

The Societal Significance of Informal Economics during the COVID-19 Pandemic in an African City

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Abstract

The COVID-19 pandemic compelled many African countries to make decisions that limited livelihood choices. This article examines how informal traders (IT) in Kumasi, Ghana responded to the COVID-19. It explores the livelihood capacities, socioeconomic, socio-cultural, and sociopolitical values of informal economics. Using data from multiple sources, the purchase and sale of personal protective equipment (PPE) emerged as the dominant livelihood activity. The results show that IT innovated their way of trading, realigned livelihood activities, and created cross-sectoral networks that enhanced social cohesion. The emerging informal market catalyzed spin-off activities that linked values of the informal sector to the public, distributing agencies, producing companies, and the government. We argue that IT constitute a “natural” and “indispensable” share of Ghana’s urban economic, cultural, and governance space. The values of IT expressed within and between these distinct societal spheres should be amplified in the development discourses of countries like Ghana.

Keywords: COVID-19, informal economics, intersectoral networks, impacts, livelihood, social cohesion, societal spheres

The advent of the SARS-CoV-2 infection, commonly called COVID-19, in the global public health space in December 2019 has once again exposed the fragility of life-support systems in cities globally. The severity of its impact created many uncertainties and concerns in every area of human endeavor. On 30 January 2020, the World Health Organization (WHO) declared that COVID-19 was a public health emergency that needed global attention (WHO 2020). Since then, policymakers have endeavored to understand the likely implications of the pandemic on livelihood activities globally, and its adverse effects on Africa in particular, given the fragile nature of many livelihood support systems on this continent.

COVID-19’s arrival in Ghana can be traced back to 12 March 2020, when the first two cases of the disease were confirmed in individuals who had returned from Norway and Turkey and became ill a few days later (Gyasi 2020). The number of



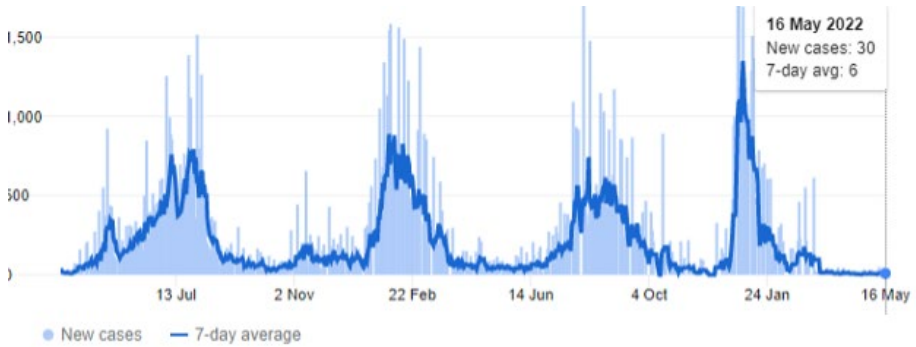


Figure 1. The trend of COVID-19 infections in Ghana. Source: WHO.

infected people increased exponentially in the subsequent two months, resulting in 5,735 confirmed cases and twenty-nine deaths as of 17 May 2020 (Graphic 2020). The high-risk regions were Greater Accra (Accra and Tema), Ashanti (Kumasi), and Central (Kasoa). Available figures from the Ministry of Health indicate that as of the end of May 2022, Ghana had recorded over 161,280 infections and 1,445 deaths (MOH 2022). Figure 1 shows the trend of COVID-19 infection in Ghana.

As part of its COVID-19 management protocols, the WHO developed general guidelines to reduce the spread of transmission. These protocols were expected to be contextualized within local settings. They included frequent handwashing; suspension of public gatherings; closure of schools at all levels; physical distancing; wearing of face masks; and other severe measures such as city lockdowns and curfews (WHO 2020; Wilder-Smith and Freedman 2020).

The government of Ghana's efforts to contain the spread of the pandemic involved an Imposition of Restrictions Act 2020 (Act 1012), which gave Ghana's president the power to impose restrictions on persons in the event of disasters and emergencies in the interest of public safety, health, and protection (Graphic 2020). Based on the act, a twenty-one-day partial lockdown was imposed on Greater Accra, Greater Kumasi, and contiguous areas, including Kasoa, in the Central region. The government also placed a nationwide ban on all public gatherings; closed schools, churches, mosques, and other places of worship; and issued stringent directives on the use of public transport (Kenu et al. 2020). The directives disrupted economic, religious, and educational activities, as well as deepening poverty and hunger, particularly among the marginalized in the country (Gyasi 2020), the majority of whom earn a living in the informal economy. It is worth noting that though market centers in urban areas are also public gathering spaces, they were excluded from the ban due to the essential services they provide to the general public. Rather, the president directed the Ministry of Local Government and Rural Development (MLGRD) to coordinate, with all municipal

authorities in Ghana, the appropriate measures to enhance conditions of hygiene in market centers across the country (Asante and Mills 2020). National disinfection exercises were organized in 1,806 market centers to enhance hygienic conditions (ibid.).

According to the Ghana Statistical Service (2020), these response strategies negatively affected the nation, as 35.7 percent of businesses closed during the partial lockdown, and 16.1 percent could not be revived after the suspension of the lockdown measures. The statistics further indicate that an estimated 770,124 workers had their wages reduced, while over 41,952 lost their jobs. This crisis situation prompted people's ingenuity for survival and ultimately redefined livelihood choices for informal sector workers, many of whom lost their jobs due to declining purchasing power. Similarly, companies in the formal sector had to divert resources to where they were most needed. Pharmaceutical and nonpharmaceutical companies, for instance, had to move into the production of local nonpharmacological interventions (NPIs), such as tissues, hand sanitizer, soap, face or nose masks, and gloves, to reduce horizontal transmission of the virus. The production of these NPIs in Ghana became a new market driver and an economic boom for businesses. They were also seen as part and parcel of community mitigation measures needed to slow the spread of the pandemic (WHO 2020).

Since the outbreak of COVID-19, the available literature has focused on how emergency response actions can be taken swiftly and effectively (Qian et al. 2020). This regards areas like epidemiology, pathophysiology, diagnosis, management, and future perspectives (Gennaro et al. 2020), and especially how to control the spread of the disease (Wang and Zhang 2020). In Ghana, only a few public health studies exist on the COVID-19 pandemic. This may be due to its novelty and the fact that little information exists on the pandemic. Writing on COVID-19 in Ghana, Andoh (2020), for instance, focused on the lethal consequences associated with the disease. Degraft-Amoah (2020) expanded the knowledge base on COVID-19 by exploring the economic implications of the disease. Addo (2020) has examined preparedness, demographics, and comorbidity. Asante and Mills (2020) assessed the socioeconomic impact of COVID-19 in marketplaces in urban Ghana, while Badu et al. (2020) published an article on Africa's response to COVID-19 that reviewed the nature of the virus, its impacts, and implications for preparedness.

All the literature refers to public-health and economic aspects of the formal sector. There are gaps in the literature on how informal traders (IT) have reorganized their activities in response to the pandemic and its impacts on their personal livelihoods and societal dynamics. This is understandable because the management of the disease tended to be perceived as a medical science issue, a concern mainly for public health experts to deal with. In this article, we examine how IT in Kumasi, many of whom lost their jobs due to the many restrictions imposed by the state, creatively worked with the WHO-imposed preventive protocols to create niche markets and redefine their livelihood. In our study we provide a rich and comprehensive understanding of how the informal sector is able to respond swiftly to emergencies and negotiate new

livelihood activities. In the economic sense, informal labor is often described as an inferior, disorganized, and deprived activity (see Lombard and Rakodi 2016; Thieme 2017). We shall demonstrate and argue, though, that informal economics (IE) constitutes a contextually “natural” and indispensable share in the economic fabric of a low-income country like Ghana. IE also has specific valuable impacts in the cultural and welfare sphere of urban society. In particular the additional significance of the interrelationships of the various impacts of IE in various societal spheres (economic, cultural, welfare, and political) will be articulated. The article is structured as follows: the next two sections are devoted to the literature review and the methodology of the study. The research results are subsequently presented and discussed, articulating the impacts of IE on livelihood patterns and in the economic and cultural spheres. The article concludes by articulating the need to redefine the values and importance of the informal sector, given its significance in the urban economy and culture.

Literature Review: Livelihood Choices and Informality

The concept of “livelihood” is often explained as a means of earning a living in a way that can withstand shocks and stresses and does not negatively impact the environment (De Haas 2009; Petersen and Pedersen 2010; Rigg et al. 2014). In broader terms, the concept is interpreted by Chambers and Conway (1992) and Carney (1998) as the capabilities and assets—both social and material resources—that an individual has and the activities they undertake to earn a living. In earning a living, a strategy is needed, and that strategy can be a deliberate choice the individual adopts to carry out a livelihood activity (Tanle 2014). As observed by Waddington (2003) and Moreda (2012), the choice of livelihood activities depends on access to assets, perceptions of opportunities, and the aspirations of the individual concerned. This assertion aligns with studies on the subject by Chambers and Conway (1992), who observed that livelihood depends on the capabilities and assets of the individual, which are often obtained from a “sustainable livelihood” perspective. They argued that the individual’s asset standing is a basic factor determining livelihood choices and the strategies needed to carry out a livelihood activity. Tanle (2014) suggested that every individual is gifted with some capabilities, which may include personal characteristics, social capital, and networks, that encourage them to engage in a livelihood activity to move out of the poverty trap.

In the context of this article, the informal sector is invoked to represent traders on the streets of Ghana. These differ in scale, typology, trading activities, and ownership. Typically, they may engage in seasonal or occasional, part-time, or full-time trading, in diverse commodities including clothing, confectionary, home appliances, vegetables, processed foods, shoes, toothbrushes, and detergents, among others (World Bank 2017). They can adapt their production technologies and product lines to develop a niche market given their unique characteristics. Understanding the livelihood choices of IT is a subject that has attracted and still attracts attention within international

development literature and policy debates (UNDP 2009; Songsore 2011; UN 2017). This growing interest notwithstanding, many scholars argue that the factors that drive IT's decision to engage livelihoods are not well established (see Duffield 2010; Tanle 2014; Oteng-Ababio 2018). These scholars argue that the determinants and impacts of livelihood choice among IT are unclear. High volume of sales and, for that matter, high profit margins have been recognized as among the many factors that determine the type of wares that IT sell (Owusu-Sekyere et al. 2016; Awumbila 2017). Selling wares that have high demand and respond to the market's needs (those of consumers) is seen as a means that IT use to acquire a wider range of assets that insure them against future shocks and stresses (De Haas 2009; World Bank 2017).

As indicated by Brocklesby and Fisher (2003), IT's livelihood choices depend on their societal assets and their personal assets. Societal assets in this context are the traders' relationships with the larger society they live in, relationships that have been built over the years and are founded on trust and reciprocity (Yendaw et al. 2019). Livelihood choices are determined by economic assets, which in this context are financial resources that street traders use to achieve their livelihood activities. Economic and financial assets could take the form of cash or its equivalent, enabling street traders to change to alternative livelihood activities in response to changing market conditions. Cultural and welfare assets may include personal and family networks, or good relationships with customers and other trading colleagues and business partners. These networks offer a range of support in both good and bad times (Ellis 2000). Environmental assets comprise the basic infrastructure and goods needed to support livelihoods (Brocklesby and Fisher (2003). These various assets are strongly interdependent, both in their workings and impacts. Even if many of the assets described are favorable, Ellis (2000) asserts that livelihood choices can be affected by environmental assets, for instance the physical quality of the market or the location of the street on which the trading activities are carried out.

IT's livelihood choices also depend on personal assets (Brocklesby and Fisher (2003). This refers to the personal skills, knowledge, and ability to trade on the street and to the IT's good health, which together allow traders to engage in different livelihood choices and achieve their livelihood outcomes (World Bank 2017). It has also been argued that the societal assets of IT to a large extent determine their success or failures, while at the same time helping to reduce the cost of working or doing business in general (Yendaw et al. 2019). The operations of IT in most developing countries have undergone significant alterations owing in part to the changing contexts—environmental (physical distancing), political (imposed measures), cultural (resulting isolation and segregation), and economic (livelihood shortfalls and the creation of new businesses)—in which the COVID-19 pandemic evolved. Consequently, the effective strategy for remaining in or going into business is to adopt livelihood choices that respond to these changing circumstances. This would involve IT making judicious use of the various societal and personal assets that emerge—and this is what happened.

From this perspective, political judgments and policies that describe and frame informal work and the informal sector as primitive need reconsideration. These understandings seem to have been derived and copied from alien, modern (Western) contexts, in which the economic and financial sector is thoroughly formally regulated. The quite different economic, cultural, and environmental context of societies in low-income countries like Ghana needs to be taken into consideration. In this context, IE is a natural phenomenon of considerable importance, which implies quite different personal and societal values. What is needed are policies that—based on this context—address issues and concerns that threaten human survival; policies that will link people, ideas, spaces, and actions and are able to respond to the multiple demands for survival and economic and cultural sustainability. It is precisely from this contextual and wider perspective that we interrogated the changing livelihood choices of IT during the COVID-19 pandemic in Ghana.

Methodology

Study Location

The research was carried out in Kumasi, the second-largest city in Ghana in terms of size, population, and economic activity. It is also the city with the second-highest number of reported COVID-19 cases after Accra. Settled by migrants arriving from the northern part of the country, where poverty and climate change have consistently challenged daily living, and from contiguous nations including Togo, Mali, Burkina Faso, and Niger, it is one of the largest informal sector hubs in the West African subregion (GSS 2012). A significant landmark is the Kumasi Central Market, which has been described variously as the biggest single open-air market not just in Ghana but in the West African subregion (Owusu-Sekyere et al. 2020; Asante and Helbrecht 2020).

One feature that vividly characterizes the central business area is the struggle among IT for the right to the city's economic space. The area is typified by traders who sell their wares by spreading them on pavements, verandas, the frontages of stores, tables, and streets, among other locations. High population growth—estimated to be around 5.4 percent per year (GSS 2012)—has been cited as one of the reasons for the increasing numbers of unemployed people in the city. It has been estimated that the level of employment has reduced from 76.9 percent in 2000 to 69.4 percent in 2010 (*ibid.*).

Data Collection and Analysis

The data was collected in phases due to the partial restrictions on physical contact and movement imposed by the state during the data-collection period. Phase 1 involved a preliminary visit to places in the central business district where informal

activities are common. The visit enabled the researchers to acquaint themselves with the livelihood diversification that has taken place in response to the COVID-19 pandemic, the IT involved, their specific locations, the types of new wares they trade, and the sources of supply. Armed with the results from the preliminary survey, the researchers mapped out five principal hotspots in Kumasi where informal activity is vibrant, namely Asafo Market, Kejetia, Central Market, Roman Hill, and Adum, for data collection. The links established with the IT's association during the preliminary visits indicated that 464 traders had registered to sell PPE. Without the association's involvement, finding research participants would not have been an easy task. This was due to the constant struggles IT had with security authorities during the lockdown period and their frustrations with the lockdown due to the drastic decline in sales. The links provided an invaluable opportunity for the researchers to contact all 464 traders for the required information. However, sixty-four traders who had earlier agreed to participate in the research opted out, reducing the sample size to four hundred. We assume that this sample of IT renders a reasonably valid picture of the informal trading population.

A two-stage sampling technique was employed. In the first stage, to avoid biases, the sample size was apportioned equally among the five locations. Then, for each location, eighty IT selling COVID-19 prevention-related items, commonly called PPE, such as face masks, gloves, and hand sanitizer, were selected for the study. A team of six trained researchers collected the data. The data collection process started at 17:00 GMT and ended at 19:00 GMT each day, as this was when business activity had subsided, and participants could share their time with the data collectors. In all, it took fourteen days for data collection to be concluded. The fieldwork took place in May 2020 after the partial lockdown of the city had been lifted and citizens were required to observe at the strictest level the protocols prescribed by the WHO on COVID-19 prevention.

Data collection involved the use of open-ended and closed-ended questions, which were designed by the research team with assistance from some members of the informal enterprises. The questionnaire was divided into sections so that appropriate responses could be obtained. The face-to-face method was used for collecting data because of the participants' busy schedules. Some of the questions concerned knowledge of the disease, the state's response, social impact, WHO protocols, revenue, losses, coping strategies, and the way forward. The questionnaire also sought participants' socioeconomic characteristics, information on goods sold, and details of how COVID-19 had affected business. Additionally, six leaders from three informal sector associations, including the United Traders, Petty Traders, and Concern Traders associations, were mapped and interviewed. These interviews helped in gaining an official point of view on the significance of the informal sector in Kumasi. In line with Dunn's (2010) suggestions on interview methodology, the interview guide was structured to reflect the primary objective of the study, such that each question was nested among prompts and follow-ups to obtain diverse responses. Each interview session lasted for two hours,

or in some cases less when researchers observed that responses were saturated or that they were no longer getting new information.

The responses were recorded in audio form after permission had been given by the study participants. The audio recordings were transcribed verbatim and incorporated into other field notes that were taken. The responses were manually analyzed using hand-coding and highlighter pens to color important texts. These verbatim quotations provided valuable insights into participants' *raison d'être* and livelihood strategies and gave additional information on their personal experiences and life stories. For confidentiality and ethical reasons, the respondents have been identified only by self-generated pseudonyms. Thematic areas were carefully identified, and the frequency of each theme was recorded, as well as the number of participants who articulated that theme.

Theoretical Framework for Interpretation

In analyzing, interpreting, and discussing the results and the various impacts of the work of IT we will deploy the “configuration of analytical frameworks” developed as part of the social quality theory and approach (Nijhuis and van der Maesen 2021). Social quality is defined as “the extent to which people are able to participate in soci(et)al relationships under conditions which enhance their well-being, capacity and individual potential.” Though “livelihood” tends to refer more to personal socioeconomic security, the concept of social quality is very close to this concept that we are deploying in this article. In the social quality frameworks, the social quality of daily life (e.g., the quality of livelihood) is realized in dialectic processes between three sets of factors: personal (constitutional) factors, conditional (societal) factors, and normative (ethical) factors (van der Maesen and Walker 2005; Lin and Herrmann 2015). The route to an in-depth understanding of social quality runs through this framework. The workings of these distinct factors are interrelated, and are expressed, and can be analyzed and interpreted, in four societal spheres (in an analytical sense, dimensions): the sociopolitical and juridical, the socioeconomic and financial, the sociocultural and welfare, and the socio-environmental and ecological dimensions. By deploying this comprehensive scheme of understanding and analysis, the whole scope of (societal) impacts of human agency comes within reach. It becomes feasible to expose the full and rich significance of the agency of IT regarding both the quality of their personal livelihoods and their impacts on the distinguished societal spheres. The latter we consider of utmost importance for a comprehensive understanding of the significance of IT's work, and thus for an accurate appreciation and discussion of their position in the Ghanaian socioeconomic and sociocultural societal spheres. Because the socio-environmental sphere is less relevant in the case of the impacts of IT's activities during the pandemic, our attention is mainly directed to the first three dimensions.

Results

A Picture of COVID-19-Related Informal Trading

IT who took part in the research were between the ages of eighteen and fifty-five, with an average age of thirty-six. Approximately seventy percent of study participants were under forty-five, with the remaining thirty percent were between forty-five and fifty-five years. The research further revealed that informal trading was undertaken by both men (55.3%) and women (45.7%) and constituted a key livelihood strategy for many families. The evidence from the field also showed that the majority of the IT (nearly 65 percent) were either migrants from the rural fringes of the city or youth with little or no certification to enter the formal job sector. It was, therefore, no coincidence that 81 percent of them had no formal education. For these traders, it was not only about job choices, but finding a livelihood to survive in a city where the pandemic has been dangerous to the poor and vulnerable. On a typical day in the lives of these IT, the need to survive underpinned the establishment of new identities and livelihoods.

Until the outbreak of COVID-19, Kumasi’s economic landscape accommodated IT whose dominant livelihood activities included the sale of secondhand clothes, mobile phones, handkerchiefs, and other similar items. However, with the outbreak of COVID-19, the city’s informal business hub saw the arrival of a new livelihood activity—the sale of PPE. Table 1 shows the diversified livelihood activities ranked in order of patronage as indicated by research participants. Based on the results, face masks was the most patronized, followed by hand sanitizer and Veronica buckets. The least patronized product was tissues.

Table 1. Personal protection items identified and ranked in order of patronage.

Item	Uses	Order of patronage
Face mask	Protects and prevents the individual from spreading and contracting the virus	1
Hand sanitizer	Helps to reduce the spread of the virus	2
Veronica bucket	A container with a tap to facilitate handwashing	3
Soap	Used to remove dirt and infections from the hands	4
Gloves	Protect the hands from viral infections and contamination	5
Tissues	Used to wipe the hands after washing	6

The traders provided information on how the pandemic had affected their previous business activities and how the sale of PPE had saved the situation and made life better. Kwabena Minka explained what informed his decision to sell PPE:

I used to sell handkerchiefs and plastic bags. I ran out of stock because of the travel restrictions since my suppliers could not supply again. For almost two weeks, there was nothing to sell. You come to the market and instead of making money on the little that you have, you rather spend it on food. So, when the government announced the “no mask no entry” policy, people were forced to look for [face] masks. I quickly approached a tailor who designed about ten of them for me to try whether people will buy [them], [and] my brother that was the beginning of good business.

It was not uncommon to see traders selling two or three different types of PPE at the same time, as multiple sales led to increased revenue. The interviews revealed that the traders used what they described as market-driven strategies and community relations to legitimize and create new economic opportunities by trading in PPE. The fieldwork showed that of all the products, the face mask was the most patronized (Table 1).

The interviews revealed that the directive from the Ghanaian president on compulsory wearing of face masks in public places where social distancing cannot be maintained catalyzed the increased sale of such masks. Table 2 shows the cost price and selling price of face masks, sampled from the market.

Table 2. Samples of face masks and their prices on the streets of Kumasi.

S/N	Product Name	Cost Price (GHS)	Selling Price (GHS)
1	Washable medical face mask with nose pinch	12.00	15.00
2	African print nose mask	15.00	18.00
3	Washable, breathable face mask for nose and mouth	26.00	30.00
4	Kn95 4-layer face mask	19.00	20.00
5	Protective anti-dust face mask	13.00	15.00
6	Reusable cotton face mask	30.00	35.00
7	3-Ply disposable face mask (blue)—ten pieces	52.00	54.00
8	Plain fabric-designed face mask, P15	17.00	20.00
9	Carbon-filter protective mask	24.00	26.00
10	Anti-pollution mask with breathing valve	28.00	30.00
11	Camouflage fabric face mask	10.00	12.00
12	Local fabric design (double layer)	3.00	5.00
13	Local fabric design (single layer)	2.00	3.00

The differences in prices reflect the types and makes of face masks being offered for sale. Face masks made from local fabrics generally looked less sophisticated and were offered for sale at comparatively lower prices than other, more sophisticated ones. The ones produced from local fabrics enjoyed higher patronage because of their affordability, which translated into high profit margins. Apart from face masks, another item of PPE that enjoyed high patronage was alcohol-based hand sanitizer (Figure 3).



Figure 2. IT selling face masks.



Figure 3. IT selling hand sanitizer.

Table 3. Alcohol-based hand sanitizer and its prices.

S/N	Size	Cost price range (GHS)	Selling price range (GHS)
1	60 ml	7.00–9.00	10.00–12.00
2	200 ml	18.00–19.00	20.00–22.00
3	250 ml	28.00–30.00	31.00–33.00
4	300 ml	35.00–36.00	37.00–38.00

The interactions with the traders revealed that the need to prevent cross-contamination to reduce the spread of the virus also boosted the sale and profit margins associated with alcohol-based hand sanitizer. Table 3 presents the price range of alcohol-based hand sanitizer based on size.

The interactions in the field indicated that investment opportunities associated with the production of face masks, alcohol-based hand sanitizer, and soap in particular were not only being enjoyed by state-sponsored companies, but local artisans and small-scale firms as well. Along the narrow streets of Adum and Roman Hill, one could count hundreds of tailors and seamstresses busily sewing all kinds of face masks and gloves, some of which were designed to suit modern fashion trends. Explaining why he is now producing face masks instead of the usual men’s trousers and shirts, Nyarko explained:

These days, this is what is in town. With the ban on public gatherings, only a few people come to sew shirts or trousers. Besides, I do not need any expensive fabric to sew a [face] mask and it is also easy to sew. I am here to make money and therefore anything that will give me money is what I will sew. Right now as we speak, I have more orders than I need [to] supply.

Sharing her perspective on the new business, Yaa, a seamstress with twenty years’ experience, explained how sewing gloves and face masks had come to replace an already struggling sewing industry:

I have been a seamstress for so many years and I can confess that the compulsory use of PPE like hand gloves and [face] masks has been a blessing to me and my family. Now as we speak, I have a contract to supply hand gloves and [face] masks to two private hospitals. They prefer what I sew because the price is comparatively cheaper and they also have the chance to make inputs on the type and sizes that they prefer. For me, I wish that even if a cure is found, the government still insists that people should constantly wear [face] masks since prevention is better than cure.

Based on all available evidence from the field, the prices of locally produced PPE were relatively cheaper. The preference for locally produced PPE existed because customers could relate socially with the producer, inspect items firsthand during the production

process, and suggest adjustments where they were needed. A trader at Asafo Market remarked during an interview:

The prices of these [face] masks and hand gloves that are produced here in Kumasi are unquestionable. A unit cost is between GHS 3.00 and GHS 5.00 depending on the material and specification. This is about half the price of a similar product from a formal manufacturing outlet and is normally sold at the supermarket.

The relatively low prices and high demand associated with the PPE sold by the street traders translated into high profit margins. All study participants were unanimous that the sale of PPE was highly profitable as compared to pre-COVID-19 business activities. For instance, Akosua Minka indicated in the interview:

Here at the central market, business was only good when Christmas was approaching. I can tell you that since February, hardly could I make daily sales of GHS 100.00 [USD 20.00]. But when I started selling these [face] masks, the [lowest] daily sales [became] GHS 200.00 [USD 40.00]. I am not the only one who is happy, but from all those who sell items related to COVID-19 prevention.

The president of the petty trader's association could not hide his joy when he explained that his members have started paying their monthly dues because of the good sales they are making. He said:

For many of the traders, they were feeling reluctant to pay association dues after Christmas when the business started slowing down. But now those who are selling PPE are happy and have started paying, while some have even cleared their arrears, others have also made an advance payment of three to four months. We are hoping that the enforcement of the wearing of a [face] mask, washing of hands, and the use of alcohol-based hand sanitizer will continue for a while and [that] things can be better for my members.

For many of the traders, going back to the old business has not been a part of future considerations. Principally, the need to earn income in order to have a sense of economic, cultural, and personal well-being was the driving force behind their activities. As a 56-year-old trader at Adum opined:

We are always here standing in the sun and fighting among ourselves because of money, so if we have something that everybody is buying and we are making money, why will we think of going back to business where the money is small? Brother, let me tell you in plain language, for now, going back to sell the toffees on the street is not part of my plans.

From the narratives and other evidence from the field, and from the perspective of urban employment and livelihood, the IT are so pleased with the sale of PPE that it appears to overshadow any other livelihood considerations.

First Considerations of IT's Societal Values

Trading in PPE was observed to circulate through a hierarchy of informal and formal economy and reflected the whole gamut of the evolving organized value chain. For instance, the sale of alcohol-based hand sanitizer by IT triggered the sale of ethyl alcohol and flavor enhancer. Production involved multiple processes and workers from diverse backgrounds. The business opportunities created through the emerging value chain have provided new insights into the narrative of urban employment. Unlike previous descriptions of the informal sector (Allen and Frediani 2013) as standing in the way of “modernization” and inhibiting the pursuit of enhanced urban productivity and competitiveness, informal trading is now more readily described by policymakers as a new employment opportunity that fills the void of urban unemployment. It even has the potential to attract foreign investment. For instance, as of 10 April 2020, the Food and Drugs Authority (FDA) of Ghana had approved at least 327 different companies to produce alcohol-based hand sanitizer (Graphic 2020) with alcohol concentration levels of no less than 70 percent. The products of these companies were being sold by IT in the informal sector, thus further expanding the market for these companies, which are based in the formal sector.

Apart from alcohol-based hand sanitizer, the study also revealed that the state has assisted and is still assisting indigenous companies to produce other PPE, not only for the local market but for the wider African continent as well. It was observed that as of the end of April 2020, four local companies (namely Dignity Apparel, Cadling Fashion, Alfie Design, and Sleek Garment Export Lt.) had been registered to produce at least two hundred thousand face masks a day for both the Ghanaian and the West African markets (Graphic 2020). These producers sold their products through wholesalers to IT, who in turn sell them to their clients. As a cash-in mechanism, these producers have installed new production capacities or have recalibrated existing machinery to cater to the demand for the new product. Relatedly, it also became evident that Ghanaian companies that were originally producers of bottled alcoholic drinks have started production of alcohol-based hand sanitizer because of its high demand. The increase in demand was clearly fueled by the selling capacities of the IT. The informal sector has not simply been a vehicle for the sale of PPE produced by the formal sector. However, as rightly noted by Grant (2015: 135): “they were making do, being entrepreneurial and creative, and tapping into a new business that has been developed for the new urban economy.”

Notably, the interviews also revealed that the IT were better equipped and located to appreciate, respond directly, positively, and confidently to questions posed by clients on the impacts of the COVID-19 pandemic on the public and the nation. It was obvious that because of the interactive, on-the-spot communication they engaged in, the IT had effectively assimilated appropriate health education on issues related to the pandemic. The IT were able to deftly explain why it was necessary to observe the

protocols and the consequences of failing to. For instance, Danso, a hand-sanitizer seller, explained in an interview:

It is important that everyone washes their hand under running water with soap. It is also more important that one uses alcohol-based hand sanitizer as frequently as possible to kill the virus that spreads the disease. This must be done because they have explained on television that the virus that causes the disease is not strong and cannot survive under harsh conditions provided by soap and alcohol-based sanitizer.

Evidence of knowledge of the disease was not common just among a few traders with some level of education; each one who participated in the study could provide some level of accurate information on COVID-19. For this reason, the IT were able to build productive relationships with public health officials whose duty it was to provide such information. Tacit support from health officials became in turn a support that legitimized the informal trading business. The IT, in other words, played a crucial role as intermediate agents between officials, government, companies, and the public. Their work played a considerable role in building “trust” in the measures taken by the government and in reinforcing public health through health education.

Another observation from the field was that some of the IT, particularly the newer ones with little capital to compete with the older traders, could leverage their relationships with the formal-sector companies. A spontaneous solidarity associated with the pandemic emerged enabling traders to pick supplies on credit and repay after the products were sold. This was a unique practice purely based on “trust.” The embedded “social capital” and “productive networks” provided traders with significant benefits such as information, expertise, influence, and an advantage over other poorly organized informal activities. Cynthia, a 36-year-old trader, narrated how she received support from the key distributor of Veronica buckets:

At first, without cash, he [would] not give you some of the Veronica buckets to sell. Now business is good so he knows that no matter the quantity he gives me, I will come and pay because the more you sell, the more profit you get. Since this pandemic started I have sold not less than five hundred buckets and if not [for] credit, how will I get money to buy and sell. As we speak, I have a contract to supply some churches because of the directive that all the churches in Ghana should have as many as possible at their entrances. I will pick [them] and pay him later.

The extracted narratives from participants highlight the contributions and positive significance of the “new” informal economics in the extremely difficult business context of the worldwide COVID-19 pandemic. Because of the catalyst provided by the IT, reinforcements of interrelationships between the public, companies, and the government were also revealed. With “trust” as a binder, the IT apparently became agents who enhanced societal cohesion, which should be considered a conditional factor for good governance and strong and prosperous societies.

Discussion

We have deployed relevant parts of the social quality theory and approach because through these frameworks it is possible to develop an in-depth and comprehensive understanding of human agencies and their impacts on society (and vice versa). In the social quality approach, the reciprocal processes that impact the social quality of people's daily lives (e.g., the livelihoods of IT) and that of societies are considered from the four societal dimensions. In our interpretation of the results and our discussion of the significance of IT, we will deploy the first three dimensions as an enlightening ordering structure to analyze, assess, and comprehend the specific values of IT's work. The fourth dimension (the socioenvironmental/ecological one) is not discussed since it is less relevant, and our empirical data does not allow thorough conclusions in this dimension.

By unpacking IT's ingenuity in their quick responses to the COVID-19 pandemic, this article deploys a thought-provoking socioeconomic formulation of informality in a Global South context (the Ghanaian context). The response of the informal sector to the situation of joblessness in urban Ghana is not a novelty. For instance, as early as the 1970s, the significance of the informal sector in responding to urban unemployment was highlighted (Hart 1973; Oteng-Ababio 2018). Other previous studies have also unmasked how IT in urban Ghana have found themselves livelihood strategies by engaging in unregulated trading activities (Chen 2012; Owusu-Sekyere 2019). Their ingenuity in the current study lies in their quick thinking in business portfolio diversification. The inventive methods that IT have adopted only reveal how they have taken advantage of a scourge that humanity will want to erase from its positive historical development. The findings show, however, that beyond its dark side, the pandemic has offered unprecedented leverage to people, providing livelihood opportunities for the marginalized in the urban employment sector.

The Sociocultural and Welfare Dimension

This article exposes IT's welfare contributions by presenting and dissecting their direct experiences and the benefits of the innovative networks they have created, the livelihood shifts they have negotiated, and their realigned livelihood activities; these activities generated revenue that reduced the extent of the poverty that existed in the city and was exacerbated by the pandemic. In contrast to the dominant views of many authorities and bureaucrats that associate urban informality with backwardness, disorderliness, and parasitic tendencies (see Bromley 2007; UN-Habitat 2009: xxvi; Kamete 2018), our analysis so far shows that the activities of IT can empower people and help with poverty reduction and welfare improvement, in Kumasi in particular and urban Ghana in general. For this reason, the study supports the thesis of Hart (2006) and Thieme (2017) that the constant alienation of IT from the mainstream economic and welfare policies of developing nations reflects a lack of appreciation not only of their importance in urban economy and welfare, but of the realities of urban

employment choices. Significantly, the results of this study portray the benefits of multiple livelihood activities, as all the research participants were observed to deal in multiple sales of different PPE items as a means of making sure that additional income was earned. The welfare issue of multiple livelihood choices among informal workers has been given adequate space in the urban employment literature.

Paradoxically, the same pandemic that has perpetuated poverty has also provided an opportunity for rethinking the cultural good of IT's participation in the urban economy, a view shared by Oteng-Ababio (2014) and Owusu-Sekyere et al. (2016). The participants' narratives illuminate the significance of the "new" trade and the way that it has affected the lives of traders and initiated unusual societal transformations in urban Ghana. The role the traders played in value-chain linkages and in the development of societal networking between clients, IT, distributing agencies, companies, officials, and government exposes the importance of their catalyst function in stimulating societal cohesion. The latter impact of IT's activities in the sociocultural sphere is often underestimated. It may originate from agency in the socioeconomic sphere, but through exposing its comprehensive interrelationships with the sociocultural and welfare dimension, the richness of the societal impacts of informal economics comes within reach and may be appreciated. If the regulatory space needed to make these interrelationships flourish was adequately recognized and regulated, this would have a great positive impact on personal welfare, urban employment, economics, and societal cohesion in the short, medium, and long term. The growing explicit approval of IT's role by the government may be seen as an implicit appreciation of this societal role. It offers yet another opportunity for a more nuanced and biased discourse on the importance of "informality" in the socioeconomic and financial and the sociocultural and welfare development of African and other low-income societies.

The Socioeconomic and Financial Dimension

IT have been shown to be important catalysts in economic activity, not only rendering vital impacts for the socioeconomic security of their own livelihoods, but also stimulating the distribution of PPE products. The formal sector, however, is politically appreciated and supported, strictly regulated, capital-intensive, and technically advanced. Mass production and the well-regulated institutionalization of its activities enable high-quality products, thus reducing the costs of production. These features result, among other things, in the purchasing of quality products and low prices for IT. But there is more. A vital relationship between the two sectors offers opportunities to the IT to upgrade their technical knowledge and skills regarding the products. This certainly adds considerably to their selling skills, but also to their capacities to contribute to the education of their clients and public. The formal sector itself receives interesting opportunities to expand its markets and trade and to provide appropriate (health) communication to the public. From the results, it is obvious that the opportunities offered by the sale of PPE by IT have called into question the one-way

approach that focuses on the dominant role of the formal sector in economic activity and in defining what societal patterns constitute urban employment and economics. The informal sector, represented in our study by IT operating in a crisis, is an invitation to reconsider the role of the informal and formal sectors, as well as the government, as part of the development of socioeconomic visions and policies in Ghana. The same may hold true regarding other low-income countries with comparable societal histories and contexts.

The Sociopolitical and Juridical Dimension

In the sociopolitical sense, our findings concerning the work of IT should inspire a rethinking of their significance in urban governance space. Through the value-chain approach of the IT, the interrelationships between the community, the informal world, and the formal sector (companies and government) appear to have been revitalized. Through the confident communication (health education) of the Is, on-the-spot confidence in and compliance with government measures were reinforced. Through IT's numerous public communicative situations, societal awareness about COVID-19 and the measure "trust" were reinforced. The "governance gap" between the government and the public was narrowed. This observation from our study and related interpretations concerning governance are shared by various scholars (Tremblay et al. 2010; Oguntoyinbo 2012; Thieme 2013; Oteng-Ababio 2014). Strongly in contrast to the dominant and fashionable focus on the tensions between IT and the state, the formal–informal dichotomy in contemporary scholarship (Kamete 2018; Taheri Tafti 2019) in fact shows a growing dynamic and symbiotic interrelationship between the two spheres. So far, the results show that the public, governments, and companies are offered ample opportunities that can be leveraged for the sake of mutual benefits. The informal sector's operations are not only cost-effective, but precisely because of their informality, in the Ghanaian context, are also flexible, innovative, and cohesive in terms of their ability to quickly adapt to changing societal conditions. Their contributions related to the enhancement of social cohesion may be seen as a considerable underpinning of the kind of governance in which the public, government, and private enterprise work together in an atmosphere of "trust." A comprehensive appreciation is necessary of the work of IT and its impacts in diverse societal spheres. It should not be appreciated only as a by-product or a deviant, undesirable alternative, but constitutes a most interesting complement to the formal sector (Snyder 2004; Williams 2005).

Conclusion

This article has provided evidence and arguments that highlight the special significance of IT as representatives of the informal sector and as an integral part of urban welfare, and of cultural, economic, and political spheres that cannot be overlooked. It has also

illuminated the flexibility of the sector in its unique ability to quickly adapt to rapidly changing circumstances. Based on the results of the study, it is argued that the generalized narratives that IT are an affront to “modernity” may be wholly unacceptable in the Ghanaian context, as well as in those of many other comparable low-income countries. The research participants’ reasons for selling PPE are not only a reflection of the socioeconomic realities in this country. They also demonstrate creativity, flexibility, and particular skills in quickly responding to emergent societal conditions and dealing with livelihood choices. The findings also point profoundly toward the new economics of urban employment. They have important consequences not only for theorizing about sustaining urban livelihood, social quality, and social cohesion, but also for public policies concerning informality in economics and cultural life. The IT revealed a great capacity to distribute PPE items in great numbers by offering them on the spot, close to the public. Their close connection with clients facilitated contributions to health education regarding the importance of COVID-19 prevention. In the background, valuable new connections were built and maintained with PPE-producing and distributing companies, as well as local and national officials and government institutions. These networks, built on mutual interest and “trust,” may be considered an important basis for social cohesion. The latter, in turn, constitutes a crucial foundation for the kind of democratic governance in which the people, the state, and private economic and cultural enterprises can play emancipated roles.

It is assumed that the interrelationships between the formal and informal world in any country’s economy are shaped by traditions, individual and collective technical and economic expertise, available products, societal relationships, and trading capacities. These are also the variables that have shaped the current body of knowledge and capacities regarding COVID-19-related business activities in Ghana. The activities of IT belong to the survivalist urban informal sector and are driven by the economic necessity to make a living in the city. This study has not only revealed the importance of informality in the urban economy, but more importantly, it has once again accentuated the ingenuity of informal-sector players in creating wealth from nothing. In our case, this all emerged and became visible through the sudden, dangerous societal situation caused by the COVID-19 pandemic. Although our research affirms the many studies on the activities of the informal sector as representing a central feature of developing economies, it has also reignited the debate on the need for nation-states to pay particular attention to this sector, not only in terms of economics and its contributions to ingenuity, employment, and livelihoods, but also in its cultural significance. Even though these are still livelihood activities undertaken by low-income and marginalized groups, their resourcefulness, and abilities to build societal relationships and reinforce social cohesion must be applauded.

The analysis makes clear that the realities of informality in urban space in Ghana and the Global South need to be understood across the socioeconomic, sociocultural, and sociopolitical spheres. Usually, informal economics is considered exclusively from an economic perspective, not including interrelationships with the cultural, welfare,

and political spheres. However, we assume that these societal spheres have serious reciprocal impacts on each other. They need to be approached not in isolation, but by analyzing and considering them comprehensively in their interconnectedness. In fact, it is surprising that trading between the formal and informal sectors in Ghana has only recently received scientific and political attention. It is well known that since colonial times activities and interrelationships between the two have been part of business development in Ghana (Dickson 1968; Plange 1979). Each country needs to approach this topic from its own societal, historical, and contemporary context. There is no such thing as a universal economic model, Western or other, through which all needs and demands of the people can be met. Specific needs and societal contexts require specific socioeconomic, sociocultural, and sociopolitical approaches. Regarding informal economics, the dominant appreciation has traditionally been predicated on its value in the socioeconomic sphere. We have argued that the activities of IT also have considerable additional value for societies in the sociocultural and sociopolitical spheres.

This article concludes that the informal sector needs to be appreciated as “natural” and “indispensable” to Ghanaian society. Its societal role is not yet fully clear and understood. There is a need to develop new, comprehensive approaches to and theories about its societal and personal significance in low-income countries. We must develop a new evidence-based consensus on appropriate politics and policies that can enable the informal sector to officially participate in any agenda of building more prosperous and inclusive urban and rural societies.

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