COVID- 19 Response:

How palliative interventions in Nigeria compares with Ghana, Kenya, South Africa, and India



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1. Introduction

Sub-Saharan Africa has not recorded an avalanche of deaths from COVID-19; nonetheless, from the perspectives of economic downturn and plummeting living standards, the region is a disaster in progress. As vulnerable populations are hit by morbid misery, the World Bank (2020) projects a precipitous rise in extreme poverty, especially in Nigeria, which is acclaimed the global poverty capital (OPHI, 2019). As is imperative, governments are offering relief packages to the citizenry and the corporate world. This paper reviews Nigeria's initial response to COVID-19 vis-à-vis four counterpart developing nations: South Africa, Ghana, Kenya and India. This is especially because WHO has predicted that the initial three countries and Nigeria will be the worst hit by the pandemic. Thus, we comparatively assess COVID-19 coping measures by governments with reference to the enforcement of lockdowns, fiscal and monetary policy interventions and the provision of socio-economic palliatives. These include softening of financial policies, lending monetary impetus to the formal and informal sectors, and granting material and financial stimuli to vulnerable populations.

2. Unlocking under Pressure

In Nigeria, there was a 34-day lockdown order by President Buhari on COVID-19 epicentre states Lagos and Ogun, as well as the Federal Capital Territory (FCT). On 22 April, all 36 state governors, aligning with the Federal Government, unanimously barred non-essential interstate travel nationwide for two weeks (Daily Trust, 2020). In spite of these efforts, Nigeria continued to witness a rise in the COVID-19 intensity coupled with a sharp decline in oil price. Despite being so embattled, the Federal Government on 4 May 2020 downgraded the lockdown in Lagos, Ogun and the FCT to a dusk-to-dawn curfew, while still maintaining restrictions on interstate travel.

The easing off, even in the face of an acute curve of infections, was precipitated by the devastating economic consequences of the lockdown on the citizenry, especially those who source livelihood from the informal sector. This was to be expected given that 48% of the 205 million Nigerians lived in extreme poverty (i.e. less than $1.90/day) prior to the lockdown (World Poverty, 2020). Thus, in light of stringent finances, small and medium scale entrepreneurs (SMEs) were caught between adhering to the lockdown and succumbing to the exigencies of economic pressure; both of which could equally save or take lives. Says Anietie Ewang, “Millions of Nigerians observing the COVID-19 lockdown lack the food and income that their families need to survive. The government needs to combine public health measures with efforts to prevent the pandemic from destroying the lives and livelihoods of society’s poorest and most vulnerable people” (Human Rights Watch 2020). Indeed, Mahler et al. (2020) estimate that the pandemic will push 23 million sub-Saharan Africans into extreme poverty (Fig. 1). Going by regional proportions, COVID-9 will force 5 million more Nigerians below the poverty level.

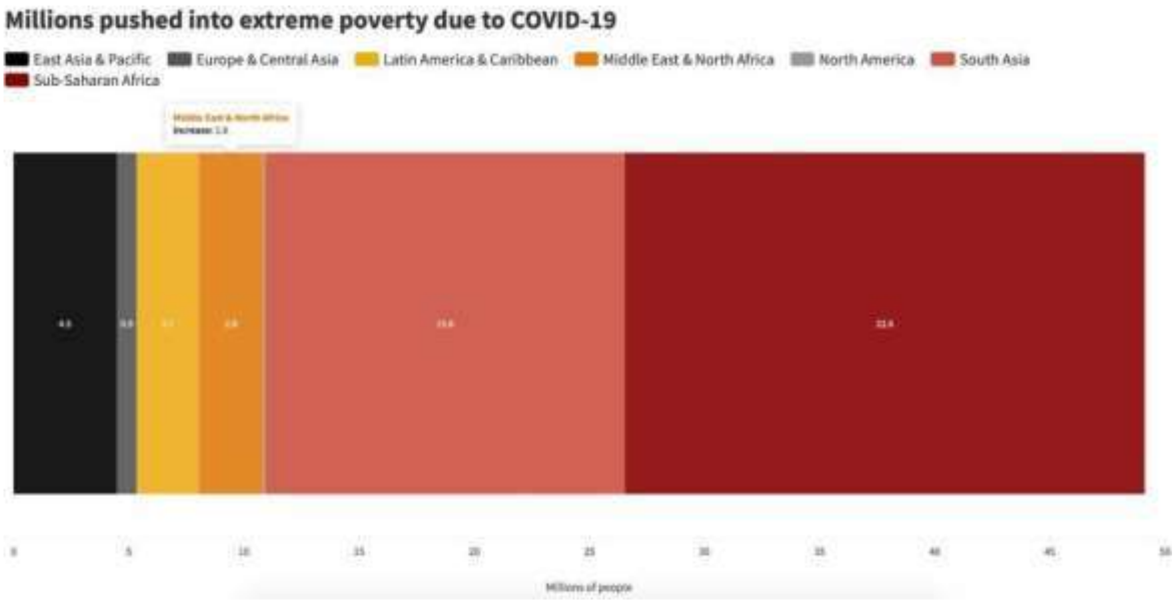

Figure 1: Populations pushed to extreme poverty by COVID-19 (Mahler et al., 2020)

In comparison, India with a population of 1.3bn people, five times that of Nigeria, went into a total lockdown on March 24, 2020 (IMF 2020). A month later, by 23 April, there were 16,686 active COVID-19 cases, with 686 deaths; by April 29, 2020, the infected had nearly doubled with 31,787 confirmed cases and 1008 deaths. As happened in Nigeria, the lockdown was inevitably extended to May 3. Again, contrary to statistics, it had to be eased due to unfavourable economics. This pattern of low lockdown threshold and unlocking under economic pressure has trailed other sub-Saharan African countries like Ghana, Kenya and South Africa. Both Ghana and South Africa however imposed a total lockdown, albeit pressurised to ease it earlier than in

Europe and North America. The take home from the inability of developing countries to sustain a lockdown is that, post-COVID-19, these nations ought to boost social security through Universal Basic Income (UBI), as that will vouchsafe subsistence during lockdown. In addition to that, there ought to be an expansive social security database to enable the identification of vulnerable persons who could benefit from more buoyant direct money transfers during lockdown as obtains in economically healthier climes.

3. Measures Aimed at the Formal Sector

As part of efforts to mitigate the adverse effects of COVID-19 on the socio-economic activities of Nigerians, the Federal Government through its MDAs has embarked on several economic stimulus packages. A Presidential Task Force (PTF) was constituted on March 9, 2020 to coordinate Nigeria's multi-faceted inter-governmental efforts towards arresting the spread of the virus and containing the impact on the populace. The PTF was charged with a two-pronged objective to protect the lives of citizens and to preserve the livelihoods of employees and employers of labour (OVPN, 2020).

As an initial response, President Buhari approved a financial injection of ₦15billion for the expansion of medical infrastructure (Lagos, ₦10billion and National Centre for Disease Control (NCDC), ₦5billion). Subsequently, he endorsed a fiscal stimulus package of ₦500billion to upgrade health facilities nationwide, facilitate a National Special Public Works Programme, and cater for contingency interventions. The NCDC also received ₦984million and a second tranche of ₦6.5million voted for the purchase of testing kits, the establishment of isolation centres and for the training of personnel (IMF, 2020). The Federal government similarly approved a three-month repayment moratorium (March through May, 2020) for all small scale business loans - TraderMoni, MarketMoni and FarmerMoni – drawn from the Bank of Industry, Bank of Agriculture, and the Nigeria Export Import Bank (Shittu & Co., 2020).

Nigeria's Apex Bank, the Central Bank of Nigeria (CBN), has implemented measures such as adjusting its official exchange rate by 15%; reducing interest rates on all CBN intervention facilities from 9% to 5%; a liquid injection of ₦3.6 trillion (2.4% of GDP) into the banking sector to facilitate credit schemes; and the introduction of a regulatory forbearance for impacted sectors like the Oil & Gas, Agriculture and manufacturing (IMF, 2020).

In addition, the pandemic has elicited some compassionate waivers. The Association of Nigerian Energy Distributors, for instance, pledged that its members will distribute electricity at no cost for two months to all subscribers (ESI Africa, 2020) – though yet to be implemented. The Nigerian Customs Service has also suspended import duty on medical supplies such as personal protective equipment, medicines and allied equipment, till the post-pandemic era. In total, the Federal Government of Nigeria and its MDAs have committed ₦7.8 trillion to combat COVID-19. That is when the piecemeal contributions of different government organs are pieced together. This amounts to 5.2% of Nigeria's GDP.

Individual and private sector contributions constitute another stream of funding for Nigeria's COVID-19 containment efforts. In a wholesome display of benevolence, members of the National Assembly pledged three month's salary (the Lower House) and half of monthly salary till the end of the pandemic (the Upper House) to the PTF. That came after 43 cabinet ministers donated half of their March, 2020 salaries. In similar acts of solidarity, there have been hefty financial and material donations to the PTF towards arresting the pandemic. By 6 April, the Coalition Against COVID-19 (CACOVID) comprising billionaires, companies and celebrities had donated a whopping $55.7million to combat the virus, not counting property ceded to government to be converted to isolation centres and gifts of ventilators. Though the COCAVID donation is yet the highest from the private sector in the continent (Africa Business, 2020), Nigerians, are however justifiably sceptical that the funds pooled by CACOVID and those injected by the government may not be put to judicious use.

3.1 Counterpart Nations and the Formal Sector

Despite committing 5.2% of her GDP to battle COVID-19, Nigeria has fared less than South

Africa, whose government decisive devoted 10% of its GDP (R500billion) to COVID-19 containment (IMF, 2020). This timely and staggering financial commitment coupled with the moral will to enforce a total lockdown are pointers to South Africa's more intentional approach to the war against the invisible virus.

In Ghana, Nigeria's West African rival, the government has committed $100 million to the COVID-19 combat in the formal sector. Furthermore, a $210 million dedicated fund was infused into pharmaceutical and medical allied businesses under its Coronavirus Alleviation Program (IMF, 2020). In addition, the government has negotiated a delay of payments of interests valued at GHc1.2 billion ($268m) on non-marketable domestic bonds issued by public institutions. These measures though similar to are less valuable than the intervention of the Nigerian government in the formal sector. Although, it may be argued that Ghana's interventions are commensurate with the size of her economy, which is six times less than that of Nigeria by sheer GDP projections (World Bank, 2020)

Kenya's initial response to COVID-19 centred around increasing the disposable income available to its citizens by effecting a 100% tax relief for persons earning up to 24,000 Kenyan Shillings (Ksh); decreasing income tax (pay-as-you-earn) and corporate tax for micro, small and medium enterprises by 17% (IMF, 2020) against Nigeria's reduction of the same by 44%. The Kenyan Revenue Authority, however, introduced other unparalleled innovations such as a reduction in value added tax (VAT) from 16% to 14%, as well as a payment of Ksh10 billion of verified VAT claims to enhance cash flow in SMEs (Oderemi, 2020). Furthermore, there was an expedient implementation of the Universal Health Coverage and recruitment of more health care workers to facilitate the control of the COVID-19 pandemic. Again, whereas in Nigeria, it was left to the members of the National Assembly to decide on salary reduction or forfeiture, in Kenya, the government imposed a compulsory but graduated reduction of salaries of public officers: National Executives such as the President and Vice president (80%), Cabinet Secretaries and Chief Administrative Secretaries (30%), and Principal Secretaries (20%) (Oderemi, 2020).

4. Stimuli to the Vulnerable and the Informal Sector

The informal sector remains the most impacted by the Coronavirus plague, worse off in sub-Saharan Africa. In Nigeria, whereas the ravage in the formal sector can be measured and monitored; not so for the informal sector for which there is scarcely any data. Manifestly, there has been greater job security in the formal than the informal sector during the lockdown. A case in point in Nigeria is the leaked retrenchment of 75% of the staff of Access Bank on 30 April 2020 (Afri-Update, 2020). Subsequently, the CBN swiftly issued an order barring banks from laying-off personnel during the pandemic. Soon after, the Access Bank management put out a communiqué denying a retrenchment plan. Such job safeguarding scenarios cannot play out in the informal sector where employees, at the mercy of sole-proprietors, are served verbal sack notices without benefits. Doubtless, due to the pandemic, countless have been laid-off without a trace.

In spite of the paucity of accurate information on the informal sector, The Nigerian Government has initiated several direct stimulus packages aimed at availing members of the sector with a modicum of necessities to sail through the torrents of the pandemic. Firstly, 70,000 Metric Tonnes of Grain have been released for distribution to poor and vulnerable households across the country. The Conditional Cash Transfers (CCT) has been extended to internally displaced persons, who also received an immediate payment of two month's benefits (IMF, 2020). Government has also expanded the social register of CCT by 1 million households to 3.6 million beneficiaries to mitigate the effect of the lockdown. Food rations to IDP camps have also been doubled. Likewise, twice there have been reductions in the pump price of petrol, scaling down from ₦145 to ₦123.50 per litre, a decrease of 15%. This measure has however been neutralised by the wanton increase in the cost of basic commodities by opportunistic retailers, which has engendered unbridled inflation. By and large, the Nigerian Government's cushioning of the informal sector has been grossly lean when compared with other developing nations.

4.1 Peers and the Informal Sector

Comparatively, South Africa with a population 60 million, less than a quarter of Nigeria's, had recorded 4,996 COVI-19 positive cases (93 deaths, 2073 recoveries) from 185,497 tests, as of April 29, 2020 (Worldometer, 2020). The initial mode of response was quite similar to that of Nigeria, except that the South African Government imposed a total lockdown and deployed hi-tech mobile technology contact tracking and tracing. It also manifestly provided a more robust financial succour to the informal sector.

On March 24, the Employment and Labour Minister of South Africa announced an additional economic relief plan for the lockdown by way of cash transfers to the vulnerable valued at $2.6bn (i.e. 10% of a $26billion relief fund). Child welfare benefits were raised from monthly $23 to $39 per child. State pensions were boosted, just as government announced that Unemployment Insurance Funds (UIF) would be paid for three months to registered workers of both the formal and informal sectors; and that personnel on emergency services would be provided with personal protective equipment (PPE) and compensated appropriately (IMF, 2020). The unemployed not captured under the UIF would benefit from a 6-month COVID-19 grant. The UIF guarantees each employee up to R3,500 ($188) monthly. This is aside from a National Disaster Benefit dedicated to relieve the ordeal of employee layoffs, from which beneficiaries could withdraw up to R17,712 ($950) monthly (Oderemi, 2020). Furthermore, small businesses would receive loans at a prime interest rate of 5%, to enable a cash bailout for employees during the lockdown. In addition, the Department of Tourism allocated R200million to support tourism businesses with turnover of less than R2.5million per year (IMF, 2020). Nigeria has not tapped from the contributory pension scheme to srecompense workers, let alone compensate the hospitality industry.

Certainly, the South African response to the informal sector has been more targeted and proactive than that of Nigeria. This can be ascribed to pre-existing social security structures, which made it possible to identify and consolidate ailing aspects of the informal sector, and to ensure that stimuli get to the intended vulnerable population.

As for Ghana, GH¢280 million is being used to finance food for vulnerable groups and free water for three months - April, May and June 2020 (BBC, 2020). To further address the effect of the COVID-19 pandemic on vulnerable persons, the government has committed to defray the electricity bills of one million active users, as well as grant a 50% subsidy on electricity bills to other citizens in the months of April through June. The electricity intervention is valued at GHc1.02 billion ($172m). Apart from the aforementioned, the Disaster Management reached out to about 470,000 families located in the slums of Kumasi and Accra with dry food packs (CNBC, 2020). Nothing like the scepticism and dissatisfaction expressed by

Nigerians, the Ghanaian citizenry attests to the salutary impact of these direct interventions by government.

Beyond Africa, India's approach has been quite analogous to that of Nigeria. It includes relief packages in-kind (free food rations) and cash transfers to lower-income households and low-wage workers done through the public distribution scheme, amounting to approximately 0.8% of India's GDP. The Finance Minister also announced a grant of Rs5 million to support medical insurance for health care workers. In Nigeria, however, the frontline workers had to demand for such benefits before they were promised. Employees who contribute to the employees provident fund organization will be allowed to withdraw 75% of their account balance or 3 months basic salary – whichever is lower (KPMG Insights, 2020). As already alluded, Nigeria should take a cue from this last measure by exploring the possibility of withdrawals from contributory pension schemes during extreme conditions such as the COVID-19 pandemic.

5. Conclusion: A lot of Catching Up to Do

The effort by the government of Nigeria to tackle the existential threat posed by the COVID19 pandemic appears to be disjointed. There is little or no synergy among Federal Ministries and Parastals in ensuring a coordinated response; just as the nation's economic stimulus packages appear to be targeted more at the formal sector. This is in contrast with the proposals of Human Right Watch (2020). Considered alone, Lagos State with the highest incidence - 844 cases as at April 28, 2020 - has about 65% of its estimated 25 million people working in the informal sector. Unlike other developing countries, which have specifically targeted the poor in form of cash transfers, complete or partial absorption of utility bills such as electricity and water, and direct injection of funds into SMEs, Nigeria's approach has been of more rhetoric than reality. If corrective paths are abandoned, COVID-19 will further establish Nigeria as the poverty centre of sub-Saharan Africa. The general consensus is that the Nigerian Government's response has been slow and sloppy. Indeed, but for the proactive efforts of the Lagos State Government, which the Federal has rested heavily on, there would have been a dismal COVID-19 catastrophe sweeping across Nigeria. A tightened resolve should include the following suggestions, a few of which are adapted from Price Water Corporation (2020)

i. Introduction of a strategy that would harmonize the response of Federal, State and Local governments. A coordinated effort is likely to create the greatest impact in the shortest time and at the lowest cost.

ii. There is a dire need to articulate and communicate to the public a well-thought-out economic relief plan for the teeming masses. It is not too late to be firm about a nation-wide lockdown and the mandatory use of face masks. Only, to support these measures, there has to be a transparent means by which food relief gets to the intended. There must be an audit system for the deliverables, through audiovisual feedback.

iii. The government needs to expand its reach to ensure that no vulnerable person is left behind in the CCT programme. As things stand now, the number of recipients is just as ridiculous as the amount received. It is grossly inadequate for a country with over 90 million persons living in extreme poverty to place only 3.6 million on the CCT scheme. Government ought also to provide clear terms of eligibility. Even at that, the CCT should be implemented in the short term. Ultimately, Nigeria should adopt a realistic Universal Basic Income policy.

iv. There should be a tangible effort by Government to stimulate the local production of PPE, especially for frontline workers, who should also be placed on augmented salaries and life insurance during the pandemic.

v. The Government has to put out a formal research call for home-grown solutions to the COVID-19 pandemic. The current spate of verbal calls seems merely political, as there are no modalities, no specified technical reviewing organisations to which research applications could be directed.

vi. Aside from researching a cure, attention should be paid to the development of a national multidimensional poverty index that does not only identify vulnerable communities, but provides useful information on targeted areas of need such as water and electricity. This will facilitate the delivery of community customized support with greater impact.

vii. A fiscal modelling tool should also be established to track economic and financial conditions such as oil prices, GDP and rate of unemployment. This will provide a proactive template for addressing prospective impacts of disruptions like pandemics on vulnerable groups.

viii. Coming behind education, the health sector ought to be prioritised by Government. First of which must the primary health sector. Rather than run the primary health centres, Government should lease them to private practitioners (Afolayan, 2020);
while creating incentives like zero duties on medical shipments and favourably low taxation on medical facilities. The health insurance scheme needs also to be expanded to capture the informal sector.

The end is far from sight, as there is a festering of community spread especially in northern Nigeria, just as Lagos is still under the weight of soaring infections. Nigeria must realise that CIVID-19 cannot be wished away; rather, to ward off the virus, she must wake up to the discipline and coordination of counterpart countries like South Africa and Ghana.

PALLIATIVES BY THE FEDERAL MINISTRY, PARASTATALS AND STATE GOVERNMENTS IN NIGERIA

Central Bank of Nigeria

Palliative	Term	Beneficiaries
N50 billion credit facility, coupled with N100 billion credit to support the health sector	Short Term	Healthcare and Formal Sector
Emergency funds of N984 million ($2.7 million) have been released to Nigeria's Center for Disease Control.	Mid Term	Covid-19 patients and frontline health Care workers
Grant of N10 billion for SMEs	Long Term	Frontline workers in Lagos and SME
Reduction in interest rates from 9 to 5 percent	Long Term	Formal Sector
Liquidity injection of 3.6 trillion into the banking sector	Long Term	Formal Sector
Infusion of N2 trillion for manufacturing industries and 1.5 trillion for the real estate sector Center for Disease	Short Term	Manufacturers and Real estate businesses
Infusion of N120 billion from a private sector intiative	Short Term	Formal Sector
Exchange rate adjusted by 15 percent	Short Term	Formal Sector
Credit support for healthcare industry	Short Term	Hospitals, Healthcare practitioners, pharmaceutical companies; drug manufacturing plants

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The Presidency

N500 billion Covid-19 intervention fund → Formal and inforrmal sector

Long Term

Ministry of Humanitarian and Social Welfare

An increase of the social register to 3.6 million households

Cash distrubution for selected persons → Beneficiaries of national social programme

Short Term

Ministry of Agriculture and Rural Development

Release of 7000 metric tons of food items → Selected states

Short Term

Federal Inland Revenue Service

Reduction on companies Income Tax by 50 percent → Formal and Informal sector

Short Term

Ministry of Power

Received N200m to boost gas supplies and power generation nationwide → Active electricity users

Short Term

Two month free electricity → Active electricity users

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Ministry of Trade and Investments
A three-month repayment moratorium for all TraderMoni, MarketMoni and FarmerMoni loans.
Short Term
Farmers, traders and local market owners
FGN Ministry of Humanitarian Affairs and Disaster Management
Conditional Cash Transfer (3.6 million persons) - Social Investment Program and Food Distribution
Short Term
Vulnerable groups earning daily wages and are resident in Lagos and Abuja
National Assembly
Donation of its 3-month Salaries to combat the spread of COVID-19.
Short Term
Front line health workers
The Lagos State Government
Free health care services in all its tertiary health institutions
Short Term
Residents of Lagos state
Nigerian National Petroleum Corporation
Reduction of petrol pump price from N145 to N123.50
Mid Term
General Populace
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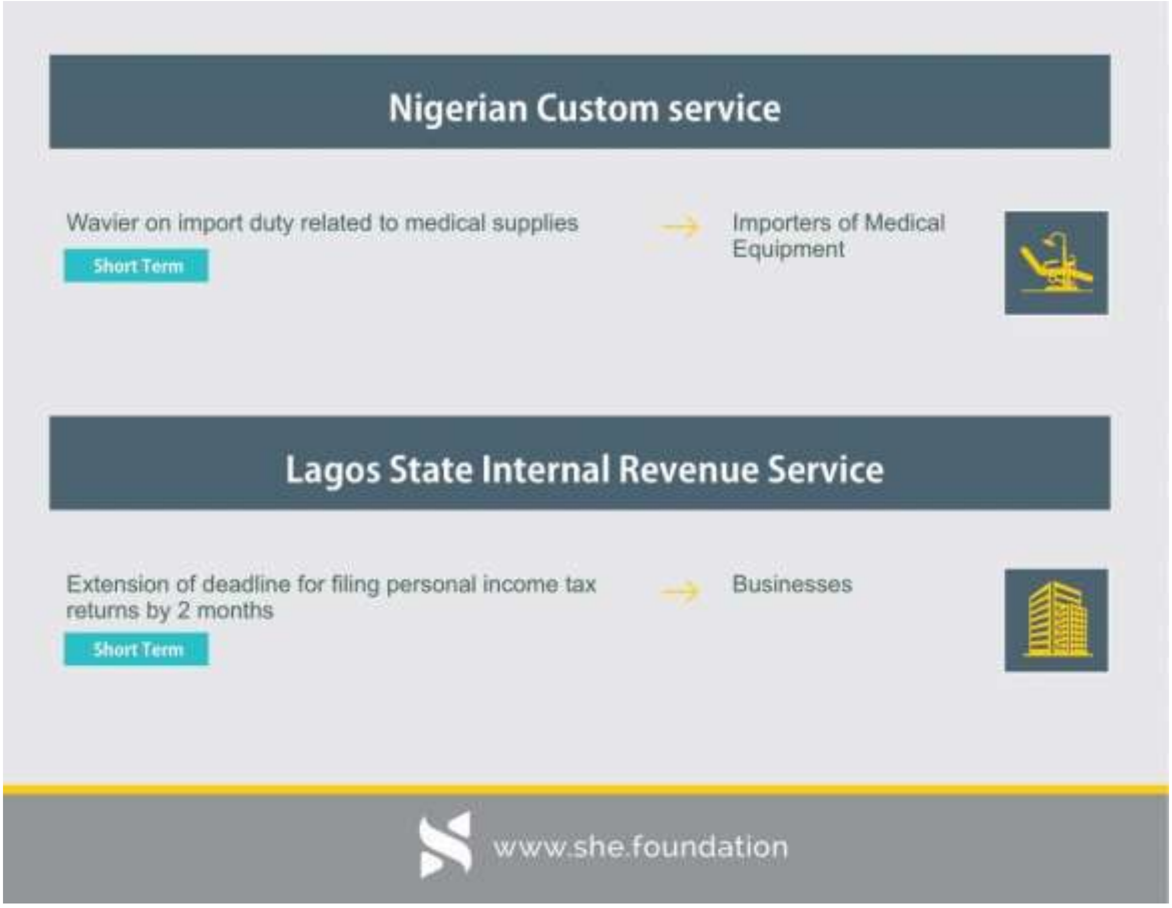
Nigerian Custom service
Wavier on import duty related to medical supplies
Short Term
Importers of Medical Equipment
Lagos State Internal Revenue Service
Extension of deadline for filing personal income tax returns by 2 months
Short Term
Businesses
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COVID-19 PALLIATIVES IN OTHER COUNTRIES

Ethiopia

Central Bank

Debt restructuring

15billion birr for additional liquidity is provided to private banks to aid in debt restructuring and prevent bankruptcies → Private Banks

Medium Term

Ghana

Ministry of Health

Health insurance

Healthcare professionsls and ancillary staff are provided with insurance coverage of up to $60,000 for death and $4,300 for critical illness → Healthcare professionals and ancillary staff

Medium Term

Coronavirus Alleviation Programme

US $210million support

The government committed US $210 million to promote industries supplying COVID-19 drugs and equipment, to support SMEs and employment, and the creation of guarantees and first-loss instruments. Funds have also been designated to address availability of test kits, pharmaceuticals, equipment, and bed capacity → Pharmaceutical sector, SMEs

Immediate

Government

Interest payment suspension

An agreement has been reached between the government and investors to postpone interest payment on non-marketable domestic bonds held by public institutions to create more available funds of about GHc 1.2 billions in the financial sector → Public institutions

Immediate

Monetary Policy Committee

Policy rate cut

The committee cut the polocy rate by 150 basis points to 14.5 percent and announced plans to mitigate the impact of the pandemic - lowering the primary reserve requirement from 10 to 8 percent, lowering the capital conservation buffer from 3 to 1.5 percent, revising provisioning and classifiecation rules for specific loan categories, and plans to facilitate and lower the cost of mobile payments

Medium Term

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India

Ministry of Finance

INR 1.7 trillion relief package
In-kind and cash transfers; insurance coverage; wage support

Short Term

→ Lower-income households; healthcare workers; low-wage workers

Reserve Bank of India

Foreign exchange swap
FX swap of $2billion dollars for 6 months; limit of FPI investment increased to 15 percent of outstanding stock for Fiscal year 2020/2021; restriction on non-resident investment in specified securities issued by the CBN has been removed; Foreign direct investment policy now requires government approval on investments by every country that shares a land border with India

Medium Term

Ministry of Corporate Affairs

Loan repayment moratorium
No late fees for late filing during moratorium period

150 billion rupees
Support for health infrastructure which includes testing facilities, personal protective equipment, isolation beds, ICU beds and ventilators

→ Healthcare

State Government

Direct transfers
Free food rations and cash transfers

Immediate

→ Lower-income households

Ministry of External Affairs

Visa extensions
Foreign nationals who were stranded in India due to the lockdown, and whose visas expired between February 01 and April 30, 2020, were granted automatic extensions till April 30; exit of such foreign nationals was also granted without overstay penalty

Immediate

→ Foreign nationals

Kenya

National Executive

Voluntary salary cuts
President, Deputy president will receive 80 percent cut; Cabinet secretaries will take a 30 percent cut; Chief administrative secretaries a 30 percent cut and Principal secretaries, 20 percent cut

Immediate

→ Senior ranks of the national executive

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National Treasury

Tax relief

Full income percent tax relief for persons earning a gross monthly income of up to 24,000 Kenyan shllings; reduction of income tax rate from 30 to 25 percent; reduction of resident income tax from 30 to 25 percent; reduction of the turnover tax rate from three to one percent for MSMEs

Short Term

Tax relief

VAT reduction from 16 to 14 percent effective April 1st, 2020

Immediate

Revenue Authority

VAT refunds

payment of all VAT refund claims amounting to Ksh. 10billion should be expedited within three weeks, or alternatively, should allow for offsetting Withholding VAR in order to improve cash flow for businesses → Businesses

Immediate

Credit Reference Bureau

Loan repayment moratorium

Temporary suspension of listing of any person, MSMEs and corportate entities whose loan accounts fall overdue or is in areas, effective 1st April 2020 → Micro, Small and Medium Enterprises and Corporate entities

Short Term

Ministry of Labour and Social Protection

Cash transfers

Ksh 10billion to support vulnerable members of the society to cushion against adverse economic effects of the pandemic → Elderly, orphans and other vulnerable households

Central Bank

Tax relief

Policy rate is lowered from 8.25 percent to 7.25 allowing commercial banks lower their interest rates to borrowers; Lowered cash reserve ratio from 5.25 to 4.25 percent, providing additional liquidity of Ksh. 35 billion to commercial banks ; increased maximum tenor of repurchase agreements from 28 to 91days; providing banks with flexibility on loan classification and provisioning for loans performed before March 2, 2020 → Commercial banks

Short Term

Counties governors

Waive collection of cess levies on food items

In response to the criticisms of the measures and suggestions to include food items, counties governors decided to waive collection of cess levies on food items → Farmers

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South Africa

Ministry of Labour and Employment

Economic relief plan - $26bn

In addition to the already existing economic stimulus packages, the government activated the extant frameworks; $2.6bn of the money will be given in the form of cash transfers to the most vulnerable population; People receiving child benefit - currently $23/child per month will receive an extra $16; state pensions will be boosted and those who currently aren't receiving any benefits could qualify for $18/month for the next six months → Population

Medium Term

National Disaster fund

Unemployment Insurance Fund benefits will be paid for 3 months to registered workers; Also, those in emergency services will be compensated and will be equipped with protective gears and other safety materials → Government workers

Short Term

COVID-19 Grant

Unemployed workers that do not receive UIF grants will be also be covered under the 6-month COVI-19 grant → Unemployed workers

Medium Term

Department of Small Business Development

Financial intervention strategies - 500million Rands

Small businesses will receive loans at a prime interest rate of 5% to assist their businesses and their employees with cash bailouts during the lockdown → Small businesses

Short Term

Department of Tourism

Financial intervention strategies - 200million Rands

Allocated budget will support eligible small businesses with turnover of less than R2.5 million per year mitigate the impact of the pandemic → Small tourism businesses

Medium Term

Tax measures

Businesses with a turnover of less than 50million Rands have been given a four-month skills development tax holiday, and can delay one-fifth of their tax based on 'pay as you earn' as well as delay a portion of their provisional and income tax for 6 months without penalities → Businesses

Short Term

South Africa Reserve Bank

Policy rate cut

The central bank reduced the policy rate to 5.25 percent on March 19 and then 4.25 percent on April 14; It also announced plans to ease liquidity conditions → Commercial banks

Medium Term

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