

Challenges to Informal Sector Participation in Ghana's Pension Scheme: Perspectives from the Ground

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Abstract

This study examined barriers to informal sector participation in Ghana's pension schemes, which were primarily designed for formal sector conditions, marginalizing low-income informal workers and exposing them to old-age income insecurity. Despite inclusive schemes, integration of informal workers remained limited. Using a qualitative research design, the study conducted focus group discussions and semi-structured interviews with 40 participants across Greater Accra, Ashanti, and Northern regions. Findings revealed that provider disengagement was driven by high collection costs and administrative complexities, while worker participation was hindered by distrust in institutions, irregular incomes, and low awareness. Enrollment motivators comprised the ability to make contributions flexibly, decreasing family support, and peer influence. This study adds to the body of academic and policy literature by demonstrating the qualitative insights into the need to focus on the tailored, trust-building approaches to informal workforce in Ghana, in line with the economic and cultural realities to enhance inclusive retirement security.

Keywords: Pension scheme, informal sector, three-tier, Ghana, social protection, contributions, barriers, motivators, trust.

1. Introduction

Demographic determinants, including the erosion of the traditional support structure, changing economic models, and aging population, have contributed to radical changes in the management of pension systems globally (Hu & Stewart, 2009). In response to these conditions, governments have had to revise their pension models to be more accommodating and sustainable, considering the shifting family-based safety nets and the rising life expectancies. For instance, some countries, like Chile and Nigeria, are now using modern, innovative models such as defined contribution schemes and fully-funded pension schemes to address the issues and have a broad coverage (Obasa, 2019). This pattern highlights why adjusting pension policies to various workforce dynamics is crucial, particularly in developing economies characterized by informal employment, demanding reforms to balance equity when accessing retirement insurance with financial feasibility.

In Ghana, 86.1% of people work in the informal sector, engaging in farming, small-scale production, artisan, and petty trading (Haung, 2014). However, these activities do not fall within the government's pension and social security system, thus exposing millions to income insecurity during old age (ILO, 2020). In response, the Government of Ghana has established the Three-Tier Pension Scheme under the National Pensions Act, 2008 (Act 766). Tier-1 is a mandatory state-managed pension fund, Tier-2 is a workplace pension fund that is privately managed, and Tier-3 is a voluntary fund for informal workers (National Pensions Regulatory Authority [NPRA], 2021). Although these initiatives have been created to expand coverage and equity, participation is significantly low for informal workers in Ghana, while coverage for workers in the formal economy is nearly universal since they are automatically enrolled through payroll deductions (Osei-Boateng & Ampratwum, 2019). Challenges to implementation, include the irregular income of informal workers, the financial stretch from mandatory contributions, bureaucratic issues, lack of awareness, inadequate incentives, administrative bottlenecks, and mistrust in pension management (Aryeetey et al., 2017; Obeng & Adu, 2020; Rogan & Skinner, 2022), all of which highlight the need for an urgent, in-depth investigation to improve the scheme's effectiveness.

Previous studies, such as Segbenya et al. (2023) and Ngomba (2020) have examined formal-sector workers' awareness and intent to contribute to pension schemes, but there continues to be a gap in sufficient qualitative perspectives on the experience and contextual issues of informal sectors workers in Ghana. This represents a critical gap, as the application of pension policies remains limited across this sector, with few studies delving into the micro-level dynamics of participation (Segbenya et al., 2023). Internationally, studies such as Alfes (2020) and Rogan and Skinner (2022) record the role of cultural preferences and worker associations, but Ghana-specific stories are under-researched. Therefore, this study address this context gap by concentrating on understanding of the barriers to effective pension scheme execution, building on the necessity for a more comprehensive qualitative exploration to influence policy adaptation.

Therefore, the objective of this research was to investigate the barriers to informal sector participation in the Pension Scheme in Ghana, focusing on amplifying the voices from the ground. Eventually, the study propose valuable insights to policymakers who aim to implement specific interventions to enhance pension coverage in Ghana's informal sector. It also contributes to the academic discourse on the implementation of public policy, providing a means for stakeholders and institutions to improve their practices. Most importantly, the research enables political actors and civil society to participate in evidence-based practices to lobby for inclusive retirement security, consistent with Alfes's (2020) insights on global efforts to avert vulnerability in the informal sector.

2. LITERATURE REVIEW

Global and regional research studies the factors impacting pension service providers' engagement with informal sector clients. Specifically, Ngomba (2020) employed a mixed-method study, which was done in Nairobi County, Kenya, to determine informal workers' intentions to take up retirement pensions and provident schemes plans. This research found that irregular incomes and ineffective financial literacy were the primary obstacles. In addition, the qualitative study of Rogan and Skinner (2022) involving Kenya and Tanzania aimed to determine the availability and promotion of formal social insurance by informal worker associations. They concluded that when a provider operates as a mediator, the association becomes more engaged. Most importantly, Hu and Stewart's (2009) global survey on this topic reported that the reason

why a large number of pension services cannot be offered to informal employees is the high cost of collection.

Additionally, Afenyadu's (2014) work involving Ghanaian petty traders provided some obstacles to joining the Informal Sector Fund (ISF) pension scheme. The observations showed that poor outreach is attributed to unwillingness of providers in targeting the unregistered workers, making these traders more disadvantageous. Further, Asamoah (2022) explored the case of Ga East Municipality, Ghana, reporting how administrative bottlenecks complicated by multiple types of workforces in the sector emerge as a major issue that makes providers frightened of working with informal customers. Obuobi's (2019) investigation of pension reforms in Ghana implied that illiteracy among informal workers makes it difficult for providers to inform and enroll them in these schemes, making them less engaged. Collectively, these studies have shown that economic viability and trust-building mechanisms shape engagement of pension service providers. Still, there is no unified, clear qualitative opinion on how workers understand the actions of these providers, and therein lies a critical gap in human comprehension.

Around the world, early investigations have begun to identify motivators for informal workers to participate in pension schemes, but there is still limited evidence. For example, in a mixed-methods study in Nairobi County, Kenya, Ngomba (2020) examined the motivation to join retirement pension and providence scheme plans, found that peer influence and the perception of long-term benefit of retirement were a powerful influence on informal workers enrollment decisions, particularly with peer community support. Seif Mohammed's (2021) study in Tanzania examined participation in pension funds, noting that play a key role in motivating enrollment; however, a preference for family support as a retirement strategy often competes with formal schemes. In addition, Onyango et al. (2016) identified economic security as a potential motivator for saving for retirement among informal workers, though a cultural reliance on family-based support systems frequently overshadows this practice.

In Ghana, studies reveal context-specific motivators that reflect the local informal sector's needs. In a national study, Segbenya et al. (2023) found that informal workers are willing to have flexible contribution options, which correlates with their financial adaptability and is one of the motivators to participate in the Three-Tier Pension Scheme. Oteng et al.'s (2022) qualitative research conducted in Kumasi noted that cultural changes toward formal savings were an incentive, facilitated by an increased awareness of the weaknesses of informal support systems. In addition, the mixed methods research undertaken in Ghana by Andoh and Segbenya (2024) emphasized flexibility in payment modes as an incentive to motivate workers with irregular incomes to enroll. These results indicate that motivators are very context-specific, as they differ from social factors and security demands at an international level to financial flexibility and cultural adjustment in Ghana. Nevertheless, the scarcity of detailed worker accounts of these motivators suggests that their worldviews have not been sufficiently studied, necessitating further qualitative understanding.

Alfers (2020) accentuates that according to various studies, common challenges affect the informal sector's participation in pension schemes. Ngomba's (2020) mixed-methods study in Nairobi County, Kenya, cited distrust in formal systems and irregular incomes as major obstacles, noting that workers' unpredictable earnings complicate consistent contributions. Seif Mohammed (2021), in a combined quantitative and qualitative study in Tanzania, emphasized low awareness of pension benefits as a significant barrier. Hu and Stewart (2009) used a global review of pension coverage to highlight high collection costs and low

trust in administrative processes as universal challenges, particularly in informal sectors. After performing a qualitative study in South Africa, Alferts (2020) identified economic insecurity and cultural barriers like being dependent on a family as a hindrance to participating in pension schemes.

Studies on the Ghanaian setting also shed more light on these problems within the Three-Tier Pension Scheme. Segbenya et al. (2024) discovered that informal workers' low awareness of the scheme was a significant obstacle. Similarly, in a case study of the Ga East Municipality, Asamoah (2022) found that trust deficit and administrative challenges were among the major obstacles. Further, Afenyadu (2014) noted the presence of attitudinal barriers, such as the unwillingness to engage in formal savings, intensified by poor provider outreach rates. Obuobi (n.d.) focused on a broader analysis of pension reforms, pointing out that most workers do not find their way around the scheme documentation. Andoh and Segbenya (2024) used mixed-methods research nationwide to identify the challenges of the payment mode as a practical hindrance to workers with irregular incomes. The overall findings of these studies indicate the presence of complex barriers but do not have a unified qualitative focus, which fully captures the diverse voices of informal workers across Ghana, reflecting a critical gap in the literature.

3. CONCEPTUAL FRAMEWORK AND METHODOLOGY

Conceptual Framework

Economic theory suggests that an individual's decision to participate in a pension scheme, such as Ghana's Pension Scheme, hinges on the perceived utility gained, where they weigh the benefits of participation against non-participation or alternative old-age income strategies like savings, continued work, or family support (Adhikari et al., 2003). For informal workers in Ghana, participation is influenced by the expected well-being from pension benefits compared to the costs of contributions, alongside individual, household, and socioeconomic factors. Defined as micro-entrepreneurs or self-employed individuals without labor contracts, operating on a small scale with limited education, skills, and resources, and unregistered with authorities or social security systems due to legitimate exclusion or non-compliance (Puerta, 2010), these workers face significant barriers to participation, necessitating a qualitative exploration of their lived experiences to address these challenges.

Research Methodology

Study Area

The study was conducted in three regions of Ghana—Greater Accra, Ashanti, and Northern—selected for their different urban, semi-urban, and rural settings and various informal sector operations as shown in Figure 1. Greater Accra comprises urban centers with significant commercial activity, Ashanti consists of centers like Kumasi (semi urban), and Northern Region contains rural agricultural communities. These regions were intentionally selected in an effort to provide a thorough understanding of informal sector pension participation in Ghana.



Figure 1: Map and Regions of Ghana

Research Design

A qualitative design was used in this study to improve understanding of the obstacles informal workers in Ghana face in participating in pension schemes. This design was intended to go beyond simply identifying the potential barriers and to explore the lived experiences and intricacies that influence informal workers' decisions. As Creswell (2012) states, qualitative inquiry is “exploratory”—seeking to elaborate and provide intricate detailed descriptions through interpretation of non-mathematical processes. Specifically, this study employed a case study design that advances understanding of the phenomenon, within its context as it unfolds in real-life situations. A case study approach is particularly appropriate for exploring “how” and “why” question (Yin, 2003), where the ideas of multiple stakeholders—in this case, informal workers and pension service providers—are examined. Due to the examination between these two perspectives—distinct yet interconnected—the study was able to present a more holistic view of the barriers to effective pension scheme implementation, rather than relying on a single, isolated perspective.

Target Population and Sampling Method

The target population consisted of informal sector workers (market traders, artisans, and farmers) and pension service providers, including representatives from the Social Security and National Insurance Trust (SSNIT) and private pension funds. Informal sector workers were purposefully selected because they directly experience the issue of participating in pension schemes. This dual focus was essential to address the research objectives, which required insights from both the beneficiaries and the implementers of the pension scheme.

The study utilized a purposive sampling strategy to identify 40 participants—25 informal sector workers and 15 pension service providers in the Greater Accra, Ashanti, and Northern regions of Ghana, ensuring a range of perspectives. The selection criteria stressed workers' current involvement in the informal sector and pension providers' experience working with informal clients. The sample size was determined by data saturation, continuing until no new themes emerged, ensuring comprehensive and grounded findings (Braun & Clarke, 2021).

Data Collection Methods

Primary data for this study was collected using focus group discussions (FGDs) and semi-structured interviews to enable a flexible and conversational approach that uncovered nuanced perspectives. Interviews were conducted individually with informal workers and pension service providers, while four FGDs were held with groups of workers in Twi to facilitate dynamic dialogue. All sessions were audio-recorded with consent, and detailed field notes were taken to capture group dynamics. Supplementary data was also gathered through a review of relevant documents, including NPRA reports and academic papers.

Data Analysis and Trustworthiness

All interview and FGD audio recordings were transcribed verbatim and then translated from Twi to English for analysis. Thematic analysis was employed, following Braun and Clarke's (2006) six-step process: data familiarization, initial coding, theme identification, theme review, theme definition, and reporting. Transcriptions of interviews and FGDs, including translations of local language data, were coded using NVivo software to systematically identify barriers (e.g., financial constraints, trust deficits), motivators (e.g., flexible contributions), and provider engagement factors. This ensured a rigorous, data-driven interpretation aligned with the study's objectives.

Several measures were also employed to ensure the trustworthiness of the study. For instance, Credibility was established through member checking, where key findings were shared with some participants to confirm that their views were accurately represented. Dependability was enhanced by maintaining a detailed research log of all methodological decisions. Confirmability was ensured through a clear audit trail, linking findings directly back to the raw data (transcripts). Finally, transferability was addressed by offering rich, descriptive accounts of the research context and findings, allowing future researchers to assess the applicability of the results to other settings.

Before data collection, participants received an information sheet detailing the study's objectives, procedures, and their rights. Informed consent was secured from each participant. Anonymity was maintained using pseudonyms, and data securely stored on password-protected devices. Participants were

free to withdraw at any time without repercussions, adhering to ethical principles of confidentiality and voluntary participation (Gordon & Prohaska, 2006).

Limitations of the Methodology

Despite its rigorous approach, this study had a few limitations. The qualitative nature of the research and the focus on three regions means that the findings are not statistically generalizable to the entire population of Ghana's informal sector. The findings are specific to the participants and the contexts studied. Further, the reliance on self-reported data means that participants' accounts may be subject to recall bias. Future research could address these limitations by employing a mixed-methods approach with a larger, more representative sample, allowing for both statistical generalization and qualitative depth.

Despite these limitations, the results of the study are significant to policy formulation and implementation.

4. RESULTS AND DISCUSSION

Demographic Characteristics of Participants

The study involved 40 participants from Ghana's informal sector. Table 1 provides a demographic breakdown of the participants, highlighting their gender, age, and type of work.

Table 1: Demographic Profile of Participants

Category	Description	Number	Percentage (%)
Occupation (Workers)	Traders	10	40%
	Artisans	8	32%
	Farmers	7	28%
Gender (Workers)	Male	13	52%
	Female	12	48%
Age (Workers)	18–30	8	32%
	31–45	10	40%
	46–60	7	28%
Region (Workers)	Greater Accra	9	36%
	Ashanti	8	32%
	Northern	8	32%
Role (Providers)	SSNIT Officers	7	47%
	Private Fund Managers	8	53%

As indicated in Table 1, the study included 40 participants, divided into two groups: 25 informal workers and 15 pension service providers. Among the workers, 40% were traders, 32% artisans, and 28% farmers, with a balanced gender split of 52% male and 48% female. Their ages ranged from 18 to 60, with the largest group (40%) being 31-45 years old. The workers were drawn from three regions—Greater Accra, Ashanti, and Northern—to ensure a diverse cross-section. The providers included 47% SSNIT officers and 53% private fund managers, chosen to represent both public and private sector perspectives on the

research topic. The balanced gender and age distribution ensures diverse perspectives on pension barriers and motivators. The inclusion of traders, artisans, and farmers reflects the informal sector's economic diversity, while regional spread captures urban–rural dynamics. The provider mix offers insights into public and private sector challenges, enhancing the study's robustness.

Factors influencing Service Providers' Engagement with Informal Sector Clients

The research question discussed in this sub-section was: what factors influence pension service providers' engagement with informal sector clients? The research concentrated on the economic, administrative, and social aspects that influence outreach of providers. All providers agreed that engaging informal workers was challenging due to economic and administrative constraints. Specifically, 32% highlighted high collection costs as a primary barrier, stating that managing small, irregular contributions was unprofitable. A private fund manager in Greater Accra noted:

"It costs too much to collect GHC20 payments from workers scattered in markets."

This aligns with the findings of Hu and Stewart (2009), who stated that high collection costs deter pension providers from targeting informal workers globally due to low economic returns. Additionally, 45% cited workers' irregular incomes, with a SSNIT officer explaining:

"Their earnings vary daily, making consistent contributions unreliable."

This aligns with Ngomba (2020), who stated that irregular incomes in the informal sector limit providers' ability to sustain pension schemes. Further, administrative hurdles, such as lack of formal documentation, were mentioned by 10% of providers, with one stating:

"Many workers don't have IDs, which complicates registration."

This corroborates Afenyadu (2014), who posit that unregistered workers' lack of documentation hinders pension outreach. Social factors, like limited trust, were noted by 13% of providers, who emphasized that workers' skepticism deterred outreach efforts. This is consistent with Rogan and Skinner (2022), who stated that low trust in formal systems reduces providers' willingness to engage informal workers. These findings indicate that providers prioritize formal sector clients due to economic viability, administrative ease, and trust issues, limiting engagement with informal workers.

Motivators of Informal Workers' Enrollment in the Pension Scheme

This sub-section addressed the second research question: what motivators encourage informal workers' enrollment in the pension scheme? The study explored financial, social, and cultural motivators. Most workers recognized that some factors may incentive enrolments with 35% indicating flexible contributory as an important motivator. A Kumasi trader shared,

"If I can be allowed to pay GHC30 when I have money, I'd join the scheme."

This is consistent with the observation of Segbenya et al. (2023), who claimed that adjustable contributions fit in the financial flexibility of informal workers. Additionally, 25% cited declining reliance on traditional family support, particularly in urban areas, with a Greater Accra artisan noting,

"Families in the city can't always help; a pension gives me security."

This is in line with the findings of Oteng et al. (2022), who stated that cultural shifts toward formal savings occur due to limitations in traditional support systems among Ghanaian informal workers. Peer influence was mentioned by 20%, with a Northern farmer stating,

“Seeing others join makes me think it’s possible.”

This is in line with the findings of Ngomba (2020), who stated that peer influence drives enrollment intent among informal workers. Worker associations were highlighted by 20% as trust-building platforms. These motivators suggest that flexibility and shifting social norms drive interest, particularly where traditional support systems weaken.

Barriers to Informal Sector Participation in the Pension Scheme

This sub-section addressed the third research question: what key challenges affect informal sector participation in the pension scheme? All workers (100%) reported challenges, with 30% citing financial constraints due to irregular incomes. A Northern farmer stated,

“I can’t save for pensions when daily earnings barely cover food.”

These sentiments correlate to the findings of Ngomba (2020) who argued that irregular incomes are significant barriers to pension participation of workers in the informal sector. Distrust in pension systems was also noted by 25%, with an artisan in Ashanti saying,

“We hear stories of funds being mismanaged; it scares us.”

This corresponds to the findings discussed by Onyango et al. (2016), who reported that trust deficits grounded in skepticism toward government institutions prevent implementation of the scheme in Ghana. 15% of the participants also identified administrative barriers, with a trader in greater Accra stating:

“The forms are too complicated, and no one explains them.”

This aligns with the findings of Afenyadu (2014), who reported that attitudinal, administrative barriers, and complex processes dissuade petty traders. In addition, 30% referenced cultural preferences to rely on family for support, a farmer explained by saying,

“My children will care for me, not a pension.”

This aligns with the findings of Alfers (2020), who stated that cultural reliance on family support creates competition with formal pension schemes. These challenges highlight systemic and cultural barriers requiring targeted interventions to enhance participation.

5. DISCUSSION OF FINDINGS AND CONCLUSION

Discussion

The results of this study provide a context-bound, ground-level view of the impediments to informal sector pension participation in Ghana, echoing and expanding upon themes identified in the existing literature. The ongoing issues related to provider disengagement and worker mistrust are consistent with the global and regional literature identified by scholars like Hu and Stewart (2009) and Ngomba (2020), noting the infinite challenges related to high collection costs and administrative issues serving the informal market.

However, this study also illuminated how cultural factors, like relying less on family support, and practical elements, like flexibility and the ability to pay small amounts, inform individual decisions. The pervasive mistrust in institutions, as voiced by the participants, reinforces the theoretical framework of institutional trust (Alfers, 2020), while the role of peer influence and worker associations underscores the importance of social capital (Rogan & Skinner, 2022) as a potential pathway for building confidence and improving enrollment. This study supports evidence-based policy changes by adding more voices of the ground to inform more effective and inclusive pension policies that could fill the gap between formal schemes and the reality of the informal workforce in Ghana.

Conclusion

This research concluded that there are both structural and personal barriers to pension habit in the informal economy in Ghana. It also demonstrated that the lack of engagement of the providers because of the complexity of the informal sector finance and administration, and the lack of trust in the workers because of the previous experience and cultural stipulations was the leading obstacles. The results are relevant to the scholarly community because they introduce the critical qualitative lens to develop on the quantitative research on lived experience in relation to participation. The research also support the need for evidence-based, flexible and adaptive policy advocacy by occupational providers as the models of governance based on trust and relations can cause successful pension participation. To determine the scope to which the themes can be generalized in bigger and more representative samples in the informal sector in Ghana, future studies in this field may employ mixed methods research designs.

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