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**THE SOCIO-ECONOMIC IMPACTS OF THE COVID-19 PANDEMIC ON GHANAIAN
TRANSNATIONAL TRADERS IN THE ACCRA METROPOLITAN AREA OF GHANA**

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INTEGRI PROCEDAMUS

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DECLARATION

This is to certify that this thesis is the result of research undertaken by Buermle Suomi Puplampu under supervision, towards the award of a Master of Philosophy degree in Migration Studies at the University of Ghana. Except for references to other people's work that have been properly acknowledged, this thesis has neither in part nor in its entirety been published anywhere.

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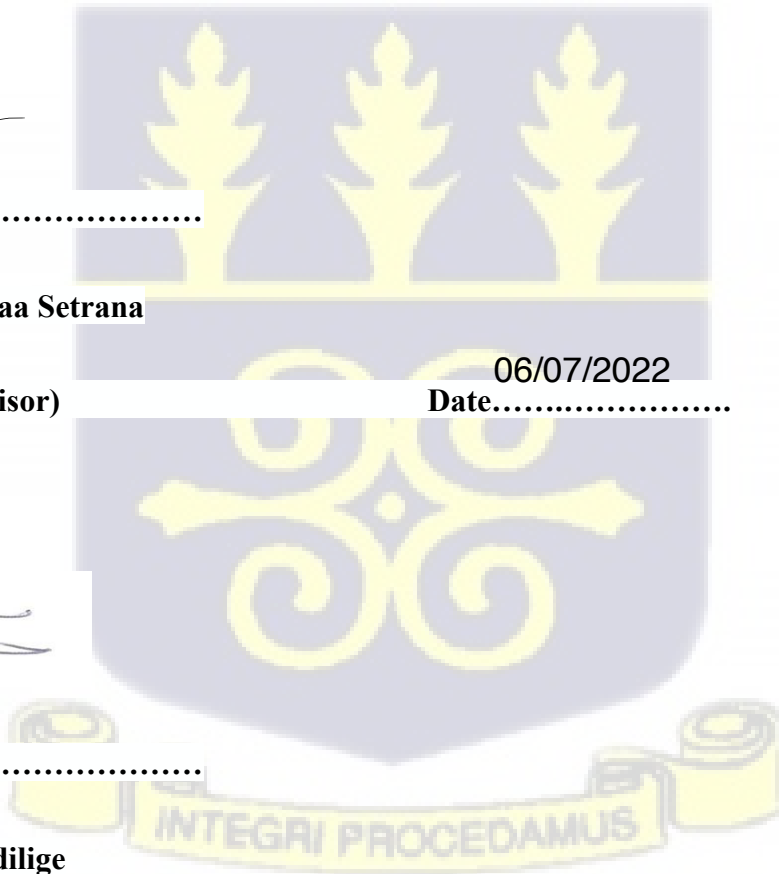


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ABSTRACT

The outbreak of the coronavirus disease spread to many nations of the world such that many people have been infected leading to several of them losing their lives. In the attempt to control the spread of the disease so these deaths are minimized, different forms of control measures were put in place by governments of nations around the world. These control measures in handling a health crisis may have unfortunately done more harm than good as other sectors in the economies of countries around the world have been affected. The activity of transnational trade has particularly been affected because, due to the restriction in the movement of persons across borders, transnational traders were unable to engage in their multiple trips to other countries to access and import the goods they trade in. Also, the initial shock of the spread of the coronavirus disease slowed down production in many of these destination countries leading to the delay and shortage in the supply of some goods to these transnational traders. This study, in its contribution to the growing literature on Ghanaian Transnational Traders, focuses on these traders in the Accra Metropolitan Area (AMA) of Ghana and its environs who trade between Ghana and China by examining the socio-economic impacts of the pandemic on them. This study looks at the coping strategies these traders have had to employ to keep their businesses thriving and to make ends meet during the pandemic. In doing this, the study pays attention to the activities these traders engage in that qualify their trading activity to be transnational in nature and why the pandemic affected them and their businesses that much. The four specific objectives of this study were to first, assess the socio-economic activities these traders who import from China engaged in before and during the outbreak of the COVID-19 pandemic; second, to examine the coping strategies of these traders who import from China as a result of the impacts of the COVID-19 pandemic; third, to examine the challenges and adjustments agents in Ghana that facilitate transnational trading activities to and from China have had to make due to the outbreak of the COVID-19 pandemic; and lastly, to review Ghana's response strategies to the impacts of the COVID-19 pandemic concerning transnational trading generally in the country and make recommendations. Using the concurrent triangulation mixed-methods design approach grounded in

the pragmatic philosophical worldview, this study employed the use of multiple data collection methods to gather data from its seventy (70) respondents at different levels. Among these respondents, fifty (50) were administered questionnaires and for the remaining twenty (20), semi-structured interviews were conducted. Documents from relevant organizations were also solicited to aid in this study. Guided by the transnational migration theory and the sustainable livelihoods framework, key findings revealed that in the activity of transnational trading among transnational traders in the AMA, where those involved are to make multiple moves across borders and/ or import from various destinations to Ghana, there exists three distinct categories of transnational traders. These categories of transnational traders were identified based on their frequency of transnational movement and their frequency of importation. Additionally, not all the coping strategies employed by these traders due to the impact of the control measures (put in place by the Ghanaian government) due to the pandemic were favourable. Also, the outbreak of the virus not only impacted transnational traders but also impacted agents who facilitate the movement of the traders themselves and their goods across borders. The Ghanaian government nonetheless also put support strategies in place to help businesses impacted by the pandemic but unfortunately, due to the nation's Ghana Beyond Aid Agenda, most of these transnational traders did not qualify for support. A transnational trade pattern model, summarising the major findings of this study was developed. Through this model, the emphasis on transnational trading as a livelihood strategy was made. However, bearing in mind the many considerations these traders have to make and the obstacles they have to overcome to not only make a living but also provide goods for consumption in Ghana, they should not be sidelined. Even in the endeavour to create a Ghana beyond aid, it should be a collective process involving all and sundry, so through the progression towards a self-reliant nation, all citizens including transnational traders would embrace the results and work towards the success of Ghana's agenda.

DEDICATION

To God

‘O LORD, God of Israel, there is no God like you in all of heaven and earth. You keep your covenant and show unfailing love to all who walk before you in wholehearted devotion. You have kept your promise to your servant. You made that promise with your own mouth, and with your own hands you have fulfilled it today.’

(2 Chronicles 6:14-15)

Amen.

To my dear parents and siblings, thank you for everything.



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LIST OF ABBREVIATIONS

AMA	Accra Metropolitan Area
AMA	Accra Metropolitan Assembly
CAP	Coronavirus Alleviation Programme
CAPBuSS	Coronavirus Alleviation Programme Business Support Scheme
CARE	Cooperative for Assistance and Relief
CARES	Coronavirus Alleviation and Revitalization of Enterprises Support
CEPS	Customs and Excise Preventive Services
COVID-19	Coronavirus Disease
DFID	Department for International Development
E.I	Executive Instrument
E/IS	Enabling/ Intercepting Situations
ECH	Ethics Committee for Humanities
EPRP	Emergency Preparedness and Response Plan
FDI	Foreign Direct Investment
FT	Foot/ Feet
FT/A	Foreign Traders/ Agents
GAMA	Greater Accra Metropolitan Area
GAR	Greater Accra Region
GBAA	Ghana Beyond Aid Agenda

GDHS	Ghana Demographic and Health Survey
GDP	Gross Domestic Product
GEA	Ghana Enterprises Agency
GEPA	Ghana Export Promotion Authority
GHS	Ghana Health Service
GIFF	Ghana Institute of Freight Forwarders
GLSS	Ghana Living Standards Survey
GPHA	Ghana Ports and Harbours Authority
GTT	Ghanaian Transnational Traders
GUTA	Ghana Union of Traders Associations
IATA	International Air Transport Association
ICF	Inner City Fund
ICT	Information Communication Technology
IDF	Import Declaration Form
IFRC	International Federation of Red Cross and Red Crescent Societies
IOM	International Organization for Migration
KMA	Kumasi Metropolitan Assembly
LA	Local Agents
LCL	Less than Container Load
MFARI	Ministry of Foreign Affairs and Regional Integration

MMDAs	Metropolitan, Municipal and District Assemblies
MoF	Ministry of Finance
MoH	Ministry of Health
MoTI	Ministry of Trade and Industry
MSME	Micro Small Medium Enterprises
NACHA	National Association of Custom House Agents
NBSSI	National Board for Small Scale Industries
NPP	New Patriotic Party
OECD	Organization for Economic Co-operation and Development
PHC	Population and Housing Census
PPE	Personal Protective Equipment
PSC-IB	Primary Supply Channel In-Bound
PSC-OB	Primary Supply Channel Out-Bound
SPSS	Statistical Package for Social Sciences
T1	Type 1 Transnational Trader(s)
T2	Type 2 Transnational Trader(s)
T3	Type 3 Transnational Trader(s)
TAGG	Traders Advocacy Group Ghana
TIN	Tax Identification Number
UAE	United Arab Emirates

UK	United Kingdom
UN COMTRADE	United Nations International Trade Statistics Database
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDESA	United Nations Department of Economic and Social Affairs
UNICEF	United Nations Children's Fund
US/ USA	United States of America
WHO	World Health Organization
WTO	World Trade Centre



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In a world where no nation is self-sufficient, there exists a global economy associated with specific flows of goods, people and information (Rodrigue, 2021). These flows within and across long or short distances, (to and from various origins and destinations) are a phenomenon that has been in existence for a very long time and it is seen to be as old as humankind (Nayyar, 2000). Ranging from social, economic, political, cultural and personal reasons, movements take place. In some cases, however, irrespective of the kind of movement and the reasons for the move, benefits are derived. These benefits are seen at different levels in countries all around the world either at the origin, transit or destination or the three places altogether.

As people moved to and from various places for different reasons and the different benefits were derived, worldwide inter-connectedness in many aspects of contemporary life began to deepen, widen and speed up (Held, McGrew, David, & Perraton, 1999; Czaika & Haas, 2014). The inter-connectedness across the world which has led to increases in volume, diversity, geographic scope and the overall complexity of transboundary movements is generally linked to advances in transportation and communication technology and largely to globalization processes (Czaika & Haas, 2014; Surugiu & Surugiu, 2015). These globalization processes according to Held et al. (1999) and McAuliffe, Goossens, and Sengupta (2017) are made possible because of the speeding up of global interactions and processes, as well as the increase and intensification in the magnitude of trade, finance, migration, investment, culture among others. Other reasons that make globalization processes possible according to Held et al. (1999) are the extent to which global interactions have reached where, events that take place at locations further from one another become very important to the latter, hiding the boundaries that exist between domestic matters and global affairs. The stretching of social, political and economic activities across political frontiers, regions and continents is also another reason that makes globalization processes possible.

Focusing on migration and trade [the activity of buying and selling goods and services between people, firms or nations (Collins Dictionary, 2021)] whose magnitudes have increased and intensified as a result of globalization processes, the concepts of transnational migration and transnationalism are identified. According to Gropas and Triandafyllidou (2014, p.14), transnational migration is “both a manifestation and a consequence of the process of globalization”. This, they attribute to the fact that the rapid rate at which communication technology and transportation infrastructure are going has facilitated a lot of back and forth movements which have further kick-started and resulted in the maintaining and developing of home-based relations, activities and interests to an unprecedented extent and intensity. Also as studies of transnational migration increased, a new concept of transnationalism emerged in the 1990s where aside from people maintaining and developing homeland relations, they began forging and sustaining multi-stranded social, economic and political relations (including movements) that linked their societies of origin and destination (Basch, Schiller, & Szanton, 1994). Hence people did not have to necessarily integrate into the destination or return to the origin. This, Szymanowski (2016) refers to as the turn towards mobility. To him, the astounding popularity of the idea of globalization in the 1990s initiated the upsurge in the interest in different forms of mobility in the contemporary world. Referring to the different mobilities as interdependent, Urry and Grieco (2011 as cited in Szymanowski, 2016 p.186), indicated that, these mobilities included: -

the corporeal travel of people for work, leisure, family life, pleasure, migration and escape, organized in terms of contrasting time-space patterns ranging from daily commuting to once-in-a-lifetime exile; and the physical movement of objects which include food and water to producers, consumers and retailers; as well as sending and receiving of presents and souvenirs. (Szymanowski, 2016, p.186)

In the year 2019, the world saw the outbreak of a virus called the SARS-CoV-2 (that causes the Coronavirus Disease 2019 or COVID-19) which spread to many locations on the surface of the earth such that it was declared a pandemic. The existence of this disease, unfortunately, led to the slowing down and halting of a lot of the world’s activities. All over the world, millions of people became and are being infected and out of the number, some either recovered or unfortunately lost their lives

(Walby, 2021). To curb and as much as possible control the spread of COVID-19, governments around the world put in place measures to help stop the spread of the virus and as much as possible contain it. Though varied, the closing down of land, sea and air borders, imposing of travel restrictions and quarantining, closing of schools and non-essential services, ensuring social distancing, and banning of public gatherings and functions among others, were and are some of the widely used measures around the nations of the world to help control the spread of the coronavirus disease (Aljazeera, 2020; Nicola, et al., 2020; Sibiri, Prah, & Zankawah, 2021).

Since the virus was declared to be a pandemic by the Director-General of the World Health Organization [WHO] on the 11th of March, 2020 (World Health Organization [WHO], 2020a), the control measures associated with containing the spread affected many nations of the world, aspects of people's personal lives and their livelihoods. Social, economic, political and cultural aspects or facets of nations and individuals in these nations were and are being affected. For example, Nicola et al., (2020), in their review of the socio-economic implications of the pandemic indicate that around the world, in addition to the social impact on family dynamics, the primary, secondary and tertiary sectors of economies around the world have also been affected. These sectors include; the agriculture industry, petroleum and oil industries, the manufacturing industry, education and finance, healthcare and the pharmaceutical industry, hospitality, tourism and aviation, real estate and housing, information technology, media and research and lastly the food sector or industry (Nicola et al., 2020).

Another example based on the findings from the United Nations (2020) on the socio-economic impacts of the pandemic reveals that the disease spread had exposed structural fragilities that should have been attended to in the past through more effective, rapid and universal development responses. Unfortunately, the exposed fragilities rather led to the extending and worsening of already existing inequalities which further uncovered social, political, economic and biodiversity system vulnerabilities. This in turn augmented the impacts of the pandemic. Some groups of people that were exposed to these vulnerabilities include; migrants, people in extreme poverty or facing insecure and

informal work/incomes, women and children, and groups that are vulnerable and marginalized due to laws, policies and practices that do not protect them from discrimination and exclusion and people living with HIV/AIDS and other people with pre-existing medical conditions among others (UN, 2020 p.7). In the case of migrants, in particular, the International Organization for Migration [IOM] (n.d) indicated that some migrants are already vulnerable health-wise as a result of maybe their socio-economic status, their suboptimal environments (overcrowding), restriction to either access or be eligible for health services and cultural-linguistic barriers. So the outbreak of the virus and its rapid spread, worsened their situation, making them more vulnerable.

The nature of movements for transnational traders especially makes them one group of persons who may greatly be impacted by the spread of COVID-19 and its associated impacts. The activities that characterize their movements and the benefits these activities bring either slowed down or have been brought to a halt. With experts not certain of when the spread of the disease can be brought under total control and the research into finding a very suitable vaccine still ongoing, transnational traders and their activities are plunged into uncertainty. According to the IOM (2020a), the preventive measure of border closures, for example, led to the disruption of cross-border circular mobility and trade in the Western and Central African regions to the extent that over twenty-one thousand (21,000) migrants are stranded at various borders and an estimation of about two-thousand five hundred (2,500) migrants are waiting in transit centres.

Ghana as a nation is no exception when it comes to countries being affected by this coronavirus disease. Before the distribution and administering of vaccinations in March 2021 to help curb the spread of the virus and bring it under control, the Ghana Health Service [GHS] had recorded 83,212 active cases as of the 28th of January, 2021. These included 5,444 active cases, 77,161 discharged or recovered and 607 deaths (United Nations Children's Fund [UNICEF], 2021). From the time the first set of cases was confirmed in the country, the government, using the Imposition of Restrictions Act, 2020 (Act 1012) based on Ghana's Constitution, Article 21, Clause 4, Subsection a, c, d and e put in

place measures to help control and contain the spread of the virus. The use of the Imposition of Restrictions Act, 2020 (Act 1012) led to the enactment of different executive instruments to help impose the restrictions. Restrictions put in place initially included border closures, travel restrictions, prohibition on arrival from certain areas and heightened screening. As the number of cases increased, more preventive measures were formulated and the implementation strategies of the old and new restrictions became tighter.

The restrictions put in place due to the disease spread caused many disruptions in the activities of people of all ages and from all walks of life with different livelihoods who depend on transnational movements to make ends meet and forge relationships. It was, therefore, important to examine the extent to which the emergence of this infectious disease (which is now a pandemic) had impacted the lives of transnational traders specifically since they may have also been affected.

This study, consequently, hoped to identify the coping strategies of these transnational traders in these times by comparing the nature of their activities before and during the outbreak of the disease. The strategies of containment and response that the government put in place were also analysed through the examination of various documents. In the examination of these strategies, this study found out if there were considerations of transnational trading and its stakeholders. Additionally, the extent of the impact of the pandemic on particular agents that facilitate transnational trading was also explored.

1.2 Statement of the Problem

Transnational persons and the activities they engage in for exchanges to occur across borders are diverse. These activities though diverse can be classified under social, economic, political and cultural categories (Levitt & Jaworsky, 2007; Smith, 2007). For trading to be termed successful, the activities transnational traders can engage in need to bring in benefits to both the origin and destination countries and this is made possible as a result of globalization due to technological advancements (IOM, 2010; United Nations [UN], 2010; Organization for Economic Co-operation and Development

[OCED], 2016). Just as these activities in which they engage can be categorized, so can the outcomes their trading activities bring – social, economic, cultural and political – be examined. Smith (2007), however, states that because these benefits overlap and are often interrelated, it may be difficult to attribute particular outcomes only to either an economic, social, political or cultural value.

The COVID-19 pandemic since it broke out has impacted all kinds of people from all walks of life who engage in different activities (Global Migration Data Portal, 2021). According to the United Nations Conference on Trade and Development [UNCTAD] (2020a), though there is a lot of uncertainty about how long the pandemic will exist, the economic shock the pandemic has already given rise to, has greatly laid bare the pre-existing weaknesses of the global economy which has slowed down general development prospects around the world.

Generally, the problem is that the outbreak of COVID-19 led to the putting of measures in place to fight the spread of the disease and the imposition of a web or cluster of different kinds of restrictions from governments and global organizations like WHO (Sibiri, Prah and Zankawah, 2020; WHO, 2020b). Though there were no restrictions on the movement of goods, the restrictions which were meted out due to public health reasons had a significant impact on trade (World Trade Organization [WTO], 2020). According to the IOM (2020a), the first few months of the pandemic saw about sixty-four thousand, five hundred and seventy-one (64,571) restrictions related to mobility which was adopted by two-hundred and nineteen (219) countries, areas and territories. These restrictions have led to different impacts out of which people who engage in different transnational activities have been locked up or caught. Though these restrictions were meant for the good of everyone, the impacts that followed, according to Walker, Chi, Glassman, and Chalkidou (2020) and the International Federation of Red Cross and Red Crescent Societies [IFRC], (2020), may have been causing more harm than good.

Relating to trade, in particular, findings from Vo and Tran (2021) and Arriola, Kowalski and Tongeren (2021) reveal that, the initial impact of the pandemic especially in the early part of the year 2020 led to a sharp reduction in goods trade, industrial production output volumes, foreign direct investments and other capital flows consequently. Arriola, Kowalski and Tongeren (2021) add that there were considerable differences across products/ goods, economic sectors and trading relationships. These differences as indicated, were highly diverse across specific goods, services and trade partners which led to pressure on specific sectors and supply chains.

According to the UNCTAD (2020b), trade in services declined more than trade in goods with trade in services dropping by more than 20% in 2020. However, trade in digitally delivered services (telecommunication and information technology) rather boomed (Arriola, Kowalski & Tongeren, 2021). Among the types of goods, Arriola, Kowalski and Tongeren (2021 p.6) indicate the following; trade in products like fuel, steel and cars among others plunged but trade in products like protective equipment, home-based appliances and electronics as well as food and pharmaceutical products increased. Also, trade in made-up textiles articles like masks and other textile-based protective equipment grew by 10% in 2020 and that of pharmaceuticals grew by 12%, But fuels and other prominent manufacturing products declined by -31% for mineral fuels, oils and products, -34% for aircraft, spacecraft and parts, -14% for vehicles and parts and -13% for iron and steel.

Arriola, Kowalski and Tongeren (2021 p.18) further indicate that supply chains also came under pressure, especially at the onset of the disease outbreak where there were sudden and significant changes in the demand and supply of some products which could not be easily accommodated. This, they attribute to the timing and geographical spread of the disease outbreak and the People's Republic of China's prominent position in trade in the world and international supply chains. Where, because of the large import shares of China in many more concentrated sectors, it became difficult to disentangle reliance though the disease broke out in China first.

There was no halt in the transportation of goods but there was a period of serious disruption in the international transport sectors. Here, Attinasi, Bobasu and Gerinovics (2021) indicate that the demand for shipping containers, particularly during the first half of 2020 declined which led to the rise in global freight rates. This rise had not reached such levels since 2009. This increase Attinasi, Bobasu and Gerinovics (2021) attribute to two principal factors, first, the extreme rise in demand for Chinese exports that further led to the demand for container shipments. Second, the shortage of containers at Asian ports which led Asian companies who wanted their containers back to pay premium rates.

According to the OECD (2020), because of how essential trade is to many people and their livelihoods as well as the need for international cooperation to keep trade flowing, it was and is important for these four things to exist despite the uncertainty regarding the pandemic. First, to keep supply chains flowing. Second, to think beyond the immediate regarding the health crisis. Third, to boost the confidence in trade and global markets through making transparent trade-related policy actions and intentions and lastly to avoid the imposition of unnecessary restrictions and other trade barriers. Despite the above, the pandemic led to - a health crisis that unleashed a global economic shock, an uncontrollable fall in international trade as the disease spread, the dramatic fall of foreign direct investment (FDI) flows and the slashing of global production and employment which made it difficult for the four aforementioned things to exist (UNCTAD, 2020a).

Many types of research have been conducted focusing on international trade and socio-economic well-being. Though many of these researches do not specifically mention transnational trade, the aspect of trading across geographically recognised borders is clear and they point to the socio-economic well-being international trade brings especially when it is made free (that is free trade). Among these researches, the well-being of not only individuals and their societies are examined but that of economies is also looked at. Some of such research include; Laya (2016); UNCTAD, 2014; Economic Commission for Latin America and the Caribbean, 2014; Fa'alili-Fidow (2011); Graafland (2020); Loseva, Chasovskaya, Lebedev, Seredina and Levchenko (2017); Dluhosch (2018) among

others. In times of uncertainty (like in the case of a disease outbreak), research also exists that examines the implications of such uncertainty on trade and its stakeholders at various levels (WHO, 2015; Kimball, 2006).

Many kinds of cutting-edge research have also been conducted worldwide spelling out how the COVID-19 pandemic has impacted trade and development as well as other related aspects to trade in countries and the world at large (UNCTAD, 2020a; Hidalgo, 2020; Agarwal & Mulenga, 2020; Barlow, Schalkwyk, McKee, Labonte, & Stuckler, 2021; Verschuur, Koks, & Hall, 2021; Vo & Tran, 2021; Hayakawa & Mukunoki, 2021) and more in the pipeline as the disease continues to surge and affect different aspects of trading. Yet, little is known when the focus is shifted to traders in general and transnational traders specifically. The focus is mainly on trade flows and the comparison of these trade flows before and during the pandemic.

The case is no different when the search is narrowed to Ghana. The research on the COVID-19 pandemic in Ghana is more inclined toward the health sector, education and children and the economy in general (Aduhene & Osei-Assibey, 2021; UN Ghana, 2020; OECD, 2020; Fenny & Otioku, 2020; Yendork & James, 2020). Though some researches focus on the trading sector, the spotlight shifts to the markets and businesses generally with a few sections looking at formal and informal traders (Asante & Mills, 2020; UN, 2020; Huellen & Asante-Poku, 2021; Akuoko, Aggrey & Amoako-Arhen, 2021).

The general complaint of Ghanaian traders in a research done on the socio-economic impacts of the pandemic on marketplaces in urban Ghana shows that there is low patronage of their goods, products or commodities as a result of the restrictions imposed by the government (Asante & Mills, 2020). This low patronage of goods sold during trading activities according to Asante and Helbrecht (2020a) has ripple economic and socio-psychological effects on these Ghanaian traders. These effects in the form of low capital, low savings and the inability to meet immediate family responsibilities are a great concern for these traders who depend on their trading activities to make ends meet. To

emphasize or support the argument made by Asante and Helbrecht (2020a) above, findings from Beek and Thiel (2017) and Sowatey et al. (2018), in their research work on orders of trade and informal work in Ghana respectively have indicated that Ghanaian traders generally consider their businesses as their source of livelihood so any disruption or attempt to disrupt their means or source of income poses a threat to them and those that depend on them. With these researches and their findings, little is known regarding how these traders can keep their businesses thriving and still provide for themselves and their families.

Focusing on Ghanaian Transnational Traders [GTT], research done by Asante and Mills (2020) reveals that Ghana like many African countries depend on imported manufactured goods and items, so the pandemic causing a disruption in the supply of goods to the country greatly impacted many. However little research exists that reveals exactly how the pandemic has impacted Ghanaian transnational traders considering the fact that they play a key role in importing goods into the country. One may say it is too early to determine the extent of the impact of the outbreak of the disease on transnational traders and the coping strategies they may have adopted as cases of the coronavirus continue to surge. However, it has been more than a year since the virus broke out in China and spread to other parts of the world as well as when the virus was identified in Ghana. This makes it logical to find out the short term and medium-term impacts of the disease on the livelihoods of GTT and the extent of the impact on agents that facilitate their movement. It also becomes reasonable to find out the coping strategies they (GTT and agents) had adopted since being affected and if the response and recovery strategies the Ghanaian government put together considered this group of transnational traders.

Additionally, the IOM (2020b) had indicated that the outbreak of the disease together with the restrictions that were being implemented or imposed could create new risks or heighten already existing risks of vulnerable persons which include mobile persons who move across borders. This research, therefore, set out to help in informing policy, especially policies that will consider

transnational trading and transnational traders in relation to future disease outbreaks like COVID-19 and other unforeseen or unpredictable occurrences which may take other forms. The findings of this research are expected to also help the government and policymakers in Ghana particularly to prepare in advance for the long-term and for any uncertainty that could arise due to the outbreak of the COVID-19 pandemic in general and in relation to GTT.

1.3 Aim and Objectives of the Study

This study aims to examine the socio-economic impacts of the COVID-19 Pandemic on GTT in the Accra Metropolitan Area (AMA) of Ghana who import the goods they trade in or sell from China.

Specific objectives include: -

1. To assess the socio-economic activities GTT who import from China engaged in before and during the outbreak of the COVID-19 Pandemic;
2. To examine the challenges of agents in Ghana that facilitate transnational trading activities to and from China due to impacts of the outbreak of the COVID-19 pandemic;
3. To examine the coping strategies and adjustments of these GTT who import from China and Ghanaian agents that facilitate their transnational trading activities as a result of the impacts of the COVID-19 pandemic;
4. To review Ghana's response strategies to the impact of the COVID-19 pandemic concerning transnational trading generally in the country and make recommendations.

1.4 Research Questions

1. What socio-economic activities did GTT engage in before the pandemic and what socio-economic activities are they engaging in presently due to the outbreak of the COVID-19 pandemic?

2. What is the extent of the impact of the outbreak of the pandemic on the socio-economic activities of GTT importing from China and the agents in Ghana that facilitate their transnational trading activities?
3. What coping strategies and adjustments are these GTT and the Ghanaian agents that facilitate their activities employing during the pandemic?
4. Do Ghana's response and recovery strategies to the COVID-19 pandemic consider transnational trading and what can be done to ensure the inclusion of transnational trading and its stakeholders in Ghana's response and recovery strategies?

1.5 Justification and Significance of the Study

The findings of this study are to emphasize the socio-economic benefits transnational traders bring to Ghana as a whole and as it is stated in much-existing literature. Also, the study in its examination highlights how Ghanaian transnational traders who have established businesses in Ghana depend on imports from China and so have to cope socio-economically as a result of the pandemic and the associated measures put in place to control the spread of the coronavirus disease. This helps to understand the trends of the activities of GTT before and during the outbreak of the disease and the extent to which the outbreak of COVID-19 impacts the lives and livelihoods of these traders.

The study in finding out the extent to which agents that help facilitate transnational trading have been affected by the pandemic reveals the adjustment these agents have had to introduce since the movement of persons and goods had minimized. These agents had to also make adjustments because of new protocols being put in place regarding operations in different sectors and the imposition of the different measures and restrictions to curb the spread of the disease. Data from freight forwarders, travel agencies and shipping agents as well as key members of the AMA and Traders Advocacy Group Ghana (TAGG) – Greater Accra Region were gathered. The solicitation of documents from the Ministry of Trade and Industry [MoTI], the Ministry of Finance [MoF], the Ministry of Foreign

Affairs and Regional Integration [MFARI], Ghana Ports and Harbours Authority [GPHA], and the Ghana Shippers Authority [GSA] to aid the research were also done.

Though some of the findings in this study allude to an extent in some literature, the gathering of data from respondents, agents and organizations through questionnaires, interviews and document reviews helps to understand the extent to which these GTT, agents and organizations were and are being affected by the outbreak of the coronavirus. Also, analysed data revealing what these traders and facilitators were doing in order to keep their businesses running and what government could do in the case of similar situations (of different kinds) occurring in future, aids in guiding future decisions and policymaking at the micro, meso and macro levels.

This study also looks at Ghana's response to the outbreak of the coronavirus based on the Imposition of Restrictions Act, 2020 (Act 1012), and its related executive instruments as well as other strategic documents prepared for the Government of Ghana by the MoF [that is the Coronavirus Alleviation Programme [CAP] and the Ghana Coronavirus Alleviation and Revitalization of Enterprises Support (CARES) "Obaatanpa" Programme] and international organizations like the UN and the IOM in Ghana. These help to better find out Ghana's readiness and current action when it comes to the inclusion of traders generally and transnational traders specifically in national issues. It then enables the study to give recommendations which help to provide information to authorities on ways to ensure the inclusion of transnational traders in the trading affairs of the nation.

The overall results of this study (where GTT in the Greater Accra Region [GAR] of Ghana specifically in the AMA who import from China were sampled) then helps to guide further research and also inform future policy when it is being formulated in preparation for implementation.

1.6 Structure of the Study

This study is divided into seven (7) chapters. Chapter one (1) provides the background to the study, the problem statement for which this research is being conducted, the aim and specific objectives, research questions, justification and significance of the study and the study structure.

In chapter two (2), the existing literature is reviewed. These are literature relevant to the topic under study, focusing on an overview of transnational trading in the world and in Ghana, the trading engagement between China and Ghana, and the transnational trading activity and the COVID-19 Pandemic. In reviewing the literature on the pandemic and trade, the impact of the pandemic on trade is generally looked at, followed by the impact on trade in Ghana and the measures the Ghanaian government put in place to curb the spread of the disease and then how the government expects to keep the Ghanaian economy running despite the adverse impacts of the pandemic. The theoretical underpinnings of this study - the transnational migration theory and the sustainable livelihoods framework - are also explained in this chapter.

In Chapter three (3) the methodology for this study is explained. It describes the study area and provides a detailed description and explanation of the study's research design. Data sources, the target population, the sampling strategy, analysis and ethical considerations are also described in this chapter. The limitations of this study are also reported in Chapter three.

Chapters four, five and six presents the results and discussion of gathered data focusing on the Ghanaian transnational trader and their transnational trading activity, understanding the nature of the Ghanaian transnational trading activity before and during the COVID-19 pandemic and the assessment of feedback from GTT regarding the government's response strategies to the pandemic and its impacts.

In the final chapter (that is Chapter seven), the study is summarized, its key findings are presented and the researcher's recommendations are provided. Areas for further research are also suggested, ending the thesis.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature that exists on transnational trading and the coronavirus pandemic. Synthesizing various researches, literature on transnational trading around the world and in Ghana as well as an overview of how the Ghana-China trading relationship evolved is reviewed. Reviewed literature on the extent to which the pandemic had affected trade around the world and in Ghana is also provided. The concluding sections of this chapter also review the literature on the plans of the Ghanaian government to bring the economy in which GTT thrive back on its feet after it had been hit hard, by the pandemic. The set of theories that guide this study are also described.

2.2 Trading Across Border in the World

Trading as an activity has been part of human life for centuries but the activity of trading across borders is also not a recent phenomenon either. According to “History of International Trade” (n.d.), the activity of border trade can be traced to the times when the barter system was being practised. In the practice of the activity of trading across borders which involves individuals, firms or businesses and nations, many forms have evolved over time. Some of the forms that exist are cross-border trade, international trade and transnational trade.

Though all three take place across borders of countries or legally recognized territories, according to Kaminski and Mitra (2012) and Hailemeskel, Mohammed, Negash, and Getu (2016), cross-border trade or simply border trade involves flows of goods and services across international land borders of countries or nations within a distance specified by law. In China, for example, Cihai (1998; 1999 as cited in Guo, 2018) indicates that the distance specified by law is fifteen (15) kilometres (km) from the border. In cross-border trade, two main types exist and they include the formal and the informal cross-border trade. For the formal cross-border trade, Hailemeskel et al. (2016) refer to it as the kind of trade where in the transaction and flows of goods and/or services across borders, legally registered

traders who fulfil all legal requirements in the countries of origin and destination are involved. Informal cross-border trade on the other hand involves trading between neighbouring countries or across international land borders where those involved are unrecorded or unregistered and do not follow the legal and procedural requirements of prescribed institutions (UNCTAD, 2019; Hailemeskel et al., 2016). Between formal and informal cross-border trade, Bouet, Pace, and Glauber (2018) mention that many existing kinds of research propose that, the value of informal trade exceeds the value of formal trade especially when it came to some products and countries.

Based on the types of international trade that exist according to “International Trade” (n.d.) and Cobb (2000), international trade is an activity which is not limited by the distance specified by law and can take place beyond land borders to include transactions between and among nations across sea and air borders. Between and among nations, these nations regulate and steer transactions according to their interests (Cobb, 2000). The types of international trade that exist include import trade (buying of goods into a country from another country), export trade (selling of goods from one country by another country) and entrepôt trade (the export of goods already imported from another country – that is country B receives imports from country A but re-exports the imports from country A to country C) – (“International Trade”, n.d.). In international trade, the activities of imports, exports and entrepôt aid in ensuring the flow of goods and services across borders bringing benefits to the origin and destination countries involved.

For transnational trade which is the focus of this study, Rouse (2019) and Belguidoum (n.d) indicate that it is the type of trading that extends beyond the boundaries or territories of two or more countries. This kind of trade Rouse (2019 p.1) adds, is “generated by people or organizations other than the governments of countries”. According to Belguidoum (n.d.) also, this emergence of transnational trade can be attributed to the rapid, multiplied and very large scale international and supply routes which exist due to globalization which includes technological advances and has introduced transnational traders or entrepreneurs. This group of transnational traders or entrepreneurs include

people from different parts of the world and from all walks of life. According to Scholte (1997), the multiplied international and supply routes mentioned above, exist across transcended borders where relations are increasingly supra-territorial. However, Cobb (2000) mentions that in as much as technological advances translated in many forms may have given rise to transnational trade, the activity of trade itself may have equally stimulated advances in technology through the encouragement of peaceful interchange and communication which led to the broadening of horizons and imagination. Cobb (2000), Kobrin (2008) and Wiesner-Hanks (2012) further indicate that currently, trade is mostly transnational in nature and this emergence according to Cobb (2000), can be traced to the time around World War II, particularly since the 1980s where national governments reduced their involvement in trade decisions allowing transnational corporations to take over. According to Wyrzykowska (n.d.), in the world economy now, these transnational corporations are the main players.

Transnational traders are one group of people who have capitalized on trading that transcends borders. In the attempt to supply goods or products that do not exist or cannot be produced in their origins, these traders, in the course of forging and maintaining ties in the many different destinations they have been to, engage in transnational trade. According to Milgram (2008), these transnational traders in order to operate successfully engage both formal governments and informal cultural and economic channels. Transnational traders are usually involved in the transnational trading activity as a livelihood or survival strategy and according to Garni (2014, p.169), the trade is characterized by “long-distance travel, substantial risk, investment and money making-as well as distribution of cash and a variety of commodities”.

What differentiates transnational traders from transnational entrepreneurs who equally engage in transnational trade is that, unlike transnational traders who move from the origin temporarily to purchase goods but return to the origin to sell them, transnational entrepreneurs according to Chen and Tan (2009), Brzozowski, Cucculelli, and Surdej (2014) and Singh, Saurabh, and Bhatt (2020),

migrate to the destination country and actively trade between the origin and the destination. As an activity engaged in by people of both sexes, in some existing literature, however, most transnational traders are mostly recognized as females (Milgram 2008; Wiesner-Hanks, 2012; Garni, 2014; Lertchavalitsakul, 2015) even though there exist male transnational traders as well. Like the other forms of trading across borders, transnational trade also benefits the origin, the destination and all those involved directly and indirectly.

It is however important to note that, in as much as there are differences between these types of border trading, they overlap. Hence, one can easily mistake the practice of one type of border trading activity for the other.

2.3 The Transnational Migration and Transnational Trading Nexus

At the macro-level, migration and trade are known to be closely connected (Gould, 1994; Hollifield, Orrenius & Sang, 2006). This close connection Schapendonk (2013) attributes to the migration possibilities that coincide with several trade agreements which end up attracting migrants. These migrants then act as links between markets, connecting countries of origin and destination. According to Bredeloup (2012) and Willems (2013), several documents exist that show that most of the trading relations that are emerging including transnational trade relations, portray and have an informal and grassroots-like character with the involvement of flexible and highly mobile traders. With these migrants being able to make multiple trips in and out of locations, their involvement in transnational trade helps to overcome language, cultural and institutional barriers which help to lower transaction costs (Gould, 1994; Rauch & Trindade, 2002). According to Bredeloup (2012), when it comes to mobility and flexibility in analyzing the transnational migration and transnational trading nexus, it is difficult to differentiate between migrants and traders. This is because there are two possible outcomes. Willems (2013) mentions that over time, people who set out as migrants may become traders who commute as flexible people between and across different places while some of these traders tend to become or behave like migrants where they stay for prolonged periods in particular

places. According to Schapendonk (2013), when we look at Africa, the nexus being discussed is clearly seen between China and African countries, especially in the context of informally organised transnational trade where there is the flow of goods, capital and people in both directions.

The above being said one may say, with time technology could eliminate the need for transnational traders, particularly in the aspect of making multiple trips as one could order whatever they want from a particular location and for it to be shipped or sent by air to them. According to Lund and Bughin (2019), indeed there can be the reshaping of global value chains and trade flows by next-generation technologies. Some of these next-generation technological advances include; blockchain, digital platforms and the Internet of Things (IoT) which could lead to the reduction in logistics costs and transactions, thereby fuelling trade (WTO, 2018). However, Lund and Bughin (2019) further mention that it is unclear the net impact of the entire wave of new technologies but it is possible that in the future, these new technologies could adversely affect goods trade and rather boost flows of services and data. This will eventually benefit some and also create losers which may or may not include transnational traders.

2.4 Coronavirus Disease (COVID-19)

In 2019, an infectious disease was identified in Wuhan, China, called the Coronavirus Disease (COVID-19 or 2019-NCOV or SARS-CoV-2) whose outbreak is still evident, halted a lot of the world's activities. The nature of this infectious disease is such that, when people come into contact with each other or touch infected surfaces, they are prone to be infected showing symptoms or becoming asymptomatic (that is; showing no symptoms though carrying the virus and spreading it). Common symptoms include fever, dry cough and fatigue but there exist other symptoms which include; loss of taste or smell, nasal congestion, conjunctivitis, sore throat, headache, muscle or joint pain, different types of skin rash, nausea, diarrhoea, chills or dizziness (World Health Organization [WHO], 2020a). WHO also indicates that severe symptoms include, shortness of breath, loss of appetite, confusion, persistent pain or pressure in the chest, and high temperature (about 38 °C and

above). Since the disease broke out in 2019 till November 2021, five different variants of it (Alpha variant, Beta variant, Gamma variant, Delta variant and the Omicron variant) have been identified (Metzger, 2021). This disease has spread so much that, it was declared a pandemic.

Table 2.1 provides data on recorded COVID-19 cases in the World and in Africa between March 2020 and September 2021. One would observe a rapid rise in recorded cases of persons who have contracted the disease.

Table 2.1 Recorded COVID-19 Cases in the World and Africa (March 2020 - September 2021)

MONTH	March 2020	June 2020	September 2020	December 2020	March 2021	June 2021	September 2021
GLOBAL	750,890	10,185,374	32,730,945	79,231,893	126,372,442	180,492,131	231,416,660
AFRICA	3,786	297,290	1,172,342	1,831,227	3,061,438	3,968,421	5,998,863

Source: WHO, 2020c; 2020d; 2020e; 2020f; WHO 2021a; 2021b; 2021c

2.5 Theoretical Perspectives

People move for various reasons and their movement is characterised by many different patterns. Scholars in their bid to understand the patterns of people’s movements as well as the associated intentions and outcomes developed theories. These theories express different schools of thought on the different patterns based on the angle or lenses scholars see them from (be it law, economics, sociology, or geography among others). Over the years, advancements in knowledge and the complex nature of migratory patterns call for the help of migration theories to make understanding easier. According to (Massey, et al., 1993), there is no single theory that has been able to explain people’s movement internationally as well as their associated patterns but a combination of two or more can help. In examining the socio-economic impacts of the coronavirus pandemic on GTT living in Ghana who import their goods from China, the following theories were used;

2.5.1 Transnational Migration Theory

According to Schiller and Fouron (2001) and Upegui-Hernandez (2014), transnational migration is usually denoted to be a kind or type of movement where individuals called transmigrants through the maintenance and building up of multiple networks of connections, live their lives simultaneously across multiple national borders be it socially, politically or physically. For clarity regarding the definition of transnational migration, Tsuda (2012) indicates that this kind of migration is based on two components. They include, first, the trans-border aspect of transnationalism where immigrants create and maintain social, political and physical connections and linkages with their origin country across national borders and second, these trans-border social fields that have been created being embedded in two societies where these immigrants are able to affect and influence the sending and receiving countries simultaneously.

According to King (2012), the theory that emerges from this concept of transnational migration or transnationalism is that the integration of migrants into the host countries and their commitment to their origin are not necessarily substitutes but can be complements. Parnwell (2005) elaborates further by indicating that, in this theory lies the intensity and diversity of social, cultural, economic and political connectivities which are maintained across time and space between place(s) of destination and origin. Also, Parnwell (2005, p. 13-14) citing Nyberg-Sørensen (2003), Vertovec (2003) and Bailey (2001), points out that, there is also the focus on: -

individuals, social groups, communities with multiple allegiances, affinities, emotional attachments, solidarities, obligations, identities, senses of belonging, realms of interaction and degrees of embeddedness which span international borders, straddle nation-states and seep through rigid geopolitical and conceptual boundaries forming transnational social spaces that have a multipolar geographic orientation and which allow people to participate in the activities of daily life in two or more nations. (Parnwell, 2005, p.13-14)

Due to the simultaneous nature of this theory, the embeddedness of migrants in two or more societies can be achieved through back and forth interactions or engagements be it social, economic, political,

or cultural between the origin and various destinations which does not necessarily need to be possible via return migration but can be done through the use of telecommunications and circular migration patterns (King, 2012; Parnwell, 2005 and Tsuda, 2012).

2.5.1.1 Transnationalism

Transnational perspectives according to Upegui-Hernandez (2014) though seen as new or recent have been in existence for a long time. Long before the conceptualisation of transnational migration also known as the transnational turn [particularly relating to transnational social fields by Nina Glick Schiller, Linda Basch and Christina Szanton Blanc in the 1990s], Upegui-Hernandez (2014) indicates that migrants lived and maintained transnational ties. According to Boccagni (2012) also, although transnational perspectives existed long before their conceptualisation, they were relatively understudied and were even conceptualised to some extent in different terms like diasporas and networks.

The concept of transnationalism was introduced into migration studies in the 1990s, through the influence of anthropology (Gropas & Triandafyllidou, 2014). The term transnationalism according to Basch, Schiller and Blanc (1994), [in their book that focused on transnational projects, postcolonial predicaments and de-territorialised nation-states] refers to the process by which immigrants, through their daily activities, create and maintain multi-stranded social, economic and political relations that connect their societies of origin and settlement, and through which they create transnational fields across borders. Seen as a new concept in transnational migration, Gropas, Bartolini, Isaakyan, and Triandafyllidou (2015) describes it as one that emerged due to globalization and its associated leaps in technology (that is communication and transportation infrastructure).

This known attribution of transnationalism becoming a concept as a result of globalization and the associated leaps in technology according to Basch et al. (1994) is not entirely true. They assert that language also plays a role. To them “language is part and parcel of the manner in which we understand

and experience the world; the need to change or extend our language is driven by broader political and economic transformations” (Asad, 1986 as cited in Basch et al., 1994, p. 4).

When it comes to transnationalism and globalization, different assertions exist regarding what one is to the other and how transnationalism especially emerged. According to Parnwell (2005), one assertion is that transnationalism is a derivative of transnational migration with transnational migration being in the sense both a manifestation and a consequence of the process of globalization. Another group also says that when it comes to transnationalism, it emerged as a reaction to economic globalization with “transmigrants” taking advantage of global capitalist opportunities on their terms, rather than being dominated by authoritarian capitalist structures as is frequently the case in international labour migration (Portes, Guarnizo, & Landolt, 1999; Parnwell, 2005). Others suggest that transnationalism itself is an important element in the globalization process (like a form of globalization from below) which has rather drawn places, cultures and identities closer making the clearly defined boundaries and categories that created distinctions between nations, citizens and races, more porous and fuzzy (Portes, 1996).

Many other assertions according to Parnwell (2005) exist relating to the creation of transnational communities but Portes et al. (1999) have reiterated what Bartolini et al. (2015) and Gropas and Triandafyllidou (2014) stated earlier in this section. They have indicated that a lot regarding transnationalism can also be found in early migration history even though the contemporary characteristics are closely related to the current nature of the global system. However, the line can be drawn regarding transnationalism’s emergence and its relation to globalization with the following distinguishing features as stated by Portes et al. (1999, p.219) – “the high intensity of exchanges, the new modes of transactions, and the multiplication of activities that require cross-border travel and contacts on a sustained basis”.

According to Portes et al. (1999 pp 217 - 218), a number of activities take place within transnational fields. These activities comprise economic, social, cultural and political initiatives which range from

“informal import-export businesses, to the campaigns of home country politicians among their expatriates”. Looking at it from the level of institutionalization, Portes et al., developed a table to better explain the activities that take place within the transnational field (See Table 2.2).

Table 2.2 Activities That Take Place Within a Transnational Field

		Sector		
Level of Institutionalization		Economic	Political	Socio-Cultural
		Low	<ul style="list-style-type: none"> -Informal cross-country traders; -Small businesses created by return migrants in home country; -Long-distance circular labour migration 	<ul style="list-style-type: none"> -Home town civic committees created by immigrants; -Alliances of immigrant committees with home country political associations; -Fund raisers for home country electoral candidates.
High	<ul style="list-style-type: none"> -Multinational investments in Third World Countries; -Development of tourist market of locations abroad; -Agencies of home country, banks in immigrant centres 	<ul style="list-style-type: none"> -Consular officials and representatives of national political parties abroad; -Dual nationality granted by home country governments -Immigrants elected to home country legislatures 	<ul style="list-style-type: none"> -International exposition of national arts; -Home country major artists perform abroad; -Regular cultural events organized by foreign embassies. 	

Source - Portes et al. (1999 pp. 222)

2.5.2 Sustainable Livelihoods Framework

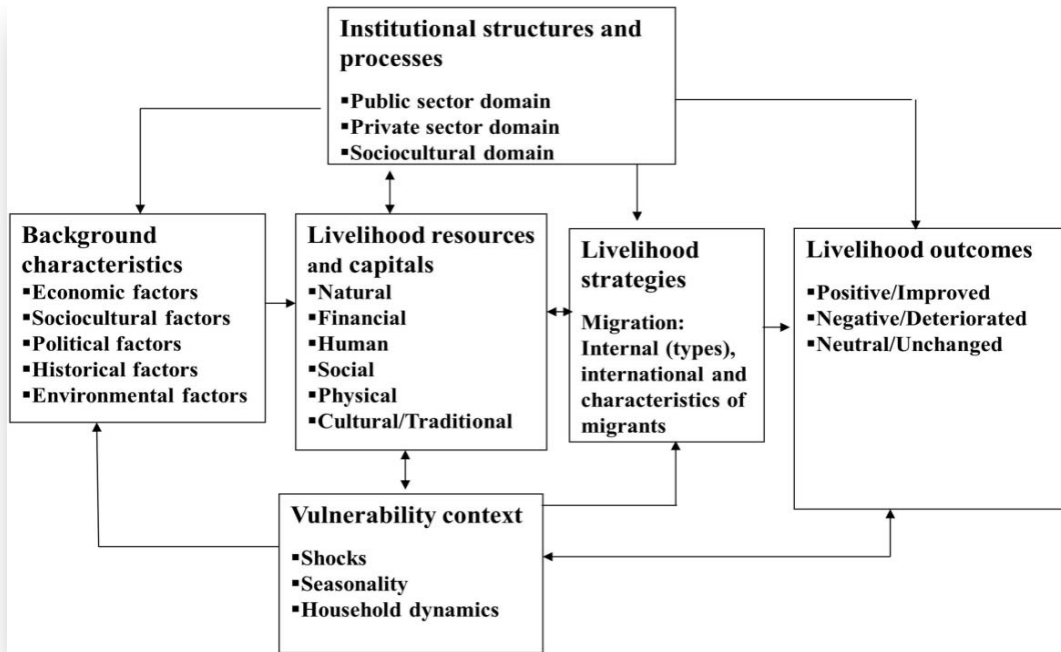
A livelihood according to Chambers and Conway (1992) refers to activities, capabilities and assets (material and social resources included) that are required for one to make a living. Generally, this framework explores ways in which individuals with different assets, resources and background characteristics are able to achieve or not achieve sustainable livelihoods in the presence of varied institutional structures and processes as well as different vulnerability contexts.

There are different Sustainability Livelihood Frameworks that exist and some include; the Department for International Development's (DFID) sustainability livelihood framework by Chambers and Cornwall (1992) which was updated by (Carney, 1998), the Household Livelihood Security approach by the Cooperative for Assistance and Relief (CARE) in 1994 (Frankenberger & McCaston, 1998), the adapted Department for International Development sustainable livelihood framework by the United Nations Development Programme in 1995 (Carney, et al., 1999) Moser's (1998) assets vulnerability framework and the Sustainable Livelihoods framework for the Pacific Islands (Cahn, 2003). According to Tanle (2015) however, these frameworks have some weaknesses and they include firstly, the "black box" nature of the processes, policies and institutions which have been widely criticized and secondly, the glossing over of power relations and inequalities between and within communities and households.

To guide this study, that is, in linking transnational migration (movement) and livelihoods, Tanle's (2015) adapted version of Cahn's (2003) Framework for Migration and Livelihood Studies was used (See Figure 2.1 below). This framework can be applied to both internal and international migration but for the purpose of this study, it will be applied to transnational migration mainly because, among the lot that exists, it recognizes migration as a livelihood strategy.

This framework comprises of six (6) components. These components include: background characteristics (economic, social, cultural, political and environmental factors), livelihood resources and capitals (natural, financial, human, social, physical, cultural or traditional capital or resources), vulnerability context (shocks, seasonality and household dynamics), institutional structures and processes (public sector domain, private sector domain and socio-cultural domain which includes laws, policies, norms, beliefs and incentives), livelihood strategies (migration which includes internal and international migration and characteristics of migrants) and livelihood outcomes or well-being (positive/improved, negative/deteriorated and neutral/unchanged).

Figure 2.1 A Theoretical Framework for Migration and Livelihood Studies (adapted from Cahn, 2003)



Source: Tanle (2015)

Below is a description of how the elements of the theory come together according to Tanle (2015): -

According to this theory, different background characteristics that range from economic, socio-cultural, political, historical and environmental factors exist in the origin and in the destination and it is these differences that compel people to make the decision whether to move or not (p. 5). When people look at these differences, they also consider the resources and capitals that they have which can aid their mobility process from the origin and be of benefit to them depending on the livelihood activity they decide to engage in at the destination (p.5). Natural resources are mostly environmental resources, financial capitals comprise money (either savings or being able to access loans) and human capital in the form of skills, education, experiences and good health. Social capital includes networks and associations, cultural and traditional capital consists of beliefs, norms, values and languages as well as the aspirations of the individual and social groups while physical capital includes infrastructure such as housing, roads, and electricity among others.

Having considered background characteristics, resources and capitals, people make the decision to move and the decision to move or migrate is called a livelihood strategy in this theory (p.6). This strategy of movement is not always immediate because before people can successfully move, the background characteristics and livelihood resources and capitals need to be favourable. However, upon arrival at the destination, not all of them experience the same outcomes. Some experience positive outcomes, others negative outcomes and others outcomes no different from what they experience in the origin (p.7). These outcomes are relative to persons and varied in nature. What one person may consider a very positive outcome, another may consider very negative.

Throughout the entire process, however, from deliberations and considerations looking at background characteristics at the origin and destination, resources and capitals all through to migration and the outcomes that evolve, institutional structures and vulnerability contexts play a major role (p.6). Institutional structures and processes in the form of laws, policies, norms, beliefs, and incentives from public, private and socio-cultural domains, as well as contexts which cause vulnerability like unexpected events and situations that happen without prior notice, have an impact on all components in this theory. These unexpected events in the form of shocks can be ill-health, floods, accidents, and outbreaks of diseases among others which then lead to changes in seasons where prices of items, production levels, employment opportunities and health statuses are affected. When that happens, household dynamics are also affected and they can lead to changes in household size, characteristics of the household and life-cycle events. According to this theory, as institutional processes and structures, as well as vulnerability contexts, affect the entire process, the livelihood resources and capitals also play a role in determining the extent of the impact or influence of institutional structures and processes and the context of vulnerability.

This theory/ framework like every other is not void of its own limitations. As observed from the framework (See figure 2.1), it fails to further acknowledge that, in the quest to make a living, irrespective of the kind of livelihood strategy employed by the migrant, their livelihood outcomes can

further determine whether they would return [irrespective of the type of return migration - (Cerase, 1974; King, 2000)] or become transnational migrants involved in multiple backs and forth. The case for transnational migration is possible since the framework (p.5) acknowledges the fact that in the assessment of background characteristics, the immigration policies of both the origin and destination are considered. Also, in as much as migration is a livelihood strategy so international movements as described in Tanle's framework is from the Global South to the Global North, there can be instances where an individual in their quest to make a living (after identifying a need or solution to a problem), can move from the Global North to the Global South. Furthermore, the framework by Tanle (2015), could have indicated that livelihood outcomes could possibly encourage or discourage chain migration. Where, migrants can act as bridgeheads or restrictive gatekeepers (Bocker, 1994; De Haas 2003 & De Haas, 2008), either making the migration experience towards a sustainable livelihood much easier for others, thereby reducing risks as well as material and psychological costs or the opposite.

The combination of these two theories is therefore appropriate to guide this study as the transnational migration theory aids in acknowledging the possible multiple backs and forth of GTT in their quest to make a living depending on the immigration policies that exist between the origin and intended destinations, bilateral and/or multilateral agreements as well as one's livelihood outcomes. Also, the combination of these theories helps to understand that in the quest of GTT to make a living after taking advantage of the necessary opportunities, institutional structures and processes, as well as vulnerability context (looking at the COVID-19 pandemic), can greatly impact them.

2.6 Overview of Transnational Trading in Ghana

Ghana like many countries around the world experiences mobility in its different forms among its citizenry and foreigners living in the country. These movements which take place over the varying length of distances and due to a variety of reasons produces different benefits and consequences

(Black, Natali, & Skinner, 2006; United Nations [UN] (2013); “Migration and Globalization” (2013); Goh, n.d). The movements of Ghanaian traders in and out of the boundaries of Ghana to many different destinations within and across the African continent is not a recent phenomenon. According to Awumbila, Quartey, Manuh, Bosiakoh, and Tagoe (2011); Awumbila, Quartey, Manuh, and Bosiakoh (2010); Niane (1995), trading activities in Ghana, West Africa and eventually to areas beyond the boundaries of West Africa can be traced to the time before colonialism with many studies existing to prove this. In fact, the activity of movement has always been part of the way of life in Ghana, West Africa and the entire Africa (Bump, 2006). According to “Economic Activities of the Gold Coast”, (n.d), archaeological findings indicate that the movement of people (who later became known as Ghanaians) for economic reasons can even be traced as far back as the second and third centuries.

The intra-regional movements of persons living within the territory now called Ghana and its environs at the time before colonialism was dominated by traders, nomadic farmers and fishermen (Bump, 2006). As time went on, however, the trans-Saharan routes which linked that territory to the entire West African region and to other parts of Africa and the rest of the world made it possible for others including scholars and religious clerics to move across borders (Awumbila et al., 2011). Products that were available for trade at that time included, kola nuts, cattle, clothes, ivory, gold, and hides of wild animals among others (Wolfson, 1958 as cited in Anarfi et al., 2003; Aremu, 2014). Also, the trade in gold, as far back as the 13th century was what drew the then territory which is now referred to as Ghana into long-distance trade and this became possible due to the territory being a major source of gold at that time (Ababio, 1999; Berry, 1995).

In the 15th century, activities that traders within the above territory engaged in, and all that encompassed their trading activity were interrupted by the arrival of the Europeans (Bump, 2006; Awumbila et al., 2011; Obeng, 2014). The arrival of these Europeans gave rise to the trade in slaves which dominated and made room for the British to take over the country later in 1844 (Obeng, 2014).

Now called the Gold Coast and under the British Empire, the colonial government of the territory through the introduction of policies, re-organized trading activities which unfortunately benefited the British instead of the local people who also engaged in trading activities (Clark, 1994). Clark adds that, during World Wars I and II, in order for the financial position of the British to be secured, traders on the Gold Coast were restricted with price controls and import quotas but the development of cocoa farms and gold mines made the Gold Coast an attractive destination for persons from other British and French colonies.

In 1957 when the Gold Coast became independent and her name changed to Ghana, policies that favoured the British no longer existed and the urgency to enlarge the trade of local merchants also through policies was worked on (Awumbila et al., 2011). Unfortunately, according to Darkwah, (2002), Nkrumah – the head of state at the time - followed the same path as his predecessors by strengthening the hostile relationship the Ghanaian traders had with the state with the notion that making trading activities liberal will lead to these trading activities becoming a funding source for anti-government elements. According to Rimmer, (1992), the policies Nkrumah introduced included; surcharges on imported goods, strict licensing regimes and state-enforced price controls. Trade during the Nkrumah government rather favoured formalized large scale organizations and others who had links within the state (Clark and Manuh, 1991). This allowed trade within the marketplace to be subordinated, limited and marginalized such that Darkwah, (2002) indicated that it strengthened the hostile relationships between the state and traders at the time.

Additionally, Awumbila et al. (2011) indicate that, subsequent governments whether military or civilian did not do much regarding these policies and their impacts, especially those that affected market traders in the distribution system and national trade. When Ghana's economic situation began to deteriorate which gave rise to the Busia administration in the 1970s to allow imports and foreign exchange licensing systems, market traders were unfortunately still restricted. Ghana's economic situation began to deteriorate further in the 1980s to the extent that the country experienced high

unemployment and underemployment, a high level of inflation and the devaluation of the national currency (Baah, 2001; Awumbila et al., 2010).

In response to the worsening economic situation, the Ghanaian government at the time initiated economic and structural adjustment programmes which led to the liberalization of the business environment (Baah, 2001; Darkwah, 2007). These programmes introduced policies that allowed the importation of goods into the country which encouraged and allowed participation in trading activities. According to Awumbila et al. (2011), ‘trade liberalization opened the flood gate for the importation of goods into the country’ which ‘encouraged many Ghanaians including those retrenched from the public sector to begin trading’. After the structural adjustment programmes had given rise to trade liberalization; the range of goods imported into the country expanded. These goods included – hair care and beauty products, shoes, bags, electronics and kitchen equipment and many of these goods were imported from Brazil, Mexico, the USA, France, China, Thailand and the United Arab Emirates (UAE).

With Ghanaians encouraged to trade, women, in particular, formed the majority of traders in markets with some rising to become businesswomen and helping to extend the tradition of West African trading to places unknown in the trade distribution chain (Clark and Manuh, 1991; Darkwah, 2002; Darkwah, 2007). Initially, these traders moved to western destinations like Europe and America but in recent times, movements are towards countries in the Middle East and East Asia such as the UAE, Thailand, Hong Kong and China.

2.6.1 The Trading Engagement between China and Ghana

According to Awumbila et al. (2008), Ghanaians are generally migratory in nature, being especially mobile within the West Africa sub-region. Though Ghana moved from an immigration country to an emigration country in the late 1960s, in the last two decades the country has seen new migration

dynamics. Due to globalization, there have been increased complexities and diversities for both international and internal mobility making Ghana an immigration, transit and emigration country within and outside Africa while experiencing internal mobility.

According to Obeng, (2019a) it is suggested that Ghanaians can be found in many destinations around the world and these Ghanaians according to Peil (1995); Teye, Alhassan, and Setrana, (2017), can measure up to almost a fifth of the general Ghanaian population. According to Obeng (2019a), the desire of Ghanaians to work and live abroad led to the exploration of alternatives making Ghanaians move to other locations aside from the traditional Europe and North America destinations, especially during the 1980s and 1990s. These new destinations as stated in the aforementioned section include the Middle East and East Asia with Ghanaians settling in countries like Thailand, United Arab Emirates and China.

Focusing on the movement of Ghanaians to and from China for varied reasons, according to Anshan (2015) it is not a recent phenomenon especially when we group Ghanaians in the category of Blacks in China. Anshan states that the existence of foreigners in China can be traced to the Han Dynasty. Also, with China having one of the largest markets in the world, it is considered the top international manufacturing base in the world with different nations around the world patronizing products manufactured there (Obeng, 2019a). According to Deloitte (2013), having overtaken the United States of America in 2010, China continues to remain the world's biggest manufacturing country as well as the most competitive manufacturer in the world. Due to this acknowledgement at the global level, this study agrees with Obeng (2019a) who states that the Chinese influence around the world does not exclude Africa. The recognition of trade relations between Africa and Asia that have the potential of expanding according to the Jakarta 2005 Conference buttresses the above statement on China's influence in Africa

According to Bakke (2017), one of the first African countries to sign a bilateral trade agreement with China was Ghana (in the 1980s). China is classified as either a North or South country. With these different classifications as to the type of relationship that Ghana and China have [that is South-South relations (Bakke, 2017) or North-South relations (Idun-Arkhurst, 2008)] Ghana exports to and imports from China. Commodities that Ghana mainly exports to China include; sawn timber, vegetable products, cocoa beans, manganese, natural rubber, metal ores, concentrates and scrap (Idun-Arkhurst, 2008). Idun-Arkhurst adds that Ghana imports a wide range of manufactured products or goods from China some of which include; shoes, automobiles, clothes and textiles, machines, electronics, and travelling bags among others. Stakeholders in the import business from China include transnational traders who travel in and out of China to and from Ghana to buy and sell goods.

2.6.2 Ghanaian Transnational Traders in China

Out of the number of Ghanaians in China, Obeng (2014) indicates there are a group of people called transnational traders. In his study on networks and strategies of GTT importing from China, Obeng mentions that these traders can be grouped into two categories, namely, the transient and semi-permanent population. The transient population which includes transnational traders mostly engage in many backs and forth trips around the globe in search of goods to sell while the latter are Ghanaians who have lived in China for more than 10 years but unfortunately do not have permanent residency due to the difficulty of obtaining permanent residency in China.

Focusing on the transient population of GTT in China, Obeng (2014), indicates that, they are mostly found in Guangzhou and Yiwu. These groups of people in these places in China are known to import manufactured items for sale in Ghana. In this transient population of transnational traders there exists the large scale and small-scale importers who import a wide variety of goods or products. Goods that GTT import into the country from China for sale in Ghana according to the respondents in the study

undertaken by Awumbila et al., (2011) on changing mobility patterns and livelihood dynamics in Africa focusing on transnational Ghanaian traders include; baby wear and products, shoes, bags, kitchen equipment and electronics including household and cooking appliances, hair and beauty care products, lace and fabrics, electrical and hardware for building, information and communication technology (ICT), as well as electrical cables for both domestic and industrial purposes not forgetting computers, mobile phones and their accessories.

According to Bodomo, (2018) and Obeng (2014), because of the availability of a ready market for imported products in Africa and due to Ghana's weak manufacturing base, the importation business is lucrative to the extent that many Africans including Ghanaians depend on it as a source of their livelihoods. Varied reasons exist to explain why GTT decide to import their products for sale in Ghana from China, but according to GTT in the Makola and Kumasi Central Markets per a study conducted there and another study on GTT in China per a study on Ghanaian migrants in Guangzhou, China, some of these reasons include; the economic and harsh economic conditions in Ghana, the continuation of family businesses, the need to diversify sources of income and make profit, the need for a variety of goods and the opportunity in China to provide a wide range of goods to suit their business for these businesses to thrive and be successful (Awumbila et al., 2011; Obeng, 2019a; Darkwah, 2002).

This activity of transnational trading which is dominated by importation by GTT who move back and forth between China and Ghana unfortunately is not void of its associated impacts. According to Awumbila et al. (2011), these impacts come in positives and negatives and they include; positive impacts - the improved standard of living, acquisition of higher status in society, ability to fund the education of children both in Ghana and in other destinations abroad, ability to acquire property and exposure to other cultures and languages among others. Negative impacts include - reduced marital bond with spouses left behind, difficulty and problems associated with child upbringing, and instances of perception of infidelity and unfaithfulness.

2.7. Transnational Trading and the COVID-19 Pandemic

A vast amount of literature is developing as the outbreak of the coronavirus continues to surge in different countries around the world. Scholars in international trade are researching the various ways the pandemic has impacted individuals, particularly traders, nations and the global economy at large (UNCTAD, 2020a; Agarwal and Mulenga, 2020; Hildalgo, 2020; Lakatos, 2020; Friedt and Zhang, 2020a; 2020b; OECD, 2020; UN Ghana, 2020; Verschuur, Koks and Hall, 2021). Generally, research is showing that the pandemic has led to a worldwide economic shock which has led to many disruptions and exposed the weakness of many already lacking households and sectors. The UNCTAD (2020a) has further indicated that the pandemic has greatly impacted the trade and development landscape to the extent that the decline in international trade as the virus spreads has given rise to the dramatic fall in foreign direct investment flows and the slashing of global production and employment.

With international trade relying on the cross-border mobility of its stakeholders, the UNCTAD (2020a) report on trade and development indicated the following: -

First, the pandemic has unleashed a global economic shock and as the cases keep rising, gross domestic product (GDP) is expected to fall by about 4.3% with developed economies being more affected than developing countries – that -5.8% and -2.1% respectively. Second, the pandemic has caused foreign direct investments (FDI's) to fall drastically. Here, the pandemic had an immediate and negative impact on FDI's in the year 2020 resulting in the shelving of anticipated new projects and the delay in the implementation of ongoing investment projects. Foreign affiliate earnings of host countries which are normally reinvested in significant amounts also dried up. Third, as the virus spreads, international trading has plunged. Here, there was a decline in the trade of goods and services which started immediately after the impacts of the pandemic became visible. Looking at the value of total trade services which fell by 7.6% earlier when the pandemic broke out, travel services,

unfortunately, fell further by 24%. As a result, UNCTAD has estimated an 18% decline in merchandise trade and 21% in trading services if cases of the virus continue to rise. Lastly, the pandemic has led to the slashing of global production and employment. According to the report, the pandemic has unevenly hit different industrial sectors. Unlike the industries that produce food or pharmaceutical products being hit slightly and able to produce and supply essential goods and services during this pandemic, other industrial sectors such as motor vehicles, machinery, equipment and apparel, experienced a severe decline in output. The case of China however is changing because, though they were hit initially by the outbreak of the virus, they have started to enjoy positive growth across many industrial sectors (UNCTAD, 2020a p. 12, 14, 17 and 20).

2.7.1 General Impact of the COVID-19 Pandemic in Ghana

Like most countries in the world aside from China where the virus was first detected, the first few recorded cases of COVID-19 happened in 2020. Ghana recorded her first set of cases on the 12th of March, 2020. From March 2020 to the 31st of January, 2021 there have been fluctuations in the occurrence of cases with cases rising to a point, falling, becoming stable and then rising again. Due to the nature of Ghanaian society, adhering to the protocols set out to minimize the spread of the virus did not entirely achieve its purpose. This was so especially when preventive measures in the form of restrictions were gradually eased due to the recording of lesser cases and to allow for the safe resumption of normal activities. Beginning with the first two (2) confirmed cases which were imported, the disease spread and cases grew to 18,134 in three months (end of June), 46,803 cases in six months (end of September) and 55,168 cases in nine months (end of December 2020) (Ghana Health Service [GHS], 2021). By the end of January 2021, the Ghana Health Service indicated that Ghana had recorded about 68,559 cases which includes 5,786 active cases, 62,340 discharged or recovered and 433 deaths (GHS, 2021). As of the 27th of October, 2021, recorded cases in Ghana stood at 130,287 comprising. 1,709 active cases, 127,396 recovered/discharged cases, 35, 11 and 1,182 representing severe, critical and dead cases respectively (GHS, 2021)

With Ghana recording more cases as the months went by, so did countries in Africa and the world at large. All the regions in Ghana have recorded cases of COVID-19. Starting from the Greater Accra Region which has the country's capital and is attributed as the most populous region, cases began increasing and trickling to other regions of the country. Case counts in the various regions of the country a year and seven months (at the end of October 2021) after the virus outbreak show the following (See Table 2.3);

Table 2.3 Summarized COVID-19 Cases by Region (End of March 2020 to end of October 2021)

Region	Cases	Recovered/Discharged	%Recovered/Discharged	Active Cases
Ahafo	1,058	1,025	96.9	1
Ashanti	20,705	20,311	98.1	154
Bono	2,119	2,030	95.8	0
Bono East	2,552	2,480	97.2	7
Central	4,790	4,640	96.9	101
Eastern	6,576	6,431	97.8	11
Greater Accra	70,428	68,953	97.9	1,199
North East	283	259	91.5	13
Northern	1,748	1,706	97.6	11
Oti	847	837	98.8	1
Savannah	262	259	98.9	0
Upper East	1,454	1,390	95.6	11
Upper West	739	709	95.9	2
Volta	5,311	5,220	98.3	12
Western	7,513	7,368	98.1	74
Western North	1,006	994	98.8	0
International Travellers (KIA)	2,896	2,784	96.1	112
TOTAL	130,287	127,396	97.8	1,709

Source: Ghana Health Service (2021).

According to the United Nations Development Programme [UNDP] and Ghana Statistical Service [GSS] (2020), the COVID-19 pandemic in Ghana has resulted in both social and economic effects.

However, most of these effects were heightened during the lockdown when most people were unable to go out to make ends meet. Though the lockdown was not enforced in the whole country, the areas affected included major business and social hubs of the country where other Ghanaians came. A survey conducted in 2,770 communities/ localities in all the 16 regions of Ghana by the UNDP and the GSS revealed that during the lockdown, in particular, there was an increase in crime in 34.1% of the communities/localities. The breakdown of the survey report indicated that the increase in crime included theft, burglary, domestic violence, assault, murder, rape and defilement (UNDP & GSS, 2020). Though these crimes took place across different locations in the country, the survey indicated that localities/communities that were affected by the lockdown had the highest crime rates.

Another impact associated with the restrictions meted out due to the pandemic in these communities/localities that were surveyed was the negative economic impact (UNDP & GSS, 2020). These included reductions in production, an increase in the cost of credit, as well as a reduction in sales and labour supply. Prices and the availability of products were also impacted. Focusing on the impact on prices and products, the survey report indicated that across the board, prices of products increased. Ranging from food and drinks, household essentials, transportation, insurance and financial services, to personal care and social protection, there was an increase (UNDP & GSS, 2020 p. 3). Also, not all items were evenly available in all the types of districts. Some did not have access to protective equipment while others could not access petroleum products and non-food items. Others did not have access to staple food or cooked food. Despite the above, the survey pointed out that assistance from non-state actors such as philanthropists and churches in addition to the government's efforts helped to lessen these impacts to an extent.

2.7.2 The Impact of the Pandemic on Trade in Ghana

According to Nelson and Hussein (1998); Aasoglenang and Bonye (2013) and Kyeremeh (2016), it can be argued that the concept of livelihoods is central to migration research, and as confirmed by

the literature reviewed above, the search for better and improved sources of livelihoods is the main cause of these transnational movements of Ghanaian traders. Unfortunately, though restrictions were not placed on the movement of goods, the restrictions which were meted out due to public health reasons had a significant impact on trade (World Trade Organization [WTO], 2020). According to Mugisha (2020), one of such impacts on trade is the significant disruption in the supply chain and reduction in consumption not in only Ghana but in forty (40) other African countries that have border economies.

The epidemiological situation of COVID-19 in Ghana is such that the statistics from the Ghana Health Service indicate fluctuations in the recorded cases where cases, rise, fall, plateau and rise again. These fluctuations lead to uncertainty with regards to when and how people should go about their activities. Are people supposed to resume the old way of living or adjust to the new way? In the case of transnational traders, should they expect to engage in their transnational activities like they did before or they should make their decisions based on the new policies being put in place by the governments and the entire world? Since most of these transnational traders depend on their transnational trading activities as sources of livelihood, what are their long term alternative plans in case the unexpected happens?

According to Asante and Helbrecht (2020b); studies have shown that, among most categories of traders (transnational traders inclusive) in Anglophone West Africa markets, social interactions are important social resources that help them in diverse ways. So the restriction of social distancing especially affects relations among the traders in the markets and between the traders and their customers (Asante and Mills, 2020). Economically, research done by Asante and Mills (2020) reveals that the restrictions meted out due to the outbreak of the pandemic led to some form of economic hardship. This economic hardship as explained by Asante and Mills was characterised by the complaint of low sales, especially during the lockdown and immediately after when security officials did not make it possible for some customers to make purchases if they could not prove that they lived

a few meters away. Even among those who lived close by, these traders indicated that some avoided purchasing expensive items. Therefore, irrespective of the category of customers based on their proximity, there were low sales. So, aside from the social impact on their interactions, these traders irrespective of the nature of their trading activities were affected economically. According to Asante and Helbrecht (2020a), when there are social and economic impacts of this nature, there are ripple effects that do not only affect the traders but those that depend on them. These ripple effects include; the inability to meet immediate family responsibilities, loss of capital, low savings and socio-psychological effects.

According to the GSS (2020), during and after the lockdown in Ghana, many business firms were impacted but those in trade and manufacturing were largely affected. There were 93.7% and 92.7% average decreases respectively in the operations of these firms during the lockdown and immediately after the ban was lifted. The survey conducted by the GSS (2020) further reported that, for trade in particular, it was the wholesale and retail trade sectors in the country that had difficulties during this pandemic since those that relied on imports were not receiving items because of supply shocks. In addition to these impacts on trade, the survey revealed that there were cash flow problems as well as a decrease in access to finance. The decrease in access to finance was attributed to the tightening of terms of loans by financial institutions.

In response to these impacts on their businesses, the survey report by the GSS (2020) showed that among trading businesses sampled for this survey, some laid off their workers, others granted leaves of absence, and there was a reduction in working hours as well as the reduction of wages. But to still make ends meet despite the above, the survey report revealed that business owners employed the use of digital solutions in the form of mobile money and the internet.

2.8 Scale of Governmental Response to the COVID-19 Pandemic in Ghana

A day after the World Health Organization [WHO] declared the Coronavirus a pandemic, (that is on the 11th of March, 2020), Ghana reported her first set of cases [12th March, 2020). However, before the cases were recorded in the country, Ghana had already begun implementing measures to prevent the virus from entering the country. According to Sibiri, Prah and Zankawah, (2020); Orleans (2020); Amponsah and Frimpong (2020), through the analysis of directives, actions and speeches by government and public health officials leading the fight against the virus and its spread, the strategy Ghana used at the beginning of the outbreak can be categorized into a five (5) parts. They include; first, limiting and stopping the importation of new cases, second, preventing community spread, third, isolating, treating and taking care of the sick, fourth, ensuring self-reliance and expanding the domestic capability and lastly, limiting the impact on social and economic life.

Subsequently, the Ghanaian government was able to put measures in place to control the spread of the virus by using the Imposition of Restrictions Act, 2020 (Act 1012) which was made possible in accordance with Article 21, Clause 4, Subsection a, c, d and e of the Ghanaian Constitution. This act is made up of 7 sections which provide the details and basis for which restrictions can be imposed. Through this act, the President of Ghana – Nana Addo Dankwah Akufo Addo- was able to come up with executive instruments (E.I) which form the basis for the various restrictions meted out within the boundaries of the country – that is Executive Instruments, 64, 65, 66, 67 and 68.

To spell out what the Ghanaian government wanted to put in place to fight the outbreak of the virus and its impact across all sectors of the economy, two different programmes were launched. The first one is the Coronavirus Alleviation Programme and the second is the Ghana COVID-19 Alleviation and Revitalization of Enterprises Support (CARES) Programme.

Under the Coronavirus Alleviation Programme (CAP), the government planned to put the following measures in place. In no particular order, they include first, a COVID-19 Emergency Preparedness and Response Plan (EPRP) based on Ghc 579.5 million. Second, the provision of Ghc 1,028 million as a three-month subsidy for household and business electricity use where there is 100 percent subsidy for lifeline customers and 50 percent subsidy for others. Third, the provision of Ghc 323 million for protection and as an incentive for frontline workers. These include the provision of PPEs, allowances, transportation, tax waivers and COVID-19 insurance). Fourth, the construction of 101 new 100-bed district hospitals, seven new regional hospitals, the rehabilitation of Effia-Nkwanta regional hospital in Takoradi, and two new psychiatric hospitals under Agenda 111. Also, the building of three infectious diseases centers in the three ecological zones of the country. Fifth, the provision of Ghc 200 million relief to provide water and sanitation for households. Sixth, the provision of Ghc 54 million to cater for the distribution of hot meals and food packages. Seventh, the Ghc 600 million Business Support Scheme (CAPBuSS) for micro, small and medium enterprises (supplemented by Ghc 400 million to aid with bank lending). Last but not least, the provision of hand washing facilities in basic and secondary schools, fumigation of markets and pre-tertiary schools, provision of PPEs to teaching and non-teaching staff in schools, training of educational workers on COVID-19 prevention and the development of content for online class sessions while students are at home (MoF, 2020 p. 3).

Under the Ghana CARES "Obaatampa" Programme, the government set out to build up on the CAP programme in two phases – Phase 1 (Stabilize the economy – July to December 2020), Phase 2 (Revitalize and transform the economy – 2021 – 2023). For Phase 1, strategies included: - the temporary reduction in the cost of basic services, ensuring food security, supporting businesses and workers, strengthening the health system and passing urgent legislation (MoF, 2020 p. 6-9).

Under Phase 2, strategies to be implemented included: - supporting commercial farming and attracting the educated youth into agriculture, building Ghana's light manufacturing sector, developing engineering/machine tools and ICT/digital economy industries and fast track digitization. The remaining strategies include; developing Ghana's housing and construction industry, establishing Ghana as a regional hub and reviewing and optimizing the implementation of government flagships and key programmes (MoF, 2020 p.11-17).

2.9 Chapter Summary and Conclusion

This chapter reviewed existing literature on transnational trading activities and the COVID-19 Pandemic. Tracing the activity of border trading to the time of the barter system, reviewed literature reveals that it involves the exchange of goods and services between individuals, firms/ businesses and nations across borders. These exchanges evolved over time such that in trading across borders, cross-border trade, international trade and transnational trade exist. Focusing on transnational trade, the reviewed literature showed that in as much as technological advances have given rise to increased trading activities, the activity of trade itself may have equally stimulated advances in technology through the encouragement of peaceful interchange and communication which led to the broadening of horizons and imagination (Cobb, 2000).

Before delving into the theoretical foundations of this study, the transnational migration and transnational trading nexus were discussed with the reviewed literature revealing that the nexus between the two concepts exist due to the many migration possibilities coinciding with several trading agreements which eventually attract migrants. However, people who initially set out as migrants can become traders and vice versa. A brief description of what the COVID-19 disease is was subsequently provided.

Grounding this study in theory, this chapter described the theories of the transnational migration theory and the sustainable livelihoods framework of Tanle (2015) and which served as a guide throughout this study. This study had to rely on these two theories because only one theory did not suffice (Massey et al., 1993). Through these theories, there was the understanding that deciding to move across borders is a livelihood strategy. However, the strategy of movement becomes transnational when one makes multiple moves across many borders while living in the origin and ensuring simultaneity in the origin and multiple destinations and at the same time forging and maintaining relationships of all kinds.

Subsequent literature reviews done in the sections of this chapter buttressed the long-time existence of the activity of transnational trade but narrowed the discussion to transnational trading among Ghanaian traders and between Ghana and China. Additionally, to aid in meeting the objectives of the study regarding the COVID-19 Pandemic, the literature reviewed showed that indeed the coronavirus that broke out in many nations of the world including Ghana impacted many individuals and sectors. In the case of GTT, however, the adverse impact on them and their businesses did not arise from people in the country contracting the virus but rather the restrictions meted out by the Ghanaian government to curb the spread of the virus. The outbreak of the coronavirus pandemic had indeed been evident in Ghana to the extent that the impacts associated with it may have caused more harm than good.

The last sections of this chapter looked at the strategies [CAP and CARES Programme] the Ghanaian government put in place to help the country recover from the shock of the outbreak of COVID-19 which led to the implementation of restrictions backed by the Imposition of Restrictions Act, 2020 (Act 1012).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The purpose of this chapter is to describe how this study was conducted. Divided into sections, this chapter begins with the descriptions of the study area, the philosophical premise upon which this study was built and the research design chosen. Subsequent sections further explain the procedures of gathering data and the data collection tools used, as well as the techniques employed for sampling respondents. The procedure used to analyze collected data and the ethical issues taken into consideration as well as the limitations encountered while undertaking this research are also expounded upon in this chapter.

3.2 The Study Area

The study area for this research was in the Greater Accra Region of Ghana specifically the Accra Metropolitan Area (AMA) or Accra Metropolis. This metropolis at the end of the 2010 Population and Housing Census (PHC) of Ghana, had a population of about 1,665,086 persons (51.9 percent females and 48.1 percent males) (Ghana Statistical Service [GSS], 2014). However, recent re-demarcations of the metropolis now bring the population to about 1,071,945 persons (GSS, 2014; MoF, 2019).

This area is seen as one of the most populous areas or districts in the country and also the most economic and administrative hub of the Greater Accra Metropolitan Area [GAMA] -a special development area in the region- compared to the entire region and the country as a whole [IOM, 2020c; GSS,2014]. The AMA serves as the regional capital of the Greater Accra Region (GAR) while the City of Accra which is within this demarcation, serves as the capital city of the Ga state and the nation Ghana as a whole (GSS, 2014; GSS, 2014; IOM, 2020c; MOF, 2019). The AMA (2021), also indicated that presently, out of the twenty-nine (29) Metropolitan, Municipal and District

Assemblies (MMDAs) found in the Greater Accra Region, the GAMA comprises twenty-five (25) and these twenty-five MMDAs also include the study area for this research – the AMA.

The AMA which is one of the two hundred and sixty (260) MMDAs in Ghana is bounded to the East by the La Dadekotopon Municipal Area, to the West by the Ga South Municipal area, to the north by the Ga East Municipal Areas and then to the South by the Gulf of Guinea (AMA, 2021; GSS, 2014). The area demarcated as the AMA according to the AMA (2021) covers an area of sixty square kilometres (60km²) or twenty-three miles (23 sq. miles). The area under study has gone through several changes and re-demarcations regarding its size and number of sub-metros since 1891. Recent re-demarcations have led to the AMA having three (3) sub-metropolitan areas – Okaikoi South, Ashiedu Keteke and Ablekuma South (AMA, 2021)

Lying in the dry equatorial climatic zone with two rainy seasons, the AMA comprises coastal, grassland and shrub-lands and though inhabited by persons from all over the country currently, the ancestors of the present inhabitants of the James Town area who migrated from Nigeria are believed to be the first settlers in the area (GSS, 2014). Being the economic and administrative hub of the entire GAR and the nation at large, a lot of activities ranging from commercial activities, fishing and manufacturing activities among others take place. As a central business district, many banks, shopping centres and departmental stores, hotels, markets as well as ministries, departments and agencies of government can also be found in this area (GSS, 2014).

To aid in gathering the right kind of data for this research, data had to be gathered in areas where these traders who are the focus of the study would be found. Apart from many of these traders having businesses scattered across the demarcation of the AMA or the Accra Metropolis (See Figure 3.1), many trading activities and transactions in Ghana take place in trading centres also called markets. Among all the trading centres that exist in the AMA, data for this study was gathered in four different markets or trading centres – Makola Market, Abossey Okai, Accra New Town and Kaneshie Market. The researcher did not deliberately choose these sites amongst all the others. Though the researcher

philosophical worldview rises out of actions, conditions, and consequences rather than antecedent situations. Also, according to Morgan (2007); Patton (1990); Tashakkori & Teddlie (1998) and Creswell (2009), this worldview focuses attention on the research problem and uses varied approaches to develop knowledge about the problem.

According to Mertens (1998); Guba and Lincoln (2005), and Johnson and Clark (2006), to recognize a paradigm, four basic belief systems which characterize that paradigm need to be identified. These basic belief systems according to Creswell (2003) aid the researcher in stating and making their 'knowledge claim' about what assumptions would guide their research, how they would learn and what they would learn during the research process. The four basic belief systems upon which this study was grounded as is expected of every philosophical worldview according to Mertens (1998), Creswell (2003), Guba and Lincoln (2005) and Johnson and Clark (2006) were as follows: -

The nature of ethics (axiology) under the pragmatic worldview is such that for a researcher to gain knowledge, the results of the study have to be influenced by the researchers' values and politics. In this study, the researcher's values and politics included ensuring that information provided by respondents or participants was presented without misinterpretation. Hence, throughout the study process from data collection, through to data analysis and data interpretation, the researcher ensured that there was a balanced representation of views expressed where exactly what participants or respondents communicated regarding the impact of the COVID-19 pandemic on them and their livelihoods were presented. Under the basic belief of ontology (nature of reality), it is believed that all individuals have their personal and unique understanding or interpretation of reality. As a result, the researcher made and reported varied and multiple deductions based on different perspectives from the findings relating to the topic of the impact of the COVID-19 pandemic on GTT in the AMA. Respondents gave multiple and varied responses which resulted in the realization that the impacts of the pandemic on the lives and livelihood of GTT came in positive, negative and neutral forms. This was in line with assumptions of the sustainable livelihoods framework used for this study which states

that in the course of making a livelihood, the different impacts (whether positive or negative) from different angles could result in positive, negative and/or neutral outcomes.

Epistemologically (the nature of knowledge and the relationship between the researcher and the participant/potential participant), the researcher had to determine what counts as knowledge and also determine the kind of relationship that was to exist between the researcher and respondents during the research process. For this study, the nature of some information gathered or views expressed was subjective, leading the researcher to rely on and present verbatim quotes so the topic being researched can be seen and understood from different angles. Even in instances where the researcher had to interpret data gathered, the researcher ensured that there was no bias and exactly what respondents expressed was provided. Also, the researcher-participant relationship was an interactive process where during the data collection process, the researcher spent a considerable amount of time with respondents. The researcher spent as short as 15 minutes with respondents and as much as between two hours and three hours depending on who the respondent was and the kind of information being relayed. The last basic belief upon which this study was grounded as a result of its pragmatic philosophical worldview, was the approach to systematic inquiry (methodology). All research approaches (quantitative, qualitative, mixed methods) were eligible to be used for this study. However, the use of the mixed methods approach was most appropriate as it was not only the dominant approach used under this worldview but because its use of multiple data collection methods helped derive solutions to the research problem of the study from different angles.

The mixed methods research design employs the use of both quantitative and qualitative approaches in a single study or research. According to Creswell and Clark (2011) as cited in Almeida (2018 p. 138), “mixed methods research is a research design (or methodology) in which the researcher collects, analyses, and mixes (integrates or connects) both quantitative and qualitative data in a single study or a multiphase program of inquiry”. This is done to determine if there are differences, some combination or convergence (Creswell, 2009). In the recent past, however, the use of the mixed

methods approach is done not only to seek convergence but to integrate or connect quantitative and qualitative data. This, according to Creswell, Hanson, Plano and Morales (2007) helps to merge two forms of data collected separately into a large set or when generated data is analyzed, results can be used side by side to support each other.

Many strategies of inquiry exist when it comes to using the mixed methods design approach in research. These different strategies according to Creswell (2003) can also be broken down into several variations. According to Creswell (2009) however, irrespective of the strategy or the variations under it, they are all shaped by the four factors of timing, weighting, mixing and theorizing. According to Creswell, Clark, Gutmann, and Hanson (2003), Creswell (2003) and (Creswell, 2009) these strategies of inquiry can equally be classified under three main general strategies – sequential procedures, concurrent procedures and transformative procedures.

Beginning with the factor of timing also referred to as implementation or time orientation, the focus is on how the researcher may want to gather or collect the data to be used for the research or study. According to Creswell (2009) and Almeida (2018), the researcher can collect either quantitative or qualitative data separately/ in two phases (sequentially) or together/in one phase (simultaneously/ concurrently). This Bryman (2012; 2016) refers to as “the sequence decision”. Secondly, since two research methods or designs – quantitative and qualitative – are used in a mixed-methods study, the weighting or priority factor answers the question of which method or design has the upper hand. According to Creswell (2009); Onwugbuzie & Collins (2007) and Bryman (2016), priority can be given to either of the methods in one study or both methods in a single study. Creswell (2009) however adds that in practice, the priority may lean towards one method or design in a study. Thirdly, the factor of mixing. This has to do with the stage of the research or study where data would have to be merged to make meaning and answer research questions. According to Creswell (2009), data can be mixed at either the data gathering stage, the data analysis stage, the data interpretation stage or all three phases. That way, the merged data can play either an integrating role, a connecting role or an

embedding role. Lastly, the factor of theorizing or transforming. This has to do with the consideration of theoretical perspectives in a research design which would serve as a guide throughout the research. These theories may be implicit or explicit but are to give a central perspective in a research irrespective of the strategy a researcher decides to choose.

Based on the factors explained above which help to define the various strategies of inquiry and their variations that exist, this study grounded its strategy of inquiry on the concurrent triangulation mixed-methods design. Unlike the sequential mixed methods designs where data is collected in two phases with either the quantitative data being collected before the qualitative data or vice versa, the concurrent triangulation mixed-methods design used for this study allowed for both the quantitative and qualitative data to be collected simultaneously and in one phase. So, during the data collection process, both forms of data were collected as and when respondents eligible to answer them were available. No sequential design was appropriate because of the limited time this research had to be done. So data had to be collected simultaneously within a short period. In the other strategies that exist, priority can be given to any of the methods used where either one method takes centre-stage and the other plays a supporting role or one is embedded into the other such that there is a transformation. For this study, however, the concurrent triangulation mixed-method design allowed for priority to be given to both methods. So both the quantitative and qualitative methods used including their data collection tools were given equal precedence. Nonetheless, as Creswell (2009) pointed out, in practice priority may lean towards one method which may have been the case in this study since priority leaned towards the qualitative method and design of the study.

The mixing for this study played an integrating role where both data types had to be merged where appropriate through the transforming of one type of data (for example qualitative themes or quantitative counts) to another type (quantitative counts or qualitative themes) after which both data types- which became either counts or themes- were compared with each other (Creswell, 2009, p. 192). Theory wise, like the other transformative strategies where theory guides the entire research

process and so, should be explicit throughout, the transnational migration theory and the sustainable livelihoods framework (Tanle, 2015) were used.

3.4 Data Collection Instruments

As a mixed methods research design with a pragmatic worldview, multiple approaches are permitted to be used to derive knowledge about the problem under study. Based on these, this study employed the use of both quantitative and qualitative data from multiple primary and secondary data sources. These were sourced from questionnaires, semi-structured in-depth interviews and existing documents.

To gather quantitative data for this mixed-methods study, questionnaires were to be distributed to GTT. According to Roopa and Rani (2012 p. 273), “a questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given topic”. Like it is characteristic of questionnaires, different types of questions can be asked to aid in obtaining data or information to answer the research questions. As a result, this study’s questionnaire employed a mix of different types of questions. The questions used included: - open and closed-ended questions, multiple-choice questions as well as contingency questions.

To help answer all the four (4) research questions for this study, the questionnaire was divided into six sections based on the research objectives for easy coding and analysis. These sections included socio-demographic characteristics of respondents, socio-economic activities engaged in before and during the pandemic, coping strategies of GTT due to COVID-19, facilitation of travel, impact on livelihood and scale of governmental response. Respondents answered these questions through one-on-one interactions in person, via phone call and by email. Initially, the questions that made up the questionnaire for this study were eighty-six (86) in number but after pre-testing the questions, they were reduced to fifty-four (54) questions – (See Appendix 1)

Two qualitative data sources were used to help generate information for this study – semi-structured interviews and document analysis. Interviews refer to conversations to collect detailed information on what people think, feel and experience regarding a particular topic (Easwaramoorthy & Zarinpoush, 2006). However, semi-structured interviews particularly refer to conversations with one person at a time that uses a mix of open and close-ended questions that need probing or follow-up questions (Adams, 2015). Document analysis on the other hand refers to the evaluation of existing documents relating to what is being researched (Centers for Disease Control and Prevention, 2018)

For the interviews, a mix of face-to-face and phone call interviewing techniques were used when the need arose based on the availability of the respondents (Transnational Trader) or key informers (either agents or facilitators of transnational trading or officials from organisations). This mix employed to collect data via semi-structured interviews was also due to the restrictions meted out at some places because of the outbreak of the COVID-19 pandemic. Interview guides for the different categories of participants were used (See Appendix 2,3 & 4) to guide the interview processes. An audio-recorder app was also used to record interviews together with a journal to jot down points and observations from the interview process whether face to face or via phone call. Interviews were conducted in three languages – English, Twi or Ga depending on the preference of the respondents though the English language dominated.

Documents as a data source came in two different forms - primary and secondary data sources. Original documents in the form of government publications like those from the Government of Ghana (GoG) through the Ministry of Health (MOH) and the Ministry of Finance (MoF), publications from organizations like the World Health Organization (WTO) and the International Organization for Migration (IOM) among others served as primary data sources. Secondary sources came in the form of articles and journals on the topics relating to the outbreak of the COVID-19 pandemic and its impacts on Ghana and the world at large. Many of these documents were found online on official and verified websites to help with this study.

Focus group discussions and non-participant observations were equally ideal qualitative data sources for this study. However, with the focus group discussion, initial feedback during the pre-testing of potential data collection methods indicated that the target population were very busy people who had varying times of availability and unfortunately, not many of them were around at the time of the research which led to a number of the questionnaires being answered via phone call. Also, from observation, some potential respondents found the questions for this research personal as well as intrusive and reluctantly disclosed responses. So had a focus group discussion been organized, potential respondents may not have freely and genuinely given responses as they did with the interviews. With the non-participant observation which could also have been a good source of data, it was not ideal for this study as the time frame for collecting data was not enough to have made detailed observations necessary to make deductions, develop themes and make inferences.

Before the questionnaires and interview guides for this study were used to gather data, they were pre-tested. Questionnaires and interview guides for GTT were pre-tested either in bits (that is some sections) or in full depending on whom the researcher was speaking to and the person's willingness to be a part. According to Abey (2012) when it comes to pre-testing research instruments either a full-scale test of the entire instrument can be done or a series of pre-tests in bits.

Five (5) GTT from three different areas aside from the study sites in the AMA volunteered to help with the pre-testing of the instruments for this study. Apart from one of the volunteers who equally imported and sold Chinese goods, the remaining four did not import or sell Chinese goods or products. All pre-testing sessions were done at the convenience of these volunteer GTT. The purpose of the pre-testing exercise was to assess the level of clarity of the questions asked, to aid in the restructuring of questions based on the reality on the field and inform the pattern the questioning should go as well as to determine the estimated time allocations and also assess the feedback gotten from the kind of questions asked. The pre-testing exercise helped to restructure the final set of questions used to gather data for this study.

3.5 Target Population

Two groups of people qualified as potential respondents or participants for this study. First, GTT, who imported their goods or products for sale in Ghana, particularly in the AMA. Second, agents that help facilitate transnational trading to and from Ghana, in and out of different destinations like freight forwarders, shipping agents and travel agencies. Information through interviews from organizations like the AMA and Traders Advocacy Group Ghana [TAGG] were also included in this research.

Per the inclusion and exclusion criteria, participants eligible for this study were traders who sold and traded in imported goods from China specifically and had been engaging in the activity of selling these imports for their businesses for at least two (2) years or more before the outbreak of COVID-19 in China, in the year 2019. Eligible participants could be importing from other countries but had to be importing goods from China as well. The criteria enabled the researcher to identify and understand the trends and the extent of the impact of the pandemic on the businesses of these traders and their trading activities.

Agents that also qualified for this study included those that had been involved in the facilitation of transnational trading for at least three (3) years or more before the outbreak of COVID-19 in China (in the year 2019) and were recognized by participants in this study as agents that had successfully helped to facilitate the transnational trading and movement of GTT and their goods across borders. These agents were also those who had helped in the facilitation of trade between Ghana and other destinations but in and out of China specifically.

3.6 Sampling Strategy

Due to how large some population sizes may be and the inability of researchers to gather data or information needed from each individual, a relative number is selected to be representative of the entire population and this process is called sampling (Bernard, 2000). According to Sharma (2017

p.749), sampling is a technique or procedure used by a researcher to systematically choose “a relatively smaller number of representative items or individuals (subset) from a pre-defined population to serve as data sources as per the objectives of their study”.

3.6.1 Sampling Technique

Two options of sampling techniques exist for researchers to choose from. They include; probability sampling techniques and non-probability sampling techniques. Probability sampling refers to the process of sampling where a given number of units of analysis are taken from a sample frame which is a representation of the population under study (Bernard, 2000; Showkat & Parveen, 2017). Examples of strategies for employing this technique include; simple random sampling, systematic random sampling, stratified random sampling and cluster or multi-stage sampling. Non-probability sampling on the other hand is a sampling technique that involves judgement where instead of selecting samples of participants at random, participants for a study or research are intentionally chosen. Strategies of employing this technique include; quota sampling, purposive or judgement sampling, self-selection/ convenience/ haphazard sampling, and snowball sampling.

For this study, which was a concurrent triangulation mixed methods design, two different sampling techniques were used. Both sampling techniques were however non-probability sampling techniques. The first sampling technique – snowball sampling – was used for selecting respondents among GTT while the second sampling technique – purposive sampling – was used for selecting both the agents who facilitate the activities of GTT and related organizations or institutions

Also known as chain sampling or chain-referral sampling, the snowball sampling technique or strategy is one where initial and found participants help recruit potential and future participants from among those they know (Sharma, 2017). Usually used for “difficult to find” populations (Sharma, 2017; Bernard, 2000; Showkat & Parveen, 2017), Bernard (2000) indicates that it does not only refer

to groups of people that do not want to be found or exposed but also refers to any small population for which constructing a sampling frame would be impossible. In the case of these GTT from whom both quantitative (questionnaires) and qualitative (interviews) data were derived [See Appendix 1 and 2], the snowball sampling technique was used (even to gather quantitative data). This was because this study had an inclusion and exclusion criteria and these traders according to Obeng (2014), consider the kind of work they do as a private activity and do not willingly share information about their activities and so do not want to be found. Hence, the researcher had to rely on referrals from other respondents to be able to come into contact with these traders.

At Makola Market and Accra New Town, initial contacts were made through family friends of the researcher who also sold other goods in the markets. Referrals from other respondents led the researcher to the Kaneshie Market. At Abossey Okai Spare Parts Market, the initial sets of contacts were made at the market with the help of a trader who sold car accessories after describing the nature of the research to him. No respondent made more than three referrals which helped the study include transnational traders across the study area and who imported and sold a variety of goods (that way, sampling bias which is one of the disadvantages of using this sampling technique was prevented). Though there were at most three referrals from respondents, a few referrals led to sections of the market the researcher had already been to. In situations like that, the researcher, fortunately, was not referred to someone that had already been spoken to. This also aided in increasing the nodes or the contacts to allow for diversity and to broaden the background narratives of the respondents. The limited number of referrals from respondents equally helped so data gathered was not centred in some particular areas of the markets or trading areas. Data were collected from four different trading centres and their environs within the study area, namely; Makola Market [UTC, GCB High Street, Cow lane, Tudu, Okaishie, Accra Central, Opera Square, Rawlings Park Area], Abossey Okai [Post Office, Police Quarters, FM Machine Shop, Azakayah], Accra New Town [Malata Market Area, Akpakpa Street, Kokomlemle] and Kaneshie Market.

Unfortunately, like every other sampling technique used, there are benefits and limitations. Particularly when it comes to using the snowball sampling technique for collecting quantitative data. One of such limitations this study encountered was the issue of non-representativeness. In as much as the researcher tried to ensure that data was collected using quantitative and qualitative data, so in-depth data can be collected, the snowball technique used for collecting quantitative data did not aid in guaranteeing a representative sample. This was also because the researcher had no idea of the actual population of GTT in the AMA and the actual population of GTT based on the study's inclusion and exclusion criteria, hence, results cannot be used as generalisations for the entire population though it provides information on what the impact of the pandemic is like for most if not all GTT in the AMA.

According to "Snowball Sampling" (2009) in using the snowball sampling technique for collecting data, the researcher, unfortunately, has little control over the sampling method. This was evident during the data gathering process as the researcher had to rely solely on the referrals of respondents before interviews could be conducted or questionnaires were filled. This could also be attributed to the fact that the researcher did not know who these people were among the many traders in the markets and many of them were not willing to speak unless someone they knew or trusted introduced the researcher and their reason for being there.

For the respondents sampled through purposive sampling, the researcher chose them because of the rich and in-depth information they were to give to buttress data gathered from the traders about the extent to which the pandemic had affected them and their activities. According to Bernard (2000), the purposive sampling technique, also known as selective, judgmental, selective or subjective sampling, is used when the researcher himself or herself decides on the reason for choosing that sample and goes out in search of them (Bernard 2000). Research objectives of this study also focused on agents that facilitate the transnational trading activities of these traders but to gather in-depth information from them to understand how the pandemic had affected them while helping to facilitate

the activities of GTT, the researcher resorted to using the purposive sampling technique. So the focus here was not to gather data from a large sample but to gather rich, in-depth data from respondents that fell within the inclusion and exclusion criteria and who could describe the situation of the pandemic and its socio-economic impacts on the transnational trading activity. For both agents and related organizations for whom the purposive sampling technique was used, data was collected qualitatively via semi-structured in-depth interviews with the help of interview guides and the analysis of documents (See Appendices 3 and 4).

Despite the aim of gathering rich and in-depth data using purposive sampling, it still has limitations. The researcher however tried to minimise these limitations as much as possible. According to Sharma (2017), the use of purposive sampling is prone to researcher bias (since the researcher makes the decision of who is eligible and who is not) and non-representativeness. According to Lund Research Limited (2012), where decisions on eligibility are based on clear criteria like a theoretical framework or expert elicitation, the limitation of researcher bias can be countered. In this study, respondents eligible for the study that were sampled through purposive sampling were chosen based on criteria which included them being experts in the field who could give in-depth details regarding the topic under research.

3.6.2 Sampling Design

According to Onwugbuzie and Collins (2007), there are sampling designs peculiar to the mixed methods design one decides to choose. This is considered a big step after the researcher has decided on the research design type to use. These sampling designs look at the relationship between the quantitative and qualitative samples one decides to use for their research. Per the descriptions below cited from Onwugbuzie and Collins (2007) these relationships can be parallel, multi-level, identical or nested. With the parallel relationship, samples for both the quantitative and qualitative aspects of the research are drawn from the same population while the identical relationship has the same persons

sampled for the first phase (either quantitative or qualitative) also sampled for the second phase (depending on which phase took place first). The nested relationship occurs when a subset of an initial sampled participants for a phase is used for the second or next phase. The multilevel design for mixed methods sampling designs comprises the use of two or more different sets of samples gotten from different populations and levels of a study. So the samples of the quantitative are sampled differently from a particular level while the qualitative samples are also sampled differently from another level but within the confines of the study being undertaken.

In this mixed-methods study design, the relationship between all samples was multi-level where samples were collected at three different levels within the confines of the study. The first sample of GTT which was quantitatively and qualitatively taken using the snowball sampling technique fell under the first or initial level or population. The second level or sample was qualitatively taken using the purposive sampling technique from the category or population of agents that facilitate the activities of GTT – travel agencies, freight forwarders and shipping agents. The third level or sample was also qualitatively taken from key informants who fall under the category of organizations that exist to influence or contribute to the activities of GTT. Data was from this level via interviews and document analysis.

3.6.3 Sample Size

Due to the absence of a sampling frame from which a sample size could have been derived, this study used snowball and purposive sampling techniques to gather data from respondents. Hence, the researcher resorted to the use of saturation, especially among the GTT sample who were the main focus of this study. According to Saunders et al. (2018), there are four kinds of saturation that a researcher may apply to their study either in combination or alone. The first two is the theoretical saturation – where due to the development of theory at the end of the research, no new theoretical categories emerge during the process of analysis and the inductive thematic saturation – where during

the data analysis stage, no new codes emerge and the additional data does not lead to new themes (Given, 2016). The remaining two are the priori thematic saturation – where the entire array of constructs that make up a theory used in a study are fully denoted by the data gathered and data saturation where saturation is reached when new data seems to repeat what has already been expressed in earlier data. This study however used a combination of inductive thematic saturation and data saturation.

The researcher set out to collect the first set of quantitative and qualitative data from fifty (50) and twelve (12) transnational traders respectively. During the analysis stage, however, while the researcher organized the data gathered including coding, transcription and sorting out data into themes, the researcher realised that for the qualitative data gathered, after the 7th respondent new data seemed to be repeating itself. For the quantitative data gathered as well, after data from the 40th respondent was inputted, no new codes were being generated as well as no new information was gathered even from other respondents. The only difference among the remaining data was that respondents provided their responses in different expressions which fell under the already created codes and themes. Hence the sample size was able to be generated because both inductive thematic saturation and data saturation had been reached.

In all, a sample size of 70 respondents was used for this study. Fifty (50) Ghanaian transnational traders were administered questionnaires and twelve (12) of them were interviewed. The remaining eight (8) respondents were two (2) freight forwarders, two (2) shipping agents, two (2) travelling agents, one AMA official and one representative from the Traders Advocacy Group Ghana [TAGG] – formerly known as the Ghana Union of Traders Associations (GUTA) for the Greater Accra Branch. Though the initial plan before this research began was to speak with officials from the Ministry of Trade and Industry [MoTI], the Ministry of Finance [MoF], Ministry of Foreign Affairs and Regional Integration [MFARI], Ghana Ports and Harbours Authority [GPHA], and Ghana Shippers Authority

[GSA], data from published documents online from these organizations were solicited to aid in answering the study's research questions.

3.7 Data Analysis

After data were collected concurrently, raw information gathered had to be analysed to aid in the presentation of findings and discussion of results. After data had been sorted and organized, data from questionnaires were coded and entered into the Statistical Package for Social Sciences Version Twenty (SPSS v20) to aid with analysis. Using the SPSS software, frequencies and percentages of different variables, measures of central tendencies and different levels of cross-tabulations or contingency tables were done to aid in the interpretation of findings from the data gathered. To also illustrate findings for easy understanding, the use of the Microsoft Word software and the Microsoft Excel software helped to develop summary tables and figures.

Semi-structured in-depth interviews recorded on the Voice Recorder App and the Call Recorder App were done in three different languages – English, Twi and Ga. These recordings to aid in data analysis and eventually help to answer the research questions of this study were manually transcribed. The researcher listened to the recordings as many times as was needed and either wrote or typed transcriptions after which through multiple reads, coding and classifications under various themes to aid in easy identification were done. For sections of the interviews in Twi or Ga, the researcher translated these languages into English to make coding and classifications under themes easier. The themes were generated or created based on the sections of the questionnaires and interview guides used to aid in the answering of the study's research questions.

For the documents used in this study, document analysis was done. According to Bowen (2009, p.27), “document analysis is a systematic procedure for reviewing and evaluating documents - both printed and electronic (computer-based and internet-transmitted) material. To analyse documents for this

study, aside from those that were already hard copies, some of those that were found online were downloaded and printed. Together with the documents that remained as soft copies throughout the document analysis process, all documents went through three main stages as prescribed by Bowen (2009). For the first stage, skimming was done where the researcher examined the document particularly to be sure it had the content that the study needed. The second stage was actual/intentional reading where the researcher thoroughly read documents to better understand what had been written. The final stage was the interpretation stage where, as the researcher understood what was written, they found out if it answered the question related to the study for which the document was chosen. When relevant information (whether exact or nearly related) was found, those sections of the documents were highlighted with notes written by them to indicate where they fit in the study's write-up.

As indicated in Section 3.3, the concurrent triangulation mixed methods design allows for different ways to mix quantitative and qualitative data gathered under its strategy of inquiry. Through the use of the integrating role or way, the data from questionnaires and interviews gathered from GTT was merged from the data analysis stage through to the data interpretation stage. Hence the sample size of sixty-two (62) GTT (50 respondents for questionnaires and 12 for questionnaires) as counts became themes and vice versa where necessary.

The mixing done for this study played an integrating role where both data types had to be merged where appropriate through the transforming of one type of data (for example qualitative themes or quantitative counts) to another type (quantitative counts or qualitative themes) after which both data types- which became either counts or themes- were compared with each other (Creswell, 2009, p. 192).

3.8 Ethical Considerations

Per the University of Ghana's Research Ethics Policy, the following were taken into consideration ethically regarding this research or study after going through an ethical clearance process with the identification number ECH 125/ 20-21 (See Appendix 5 for ethical approval letter).

To ensure respect for all persons especially relating to participants, this study ensured that participants were accorded the needed respect. This allowed them to make their decisions regarding their role during the research process. Participants were briefed on the research and its objectives and the expected outcomes of the research, their role and the direct and indirect benefits their involvement would bring to the findings of this research and how the findings could guide future considerations regarding GTT respectively. Whatever decisions the participants took were respected and worked with including their declining to answer some questions.

To ensure beneficence so potential risks are minimized and potential benefits maximized, this research may bring, this research took into consideration two categories of risk stated in the University of Ghana's Research Ethics Policy (psychological, social and economic harm) and did well to ensure such risk or harm was minimized. Psychologically, the nature of this research was such that, participants had to remember or recall events, instances and experiences to aid in data collection. In situations like those, the option to halt the process with that participant, taking pauses to allow participants to speak at their convenience and even continuing the data collection at a later time was done. The researcher tried to minimize social and economic harm when during interview or questionnaire filling sessions either in the shops of respondents or on phone, sessions had to be paused so that respondents could either attend to their customers or their employees who needed their attention regarding the sale of products or when respondents had to attend to other personal things in the course of the conversations.

With the yet-to-be-confirmed impacts of the COVID-19 pandemic on participants' livelihoods before data collection, the researcher perceived the possibility of participants giving sensitive information regarding their different coping strategies. As a result, this research, therefore, ensured that participants were well informed about the research and the role they were to play which then lead them to choose the option of whether to participate voluntarily or not. This was then followed by the filling and signing of consent forms (See Appendix 6) to commence the data collection process if respondents agreed to go ahead.

To guarantee non-maleficence, participants were free to withdraw at any point in time from the study in the course of interacting and engaging with the researcher. Confidentiality and anonymity except otherwise stated were ensured by the researcher with participants being kept anonymous throughout the study as well as the proper management of private information to protect the identity of participants. The participants were also free to determine which sections of the instruments they wanted to answer and the ones they approved should be included in the analysis and final write-up leading to conclusions of the study. For justice throughout the research, all participants whether potential or actual were treated in accordance with what is morally right and proper per the Constitution of Ghana.

3.9 Limitations of the Study

This study was not void of its own limitations as the target population were already people who were not open to discussing issues of their businesses since they considered anything that had to do with their source of livelihood, private and personal.

Firstly, due to the snowball sampling technique used, the study was unable to get a balanced number of respondents based on their gender. Respondents led the researcher to persons they knew and unfortunately, referrals led to an uneven gender distribution. However, that did not affect the quality

of data gathered though a balanced gender representation would have aided in the analysis from a gendered perspective. It would have also helped to either strongly confirm or dispute notions in a field or sector known to be dominated by females or women.

Secondly, the researcher spent a lot of time than it was anticipated in the field collecting data since there was no sampling frame and a substantial sample size had to be reached. Most potential respondents even after being referred by their colleagues were either not willing to participate or were not available. Even when an interview or questionnaire filling sessions were scheduled for later per the availability of the respondents, some of them kept rescheduling and others did not pick up their calls or reply messages. However, some of those who could not speak with the researcher after not meeting scheduled sessions later helped to refer the researcher to others which helped.

Also, a few respondents preferred not to refer the researcher to others with the response that, they did not think those people could give the kind of answers the researcher was expecting. Other reasons were that these referrals may not freely give accurate information or the referrals did not like to talk about their businesses with others, or were very busy and would not have the time. Had the researcher been referred to at least one person by the few who did not give referrals, a few more respondents could have been added to validate the gathered information.

Lastly, even among those who voluntarily decided to take part, most of them pointed out that the questions were intrusive (even after re-framing them after pre-testing) and so preferred to not answer some questions though they knew what to say and understood the questions asked.

3.10 Chapter Summary and Conclusion

This chapter presented the methodology that was used by this study on the socio-economic impacts of the COVID-19 Pandemic on GTT in the AMA. Situating the study in the AMA, the researcher gathered data from four different trading centres or markets and their surroundings – Makola Market,

Abossey Okai, Accra New Town and Kaneshie Market. These centres were not deliberately chosen as the sampling technique used led the researcher to these destinations.

Grounding this research in the assumptions of the pragmatic philosophical worldview, this study used the mixed methods research design where there was a combination of both quantitative and qualitative methods and designs guiding the study. Under the mixed methods research design chosen, the concurrent triangulation mixed-methods design was used as the strategy of inquiry. Data from multiple sources as is expected in most mixed methods research designs were used with the data being quantitatively and qualitatively taken via questionnaires, interviews and document reviews.

With a target population and specific inclusion and exclusion criteria, 70 respondents were sampled for this study. To aid in getting the sample size used, snowball sampling and purposive sampling techniques were used. This study applied the multi-level sampling design, where data was collected from three different populations within the confines of the study. The first level was GTT, the second level, was agents that facilitate the activities of these transnational traders and the third level was the organizations that play relevant roles in influencing the activities of GTT. Before data was gathered from these respondents, however, ethical approval was given by the ECH for this study to be conducted. Through the use of the SPSS and Microsoft Office software, quantitative data collected was analyzed. Qualitative data on the other hand was analyzed through the manual transcription of recorded interviews after which through multiple reads, coding and classifications under various themes to aid in easy identification was done. The last section of this chapter focused on the challenges encountered by the researcher during the entire research process.



CHAPTER FOUR

GHANAIAN TRANSNATIONAL TRADERS AND THEIR TRANSNATIONAL TRADING ACTIVITIES

4.1 Introduction

This study seeks to examine the socio-economic impacts of the COVID-19 Pandemic on GTT in the Accra Metropolitan Assembly (AMA) who import the goods they sell from China. This chapter provides results and discussions of basic socio-demographic information of the sampled respondents. In addition to the socio-demographic information this chapter provides, the focus of this chapter is to provide information on who is involved in the transnational trading activity, and what they basically do that qualifies them as traders first of all and as transnational traders in the second place who import the goods they sell. Data on how long these GTT have been involved in the transnational trading activity and why they decided to be involved in it also import from China is also discussed. With the help of the Statistical Package for the Social Sciences (SPSS) software, the Microsoft Office software and manual transcriptions through which themes were generated, relevant analysis of the quantitative and qualitative data gathered from respondents is carried out.

4.2 Socio-Demographic Characteristics of Respondents

To aid in the understanding of certain responses given by the participants of this study and to help identify patterns and trends, as well as contribute to existing data, this section of the chapter provides information on the age, sex, marital status, ethnic groups, religious affiliations, educational levels and the household size of these respondents.

Using the snowball sampling technique, the study encountered an uneven sex distribution of GTT from both the quantitative and qualitative data gathered for the transnational traders. Data gathered showed that males dominated this study, representing 66.1% with the remaining being females (See Table 4.1). Although the areas in which data were collected may have influenced the uneven sex distribution of respondents for this study, it contributes to revealing the dynamism in trade as

indicated by (Obeng, 2019) where upcoming literature is beginning to portray that the males are starting to fit in and are finding their foot in the trading sector or industry.

Previous literature like that of Nypan (1960); Bohannan and Dalton (1962 as cited in Mintz, 1971); Clark (1994) and Morris and Dadson (2000), have reiterated female dominance in the trading field in Ghana, West Africa and other parts of the world such as the non-Hispanic Caribbean and some parts of Latin America. Research like that of Darkwah (2002) and Bowles (2013) has also reaffirmed the presence of Ghanaian female traders in cross-border and/or transnational/international trading activities. However, when it comes to trading across borders, Morris and Dadson (2000) indicate that cross-border trade involves more women while transnational trade (or overseas trade as Morrison and Dadson refer to it) involves more men.

Unlike the findings of Obeng (2014) where GTT importing from China were between the ages of twenty-six (26) and fifty-eight (58) years, respondents for this study were between the ages of twenty (20) years and sixty-five (65) years, with the majority of them (88.7%) being between ages 30 years and 59 years - (See Table 4.1). The difference can be attributed to the criteria for which this study and that of Obeng (2014) were conducted. Obeng specifically chose respondents who have travelled to China to import products for sale while this study though it had the initial focus of that grouping before going to the field, had to widen its scope due to the feedback from respondents encountered on the field.

Findings by Awumbila et al. (2011) and Overa (2007) discovered that most traders including transnational traders were between the ages of 30-39 years while Darkwah (2002) also discovered the mean age of transnational traders to be 40 years. This study's findings, however, found 41.9% representing most of its respondents being in the 40-49 year grouping with the mean age of the sampled population being 45 years. The least represented age grouping in this study was the 20-29-year grouping. They represented 4.8% of the entire sample.

Table 4.1 Sex and Age Distribution of Respondents

Variables		Percentage
Sex	Male	66.1%
	Female	33.9%
	Total	100%
Age	20-29	4.8%
	30-39	21%
	40-49	41.9%
	50-59	25.8%
	60-69	6.5%
	Total	100%

Source: Field Data, 2021

According to the 2015 Labour Force Report of Ghana (GSS, 2016), the dynamics of the country's labour force are such that, from the late teens to the early twenties, there is an increase in the country's labour force. The number keeps increasing in the thirties and in the second half of their forties, the numbers reach their peak and by the age in the early fifties, the numbers begin to fall. Though this study did not cover a large sample to make it representative of the nature of Ghana's labour force due to the kind of respondents, this trend can also be seen.

A two-way cross-tabulation for the age and sex variables (See Table 4.2) indicates that, for both male and female respondents, many of them (that is, 43.9% for males and 38.1% for females) fell between the 40-49 years grouping. Unlike the males who were not represented in the 60-69-year grouping, 19% of the females fell within this category. The opposite happened in the 20-29 years grouping as all respondents in that category were males (7.3%). This observation is consistent with the findings of Awumbila et al. (2011) who found out in their study that, more female transnational traders were older than their male counterparts.

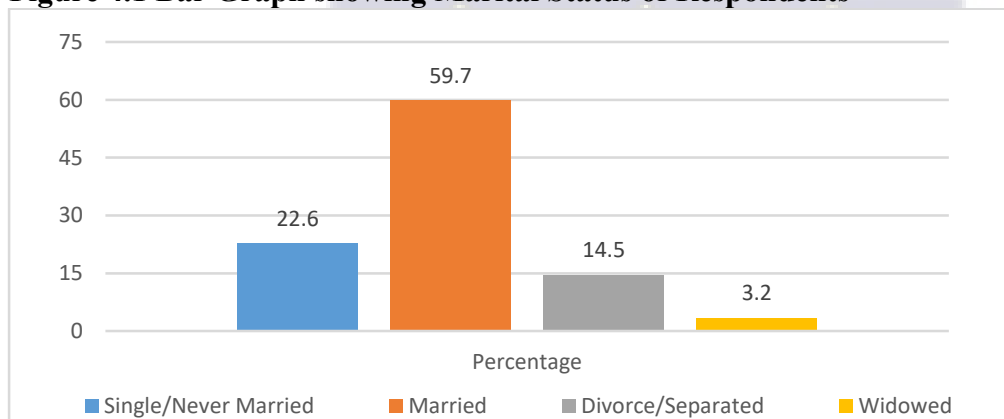
Table 4.2 Cross-tabulation of Age and Sex of Respondents

Variables	Sex of Respondents	
	Male (%)	Female (%)
20-29 years	7.3%	0.0%
30-39 years	22%	19%
40-49 years	43.9%	38.1%
50-59 years	26.8%	23.9%
60-69 years	0.0%	19%
Total	100%	100%

Source: Field Data, 2021

A little over half of the respondents (59.7%) were married. Respondents who were single followed with 22.6%. The remaining 14.5% of the respondents were either divorced/separated and two respondents were widowed (3.2%) [See Figure 4.1].

Figure 4.1 Bar Graph showing Marital Status of Respondents



Source: Field Data, 2021

Among married respondents for this study, most of them were males (59.5%). In addition, male respondents also dominated the single and divorced/separated marital status population of the sample with representations of 92.9% and 66.7% respectively. The small number of respondents who were widowed (9.5%) were only female.

A three-way cross-tabulation with the variables age, sex and marital status (See Appendix 7) showed that most of the male respondents who were single fell between the ages of 30-39 years (42.9%).

Interestingly, the only female respondent who was single was between the ages of 40-49 years. Divorced/Separated male respondents were within the 40-49 year and 50-59 year groupings while the females were within the 40-49-year grouping. The widowed female respondents were within the 60-69 year grouping which was likely.

With only one female being single in her forties and the majority of the females married (beginning from age 30) as well as no female in her twenties, while on the other hand, the males are represented in all age ranges except the 60-69 year range, these findings are consistent to a fair extent with findings of Obeng (2014) and Webber (2017). Though these two pieces of research were conducted in different settings (one in Ghana and the other in Europe respectively), their findings infer that the reasons why most female traders are from age thirty (30) unlike their male counterparts who are found in their twenties (20s), has to do with their familial and matrimonial responsibilities. So even though some females may have started the trade before getting married, their responsibilities may have delayed their proper entry or establishment into the transnational trading field unlike their male counterparts who whether single or married at whatever age can be found to be established in the field. That of the males can be attributed to findings of anecdotal evidence in the Ghanaian society and findings of Webber (2017) where males begin and are expected to play the role of providing for themselves and their families early in their lives and the fact that males are required to spend more time doing their work or business.

A greater number of the respondents (59.7%) for this study were from the Akan ethnic group (See Table 4.3). This came as no surprise as the finding is consistent with what other research on GTT generally and among those importing from China has discovered (Awumbila et al. 2011; Obeng 2014; Darkwah, 2002). Respondents from the Ga/Adangbe and Ewe ethnic groups followed with 27.4% and 8.1% representation respectively. Respondents from the Guan ethnic group were the least among respondents (4.8%). The dominance of the Akan ethnic group affiliation among respondents was expected as this ethnic group is the largest in the country consisting almost half of Ghanaians and

comprising persons from “Asante, Twifo, Fante, Adanse, Ahanta, Awowim, Bono, Akwamu, Akyem, Asen, Nzima, Kwahu, Akuapem and Sehwi” (Buah 1998, p.8 as cited in Kissi & Eck, 2017) and GSS (2012). Respondents in this study who were grouped under this ethnic group said they were Asante, Fante, Akuapem and Kwahu. According to Obeng (2014) and Otoo (2017) also, the Akan people are noted for being business-minded or conscious which explains their dominance among traders in general and transnational traders specifically for this study.

Respondents who took part in this study were mostly affiliated with the Christian faith making up the majority (91.9%) of the sampled population. Respondents who were Muslims and Traditionalists represented 3.2% of each of the sampled proportions (See Table 4.3). This is generally not a surprise as among Ghanaians, though the Muslim population is rising, there are more people affiliated with the Christian religion than the other religions that exist. A two-way cross-tabulation in Appendix eight (8) reveals that the two Muslim respondents were Akan and Ewe respondents while the two traditionalists were Akan and Ga/Adangbe. All the Guan respondents were Christians.

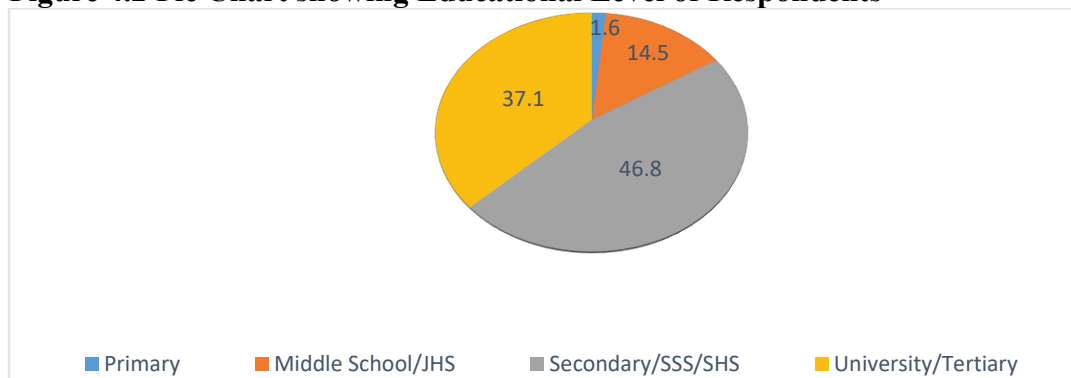
Table 4.3 Ethnic and Religious Affiliations of Respondents

	Variable	Percentage
Ethnic Group	Akan	62%
	Ga/Adangbe	24%
	Ewe	10%
	Guan	4%
	Total	100%
Religious Affiliation	Christian	91.9%
	Muslim	3.2%
	Traditionalist	3.2%
	No response	1.6%
	Total	100%

Source: Field Data, 2021.

Consistent with research that was done by Awumbila et al. (2011), the educational level of GTT is fairly high as most of them in this study had attained at least secondary level education. Representing 83.9% for both senior secondary and tertiary level education, most of the respondents for this study (46.8%) had attained secondary level education (See Figure 4.2). In this research, the secondary level option comprised those who had been to vocational and technical school and the tertiary level option represented those who had acquired any form of university-level education. Respondents who stopped schooling after middle school or junior high/secondary school and primary school followed with 14.5% and 1.6% proportion respectively (See Figure 4.2).

Figure 4.2 Pie Chart showing Educational Level of Respondents



Source: Field Data, 2021

When posed with the question of how many people lived in a respondent’s household including themselves at the time of the interview, answers ranged from respondents living alone to those who had up to nine (9) persons living in their household. These included dependents of the respondent but only referred to dependents who lived under the same roof as the respondent at the time of the interview. These dependents included the respondents’ own children or grandchildren, nephews and nieces or even non-relatives. According to the Ghana Demographic and Health Survey [GDHS] (GSS, GHS, & ICF International, 2015 p. 11), a household is defined as “a person or group of related and unrelated persons who usually live together in the same dwelling unit(s) or in connected premises, who acknowledge one adult member as head of the household, and who have common cooking and eating arrangements”.

A considerable proportion of respondents (43.5%) for this study had five (5) persons living in their households. The number of persons in a household ranging from four, three and six persons followed with 21%, 12.9% and 6.5% respectively. The respondents who lived alone as well as those with nine (9) persons in their household made up 1.6% and 3.2% respectively of the total sample. Those with seven (7) persons in their household had a proportion of 4.8%.

According to the GSS (2012) the mean average household size in Ghana after the 2010 census was 4.4 which was a decline from the 5.1 mean average recorded in 2010. In 2016, the Labour Force Report recorded a 3.2 average mean which increased to a 3.8 mean average in 2017 per the Ghana Living Standards Survey [GLSS] 7 report (GSS, 2016; 2019). In this study, however, the mean average household size was 4.5. The majority of those in households that have four and five members were between the ages of 40-49 years. The respondent who lived alone was in the 20-29 years grouping while those who had nine persons in their home were above 60 years. This suggests a relation between the age and household size where the older one is, the larger their household size.

Further analysis indicated that the majority of the married respondents had between three and five persons in their households, where these persons represented their spouses and children. Only respondents who were widows mentioned having nine persons in their household. The latter was confirmed by Madam V who indicated that;

My grandchildren are living with me at the moment. After my husband died, my children used to bring their children to visit then with time, they started staying longer. Some of their children live with me now and go to school. They sometimes send money for me to look after them but most of the time I handle everything. I work so all of us can get something to live on (Madam V, 2021).

Most respondents who fell within the category of persons with senior secondary level education dominated the category of persons with four and five persons in a household. Those with four members in their household made up 31% of respondents while those with five members in their

household made up 34.5% of the population with senior secondary school level education. Also, more of those with university or tertiary level education had up to five members in their household (60.9%).

4.3 Categories of Ghanaian Transnational Traders Importing from China

The initial criterion for participants of this study was for only those who travel or move from Ghana to China and return to sell the items they imported. However, observations on the field and key informant interviews (agents and related organizations) revealed that there exists a very active group of transnational traders who do not physically move either frequently or move at all across borders but the networks and connections they have created and developed over the years place them under the category of traders who sell imported products. Some of them are even key actors in transnational trading activities and in the distribution of particular goods or products such that the impact of the pandemic on their businesses and livelihoods can be compared to that of traders who physically move across Ghana's borders to China and to other countries in the world.

According to Faist, Fauser and Reisenauer (2013 as cited in Lubbers, Verdery, and Molina, 2020), in contemporary times, many scholars are beginning to acknowledge that in a continuum of transnationality as a result of engagement and cross-border activities and relationships, one would find migrants and non-migrants (mobile and immobile people). This realization goes in line with the concept of transnational fields in the transnational migration theory which is one of the theoretical foundations for this study. According to Levitt and Jaworsky (2007), in these transnational fields occupied by both migrants and non-migrants (mobile and immobile people), different kinds of flows exist. Levitt and Jaworsky reiterate that these flows are thick, dense and widespread such that the non-migrants (immobile) caught up in these spaces are easily transformed, act and participate within the fields as if their movements were like those of migrants (mobile people) themselves.

Like research done by Darkwah (2002) in the same study area focusing on female transnational traders, she identified five categories of transnational traders in general. They include; first, suppliers

of Asian origin who do not or do own shops of their own but supply products for sale in large quantities to women on the market to sell. This category is mostly made up of Ghanaian born second and third-generation Asians who have taken over the business of their parents. Second, high social standing female traders who make the trips out of Ghana themselves and come and sell in large and small quantities. They also sometimes get some of their supplies from other suppliers and friends in the country. Third, female traders who also travel outside to get goods but are not shop-owners. They rather retail the things they import to those who own shops. Fourth, female traders who are unable to travel out due to the cost involved and also are not shop owners but retail products brought in by other people who make these trips in front of other people's shops. Lastly, women who cannot afford to buy products in moderate to large quantities for sale so they hawk or set up selling stands on the streets of the market to sell.

Looking at the categories of Darkwah's (2002) study, though there are some similarities to the typologies found in this study, they are in no way the same. This may be attributed to the different aims of both studies. Also, among Ghanaians importing specifically from China, research done by Obeng (2014) based the categorizations of his findings on the history of transnational trade, time commitment and volume of import. Centred on the objectives of this study with its emphasis being on the transnational trading activity between Ghanaian traders and China, categorizations found in this study were based on differing frequencies of transnational movement and frequencies of importation. Analysis of data indicated that there are three major groups of traders in the transnational trading business in the AMA or the Accra Metropolis. These groups or typologies or categories include (See Table 4.4): -

- **Type 1 Transnational Traders** – those who travel or move from Ghana to China in search of the right kind of goods to import for sale;

- **Type 2 Transnational Traders** – those who used to travel or move from Ghana to China but stopped though they still engage in the importation business;
- **Type 3 Transnational Traders** - those who have never travelled or moved outside Ghana to China but sell imported Chinese goods

Table 4.4: Categories of Ghanaian Transnational Traders (GTT)

Do you go to get the items yourself?	Percent
Type 1 Transnational Traders	37.1
Type 2 Transnational Traders	21.0
Type 3 Transnational Traders	41.9
Total	100.0

Source: Field Data, 2021

Before delving into what characterizes these categories, it is important to note that, the frequencies of importation and transnational movement for which these categories would be made, vary depending on the following – very frequently, frequently, occasionally and rarely. Where on average in any given year, very frequently represents at least seven times of either transnational movement or importation, frequently represents either five or six times, occasionally represents three or four times and rarely represents once or twice.

4.3.1 Type 1 Transnational Traders

This type of transnational trader according to the findings of this study refers to Ghanaian traders who are actively involved in travelling to China themselves to search for the kind of items they deem fit that would sell in Ghana, that would fetch them a substantial amount of profit. This group of transnational traders irrespective of how long they spend in China and how often they make trips in and out of China in a given year make their trips of getting goods from China themselves except under unplanned circumstances where they resort to the use of alternative channels which would be

described later in chapter 5 of this study. The number of trips they make in a year however does not automatically determine how often they import from China as the frequency of importation also varies.

Findings from this research show that among respondents in this category, irrespective of the frequency of transnational movement or the frequency of importation, there were traders who imported as much as they travelled while others did not. Among respondents who make these trips that represent 37.1% of the study's sample, though most of them imported as much as they travelled, some of them did not travel as much as they imported. So, for example, even though 37.5% of the sample travel import very frequently and travel very frequently, 25% of them import very frequently but travel occasionally. One respondent though he acknowledged that he travelled himself did not think it was necessary to provide information on how often he travelled or imported his goods for sale as those were personal information he did not want to share. Among respondents who made these trips to China themselves, 83.3% of them made these trips occasionally (that is between three or four times on average in a given year) and this tallies to a large extent with the findings of Awumbila et al. (2011) whose research indicated that most GTT travelled to various destination countries every three months representing four trips in a year.

For these traders who travelled themselves, the reasons for the differing frequencies of transnational movement and importations varied. These reasons included; the need to not run out of stock for sale, the importance of personally choosing and verifying goods or items to be imported for sale, the factor of the duration of stay in China, costly trips and the limited number of trips made to China in particular. To back his occasional move to China as well as his occasional import of the goods he sells, one respondent indicated that: -

Whenever I travel to China, I spend at least two weeks there so that I can properly get what I am looking for. I can even stay there for up to one month since I have to make sure I get enough goods for my shop. I do not leave China until my goods have left. I do everything

myself so I import the things in large quantities so I do not have to travel all the time. Travelling is expensive so I have to manage with three or four times a year (Mr. T, 2021).

Another respondent who rarely travelled to China and rarely imported goods from China as well indicated that;

I travel to many countries to get the goods I sell but as for China, I can go maximum twice. It is only when I really have to go and buy something urgently that I may go more than twice but my trips to China in a year can be like once or twice. The things I sell are from different countries that's why (Mr. M, 2021).

4.3.2 Type 2 Transnational Traders

This type of transnational trader according to the findings of this study refers to Ghanaian traders who used to be actively involved in travelling to China themselves to search for the kind of items they deem fit that would sell in Ghana but due to a number of reasons have either slowed down the number of trips they make to China in a given year or stopped entirely. The traders in this category who are able to make these trips do not make these trips on a regular basis or are not as consistent as those in Type 1. However, they also have different frequencies of importation irrespective of the number of trips they even make when the opportunity to travel arises.

In this study, the reasons that called for such actions by these traders include first, the establishment of the needed and trusted connections in China that only called for communication with the Chinese suppliers in China to have items imported to them. With this, these GTT did not think it was necessary to regularly travel when they needed goods. Second, the realization that they could resort to other means of having access to imported goods from China in Ghana. Among the sixty-two (62) respondents of this study, thirteen (13) of them fell in this category (Type 2). Findings showed that 46.2% of them imported occasionally even though they barely made the trip to China. Surprisingly, 23.1% (n=3) of them though they barely travelled to China were regular importers, importing at least seven times in a year.

Further investigations into why these traders would resort to the options of either relying on a trusted Chinese supplier in China or other importers in Ghana revealed that firstly, some of these traders after some time, could not easily acquire visas from the Chinese embassy let alone pay for the cost involved in ensuring visas are acquired and tickets are bought. So they conclude that the visa acquisition process and tickets are expensive and do not travel anymore. Secondly for some of them, even when they could strive hard to get the visas, they realized that with time there were not enough funds to cater for their entire trip in and out of China so they prefer not to go at all except at cheaper rates and when opportunities are made available which they capitalize on. Thirdly, those who decide to prioritize family over their business trips to China.

According to one male respondent who hardly travelled to China to purchase the items he sold because of financial constraints: -

I do not always go to China to get these things I sell. There are times in a whole year or even two years, I do not go. But when I am able to go, that is if I have the money and getting a visa is not a problem for me, I can go so many times. There was one year I went to China about six or seven times. That time the money was there and I could also enter China many times, getting visa was not an issue at all (Uncle J, 2021).

A female respondent who also barely went to China entirely due to family reasons though she still sold imported Chinese goods said that: -

My husband and I used to do the travelling to do business together. We make these trips in and out of China whenever we want to but when the children started growing, one of us which happened to be me, had to slow down to take care of them. I do travel but once in a long time. I take care of the business here rather. Maybe when the children grow, I would also start going again (Mrs. S, 2021).

4.3.3 Type 3 Transnational Traders

This type of transnational trader according to the findings of this study refers to Ghanaian traders who have never travelled to China to make purchases and import goods for sale. However, there are some of them in this group who though they have never stepped foot in China, have been able to establish links in China either through friends or family there and agents or suppliers through whom

they receive the items they sell. The others resort to the use of alternative channels in Ghana to access imported Chinese goods to sell. Those who have agents or suppliers in China but have never been to China established these links either via the internet or sometimes with suppliers who come to Ghana to create a client base and then over time and based on trust, send in supplies to Ghana through these traders.

In this study, 19.2% of them in the Type 3 group that receive imports from China, do so three or four times (occasionally) on average in a year. Aside from those who receive imports irrespective of the number of times, those who neither receive imports from suppliers in China nor have established links in China through friends and/or family represent 38.5%. These traders depend solely on alternative channels of access in Ghana which would be discussed later (See Chapter 5)

According to one respondent in this category who has never been to China but receives imports from China:

Because of my teaching job, I am unable to make the trips to China but I have a colleague teacher who is in China doing his PhD. After a number of conversations with him, we agreed that he would get the items from China while he is in school and send them to me here in Ghana to sell. So during his free time while in school he goes into town, and because he knows how to speak their language it is very easy. He does the necessary things and sends the things to me. Then I get them and sell (Mr. B, 2021).

4.4 Activities of Ghanaian Transnational Traders in the AMA

The presence of many major and minor markets in the AMA gives rise to different kinds or types of trading businesses. Depending on what a trader decides to sell, he or she finds themselves in a section of a particular market. Traders in these different sections of the markets have been in these businesses for several years and due to different reasons. They sell different goods and these goods are imported from many countries around the world. From China, in particular, goods come from the different provinces of their country to many parts of the world including Ghana and when these goods come, these traders have different modes of selling to fellow traders and consumers.

The Accra Metropolis according to the Ghana Statistical Service (2014), is the economic hub of the Greater Accra Region and the nation as a whole. Different goods from far and near are brought to the markets and trading centres in this metropolis to sell and these markets range from major to minor and satellite markets. The snowball sampling technique of this study led the researcher to respondents in markets and trading centres within the AMA and its environs. These markets were the Makola Market, the Abossey Okai Spare-Parts Market, Accra New Town and the Kaneshie Market. More of the respondents for this study were from the Abossey Okai Market (40.3%) followed by the Makola Market (38.7%), the Kaneshie Market (11.3%) and Accra New Town (9.7%).

Most of the males out of a 100% representing 56.1% (n=23 out of 41) for this study were doing their businesses in at Abossey Okai while the females out of a 100% representing 81% (n=17 out of 21) dominated the Makola Market area. From observation, the Abossey Okai area had males dominating because of the kind of business or activity that took place there – automobile trading particularly the sale of home-used spare parts and the repairing of automobiles. Though the researcher encountered two female transnational traders, they fell under Type 3 transnational traders. The researcher was directed to one female who would have qualified to be a Type 1 transnational trader per observation and information gathered but all efforts to speak with her proved futile as she was busy each time since she managed and collected the sales from each customer herself. Her attendants also did not think it was wise to give her contact number out so the researcher could reach her later.

The transnational trading businesses engaged in by these respondents span a number of years. Respondents had been in their transnational businesses from as short as two years to as long as more than twenty-five years. When respondents were asked to provide the duration of how long they had been in this business, responses indicated that many of them had two different answers. The duration differed based on when they began engaging in the transnational trading business generally and then when they specifically began the transnational trading business of importing and selling Chinese products. Some of them started this business of importing from China and selling Chinese products

from the very beginning, hence the same number of years since they started the transnational business in its entirety. Others began from other countries and with time started importing or trading from China. Many of the respondents based on when they began the transnational business generally irrespective of the country they started from, fell within the range between 5 and 15 years (46.8%). Followed by those who had been in the business between 15 and 20 years (See Table 4.5).

Table 4.5 Duration of Transnational Trading Engagement

Variables	Percentage
Less than 5 years	9.7%
Between 5 and 15 years	46.8%
Between 15 and 20 years	29.0%
Above 25 years	14.5%
Total	100%

Source: Field Data, 2021

As indicated earlier, some respondents had been in the transnational business importing from other countries before deciding to import from China hence it came as no surprise as some respondents who had been in the transnational trading business between 15 and 20 years and above 25 years, only started the importing from China between 5 and 15 years ago. Some even began importing from China less than 5 years ago though they had already established themselves in the transnational trading business – See Appendix 9

An analysis from a gendered perspective shows that, though both sexes had the majority of them being in the business from above 5 years, more of the males fell within the 5 and 15 years’ duration while the females slightly dominated the above 25 years’ duration. Most respondents who had been in the business between 5 and 15 years were within the 40-49 age grouping. No respondents above 50 years had been in the business for less than 15 years however, respondents who had been in business for above 25 years were from the age of 40.

Further analysis comparing the categories of GTT identified in section 4.3 with the duration of involvement in transnational trading activities of respondents (See Table 4.6) revealed that all three categories of transnational traders had respondents who had been in the business between 5 and 15 years. One would have thought that the nature of the transnational trading business would convince some Type 3 GTT to become Type 1 or Type 2 after some time but findings reveal that there are some GTT who have been in the transnational trading business for over 25 years and have never stepped foot outside Ghana (33.3%) to make these purchases themselves. Also, there were still some Type 1 transnational traders who were actively involved even after 25 years (55.6%).

Table 4.6 Cross-tabulation of Type of GTT and Years of Engagement

Category of GTT	Duration of Transnational Trading Engagement			
	Less than 5 years	Between 5 and 15 years	Between 15 and 20 years	Above 25 years
Type 1	16.7%	41.4%	27.8%	55.6%
Type 2	16.7%	20.7%	27.8%	11.1%
Type 3	66.7%	37.9%	44.4%	33.3%
TOTAL	100.0%	100.0%	100.0%	100.0%

Source: Field Data (2021)

Transnational traders in the AMA deal in the importation and sale of different kinds of imported goods or products. According to the agents who help to facilitate the movement of imported goods, anything one can think of is imported by traders into the country to sell once they are not illegal and prohibited by Ghanaian law. These products can be classified as hard or soft goods. Among respondents for this study, aside from those who imported and sold goods at specialized markets like Abossey Okai for automobiles and their spare parts and Accra Newtown for printing accessories and services, the remaining respondents in the other markets dealt in the sale and importation of a variety of goods or products.

Classifying goods respondents imported and sold under soft and hard goods, findings showed in Table 4.7 that even though some respondents sold a mix of both hard and soft goods, more of them (83.9% per case) dealt with the sale of hard goods. Where hard goods refer to physically solid items and soft goods on the other hand refer to pliable goods or products (Maverick, 2020). Other kinds of products respondents imported and sold were laundry products, chemicals for printing, engine oils and stationeries.

Table 4.7 Kinds of Imported Goods Traded in by Respondents

Kinds of Goods	Responses	Percent of Cases
	Percent	
Hard Goods	63.4%	83.9%
Soft Goods	36.6%	48.4%
Total	100.0%	132.3%

Source: Field Data, 2021

*Multiple Responses

The hard goods respondents traded in include: - jewellery, cars and car body parts, furniture, electronics and electrical accessories, plumbing and building materials, general printing machines and kitchen essentials. Car body parts included: - brake pads, shock absorbers, back axle, bumpers, boots, tanks, car batteries, doors, lights, link bars, bonnet, ball joint, car seats and fenders. Furniture included; office tables and chairs, centre tables, television stands, bar chairs, coffee tables, dining tables, drawers and dressing mirrors. Electronics and electrical accessories included: - mobile phones, laptops, cameras, light bulbs, cables, stabilizers and generators while kitchen essentials included; utensils or cookwares, gas cookers, food choppers (which is popularly referred to as the fufu machine), blenders, fridges, microwaves, and dining sets. Plumbing and building materials included: - water hoses, water pumps, pipes and tiles.

The soft goods respondents traded in included printed and woven cloths, materials, beddings, foot wears, bags, already made clothes and cosmetics. Printed and woven cloths included - African prints

and kente; materials included – suit and trouser materials; beddings included - quilts bedspreads, duvet covers, comforters, pillowcases; foot wears included – slippers, male and female shoes and sandals; already made clothes – for females, dresses, shirts, skirts and for males, shirts, trousers and suits and cosmetics included, hair and body lotion and creams, solid and liquid bathing soaps, perfumes and colognes, make-up among others.

Though the kinds of goods sold by Ghanaian traders can generally be said to be gendered, according to Overa (2007) and Obeng (2014), the gendered classification of goods sold is not mutually exclusive. This is because females can be found trading in the category of the import and sale of hard goods. However, analysis for this study shows that, even though males can be found dealing in the import and sale of some soft goods and the opposite for females, it is the males that are closing in on the gap at a much faster rate when it comes to some soft goods while females are closing in on the gap among some hard goods but the rate cannot be compared to that of males and soft goods (See **Table 4.8 for comparison of sex and type of goods and Appendix 10 for details with products based on the sex of respondents**). According to Overa (2007), when men begin to join in the trading of products thought to be sold by females, unemployment and poverty are seen as respectable and acceptable reasons for doing that. Asiedu, Kalonda-Kanyama, Ndikumana and Nti-Addae (2013), however, indicate that, even when males decide to join in the trade of products thought to be sold mostly by females, they are found selling products that require more financial capital since, unlike the female traders, males are better at commanding financial resources.



Table 4. 8 Cross - tabulation of Sex of Respondents by Type of Goods Sold

Sex of respondent	Type of Goods	
	Hard Goods	Soft Goods
Male	76.9%	53.3%
Female	23.1%	46.7%
Total	100.0%	100.0%

Source: Field Data, 2021. *Multiple response

4.4.1 Reasons for Transnational Trading Engagement

Reasons varied among respondents as to why they decided to engage in this type of trading business and some of them had more than one reason why they took the decision. However, the most common reason was to diversify income and make profit (46.4%). Other reasons include; the continuation of the family business, to have access to a variety of products, economic hardship and the desire to create employment for others (See Table 4.9).

Table 4. 9 Reasons of Engagement in Transnational Trading

Variables	Responses (Percent)	Percent of Cases
Continuation of family business	21.7%	30.0%
Economic Hardship	11.6%	16.0%
To diversify income and make profit	46.4%	64.0%
To have access to a variety of products	17.4%	24.0%
To create employment for others	2.9%	4.0%
Total	100.0%	138.0%

Source: Field Data, 2021. *Multiple Responses

Further analysis showed that, among the dominant age group of 40-49 years, 41.9% of them representing most of them decided to engage in this business to diversify income and make profit. Though most respondents in all age ranges were into transnational trading because of the income and profit, 29.4% and 16.1% representing the 30-39 years' group and the 40-49 years' group respectively

decided to join the businesses to continue what their families had started. To create employment for others, all respondents that were in the trading business to do so were in their forties (40's) - (See Appendix 11)

Table 4.10 Cross-tabulation of Categories of GTT and their Reasons of Engagement

Categories of GTT	Reasons of Engagement in Transnational Trading				
	Continuation of Family Business	Economic Hardship	To Diversify Income and make Profit	To Have Access to a Variety of Products	To Create Employment for Others
Type 1	46.7%	37.5%	28.1%	50.0%	0.0%
Type 2	13.3%	12.5%	18.8%	0.0%	0.0%
Type 3	40.0%	50.0%	53.1%	50.0%	100.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

As already mentioned, these traders had different reasons for engaging in their transnational trading businesses with most of them being a part so as to diversify income and make profit. According to Table 4.10, among the categories of transnational traders this study identified, respondents that were part of the transnational trading business to create employment for others were all Type 3 TT. No Type 2 TT joined the business to have access to a variety of products. All categories of traders had respondents who were involved in transnational trading so they could continue their family businesses.

Also, in all the locations in the Accra Metropolis where these transnational traders worked, many of them decided to engage in the business to make profit. However, more males were into the transnational trading business to diversify income and make profit while more females were into the business to continue family businesses but not as much as the males as earlier mentioned. The tendency for males to be involved in the transnational trading business because of the profit as discovered in this study is confirmed in Awumbila et al. (2011) where findings showed that among

GTT, more males were relatively in this business for its profitability. An even number of male and female respondents were into the business due to economic hardship. (See Appendix 12)

One respondent who indicated it was a family business he was part of mentioned that,

When my sister was young, she came to Accra to look for work and she met a stranger who she was helping to do business. Because of her hard work, instead of the stranger handing over the business to her children, she gave it to my sister. My sister used the experience she got from the woman to open more shops of this furniture business around Accra and it has given us all in the family the opportunity to get jobs. I used to work in the oil and gas industry but I stopped about three years ago and through my sister, I now have a branch of the furniture business here. Though it is my own business since I buy the furniture from her to sell, I will say it is a family business because she started it and it has given us all the opportunity to become self-employed. She even considers my place as hers sometimes so that customers who are unable to go to any of her shops come to mine or if a customer needs something urgently and I am able to provide it, I go ahead to help. So I would say it is our family's business. It has really helped all of us all these years (Uncle R, 2021).

Another respondent who started the business with the aim of creating employment said that,

Aside the profit I will get for myself and my family, I stopped my office work so that I can be able to employ others and give them the opportunity to work. The rate of unemployment in this country is very serious and this is one way I think I can also help other people who don't have jobs (Bro. K, 2021)

With regards to the level of education of respondents, among respondents who were in the business to diversify and make profit – (that is 46.4%), 21.7% of them had attained tertiary level education. This came as no surprise as though it is usually expected that persons with tertiary level education would be working in the formal sector, a number of them still keep their jobs in the formal sector and operate informal businesses on the side to make additional income. Cross-tabulation analysis reveals this where, among the 35.5% of respondents who had other sources of income, 17.7% of them had attained University or Tertiary level education. Explanations from some respondents reveal that this is also becoming a phenomenon where persons with tertiary level education due to some reasons like lower pay at their jobs either become traders after quitting their “nine-to-five” jobs or after job hunting to no avail and they still are unable to secure jobs they resort to other means of getting income with trading as an option.

When asked if they could mention what these other sources of income were, they made mention of the following other sources of income for them – employment with either a private or government

institution, teaching in either a basic or secondary school, operating a bus (trotro) business, being a mechanic, an air condition repairer, a barber and even being actively involved in politics.

According to Obeng (2019b), among Ghanaians specifically and generally among Africans, attitudes towards Chinese products are not quite positive. But despite that, the consumption of Chinese products is still on the rise. So in addition to knowing what respondents import from China and sell here in Ghana as well as the reasons behind their involvement in transnational trading, the study wanted to ask them about their experience in importing and selling Chinese products. They were asked to classify their experience based on the points of a five (5) –likert scale ranging from excellent to very bad. The classification by respondents was to a large extent, influenced by the profit respondents made from selling these imports, the general feedback consumers gave respondents about the products they sold and the experience of the trader in dealing with the Chinese either in China or in Ghana.

Among respondents of this study (See Table 4.11), 32.3% classified their experience in trading and importing Chinese goods as good while 29% said they would classify their experience as very good. Interestingly, there were still traders (3.2%) who sold Chinese imports and still classified their experience as bad. When they were asked to explain why they chose to classify their experience as such even though they still imported and sold Chinese goods, the feedback gotten had to do with how stringent and expensive the Chinese visa acquisition process is. To these two respondents, there was no point in classifying their experience as a good to excellent one when they think they are doing the Chinese a favour by selling their products but they (the Chinese) are making it difficult for them (the traders) to go get the goods.

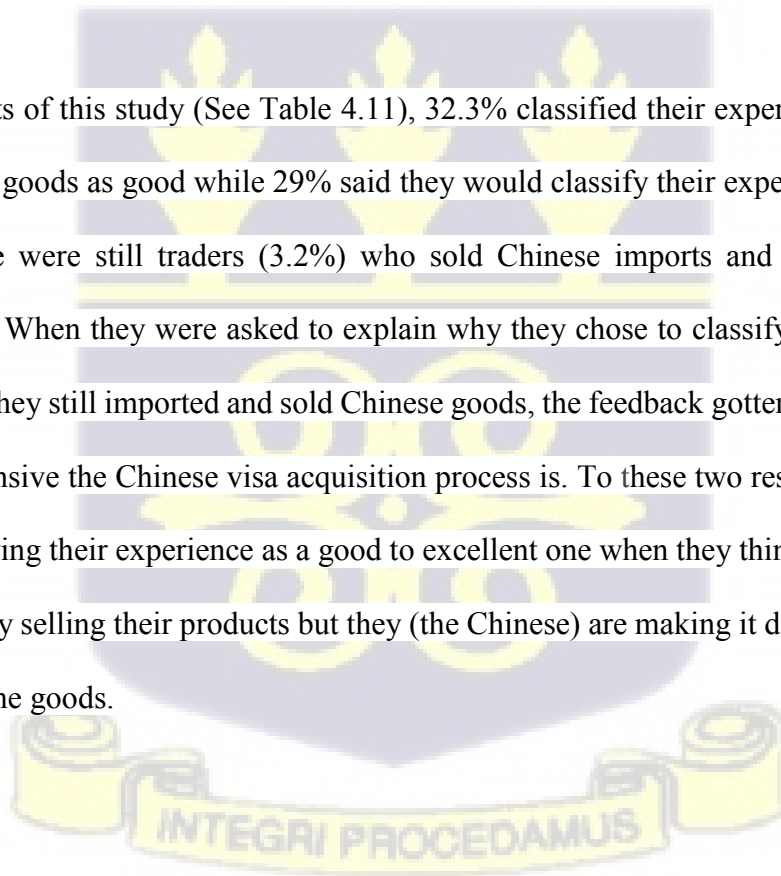


Table 4.11 Classification of experience in Importing and trading from China

Variables	Percentage
Excellent	21%
Very Good	29%
Good	32.3%
Bad	3.2%
Very Bad	0.0%
No response	14.5%
Total	100

Source: Field Data, 2021

This can also be seen when the classification is done from the angle of the categories of transnational traders. It is realised that a Type 1 GTT still classifies their experience as bad. Surprisingly, considering the fact that they do not make these trips themselves, no Type 3 GTT, had had a bad experience (that is for those who gave responses) – [See Table 4.12]. Also, none of the traders classified their experience as very bad.

Table 4.12 Classification of Importing and Trading Experience by Categories of GTT

Variables	Classification of Experience in Importing and Trading from China				
	Excellent	Very Good	Good	Bad	No response
TYPE 1	38.5%	66.7%	25.0%	50.0%	0.0%
TYPE 2	38.5%	5.5%	20.0%	50.0%	22.2%
TYPE 3	23.0%	27.8%	55.0%	0.0%	77.8%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

Among the 21% of respondents who classified their experiences as excellent **Table 4.11**, two of them gave the following reasons, especially debunking the claim that Chinese goods are of low quality. From one female respondent who classified her experience as excellent and debunked the claim about the low quality of goods imported from China, she explained that: -

Chinese products are good oo. It depends on what you want. No matter what you want, no matter the quality, you will get in China. Even if your money is small, you will get a product that your money can buy. They would not let you leave their country with the money you brought. Just give them the specifications and they will get it done. No wonder they say Chinese goods are bad. It all depends on what you the trader, you went to buy (Auntie A, 2021)

Another male respondent who classified his experience in trading from China as excellent expounded that: -

....ohh as for Chinese goods I would say they are quality, in fact they are standardized. it all depends on your pocket oo. If you want a high grade product you will get and if you want a less quality product but it looks like the high one too you will get in China. I remember one man who wanted to buy tiles, he bought them here in Ghana and realized that after sometime, they started to brake. So on one of his trips to China, he saw the same kind of tiles but noticed that there was different quality of the same tiles they were selling and the price difference when he converted it was not much. He enquired and found out that it was not the fault of the Chinese. They, they will sell whatever you want to buy. I would blame fellow traders who go and buy low quality things and bring to Ghana instead of bringing the proper one for us to buy here (Uncle J, 2021).

Irrespective of the different classification options respondents chose and the varied reasons, the main or overall reason that cut across was that the business was very lucrative and it has been of help to them in diverse ways.

4.5 Chapter Summary and Conclusion

This chapter has described the GTT in the AMA and the activities they engage in. It has provided socio-demographic information on respondents for the study and also identified three different categories of transnational traders that exist in the AMA. The unique characteristics that differentiate these identified categories from other types or categories that exist are their frequency of transnational movement and their frequency of importation of goods to sell in Ghana. These identified categories of transnational traders buttress the point of the existence of transnational social fields in the transnational theory which include mobile and immobile people, where immobile people are able to play active roles. The identified categories of transnational traders also point to the different decision-making options available to the GTT that are embedded within the sustainable livelihoods framework this study uses. Per the framework, one's background characteristics, as well as one's livelihood

resources and capitals, must be favourable for an individual to move. Also, institutional structures and processes and vulnerability contexts need to be favourable for whoever moves. In the typologies found, it can be seen that due to background characteristics, livelihood resources and capitals as well as institutional processes which may not be complete and favourable, Type 3 transnational traders are made (they do not move). Additionally, Type 2 transnational traders are made when due to either vulnerability contexts, livelihood outcomes and/or institutional structures and processes, the movement of these traders either slows down or is halted.

Also, this chapter has contributed to existing literature like that of Obeng (2014) and has identified that, unlike other researches on GTT that have focused on female transnational traders because of their known dominance in the trading field generally, the dynamism is changing with more males beginning to find their feet in the trading industry generally. Also, like Awumbila et al (2011) and Overa (2007), due to societal norms where females handle more familial and matrimonial responsibilities and males play the role of providers, this study finds younger men in their twenties engaging and establishing themselves in transnational trading while females establish themselves in the trade later in life usually beginning from their thirties. However, females stay longer in practicing trading once they begin and establish themselves.

Even though there exist many trading centres in the Accra Metropolis, the snowball sampling nature of this study led the researcher to four different trading centers (Makola, Abossey Okai, Accra New Town and Kaneshie Markets). In these trading centers, findings showed that some respondents had different durations or years of their engagement in transnational trading generally and, transnational trading in and out of China specifically. Unlike some of these traders who originally began their transnational trading activity travelling and/or importing from China, others began from other locations and have begun importing and/or travelling from China recently.

In Ghana, all kinds of goods can be imported and sold once they are legally accepted by Ghanaian law but over the years, there has been a gendered twist to who sells what. However, the dynamism of males finding their feet in the trading industry is also drawing them towards engaging in the import and sale of soft goods. So though females are beginning to engage in the trading of hard goods, the rate at which the males are joining the trade and selling soft goods is faster than the rate at which females are beginning to deal in hard goods.

Lastly, this study through this chapter has found out that many people join the transnational trade for a number of reasons but the reason that dominates is the diversification of income so as to make a profit. However, in the quest to engage in this type of trade particularly in the importation of products from China, experiences vary ranging from excellent to bad but with whatever classification respondents gave, they had reasons backing their choice.



CHAPTER FIVE

UNDERSTANDING THE NATURE OF THE GHANAIAN TRANSNATIONAL TRADING ACTIVITY BEFORE AND DURING THE COVID-19 PANDEMIC

5.1 Introduction

When the initial set of cases of COVID-19 was recorded in Ghana in March 2020, the initial reactions of traders varied. They had different reactions at different points in time till they finally came to accept that the disease indeed existed and had spread to the extent that it affected all facets of life and livelihoods. Their perceptions and thoughts about the disease however started forming or developing when they heard about its initial outbreak in China. All of the sampled transnational traders said the very first time they heard about the disease was on the news via television or radio and because they imported some or all of their goods from China, they were concerned. The initial concerns were however not as heightened till the disease broke out here in Ghana. All they knew was that it was a strange and dangerous disease but it was one of those diseases they usually heard of which would pass. Moreover, with China being miles away from Ghana it could not be detected here and so they classified it as just the “Chinese Disease”.

With the disease outbreak still in China and gradually spreading to other parts of the world, particularly other countries in Asia, Europe and America and none recorded in Africa yet, some respondents said that they began to think of the disease as one that spreads fast looking at the number of days it took to get to other countries and that it only spread that far because people were moving across borders. One respondent indicated that he knew for a fact that once people decided to move to and from China, the disease was going to spread. However, though it spread, a few of them began to think it was a disease that black people or people of African descent or people in hot and humid climates were immune to.

When African countries including Ghana started recording cases and black people from Africa and people of African descent began contracting the disease as well as WHO declaring the outbreak a

pandemic, fear set in. Respondents indicated that though they were scared, it still did not dawn on them that the disease should be taken seriously. They saw it as something the government could handle so all they had to do was expect the government to do something about it and everything would be fine. Even with the initial set of restrictions, respondents still saw the outbreak as one that the government would take care of. The wake-up call came for the majority of these respondents when the President of Ghana declared a two-week lockdown for some parts in the Greater Accra Region and the Ashanti Region. A respondent who was in China at the time the coronavirus broke out mentioned that:-

“When the COVID broke out, I personally was in China and they didn’t even take it serious themselves. Then from there, the next month, I went to US, they also didn’t take it serious. I came back [to Ghana], then it started, so after, it was the lockdown that really hit us that it looks like something is changing” (Uncle B, 2021).

It was after the lockdown and the immediate addition of restrictions due to increased cases to curb the spread that respondents began to realise what this outbreak could cause. Respondents said it had begun to dawn on them that they could not travel anymore and that it would be difficult for them to purchase their imported goods. This led to these traders realising that the rate at which people purchased from them was reducing, their profit margins were being affected, they had to adhere to the government's precautions regarding the disease so they do not contract it and only God could save and protect them through the outbreak. Some however still had hoped after all these that, all they had to do was protect themselves, follow the government’s precautions so that the system is not affected and they also would not be affected.

In an attempt to delve deeper into what characterizes the transnational trading activities of some Ghanaian traders in the AMA who trade in imported products from China, after having described who they are and what they do, this chapter would examine specifically their coping strategies as a result of the outbreak of COVID-19.

This chapter is divided into three main sections. Section one describes how business for these transnational traders was before the pandemic hit. It includes the description of the activities of agents that facilitate transnational trading and the description of activities of transnational traders that make their kind of trade, transnational. Section two then examines how business was during the pandemic and what strategies these transnational traders and their agents tried to put in place to still make ends meet and keep their businesses thriving. Section three includes the respondents' responses (both transnational traders and agents) on the way forward for them as the pandemic still lingers on with no sign of it being over in sight.

5.2 Nature of Transnational Trading Before the COVID-19 Pandemic

Before the pandemic hit, activities of transnational trading were carried out in a particular manner. The manner in which these trading activities were carried out benefitted transnational traders in different ways. This section gives a detailed description of what actually characterizes the transnational trading activities of Ghanaians.

To ensure every transnational trading transaction is successful, different agents exist at certain points in time to facilitate the process. Three different agents who function at certain points in time of the transnational trading process to ensure transnational trading transactions are successful would be described in the first part of this section. In the second part of this section, data on the other countries of origin where imported goods that are traded in by GTT aside China would be presented. The mode of importation of the goods and the quantities in which they are imported would also be described. The third part of this section provides details on the alternative channels through which GTT who are unable to import the goods themselves use to access imported goods to sell. The monetary values GTT place on their businesses and the benefits the transnational trading activity brings GTT are described in parts four and five respectively.

5.2.1 Agents that Facilitate the Movement of GTT and their Goods

To facilitate the travel of GTT from Ghana to China and back to Ghana two major groups aid the process. First, travel agencies who work with airlines to aid the booking of flights and purchase of flight tickets for traders and second, agents who serve as middlemen between traders and travel agencies. Though this study could not interview any middlemen who helped people including traders with their travel arrangements, interactions with some respondents (GTT) and agents indicate that they exist. They do not work for a particular travel agency but serve as intermediaries between traders and different travel agencies.

For travel agencies, their role is to deliver different flight services to their clients which includes the organizing and arranging of trips from one country to another or even trips to many countries. The services these agencies render range from liaising with airlines to provide flight tickets, helping to book hotel and accommodation reservations and the provision of travel insurance to cover unforeseen situations during trips. Only one of these agencies rendered visa assistance services.

From the representatives of these travel agencies, one specifically mentioned that they dealt more with corporate bodies than individuals even though they provided services to individuals once in a while. Surprisingly, the other agency representative said they could not differentiate between the kinds or calibre of customers that they aided. According to one of the travel agency representatives regarding them not knowing the kinds of people that patronize their services: -

Usually, companies or agents buy tickets for people so we do not know whether the person is going for trade or what...we do not know the particular thing the person is going to do because they already have their business. (Travel Agency B Representative, 2021)

Case 1 provides a description of the role of the travel agency in ensuring the successful movement of transnational traders according to Travel Agency A.

Case 1 – Role of the Travel Agency

Travel Agency A is an agency located in the Accra Metropolis who prides itself in being one of Ghana's leading travel agencies. Having been in existence since 2004, this agency is an accredited member of the International Air Transport Association (IATA). The main purpose for which it exists is to organize and arrange opportunities of travel for all people from all walks of life who want to travel outside Ghana. Where the main purpose includes the sale and handling of all forms of international transportation tickets particularly airline tickets of known carriers in the world.

With its head office in Accra - Ghana, this agency has branches in Takoradi and has partners in China, South Africa, the United Arab Emirates, the United Kingdom and the United States of America. Over the years that they have been in existence, their clients mostly come from corporate bodies or are business class executives who come from different organizations or industries – the embassies, trading companies, state agencies, banks, telecommunication companies, mining firms, manufacturing firms among others.

Aside the help with getting tickets from these airlines for their clients, they also provide in-bound and out-bound tour services. Where in-bound tours refer to tour services given to foreign visitors who come into the country and out-bound tours refers to tour services given to Ghanaians or people in Ghana travelling out of the country to other destinations. Additional services they are able to offer is to issue tickets on credit over a stipulated period especially when it comes to corporate bodies or help with hotel reservations for their customers at any destination.

Agents who facilitate the successful movement of goods of transnational traders from one location to another across borders irrespective of the mode or means are mostly referred to as custom agents. According to the Ghana Revenue Authority (n.d), there exists three types of these customs agents in Ghana. Namely, - the customs house agent, freight forwarders and shipping agents. Though their roles overlap, they are not the same even though an individual or company may be able to provide the services all three provide. For this aspect of the study, interviews were conducted with freight forwarders and shipping agents.

Interviews reveal that, freight forwarders are very essential to the importation and exportation business everywhere around the world. They are trained persons or brokers that help to facilitate the movement of cargo or freight on behalf of importers and exporters. In Ghana, however, with regards to importation they also, in many instances are importers themselves who look for cargo, make purchases and do business. So, in as much as their duty is to clear imported goods and aid the export of goods, they are business people.

Freight forwarders play an essential role in Ghana's import and export industry as they work on behalf of the government and the Customs Excise and Preventive Service (CEPS) at various ports of entry and exit in the country. They have been in existence in Ghana for a very long time but an association was formed in the year 1985 and as the roles they play have evolved over the years, so have their numbers also increased. In Ghana, there used to be an association called the National Association of Custom House Agents (NACHA) that these freight forwarders from around the country were affiliated to but because the association had to meet international standards, the association was upgraded into an institute now referred to as the Ghana Institute of Freight Forwarders (GIFF). Through the equipping of personnel via training sessions by GIFF and the passing of examination for certification organized by CEPS, freight forwarders who used to be referred to as customs house agents or clearing agents acquire the skills and certification that meets international standards to process cargo that come in and go out of the country. According to one interviewee: -

..... when it comes to the customs brokerage job, meaning you have been trained by customs to perform customs functions. In terms of processing documentation for duty purposes. Just that you should know much about the process and procedures so that government doesn't lose revenue (Freight Forwarder 1, 2021).

Freight Forwarders all over the country are affiliated to or belong to individual companies which are called "corporate bodies" and these over 500 corporate bodies come together to form the group referred to as the GIFF.

With the help of a freight forwarder, two kinds of transnational traders can be assisted to successfully import their goods from China into Ghana – transnational traders who do not travel or are unable to travel at the time but import their goods for sale and those who actually move from Ghana to China themselves to place their import orders.

When a trader is not travelling, the freight forwarder's role on behalf of the trader - whether the goods are being imported by sea or air is to help the trader prepare an import declaration form (IDF). An import declaration form according to Daoui (2021), states the importers intention to send in goods into Ghana. This form is prepared after the trader through communicating with the supplier (that is having looked at a proforma invoice the supplier in China provides) has decided on what to import and the quantities and payment through an agreed channel with the supplier are ready to be made. The import declaration form the freight forwarder fills makes it possible for the trader to transfer the money for the goods from Ghana to China. The money paid includes payment for the mode of freight the trader and supplier have decided on. After this is done, it is up to the supplier now to get the items ready to import. The items are tracked and when they arrive, the freight forwarder assists the trader to successfully clear their goods by going through the required customs process.

In the case of a transnational trader making the trip to China themselves to place their order, after having made the necessary freight arrangements in China and the trader returns to Ghana, the services of a freight forwarder needs to be engaged when goods are about to arrive. The freight forwarders'

role is to process the documentation for the customs duties and all that is needed for the trader to be able to clear and have access to their goods.

Another type of customs agent that helps with facilitating the transfer of goods from China to Ghana whether by air or sea is called a shipping agent. They act as intermediaries between the supplier and the trader and the shipping line and the trader. They are responsible for ensuring goods ordered are loaded either on the ship or on the plane and they reach their destination. They help with liaising with shipping lines to provide containers that will be used to move goods or cargo from the origin to the destination. They either work to acquire the entire container whether 20ft or 40ft or allow for groupage – where more than one importer shares a container. When it comes to the groupage, one interviewee indicated that,

.....okay, so we are intermediaries. In the sense that, when you come, you are going to buy things from China and bring to Ghana. Your things [is] small, you cannot do container, then Akosua Mansa too out there cannot do container and cannot pay for it, So, what we do is, we put all those people who need their goods to transport or ship from China together. Then we find container. Then we load them. Then we pay for everything, then we bring it to Ghana for them (Shipping Agent 2, 2021).

In aiding a trader or importer to successfully transfer their goods from China to Ghana, no matter where the importer is, the first thing he or she must do is to identify the supplier of the goods to be shipped. Once the supplier is contacted and purchases are made, it is the responsibility of the importer to ensure that the goods get to the shipping company's or shipping line's warehouse. In the case that the importer is not in China, the necessary information about the shipping company's warehouse needs to be provided to the supplier after which the shipping agent's role begins. The agent in conjunction with the shipping line must receive the goods to be imported with clearly labelled details of the importer after which a call is placed to the importer to acknowledge receipt of their goods at the warehouse. Subsequently, the shipping agent processes the goods load them into a container and then a schedule with a tracking number and the amount the importer is to pay are provided to the importer. The schedule with the tracking number helps the trader or importer know where their goods

are at particular times and when they will finally arrive in Ghana. When the goods arrive in Ghana, the importer is informed and the necessary procedure of clearing with the help of a freight forwarder is done and then when requirements are met, the importer or trader has access to their imported goods. Goods can be taken to a warehouse after clearing at the port for the trader or importer to go for at a later date. In the case where groupage was done, the shipping company's representative in Ghana goes through the clearing process of the container on behalf of the company and then goods are offloaded in the shipping company's warehouse in Ghana. Traders or importers then proceed to make the necessary payments to the shipping company for their goods after which the transaction ends.

Case 2 provides a detailed description of the role of the Shipping Agent in the transnational trading business according to Shipping Agent 1.

Case 2 – Role of a Shipping Agent

Shipping Agent 1 is a Ghanaian shipping agent aged 53 years who has been working as the owner of a shipping agency for the past three years. Before he began this business in which he owns with someone else, he used to work with another shipping agency and it was through his employment there that he acquired the necessary documentations and certifications to go solo.

With the business delivering items from China to Ghana, it is only situated in Ghana even though there are established links in China. Through the service Shipping Agent 1, his partner and their business offers, people not limited to traders only can either ship their goods over the sea or fly them by air. When these goods arrive in Ghana, Shipping Agent 1's business provides delivery services for the customer who subscribes to it. When the goods arrive in Ghana, it can be delivered either to the customer's home, shop, office or ware house.

Continuation of Case 2

According to Shipping Agent 1 for one to use their services, they have a warehouse in Guangzhou where the goods are shipped from and when the goods arrive in Ghana, customers who do not want the goods to be brought to their doorstep can request for the goods to be sent to any of their four warehouses or stations in Ghana for pick-up. Preferably in Accra, Kumasi, Takoradi or Koforidua.

To Shipping Agent 1 though this is a lucrative business which has been helpful over the years, the business does not have a very strong customer base as there are two types of customers particularly among GTT – The permanent ones and the floating ones. Unfortunately, it is the floating customers that are many. According to Shipping Agent 1, generally all customers have the choice of who can help ship in their goods but they would continually use the services of a particular agent based on how early their imported goods arrive after they have been shipped, the cost involved in patronizing the agent and the agent's customer relations.

5.2.2 Origin, Quantities and Mode of Sale of Imported Goods

Not all countries can produce everything that their citizens will need. Even if they did, some of the raw materials come from somewhere else. From time to time, countries through various agreements allow for the importation of exported goods from other countries. In Ghana, according to Opoku and Akorli (2009) and Bodomomo (2018), imported goods are heavily dependent on and even with these imported goods, there are preferences when it comes to their origins. Goods come from different parts of the world - from countries within the African continent and also from countries on other continents on the planet. Although the focus of this study is on China, 90.3% of respondents of this study indicated that, apart from being able to get their imported goods for sale from China, they imported goods from sixteen (16) other countries. The remaining 9.7% of the respondents indicated that they

imported all of their goods from China only. Some respondents as indicated earlier in Chapter 4 started importing from other countries before they eventually started importing from China. Some started importing from China first before exploring other locations or countries while others import from only China.

The United Arab Emirates (Dubai as many respondents referred to the country) was the country most respondents said they imported from aside from China. The United States was the next, followed by Germany and South Korea. In Africa, imports came from the West African region, specifically Nigeria, La Cote D'Ivoire and Togo. The remaining countries GTT equally imported from were, the United Kingdom, Italy, Belgium, India, Japan, Vietnam, Holland/Netherlands, Turkey and Indonesia.

According to UN COMTRADE (2021), in the first half of the year 2021, the top five countries where Ghana's imports came from were China, the United States of America, the United Kingdom, India and Belgium. Though this study did not find the same trend, this can be attributed to the particular sites the data was collected and the kinds of products respondents for this study imported to trade in. However, these countries found by Trading Economics were mentioned by the respondents for this study. At Abossey Okai, - for example, interviewed respondents indicated that the area had been demarcated in a way to show where products from a particular country would be found. So even though one could find different spare parts originating from different countries anywhere in the spare parts market, there are places to go where you were certain to get particular parts from particular countries. This, therefore, influenced this research as data were gathered in an area where South Korean cars and their parts were known to be though respondents imported from China and other countries and equally sold imported parts from there.

Aside from the fact that males dominated the study, results from a further analysis looking at the top five countries imports come from for this study show that, for the United Arab Emirates for example, both males and females were well represented with the females slightly dominating. For South Korea,

as indicated earlier where respondents got some of their spare parts for sale, males dominated. Therefore, findings imply that in as much as there may be gendered dynamics, particularly with regards to the kinds of items these transnational traders deal in (which is gradually changing), when it comes to the countries of origin, it depends more on what is imported from there than who imports more from there.

In-depth interviews with some respondents and key informants however revealed that, though some imports came from other countries aside from China, these goods were actually Chinese goods imported from those countries or manufactured in China on behalf of those countries to import. According to one respondent who gets some of her Chinese goods from Togo, she indicated that,

Though I buy my things from Togo sometimes, most of the items come from China and some from Dubai. Some also come from Switzerland. For the things from China when I am unable to go to China myself, I get in Togo, I have someone who is a distributor from the main company. We even tried together with the person, joined together to the company to try and get the goods but he is the only person that everybody even from Ivory Coast, Ghana like me and some Togolese buy from. Normally, it was Benin we all used to go to, but now they have another branch, the same people who have opened a branch in Togo. Now I don't go to Benin again. The reason I go to Togo is that for now, they are not in Ghana yet. So all of us meet there, we buy and return to Accra to sell (Auntie J, 2021).

To understand why respondents indicated that though they got goods from other countries, they were actually manufactured in China, the assertions of an agent are described in Case 3 below.

Case 3 – Assertion about China producing most of the world's imports

According to one agent who works in the freight forwarding industry and plays a key role in ensuring that goods are either imported to or exported from Ghana, it cannot be stated emphatically that most of the imports are from China. Meaning that, in as much as a considerable number of imports come into Ghana come from China, other countries are well represented on the list.

Continuation of Case 3

This freight forwarder however stated that, he can understand why the notion that most imports in Ghana are from China. Tracing it to some years back when China was not what it is considered today, this agent posits that, China had a very large population as it is already established and decided to capitalize on it. So with their labour, China decided to provide man power services to other countries that needed it and that is what has worked for them.

Using the United States of America as an example, this informant mentioned that China knowing the standards the USA worked with, decided to find out what the US wanted, understood their specifications on various products and both countries came to an agreement, permitting China to be able to produce products for the US. To this agent, the US agreed to this since it was going to bring the cost of products to be sold in the US down.

He added that it is this strategy that China has used, making it a leader in manufacturing around the world, helping to produce for many countries around the world. Buttressing his claim further, he cited an example where instead of the norm of having products labelled with the inscription “Made in the USA”, we now find inscriptions like “Made in China for the USA”. So even when one buys a product from the US, it is actually manufactured in China.

This assertion by the agent in Case 3 to back the claim of some goods from other countries being manufactured in China in the long run, is not completely true. Yes, the assertion which posits that the Chinese and their people do the manufacturing for the citizens of the USA which happens in the case of contract factories is true according to Fox Business (2016). However, according to Chang (2019) and Fox Business (2016) aside from the existence of these contract factories, the USA like many other countries have also set up manufacturing companies either owned fully by America or Americans or in partnership with the Chinese. So, products are manufactured from start to finish or

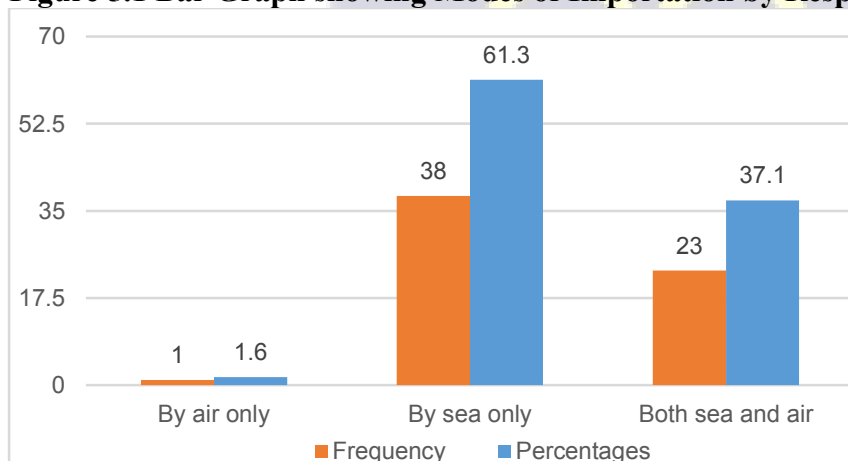
just the parts of the products manufactured and sent back to the USA which is later assembled in the USA and made ready for use and also for exports.

Different means or modes of importation exists through which transnational traders can or may use to ensure their goods get to Ghana. In Ghana, three of these modes exist – via land, sea and air. When any of these means are used, goods come in different quantities for sale in different ways. According to gathered data, transnational traders in the AMA use all three modes of importation for their goods. However, the use of sea or ocean freight transportation dominates especially when it comes to importing goods from China. Irrespective of the province one gets one’s goods from, one has the option to either import by sea or air at particular ports in China. Among the respondents for this study (See **Figure 5.1**), 61.3% of them imported their goods via the sea or ocean. However, some respondents used both sea and air freight transportation. One respondent indicated that,

Yes, we do, anytime I travel I bring some of them by air. Apart from sending some to the container I bring some by air. Yes, bringing the items in by air is expensive but it’s faster since the shipping can take a number of days and some of the items I bring are orders for people. (Uncle B, 2021)

Respondents who mentioned that they sometimes imported goods via land were those who imported goods from other West African countries aside importing from China.

Figure 5.1 Bar Graph showing Modes of Importation by Respondents



Source: Field Data, 2021

Among the categories of GTT this study identifies, **Table 5.1** shows that the only respondent who receives goods via air only is a Type 1 GTT. Further analysis revealed that this Type 1 GTT respondent was a sixty-year-old female who dealt in only the retail of her imports (ladies wear and accessories, materials and cloth, beddings) and valued her business below Ghc 50,000.

Table 5.1 Modes of Importation by Categories of GTT

Variables	Modes of Importation		
	By Air Only	By Sea Only	Both Sea and Air
Type 1	100.0%	36.8%	34.8%
Type 2	0.0%	15.8%	30.4%
Type 3	0.0%	47.4%	34.8%
Total	100.0%	100.0%	100.0%

Source: Field Data, 2021

When goods are imported from China to Ghana, they come in different quantities either by sea or by air. This study however focused on the quantities imported by sea as that was the major means respondents used. Quantities in which goods are generally imported are the 8foot (ft), 10ft, 20ft and 40ft containers (Andy, 2021). According to respondents, however, the shipping containers that normally come into the country via sea are in either 40foot (ft) or 20foot (ft) containers. Respondents add that, a trader can send goods in either a 20ft or 40ft container only, more than one 20ft or 40ft container at once or a trader can even share a particular container with others whose goods cannot measure up to the size of the container. The act of sharing a container Obeng (2014) states, is referred to as “groupage” or Less than Container Load (LCL). With the groupage or LCL, a number of importers (at least two), hire and share the cost that comes with using the container based on the space one’s goods occupy in the container (Obeng, 2014). According to Andy (2021), LCL shipment is done when first, one needs to book a shipment at the last minute and there is a shortage of containers, especially during the peak season, second, when the weight of one’s cargo is less than thirteen (13) cubic meters so using LCL helps to save cost, third if one’s cargo does not need to be delivered urgently and he or she wants to save cost, they can wait for other cargo that would fill up the container

and get the container ready for shipping and lastly when the volume of one's cargo is bigger than one container but small for two containers, the remaining can be used for LCL.

The nature of importations is such that one does not import the same quantity of goods all the time. It all depends on the number of goods he or she gets in time for import. As a result, respondents were asked to give a quantity they normally imported their goods in. Among all the respondents (See Table 5.2), most of them (37.1%) normally import their goods from China in 20ft containers, where they themselves by hiring the containers through the help of a shipping agent, bring in goods that fill the containers for import. Followed by 17.7% of the respondents who practised groupage so they ended up importing their goods or products in less than 20ft containers. The remaining 16.2% (9.7% + 6.5%) of the respondents either imported goods in 40ft containers or more than 40ft containers. From the remaining respondents, only one person said he did not have a particular quantity he usually imported goods in since it varied each time where he could either import using groupage or more than one 40ft container. The rest were respondents who either did not import their goods but used alternative channels to have access to the goods they sold or did not want to provide such information since they classified that information as private.

Table 5.2 Quantities of Import

Variable	Percent
Less than a 20ft container	17.7%
In a 20ft container	37.1%
In a 40ft container	9.7%
More than a 40ft container	6.5%
No response	27.4%
It depends/ It varies	1.6%
Total	100.0

Source: Field Data, 2021 *No response = Mostly Type 3 Transnational Traders

Among the three identified categories of GTT, the analysis results shown in Table 5.3 reveals that most Type 1 GTT normally imported goods in 20ft containers while most Type 3 GTT (no response = 70.6%) and 17.6% of Type 2 GTT resorted to alternative channels. Type 1 GTT who did not provide any information (11.8%) were respondents who considered such information as private and so did not disclose it.

Table 5.3 Quantities of Importation by Categories of GTT

Variables	Quantities of Importation					
	Less than 20ft container	In a 20ft container	In a 40ft container	More than a 40ft container	No response	It Depends/Varies
Type 1	45.5%	47.8%	50.0%	50.0%	11.8%	0.0%
Type 2	0.0%	34.8%	33.3%	0.0%	17.6%	100.0%
Type 3	54.5%	17.4%	16.7%	50.0%	70.6%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

Further analysis also indicates that, traders who import via sea or ocean freight transportation use more of the 20ft container than the others. Even among those who usually use both sea and air freight transportations for their goods, whenever they imported by sea, many of them imported in 20ft containers. Key informant interviews reveal that prices of containers vary depending on the season in which one decides to use them. These seasons are the lean or low seasons and peak or high seasons. During the lean season, a 20ft container could cost as low as 1,500 dollars while a 40ft container could cost between 2,200 dollars to 2,400 dollars. The high or peak seasons had containers costing 3,000 dollars for a 20ft container and 4,500 dollars for a 40ft container.

When the goods come into the country and respondents have access to them, they are sold to consumers in two main ways. Either in bulk – that is wholesale, or the goods are retailed. Some respondents dealt with only the sale of their goods in wholesale or bulk quantities while some did

both wholesaling and retailing. Some of these traders also did retail only. Here, even if they bought products in bulk, they sold items in smaller quantities to consumers or customers (See Table 5.4).

From this study, among those who sold their goods in bulk, 67.5% of them did both wholesaling and retailing, while the rest of them only sold their goods in bulk. All respondents who did not deal in wholesale, automatically were retailers (44.9%). Findings from this research are in line with that of Awumbila et al. (2011) on GTT where most of them deal in both wholesale and retail, followed by those who deal in retail only, then those who are wholesalers only.

Table 5.4 Cross Tabulation of the Modes of Sale of Imported Goods

VARIABLES		How will you describe your business? (Retail)	
		Yes	No
How will you describe your business? (Wholesale)	Yes	55.1%	100%
	No	44.9%	0.0%
	Total	100.0%	100.0%

Source: Field Data, 2021

Looking at the gendered dynamics of the modes of sales, data show that females slightly dominated the sale of goods in bulk or wholesale while men, by a wide margin dominated the retail mode of selling goods. These findings do not totally tally with findings of Clarke (1994) and Robertson (1983) whose researches posit that men do more of wholesaling than retailing. These differences can be attributed to the changing dynamics in contemporary times where males are beginning to find their feet in the trading industry.

Among the categories of GTT this study discovered, findings seen in Table 5.5 show that every category has traders dealing in either wholesale or retail. Notwithstanding the fact that these traders deal in both wholesaling and retailing, one can observe that more Type 1 GTT (47.5%) deal in wholesale trading while more Type 3 GTT (44.9%) deal in retail trading.

Table 5.5 Category of GTT by Description of Business

Variables	Description of Business	
	Wholesale	Retail
Categories of GTT		
Type 1	47.5%	36.7%
Type 2	20.0%	18.4%
Type 3	32.5%	44.9%
TOTAL	100%	100%

Source: Field Data, 2021

5.2.3 Alternative Channels of Access to Imported Goods for Sale in Ghana

As mentioned earlier in Chapter 4 under Section 4.3, in order to have access to imported goods aside from making the trips to China, alternative channels exist. These channels irrespective of the category these transnational traders fall under are used to have access to imported goods but to varying degrees. These alternative channels are used by Type 1 transnational traders when they need to have access to items urgently and making a trip to China to get the items may take longer. Type 2 transnational traders use these channels when they are unable to get in touch with their suppliers in China on time. Those Type 2 transnational traders who over the years have slowly become dependent on these alternative channels also use them. For Type 3 transnational traders, aside from those who mainly get their items from family or friends or agents and may use alternative channels when the need arises, the majority of them depend solely on alternative channels.

This study has identified two main alternative channels through which transnational traders irrespective of which category they fall under and what they sell, can buy and have access to Chinese imported products or goods in Ghana. These alternative channels are: -

- Foreign Suppliers (F1)
- Local Suppliers (L1 and L2)

Foreign suppliers refer to non-Ghanaian nationals who over the past years have established or opened outlets for various foreign manufacturing companies in Ghana so items these companies produce are readily available for the Ghanaian consumer. Irrespective of the countries these suppliers come from, they open outlets in Ghana where they either represent the manufacturing companies of their countries in Ghana or by virtue of the fact that they are nationals of those countries, have access to these items in large quantities and are able to supply them to Ghanaians. According to Darkwah (2002) in her categories of transnational traders, the first group of foreign suppliers found in this study are usually second or third-generation foreigners born and bred in Ghana whose parents began the business of supplying imported goods to Ghana.

In this study, respondents acknowledged the existence of these foreign suppliers from China who bring in products from China to sell in large quantities to other traders who sell in bulk or wholesale and not retailers. Among respondents, though a number of them used more than one channel to have access to Chinese imports in Ghana, most of them irrespective of whether they had been to China or not used the services of a foreign supplier (44.4%) – specifically a supplier who is of Chinese nationality. This study, unfortunately, did not find out whether these Chinese suppliers the respondents accessed goods from were representatives of Chinese manufacturing companies or younger generations of established suppliers in the country.

To buttress their existence in the country, one respondent pointed out that;

As for the Chinese, they want to dominate everywhere. Can you imagine that when they realise that anything from their country is selling well, they will come and establish a big outlet here so that people will buy from them here instead of coming to their country? What they do that is annoying is that they make the visa process expensive and hard so that you the person who wants to go will be discouraged and have no option than to buy from their people here that they have sent. It is very bad (Mr. J, 2021).

Local suppliers on the other hand are Ghanaian nationals who provide and sell imported goods to other Ghanaian traders. Two of these local suppliers were identified in this study – Ghanaian

Importers (L1) and Ghanaian Wholesalers (L2). What differentiates these two groups of suppliers is that the former only brings in the goods to sell to other traders who sell in bulk or wholesale and not retailers while the latter get their goods from either Ghanaian Importers or Foreign suppliers and then sells in bulk to other traders while sometimes providing retail services. This explains why some transnational traders deal in wholesale only or both wholesale and retail irrespective of the type of transnational traders they are as described above. That is to say, a Ghanaian transnational trader who is a Type 1 transnational trader can make these trips to China only to come and sell them as a Ghanaian Importer while a Type 2 and Type 3 transnational trader can purchase items from either a foreign supplier or a Ghanaian Importer and play the role as a Ghanaian Wholesaler.

Among respondents in this study who used these two alternative channels under Ghanaian suppliers, 40.7% of them accessed their imported goods for sale from Ghanaian Importers while 14.8% of them got theirs from Ghanaian Wholesalers. To help understand the different groups of persons under the Ghanaian Suppliers' category a respondent who had never been to China and only relied on alternative channels to access products from China, pointed out that;

There are different kinds of people who sell here at Abossey Okai. There are those who travel and go and buy what they want to sell here in Ghana but they are very few. They mostly import cars, whether home used or brand new. The parts especially the home used ones do not come separately. When they bring the cars here, the cars are dismantled and those who deal in particular parts take what they need. These people take the parts they need in very large quantities and then bring it to their shops and also sell plenty or one by one depending on what a customer wants (Mr. A, 2021)

To place the discussions above in context within the responses of whether respondents made the trips to China themselves or not, further analysis (see Appendix 13) revealed that only 59.7% of respondents used alternative channels while the remaining 40.3% depended solely on either their trips to China themselves or their connections in China to get imported Chinese goods. Below in Table 5.6, it can be observed that the total number of responses varied as a smaller number of Type 1 GTT as compared to Type 3 GTT used alternative channels while some respondents among Type 3 GTT may have resorted to more than one alternative channel as earlier stated.

Table 5. 6 Categories of Transnational Traders and Alternative Channels Used

Categories of GTT	Alternative Channels		
	Local Supplier 1 (Ghanaian Importer)	Local Supplier 2 (Ghanaian Wholesaler)	Foreign Supplier (Chinese National)
TYPE 1	22.7%	25.0%	12.5%
TYPE 2	9.1%	0.0%	37.5%
TYPE 3	68.2%	75.0%	50.0%
TOTAL	100%	100%	100%

Source: Field Data, 2021

**Multiple Responses

Among Type 1 transnational traders who used alternative channels when the need arose, 25% of them got their goods or products through Ghanaian Wholesalers. More of Type 2 transnational traders representing 37.5% got their products or goods from Foreign Suppliers while most of Type 3 transnational traders (68.2%) used the alternative channel of Local Suppliers specifically, Ghanaian Importers.

5.2.4 Placing Monetary Values on Ghanaian Transnational Trading Businesses

To aid in understanding the extent of the impact of the pandemic on GTT, how much their businesses are worth –that is, the monetary value they place on their business- was looked at. This is because most of them indicated that the transnational trading business and the activities that characterize it are what they depend on to make a living and take care of their families. The nature of any transnational trading business is such that one needs enough capital to start and needs to be gaining enough or more than enough profit to sustain the trade.

Ranging from as low as fifty-thousand (50,000) Ghana Cedis to as high as eight hundred thousand (800,000) Ghana Cedis, respondents placed monetary values on their businesses. Before the researcher set out to put together questionnaires and interview guides for the study's respondents, anecdotal evidence gathered indicated that most of these traders would be unwilling to discuss monetary issues especially discussions regarding their profit margins and how much their businesses had helped them. True to the pieces of evidence gathered, most of them were very reluctant to provide

such information let alone talk about how much they earn on average even in a month. So to help understand the extent of the impact, this study looked at the monetary values the traders placed on their businesses and what their involvement in these businesses had helped them to achieve and then in subsequent sections assess how the impact had been based on what they were able to do and what they could not do now. For respondents to give values to work with at the pre-testing stage of the data collection instruments, the researcher started with as low as a thousand (1,000) Ghana Cedis and as high as above ten thousand (10,000) Ghana Cedis but all of the respondents chose above the highest option provided.

The reluctance of the initial set of traders to provide a range at least for the researcher to work with, led to the researcher finding out from a key informant why this is so. The interview revealed that these traders invest a lot of money into their businesses and can even peg monetary values at almost a million Cedis or more depending on how large the business is and what the trader is selling as well as their role in the supply chain from suppliers in China to the final consumer in Ghana. However, because they are in the informal sector and much of what they engage in is untaxed when it should be and a number of them are not properly literate financially, their reluctance or inability to provide accurate or approximate values is so they are not caught by appropriate bodies or that they actually are not aware of the monetary values of their businesses. According to Winborg and Landstrom (2000 as cited in Ackah and Vuvor (2011) in their research on challenges faced by small and medium enterprises in obtaining credit in Ghana, some of these business owners become restrictive when they are to provide detailed information about their businesses to outsiders because they have the notion that what they provide may be disclosed to their competitors and can be used against them in diverse ways.

To gather data from the snowball sampled respondents for this study, the researcher then provided options of values as low as below fifty thousand (50,000) Ghana Cedis and as high as above five hundred thousand (500,000) Ghana Cedis because of the different types of respondents encountered

(see Chapter 4) and so respondents can at least provide ranges to work with. Though the initial ranges were between below 50,000 Cedis and above 500,000 Cedis, the researcher asked for monetary values below 100,000 Cedis and above 300,000 Cedis to see if in probing further, respondents would give higher ranges. So, respondents chose values less than what really was, most respondents (43.5%) pegged the value of their businesses below hundred thousand (100,000) Cedis (See Table 5.7). As indicated earlier by the key informant referred to in this section, 25.8% of the respondents chose the above three hundred (300,000) option and when the researcher tried to probe further to find out if respondents could still give a range that was above the highest option in the course of the interviews and questionnaire filling sessions, one respondent indicated that though he could not remember the exact value off heard as he spoke, his business could be valued between six hundred thousand (600,000) Ghana Cedis and eight hundred thousand (800,000) Ghana Cedis. Two other respondents pegged theirs at six hundred thousand Cedis and seven hundred thousand Cedis. Interestingly, one female respondent stated that, ‘if you want me to give you the value of my entire business plus the other shops it can be over a million, but for this shop it has not reached one million. You let us say eight hundred thousand Ghana Cedis’.

Table 5.7 Monetary Values Placed on Businesses by Respondents

Range of values	Percent
Less than GHC 100,000	43.5%
Between GHC 100,000 and GHC 300,000	30.6%
Above GHC 300,000	25.8%
Total	100.0%

Source: Field Data, 2021.

More of the male respondents (46.3%) pegged the monetary value of less than a hundred thousand Ghana Cedis (< 100,000) on their businesses while an even number of females (38.1% each) pegged the values at less than one hundred thousand Cedis (< 100,000) and between a hundred thousand Cedis and three hundred thousand Cedis (100,000 and 300,000). To further understand how these

monetary values play out, further cross-tabulations (See Table 5.8) show that among respondents who value their businesses above three hundred thousand Ghana Cedis, 43.8% representing more of them fell under the category of Type 1 transnational traders. Among Type 3 respondents, 48.1% placed their monetary values at less than a hundred thousand (< 100,000) Ghana Cedis.

Table 5.8 Monetary Values of Businesses Based on Categories of Transnational Traders

Variables	Monetary Values		
	Less than GHC 100,000	Between GHC 100,000 and GHC 300,000	Above 300,000
Type 1	37.1%	31.6%	43.8%
Type 2	14.8%	26.3%	25%
Type 3	48.1%	42.1%	31.2%
Total	100.0%	100.0%	100.0%

Source: Field Data, 2021

5.2.5 Benefits of Transnational Trading Businesses to the Lives and Livelihoods of GTT

Though most of the respondents did not provide the profits they made on average in a given month or year for the researcher to work with, they were able to provide some information on what the gains they make from the business have helped them do. That is, aside from the monies they were able to re-invest and use to expand their businesses as well as re-stock their shops, they provided information on some of the extra benefits they and their families have derived that if it were not for their transnational trading business, they could not have been able to achieve or do.

At the personal level, a number of these respondents particularly Type 1 transnational traders indicated that their involvement in transnational trading activities has exposed them to a lot of things, including being able to travel around the world and being able to learn new things that not only benefit them but benefit their businesses in the long run. According to Auntie A, a female Type 1 transnational trader who has been in this business for over fourteen years and dealing in the import and sale of ladies' wear and accessories from mostly Asian countries, she has been able to see many

things beyond just Africa. She has been able to experience other cultures, taste and eat different foods she only saw in pictures on the internet or heard of and also begun to appreciate all these differences. Uncle J, a Type 2 transnational trader who began his business over twenty-five years ago said that when he started travelling himself to get the machines and accessories, he needed to be able to provide general printing services, the periods he spent in China while waiting for his goods to leave the shores of China enabled him to learn how to use the machines. That is to say, instead of just importing the machines so other people who were trained in the use of the machines could help him set up the machines at a fee, he got some people in China to teach him how to operate these machines from unboxing them to initial use as well as knowing what to do when mishaps occurred which has helped him save a lot of money in the long run.

Regarding assets they have been able to acquire, some respondents mentioned that if it had not been for the gains from their transnational trading business, they may not have been able to either fully purchase lands, build their own homes, acquire residential property or even begin the process of acquiring any of the above. Mr. M a Type 3 transnational trader recounted that he and his wife before beginning their transnational trading business, had started paying for a residential property in instalments but the gains from the business facilitated the acquisition of the property such that aside they being owners of that residential property, they have begun the process of starting a real estate business. This he believes would be possible if he continues to make extra gains aside from what he needs to reinvest into the business. Aside from these immovable assets, some respondents indicated that the gains from their businesses have helped them to be able to use the latest gadgets available from phones to laptops, to watches to any trending gadget they think they can afford.

At the family level, gains from their businesses have helped them to cater for the well-being of their children, siblings and other family members as well as helped with the beautification of their residences and also cater for other external family needs. For Uncle B, a Type 1 transnational trader, his children used to attend a not-so-good school because he could not afford the tuition let alone other

expenses that came with attending the schools he considered good. But through the gains from the transnational trading business, he changed their school to a “high-class school” as he described it and can afford other expenses and he believes they are receiving quality education there than where they were before. For Auntie J, also a Type 1 transnational trader, through the gains from her business, she has been able to beautify her home to a particular standard with her home being of some class both inside and outside. This, she believes could not have been done if she was not making more than enough from her transnational trading business.

5.3 Nature of Transnational Trading During the COVID-19 Pandemic

As indicated in the introduction of this chapter, there are two main sections of this chapter and the first section has been discussed above. In this second section, the focus would be on how transnational trading was for GTT and the agents that facilitate their activities during the pandemic.

The outbreak of the coronavirus pandemic has been accompanied by different kinds and levels of impact. Due to how fast the disease is spreading and the extent of impacts associated with it, measures to curb the spread and also minimize the impacts have been put in place. These measures and restrictions though they exist due to the health crises may have done more harm than good as the movement of persons generally and also the transnational activity of trade has been affected. Divided into three parts, the level of impact of the pandemic on GTT traders and their agents, the coping strategies they employed as well as the way forward for them are discussed in this section.

5.3.1 Impacts of the Ghanaian Government’s Control Measures

Through executive instruments carved from the Imposition of Restrictions Act, 2020 (Act 1012) based on Article 21, Clause 4, subsections a, c, d and e of Ghana’s Constitution, the government imposed various restrictions to help fight the outbreak of the disease. Despite the wide range of restrictions meted out, particular restrictions impacted these transnational trading businesses and

respondents gave varied reasons as to why these restrictions impacted them. These restrictions not only impacted their businesses but also impacted their personal lives as many of them saw their transnational trading businesses as their main or only source of livelihood.

Restrictions and measures respondents made mentioned of that had greatly impacted them were border closures, the lockdown and its aftermath, new proceedings required for travel (like the COVID-19 Testing), ban on social gatherings and the limited numbers of people permitted at some gatherings and finally the closure of schools. Among these restrictions mentioned, more than one restriction was pointed out by some respondents but irrespective of the number of restrictions they mentioned, they were backed by reasons (See Table 5.9) Respondents who pointed to the lockdown and its aftermath made up 37.6%, while 33.7% of them pointed to the border closures as the control measure that greatly impacted them. Only one respondent indicated that aside the lockdown and border closures, the closing down of schools impacted her and this was because she dealt in the sale of imported stationery.

Table 5.9 Restrictions Meted Out by Ghanaian Government that Impacted GTT

Variables	Responses	Percent of Cases
	Percent	
Border Closures	33.7%	59.6%
The lockdown and its aftermath	37.6%	66.7%
New proceedings required for travel (eg. COVID Testing)	9.9%	17.5%
Ban on social gathering/ Limited numbers at gatherings	17.8%	31.6%
Closure of school's till further notice	1.0%	1.8%
Total	100.0%	177.2%

Source: Field Data, 2021 *Multiple responses

Data analysis showed that an even number of respondents who imported both hard and soft products or imports (17.1% each) were impacted by the restrictions of border closures. Among these two major sets of imports, those who dealt in the sale of ladies wear and accessories, as well as those who sold electronic devices/electrical accessories, were most impacted (See Appendix 14) According to a female respondent who imported and sold soft goods,

“It is not everything in China that when you bring to Ghana, people will buy. So travelling myself to look at the clothes, shoes and bags and selecting them before I import them has really helped my business. So they closing the border has affected me very well, no two ways about it” (Auntie A, 2021)

Respondents who traded in automobiles were the majority among those impacted by the lockdown and its aftermath and this was evident as those who dealt in the sale of hard imports were mostly impacted by the lockdown. Interestingly and as expected the ban on social gatherings affected only those that traded in automobiles, ladies’ wear and accessories, electronic devices, materials and cloths, general printing and furniture.

According to respondents who traded in automobiles, people were not attending programmes or using vehicle transportation services like they used to before the outbreak let alone using their cars as frequently as they used to so there was no wear and tear which will demand a fix or placement of any parts of cars. With ladies wear and accessories as well as materials and cloths which fall under soft goods, the reasons were that, people were not attending functions so there was no need to sew or buy new clothes or accessories to look good or not feel left out. Respondents in the printing industry mentioned that, through functions like weddings, parties, funerals, birthday parties among others, they had the opportunity to design and print brochures, programme outlines, banners, souvenirs among others but due to the ban and limited numbers for different functions, demand was low and almost non-existent hence the restriction on gatherings being a major problem for them.

Surprisingly, respondents that traded in cosmetics indicated that though they could not travel to import more to sell, their trade in essential goods which are things people needed regularly, helped

them make sales rather than lose. Since the demand was higher, they could even sell items at higher prices and people still bought. So even though initially they thought they would have been impacted, they were not to a large extent.

To understand the severity of the impact on these traders and their businesses, they were asked to rate how business during the pandemic had been for them based on a 5-point likert scale of excellent, very good, good, bad and very bad (See Table 5.10). As expected, no respondent said or chose the excellent option while 38.7% said business was bad for them. Respondents that chose the good option (29%) said it was neutral. It is important to note however that a few respondents had different responses to give to this question as they indicated that they had different answers to give when the outbreak had reached a peak and now that everyone was adjusting to it. The contrasts however only moved from either very bad or bad to good. None said business became very good with time.

Table 5.10 How has business been for you during this pandemic?

Variable	Percent
Excellent	0.0%
Very Good	4.8%
Good	29.0%
Bad	38.7%
Very Bad	27.4%
Total	100.0%

Source: Field Data, 2021

According to the Office for National Statistics (2020), in the United Kingdom (U.K) the different restrictions meted out to curb the spread of the virus particularly, the temporary closures of businesses, the shift to shopping online and restricted travel had a huge impact on businesses with some businesses in different industries being impacted far worse than others. In this study however, where all businesses fell under the trading industry there was not the comparison with other industries

to determine whether the trading industry was most impacted than the others. Nonetheless, it is an already established fact that the trading industry particularly businesses whose products for sale are delivered across borders have been greatly impacted by the pandemic.

Per the rating of how business had been impacted during the pandemic for these transnational traders, further analysis indicated that irrespective of the sizes of these businesses based on their monetary values as discussed earlier and the kinds of imports sold, there were different ratings of the impacts with each kind of business represented under each rating. As already indicated, most respondents rated the impact of the pandemic on their businesses as bad. Within this rating (bad), 51.9% of them had placed monetary values of a Ghc 100,000 or less on their businesses (See Table 5.11). This is also consistent with findings of McKenzie (2020), where it is stated that, despite the fact that businesses of all sizes have been affected by the pandemic, it is the smaller businesses with at most four employees that have been impacted most. Surprisingly, according to Table 5.11, 50.0% of businesses with monetary values above Ghc 300,000 rated the impact of the pandemic on their businesses as very bad.

Table 5.11 Cross-tabulation of Nature of Businesses During Pandemic by Monetary Values Placed on Businesses

Variables	How has business been for you during the pandemic?				
	Very Good	Good	Bad	Very Bad	Total
Less than Ghc 100,000	11.1%	18.5%	51.9%	18.5%	100.0%
Between Ghc 100,000 and Ghc 300,000	0.0%	42.1%	36.8%	21.1%	100.0%
Above Ghc 300,000	0.0%	31.2%	18.8%	50.0%	100.0%

Source: Field Data, 2021.

**No responses for Excellent rating

To place the above findings in context, additional analysis looking at ratings of the impact of pandemic on businesses and kinds of products or imports sold was done. As expected, irrespective of

the kinds of imports whether soft or hard, impacts were rated at bad and very bad. Among the ratings of very good and good, those who sold or traded in hard imports dominated and this came as no surprise as with hard imports or goods (in as much as consumers may not have been patronizing them during the pandemic) the value of these goods in terms of their quality and what is in vogue would not deteriorate to the extent of soft imports which may perish or lose their value within the same time frame – (See Appendix 15).

Among the categories of GTT this study identified, no Type 1 transnational trader gave an excellent or very good rating for how business was for them during the pandemic. It was only three respondents representing 66.7% for Type 2 transnational traders and 33.3% for Type 3 transnational traders that indicated that business had been at least very good for them during the pandemic. As expected, all categories of GTT had respondents indicating that business during the pandemic was very bad (See Table 5.12 for details)

Table 5.12 Cross-tabulation of nature of business during pandemic and categories of GTT

Variables	How has business been for you during the pandemic?			
	Very Good	Good	Bad	Very Bad
Type 1	0.0%	44.4%	41.7%	29.4%
Type 2	66.7%	16.7%	20.8%	53.0%
Type 3	33.3%	38.9%	37.5%	17.6%
Total	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

As mentioned in Section 5.2.2 regarding the prices of using containers, according to respondents, with the rate at which the COVID-19 pandemic impacted many things, the prices of containers were equally affected. They mentioned that due to the shortage of vessels to and from mainland China, a 20ft container could cost between three thousand eight hundred dollars (\$3,800) and four thousand three hundred dollars (\$4,300) while a 40ft container could cost between four thousand five hundred dollars (\$4,500) and five thousand four hundred dollars (\$5,400). One agent also indicated that, there

was an instance where the price of a 40ft container was for fifteen thousand dollars (\$15,000). These findings tally with the OECD (2020) report on the pandemic and international trade which indicates that, when COVID struck a huge number of containers for shipping especially were in the Chinese ports but because of the measures put in place to curb the spread of the virus, there was a shortage of containers. And this shortage caused prices to surge irrespective of the contents in these containers.

When asked if the pandemic affected their role of provision in the family, 75.6% of them said yes (See Table 5.13). Among those who said no, they indicated that, despite the fact that they were not earning as much as they used to before the outbreak, they were still able to provide. To ascertain the extent of the impact among respondents who indicated that the outbreak had affected their role of provision in their families, they were asked to mention these impacts. The postponement of the payment of some services or utilities (water and electricity), using money meant for particular matters to attend to urgent or pressing matters, the inability to lend a helping hand to others, reluctance to take risks like before and the delay in meeting targets whether individual or family targets.

Table 5.13 Did the Pandemic affect your role of provision at home?

Variables	Percent
Yes	72.6%
No	27.4%
Total	100%

Source: Field Data, 2021

As described in Section 5.2.5 of this chapter, respondents have benefitted in diverse ways from their transnational trading businesses. However, the presence of the pandemic had caused these derived benefits to either minimize or halt till further notice. Among respondents particularly Type 1 transnational traders, their inability to make these trips to China themselves in order to choose products per one's specification was a big problem. According to one respondent, she decided to resort to shopping online but after a few deliveries, she noticed that she did not always get what she

ordered for. Rather, the products and their specifications displayed online were totally different from what was delivered to her, making it difficult for her to sell the kind of quality she wanted to sell. For one respondent who had foreign customers like those from other West African countries, he mentioned that “I have some customers from Abidjan who come to buy in bulk from me but because the land borders are closed, they are unable to come which has affected me” (Mr. M, 2021).

Though respondents were very reluctant to provide information on how much they earned so as to help understand the extent of the impact on them financially, about 85.5% of them were able to unflinchingly state that they were not earning as much as they did before the pandemic hit. When asked if they could give a fair idea in percentages of how much profit they now earn as compared to before, only 33.9% of them responded. However, among those who provided information on how much they now earn (See Table 5.14) [irrespective of whether it was profit to them or a mark-up to them] 38.1% of them said they now earn 10% to 20% of what they used to earn. Though it still did not match up to what they earned before, about 9.5% of these respondents earned between 61% and 80% of what they earned before. Interestingly, among those who received 10% to 20% of what they used to earn, half of them pegged their business at above 500,000 Cedis. The question here is that, is it that the pandemic has hit them to such an extent or for the researcher to quantify the severity and extent of the impact of the pandemic, the respondents gave such low percentages? However, research findings from Hahn (2021) point out that, indeed all around the world for businesses, there has been a sharp decline in total profits due to the COVID-19 crisis.

Table 5.14 Percentages of profit now earned compared to what was earned before the COVID-19 Pandemic

Variables	Percent
10% - 20%	38.1%
21% - 40%	19.1%
41% - 60%	33.3%
61% - 80%	9.5%

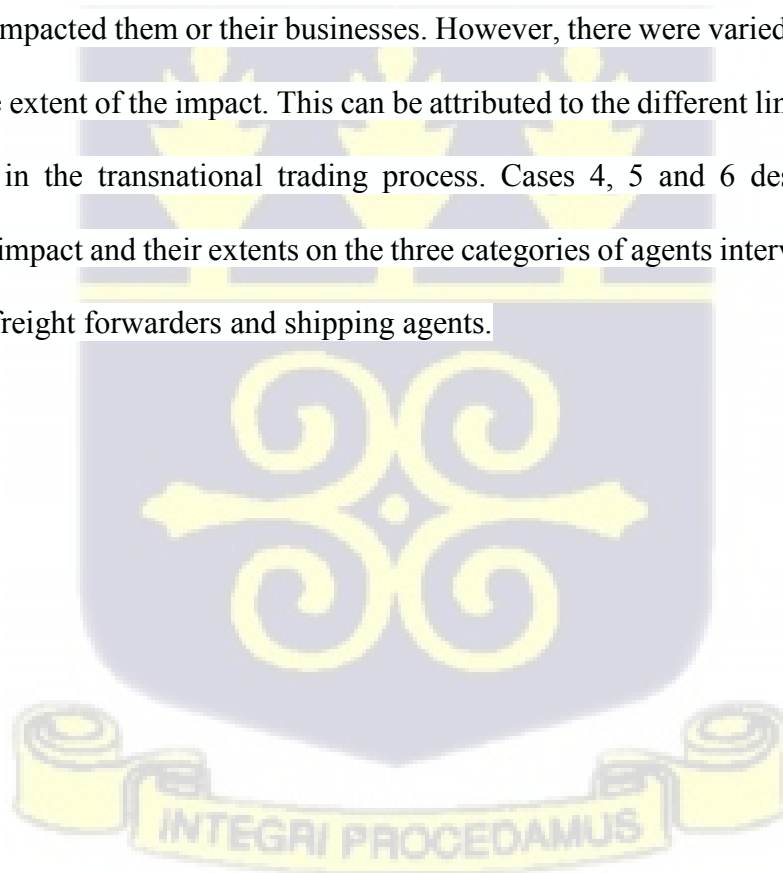
TOTAL	100.0%
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Source: Field Data; 2021.

See Appendix 16 for the summary of the nature of activities of GTT before and during the pandemic as discussed in earlier sections of this chapter.

As earlier discussed, agents who facilitate the activities of GTT play a very vital role in ensuring that the transnational move of the trader and goods are successful. However, just like the way the pandemic affected the transnational traders themselves, these facilitators or agents were also impacted. These impacts were such that whatever led the transnational trader to adjust their way of doing business affected the agent and whatever adjustments the agent implemented, affected the trader.

According to agents interviewed for this study, all of them (100%) indicated that the outbreak of COVID-19 either impacted them or their businesses. However, there were varied views as to how the impact was and the extent of the impact. This can be attributed to the different lines of work and roles these agents play in the transnational trading process. Cases 4, 5 and 6 describes these varied experiences of the impact and their extents on the three categories of agents interviewed for this study – travel agencies, freight forwarders and shipping agents.



Case 4 – Impact of COVID-19 and its associated restrictions on Travel Agencies

As an international travel agency with one of its branches in Ghana, Travel Agency B has been in existence for a number of years. Over the years it has been in existence in Ghana particularly in the Accra Metropolis where it is located, it is seen as one of the leading travel agencies in the country that provides travel and tour services to Ghanaians and foreigners alike.

Through the provision of excellent service as described by their representative that was interviewed, one of their philosophies is to gain and retain customers. This they do through being readily available to attend to the needs of their customers as well as being reliable. However, the impact of the pandemic on their business has led to a drastic fall in their customer base which made it difficult for them to even provide the excellent service they want to give.

According to their representative interviewed, the introduction of restrictions right from the onset of the pandemic till date has greatly impacted them generally as well as their customer base specifically which is what their line of business thrives on. This the representative attributed to border closures and also restrictions by various countries as to who could and could not enter their countries. The representative added that even though restrictions are now being eased, the challenge now has to do with the compulsory COVID-19 test results needed before one travelled. The expensive amount people have to pay deters them from travelling and rather preferring to solicit for alternative means of doing what they would have travelled to go and do. This is a cause for concern as deciding to travel or not is a personal choice especially during this pandemic and the agency cannot force people to travel even if they put incentives in place to make travel packages attractive.

Case 5 – Impact of COVID-19 and its associated restrictions on Freight Forwarders

Freight Forwarder 2 is a 50-year-old freight forwarder who has been in the business for over 25 years. He plays a very key role among freight forwarders at the Kotoka International Airport branch of GIFF. Unlike the travel agencies that had a break in doing business, the case of freight forwarders was different. According to Freight Forwarder 2 when measures were put in place by the Ghanaian government to help curb the spread of the virus, though freight forwarders were monitoring they did not think they qualified to be part of those that were exempted to go to work like the frontline workers – doctors, health personnel and government agencies. However, a few days into the implementation of the restriction especially the lockdown, he received a call from a key person who insisted his line of work was very important and he had to go to work. He indicated that the person said:

“You have to come; you know why? You are the trained customs house agents. In this time, no importer can go from the house to come and say he is coming to work, you are the means to. If you don’t come to do the processes, who will? It means you can come in and electronically come and do the business which we have taught you. So come”.

So though he initially refused to come to work, he left home and when he was questioned by the security personnel, he explained that he had been instructed to come. Together with some of his colleagues, they were issued with temporary access cards to enable them work and move around during a time when not many people were not allowed to. Also because of his position, he was able to relay information to his colleagues in other corporate bodies who also came together to work at their respective stations to help get revenue for the government. Freight Forwarder 2 however adds that, though he and his colleagues were able to make a lot of money during the outbreak especially when the disease had reached its peak, he would not qualify it as a gain since a number of them lost their lives contracting the disease while working. To him, what is the essence of losing one’s life gaining that much money and eventually dying because of a disease that was being fought.

Case 6 – Impact of COVID-19 and its associated restrictions on Shipping agents

Shipping Agent 2 is a 45-year old who had been in the business for more than 5 years before the outbreak of COVID-19. In being a shipping agent, he only helps to ship people's goods from China only.

According to him, one major impact from the outbreak and the restrictions meted out was the reduction in the number of his customers. Though there was no restriction when it came to the movement of cargo, not many people were able to travel to place their orders themselves so very few imports were being made. To make matters worse also, the exchange rate between the dollar and the cedi had also increased which made the few customers who tried to import complain. He reiterated that the cedi was so unstable during that period that customers did not have stable prices of how much the entire shipping process would cost them each time they needed to send in goods from China.

Also, he mentioned that his profits were greatly impacted to the extent that he started running at a loss. He gave an example of how high the cost of containers had shot up to being between 4,000 dollars and 14,000 dollars when that was not the case before COVID-19 broke out. So instead of factoring other expenses in the cost price of the service he was providing which he would have quoted for his customers, since both sides were trying to make their businesses thrive and having customers was what his business thrived on, he had to make sacrifices. So rather than making a very high amount of money as profit he did not mention, he now made as low as a thousand (1,000) dollars profit or as high as between five thousand (5,000) dollars and six thousand (6,000) dollars which was nowhere compared to what he used to gain. He indicated that, he had to do all these so he could gain the trust and reliability of his customers even in these trying times.

5.3.2 Coping Strategies due to the COVID-19 Pandemic and its Associated Restrictions

Despite the rating of how business had been during the pandemic, about 88.7% of respondents indicated that they still received supplies either from China or through alternative channels as discussed earlier. However according to 77.4% of all the respondents irrespective of whether they still received supplies or not, the nature of trading during the pandemic demanded that they put strategies in place to make profit or at least sell their items to consumers. Among respondents who put strategies in place, most of them used more than one strategy to keep their businesses thriving during the pandemic. An almost even number of them increased and reduced prices of the goods they sold while the remaining either had promotions or started to advertise the products they sold (See Table 5.15). According to Pupavac (2016), when it comes to the strategies of pricing (that is whether increase or decrease), the action is referred to as dynamic pricing. With dynamic pricing, businesses set flexible prices for the goods or products based on present demands from the markets.

Among respondents who increased prices (45.7%), their reasons were that, the pandemic had impacted other factors that play major roles in the production of goods, causing the entire process of acquiring the goods for sale to be expensive. So, by the time the goods get to them, the cost prices are already high as though they were selling prices. Then, for them to equally make profit or even have enough money to make more purchases in future, the selling prices of the products look exorbitant which they say is no fault of theirs. Buttressing what these traders claim, a key informant interview reveals that,

“Sometimes too you see, the way our market system is, because of lack of education, a lot of people, you see when you go to China, or let’s say Asia. China, Hong Kong, Thailand, as soon as the exchange rate, a little fluctuation, because they can read and write, they know the causes of them. But in Ghana if last week someone bought a product at Ghc 7, they do not understand why today it is Ghc 12. So you have to be explaining yourself every now and then. Unfortunately, not everyone is educated. That is the one reason why some of us we are for free education. Because if our people or majority of our people are educated, they would know the causes or the factors that lead to the increment in product. But because of them not being educated. It is a headache. It takes time for them to understand the reason why prices of goods and services increase. Take something like cement, you see the canker, is it canker or.... There is something that is used to make the cement to get the canker. The prices have shot up. The

same with metal, that is why iron rods is going up, that is why cement is going up. But the person here, I went to buy cement, now the price is this. But what goes into the production has shot up. So definitely there will be increment in prices” (TAGG Representative, 2021).

Table 5.15 Coping Strategies Implemented by GTT

Variables	Responses	Percent of Cases
	Percent	
Increase prices of goods	45.7%	53.8%
Reduce/Lower prices of goods	43.5%	51.3%
Promotions	4.3%	5.1%
Advertisements	6.5%	7.7%
Total	100.0%	117.9%

Source: Field Data, 2021

*Multiple Response

For respondents who reduced prices of the goods they sold (43.5%), two reasons were dominant – to clear old stock so as to sell what is trending and to make goods or products affordable for consumers.

For those who gave the first or former reason, they indicated that, it was normal practice to readily order goods or products from suppliers based on the rate at which one’s products sold and most of the time whenever these products came, suppliers sent in new releases. But with the presence of the pandemic, products these traders expected to have been sold out to give room for the new arrivals were still in stock which made it difficult to clear the new orders at the port. So they resorted to the reduction of prices so the items sold faster. For example, among traders who sold ladies wear and accessories who reduced prices (23.7%), they mentioned that with those products, in as much as they are stuffs that could last for quite an extended period of time, different styles were released from time to time and with consumers wanting to wear or have what is trending, requests for such were usually made. So in the case of already made clothes, if a trader did not sell what was trending, people were not going to buy. Therefore, for these traders to maintain their reputation of selling new releases and what is trending, they reduced the prices of the old ones to give room for the new ones. One

respondent indicated that that was the reason why when traders wanted to clear old stock or bring in new releases, they put up a sign with the writings – reduced to clear.

According to transnational traders who reduced prices so as to make their products affordable, they indicated that because of the uncertain times we are in, most consumers asked for a reduction of prices each time they came to buy products. So with they (the traders) understanding the current situation, they decided to sell their products below the intended selling price thereby reducing the profit they could have gotten. Another way these traders made prices affordable was to quote cost prices instead of reduced selling prices which made them run at a loss. One respondent however stated that there were instances where she even sold some of her products below the cost price so that her consumers could at least buy from her. So for some time when the outbreak of the pandemic was at its peak, she was running at a loss though she was selling. Another respondent also said, knowing that her customers would ask for a reduction, she increased prices way above the normal selling price and allowed for negotiations or bargaining and with that option, customers ended up quoting prices they could afford either between the actual selling price and cost price of the product or the cost price exactly.

For the two respondents who used the strategy of promotions representing 4.3%, they either sold three products at the selling price of two or they sold products at either increased prices or normal prices and a customer had the privilege of getting another product in their shop for free – that is, buy one get one free or buy two, get one free. That way customers were attracted to buy from them and their items sold faster. The last strategy respondents said they used was advertisement (6.5%). With this strategy, the dominant technique was to use social media. So through these platforms of WhatsApp, Facebook and Instagram, these transnational traders advertised the products they sold. According to one respondent who used the advertisement strategy,

“My children set up some accounts for the business online, I think Instagram and also they were posting the items on my status and their status on WhatsApp so that people on our contacts can see and order. Because of that we even had to start delivering the items people ordered for, to their homes or to where they wanted it to go and the people paid. It was a good thing” (Madam V, 2021).

According to Pupavac (2016) because the price of products is one of the main determinants when a customer is choosing to buy a product or good, irrespective of what that product or good is and what benefit it would bring to them, people who trade practice dynamic pricing as described earlier. However, during times of crisis, consumers who are affected are particular about their purchases and search for cheaper products which compel them to closely monitor products with discounts which they often buy (Anic, 2010; Pupavac, 2016). Pupavac (2016 p. 127) also adds that “in practice today, the lowest price policy is still dominating, as are discount sales, competitive pricing and permanently low pricing. Discount sales are common, and the use of dynamic pricing is on the rise” and these are very evident during the pandemic as described above.

To analyse these strategies from a gendered perspective, though not all respondents put strategies in place, results show that among those who did (See Table 5.16), more females increased prices than males. Males on the other hand during this pandemic did more of lowering prices than increasing prices. These go in line to some extent with findings regarding pricing strategies of SME’s in an economic crisis environment according to Hernik and Lascu (2012). Hernik and Lascu states that the gendered dynamics of pricing during a crisis is such that, unlike females who see competition in pricing as a strategy to employ during a crisis, males rather look at the cost of what they are selling and prefer to use the lower-cost approach to be successful. So to the males, it is more of getting the demand and selling to customers at lower prices than the females who prefer to use the average competitive price of these products. For the other two strategies employed, males did more of promotions than females who did more of advertising.

Table 5.16 Gender Differences in Coping Strategies Employed

SEX OF RESPONDENT	COPING STRATEGIES			
	Increase prices of goods	Reduce/Lower prices of goods	Promotions	Advertisements
Male	42.9%	60.0%	100.0%	0.0%
Female	57.1%	40.0%	0.0%	100.0%
TOTAL	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

Among the categories of GTT this study identified that put strategies in place to keep their businesses thriving during the pandemic, it can be seen in Table 5.17 that Type 2 transnational traders focused more on reducing or lowering the prices of the goods they sold (30.0%). Among Type 1 transnational traders, the strategy of increasing prices of goods (57.1%) dominated.

Table 5.17 Cross-Tabulation of Coping Strategies by Categories of GTT

Categories of GTT	COPING STRATEGIES			
	Increase prices of goods	Reduce/Lower prices of goods	Promotions	Advertisements
TYPE 1	57.1%	40.0%	100.0%	66.7%
TYPE 2	4.8%	30.0%	0.0%	33.3%
TYPE 3	38.1%	30.0%	0.0%	0.0%
TOTAL	100.0%	100.0%	100.0%	100.0%

Source: Field Data, 2021

In order to keep their businesses thriving during the pandemic, agents interviewed for this study indicated that they tried to implement a few strategies but irrespective of how they tried, it was still not up to them to make those decisions as they were in competition with others and the customer had the right to make their choices.

According to the travel agency representatives interviewed for this study, in as much as it is the choice of the customer to make as to whether they would buy tickets to travel or not, they have taken it upon themselves to be actively involved in marketing and advertising to the customers they have and potential customers. In the course of marketing and advertising, they remind customers of the packages they have, what new things they are bringing on board once things seem to be almost back to normal and even go the extra mile of providing customers with updates regarding travelling during the pandemic and what things they would need to ensure a safe trip in case someone decides to go. They also mentioned that they went the extra mile of receiving calls from regular or potential customers who need clarifications regarding any new restrictions either in Ghana or the countries they intend to travel to.

For the freight forwarders interviewed, it was not about putting strategies in place to keep their business going as they were still working. To them, it was more of taking care of themselves to ensure they were protected from COVID-19 and healthy enough to keep working. One of them mentioned that in as much as no one anticipated the disease outbreak and the extent of change it has brought, change and implementation of new strategies were normal in business. However, what they tried to rather do was monitor the various policies and measures the government was bringing out so none of them stifles the way they do business as individuals and as corporate bodies.

Lastly, shipping agents interviewed mentioned that during the pandemic, they had to be deliberate about two major things. It was not that they were not doing that before, but because of the uncertain times the world was in and with everyone trying to make ends meet and thrive, they thought it wise to ensure the following. First, they got very reliable shipping lines through which they could load the containers with the goods of traders on so these shipping lines could safely deliver these goods intact and at the stipulated time without delay. That way they could win the trust of their clients. Secondly to provide better customer service to their clients where they would be readily available to meet their

clients at the points of their need so every transaction would be termed successful and customers would keep coming back to do business with them.

5.4 Way Forward for GTT and Agents that Facilitate their Activities amidst the COVID-19 Pandemic

At the time this research was conducted, the pandemic still existed with new variants being discovered and no hopes of it being declared over. However, governments around the world had been able to figure out a number of measures to help manage the situation than when the disease broke out initially. Though no one is certain of how long the outbreak would still linger, respondents – both GTT and their agents were asked to provide information on the way forward for them and their business in these times of uncertainty.

According to GTT, the following was what they plan to do to ensure they made gains during the pandemic in order to make more people patronize what they sold. They indicated that they would add more products to what they were already selling and keep re-strategizing to get the profit that they anticipate even if it meant providing delivery services and being active online and on social media platforms. Also, these traders plan to keep themselves abreast with restrictions and measures meted out so that they do not find themselves wanting when they decide to travel. In addition, they plan to keep in constant touch with their suppliers and agents at whatever stage of their transnational movement so partnerships are continuously formed since no one knows how the future would turn out. Other plans these traders had included: - to get to know their customers more by keeping in touch with them and informing them of new arrivals as well as coming to a compromise with their customers even if it meant giving products out on credit for the customer to pay later or allow for customers to pay in instalments.

Interestingly, the plans of two respondents were different from what most respondents provided. The first who is a Type 1 trader mentioned that he was going to keep hoarding the stuff he sold so that

when there is scarcity and the demand is high, he would stay in business and make more money. The second who is a Type 3 trader said she was going to keep adjusting the prices of the products she sold so she could make profit since her pricing depended on what importers sold to her and how much she could make from it to fend for herself and family.

Among agents that facilitate the activities of these traders, they all indicated (and as already mentioned) that their businesses thrived on their customer or clientele base because they were not the only ones providing such services in the country. So irrespective of the different ideas that may come up along the way, customer service plus good working relationships was key for them, particularly during this pandemic. According to one shipping agent regarding the way forward: -

We are in a competitive world so it is important to ensure that your customers can truly rely on you and their goods meet their deadline. Most people miss the deadline so it is important that you win the customers' trust by meeting their deadlines. This would increase the clientele base and not abrogate contracts which will go a long way to affect their lives. So we work towards getting the fastest vessels so they get their goods on time (Shipping Agent 2, 2021).

5.5 Chapter Summary and Conclusion

Divided into three main sections, this chapter set out to understand the nature of transnational trading businesses before and during the COVID-19 Pandemic. In Section 5.2 findings reveal that travel agencies, freight forwarders and shipping agents who aid transnational traders in their movement across borders and in the movement of their goods play very key roles to ensure transnational trading activities are successful. Except for Type 1 and some Type 2 transnational traders who need the services of travel agencies most of the time, the role of freight forwarders and shipping agents cannot be ignored among all three types of transnational traders identified in this study.

In the analysis and discussion on other countries' GTT imported from aside from China, the quantities they imported and the mode of sale of these imported goods in Ghana were discovered. Though Ghanaians are heavily dependent on imported goods, they have preferences which are why goods are

imported from different countries around the world including other West African countries. Also, though there may be gendered dynamics in the sale of particular goods, the countries of origin of these goods cannot be viewed from a gendered perspective as well since it depends more on the goods or products being imported and where the trader can get these goods from. Additionally, like research that was done by Awumbila et al. (2011), most transnational traders are into both the wholesale and retail of the imported products they sell and most of these businesses irrespective of the mode of sale of the goods can be valued in monetary terms, at as low as 50,000 Cedis and as high as 800,000 Cedis. Lastly, many of these traders depend heavily on their transnational trading activity because it is their only or main source of livelihood and through it their families benefit.

In Section 5.3, the different ways in which respondents were impacted by the measures/ restrictions meted out by the Ghanaian government to aid in controlling the spread and impact of the virus were discussed. Though the sustainable livelihoods framework guiding this study, assumes that contexts of vulnerability can impact background characteristics, livelihood resources and capitals, livelihood strategies and livelihoods outcomes, it does not assume that contexts of vulnerability can directly affect institutional structures and processes which would eventually affect the other elements in the framework. This study found out that, in situations of shock (like the outbreak of COVID-19) institutional structures and processes (laws, policies, norms and beliefs) can also be affected such that, they in turn impact background characteristics, livelihoods resources and capitals, livelihood strategies and livelihood outcomes. Among all the measures and restrictions meted out by the Ghanaian government due to the pandemic, it was the border closures and the lockdown and its aftermath that greatly impacted GTT and their families. Irrespective of what these traders sold, none of them acknowledged that business operations were excellent during the pandemic. This can be attributed to the different ways in which they were impacted. These restrictions/measures impacted the prices of imports, the role of provision for these traders themselves and their families, profit margins and even agents that facilitate the movement of goods for these GTT across borders. Due to

the impact of the pandemic and its restrictions on GTT and their activities, coping strategies had to be employed by respondents in this study. These coping strategies were all centred on the means by which goods can be sold and profit can be derived.

In the last section of this chapter (Section 5.4), when respondents were asked about the way forward regarding their kind of work knowing that the outbreak of COVID-19 still existed, their responses tallied with one of the assumptions of the theory of transnational migration. Through this theory, it can be understood that among persons in a transnational social field or involved in transnationalism, they would do anything and everything to create and maintain multi-stranded relationships of all kinds to keep making a living and keep their businesses thriving.



CHAPTER SIX

ASSESSMENT OF GOVERNMENT'S RESPONSES TO THE IMPACTS OF THE COVID-19 PANDEMIC

6.1 Introduction

Having examined the activities that characterize transnational trading businesses of sampled respondents in the AMA as well as looking at the coping strategies they employed in order to make ends-meet and keep their businesses thriving during the pandemic, this chapter seeks to assess the feedback of GTT to the government's initiative to support businesses as a result of the negative impact of the pandemic on traders or businesses owners and their businesses.

6.2 The Ghanaian Government's Initiative to Support Businesses

It has been established in existing and upcoming literature related to the pandemic and in this study that the outbreak of the COVID-19 pandemic has affected many sectors. These sectors include the trading sector and its stakeholders in Ghana and in many countries around the world. In an attempt to handle the situation and bring the pandemic and its adverse effects under control, the immediate response of the Ghanaian government was to put bold measures in place which have been discussed in Chapter 2. Under the broadly grouped measures, the ones that respondents at the pre-testing stage of this study's instruments spoke about most were the Ghc 600 million Business Support Scheme under the Coronavirus Alleviation Program (CAP), also known as CAPBuss and the Coronavirus Alleviation and Revitalization of Enterprises Support (CARES) "Obaatanpa" Programme. For the Obaatanpa programme, under Phase 1 - specific measures C(iii), E(i) and E(iv) dealt more with the provision of monetary support for businesses from the government. The specific measures under these two initiatives from the government, were to provide support for Ghanaian micro, small, medium and small scale enterprises (MSMEs) and entrepreneurs.

According to Appiah (2016); Ministry of Trade and Industry [MOTI], (2019); Ayrakwa (2020); Kayanula & Quartey (2000), there is no single definition for MSMEs and this is because there are different criteria under which these enterprises are defined. According to Reid (1982 as cited in Appiah, 2016), some attempted definitions of MSME’s use capital assets, turnover level or the skill of labour to develop definitions. In Ghana, the Ministry of Trade and Industry in collaboration with the National Board for Small Scale Industries (NBSSI) defines or classifies MSMEs based on any one of the three or all of the different criteria for defining MSME’s as indicated by (Reid, 1982). Table 6.1 below provides details of how Ghana through the above mentioned institutions defines MSMEs.

Table 6.1 MSME’s Definition or Classification in Ghana

Enterprise Category	Employment Size (Permanent Staff)	Turnover	Assets
Micro	1 - 5	≤ US \$25,000	≤ US \$25,000
Small	6 - 30	US\$25,001 - US\$1,000,000	US\$25,001 - US\$1,000,000
Medium	31 - 100	US\$1,000,001 - US\$3,000,000	US\$1,000,001 - US\$3,000,000

Source: Appiah (2016)

In addition to the sources above delineating the identity of MSMEs by defining them based on finance and labour size another criterion exists. This criterion identifies MSMEs by how labour intensive they are and their domain of engagement. These MSMEs in Ghana are mostly into retail trading and manufacturing (MOTI, 2019). In the manufacturing area, MOTI (2019 p.16) states that they are to be “high value addition, export oriented or import substitution focused, encouraged to use local raw materials”. Also, Sowah et al. (1993 as cited in Ayrakwa, 2020) indicate that MSMEs in Ghana exist in the formal and informal sectors. Enumerating their usual activities, Ayrakwa (2020) says MSMEs are into shoemaking and repairing, food processing and vending/restaurants, provisions retailing (kiosk operations), tailoring/ dressmaking, baking, electrical works and electronic repairs, motor

fitting and bodywork repairs, printing, pottery, the manufacture and repairs of metal products, black and gold smiting, pharmacy shops, plumbing, agro-based industries, among others.

The category of sources has also identified MSMEs based on their activities. All together so far, the identity of MSMEs have been clearly stated as deriving from their financial volumes (capital or turnover), assets and employee size, and their domain of activities. These identities can now be engaged.

Among respondents for this study, findings have showed that, the highest monetary value that they placed on their business (equivalent to their assets) is eight hundred thousand (800,000) Ghana cedis which is equivalent to \$130,932.89 at the exchange rate of \$1 = Ghc 6.11. Regarding imported goods, some import raw materials, semi-finished products and finished products. From the above descriptions however, not all of the respondents would fall under the category Ghana describes as MSMEs. This is because while some of these traders actually import raw materials and semi-finished products, the rest also import finished products (See Chapter 4 for kinds of goods imported). It must be said of some of the finished products imported however that, they are such that they could aid in the production and manufacturing of locally made goods/ products which makes them raw materials in a way. Again, the products manufactured from these could later be sold in bulk or retailed or even exported.

According to Neequaye (2020), targeted industries for the government relief or support packages were the health and pharmaceuticals, tourism and hospitality, manufacturing, agri-businesses and agro-businesses, textiles and garments water, sanitation/personal protective equipment (PPE), education, commerce or trade and other services. Which also means that, if more than half of respondents of this study were into the sale of either imported raw materials, semi-finished products or locally made products in addition to the finished imported goods they sold, and the monetary values of their businesses fell within the ranges as defined by Ghana and they were involved in any of these

industries indicated by Neequaye (2020), then these respondents if not all of them were eligible to receive governmental assistance or support.

Knowing that at least some of these respondents qualified for government support, the researcher wanted to find out whether they had even heard about the support package in the first place. As expected, the majority of the respondents representing 82.3% (n=51) indicated that they indeed heard of the relief packages the Ghanaian government was providing in response to the adverse impacts of the pandemic on their businesses. For the remaining 17.7% (11) who had not heard about the government's relief or support packages, their reasons were that, they heard rumors of something like that but did not know who was sponsoring it and did not bother to ask. Moreover, if the government had properly broadcasted it, they would have heard about it. However, the supposed normal thing to do in such instances particularly when it may relate to one's line of work, is to probe further which these respondents did not do.

This "i-don't-care" attitude of these respondents is confirmed in research done by Blekesaune, Elvestad, and Aalberg (2012). According to their research though it was conducted in Europe, in as much as it is the perceived duty of the citizen of a country to be abreast with the news and current affairs, there is a growing number of citizens in recent times, that have begun to ignore information given to them. Blekesaune, Elvastad and Aalberg (2012 citing Prior, 2007) further explained that it is because these citizens have a choice as to what "media diet" they prefer to ingest particularly in these times of cable TV and the internet where there exist many alternatives like the consumption of media entertainment choices than news consumption. Also, according to Graphic Business Online (2020), an interview with Mrs. Kosi Yankey-Ayeh, the NBSSI Executive Director revealed that, knowing that people who might be eligible may not hear of the opportunity available to them and to ensure that as many people as much as possible were aware of the relief/support package, a nationwide outreach and monitoring visits were conducted.

To follow up on their response of having heard about the relief packages, respondents were to provide information on whether they were able to access these packages or not. In Table 6.2, it can be seen that an overwhelming majority of them representing 93.5% said they were not able to access the relief or support package. When respondents were asked why they were not able to access the package, responses varied. A few of them acknowledged that though they applied for it, they did not get the support. Others deliberately did not apply saying they were not going to get it anyway while the remaining said they were not interested in it and so did not apply. Their responses were understandable as not all of them qualified to be categorized as MSMEs.

Table 6.2 Responses on Access to Relief/Support Packages

Variable	Percent
Yes	6.5%
No	93.5%
Total	100%

Source: Field Data, 2021

When the researcher probed further, these respondents claimed that the government and those they had put in charge of the distribution were biased and showed preferential treatment to those who had received the packages. One of the respondents recalled an instance where a friend of his was able to access the package because that friend was affiliated with the current party in government (that is the New Patriotic Party – N.P.P) and so with his membership card of affiliation to the political party and with this friend knowing someone who could influence the application process, this friend had access to the package. Another claim was that proper checks were not done to confirm who really needed the support and who did not. Citing an example, one respondent indicated that even though he did not apply, he knew someone who got it but that person however did not give accurate information and still got it. To him, this person he was referring to did not run any physical business but went on to forge the existence of a business, register it at the Registrar General’s department and filled out the

application forms and got the support which indicated that the government did not do their checks well so that was why those who really needed the help did not get it.

Further investigations with key informants particularly the TAGG representative revealed that, unlike the notion that the government was biased in the distribution of the package, what these traders did not know was that there were some criteria to select eligible candidates. According to the Ministry of Finance [MoF] (2020) and Neequaye (2020), these packages were given in collaboration with registered businesses at the Registrar General's department, trade associations and selected commercial and rural banks. Meaning, aside from other things that may have been considered (like whether one's business was actually a micro, small or medium enterprise), if one's business was not properly registered and if one was not affiliated with a registered trade association or registered with the NBSSI, that person was not likely to receive the relief or support package. Also, the applicant was to have had a valid Tax Identification Number (TIN), be adversely impacted by the pandemic and show evidence of that impact and the extent of it and should be producing goods or services that support the fight against the pandemic. Buttrussing this point, the TAGG representative pointed out that: -

Because of the PA system that we have, we were able to source for about 2008 people. We presented 2008 people to NBSSI. More than 1800 people got some of the facilities due to data and how strong our database is. You see, getting a facility from the bank, two or three things that the bank looks at, we play two major roles here. This is one of our cards ... there is something we call borrower traceability and borrower identity. We have done borrower traceability in that, you see there is a TIN here [showing the TAGG ID], and once you hit this TIN on any system, it draws, it brings out the person's identity. So it will be difficult for that person to run away with money. And if you have this card, everything is on our system, so your identity is known, where your shop is, where you live, everything is on the system (TAGG Representative, 2021).

Per this point and the above explanations, respondents who applied may not have been successful, not because of the claimed bias on the part of NBSSI or the government but rather because of the respondents not meeting the criteria to qualify for support.

Among the remaining 6.5% of respondents who acknowledged that they had received the government relief or support package, all of them indicated that it was the CAPBuSS package they received. Unfortunately, none of them could remember which of the loans under the CAPBuSS package they received – whether it was the Adom Special Loans for micro-businesses or enterprises or the loans under the Anidasuo Scheme for small and medium enterprises. Since respondents were generally reluctant to speak about their financial matters as was already established by anecdotal evidence and proven by this research in Chapter 5, the researcher having observed the reaction of respondents to this question did not probe further. One respondent however indicated that she did not have the details off-head and the documents which she had as proof were not with her at the time of the interview so she could not give details.

The four respondents who were able to access the relief or support package from the government were into the importation of raw materials and/ or the sale of locally made finished products which include; automobile body and spare parts (14.3%), ladies wear and accessories such as locally sewn dresses, sandals, beaded jewellery and bags in addition to the already made imports (14.3%), electricals and electronics including their repair (14.3%), materials and cloth (printed and woven) – (28.5%), plumbing or building materials and accessories (14.3%) and locally made men's shirts and suits (14.3%). It is however important to note that, some of these respondents sold different kinds of products ranging from finished imported goods or products, imported raw materials and locally produced products either made from the imported raw materials or locally made raw materials in their shops.

Among, the respondents who received the package, three of them acknowledged that the relief/support package has been of great help to them while only one of them said the package did not help as he anticipated. According to him, he applied for a specific amount of money but was given less than half of what he requested for. This claim can be attributed to the details for which these loans were given out. According to Neequaye (2020), there was no specific amount slated to be given

out to eligible applicants and this was because the NBSSI had indicated that the money to be disbursed and the kind of financial support, be it a loan or grant would be given out based on the business or enterprise size, the need of the applicant’s business and how capable the applicant and their business was to repay the money given when it is due.

In finding out whether respondents who could not access the government’s support or relief packages tried alternatives, data reveals that 20% of them tried alternative sources to get support. These alternative sources ranged from accessing loans either from banks, friends or family, associations they were affiliated to, microfinance or savings and loans and credit unions.

Table 6.3 Cross-tabulation of Access to Government Package by Loan Application

Variable	What about loans? Did you apply for any?		Total
	Yes	No	
Were you able to access any of these packages?			
Yes	25%	75%	100%
No	20%	80%	100%

Source: Field Data, 2021

From Table 6.3, one respondent who got support from the government still tried to get help from alternative sources and this transnational trader is the one in the preceding section who mentioned that the government did not give him the exact amount of money he applied for which he needed for his business. Unfortunately, despite the severe impact of the pandemic on these transnational trading businesses to varying degrees, there were still traders who did not try to get support from alternative sources.

6.3 Assessment of the Ghanaian Government’s Performance in Handling the Pandemic

After finding out about respondents’ access to the government’s relief/support packages they were asked to rate the government’s performance based on how the government had handled the pandemic and all its adverse effects across different sectors so far. Among the varied responses given (See Table

6.4), most of the respondents representing 48.4%, rated the government’s performance as good. Surprisingly, there were some who were extremely content with what the government had done so far and classified their performance as excellent (6.5%) while there were others who were extremely discontent and rated the government’s performance as very bad (11.3%). From observation, however, responses were biased in favour of how the government handled the pandemic in relation to their kind of business, rather than the general performance which was expected. This was understandable as their businesses are in their interest and they could speak more to what they experienced than what exists generally.

Table 6.4 Rating of Ghanaian government’s performance in handling the COVID-19 Pandemic

Variable	Percent
Excellent	6.4%
Very Good	19.4%
Good	48.4%
Bad	14.5%
Very Bad	11.3%
TOTAL	100%

Source: Field Data, 2021.

From the above discussion, the question to ask now is, if some of these transnational traders did not qualify to be categorized as MSMEs and so did not qualify for the monetary support in the form of loans and grants from the government, did the government even consider transnational traders and the nature of their businesses at all since they were equally affected by the pandemic?

According to the transnational migration theory which is one of the theoretical foundations for this study, there is the continuous movement of persons back and forth across different destinations and origins around the world. These movements are such that as persons involved move back and forth, their activities or purposes for movements, directly and indirectly, bring benefits and consequences to both the origin and destination from which non-migrants also benefit. Also, in these back and forth

movements especially among traders, the aim of these movements is a survival strategy as explained in the sustainable livelihoods framework in the case of international migration. However, due to the pandemic, the main activity of movements across borders had either minimized or was brought to a halt, leading to these traders leaning on other means of getting the goods or products they sell which has positively impacted their livelihoods. Even in the leaning on these alternatives, the supply of goods had either slowed down or have become more expensive. According to Nehring and Hu (2021), the pandemic has given rise to a form of ‘fragile transnationalism’ from above such that, transnational social spaces and processes are being retrenched and ideas and responses in relation to the pandemic are rather focused on the nation-state. This ‘fragile transnationalism’ from above Nehring and Hu add, has been intensified further by nation-states in their lack of care and attention for transnationally mobile people. This lack of care and attention according to Benton, Batalova, Davidoff-Gore, and Schmidt (2021) has also led to a transnational limbo for many different groups of people who live their lives across many national borders and are affected by the decisions of nation-states.

Assessing the government’s initiative to support businesses during the pandemic, it can be realised that, in the bid to champion the cause of the Ghana Beyond Aid Agenda (GBAA) which clearly is focused on the nation-state, the government provided monetary support to only businesses that could help accelerate import substitution and export expansion, particularly in the light manufacturing industry to the benefit of the nation. So the majority of GTT who imported finished products or goods especially did not qualify to receive governmental support during the pandemic because of the nature of their imports and not necessarily because of their movement across borders. However, there were other initiatives that GTT could capitalize on even if they did not receive the loans or grants. Though this study did not ask respondents if they benefitted from any of these other initiatives aside from the getting of loans from other sources which has been discussed earlier, these other initiatives were initiated. They included; the waiver on water and electricity under CAP, the suspension of charges on all cargo that had not been cleared during the partial lockdown (that is demurrage or detention and

storage rent) by the MoT and the Bank of Ghana's interventions which included the reduction in the cost of money transfers through mobile money where transfers below Ghc 100 for three months were not charged and the reduction of reserve requirements for banks as well as capital conversation buffer for lenders to improve liquidity and allow as many people who applied for loans get it under the CARES "Obaatanpa" Programme (Frimpong, 2020).

6.4 Recommendations from Respondents to the Ghanaian Government and Fellow GTT

To deduce from the respondents of this study what they thought could be done to help make their operations better than they were, for themselves and their businesses during the pandemic and after, recommendations were sought. These recommendations from observation and analyses though unique in various respects were based on the experiences of these traders as they thrived to keep their businesses running during the pandemic. Two sets of recommendations would be discussed in this section. Recommendations from traders to the government of Ghana and then recommendations from respondents (both traders) to their fellow or colleague transnational traders.

According to some of the respondents of this study, for them to recognize that the government has their interest at heart in the response and recovery strategies to the pandemic, the government would have to make some fiscal and monetary policy adjustments or changes so their businesses can continue thriving. Here, respondents requested that the Ghanaian Cedi be stabilized especially since the currency has been impacted by inflation causing the prices of commodities or products including the ones these respondents trade in to go up or increase. When respondents were asked why the stabilization of the cedi, they indicated that there were continuous fluctuations in the exchange rate of the cedi against the dollar and when that happens it affects the buying and selling of the things they trade in.

Also, on the issue of duties and taxes. Respondents indicated that duties at the ports whether sea or air was expensive so the government had to do something about it since it affected the pricing of the products they sold as well. On this issue of duties reduction, however, Freight Forwarder 2 mentioned that there was more to it than the notion that the “customs people” just pegged different prices on imported goods. It is an international thing he said and they are called duty computations. So, according to this freight forwarder, there exist books of classifications in which for whatever that is being imported, harmonized codes exist together with the right tax rate and that is what these traders/importers were being charged. Freight Forwarder 1 indicated that prior to the pandemic, the cost of freight was not expensive but now due to limited transportation, prices had gone up impacting everything. Citing an example; Freight forwarder 1 indicated that: -

Now, no trader can tell you that, maybe if he is travelling to China to go and get the things and he pays air-ticket fare of maybe 5,000 dollars, he will say that, that air ticket fare would not be part of his custom. He is not being an expert. In-fact, he will factor the cost into it, his accommodation he will factor. Whatever he does there [in China], he would factor. Then the cost of the things he is going to buy to bring them down, he would factor. Do you get my point? So when they come here [the port] for instance, they think that oh you shouldn't collect anything from them but government taxes are based on certain rates and the rates take into consideration, the very components you are going to factor. So when they are paying then they are complaining. (Freight Forwarder 1)

To Freight Forwarder 2, this is a genuine concern but the government does not have control over duties especially since they are an international thing. However, he indicated that government mitigated clearance at the port by giving a discount of 50% on invoice values which used to be a 100% but these traders/ importers failed to recognize this gesture. He was quick to however acknowledge that though the discount was still being done at the time of the interview, the communication and publicity about it was not enough making traders and importers complain that much was not done for them at the port, despite the challenges they faced.

The next set of recommendations was based on COVID-19 restrictions. Here, two different sets of respondents were identified. Those who advocated for tighter restrictions while the others advocated for the easing of restrictions. According to those who recommended tighter restrictions, they

mentioned that in order to protect Ghanaian citizens from contracting the virus which would affect the lives of people like it already has, stricter restrictions needed to be put in place and measures to ensure these restrictions are adhered to, also employed. To them, the measures and restrictions the government put in place have been of help in minimizing the spread of the virus in Ghana but they believed that if the measures and restrictions were tighter, the government would not have had to deal with many more people catching the virus and it would have also helped the country and its citizens identify different ways of being more self-reliant. One respondent gave an example of how the outbreak and the initial set of restrictions which led to the closure of the borders encouraged and brought out the innovative part of Ghanaians. So if restrictions are tighter and Ghanaians continue to be innovative, more Made-in-Ghana goods would be produced, citizens would begin to patronize these locally made products and with time these products would become cheaper for everyone to afford, the country becomes self-reliant to a large extent and with time, the country can equally export what she produces.

For those who advocated for the easing of restrictions, their take was that, government had to open all the borders - sea, land and air – so people like them can move freely with their goods. However, in the opening of these borders they wanted stringent checks to be put in place at these borders so only those who met the requirements during the checks could move around freely. They believed that if the Ghanaian government came to an agreement with other countries especially in the West African sub-region, it would be possible to allow for free movement. This recommendation was made by transnational traders who sold some of their goods to other traders in neighbouring countries and vice versa. These respondents who advocated for tighter restrictions recommended the ban of flights or passengers to and from severely impacted areas so movements for businesses purposes like theirs could freely take place between and among less impacted destinations.

In addition, recommendations based on issues of transportation were given. According to respondents, fuel prices had increased such that it affected the prices of the products they sold. That

is to say, aside the increased prices associated with importation processes due to the pandemic, increased fuel prices also led to increased transportation fares when goods were being sent from the port to warehouses or other destinations before being sold. This already increased the cost price and selling prices of the products. Also, during these times where deliveries were being made, increased fuel prices also increased delivery charges. So the recommendation of these traders to the Ghanaian government was to work towards stabilizing the price of fuel in the country to allow for affordable pricing of goods or products sold.

Lastly, recommendations based on government support or relief packages given. Since most of these GTT could not access the government's relief or support initiative for businesses, some of these traders recommended that more opportunities and initiatives to support businesses by the government should be made but these funds should be disbursed such that everyone who applies would get a quota. Which also means that the eligibility criteria would have to be widened to include transnational traders who imported finished products. According to some of these traders who wanted government to ensure as many traders as much as possible got monetary support, they added that if the government could not provide it for all, then more job opportunities should be created for others who do not have jobs or lost their jobs because of the pandemic.

Aside recommendations given to the government, some of the respondents gave recommendations to their colleague transnational traders which they mentioned were very necessary to take note of in these times of uncertainty.

First, the issue of loans. In as much as loans help to some extent, some respondents gave advise on the taking and use of loans. The recommendation was not to discourage the taking of loans but rather to minimize the taking of it. Meaning, transnational traders would have to be mindful of how much they applied and eventually took as loans. The respondents said, one had to be conversant and fully understand the terms and conditions within which the loan would be granted and when the loan is

given, one had to do well to pay back as agreed. However, the taking of loans should not be so frequent that a trader unfortunately would have to be paying back loans each time he or she made returns on what they sold. According to one respondent, it is better to buy and come and sell what one can afford. This respondent further indicated that:

I know a woman not too far from here. She is always taking loans and is always paying them back. She cannot boast of any profit that she would say as for this money, I have it and would not be using it to pay the bank. Instead of her using the money she has to buy what she can afford to come and sell, she rather wants to take loans and buy plenty things when she travels. During this COVID like this, her business almost collapsed especially when there was the lockdown and also when there was the ban on going to church and for programmes. People were not buying dresses and shoes from her and she had to be paying the bank too (Auntie A, 2021)

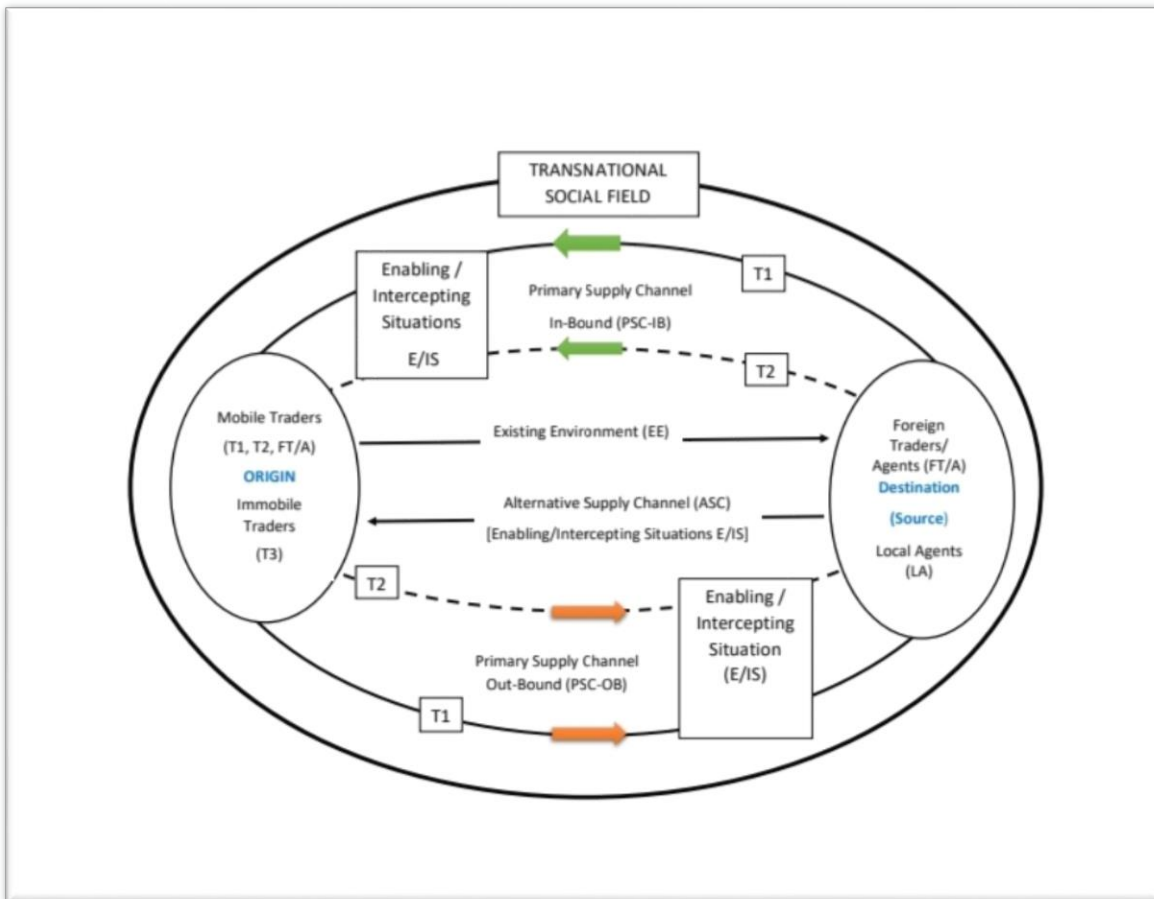
In addition to the above, one of the key informants (representative from TAGG), who is also a transnational trader made this recommendation. The advice to fellow transnational traders was to cultivate the habit of investing. According to this representative, no one envisaged the outbreak of COVID-19 and the impacts it has brought so far, but the impacts of the pandemic caused a lot of businesses to almost collapse because some of these transnational traders did not have reserves they could rely on. The representative was quick to add that he understood why most of his colleagues did not invest. He attributed it to the small returns people got within a year when they could get that same amount the investment would have given them in three or four months if they used it for a consignment. He also attributed it to lack of trust for these financial institutions remembering the incidence where the Bank of Ghana had to close down some financial institutions which led to the monies of a lot of people being locked up. Encouraging his colleagues to invest irrespective of the small returns, he pointed out that: -

But, in as much as the investment returns is small, it's better. So I will encourage or advise traders at least you should save 40% of your earnings or profit at every consignment that you take. It is very very important. If you are able to do that, let's say every consignment, you get a profit of Ghc 200,000 or Ghc 20,000 I should say, at least try and save Ghc 8,000. Use the Ghc 8,000 for investment so that in times of this, because nobody foresaw these things..... So going forward, don't reinvest all your profit in your business. At least extract some, put it in investment and sometimes too I will advise them, they should look at the banks that they will be saving (TAGG Representative, 2021).

6.5 A Transnational Trade Pattern

In examining the socio-economic impacts of the pandemic on these GTT for this study, so as to identify the coping strategies they may have employed to keep their businesses thriving and still make a living (while being guided by the transnational migration theory and the sustainable livelihoods framework), major findings of this research reveal a transnational trade pattern of these GTT in the AMA. This identified trade pattern exists based on their frequency of transnational movement and their frequency of importation (See Figure 6.1).

Figure 6.1 Transnational Trade Pattern



Source: Researcher's Own Construct (Field Data, 2021)



According to the findings of this research, transnational trade is able to exist because of an existing transnational social field. In this field, there exists established ties that were created and are being

sustained across the borders of many nation-states between and among mobile and immobile people, networks and organizations (Faist, 2006). According to Lubbers, Verdery, and Molina (2020) and Faist (2006), this field is embedded with different formal and informal contexts such that there exists cultural, political and economic aspects of these contexts. Due to these contexts, many different activities take place and one of these activities is trade. As a result of the conduciveness in this transnational field, traders are able to move across many borders and territories while engaging in the exchange of goods and services.

Among the many borders and/or territories, there are origins and destinations. Origin countries are where transnational traders come from and are able to move to the destination country. Destination countries are where these traders go to get the goods or products they sell in the origin. The distance between these territories are long and traders go in and out by air while their goods can be sent either by air or by sea. In the destination are foreign traders and agents (FT/A) who are nationals of the destination and Local Agents (LA) who are nationals of the origin but live or work in the destination either permanently or temporarily. FT/A are either the manufacturers or producers of the goods traded in or owners of outlets where the manufactured goods are sold in bulk. LA are either people (nationals of either the origin or destination) whose main job is to assist in ensuring traders from the destination have access to the goods they trade in or friends, family or acquaintances of these traders in the destination through whom goods are accessed.

In the origin, before a trader is able to move to a destination and join the transnational trade pattern and network, an enabling environment (EE) should exist within the transnational field. Aside the conduciveness within the field that allows for the creation and maintaining of relationships of all kinds, an EE should exist. The first element that should exist in the EE is an agreement between the two countries allowing for trade. The second element has to do with the laws, policies, beliefs and norms in the two countries that make it favourable for the trader to move out of their origin and move into a destination to engage in trade. The third element in the EE should be the informed decision

made by the trader based on their natural, financial, social, economic, cultural, human and physical resources and capitals. When a trader takes all these elements within the EE into consideration and they are in his or her favour, they move out of the origin, into the destination. If all the elements in the EE are not favourable for them, they stay behind in the origin and try to either work towards fitting in the EE or finding alternative ways to engage in trade from the destination while in the origin. Until they are able to move, they are Immobile Traders or Type 3 transnational traders (T3).

When a trader is able to move into the origin and is able to make the necessary transactions, the route used by the trader and their goods, whether the trader is returning alone, returning with the goods or returning so the goods follow later is the Primary Supply Channel In-Bound (PSC-IB). The route used back into the destination by the trader (that is without any consignment since goods move only into the origin) is the Primary Supply Channel Out-Bound (PSC-OB). When the trader and their goods arrive in the origin after a number of trips, depending on their evaluation of the trading experience based on their transactions in the destination, feedback from their customers in the origin and impact on all aspects of their lives, they decide whether to continue trading in and out of the destination or not. A trader whose trading experience is favourable and who actively makes trips in and out of the origin at varied frequencies and continuously imports though at varied frequencies is a Type 1 transnational trader (T1). A trader with an unfavourable trading experience after their evaluation, may either slow down their movement in and out of the destination or stop entirely after having made frequent trips before. They are Type 2 transnational traders (T2) -their decision may or may not affect their frequency of importation. Their trajectory is represented by the broken lines since they may become irregular or sporadic.

Due to the varying frequencies of movement in and out of the destination as well as in the importation of goods from the destination, not forgetting T3 traders, there is an Alternative Supply Channel (ASC). In this channel, only goods from the destination come into the origin. These channels are used by T1, T2 and T3 traders to send in only goods from the destination to sell in the origin. T1 and T2

use the ASC when they are unable to travel themselves so FT/A or LA send them goods while T3 use the ASC to order the imports from FT/A only or from FT/A through LA who send the goods directly by sea or air to the destination. Another group of traders that serve as an ASC who move from the destination solely to come into the origin to supply goods are also called Foreign Traders/ Agents (FT/A). These are the manufacturers/ producers in the destination as well as owners of outlets of manufacturing companies in the destination that come to the origin to provide access to imports from the destination. They can also be found in the origin alongside T1, T2 and T3 traders. In the origin, T1 and T2 traders can access goods from FT/A when the need arises and T3 can also access goods from either T1 or T2 in bulk or in small quantities.

In either the ASC or along the PSC-IB and PSC-OB, there exists facilitators of the trading process who ensure either the successful movement of the goods from the destination into the origin or the successful movement of the trader in and out of the origin and destination. These facilitators are either travel agencies/ agents, freight forwarders, shipping agents, shipping lines among others.

The last element within this field of transnational trading is the Enabling Situation or Intercepting Situation (ES/IS). These are situations or circumstances that can affect the PSC-IB, the PSC-OB or the ASC and can either slow down the process or quicken it. ES are situations that either make the process of movement smooth or quicker and they can be in the form of incentives and favourable packages put in place by governments in either the origin or destination or facilitators to make movements of either goods or the traders faster and easier. IS can be situations that happen unexpectedly without prior notice or indication and they can be either the outbreak of disease (like COVID-19), factors that can affect the traders resources and capitals among others. An ES may be an IS to another and vice versa and in situations like these, traders put coping strategies in place so their cycle can go on and they can continue transnational trading to make a living.

This model of the transnational trade pattern helps to understand that the transnational trading activity as a source of livelihood for many transnational traders is not void of complications. Even in a conducive transnational field, the trader must overcome many obstacles along the way especially in an enabling environment while turning adverse circumstances into opportunities so that they can keep their businesses thriving and making a living. Unfortunately, though their activities aid in bringing goods to the origin for citizens to purchase and use, not all that they import are favourable for the origin particularly in an origin that is working towards going beyond aid. The pandemic has taught many nations around the world to also be self-reliant to an extent so in times of an outbreak like the COVID-19, basic necessities can be made available to their citizens. In the bid to work towards building the nations however, GTT must not be ignored. The transnational trading activity provides employment for them and the gains they make are used in providing for themselves and their families especially. So for a country with a high rate of unemployment such that the standard of living of the average citizen is low, until alternatives can be put in place to ensure the substantive production of high value addition goods as well as the production of import substitution products, Ghanaian transnational traders should not be ignored. In the formulation and implementation of policies and strategies that impact their kind of business, no matter how urgent or necessary it is, they should be involved and considered. That way they know their nation has their interest at heart and can go varying lengths to ensure the progress of their nation even in uncertain or unexpected times or circumstances.

6.6 Chapter Summary and Conclusion

This chapter has assessed the feedback of the GTT to the Ghanaian government's initiative to support businesses impacted by the pandemic through loans and grants. Findings revealed that first, most of the respondents for this study heard about the relief/support packages the government wanted to give out to businesses but unfortunately, not all of them were able to access the packages. They were not able to access these packages because it was either they did not apply or they applied but did not

qualify to get it. Among those who did not apply, there were those who did not apply because after deliberations, they knew they would not get the package while the others were not interested in applying.

Second, findings showed that, there was a criteria people had to meet before they qualified to access the support – the key was to be an MSME. Unfortunately, most of the businesses of these respondents did not qualify to be called MSMEs. Further analysis revealed that, most of the GTT were not able to access the relief/support packages because they were into the importation and sale of finished foreign made products which did not encourage the GBAA. This agenda according to MOTI (2019) is for the country to focus on high value addition, become export oriented or import substitution focused and to encourage the use of local raw materials. Some of these products which were imported however, could serve as raw materials to help produce Ghanaian made products and the researcher envisages that, that was what qualified the four respondents who had access to the relief/support packages. Though these four respondents did not remember which loan under the CAPBuSS they had access to, analysis revealed that respondents were into the sale of automobile body and spare parts, ladies wear and accessories, electricals/ electronics and their repair, materials and cloth, plumbing and building materials/accessories and locally made men's short and shirts.

Also, some transnational traders who could not access the government's relief/support packages, tried to access support elsewhere. These sources included banks, friends/family, associations, microfinance/savings and loans and credit unions. However, though these respondents could not access the CAPBuss or the CARES Obaatanpa Programme, there were other initiatives the government put in place which transnational traders could access – the water and electricity waiver, the suspension on the demurrage or detention and storage rent of cargo left un-cleared at the port during the lockdown and the Bank of Ghana's interventions.

Fourth, two sets of recommendations were given by respondents. The first set to the government and the second to their fellow transnational traders. To the government, recommendations where in the

form of monetary and fiscal interventions, COVID-19 restriction based recommendations, transportation issues recommendations and government support/relief packages (loans and grants) recommendations. To their fellow transnational traders – the minimal acquisition of loans and the need to invest returns gotten from business transactions.

Fifth, most respondents rated the government's performance in handling the pandemic as good. Though the idea was for respondents to rate the government on its general performance across sectors, the researcher realized that most responses were influenced by the traders own experiences during the pandemic.

Lastly, based on the findings of the research, a transnational trade pattern was identified and a description of the identified pattern guided by the sustainable livelihood framework by Tanle (2015) and the transnational migration theory was provided.



CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 Introduction

The interconnectedness of the world due to globalization has made it possible for many people around the world to earn and make a living. This interconnectedness is usually translated to mean increases in the volume, diversity, geographical scope and the complexity of transboundary movements, and these translations are mostly attributed to technological advances in transportation and communication (Czaika & De Haas, 2014; Surugiu and Surugiu, 2015). One group of people that are able to benefit from the interconnectedness of the world are transnational traders. These people like every trader, involve themselves in the exchange of goods and services. However, their kind of trade due to the world's interconnectedness takes place across international borders or boundaries. Also, unlike trading across long distances which used to be done between and among nations of the world, these individuals through their multiple movements as a result of technological advancements and the world's interconnectedness engage in trading between and among many destinations across the world (Rouse, 2019; Belguidoum, n.d). In these trading engagements, these traders are able to move across borders and/or ensure the movement of the goods they trade in across borders also.

In the year 2019, when the coronavirus disease broke out in Wuhan China, it, unfortunately, spread from Wuhan to many countries around the world. This disease spread such that it was declared a pandemic (WHO, 2020a). In a bid to control the spread of the disease and to curb the increasing number of deaths associated with it, measures were put in place. Though the measures put in place were specific to nations of the world, one measure that cut across was the closure of land, sea and air borders. The closure of these borders equally meant the restriction of movement which also meant transnational traders could not engage in their usual multiple movements across borders. Also, even though they could equally rely on ensuring their goods were sent to them, it did not work initially as

various restrictions in different countries around the world affected the production of goods in these countries and slowed down the movement of goods across borders (OECD, 2020).

How these transnational traders who depend on their multiple movements and the movement of the goods they traded in across borders were surviving was a major concern especially since the approach of the transnational trade is a livelihood strategy. How were these traders keeping their businesses thriving when their goods were either not delivered, delayed in being delivered or were in short supply? In the bid to answer these questions and also understand the extent of the impact of the restrictions meted out due to the pandemic on these traders, this research aimed at examining the socio-economic impacts of the COVID-19 pandemic on transnational traders.

Due to how broad the aim of the study was, the researcher narrowed the scope of the research to Ghana and particularly to an area in which most of the transnational traders in the country are mostly found – the Accra Metropolitan Area. To further narrow the scope of the research so as to understand the situation, the destination countries most of these traders went to were considered hence narrowing the focus of the research on Ghanaian transnational traders who engage in their transnational trading activities, between Ghana and China mainly. These traders, however, could engage in trading activities with other countries but had to be engaging with China as well.

The specific objectives of the research, so the main aim could be achieved, were: - to assess the socio-economic activities GTT who import from China engaged in before and during the outbreak of the COVID-19 Pandemic; to examine the challenges of agents in Ghana that facilitate transnational trading activities to and from China due to impacts of the outbreak of the COVID-19 pandemic; to examine coping strategies and adjustments of these GTT who import from China and Ghanaian agents that facilitate their transnational trading activities as a result of the impacts of the COVID-19 pandemic; and lastly to review Ghana's response strategies to the impacts of the COVID-19 pandemic concerning transnational trading generally in the country and make recommendations.

To meet the objectives of this study mentioned above, thereby achieving the aim of this study, this research was undertaken in four different trading centers or markets of the AMA and its environs – Abossey Okai Spare Parts Market, Makola and Kaneshie Markets and Accra New Town. To gather data from respondents in these locations, the concurrent triangulation mixed methods design whose philosophical assumptions were grounded in the pragmatic philosophical worldview was used. This design allowed for the collection of two different kinds of data from multiple sources – quantitative and qualitative data collected via questionnaires, interviews and document reviews. Not all GTT in the AMA qualified for this research and because of how most of these traders considered their businesses and information about their businesses to be private, data had to be collected using the snowball sampling technique – where one respondent leads the researcher to another. For the agents/facilitators of transnational trading activities as well as organizations that influenced transnational trading activities, the purposive sampling technique was used. In all, through the use of the multi-level sampling design in which respondents were sampled at three different levels (three different populations) within the confines of the research, this study used a sample size of seventy (70) respondents. Among the sixty-two (62) GTT, fifty (50) of them were administered questionnaires and twelve (12) out of them were interviewed. Six (6) agents/ facilitators of transnational trade were interviewed and two representatives in organizations that play pivotal roles among GTT in the AMA were also interviewed. Documents were also solicited from these organizations Ministry of Trade and Industry [MoTI], the Ministry of Finance [MoF]; Ministry of Foreign Affairs and Regional Integration [MFARI], Ghana Ports and Harbours Authority [GPHA], and Ghana Shippers Authority [GSA].



7.2 Summary of Key Findings

This study on the socio-economic impacts of the COVID-19 Pandemic on GTT in the AMA of Ghana met its specific objectives by answering its research questions. The key findings based on the research questions include: -

First of all, the confirmation of existing literature that GTT imported and sold a variety of products which can be classified under hard and soft imports/goods (Darkwah 2002; Awumbila et al., 2011; Bowles, 2013; Obeng, 2014) - (Section 4.4). Like Obeng (2014) who classified GTT based on their history of transnational trade, time commitment, volume of import, and Darkwah (2002) who discovered a general classification of Ghanaian female transnational traders, this study identified that in the transnational movements and in the importation and sale of goods, there exist three distinct categories of transnational traders. Categorized under Type 1, Type 2 and Type 3 transnational traders, these traders were grouped based on the frequency of importation of the goods they sold and the frequency of their transnational movement (Section 4.3). This study also found out that, these traders who are involved in this transnational trading business and trading in a variety of goods or products due to a variety of reasons (see Section 4.4.1), mostly depended solely on the trading activity to make ends meet and so did not stop operating when the pandemic hit. Rather, they either continued to sell the same products, added products on demand to what they already sold or stopped selling some products because the patronage of those products was low.

In achieving the second objective, three different agents that help to facilitate transnational trading activities were purposively sampled and interviewed – travel agencies, freight forwarders and shipping agents. These agents either helped with the move of transnational traders themselves across borders (to and from China) or the movement of the goods from China to Ghana (Section 5.2.1). Like the transnational traders these agents helped, these agents were equally impacted by the outbreak of the coronavirus disease. Findings revealed that travel agencies and shipping agents were impacted by

the pandemic such that customers that patronized their services reduced drastically and so they had to work on boosting their customer services so as to encourage the few who patronized their services during the pandemic to keep coming (Section 5.3.1 – Case 4 and Case 6). What deterred most of their customers were the travel restrictions in Ghana and at various destinations for travel agencies and the increased prices in containers and duty and clearance charges at the port for shipping agents. For freight forwarders, the impact had to do with some of them losing their lives since they were able to keep working even when the pandemic was at its peak. So even though they still made profits and even much more profit than they would have before the pandemic, the loss of lives could not be compared to the extra monies that were gotten or acquired (Section 5.3.1 – Case 5).

For the third research objective, the study found out that, the outbreak of the coronavirus disease has greatly impacted GTT in the AMA and the agents that facilitate their activities. Among the many restrictions based on the Imposition of Restrictions Act, 2020 (1012) (Article 21, Clause 4, Subsections a, c, d, e of the Ghanaian Constitution and translated via E.I 64 to 68) that the Ghanaian government meted out, the closure of borders and the lockdown and its aftermath, were the restrictions that impacted these traders the most (Section 5.3.1). This was understandable as most of these traders depend on their movements (whether frequently or rarely) across borders to search for appropriate goods/products to import for sale to their customers. Also, the fact that after the lockdown, customers were not patronizing the products these traders sold as they used to before the pandemic hit aided in understanding why some GTT acknowledged the lockdown and its aftermath as one of the reasons why the outbreak of COVID-19 had impacted them negatively. For those who did not travel to import the goods or products they sold themselves, the initial disruption in the supply of goods from China, slowed down their access to new arrivals from their links in China or alternative sources – whether local or foreign suppliers. Another finding of this study that aided in achieving the third objective was that, among all the categories of GTT in the AMA identified, the pandemic hit their businesses and source of livelihoods such that they had to put strategies in place to clear old

stock, make room for new arrivals and still make profit. The coping strategies these respondents employed included; the increase and/ or reduction in the prices of goods for sale as well as promotions and advertisements (Section 5.3.2). Despite these strategies, almost all of these traders acknowledged that they did not make as much profit as they used to even though they were not open to sharing information about their finances. For the agents that help to facilitate transnational trading activities in Ghana, irrespective of how they were impacted, their businesses thrived on the customers they had and were able to help. So, to still make ends meet irrespective of the impact of the pandemic on them and their businesses, they had to ensure they provided good customer service to those who patronized them regardless.

Lastly, in the attempt to help bring the Ghanaian economy back on its feet after the hard hit from the pandemic, the government put recovery strategies in place. These strategies were merged in the form of two programmes for implementation (with one being a build-up on the other), to ensure that in all sectors that had been hit by the pandemic especially those that would help the country in its Ghana Beyond Aid Agenda (GBAA), support was provided. In the attempt to find out if transnational traders and their kind of business was taken into consideration, findings revealed that they were not (Section 6.2). Per the CAP and the Ghana COVID-19 CARES Programme, most of these transnational traders did not qualify to be classified as MSMEs and so did not meet the eligibility criteria for government support for MSMEs. Findings equally revealed that, the few who qualified, did so because they were into the sale of imports or goods which could serve as raw materials to aid in local production. Though many of them did not qualify, there were other initiatives government put in place which they could capitalize on which could help them through the challenges of operating during the pandemic. To aid in finding out how the government could include transnational traders and the nature of their businesses in its recovery strategy due to the pandemic and support strategies in future, this study solicited for recommendations from respondents to the government and to their fellow transnational traders respectively (See Section 6.4).

7.3 Conclusion

Guided by the use of the transnational migration theory and the sustainable livelihoods framework by Tanle (2015), this study has contributed to theory through its deduction of a transnational trade pattern from its findings. Also, a number of researches like that of Darkwah (2002), Bowles (2013) and Obeng (2014) that focus on GTT (irrespective of the gender), were conducted using the qualitative research design but this study like that of Awumbila et al. (2011) however used the mixed-methods design. This adds to existing research that shows the possibility of conducting research on GTT using the mixed methods research design approach.

This study has contributed to the growing literature on GTT by highlighting the major role these traders play in providing goods or products for customer consumption/use in Ghana and further identifying three different categories of transnational traders based on their frequency of importation and frequency of transnational movement. The study has also contributed to the developing literature on the impact of the COVID-19 pandemic in Ghana specifically in the area of migration and trade. It has aided in providing information that can guide further research as well as policy formulation and implementation especially when the focus is on transnational trading in Ghana and the actions of stakeholders involved in transnational trading in Ghana during times of crisis or uncertainty are being considered.

In all, even though the study focused on the socio-economic impacts of the pandemic on GTT, it can be seen that indeed GTT play a very vital role in Ghana's trading industry especially when it comes to trading across borders. However, because of the Ghanaian government's Ghana Beyond Aid in recent times (even before the pandemic hit), strategies need to be put in place so the impact of the transition towards self-reliance has minimal negative effects on the citizenry.

7.4 Recommendations

Based on the objectives and findings of this study, the following recommendations exist for policymakers to work with: -

First of all, though there were varied reasons why these traders were into transnational trading, the aim of their involvement is to make a living out of it. This also means that, in the absence of alternative means of making a living, it is this transnational activity of trading that they solely depend on. Also, the government has an agenda to encourage the production of locally made products from raw materials to final products for consumption in the country and for export. So, in order to encourage the production, patronage and consumption of locally made products and also ensure that GTT do not lose their source of livelihood, the economy of the country has to be conducive for all even in times of uncertainty like the COVID-19 pandemic so the impacts would not be enormous.

It is therefore recommended first that in times of uncertainty where emergency decisions or policies have to be made or implemented to handle the situation, GTT should be protected. Where emergency policies need to directly and/or indirectly champion a cause thought to benefit the country like the GBAA, at least GTT that import goods that aid local production at all stages should be protected. Secondly, it is recommended that entrepreneurship be encouraged especially in ventures that involve the production and sale of internationally standardized products (locally made products which meet international standards) that are usually imported. With this, the government can pursue import substitution industrialisation as it gradually works toward the ban on the importation of products that are being produced locally. With this, initiatives to also offer support to those who venture into these import substitution industries should exist. These would lead to the creation of more job opportunities and the stabilisation of businesses as well. These policies may be implemented under the guidance and supervision of the Ministry of Trade and Industry and its affiliate institutions - the Ghana

Enterprises Agency (GEA) formerly known as the National Board for Small Scale Industries (NBSSI) and the Ghana Export Promotion Authority (GEPA).

In addition, aside from the import substitution industrialization, all citizens (not limited to transnational traders) need to be sensitized on the government's agenda to encourage the local production and patronage of different kinds of goods. That way, Ghanaians would begin to appreciate what is being produced locally, be a part of the production when the need arises and benefit from it. When these locally produced products also meet international standards, the local consumption, coupled with the local production of raw materials to aid production would lead to the cheaper prices of goods for citizens to buy and revenue for the government as well as foreign exchange when these products are exported. Ultimately, the leaders of the country need to be encouraged to also patronize these locally manufactured products so their use of the products serve as an example for the ordinary Ghanaian to follow suit.

7.4.1 Areas for Further Research

With the pandemic still lingering on with no sign of it being over in sight, the following suggestions are made for future research regarding the impact of the coronavirus pandemic on GTT.

Since this study focused on GTT in the AMA only and because of the sampling technique and sampling size used, the findings of this study cannot be generalized. Hence, it is recommended that future research expands the scope of the study to other areas where GTT can be found like the Kumasi Metropolitan Assembly (K.M.A). In expanding the scope also, the sampling size can be enlarged so the findings of the research can be representative of the entire population of GTT. That way, the socio-economic impacts of the pandemic on GTT can be largely identified and understood. Findings from both the AMA and the KMA can later be compared to properly understand the extent of the

impact of the pandemic on GTT and help policy makers strategize the way forward for transnational trading and those that depend on it even in times of uncertainty.

Also, since this research was done to look at the impacts of the COVID-19 pandemic in the short to medium term since the virus broke out, further research can be done to see and analyse the long term socio-economic impact of the pandemic on GTT. This needs to be done so that findings could verify whether the impacts still remain the same and if the coping strategies employed earlier are still being implemented.



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APPENDICES

APPENDIX 1

CODE

QUESTIONNAIRE: GTT

My name is Buermle Suomi Puplampu, an MPhil student of the University of Ghana, Legon. I am currently doing a research on GTT who import the goods or products they sell from China and are in Ghana at the moment. I am interested in finding out the impact of the COVID-19 Pandemic on them and their businesses, how they are coping and what strategies they are employing for their businesses to thrive and still make ends-meet in Ghana despite the pandemic. I am also interested in finding out their thoughts on the governments response to the pandemic particularly how it relates to the activity of transnational trading. I am conducting this study for the award of a Master of Philosophy Degree in Migration Studies. I will be very grateful if you could contribute towards my project by providing me some information. The information provided will strictly be used for academic work and, under no circumstance will it be used for any other purpose. **This questionnaire will take about 30 to 45 minutes or less.** You are free to withdraw at any time in the course of filling this questionnaire if you do not feel comfortable and there will be no negative consequences against you.

TIME STARTED **TIME ENDED**

A. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

1. Age:
2. Gender: - a. Male [] b. Female []
3. Ethnic Group:
4. Religious Affiliation - a. Christian [] b. Muslim [] c. Traditionalist [] d. Other [] Please Specify
5. Marital Status - a. Never Married [] b. Informal/ Consensual [] c. Married [] d. Separated/Divorced [] e. Widowed []
6. Educational Level – a. No Education [] b. Primary [] c. Middle School/JHS [] d. Secondary/ Vocational/Technical School [] e. University/ Tertiary []
7. Number of persons in household (including you):
8. Place of Residence:
9. Location of Business Operated:

18. Do you earn as much as you earned before the pandemic? a. Yes [] b. No []
19. Can you provide a percentage of how much you now earn from this business as compared to what you earned before the pandemic?
20. Did you engage in any other economic activity to make extra income during the pandemic? a. Yes [] b. No []
- 21b. Which economic activity was that?

C. EXPERIENCE OF BUYING FROM CHINA

21. When did you start trading in imported goods from China?
- a. Less than 5 years [] b. Between 5 and 15 years []
- c. Between 15 and 25 years [] d. Above 25 years []
22. Do you import all the goods you mentioned in Q21 from China? a. Yes [] b. No []
- 23a. If no, which other countries do you import from?
- a. Germany [] b. USA [] c. UK [] d. Italy [] e. Belgium []
- f. India [] g. Japan [] h. South Korea [] i. UAE [] j. Others []
].....
23. Do you go to China yourself to get the items you trade in? a. Yes [] b. No []

SKIP TO Q24 IF YES TO Q23

- 23a. If no, who do you get your items from?
- i. Ghanaian Importer [] ii. Chinese Importer []
- iii. Other traders who deal in wholesale []

SKIP TO Q25 IF IT APPLIES, IF NOT SKIP TO Q32

24. How often do you go to China to get the goods for your business?
25. In what quantities do you normally import your goods?
- a. Less than a 20ft container [] b. In a 20ft container []
- c. In a 40ft container [] d. More than a 40ft container []
26. By which means are your products or goods brought to Ghana from China?

- a. By air only [] c. Both air and sea []
- b. By sea only [] d. Others [] Please Specify

SKIP TO Q32 IF YOU ANSWERED Q23a

27. Which type of visa do you acquire when travelling to China?

- a. Business Visa F/M [] b. Visitors Visa [] c. Other []

28. Do you access any loans to aid your trip? a. Yes [] b. No []

29. Can you provide a fair amount of how much the entire Visa Acquisition Process cost you?

.....

30. Which province in China do you go to?

- a. Qinghai [] b. Sichuan [] c. Gansu [] d. Heilongjiang [] e. Yunnan []
- d. Hunan [] e. Shaanxi [] f. Hebei [] g. Jilin []
- h. Hubei [] i. Guangdong [] j. Guizhou [] k. Jiangx [] i. Henan []
- m. Shanxi [] n. Shandong [] o. Liaoning [] p. Anhui []
- q. Fujian [] r. Jiangsu [] s. Zhejiang [] t. Taiwan [] u. Hainan []

31. Are you able to speak any of their languages during your stay and in your transactions in China?

- a. Yes [] b. No []

32a. If yes, which of them?

- a. Mandarin [] b. Wu [] c. Yue [] d. Xiang [] e. Min []
- f. Gan [] g. Hakka []

32b. If No, how do you communicate in China?

- a. Speak English [] b. Use an interpreter [] c. Others []

32. Do you use the services of an agent / agency? a. Yes [] b. No. []

33. How long have you been working with the agent or agency?

34. Can you please provide the name and location of the agency

35. Can you please provide a fair amount you pay to the agent or agency for their services rendered per trip?

36. How will you classify your experience in trading and importing from China?

- a. Excellent [] b. Very Good [] c. Good [] d. Bad [] e. Very Bad []

D. COPING STRATEGIES OF GTT DUE TO COVID-19

37. What were your initial thoughts when you heard about the outbreak of COVID-19?

.....
.....
.....
.....

38. Which of the following restrictions or measures put in place by government since March, 2020 has had an impact on your business? **(Multiple ticks)**

- a. Border Closures []
- b. The lockdown and its aftermath []
- c. New proceedings required for travel (e.g. COVID testing) []
- d. Ban on social gatherings/ Limited numbers at gatherings []
- e. Ensuring the adherence to the COVID-19 protocols at work (e.g. Insisting customers wear nose masks, provision of items for hand washing, provision of hand sanitizers, ensuring social distancing []

39. How have these measures chosen above (Q38), impacted your business?

.....
.....
.....
.....

40. Generally, how would you classify the impacts of these measures put in place due to COVID-19 on your business?

- a. Positive [] b. Neutral [] c. Negative []

41. Did you change your strategy of doing business because of the COVID-19 Pandemic to keep your business thriving?

- a. Yes [] b. No []

42a. If yes, which of the following strategies did you employ?

- a. Increase prices of goods for sale [] b. Reduce prices of goods for sale []
- c. Have promotions [] d. Advertisements []
- d. Stop operating for some time []
- e. Others [] Please specify

42b. If no, why not?

.....
.....
.....

42. Did these strategies or the strategy you chose help? a. Yes [] b. No []

43. What about loans? Did you apply for any? a. Yes [] b. No []

IF NO SKIP TO Q46

44. Where did you access these loans?

- a. Banks []
- b. Family/ Friends []
- c. Associations []
- d. Microfinance / Savings and Loans []
- e. Credit Unions []
- f. Other [] Please specify

45. To what extent did the loan help you and your business during this pandemic?

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.....

46. What is the way forward for you regarding doing business in these times of the outbreak of the COVID-19 Pandemic?

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E. IMPACT OF THE PANDEMIC ON LIVELIHOODS

47. Aside the profit you get to help the business you have, what other things have your income from this business helped you to do?

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48. Did the pandemic affect the provision of these things? a. Yes [] b. No []

49. Based on your response above, please explain.

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.....

F. SCALE OF GOVERNMENTAL RESPONSE

50. How do you think the government has handled the pandemic so far?

- a. Excellent [] b. Very Good [] c. Good [] d. Bad [] e. Very Bad []

51. Did you hear of the relief packages for businesses in Ghana because of the impact of the pandemic?

- a. Yes [] b. No [] (**Skip to Q52 if No**)

53a. If yes, were you able to access any of these packages?

- a. Yes [] b. No [] (**Skip to Q52 if No**)

53b. Which of these packages did you benefit from?

- a. Coronavirus Alleviation Programme Business Support Scheme (CAPBuSS) []

- b. Ghana CARES "Obaatampa" Programme []

53c. Has the package been of help to your business? a. Yes [] b. No []

53d. Depending on your response please explain how?

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.....

52. What recommendations will you give to the government regarding the inclusion of transnational trading and its stakeholders in their response and recovery strategy to the COVID-19 Pandemic?

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53. Please, do you have any questions?

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.....
.....



APPENDIX 2

**UNIVERSITY OF GHANA, LEGON
CENTRE FOR MIGRATION STUDIES**

**THE SOCIO-ECONOMIC IMPACTS OF THE COVID-19 PANDEMIC ON GTT IN THE ACCRA
METROPOLITAN AREA OF GHANA**

INTERVIEW GUIDE: TRANSNATIONAL TRADERS

My name is Buermle Suomi Pupilampu, an MPhil student of the University of Ghana, Legon. I am currently doing a research on GTT who import goods or products from China but are in Ghana at the moment. I am interested in finding out the impact of the COVID-19 Pandemic on them and their businesses, how they are coping and what strategies they are employing to thrive in their businesses and still make ends-meet in Ghana despite the pandemic. I am conducting this study for the award of a Master of Philosophy Degree in Migration Studies. I will be very grateful if you could contribute towards my project by providing some following information. The information provided will strictly be used for academic work and, under no circumstance will it be used for any other purpose. **This interview will take an average of 45 minutes to 1 hour to complete.** You are free to withdraw at any time in the course of this interview if you do not feel comfortable and there will be no negative consequences against you.

Thank you for accepting to share your thoughts with me on this subject

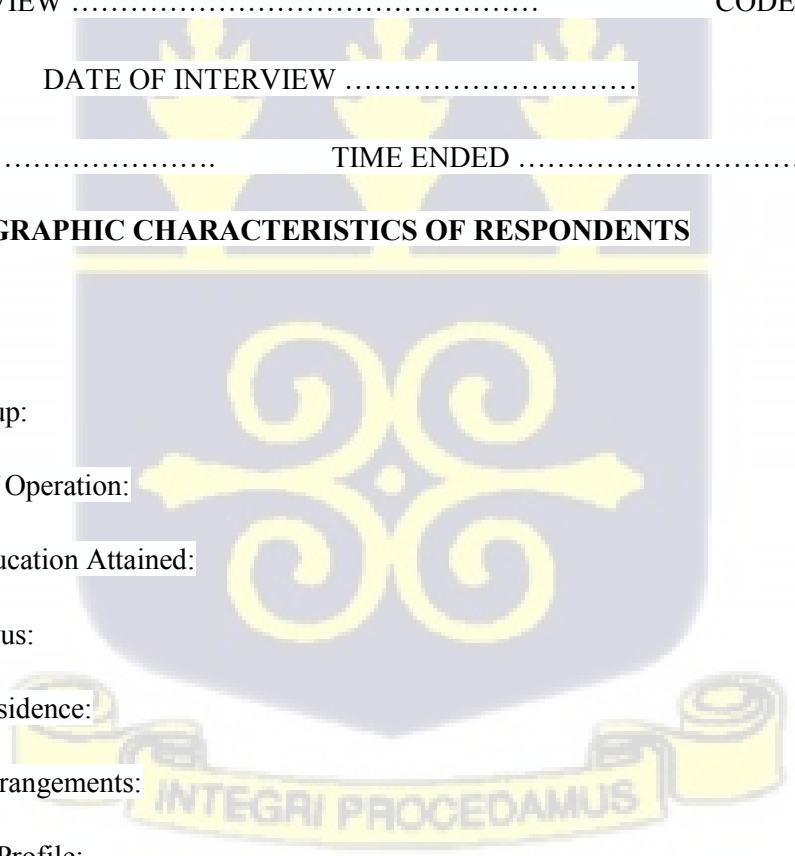
PLACE OF INTERVIEW CODE

DATE OF INTERVIEW

TIME STARTED TIME ENDED

A. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

1. - Age:
2. - Gender:
3. -Ethnic Group:
4. -Location of Operation:
5. -Highest Education Attained:
6. -Marital Status:
7. -Place of Residence:
8. -Housing Arrangements:
9. -Household Profile:
10. -Family Size (Including you)



11. -Number of Dependents (if any)
12. -Number of Children (probe for age distribution, education level etc, and assistance)
13. -Religious Denomination
14. -Main Economic Activity
15. -Any Supplementary Employment
16. -Motivation for/Why this kind of job and not any other?

B. SOCIO-ECONOMIC ACTIVITIES ENGAGED IN BEFORE AND DURING THE PANDEMIC

Before the pandemic

1. Description of the Business Enterprise (Type of business, product line, size, ownership structure, number of employees, number of branches, items, value of enterprise, business space ownership, duration of enterprise)
2. For how long have you being involved in this import business?
3. Can you describe briefly how you got involved in this line of business?
4. Have you any prior experience in wholesaling or retailing?
5. Any previous work experience other than the import business?
6. What job was it, if any? (ever worked differently from the retailing, and why did you get into the import business?)
7. International import business before China?
8. If yes, which country/ies and for how long did you engage in that import business?
9. Do you still get goods from these other countries?
10. How different are the imported goods from China and the ones from other countries?
11. Do you sell a particular product from specific countries or you do a combination from different countries?
12. In monetary terms, what value will you place on your business and why?

During the Pandemic

1. How has business been for you during this pandemic?
2. Do you still get supplies from China and the other countries you import from despite the measures in place regarding the movement of persons?
3. What about profit? Do you earn as much as you used to? (Probe for extent off difference whether in actual values or percentages)
4. Do/Did you engage in any other money making venture during the pandemic?

C. EXPERIENCE OF BUYING FROM CHINA

1. How long has it been since you started importing things from China?

2. Do you go yourself? And if not how do you have access to imported goods from China?
3. How often do you go to China? (Probe for how often imports come as well)
4. In what quantity do you usually import your goods (Probe for importation process, means of import and common means used)
5. Can you describe the process you go through for a successful trip in and out of China? (Probe for Visa Acquisition process, amount spent, duration of stay, cost of accommodation etc)
6. Which province/s in China do you usually go and which of their ports do you use to import your goods to Ghana?
7. What about language? How do you communicate in China? (Probe for the use of the English language and the use of an interpreter and payment etc)
8. Do you use the services of an agent? (Probe for agent details, location, amount paid and how they connected with agent etc)
9. How will you classify your experience in trading and importing from China alone for all these years?

D. COPING STRATEGIES OF GTT DUE TO THE COVID-19 PANDEMIC

1. When you first of the outbreak of COVID-19, what were your thoughts? (Probe for reactions and perceptions)
2. Which of the restrictions and measures imposed by government will you say had an impact on you and your business? (Probe for the reason of those choice of those measures or restrictions, their thoughts on them etc)
3. Did you change for strategy of doing business because of the pandemic?
4. If yes, which strategies did you implement? (Probe for how helpful they were)
5. What about loans? Did you apply for any? (Probe for the reason –whether yes or no, the kind of loan where they accessed it, whether it helped and the extent of the help because of the loan)
6. What is the way forward for you regarding doing business in these times of the pandemic since the outbreak is still evident?

E. IMPACT ON LIVELIHOODS

1. What has this business you engage in helped you do that you may not have been able to do initially?
2. Did the pandemic affect the provision of these things? (Probe for the extent of the impact)
3. What about your role in the family? Did the pandemic affect the way in which you played your role?
4. What strategies did you put in place to help you and your family during this pandemic?

F. SCALE OF GOVERNMENTAL RESPONSE

1. How do you think the government has handled the pandemic so far?
2. Did you benefit from the governments' relief packages for business? (Probe for knowledge of the relief packages etc)
3. If yes, which of them and how has the package helped you this far?
4. What are your comments, criticisms, suggestions and recommendations regarding the governments' response in general and looking at the kind of trading activity you are in?
5. Please, do you have any questions?

THANK YOU VERY MUCH FOR YOUR TIME



APPENDIX 3

**UNIVERSITY OF GHANA, LEGON
CENTRE FOR MIGRATION STUDIES**

**THE SOCIO-ECONOMIC IMPACTS OF THE COVID-19 PANDEMIC ON GTT IN THE ACCRA
METROPOLITAN AREA OF GHANA**

INTERVIEW GUIDE: FACILITATORS OF TRANSNATIONAL TRADING ACTIVITIES

My name is Buermle Suomi Pupilampu, an MPhil student of the University of Ghana, Legon. I am currently doing a research on GTT who import goods or products from China but are in Ghana at the moment. I am interested in finding out the impact of the COVID-19 Pandemic on them and their businesses, how they are coping and what strategies they are employing to thrive in their businesses and still make ends-meet in Ghana despite the pandemic. I am conducting this study for the award of a Master of Philosophy Degree in Migration Studies. I will be very grateful if you could contribute towards my project by providing some following information. The information provided will strictly be used for academic work and, under no circumstance will it be used for any other purpose. **This interview will take an average of 30 to 45 minutes to complete.** You are free to withdraw at any time in the course of this interview if you do not feel comfortable and there will be no negative consequences against you.

Thank you for accepting to share your thoughts with me on this subject

PLACE OF INTERVIEW CODE

DATE OF INTERVIEW

TIME STARTED TIME ENDED

A. BASIC INFORMATION ABOUT INSTITUTION

1. What is the name of this institution? (if an agency)
2. Where is this business located?
3. How long has this business been in operation?

B. SOCIO-ECONOMIC ACTIVITIES ENGAGED IN BEFORE THE PANDEMIC

1. What is the main activity or purpose of this institution?
2. Are there other activities this institution exists for?
3. Description of the Business Enterprise (Probe for Type of business, product line, size, ownership structure, number of employees, number of branches, items, value of enterprise, business space ownership, duration of enterprise)
4. How do you facilitate the business transactions of Ghanaians between Ghana and other countries, especially China? (Probe for assistance with travel plans, provision of credit, connecting traders to partners in China, training and orientation)
5. What is the motivation of your institution for facilitating trading activities for Ghanaian traders?
6. When did you start facilitating the activities of transnational traders from Ghana?
7. Which countries do these transnational traders travel to (Probe for the case of China and reasons for traders selecting China)?

8. What types of wares do GTT tend to trade in? (Probe for whether food items, clothing and shoes, hardware, equipment and machinery etc.)
9. What would you say are the benefits and disadvantages of transnational trading activities involving Ghanaians?
10. Can you provide statistics of the numbers of people who travel to China to trade there or to buy things for sale in Ghana? (Probe for how often they travel curtesy their facilitation)
11. Can you describe the procedure these transnational traders have to go through to ensure a successful trip back and forth?
12. Have there been any changes in your experience of facilitating transnational trading activities for Ghanaian traders, within the last two years since the outbreak of the COVID-19 pandemic?

C. CHALLENGES AND COPING STRATEGIES OF INSTITUTIONS THAT FACILITATE TRANSANTIONAL TRADING

1. Has the pandemic affected your business either directly or indirectly? (Probe for the extent of the impact; financial, customer base, working patterns, profit margins etc.)
2. How has the outbreak of the pandemic affected your business?
3. Are you aware of the restrictions the government put in place because of the pandemic?
4. Which of the restrictions do you think played a role in impacting your business? (Probe for how restrictions impacted their business; their views on whether the restrictions are necessary; views on compliance with the restrictions generally)
5. Which of these impacts you experienced will you say are positive, negative or neutral?
6. What adjustments have you made because of these impacts?
7. Are these adjustments beneficial to your business in any way?
8. Which of these adjustments will you like to continue even after the pandemic has been “declared to be over”?

D. SCALE OF GOVERNMENTAL RESPONSE TO THE PANDEMIC AND ITS IMPACTS

1. Did you benefit from the governments’ relief packages for business? (Knowledge of the relief packages, how they could help)
2. If yes, which of them and how has the package helped you this far?
3. What are your comments, criticisms, suggestions and recommendations regarding the governments’ response?
4. Please, do you have any questions?

THANK YOU FOR YOUR COOPERATION AND PARTICIPATION



APPENDIX 4

**UNIVERSITY OF GHANA, LEGON
CENTRE FOR MIGRATION STUDIES**

**THE SOCIO-ECONOMIC IMPACTS OF THE COVID-19 PANDEMIC ON GTT IN THE ACCRA
METROPOLITAN AREA OF GHANA**

INTERVIEW GUIDE: KEY INFORMANT INTERVIEW

My name is Buermle Suomi Puplampu, an MPhil student of the University of Ghana, Legon. I am currently doing a research on GTT who import goods or products from China but are in Ghana at the moment. I am interested in finding out the impact of the COVID-19 Pandemic on them and their businesses, how they are coping and what strategies they are employing to thrive in their businesses and still make ends-meet in Ghana despite the pandemic. I am conducting this study for the award of a Master of Philosophy Degree in Migration Studies. I will be very grateful if you could contribute towards my project by providing the following information. The information provided will strictly be used for academic work and, under no circumstance will it be used for any other purpose. This interview will take an average of 30 to 45 minutes to complete. You are free to withdraw at any time in the course of this interview if you do not feel comfortable and there will be no negative consequences against you.

Thank you for accepting to share your thoughts with me on this subject

PLACE OF INTERVIEW CODE

DATE OF INTERVIEW

TIME STARTED TIME ENDED

AMA/GUTA (TAGG) OFFICIAL

1. What is this area referred to as – Accra Metropolitan Area, Accra Metropolitan District or Accra Metropolis? (Probe for number of districts, sub-metros and councils and a map of the current demarcation if possible)
2. How many trading centers or markets do you have in this area or under this assembly? (Probe for locations, the ones classified as major, minor or satellite and why such classifications)
3. Are these markets mentioned attributed to the sale of particular goods or products?
4. Out of the trading centers mentioned, which ones have lots of people selling imported goods? (Probe for the case of China)
5. Out of the trading Unions that exist in these markets, is/are there trade Unions for these traders who sell or import or go to China themselves for the goods or products that are being sold?
6. How will you describe the impact of the COVID-19 pandemic on trading activities in the AMA? (Probe for the impact on general trading, on the lives of traders, transnational traders, institutions in the area that facilitate the movement of people etc.)
7. What role did the assembly/GUTA play with regards to helping these traders aside what the government put in place? (Probe for instances of liaising with government, other initiatives etc.)

8. What has the response been so far to these initiatives? (Probe for the level of patronage, the categories of people particularly traders who are patronizing it etc?)
9. How will you assess the AMA /GUTA with regards to the role played in making businesses (especially that of trades of all kinds and those who import their products for sale in the markets in this area) thrive despite the existence of this pandemic?
10. Aside what has been done, what is the way forward for the AMA/GUTA regarding traders (transnational traders particularly) during this pandemic?
11. Do you have any recommendations you would like to give to transnational traders generally and especially during this time of the pandemic?
12. Please do you have anything you would like to add regarding the discussion/interview we have had so far?

THANK YOU FOR YOUR TIME AND COOPERATION



APPENDIX 5
ETHICAL CLEARANCE APPROVAL LETTER



UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)

P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No...ECH 125/ 20-21 ...

May 9, 2021

Buermle Suomi Puplampu
Centre for Migration Studies
University of Ghana
Legon

ETHICAL CLEARANCE
(ECH 125/ 20-21)

The protocol title below has been reviewed and approved by the ECH Committee.

TITLE OF PROTOCOL: THE SOCIO-ECONOMIC IMPACTS OF THE COVID-19 PANDEMIC ON GHANAIAN TRANSNATIONAL TRADERS IN THE ACCRA METROPOLITAN AREA OF GHANA

PRINCIPAL INVESTIGATOR: BUERMLE SUOMI PUPLAMPU

Please note that the final review report must be submitted to the Committee at the completion of the study. Your research records may be audited at any time during or after the implementation. Any modification of this research project must be submitted to ECH for review and approval prior to implementation.

Please report all serious adverse events related to this study to ECH within seven (7) days verbally and in writing within fourteen (14) days.

This certificate is valid till May 8, 2022. You are to submit annual reports for continuing review.

Please accept my congratulations.

Yours Sincerely,

Professor C. Charles Mate-Kole
ECH Chair

Cc: Dr. Mary Boatemaa Setrana, Centre for Migration Studies, UG
Dr. Leander Kandilige, Centre for Migration Studies, UG

Tel: +233-303933866

Email: ech@ug.edu.gh



APPENDIX 6

UNIVERSITY OF GHANA

Official Use only
Protocol number



Ethics Committee for Humanities (ECH)

PROTOCOL CONSENT FORM

Section A- BACKGROUND INFORMATION

Title of Study:	The Socio-Economic Impact of the COVID-19 Pandemic on GTT in the Accra Metropolitan Area (AMA) of Ghana
Principal Investigator:	Buermle Suomi Puplampu
Certified Protocol Number	ECH 125/20-21

Section B- CONSENT TO PARTICIPATE IN RESEARCH

General Information about Research

Dear Participant,

You are invited to participate in an academic project on the topic “The Socio-Economic Impacts of the COVID-19 Pandemic on Transnational Traders in Ghana”. This research is part of the requirements needed for the award of an MPhil in Migration Studies. Its purpose is to find out the social and economic effects of the COVID-19 Pandemic on Ghanaian traders or business men/ women who take many trips to China to buy goods and send to Ghana to sell to their customers and other traders. At the end of the study, interviews like this will help the researcher find out the nature of the activities of these traders who travel to China and how the pandemic has affected them. Also, information on the methods these traders decided to use to still remain in business when the government put a ban on movements and

other activities will be sought. In addition, comments and recommendations on what the government can do to help these traders will be solicited. The interview is expected to last between 30 to 45 minutes. Kindly respond to the best of your ability.

Benefits/Risks of the study

It is expected that the research will not benefit you directly. However, the findings of this study will also add to other research that has been done on trading across borders so that in future when laws and policies are being created, you or people like you who engage in the activity of trading across borders will be considered.

The nature of this study is such that, the interview may call for the recollection of past incidences, and ways in which traders are trying to survive since they are unable to make the necessary trips to China to get more goods or their inability to sell previously imported goods because of the pandemic and its control measures.

Confidentiality

The researcher wants to assure you that any information obtained during the interview in connection with this study will be treated with strict confidentiality. Results from this study will only be presented to the academic community. In any further publications, you are assured of strict anonymity. Therefore, information provided will not be linked to you.

Compensation

This study will not offer any form of compensation either be it in kind or cash to the participants.

Withdrawal from Study

Your participation in this research is entirely voluntary. Your decision whether or not to participate will not affect your future relationship with the researcher or any official. If you decide to participate, you are free to withdraw your consent and to discontinue participating at any time without prejudice.

Contact for Additional Information

If you have any questions, please feel free to ask. In the event that you have any additional questions later, you can contact Miss Buermle Suomi Puplampu on phone (0262718344) or by email (bspuplampu@st.ug.edu.gh) and she will be happy to answer them. Any complaint you make will be treated in confidentiality and investigated and you will be informed of the outcome.

If you have any questions about your rights as a research participant in this study you may contact the Administrator of the Ethics Committee for Humanities, ISSER, University of Ghana at ech@ug.edu.gh or 00233- 303-933-866.

Section C- PARTICIPANT AGREEMENT

"I have read or have had someone read all of the above, asked questions, received answers regarding participation in this study, and am willing to give consent for me, my child/ward to

participate in this study. I will not have waived any of my rights by signing this consent form. Upon signing this consent form, I will receive a copy for my personal records."

Name of Participant

Signature or mark of Participant

Date

If participant cannot read and or understand the form themselves, a witness must sign here:

I was present while the benefits, risks and procedures were read to the volunteer. All questions were answered and the volunteer has agreed to take part in the research.

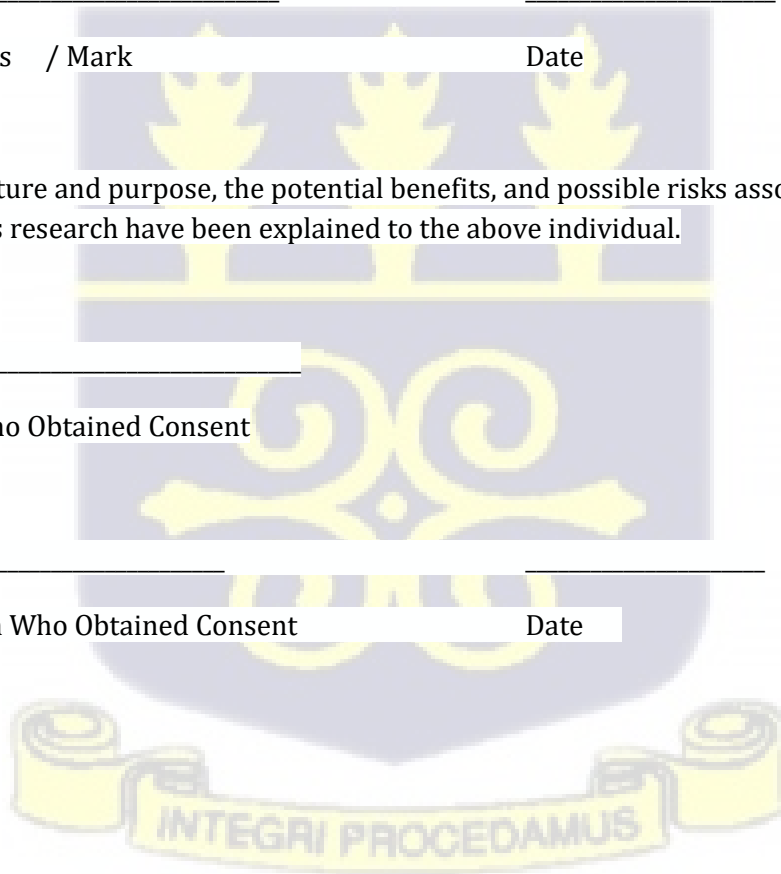
Name of witness

Signature of witness / Mark _____ Date

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above individual.

Name of Person Who Obtained Consent

Signature of Person Who Obtained Consent _____ Date



APPENDIX 7

Cross-tabulation of age, sex and marital status variables

Variables		Sex of Respondents	
Marital Status	Age Range	Male	Female
Single/Never Married	20-29	23%	-
	30—39	46.2%	-
	40-49	15.4%	100%
	50-59	15.4%	-
	60-69	-	-
	TOTAL	100%	100%
Married	20-29		-
	30—39	13.6%	26.7%
	40-49	59.1%	26.7%
	50-59	27.3%	33.3%
	60-69	-	13.3%
	TOTAL	100%	100%
Divorced/ Separated	20-29	-	-
	30—39	-	-
	40-49	50%	100%
	50-59	50%	-
	60-69	-	-
	TOTAL	100%	100%
Widowed	20-29	-	-
	30—39	-	-
	40-49	-	-
	50-59	-	-
	60-69	-	100%
	TOTAL	-	100%

Source: Field Data, 2021

APPENDIX 8

Cross-tabulation of ethnic group and religious affiliation of respondents

Variables	Religious Affiliation			
	Christian	Muslim	Traditionalist	N/A
Ethnic Group				
Akan	59.6%	50%	50%	100%
Ga/Adangbe	28.1%	-	50%	-
Ewe	7.0%	50%	-	-
Guan	5.3%	-	-	-
Total	100%	100%	100%	100%

Source: Field Data, 2021

APPENDIX 9

Cross-Tabulation of Years of Transnational Engagement Generally and from China

Duration of transnational trading engagement	Duration of transnational trading engagement from China?			
	Less than 5 years	Between 5 and 15 years	Between 15 and 25 years	Above 25 years
Less than 5 years	66.7%	0.0%	0.0%	0.0%
Between 5 and 15 years	11.1%	71.8%	0.0%	0.0%
Between 15 and 20 years	11.1%	23.1%	88.9%	0.0%
Above 25 years	11.1%	5.1%	11.1%	100%
Total	100.0%	100.0%	100.0%	100.0%

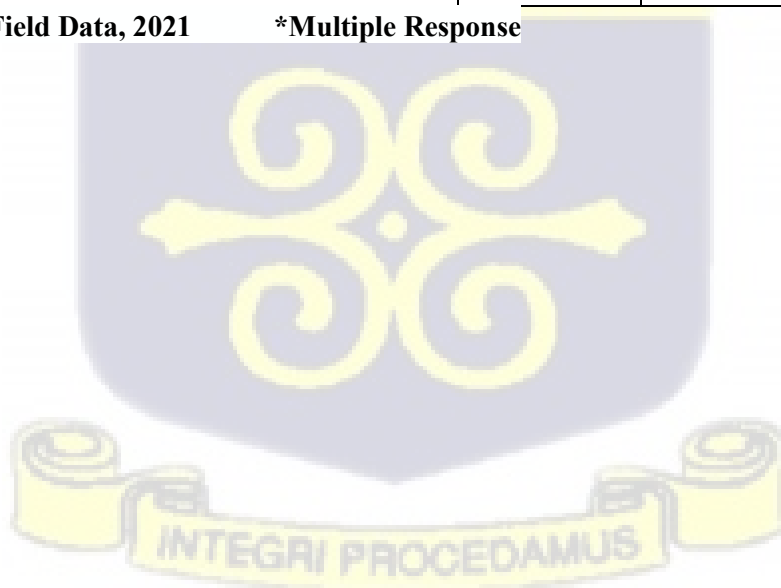
Source: Field Data, 2021

APPENDIX 10

Cross-tabulation of goods imported and sold by sex of respondents

Variables	Sex of respondent	
	Male	Female
Automobile Trading	37.7%	10.2%
Furniture	8.3%	2.6%
Ladies Wear and accessories	6.6%	28.2%
Electronic devices/ Electrical accessories	14.8%	20.4%
Materials and Cloth (Printed and woven)	1.6%	15.4%
Beddings	1.6%	2.6%
Stationery	1.6%	2.6%
Cosmetics	1.6%	2.6%
General Printing Services	9.8%	-
Kitchen essentials	6.6%	2.6%
Plumbing / Building materials and accessories	1.6%	7.6%
Laundry Products	1.6%	2.6%
Polo Shirts and Suits	6.6%	2.6%
Total	100%	100%

Source: Field Data, 2021 *Multiple Response



APPENDIX 11

Cross-tabulation of reason of engagement by age of respondents

Variables	Age				
	20-29	30-39	40-49	50-59	60-69
Reason of Engagement					
Continuation of family business	-	29.4%	16.1%	23.6%	33.3%
Economic Hardship	-	5.9%	19.4%	5.9%	-
To diversify income and make profit	100%	47.1%	41.9%	52.9%	33.3%
To have access to a variety of products	-	17.6%	16.1%	17.6%	33.3%
To create employment for others	-	0	6.5%	-	-
Total	100%	100%	100%	100%	100%

Source: Field Data, 2021

APPENDIX 12

Cross-tabulation of Reasons of Engagement Against Sex of Respondent

Sex of Respondent	Reasons for Engagement				
	Continuation of family business	Economic hardship	To diversify income and make profit	To have access to a variety of products	To create employment for others
Male	40%	50%	78.1%	58.3%	-
Female	60%	50%	21.9%	41.7%	100%
Total	100%	100%	100%	100%	100%

Source: Field Data, 2021

*Multiple Responses

APPENDIX 13

Do you use alternative channels to access your Chinese imports?		
Yes	No	Total
59.7%	40.3%	100.0%

Source: Field Data, 2021

APPENDIX 14**Cross-tabulation of goods imported and sold by restrictions meted out by the Government**

Variables	Restrictions				
	Border Closures	The lockdown and its aftermath	New proceeding required for travel	Ban on social gathering /limited numbers	Closure of schools
Automobile Trading	16.7%	36.4%	9.5%	31.2%	-
Furniture	1.4%	9.5%	-	3.1%	-
Ladies Wear and accessories	20.8%	15.9%	23.7%	28.1%	-
Electronic devices/ Electrical accessories	20.8%	15.9%	14.3%	21.9%	-
Materials and Cloth (Printed and woven)	9.7%	4.8%	14.3%	9.5%	-
Beddings	2.8%	-	4.8%	-	-
Stationery	1.4%	-	4.8%	-	100%
Cosmetics	2.8%	-	4.8%	-	-
General Printing Services	1.4%	4.8%	4.8%	6.2%	-
Kitchen essentials	6.9%	6.3%	4.8%	-	-
Plumbing / Building materials and accessories	5.6%	-	-	-	-
Laundry Products	2.8%	3.2%	4.8%	-	-
Polo Shirts and Suits	6.9%	3.2%	9.4%	-	-
Total	100%	100%	100%	100%	100%

Source: Field Data, 2021.

*Multiple Response

APPENDIX 15

Cross-tabulation of Rating of Nature of Business during the Pandemic and Kinds of Imports

Variables	Kinds of Imports	
	Hard Imports	Soft Imports
Rating of nature of business during the pandemic		
Very Good	5.8%	0.0%
Good	23.1%	23.3%
Bad	42.3%	40%
Very Bad	28.8%	36.7%
Total	100.0%	100.0%

Source: Field Data, 2021. *Multiple Responses

**No responses for Excellent rating



APPENDIX 16

Summary of Impacts of COVID-19 pandemic on GTT before and during the Pandemic

	Before the Pandemic	During the Pandemic
Quantities of Import	20ft Container <ul style="list-style-type: none"> - \$1,500 (lean season) - \$3,000 (peak season) 40ft Container <ul style="list-style-type: none"> - \$2,200 - \$2,400 (lean season) - \$4,500 (peak season) 	20ft Container <ul style="list-style-type: none"> - between \$3,800 and \$4,300 40ft Container <ul style="list-style-type: none"> - between \$5,400 and \$15,000
Gains	<ul style="list-style-type: none"> - Exposure to new things due to transnational movement - Acquisition of additional assets - Improved standard of living and family well-being 	<ul style="list-style-type: none"> - Inability to travel and be exposed to new things - Delay in payment of some essential services (Utilities bills) - Attending to urgent matters with funds meant for non-urgent matters - Inability to lend a helping hand to others - Reluctance in taking risks like before - Delay in meeting individual and/or family targets
Quality of imports	Ability to travel and make preferences out of the lot available	Inability to travel and resorting to online shopping resulting in some goods not meeting specifications on arrival
Foreign customers	Transactions between GTT and customers from other countries within the West African sub-region	Halt in transactions between GTT and other West African customers due to border closures and other control measures
Profit margins	Respondents were reluctant to provide this information	See Table 5.15

Source: Field Data, 2021



QUALITATIVE PROFILE OF THE STUDY

APPENDIX 17

SOURCES OF QUALITATIVE DATA, NUMBER OF RESPONDENTS, DATA COLLECTION INSTRUMENT AND KEY INFORMATION SOLICITED

Categories of Respondents	Number of respondents	Data Collection Instruments used	Key Information Solicited
Ghanaian Transnational Traders [GTT]	12	Semi-structured interview guide	-Profile of GTT -Activities and nature of business before and during pandemic -Experience in trading from China -Impact of COVID-19 on livelihood -Coping strategy employed due to impact of COVID-19 pandemic -Assessment of Ghanaian government response to the pandemic and its impacts -Recommendations to government and fellow
Travel Agencies	2	Semi-structured interview guide	-Profile of institution -Nature of activities before and during the pandemic -Challenges and coping strategies employed due to impact of COVID-19 pandemic
Freight Forwarders	2	Semi-structured interview guide	-Basic socio-demographic information -Nature of activities before and during the pandemic -Challenges and coping strategies employed due to impact of COVID-19 pandemic
Shipping Agents	2	Semi-structured interview guide	- Basic socio-demographic information -Nature of activities before and during the pandemic -Challenges and coping strategies employed due to impact of COVID-19 pandemic
Accra Metropolitan Assembly	1	Semi-structured interview guide	-Demarcation of the AMA and their trading centres -Impact of COVID-19 Pandemic on trading activities in the AMA -Initiatives for traders in the AMA by the Assembly
Traders Advocacy Group Ghana [TAGG] – Greater Accra Chapter/Branch	1	Semi-structured interview guide	-Demarcation of AMA and the trading centres -Impact of COVID-19 Pandemic on traders and their trading activities in the AMA -Initiatives for traders in the AMA by TAGG -Recommendations to traders



APPENDIX 18

BACKGROUND CHARACTERISTICS OF 12 GTT INTERVIEWED

No.	Name	Sex	Age/Marital Status	Location	Goods traded in
1.	Uncle J	M	50; Divorced	Accra New Town	Printing Machines and Accessories
2.	Auntie A	F	40; Married	Makola	Ladies wear and Accessories; Materials and Cloth
3.	Uncle B	M	41; Married	Abossey Okai	Automobile parts and accessories
4.	Auntie J	F	60; Married	Makola	Ladies wear and accessories; Beddings
5.	Madam V	F	65; Widowed	Kaneshie	Plumbing materials and accessories
6.	Bro. K	M	48; Married	Kaneshie	Electronic devices and electrical accessories
7.	Mr. A	M	43; Married	Abossey Okai	Automobile Parts
8.	Mr. B	M	33; Married	Kaneshie	Kitchen Essentials
9.	Uncle R	M	50; Married	Accra New Town	Furniture
10.	Mr. T	M	30; Single	Makola	Furniture
11.	Mr. M	M	40; Married	Makola	Cosmetics
12.	Mrs. S	F	47; Married	Makola	Building Materials and accessories

