



Hand-to-mouth work culture and the COVID-19 lockdown restrictions: experiences of selected informal sector workers in Kumasi, Ghana



Research article

This article is published in Nairobi, Kenya by Royallite Global in the:

Research Journal in Advanced Humanities, Volume 1, Issue 2, 2020

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Article Information

Submitted: 25th May 2020

Accepted: 3rd June 2020

Published: 30th June 2020

Conflict of Interest: No conflict of interest was reported by the authors

Funding: None



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ISSN: 2708-5945 (Print)

ISSN: 2708-5953 (Online)



To read the paper online, please scan this QR code

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Abstract

This study investigated the economic impacts of the COVID-19 restrictions on businesses and livelihoods. Study participants included 25 informal sector workers who were sampled purposively and conveniently. Qualitative thematic analysis was used for interpreting the data generated from the study. The findings revealed that these workers were adversely affected economically by the COVID-19 lockdown and other restrictions, disrupting their business operations, and plunging their livelihoods into extreme poverty. It was also revealed that the high number of informal sector workers in the 'hand-to-mouth' work culture category in Kumasi cited to have flouted the COVID-19 lockdown regulation due to the unbearable economic surge it had inflicted on their livelihood support systems. The study suggests that immediate economic mitigation strategies set out by the Coronavirus Alleviation Programme (CAP) as well as financial agencies must factor the economic needs of the informal sector workers in the hand-to-mouth work culture category and offer them robust financial relief to assist them recover from economic impacts due to the COVID-19.

Keywords: *COVID-19, economic impacts, hand-to-mouth, informal sector workers, lockdown, work culture*



How to Cite

Adom, D., Adu-Mensah, J., & Sekyere, P. A. (2020). Hand-to-mouth work culture and the COVID-19 lockdown restrictions: experiences of selected informal sector workers in Kumasi, Ghana. *Research Journal in Advanced Humanities*, 1(2), 45-64. Retrieved from <https://royalliteglobal.com/advanced-humanities/article/view/237>



Public Interest Statement

This qualitative descriptive study driven in a socio-cultural approach assessed the economic impacts of the COVID-19 lockdown restrictions on selected informal sector workers whose livelihoods depend on the hand-to-mouth work culture in Ghana. The study revealed that the lockdown restriction has disrupted their financially fragile businesses and plunged a greater majority of them into extreme poverty. The findings would reliably inform economic experts, financial agencies and the forerunners of the Coronavirus Alleviation Programme (CAP) in Ghana tasked by the Ghana government on effective approaches in factoring their business and livelihood needs into the planning of national economic recovery strategies.

Introduction

Human societies continue to combat both old and new pathogens despite the remarkable advances chalked in health delivery over the last two decades (Schiedel, 2017). Old pathogens, such as influenza and malaria continue to exert dire consequences on humanity for millennia (Centres for Disease Control and Prevention, 2019). At the beginning of the 21st century, several pandemics have plagued humans including and not exhaustive, HIV/AIDS, Ebola, Zika virus, SARS, and the recent COVID-19 (Archibon & Annan, 2020). All kinds of pandemics continue to exert untold degrees of hardship and suffering on human lives (Fan, Jamison & Summers, 2018). To help mitigate the spread of the coronavirus, stringent precautionary measures have been taken by leaders of several countries including lockdown as a containment strategy (Lin et al. 2020). Total and partial lockdown restrictions have been imposed by countries, restricting non-essential business activities, closing down educational institutions, and encouraging working from home with essential service providers running on minimal operations (Ozili & Arun, 2020). One of the disturbing impacts of the recent COVID-19 global pandemic and its associated lockdown restriction is the wreck on global economies (International Energy Agency, 2020). Expectations in economic progression globally have been changed with drawbacks in investments (UNECA, 2020). The global workforce has drastically reduced, with unemployment increasing at an unprecedented rate (UNIDO, 2020). Global GDP is estimated to be declined to about 78%, from an initial growth of 3.2% before the COVID-19 pandemic to 1.8% during the lockdown restrictions in countries (UNECA, 2020). Global supply chains have been disrupted with high levels of supply shortages with skyrocketing rates of price hikes (Deloitte Ghana, 2020). Demand for oil globally has declined as a result of the lockdown restrictions on human movement in many parts of the world (International Energy Agency, 2020).

Despite the devastating economic impacts on the lives of people globally, those in high-income countries and households have a stronger economic buffer to cope while the low and middle-income countries are struggling (Thurlow, 2020). Most African countries are highly vulnerable to the economic devastation as a result of the COVID-19 pandemic lockdown

restrictions exposed by their weak economic systems as well as their close financial ties with China, the first to experience the dire effects of the COVID-19 (UNDP, 2020). Poverty levels in Africa are expected to soar up with nearly 50% of the Sub-Saharan African population plunged in extreme poverty (UNIDO, 2020). UNECA (2020) projects a drop in Africa's GDP rate to -2.6%, likely to result in the loss of livelihood of close to 19 million people. The debt levels of Sub-Saharan African countries are expected to double to an estimated GDP of 57.6% in 2019 (OECD, 2020). Also, the savings of about 30% of the population in Sub-Saharan Africa are expected to be expensed after the lockdown restrictions (Teachout & Zipfel, 2020).

In Ghana, the economic disruptions as a result of the COVID-19 pandemic and its partial lockdown restrictions in the two epicentres, thus Greater Accra and Greater Kumasi, have been severe (Goddard, 2020). Ghana's GDP growth of 3.3% for 2020 is expected to decline to less than 2.9% as a result of the COVID-19 partial lockdown restrictions (Deloitte Ghana, 2020). Trading volumes and values in the supply chain are expected to decline with a high net loss of revenue to the government with hospitality and export industries been the worst affected (Deloitte Ghana, 2020). Nemzoff, Chalkidou, Walker, and Sullivan (2020) notes of Ghana's economy that it has been devastated and shattered by the COVID-19 pandemic restriction largely because the greater majority of the working force are in the informal sector. About 70% of the informal sector workers' livelihoods depend on the hand-to-mouth work culture, exposing them to the harsh economic and socially precarious conditions (Goddard, 2020). Those whose livelihoods solidly depends on the hand-to-mouth work culture are only capable of satisfying their immediate needs from the daily wage or profit they earn from their work. Therefore, they are incapacitated to have a regular investment, saving, or future financial package (Aguiar, Bils & Boar, 2019). Therefore, to the workforce in the 'hand-to-mouth' work culture in Ghana, staying home as a result of a lockdown restriction is not a pleasant option as it only subjects them to harsh living conditions (Das & Sanchez-Paramo, 2020). Following the government of Ghana's lockdown restriction as a containment strategy against the spread of the COVID-19 pandemic in the country, many of the informal sector workers who depend on the 'hand-to-mouth' work culture are hard-hit economically as they fear to lose their fragile businesses and plunging their livelihoods into abject poverty. This condition has negatively resulted in the high reported cases of informal sector workers in the 'hand-to-mouth' work culture, flouting the COVID-19 lockdown regulation in Kumasi, Ghana (Teleso, 2020; Joy Online News, 2020). This study aimed at using the socio-cultural approach in describing qualitatively, the economic impacts of the COVID-19 lockdown restrictions on the livelihoods of informal sector workers who depend solely on the 'hand-to-mouth' work culture in Ghana. The study does not offer quantitative data measuring the economic impacts of the COVID-19 pandemic on the livelihoods of the informal sector workers studied as it was impossible due to the changing statistics in the economic impacts during the period for the study. Yet, this qualitative study offers sound enlightenment on the experiences of the informal sector

workers in the hand-to-mouth category which can be essential for the planning and formulation of economic mitigation policies and strategies (McKibbin & Roshen, 2020) in Ghana that would include catering for the economic needs of the often neglected informal sector workers in the hand-to-mouth work culture category in Ghana. The study pivots on the following research questions:

1. What are the economic impacts of the COVID-19 lockdown restrictions on the businesses and livelihoods of informal sector workers who depend on the hand-to-mouth work culture in Kumasi, Ghana?

2. What are the views of the informal sector workers who depend on the hand-to-mouth work culture in Kumasi, Ghana on the economic relief provisions by the government of Ghana?

3. How can the government of Ghana through the Coronavirus Alleviation Programme (CAP), set out economic recovery and mitigation strategies that would cater for the business and livelihood needs of the informal sector workers who depend on the 'hand-to-mouth' work culture in Ghana?

Methods

The study was conducted in Greater Kumasi, the most populous district in the Ashanti Region of Ghana, and one of the epicenters of the COVID-19 global pandemic in Ghana (Figure 1). The research is rooted in the qualitative descriptive study (Sandelowski, 2010). The qualitative descriptive study was appropriate for this study because, the research questions for the inquiry aimed at describing the experiences (Neegaard, Olesen, Andersen & Sandergaard, 2009) of the informal sector workers who depend on the hand-to-mouth work culture in Greater Kumasi in Ghana to gain insights on the economic impacts of the COVID-19 lockdown restriction on their business and livelihood needs.

Twenty-five informal sector workers who depend on the hand-to-mouth work culture and work in the Greater Kumasi, Ghana were purposively and conveniently selected. These study participants were deliberately selected because they were capable of offering the descriptive data (Polit & Beck, 2014) on the economic effects of the COVID-19 lockdown restriction among the hand-to-mouth category studied. However, since there was a government restriction on movement during the period for the study (March 20, 2020-April 30, 2020), only the study participants who voluntarily wanted to enroll in the study and were conveniently available, were recruited (Sedgwick, 2013; Etikan, Musa & Alkassim, 2015). Pseudo identification was used in the entire manuscript in treating the personal views and expressed views of the study participants in anonymity to protect their privacy (Creswell, 2009).

A well-developed semi-structured interview guide was used in conducting the personal interviews. This data collection instrument was crucial for this study aimed at discovering the individual experiences of informal sector workers who depend on the hand-to-mouth work culture

on the economic impacts of the COVID-19 lockdown restriction (Kim, Sefcik, & Bradway, 2017). Also, the semi-structured interviews assisted in retrieving in-depth knowledge (Tifft, 2016) on the economic impacts of the COVID-19 lockdown restriction and how it has affected the business and livelihood needs of the study participants. Seven (7) video interviews and seventeen (17) audio telephone interviews were conducted. The use of these two forms of interviews was based on the preferences of the study participants during the period for the study. Also, video and audio telephone interviews allowed the study participants the flexibility and comfort in participating in the study from their convenient geographical locations (Nehls, Smith & Schneider, 2015) during the three weeks of COVID-19 lockdown restriction in the Greater Kumasi, Ghana.

Qualitative research analytic strategy (Saldana, 2013) was used in analysing the data for the study. The data from the recorded audio telephone and video interviews were played and listened severally to thoroughly understand the experiences described by the study participants before they were transcribed. The transcribed data were member-checked by five key study participants for data validation and credibility purposes. The NVivo 10 software was used in generating and categorizing the various themes in the transcribed data based on the research questions for the study. The final report describing the economic impacts of the COVID-19 lockdown restriction on the business and livelihood needs of the sampled informal sector workers who depend on the hand-to-mouth work culture in Ghana was written.

Table 1: Breakdown of Study Participants

Category of informal sector workers who depend on the hand-to-mouth work culture	Sampled numbers
Petty Traders	8
Cobblers	3
Mobile Food Vendors	4
Women Carriers (<i>Kayayo</i>)	6
Electronic Appliance Repairers	4
TOTAL	25

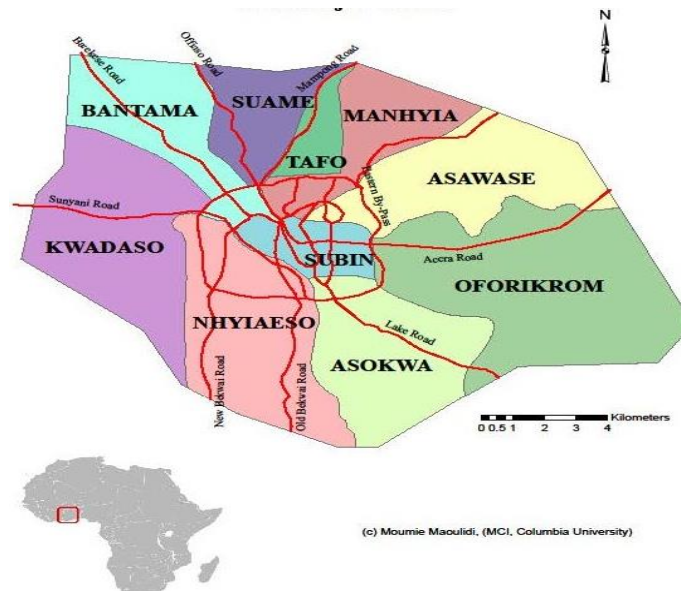


Figure 1: The Map of Greater Kumasi, Ghana
Source: Millennium Cities Initiative, Columbia University

Results and Discussion

The Economic Impacts of the COVID-19 Lockdown Restrictions on the Businesses and Livelihoods of Informal Sector Workers who Depend on the Hand-To-Mouth Work Culture in Kumasi, Ghana

The informal sector workers who depend on the hand-to-mouth work culture revealed the economic hardship they were experiencing because of the COVID-19 lockdown restriction (Table 2). Their views centered mainly on how the lockdown has negatively affected their business operations and their livelihoods.

'I have used the meager capital that I was using to run my business to take care of my family during this lockdown period. Now, I have borrowed from some friends and I am in debt. I am wondering how I can kick-start my business again after the lockdown. I am finished!' (PT-4, Personal Interview, 20/3/2020).

Other informal sector workers expressed views that suggested that the three weeks partial lockdown that was imposed by the Ghana government could lead to their untimely death as a result of severe hunger. They explained that their livelihoods depend on hand-to-mouth work culture, fending for themselves with the daily wages they earned. Therefore, restricting them in the confines of their homes would mean taking food from their mouth. Many of the study participants resolved to step out of their homes, breaching the lockdown protocol irrespective of what eventually happens to them. One of the views that resonated with the thoughts of the other study participants was:

'My existence depends on the daily wage which I earn. Staying at home even a day would mean, I have to go hungry. Staying at home for weeks may lead to my untimely death. I don't think I would want to stay home and die. I must come out even if it will be dangerous. I have to survive' (MC-5, Personal Interview, 21/03/2020).

The views expressed by the study participants correlates with the view of Dr. Patrick Asuming, an economist with the University of Ghana's Business School who posited that the three weeks lockdown was a 'hefty sacrifice' and a difficult coping time for informal sector workers whose livelihoods depended on the hand-to-mouth work culture in Ghana (Ikade, 2020). Therefore, it was no surprise that the high number of flouters of the lockdown restriction in the Greater Kumasi was from the hand-to-mouth informal sector workers' category. Gyesi (2020) got it right when he reported that the hand-to-mouth workers, though scared to breach the lockdown regulation for fear that they will be beaten by military officials, could not bear the thought of starving to death. Thus, they had to step out of their homes to find means of fending for themselves.

What even made the lives of these informal sector workers difficult was the short notice of the lockdown. The entire country was thrown into an ambush and there were speculations as to whether or not the lockdown was to be imposed. It was only two days away from the lockdown that the president of Ghana disclosed the announcement to the nation. Thus, these informal sector workers in Greater Kumasi did not have enough time to economically prepare for it. Some of them in an interview told the researchers:

'Because we got the news of the lockdown very late, we were just able to buy some few items for ourselves and our families which will certainly get finished after a few days. It will be very difficult to survive after consuming the few food items we managed to buy' (MW-Personal Interview, 19/03/2020).

Cromwell (2020) concurs that the short notice of the lockdown restriction coupled with the relatively low earning of the hand-to-mouth workers made it very difficult for them to get their daily meals. Thus, prompting many of them into breaching the 'stay home' directive during the three weeks partial lockdown in Ghana. Another situation that worsened the economic plight of the informal sector workers who depend on the hand-to-mouth work culture was the deliberate price hiking that happened in the country two days before the partial lockdown was imposed. Following the news on partial lockdown that was to start on Monday, 30th of March 2020 in Ghana, panic buying became the order of the day. Many shops took undue advantage of the lockdown, to unjustly put exorbitant prices on their products, especially food products. Many of the traders easily forgot the culture of patriotism in Ghana and gave in to hiking of the prices for goods and

services. This deliberate price hiking drastically reduced the purchasing powers of the hand-to-mouth informal sector workers. They retorted:

‘I don’t understand why Ghanaians can be cruel. Why should you increase the prices of your products and take advantage of your fellow Ghanaian? The shop owners are unduly taking advantage of us and charging high prices for their products’ (PT-3, Personal Interview, 19/3/2020).

‘I went to the market to buy items with 200 Ghana Cedis. Yet, I was able to buy very few items. Before the lockdown, I could have bought various items with this amount of money. Yet, shop owners are just exploiting us because of the high demands for products as a result of the lockdown’ (MW-2, Personal Interview, 20/3/2020). The hand-to-mouth informal sector workers were engaging in panic buying with the high and middle class private and public sector workers who had a financial advantage over them. It was understandable that their low earnings could not afford them the purchasing strength to buy all the essential items they needed to survive during the lockdown. This situation is very worrying. The informal sector workers who depend on the hand-to-mouth work culture in Ghana are often those who are affected the most during the hiking of prices within this period. This is because those with low income levels suffer the most from this economic hardship as predicted by scholars (Liu et al., 2020; Lin et al., 2020; WHO, 2019). These price gouging and surge pricing mechanisms adopted by the profit-seeking merchants only ‘add insult to injury’ (Suranovic, 2015a) and shows their insensitivity to Ghanaians who were already suffering from the negative impacts of the COVID-19 pandemic.

Table 2: Causes of the Economic Impacts of the Informal Sector workers who depend on the Hand-To-Mouth Work Culture during the COVID-19 Lockdown Restriction in Ghana

1. Total reliance on a daily wage for life sustenance
2. Extremely low monetary earnings making it practically impossible to have sustained savings
3. Relatively short notice of lockdown restriction
4. Panic buying and its associated price gouging and surge pricing

Source: Field Survey, 2020

The Responses of Informal Sector Workers who Depend on the Hand-To-Mouth Work Culture on The Government of Ghana’s Economic Relief Provisions During the COVID-19 Lockdown Restriction
The study participants shared their views on the Ghana government’s economic relief provisions during the COVID-19 lockdown in the country (Table 3). The Ghana government has demonstrated its great commitment to ease the harsh economic impact of the COVID-19 pandemic on the

Ghanaian citizenry. A bill for the COVID-19 trust fund has been passed by the Ghana parliament to be used in defraying the costs of treatment for COVID-19 patients (Parliament of Ghana, 2020). The government has also put measures in place to ease the financial burden of the COVID-19 pandemic on Ghanaians by absorbing three months water bill of all Ghanaian citizenry as well as up to 50% of the electricity bills of domestic households and commercial enterprises. The government has also resolved to absorb fully, the poorest of the poor consuming from 0-50 kilowatt-hours a month for April, May, and June 2020 (Akwa, 2020). To assist the vulnerable in the society such as informal sector workers who depend on the hand-to-mouth work culture, the government has offered a livelihood support program where food items such as dry foods and groceries, medical supplies, and Personal Protective Equipment (PPE) are supplied to them. Opinion leaders and religious leaders in the communities where the vulnerable resides are to oversee the distribution.

The views expressed by the study participants about these economic relief provisions cited above showed mixed feelings. While a section of the study participants passed good comments about the provisions, others said otherwise. Only 6 out of the 25 study participants applauded the government while the remaining 19 study participants said that some of the economic relief provisions, especially, the distribution of food were not fairly distributed. Some of them were of the view that the relief provisions were hoarded unjustly by the rich and famous in the society. Some of their views were:

'The undeserved persons are getting economic relief items. It is the rich and the famous in our society who are stocking the resources in their homes. They also distribute to their relatives, friends, and party supporters' (PT-3, Personal Interview, 28/3/2020).

'The stimulus packages are good. But, I worry that it is unjustly shared with the rich who can afford it. The rich can pay their utility bills. If careful planning was done before the lockdown, more of these economic relief provisions could have been given to us [hand-to-mouth informal sector workers]. We need these provisions the most, together with financial assistance to keep our business running after the lockdown has been lifted' (WK-3, Personal Interview, 23/3/2020). Similar sentiments were expressed by the leader of the National Democratic Congress party, John Mahama who raised concern that there were reports of unfair distribution of the food and grocery packages by the government to their party members in the country (Azumah, 2020).

Other study participants opined that the government should have added financial packages to the free distribution of groceries and other food items as well as the full absorption of utility bills.

'Aside from the food that is given us, though, it is difficult for many of us to reach out for them, the government must also give us some fixed financial packages to cushion our businesses after the lockdown. This financial buffer would be very helpful for many of us whose businesses have been completely shattered by the COVID-19 lockdown restriction' (CB-5, Personal Interview, 29/3/2020).

The financial packages, in the view of Quarshie and Zigah (2017), is important to support these informal sector workers who largely depend on the hand-to-mouth work culture. Quarshie and Zigah argue that before the COVID-19 pandemic and its associated lockdown restriction, these informal sector workers already had insufficient start-up capital. Thus, the COVID-19 lockdown has worsened their economic plight. Therefore, they needed an urgent financial stimulus from the Ghana government and other non-governmental organizations.

Table 3: Response by the Informal Sector workers who depend on the Hand-To-Mouth Work Culture to the Economic Relief Provisions by the Ghana Government during the COVID-19 Lockdown Restriction in Ghana

1. Poor planning and sharing of economic relief items resulting in unfair distribution, overcrowdedness, lack of social distancing and fights
2. Absence of a strict monitoring system in ensuring that the economic relief provisions are distributed to the targeted vulnerable persons in the society
3. Poor data on the population and geographical locations of the informal sector workers who depend on the hand-to-mouth work culture
4. Absence of financial packages to cushion the business needs of informal sector workers who depend on the hand-to-mouth work culture

Source: Field Survey, 2020

Factoring the Business and Livelihood Support Needs of Informal Sector Workers who Depend on the Hand-To-Mouth Work Culture in Ghana

Despite acknowledging the efforts by the Ghana government to assist the vulnerable in the society through the provision of economic relief packages, the study participants made suggestions on effective strategies in making the full implementation of the packages to ensure the full inclusion of their business and livelihood support needs (Table 4). They suggested that for the modalities for the sharing of the economic relief items to be fair and equitable, a proper sharing scheme that includes the database of the informal sector workers in the hand-to-mouth category must be put in place. For this to come to fruition, they called for the establishment of an association of hand-to-mouth informal sector workers by the Ministry of Trade and Industry where they can register as members. They added that such an association can be the proper avenue for the Ghana

government to reach out to them. This would prevent unscrupulous people in the society from hoarding the economic relief items meant for them. It would also assist the distributors to fairly distribute the economic relief items without neglecting anyone on grounds of their political affiliations. Moreover, the association would have the database of the businesses of all its members, making it easy in making arrangements for their skills development and marketing opportunities. The setting up of associations for the diverse sections of informal sector workers has been recommended as a good step in strategically positioning workers to receive financial aid from the government and other NGOs (Dave, 1990).

The study participants also suggested that to ensure fair distribution of the economic relief packages from the government and other benevolent associations, a monitoring system or committee must be put in place to oversee the sharing to prevent all forms of discrimination toward some vulnerable persons as a result of their political, religious or ethnic affiliations. Also, it was suggested by the study participants that a well-developed sharing mechanism of economic relief items must always be put in place by the government at the regional, district, and local levels for smooth distribution. They mentioned the ordeal many of them went through as they went on a mad rush for the food that was distributed daily to them during the lockdown. They said that physical distancing protocols were not observed with others engaging in fights as a result of the overcrowdedness at the distribution venues.

Other study participants suggested that the government through the Ministry of Trade and Industry must prosecute all retail and wholesale distributors as well as merchants who took undue advantage of situations such as the panic buying that happened during the lockdown. The Rwandan government has enforced legislation to arrest and close down all profiteering businesses that engage in price gouging, especially during state emergencies (International Growth Centre, 2020). As suggested by economic price theorists, the government of Ghana can also put in place price control mechanisms as well as implement legislation against price gouging during state emergencies (Suranovic, 2015b). Also, Kahneman, Knetsch, and Thaler (1986) recommend the public condemnation and shaming of companies that callously profiteer citizens through surge pricing during emergencies. These approaches when adopted by the government of Ghana would ensure that the low and middle-income earners in Ghana can cope with the economic hardships that often happen during state emergencies.

Again, the study participants suggested that aside from the free distribution of food and groceries as well as the assistance given them by the Ghana government in defraying their utility bills during the months of the lockdown, they needed a financial package to kick-start their businesses after the lockdown. They said this would help them to be able to run their businesses since they had already utilized all their business capital in taking care of themselves and their families during the lockdown. Economic recovery and resilience theories (Chang, 2012) recommend the offering of economic buffers to small and medium scale enterprises by external

agencies or the government. This would help allay the fears of the majority of informal sector workers, who disclosed that they may face business collapse and a drain of their working capital when the COVID-19 pandemic lockdown was lifted. Lessons can be learned from Nigeria. The Central Bank of Nigeria has offered credit or loan facilities to local industries, especially small and medium enterprises in raw material production as an economic recovery strategy in the country (Lenon, 2020). Likewise in Rwanda, the Ministry of Finance has launched a fund worth 200 million USD aimed at offering access to capital for small and medium scale enterprises to aid in economic recovery (International Growth Centre, 2020). The government of Ghana must learn from these countries and draw a plan to offer support in the form of flexible credit facilities to small scale and medium scale enterprises who have limited capabilities to recover and/or withstand the economic shocks from pandemics and other state emergencies (Webb, Tierney & Dahlhamer, 2000; Chang, 2010).

Table 4: Effective Strategies in Ensuring the Full Inclusion of the Business and Livelihood Support Needs of the Informal Sector Workers who Depend on the Hand-To-Mouth Work Culture in Ghana

Effective Strategies	Projected Benefits
Setting up local, regional and national associations for informal sector workers who depend on the hand-to-mouth work culture in Ghana	<ol style="list-style-type: none"> 1. It would ensure the creation of a reliable database for informal sector workers in the hand-to-mouth category in Ghana that details the location, businesses, and kinds of skills acquisition of members. 2. It would strategically position them to receive financial assistance from the Ghana government, corporate agencies and other benevolent associations. 3. It would ease the processes for capacity building and skills development of the informal sector workers in the hand-to-mouth category to ensure that their productivity levels are maximized. 4. It would assist their leadership in forwarding their business and livelihood needs to appropriate governmental and non-governmental agencies for redress and prompt attention.

<p>Strict monitoring system put in place to oversee the fair and equitable distribution of economic stimulus packages for the vulnerable in the society by the government and other benevolent organizations</p>	<ol style="list-style-type: none"> 1. It would prevent the unfair distribution of the economic relief provisions to undeserving persons in the society. 2. It would ensure that the exact quantities of economic relief items are given to the vulnerable in the society. 3. It would prevent all forms of discrimination in the distribution of the economic relief items by the District Assemblies, Members of Parliament or Faith-Based Organizations such as the exclusion of the needy or vulnerable in the society based on political party, religious or ethnic affiliations.
<p>Putting in place a well-planned, laid-out sharing mechanism (such as household or affiliated association distribution of economic relief items to the vulnerable in the society)</p>	<ol style="list-style-type: none"> 1. It would prevent unnecessary overcrowdedness that can lead to exacerbating disease outbreak such as the current COVID-19 pandemic. 2. It would prevent needless overcrowdedness that often leads to litigations and fights during the mad rush for economic relief items during state emergencies such as the current COVID-19 pandemic.
<p>Establishing and legislating price control mechanisms during state emergencies such as pandemic outbreaks</p>	<p>This would prevent all forms of price gouging and surge pricing that occurs when there is panic buying as a result of a state emergency.</p>
<p>Offering financial packages to informal sector workers in the hand-to-mouth category to kick-start their businesses after the lockdown restriction is lifted</p>	<p>This would revive the collapsed businesses of the informal sector workers in the hand-to-mouth category to be able to attend to their livelihood needs after the lockdown.</p>

Source: Field Survey, 2020

Conclusion

This qualitative study investigated the economic impacts of the COVID-19 lockdown restriction in Ghana on the business and livelihood needs of informal sector workers in the hand-to-mouth work culture. The study has shown that the start-up and working capital of the hand-to-mouth workers were adversely affected by the COVID-19 lockdown restriction. The unbearable condition pushed many of these workers in breaking the lockdown regulation by the Ghana government. Though they applauded the Ghana government's efforts in easing the economic hardship on workers by absorbing their three months utility bills and providing them with food, they admitted that the economic relief programme was cluttered with several challenges. These included poor planning and sharing of economic relief provisions, absence of a strict monitoring system for sharing, lack of reliable data on informal sector workers in the hand-to-mouth category, and lack of fiscal stimulus packages for their businesses. Effective strategies in ensuring the full inclusion of the business and livelihood needs of informal sector workers in the hand-to-mouth category suggested included establishing associations at the local, regional and national levels for informal sector workers in the hand-to-mouth category, putting in place price control mechanisms to prevent price gouging, establishing a well-developed system for sharing the economic relief items and provision of fiscal stimulus packages to revive the shattered businesses of the informal sector workers in the hand-to-mouth category in Ghana. The findings of the study would enlighten the Ministry of Trade and Industry as well as the forerunners of the Coronavirus Alleviation Programme and government economists on effective strategies in factoring the business and livelihood needs of informal sector workers in the hand-to-mouth category into current and future economic recovery schemes. Further studies must be carried out in investigating proactive ways of developing the skills of the informal sector workers in the hand-to-mouth category and helping them to upgrade their often mobile businesses to stationed small-scale and medium scale enterprises in Ghana.

Funding: The researchers received no direct funding for this research.

Acknowledgments: The researchers appreciate the kind assistance given them by the informal sector workers in the hand-to-mouth category in the Greater Kumasi, Ghana, who voluntarily enrolled in the study and sharing their experiences on the economic hardships of the COVID-19 lockdown restriction. The principal investigator for the study appreciates the kind assistance given to him by Northwest University, South Africa for carrying out his research activities.

Conflicts of Interest: The authors declare no conflict of interest.

Disclaimer Statement

This work is solely the product of a concerted effort of the researchers to investigate the economic impacts of the COVID-19 lockdown restriction on informal sector workers in the hand-to-mouth

category as a means of finding common grounds in addressing their business and livelihood needs.

Authorship and Level of Contribution

Dickson Adom is the lead investigator for this study. He conceptualized the research idea, wrote its proposal, developed the research instruments, led the collection of the data for the study and the writing of the manuscript. Jephthar Adu-Mensah assisted with the organization of the interviews, the transcription, and analysis of the data generated for the study. Paul Appiah Sekyere assisted with the data collection and final writing of the manuscript.

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Published by Royallite Global, Nairobi, Kenya in the **Research Journal in Advanced Humanities** under the **Royallite 360 Research** initiative



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