (independently or with approval of the central government) | Weak fiscal capacity: the city has the legal capacity to set the rates for a small number of taxes and fees assigned to it; central approval is necessary | Very weak fiscal capacity: few taxes and fees are assigned; the city requires the approval of central authority to set the rates for taxes and fees (or they are set by the central government); no right to introduce new taxes |

2.3.4 City financial health and stability (RPI 3-4)

| A | B | C | D | F |
|--|---|---|---|---|
| City's share of the local financial market is high (10% or more) | City's share of the local financial market is relatively high (7-10%) | City's share of the local financial market is average (3-6%) | City's share of the local financial market is below 3% | City's doesn't have a share of the local financial market |
| Very high credit rating (AAA-AA) | High credit rating (A-BBB) | Average credit rating (BB-B) | Low credit rating (C) | Default (D) |
| Unqualified audit opinion over the last three years | Unqualified audit opinion for at least 2 years out of the last three and no adverse opinion | Unqualified audit opinion for one year out of the last three and no adverse opinion | Qualified opinions for all three years or one adverse opinion | More than one adverse opinions |
| City revenues increased or insignificantly reduced (up to 5%) | City revenues somewhat decreased (by 6-15%) | City revenues decreased (by 16-30%) | City revenues significantly decreased (by 36-50%) | City revenues decreased very significantly above 50% |

2.4 RESILIENCE OF ECONOMIC GOVERNANCE

2.4.1 Strength of economic governance structures and leadership (RPI 4-1)

| A | B | C | D | F |
|--|---|---|--|--|
| A variety of nongovernment stakeholders regularly participate in city economic governance structures, making up 40-50% of the membership | A variety of nongovernment stakeholders regularly participate in city economic governance structures, making up 30-39% of the membership | A number of nongovernment stakeholders participate periodically in city economic governance structures, making up 20-29% of the membership | A number of nongovernment stakeholders participate periodically in city economic governance structures, making up 10-19% of the membership | City economic governance structures have a few or no nongovernment representatives limited to one sector only; participation is sporadic or ad hoc |
| High degree of public involvement (via regular consultations, meetings, forums), public feedback is regularly sought and incorporated | Relatively high degree of public involvement (via frequent consultations, meetings, forums), public feedback is frequently sought and mostly incorporated | Average degree of public involvement (via ad hoc consultations, meetings, forums), public feedback is sought from time to time and sometimes incorporated | Low degree of public involvement (very few consultations/ meetings and no dedicated forums), public feedback is rarely sought and incorporated | Very low degree of public involvement (no meetings or consultations), public feedback is not sought and/or not incorporated |

| | | | | |
|---|---|---|--|--|
| <i>Information covers all relevant economic issues, is of high quality and provided regularly</i> | <i>Information covers most relevant economic issues, is of high quality and provided regularly</i> | <i>Information covers many relevant economic issues, is of acceptable quality and provided relatively regularly</i> | <i>Information covers some relevant economic issues, is of low quality and provided irregularly</i> | <i>Information covers very few or no relevant economic issues, is of poor quality and/or provided sporadically, if at all</i> |
| 2.4.2 Scope and quality of city planning (RPI 4-2) | | | | |
| A | B | C | D | F |
| <i>Comprehensive plans at three levels (strategic, medium-term and annual) exist and demonstrate a high degree of interconnectedness</i> | <i>Plans at three levels (strategic, medium-term and annual) exist and demonstrate a relatively high degree of interconnectedness</i> | <i>Plans on at least two levels (strategic or medium-term and annual) exist and demonstrate a degree of interconnectedness</i> | <i>Plans on at least one level (annual) exist and some interconnectedness can be established</i> | <i>No plans (or plans only at the annual level unconnected to any other level of planning)</i> |
| <i>Crises management provisions are comprehensive and systematically mainstreamed in plans at all levels (strategic, medium-term and annual)</i> | <i>Crises management provisions are relatively comprehensive and mainstreamed in plans at all levels (strategic, medium-term and annual)</i> | <i>Crises management provisions address a number of relevant issues and are to some extent mainstreamed into respective plans</i> | <i>Crises management provisions address a few issues and not properly mainstreamed in respective plans</i> | <i>Crises management provisions are absent and/or poorly formulated and delinked from the planned actions</i> |
| <i>Robust vulnerability assessment methodology exists; vulnerability assessments take place regularly; relevant actions incorporated in plans at all levels</i> | <i>Vulnerability assessment methodology exists; vulnerability assessments take place periodically; relevant actions incorporated in plans at all levels</i> | <i>Vulnerability assessment methodology is rudimentary; vulnerability assessments take place ad hoc; relevant actions generally incorporated in plans</i> | <i>No coherent vulnerability assessment methodology exists; assessments take place rarely, if at all; relevant actions rarely incorporated in plans at all levels</i> | <i>No assessment methodology; no assessments; no attempts to incorporate relevant actions in plans</i> |
| <i>IoT and big data analytics are advanced and most of the city services use them regularly</i> | <i>IoT and big data analytics are somewhat advanced and many city services use IoT and big data analytics frequently</i> | <i>IoT and big data analytics are moderately developed and used by some city services from time to time</i> | <i>IoT and big data are underdeveloped (nascent) used on a pilot basis by one or two services on a limited scale</i> | <i>No use of IoT and big data</i> |
| 2.4.3 Investment readiness (RPI 4-3) | | | | |
| A | B | C | D | F |
| <i>All investment projects are derived from the approved medium-term development plan and CIP, make provision for external finance when appropriate, and have project profiles that comprehensively address resilience issues</i> | <i>Most investment projects are derived from the approved medium-term development plan and CIP, make provision for external finance when appropriate, and have project profiles that in general address resilience issues</i> | <i>Some investment projects are derived from the approved medium-term development plan and CIP, sometimes make provisions for external finance, and some of them have project profiles that address resilience issues</i> | <i>Very few investment projects are derived from the approved medium-term development plan (CIP may be absent), rarely if at all make provision for external finance, and only some (or none) have project profiles that address resilience issues</i> | <i>Investment projects are not derived from the approved medium-term development plan (such plans may not exist at all), no provision for external finance, and project profiles (if exist) do not address resilience issues</i> |

| | | | | |
|--|---|--|--|--|
| City has a full autonomy to decide over the use and (re)allocation of land resources; a high percentage of vacant/unutilized public land | City has a significant autonomy to decide over the use and (re)allocation of land resources; a high percentage of vacant/unutilized public land | City has a somewhat limited autonomy to decide over the use and (re)allocation of land resources (approval of higher government required for some actions); an average percentage of vacant/unutilized public land | City has a limited autonomy to decide over the use and (re)allocation of land resources (higher government approval is required for most actions); a low percentage of vacant/unutilized public land | City has a very limited (or no) autonomy to decide over the use and (re)allocation of land resources (all decisions are taken by the central government); a very low percentage of vacant/unutilized public land |
| Very light intensity of business regulation, quick and easy business registration procedures | Light intensity of business regulation, relatively quick and easy business registration procedures | Average intensity of business regulation, registration requires some effort and is not very fast | High intensity of business regulation, registration takes a long time and requires significant efforts | Very high intensity of business regulation, very long and difficult registration procedures |
| Detailed and properly designed investment data (investment profiles) and a variety of financial and nonfinancial facilities to facilitate investment | A large amount of investment data (including some investment profiles) and a number of financial and nonfinancial facilities to facilitate investment | Some amount of investment data (including some investment profiles) and a small number of financial and nonfinancial facilities to facilitate investment | Little amount of investment data (including some investment profiles) and one or two dedicated financial or nonfinancial facilities to facilitate investment | Very little or no investment data, lack of investment profiles, no dedicated financial or nonfinancial facilities to facilitate investment |

1.5 RESILIENCE OF BASIC SERVICE INFRASTRUCTURE AND CONNECTIVITY

2.5.1 Coverage and functionality of basic public services and infrastructure (RPI 5-1)

| A | B | C | D | F |
|---|---|---|---|---|
| 7 acres per 1,000 residents (28 sq m per capita) or more of public space[1] | At least 5-6 acres (20-27 sq m per capita) | 3-4 acres (12-19 sq m per capita) | 1-2 acres (4-12 sq m per capita) | Less than 1 acre (below 4 sq m) |
| or | or | or | or | or |
| Over 45% of the total city area | 41-45% of the total city area | 31-40% of the total city area | 21-30% of the total city area | 21% and below of the total city area |
| Very rare interruptions for short periods | Rare interruptions for short periods | Relatively frequent interruptions for relatively short periods (4 hours or less) | Frequent interruptions for longer periods (4-8 hours) | Very frequent interruptions for more than 8 hours or even days |
| Universal access to running water and sanitation services | Most population (90% or more) have access to running water and sanitation services, water points and sanitation facilities are available in other areas | About 75% have access to running water and sanitation services, water points and sanitation facilities are available in other areas | 50%-74% have access to running water and sanitation services, there are areas lacking water points and proper sanitation facilities | Less than 50% have access to running water and sanitation facilities, there are areas lacking water points and proper sanitation facilities |

| | | | | |
|--|---|---|--|--|
| Universal access to municipal solid waste collection | Most population (90% or more) have access to municipal solid waste collection | About 75% have access to municipal solid waste collection | 50%-74% have access to solid waste collection, unregulated dump sites are common, waste burning is the common method of waste disposal | Less than 50% have access to municipal solid waste collection, unregulated dump sites are common, waste burning is the common method of waste disposal |
|--|---|---|--|--|

| 1.5.2 Health service coverage (RPI 5-2) | | | | |
|--|--|--|--|---|
| A | B | C | D | F |
| Number of city health workers is significantly higher than nation-wise | Number of city health workers is somewhat higher than nation-wise | Number of city health workers is approximately the same as nation-wise | Number of city health workers is somewhat lower than nation-wise | Number of city health workers is significantly lower than nation-wise |
| Number of hospital beds at the city level is significantly higher than nation-wise | Number of hospital beds at the city level is somewhat higher than nation-wise | Number of hospital beds at the city level is approximately the same as nation-wise | Number of hospital beds at the city level is somewhat lower than nation-wise | Number of hospital beds at the city level is significantly lower than nation-wise |
| City expenditure on health is sizeable in relation to the budget (e.g. over 15%) | City expends a reasonable amount on health services (e.g. 10-15% of its annual budget) | City expends between 5 to 9% of its annual budget on health services | City expends between 2 to 4% of its annual budget on health services | City expends less than 2% of its annual budget on health services |

| 1.5.3 Connectivity and mobility (RPI 5-3) | | | | |
|--|--|---|--|--|
| A | B | C | D | F |
| Very rare interruptions for short periods | Rare interruptions for short periods | Relatively frequent interruptions for relatively short periods (4 hours or less) | Frequent interruptions for longer periods (4-8 hours) | Very frequent interruptions for more than 8 hours or even days |
| Short commuting times (under 1 hour) | Relatively short commuting times (1-1.5 hours) | Longer commuting times (1.5-2.5 hours) | Long commuting times (2.5-4 hours) | Very long commuting times above 4 hours |
| Superior modes of public transport cover 90% of the city area or more | Superior modes of public transport cover 75-90% of the city area | Superior modes of public transport cover 50-74% of the city area | Superior modes of public transport cover 25-49% of the city area | Superior modes of public transport cover less than 25% of the city area or don't exist |
| All streets have sidewalks | 90-99% of streets have sidewalks | 75-89 of streets have sidewalks | 50-74% of streets have sidewalks | Less than 50% of streets have sidewalks |
| Bicycle lane density exceeds the national standard or is better in comparison to other similar cities in the country | Bicycle lane density is the same or better than the national standard or is the same as in other cities of similar size in the country | Bicycle lane density is somewhat below the national standard or is slightly below in comparison to other similar cities | Bicycle lane density exceeds is well below the national standard or much below in comparison to other similar cities | Bicycle lanes a very few or non-existent |

City Resilience Performance Diagram

| Scoring | |
|----------|---|
| A | performance associated with a very strong capacity to ensure economic and financial resilience that ensures minimum impact while also allowing for a quick recovery |
| B | sound performance associated with a healthy capacity but a rung below the best performing cities. Such a capacity guarantees a low to moderate impact and a relatively quick recovery |
| C | average performance when the city's capacity to mitigate the crisis suffices to achieve low to moderate levels of impact and a somewhat longer recovery period |
| D | weak performance associated with a capacity that falls way below the best performers. At this level of capacity, a city experiences strong impact and has a long recovery period |
| F | lack of own resilience capacity such that without very substantial support from the central government a city would experience a very strong shock (possibly an economic collapse) and a long recovery period |

Summary performance

| | | | | | | |
|-----------|---|-----------|-----|--------|-----------|-----|
| A | RPI 1-1: Local economy diversity | B | 4 | RPI1-1 | B | 4 |
| B+ | RPI 1-2: Openness and external markets integration | B | 4 | RPI1-2 | B | 4 |
| B | RPI 1-3: Entrepreneurship and innovation | B | 4 | RPI1-3 | B | 4 |
| C+ | RPI 1-4: Productivity, economic and financial capacity | C+ | 3.5 | RPI1-4 | C+ | 3.5 |
| C | RPI 2-1: Labour market flexibility | B+ | 4.5 | RPI2-1 | B+ | 4.5 |
| D+ | RPI 2-2: Labour mobility | B+ | 4.5 | RPI2-2 | B+ | 4.5 |
| D | RPI 2-3: Social protection of labour | C | 3 | RPI2-3 | C | 3 |
| F+ | RPI 3-1: Size and depth of the financial system | C | 3 | RPI3-1 | C | 3 |
| F | RPI 3-2: Financial performance and soundness | B | 4 | RPI3-2 | B | 4 |
| | RPI 3-3: City fiscal space | B+ | 4.5 | RPI3-3 | B+ | 4.5 |
| | RPI 3-4: City financial health and stability | B | 4 | RPI3-4 | B | 4 |
| | RPI 4-1: Strength of economic governance structures and leadership | B | 4 | RPI4-1 | B | 4 |
| | RPI 4-2: Scope and quality of city planning | B | 4 | RPI4-2 | B | 4 |
| | RPI 4-3: Investment readiness | B | 4 | RPI4-3 | B | 4 |
| | RPI 5-1: Coverage and functionality of basic public services and infrastructure | B | 4 | RPI5-1 | B | 4 |
| | RPI 5-2: Health service coverage | B | 4 | RPI5-2 | B | 4 |
| | RPI 5-3: Connectivity and mobility | B | 4 | RPI5-3 | B | 4 |