



# NAVIGATING THE COVID-19 PANDEMIC: THE EXPERIENCES OF FEMALE-LED MICRO, SMALL & MEDIUM-SCALE ENTERPRISES IN GHANA

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PHOTO ESSAY



Youth  
Forward



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## **NAVIGATING THE COVID-19 PANDEMIC: THE EXPERIENCES OF FEMALE-LED MICRO, SMALL & MEDIUM-SCALE ENTERPRISES IN GHANA**

# About the project

This photo essay has been produced as part of research on female-led micro, small and medium-scale (MSMEs) enterprises in the informal sector in Ghana. The study investigated how the Covid-19 pandemic impacted these MSMEs by looking into coping mechanisms, survival strategies, access to support, and business resilience. It is noteworthy that the perspectives of males were sought on whether their gender influenced their survival strategies for their businesses in the wake of Covid-19.

The research was led by Participatory Development Associates (PDA) with support from the Overseas Development Institute (ODI) as part of the Youth Forward Initiative Learning Partnership. The Mastercard Foundation Youth Forward (YF) initiative worked in Ghana and Uganda to improve the capacity of young people to get jobs, grow their businesses and access finance to expand opportunities available to them.

This photo essay has been produced alongside a video documentary to supplement the dissemination of evidence and learnings from the study. The photos presented in this book capture the lived experiences of female entrepreneurs in both rural and urban areas of Ghana. They were taken in Tamale in the Northern Region, Kumasi and New Edubiase in the Ashanti Region, and Accra and Ningo Prampram in the Greater Accra Region in 2021.

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# Tamale

Northern Region, Ghana



The study was conducted in the Tamale Metropolitan Area and Kumbungu as the rural comparison in the Northern part of Ghana. The main business activities studied in this region were shea butter production, kente weaving, tailoring, mechanic and agriculture (crops and animal husbandry).



Kente weaving is an income-generating enterprise for both young and old people in Northern Ghana. The enterprise has not seen a reduction in the number of workers, though they complained of a reduction in product sales and deliveries.



*'Before the Covid-19, I was getting deposits from my customers, which I used in buying the thread I use in weaving. During the Covid-19, I had to use my own savings to buy them.' (Youth female, Kente weaver)*



'I realized that a lot of people did not want to buy the grounded spices because they did not know the conditions under which we processed them. So I decided to add herbs to the things I sell, because people believed the herbs could cure the Covid-19. So I turned the shop into a herbal centre'. (Youth female, Agro processor)

'I was supporting my mother who used to sell spices. During that time, I realized the customers didn't know how to grind the products and some of them found it difficult to do, so I decided to start a business where I make the powdered spices and sell them'. (Youth female, Agro processor)



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The Northern part of Ghana is known for its rich supply of shea butter. The study found that there is an association of women producing shea butter in Jisondaayilli, Tamale Metro Area. The women have a centre where they meet to produce and sell the shea butter. Though it is not officially a market centre, this association can be recognized as such.

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The shea butter production process has different stages that take place in different parts of the centre. The boiling stage is the last step, after which the butter is hardened and packing is done. All women have to work in their various sections whilst observing certain precautions.

The centre sells to both local and international customers such as the Body Shop and L'Oreal. Before it is delivered to the customers, the butter is placed in plastics and later placed into a box, they then weigh the box before it is sealed and exported.



It is expected that the centre would observe certain safety protocols to ensure that production does not cause any harm to the workers and customers. However, the study realized that firewood was used at the boiling stage. The smoke from firewood causes air pollution, thereby contributing to climate change. It was observed that, though they were exposed to direct fire and smoke, these women were not in any safety apparel.

The women are then exposed to lung diseases and other disorders caused by smoke and fire. With regards to Covid-19 protocols, the head of the centre said "*the women were not able to work in their numbers due to the social distancing. It was either they observe that or they are overcrowded for the work they have to do*".



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*I had all my apprentices going home because of the Covid-19. I used to be at a shop, but I had to move out of the shop because I was not getting enough customers as I used to. My place is small, so I can't have my apprentices here with me. Besides, I'm an older person, so I am more susceptible to the covid as compared to them'. (Adult male, Tailor)*



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*'I don't think covid is in the system. We have been hearing of so many people dying on the news, but no one has affirmed that they are related to the deceased. When there is an outbreak of a disease, there should be thorough checks to ensure that indeed, there is an outbreak in Ghana before it is announced, if not it becomes hard to believe. I don't think there is covid in Tamale.'*

*'The only problem the Covid-19 brought is poverty. Before, I could leave the shop with at least 200 cedis daily, but now there are days I make no money. Today for instance, I have worked on three jobs, but I only have hopes of being paid for just one.' (Youth male, Auto mechanic)*

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# New Edubiase

Ashanti Region, Ghana



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In the Central part of Ghana, the study was conducted in the Kumasi Metro Area and New Edubiase as its rural comparison. The main business activities in this part are automotive manufacturing and repair of motor vehicles and motorcycles, tailoring, kente weaving and agriculture (crops).



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*'I stayed with someone who used to bake bread and chips. When I was leaving her place, she blessed me and told me that because I served her well, she would advise me not to bake and sell bread. Bread selling was not as it is today, then, people could buy and pay in a week's time. So I started the chips with just a bucket of flour and it kept expanding till today that I have a lot of people working under me.'* (Adult female, Chips seller)

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Just as indicated in the shea butter centre there were no proper safety and hygiene standards being observed. The women were not in any protective apparels though they were exposed to naked fire and smoke.

The women handled the chips with their bare hands. They washed their hands, but it was expected that they would use cooking gloves instead.



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*'I got support from the government. National Board for Small Scale Industry gave out some TIN number (tax-payer identification number), and I took it to the council for them to help us with the application process. The application was successful and I had to go to the bank to receive the money. We got an amount of money to work with. It was a loan and we had to pay back, but we had a one year moratorium.' (Adult male, Motor mechanic)*

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*'Before the Covid-19, I used to take pictures of the works that I design and post them on the various social media platforms I am on. But during the corona, I was not getting any designing jobs, so I couldn't take pictures to post. I realized I needed to keep my page active and also enhance my skills to be able to meet the needs of my customers after the covid. It was that quest that gave me a chance to discover and learn about an app that I now use for learning new designs and innovative ways of doing the things I do'. (Youth male, 3D signage artist)*

*'I have been working for a while, and I would like to establish a fashion school where I can train students in fashion designing and interior decoration. The dream was expected to be implemented in 2022, but because of the Covid-19, I had to extend to 2025.' (Youth female, seamstress)*



# Accra

Greater Accra, Ghana

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In the Southern part of Ghana, the study was conducted in the Accra Metro Area and Ningo Prampram. Accra is a hub for various businesses, though Ningo Prampram is notable for fishing activities as well as hospitality due to tourism.



*'During the Covid-19, I had a contract to sew nose masks for a company, I had support from my family. I couldn't have done it alone because of the number and I didn't have anyone in the business around to rely on, so my siblings came to my aid and assisted in the cutting of the masks so that I could finish up the sewing.'*

*'When I was starting my business, I got a lot of support from family and other NGOs. I was not expecting any support from my family, but the support was overwhelming. When I got the funding from the Youth Forward program, there was a requirement that I should have a shop before I could get the funds, and when I told my family about it, they supported financially in getting the shop.'* (Youth female, Decorator)



*'I started my business right after the lockdown. It wasn't easy to do that when a lot of businesses were collapsing, but I had been trained adequately in the Youth Foward(YF) initiative, and I believed I had the needed skills and resources to be able to start and maintain my business no matter when I started it. I would say that YF gave me the courage I needed to start the business.'* (Youth female, Shop owner)



# Prampram

Greater Accra, Ghana



*'To be able to maintain my business, I had to explain to people who came to my shop that the chicken was imported before the Covid-19 and when you cook food, any virus in it would be destroyed, so it was safe to consume the chicken'. (Youth female, Coldstore owner)*



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Every industry across the country was affected by the pandemic. There were participants that hinted that the food industry was not as affected as other sectors. However, food sector workers also expressed how their businesses were affected - for instance, when people thought the food had been contaminated with the coronavirus, thus affecting sales.

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Most participants agreed that to be able to deal with any pandemic or sudden event, people should take up multiple jobs. Participants also agreed that it is useful to develop a habit of saving money to prevent future vulnerability to shocks.

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