

Understanding lived experiences, inequalities, and the quest for decent work in Ghana's informal economy

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Abstract

This study examines what ‘decent work’ looks like in contexts where most workers operate outside formal employment. Focusing on Ghana’s urban informal economy, it explores the lived experiences of market traders, street vendors, and drivers. Using a qualitative phenomenological design, semi-structured interviews with 30 informal workers were thematically analysed. The findings reveal entrenched precarity, including long working hours, unstable income, hazardous environments, limited access to credit, and weak social protection. These conditions contribute to stress, health challenges, and strained family relationships, with differences across gender, education, occupation, and experience. Despite these constraints, workers express clear expectations for improved infrastructure, inclusive social protection, skill development, and stronger stakeholder support. From a stakeholder perspective, the study shows that informal workers operate within a fragmented system of engagement where support is uneven and often insufficient. It extends stakeholder theory by demonstrating how workers navigate and engage with multiple stakeholders while expressing expectations for

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improved coordination. The study offers a nuanced understanding of how decent work can be advanced in informal labour contexts.

Keywords

Informal sector economy, decent work, stakeholder theory, worker voice, Ghana

Introduction

The informal sector plays a pivotal role in the economies of developing countries, particularly in Africa, where it accounts for a substantial share of employment and economic activity. According to the International Labour Organization (2018), the informal sector is instrumental in job creation, poverty alleviation, and economic dynamism, employing a significant share of the workforce in emerging economies. In developing countries, the informal sector not only serves as the main employer but also contributes about 50% of national output and accounts for 90% of new jobs in low-income countries in Africa (Njoya et al., 2024). In Ghana, ~80% of total employment is situated within the informal economy (Ghana Statistical Service, 2016), underscoring its central role in economic development (Turkson et al., 2022). Despite its significance, informal work is characterised by low pay, lack of social security, limited access to labour rights, and minimal representation in public policy processes (Adei et al., 2021; Turkson et al., 2022). Poor infrastructure and weak regulatory oversight further expose workers to unsafe and hazardous working conditions (Benach et al., 2014; Fujishiro, 2019).

Decent work encompasses opportunities that provide fair income, workplace security, social protection, and avenues for participation and voice in decision-making (Randev and Jha, 2023). Achieving decent work in the informal sector is central to the United Nations Sustainable Development Goals, particularly Goal 8 (Kreinin and Aigner, 2022). However, this remains difficult due to weak institutional enforcement and the exclusion of informal workers from formal labour protections (Benavides et al., 2022; Sultana et al., 2022). In response to these constraints, informal workers often depend on a range of stakeholders, including market associations, trade unions, government agencies, community leaders, and peer networks, to navigate daily risks, resolve disputes, and access support (Chen, 2023; Darbi et al., 2018). These actors collectively shape the conditions under which informal work is organised and experienced. At the same time, informal workers are not entirely passive within these arrangements; rather, they engage with these stakeholders through everyday interactions, informal negotiations, and collective expectations to seek improvements in their working conditions and livelihoods.

Despite the importance of these dynamics, prior research on informal employment has largely focused on structural characteristics (e.g. Adei et al., 2021), with limited attention to how informal workers themselves experience and respond to these conditions. Even less attention has been devoted to understanding how different stakeholders influence informal workers' access to decent work or how workers engage these actors in practice. Although trade union activities are well documented (Akorsu and Britwum, 2018; Jayaram and Varma, 2020), existing studies often examine unions in isolation,

overlooking the broader set of stakeholders, including government institutions, non-governmental organisations, and community actors, that shape labour conditions in the informal economy. Moreover, prior research tends to emphasise advocacy outcomes (e.g. improved wages or safety conditions) without examining how workers articulate their needs, interact with stakeholders, and call for support within fragmented and under-regulated environments (Chen, 2023). This gap is particularly evident in African contexts, where informal work dominates but remains underexplored (Atzeni, 2022).

Addressing these gaps, our study draws on stakeholder theory to examine the lived experiences of informal workers in Ghana's urban informal economy. Specifically, it explores how workers experience their working conditions, the socio-economic challenges they face, and how they engage with and perceive the roles of various stakeholders in shaping their work and well-being. By adopting this perspective, the study moves beyond viewing informal workers solely as vulnerable actors and instead highlights how they navigate complex stakeholder environments while expressing expectations for improved support, collaboration, and representation.

Our study contributes to the literature by providing a grounded understanding of how informal workers experience precarity, how stakeholder relationships shape their working conditions, and what forms of support and engagement workers perceive as necessary for achieving more decent and sustainable livelihoods.

Literature review

Informal work and the decent work deficit

The informal sector remains a dominant source of employment in developing economies, yet it is widely associated with precarious working conditions, limited income security, and weak social protection. Informal workers typically lack access to employment contracts, labour rights, social insurance, and formal mechanisms for representation, all of which are central components of the decent work agenda (International Labour Organization, 2018; Kreinin and Aigner, 2022). While informal employment provides livelihoods in contexts where formal jobs are scarce, it often does so under conditions of vulnerability and uncertainty (Meagher, 2021; Turkson et al., 2022).

Decent work extends beyond employment creation to encompass fair income, safe working conditions, social protection, and opportunities for participation and voice (Randev and Jha, 2023). However, achieving these outcomes in the informal sector remains challenging due to weak regulatory frameworks, limited enforcement capacity, and the exclusion of informal workers from formal labour institutions (Benavides et al., 2022; Sultana et al., 2022). As a result, informal workers often rely on a range of actors outside traditional employment relationships to navigate risks and secure support.

Stakeholder theory beyond formal employment

Stakeholder theory offers a useful lens for understanding how labour conditions are shaped in contexts where formal employment relationships are weak or absent.

Traditionally, stakeholder theory focuses on organisations and their relationships with actors who possess varying degrees of power, legitimacy, and urgency (Freeman, 2010; Mitchell et al., 1997). However, its relevance extends beyond formal firms to settings such as the informal economy, where governance is dispersed across multiple actors rather than centralised within organisations. In informal contexts, stakeholders include government agencies, trade unions, market authorities, community leaders, non-governmental organisations, and international institutions such as the International Labour Organization (Chen, 2012; Godfrey, 2011). These actors collectively shape access to resources, working conditions, and opportunities for representation. Importantly, stakeholder influence in such environments is relational rather than hierarchical, emerging through ongoing interactions rather than formal authority structures.

Trade unions and stakeholders in the informal economy

Trade unions remain important stakeholders in the informal economy, particularly in advocating for improved working conditions, legal recognition, and social protection (Ayentimi and Burgess, 2023; Peels et al., 2024). In contexts such as Ghana, unions may act as intermediaries between informal workers and the state, engaging in policy advocacy and public campaigns aimed at extending labour protections. However, union effectiveness in the informal sector is often constrained by the fragmented nature of informal work, diverse occupational identities, and limited organisational capacity (Balasubramanian and Sarkar, 2020; Mensah and Ampofo, 2019). As a result, unions operate alongside other stakeholders rather than as dominant representatives. This underscores the need to understand informal labour governance as a multi-actor system, where unions are one of several actors shaping workers' outcomes.

Worker voice and stakeholder engagement in informal contexts

In formal employment settings, worker voice is typically institutionalised through mechanisms such as collective bargaining and grievance systems (Dundon et al., 2004; Wilkinson et al., 2020). In contrast, informal workers often rely on alternative and informal forms of voice, including market associations, community networks, and everyday negotiations with authorities and stakeholders (Chen, 2023; Darbi et al., 2018). These forms of engagement are fragmented, episodic, and embedded in daily practices rather than formal structures. Importantly, informal workers are not merely passive recipients of stakeholder actions. They actively engage with multiple actors, express expectations, and seek improvements in their working conditions, even within constrained institutional environments. This highlights the need for a process-oriented understanding of stakeholder engagement that captures how voice is enacted in under-regulated labour contexts.

Research gap and study focus

Despite growing attention to informal employment, existing research has largely focused on structural characteristics of informality, with limited attention to how informal

workers themselves experience working conditions and engage with stakeholders in practice. Moreover, prior studies often examine specific actors, such as trade unions, in isolation, overlooking the broader constellation of stakeholders that shape informal work (e.g. Balasubramanian and Sarkar, 2020; Darbi *et al.*, 2018; Godfrey, 2011). Addressing these gaps, the present study adopts a stakeholder perspective to examine the lived experiences of informal workers in Ghana's urban informal economy. Specifically, it explores how workers experience precarity, how stakeholder relationships shape their working conditions, and how workers engage with and articulate expectations toward multiple stakeholders in their pursuit of decent work.

Methodology

The study employed a qualitative phenomenological design to capture and interpret the lived experiences of informal sector workers. Phenomenology is particularly appropriate for research that seeks to understand how individuals make sense of their everyday realities, working conditions, and socio-economic challenges (Priya, 2017). By focusing on participants' subjective meanings, perceptions, and interpretations, the phenomenological approach enables an in-depth exploration of the essence of informal workers' experiences within their natural contexts.

In this study, thirty (30) informal sector workers were purposively sampled from the Greater Accra Region of Ghana. The Greater Accra region, as Ghana's capital and economic powerhouse, was chosen because it has a substantial concentration of informal sector activities. This region encompasses many informal occupations, from street vendors and artisans to transport workers and small-scale manufacturers. The prevalence of informal work in this region provides a robust sample from which to draw comprehensive insights into the subject matter. While agricultural and rural forms of informal employment remain significant nationally, they were excluded from this initial inquiry to allow for an in-depth, urban-focused exploration of the dynamics of advocacy and decent work within highly commercialised, densely populated informal settings. This urban lens provides a foundation for comparative studies that could later extend to rural and agricultural contexts.

Likewise, the inclusion criteria required that participants (i) were currently engaged in informal employment for at least one year, (ii) were self-employed or worked without formal contracts, and (iii) were willing and able to provide informed consent. Exclusion criteria included individuals with no work experience in the informal sector or those in fully formalised employment contracts. This sampling strategy was chosen to enable rich, context-specific insights rather than statistical representation.

Informed by the study's research questions and a comprehensive literature review, we developed a semi-structured interview guide to elicit detailed and relevant information from the participants. The guide was divided into two sections, namely A and B. Section A captured the demographic characteristics of respondents, and Section B covered our research objectives, including the typical working conditions of the informal sector, the socio-economic challenges faced by workers in the informal sector, how these challenges impact the well-being and livelihoods of informal sector workers and their

Table 1. Summary of background information of respondents.

Demographic variable	Sub-group	Population
Gender	Male	16
	Female	14
Level of education	No formal education	4
	Junior high school	13
	Middle school or senior high school certificate	11
	Tertiary qualification	2
Job roles	Drivers	9
	Other trades (fabrics dealers, ladies and gents clothing sellers, food vendors, bags sellers, shop attendants, accessories sellers, etc.)	21
Duration of service	1–10 years	10
	11–20 years	14
	21–30 years	6
Associations	Do not belong to any available union	16
	GPRTU	9
	Various market unions	5

Source: Field data (2024).
GPRTU: Ghana Private Road Transport Union.

families, and suggestions for improving working conditions. The instrument was pre-tested with five informal sector workers in a non-participating market to ensure clarity, cultural relevance, and flow of questions. Minor revisions were made to simplify language and improve question sequencing before full data collection. After that, invitations were sent to potential participants detailing the research objectives and requesting their consent and willingness to participate in the study. Upon receiving the necessary authorisations, the interviews were conducted in person. Data was collected between May and June 2024. This face-to-face interview approach facilitated a deeper engagement with participants, allowing for more in-depth insights into the subject matter. Because the participants had a lower educational qualification and spoke native languages, interpretations were made especially for those who were not fluent in the English language.

A summary of the participants background information is presented in Table 1. In terms of our sample, 30% of the participants are drivers and ~70% are engaged in market-based trading in various wares such as fabrics, ladies’ and gents’ clothing, food vendors, bags sellers, shop attendants, accessories sellers, and others. It is important to note that most participants were engaged in full-time informal employment; however, several reported combining multiple income-generating activities such as petty trading, transport services, and seasonal vending. This pattern reflects the multi-occupational nature of informal work in Ghana, where workers often diversify income sources to manage economic uncertainty. In terms of the duration of service, ~47% of the participants have been in their various trades between 11 and 20 years, 33% have 1–10 years of experience, and

20% fall between 21 and 30 years. Approximately 53% of the participants were male, and 47% were female. Also, 43% of the participants in the sample have completed junior high school, and 37% have middle school or senior high school certificates. While only 7% of the participants possess tertiary qualifications, 13% have no formal education qualification. Moreover, 30% of the participants identified themselves as registered members of the Ghana Private Road Transport Union (GPRTU), a recognised trade union affiliated with the Ghana Trade Union Congress (TUC), while 17% belonged to other market-based trade associations not linked to the TUC. In our sample, the majority (53%) of the participants do not belong to any of the available traders' associations or unions.

Membership in a recognised union like GPRTU means formal access to union representation and collective voice exist, whereas those in market-based trade associations or without affiliation have either informal avenues or no avenues for formal representation. Among our participants who were members of recognised unions, such as GPRTU, a proportion reported contacting their union for advice or support regarding workplace issues, although the frequency and type of engagement varied. Forms of voice and representation included participating in union meetings, raising concerns through collective discussions, and, in some cases, informal negotiations with union officials.

To ensure confidentiality and maintain clarity in reporting, each participant was assigned a unique code (e.g. R1–R30) without detailed demographic labels. This approach minimises deductive disclosure given the nature of the sample. However, demographic variables such as gender, education level, job role, and years of experience were analytically considered in interpreting the data. These attributes helped to contextualise the thematic patterns and deepen understanding of different groups or individuals' experiences in Ghana's informal economy.

Data analysis

Our study follows Gioia *et al.*'s (2012) qualitative data analysis approach, which systematically condenses the raw data, displays it for verification, and develops a thematic discussion. Specifically, concerning data recording and transcription, each interview was recorded with the consent of the participants, ensuring that all verbal expressions were captured accurately. To ensure the reliability of the data, these recordings were replayed for confirmation by the participants and reviewed by all researchers. Subsequently, these recordings were transcribed verbatim. The transcriptions served as the foundational dataset for further analysis. This verification process was essential to confirm that the transcribed texts accurately reflected their statements and opinions.

The transcribed data were analysed using thematic analysis to extract recurring themes and insights, following the guidelines put forth by Braun and Clarke (2021). The data initially underwent a meticulous manual coding process where interview transcriptions were carefully broken down into discrete elements. This coding process facilitated the identification of significant themes and sub-themes based on the emergent patterns in the data (Sathasivam *et al.*, 2021). We independently identified major themes and sub-themes from the transcriptions in theme development. This independent analysis was crucial for maintaining objectivity and rigour in data analysis. Following the initial thematic

construction, the researchers collaborated to synchronise their findings, integrating significant emergent themes with the established thematic framework through detailed annotations and discussions (Braun and Clarke, 2021). These themes were tabulated to systematically display the findings and facilitate a straightforward interpretation of the data (see Table 2).

Results

The analysis focuses on understanding the lived experiences of informal sector workers in Ghana and the factors shaping differences in those experiences. Particular attention is given to how gender, education, occupation, and duration of service influence access to income, working conditions, and well-being. While participants discussed the limited role of advocacy bodies such as the TUC, the analysis moves beyond institutional critique to explore the underlying socio-economic and policy factors that could support improved conditions and decent work for informal workers.

In addition, as reported in Table 2, themes and subthemes were systematically derived utilising the stem-branch-leaf coding method. This structured approach facilitated comprehensive data categorisation, ensuring a meticulous thematic analysis aligned with the research objectives.

As shown in Table 2, six sub-themes emerged from the data analysis addressing the first research objective, and these are discussed in the subsequent sections. The theme '*Comparison with formal working sectors*' was integrated into the discussions of working conditions and socio-economic challenges to ensure a more coherent narrative of informal workers' experiences relative to the formal sector.

Typical working conditions of informal sector workers

A recurring pattern in participants' responses was the instability and unpredictability of income in the informal sector. Approximately 40% described their earnings as inconsistent and dependent on dynamic market conditions, which makes financial planning and saving extremely difficult. As one trader with about 10 years of work experience stated,

Sometimes the market is good and other times bad, but we are always managing here. So, for us we work hand-to-mouth; what we make is what we use to cater for the family. (R2)

Another participant in the fabric business emphasised that sales tend to peak only during festive seasons such as Christmas or Eid, forcing them to rely on occasional profits to survive during lean periods. Another respondent lamented,

For me, we only get good sales during seasonal periods like Christmas, and Eid celebrations aside from these periods, the sales tend to be low. Implying that during periods when we have low sales, we rely on the money we have been able to save, so it is not always that we flourish here. (R6)

Table 2. Summary of emergent themes.

Major themes	Sub-themes	Summary of findings
Working conditions	Low and irregular-income generation Inadequate workplace conditions Poor health and safety conditions	The working conditions of informal sector workers in Ghana are characterised by long hours, irregular income, inadequate infrastructure, poor hygiene, and exposure to safety risks, leading to a challenging and unsustainable livelihood.
Comparison with the formal sector working sectors	Attractive wages and benefits The existence of insurance packages and social protection policies Good working conditions	Informal sector workers in Ghana lack the financial stability, benefits, and social protections enjoyed by formal sector workers, leading to concerns about irregular income, lack of insurance coverage, and inadequate working conditions.
Socio-economic challenges	Low and/or irregular wages Difficulty accessing credit and financial services Long hours of work inhibit socialisation with families and friends	Informal sector workers in Ghana face a mix of challenges, including unstable market sales, low or irregular income, difficulties accessing credit, and long working hours, impacting their financial stability, well-being, and social life.
Impact of challenges on the well-being and livelihoods of informal sector workers and their families	Health-related issues, such as Stress and Depression Inability to Cope with Future Expenses Due to Irregular Income Generation Detachment From Friends and Families	The socio-economic challenges informal sector workers face, such as financial strain, excessive thinking, and difficulty meeting basic needs, impact their well-being and strain family relationships, highlighting the interconnectedness between work conditions and personal life.
Factors and conditions that could support improved work and well-being in the informal sector.	Collaboration with the government and significant stakeholders to promote decent work Advocating for social protection measures Provision of a skill-based program	Express dissatisfaction with the lack of support from the Trade Union Congress (TUC), emphasising the need for collaborative efforts between the TUC, government, and stakeholders to improve working conditions, provide social protections, and offer skill-based training programs for advancement.

Source: Field data (2024).

Overall, the pattern suggests that low- and irregular-income generation is a defining feature of informal sector work in Ghana. This instability not only limits workers' capacity to accumulate savings but also reinforces economic vulnerability, as daily survival depends largely on short-term market outcomes rather than stable employment structures.

The second sub-theme that emerged from the data was the poor and inadequate workplace conditions characterising informal sector employment in Ghana. About 35% of participants described working environments that lacked basic amenities and infrastructure, which they viewed as evidence of neglect by both government and regulatory institutions. Respondents consistently mentioned insufficient sanitary facilities, limited workspace, and poor maintenance of market structures. As one worker with a middle school qualification noted,

Our typical working conditions are poor compared to other workers because of the benefits and amenities we lack here. No good structures, no good working policies that ensure a sense of belonging as workers of the nation. We are not factored into any governmental plans. (R5)

Another participant complained that,

even the few existing facilities, such as toilets, had broken down and been converted into stores, worsening hygiene and sanitation conditions for workers. (R22)

The findings suggest that the poor physical working environment not only undermines productivity but also compromises health and safety, reinforcing the precarious nature of informal employment. This condition further reflects the broader institutional disregard for informal workers' welfare and their exclusion from policies aimed at improving national labour standards.

Another recurring pattern in the data was the prevalence of poor health and safety conditions among informal sector workers as the third sub-theme. 25% mentioned that the typical working conditions entail exposure to poor health and safety conditions. Participants described their workplaces as hazardous, often exposing them to risks such as illness, injury, and environmental pollution. One street vendor explained,

The working environment is not hygienic for my health because of the big gutter there. Especially when it gets choked, this place smells, but I sit here like that to survive. (R3)

Another respondent added that,

Selling along the roadside exposes workers to constant threats of robbery and accidents, particularly because many lack proper stalls or enclosed spaces. (R7)

The findings reveal that the informal work environment in Ghana is largely unsafe and unhealthy, contributing to physical and psychological stress among workers. The absence of safety measures, hygiene facilities, and regulatory oversight reflects broader systemic

neglect of informal labour welfare. These poor conditions undermine productivity and endanger workers' well-being.

Further, we ascertained the perceptions of informal sector workers about formal sector workers' conditions. Approximately 43% of the participants mentioned that due to the dynamics of the market conditions, they do not have regular income and bonuses compared to those in the formal sector. A participant elaborated that;

... Our working conditions differ greatly from those in the formal sector; unlike the formal sector workers who receive salaries irrespective of whether losses or gains are made. They have a monthly structured salary which they know and expect. They enjoy some benefits like rent and fuel allowance, and health insurance coverage, which we don't have here. They get leave, but we don't have anything of this sort because the informal work is like your own private work, and no one controls you as to when to operate or take a break. (R1)

Another respondent with a tertiary qualification complained that:

... So, I will say formal sectors have fixed salaries with lots of incentives, which I don't receive here. With my qualification, at least if I get a good job in the formal sector, I can save something and upgrade myself, but where is the job, if you don't have anyone forget. (R8)

Another interviewee explained why they always work:

Sometimes the capital we invest in our businesses are loans so when sales are low, how do we recover this investment? So, all the time we tend to worry about money to constantly pay off our loans. (R16)

Moreover, ~32% provided that there is the existence of insurance packages (health coverage and social insurance). To support this, one participant indicated that;

I think many of them have insurance coverages which we don't have. If something happens to any of us, we don't have anyone to help us. The officials here don't provide any monetary support to us aside from settling disputes and offering penalties. (R3)

Another interviewee also shared that;

... Those in the formal sector have pension plans to support them and even for some when they go on pension, they bring their families on board to work for their companies. But here if you face issues with your business and it collapses, there is no way you are going to get financial assistance from anywhere else. (R10)

Further, ~25% mentioned that those in the formal sector have good working conditions, including the availability of hygienic facilities, the presence of good facilities, and good infrastructure, among others. To support this, participant 28 provided;

... I work in an uncondusive environment due to the open gutter and unavailability of alternatives where I can rent or sit to sell. I doubt those in the informal sector operate in an unsafe or unhygienic space that will jeopardize their health. (R28)

Participant 30 intimates,

We lack social amenities and good infrastructure. Because we don't have proper roofs over our heads, when it gets to the rainy season, for instance, you will pity us. Since we don't have any good alternative, we are still here trying our best. (R30)

Ultimately, the comparison underscores a deep sense of inequality between Ghana's formal and informal work sectors. The data reveal that informal workers view their exclusion from stable wages, health insurance, and social protection as evidence of systemic marginalisation. Also, Participants with higher education, meanwhile, expressed deeper frustration with income volatility, viewing it as incompatible with their career expectations and a sign of limited social mobility. This perceived disparity shapes their aspirations for greater recognition and inclusion in national labour frameworks that promote decent work for all.

Socio-economic challenges faced by workers in the informal sector

Based on the responses gathered, several challenges were identified by the respondents, such as long hours of work that impact their well-being, inability to cope with unexpected experiences, and financial challenges, among others. Three sub-themes emerged (low and irregular wages, difficulty accessing credit and financial services and long work hours inhibiting socialisation with families and friends). However, it is significant to know that ~20% of the respondents mentioned that they do not face any socio-economic challenges working in the informal sector. A respondent mentioned:

... I don't face any challenges of any sort working as an informal sector worker. What I can even say is that those who work here get more money than those working in the formal sector being placed on a fixed salary. For me, per day I can even make about 1000.00 so imagine making this profit in a day or two, in a month how much do you think I will be making? So, for me, I like informal work because if you are serious and hardworking, you will make it despite the dynamics of our market conditions. (R12)

More so, most respondents (57%) voiced that the most considered issue facing workers in the informal sector is low or irregular wages, which impacts their ability to cater for their families. This is what one respondent said;

... One main challenge is unstable market sales. You will bring goods and will take about 2–3 months before it finishes so before the goods finishes, I have already squandered the profit and maybe some of the capital itself. (R10)

Another participant also added that;

Our work is associated with no fixed income. We make lots of income during festive seasons. So, we are idle after the festive season. Also, because we have not acquired higher levels of education, some buyers look down on us. (R22)

Moreover, about 33% of the respondents lamented that one of the socio-economic challenges is limited accessibility to credit and financial services to support their businesses. One respondent had this to say;

... we face lots of challenges from financial challenges to poor working conditions which threaten our lives. Sometimes getting access to credit unions or loans is an issue. (R19)

In addition, a respondent mentioned that;

It is not easy getting loans from the banks because even to get a guarantor is a challenge. So, it is not easy here and even how much do I have or what properties do I have to even serve as collateral. (R28)

It is evident from the data that participants with some formal education expressed greater awareness of the bureaucratic barriers to bank credit, while those without formal education relied more on informal savings groups, highlighting diverse strategies for financial survival.

Furthermore, about 10% of the respondents indicated that another challenge is the long work hours, which affect their health, and the time spent with families and friends. For instance, a respondent said that;

... Another challenge is the long work hours because I am supposed to open my madam's shop as early as 4:00 am and I close around 8:00 pm which prevents me from getting enough sleep and this affects my health and my social life. (R8)

Taken together, these findings reveal that socio-economic challenges in the informal sector stem from unstable earnings, financial exclusion, and excessive workloads. Such conditions reinforce the precariousness of informal employment and highlight the urgent need for policies that enhance access to credit, regulate working conditions, and support sustainable livelihoods.

Impact of socio-economic challenges on the well-being and livelihoods of informal sector workers and their families

The responses gathered showed that some of the challenges mentioned earlier have implications. However, the most dominant themes that were identified include health-related issues such as stress and depression, inability to cope with future expenses due to

irregular income generation, and detachment from families and friends. A majority (57%) of the respondents posited that the challenges associated with working in the informal sector led to health-related challenges such as stress and depression due to the pressure to confront the major challenges of informal sector work, such as long working hours, irregular income generation, and an uncondusive working environment. A respondent, for instance, elaborated that;

It affects our health because it causes us to think excessively, leading to stress and depression. Sometimes, I get angry at little things and direct this anger to my family with little provocation due to some of these issues I face. When this happens the harmony that should be there as one big family is gone. (R3)

Another respondent also added that;

It affects me a lot, especially on occasions when I do not get enough profit to take care of my children. It affects my health because my BP is always high due to excessive thinking. (R18)

More so, ~33% of the respondents reported that the challenges they faced affect their ability to cope with future expenses due to inconsistent income generation. They reported that because they do not have a fixed income, it inhibits them from saving since they spend what is earned. A respondent, for example, explained that:

... Because we earn lower wages compared to our formal sector counterparts it becomes challenging for us to meet basic needs consistently and there is a difficulty in planning for the future to handle any unforeseen circumstances. (R30)

In addition, a respondent indicated that;

... The variabilities in our income generation and constant inflation affect our capabilities in caring for our families which affects our well-being. If you don't have enough or fixed income, how can you satiate your desires or handle the needs of your children especially when the need arises in future? (R12)

Respondents with higher education expressed stronger concern about their inability to plan for the future, contrasting their aspirations with limited opportunities in the informal economy. In contrast, less educated workers tended to focus on immediate survival rather than long-term planning.

Furthermore, ~8% of the respondents mentioned feeling detached from their families due to the challenges they face at their workplaces. A respondent explained that;

... It affects us sometimes you will get home and seem withdrawn from the family all because you keep thinking, so all the time I'm lost in thoughts and do not have a free mind to engage with my families. (R21)

This emotional detachment highlights the far-reaching impact of precarious work on social well-being. It suggests that economic vulnerability not only affects income and living standards but also disrupts relationships and community cohesion.

However, 2% of the respondents believe that the challenges informal sector workers deal with depend on their self-efficacy. This is how a respondent expressed it:

... I think it depends on individual intelligence in dealing with issues affecting them as workers and relating with families. So, it boils down to how one handles these challenges. (R18)

In sum, the findings reveal that poor working conditions and income instability in the informal economy severely undermine workers' well-being and family life. The interconnected challenges of stress, financial insecurity, and social detachment demonstrate that informal employment, while providing subsistence, often comes at the cost of psychological health and social stability. These outcomes emphasise the urgent need for policies that promote mental health awareness, financial inclusion, and work-life balance for informal sector workers.

Factors and conditions that could support improved work and well-being in the informal sector

The final objective explored participants' perceptions of how decent work could be enhanced in Ghana's informal economy. Although participants mentioned the potential role of the TUC, their narratives also revealed broader factors that could support improved conditions, including collaboration between government and stakeholders, social protection measures, and skill-based empowerment programs. These themes reflect workers' perspectives on what institutional and policy mechanisms could make informal work safer, more stable, and more decent.

From the data gathered, participants expressed that sustainable improvement in working conditions requires joint efforts among government institutions, market associations, and local leadership structures. Approximately 50% of respondents emphasised the need for infrastructural development, sanitation facilities, and public investment to create safer and more supportive work environments. A respondent offered that:

... Authorities should take our plight into consideration and work with the government to improve our working conditions, especially by providing proper infrastructure and support. (R2)

In addition, a respondent contributed to that;

I will recommend that both the government and the TUC should work together and create a good safe working environment in the form of good infrastructure and if possible, provide hospitals in our various markets with supplies. (R28)

Notably, differences emerged across the cohorts. Workers with longer experience in the informal sector expressed scepticism about institutional collaboration, citing years of unfulfilled promises. In contrast, younger participants and those with higher education

demonstrated optimism about the possibility of change through collective action and policy engagement. Gender and occupational roles also influenced emphasis. For instance, male drivers prioritised physical infrastructure such as road safety and workspace improvements, while female traders stressed the need for market facilities and sanitation. These differences illustrate the need for a shared collaboration, but expectations vary according to experience, education, and type of work.

More so, about 35% of respondents identified social protection measures such as access to insurance, pensions, and health care as critical to improving their security and quality of life. A respondent contributed that.

... We need safety nets and insurance coverage just like those in the formal sector. We also deserve better. (R11)

Another respondent also added that:

... I will plead with the authorities of TUC to create protection measures for us, the informal workers to have a sense of security or safety. Also, they should help us to have access to loan services easily. (R22)

From the data, participants with some education were more aware of existing but inaccessible government schemes, while those without formal education focused on the absence of any organised safety mechanism. These perspectives collectively underscore that expanding inclusive social protection coverage is central to achieving decent work in the informal economy.

Furthermore, ~15% of the respondents recommended that access to skill-based training and entrepreneurship programs would empower informal workers to achieve self-reliance and economic mobility. A respondent, for instance, explained that;

I believe our officials can even design some of the programs to instill in us some skills like dress-making, beads making, soap making, or any form of relevant skills for those of us in the informal sector working for our masters. We are sometimes maltreated because we don't have other alternatives. This will help us to establish our businesses too as well as support us with capital. (R29)

In addition, a respondent recommended that;

... they should provide us the younger ones in the informal sector with some skills training programmes so that we can get the needed support to promote our advancement in life. (R14)

Differences again appeared across demographic profiles. Younger workers and those with some formal education expressed the greatest enthusiasm for training opportunities, viewing them as pathways to entrepreneurship and upward mobility. Conversely, older and long-serving workers prioritised immediate financial assistance over training, reflecting differing short-term versus long-term priorities. Female participants also associated

skills training with greater autonomy and protection from exploitation. These variations demonstrate that empowerment initiatives must be tailored to workers' distinct needs and life stages rather than adopting a one-size-fits-all approach. Recognising these intersecting differences is vital for designing effective policies that reflect the diversity of the informal workforce and for promoting decent work in a way that resonates with their varied experiences.

Discussion

Our study explored how stakeholder dynamics, including but not limited to trade union advocacy, shape the improvement of decent work prospects for workers in Ghana's informal economy. Specifically, the study examined the typical working conditions and socio-economic challenges faced by informal sector workers, how these challenges affect their well-being and livelihoods, and the factors and conditions required to support improved work and well-being within the informal sector.

Our findings show that the working conditions of informal sector workers in Ghana are characterised by irregular and insufficient income, inadequate infrastructure, poor hygiene, and exposure to significant safety risks, resulting in an unsustainable livelihood. Income instability, driven by fluctuating market demand and seasonal variations, deepens workers' economic vulnerability and limits their ability to plan for the future, thereby reinforcing cycles of poverty and long-term insecurity (Chen, 2023). From a stakeholder perspective, these conditions reflect fragmented and uneven stakeholder engagement, where key actors, including local authorities, market associations, and policymakers, provide limited or inconsistent support to safeguard workers' welfare. The absence of coordinated stakeholder involvement constrains workers' ability to invest in health, education, or entrepreneurial ventures that could enhance their socio-economic mobility.

The findings further highlight inadequate infrastructure, including the lack of sanitary facilities and safe workspaces, which intensifies health and hygiene risks. This reflects a broader pattern of disengagement and weak coordination among stakeholders responsible for ensuring safe and dignified working environments. Weak enforcement of safety standards and the limited integration of informal workers into national development strategies echo Darbi et al.'s (2018) call for stronger legal recognition and structured support systems. Workers' exposure to hazardous conditions, crime, and unhygienic environments illustrates the consequences of limited and inconsistent stakeholder involvement. As Arigony et al. (2024) emphasise, achieving decent work requires stakeholders not only to create employment opportunities but also to actively ensure safe and healthy working conditions.

The findings also demonstrate that informal sector workers face persistent socio-economic challenges that significantly undermine their financial stability and overall well-being. Unstable market sales, irregular income, limited access to credit, and long working hours create an environment of continuous uncertainty. Low and inconsistent wages make it difficult for workers to meet basic needs, particularly during off-peak periods. For workers with limited education, socio-economic prejudices further marginalise them, restricting access to economic opportunities. Consistent with Meagher's (2021)

view of the informal economy as substantial yet structurally unsupported, these challenges reflect a broader pattern of limited stakeholder responsiveness, particularly among government agencies, financial institutions, market associations, and community leaders. In this context, stakeholder roles are present but unevenly enacted, contributing to persistent economic insecurity.

Additionally, long and demanding working hours further exacerbate workers' hardships. Many workers endure extended shifts with minimal rest, negatively affecting their physical health and limiting opportunities for meaningful social interaction with family and community. This finding aligns with Nandru et al. (2021), who highlight the severe work–life imbalance associated with informal employment. From a theoretical standpoint, these conditions reflect weak institutional oversight and insufficient labour regulation, where stakeholders, particularly policymakers, municipal authorities, and labour regulators, play a critical but under-realised role in enforcing standards that ensure worker welfare. As Seubert et al. (2021) argue, achieving decent work requires not only income security but also respect for fundamental labour rights, including reasonable working hours and adequate rest.

Moreover, our findings further reveal that socio-economic challenges significantly undermine the well-being and livelihoods of informal workers and their families. Financial strain, excessive worry, and difficulties in meeting basic needs contribute to heightened stress, anxiety, and deteriorating mental health. These pressures often extend into family life, creating tension and weakening social relationships. This reinforces Meagher's (2021) characterisation of informal work as precarious and largely excluded from structured economic protections. From a stakeholder perspective, this reflects limited and inconsistent support from key actors, including government institutions, community organisations, and social protection agencies, whose engagement remains insufficient to address workers' broader well-being needs. The absence of accessible healthcare, income stabilisation mechanisms, and mental health support further intensifies workers' vulnerability, exposing them to long-term socio-economic and health risks. As Adei et al. (2021) argue, expanding social protection to include informal workers is essential to safeguarding their livelihoods and enhancing their long-term resilience.

Likewise, workers emphasised that improving working conditions requires coordinated stakeholder action, including infrastructure development, social protection measures, and access to financial and skill-based support. In particular, workers called for improved access to health insurance, injury compensation, and enforceable safety standards mechanisms that are often absent in informal employment. Strengthening stakeholder advocacy and collaboration is therefore essential not only for improving immediate working conditions but also for securing broader socio-economic protections. This aligns with Nandru et al.'s (2021) argument for extending formal labour protections to informal workers, as well as with the broader decent work agenda (Rombouts and Zekić, 2020). Also, the findings highlight the importance of skill-based training programmes in enhancing workers' economic opportunities and long-term resilience. Providing relevant skills training can enable workers to improve productivity, diversify income sources, and transition into more secure forms of employment. Such interventions not only strengthen individual capabilities but also contribute to the overall development

of the informal economy, aligning with the Sustainable Development Goals on decent work and economic growth.

Having said the above, our findings reflect not only the absence of institutional support but also workers' perceptions of stakeholders as distant, inconsistent, or insufficiently responsive to their needs. Workers' experiences highlight a gap between stakeholder presence and effective engagement, suggesting that while multiple actors exist within the system, their contributions are often fragmented and inadequately coordinated. This disconnect reinforces workers' sense of marginalisation and underscores the importance of understanding stakeholder dynamics from the perspective of those directly affected.

Despite these structural constraints, the findings also indicate that informal workers are not entirely passive. Rather, workers demonstrate constrained agency by expressing expectations, identifying responsible actors, and calling for improved stakeholder engagement. In particular, workers highlighted the need for stronger collaboration among the TUC, government agencies, market authorities, and community organisations. These calls for support reflect how workers engage with the idea of stakeholder responsibility, even in the absence of a consistent institutional response. This suggests that worker voice in the informal economy is often expressed through expectations, appeals, and everyday interactions, rather than through formalised or institutionalised mechanisms.

Taken together, the findings point to a fragmented multi-stakeholder system, in which responsibility for decent work is distributed across multiple actors, yet coordination among them remains weak. While trade unions remain important stakeholders, particularly in advocating for workers' rights and facilitating engagement with formal institutions, their influence is embedded within a broader network of actors whose roles collectively shape labour conditions. Workers' dissatisfaction with the limited support from the TUC and local authorities highlights the need to move beyond single-actor solutions toward more integrated and collaborative approaches.

Theoretical contributions

Our study makes several important theoretical contributions by advancing stakeholder theory in the context of informal work, where labour relations are fragmented, and governance structures are weakly institutionalised. First, the study reconceptualises informal workers as constrained yet active stakeholders who do not merely receive advocacy but engage with and respond to stakeholder structures in their pursuit of decent work and voice. While traditional applications of stakeholder theory emphasise the responsibilities of formal organisations and institutional actors (e.g. see Freeman, 2010), our findings show that informal workers express expectations, identify responsible actors, and call for improved support within a fragmented system. This positions informal workers not simply as passive recipients but as actors who navigate and engage stakeholder environments, albeit within significant structural limitations.

Second, responding to the need for greater stakeholder specificity, the study identifies and theorises the roles of key stakeholder groups that shape informal workers' outcomes, including local unions, market authorities, district assemblies, community leaders, non-

governmental organisations, and international actors such as the International Labour Organization. By differentiating these actors, the study extends stakeholder theory through a stakeholder salience lens (Mitchell et al., 1997), showing how variations in power (e.g. regulatory authority of district assemblies), legitimacy (e.g. community leadership structures), and urgency (e.g. advocacy by unions and NGOs) condition the extent to which informal workers' concerns are acknowledged and addressed. This moves the literature beyond generic stakeholder references toward a more nuanced understanding of who matters, why they matter, and how they influence outcomes in informal labour settings.

Third, the study extends stakeholder theory to contexts where traditional employer–employee relationships are absent or weak by developing a decentralised and relational model of stakeholder engagement. Rather than being anchored in formal organisational hierarchies, stakeholder interactions in the informal economy are dispersed across multiple actors and characterised by uneven and often fragmented engagement (Godfrey, 2011). The findings illustrate how informal workers navigate and relate to diverse stakeholders such as unions for advocacy, local governments for regulatory recognition, and community networks for support, highlighting the multi-actor and networked nature of labour governance in under-regulated environments.

Fourth, the study contributes by unpacking the processes through which stakeholder voice is expressed in constrained contexts. Specifically, it shows that influence in the informal sector emerges not primarily through formal representation but through workers' everyday expressions of concern, expectations, and calls for support directed at various stakeholders. This perspective shifts stakeholder theory from a static assumption of established voice mechanisms to a more context-sensitive view in which voice is informal, episodic, and shaped by structural constraints (Dundon et al., 2004; Wilkinson et al., 2020). In doing so, the study provides a more grounded account of how voice is enacted in settings where formal institutional channels are weak or absent.

Finally, the study contributes by theorising the importance of fragmented multi-level stakeholder systems in shaping informal labour outcomes. Drawing on both empirical findings and prior research (Chen, 2012; International Labour Organization, 2018), the study shows that stakeholder engagement in informal contexts operates across multiple levels: local (market leaders and community networks), meso (unions and NGOs), and macro (state agencies and international organisations), but often lacks coordination. Rather than functioning as a coherent system, these actors provide uneven and inconsistent support, limiting their collective effectiveness. This perspective advances stakeholder theory by conceptualising governance not as a fully integrated system but as a fragmented and evolving network of actors, offering new insights into the challenges of achieving inclusive and sustainable labour representation in contexts such as Ghana.

Conclusion

Our study provides critical insights into the socio-economic challenges faced by informal sector workers in Ghana, highlighting how these challenges affect their well-being, livelihoods, and access to meaningful protections within the labour market. The findings

reveal substantial gaps in support structures, leaving workers vulnerable to unstable income, hazardous working environments, and weak social protection. From a stakeholder perspective, these conditions reflect a fragmented and uneven system of stakeholder engagement, where responsibility for improving working conditions is distributed across multiple actors but remains insufficiently coordinated. Hence, our findings underscore the urgent need for comprehensive, multi-stakeholder approaches that move beyond isolated interventions toward more integrated efforts to improve informal work conditions. Strengthening social protection measures tailored to informal workers is essential, including access to affordable health insurance, injury compensation, and retirement schemes benefits that are typically limited to formal sector employees. At the same time, government institutions must adopt policies that formally recognise the contributions of informal workers and integrate them within labour frameworks to ensure more equitable protections.

Importantly, the study highlights that while informal workers operate within constrained environments, they are not entirely passive. Workers express expectations, identify responsible stakeholders, and call for greater collaboration and support. This suggests the presence of constrained agency, where workers engage with stakeholder systems despite limited institutional responsiveness. Enhancing workers' ability to participate in dialogue, articulate concerns, and access mechanisms for representation remains critical for improving working conditions. For policy and practice, this implies the need to strengthen not only regulatory frameworks but also the coordination and responsiveness of stakeholder systems, including trade unions, government agencies, market authorities, and community organisations. Developing inclusive labour policies that reflect the realities of informal work, alongside mechanisms for representation, grievance resolution, and enforceable workplace standards, can significantly improve workers' conditions.

Limitations and suggestions for future studies

Despite the valuable contributions of our study, it is not without limitations, which also open important avenues for future research. First, the findings are based on a relatively small sample drawn from a specific demographic segment within the informal sector. While this enabled in-depth exploration, it inevitably constrains the breadth of perspectives captured. In particular, the sample was largely urban-based, reflecting the accessibility of participants and the concentration of informal economic activities in the urban areas. Consequently, the experiences of informal workers operating in rural or peri-urban contexts, where institutional support, market access, and working conditions may differ significantly, are underrepresented. Future studies should therefore adopt a more geographically diverse sampling strategy to capture these contextual variations and enhance the external validity of the findings.

In addition, the composition of participants was limited to a narrow set of occupational categories and stakeholder groups within the informal sector. Although the study provides valuable insights into the selected groups, it does not fully account for the heterogeneity of the informal economy, which encompasses a wide range of activities, employment arrangements, and power dynamics. Moreover, only a few key stakeholders

were included, which may have restricted the comprehensiveness of perspectives regarding policy, regulation, and advocacy. Future research could address this limitation by incorporating a broader spectrum of actors, including policymakers, trade union representatives, community leaders, and employers, to develop a more holistic understanding of the ecosystem shaping informal work.

Furthermore, the qualitative design of the study, while appropriate for capturing rich, context-specific insights, inherently relies on subjective interpretations. Participants' responses may be influenced by personal experiences, emotional states, and social desirability biases, which may not always reflect objective conditions (Fisher, 1993; Podsakoff et al., 2003). Similarly, the interpretive nature of qualitative analysis introduces the possibility of researcher bias (Braun and Clarke, 2006; Creswell and Poth, 2016; Nowell et al., 2017). To mitigate these concerns and strengthen robustness, future studies could employ mixed methods approaches that combine qualitative insights with quantitative data, enabling triangulation and more generalisable conclusions.

In light of the above limitations, several promising directions for future research emerge. Comparative studies across regions or countries would be valuable in identifying structural differences and best practices in supporting informal sector workers. Additionally, future research could explore the role of institutional actors, such as trade unions and governmental agencies, in greater depth, particularly in relation to advocacy, regulation, and the promotion of decent work. Finally, there is scope for theory development by integrating perspectives such as stakeholder theory with complementary frameworks that capture power relations, informality, and institutional complexity. Such theoretical integration would not only deepen scholarly understanding but also provide more nuanced guidance for policymakers and practitioners seeking to improve outcomes within the informal sector.

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