

# Empowering Small Businesses in a Pandemic Governance of Cross-sector Responses

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## Empowering small businesses in a pandemic: Governance of cross-sector responses

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### ABSTRACT

Governance of cross-sector partnerships involving the public and private sector actors has been explored in literature. However, little is known about a complicated governance arrangement involving multiple actors including informal sector players and market women in response to a pandemic to achieve an unprecedented outcome. The study focused on the implications of standards and regulations imposed by government and its agencies on small and female-owned enterprises producing PPEs in a partnership arrangement to address the Covid-19 pandemic in Ghana. Following the analysis of data collected qualitatively from 38 participants to explore the phenomenon, the findings suggest that business associations can play a vital role to support and empower small businesses in complicated governance arrangements in a time of crisis. The study recommends that government agencies should be creative in the enforcement of standards and regulations to empower small businesses taking initiatives to respond to a pandemic while sustaining their livelihoods.

### 1. Introduction

The complicated and dynamic nature of global challenges make it very difficult for one single institution to address them effectively (Borgatti & Halgin, 2011). Subsequently, in the era of the Covid-19 pandemic, characterized by health risks and economic uncertainties, partnerships become imminent (Nohrstedt et al., 2018; Beronne et al. 2016). Compared to other global health crises, Covid-19 is more complex having created immense social and economic problems at all levels including unemployment, supply chain disruption and other challenges (Alves et al., 2020). Moreover, given the unprecedented nature of the Covid-19 pandemic, health systems across the globe have been overburdened (WHO, 2020) and most governments including those in the developed countries such as the UK, USA, Italy, Spain, to mention a few, are struggling to provide the much-needed logistics, particularly, personal protective equipment (PPEs) to protect their citizens from the devastating effects of the pandemic. In Ghana, a unique form of cross-sector partnership is emerging among government and its agencies, private sector businesses including small businesses, mostly female-owned, market women and business associations to produce the much-needed PPEs such as face masks and sanitizers to protect the citizenry, despite the fundamental differences associated with cross-sector partnerships.

Governance of cross-sector partnerships and other forms of collaborations involving the public and private sectors as well as non-governmental organisations has been explored in literature (Dentoni et al., 2018; Stadler, 2016; Hodge & Greve, 2017; Zaato & Hudon, 2015). However, little is known about a governance arrangement in a partnership that also involves informal sector players to achieve a development outcome. This study therefore unpacks how informal sector players, notably female-owned businesses, can survive in such an unprecedented and sophisticated relationship with the government and large businesses and their associations, to address a crucial societal issue such as producing PPEs to combat the Covid-19 pandemic. The study is aimed at addressing a governance issue regarding the implications of standards and regulations imposed by government and its agencies on small and female-owned enterprises producing PPEs in Ghana and guided by three key objectives: to explore characteristics of cross-sector partners producing PPEs in response to the Covid-19 pandemic in Ghana; to examine the implications of priorities of government agencies on small and female-owned businesses producing PPEs in response to the Covid-19 pandemic in Ghana; to investigate how to align the priorities of the cross-sector partners to improve governance arrangements for PPE production and the livelihood of small and female-owned businesses responding to the Covid-19 pandemic in Ghana. Even

though the Covid-19 pandemic is unprecedented and the literature on governing emergent partnership responses are scant, the study contributes to existing and emerging literature on the behavioural, psychological and socio-economic effects of the Covid-19 pandemic in particular and pandemics and crisis management in general.

The research paper begins with an introduction which presents the background of the study. This is followed by the literature review encompassing both theoretical and empirical literature on the phenomenon to identify the gaps in previous literature. The methodology section provides an insight into the philosophical assumptions, empirical context, data collection and analysis as well as various steps involved in the knowledge development process to determine the findings. Finally, the findings are discussed, and conclusions derived on implications and future research and recommendations proposed.

### 2. Literature Review

#### 2.1. Socio-economic responses to pandemics

The world has experienced serious outbreaks of communicable diseases in the past such as Ebola, HIV-AIDS, Bird Flu, to mention a few, which led to loss of lives and humanitarian crisis (Papia et al., 2016). Literature on responses to these serious disease outbreaks and pandemics for that matter has mostly focused on social dimensions in terms of how to address the health implications, psychological and behavioural effects, and other humanitarian challenges (Ahmad et al., 2021; Ochi et al., 2021). Without doubt, compared to previous disease outbreaks, the impact of the Covid-19 pandemic is overwhelming and unprecedented, given the global alarming mortality rates not to mention the multi-dimensional challenges including lockdowns, wearing of face masks, social distancing etc.

Given that the impact of the Covid-19 was mostly health related and life threatening, the World Health Organization (WHO) as the global institution leading interventions in health-related issues including pandemics, focused more on how to reduce the spread of the virus and to address the overwhelming morbidity and mortality rates occasioned by Covid-19 (WHO Report, 2020). The WHO therefore provided a plethora of literature, notably Guidelines, on appropriate measures to be adopted to address the pandemic. On the other hand, other global institutions, particularly the International Labour Organization (ILO), has to a large extent, provided insights into the economic implications of the pandemic on small businesses in the informal sector and livelihoods and how to address them. According to the ILO (2020) report, the long-term consequences

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of the Covid-19 pandemic are not yet foreseeable and therefore, small and medium-sized business may suffer disproportionately in periods of prolonged economic crisis (ILO, 2020; Mandl et al., 2016) even when the uncertainty is caused by a crisis like Covid-19 pandemic.

Nevertheless, the unprecedented nature of the COVID-19 pandemic has also generated much research interest amongst scholars who have explored and measured appropriate strategies to address the psychological and behavioural impacts on human lives (Ahmad et al., 2021; Ochi et al., 2021). Subsequently, given the growing interest in knowledge contribution on Covid-19 related issues, the International Journal of Environmental Research and Public Health has put together 35 research articles written by scholars representing various countries across the globe including China, Turkey and Japan on the pandemic in one Book titled "Covid-19 Outbreak and Beyond, Psychological and Behavioural Responses and Future Perspectives" (Roma et al., 2021). In particular, perhaps in view of the dire health implications presented by the pandemic, most of the studies explored and also measured the social impacts of the pandemic and recommended adequate approaches to be adopted. On the other hand, there have also been studies on government responses to the Covid-19 pandemic. For example, studies on the Chinese government response Duan et al. (2021) found that protection action recommendations (PAR), significantly reduced China's infection rate. However, much as these studies on the Covid-19 pandemic was extensive in scope and scale and deemed appropriate to save lives (WHO Report, 2020) and to sustain livelihoods (ILO Report, 2020), there was little consideration for innovative and collaborative approaches such as cross-sector partnerships to scale up and sustain the preliminary successes achieved. This gap in literature on the Covid-19 pandemic therefore, makes this study relevant given that it explores the significance of these collaborative approaches and how to sustain them by addressing the governance dilemma associated with cross-sector partnerships, particularly in a pandemic.

## 2.2. Cross-sector partnerships in a time of a pandemic

Partnerships occur in various forms including public-private partnerships and cross-sector partnerships (Clarke & Crane, 2018; Ryan, 2016; Djoble-D'Almeida, 2020) and involve actors from a range of organisations such as businesses, government and non-profit organisations.

In a time of crisis, the cross-sector partnership approach is considered as an essential response (Vopni, 2020). According to Al-Tabbaa et al. (2019) and Clarke and Crane (2018), partnerships are essential to address grand societal challenges and also create value for a range of stakeholders. Collaboration therefore enables partners to maximize their collective strengths by harnessing their shared pool of resources (Ritvala et al., 2014) necessary for delivering the appropriate solutions to societal problems. Moreover, a common understanding is that partnerships can solve complex problems that the parties cannot solve on their own (Dentoni et al., 2018; Donahue & Zeckhauser, 2011).

Meanwhile, in other literature, it has been argued that the fundamental ideological differences in partnerships present a governance issue (Zaato & Hudon, 2015) and that the conflicting interests (Omobowale, 2010) of the actors including business environment factors such as standards and regulations that affect businesses across the globe and crowd out motivations and innovations (Pellerano et al., 2017; Siematyki, 2012). Interestingly, other scholars argue that the challenges in partnerships can be resolved through the alignment of their divergent interests (Stadtler, 2015; Cuevas-Rodriguez et al., 2012). However, Clarke and Crane (2018) and Austin (2020) maintain that aligning different backgrounds, ideas and values can be very challenging.

In terms of governing partnerships for the production of the much-needed PPE in response to the pandemic, there is scant literature on this phenomenon given the unprecedented nature of the pandemic. This can also be attributed to the multi-stakeholder relationships involved in the novel partnership, particularly with government agencies and small informal businesses involved in the production and supply of the PPEs in a time of crisis. However, Torres-Rahman and Nelson (2020) suggest that government leadership is crucial in a pandemic (Tahir, 2018), but businesses and civil society organizations also have a vital role to play in working together to respond to the immediate crisis and develop plans for longer term recovery and resilience (Zutshi et al., 2021). Notwithstanding the gaps in literature in terms of governing a complicated partnership in a pandemic, this study can draw inspiration from existing studies on governing partnerships (Zaato & Hudon, 2015; Hodge & Greve, 2017; & Dentoni et al. 2018), motivation crowding and crisis management (Ahmad et al., 2020). The study also draws from some pioneer researchers on issues relating to the Covid-19 pandemic (Zu et al., 2020; Lone & Ahmad, 2020; Ahmad et al., 2021; Ochi et al., 2021) and other scholars.

## 2.3. Enforcing standards and regulation in a time of a pandemic

Government regulation is a key element in economic development (Li, 2021). Since the beginning of the past century, an increasing amount of effort has been placed on regulations in various sectors of the economy including the environment, health safety and agriculture (Viscusi et al., 2018). For instance, Anand and Giraud-Carrier (2020) found the relationship between a well-chosen regulation on CO<sub>2</sub> pollution and firms' profits. Regarding regulatory procedures in a time of a pandemic, OECD (2020) report highlights how governments have been under extraordinary time pressure to swiftly develop policy responses to the Covid-19 pandemic. The report further discusses the various approaches adopted by governments to shorten procedures to urgently pass a range of crisis-related regulations (OECD, 2020) during the pandemic. Meanwhile, according to Li (2021), the impact of regulations still lacks comprehensive characterization in academia. This paper therefore seeks to address this gap by exploring the implications of government regulations on small and female-owned businesses in an unprecedented partnership arrangement for producing PPEs.

## 2.4. Theoretical framework

The relationship between government regulatory agencies and players in the private sector with different interests in the provision of the much-needed PPEs in the face of the crisis created by the Covid-19 pandemic can be explained by a governance theory. In particular, the principal-agent theory focuses on a relationship between two or more parties to undertake a given venture such as the novel cross-sector relationship created for the production of PPEs to address the COVID-19 pandemic. Irfan (2011) however suggests that there is a natural conflict of interest in public-private partnerships. Meanwhile, Cuevas-Rodriguez et al. (2012) were of the view that the divergent interests could be aligned to ensure the attainment of common objectives (Stadtler, 2015; Djoble-D'Almeida, 2020). Given that government is the principal body coordinating the partnership with its agencies regulating the production of the PPEs, the phenomenon can also be explained by the motivation crowding theory (Pellerano et al. 2017) given the view that regulation crowds out efforts. In affirming this view, Vollan (2008) also suggests that imposing external penalties through outside regulations tends to worsen the situation. The study also draws from crisis management theory given that crisis involves a period of discontinuity, a situation where the core values of the organizations and systems are under threat, and this requires critical decision-making (Zamoun & Gorpe, 2018). Situating the study in these theories is appropriate because the Covid-19 pandemic is a global crisis that requires an emergency response bringing together multiple agencies and teams working in concert to mitigate effects of an unexpected situation with government playing a principal role through regulation (Norhstedt, Bynander, Parker & Hart, 2018). Much as partnerships are viewed as essential approaches in a time of a pandemic (Clarke & Crane, 2018), there is little scholarly discussion on the challenges that can arise in a rare multi-stakeholder partnership bringing together big players such as government and its regulatory agencies, large corporate institutions, small and medium enterprises and market women to collaborate to produce PPEs to address the Covid-19 pandemic. Nevertheless, it is worth mentioning that scholars, including Dentoni et al. (2018), have provided insights into "wicked problems" in cross-sector collaborations which have partly motivated this study. The study therefore explores in depth, the implications of standards and regulations imposed by government agencies in the partnership on the informal sector players in the partnership arrangement and suggests approaches to guide future research.

## 3. Methodology

Given the uncertainties associated with the Covid-19 pandemic and the diverse nature of the participants, a qualitative methodology is deemed appropriate for exploring the phenomenon in depth. Data were collected from 38 participants from diverse backgrounds in four regions in Ghana for analysis.

### 3.1. The Covid-19 situation in Ghana

Since Ghana recorded its first case on 8th March, 2020, 160,000 cases have been recorded and 1,442 people have lost their lives (Worldometer, 2022). Ghana has recorded one of the highest cases in Africa, but the effect of the pandemic has been relatively moderate compared to developed countries like the USA, Italy, France and the UK.

In Ghana, the President led the fight against the pandemic such that the wearing of face mask was made mandatory even though this personal protection

equipment (PPE) was in short supply and the minimal stock available was sold at high prices due to the increasing demand. The global shortage of PPEs however, created opportunities for small businesses including dressmakers and market women in Ghana who have lost their businesses and livelihoods due to the lock-downs, to produce face masks as an alternative livelihood. Research on Ghana's economy suggest that small businesses play a significant role in economic growth and contribute about 70% of Ghana's gross domestic product (Akugri, Bagah & Wulifan, 2015). Scholars including Williams et al. (2017) therefore argue that small businesses are more creative than large firms and this creativity might help to ensure that those businesses remain viable in the face of crisis. On the other hand, Martinelli et al. (2018) were of the view that many entrepreneurs are able to spur change and create opportunities with the resources available. Furthermore, Zutshi et al. (2021) and Boin (2010) suggest that the quality of a business response to a crisis is usually associated with resilience and based on the capacity to improvise, coordinate, adopt flexibility and endurance.

### 3.2. Sampling technique

The research participants were drawn from both public, private and non-governmental sectors such as the government and its implementing agencies, large, medium and small enterprises including female-owned businesses in the informal sector, market women and businesses associations. A non-probability sampling technique in terms of purposive sampling was adopted to select the appropriate participants for the interviews. This is because the production of PPEs is a new business opportunity identified by existing as well as new businesses including the informal sector in response to the pandemic. Due to the pandemic and subsequent lockdowns, most businesses have either closed or scaled down their operations. In particular, most businesses worked from home, making it difficult to identify the appropriate businesses for the interviews. To facilitate access to the research participants, the researcher worked with two non-governmental organizations, CUTS and African Aurora Business Network (AABN) for the list of the appropriate government agencies and private sector actors respectively for the data collection process. Public officials at the Ministry of Trade and Industry (MOTI), the Ghana Standards Authority as well as the Food and Drugs Authority and the National Board for Small Scale Industries as the implementing agencies for Government's policy regarding the Covid-19 pandemic were identified. Contact details of the large, medium and small businesses who have diversified into the production of PPEs were obtained from the Association of Ghana Industries and the Africa Aurora Business Network (AABN). In addition, the research identified other private sector players, predominantly female entrepreneurs including market women who do not belong to any business association. The total number of participants is 38. The key informants identified for the research comprised 4 government institutions, 4 business associations and 20 private sector businesses producing PPEs. The businesses were drawn from four regions in Ghana, namely Greater Accra, Eastern, Western, Central and Ashanti regions. In addition, two focus group discussions comprising 10 participants were organized bringing together Government institutions, Business Associations and small businesses at two different platforms to gather relevant data.

### 3.3. Data collection methods

The data collection process took the form of meetings, telephone calls and two focus group discussions to ensure social distancing in the face of the Covid-19 pandemic protocols. Data collection commenced with a face-to-face meeting with AABN, a business association and CUTS, a non-governmental agency working on policy advocacy issues which has close connections with the government, Ministry of Trade and Industry (MOTI) as well as Ghana Standards Authority and Food and Drugs Authority as implementing agencies enforcing government standards and regulations on production of PPEs such as face masks and sanitizers. AABN provided useful information on the local landscape for producing PPEs in Ghana and the specific players involved which set the tone for interviews with Government and its implementing agencies. The meeting with the Ghana Standards Authority (GSA) and Food and Drugs Authority (FDA) revealed their mandate which they maintained cannot be compromised, in terms of enforcement of standards. The two regulatory institutions provided insights into the various standards and regulations they have put in place for producing face masks and hand sanitizers. The meeting with the Strategic Anchor Team, involving five officials at the Ministry of Trade and Industry (MOTI), provided insights into government's policy framework in relation to alleviating hardships on citizens occasioned by Covid-19, and a stimulus package for the informal sector. They also argued the need to enforce

standards and regulations and also discussed the key objectives and strategies the government has developed in response to the Covid-19 pandemic. MOTI also provided the list of large businesses (contractors and sub-contractors) they are working with to emphasize their value chain approach to address the supply of PPEs in a holistic manner. Data from the Head of the Greater Accra Regional Business Advisory Centre of NBSSI (a government agency) provided insights into government strategies on positioning small businesses to meet the regulatory requirement on production of PPEs and government's stimulus package to alleviate the negative effects of Covid-19 on small businesses.

The meeting with the private sector players commenced with a dressmaker in a community market who has diversified from dressmaking to sew face masks for market women and the general public to sustain her livelihood and to avert the shortage of PPEs. Other small businesses interviewed were in the face mask and sanitizer businesses. Five large and medium businesses in the face mask business were also interviewed to ascertain the value chain approach adopted by MOTI to include small businesses in the mass production of face masks for a government institution locally. Two focus group discussions were organized involving 10 participants from public sector players, business associations and representative of small businesses to tease out their views on the phenomenon being explored. Apart from primary data collected, secondary data in terms of publications on the Covid-19 pandemic were reviewed to ensure unambiguous findings and thick descriptions (Geertz, 1976; Devanga, 2014). Silverman (2013) argues that texts and documents are very useful sources of data for qualitative and quantitative research.

Table 1. Government and non-government institutions

Government Institutions	Number of participants
Ministry of Trade and Industry	5
Ghana Standards Authority	2
Food and Drugs Authority	2
National Board for Small Scale industries	1
Total	10
<b>Non-Government Institutions</b>	
Association of Ghana Industries	1
African Aurora Business Network	2
SPINNET	2
CUTS West Africa	2
Total	7

Total Participants (Government + Non-Governmental): 17

Table 2. Small, large and medium enterprises

Region	Number of large enterprises	Number of medium enterprises	Number of small and female-owned enterprises	Total per region
Greater Accra	2	1	5	8
Eastern Region		1	1	2
Western Region	-	-	6	6
Ashanti Region	-	-	5	5

Total Participants in the 4 Regions: 21, Overall Total No. of Participants: 38

## 4. Data Analysis

Qualitative data analysis seeks to pay attention to the "spoken word", context, consistency and contradictions of views, and the frequency, intensity, and specificity of comments, as well as emerging themes and trends. The thematic analysis model by (Braun & Clarke, 2012) was used to analyse the data. This process enabled the researcher to reduce and make sense of vast amounts of data, collect descriptive information, and provide an explanation or interpretation. The analysis process consisted of seven steps: transcription, familiarization with the interview, coding, developing a working analytical framework, applying the analytical framework, charting data into a framework matrix and interpreting the data (Miles, Huberman & Saldana, 2013).

## 5. Findings and Discussion

Following a detailed data analysis process, the 5 main themes derived are

are presented as follows:

- Government Action to address the Covid-19 pandemic
- Implications of Standards and Regulations on small and female-owned businesses in PPE production
- Resilience of businesses in a time of a pandemic
- Business Associations as key actors in the cross-sector partnership
- Governance challenges in cross-sector partnership for producing PPEs

### 5.1. Government action to address the Covid-19 pandemic

From the perspective of the government, three of its implementing agencies i.e. Ghana Standards Authority, Food and Drugs Authority and National Board for Small Scale Industries and large and medium size businesses were mobilized to produce best PPEs at the best price. The focus was mainly on the large businesses which were expected to integrate small businesses in their government contracts in the framework of a value chain for producing the face masks.

#### **Verbatim codes from the perspectives of the government ministry:**

*"As government, we aim to adopt a holistic value chain approach to address this pandemic, bringing together standards agencies, large businesses and with focus on producing best face masks at the best price. We don't want to use our limited foreign exchange for importing PPEs!"*

In addition, government provided a stimulus package to alleviate hardship occasioned by the pandemic on small businesses in particular. This was administered through the National Board for Small-Scale Industries (NBSSI). However, this initiative was marred by challenges given that the small businesses were required to belong to business associations to benefit from the package in spite of the long procedures involved. This situation is a typical reflection of challenges associated with cross-sector partnerships in general in terms of conflicting interests that cannot be easily aligned (Clarke and Crane, 2018). It would have been expected that as members of a multi-stakeholder partnership, the government should have put in place collaborative mechanisms to make things easier for the informal sector players (Dentoni et al., 2018).

### 5.2. Implications of standards and regulations on small and female-owned businesses in PPE production

Given the unprecedented nature of the pandemic, there were no standards in place for the production of PPEs at the initial stages of the pandemic. From the perspectives of government's standards and regulation agencies, appropriate standards and guidelines were developed to guide PPE production in Ghana. However, apart from the large businesses, most of the small businesses were unable to meet the certification requirements. Besides, other informal sector players were required to undergo one-year training organized by NBSSI to be compliant in PPE production, but most of them dropped out of the training programme and produced face masks without certification, since the duration of the training was too long. The small players were sanctioned for unlawful behavior and most of them lost their livelihoods as a result during the pandemic. This situation is contrary to OECD (2020) guidelines for regulatory procedures in a time of crisis. Specifically, the Report highlights how most governments had to develop swift policy responses to the Covid-19 pandemic. The report further discusses the various approaches adopted by governments to shorten procedures to urgently pass a range of crisis related regulations (OECD, 2020) during the pandemic. However, this was not the case according to the findings of this study.

#### **Verbatim codes from the perspectives of standards and regulatory agencies:**

*"We focus on production of quality PPEs to combat the pandemic. We will be working with the already established companies including garment and alcoholic beverage manufacturing companies who can produce face masks and hand sanitizers urgently according to standards to address the shortage of PPEs."*

### 5.3. Resilience of businesses in a time of a pandemic

From the perspectives of small-large businesses, at the initial stages of the pandemic when PPEs were scarce, small players, particularly female-owned enterprises, were producing PPEs for free for their families and friends before producing on commercial basis. This attribute of small businesses affirms the

views of William et al. (2017) that small businesses are more creative than large firms. This creativity might also help to ensure that those businesses remain viable in the face of crisis. Evidently, the informal sector players, mostly female-owned enterprises complemented government effort during the pandemic. However, most of informal sector players who do not belong to business associations were subjected to stringent regulations imposed by government agencies. Unfortunately, majority of them did not benefit from government contracts awarded through large businesses and business associations due to their informal status and non-compliance to standards and regulations. Other small players however, remained resilient and engaged in retailing group certified PPEs produced by their counterparts and imported face masks from China.

#### **Verbatim codes from the perspectives of small and female-owned businesses:**

*"Sewing face mask is very easy, we watch it on You-tube and television. We have to help our families get mask because there is none on the market. We also sell to the public because our dressmaking business is gone due to lockdown. People don't go out to attend events anymore ..... But FDA is worrying us. They now say we have to look at standard... what standard? Before we started sewing there was no standard and we were helping everybody including those government people who are now worrying us. How can we feed our families? This is now our source of income".*

### 5.4. Business associations as key actors in the cross-sector partnership

It is to be noted that business associations, motivated by small businesses' initiatives in PPE production have influenced the formation of the cross-sector partnership to produce face masks in Ghana. As illustrated in Figure 1, these business associations facilitated strategic linkages in the cross-sector partnership; connecting small businesses with government agencies and large businesses in the production of PPEs. The business associations also facilitated group certification for their members producing PPEs in the face of stringent regulations imposed by government agencies. In addition, the business associations served as a conduit for government's stimulus package for the informal sector (see Figure 1). It can therefore be argued that the inclusion of business associations in the multi-stakeholder partnership for producing PPEs in Ghana was relevant.

According to Clarke and Crane (2018), cross-sector partnerships involving businesses, government, and non-profit organizations such as business associations are essential to address grand societal problems, in particular during a pandemic (Al-Tabbaa et al., 2019). However, despite the significant role played by the business associations in the partnership to produce PPEs, they excluded small businesses and female-owned businesses who are not part of their membership. This action on the part of business associations conflicts with views that civil society organizations also have a vital role in working together to respond to the immediate crisis and develop plans for longer term recovery and resilience (Zutshi et al., 2021).

#### **Verbatim codes from the perspectives of business associations:**

*"We have seen that our members are producing PPEs including face masks to address the shortage of face masks but they cannot meet the high market demand and prices of the PPEs are very very high. Government should come out with arrangement to streamline the production of the PPEs to save the situation. They can bring together all the actors involved in PPE production to ensure quality and affordable PPEs."*

*"Our members complain about harassments for non-compliance so we have made arrangements for group certification with the GSA and FDA. Our members are now happy and sell face masks to the public without any problems."*

### 5.5. Governance challenges in cross-sector partnership for producing PPEs

The study discovered that poor supervision on the part of government had negative implications for innovative responses by small and female-owned businesses in the production of PPEs. Government's original plan to promote pro-poor and inclusive measures in the award of contracts for PPE production did not work. Presumably, an effective governance arrangement could have enabled the small businesses including female-owned entrepreneurs to be well-integrated into the cross-sector partnership for producing PPEs to enable them to sustain their livelihood during the pandemic. This omission on the part of government is contrary to views that governments have responsibility to play a leadership role and to provide an enabling environment for businesses and non-governmental sectors to thrive (Tahir, 2018) particularly in a partnership arrangement during a pandemic.

**Verbatim codes from the perspectives of government:**

“Large garment factories can work with small informal players in the process. Our main focus is to ensure provision of adequate face masks for front line workers, schools and government institutions. The NBSSI can take care of distribution of stimulus package for small businesses who have lost their businesses. They are in charge of the small businesses and can manage. The pandemic is not hard on Ghana and government will leave the production in the hands of the private sector players....”

**5.6. Study limitations**

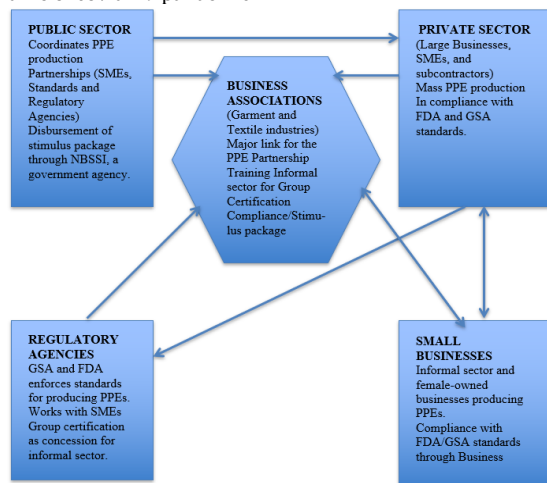
The main limitations associated with this research is based on the unprecedented nature of the pandemic which affected the data collection process. Most of the private sector businesses were not fully operational at the time of the research and most of the key informant interviews and focus group discussions took place in restaurants over lunch. These extra costs were however covered by the research bursary.

**6. Conclusions, Implications and Recommendations**

Based on the findings, the study concludes that in a time of crisis such as the Covid-19 pandemic, small businesses including female-owned enterprises provide indispensable support to complement government effort despite their informal status. The study also found that during a pandemic, creative measures are necessary in the enforcement of standards and regulations in order not to worsen the economic situations of small players who have identified an opportunity to contribute to resolving a social problem while at the same time sustaining their livelihood after losing their businesses due to the pandemic.

The study also identified lapses in government intervention to play a more effective leadership role and to put in place the appropriate governance mechanism that should bring together government agencies, industry players and the informal sector in a form of cross-sector partnership to scale up production of the much-needed PPEs. Weak governance arrangements and ineffective monitoring of the activities of the players created challenges for the small players who could be described as the underprivileged in this sophisticated arrangement. In spite of the complications it was expected that, as presented in Figure 1, government as the initiator of the partnership should have encouraged business associations to support more small businesses and female-owned businesses to meet government certification requirements in the face of the crisis which required urgent attention and some level of creativity and flexibility. However, these associations maintained their existing membership and helped their members to overcome the certification challenges while their counterparts in the informal sector were ignored. In spite of the challenges faced by the small businesses, the study is of the view that both formal and informal businesses who belong to membership associations are capable of overcoming systemic challenges in a time of crisis. Belonging to a business association therefore becomes a key success factor in governing a complicated partnership arrangement in a time of crisis such as the Covid-19 pandemic.

Figure 1. Multi-stakeholder governance model for the production of PPEs in a time of covid-19 pandemic.



Source: Author's Construct, 2021

**6.1. Implications for research**

- Even though literature on the phenomenon is scant in view of the unprecedented nature of the Covid-19 pandemic, the study contributes to existing literature on governing partnerships, crisis management and resilience of small businesses in a time of crisis. Furthermore, new knowledge is created in terms of the significant role of business associations as initiators of cross-sector partnerships in a time of crisis.
- It is recommended that future studies should focus on how to strengthen the linkage between small businesses and female-owned entrepreneurs with business associations and networks to do effective advocacy to influence government policy-making in times of crisis.

**6.2. Implications for policy**

- This study provides a wealth of lessons learned that should guide policymaking to pilot interventions for future pandemics.
- It is recommended that the findings should enable government to put in place mechanisms that should provide its agencies with the ability to adapt rapidly to changes and proactively formulate policies on standards and regulations that should be inclusive rather than worsen the condition of the vulnerable such as small businesses and informal sector players in a time of a pandemic.

**6.3. Implications for practice**

- The ad-hoc nature of the cross-sector partnership created governance problems which had negative implications on small and female-owned businesses as key players in the production of PPEs.
- It is therefore recommended that government should play a leadership role in the event of the need of ad-hoc structures to address emergency situations such as the Covid-19 pandemic. The government should put in place the appropriate governance structures to monitor such partnerships to avoid unforeseen consequences that almost marred the good social protection mechanisms put in place for the poor in a time of a pandemic such as the stimulus package and the value chain approach for producing the PPEs.
- It is also recommended that laudable initiatives such as the stimulus package put together by the government in a time of an unprecedented pandemic should have presidential oversight instead of being operated from an agency level. This will facilitate regular feedback to the Office of the President which have so far played a significant leadership role from the onset of the pandemic.
- It is recommended that the governance structure with oversight by the Office of the President should enable the alignment of the conflicting interests in the novel cross-sector partnership to ensure accountability and transparency in implementing key government policies in a time of a pandemic.
- It is also recommended that government should adopt a holistic approach for addressing the pandemic by adopting a multi-sectoral approach to monitor the activities of agencies responsible for standards and regulation to ensure that they respond to changes such as pandemics in a reasonable and creative manner to avert unintended consequences.
- From the perspectives of the private sector, it is recommended that business associations should be proactive and sensitive towards the need of all players in the informal sector in a time of a pandemic. Eligibility requirements should be flexible in a time of uncertainties such as presented by Covid-19. In particular, the requirement of one-year training to become compliant prior to benefitting from a stimulus package from the government deprived most of the informal sector players from benefitting from the package since they did not belong to any business association. Unfortunately, some unscrupulous consultants met the requirements by putting together fake 'groups' to benefit from the package at the expense of the legitimate informal sector players.
- It is also recommended that business associations should proactively engage informal sector players as an inclusive approach to address crisis situations more effectively. They should work more closely with the small businesses and influence policy change on their behalf through advocacy and lobbying. They should encourage small businesses to become formalized to position themselves for government support at all times and not depend on temporary social protection benefits which are not sustainable.
- It is further recommended that the multi-stakeholder governance model suggested should guide future governance arrangements to support small

businesses to respond more effectively to crisis situations.

### Ethical considerations

Good research strives to ensure that data collection strategies adhere to existing norms that consider the safety of all the participants (Cacciolloto, 2015). These norms focus on ethics associated with the relationship between researchers and the research participants who provide the data. Ethical considerations were therefore prioritized in this research and encompassed the entire data collection process. In particular, the participants were assured of high-level confidentiality on any information they have provided. The research also ensured the originality of the data collected. The research process was therefore devoid of any conflicts of interest and plagiarism.

### Adherence to Covid-19 protocols

The study considered the protocols in place to ensure the safety of the researcher as well as participants. In this regard, all the face-to-face meetings ensured that all the participants wore a face mask which was considered as the most effective PPE. For the focus group discussions, given that the hotels were still closed, two open air business lunch meeting comprising 5 participants at each session were organized in one of the few restaurants operating in Accra at the time.

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