



# Perceived risks, challenges and coping strategies among West African immigrant entrepreneurs in Ghana

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## ABSTRACT

Globally, immigrants' entrepreneurship has been widely acknowledged as a critical driver for the socio-economic development of nations. Yet, studies barely examine the risks and difficulties immigrants encounter in their business transactions, especially those engaged in small-scale itinerant retail businesses. This paper strives to fill this lacuna from the contextual perspective of the Global South by examining the risks and complexities of West African immigrant entrepreneurs in Accra, Ghana. This paper draws data from a survey of 779 respondents and in-depth interviews with nine key informants. The data from the survey were analysed using descriptive statistics (e.g., bivariate analysis) whilst the qualitative data were analysed thematically. The study indicates that work-related health hazards and accommodation difficulties are the main risks and difficulties immigrants encounter in their everyday business operations. Additionally, fatigue ensuing from excessive trekking, and exposure to the scorching sun are the specific health risks associated with their business. Coping strategies of immigrant entrepreneurs included resorting to support from family and friends in Ghana and back home. Others included reliance on their skills/expertise to earn a living, self-medication-usually pain killers intended to overcome fatigue, relying on migrant networks and doing other menial jobs. The findings suggest that whilst the business operations of the immigrant entrepreneurs offer possibility to eke a living, diverse risk factors and complexities counter the efforts of the immigrant retailers. The paper recommends that leadership of the immigrant groups should organise health education programs for their members towards ensuring that immigrant entrepreneurs adopt health safety practices such as limiting exposure to scorching sun, excessive fatigue and unsupervised self-medication.

## 1. Introduction

Even though there is no consensus on what the term 'entrepreneurship' entails, it is widely defined as the process of creating value through combination of unique packages of resources towards exploiting opportunities in business [1–3]. Hence, various scholars

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explain immigrant entrepreneurship as a process by which immigrants identify economic opportunities that are unique to immigrants in their countries of destination and exploit them through social networks or with individual initiatives by establishing business enterprises [4–6].

Worldwide, immigrants' entrepreneurship is acknowledged as a critical tool for the economic development of nations [5,7]. Many authors including [4,8], and [9] confirm this view that immigrant entrepreneurs drive the creation and development of small-scale businesses thereby reducing unemployment rates and engendering economic development. Accurate statistics on the actual contribution of immigrant entrepreneurs are rare; however, estimates reveal that the number of employees in small-scale enterprises in Africa is about twice that of the public sector [9]. Similarly [4,10], and [3] reveal convergent findings that immigrants' entrepreneurial activities and skills contribute to the production of specialist goods and services, intensify business competition and promote economic efficiency. Through this, goods and services become more accessible to the general population. Hence, immigrant entrepreneurship undoubtedly drives socio-economic growth and has the potential to propel national prosperity [11,12]. Hence, understanding the risks and challenges immigrant entrepreneurs encounter and the coping mechanisms they use to deal with the challenges or risks associated with their business operations are critical for national governments and civil society organizations (CSOs) in West Africa, to evolve pragmatic responses to reduce vulnerabilities among immigrant entrepreneurs in the region.

Despite the fact that the available evidence in the literature suggests that knowledge on immigrants' entrepreneurship has been increasing overtime, many scholars [see [5,11,13]] have lamented that most of the studies undertaken are largely conducted in the context of the Global South such as America and European countries to the neglect of the Global South. In the African case, for example, the few studies that examined immigrant entrepreneurship are largely undertaken from the milieu of Southern African economies, notably South Africa [14–16]. However, differences in socio-economic development between South Africa and countries in West Africa, including enduring effect of apartheid, distinguish South Africa from other West African nations [5].

A review of the literature in the Ghanaian context reveal no recent academic publications on the perceived risks, challenges and coping strategies among West African immigrant entrepreneurs. Meanwhile [5,17], and [18] have established that the immigrant population in Ghana is clearly dominated by those employed in the informal retail sector. Therefore, this study analysed the perceived risk/challenges and coping strategies among West African immigrant entrepreneurs residing and working in the Accra Metropolis, the nation's capital as itinerant retailers. To better understand the issues further, we performed a bivariate analysis between the immigrant traders' countries of origin and their perceived risks/challenges. This analysis was done based on key recommendations from previous studies by Refs. [5,19], and [20]. They argued that migrants' area of origin is a fundamental background feature that has the potential to determine the kind of vulnerabilities they meet at their destination, including the type of livelihood activities they can undertake. This perspective was further underscored by similar separate studies [1,21], that migrants from a relatively more developed areas are most likely to accrue the requisite capitals (e.g., educational, financial resources etc) to navigate complex challenges and vulnerabilities at their destinations.

The rationale for focusing on this immigrant population is in three-fold. One, they are mostly a vulnerable group of people without the essential skills set or training to obtain employment in the formal labour market of their destination countries. Hence, they are usually constrained to undertake itinerant retail jobs that are characterized by myriads of risk and challenges, including poor working environments [5,10,22]. Two, the utility of this study is also justified by the 2030 Sustainable Development Goals on migration, particularly goal 10.7 which enjoins all member countries to improve migration data collection for the monitoring and adjustment of policies to protect migrant workers [1,23]. Three, the distinctive contribution of this study is its adoption of a concurrent mixed methods research design involving a relatively large sample of immigrant entrepreneurs who are citizens of West African countries unlike the use of qualitative designs and smaller samples of previous studies [see [4,14,15,24,25]].

Based on the above research gap and justifications therein, this study attempts to proffer responses to the following pertinent research questions: (1) what are the perceived risks/challenges associated with the entrepreneurial activities of West African itinerant immigrant entrepreneurs in the Accra Metropolis of Ghana? (2) How do West African itinerant immigrant entrepreneurs cope with risks/challenges related to their business operations in the Accra Metropolis? In line with the above research questions, the current study sought to achieve the following research objectives: (1) To analyze the perceived risk/challenges involved in the itinerant retail activities of West African immigrant entrepreneurs; and (2) To examine the coping strategies West African itinerant immigrant entrepreneurs generally employ to deal with risks/challenges associated with their business operations. Regarding the first objective, we particularly focused on health risks, housing difficulties among others, while the second objective attempted to unpack the key coping approaches the immigrants generally use to deal with the hazards or difficulties associated with their work.

## 2. Conceptual and theoretical perspectives

The available immigrant entrepreneurship literature describes itinerant immigrant entrepreneurs as a group of retailers who usually carry local and foreign manufactured merchandises, and peddle them from house to house, and one market location to another. They do this via foot, bicycles, trolleys, and motorbikes among others [5]. This kind of retail trade is ubiquitous across various streets of urban and peri-urban areas in West Africa including Ghana. In Ghana, immigrants in this line of work are low-skilled individuals with limited financial resources from Benin, Burkina Faso, Mali, Niger, Nigeria and Togo [10,26]. stress that their main retail sites are concentrated around densely populated streets, traffic joints, road pavements, and bus terminals.

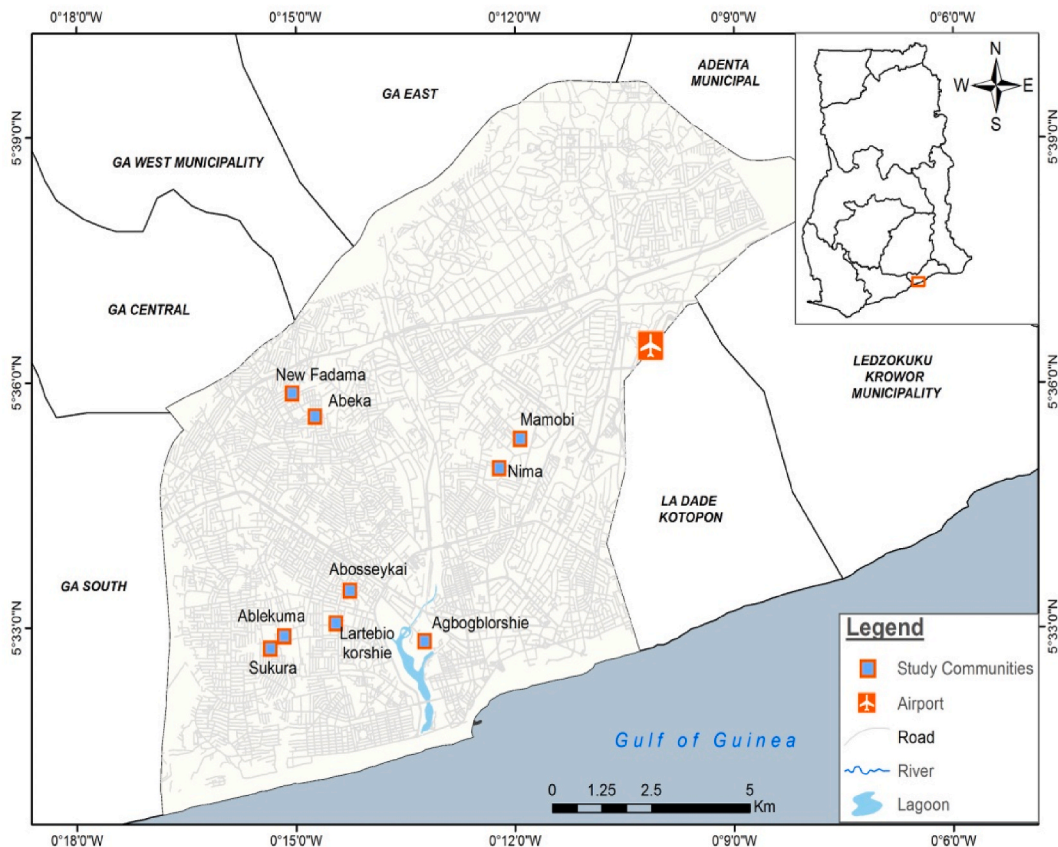
Drawing from recent conceptualizations of the concepts 'perceived risks' and 'perceived challenges' in the extant literature [see [27–30]], the two terms are used synonymously in this paper, and denote the immigrant entrepreneurs' subjective perspectives or judgments about the risks, complexities (difficulties) and negative experiences they encounter in trying to integrate economically into the Ghanaian economy. Some of these risks advanced by Refs. [19,31] entail work-related hazards especially fatigue resulting from

excessive trekking, poor diet due to limited time to rest and eat healthy, and accidents/injuries. On the other hand, the concept ‘coping strategy’ as used in this paper signifies the various behavioural and cognitive approaches employed by itinerant immigrant traders to manage difficult situations related to their line of business [32]. For example, a study conducted by Ref. [33] in the La Nkwantanang-Madina Municipality of Ghana documented how migrants adopted diverse coping approaches to deal with difficult livelihood situations by carrying loads for others at a fee (‘kayayei’), engaging in food vending, or working as domestic assistants.

Building on the above observations [6,11,13,34], and [35] admitted that immigrant retailers are generally confronted with diverse difficulties in their destination countries. Some of these problems according to them include discrimination, marginalization, and uneven allocation of business opportunities. Other writers namely [6,35] reported similar challenges namely limited education, language constraints, inadequate capital and less experience in acquiring business managerial information as some of the key difficulties many immigrant traders encounter. Relatedly, from South Africa, some evidence has revealed that the challenges of immigrant traders relate more to a lack of business acumen, crime, conflict with rival native traders, police harassment, storage problems and absence of recognition for immigrant entrepreneurs as key economic actors [36,37]. These viewpoints are somewhat in sync with what [14] and the [21] noted in their studies where institutional factors relative to non-institutional ones dominated the challenges associated with the business operations of many immigrant traders in South Africa. They identified hindrances such as limited access to credit and descent housing, as well as crime and xenophobia as critical impediments to immigrants’ businesses in South Africa.

Similar dimensions on the risks of informal itinerant trading were observed by Ref. [18], and [38]. They found that many itinerant immigrant traders considered informal retail trade as an uncertain and risky business venture. Hence, many immigrant entrepreneurs regard itinerant retail trade as a tiring work and a necessity [18,39]. In relation to the working conditions of immigrant entrepreneurs [1,22,40–42], and [43] maintained that it is a function of both the physical and business policy environment in which they operate. According to these authors, informal itinerant immigrant traders usually work in open-air spaces characterised by diverse occupational health hazards (e.g., respiratory infections) that put their livelihoods and wellbeing in jeopardy [1,19,40]. They further contended that many immigrant retailers usually live and work in overcrowded dwellings with limited sanitary facilities and resources such as potable water, toilet facilities, and waste collection systems [17,19,43]. Consequently, many immigrant entrepreneurs according to Refs. [1, 40], and [22,41] are generally susceptible to various physical and/or health risks in their work due to poorly controlled traffic in commercial areas, excessive exposure to the scorching sun and other inclement weather conditions.

Ensuing from the above conceptual and empirical overviews, this paper reviewed and adopted the transactional theory of stress and



**Fig. 1.** Map of Accra Metropolitan Area showing the study communities.  
Source: GIS Unit of the Department of Geography and Regional Planning (2017)

coping [TTSC] as the theoretical framework [44,45]. The fundamental assumptions and level of analysis of the TTSC are directly linked to the objectives of the study. For instance, the TTSC has recognized the existence of risks and challenges from both micro and macro perspective of the individual entrepreneur. It also describes the response mechanisms adopted by various entrepreneurs to navigate difficult situations to survive. The TTSC originated from the earlier behavioural perspective as an alternative metatheoretical system for the conceptualizations of stress. In this view, stress occurs because of an array of transactions between the person involved and the context and situation at hand in the destination country [46,47]. Therefore, following the TTSC, it is hypothesized that West African itinerant immigrant retailers in Ghana are likely to encounter various risk/challenges in their line of work. Factors such as high cost of living, nature of migration laws and prevailing investment policies at the destination can induce risks and stress and other uncomfortable physical and emotional states. In response, itinerant immigrant entrepreneurs are expected to appraise their circumstances and make choices that to ameliorate the situation. The strength of the theory is that it highlights how individual behaviors translate into perceived stress and coping strategies and how national and global policy environment determine the social processes in a given context. This argument guided the research design and motivates the authors to include respective variables about risks, coping strategies, and institutional features in the study.

### 3. Methodology

#### 3.1. Study area

It is important to acknowledge that this study was part of a doctoral thesis carried out in the national capital of the Republic of Ghana (Accra Metropolitan Assembly [AMA]). The AMA (see Fig. 1) was considered as the context for this study mainly because it is the most urbanized region with modern infrastructural and employment avenues in the country and so remains the most preferred destination for the majority of immigrant entrepreneurs in Ghana [1]. The choice of AMA was thus apt as it afforded the researchers the opportunity to have access to as many itinerant immigrant entrepreneurs as possible for the study.

Ghana provides a unique context for this study because since independence, there have been legislative changes concerning immigrants. Some of the changes include the promulgation of national legislations to restrict foreigners from undertaking certain businesses, repatriation of immigrants from some African states and indigenization of trade-related movements [48]. The Ghana Investment Promotion Centre law [49], for example, makes it clear that business activities that are classified as retail trade are exclusively reserved for indigenes [24]. Immigrant entrepreneurs are by the GIPC law expected to engage in manufacturing and wholesale businesses that provide Ghanaian consumers with wider product choices and employment opportunities [24,49]. Thus, immigrants who wish to invest in the country are enjoined to have a minimum capital of US\$10,000 [24].

Since the formulation and enforcement of the GIPC law in 1994, public conversations regarding the involvement of immigrants in Ghana's informal retail sector raged on unabated [50,51]. Despite the enactment of trade laws and policies restricting the retail sector, the sheer volume of foreigners participating in the petty retail sector, especially in the AMA alone greatly outnumber officially licensed traders [24,50]. This pattern of immigration involving predominantly West African immigrant entrepreneurs has generated massive discontent from many indigenous Ghanaian traders due to the perception that their trading activities have been overtaken by immigrants, especially Nigerians [24,50,52]. For example, various studies [34,50,52] have documented that Nigerian traders are frequently in periodic conflicts with their Ghanaian counterparts across major cities in the country (e.g., Accra and Kumasi Metropolises).

According to Refs. [17,19,34], the above disturbances continue to aggravate over period due to the multifarious nature of the legal and policy contexts in Ghana and the ECOWAS region. Within the sub-regional context, for instance, the promulgation of the Protocol on free movement in 1979 permits all persons in the West Africa region to move freely to any country of their choice without visa and to participate in any commercial activity without any unnecessary limitations. In spite of this protocol, the Ghana Immigration Act, the Free Zone law, and the GIPC law have also set conditions for investment by immigrants in the country [24,34]. Consequently, this study is of the view that the investment policy of Ghana may have posed some challenges on immigrant traders in the country. Hence, it is on the basis of this hostile business context that we sought to unveil the potential risks and challenges associated with the work of immigrant entrepreneurs in the country.

#### 3.2. Study design and sampling procedure

This paper employed a mixed method explanatory research design to assess the risks and coping strategies connected with the business operations of West African immigrant traders in Accra, Ghana. The data used for this paper was quantitative dominant right from the instrument design, data collection, analysis, and presentation stages, with the qualitative data supplementing the quantitative data. A structured questionnaire and interview guide were used to elicit information from the respondents in accordance with the study philosophy (i.e., pragmatism) and design (explanatory mixed methods). The target population for the study was West African immigrant traders who were 18 years or above and engaged in itinerant vending of wares in the AMA. Immigrants, who were not dual nationals, naturalized foreign citizens or nationals by marriage and were in their itinerant retail businesses for a minimum of one year were enrolled in the study. One-year duration was used because the UN considers migrants who dwell in their destination countries for one year or more as permanent immigrants and those below one year as temporary immigrants or visitors. Hence, the one-year criterion enabled the authors to filter immigrants who did not meet the inclusion criteria.

Items on the questionnaire included socio-demographic characteristics, risks/challenges involved in the immigrants' work, and the coping approaches they deployed to lessen the risks entailed in their work. Specifically, the research respondents' country of origin,

sex, age, education, religion, marital status, wares sold, length of residence in the host country and duration in their businesses were captured as their socio-demographic characteristics. As stated earlier in the literature review section (conceptual and theoretical perspectives), the words 'risks' and 'challenges' in this study are used interchangeably and describe the various hazards, and difficulties associated with the immigrants' work. The main risks/challenges examined bordered on the various health hazards associated with their business operations, issues of their accommodation or housing difficulties, issues of harassment, crime (e.g., theft or fraud), and challenges pertained to language difficulty (communication problems). The final section analysed the coping strategies they used to deal with the risks/challenges entailed in their work. On the other hand, the qualitative instrument contained items on the challenges or risks faced and further aided to establish the coping approaches the participants used to reduce the key difficulties pertained to their work.

As regards the risks/challenges encountered, the immigrants were asked during the survey to indicate whether their work as itinerant retailers had some risks/challenges using binary response alternatives (yes/no). Immigrants who admitted to having faced risks/challenges were further requested to specify the main risks or challenges involved in their retail trade using five multiple response options: (1) health-related risks (which signify the work-related dangers they meet in their business), (2) language barrier (referring to communication problems in their business transactions), (3) theft/fraud (crimes involving stealing of their goods), (4) harassment (referring to pestering and attacks by local authorities and rival local traders), and (5) accommodation difficulties (which deals with their ability secure accommodation and the security and sanitary conditions of their abodes including overcrowding). During the data collection, we constantly probed for clarifications whenever responses were unclear. For example, they were asked to identify the precise health risks, accommodation, and harassment issues they encountered in the research area using a variety of multiple response alternatives.

The construct on the specific work-related health risks consisted of five multiple response options: (1) accidents/injuries, (2) excessive fatigue, (3) no time to eat, (4) exposure to the scorching sun and (5) no time to rest. The next construct asked the immigrants to indicate the risks/challenges related to their accommodation using six multiple response alternatives: (1) no dwelling place, (2) high cost of renting, (3) frequent harassment by landlords due to their status as foreigners, (4) poor security at place of abode, (5) places of stay being too small resulting in overcrowding and (6) no or poor sanitation facilities (e.g., running water and toilet).

For the construct involving harassment, they were requested to state the reasons behind their experience of harassment. This comprised three multiple response options: (1) that their trading activities violate the GIPC law, (2) that they have taken or taking over the business opportunities of locals and (3) that the nomadic nature of their business aid them to evade taxes unlike their counterparts who retail in shops. The final section of the instruments solicited their responses on the coping strategies they adopt to deal with the risks and challenges in their business transactions using seven multiple response options. These are: (1) relying on family and friends for support (e.g., accommodation, financial), (2) relying on migrant networks in times of difficulties (e.g., for protection, financial), (3) accepting menial jobs to supplement incomes, (4) having faith in God, (5) being optimistic about the future, (6) utilizing untapped skills/expertise they acquired from their origin countries to earn a living and (7) use of self-medication (largely pain killers) to reduce tiredness. As part of our ethical considerations, informed consent was obtained from the participants before commencing the interviews.

Both quantitative and qualitative were gathered in nine (9) neighbourhoods dominated by the activities of itinerant immigrant traders. These localities were selected purposively due to the vast and congested nature of the study area. These were Nima, Mamobi, Abeka, Ablekuma, Abossey Okai, Agbogbloshie, New Fadama, Lartebiokorshie, and Sukura. The identification of these localities as key residential locations of the immigrant entrepreneurs was ascertained based on preliminary stakeholder engagements with the gatekeepers (such as Assembly Members and Chiefs) as well as leaders of the immigrant associations (e.g., Songhai Association, 'Kurita' Association and 'Zernaganda' Association). Assembly Members and Chiefs were consulted during the preliminary survey because they are the caretakers or local administrators of all local communities in Ghana and are usually conversant with the activities of individuals residing within their jurisdiction. Also, the immigrants have formed associations for support and protection purposes and elected representatives who are in charge of their welfare in the communities in which they dwell. Many of these associations are generally formed based on either ethnic lines or countries of origin. Consequently, the leadership of the immigrants were contacted to aid with the identification of communities where they had the highest concentration of their members. These strategies were very helpful because these opinion leaders served as focal persons throughout the data collection process.

One major bottleneck was how to reach and identify them as immigrants. This challenge was mainly because accurate statistics on foreigners in many developing countries like Ghana are deficient. Consequently, obtaining representative samples of hard-to-locate populations like the current immigrant group is normally a daunting task. To overcome this difficulty, the chain referral procedure was employed to create a sampling frame of 842 itinerant immigrant entrepreneurs from the nine study communities. For the qualitative dimension of the study, nine key informants (who were leaders of the participants) were selected from the nine study communities and interviewed. Their selection was based on the prevailing theoretical saturation of the information obtained. The nine key informants selected were directly in authority for the coordination of their retail activities and so they had much knowledge about the risks and challenges associated with their work as itinerant retailers. All the interviews were conducted face-to-face by the authors and at venues chosen by the participants. Moreover, an appreciative and respectful tone was used by the authors in their interactions with the participants during the interviews [53]. The interviews lasted between 30 min and 45 min. For the qualitative interviews, all responses were audiotaped with participants' consent and gave assurances of anonymity and confidentiality, which we have fully complied. Besides, extensive notes were taken during the interviews to aid analysis.

### 3.3. Data analyses

The data obtained from the field were audited by the researchers by pedantically combing through the answers provided by the participants to questions of the study. This was to ensure that all questions were accurately answered. Subsequently, it was observed that of the 842 questionnaires administered to the respondents, about 63 of them were poorly responded to, and could not be used for processing and analysis giving a response rate of 92.5 %. The questionnaires were consecutively labelled and inputted into STATA (version 13) for further analysis. The quantitative data were analysed and reported using descriptive statistics notably frequency distributions and bivariate analysis.

Drawing on related studies undertaken by Ref. [54], and [24], the qualitative data were analysed thematically using a mix of both inductive and theoretical coding methods. These methods were employed in the data analysis because they helped us to identify, analyze and present patterns from the data collected. The significance of analysing qualitative data thematically was stressed in a past study by Ref. [24] arguing that the technique is quite versatile and hence does not restrict its use to one particular research school of thought. In relation to the inductive coding, we carefully examined the interview transcripts and paid attention to key matters leading to the descriptive codes. By inductive coding, we did thorough readings of the raw data which helped us to distil key concepts and themes. Thus, we methodically read through the data and assigned codes to key segments of the texts as key concepts unfolded.

The above was followed by cluster themes where meanings were inferred based on the research questions and further interpreted based on the pertinent literature reviewed. To further explained how the qualitative data were analysed (See [Appendix 1](#)), an inductive coding approach was used to arrive at the various codes for the qualitative component of the study. By this, various codes emerged. For

**Table 1**  
Background characteristics.

Socio-demographics	Frequency	Percentage
Country of origin		
Benin	39	5.0
Burkina Faso	32	4.1
Mali	176	22.6
Niger	329	42.2
Nigeria	146	18.7
Togo	49	6.3
Other	8	1.1
Sex		
Male	694	89.1
Female	85	10.9
Age		
<20	89	11.4
20-29	479	61.5
30-39	164	20.0
40-49	55	7.1
Marital status		
Not married	462	59.3
Married	294	37.7
Widowed	13	1.7
Divorced/Separated	10	1.3
Educational level		
No education	520	66.7
Basic education	188	31.1
Secondary/tertiary	16	2.2
Household size		
1-4	335	42.5
5-8	250	32.6
>8	194	24.9
Length of residence in Ghana		
1-4	492	63.2
5-9	261	33.5
≥10	26	3.3
Type of goods sold		
Electronics & accessories	125	12.9
Herbal medicines	165	17.0
Food products	71	7.3
Garments or fabrics	73	7.5
Clothing	119	12.2
Belts/footwear/bags	173	17.8
Ornaments	89	9.1
DVDs/LCDs	157	16.2
Duration in retail trade		
1-4	633	81.3
5-8	129	16.6
≥9	17	2.1

example, in examining participants' stories regarding work-related health risks/challenges, codes such as fatigue, accident/injury, no time to rest, exposure to the scorching sun, and no time to eat were dominant codes that emerged across different interviews. These codes were combined to form the main theme. Delving deep into the transcripts, codes such as no place to stay, high rent, harassment from landlords, poor security and sanitation among others also emerged. These codes were merged to form the theme on accommodation problems. This procedure was repeated for all the analysis undertaken. Following the study undertaken by Ref. [54], the reliability of the qualitative data was secured by calculating the inter-coder reliability using the Cohen's Kappa statistic in SPSS (version 20) which gave a figure of 0.761, indicating sufficient agreement between the raters of the interview transcripts. Afterwards, the data coding was done by two independent experts who were final-year Ph.D. candidates from the Department of Governance and Development Management of the Simon Diedong Dombo University of Business and Integrated Development Studies. The reliability of the study findings was also guaranteed via the participant validation approach by engaging three of the interviewees to authenticate the interview transcripts.

## 4. Findings

### 4.1. Background characteristics

The results show that most of the immigrants are from Niger (42.2 %) while the least (1.1 %) come from other countries (see Table 1). A large percentage of the immigrants (89.1 %) are males. Over six out of ten (62.0 %) are aged between 20 and 29 years while a few (7.1 %) are aged 40–49. Table 1 also reveals that about 60.0 % of the immigrants are not married and 66.7 % of them lack formal education.

The analysis further indicates that 97.0 % of the immigrants are Islam and 43.0 % of them have household sizes between one to four members. The immigrants are largely engaged in the sale of leather belts/foot wears/bags (18.0 %) followed by herbal medicines (17.0 %). Majority (81.3) of them have been involved in nomadic business for between 1 and 4 years.

### 4.2. Perceived risks and challenges associated with business operations

Table 2 revealed that work-related health risks (32.4 %) and accommodation difficulties (31.6 %) were the main problems the immigrants face in their business transactions in the Accra Metropolis. Of all the challenges the immigrants faced, language barrier emerged as the least concern (10.0 %). The bivariate analysis of the data showed disparities between challenges faced and their countries of origin. To begin with, whereas Burkinabes (30.1 %) were more likely to encounter difficulties related to language barrier, their Malian counterparts were more likely to experience accommodation-related problems (36.3 %) and work-related health risks (36.0 %). Again, while Nigerians (25.0 %) were more prone to experience harassment by local authorities and rival Ghanaian traders, the results showed that those from Benin (16.0 %) were more susceptible to crimes related to theft/fraud/robberies (Table 2).

Table 3 indicated that the main health risks associated with the immigrants' business transactions were fatigue resulting from too much trekking (32.0 %) and exposure to the scorching sun (31.1 %). The least work-related health risk cited was the fact that they had no time to eat well and keep a balanced diet due to the nature of their work (6.2 %). Similar to Table 2, the immigrants' work-related health risks as outlined in Table 3 were different across their areas of origin. While a higher proportion of Nigerians were likely to experience more fatigue resulting from too much trekking (35.1 %) and exposure to the scorching sun (35.4 %), their Malian colleagues (22.0 %) were more likely to encounter more work-related accidents/injuries. Again, Togolese were more prone to work-related health risks associated with not having time to rest (26.3 %) and not having time to eat properly (13.2 %) due to the strenuous and nomadic nature of their retail transactions (Table 3).

With health-related risks in the survey being the major challenge, same was the case with the immigrant key informants who believed that their trading activities were associated with a lot of health-related dangers. Hence, corroboration of views from the qualitative interviews with leaders of the immigrant traders revealed that too much walking, direct exposure to the rays of the

**Table 2**  
Risks/Challenges associated with business operations by country of origin.

Variable	Challenges encountered					
	N	Health risks (%)	Language barrier (%)	Theft/fraud Robberies (%)	Harassment in work (%)	Accommodation Problems (%)
Main challenges	2353	32.4	9.6	10.0	16.3	31.6
Country of origin						
Benin	132	28.8	14.4	15.9	15.9	25.0
B. Faso	103	20.4	30.1	11.7	10.7	27.2
Mali	471	35.9	11.0	5.5	11.3	36.3
Niger	987	31.8	10.3	9.7	17.3	30.8
Nigeria	493	29.4	4.3	12.2	24.7	25.4
Togo	137	33.6	5.8	11.7	13.9	35.0
Other	30	26.7	16.7	13.3	23.3	20.0

B. Faso = Burkina Faso.

**Table 3**  
Specific health risk faced by country of origin.

Variable	Specific risks associated with work					
	N	Accident Injury (%)	Fatigue (%)	No time to Rest (%)	Exposure to the sun (%)	No time Eat (%)
Health risks faced	2316	12.7	32.0	18.0	31.1	6.2
Country of origin						
Benin	127	14.2	26.8	25.2	27.6	6.3
B. Faso	96	16.7	31.3	21.9	28.1	2.1
Mali	525	21.9	31.6	14.3	29.5	2.7
Niger	984	12.5	32.4	17.8	31.4	5.9
Nigeria	410	2.9	35.1	16.6	35.4	10.0
Togo	152	5.9	27.0	26.3	27.6	13.2
Other	22	9.1	31.8	22.7	31.8	4.5

B. Faso = Burkina Faso.

scorching sun and no time for rest were the main health risks associated with their business transactions in the study area. In explaining the issues, a 28-year old key informant from Nigeria confirmed this during an interview:

“The health risk involved in this our work is fatigue due to too much trekking and selling. It is really a tiring job to do but I am coping small, small”.

A similar perspective was expressed by two immigrant key informants from Niger and Mali who remarked that:

“The major health issue with my business as an itinerant seller is the hot sun I am constantly exposed to on daily basis carrying tons of wares. There are times I neither have time to rest nor eat which affects my health sometimes. Look, a number of us normally work throughout the week without a single day set aside for rest” [45-year old immigrant leader from Niger].

“Naturally I am not too healthy but I had to do this to make a living. I thought it was a friendly job but it is a slow killer comprising several risks. Apart from the fatigue entailed in carrying heaps of wares and trekking for long hours, I frequently encounter knock downs by motorist, especially the motor cyclist. But what other option do I have as a stranger? Would you believe that there are times I had to spend a greater part of my earnings on medicines due to ill-health?” [41-year old immigrant leader from Mali].

In the study, accommodation was also mentioned by the immigrants as a major concern associated with their work in the Accra Metropolis. In that regard, the challenges the immigrants faced with respect to accommodation were also discussed in Table 4. The analysis showed that high rent charges in the city of Accra (22.5 %) and lack of permanent places of abode to live and work (20.3 %) ranked higher among their accommodation woes. Poor security at their places of residence (8.8 %) was cited as the least risk/challenge they faced.

The challenges/risks associated with the immigrants' accommodation, just as expatiated in Table 3, were equally evaluated across their countries of origin. Table 4 revealed that while a higher number of Burkinabes (28.3 %) lacked permanent places of abode to stay, their counterparts from Nigeria were likely to experience harassment from landlords (22.4 %) and high rent charges (27.1 %). Further, the analysis indicated that whereas a higher proportion of Togolese (24.0 %) acknowledged lack of sanitation facilities at their places of dwelling as the main challenge they faced, their Malian counterparts (22.0 %) were more likely to inhabit overcrowded dwellings. Similarly, the results showed that immigrants from Benin (19.4 %) had the highest probability of residing in unsafe places with poor residential security (Table 4).

**Table 4**  
Risks/challenges with accommodation by country of origin.

Variable	Specific challenges with accommodation						
	N	No Abode (%)	High Rent (%)	Harassment by landlords (%)	Poor Security (%)	Too Small (%)	Poor Sanitation (%)
Challenges faced	2102	20.3	22.5	14.7	8.8	19.3	14.5
Origin country							
Benin	92	25.0	12.0	7.8	19.4	18.5	17.4
B. Faso	92	28.3	8.7	6.5	13.0	20.7	22.8
Mali	457	27.4	26.3	9.4	4.0	21.9	11.2
Niger	854	21.3	21.9	15.0	8.4	19.4	13.9
Nigeria	451	8.2	27.1	22.4	10.0	18.4	14.0
Togo	133	23.0	15.0	13.5	7.5	17.3	23.6
Other	23	17.0	17.4	17.4	17.7	17.4	13.0

B. Faso = Burkina Faso.



These findings from the survey (Table 4) were confirmed by the qualitative interviews. The participants unanimously stated that it was difficult to have access to accommodation due to high rent charges in the metropolis. They argued that the high rental values in the Accra Metropolis forced many immigrants to perch with their friends and relatives leading to overcrowded abodes while others remained homeless and slept on pavement of streets, in kiosks, and in uncompleted buildings. One of the interviewees from Mali explained how his inability to secure accommodation compelled him to put up in an overcrowded room:

*“High rent charges give me real stress so far as accommodation is concerned. I cannot rent a room alone because it’s very expensive here (referring to Accra). We are seven in a single room and the heat is always unbearable but I have no choice. Some of my colleagues even have to sleep on the veranda. This brings a lot of worry. The reality is that I do not have a comfortable place to stay and do my work”* [36-year old immigrant leader from Mali].

Related to the above observation, a 39-year old migrant key informant from Burkina Faso also revealed that:

*“I do not have a permanent place to live. I am currently perching with a colleague at New Fadama and I don’t feel comfortable. What even makes things worse is that the place has no sanitation facilities including toilet and water. There are times I sleep on the streets when the night falls because the motivation to come home is not there”.*

Further engagements with a 36-year participant from Togo never minced words regarding his ordeal as a resident of Nima:

*“Hmmm, the problem of my accommodation had to do with the absence of sanitary facilities. The area I stay is more than a slum, we have only one public toilet serving everyone here and it is difficult accessing potable water for domestic use. The house I live does not also have a fence wall which exposes us to frequent theft. Just take a look at our environment; you can see we are exposed to several diseases like cholera. But what choice do I have? Renting a decent place in Accra here with this kind of work is impossible”.*

In addition, the immigrants who reported that they encountered harassment from local authorities and rival Ghanaian traders in their work (Table 2) were requested to state the main reasons generally cited for their experiences of harassment in the study area. Table 5 revealed that the major reason commonly mentioned for their experiences of harassment was that the local authorities and some Ghanaian traders frequently accused them that their retail businesses grossly violated the Ghana Investment Promotion Centre-GIPC Act (47.2 %) which barred immigrants from engaging in petty retail trade in the country. The analysis further indicated that the immigrants were usually accused of taking over the businesses of indigenes (46.1 %). As regards their countries of origin and the reasons cited for their experiences of harassment, the analysis showed that whilst over half of Nigerians (53.2 %) were harassed for violating the GIPC Act (Act 865), their counterparts from Burkina Faso (50.0 %) were regularly harassed with the accusation that they were taking over the businesses of Ghanaians. It was further noticed that immigrants from Benin (31.0 %) were mostly harassed with the untenable reason that they did not pay taxes to the state (Table 5).

Views expressed by some leaders of the immigrant key informants were confirmed that harassment by authorities and indigenes in the market area was one of the bottlenecks the immigrants faced in their business transactions. In lamenting on the challenges associated with their business, two of the participants from Nigeria and Niger narrated the ordeal they usually go through in the hands of city authorities and some indigenous Ghanaian traders:

*“In fact, there are times I have my goods confiscated by officials from the Accra Metropolitan Assembly and other times harassments from Ghanaian competitors, with the accusation that my business activity is unlawful. Many a time, I have to pay some money (referring to bribes) before my goods are released to me. It is really too bad in some of the communities here in Accra. Normally they tell you to go away and that this is not our country. Can you imagine that there are times they asked me of my license for my trade!!But as for the city authority itself I normally don’t have problems with them. To be honest, the police and the immigration officers do not worry us at all”* [28-year old immigrant leader from Nigeria].

**Table 5**  
Common Reasons Cited for harassment by Country of Origin.

Variable	Reasons cited for harassment in business			
	N	Violate the GIPC Law (%)	Have taken over Businesses (%)	Evade taxes (%)
Harassment reasons	458	47.2	46.1	6.8
Country of origin				
Benin	29	31.0	37.9	31.0
B. Faso	2	50.0	50.0	0.0
Mali	76	40.8	46.1	13.2
Niger	169	49.1	46.7	4.1
Nigeria	154	53.2	46.8	0.0
Togo	16	37.5	43.8	18.8
Other	12	50.0	33.3	16.7

B. Faso = Burkina Faso.

*“I think it’s just because I am not from here [Ghana]. Some officers from the Assembly come around and always accuse me of violating Ghana’s investment laws and not having a licence, meanwhile, I have been working with my licence ever since I came to Ghana. Peace is important and I am gradually getting disappointed because I don’t think I was going to face these empty accusations if I was in my country” [38-year old immigrant leader from Niger].*

#### 4.3. Coping strategies

As argued in the transactional theory of stress and coping, people including migrants are generally risk averse and would at all times initiate coping strategies to deal with such aversion. Based on this theoretical lens, this section of the study seeks to ascertain the coping mechanism the immigrants adopted to overcome the impact of risks and challenges experienced in their line of work. From the analysis, it emerged that several coping strategies were used by the immigrant traders to deal with risks and challenges associated with their business transactions in the study area (see Table 6). Most of them revealed that they coped by resorting to support from family members and friends (36.0 %), followed by those who relied on their natural talents/skills acquired from their origin country to earn a living (19.8 %) and self-medication to reduce fatigue (17.0 %). The coping strategies for a few of them included having faith in God and being optimistic about the future (6.6 %).

The above survey results were equally articulated by participants during the qualitative interviews. Most of them admitted to have used various strategies to deal with risks and difficulties connected to their work. In detailing the strategies employed among the participants, they mentioned that relying on family and friends, using their natural talents/skills to earn a living and self-medication were the key coping strategies adopted. In elaborating on these issues, two participants who reside at Mamobi and Aboseykai communities respectively shared their views on how they dealt with risks and challenges pertaining fatigue and accommodation difficulties in the Accra Metropolis:

*“You know this our work involves a lot of stress and fatigue. So, I sometimes use pain killers to help reduce tiredness. For the type of medicine I take, it usually depends on the severity of the pain or tiredness. I know we have different medicines, but it is paracetamol and tramadol I do patronize when tired [28-year old immigrant leader from Nigeria].*

On the contrary, the second participant who was interviewed at Aboseykai made this revelation about how he coped as presented in the excerpt below:

*“I travelled here (referring to Ghana) in 2016 with no money on me, and it was hard for me to rent a place. I was forced to sleep on the street for about year. But for my uncle who lives in Benin, life would have really dealt with me ‘paa’ (which means so much). It was him who talked to one of his friends at Agbogboshie to allow me perch at his place temporarily. I am now gathering money bit by bit to rent my own room [41-year old immigrant leader from Benin].*

## 5. Discussion

### 5.1. Brief overview

Underpinned by the transactional theory of stress and coping [44,47], this mixed method study assessed the perceived risks/challenges and coping strategies among 779 West African immigrant entrepreneurs who operated as nomadic retailers in Ghana’s informal retail sector. An interview schedule (researcher-administered questionnaire) and a semi-structured interview guide were used as tools to collect the data from the immigrants. It emerged from the study that the immigrants’ retail activities were dominated by diverse risks factors or challenges. This underscores the basic tenets of the TTSC that most immigrant entrepreneurs are usually confronted with many risks/challenges from both the micro and macro environment in their destination countries [55]. Sequel to these, the subsequent sections further discussed and contextualized the key risks/challenges associated with the immigrants’ retail activities.

### 5.2. Health related risks/challenges

The findings revealed that work-related health risks (32.4 %) were the major hazards associated with the immigrants’ itinerant retail activities. However, further analysis indicated that immigrants from Mali (36.0 %) relative to their counterparts from other

**Table 6**  
Coping strategies.

Coping strategies	N	Percentage
Resort to support from family members and friends	517	36.0
Relying on migrant networks for support	192	10.4
Accepting menial jobs to supplement their earnings	104	10.2
Faith in God and optimistic about the future	95	6.6
Utilizing natural talents acquired to earn a living	285	19.8
Self-medication to reduce fatigue	158	17.0

countries were generally faced with these risks/challenges (see Table 2). This finding accentuates previous evidences by Ref. [56], and [20] who noted that the areas where migrants come from have the potential to influence the kinds of vulnerabilities or challenges they face in their destination areas. Moreover, analysis of the data concerning the precise health risks faced by the immigrants indicated that fatigue ensuing from excessive trekking (32.0 %) and prolonged exposure to the scorching sun (31.1 %) were the key health risks linked to their work, but those from Nigeria were more prone to these particular risks (see Table 3). These findings from the survey were similarly reiterated in the qualitative data. Most of the participants admitted that fatigue, and continued exposure to the ultra-violet rays of the scorching sun were the major health risks factors associated with their business operations. These exposé from our study appear similar to what [1,22,40–42], and [43] had indicated in their earlier studies. These studies found that itinerant traders usually work in an open-air environment, which exposes them to a wide range of health hazards that put their livelihoods and wellbeing in jeopardy.

The above findings also align with previous studies by Refs. [19,38,39], and [57], who indicated that most immigrant traders consider their itinerant business activities as a necessity characterised by diverse complexities, risks and fatigue. Furthermore, the current revelations in which fatigue and exposure to the scorching sun dominated the array of work-related health risks faced by the immigrants are comparable to those found by Refs. [22,41], and [40]. These studies revealed that most of their study participants were generally exposed to inclement weather conditions due to too much trekking without having enough time to rest or eat. The current findings from our study present circumstances that propel the immigrant traders to assess measures they could take in order to make life more bearable, as postulated by the TTSC [44].

Contrary to our study, a different perspective by Ref. [36] indicates that the complexities of itinerant traders relate more to a lack of business skills, crime, conflict with native traders, police harassment and storage problems. The findings of this study also controvert what [14] observed among African immigrant entrepreneurs in South Africa, where they encountered bottlenecks connected with institutional factors. This is because, although some of these challenges came up in the study, they did not feature as strong obstacles or risks in the immigrants' business operations. Likewise, our findings contradict those of [31] in their study on occupational health and safety among mobile traders in Nigeria, where risks related to harassment from public authority officials and injuries were the major challenges migrant traders faced. Additionally, our study findings do not support what [36], and [37] discovered among immigrant traders in South Africa, where the challenges were related to lack of recognition as economic actors.

### 5.3. Accommodation difficulties

Apart from work-related health risks which dominated the immigrants' retail activities, the analysis showed that they equally encountered serious problems relating to their accommodation. In particular, it was found that many of them had no places of abode due to high cost of housing in the Accra Metropolis and those from Mali (26.3 %) and Burkina Faso (28.3 %) were more prone to these difficulties respectively (Table 4). These survey findings were similarly emphasized during the qualitative interviews. Participants unanimously indicated that they had difficulty renting accommodation due to high rental charges in the city, which, in their view, led to overcrowded dwellings. These findings are said to be in tandem with what [14], and the [21] described in their study: that most immigrants, upon arrival at their destination, meet serious problems in accessing decent housing and are generally compelled to live in squalor conditions. The present findings relating to the immigrants' accommodation challenges could have dire health repercussions, including outbreaks of diseases such as Cerebrospinal Meningitis and tuberculosis. Circumstances regarding the immigrants' housing can easily lead to stress and other risks, hence the need for adaptation as reinforced by the TTSC emphasizes [44,47].

### 5.4. Issues of harassment

The study further revealed that harassment by city authorities and rival native traders was a key obstacle which impeded the immigrants' work. In relation to those who complained about harassment in their work, it was established that the main reason generally cited for being harassed was due to the perpetrators who considered their retail activities a violation of the GIPC Act (see Table 5). However, it emerged that immigrants who come from Nigeria were more predisposed to harassment on the basis of the GIPC Act, which is in line with [52] and what [34], and [48] positions, which allowed that Nigerian traders are frequently in sporadic clashes with their Ghanaian counterparts. In particular, the city centres of Accra and Kumasi Metropolises appeared to be in the centre of this disturbance. This finding again, reinforces [24] study involving relevant stakeholders in the Accra Metropolis, where most of the study participants described the retail activities of the immigrants as gross violation of Ghana's investment laws. Similarly, the current finding that immigrants are harassed on the basis of Ghana's investment laws further concurs with previous studies [see 11, 13, 6, 34, 35], who reported that immigrant traders are usually confronted with several complexities including discrimination and unequal distribution of opportunities in their destination countries.

### 5.5. Key coping strategies

Evidence suggests that immigrants usually require coping strategies to overcome stress and risks and, sometimes, for economic assistance [58,59]. Similar to our findings [59], found that a greater part of African migrants in Western Australia depend on friends and family support, rely on God and being optimistic about the future. The findings, therefore, highlight the essence and critical role of friends and families towards holistic wellbeing of immigrants. In consonance with our findings, a study conducted at La Nkwantanang-Madina Municipality in Ghana reported that migrants used their skills and expertise to earn a living. Thus, migrants either carry loads for others at a fee ('kayayei'), engage in food vending, or domestic assistance [33].

## 6. Strengths and limitations

Notwithstanding the strength of this study which involves the amalgamation of both quantitative and qualitative methods and the use of a large and diverse sample of immigrant entrepreneurs from different West African countries, it has some limitations that are worth acknowledging. First, the number of immigrant traders recruited for the study using the chain referral technique during the preliminary survey might not constitute an accurate representation of the immigrants of interest in this study. Moreover, the use of the chain referral technique meant that sampling bias could not be ruled out. Second, it is imperative to state that transferability of the qualitative findings of the study may be problematic as far as generalization for all the participants in the study area is concerned. We therefore caution at this stage that extrapolation of our findings by users should be done with moderation. Third, our study could not adequately establish how the risks and challenges encountered by the immigrants impacted on their business transactions. We therefore recommend that future studies should factor in the above limitation in order to present a holistic picture of the experiences of immigrant entrepreneurs in Ghana. Fourth, detailed studies involving a higher level of inferential statistical analysis are further required nationwide to fully grasp the diversity of risk factors associated with immigrants' retail activities, particularly on how background factors (e.g., country of origin) mediate the kind of risks/challenges immigrants face in their business operations. In spite of these shortcomings, this study has brought to the fore some useful insights about the experiences of the immigrant entrepreneurs who strive to integrate economically into the Ghanaian system.

## 7. Conclusions

This study concludes that itinerant immigrant entrepreneurs encounter diverse risk factors and challenges in their business. However, fatigue from excessive trekking carrying heaps of wares and accommodation problems relating to overcrowded dwellings are key health risks associated with the immigrants' work. We believe these findings from the study extend the frontiers of the relatively scanty literature on immigrant entrepreneurship in Africa to include health and housing challenges connected to immigrant entrepreneurial activities. These challenges encountered by the immigrants have necessitated their adoption of some coping strategies to deal with such challenges. Some of these strategies include relying on family and friends for accommodation, indulging in unsupervised self-medication to reduce fatigue, utilizing their talents/skills to earn a living, and accepting menial jobs to supplement earnings from their retail businesses. The above findings necessitate some essential health precautions among the immigrants, hence, this study recommends awareness creation and health education through the media (e.g., radio, television etc) and civil society organizations (CSOs) in the field of migration. Alternatively, a face-face campaign on health issues through immigrant associations could be helpful in this regard.

### Ethics statement

Given the crucial role of ethics in the conduct of social sciences research, the study protocol was thoroughly reviewed and approved by the University of Cape Coast Institutional Review Board with protocol identification number: UCCIRB/CHLS/2016/23 before the fieldwork commenced.

### Data availability

Data will be made available on request.

### CRedit authorship contribution statement

**Elijah Yendaw:** Conceptualization, Formal analysis, Methodology, Resources, Writing – original draft, Writing – review & editing. **Linus Baatiema:** Writing – review & editing. **Edward Kwabena Ameyaw:** Writing – review & editing.

### Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

## APPENDIX 1. ABOUT HERE

### Appendix 1

Summary of codes and their corresponding themes

Themes	Sample codes
Work-related Health risks	Accident injury

(continued on next page)

## Appendix 1 (continued)

Themes	Sample codes
	Fatigue No time to rest Exposure to the sun No time eat
Accommodation problems	No place of abode High rent Harassment from landlords Poor security Overcrowded places of residence Poor sanitation
Common reasons for harassment	That their retail activities violate GIPC law That they are taking over the jobs of locals That they evade state taxes
Coping strategies used	Relying on family and friends for help Relying on migrant networks for support Doing menial jobs to supplement their incomes Faith in God and optimistic about the future Using their natural talents to earn a living Engaging in self-medications to reduce fatigue

## Appendix A. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.heliyon.2023.e21279>.

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