

Impact of COVID-19 on Workers and its Implications on Socio-economic Inequalities in Ghana: A Narrative Literature Review

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Abstract: The paper analyzed the impact of the COVID-19 pandemic on workers and its implications on socio-economic inequalities in Ghana. Using a qualitative design and data from peer-reviewed journal articles and publications on websites of government and non-governmental organizations to conduct a narrative literature review, it was revealed that the pandemic had adverse effects on workers in terms of reduced hours worked, wages, and consumption levels. The review showed that there were heterogeneities in the magnitude of effects of the pandemic across different groups of workers and space. The results show that women workers were more affected by the pandemic than men workers. Further, informal sector workers were more affected than formal sector workers. Also, migrant workers were more afflicted than resident workers. Regarding spatial differences, urban workers in Ghana were more impacted than rural workers in Ghana. Based on the study findings, it is recommended that policymakers target empowerment programs at the vulnerable groups of workers in Ghana. Also, a significant level of infrastructural development is required to bridge the rural-urban divide.

Keywords: *COVID-19, pandemic, socio-economic inequalities, workers, Ghana*

Introduction

Bridging the socio-economic inequality gap in developing countries is critical to insulating all persons against unexpected misfortunes such as the COVID-19 pandemic. This can lead to achieving Sustainable Development Goal (SDG) number 10 of reduced inequalities. The Coronavirus infectious disease is a novel pneumonia reported to have originated in Wuhan, a city in China, and was discovered in 2019 (Andersen et al., 2020). Currently, coronavirus disease is the fifth documented pandemic since the 1918 flu pandemic (Liu et al., 2020). Since its recognition in 2020, the Corona Virus Infectious Disease, popularly known by its code name, COVID-19, has been detrimental to major sectors of the Globe (Asante & Mills, 2020). The impact of the pandemic has been felt at the length and breadth of continents and nations around the globe, impeding the achievement of regional and global developmental goals. Nicola et al. (2020) argue that the negative impacts of COVID-19 on countries emanate from efforts by governments

to ‘flatten the curve.’ These efforts include travel bans and travel restrictions, quarantine, lockdowns, and social distancing strategies. The majority of formal-sector workers, notably the elite, praised the government for taking steps to guarantee that people followed the government’s “stay at home” and “social distancing” measures (Akuoko et al., 2020)

The impacts of these restrictions were experienced in all three sectors of the global economy, including the primary, secondary, and tertiary sectors. The affected subsectors include health, education, agriculture, manufacturing, industry, finance, petroleum, and oil. The impacts of the pandemic on these sectors have sparked fears of a possible economic recession (Aduhene & Osei-Assibey, 2021). The pandemic contributed to deaths, loss of livelihoods, poverty, and limited access to education. According to Brooks et al. (2021), the pandemic has exacerbated unemployment rates, food and nutrition insecurity, housing insecurity, and physical and mental health problems. According to national and global reports, over 26 million

unemployment insurance claims were filed during the pandemic, while 31% of families attributed material hardships to the pandemic in the United States (Karpman et al., 2020). According to the International Labor Organization report (2020), partial or complete lockdown affected almost 2.7 billion workers, representing 81% of the workforce worldwide. Apart from unemployment rates, the pandemic adversely affected other aspects of workers' lives.

Phillipson et al. (2020) highlighted that the pandemic has unequal impacts on women and men, youth and older people, rural and urban people, formal and informally employed people, primary and tertiary sectors, and even rich and poor. For instance, Maredia et al. (2021) found a significant income disparity between urban and rural areas in Kenya due to the pandemic. The country's incomes dropped lower in urban areas compared with rural areas. However, as Carducci et al. (2021) found, access to food was relatively lower in some rural African countries compared to urban centers in Africa. Low- and middle-income countries like Ghana are not spared from the pandemic's effects and the restricted response by government and developing partners to overturn the losses caused by the pandemic. According to the Ghana Statistical Service (2020), most Ghanaian households experienced a decline in income levels due to COVID-19 restrictions. Specifically, about 83% of Ghanaians in the non-farm sector reported a fall in income levels.

Further, in efforts to cope with the adverse effects of the pandemic, more than 52.1% of Ghanaian households reduced their food consumption. This could be attributed to the hikes in the prices of food. To this end, nearly all formal and informal sectors continue to suffer from the pandemic.

Although the socio-economic effects of the pandemic have been documented and validated by several researchers (Bukari, 2021; Aduhene & Osei-Assibey, 2020; Phillipson et al., 2020; Laborde et al. 2020), its effects on workers and socio-economic inequalities in the Ghanaian context have received little attention. Available evidence of the impact of COVID-19 in Ghana has focused on health (Afulani et al., 2021; Abor & Abor, 2021), education (Upoalkpajor & Upoalkpajor, 2021), poverty (Bukari, 2021), and

food security (Owusu & Frimpong-Manso, 2020) with little on the socio-economic impact of the pandemic on actors in the formal and informal sectors (Asante & Mills, 2020). The study of Asante and Mills (2020) is limited since it covered only urban markets and nothing on the impact of the pandemic on socio-economic inequalities and formal and informal sector workers. Meanwhile, the pandemic has intensified socio-economic inequalities and affected workers in different sectors (i.e., formal and informal) to varying degrees (Rocha et al., 2021). This study extends the literature on the impact of the pandemic by analyzing how the pandemic has exacerbated existing socio-economic inequalities and the differing impacts on formal and informal sector workers in Ghana. Categorically, the study's primary objectives were to: (1) assess the relationship between the pandemic and socio-economic inequalities in Ghana; and (2) examine the impacts of the pandemic on workers in both Ghana's formal and informal sectors. A study of this nature is necessary to recommend appropriate policies to bridge socio-economic inequalities and build the resilience of formal and informal sector workers in Ghana.

The rest of the paper is organized as follows. Section 2 presents the literature review. Section 3 highlights the methodology. Section 4 shows the results and discussion, and Section 5 deals with the conclusion and policy recommendation.

Literature Review

Inequalities in society, especially among workers, have been explained by the social stratification theory or the functionalist theory of stratification, and the social conflict theory. Exponents of the social stratification theory argue that inequality is borne out of the fact that different types of work have unequal value; thus, they must be rewarded unequally (Abrahamson, 1973). Contextualizing the social stratification theory, people in the formal sector of developing countries are more rewarded regarding social security and social protection than those who work in the informal sector. This could be attributed to the fact that many citizens in developing countries perceive the work of formal sector workers as more important than that of informal sector workers. This could account for the relatively high social security and social

protection level among this group of workers. In the context of COVID-19, during the lockdown restriction, many of the activities in the informal sector were regarded as non-essential services, and actors in these activity chains were not allowed to operate. However, several activities in the formal sector, such as health provision and the press, were regarded as essential services. Employers and employees in this sector were allowed to operate.

The conflict theory advances the arguments of the social stratification theory by creating a broader awareness of inequality, such as how an affluent society can have so many poor members. According to Karl Marx, the relationship of people to production leads to social stratification (Stolzman & Gamberg, 1973). He argued that there were only two groups of people: owners of the means of production and workers. He categorized these groups of people into bourgeois and proletariats, where the former are the capitalists, and the latter are the workers performing manual labor to produce goods. Apart from these roles, the capitalists earned profits, whereas the workers were rewarded with wages and struggled to survive. These groups were divided by wealth and power. According to Marx, the workers are characterized by high levels of vulnerability. This indicates that the workers are characterized by decent work deficits such as social security and social protection. These deficits make workers, especially those in the informal sector of developing countries, more susceptible to poverty and other social problems when there are shocks.

The impacts of COVID-19 have increasingly received attention from researchers in both academic and policy circles. Upoalkpajor and Upoalkpajor (2020) conducted a study on the effects of the pandemic on Ghana's education system using random sampling and quantitative data analysis techniques. The study found that Ghana's education system was largely unprepared for the pandemic. Further, the study demonstrated that the pandemic gravely distorted educational activities in the country mainly attributed to the closure of schools to curb the spread of the virus. Also, the study revealed that the pandemic exposed the existing digital divide in the country. According to Upoalkpajor and Upoalkpajor (2020), compared with students from privileged

households, students from less privileged families in urban and rural centers were involuntarily excluded from education since schooling was digitized due to a ban on in-person classes. This impeded their access to quality education during the pandemic, causing them to be left behind.

Pokhrel and Chhetri (2021) conducted a systematic review on the impact of the pandemic on teaching and learning. The authors found that COVID-19 has distorted the nature of education at all levels of education, affecting access to education by nearly 1.725 billion children and youth globally. It is noteworthy that the pandemic's impacts on education are unequal, given that the affected children and youth are from unequal socio-economic backgrounds. Children from poorer countries and households were more impacted than those from rich countries. Also, according to Pokhrel and Chhetri (2021), the change in pedagogy due to the adoption of online practices revealed the lack of digital knowledge by teachers and professors in schools in developing countries. Further, the shift from face-to-face to online learning implied that low-income countries had to invest in digitalization.

Apart from the unequal impact of COVID-19 on education, although not in Ghana, researchers have found that there is heterogeneity in the impact of the pandemic on men and women, formal and informal sector workers, the consumption behaviour of upper-class and lower-class workers, and rural and urban dwellers (Bukari et al., 2021; Wenham et al., 2020; Van Dorn et al., 2020; Martin et al., 2020). According to Wenham et al. (2020), COVID-19 has an unequal impact on women and men. This can be attributed to the differences in the economic sector in which women and men are mostly engaged. The authors assert that women are primarily engaged in the informal sector with little or no social protection and security, whereas men are mostly engaged in the formal sector characterized by social protection and social security. To this end, men are often insulated against idiosyncratic shocks compared to women, making the former less susceptible to COVID-19-related poverty than the latter. Alon et al. (2020) elaborate on these findings by averring that the closure of schools and day-care centers, where many women in developed countries work, exacerbated the gender divide regarding standards of living.

According to Bukari et al. (2021), compared with men, the pandemic led to a 6.3% increase in women's poverty levels and a 5.4% decrease in the standard of living for women.

Regarding the spatial heterogeneity of the pandemic, Van Dorn et al. (2020) found that the effects of the pandemic varied across rural and urban dwellers. According to these authors, the impact of the pandemic was much higher among rural dwellers than urban dwellers in the United States. The authors argue that the high expense of medical care and a significant proportion of uninsured and underinsured people in rural areas have exacerbated the problem.

However, in developing countries, the impact of the pandemic was higher in urban areas than in rural ones. Maredia et al. (2021) observed that the pandemic significantly reduced the incomes of people living in the urban areas compared with those living in rural areas. The authors opined that this spatial heterogeneity could be attributed to the fact that it is easier for people living in rural Africa to maintain social distancing, and the nature of their economic activities was less likely to be impacted compared with people living in urban areas. According to Burkari et al. (2021), unemployed urban dwellers were even more likely to be multidimensionally poorer than the employed.

Bukari et al. (2021) noted that the pandemic led to inequalities in Ghana's consumption behaviour of the rich and the poor. According to the authors, households in the lowest quintile, which was headed by unemployed persons due to COVID-19, experienced an 18% decline in their consumption, whereas those who were in the highest quintile experienced an 18.5% decline in consumption. This implies that the wealthy and middle-class consumption levels were relatively more affected by the pandemic than the poorest. According to the authors, this could be attributed to the fact that COVID-19 was densely concentrated in urban centers compared with rural centers.

The consumption behaviour of people can directly be linked to income and prices. According to Schotte et al. (2021), about 42% of households in Ghana lost their sources of income, whereas about 84% experienced a decline in revenue. This posed consumption challenges since the

share of the population running out of money to buy food surged by about 35 percentage points. Durizzo et al. (2021) conducted a study on managing COVID-19 in urban areas in Ghana and South Africa and found that the pandemic was associated with a fall in income and a rise in consumption. According to the authors, the sources of funds for the urban poor, i.e., those individuals who work and those who depend on grants, were significantly reduced. The authors found that income losses for Ghanaians and South Africans were largely due to the closure of businesses caused by the lockdown and distortion of grants given to the urban poor in South Africa. According to Durizzo et al. (2021), 39% of Ghanaians reported that a particular item is no longer affordable due to a price hike. Ghanaians claimed that they could not afford essential things like beans, cassava, or jam (33 percent), vegetables (23 percent), and fruits (9 percent).

The impacts of COVID-19 have been reflected in the labour force with inequalities stemming from gender, spatial and sectoral heterogeneities. A study by Brooks et al. (2021) revealed that spatial differences in labor force participation regarding COVID-19 in the US exist. According to the authors, the impact of the pandemic on the adult labor force was more severe for adults who worked in urban areas than those who worked in rural areas. The study revealed that the impact of the pandemic took a gradual pace. Urban adults were not being paid for missed labor hours. Either they could not work, or they were unable to look for work due to the pandemic. Notably, the pandemic took a greater toll on urban workers than on rural workers. However, the urban dwellers whose duties could be undertaken remotely could do so, whereas rural dwellers were less likely to work remotely due to the digital divide between rural and urban areas.

In Ghana, most households reported that the main impact of the pandemic on their lives was unemployment or loss of income, as averred by Schotte et al. (2021). The authors found that job losses due to the pandemic were more predominant in districts that experienced partial lockdowns. Only one in three people reported that they continued working despite the partial lockdown, compared with 67% in communities that did not experience lockdowns. In Ghana, partial lockdowns were instituted in the urban

areas, whereas the rural areas experienced no lockdowns. Thus, it can be inferred from the findings of Schotte et al. (2021) and Brooks et al. (2021) that the effects of the pandemic on employment were more intense in the urban areas than in the rural areas.

Apart from the spatial heterogeneity, Schotte et al. (2021) report sectoral heterogeneity in the impacts of COVID-19 on workers' sector of engagement. An economy's major sectors include the formal and informal sectors. According to Webb and McQuaid (2020), the informal sector is characterized by firms that are not legal entities owned by individuals or households. Within this sector are workers who are neither registered nor protected by legal frameworks, are not under any contractual agreements, have insecure work incomes, poor working conditions, and no social security nor social protection.

According to Schotte et al. (2020), the impacts of the pandemic were more intense on women and low-income earners in the informal sector compared with men and workers in the formal sector. According to the authors, low-income workers in the informal sector and women were more likely to drop out of work in the early phases of the pandemic. Even after the restrictions were eased, these workers continued to encounter challenges regarding recovery. Generally, recovery has been slow both in employment and in earnings for informal sector workers.

Regarding the most affected workers in Ghana, Akuoko et al. (2020) found that the most affected informal urban workers, in particular, street hawkers and traders in open spaces, could not get food due to the complete lockdown of the cities. On the other hand, entrepreneurs were concerned about paying their employees during these times when they were not making any money. Additionally, artisans who were paid daily or weekly were unable to make money during the lockdown. The government gave daily meals to individuals who could not afford them in an attempt to help the underprivileged in cities. However, this government effort was not sustainable and could not insulate the informal sector against the effects of the pandemic.

Considering the differential impacts of COVID-19 on formal and informal sector workers, Benhura and Magejo (2020) used the difference-

in-difference approach to estimate the differences between formal and informal workers' outcomes during the pandemic in South Africa. The authors found that there were significant differences in the impact of the pandemic on wages and hours worked of formal and informal sector workers. The authors indicated that the wage decline was higher for men and urban workers engaged in the informal sector than for their formally employed counterparts. On hours worked, Benhura and Magejo (2020) found that the impact of the pandemic affected the men and women equally, but there was heterogeneity across formal and informal sectors. The authors stated that the decrease in hours worked was higher for men and women workers in the informal sector who lived in the urban areas than men and women workers in the formal sector who lived in the urban areas.

Methodology

This paper applied a narrative literature review to critically analyze and synthesize existing literature on the impacts of COVID-19 on workers and its implications on socio-economic inequalities, focusing on workers in both the formal and informal sectors of Ghana. The paper heavily relied on secondary data from peer-reviewed journal articles and publications on government and non-governmental organizations' websites. The literature search was based on the study's key concepts, including pandemic (COVID-19) and socio-economic inequalities (employment, education, income, and gender). Only academic databases that had papers published on COVID-19 were searched. The databases were subjected to a Publons search to ensure that the journals were non-predatory. Only papers that related COVID-19 to selected socio-economic variables were selected. The search process resulted in a total of 45 research articles, and 33 were used in the analyses. After selecting these journal articles, the snowballing technique was used to find as many studies as possible. The selected journal articles included articles that employed both qualitative and quantitative methods to analyze the relationships between COVID-19 and workers and its implications on socio-economic inequalities. The selected literature was then reviewed, and the data collected from these articles were critically synthesized. This paper's results and discussion

section present a synthesis of the literature on COVID-19 and socio-economic inequalities.

Results and Discussion

The paper analyzed the effects of the COVID-19 pandemic on socio-economic inequalities with a particular focus on workers in Ghana. The study revealed that the pandemic adversely affected people in the country. The impacts were heterogeneous across different groups regarding age, gender, educational level, location, and sectoral level (i.e., formal and informal sectors). This section discusses the unequal socio-economic impacts of the pandemic.

Impact of COVID-19 on Workers in Ghana

The pandemic had adverse effects on employment in Ghana. The literature review revealed that many workers became unemployed due to the pandemic. This was primarily due to the restrictions put in place during the pandemic in the country. The loss of employment and employment opportunities decreased the incomes of households, leading to reduced consumption and increased poverty among workers in Ghana (Bukari et al., 2021). This finding corroborates findings in other developing countries. According to Webb and McQuaid (2021), the pandemic had a greater impact on workers in the informal sector than on workers in the formal sector in South Africa. This is because workers in the informal sector operate in an unstructured and unregulated environment, which has made them more vulnerable than the formal sector workers (Danquah et al., 2019). Although the formal sector lost some labor hours, which translated into lower wages, the case was worse for informal sector workers (Benhura & Magejo, 2020).

According to Akuoko et al. (2020), informal sector workers in Ghana had reduced consumption levels. To a large extent, these groups of people could not afford essential commodities and necessities such as food during the period of the restrictions. Moreover, workers who depended heavily on daily wages were rendered poor since the restrictions reduced their income flow. Studies show that it was easy for daily wage workers (employees) to recover from the losses incurred during the pandemic compared with entrepreneurs (employers in the informal sector).

According to Asante and Mills (2020), traders in central markets in Ghana, who form part of informal sector workers, experienced poor sales due to shoppers' limited access to the markets amidst the COVID-19 restrictions. These reduced sales led to reduced income and consequently reduced consumption. It must be noted that this type of informal sector self-employed workers continued working amidst the restriction (Schotte et al., 2021) because they had little or no savings and heavily depended on daily sales (Danquah et al., 2019).

Unlike informal sector workers, formal sector workers in Ghana operate in a more regulated labor market (Benhura & Magejo, 2020; Schotte et al., 2021). This insulated them against the adverse effects of the pandemic. This indicates the role of social security and social protection in ensuring that workers are insulated against shocks that can be detrimental to their welfare. Although formal sector workers appeared to be better off, the digital transformation adversely affected this group of workers (Van Jaarsveld, 2020). The pandemic exposed the digital divide between young and older people. During the lockdown, older people who were technologically handicapped could not work remotely. This implied loss of working hours and consequently loss of wages, which further reduced consumption and increased poverty (Benhura & Magejo, 2020).

Apart from formal and informal sector workers, the pandemic gravely affected migrant workers in Ghana. According to the International Organization for Migration (IOM) (2020), many migrants in Ghana are from other ECOWAS countries and are mainly low-skilled workers who end up in Ghana's informal sector with little social security and social protection. This makes them highly vulnerable in times of crisis. According to Asante and Mills (2020), in anticipation of lockdowns, as it was happening in other countries, some migrant workers started moving back to their countries. This implies a loss of livelihood and income for these migrant workers. Further, the general fall in wages during the pandemic's peak indicated a reduction in remittances, thereby reducing the beneficiaries' purchasing power.

Implications of Impact of COVID-19 Pandemic on Socio-economic Inequalities in Ghana

The impact of the pandemic on workers has several implications for socio-economic inequalities in Ghana. The scoping literature review found that the pandemic has exacerbated the existing inequalities in the country. In the field of education, it was revealed that older teachers and professors encountered challenges in participating in digital learning compared with younger teachers and professors (Pokhrek & Chhetri, 2021). Also, due to loss of income which increased poverty levels, some parents in Ghana could not afford to enroll their children on digital platforms, depriving them of access to quality education (Ahinkorah et al., 2021; Upoalkpajor & Upoalkpajor, 2020). However, compared with parents in the informal sector who experienced a significant loss of income, parents who did not experience a tremendous loss of revenue, especially parents in the formal sector, could afford digital tools to increase their children's access to quality education. Additionally, urban workers in Ghana could facilitate their children's access to education compared with rural workers who were impacted by the pandemic.

Several authors have found gender disparities regarding the impacts of the pandemic in Ghana (Alon et al., 2020; Bukari et al., 2021; Wenham et al., 2021). Women workers in developing countries were more susceptible to the impact of the pandemic than men workers. This is because, according to Wenham et al. (2021), there are more women in the informal sector than in the formal one. Given that the informal sector is characterized by no social security nor social protection, the pandemic adversely affected women more than men workers. Specifically, more women in Ghana lost their jobs and incomes compared with men (Bukari et al., 2021; Reichelt et al., 2020), thereby leading to an increase in poverty levels among this group of the population. According to Schotte et al. (2020), the effect of the pandemic on workers had implications for gender inequality regarding recovery in Ghana. After the ease of restrictions, women workers were less likely to recover compared to men workers. This could be attributed to their higher likelihood of dropping out of work compared to the men.

The study also revealed differences in the pandemic's impacts across rural and urban dwellers (Maredia et al., 2021; Van Dorn et al., 2020). In some developing countries, rural dwellers were more impacted than urban dwellers, whereas, in other countries, urban dwellers were more affected than rural ones. This is mainly because the COVID-19 restrictions were primarily limited to urban areas rather than rural ones. However regarding the implications of the effect of the pandemic on spatial inequality, workers in the urban areas could work from home amidst the pandemic, given the level of infrastructural development in terms of electricity and the internet (Brooks et al., 2021). On the other hand, workers from the rural areas had challenges working from home, given the low level of infrastructural development in these areas. However, since the restrictions were more intense in the urban areas, some workers in urban areas lost working hours, whereas others lost their jobs entirely. Further, since employment opportunities were significantly reduced, there was a surge in unemployment in the urban areas. However, workers in the rural areas continued to work, given that the restrictions did not extend to the rural areas.

In Ghana, Issahaku and Abu (2020) found that the pandemic led to an increase in national poverty. However, regarding the geographical disparities, it was found that poverty levels skyrocketed in urban areas, whereas the percentage change in poverty in rural areas was relatively lower. This implies that urban dwellers were more impacted by poverty than rural dwellers. This is because these areas experienced a high labor market dropout, especially among workers in informal wage employment (Schotte et al., 2021). The labor market dropout among informal sector workers is attributed to their high susceptibility to being laid off in the face of a pandemic-induced decline in economic activity. On the other hand, formal sector workers were spared from these challenges. This group of workers was more likely to continue working either at their workstations or remotely (Schotte et al., 2021).

According to Bukari et al. (2021), the pandemic increased the poverty levels of people in developing countries in Ghana. There were differences in the impacts of the pandemic on employed and unemployed people. Bukari et al.

(2021) found that unemployed people in urban areas were more likely to be multidimensionally poor compared with employed people. Also, workers in urban areas in developing countries had an increased probability of losing their incomes compared with workers in rural areas (Maredia et al., 2021). The loss of income can be directly linked to a fall in consumption (Bukari et al., 2021; Durizzo et al., 2021). In Ghana, the decline in consumption levels was higher for employed persons than for unemployed people (Bukari et al., 2021).

Government Policies to Close the COVID-19 Inequality Gap

The government of Ghana put in place several strategies to build the resilience of workers in the country. The policy of relevance to this study is the Coronavirus Alleviation Program (CAP) to limit the pandemic's impact on Ghanaians' socio-economic lives (Antwi-Boasiako et al., 2021). Specifically, the CAP protects against job losses and livelihoods and supports small businesses. Informal sector workers, especially entrepreneurs, received COVID-19 relief funds and loans as stimulus packages administered through the National Board for Small Scale Industries (NBSSI) to smoothen their business-related transactions (Issahaku & Abu, 2020). This ensured an insignificant change in the poverty and consumption levels of informal sector workers who were beneficiaries. According to Issahaku and Abu (2020), formal sector workers continued to be remunerated despite reduced labor hours. Specifically, the incomes of health workers were increased, given that they received financial incentives and tax exemptions.

Conclusions and Policy Recommendations

This paper provides evidence of the impact of the COVID-19 pandemic on workers and its implications for socio-economic inequalities in Ghana. The study found that workers in Ghana experienced wages reduction during the pandemic. This was due to hours worked reduction or loss of employment. The decline in wages or loss of income drastically reduced the levels of consumption of workers in Ghana. Both formal and informal sector workers experienced the pandemic's effect on workers. However, the

scoping review revealed that the pandemic more impacted informal sector workers in Ghana compared to the formal sector workers. The study found the low level of social protection and social security to be the main reasons for the relatively higher impact of the pandemic on informal sector workers. This is because the absence of social security and social protection makes these workers vulnerable during a crisis. The impact of the pandemic was found to have implications for socio-economic inequalities in Ghana. Categorically, compared with wealthier households, poorer households could not afford to educate their children in the era of a digital revolution in the education sector.

Further, spatially, relative to rural workers, urban workers became poorer and had a more drastic reduction in consumption. On gender inequality, the study found that more women workers lost working hours and their jobs compared to men workers. This was due to the concentration of women in Ghana's informal sector.

Based on the study's findings, it is recommended that the Government of Ghana and its development partners promote social security and social protection programs among informal sector workers. This can cushion them against crises such as the pandemic while building their resilience. Further, informal sector workers should diversify their income as a resilience strategy against risks. Also, the government should capacitate informal sector workers through increased access to institutional support services such as financial credit. Women empowerment should continue to be on the development agenda to make women less vulnerable to shocks. Also, infrastructural development is primarily required to bridge the rural-urban divide while decongesting the urban areas.

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