

**International  
Institute of  
Social Studies**

*Erasmus*

**Socioeconomic Effects of COVID – 19  
Restrictions on Kayayei Women in Kumasi Kejetia  
Market.**

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(Ghana)

in partial fulfilment of the requirements for obtaining the degree of  
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:

(SJP)

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December 2022

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## LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
CHRAJ	Commission on Human Rights and Administrative Justice
COVID-19	Coronavirus Disease 2019
GDP	Gross Domestic Product
GES	Ghana Education Service
GSS	Ghana Statistical Service
ILO	International Labour Organisation
KMA	Kumasi Metropolitan Assembly
NCCE	National Commission for Civic Education
NGO	Non-governmental Organisations
NHIS	National Health Insurance Scheme
SWAA	Society for Women and AIDS in Africa
UNFPA	United Nations Population Fund
WHO	World Health Organisation

## **ACKNOWLEDGEMENT**

It is refreshing and unbelievable to be writing this section of my Research Paper. This dedication is but an epilogue to an extraordinary tragicomedy filled with incredible characters, without whose mention this story would be incomplete or misplaced. This research paper is a culmination of not just my own personal sacrifices and pains but that of a whole community of altruistic individuals/groups who are worth mentioning. I express my profound gratitude to the ISS community, OKP Fellowship, and SHSS for their funding support and accommodating my requests regarding my wellness; Sreerekha and Georgina (my supervisor and second reader) for their research support; and Martin Blok, Katarina Gaborova for your time, patience, and care; and my classmates for their extraordinary concern. This journey was possible because of you.

## **ABSTRACT**

The influx of women migrants from Ghana's northern sector (to the major business districts in the middle belt) has resulted in an increase of female head porters (referred to as Kayayei women) in the major commercial centres in the country's middle and southern regions. Whilst these women leave their native homes in search of greener pastures, most of them either return or face the harsh economic climate of the south. More recently, their problems have further been complemented with the spread of COVID-19 pandemic, which introduced new challenges. This study looks at the socioeconomic effects of COVID-19 interventions on Kayayei women in Kumasi Central Market.

This study uses a qualitative research approach with a total sample size of fifteen (15) to investigate the effect of Covid-19 restrictions on Kayayei women under the Imposition of Restrictions Act, 2020. (Act 1012).

### **Relevance to Development of the Study**

Issues and struggles of women head porter's (Kayayei women) are crucial to ensuring development in the context of Ghana. Kayayei women are more vulnerable to violence, gender-based discrimination, and other unhealthy cultural practices that are harmful to their potential development. By bringing up problems pertaining to the plight of Kayayei women in Kumasi Central Market, this study intends to contribute to the limited existing literature on Kayayei women in the Ghanaian context and specifically provide a more comprehensive insight of their experiences during the Covid-19 related interventions.

**Keywords:** Kayayei women, Informal labour, Covid-19, Lockdown Restrictions, Feminist Political Economy.

# CHAPTER ONE

## INTRODUCTION

### 1.1 SETTING THE CONTEXT

In Ghana, similar to experiences from several other countries across the world, the COVID-19 pandemic, since its emergence in late 2019, had disastrous impact on the health and life of people across communities. By mid-2023, the pandemic had claimed the lives of over 6.5 million people (across countries) over a short time span of 3 years.<sup>1</sup> In Ghana, the pandemic claimed a total of 1462 lives, between September 2020 to mid-2023.<sup>2</sup> The Ghanaian government, in order to check the spread of pandemic, brought in severe restrictions that profoundly affected the lives of people, not merely in health terms, but also on the social and economic profiles. In line with the global trends, where several authors recorded the economic impacts of pandemic – 50% of the 3.3 billion global workforces were at risk of losing their jobs (Udmale et al. 2020; Swinnen and McDermott 2020; Yazdanpanah et al. 2021), Ghanaian population too faced this economic distress. Especially, the two prominent economic hubs in the country – Greater Accra Region and Greater Kumasi Metropolitan Area – were severely affected.

One of the prominent legislations brought in by the Ghanaian government (to control the pandemic) was the Imposition of Restrictions Act March 2020. This Act restricted people's movement in specific areas, in light of the health emergency, to contain the spread of COVID. The Ghanaian government used this legislation to impose a lockdown in specific cities and suburbs, where higher cases of virus transmission were reported. During this period (of lockdown), most public institutions (besides health services) remained closed, while the government only allowed essential services and service workers to operate. Whilst the government's efforts were directed to contain the health severity, it also resulted in socio-economic issues, such as food shortages, lack of health facilities and unemployment, among others. One of the most prominently affected groups from the pandemic and pandemic-related lockdown in Ghana, were the Kayayei women, referring to the women head porters. These women are informal migratory workers from the northern part of Ghana, who were traditionally considered (pre-pandemic times) to be an important goods-transporter.

It is in this context that I have framed the following research question and sub-questions:

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<sup>1</sup> See: <https://covid19.who.int/>. While the World Health Organization (WHO) puts up these figures, there have been serious disputes over the underrepresentation of these numbers.

<sup>2</sup> These numbers might not reflect the actual number of deaths.

### **Main Research Question**

- How has COVID-19 restrictions affected the ‘livelihood’ of the Kayayei women, working in the Kejetia Market located in Kumasi, Ghana?

### **Research Sub-Questions**

- Prior to the outbreak of COVID-19, what were the livelihood challenges faced by the Kayayei prior to COVID-19 lockdown period?
- At the time of COVID-19 restrictions, what were the livelihood coping strategies of Kayayei women?
- How can the socio-economic condition of Kayayei women, especially in the post-pandemic phase, be improved?

## **1.2. Situating my field and research**

Having described my research questions, it is important to briefly lay down the basic details of country’s socio-economic demography, in order to understand the role and importance of Kayayei women. To briefly describe, Ghana is one of the emerging economies in West Africa, with a population of over 29.3 million people. Ghana’s economy is largely characterized by a dominant agricultural sector and a growing service sector. The country’s current economic growth rate is put at 3.2%, which has reduced from 5.4% in 2021 (The World Bank 2023). Ghana is known for its large exportation of Cocoa and for its natural mineral resources of gold, diamond, bauxite, natural gas (sixth largest in the African region), and oil reserves.

Figure 1.1 shows a picture of Ghana.



**Figure 1.1:** The Map of Ghana with Its Boundaries. Source: Hoaglund, 2015

Ghana's central provinces house some of the largest markets in West Africa, consisting of entrepreneurs, hawkers, street vendors, small stalls and kiosks, and middlemen supplying fresh produce from farms. An important underlying aspect in the efficient functioning of these markets is the medium of transportation for goods. It is here that Kayayei women gain importance in providing services of goods transportation, playing the role of 'head porter.' Popularly referred to as Kayayoo (singular)/Kayayei (plural), women head porters primarily operate in the major central business districts of Ghana. The term Kayayoo/Kayayei is made up two words in Hausa and Ga terms – 'Kaya,' a Hausa word, means goods; 'Yoo/Yie', a Ga word, means woman (Shamsu-Deen 2019).

But how did the work of head porter (Kayayei) come into being? The roots of this profession can be traced to the colonial times (Amoah 2018), when Ghanaian population realized that navigating vehicular traffic for hand-pushed carts (as transportation mode) was not easy. This led to the gradual prevalence of head portage as a means of goods transportation, especially within Ghanaian markets. Over the years, these practices came to be mainly dominated by women, especially from the northern provinces of Ghana. In the contemporary times, the Kayayei women have come to bear a specific profile, that they are aged between 18-45, coming from

certain ethnic groups (of the Northern part of Ghana) namely, Mamprusi, Gonja, Kotokoli, Mossi, Frafra, Bimoba, and Dagomba (Nyarko and Tahiru 2018). The specific presence of Northern Ghanaian women in the role of Kayayei in central provinces of Ghana has to do with their precarious economic conditions in the North. Several authors have identified high levels of poverty, unemployment, lack of social services and escaping from marriage pressures as primary reasons for Northern Ghanaian women to seek greener pastures, migrating into head porter profession in the central Ghanaian districts (Boateng et al. 2017).

For such women who migrate, the Kayayei business serves as a quick route to financial independence. As a result of these activities, several women have come to afford marriage costs, and also pay bills back at home (Nyarko and Tahiru 2018; Boateng et al. 2017). Usually, women engaged in Kayayei services are known to dwell in groups, linked together by strong social networks. The nature of their trade allows them to be employed either on a temporal or a permanent basis. In terms of temporary employment, Kayayei women reach agreements with clients in the market to carry their loads to a particular location at an agreed fee, which depends on the weight of the load. In regard to permanent employment, Kayayei woman may develop long-term relationships with traders, food vendors, shop owners/keepers, and shoppers, where an agreed wage is paid in exchange for their services on a regular basis (Ahlvin 2012; Boateng et al. 2018).

In 2020, when COVID-19 pandemic resulted in lockdown measures of specific areas – including the central business districts of Accra and Kumasi metropolis – the harshest of effects were felt by the informal sector workers including Kayayei women (Gyimah 2020; Awaisu 2020, pg. 45). Most Kayayei women, working in these areas, in anticipating the dire consequences of lockdown on their livelihood, tried to secretly escape this region, defying the strict lockdown restrictions. Their go-to place was either their hometowns or other regions where social-economic interactions were not prohibited (Adom et al. 2020).



**Figure 1.2:** Bus full of Kayayei women fleeing Covid-19 restrictions. Source: Myjoyonline

As the Ghanaian government tried to work through the pandemic episode to support the vulnerable population, further complications emerged and were created (in the process of misguided policy). For instance, during the pandemic, Ghana’s Ministry of Local Development and the Ministry of Gender and Social Protection instituted the category of ‘vulnerable and poor groups’ which included beggars, slum dwellers and Kayayei women residing in the Accra and Kumasi metropolis region. However, this categorization failed to include other informal sector workers placed in a similar precarious situation in the same region (Awaisu 2020; Asante and Mills 2020), resulting in in-fights between different vulnerable groups over basic food and resources (Asante and Mills 2020).

This study aims to provide further insights into how COVID-19 impacted the socioeconomic activities, and in turn the livelihood, of Kayayei women between the age group 18 to 45 years, who work within the Kumasi Central Market (Kejetia) catchment area. The study also proposes to draw up measures in order to improve the living conditions of Kayayei women and insulate them from economic and social shocks. As such, the livelihood strategies and challenges faced by this group would be examined to provide an understanding of how they survived during the COVID-19 pandemic. Figure 2 shows a picture of Kayayei women plying their trade.



**Figure 1.3:** Kayayei Women Carrying Load. Source: Author

### **1.3. Research Scope**

The results and findings of this study will have four key takeaways. Firstly, considering the in-depth approach adopted by the study, the results will provide important information about the Kayayei women and their activities.

Secondly, this study will provide insights into ways of addressing challenges, which affected these women as a result of COVID-19 pandemic. Also, policymakers interested in the subject can be informed and subsequently be guided on how to direct policies, programs, and projects that will provide better living conditions for the informal sector workers in future.

Thirdly, the results of the study will assist the Ministry of Gender, Children, and Social Protection to undertake programs that are of benefit to such demographics in the Ghanaian society. Particularly for Kayayei women, it will provide a means by which they would be educated on the relevance of seeking help from the right authorities in times of vulnerability.

Finally, the findings of the study will contribute to the existing debate on the subject of Kayayei women in Ghanaian professional and academic literature. The scholarly information provided by this study can inform the scholarly research endeavours of researchers, students, and academicians.

#### 1.4. Overview of the Study Area

The study considered the case of Kayayei women who ply their trade in the Kumasi Kejetia Central Market. The Market is situated in Kumasi, the administrative capital of the Ashanti Region of Ghana. According to Osei-Asante et al. (2021), the market is the largest in West Africa, providing 10,000 stores to approximately 6,500 traders.

Due to the growing economic activity in the area, the government has redesigned the market's layout to accommodate more business activities. The renovated market contains approximately 6,500 commercial shops, 5,400 closed stores, eight hundred kiosks, 50 restaurants, 40 livestock stores, 210 stalls for butchers and fish mongers, and 1,800 sqm<sup>2</sup> of community facilities (The Pulse Ghana, 2019b). Adjacent to the market is a migrant community within which most of the Kayayei reside in wooden structures. This community has been described by Yeboah (2021) as a slum area riddled with issues of poor sanitation and a lack of supply of water and electricity. The study area was selected because it houses the majority of Kayayei women residing in Kumasi and makes it easy for information on the socio-economic impact of COVID-19 on Kayayei in the region to be solicited and studied.

**Figure 1.4:** The Kumasi Central Market (also known as Kejetia Market)



#### 1.5 Ethical Consideration

The researcher consulted with the leaders of the Kayayei association and obtained ethical clearance before commencing the data collection exercise. The consent of respondents was sought, and participants who were willing to participate were included in the study. Since the research was conducted during the prevalence of the COVID-19 pandemic, it was ensured that all the strict health protocols proposed by the government were adhered to. This includes social distancing during interview sessions, the application of hand sanitizers, the washing of hands,

and the wearing of face masks. Also, the study participants were assured of their anonymity and confidentiality. The researcher employed the use of identity codes to represent each participant during the data analysis stage. Also, the privacy of each participant was ensured during data collection, with participants being interviewed one at a time. The researcher ensured that the necessary arrangements for scheduling a convenient place and time for interviews were made.

### **1.6 Scope and Limitation of the Study**

Contextually, this study examines the socioeconomic effects of the imposed COVID-19 pandemic restrictions on the activities of Kayayei women. The case of Kayayei women operating in the Kumasi Kejetia Market was considered based on the recommendation of researchers who have conducted previous studies on the livelihood of Kayayei women in Ghana. Further, the study employed the Feminist Political Economy as the theoretical framework to guide the research efforts. Particularly, the assertions of the feminist scholar, Dorothy Smith, were used in this study. She argues that primarily, the socio-cultural and economic challenges faced by women are a result of cultural, political, and intellectual discourses influencing social structures designed for the interest of men rather than both men and women. Using this theory as a lens, the study will explain the factors influencing women to dominate the informal sector, particularly the Kaya business.

Further, key concepts such as Kayayei, and the gender-based occupation within Ghana's working class were explained. The study will be limited to Kayayei women operating in the Kumasi Kejetia Market. In this regard, the findings of the study may not be a reflection of the situation of other Kayayei women operating in other markets in different regions of Ghana. The research work also acknowledges the possibility of response bias with regard to personal factors.

A limitation to the completion of the study was the reluctance of respondents to cooperate and provide answers to the interview questions. It was identified that most of these women have been subjects of previous research endeavours where they had been promised changes to their living conditions with these promises left unfulfilled. To overcome this, the researcher had to extensively explain the purpose of the research and seek the assistance of a third party in the person of a leader of their community to get respondents to cooperate.

Further, given that some participants had no educational background, communicating the questions on the research instruments to them posed a challenge to the entire research process. The research had to use Asante Twi, a local language in the region to communicate to a translator, who then communicated with the respondents in Dagomba and Frafra amongst other northern Ghana languages, and vice versa. The interpretations derived from the translator were recorded

and transcribed in English for further processing. With construction work still ongoing at the Kumasi Kejetia Market, arrangements had to be made with some of the respondents for them to be interviewed in their respective homes before they began their daily shifts. Also, a research assistant was hired to collect the field data since the researcher was unable to conduct the field data collection exercise. `

### **1.7 Structure of the Study**

This research is divided into six chapters. Following this chapter, the second chapter proceeds to provide details of the literature reviews on the livelihood of Kayayei women in Ghana. Further, the chapter is subdivided into sections that detail the Gender-based occupations within Ghana's informal sector, the feminist political economy, livelihood coping strategies of Kayayei women, and the research gap. The third chapter of the study provides information on the research methodology and indicates the research philosophy, research design, research approach, research method, objectives of the studies, population, sample size and sampling technique, data collection, recruitment of participants, data generation, data analysis, positionality, ethical considerations and scope and limitations of the study. The fourth chapter reports on the results of the data analysis of the collected field data. The fifth chapter provides an analysis of the results generated and presented in the fourth chapter. The sixth and last chapter presents a summary of findings, the conclusion of the study, and suggested recommendations of the study.

## **CHAPTER TWO**

### **LITERATURES, DEBATES, AND CONCEPTS REVIEWS.**

#### **2.1 Introduction**

The previous chapter detailed the background information on the study, the research objectives, and the geographic scope of the country – Ghana. Also, the chapter explained who a Kaya woman is, stated the research questions, provided the rationale for the study, and explained the chapter's dispositions for the study. This chapter explains the concept of livelihood and the state of Ghana's informal sector during the COVID-19 pandemic. Also, the chapter does a literature review on the origins and various discussions on the feminist political economy and reviewed the literature on highlighting the research gap of this research paper.

#### **2.2 The Concept of Livelihood**

In practical terms, the formation of livelihood can be examined in economic, social, and political contexts. With global changes occurring, the explanations of the concept of livelihood have diversified to reflect the opportunities and challenges faced by people living in various social, political, and economic contexts. Quandt (2018) defines “the concept of livelihood as entailing the various assets, capabilities, and indulgences that are responsible for supporting means of living.” Livelihood can be considered sustainable if it is able to adapt and overcome stressful situations whilst at the same time advancing access to assets and improving capabilities and preserving resources. Le Sage and Majid (2002) and Serrat and Serrat (2017) explain livelihood as “a system that explains how people leverage assets and strategies to make a living, and the contextual conditions which allow people to utilize these assets and strategies and also not make their sustenance vulnerable to stress and shocks.” This definition takes into consideration how people are able to use their competencies to capitalize on existing situations and available resources to maintain or transform their living standards for the better. In agreement with this, Le Sage and Majid (2002) explain that livelihood has to do with how individuals and households with access to more assets and skills are able to diversify their resources and secure more living advantages and diminish their chances of vulnerability as compared to those without large access to resources.

In recent times, professional and academic efforts have been directed towards viewing livelihood through the lens of sustainability – the ability to meet one's needs without compromising the needs of others, future generations, and the environment. In the circumstances of scarce resources, and the international community's pursuit of various sustainable development agendas, the idea of sustainable livelihoods has been taken to the center of international development discussion, especially since institutions like the Brundtland Commission on

Environment and Development, the World Bank, and the United Nations Conference on Environment and Development have developed multiple models to measure and promote sustainable livelihood amongst various countries. These include Downing and Garcia-Downing's "Routine/Dissonant Culture" and psycho-sociocultural model (Downing & Downing 2009), Zhu and Shi's (1995) five-stage resettlement system evolutionary model, and Scudder and Colson's "stage" model (Scudder and Colson 1980; Scudder, 2005). Despite the existence of these models, scholars like Smyth and Van Clay (2017) indicate that the Sustainable livelihood framework is the most widely employed framework for measuring livelihood due to its comprehensive nature and its ability to take into consideration the multiple dimensions of livelihood. This includes such as the complexity of poverty, the availability and accessibility of resource, and the various strategies employed by the poor and vulnerable in improving their living conditions. In explaining the sustainable livelihood model, Liu et al. (2020) and Peng et al. (2021) postulate that the model describes "livelihood under the sustainable livelihood model in the context of livelihood assets, structures, and processes for transitioning, strategies, and outcomes." Pour, Barati, Azadi & Scheffran (2018) define assets as "the various capital that the poor and vulnerable in society often make choices and trade-offs about. These include social capital, human capital, physical and natural capital, and financial capital." Access to assets allow for the poor and vulnerable to meet their basic needs, generating income and building resilience against variolous shocks. Access to these assets increase or decrease depending on how advance the structures are.

The structures and processes encapsulate the various laws, regulations, policy interventions, and organizations functioning in harmony to support the individual's attempt to apply livelihood strategies to achieve desired outcomes. With respect to livelihood strategies, Xu, Deng, Guo, and Liu, (2019) indicate that these include various activities invoked to achieve livelihood outcomes. These could be reflected in natural and non-natural resource-based activities, migration, pension, and issues of diversification. The outcomes as a by-product of the application of the strategies include improvement or decline in food security, issues of vulnerability, issues of sustainable use of natural resources, and well-being and income. For this study, the concept of livelihood would be defined and understood as the various strategies employed by informal sector workers like the Kayayei to access existing assets for the purpose of improving their living conditions.

### **2.3 Ghana's Informal Sector During the Pandemic**

According to Dupont (2016), at least 7 out of 10 urban dwellers live in cities in the global South where informality thrives. The global growth in the informal sector has been attributed to the unwillingness of most governments to invest in the provision of adequate infrastructure, low-

income levels resulting in residents not being able to afford essential services, and economic mismanagements resulting in the upsurge in poverty rates (Moyo, 2022).

The informal sector has been characterized as consisting of both tangible settlements and certain economic engagements assumed to be indulged by the poor and unskilled workers in striving economies (Okyere & Kita, 2015). Contrary to this view, are some scholars who argue that the sector is unplanned and unstructured however, hones strategies speculative actions executed by the urban workforce (Banks et al. 2020).

Whilst most governments in the developing world know its importance to their economies, Moyo (2022) argues that governments particularly in Sub-Saharan Africa consider the sector as a menace to their developmental efforts rather than viewing the capability of the sector to contribute to development efforts. As such, the natural response of these authorities to the activities of the informal sector of their economies is either displacement of their livelihood activities, resettlement, or a combination of the two.

Generally sub-Saharan Africa's informal sector houses about 80 percent of artisanal businesses in the urban centers and significantly contributes to the social and economic development of urban centers (Ministry of Trade and Industry, 2019). In the case of Ghana, Steel et al. (2014) describes how resentment on the part of all successive governments to the sector has resulted in the kind of attention the informal sector receives in situations of business disruptions, displacements, and evictions. Further, the lack of regulation of the sector implies that most informal sector workers are handicapped, with few resources to cater for the needs of their medium to high family sizes despite these workers constituting approximately 85 percent of the workforce in the urban economy (Ministry of Trade and Industry, 2019).

According to Ndouna et al. (2021) and Skinner & Watson (2020), although there has been a progressive effort to increase the proportion of women employment in the formal sector, the majority of women in developing countries are engaged in informal sector work. The prevailing culture in Ghana allows for gender-bias criteria to be applied in economic settings. The trend has been to relegate the average Ghanaian woman to household duties as against actively pursuing high-paying professions like engineering, medicine, law, and finance and participating in formal economic activities. This has been facilitated by the conscious and unconscious attempts of society to preserve important social and economic roles and activities for men whilst women are only allowed to engage in traditional roles such as housekeeping, petty trading and the execution of menial jobs. Whilst recent efforts to utilize formal education and public sensitization to alter this economic and sociocultural trend have improved the situation, cultural perceptions and the

existing situation remain the same. In the Ghanaian case, the informal sector is responsible for employing about 92% of women in employment. The high concentration of women in the sector has contributed to a rush for low-pay jobs among women and women falling victim to cheap labor schemes that exploit their capabilities at the expense of their economic development (Anku-Tsede & Arthur, 2021).

Since the Ghana Health Service informed the general public of the confirmation of two COVID-19 cases, the initiation of the contact tracing exercise by the Ministry of Health, the mandatory quarantine of incoming travellers, and the 3-week partial lockdown of key cities like Accra and Kumasi, various reactions from the public were observed. In the case of the formal sector Zhao et al. (2020) notes that most workers in the sector commended the government for its actions to regulate the spread of the pandemic in Ghana. The authors indicated that people belonging to this social class agreed that the government's effort to combat the pandemic had yielded positive results given the state of the nation was better than other countries like China which were worse plagued. On the other hand, traders in the informal sector communicated their concern about how the lockdowns were bound to affect their economic upkeep. Particularly informal workers such as the street hawkers, open space traders and the Kayayei who are mostly women recounted the difficulties they faced in paying their employees and accessing food for their sustenance during the lockdown period. In essence, the advent of the pandemic had exposed the poor state of the safety net expected to protect the vulnerable women engaged in informal sector work that drives economic growth.

#### **2.4 Debates in Feminist Political Economy**

In the view of Elias & Rai (2019), the feminist political economy can be viewed as an analytical framework that encapsulates the reproduction of mundanity and recognizes this mundanity as a basis of agency and resistance. The feminist political economy perspective originated from a criticism of the perspective of the political economy. According to Su, Bramwell and Whalley (2018), the political economy detailed how social relations were informed, interconnected, and influenced by politics, ideologies, and economics. For example, the political economy explains capitalism as an unnatural and socially constructed profit-driven idea, that demonstrates history-specific relationships resulting in economic inequalities amongst individuals living in society. Proponents of this view perceived inequality as a function of economic relations and social class systems as against a gendered relation perspective and questioned beneficiaries of existing social systems. Particularly, the political economy perspective considered issues such as female-centered domestic labor, women's participation in paid labor, the employment of women, and issues in the gender pay gap as irrelevant to its discourse.

Feminist political economists considered the political economic perspective as incomplete since it

excluded gender-based issues in the examination of market forces, capitalism, and the state. Proponents of the feminist political economy argue that it is vital for the analysis of capitalism to capture how the unpaid labor of women, particularly those at home were leveraged by the formal economy (Gurusami, 2017). Further, the state, market forces, social relations, and capitalism are viewed by the feminist political economy as mediums for oppressing women (Arslan, 2022). By implication, the state is responsible for organizing and regulating households labour and how both unpaid and paid labour are organized in the context of gender.

A key concept to feminist political economy theorists is the concept of social reproduction, which encapsulates both the physical reproduction of a population and the inculcation of knowledge and values across multiple generations and cultures (Arslan, 2022). For Mezzadri and Majumber (2019), social reproduction refers to the conditions that facilitate biological reproduction and human labor production for the purpose of participating in the market economy. Feminist political theorists argue that this function of most societies is carried out by women who are not paid or are underpaid for this social function. It is assumed that women are responsible for this role in society as a way of demonstrating their worth (Arslan, 2022). In addition to this, feminist political economists argue that any job with a social care component is assumed to be meant for women who are perceived as unskilled and will be given low pay for such roles. Mezzadri and Majumber (2020) indicate that such a situation often creates wealth and income inequalities, and subjects women to abject poverty, to health complications and to being undervalued.

From the literature, the theory of intersectionality has proven useful to researchers of feminist political theory in understanding how social systems facilitate complex relations and interconnected experiences of individual identities, group identities, and social locations. As an example, Mezzadri and Majumber (2020) and Arslan (2022) discuss how gender, race, socioeconomic status, ethnicity and nationality, age, and sexual orientation interact and inform the access and experience of minorities like women in terms of access to health and high socioeconomic standing. By using this approach, feminist political economy researchers have been able to identify the various factors that shape women's access to resources and economic opportunities. This approach also allows for understanding models that shape economic inequalities affecting various sub-populations.

One of the aims of capitalism is sustaining accumulation through exploitation by restricting the increment in wages relative to productivity and lowering the bargaining power of workers. In this context, Mezzadri and Majumber (2020) opine that capitalists have employed gender and racial discrimination to create reserve armies of easily hireable and "fire-able" workers with the notion of reducing wages and labor resistance. Women, according to Neumark et al. (2019) were considered

as constituting such a labor army and were the most subject to the disadvantages of wage gaps. In contemporary times, global strikes against restricting women to household work rather than earning a high wage in the labor market intensified between 2016 to 2018. This has seen capitalism create a ‘realm’ where low-wage work is commodified. By so doing, the burden of social reproduction, care work, and minimal jobs are disproportionately placed on marginalized women (Rao and Akram-Lodhi, 2021).

Despite the informal sector existing across all countries at various stages of development, Xheneti, Madden and Thapa Karki (2019) records that “informality as a sector is more prevalent in the developing regions of the world and includes jobs and businesses devoid of work-based social protection.” Economic activities in this sector typically encompass street vending, waste-picking, home-based value-adding jobs, short-term contracts, and domestic jobs. Typically, social demographics involved in this sector do so due to the absence of other means of livelihood. According to de Groot, Mohlakoana, Knox, and Bressers (2017), whilst the global statistics indicate that informal sector work seems favourable to men, in developing regions like Africa, 95% of women are considered sustainably informally employed as against 85% of men. Particularly for Sub-Saharan Africa, the review noted that women working in the informal sector are relatively higher than those of other regions of the world. For example, 95% of women are involved in informal sector work as compared to 91% for Southern Asia, 55% for Latin America and the Caribbean. This rate is also higher than that of the Middle East, North Africa, Central Asia, Eastern Europe, and East and Central Asia (minus China) where male employment in the informal sector is higher than that of women. In this regard, women like the Kayayei women, whose livelihood depends on the sector are left vulnerable to the livelihood challenges resulting from social and economic shocks such as the advent of the Covid-19 pandemic and its associated lockdown regulations, compounding the unpaid care workload.

Government regulation and policies are essential to empowering women to be economically independent and addressing inequalities in accessing opportunities. For Ghana, the Labor Act 2003 (Act 651) delineates the conditions necessary for female inclusion in the labor market and their contribution to the development of Ghana. For example, Section 55 requires “employers to seek the consent of pregnant women when assigning them night duties or overtime”, and Section 56 of the Act requires that “pregnant women are not assigned temporal or permanent work outside their post if it is declared detrimental to their health”. In addition to the Ghana Labor Act 2003 (Act 651) being based on the suppositions of men about female working conditions, the Act has been criticized for its lack of specific interest in the welfare of women in the informal sector. Also, though its interest is extrapolated to cover all Ghanaian women, the enforcement of its

provisions in the interest of women workers like the Kayayei is challenging as most of these informal sector workers do not know their rights and are structurally barred from accessing the legal system of Ghana.

In examining the Covid-19 pandemic and its impact on various socioeconomic spheres through the lens of the feminist political economy and intersectionality, it becomes evident that issues of gender, oppressive structures, and race facilitate capitalism's oppression of marginalized groups in society. Particularly for Ghana, informal sector workers who migrate from the northern parts of the country are subjected to tribalized and exploitative economic systems (Addo, 2020; Kuyini et al., 2020). Due to their lack of employable skills required by the formal sector of the urban economy, migrant workers like the Kayayei women depend on menial jobs in the central business districts of Kumasi and Accra to support their livelihoods. In their attempt to survive the harsh urban economy, most Kayayei women subject themselves to unhealthy living conditions in densely populated areas and are left vulnerable to situations of rape, sex trade, and debt. Further, their engagement in heavy-duty yet low-income economic activities leave them with health complications, such as with waist and spinal problems (Shamsu-Deen and Adadow, 2019). In addition to this, the Covid-19 pandemic has seen the Ghanaian economy shift from a man-powered economy to a digitalized economy with the view of allowing businesses to transact without having to meet in person and transverse government regulation. This situation has subjected low-wage workers like the Kayayei to hardship since these workers depend on in-person transactions in the market to make their daily wages to support their livelihood. Further, the restrictions on movement aggravated the ability of such women to seek and secure well-paying jobs, and further worsened the poverty rate existing amongst such groups. This study examines the case of the Kayayei women operating in the Kumasi Kejetia market who were subjected to harsh ordeals as a result of government-imposed restrictions.

## **2.5 Kayayei Women, Livelihood, and the Covid- 19 Restriction Nexus**

The high rate of poverty levels amongst the Northern Ghana populace has been touted as contributing to the high rates of rural migration of the youth from these parts to urban centers in the southern parts of Ghana. Asante et al. (2021) and Nyarko & Tahiru (2018) posit that a notable trend in this migration phenomenon is young girls aged at least 15 years moving to the city centers to engage in the Kayayei trade. Whilst this trade supports the livelihoods of these young girls, they are left exposed to various economic and social stress including health complications, engaging in low-paying menial jobs, unsanitary living conditions and shelter, inadequate health support and social vices (Addo, 2020; Kuyini et al., 2020).

Given these living conditions, Asante and Helbrecht (2020) explain that migrating northern women are left to eat in unsanitary conditions and spend their nights sleeping in the market centers thereby increasing their risks of developing health complications which they do not have the adequate resources to alleviate. It is worth acknowledging that the Ghana Government in collaboration with other international agencies has over the years made significant efforts to assist the situation of these young migrant workers who engage in their trades in urban centers. Social and health interventions such as providing life skills training and sexual and reproductive health education to Kayayei women under the auspices of the United Nations Population Fund (UNFPA) and the Society for Women against AIDS in Africa (SWAA)-Ghana, and the establishment of the National Health Insurance Scheme (NHIS) in 2004 have been accessible to Kayayei women to make it easy for them to access primary healthcare services (Paul & Chowdhury 2020; Amewu et al., 2020). Yet still, the average Kayayei woman is left subject to unsurmountable socioeconomic challenges which in the researcher's opinion are compounded by the COVID-19 pandemic.

Various studies have been conducted by researchers like Ritanjan & Kumar (2020), Asante & Mills (2020), Shammi et al. (2020), Perry et al. (2021), Alon et al. (2020), Addo (2020), Naidoo & Cartwright (2020) and Kuyini et al. (2020) on the impact of the COVID-19 restrictions on the different aspects of the economy of countries and regions like Australia, America, Europe, some African countries and Asia. A systematic examination of existing literature suggests that in the context of such measures, the impact of restrictions on livelihoods was moderate in developed countries, with few studies examining the case of developing countries.

Considering a developed country like Ghana, Dauda & Imoro, (2022), Asante & Mills (2020), Gyasi (2020) and Amewu (2020) indicate that there is a lack of data on how the pandemic and the lockdown measures of the Government of Ghana impacted the livelihoods of informal sector workers. Also, existing studies have extensively relied on secondary data from the World Health Organization reports, Media Reports, and the country's health ministry's report to draw conclusion on the subject (Asante & Helbrecht, 2020). Despite this, it is evident that these information sources did not explain the unique experience of specific informal sector workers like the Kayayei but rather made generalizations about the situation. Also, although the Ghanaian government's communication may suggest that COVID-19 intervention measures were evenly distributed to benefit everyone, this research interest lies in the extent to which these measures impacted the average Kayayei woman and her livelihoods.

As such, there is a need for a research effort to be directed towards investigating how the COVID-19 pandemic impacted the socioeconomic status of informal sector migrant workers like the

Kayayei. Moreover, numerous studies have been conducted on the livelihoods of Kayayei women by focusing on the motivating factors for migration, their vulnerable situation and the absence of social protection, and various economic, cultural, and social threats which they are exposed to by virtue of their trade and decision to migrate (Komesuor, 2021; Nyarko & Tahiru, 2018; Adjanor, 2020; Kissiedu-Addi, 2017; Amankwah et al., 2021; Kuyini et al., 2020).

Previous studies on the subject have focused on the socioeconomic well-being of informal sector workers like the Kayayei women, and their access to healthcare (Mbamba et al., 2021; Lattof et al., 2018; Adamtey et al., 2015; Tutu et al., 2017; Lattof, 2018). However, this study argues that there is the need for current research focus to consider how the COVID-19 restrictions shaped the livelihood of Kayayei women, the challenges it posed to them and the livelihood survival strategies they employed to stay afloat in the period. This study therefore attempts to fill these identified gaps in the literature, by researching the socioeconomic effect of the COVID-19 restrictions on Kayayei women in Kumasi Kejetia Market, Ghana.

## **2.6 Conclusion**

To conclude, the second chapter explored the concept of livelihood, the state of Ghana's informal sector relative to the Kayayei, and debates on the feminist political economy. The study's operational definition for livelihood is the various strategies employed by informal sector workers like the Kayayei to access existing assets for the purpose of improving their living conditions in the context of Ghana's informal sector, the literature review revealed that Kayayei women consisted of the demographic impacted the most by the protracted partial lockdown of the Ghana government. This compelled most Kayayei women to migrate to economic regions where lockdown regulations were not being observed or find other disadvantageous means to survive the period. This is further accentuated by the feminist political economy that argues that decision making, and in the case of informal sector worker, intervention policies formulated by national leadership are likely to neglect the need of vulnerable women like the Kayayei women whose economic activities contribute to the growth of their sector. Based on this, it is necessary for the appropriate research methodology to be detailed to guide further research efforts. The next chapter therefore details the research methodology used in this study.

## **CHAPTER THREE**

### **RESEARCH PHILOSOPHY, METHODOLOGY AND METHODS**

#### **3.1 Introduction**

The previous chapter detailed the concepts and theoretical underpinning of the study. This chapter lays down the methods used in conducting my research. The chapter is split into eight subsections. This includes the research philosophy, research approach, and research design which demonstrate the researcher assumptions about the research process and the subject under investigations, and how this influences the conduction of research. Also, the chapter entails the study population, sample size and techniques, the approach to data collection method, the means of data analysis, an overview and profile of the study area, and the researcher's positionality. These explain how the selection of a suitable sample population and approach to analyzing data to generate finding pertaining to the research objectives were done.

#### **3.2 Research Philosophy**

Before delving into the methods, it is important to underline my ontological positioning in regard to this research. This study uses interpretivism in deriving meanings and understandings of socially constructed realities. To briefly define interpretivism, this approach assumes that the nature of reality is constructed through the meanings and values that beings provide to them. As such, any phenomena's occurrence is to be studied through the meanings given to that phenomenon, and accordingly evaluate social interactions, experiences, opinions, and motivations (Saunders et al. 2016).

This ontological positioning has practical implications for this study's methodology. This is because it influences the selection of study participants, the research questions of the study, the design of instruments for data collection purposes, the method of data collection to be used in the study, and how data would be analyzed, and inferences generated. For example, the use of interpretivism indicates that the study's focus will lean towards the use of qualitative data and narrative qualitative data analysis techniques based on the constructionist school of thought (Polkinghorne, 1988).

Further, with the study requiring the researcher's active participation, it can safely be concluded that the findings from the data analysis would be the researcher's opinion of reality. This makes the interpretive paradigm ideal for this study, given it focuses on providing a subjective stance on the complex nature of human interactions. This study, therefore, used the interpretive paradigm to investigate the impact of COVID-19 restrictions on the socioeconomic status of Kayayei of Kumasi Kejetia market.

### **3.3 Research Design**

This study uses exploratory research design to gain insights into the challenges faced by Kayayei women in the face of COVID-19 pandemic. very few studies have been done on the Kayayei women in Kejetia market, and specifically about the effects of pandemic on them. This requires that I go into the field with an open mind in terms of undertaking an inductive process of research. This is not to undermine the theoretical frames, which I had developed in the previous chapter. The frames developed in the previous chapter serve as important guides to develop an understanding of the phenomena, however, my exploratory approach underlines the importance of my non-deterministic way of conducting research, where I am also prepared to be surprised by the field. This research design also assists with determining if new theories would have to be developed in explaining the research phenomenon.

### **3.4 Research Methods**

This study uses qualitative methods to investigate its research problems. Regarding this method, Creswell (2014) remarked that it allows for the researcher to perceive reality as occurring in its natural setting, and that this perceived reality is that of a qualitative, interpretive, and communicative nature. Further, Creswell (2014) also stated that the qualitative method is aimed at helping researchers ascertain the meaning that respondents have about a social phenomenon.

In this study, the qualitative research method was deemed suitable because of its ability to understand social processes that falls beyond the purview of quantified data and research (DeCuir-Gunby & Walker-DeVose, 2021). Also, its progression from a specific observation to a broader generalization, coupled with its ability to provide a subjective description of the reasoning underpinning a phenomenon makes it suitable for explaining the impact of the COVID-19 pandemic restriction on the socio-economic status of Kayayei women in the Kumasi Kejetia market in Ghana. The qualitative methods employed in my study were in-depth interviews using semi-structured questionnaires, interview guides, and participant observation. My methods also included a focused group discussion (FGD), wherein I interacted with a group of seven people comprising five Kayayei women, one shop owner, and a leader of the Kayayei women association in the Kejetia Market. This focused group discussion sought to obtain information on the challenges confronting Kayayei women, how the pandemic impacted their business operation, and the coping strategies adopted to address these challenges.

For most part of my field research (conducting personal interviews and interactions), Twi language was used, given that most of the participants were not literate in the English language. Nevertheless, few participants requested their interviews be done in pidgin English. Also, each

interview session was tape-recorded and saved for processing and analysis. Each interview lasted between 20 to 30 minutes.

### **3.5 Population of the Study**

For this study, the target population was the Kayayei women operating in the Kumasi Kejetia market located in the Kumasi Metropolis of Ghana. Kayayei women were one of the primary groups who were at the receiving end of the government's restrictive policies during the pandemic; hence, choosing them allowed me to engage with their first-hand experiences of pandemic and beyond.

For this study, a sample size of 15 participants (among the Kayayei women) was chosen for data collection. This sample size was based on my access to the community and the time limitation I had to conduct my field research. In choosing my participants, I followed purposive sampling, as described by Creswell (2014), where I investigated varying parameters that allowed me to interact with a non-homogenous group of Kayayei women. Of the 15 participants selected, ten were Kayayei women from different ethnic backgrounds and age groups, and three were shop owners. Besides them, I also interviewed one executive leader from the Kejetia Market Association, and one Metropolitan Director from the Kumasi Metropolitan Assembly.

These participants were women aged between 18 and 45 years hailing from North Ghanaian communities like Bilen, Wa, Saboba, Sandema, Yaloma, Janga, and Bilen. In terms of level of education, most of them had received no education or, at best, basic level of formal education. From an economic point of view, few participants engaged in additional activities (beyond the head porter job) such as completing household chores for households and sewing, amongst others, to make extra income. Majority of my participants were married women. An important criterion used in the selection of participants was their ability to communicate in Asante Twi or English.

For the interviews, interview guides were used, which contained semi-structured questions relating to the demographic information of the respondents and the study objectives. This approach was deemed useful as it would assist with ascertaining the thoughts, feelings, and intentions which cannot be measured and assessed quantitatively. In addition, a focused group discussion was conducted with.

### **3.6 Recruitment of Participants**

To be able to mobilize participants for this research, I employed and trained a research assistant to assist with field data collection. Whilst getting the shop owners to participate in the study was fairly

easy for the research assistant, accessing Kayayei women and the Director of the Kumasi Metropolitan Assembly to participate in the interviews was a challenge. Particularly for Kayayei women, the issue of trust acted as an impediment in this study. When the research assistant arrived on the market scene, she made attempts to engage with the Kayayei women directly without the assistance of a key informant or authority from the camp of the Kayayei. Those who were initially willing to cooperate with her refused to participate in the exercise the moment it was suggested that they sit down for a recorded interview session. Apparently, it emerged that the time spent on carrying goods from one point to another mattered to the earning ability of the Kayayei women, and this contributed to their declining to participate in the interviews when it was suggested to them that it would be conducted whilst seated. Also, the research assistant observed that the Kayayei women trusted someone from amongst their ranks; hence, the research assistant solicited the assistance of the gatekeeper to the Kayayei community to access the study participants. Despite the involvement of the gatekeeper, it was observed that some of the Kayayei were more willing to participate in the interviews than others and as such, they were chosen and engaged for the study.

### **3.7 Data Generation**

A total of six weeks was spent (23<sup>rd</sup> September 2021 – 29<sup>th</sup> October 2021) on the field collecting data from respondents. The first week was spent by the research assistant familiarizing herself with the market layout and formulating a plan of action for collecting data from the participants. The research assistant sought help from the gatekeeper of a neighbourhood within which Kayayei women resided. The gatekeeper introduced the research assistant to the leader of the Kayayei community in the neighbourhood and assured her of the safety and privacy of their information and the purpose of the research.

Having been introduced to the Kayayei community, the research assistant began the in-person interviews with cooperating respondents. The interviews were conducted at the convenience of the participants, which was usually during periods when the market was less busy. Such periods included Sundays which are not market days, and during the evenings when the markets close down. The research assistant also gave the participants lunch or dinner as a way of incentivizing them to participate in the study.

Open-ended questions were used to allow the participants to express themselves without restraint, and to share their experiences. Firstly, the Kayayei were quizzed on their socioeconomic interactions. Having struck a cordial relationship with the Kayayei, the research assistant was able to engage with the Kayayei women as a group, even during their working hours. This was owing to the fact that Kayayei women came together in groups to find cover from the scorching sun or to

take naps when waiting for potential clients. In the second interview round, key persons in the lives of the Kayayei women, comprising shop owners whom Kayayei women depended on to attend to customers, market leaders in charge of the market, and the Director of the Kumasi Metropolitan Assembly (KMA), were engaged with. By interviewing these people, the researcher sought to gain their opinion on how the COVID-19 restrictions affected the Kayayei and the coping mechanism they know that Kayayei used in managing their situation.



**Figure 3.1:** Group of Kayayei Women Waiting for Customers at the Market Place in Kejetia.

Source: Gyesi 2021

### **3.8 Data Analysis**

Bailey (2007) explained data analysis as the process of making meaning of collected data through the process of breaking it down, examining the various components of the data, evaluating the importance of each component, and interpreting it to generate inference. The tape recordings of the interview sessions and the focused group discussions were transcribed in English. Using transcripts, sub-themes were identified relating to each of the study objectives. These sub-themes represented key concepts that participants were communicating. These derived sub-themes were grouped together under an overarching theme that provided for conceptually linked codes. In analyzing these sub-themes, the opinions of the respondents were included as quotations to support the generated inference and discussions in relation to the established literature.

### **3.8 Positionality**

My years of experience in employing the services of Kayayei women while shopping in Kejetia market and work experience at the Gender Studies and Human Rights Documentation Center

have spurred me to conduct this study. Being native to Kumasi, I have utilized the services of Kayayei, who convey heavy goods over long distances in unfavourable circumstances at a meagre fee. Growing up, the reluctance of key personalities to transform the living conditions of vulnerable groups has always come as a surprise to me. With the outbreak of COVID-19, the living conditions of these migrant workers who dwell on a daily wage to support their livelihoods have seen a decline. From my experience as a field agent, I have first-hand knowledge of the threats Kayayei women are vulnerable to, including ill health, hunger and poverty, sexual abuse, physical abuse, and social marginalization. Taking inspiration from the story of a personal friend, Atipoka (name changed) from the northern region of Ghana, who resorted to Kayayei to support herself, I am motivated to invest significant efforts in advocating for equal chance and economic opportunities to be given to all Ghanaian women. In the case of my friend, her economic situation compelled her to drop out of school despite her academic brilliance and abandon her dream of becoming a midwife in the future. Due to economic difficulties and cultural dictates, she resorted to being a Kayayei in the Kumasi Kejetia Market to support her livelihood. Whilst it is typical for a woman in Ghana to experience some form of discrimination and disrespect, the treatment of Kayayei Ghanaian society is considered to be a high level of derogation. Also, despite all persons in Ghana being limited by the COVID-19 restrictions, the impact of the restrictions on movement aggravated their situation. This compelled me to examine the social issues affecting such women.

## **CHAPTER FOUR**

### **EVERYDAY STORIES OF THE KAYAYEI WOMEN**

#### **4.1 “Introduction”**

Detailed analysis of the data gathered from the store owners and market leaders present at the Kumasi Kejetia Market is discussed in this chapter. This consists of information on their perspective of experiences and challenges of the Kayayei during the Covid-19 lockdown period. The information provided is sectioned in accordance with the research questions.

#### **4.2 The Field Journey**

The fieldwork was quite fascinating. Because I was unable to travel to Ghana at the time, a research assistant was hired to conduct the interviews on my behalf. My research assistant had the opportunity to contact Kayayei during the fieldwork, and after listening and watching to audios and videos, I have a completely new perspective on Kayayei women from different perspective. One thing that stood out to me over the weeks spent in the field was how these women conducted their daily lives, how the Kaya business is run, and the mechanisms they devised to deal with the Covid-19 limits imposed by the government.

The fact that each of them collaborated with a group of people from their own ethnicity contributed to the feeling of oneness among them as well. They defended one another, perhaps realizing that they had each other and no one else to support them. The research assistant had a few opportunities to record my participants. This was impossible in other circumstances. When she got an opportunity to take some notes in those situations, the research assistant would swiftly jot them down in her field notebook.

#### **4.3 “Do No Harm to Kaya Woman”**

In this research, special care was taken to protect the participants who provided the data for the studies. This was a vital matter of importance. Kayayei women were promised confidentiality in those circumstances where it was necessary. Permission was requested from the group leader of the Kayayei. The participants were mostly busy. Hence, in such situations the research assistant had to patiently wait for when it was convenient for them. Proper care was taken to ensure they understood the purpose of the study and what the research assistant would be asking them during the interview.

When photos were taken, the research assistant was directed to tell the women that they would be published as part of my work and would be seen by many others beside me. Following these explanations, some women occasionally declined to allow the usage of their photographs, and I respected and adhered to such decisions. I have encountered many situations of some of the human rights violations that these Kayayei experience particularly whenever I visited the market.

Nevertheless, before approaching the field, I had a broad idea of what most Kayayei women's everyday lives may constitute. I am unable to fully assimilate their experiences to that of my daily life. As a result, I was aware of this positionality as I conducted my study and kept it in mind when I conducted my interviews and observations. I did this in an effort to lessen my prejudice and try to avoid making assumptions while trying to keep an open mind. In all honesty, I was absolutely unaware of the majority of the information that came to light throughout the field work.

### 4.3 Market of Opportunities

The study area happens to be the Kumasi Central Market. There are a lot of Kayayei women on the market. because the Ashanti Region's market is where most people go to purchase their items. Sometimes it causes too much human traffic, forcing some people to wait a while for the other to pass before the others can.

**Figure 4.1: Kumasi Central Market (Kejetia)**



*Source:* Picture taken by the Author

### 4.4 Shop Owners Report

As one of the key stakeholders in the lives of the Kayayei. The opinions of the shop owners were also sought after during the investigation. A personal conversation with the shop owners led to some key issues in relation to the life of the Kayayei and how the Covid-19 imposition impacted their social lives.

#### 4.4.1 Kayayei and Covid-19

One fascinating finding from the one-on-one interviews conducted with business owners within their stores was how deeply worried these store owners were about the Kayayei predicament and their inability to access the market. They claim that "the Kayayei is the market, and the market is the Kayayei." This means that the market's operation can be a little challenging without the Kayayei. Additionally, since the Kayayei were forbidden from going to the market to work, the store owners often wondered how they managed to make ends meet in their separate residences.

A conversation with one of the shop owners inside her shop express her views as follows:

*“The restrictions stopped the economic activity, making it difficult for the Kayayei to cope as the days passed. Many of them (Kayayei women) found it difficult to make a living during the imposition of Restriction Act 2020 (Act 1012)”.*

Further discussions with two owners revealed that life had become unpleasant for the Kayayei because the market was the only location where most of the Kaya business was conducted. Since they were officially banned from visiting the market, they were forced to forfeit their wages. The two business owners' conversation beside their shops revealed the following:

*“The restrictions affected them, because most of them were finding it difficult get things to carry and earn money due to the restrictions. Difficulty in getting money daily to cater for their children and even themselves”.*

#### **4.4.2 When Hunger Strikes**

The Kayayei experienced a severe despair as a result of the Covid-19 restrictions because their only place of refuge is the market. As the day wore on, the majority of them made the decision to break the imposition law and went to the market because they were finding it increasingly difficult to survive because of hunger, and they believed that it would be better to break the law in order to survive or perish trying than to let hunger claim their lives.

*“For me, I understand the situation the women were going through, since they were not allowed to come and earn a living in the market and failure on the part of the government to provide food for them, I think hunger forced some of them to break the law and come to the market because they were going to die eventually when they stayed home”.*

*“I disagree with the fact that the Kaya women decided not to adhere to the restrictions. However, when hunger strikes it causes people to do the unthinkable, therefore, some of them still come back to the market to earn a living.”*

The survival of these women was paramount to the cause of this investigation. Since these store owners had a long history of working with the Kayayei in the market, it was crucial for this study to speak with them about how the Kayayei women handled the Covid-19 interventions. As a result, what I discovered during a one-on-one conversation with a business owner inside her store is as follows:

*“Yes, I learnt that some of the Kaya women who practiced savings were living on their saved money”.*

*“Most of the Kayayei bought food stuff on credit from some of the shop owners with the surety of working to pay later after the lockdown”.*

A striking finding from the interviews was how some store owners helped by contributing cash and food to support the Kayayei during the lockdown. This was a truly incredible thing to accomplish. After having a one-on-one discussion, the owner of the shop shared this story with me and said:

*“Some good friends of mine decided to join hands and contribute to assist the Kaya women during the lockdown and the fact that they were not allowed to come to the market to make a living was somehow challenging for them”.*

#### **4.4.3 Challenges Then and Now**

A key purpose of this study was to dive in, uncover and understand the challenges Kayayei women faced before the lockdown. This was done to have a deeper understanding concerning the livelihood of the Kayayei women. Therefore, shop owners were asked their opinions regarding the living conditions of the Kayayei women prior to the restrictions. One of the shop owners inside her shop revealed that:

*“Before the lockdown, I will say they were not facing any challenges because they were doing their daily activities and earned a lot from the work they were doing”.*

One thrilling moment was when a store owner, who I had earlier informed that my work was intended just for academic purposes, instructed me to inform the government to assist the Kayayei. However, after a personal conversation with her she had this to say:

*“For me, I think where they sleep is the issue, so I am appealing to you to inform the government on their behalf in order to come to their aid.”*

Other shop owners after having a personal conversation inside their shops shared their standpoint as follows:

*“Before the Imposition Restriction Act, Kayayei women life was good as most of them come to work and earn their income but during the Imposition Restriction Act, things became tough for them because buying and selling were extremely poor and due to that they (Kayayei women) were not getting things to carry. This affected them a lot.*

*Others were finding it difficult to make a living, as most of them could not afford to buy even nose marks but after the restriction I think they are back working”.*

#### **4.5 A Conversation with the Market Leaders**

Another stakeholder in the lives of the Kaya women happens to be the market leaders who oversee the running of the market. These leaders are there to ensure that the market runs smoothly. It was,

therefore, vital to also seek for their opinions and standpoints regarding how the lockdown had a social and economic effect on the lives of the Kaya women. This was done with the aim of widening the conversations surrounding the issues and livelihood of the Kaya women, as well as performing an in-depth analysis of the phenomenon.

#### **4.5.1 President Addo-Danquah's Covid-19 Restrictions and Kaya**

To support the experiences of the Kayayei, the opinions of the market leader were solicited regarding the situation during the lockdown period. The response below from the market leader also confirms the socioeconomic effect of the restrictions on the life of this already marginalized Kayayei women. The economic hardship brought by the restrictions affected the living conditions, to the end that some had to return to their villages to avoid starvation. During an in-person conversation with three market leaders which took place inside the market leader's store. The remarks she made were as follows:

*“Since they were not allowed to come and work during that time, many of them had to run to their hometowns because from what I know at their various abodes, they pay for rent every week, pay for showers every day as well the lavatory. They also charge them water bills based on the number of buckets they use a day. I think it made them “broke” because they were depending on their little life savings those times. I would say it created a lot of quarrels amongst them since about 10 people lived in a room. Theft amongst themselves increased due to the non-availability of resources for them during those times. They were also very hungry.”*

#### **4.5.2 Surviving as a Kaya without Her Yei.**

Also, another issue that came out of the one-on-one interview was the response from the market leader who reported that the Kayayei adopted a system where they would send monies via mobile transactions to some persons in the market who had legal access to purchases such as food and clothing.

During the in-person conversation with the market leader which took place inside the market leader's store. The remarks of two market leaders made were as follows:

*“We noticed they sometimes contributed bulk and send the monies through mobile money to some shop owners they know to buy foodstuff for them. So, on their way home, they pass by their areas and give them the good stuff. Even with that, it was not very effective because some shop owners forget some of the items and even forget at all because they were busy making their monies during those times.”*

To survive the challenges throughout this period, the Kayayei women had to either return to their villages, rely on friends and family, religious and community leaders, work despite the ban or adopt mocking lifestyles to save money and ensure their survival. Others had to adopt strategic purchasing to save costs and limit movement.

### 4.5.3 No Way Back

The researcher made a conscious effort to also seek the opinions of the market leaders in respect of the difficulties and living conditions among the Kaya women prior to the intervention of the lockdown. From the standpoint of some shop owners, they observe that customers do not value the services the typical Kaya woman provides. That is why they tend to exploit them by paying kayayei women less fee as they see fit. This is a difficulty Kayayei women face constantly. A shop owner shared that:

*“Before Covid-19, the only instances they faced economically were cheats from some of the citizens who did not regard their work in the market as “helpers”.*

One interesting thing that was unearthed during one of the conversations with a shop owner inside his store was the fact some of the market women insults these women although the Kaya women might have done nothing to offend the market woman. His experience was shared as follows:

*“Sometimes they also faced insults here and there particularly from market women who thought they would step on their goods or turn their hood over when they’re carrying heavy items stuck in human traffic here in the market. Aside these two, I think they were able to attain their daily monies for themselves mostly”.*

Another shop owner made the following comment after a one-on-one interview with her beside her shop. She said:

*“They faced a great deal of changes in the acquisition in their incomes and food as well. Food is much cheaper here in the market than the area good vendors and they had to buy from them without a choice because there has been directives to not let them go to Kejetia and if they did so, it was going to cost them a fine and some bearings and since they were running out of money and would be difficult to pay fines, they had to remain in their hoods”.*

### 4.6 Conversation with the Director of Kumasi Metropolitan Assembly (KMA)

This study deemed it relevant to also seek the views of the Kumasi Metropolitan Assembly (KMA) Director. Fostering community sustainable growth and life is the responsibility of The KMA by providing essential services and creations for residents of the Kumasi metropolis. Therefore, as one of the stakeholders, there was the need for the researcher to seek the opinions of the director of KMA on the livelihood of Kayayei women in a general context.

Accessing the director was difficult. Nevertheless, after about two to three days of persistent knocking on the director's door, the researcher and the director finally came to an understanding to discuss the issues surrounding the implementation of the Covid-19 restrictions and the lives of the Kaya women in the Kejetia market. Data collection was done via a phone call conversation.

Although the director provided me a set time to call, whenever I called, the line was always busy without him calling back. On the third day of trying to reach him to have a conversation, this time he answered the call but told me he was going to call me back and that he was in a meeting. On the fourth day, I gave him a follow-up call and this time he answered, and we had the conversation.

During our conversation, most of the questions were rejected by the respondent, who explained why by stating how delicate the issues raised. He responded to inquiries about the social and economic effects of the Covid-19 on the lives of the Kaya women. He instructed me to phone him again to discuss the remaining queries, which I did several times and occasions, but he never returned my calls. The questions he responded to, however, were very significant in furthering our understanding of the phenomenon.

The covid-19 pandemic came as a shock to individuals from all walks of life. However, how the imposition of the covid-19 restrictions affected the daily livelihood of the Kaya women was more damming than. The director of KMA after the conversation said the following:

*“In my opinion I would say yes, the imposition of the covid-19 has had a great impact on the lives of Kayayei women, because these women depend on the market to survive, therefore getting money to feed was a problem”.*

## CHAPTER FIVE

### LESSONS LEARNED FROM THE STORIES OF THE KAYAYEI.

#### 5.1 “Introduction”

Chapter five shares the analyzed data obtained from interviews with the Kayayei women directly during the field work. This consists mainly of participants’ demographic in relation to the research questions.

#### 5.2 The Kaya Woman, Her Education and Service Quality

In the conversation with the Kayayei women, it was discovered that many of the Kayayei women only have a minimal level of education or no education at all. However, it was clear from the interview that the majority of Kayayei women lacked formal education, while others who were unable to complete their education did so because of the death of a parent or guardian.

For instance, following a one-on-one conversation with two Kayayei women at the bus terminal. These responses were made:

*"As for me, I stopped going to school after primary three because I had no one to help me finish my education after my parents passed away in an accident".*

*"My parents decided to educate my brothers and keep the girls at home, as is customary in the Northern Region, especially in Walewale village".*

One thing that stood out to me throughout the interview was the difference in street experiences between the educated Kayayei women and those who are not. How the educated Kayayei interacted with the uneducated was one unexpected aspect. After having an in-person discussion with a Kayayoo woman behind a police station. This is what she tells me.

*“She is fortunate because she is more educated than the rest of us and can sit in the shop and assist the madam instead of carrying things all day”.*

When there are no things to carry, these women typically assemble during hot afternoons in the market. I saw one of them upset about something one of these afternoons. I asked an interviewee what the matter was because I did not understand their dialect.

She shared that the woman who was angry believed that one of the shop women, been rude to her. I learned that not all the women carried products all day during a subsequent conversation. A few of them were fortunate to work in shops. Due to their diverse identities, even though these women may all identify as Kayayei women collectively, it is important for me as a researcher to acknowledge that they do not all have the same experiences of life on the streets. These women vary in their levels of education. An added benefit to surviving on the streets is having education.

Apparently even in the kaya business, education was a plus. It gives a Kaya woman an edge in getting a more permanent job in big retail shops because shop owners would pay more for the services of a Kaya woman who can read and write. Kayayei women who have received education conduct their Kaya business differently from those who have not. Most of the educated Kayayei women save their money using a mobile phone or saving unions as compared to others who leave it in clothes and boxes where it could be stolen by their peers or criminals.

### **5.3 The Kaya Business Experience**

When examining these women experiences, the issue of age is quite important. The women told me they did not feel bullied by elder Kayayo, which may be mostly due to the type of society in which they were raised. Older people are revered greatly in Ghanaian civilizations, and problems with them are rare. They are assumed to be in the right always. This culture is no different in street life as well.

One must respect those who are older than them and make every effort to avoid provoking them. A person's ability to negotiate a fee is not always improved by age. One woman attributed this to the fact that most younger women would complain less if they were paid unfairly than adult Kayayoo, who are preferred to use for employment by most people. There is exploitation going on in the streets in this way.

Following a one-on-one interview with two Kayayei women on the side of the road, the following remarks were made:

*"I am 20 years old, and since I joined my friends in the Kaya business, I have not come into contact with anyone's anger".*

### **5.4 Ethnicity and its Implication on Kayayei Women.**

The fact that some ethnic groups are slaves to others was brought up during a focus group interview as a further problem. Many of the street organizations have membership qualifications that are mostly based on ethnicity; you join because you identify as being from a particular ethnicity. The ethnic identities in Ghana's three Northern Regions are particularly strong. There have been ethnic wars even recently, and this is a highly sensitive subject. The fact that they organize along ethnic lines rather than as collectives even when they are away from home is therefore not surprising. It goes without saying that this practice of some groups considering themselves superior to others and using terms like "slave" or "master" to describe them goes back many generations. However, the arrogance is blatantly visible now.

Sometimes, the work unites these different groups. For surviving on the street developing unity is key. It fosters a sense of home away from home and a sense of belonging. The interview revealed one

startling issue, though: how occasionally tribal these Kayayei women act. The women stick together and collaborate with others of their own ethnicity to prevent problems. One Kayayoo tells me that she felt lost and unwelcome upon arriving because she did not know anyone. She distinguished Kayayei women from the throngs of shoppers in the market. According to her, she was aware that she needed to speak with them. She inquired about the residences of her ethnic group.

She knew how important it was to find a group of her own kind. She explains why by telling me the following, which came out of a personal discussion at the bus terminal:

*"I am from Sandema tribe; if they are not your people, they can hurt you any way they want; however, if they are, they will hurt you, but not as badly as an outsider, The residents of your hometown will look out for you if you need anything, such as care when you are ill".*

During an interview at the bus terminal with another Kayayoo, out of a one-on-one conversation, she described her ordeal in the following way.

*"I'm from the tribe of Bilen, and I recall that the first group I encountered in Kumasi were made up of Sandema people. I initially felt a sense of belonging, but after a few days I was advised to seek out and join the Bilen group".*

## **5.5 Implementation of Ghana's Covid-19 Imposition Act and the Effect on Kaya Business**

One aspect of the personal interview with the Kayayei at the bus station that attracted my attention during the fieldwork was how the women ran the Kaya business and how the impact of the Covid19 restrictions affected the business and their life. Interviews, observations, and conversations revealed how seriously the Covid-19 restrictions have affected their way of life.

For instance, when the researcher raised the subject of how the live of the Kayayei has been impacted by the lockdown, during a personal interview behind a porridge seller, she explained to me as:

*"I would say yes because our business demands us to go to the market and earn a living; however, the restriction was difficult for me because we were not permitted to leave the house and be at the market, and the few times we did, the police and security officers sacked us".*

After a personal discussion, several Kayayei stated this, explaining that the Covid-19 restrictions have prevented them from coming to the market to work and as a result, they must depend on other family members for food. Therefore, the acquisition of food and other necessities in addition to their right to movement became a challenge to the Kayayei and their respective families.

Following the personal conversation in front of a store, a Kayayoo said the following:

*"I was concerned about the restriction because I was unable to provide for my children, and I was forced to rely on others for a living; because we didn't go out; we were always home, and deciding what to eat was difficult".*

An interesting concern that came up during the in-person interviews was the intervention's limited interactions which took away the sense of togetherness and unity that existed among the Kayayei women. Although some understood the need for action, the fact that they could not seek help from neighbors during this difficult time was a great challenge. One Kayayoo whom I had a conversation in person at a bus terminal afterward expressed her frustration as follows:

*“It was not pleasing, but I believe the government was attempting to safeguard us from COVID19. However, the restriction limited our time together; and there was so much hardship since we were not permitted to work together at the market.”*

Another issue that emerged out of the one-on-one interview was the poor accommodation. experienced by the Kayayei women. Participants shared income they get out of the Kaya business is used to pay for a rented kiosk they sleep in and that the store owner takes the money each day, and now that they are being restricted to go to the market and work has left them to sleep outside and this affected their health negatively. A Kayayoo woman conveyed her dissatisfaction after the one-on-one conversation that took place behind a pharmacy shop by saying the following:

*“I know very well that what the government is doing is for our safety. However, because we are not going to the market to work to earn an income, we are unable to pay for our rent and hence sleeping outside”.*

## **5.5 How Kayayei Women Survived**

One aspect of the fieldwork that particularly stood out to me was the participants' positive outlook on life. They shared that they are aware of their poverty and marginalization, they nevertheless have hope for a better future. They left behind their families and everyone they ever knew with the aim of building a better life for their household.

These Kayayei women smile and live happy lives while surviving on less than a dollar. On a typical Sunday, you see them in their shattered wooden structures (which is home for them) washing, cooking, plaiting each other's hair, playing traditional games and dancing to Northern-Ghanaian music.

It is quite simple to forget the various forms of oppressions these ladies endured during the COVID-19 when watching the film of my research assistant eating lunch with them on a Sunday and listening to their laughter. However, seeing their surroundings would serve to highlight the social class they belong to. It was crucial to realize that some of these women's decision to live on the streets and their way of dealing with the pandemic were conceivable. The analysis of the data revealed that the main coping mechanism used by the Kayayei women to survive the Covid-19 was relying on one another (the Street Family) to survive. On rare occasions, they also received assistance from sources outside the street,

including religious leaders and organizations, well-known people, and groups, as well as local officials who gave them food and money.

Another unexpected finding from the interview was that some Kayayei women who used mobile banking engaged in a mini-Ponzi scheme in which they borrowed money from multiple mobile banking service providers, spent some of it, and then used the remaining funds to repay another loan, which they then applied for in order to borrow again, before ultimately destroying the subscriber identity module (SIM) card to avoid payment.

In a one-on-one interview with Kayayei at various bus terminals, three women when asked about their coping mechanisms shared their experience saying:

*“I did not go to the market during the COVID-19 restrictions, and as a result, life got difficult for me. At times, I go to some of my friends for food on credit, and at other times my friends and I will borrow from MTN quick loan and Vodafone cash then when we get the money, we through away the subscriber identity module (SIM) card”.*

### **5.7 Bus Terminal Conversation on Challenges and Living Conditions**

The difficulties and poor living conditions the Kayayei faced prior to the Covid-19 also attracted my notice throughout the fieldwork. According to Asana, many Kayayei work and sleep at marketplaces, bus terminals, on the streets, or in front of businesses, putting them at risk of sexual assault or rape. Other Kayayei trade sex for refuge. This promotes the spread of STDs like HIV/AIDS and raises the possibility of teenage pregnancy, which may have an impact on the health of the mothers and their unborn children.

More conversations with the Kayayei reveal that many of them frequently live in shared slum homes or on the streets without access to electricity, water, or sanitary facilities. People who live in slums also have limited access to restrooms, kitchens, and toilets and are housed in wooden shacks, shops, and verandas. Kayayei shared rooms with an average room occupancy rate of 4-5 in wooden shacks or rented compound houses in the suburbs of Ababa, Akwatia Line, and Apagyahene (Kumasi), exceeding the national housing policy's limit of two people per room. Most Kayayei women live in large groups for security and social support, however this raises health risks.

Kayayei who participated in a one-on-one interview at different bus terminals provided the following response:

*“For me, it is how we are treated in this market: the people here cheat us when it comes to paying us. The tax officers also cheat and over-collect daily tax knowing some of us are illiterate. The market women insult us and call us names. I was called a dog once by a woman who sells salted beef. When I go to work with my child, I do not make an income on those*

*days. I normally leave him by a kiosk, and they sometimes put him by the “rubbish.” It is always a struggle, and I will keep on”.*

The Kayayei faced sanitary issues as a result of the poor housing patterns. The respondents' improvised homes lacked a bathroom or a bathtub. The women consequently utilized restrooms and toilets in public places. For instance, after a one-on-one interview at the bus station, four Kayayei described the lodging and the restrooms as being in a terrible state and said the following:

*“I pay money to use public bathrooms and toilets. The public bathrooms and toilets are not hygienic, and they smell a lot, but what can I do? The place I sleep is okay but there are some small black insects that bite us there and it itches a lot. Even as we speak now, there are rashes all over my body and that of my child because of the insect bites”.*

A Kaya woman respondent who resides in makeshift structures shared the following in relation to their accommodation and its health implications after a personal conversation at the bus terminal:

*“There are a lot of mosquitoes in these tents and structures which give us malaria.”*

**Figure 5.1** Where the Kayayei Women Resides



Source: Africa image library

Other issues such as poor eating habits were also highlighted during the interview. Some interviewees shared they often bought food from the roadside or around the market centers which were potentially unhygienic. Following a personal conversation, one respondent shared her eating lifestyle below:

*“I know it is better to cook at home than to buy from the roadside since I am not aware of how the food I buy is prepared and the place where I buy it is not hygienic either. However, I buy food from the roadside because it is less expensive”.*

The intensity of the Kaya work became a salient concern throughout the interview. The Kayayei women claimed the kaya business was extremely tiresome and had a detrimental impact on their health. When questioned whether the kaya business had ever had an impact on their health, one Kayayei woman stated:

*“Yes, sometimes, I carry heavy loads and walk long distances under the scorching sun and then my chest and neck will be in pain, but it does not fetch enough money to”.*

**Figure 5.2** The Bus Terminal where most of the interviews were conducted



Source: Africa image library

## CHAPTER SIX

### SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

#### 6.1 Introduction

This chapter summarizes the entire research by presenting the key findings, adequate conclusions in line with the study objectives, and appropriate recommendations for practices and research.

#### 6.2 Summary of Findings

This section discusses the summary findings of the study's data analysis. The summary of the findings of this study was organized under the various study objectives.

##### **6.2.1 Findings for Objective One: “The Effect of The Covid-19 Restriction on Kayayei Women Under the “Imposition of Restrictions Act, 2020 (Act 1012).”**

Concerning the socioeconomic effects of the Covid-19 restrictions on the livelihood of the Kayayei women, the findings of this study show that most of the Kayayei were negatively affected by the Covid-19 restrictions imposed by the government, such that the women head porters (Kayayei) were affected by poverty, hunger, deprivation, unemployment, economic and social inequality on their livelihood.

##### **6.2.2 Findings for Objective Two: The Challenges and Living Conditions Kayayei Women Faced During the Lockdown Period.**

The findings of the study revealed the major factor that negatively affected the Kayayei women was the lack of financial assistance to undertake various personal obligations. The findings further revealed respondents reported financial difficulties because they struggled with money as their business was not generating enough income to sustain them and their families.

Also, insight from field shows that even before the “COVID-19 pandemic” and its associated restrictions as well as economic implications, Kayayei women faced harsh economic and social conditions. The nature of their work brought significant physical strain and health implications to them. These were further compounded by the economic hardship and poor living conditions they had to endure before the COVID-19 lockdown period.

##### **6.2.3 Findings for Objective Three: The Livelihood Coping Strategies Adopted by The Kayayei Women During the Covid-19 Restrictions.**

The data showed that the average kaya woman's daily wages ranged from Gh10 (\$2.30) to Gh25 (\$5.60), which was quite low. The Kayayei women could not afford to pay for basic requirements of life or rent suitable housing with their meager daily wage. As a result, the majority of Kayayei live in slum neighborhoods around the Kumasi Kejetia market, where they say that the public restrooms and

restroom facilities are disgusting and unclean. Insufficient potable water for maintaining personal hygiene, which raises the possibility of catching infectious diseases, makes the situation much worse. Furthermore, the study tried to understand how the Kayayei women were surviving at the peak of economic difficulties resulting from the COVID-19 restrictions. Common among the coping strategies was the reliance on friends and family to assist them to get their daily meals. Also, key coping strategies were relying on the religious leadership and the government for financial and food support. To feed, they had to contribute money together for those who can sneak into town to buy foodstuffs for them to share. Some Kayayei women also resulted in selling water within their communities due to the limited availability of customers and restrictions on movement. Some of the participants indicated that they managed to still find work in the market even though it was illegal; it was all geared towards ensuring their survival.

#### **6.2.4 Findings for Objective Four: the Measures to Improve the Socioeconomic Challenges of Kayayei Women In Kejetia.**

Finally, all research participants suggested that the government create jobs in strategic locations in the northern sector of Ghana to employ young women to reduce the migration of women to southern part of the country in search of economic opportunities. One other intervention that was mentioned was the need for the provision of more befitting accommodation and a more structured payment system for the services the Kayayei women render. This will be a safer place for them to sleep and will help reduce the frequency with which they contract diseases.

### **6.3 Conclusions**

The study's objective was to investigate the socioeconomic effects of COVID -19 pandemic restrictions on Kayayei women in Kumasi Kejetia market in Ghana. Data was collected from 15 respondents using an in-depth interview guide with the participants. An exploratory research design was employed in this study. One specific objective of this study was to investigate the effect of COVID-19 restrictions on Kayayei women under the Imposition of Restrictions Act, 2020 (Act 1012). This study concludes that the impact of COVID-19 restrictions on Kayayei women had a negative influence on their livelihood and before the pandemic, the Kayayei women had significant challenges with their stay, working conditions, and living conditions.

Specifically, discrimination against them meant they were underpaid and constantly struggled to meet their expenses. The discrimination also created emotional abuse and low self-confidence among them. Additionally, The Kayayei women who stayed and faced the pandemic developed some strategies to survive the period. Key among them include borrowing money and purchasing on credit, avoiding

security agents to provide services for money, resorting to family and friends as well as rationing daily meals.

#### **6.4 Implications for Practice**

Based on the outcome of this research, my suggestion will be that the Ghanaian Government must ensure all Kayayei associations are registered with the payment's monthly dues and the provision of financial support when needed. Further, Kayayei women ought to be educated extensively to acquaint themselves with financial information, social security, tax payments, and access to financial help when needed.

The associations when formed must develop models for payments that will be legally binding and observed for all Kayayei women under their jurisdiction. This will eliminate all forms of discrimination faced by women when receiving payments for the service. Finally, the National Commission for Civic Education (NCCE), the Commission on Human Rights and Administrative Justice (CHRAJ), and the Ghana Education Service (GES) need to educate the public on discrimination against such informal workers either based on their gender or race. This will open the door for appreciating individuals and respecting the services rendered by the Kayayei.

Based on the current findings, it is relevant for feasibility studies to be conducted on the economic impact of providing interventions for Kayayei women. Such studies will provide a business perspective of supporting these women to attract investor interest. However, future studies should conduct similar studies but should concentrate on different markets, for instance, the Sunyani Wednesday market.

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## APPENDIX

### Appendix 1: Questionnaire

#### INTRODUCTION

The purpose of this study is to investigate the socioeconomic impact of Covid-19 on Kayayei women in the Kumasi Kejetia market, Ashanti region, Ghana. Participants will be engaged through a purposive sampling technique. Key participants include Kayayei women between the ages of 18 and 45. The study will specifically divulge and reveal how COVID –19 restrictions affected their social lives and economic activities such as disconnection from families, Lack of earning daily wages, housing, and cultural lives. The impact of COVID –19 on Kayayei economic activities, such as income and access to resources will be investigated. The study will also identify the Kayayei women's livelihood coping strategies during COVID –19 lockdown. The interviews will be purely narrative and will include relevant demographic data.

#### **SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS**

1. What is your age (years)? .....
2. What is your ethnicity?.....
3. What is the religious background of your family?
  - a) Christianity
  - b) Islam
  - c) Others.....
4. Where is your hometown?.....
5. What is your educational Status?
  - a) No education
  - b) non-formal
  - c) Primary
  - d) J.H. S
  - e) S.H.S/Vocational training
  - f) Tertiary
6. Do you have any other paid work-related skills or training? If yes, what type?.....

SECTION B:

**Part 1-Interview Guide for Kayayei women**

- 1.** What socio-economic effects did the Covid-19 restriction pose on you (Kayayei women) under the Imposition of Restrictions Act, 2020 (Act 1012)?

Probe:

- What economic activities do you undertake in this market?
- How did the restrictions affect your daily business activities and earnings?
- How would you describe the impact of the Covid-19 restriction on your communal and social lifestyle?
- Do you feel you should have been named essential workers under the Imposition Restriction Act, 2020?

- 2.** What challenges and living conditions did you (Kayayei women) faced before the lockdown period.

Probe:

- How many years have you been involved in this economic activity?
- What economic and social challenges were you facing prior to the Covid-19 and its restriction?
- What changes did you experience during and after the implementation of the Imposition Restriction Act?

- 3.** What livelihood coping strategies did you adopt during the enforcement of the Covid-19 restrictions?

Probe:

- Based on your last answer to the above question, what means/measures did you employ to mitigate the challenges you faced during the lockdown?
- What were some of the available intervention programs during this period?
- Who were the primary actors and their contribution to the above-mentioned intervention program?
- Describe the efficacy of these programs.

- 4.** What measures do you propose to improve the socioeconomic conditions of the Kayayei women in Kejetia?

Probe:

- What strategies do you suggest will help promote your economic activities and social lives?

## Part 2- Interview Guide for Interview guide for Leaders of the Market Association

### SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS

1. What is your age (years)? .....
2. What is your tribe?.....
3. What is your educational Status?
  - a) No education     b) non-formal     c) Primary     d) J.H.S
  - e) S.H.S/Vocational training     f) Tertiary
4. What are your responsibilities and roles as a leader of an association in this market?.....
5. How long have you been a leader of this association?

### SECTION B

- A. What socio-economic effects did the Covid-19 restriction pose on the Kayayei women under the Imposition of Restrictions Act, 2020 (Act 1012)?

**Probe:**

- What economic activities does Kayayei women undertake in this market?
- How did the restrictions affect Kayayei women daily business activities and earnings?
- How would you describe the impact of the Covid-19 restriction on Kayayei women's communal and social lifestyle?
- What effect did the above answer have on your business activities in the market?
- Do you feel the Kayayei women should have been named essential workers under

the Imposition Restriction Act, 2020?

**B.** What challenges and living conditions did Kayayei women faced before the lockdown period.

**Probe:**

- How many years have you been in the Kumasi Kejetia market?

- What economic and social challenges were the Kayayei women facing prior to the Covid-19 and its restriction?
- What changes did the Kayayei women experience before, during and after the implementation of the Imposition Restriction Act?

**C.** What livelihood coping strategies did the Kayayei women adapt during the enforcement of the Covid-19 restrictions?

**Probe:**

- Based on your last answer to the above question, what means/measures are you aware the Kayayei women employ to mitigate the challenges you faced during the lockdown.
- What were some of the available intervention programs during this period?
- Who were the primary actors and their contribution to the above-mentioned intervention program?
- Describe the efficacy of these programs.

**D.** What measures do you propose to improve the socioeconomic conditions of the Kayayei women in Kejetia?

**Probe:**

- What strategies do you suggest will help promote the economic activities and social lives of the Kayayei women in the Kumasi Kejetia market?