

## COVID-19 Pandemic and Vulnerability in Private Educational Sector Employment in Ghana: A Study of Three Municipalities in the National Capital

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### Abstract

*The study investigated how the Government of Ghana's educational policies during COVID-19 had excluded private school teachers and contributed to their vulnerability. The study was a descriptive cross-sectional survey. The population was private school teachers in Ghana. Non-probability sampling technique was used to select the sample size. The cluster sampling technique was adopted to select one municipality in the Greater Accra region: based on the recorded number of COVID-19 cases and economic activities. The study involved 150 private school teachers. The analytic tool used in the analysis is inferential and descriptive statistics. The study found that COVID-19 severely impacted private school teachers' livelihood and income stream in the selected municipalities despite government intervention policies. The study recommends that political leadership, as well as the management of private school teachers, should develop innovative systems that will serve as safety nets for future crises.*

**Keywords:** Education policy, vulnerability, private school teachers, COVID-19 pandemic

### Abstrak

*Studi ini membahas bagaimana kebijakan pendidikan Pemerintah Ghana selama COVID-19 telah mengeksklusi guru sekolah swasta dan berkontribusi pada kerentanan mereka. Penelitian ini merupakan penelitian deskriptif cross-sectional survey. Populasi dalam penelitian ini adalah guru sekolah swasta di Ghana. Teknik non-probability sampling digunakan untuk memilih ukuran sampel. Teknik pengambilan sampel kluster diadopsi untuk memilih satu kota di wilayah Greater Accra: berdasarkan jumlah kasus COVID-19 yang tercatat dan kegiatan ekonomi. Penelitian ini melibatkan 150 guru sekolah swasta. Alat analisis yang digunakan dalam analisis adalah statistik inferensial dan deskriptif. Hasil penelitian menunjukkan bahwa COVID-19 sangat berdampak pada mata pencaharian dan sumber pendapatan guru sekolah swasta di kota-kota tertentu meskipun ada kebijakan intervensi pemerintah. Studi ini merekomendasikan bahwa kepemimpinan politik, serta manajemen guru sekolah swasta, harus mengembangkan sistem inovatif yang akan berfungsi sebagai jaring pengaman untuk krisis di masa depan.*

**Kata kunci:** Kebijakan pendidikan, kerentanan, guru sekolah swasta, pandemi COVID-19

### Introduction

Globally, the effects of the new coronavirus known as 'COVID-19' have been described by observers as one of the world's worst-hit pandemics since 1920. The World Health Organisation (WHO) formally declared the novelty SARS-COV-2 virus as a pandemic in January 2020. The ravaging effects of COVID-19 cannot be understated in any terms. It has affected every continent and almost every aspect of life on Earth. From lockdowns to travel bans and restrictions to the closure of schools, the pandemic's effects are in no specific terms clear even now. According to Frimpong and Amponsah (2020, p.1406), the high number of infected cases and increasing death rates called

for stringent measures like lockdowns and other imposed forms.

In March 2020, Ghana's first two cases of COVID-19 were recorded and confirmed as imported by the Ministry of Health after samples from two individuals, one returning from Turkey and the other from Norway, had been tested and confirmed as positive by the Noguchi Memorial Institute for Medical Research. Between 12th March and 24th March 2020, Ghana recorded 523 cases. As a result, the government introduced several measures to curtail the spread of the virus, which led to the introduction of a weekly update aired on TV by the President. The first update saw the closure of primary schools, secondary, and universities

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across the country (2nd Presidential Address on COVID-19, March 2020). Also, many restrictions were introduced after the first confirmed case.

Despite introducing policy measures to control the pandemic from further devastation in the country, people's economic lives were affected (Asante & Mills, 2020). The restrictions displaced several livelihoods, especially in the private education sector. In the educational system, most schools are privately owned, and the closure meant the owners and the teachers would no longer have their regular sources of income which are fees paid by students (Adu-Gyamfi et al., 2016). In most cases, some teachers were immediately laid off because the employment system in the private school sector is based on the availability of school fees and other maintenance charges by parents of wards. Hence, the management of such schools had to lay off their teachers. Based on the effects of the lockdown, private school teachers were considered as the most vulnerable in the education system because while their public counterparts were still paid their monthly salaries and benefits, their case was uncertain since their private employers could not provide a similar relief system for them due to the closure of schools in the country.

We selected private school teachers for two main reasons. First, according to the Education Management Information System (EMIS) data, private school teachers made up about 33.5% of 365,618 teachers working in Ghana's educational sector in 2017 and 2018. Hence, one will expect that this number is significant since these teachers were engaged by private sector employers who can vary their conditions of service to their disadvantage, unlike teachers in public schools who were paid during the lockdown period. However, this was not the case for private school teachers (ISSER, 2020). Some of the private schools that COVID-19 negatively impacted began to downsize. For example, Ghana Christian High International School, one of Ghana's most prestigious private institutions, laid off several employees and agreed to pay 50% of their remaining staff starting in April 2020 (ISSER, 2020). Second, the COVID-19 pandemic forced the closure of 222 private schools, with many owners converting their facilities into residential apartments, hostels, and guest homes, putting almost 40,000 students and 3,496 teachers in

limbo (Asala, 2021). Similarly, COVID-19 has also resulted in widespread revenue loss for millions of teachers and employees at low-fee private schools (LFPS), many of whom have no access to financial assistance. In Sub-Saharan Africa, it is reported that 50% of private school teachers (roughly 15% of total teachers) have seen their salaries drop by 50% on average (Teachout & Zipfel, 2020), while reports from specific countries indicate that the majority of private school teachers receive little to no pay during school closures.

Previously, as a result of the reasons mentioned, and coupled with livelihood loss due to the closure of schools and lack of opportunities in different sectors in the big cities, where a large proportion of private schools are located, worsen their conditions and ability to obtain basic life survival needs for the past nine months (March 2020 to January 2021) (Brako & Essel, 2020; OECD, 2020). To the extent that these teachers were found in cities, it was impossible to look for different jobs while schools were closed because the cities were lockdown for three weeks, and the issue of unemployment in the country meant that there might be limited opportunities in obtaining new employment (Asante & Mills, 2020; ISSER, 2020).

In addition, given that the unemployment rate had increased from 4.33% in 2019 to 4.51% in 2020 (Ghana Statistical Service, 2020). Nevertheless, it should be noted that not only was the education sector that was heavily hit, but other sectors also did have substantial shocks. For example, food prices skyrocketed, and there was a shortage of basic food supplies such as gari in the market, which further worsened the plight of private school teachers. The net effect conditions led to a decrease in the quality of life of teachers in the private sector compared with their counterparts in the public sector since they (those in the private sector) had to live without a living wage. Further, the absence of their wages compromised their standard of living and their families, thereby making them fall into the vulnerable groups in the social network.

Consequently, the present study sought to determine the extent to which the education policy under COVID-19 excluded private school teachers and how this exclusion has made them vulnerable to conditions that make people poor. The findings of this study revealed that most of the relief packages were influenced by

political interference about the financial relief packages to SMEs and food distribution (Danso, 2020). Also, the water and electricity subsidies revealed that most private teachers were in rented apartments with no standpipes but purchased water from nearby houses. Hence, the water subsidy's effect was less effective than the electricity. Most of them benefited from it. The study recommends a strategic policy framework for private school teachers to build a strong safety net in a future pandemic. The following constituted the research questions of the study:

*R1: What are the COVID-19 education policy measures arranged to support private school teachers in the Greater Accra Region?*

*R2: What is the influence of education policy exclusion on the vulnerability of private school teachers in Ghana?*

### **Theoretical Framework**

We intend to use public leadership as a foundation to argue that leadership plays an essential role in determining the kind of policies that best yield the desired outcomes during the crisis. During emergency times, there is rarely a rational approach to policymaking since the situation does not provide an opportunity for policy actors to undertake a systematic policy analysis to arrive at the alternative that provides an optimal outcome. Hence our decision to use public leadership and leadership, in general, to explain how education policy is either used to include or exclude private school teachers, which intend to lead to vulnerability.

Morse and Buss et al. (2008) see leadership as "a process of influence where a person or group influences others to work towards a common goal." Cleveland (2002) defines leadership as "bringing people together to make something different happen." According to Rhodes and Hart (2014), leadership is seen as a set of tasks, and an institutional leader is a statesman presiding over a polity, seeking to win consent for the institution from internal and external interest groups (Hart, 2011).

Rhodes (2014) asserts that the study of leadership in mainstream studies and its proponents, including advocates, agree that the lack of comprehensive and cumulative knowledge presents a gap in leadership theories. Also, Koyuncu et al. (2012) advanced that the development of mainstream leadership theories had been broadly weak up until the end of the

1970s when Burns' well-known book came out with the emphasis that "transactional leadership was taken as the core understanding in leadership research while transformational leadership was largely ignored (Van Mart, 2003). What exists in leadership are different theories and a mixture of methods. Koyuncu et al. (2012) explains that "there is no one definition of leadership but many and the theoretical underpinnings of the concept through time."

Similarly, leadership can be seen beyond its traditional view and provides a more comprehensive view which holds that leaders facilitate dramatic changes by energizing their followers beyond conventional exchange theory or what is known as charismatic leadership. Thus, from the seminal work of Burns in the 1970s, transactional leadership, transformational leadership, traditional leadership, and charismatic leadership are some of the types of leadership pertinent in all types of organizations. Dubois and Fattore (2009) also put forward an integrative and situational theory of leadership which Koyuncu et al. (2014) describes as the absence of formal changes in management structure or policies, where a public leader with a strong personality can make a difference in decentralized local governance processes.

Rhodes and Hart (2014) further advance that another dimension of leadership apart from public leadership is administrative leadership. To Rhodes, there are two distinct traditions in the study of administrative leadership: the mainstream account of instrumental leadership, which draws its inspiration from the literature on organizational leadership; and the institutional leadership school inspired by the work of Philip Selznick. Rhodes and Hart (2014) assert that Philip Selznick's work on leadership builds on his distinction between an organization, which is a rational instrument engineered to do a job, and an institution, which is responsive, and an adaptive organism.

### *Public Leadership*

Public leadership covers not only the holders of formal leadership positions in public organizations but also elected political leaders and civic leadership (Buss *et al.*, 2008) including even administrative leaders which Rhodes and Hart (2014) identified Van Wart (2003) to have argued that the concept covers "the front-line supervisor and non-political heads of the organization.

Muhammad (2014) explains that public leadership evokes collaboration and concerted action among diverse and competing groups for the public good, where challenges are complex, stakeholders are many, values are conflicting, and resources are limited. At the local level, Koyuncu et al. (2014) argued that public leadership in local government is also increasingly researched due to decentralization. As a result of the highly complex environment public organizations find themselves in, they cannot be successful by using traditional leadership techniques (Kellis & Ran, 2013). According to Kellis and Ran (2013), the core democratic values of modern public leaders should involve a transformational focus on enfranchising, developing, and retaining the highly skilled knowledge-based professional workforce; and the distributed nature of public leadership positions that characterizes today's public service (Kellis & Ran, 2013).

Public leadership is at the heart of governance (Muhammad, 2014). Getha-Taylor Holmes, Jacobson, Morse & Sowa (2011) state that leadership is vital for the effective implementation of policies. The absence of leadership and governance and leadership challenges lead to persistent failure in public policy implementation and development irrespective of the adopted good administrative and management practices (Muhammad, 2014).

#### *Public Leadership and the Coronavirus Pandemic*

In spite of the forms of leadership highlighted above, the current crisis has emphasized the importance of crisis leadership. According to Pfeifer (2020), crisis leaders are vital to maintaining confidence in government and getting others to adapt to extreme events. This leadership became even more relevant as efforts to curb the pandemic moved from the containment phase of stopping the spread to the mitigation phase of treating patients. Even crisis leadership became essentially at the stage health workers and hospitals were overwhelmed by the increasing number of COVID-19 patients.

In what Pfeifer (2020) referred to as crisis leadership, leaders were expected to connect, collaborate, coordinate, command, and control to deal with the pandemic. By connecting, a rapid form of communication networks had to be developed to connect different parts of the government and the public to accurate and timely information. By collaborating, crisis

leaders need to collaborate across levels of government and with key stakeholders outside of government. Coordination meant that crisis leadership was about getting these groups to quickly leverage their core capabilities with the complementary capabilities of others to produce desired outcomes that no group could achieve alone. In a crisis that spans large geographic areas – COVID-19 in all 50 states and over 190 countries/territories, crisis leaders must expand the scale of cooperation to manage the crisis collectively. This is done by creating a network framework across sectors for command and control models that focus on management processes and outcomes.

#### *Educational Policies in Pandemics and Vulnerability of Teachers*

Educational policies during pandemics are not the same as regular education policy, and it takes a different dimension since issues have to be dealt with quickly. For instance, Cardini (2020) argues that the lack of actions by political actors or the inability of political leadership to organize and coordinate tend to affect the majority of vulnerable groups and deepen existing inequalities and injustices (Cardini, 2020). The pandemic has put a strain on the relationship between the legislative and executive branches, with the executive taking the lead (Cormacain & Bar-Siman-Tov, 2020) in policymaking due to the exclusive powers vested in the executive to intervene during emergencies. As a result, governments could swiftly declare policies aimed at halting the virus's spread. Some of these policies were in the educational sector, and they had a wide range of consequences for instructors, particularly those in the private sector. In the case of previous pandemics, evidence abounds on the many attempts made by governments of the afflicted nations to mitigate the detrimental impact of the illness outbreak on education, even though the Ebola epidemic killed instructors and students alike (Hallgarten, 2020).

For example, following the Ebola outbreak in West Africa, Liberia, and Sierra Leone, governments declared school closures, which led to teachers' jobs being shifted to managing diseases and social mobilization (Hallgarten, 2020). Those teachers who did not participate in such events lost their teaching salaries. Only 18% of Liberian teachers attended awareness

and social mobilization workshops, according to the country's statistics (Santos & Novelli, 2017).

However, public school instructors were paid their salaries throughout the Ebola crisis, although private school teachers were not. According to the Global Business Coalition (2014), private school teachers who were not paid and were not absorbed into educational and social mobilization programs that sought to provide extra work to compensate for lost community and family earnings. Not only that but those who participated in social mobilization activities were frequently stigmatized by their communities, leading to "job suspension owing to fear" Some teachers were also killed, according to reports from Sierra Leone.

#### *Private Educational Sector Employment in Ghana*

The education sector employs the highest number of school graduates in the formal sector in Ghana. According to a 2015 report by the Integrated Business Establishment Survey, 477,068 (14.1%) of the total employment population of Ghana was within the Education Sector. 44.1% worked in the private sector. From 2015 to 2020, the various surveys conducted have shown that the number of people employed in the private school sector was significant, and this trend will continue to rise because of the decline in the employment rate in the country (Ghana Statistical Service, 2020).

Despite the significant number of people employed in the private education sector in the country (Adu-Gyamfi *et al.*, 2016), during the COVID-19 pandemic policy interventions, the focus on education safety nets was towards public school teachers in Ghana with little or no support from private school teachers. Teachers in the public sector paid their salaries during the closure of schools, while the same cannot be said for all private school teachers in the country. The Ghana Council of Private Schools (GNACOPS) applied for a stimulus package on behalf of 400,000 private school staff (Graphic Online, 2020). The stimulus package GNACOPS requested on behalf of private school teachers has not been granted to date. The question of why these unsolved cases fully need more studies to understand concerning this case for the specific sector. Therefore, this study seeks to address the exclusion of private school teachers from COVID-19 policies and the vulnerability they suffer as an issue.

A UNESCO report in 2020 observed that a fifth to a quarter of children in primary schools attended schools owned by private individuals. Niazi & Doorly (2020) asserted that in several contexts in low- and lower-middle-income countries (LICs and LMICs), many of those that attended private schools were members of the poorer segments of society. In India, for instance, one-third of these are from the poorest 40% of the population.

School closures have put private schools with lower incomes in many financial difficulties. Their inability to collect fees and existing financial commitments in the form of bills and rents have landed most private schools in insurmountable financial difficulties. Already, the Ghana Association of Conference of Private Schools (GHACOPS) reports that 126 private schools have collapsed (Cetin, 2020).

The financial difficulties private schools find themselves in also affect private school teachers. Private school teachers have also lost their incomes. About 50% of private school teachers in Sub-Saharan Africa have experienced a salary reduction. About 15% of them have experienced salary reduction up to about half of the salary they earned before the pandemic (Teachout & Zipfel, 2020). According to Niazi & Doorly (2020), teachers in private schools receive no form of earnings due to school closures. These countries include Ghana, which has private schools in their hundreds.

To mitigate the effects of the pandemic and its associated closure of schools on teachers, governments also rolled out incentive and intervention packages for teachers. In Nigeria, the government provided low-interest loans for private school teachers. In Ghana, the government provided financial support to small and medium scale enterprises (SMEs) after successful advocacy from the Ghana National Association of Private Schools. The private schools later benefitted because they fell under either small or medium-scale enterprises. However, in practice, the teachers have had difficulty accessing these funds, and they are far from sufficient to reach all schools in need (Niazi & Doorly: 3). On the other hand, public school teachers received all their salaries during the entire period of closure of schools. This exclusion of the Ghanaian private school teacher from the educational policies implemented during the pandemic is what the study aims at investigating.

### *COVID-19 and Increased Vulnerability in Ghana*

Globally, Moore and Collins (2021) report that inequality associated with societies like the UK in the pandemic saw the economic systems favored the markets and the gross domestic product (GDP) growth over people's wellbeing. Though there is always unemployment and economic challenges, employment levels were higher, and economies were doing better before the pandemic. For instance, in the UK, the pandemic and its associated lockdowns brought down employment levels. According to International Labor Organization (2020), about 25 million jobs could be affected globally because of the pandemic (Degraft-Amoah, 2020); around 1.2 million people in working families moved into poverty (Moore and Collins, 2021).

Almost 1 million people remain unemployed in Ghana before the pandemic (GLSS, 2019). With the pandemic and its associated difficulties, the unemployment situation worsened (Degraft-Amoah, 2020). International Labor Organization (2020) observed that "the world of work is being profoundly affected by the global virus pandemic. In addition to the threat to public health, the economic and social disruption threatens the long-term livelihoods and wellbeing of millions". Subsequently, Amponsah and Frimpong (2020) asserted that society members, especially the uneducated and illiterates, should be well educated and brought to date on issues about COVID-19 and subsequently be guided on how best to stay safe. Agencies such as the National Commission on Civic Education (NCCE) Ghana Health Service (GHS) should be active in educating the public. Education systems have also been affected by the pandemic. To compensate for the disruption, the educational needs of the hard-to-reach families especially must be met.

### **Methods**

The study was descriptive and quantitative. The study involved a two-stage design where the first phase used interviews to collect salient information to design the final study. The second stage used questionnaires developed from the initial interviews with twenty (20) participants from three private schools in the Greater Accra Region. The interviews' analysis revealed some themes used to design the final cross-sectional survey to administer to 180 respondents. Out of this number, 155 (86.1%) responses were

received, and only 150 were useable for further analysis.

Although this study is a quantitative design, the items used to measure the three variables: Private School teachers' vulnerability, exclusive government policy, and policy measures for future shocks were explorative from the first phase. The reason for choosing to use a two-stage design was due to the grey nature of the COVID-19 pandemic, which many have described as the *new normal*.

Also, the literature on COVID-19 appears fragmented, and as a result, the novelty nature of the virus requires different approaches from different settings. Cluster and convenience sampling techniques under the non-probability sampling method were used to select the research sites and the sample size of 180 respondents across the Greater Accra Region. The cluster sampling technique was adopted to select three municipalities in the Greater Accra region based on the recorded number of COVID-19 cases and economic activities. The three municipalities were Ngleshie Amanfro Municipality Assembly, Ga-South Municipal Assembly, and Tema West Municipal Assembly. Three categories of schools from each municipality based on fee structure were selected with the cluster sampling technique. The schools were named 'A, B, C'. The category A schools charged fees below GHC500.00; category B schools charged fees between GHC 500.00 and GHC1,000.00, while category C schools charged above GHC1,000.00. The convenience sampling technique was then used to select 60 respondents each from a municipality based on the category of schools. The data collection instrument was a structured questionnaire.

The study used descriptive statistics and correlation analysis as an initial analytic technique to present the results. The final technique was to test the effect of the independent variables on the dependent using a standard regression method. The multiple regression was performed to observe the explanatory power of exclusive government policies and policy measures on private teachers' vulnerability.

### *Data Collection Instrument*

The measures used for the three variables were derived from the first study, which sought to understand the extent of the suffering and the policy measures taken by the government

to address private school teachers' challenges during the heat of the lockdown. The measures were derived from the first exploratory interviews in which responses developed an understanding of patterns and conditions from an insider perspective. The interviews resulted in the design of the questions used to collect the data in the second-stage method, the quantitative survey. The items used to measure vulnerability, exclusive government policies, and policy measures for future shocks are captured in Appendix I, II, and III.

## Result

The results were presented in three parts. The first section used descriptive statistics focusing on their means and standard deviations, the second section performed correlation, while the last part performed a standard regression for

**Table 1**  
**Demographic Factors**

Variable	Frequency	Percentage (%)
Gender:		
Male	105	30.0
Female	45	70.0
Total	<b>150</b>	<b>100.00</b>
Age (years old):		
18-25	23	15.3
26-35	94	62.7
36-45	18	12.0
46-55+	15	10.0
Total	<b>150</b>	<b>100.00</b>
Marital Status:		
Single	43	28.7
Married	68	45.3
Divorced	5	3.3
Separated	5	3.3
Co-habitation	23	15.3
Widow	4	2.7
Widower	2	1.3
Total	<b>150</b>	<b>100.00</b>
Experience:		
1-3 years	68	45.3
4-7 years	45	30.0
8-11 years	12	8.0
12-16+		<b>100.00</b>
Total	<b>150</b>	
School Type:		
Creche only	13	8.7
Creche and Nursery	20	13.3
Creche to Primary	8	5.3
Nursery to Primary	8	8.0
Creche to JHS	59	39.3
Nursery to JHS	38	25.3
Total	<b>150</b>	<b>100.00</b>

Source: Authors, 2020

the variables. Table 1 shows the demographic distributions of respondents. The results showed that 105 (70.0%) respondents were males while 45 (30.0%). The age distribution showed that 18-25 were 23 (15.3%), 26-35 were 94 (62.7%), 36-45, 18 (12.0%), 46-55+, 15(10.0%). Also, respondents were asked about these demographic characteristics because they are critical factors that affect private teachers' quality of life, and at the same time, they may contribute negatively to their vulnerability levels during the period schools were in lockdown (See Table 1).

**Table 2**  
**Income and Reasons for Lockdown Pay**

Variable	Frequency	Percentage
Income (monthly):		
Less GHS 500.00	12	8.0
GHS 500	19	12.7
GHS 1000	100	66.7
GHS 1500	16	10.7
GHS2000+	3	2.0
Total	<b>150</b>	<b>100.00</b>
% Salary paid during Lockdown:		
25%	12	8.0
Less than 50%	42	28.0
50%	23	15.3
Not paid (0%)	40	26.7
100%	33	22.0
Total	<b>150</b>	<b>100.00</b>
Do you have other sources of Income:		
Yes	49	32.7
No	101	67.3
Total	<b>150</b>	<b>100.00</b>
Nature of Other Income sources:		
Factory hands	2	1.3
No work	101	67.3
Online teaching	11	7.3
Home tuition/extra classes	4	2.7
Petty trading	28	18.7
Relative/Spouse	4	2.7
Total	<b>150</b>	<b>100.00</b>
Reasons why employer retained teacher:		
Online teaching	24	16.0
Final year JHS students	67	44.7
To prevent the teacher from leaving the school	35	23.3
I do not know	24	16.0
Total	<b>150</b>	<b>100.00</b>

Source: Authors, 2020

**Table 3**  
**Descriptive Statistics**

Variable	Minimum	Maximum	Mean	SD
Vulnerability of PST	2	4	3.33	0.339
EGPs	1	3	2.08	0.16
PMFSs	3	5	4.2067	0.50788

Note: SD=standard deviation PST= Private School Teachers, EGPs= Exclusive government policies, PMFSs=Policy measures for future shocks; Source: Authors, 2020

The results for the income level of respondents showed that the majority (79.3%) earn between GHS500-GHS1000 per month with an average of GHS6,000-GHS10,000 per annum (See Table 2). Whereas 12.7% earn between GHS1500-2000 per month and 8.0% earn less than GHS500.00 per month, the lowest-paid group. However, further analysis of the data suggests that the majority (51.3%) while only 33 (22.0%) received full salary whereas 40 (26.7%) were not paid during the period (See Table 2).

*Descriptive Statistics*

The results for the descriptive statistics for the main variables are shown in Table 3. The results indicate that vulnerability had an average score of 3.33 and SD= 0.34, exclusive government policy had a 2.08 mean score and SD=0.42. Policy measures for future shocks provided an average score of 4.21 and SD=0.51 (See Table 3).

*Bivariate Analysis*

The bivariate results showed that the three variables have significant relationships. Table 4 showed that private school teachers' vulnerability is positively associated with exclusive government policy, with  $r=0.201$ , at a  $p<0.05$  significance level. Also, the results suggest that private teacher vulnerability was negatively associated with strategies/measures put in place to forestall future occurrences,  $r=0.488$ , and statistically significant at  $p<0.001$ , while exclusive government policies were negatively related to strategies/measures, with  $B=0.480$  and  $p<0.001$  (See Table 4). From the correlation matrix, it is clear that there is strong support for establishing the vulnerability of private teachers during the closure of schools and the lockdown in the cities created because of the exclusive nature of government policy on education. Since there were strong correlations between the variables, a decision was made to run a standard regression model for the sample (See Table 4).

**Table 4**  
**Bivariate Analysis**

Variables	1	2	3
1 Vulnerability of PSTs	1		
2 EGPs	0.201**	1	
3 PMFSs	-0.488***	-0.480***	1

\*\*\*. Correlation is significant at the 0.01 level (2-tailed).

\*\*. Correlation is significant at the 0.05 level (2-tailed).

Source: Juliana Abagsonema Abane & Ernest Yeboah Asamoah, 2020

*Regression Analysis*

The multiple regression results showed that “exclusive government policies” during the lockdown and “policy measures for future shocks” were positively associated with the vulnerability of private school teachers, respectively. A first regression model was run, and the results indicate that only exclusive government policies affected the vulnerability of teachers contributing  $\beta=0.203$ . In contrast, ‘strategies for future stocks’ did not significantly influence private school teachers’ vulnerability with a total variance of  $R^2=0.042$ , and the ANOVA test was not significant (See Table 5). Also, the second model with the demographic factors was statistically significant, with the independent variables explaining 39.2% of the total variation in the dependent variable. The second model suggests a good fit of the data when the demographic variables were added. For example, when the demographic variables were run, ‘full payment of teachers’ contributed the highest in explaining the dependent variable: vulnerability of private school teachers’ with  $\beta=0.611$  followed by experience ( $\beta=0.534$ ), age ( $\beta=-0.343$ ), gender ( $\beta=-0.258$ ), ‘fee structure’ ( $\beta=-0.143$ ) and ‘income’ ( $\beta=0.182$ ). The rest of the variables were not statistically significant in the second model. However, age, gender, and fee structure were negatively related to the vulnerability of private schoolteachers (See Table 5).



**Table 5**  
**Regression Results**

Model	Variable	b	Summary Statistics								
			T-Stat	Sig.	R	R <sup>2</sup>	Adj. R <sup>2</sup>	S.E	F	df	p
1	(constant)		13.743	0.000	0.204	0.042	0.028	0.0334	3.185	(2,147)	0.044
	EGPs	-0.203	-2.513	0.013							
	PMFSs	0.031	0.381	0.704							
2	(Constant)		4759	0.000	0.629	0.396	0.312	0.281	4.762	(2, 131)	0.000
	EGPs	-0.129	-1.506	0.134							
	PMFSs	0.100	1.266	0.208							
	Age	-0.343	-1.506	0.134							
	Gender	-0.258	-1.266	0.208							
	Marital Status	0.122	1.939	0.055							
	Experience	0.534	3.025	0.003							
	Location	0.013	1.410	0.161							
	Fee Structure	-0.143	3.243	0.002							
	School type	0.013	0.172	0.863							
	income	0.182	1.866	0.064							
	Employer-paid	-0.003	-0.067	0.947							
	Full salary	0.611	1.888	0.061							
	Part salary	0.219	0.009	0.993							
	Main income source during lockdown	0.141	4.601	0.000							
	Other income sources	-0.004	-1.572	0.118							
My other source of income	-0.019	-0.607	0.545								
Main source of funding for school	0.032	0.362	0.718								
The reason why employer retained teacher	0.171	1.304	0.195								

Source: Authors, 2020

- a. Model 1. Dependent Variable: Vulnerability of private school teachers; Predictors: Exclusive government policies; policy measures for future shocks
- b. Model 2: Dependent Variables; Predictors: Policy measures for future shocks, Exclusive Government policies, Age; Gender; Marital Status; Experience; Fee Structure; School type; Income; Employer-paid salary; Full salary; Part salary; Main income source during lockdown; Do you have sources of income; My other sources of income; Main source of funding for school; Reasons why employer retained teacher
- c. Durbin-Watson= 1.176

### Discussion

The study sought to find out the “policy measures for future shocks” taken to support

private school teachers’ in the national capital during the COVID-19 lockdown and to examine whether education policy exclusion does influence the vulnerability of private school teachers in Ghana. The findings suggest that the government of Ghana (GoG) did not have a specific policy measure for this category of teachers during the lockdown, of which many of the schools were lockdown for nine months from March 2020 to January 2021. The first research question showed that 114 respondents representing 76.0%, responded that they did not have any direct benefit from government policy(ies) for private school teachers. In comparison, 11 (7.3%) of the respondents agreed that they benefited directly from government policies for private school teachers. At the same time, 25(16.7%) prefer to keep to themselves on whether they have benefited directly from

government policies or not. Another critical question posed was, “the government supported our schools with subsidies to mitigate the COVID-19 shocks. Furthermore, respondents made of 76, representing 50.6%, answered that they strongly disagreed, 63 (42.0%) of them also disagreed. There was 92.6% of the respondents representing 139 respondents disagreeing with the question (refer to Table 6 in Appendix). Also, 4 (2.7%) agreed that they think that the government gave their schools COVID-19 relief support. Moreover, 7(4.7%) was neither agreed nor disagreed with the statement. To determine if teachers knew for sure that their schools applied for the loans given to SMEs by the government, 18 (12.0%) and 21 (14.0%) strongly disagreed and agreed, respectively.

Also, 47 (31.3%) agreed, and 53 representing (35.4%) strongly agreed that their schools had applied for the COVID-19 relief package for small businesses (See Table 6 in Appendix).

While 11(7.3%) indicated that they ‘do not know’ if their schools applied for the relief on whether the respondents’ schools received the funding, 57(38.0%) strongly disagreed, and 89 (59.3%) also disagreed. 4 (2.7%) responded that they did not know. Overall, 146 (97.3%) agreed that their schools did not receive any funding or support from the COVID-19 Relief Fund packages or not. Finally, on the question of what the funding was used for, 131 (87.3%) indicated their disagreement with the existence of a COVID-19 Relief Fund given to private schools.

Similarly, respondents were asked to indicate how the funds were disbursed if they benefited from government support. The findings showed that respondents could identify how the stimulus packages and the COVID-19 lockdown supported by the government were used, although a few indicated that their schools had had such relief packages. This finding is not consistent with what happened in Sweden, the USA, South Korea, and others, where government interventions appeared to have been given to the most vulnerable groups (Atadja, 2020).

Further, the second research question sought to examine the influence of exclusive government COVID-19 policies and how future strategies will address the vulnerability of private school teachers. The findings revealed that teachers who were strictly dependent on the teaching job, which mainly was unavailable due to the closure of schools, saw their conditions worsen and the

quality of their livelihoods reduced. Although they could provide for their basic needs and pay for their health bills whenever they fell ill, it mostly came from family members and petty trading. The bivariate and regression analysis suggests that policy exclusion by the government tended to increase the vulnerability of teachers (See Table 4 & Table 5). The findings further showed that age, gender, experience, full salary received, and fee structure of private schools did have a significant impact on the vulnerability of the teachers. Also, findings on the policy measures to curtail future shocks provide public leadership strategies to address worsening conditions of people below the lower income brackets to achieve sustainable development goals (SDGs) by 2030.

Compared with other countries, one critical observation of the findings is political leadership proactiveness in resolving the crisis (Kellis & Ran, 2013). For example, South Korea, New Zealand, and Germany had leadership that acted to forestall and contain the virus while ensuring that their citizens were provided with essential supplies during the lockdown. However, in the case of Ghana, respondents agreed that there was poor management of relief items during the three weeks lockdown and the politicization of basic supplies by party colors. This finding sits within the framework of electioneering campaigns and political capital which the governing party was more interested in seeking reelection than addressing the real challenges that characterized the pandemic.

## **Conclusion**

The study had two objectives: to determine government policies for private school teachers since public school teachers were less affected by the lockdown. Moreover, to examine the influence of exclusive government policies during the lockdown on the vulnerability of private school teachers. From the study, it was clear that teachers did not directly benefit from the educational policies directed at private schools, especially financial policies with stimulus packages implemented in the country. Some of them asserted that they had no idea of the COVID-19 response policy, and also their schools applied but did not receive the funds. As a result, their quality of life was reduced during the period since the majority received less pay for the entire lockdown and closure of schools.

Some even were given below 25% (See Table 2) of their basic pay. The closure of schools and the subsequent policies announced to support teachers did not positively impact private school teachers. The period saw their quality of life worsen and their livelihoods lost.

Based on these findings, the paper recommends that private school teachers' unionization is necessary to give them a voice to hold governments responsible for their members' needs and welfare. Also, the Social Security National Insurance Trust (SSNIT) must be redesigned to provide safety nets for contributors during pandemics, especially the third-tier pension policy, which allows members to access while in active service to support them during a crisis.

The findings show no specific education policy measures for private school teachers. The ones that were supposedly targeted at private school teachers through their schools categorized as SMEs did not contribute to the teacher's provision during the lockdown. Instead, the teachers only thought that the government gave the loans to their schools but did not know whether the schools received the funds or not. Besides, the schools that received the funds did not use it to support their teachers (86.9%) of respondents agreed and strongly disagreed (See Table 6 in Appendix). As a result, private school teachers did not benefit directly from the education policies announced. This situation increased their vulnerability during the period the policies were announced. The only good news was that the worsening conditions did transcend the provision of their essential needs.

Subsequently, government future policies must be targeted directly at teachers, not their school management. The government should set up an emergency relief fund to assist vulnerable groups and less-endowed private schools to support teachers. The reason informs the contribution of this study that social exclusion is one of the challenges of the 21st century, and many governments in the developing world are struggling to resolve the rising inequalities among a large part of the population. Therefore, this study recommends a need for strong leadership to pursue inclusive economic and social interventions to meet the global goals by 2030 to achieve the SDGs. Despite these findings, the study's sample size is small to generalize the entire population of private school teachers.

Hence, these findings should serve as a gateway to future research on private school teachers and their school management coping mechanisms during the nine (9) month closure, and this conclusion will help to validate these findings further.

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