



## **SOCIO-ECONOMIC STATUS OF PEOPLE AFTER COVID-19: EVIDENCE FROM A BOURGEONING MUNICIPALITY**

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### **ABSTRACT**

The outbreak of Covid-19 came as a bolt from the bloom and sparked fears in everyone. Various interventions and programmes were implemented to exterminate it. This study, therefore, sought to garner empirical-based evidence on how people of different social brackets have recovered from the socio-economic effects of the pandemic. The study relied on cross-sectional survey design to gather data from a pool of respondents from a burgeoning municipality in Ghana. Self-administered questionnaire was used to gather the data after it had been validated. Both descriptive and inferential statistical analyses were employed to analysis the data. The study revealed that the respondents have not completely come out of the ravages of the pandemic. A disproportionate chunk of them are seen struggling to be on their feet and this situation calls for attention and assistance. The study, however, established gender difference in the socio-economic status of the respondents after the pandemic; more males are doing better than females. The study also revealed that the respondents in the middle and low-income brackets do not seem to be close to normalcy as those in the high-income group. Policy and practical implications of the study have been proffered.

**Key words:** Covid-19, Pre-pandemic Era, Socio-economic Status, the Rich and the Poor, Municipality.

### **INTRODUCTION**

Covid-19 is reckoned to be the biggest health crisis the world has ever experienced at all times. Although the pandemic commenced as a health issue, it transcended social and economic phenomena. It had great socio-economic impact, globally, as it raked havoc on economies and people of all walks of life. As Zambrano, Ruano and Sanchez-Alcalde (2020) contend, Covid-19 affected the socio-economic aspect of most people's life. Asante, Twumasi, Sakyi, Gyemarah and Asante (2021) corroborated that the onset of the pandemic brought about serious effects on lives and livelihoods. In addition, it had a toll on the economic well-being of families and countries. Both developed and developing economies suffered, in various spheres and measures, in the hands of Covid-19 (Yonzan & Lakner, 2021). Institutions, organisations or groups of people were not spared by Covid-19. People in both formal and informal sectors were not spared the wrath of the pandemic; the progress in improving the economic situation of people and countries was wiped out which resulted in inequality.

However, during the pandemic era, international bodies such as the World Bank, World Health Organisation (WHO), countries, institutions, bodies, philanthropic organisations and individuals worked assiduously to bring the situation under control, and eventually curtailed the pandemic. Governments, for instance, put measures such as social distancing, travel restrictions, stay at home orders, closing of some businesses and others in place to contain the situation. In the words of Issahaku and Abu (2020), countries reacted to the Covid-19 pandemic by employing various policy measures and strategies. The measures and strategies intended to contain the pandemic and also respond to the pandemic's destructive socio-economic effects. As expected, during and after the pandemic, people also have not relented in working hard to get back to their feet. The study, therefore, sought to ascertain the extent to which this effort has yielded positive results.

### **Motivation for the Study**

The instantaneous occurrence of Covid-19 made countries, businesses and people lose their income, property and wealth. It also affected the social aspect of people; interaction, working together and entertainment curtailed. Nations had to find innovative ways in handling the health conditions and to curtail the spread of the disease and resuscitate their citizens' jobs and earnings. The ravaging effects of Covid-19 occasioned the conduct of studies by individuals, institutions and managers of economies to ascertain the extent of the effects on countries, organisations, communities and individuals. Several studies have been conducted to unveil the extent to which the Covid-19 pandemic affected the livelihoods of people. By extension, studies have focused on how Covid-19 affected individuals, households and families. Han, Meyer and Sullivan (2020) studied economic impact of the Covid-19 pandemic on income and poverty. Their study sought to ascertain the effects of the pandemic on people's incomes, and it emerged that the pandemic brought about unemployment and poverty. Issahaku and Abu (2020) conducted a similar study in Ghana, and found that the poverty caused by Covid-19 was massive. A study also found that the Covid-19 pandemic resulted in a global economic meltdown which worsened the prevailing societal inequalities in most countries (Ashford, Hall, Arango-Quiroga, Metaxas & Showalter, 2020). World Bank (2020) estimated that the pandemic and its attendant economic recession made an additional 97 million people fall into extreme poverty in 2020. The situation brought about an increase in global poverty which had not been witnessed for nearly a quarter century.

Studies that have been conducted on the socio-economic repercussion of Covid-19 include Ronkko, Ritherford and Sen (2021), which focused on the impact of the pandemic on the livelihood of the poor in a semi-rural setting in Bangladesh. Howes, Monk-Winstanley, Sefton and Woudhugan (2020) also studied how low-income families coped during the pandemic. On their part, Bhalla, Bhasin and Virmani (2022) estimated the poverty and consumption inequality in India during the Covid-19 period. Their study discovered that the pandemic had worsened poverty and inequality in the country. A similar study uncovered two types of inequality in education and skill, and inequalities in the labour market and household incomes as a result of the pandemic (Blundell, Cribb, McNally, Warwick & Xu, 2021). In Ghana, Asante, et al, (2021) sought to uncover how the pandemic had affected the low income and daily wage earners during the pandemic era. The study unveiled that the pandemic affected the health and socio-economic standing of the poor households in the country. Similarly, Parker,

Minkin and Bennet (2020) found that the pandemic had negative effects on the low-income earners. It is realised from these studies that the poor did not have it easy in the wake of Covid-19. However, the studies did not compare the socio-economic effects of Covid-19 among the low, middle and high income earners in order to draw cogent conclusions about the differential effects of the pandemic and probably differential measures that could be taken to restore them to their feet.

Literature is replete with many more studies on the consequences of Covid-19. Some of them are Martin, Markhvida, Hallegatte and Walsh (2020) who used a micro-economic model to estimate the direct impact of social distancing on household incomes, savings, consumption and poverty. Other studies focused on different aspects of the phenomenon - impact of Covid-19 on income and poverty (Han et al, 2020), economic impact of Covid-19 on citizens (Issahaku & Abu, 2020), effect of Covid-19 on low incomes families (Howes et al, 2020), effects of Covid-19 on the livelihood of people (Mahkler, 2022; Yonzan & Lakner, 2021; Hill & Nayagan, 2020; Ronkko et al., 2021) and poverty and consumption inequality of people due to the Covid-19 pandemic (Bhalla et al., 2022). The plethora of studies unveiled that the pandemic unleashed havoc on people, households and organisations in both developed and less developed countries, which was a concern for all. It is also garnered from the above inquiries that after about two years of the extermination and annihilation of Covid-19, there was dearth of literature on the recovery from the socio-economic effects of the pandemic as well as recovery rates of different income groups of people. In view of this gap, it was considered prudent and imperative to assess the repercussion of Covid-19 on people and whether they have come back to their feet. So, the quest to unfurl whether or not people have bounced back to their pre-pandemic socio-economic status necessitated the conduct of this study. Besides, it was observed that although a myriad of studies had been executed to gauge the ramifications of Covid-19, most of the studies did not compare the effects of the pandemic on male and female respondents as well as low, middle and poor income earners and the rate at which they are bouncing back. Consequently, the following questions remained unanswered:

- i) Which aspects of people's life did Covid-19 affect?
- ii) Have people regained their socio-economic status after the pandemic?
- iii) Have male and female citizens equally regained their socio-economic status after the pandemic?
- iv) Have the low, middle and high income earners equally regained their socio-economic status after the pandemic?

These questions needed empirical based-evidence. To address the questions, the study pieces together data on the recovery of individuals from the socio-economic effects of Covid-19 in a burgeoning municipality in Ghana.

## **RESEARCH OBJECTIVES**

The study sought to achieve the following objectives:

- i) To find out the aspects of people's life that were affected by Covid-19.
- ii) To assess the socio-economic status of people after Covid-19.
- iii) To examine difference in socio-economic status of males and females after Covid-19.
- iv) To examine the difference in socio-economic status of the low, middle and high income earners after Covid-19.

## MATERIALS AND METHODS

The study focused on the ability of individuals to return to their pre-pandemic status after the extinction of Covid-19 in a bourgeoisie municipality, Agona Swedru, in the Central Region of Ghana, where there is a mix of people from the low, middle and high income brackets. Most of the individuals in the municipality are into business with a good number of them also involved in farming and civil service. The citizens, above 25 years who were not in school at the time of Covid-19 constituted the study population. Also, people who had moved into the municipality after Covid-19 did not qualify to participate in the study. In addition, people who attained age 25 during and after Covid-19 did not qualify to participate in the study. To get the respondents, stratified, systematic and simple random sampling methods were employed. Firstly, the 17 suburbs of the municipality were classified into high class suburbs (4 in number), moderate class suburbs (5 in number) and low class suburbs (8 in number). Proportionate stratified sample method was then used to select two high, moderate and low class suburbs, respectively. Secondly, systematic sampling method was used to select a number of houses from the six suburbs. Thirdly, in each house, simple random sampling technique was used to select a number of adults who met the inclusion criteria. Through these sampling processes, 524 respondents were selected. However, the final sample size was 498 which constituted 95.03% return rate.

The study followed the positivist paradigm which believes that there is an objective means of seeing issues. It posits that knowledge can be measured using structured instrument. Consequently, the quantitative approach was followed in the gathering and analysis of the data. This approach offered the chance to gather data from a pool of respondents, and to enable generalisation of study findings (Kuranchie, 2021).

Concerning research design, descriptive survey was employed to enable the gathering of data to describe the status of the respondents relative to their socio-economic status after the Covid-19 pandemic. Alchta (2012) contends that socio-economic status is measured on level of education, occupation, income of parents and home facilities. Socio-economic status is a person's overall position to which both social and economic domains contribute (Considine & Zappala, 2002). To gather data to address the issues embedded in the research problem, a questionnaire titled *Post-Pandemic Socio-economic Status of People (PSSPQ)* was developed, pre-tested and used. The questionnaire had only close-ended items.

Trained assistants helped to gather the data from the respondents in their homes, and two days were spent in each suburb. The data gathered was analysed by using frequency and percentage, mean and standard deviation, independent samples t-test and ANOVA. Assumptions underlying parametric statistics were checked and they were found not to have been violated per the dictates of Pallant (2011). To observe high ethical standard, permission was sought from the respondents after their anonymity as well as the confidentiality of the information provided was duly given.

## RESULTS

The overarching goal of the study was to ascertain the extent to which the respondents had bounced back to their pre-pandemic socio-economic status after Covid-19. The results of the survey are presented at this section of the write-up. It was deemed imperative to inquire about the effects and the aspects of the respondents' lives the pandemic affected prior to finding out

their recovery from the effects. Thus, the study sought the views of respondents on whether Covid-19 affected their economic, non-economic as well as their costs of living.

**Table 1: Effects of Covid-19 on Respondents**

Aspect of life	Yes	No	Uncertain
Economic	412(82.7%)	21(4.2%)	65(13.1%)
Non-economic	271(54.4%)	105(21.1%)	122(24.5%)
Cost of living	452(90.8%)	38(7.6%)	8(1.6%)

Concerning the effect of Covid-19 on the economic activities of the respondents, more than four-fifth of them responded in the affirmative. This indicates that the pandemic had economic impact of their lives. The majority of the respondents believed that the Covid-19 pandemic had impact on the economic activities which provided them with incomes. It is just about only 4 percent of them who claimed that their work was not affected by the pandemic. About 13 percent of them, however, could not tell whether their work was affected or not. Implicitly, the pandemic affected the respondents in areas such as reduction in productivity, sales, working hours as well as redundancy. This finding is consistent with discovery by Zambrano et al (2020) and Asante et al (2021) the Covid-19 had effects on the socio-economic aspect of people's life.

Table 1 also reveals that the respondents' costs of living were affected by the pandemic. The results depict that about 90 percent of the respondents held the view that their essential costs of living were affected by the Covid-19 pandemic. Implying that a disproportionate chunk of them had their essential costs of living deteriorated. The respondents were affected by the pandemic in areas such as increased cost of food, utilities, transportation, child-care, communication and healthcare.

Literature points out that the Covid-19 pandemic did not affect only people's work and costs of living but also their social, mental and other non-economic aspects of their life. The study, therefore, inquired whether or not the respondents were affected in that respect. The outcomes of the analysis demonstrate that just a little above half of the respondents responded 'Yes' to the question while about 20 percent of them responded 'No'. However, almost a quarter of them were not sure whether they were affected in non-economic ways by the pandemic. The results, therefore, mean that the non-economic impact of the Covid-19 pandemic on the respondents was not that great. This is because a simple majority held the view that they were not affected non-economically. Those who claimed to have been affected non-economically by the pandemic indicated the various ways that it happened. They include inaccessibility to essential social services and limited relationship with family and friends.

The next issue that engaged the attention of the study is the current socio-economic status of the respondents. The intention was to disclose whether the respondents believed they have come back to their pre-pandemic socio-economic status. The responses provided were analysed and the outcomes are presented in Tables 2 and 3. Table 2 presents outcome of data analysis on respondents' rating of their socio-economic status after the pandemic.

**Table 2: Socio-economic status of respondents after Covid-19**

	Far below normal N(%)	Below Normal N(%)	Normal N(%)	Above normal N(%)	Far above normal N(%)	Mean	S D	Remark
After months of the end Covid-19, my income or finances have been.....	96(19.3)	230(46.2)	114(22.9)	53(10.6)	5(1.0)	2.14	0.68	<b>Below normal</b>
expenditure on food and its related issues has been .....	35(7.0)	118(23.7)	247(49.6)	86(17.3)	12(2.4)	2.93	1.02	<b>Below normal</b>
expenditure on essential services has been	56(11.2)	150(30.1)	125(25.1)	65(13.1)	80(16)	2.43	1.13	<b>Below normal</b>
ability to save has been .....	312(62.6)	102(20.5)	65(13.1)	19(3.8)	-	1.87	0.32	<b>Far below normal</b>
ability to cater for my family has been.....	85(17.1)	185(37.1)	158(31.7)	52(10.4)	18(3.6)	2.71	0.57	<b>Below normal</b>
living standard has been .....	75(15.1)	231(46.4)	132(26.5)	50(10.0)	10(2.0)	2.56	0.93	<b>Below normal</b>
<b>Grand mean</b>						<b>2.44</b>	<b>0.94</b>	<b>Below normal</b>

It is the hope of everyone that after the extermination of the pandemic, they would see improvement in various aspects of their lives. However, the results obtained from the data analysis do not give credence to that hope. The results show that the finances of the respondents have not come to normalcy (M-2.14, SD-0.68). The mean of the responses is below the mean of determination (3.0). This means that the majority of the respondents believed that their finances have not been as they were prior to the onset of Covid-19. However, although the respondents' expenditures on food and its related issues have not bounced to normalcy, it is very close. This is observed in the mean of determination (2.93) which is very close to the mean of determination, 3.0. It can be said that respondents' expenditures on food and its related issues are getting better. The respondents' expenditures on essential services have also not come to normalcy as evident in the mean response of 2.43 and SD of 1.13.

Furthermore, after Covid-19, the respondents' ability to save has been worse as their responses show that, mean of 1.87, which is far below their pre-pandemic status. The results also portray that the respondents' ability to cater for their families has not improved after Covid-19 (M-2.71, SD-0.57). In addition, the living standards of the respondents have not been as it was before Covid-19 (M-2.56, SD-0.93). The grand mean (M-2.44, SD-0.94) shows that the respondents have not come back to their pre-pandemic status. They are thus not out of the

effects of the pandemic. They seem to have it uneasy to bounce back to their pre-pandemic status, which has the potential to derail the efforts to attain the Sustainable Development Goals (SGDs) on poverty and inequality.

The next issue was to compare the current socio-economic status of male and female respondents. Independent samples t-test analysis was conducted to ascertain the gender difference in the recovery from the socio-economic effects after the Covid-19 and the results of the analysis are displayed in Table 3.

**Table 3: Independent samples t-test**

	N	Means	SD	Df	t	P
Males	265	14.72	1.07	123	-2.246	0.012
Females	233	12.35	1.86	36.78		

*The mean difference is significant at 0.05 level*

The t-test analysis revealed statistically significant difference ( $t=2.246$ ,  $p<0.012$ ) in the current socio-economic status of male and female respondents. The mean value of the males is 14.72, while that of females is 12.35, which insinuates that the males are doing better than the females. The male respondents appear to have gotten closer to their pre-pandemic socio-economic status as opposed to their female counterparts.

The study also sought to compare the current socio-economic status of the low, middle and high income earners who participated in the survey. One way analysis of variance (ANOVA) was conducted in order to achieve that objective and the outcomes of the analysis are presented in Table 4.

**Table 4: ANOVA**

	Sums of squares	Df	Mean squares	F	Sig.
Between groups	9050.000	2	3013.667	131.64	.013
Within groups	2750.000	496	229.167		
Total	11800.00	498			

*The mean difference is significant at 0.05 level*

The results in Table 4 clearly point out that there is statistically significant difference ( $f(2, 496)=131.64$ ,  $p<0.013$ ) in the current socio-economic status of the low, middle and high income earners. This means that the people in the different socio-economic status have not equally close to their pre-pandemic status though some are doing better than others.

In order to determine where the differences were, further analysis was conducted using Tukey's post hoc test. The outcomes of the further analysis are presented in Table 5.

**Table 5: Multiple comparison**

(I) group	(J) group	Mean difference (I-J)	Std Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
Low	Middle	-27.50000	10.70436	.025	-.50,8228	4.1772
	High	-17.50000*	10.70436	.128	-.40,8228	5.8228
Middle	Low	-27.50000	10.70436	.025	4.1772	50.8228
	High	10.00000*	10.70436	.369	-13.3228	33.3228
High	Low	-17.50000*	10.70436	.128	-5.8228	40.8228
	Middle	10.00000*	10.70436	.369	-38.3228	13.3228

*The mean difference is significant at 0.05 level*

Table 5 shows statistically significant difference in the socio-economic status of the high and middle income earners. However, the difference between the middle and low income earners is not statistically significant. The low income earners are the informal sector such as manual workers, small businesses operators and others who tend to be affected by pandemics. The development is in apparent support of ILO’s (2021) discovery that informal workers are 3 times more likely than formal sector workers and 1.6 times more likely than self-employed and informal workers to have lost their jobs due to Covid-19.

It is gleaned from the results of the study that the Covid-19 pandemic affected many of the respondents’ work in various ways. While it has contributed to the shrinking of people’s income, it has also increased their expenditures. Not all, the social life of people in the municipality was not spared either. These developments tend to have negative effects on the standards of living of the people. However, after the extermination of the pandemic, most of the respondents have not been able to re-gain their pre-pandemic socio-economic status. A vast majority of them are no where close to their previous socio-economic status. The male and female respondents have not been able to regain their pre-pandemic status although the former seem to be re-gaining their pre-pandemic socio-economic status faster than the latter. Besides, the well-to-do are re-gaining their pre-pandemic socio-economic status faster than those in the middle and low income brackets. The socio-economic impacts of Covid-19 on the poor and rich have been disproportionate, but the former are affected the more. If interventions are not provided for the low and middle income families, the inequalities in the municipality would soar up and this would have dire consequences on the people.

**Contributions and Limitations of the Study**

The study provides useful insights on how Covid-19 has affected the socio-economic status of people, as well as their recovery from the effects. The study’s outcomes can inform policy makers and managers of the municipality and the entire economy, on the need to support the people in the municipality in order to narrow the gap between the haves and have-nots. The study also contributes to our understanding of the unequal recovery from the effects of the pandemic. Furthermore, the study adds to literature on Covid-19 and its related studies. The study is one of the few studies that have provided evidence on the recovery from the socio-



economic effects of the pandemic and which groups of respondents are doing better in that respect. The study has, therefore, laid the foundation for an extensive study of the phenomenon.

In spite of the contributions by the study, however, there are some limitations. The approach adopted for the study limited the respondents in the responses they could offer. It did not afford the respondents the opportunity to provide responses to issues beyond what the study instrument provided. The scope of the study and sample size reduced the potency of the results for generalisation. The study also has the limitation of respondents providing socially desirable responses as it is with surveys.

The subtle potential limitations to the study outcomes are the effects of the economic meltdown experienced globally as well as the Russia-Ukraine war. These developments may serve as exogenous factors that could have exacerbated the socio-economic impact of the Covid-19 pandemic on respondents. Consequently, attributing the respondents' below normal socio-economic status to only the pandemic should not be the case but other factors may have brought about that.

## **CONCLUSION AND RECOMMENDATIONS**

The pandemic has hit hard on people of diverse income groups: low, middle and high income brackets. It is unequivocally clear from the results that the respondents' recovery rate from the socio-economic effects of Covid-19 seems slow and weak. The recovery rate could also be regarded as unequal and insufficient which needs the attention of those who matter in managing the municipality and its people. Nonetheless, the high income earners seem to be getting back to their pre-pandemic socio-economic status faster than their middle and low income counterparts. This situation may probably be due to the nature of the jobs of the low and middle income earners. Especially, most low income earners find themselves in unstable employment; they are mostly artisans, peasant farmers and petty traders, among others, who are vulnerable to economic shocks. The differences in the recovery rate of the low, middle and high income earners could, therefore, worsen the inequality gap among them, if the state does not re-strategise and tackle it with all the resources it can galvanise. If some interventions are not provided for the low and middle income families, the inequality gap would soar up with its attendant consequences. It can also hinder the state's desire to reach the Sustainable Development Goal 10, which seeks to reduce all forms of inequality by 2030.

It is, therefore, incumbent on the state and municipal authorities to enunciate policies to especially, target the poor in order to support and cushion them during pandemics. The state also needs to scale up existing policies targeting the poor to help them regain their pre-pandemic status. Again, it is necessary for the state to put in place measures or policies and support programmes to help the poor to come back to their former status. Furthermore, informal sector employees need to be educated by the municipal authorities on the need to form unions and contribute resources to help themselves in times of crisis. There is also the need for the municipal authorities to appeal to development partners, NGOs and other philanthropists to provide financial assistance and business advice to help the victims of Covid-19 to come back to their feet. Therefore, supporting the low income earners by giving them financial assistance and education on how to manage their resources by National Board for Small Scale Industries (NBSSI), for example, would aid the low income earners to improve their socio-

economic conditions during and after pandemics. The assistance also has the potency to trigger economic growth and build people's resilience against unforeseen shocks.

Further studies are needed to explore the direct and indirect effects of the pandemic on people, and how they are recovering from the pandemic. It is also ideal for studies to be conducted to ascertain the recovery of institutions and organisations from the ravages of the pandemic.

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