

LABOUR MARKET PROFILE 2020



Ghana

Danish Trade Union
Development Agency,
Analytical Unit



Ulandssekretariatet
Danish Trade Union Development Agency - DTDA

PREFACE

The Danish Trade Union Development Agency (DTDA) is the development organisation of the Danish trade union movement. It was established in 1987 by the two largest Danish confederations – Danish Federation of Trade Unions (Danish acronym: LO) and Danish Confederation of Professionals (Danish acronym: FTF). These two organisations merged to become the Danish Trade Union Confederation (Danish acronym: FH) in January 2019. By the same token, the former name of this organisation, known as the LO/FTF Council, was changed to DTDA.

The work of DTDA is in line with the sustainable development goals and the International Labour Organization's (ILO) Decent Work Agenda (DWA). The four Decent Work Pillars: Creating decent jobs, guaranteeing rights at work, extending social protection and promoting social dialogue forms the overall development objective of DTDA's interventions in the South. The core objective is to eradicate poverty and support the development of just and democratic societies by furthering the DWA.

DTDA works in partnership with trade union organisations in Africa, Asia, Latin America and the Middle East. The immediate objective of the programme collaboration is to assist the partner organisations in becoming change agents in their own national and regional labour market context, capable of achieving tangible improvements in the national DWA conditions and towards the achievement of the labour-related Sustainable Development Goals' (SDGs).

The format of the Labour Market Profile (LMP) provides a comprehensive overview of the labour market situation in the individual countries of engagement. LMP aims at giving a comprehensive view of structures, developments and challenges in the labour markets. The document is divided into eleven thematic sections describing trade unions, employers' organisations, government, bi-/tripartite institutions and social dialogue, national labour legislation, violations of trade union rights, working conditions, status of the workforce, education, social protection, and economy.

In the framework of DWA and SDGs, LMPs are reporting on several key indicators addressing several aspects of labour market development, especially the trade union membership evolution, social dialogue and bi-/tri-partite mechanisms, policy development and legal reforms,

status vis-à-vis ILO conventions and labour standards, among others.

Main sources of data and information for LMPs are:

- As part of program implementation and monitoring, national partner organisations provide annual narrative progress reports, including information on labour market developments. Furthermore, specific types of data and information relating to key indicators are collected by use of a unique data collection tool.
- National statistical institutions and international databanks are used as source for collection of general (statistical) data and information. This includes the ILOSTAT and NATLEX, World Bank Open Data, ITUC Survey of violations of Trade Union Rights, the U.S. Department of State as well as other labour related global indexes.
- Academia and media sources (e.g. LabourStart, national news, etc.) are also used in the general research on labour market issues.

Labour Market Profiles for more than 30 countries are available on the DTDA website:

<http://www.ulandssekretariatet.dk/content/landeanalyser>.

DTDA's Analytical Unit in Copenhagen prepared this Labour Market Profile in close collaboration with the DTDA Western Africa sub-Regional Office in Togo and Ghana Trade Union Congress in Ghana (TUC-Ghana).

Cover photo: Ghanaian traders, photographed by Carsten Snebjerg.

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EXECUTIVE SUMMARY

Ghana left a recession into a fast-growing economy in recent years driven by expanding oil production along with agriculture, manufacturing, and service sectors. The labour productivity rate is increasing and getting close to reaching the West African average. Generally, economic reforms make slow progress. The capital-intensive mining sector, which includes offshore oil production, is not creating enough new formal jobs. The high inflation in consumer prices has stymied the steady official minimum wage increases during the 2010s, which has negatively affected the workers' income purchasing power. As an impact of the climbing and relatively high urbanisation rate, the extreme working poor share of total employment dropped to 3.9% in 2020 (but the economically inactive population is not included in this improvement, i.e. 37% of the workforce).

Few law reforms of the labour market are approved in recent years. Despite the legislation being responsive to the international standards, there are flaws on the international standards on the right to organise, the right to collective bargaining, and the right to strike. In practice, workers experience regular violations of rights. There are gaps in the implementation of labour regulations and policies on the government level. Employers and workers often lack awareness or incentives for implementing policies on the enterprise level. Equally important, a vast majority (90%) of the working population operates in the informal economy, which is not following the labour and business regulations, including the minimum wage and pension schemes.

Central tripartite structures on the national level are functioning in the social dialogue. It is interrelated to active cooperation in labour-employer relations on a medium level. On the enterprise level, implementation of labour policies is challenged by the dominance of micro- and small enterprises. Collective Bargaining Agreements (CBAs) coverage is low, and they often have weak clauses in wages tied to skills and employers contributions to the pension fund as well as none employer contributions to disability fund or unemployment fund.

Some changes are registered in the employment structure during the last two decades: the agricultural sector share dropped by 22 percentage points (p.p.) while the service sector's increased by 17 p.p. and industry sector by five

p.p. This development is imitated in a slow upturn among employees reaching around one out of four (26%) in 2020. The youth bulge creates pressure on the country's job creation: just 2% of those in the school-to-work transition find jobs in the formal sector. The NEET rate – the proportion of youth Not in Employment, Education or Training – is on the rise. Around 26% of the young population is unemployed – concentrated in urban areas.

There are changes in the net-migration flow in Ghana: from high in-migration to high out-migration, which pushes the brain drain. Personal remittances obtained have become an essential part of the economy. The refugee flow is not considered a critical issue in Ghana.

Gender disparities and discriminations remain precarious issues on the labour market in Ghana connected to cultural practices. A glimpse of this situation is illustrated by the overrepresentation of men among 'employees' category while women are more active in the 'self-employment'. Wage equality for similar work provides women with an average of 70% of men's wages.

School enrolments on all levels are hovering above the sub-Saharan Africa averages, except the stigmatised vocational training system, that on the contrary, is relatively low. The quality of the education system confronts challenges. Almost one out of two employed (46%) remains undereducated, and many leave school early to take up work.

The Ghanaian social protection system is more advanced than the systems in many of its neighbouring countries. Legal health attention is relatively high at 74%, but pensions schemes endure with low coverages, e.g. active contributors to a pension are 9.0% and low social contributions at 0.8% of revenues. This situation is shadowed by the widespread informality and weak tax system.

The trade union membership rate in TUC increased by 23% from 2012 to 2018. It has supported a trade union density growth of the total employment peaking at 7.3% in 2018. This flow is benefitting from the economic upturn with changes in the employment structure as well as a high influx of organised informal workers.

The two tables below provide an overview of the tendencies evident on the labour market. The first table is based on key indicators that are collected by DTDA in collaboration with Ghana Trade Union Congress in Ghana (TUC-Ghana). 'Yes' and 'No' measurements are based on assessments from the DTDA's Sub-Regional Office and partners interlinked to data collection.

On the next page, Page v, the second table presents an overview of the current value and targets of the Sustainable Development Goals indicators' in relation to the labour market issues.

Status of key labour market indicators in the framework of the Decent Work Agenda (DWA) in Ghana, 2018-2019

Creating decent jobs	
Policy reforms addressing creation of decent employment	Yes. Employment policy, youth employment, skills development, minimum wage, poverty eradication strategy, industrial policy are in force.
ILO standard setting on improvement of status of workers from the informal economy	Yes. Tripartite National Informal Economy Forum functioning along with other national forums addressing the status of informal economy workers. Policy addressing status of informal workers is in progress.
Guaranteeing rights at work	
Growth in partner trade union members (%)	TUC-Ghana's membership rate grew by 23% from 2012 to 2018.
Violations of trade union rights	Ranking 3 out of 5 (5+ is the worst). *
Labour legislation is improved according to ILO standards	No. Few legal reforms on legislation were recorded in recent years. TUC-Ghana in collaboration of other labour groups is making a case for review for the Labour act; they are trying to mobilise Government and Employers to recognize the need to review.
Partner organisations with minimum 30% women representation in decision-making bodies	Yes. In addition, TUC-Ghana has a gender strategy and women committee.
Extending social protection	
Health social protection coverage as % of total population in partner countries	40 %.
Workers from the informal economy have access to national social security schemes	Yes, but with low coverage of 10,000 informal workers contributing to national social security schemes, which is mainly affiliated to the People Pension Trust from the Third Tier Pension Scheme. Informal workers have also access to other private social security schemes.
Promoting social dialogue	
Trade union density of total employment (%)	7.3 %.
Cooperation in labour-employer relations	Ranking 64 out of 141 (1 is best). **
Number of Collective Bargaining Agreements (CBAs)	Based on the limitations of data availability, 28 CBAs were registered in 2015.
Workers' coverage of Collective Bargaining Agreements to employees	Based on the limitations of data availability, 40,000 workers in 2015, which equals 0.2% of employees.
Bi-/tri- partite agreements concluded	There is no bi-partite dispute resolution systems working in Ghana. On tri-partite level, review of the public sector negotiation on the single spine salary structure is in progress.
<p>* This is interpreted as a systematic violations of rights. Countries with a rating of 4 is interpreted as the government and/or companies are engaged in serious efforts to crush the collective voice of workers putting fundamental rights under threat (Source: ITUC, Global Rights Index).</p> <p>** This indicator is based on data from the Global Competitiveness Index that represents employers' opinion from surveys (Source: World Economic Forum)</p> <p>Sources: ILO, WageIndicator, DTDA Sub-Regional Office data collection tool 2018 and own calculations.</p>	

Status of key Sustainable Development Goals in labour market related issues in Ghana

Indicators	Value	Year	SDG Targets
1.1.1: Working poverty rate (percentage of employed living below US\$1.9 PPP)	4.2 %	2019	By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day
1.3.1: The population effectively covered by a social protection system, including social protection floors.	18 % *	2016	Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable
5.5.2: Women share of employment in managerial positions	14 %	2013	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life
8.1.1: Annual growth rate of real GDP per capita	4.0 %	2018	Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries
8.2.1: Annual growth rate of real GDP per employed person	3.7 %	2019	Achieve higher levels of economic productivity through diversification, technological upgrading and innovation through a focus on high-value added and labour-intensive sectors
8.3.1: Proportion of informal employment in non-agriculture employment 8.3.1: Women 8.3.1: Men	- - -	- - -	Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalisation and growth of micro-, small- and medium-sized enterprises, through access to financial services
8.5.1: Average hourly earnings of women and men employees 8.5.2: Unemployment rate (Total, 15+) 8.5.2: Women, 15+ 8.5.2: Women, 15-24 years 8.5.2: Men, 15+ 8.5.2: Men, 15-24 years	- 4.2 % 4.4 % 8.7 % 4.1 % 9.4 %	- 2017 2017 2017 2017 2017	By 2030, achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value
8.6.1: Proportion of youth (15-24 years) not in education, employment or training)	31 %	2017	By 2020, substantially reduce the proportion of youth not in employment, education or training
8.7.1: Proportion and number of children aged 5-17 years engaged in child labour (Total) 8.7.1: Girls 8.7.1: Boys	20 % 21 % 19 %	2012 2012 2012	Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025, end child labour in all its forms
8.8.1: Frequency rates of fatal and non-fatal occupational injuries 8.8.2: Level of national compliance with labour rights (freedom of association and collective bargaining)	- -	- -	Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment
9.2.2: Manufacturing employment as a proportion of total employment	14 %	2017	Promote inclusive and sustainable industrialisation and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries
10.4.1: Labour income share as a percent of GDP	48 %	2017	Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

* Value of population covered by at least one social protection benefit (Contingency), see also Table 15. ** ILO estimations. *** Relative to wage employment.
Source: [United Nations, Sustainable Development Goals, Knowledge Platform](#), [UNICEF 2016](#) and [ILO, Key Indicators of the Labour Market \(KILM\)](#)

COUNTRY MAP



Source: [The CIA World Factbook](#)

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TRADE UNIONS

Ghana's labour law allows all workers to form and join unions of their choice without previous authorisation or excessive requirements. There are some exceptions, i.e. armed forces, police, prison service, and some other security and intelligence agency staff are excluded from this right (see more on the section: National Labour Legislation). Unions are allowed to conduct their activities without interference.

In Ghana, there are two trade union centres: the Trade Union Congress (Ghana) (TUC-Ghana), which is the main umbrella organisation, and the Ghana Federation of Labour (GFL). There are several other non-affiliated national unions, sector-based unions, and enterprise-based unions. In 2018, around 832,000 organised workers were registered in trade unions with a trade union density of total employment at 7.3%. Based on estimations, the TUC membership experienced a growth of 23% in the period from 2012 to 2018 (see more details in Table 1).

Table 1: Status of Trade Unions in Ghana

Number of trade union centres	2
Number of trade unions	75 *
Members of trade unions	832,000 **
Growth in membership, TUC, 2012-2018	23 %
Trade union density (total employment)	7.3 %
Trade union density (employees)	16 %
Women representation in leadership positions and decision-making bodies (TUC-Ghana)	30 %
Members of affiliated trade unions from the informal economy (UNIWA)	125,000

* Trade union centres, non-affiliated national unions, sector-based unions, and enterprise based unions. ** Only data from trade union centres and GNAT; thus, the total membership rate is probably underestimated. Source: The Trade Union Congress in Ghana, [FES, Ghana Office, Trade Unions, Ruskin College, Gender & TUs Research Group, Gender and Trade Unions, 2011](#), Danish Trade Union Development Agency data collection tool and own calculation of trade union density.

Legislation requires trade unions (and employers' organisations) to obtain a certificate of registration and become authorised by a chief labour officer, who is appointed by the government. Some union leaders have reported that fees for annual renewal of trade union registration and collective bargaining certificates are high and legally unenforceable.¹ The collection of dues from the

formal sector members is completed through a check-off system while some members from affiliated trade unions from the informal economy may pay a fixed amount on every month.

Some of the main challenges facing workers and their affiliation to trade unions are the insecurity of employment, prevalent underemployment, low wages, general poor working conditions with weak health and safety coverage, low social security schemes, inadequate work contracts terminal benefits and wage inequalities. Similarly, widespread informality, along with insufficient awareness of unionism, is challenging the trade union movement's coverage.

Several unions have supported the extent of services to workers in the informal economy. Furthermore, the Union of Informal Workers Associations (UNIWA) was initially established in 2013 under a different name as the Council of Informal Workers Associations (CIWA). The organisation makes up of 17 active associations in 2019.² Its membership grew from 79,000 in 2016 to 125,000 in 2019, which equals a growth of 58% and represents around 2% of all informal workers in Ghana. UNIWA aims at organising informal workers into trade unions to promote their common interest and strengthen their bargaining power in bi- and tripartite bargaining (see more ahead and the section: Informal Economy).

Below, the status of two trade union centres and the main independent trade unions are summarised.

Trade Union Congress of Ghana (TUC-Ghana)

The main trade union centre is the TUC-Ghana, which was founded back in 1945. The organisation's membership grew by 22% in the period from 2012 to 2018, reaching 479,270 affiliated members in 2018. TUC-Ghana consists of 21 trade unions (Group one in Appendix Table 18). These are national unions and autonomous bodies which pursue their activities but within the framework of the TUC-Ghana constitution and their areas of legally accepted jurisdiction. TUC-Ghana is affiliated with the International Trade Union Confederation (ITUC).

Out of membership dues of every worker who is a member of a union affiliated to TUC-Ghana, which at minimum is 1% of the monthly wage, 30% has to be paid to TUC-Ghana.³

In 2019, TUC-Ghana called for concrete plans and a roadmap for a universal pension scheme in the national 2020 budget under the slogan “Sustainable pension for all” (see also section: Social Protection).⁴ TUC-Ghana has furthermore decried how real wages have declined, while the economy has been growing, highlighting the need for an upward adjustment of wages in the budget review (see also sections Working Conditions and Economic Performance).⁵ It is said that under austerity measures introduced by the International Monetary Fund (IMF), salary increase have lagged behind inflation resulting in reversing the gains in real incomes of the public sector workers.

TUC-Ghana has identified five policy priority areas and activities, which include gender, youth, domestic workers, informal economy, and persons with disabilities.⁶ The organisation currently covers at least 30% of women’s participation in all programmes and activities, including in leadership and decision-making positions. The goal is 50% participation. Despite lack of youth representation (both men and women below 30 years of age), the organisation has approved strategies on youth mobilisation and operates with a youth committee.

TUC-Ghana is supporting the registration of UNIWA and its affiliates as trade unions. This feat was achieved in 2018 after 19 informal economy groups were gathered and applied to the Labour Department for a Trade Union Certificate for UNIWA as a fully-fledged trade union. It is expected that the affiliated organisations to UNIWA will be registered as well.

Ghana Federation of Labour (GFL)⁷

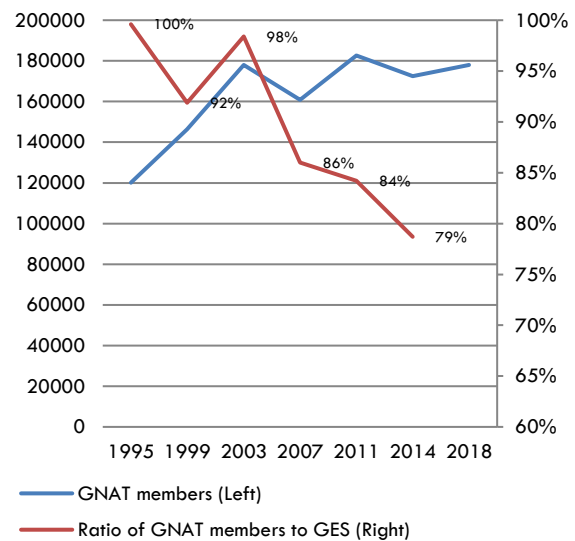
GFL was founded in 1998 and is recognised as the second trade union centre. The organisation affiliates several independent trade unions. GFL has an estimated 178,000 members in 2018; recorded a growth of 269% in the period from 2012 to 2018. The organisation is affiliated with ITUC.

At the end of 2018, GFL lobbied the government to review the Labour Law (see also section National Labour Legislation).⁸ The critique is that the law includes loopholes, which some employers are taking advantages of it. GFL has furthermore criticised how some employers discourage workers from unionising and showing intolerance towards unions.

Ghana National Association of Teachers (GNAT)

The GNAT is the most significant, non-affiliated trade union in Ghana with an estimated 178,000 members in 2018. Data show that at the beginning of the 2000s, the membership rate dropped but reverted to growth after 2007, peaking in 2011. During the 2010s, the membership rate fell slightly while in recent years it is approaching the peaking rate in 2011. Ratio of GNAT membership of Ghana Education Service (GES) employment to all teachers in the public schools dropped from 100% in 1995 to 79% in 2014 (no data available for 2015-2018). This exemplified some challenges of membership in the trade union movement within the formal sector in Ghana.

Figure 1: Total GNAT membership and ratio to total Ghana Education Service employment, %, 1995-2018



Note: GES - Ghana Education Service employment all teachers in public schools.
 Source: Johnson Kwaku Boh, A study of the Ghana National Association of Teachers’ Programmes and its Implications for Membership Commitment, 2014 and [GNAT](#)

GNAT has been in dialogue with GES about the approval of an increase in the monthly contribution to teachers in 2015. Although the initiative was initiated, the government failed to pay arrears to all public teachers in 2016. In 2019, GNAT expressed concern about the high annual attrition rate of teachers from GES affecting basic and senior high education, i.e. high attrition rate of 7,000 teachers annually.⁹

EMPLOYERS' ORGANISATIONS

Employers are estimated to make up 5.7% of the total employment in Ghana in 2019, which is 3.1 percentage points higher than the West African average (2.6%) (see also ahead in Figure 5).

The Global Competitiveness Index provides the employers' view on several aspects. In particular, pillar eight looks at the labour market and measures its efficiency in a given country. The information is based on surveys among employers and other statistical data. In 2019, Ghanaian employers considered the labour market to be moderately ineffective, placed in the lower-middle segment, ranking the country as number 93 out of 141 countries (one is the best).

The values of 12 labour market indicators provide an example of the flexible labour market regarding employment procedures. The best scorings are in hiring and firing practices (31) and ease of hiring foreign labour (36). Ghana's worst score is in redundancy costs (133) and the ratio of wages and salaried women workers to men workers (103). Ranked 64, Ghana is in the middle segment when it comes to cooperation concerning labour-employer relations that, to some degree, supports social dialogue in the country (see subsection Social Dialogue). See more details in Table 3.

Table 2: Employers' view of the labour market efficiency in Ghana, 2019

Indicator	Rank *
Total	93
Redundancy costs (weeks of salary)	133
Hiring and firing practices	31
Cooperation in labour-employer relations	64
Flexibility of wage determination	85
Active Labour policies	60
Worker's rights	44
Ease of hiring foreign labour	36
Internal labour mobility	63
Reliance on professional management	48
Pay and productivity	65
Female participation in labour force	103
Labour tax rate %	63

* Rank from 1 to 141 (1 is best ranking).

Source: [The Global Competitiveness report 2019- Pillar 8](#)

Ghana Employers' Association (GEA)¹⁰

The GEA was formed in 1959, two years after Ghana's independence and comprised enterprises operating in all sectors of the economy. It represents over 1,500 employers and is structured with the following bodies: Annual General Meeting, Council, Executive Committee, Advisory

Committee, Administrative and Finance Committee, Education and Training Committee and the Secretariat. The list of membership from 20 sectors represented 491 companies in November 2019. In these 20 sectors, the main membership shares are dominated by the commercial and manufacturing sectors of 23%, respectively, and the banking sector of 7.7%.¹¹

The role of the association is to create a forum for employers by consolidating them into one effective body and to represent, promote and defend their interests when conducting deals with organised labour and Government along with its agents. It seeks to promote good working relations between employers and their employees and assists employers in negotiating collective bargaining agreements (CBAs) with organised labour.

GEA represents employers at the International Labour Organization (ILO) conferences. The organisation is affiliated with the International Organisation of Employers (IOE), Business Africa and the Federation of West African Employers (FOPA). The Association also has relations with employers' organisations in Africa and the rest of the world.

GEA runs special technical programmes with selected donor agencies, which are of direct benefit to members. The organisation has also encouraged entrepreneurship in the country. Furthermore, GEA underlines that employers play a vital role in preventing sexual nuisance in the workplace. It is the company's legal responsibility to ensure that its workers are safe from any unwanted sexual conduct at work. It emphasises that companies must enforce a specific policy upon sexual-related harassment.¹²

In 2018, members of GEA complained about corporate tax on 25% for rural businesses, import levies on local industries and the cost of doing business.¹³ Then, in 2019, GEA complained about lack of privacy between business owners and their employees, the inflexibility of employers, gender wage gap and a too-narrow focus on the employee's role in a company.¹⁴

Generally, GEA has raised several issues to be taken into consideration on the national budget: demand for energy; policies against counterfeit and illicit trade, high commercial bank interest rates and the infrastructure of roads.

GOVERNMENT

The Ministry of Employment and Labour Relations (MELR) is mandated to formulate policies on Labour and Employment issues, coordinate interventions related to employment and labour, promote harmonious labour relations as well as monitor and evaluate labour policies.¹⁵ MELR seeks to resolve labour-related disputes in the country, ensure safety and health for workers in both the formal and informal sectors and regulate wages.

In 2018, the government announced that it would award 30% of government contracts with local companies to persons with disabilities or women. The selection of these two groups can be argued to be arbitrary. Furthermore, the means of implementing and enforcing this provision remains uncertain (see section Gender).

The Central Bureau of Statistics (CBS) is established under the Statistical Service Law (PNDC Law 135) and is an independent public service. CBS is the overall governing body to determine the form of statistics in Ghana, by collecting, researching and presenting data. Ghana Statistical Service (GSS) is preparing for the next decennial census in 2020 applying electronic questionnaires in contrast to the use of pencil and paper evident in previous censuses.¹⁶

In 2019, the government divided the existing regions into further six new regions as a part of ensuring decentralisation in Ghana.¹⁷ Currently, Ghana is divided into 16 regions, further divided into 254 districts or local government units. The regions serve as coordinating at the sub-national level, and districts encompass the role as the primary local government. With this administrative rearrangement also lies a new mode of selecting chief executives of the local government, authorities and permission to allow political parties to sponsor candidates in local government elections.¹⁸

CENTRAL TRIPARTITE STRUCTURES¹⁹

The partite structures and social dialogue of labour relations are usually effectuated in either bipartite (between trade unions and employers' organisations) or in tripartite (the former two parties together with the government). One of the most important aspects of the Labour Act 2003 is the creation of tripartite institutions comprising representatives from government, employers'

organisation and trade unions. The central tripartite institutions are summarised below:

National Tripartite Committee (NTC)

The Committee is composed of 18 members equally representing the government, employers' organisation and trade unions and chaired by the minister of labour. The Committee sets the minimum wage and advises on employment and labour matters including labour laws, labour standards, industrial relations and occupational safety and health (see section Working Conditions). NTC furthermore trains and advises on social services and occupational safety and health.²⁰ The law requires that the Ministry of Employment provides the administrative machinery.²¹ NTC is required to meet once every third month. Among others, NTC annually agrees on an adjustment of the National Daily Minimum Wage (NDMW); latest for 2020 was set in September 2019 (see section: Working Conditions).

National Labour Commission (NLC)

Established by the Labour Act 2003, NLC is a government body with the mandate of ensuring that employers and unions comply with the labour law. It also serves as a forum for arbitration in labour disputes, settles industrial disputes, investigates labour-related complaints, particularly unfair labour practices as well as takes the necessary steps to prevent such disputes (see more ahead).²² The Commission is composed of a chairperson and two representatives, both of which are from the government, employers' organisations and trade unions. It settles industrial disputes, investigates labour complaints and promotes effective labour cooperation. If settlement fails, the commission can appoint a mediator yet if that further fails, an arbitration panel is presented, with the consent of the two involved parties. NLC has the power of a High Court concerning the enforcement of attendance of witnesses and production of documents.

A union may only legally strike if parties fail to agree to refer the dispute to voluntary arbitration or if the dispute remains unresolved at the end of arbitration proceedings.²³ NLC handling strikes has been criticised. As an example, during the implementation of the Single Spine Pay Policy (SSPP), many workers in the public sector held several strikes to ensure that wages can sustain basic living conditions. However, these strikes were classified as illegal by NLC that argued that there was a lack of understanding for the SSPP.²⁴ NLC furthermore faces obstacles in

enforcing applicable sanctions against both employers and unions due to inadequate resources, limited ability to enforce its mandate and insufficient oversight.²⁵ NLC met twice in 2018.

The Social Security and National Insurance Trust (SSNIT)

SSNIT is a statutory public Trust charged under the National Pensions Act, 2008 Act 766 with the administration of Ghana's Basic National Social Security Scheme. Its mandate to cater for the First Tier of the Three-Tier Pension Scheme. The Trust is currently the largest non-bank financial institution in Ghana.

The primary responsibility of the Trust is to partly replace the lost income of households in Ghana due to old age, invalidity or death of a working household member whereby the dependants will receive lump sum payment. It is also responsible for the payment of emigration benefits to non-Ghanaian members who are leaving Ghana permanently (see more in the section: Social Protection). The National Social Security Board met five times in 2018.

Judicial System and dispute resolution mechanism

The main dispute resolution mechanism for resolving large commercial disputes in litigation based on the standard law system. No bi-partite dispute resolution systems are functioning in Ghana.

The courts, under the Courts Act 1993 (Act 459) and the Alternative Dispute Resolution Act 2010 (Act 798) (ADR Act), can propose amicable settlement of disputes among litigants and this has been widely received particularly for parties with commercial disputes. Arbitration is the preferred approach for resolving commercial disputes. It is mainly inquisitorial, and the parties at the arbitration management conference must agree on the laws, rules of evidence and the burden of proof that will apply to the proceedings.

The Judicial System is structured into the Lower Courts, which comprise the Circuit Court and the District Court and the Superior Courts, which consist of the High Court, the Court of Appeal and the Supreme Court. Large commercial disputes are usually commenced in the Commercial Division of the High Court. This court has jurisdiction over claims exceeding GHC25,000 (US\$5,325; current, 2018). There are no separate courts handling different branches of commercial disputes within the commercial court. Its jurisdiction covers all commercial disputes such as those

related to oil and gas, insurance, banking, business agency, intellectual property rights, tax, commercial fraud, applications under the Companies Act of Ghana 1963 (Act 179) and any other claims of a commercial nature. However, land, labour and finance matters are heard by specialised courts created to handle these disputes.²⁶ About 20 disputes settlement cases were registered in 2018.

It is registered that no union had ever gone through the complete dispute resolution process involving arbitration. A key issue is that a large majority of employers do not offer written employment contracts and employees most often only have verbal contracts (see more ahead). In the event of a breach of fundamental labour rights, workers are thus unable to exercise their rights or defend themselves in court.²⁷

Alternative dispute resolution (ADR), particularly negotiation, mediation and arbitration, is gaining prominence as a preferable alternative to litigation due to the cost, delay and alienation associated with litigation. The main ADR methods used to settle large commercial disputes are arbitration and mediation. ADR is still a developing area in Ghana, so the proportion of disputes that are settled through ADR is unknown. The abovementioned ADR Act regulates arbitration and mediation in Ghana. The Act also contains ethical provisions on ADR and sample arbitration clauses. Under the ADR Act, any settlement reached through mediation and any arbitral award can be enforced in the same manner as a judgment of the court. An arbitral award cannot be appealed against and can only be set aside under strict circumstances. Mediation is voluntary. However, where a party frustrates the mediation process, this can influence the court in its final judgment in terms of costs, although there are no specific sanctions.²⁸

Other bi/tripartite organs

- National Vocational Training Institute (NVTI)
- National Development Planning Commission (NDPC)
- Public Services Joint Standing Negotiation Committee (PSJSNC)
- Ministry of Manpower Development, Youth and Employment (MMDYE).

Social Dialogue

Social dialogue and tripartite consultation in policy-making can be traced back to the formation of trade unions in Ghana in the early 1920s. Today, the social dialogue system is protected by legislation and the institutional framework. It has shaped space for labour market stakeholders that refer to all types of negotiation, consultation and exchange of information between or among representatives on issues of common interest in the field of economic and social policy. The social dialogue system is divided into several levels: national tripartite, national bipartite, enterprise bipartite, multi-stakeholder as well as protests and demonstrations.

A study argues that social dialogue is rooted in Ghana.²⁹ Tripartite, bipartite and multi-stakeholder consultation at national, subnational and enterprise levels have led to some positive and inclusive economic and social development outcomes. On national tri-partite level, review of the public sector negotiation on the single spine salary structure is currently in progress. The lack of defined structures and procedures for multi-stakeholder national dialogue however detract effectiveness. On enterprise bilateral level, social dialogue has some weaknesses challenged by high informality and dominating numbers of micro- and small-enterprises.

Only unions that represent the majority of workers in a given company can obtain a collective bargaining certificate, which is required to engage in collective bargaining. This is interpreted as a barrier to the recognition of collective bargaining, according to ITUC. For instance, more than one trade union is undertaking representation at the same level of employees. The Chief Labour Officer is responsible for inviting the unions to a meeting to undertake verification to determine which union represents the majority of the workers and is to be issued with a bargaining certificate. The certificate holder generally includes representatives from the smaller unions; i.e. through consultations or, where appropriate, inviting the other unions to participate in the negotiation process.³⁰ Some state functions such as armed forces, police, prisons service, and security and intelligence agency personnel do not have the right to bargain collectively.

Workplaces covered by Collective Bargaining Agreements (CBAs) have comparatively improved employment and working conditions when compared to non-unionised workplaces. A reason for this difference is that unions are

able to negotiate for improved conditions and monitor compliance with labour standards. On average unionised workplaces have higher proportions of workers with signed contracts, access to social protection and higher wages.

Based on research, the 28 current Collective Bargaining Agreements (CBA) from the private sector covered around 40,000 workers in 2015 (Table 3). This CBA coverage ratio to the total employed population from the formal private sector was estimated at 5.8%. Workers covered by CBAs are receiving an increase in wages at around 0% to 6% (Table 3).

Table 3: Status of Collective Bargaining Agreements (CBAs) in Ghana, 2013-2015

	2013	2014	2015
Number of CBAs	7	27	28
Number of people covered by CBAs	N/a	N/a	40,000
Annual increase of wages per CBAs	N/a	None (some have 6%)	0 – 6 %

Source: WageIndicator Foundation, Country Profile, Ghana

A recent study of 11 CBAs from Ghana revealed that application of specific clauses on wage and social security as well as working hours have gaps. First, all CBAs have wage clause, but just 27% of CBAs included wages tied to skills and employers contributions to pension fund; and no employer contributions where set in place to the disability fund or unemployment fund. Second, most CBAs (90%) are covered by paid leave and work-family arrangements. Three out of four (73%) of CBAs have paid maternity leave clause, but just one out of three (31%) have childcare clause.³¹

NATIONAL LABOUR LEGISLATION

Legislation regulates and set standards and restrictions for the labour market in Ghana. Few legal reforms on legislation have been recorded in recent years. ILO has registered a total 116 national labour, social security and related human rights legislations. The latest registered legislations were from 2016: Comprehensive National HIV and AIDS Strategic Plan 2016-2020, Ghana AIDS Commission Act 2016 (Act 938), and Immigration Service Act 2016 (Act No. 908). Thus, labour legislation is not improved according to ILO standards in recent years. The status of central labour legislation is summarised below.

The Constitution

The constitution of 1992 establishes the right to satisfactory, safe and healthy work, equal pay for equal work, adequate resting periods, maternity leave and protection from child labour. Freedom of association is guaranteed, and workers are free to join and form unions. Special incentives for firms employing a significant number of disabled people are to be instituted. The constitution also encourages the participation of workers at workplaces.³²

Labour Act

The Labour Act of 2003 introduced trade union pluralism in Ghana. The act regulates various working conditions, including the right to strike, freedom of association, prohibits anti-union discrimination and recognises the right to collective bargaining. It regulates trade unions and employers' organisations and collective bargaining agreements. Aside from these fundamental regulations, it also establishes the Labour Inspection, the National Tripartite Committee and the National Labour Commission. Members of the armed forces, police, Ghana Prisons Service, and other security and intelligence agency personnel are excepted the right to join a union. The law requires trade unions and employers' organisations to obtain a certificate of registration and to be authorised by the chief labour officer, who is appointed by the government.³³

The law allows unions to conduct their activities without interference and provides reinstatement for workers dismissed under unfair pretences. It also prohibits antiunion discrimination by employers and provides for reinstatement for workers fired for union activity. It protects trade union members and their officers against discrimination if they organise within the free zones. The law also provides for an employer's right to terminate workers' employment without giving a cause. The act seeks to protect not only workers but also equally importantly the interest of employers.

Children's Act

The Children's Act of 1998, defines a child as a person below the age of eighteen years. The law prohibits engaging a child in exploitative labour, defined as labour depriving the child of its health, education or development. The law also defines hazardous work (see more in subsection Child Labour). It is argued that the gap between legal intent and practise is wide and that the administrative framework including better professional training,

adequate resources for social care agencies and the establishment of new structures needs to be reconsidered.

Free Zone Act

The Free Zone Act of 1995 permits the entry into any free zone by any office authorised by the Minister for Trade and Industry. Free zone developers and enterprises shall be free to negotiate and establish contracts of employment with an employee that include wage scales, minimum working hours, employee suspension and dismissal as well as settlement of disputes arising between employers and employees (see more in sub-section: Export Processing Zones (EPZ)).

Observations on the labour legislation

The International Trade Union Confederation (ITUC) has registered observations of labour legislation with reference to the international standards on the right to organise, the right to bargain collectively and the right to strike, among others:³⁴

- Formalities or requirements which excessively delay or substantially impair the free establishment of organisations.
- Restrictions on trade unions' right to establish branches, federation and confederation or to affiliate with national and international organisations.
- Categories of workers prohibited or limited from forming or joining a union or from holding a union office, e.g. armed force, police, and other civil servants and public employees.
- Absence of criteria or discretionary, unclear or unreasonable criteria for determining representative organisations.
- Authorities' or employers' power to prevent or end a strike.
- Discrimination in favour of non-strikers.
- Discretionary determination or excessively long list of "essential services".
- Discretionary determination or excessively long list of "services of public utility" in which a minimum operational service can be imposed in the event of strikes.

Some employers continued to fire employees for union activity. Equally important, the government is criticised for not effectively enforcing the labour law regulations.³⁵ A

key issue is that the labour legislations and regulation is covering the formal sector. Stated differently, a large majority (89%) of the working population is operating in the informal economy where labour regulations most often do not apply in practice.

Ratified ILO Conventions

Concerning Ghana's ratification of international labour standards, a total 51 ILO Conventions are ratified (see also Appendix Table 19).³⁶ The Conventions covers principles and rights at work.

First, the eight Fundamental Conventions are the most important conventions that cover four fundamental principles and rights at work. The nation has ratified all of them.

Second, ILO has designated four Governance Conventions that are important in order to build national institutions and capacities that serve to promote employment, i.e. these conventions support a well-regulated and well-functioning labour market. The country has ratified two out of four of these Governance Conventions, leaving out the C122 Employment Policy Convention, 1964 (No. 122) and C129 Labour Inspection (Agriculture) Convention, 1969 (No. 129).

Third, ILO has further 178 Technical Conventions, out of which 83 conventions are "Up-To-Date" and actively promoted. An Up-To-Date Convention is one that is ready for ratification by the Member States and/or has been examined by the ILO Governing Body and deemed to still be relevant.³⁷ Ghana has to date ratified 11 of the Technical Conventions.

The Committee of Experts on the Application of Conventions and Recommendations (CEACR) is an independent body composed of 20 legal experts at the national and international levels, charged with examining the application of ILO Conventions and Recommendations by ILO member States. The latest in 2017, CEACR took note of observations forwarded by ITUC referring to several issues raised, which include necessary measures to amend the following provisions of the 2003 Labour Act and its 2007 Regulations as well as alleging violations of the right to strike in practice. The Ghanaian government indicates in its report that the National Tripartite Committee, the relevant Ministries and other relevant

authorities, are considering the concerns raised for necessary action. However, CEACR's concerns regarding the lack of progress in this respect continued and requested the Government to intensify its efforts in bringing its legislation into conformity in line with international standards on freedom of association and collective bargaining (Conventions 87 and Convention 98).³⁸

Trade agreements

Ghana is together with 14 other countries part of the Economic Community of West African States (ECOWAS), which promotes economic integration in all fields of activity of the constituting countries.³⁹ In 2019, ECOWAS held a national consultation meeting on harmonisation of labour laws in the region in a draft directive. This concerns provisions for Member states to harmonise their labour laws and social security legislation in a Revised Treaty of ECOWAS in Article 61(b). In 2019, ECOWAS Commission also organised a three-day General Assembly of the ECOWAS Tripartite Social Dialogue Forum in Abuja, Nigeria.⁴⁰

A coalition of civil society organisations, farmer-based groups, religious organisations and labour unions urged the government to avoid signing the ECOWAS Economic Partnership Agreement (EPA) with the European Union in 2014 due to concerns of full liberalisation of investments, government procurement, intellectual property and capital accounts.⁴¹ However, Ghana has signed and ratified an interim EPA with the European Union in August 2016. In 2018, Nigeria refused to sign the EPA due to concerns of the industrialisation of the country.⁴² As the EU has stated an agreement could not be finalised without Nigeria, leaving the regional EPA in a deadlock. Without a regional EPA, there are concerns that Ghana (and Côte d'Ivoire) will slow the process of regional integration; from 2021, Ghana (and Côte d'Ivoire) plans to eliminate customs duties gradually, while other West African countries will be forced to tax imports from these two countries.

Ghana is involved in the 2000 Cotonou Agreement on development cooperation between EU and African, Caribbean and Pacific (ACP) countries, which reaffirms commitment to ILO's Fundamental Conventions and includes provisions on cooperation in various labour and social issues.⁴³

Since 2000, Ghana has been part of the United States' African Growth and Opportunity Act (AGOA), which is a Generalised System of Preferences. It allows duty and quota free access for some products. Also, Ghana can be removed from AGOA, if the United States deems that Ghana among other human rights issues do not seek to uphold the ILO Core Labour Standards and have acceptable minimum wages, hours of work and occupational safety and health.⁴⁴

TRADE UNION RIGHTS VIOLATIONS

Ghana has been ranked 3 out of 5+ (5+ is worst) of ITUC's Global Rights Index in recent years and is characterised with 'regular violations of rights'.⁴⁵ In the 2019 index, it was reported how the army was called in to violently disperse a peaceful demonstration in March 2018 at the Tarkwa Mine of Goldfields.

ITUC registered three cases of violations of trade union rights in 2018, and three in 2017.⁴⁶ In 2018, the three cases concerned i) the pharmaceutical giant Kinaphama Limited locked out workers for electing to form a union at the enterprise, ii) the IndustriALL Global Union fought retrenchment of workers alleging anti-union motives of the employer Ghana Gold Fields, and iii) the incident at the Tarkwa mine mentioned above. In 2017 the cases concerned i) how one of the world's largest gold mining firms Gold Fields Ghana Limited undermined collective bargaining over planned mass retrenchments, ii) the construction equipment dealer Mantrac continued to manipulate trade union dues, and iii) the multimedia company TV3 Company Limited dismissed 32 union members for demanding improved welfare conditions.

Ghana is ranked as number 71 out of 167 countries on the Global Slavery Index from 2018 (1 is the best score). This index measures modern slavery, i.e. slavery-like practices (such as debt bondage, forced marriage and sale or exploitation of children), human trafficking and forced labour. Around 133,000 people are living in modern slavery in Ghana. Thus, the country faces challenges in terms of modern slavery, making it more difficult to reach the global Sustainable Development Goal on Decent Work targeting effective measures to eradicate all forms of forced labour, modern slavery, human trafficking and child labour (see also the SDG Table, Indicator 8.7.1, on Page v).

In general, the government did not effectively enforce prohibitions on discrimination as it has occurred for women, persons with disabilities or HIV-positive diagnosis, as well as Lesbian, Gay, Bisexual, and Trans-gender (LGBT) persons.⁴⁷

No cases in the ILO's Freedom of Association are currently active or follow-up cases. Three cases are closed.⁴⁸

WORKING CONDITIONS

At the beginning of 2019, the National Tripartite Committee (NTC) concluded negotiations on the Nation Daily Minimum Wage (NDMW) and increased it by 10% from GH¢ 9.68 (US\$2.44) in 2018 to GH¢ 10.65 (US\$2.69) in 2019.⁴⁹ Effective from January 1st, 2020, the minimum wage will again increase by 11% to GH¢ 11.82 (US\$2.98).⁵⁰ Besides, salaries in Ghana range between GH¢ 692 (US\$131) per month (minimum wage) to GH¢ 22,628 (US\$4,295) per month (maximum salary). See more details in Table 4. Recent survey data from 2016 suggest that 76% of urban employers and employees earn below the minimum wage, which makes most persons unable to afford the basic necessities of food, shelter and potable water.⁵¹

Ghana has a relatively low monthly minimum wage in comparison to the neighbouring countries in Western Africa, for example, Benin's of US\$64, Niger's of US\$57, Sierra Leone's of US\$63 and Togo's of US\$59.⁵²

Table 4: Monthly Wages and Earnings Average and Legal Minimum Wages in Ghana, 2019

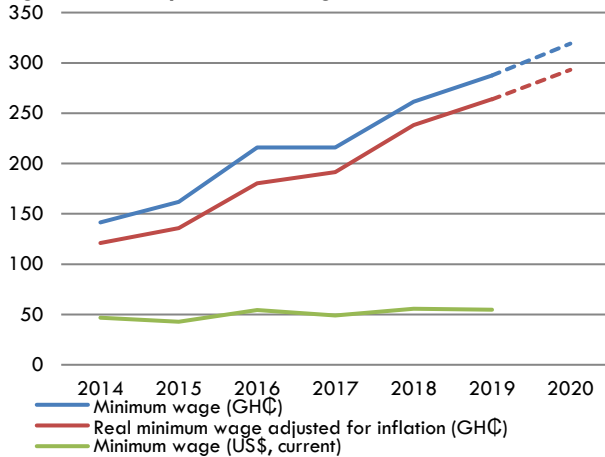
	Current GH¢	Current US\$
Median wage	4,906	931
Minimum wage	288 *	55
Maximum salary	22,628	4,295
Minimum salary	692	131
Growth of minimum wage (2014-2019)	103 %	

* Monthly minimum wage is estimated as daily minimum wage x 27 days.
 Source: [SalaryExplorer](#), [WageIndicator](#) and own calculation on growth in minimum wage

The minimum wage experienced an increase of 103% in the period from 2014 to 2019. Generally, part of this high rise in wages has been to curb the relatively high inflation in consumer prices, which has been triggered by continuous depreciation of the cedi (see also the Economic Performance section). First, the real minimum wage

(adjusted for inflation) has a clear gap to the nominal minimum wage. Second, the minimum wage adjusted for depreciation of the cedi demonstrates that the minimum wage growth has been on a flat growth (see Table 4 and Figure 2).

Figure 2: Monthly Minimum Wage in Ghana, 2014-2020



Source: [Mywage.org/Ghana, Minimum Wage - Ghana](http://Mywage.org/Ghana_Minimum_Wage_-_Ghana) and own calculations on real minimum wage based on the inflation rate estimate from IMF World Economic Outlook Database.

Ministry of Employment and Labour Relations is unable to enforce the wage law effectively. The main issue is that informality is widespread on the labour market, e.g. 9 out of 10 workers operate in the informal economy where they most often are not covered by the labour regulations due to lack of awareness or incentives. Not to mention, the Ministry employs 97 safety inspectors: it equals one inspector per 136,371 workers – and 40,337 of employees. In contrast, the ILO recommends one inspector per 40,000 workers in less developed countries.⁵³ Labour inspectors are criticised for being insufficient to enforce compliance, poorly trained and lacking resources to respond to violations effectively. Inspectors did not impose sanctions or otherwise respond to violations.⁵⁴ In most cases, inspectors gave advisory warnings to employers, with deadlines for taking corrective actions. Per regulations, workers can remove themselves from hazardous situations without jeopardy to employment, but in practice, few such cases come forward. Penalties were insufficient to enforce compliance.

In Ghana, no prohibition of fixed-term contracts for permanent tasks is available and with no limits of maximum length of a single fixed-term contract. By law, the maximum working week is 48 hours, but collective bargaining has established a 40-hour workweek for most unionised

workers. The Labour Act does not prescribe overtime rates and does not prohibit excessive compulsory overtime. The working week in the informal economy has been assessed as 54 hours on average, and they work nearly six days a week (see also the Informal Economy sub-section). More details on the working condition regulations in Ghana are available in Table 5.

Table 5: Status of Working Conditions in Ghana

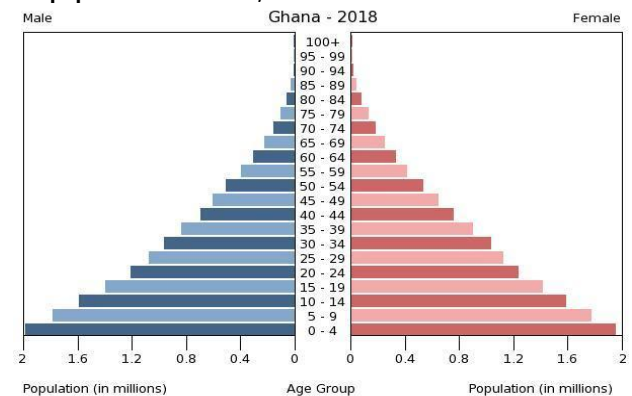
Fixed-term contracts prohibited for permanent tasks	No
Maximum length of a single fixed-term contract (months)	No limit
Standard workday	8.0 hours
Premium for night work (% of hourly pay)	0 %
Premium for overtime work (% of hourly pay)	0 %
Paid annual leave (average for working days with 1, 5 and 10 years of tenure, in working days)	15
Receive 100% of wages on maternity leave	No
Five fully paid days of sick leave a year	No
Unemployment protection after one year of employment	No

Source: World Bank, Doing Business, Labor Market Regulation and World Bank, Women: Business and the Law, Ghana

WORKFORCE

In 2018, the population in Ghana was estimated to have reached 28.1 million, with an annual population growth of 2.2%. More than half of the population is below 24 years, which signals a youth bulge. The fertility rate fell from 4.83 in 2000 to 3.96 in 2016 (Figure 3). Only 4.3% of the Ghanaian population is 65 years and older. Figure 3 below visualises the population pyramid that outlines the fast growing population.

Figure 3: Population pyramid based on Age-Sex structure of the population in Ghana, 2018



Source: CIA, The World Factbook, Ghana

The total employment-to-population ratio (15+) was estimated at 63% in 2020. It contrasts that one out of three (37%) are registered as inactive on the labour market – either unemployed or out of the labour force altogether. The inactive population can include pre-school children, school children, students, pensioners and housewives or -men, for example, provided that they are not working at all and not available or looking for work either; some of these may be of working-age – that is concentrated among the population aged 15 to 29 years. There are some gender gaps on the employment-to-population ratios, favouring men. Among the youth, the gender gap is only two percentage points in favour of young men. Statistical data from ILO also shows that Ghana has a significantly higher total employment-to-population ratio in comparison with the West African average. See details in Table 6 below.

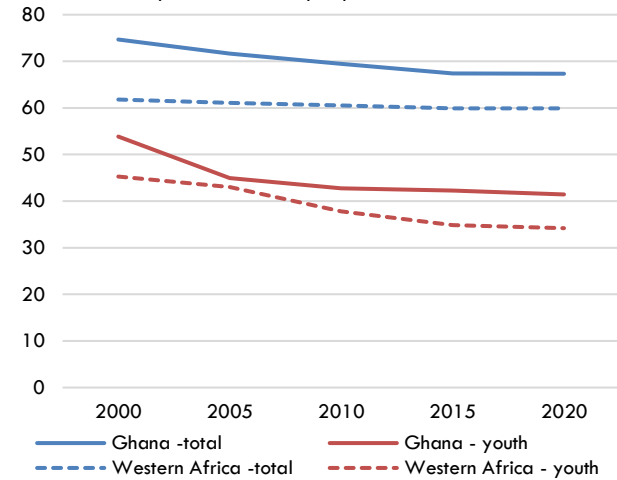
Table 6: Employment-to-population ratio, Age and Sex distribution, 2020

Sex	Age		Ghana	Western Africa
Total	Total	15+	63 %	57 %
	Youth	15-24	36 %	30 %
Men	Total	15+	67 %	62 %
	Youth	15-24	38 %	33 %
Women	Total	15+	59 %	51 %
	Youth	15-24	33 %	27 %

Sources: [ILO, Key Indicators of the Labour Market \(KILM\), 9th Edition](#).

In Ghana the employment participation rate – number of people available for work as a share percentage of the total population – experienced a downward trend in the beginning in the 2000s, especially among youth. Since 2005 it has rebounded among the youth and has afterwards stabilised at about 40% among the youth and almost 70% for the total employment. These numbers are significantly higher than the West African average.

Figure 4: Employment Participation rate in Ghana and the Western Africa, Total & Youth, %, 2000-2020

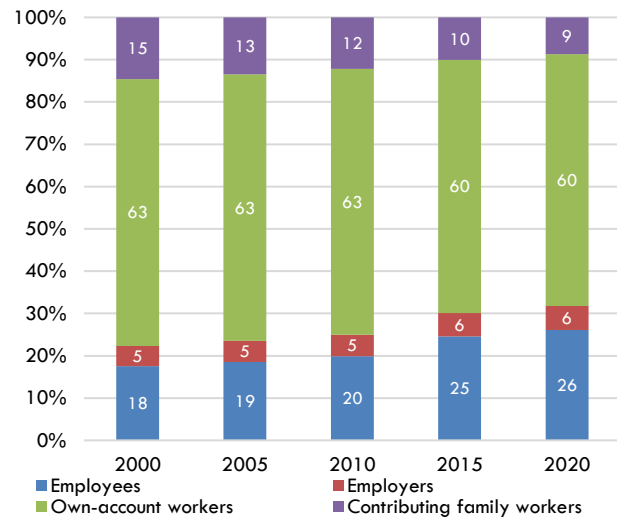


Sources: [ILO, Key Indicators of the Labour Market \(KILM\)](#).

ILO statistics standards divide the status of employment into four aspects: employers, employees (paid employment jobs), own-account workers (self-employed), and contributing family workers (those who hold self-employment jobs in an establishment operated by a related person, with a too limited degree of involvement in its operation to be considered a partner).⁵⁵

As depicted in Figure 5, Ghana has experienced structural changes on the margin in the status of employment since 2000. Own-account workers continue to be the largest status of employment in Ghana projected at 60% in 2020. This group has decreased by three percentage points since 2000. Employees continue to be the second-largest group of employment and have increased from forming 18% of the workforce in 2000 to 26% in 2020. The third-largest group is contributing family workers (9%) followed by employers (6%). While the group of contributing family workers have decreased with six percentage points since 2000, the share of employers has increased with one percentage point. On this background, the share of vulnerable employment (i.e., the sum of the own account workers and the family workers employment) in total employment is estimated to decrease from 78% in 2000 to 69% in 2020.

Figure 5: Estimations and projections of status of employment in Ghana, %, 2000-2020



Sources: [ILO, Key Indicators of the Labour Market \(KILM\)](#).

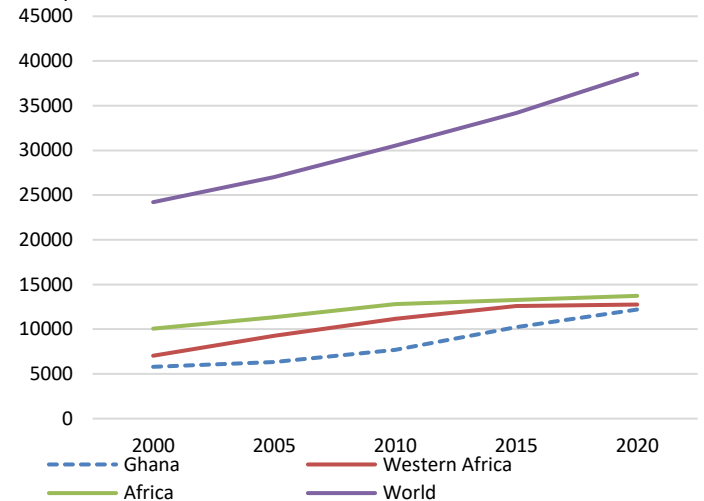
In Ghana, the private sector is considered as the engine of growth of the economy, which mainly consists of micro, small and medium-size enterprises (SMEs). The SMEs is estimated at 70% of all industrial establishments. They contribute with about 22% to GDP and account for about 92% of businesses in Ghana and absorb more than 60% of the employed workforce with the majority in rural areas. Estimations suggest that 85% of manufacturing employment and to a larger extent, overall employment growth in the country comes from the SME sector.⁵⁶

Labour productivity reflects the ability to generate higher income or value-added. It refers to how efficiently resources are used and increased through coordination, a smarter, harder and faster workforce, as well as better technology and reduced waste. In addition, employees have an interest in high productivity as a way to increase their value, as means to pursue better working conditions, and as a sustainable route out of working poverty.⁵⁷ There is a linkage in the status of employment and labour productivity. First, employees in the formal sector often have more access to capital, finance and training. Second, own-account workers and contributing family workers often operate in the informal micro- or small-enterprises with low productivity activities.

Figure 6 below shows that the labour productivity in Ghana has been on a constant moderate increase since the 2000s. The level of productivity in West Africa has experienced a similar trend, but while the regional trend is flattening, the Ghanaian trend is increasing. Ghanaian labour

productivity is now only slightly lower than in the region, which is lower than the continental average. All of which are far below the global productivity average.

Figure 6: Estimations and projections of labour productivity trend, 2000-2020



Note: Labour productivity is defined as output per worker (GDP constant 2011 international \$ in Purchasing Power Parity (PPP)).

Source: [ILO, Key Indicators of the Labour Market \(KILM\)](#)

Unemployment and Underemployment

Unemployment, especially among the youth, remains a major socio-economic and political problem in Ghana. Despite impressive economic growth rate, the formal job creation has not been sufficient for the rapid expansion of the workforce (see more in the section: Economic Performance). Unemployment occurs mostly in the urban areas, while underemployment occurs predominantly in rural areas.

The latest national labour force survey from 2015 registered the unemployment rate at 13% and the youth unemployment rate at 26% in 2015. On a more strict international statistical definition of unemployment – i.e. not in employment, carrying out activities to seek employment during a specified recent period and available to take up employment given a job opportunity – the unemployment rates were estimated at 6.8% and 14%, respectively, in 2019 (Table 7). There is a limited gender gap when it comes to total unemployment. The estimations are based on a national household survey from 2015.⁵⁸ The survey is condemned and criticised for using poor indicators.⁵⁹

In order to accommodate international comparisons, ILO uses a specific definition of unemployment: the so-called 'strict' unemployment rate. This rate covers everyone who does not exceed working for more than one hour per week.⁶⁰ This (strict) unemployment rate stands for almost 7% in 2019, with close to no gender gap. When it comes to unemployment among the youth, this number is double as high at 14%. Unemployment rates of both groups are slightly higher than the West African average (Table 7).

Table 7: Unemployment and youth unemployment in Ghana and Western Africa, 2020

		Ghana	West Africa
Unemployment	Total	6.9 %	5.4 %
	Men	6.8 %	5.0 %
	Women	7.0 %	5.9 %
Youth Unemployment (15-24 years old)	Total	14 %	12 %
	Men	14 %	12 %
	Women	14 %	13 %
Unemployment / time-related underemployment	Total	17 %	N/a

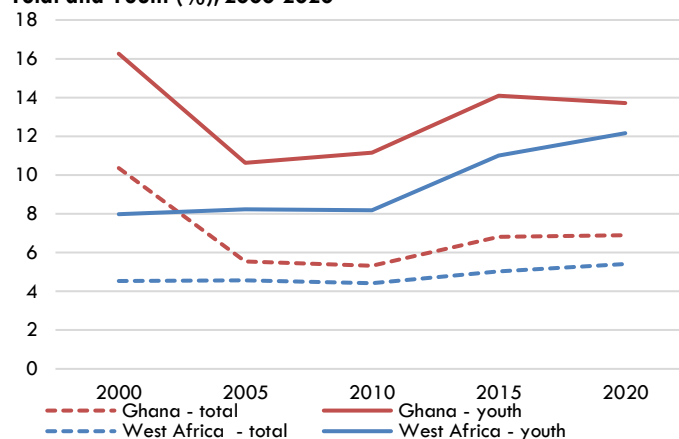
* Persons in time-related underemployment are those who during the reference period, are willing to work additional hours, are available to do so, and have worked less hours than a selected number of hours.

Sources: ILO, Key Indicators of the Labour Market (KILM), 9th Edition

The strict unemployment rate is shadowed by a significant underemployment (or over-employment) rate, e.g. people who are willing and able to work more than they do. Underemployment reflects together with unemployment the degree of underutilisation of manpower. As depicted in Figure 9 above, the underemployment combined with unemployment is 17% in Ghana.

After relatively low unemployment rates in the period 2005-2010, they have increased a few percentage points up to 2015. Both the total and youth strict unemployment rate trends show a steady flat rate since 2015 on 7% and 14% respectively (Figure 7). Unemployment rates are higher (2 percentage points) in Ghana than in West Africa both for the total population and among the youth.

Figure 7: Unemployment trend in Ghana and the West Africa, Total and Youth (%), 2000-2020



Sources: ILO, Key Indicators of the Labour Market (KILM)

There is also a high presence of seasonal unemployment among rural smallholder farm workers. Part of this is related to weak institutional capacity for labour administration and coordination of employment creation interventions.

Unemployment has to be understood in relation to the strength of social safety nets, the prevalence of informal employment, and how much informal employment is underemployment due to the few formal employment possibilities.⁶¹ Thus, interpretation of the unemployment rates as indicators of a well-functioning labour market is problematic in developing countries. In reality, for many Ghanaian citizens remaining unemployed is not an option in order to survive. Since the formal sector does not offer many jobs, most seek casual and informal work (see sub-section: Informal Economy).

The other aspect is insufficient alignment between the focus of interventions and the demands of the labour market. For example, the interventions generally encompass skills development for occupational classes or enterprise development segments with limited labour market demand. Employment interventions are implemented in isolation, which makes it difficult to link their different objectives.⁶² Not to mention, unemployment protection after one year of employment is not available in the country.

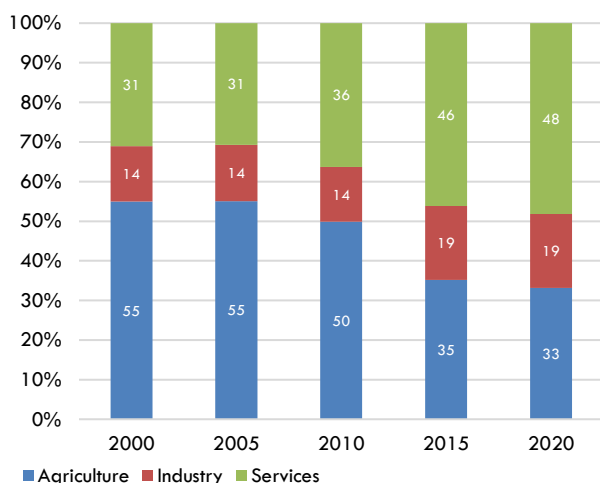
To address Ghana's unemployment problem and underutilisation of the workforce in general, volunteerism has been proposed as a way out of poverty and unemployment, as it opens doors for steady employment.⁶³ On the other hand, volunteerism is an economic loss as the

labour is unpaid and is a luxury many Ghanaians cannot afford as subsequent paid work is not guaranteed. Critics argue that, instead of blaming a marginalised group (the unemployed), the conversation should rather shift towards addressing flaws in the labour market system.

Sectoral employment

Since 2000, Ghana has experienced a significant sectoral transformation of the employment (Figure 8). As the service sector is estimated to increase 17 percentage points in the period 2000-2020, the agricultural sector has decreased from forming 55% of the total employment in 2000 to an estimated share of 33% in 2020, a decrease of 22 percentage points. The industrial sector has in the same period increased slightly (four percentage points).

Figure 8: Estimations and projections of employment by aggregate sector in Ghana, 2000-2020



Source: [ILO, Employment by sector – ILO modelled estimates, Nov. 2018](#)

Table 8 shows the total employment in Ghana covers around 12 million workers in 2019 with a relatively low gender gap that slightly favour men by 52% of total employment. Agriculture is by far the largest employment sector, employing around 3.9 million workers equivalent to 34% of the total employment. The sector has a higher employment share of men (63%) than women (37%). The second largest sector is trade, restaurant and hotels, occupying 25% of total employment equal to 2.9 million workers. In contrast to the agricultural sector, women form the majority of employment (73%) in this sector.

Women also find more employment in several other sectors, especially in manufacturing (65%), and 'other

sources' (60%). Sectors occupied by men are especially within construction (96%), mining & quarrying (85%), finance, real estate and business services (81%), and transport, storage & communication (96%).

Table 8: Estimations of employment by sector level in Ghana, 2019

Sector	Total sector employment	Sector employment share, %	Ratio of men in sector employment, %
Agriculture	3,920,617	34 %	63 %
Mining & quarrying	99,230	0.8 %	85 %
Manufacturing	1,583,666	14 %	35 %
Electricity, gas & water	58,075	0.5 %	74 %
Construction	437,870	3.7 %	96 %
Trade, restaurants & hotels*	2,933,760	25 %	27 %
Transport, storage, communication	403,983	3.5 %	96 %
Finance, real estate, business services**	410,278	3.5 %	81 %
Community, social and personal services ***	1,265,657	11 %	57 %
Other sources ****	588,692	5.0 %	52 %
Total	11,701,828	100%	52 %

* This sector includes: Wholesale and retail trade; repair of vehicles and motorcycles and Accommodation and food service activities ** This sector includes: Financial and insurance activities and Real estate; business and administrative activities *** This sector includes: Public administration and Defence; compulsory social security, Education, and Human health and social work activities **** This sector includes: Arts, entertainment and recreation, Other service activities, Activities of households as employers, Activities of extraterritorial organisations and bodies and Not classifiable by economy activity.

Sources: [ILO, Key Indicators of the Labour Market \(KILM\) and Ghana Statistical Service, National Employment Report, 2015](#)

The private sector engages 8.5 million, representing 92% of the currently employed.⁶⁴ This sector engages 97% of the underemployed population, with a slightly higher proportion in rural areas compared to urban areas. In general, the labour market in Ghana is dominated by the private informal sector, as more than half (53%) of the currently employed population are engaged in the private informal sector (see more in the sub-sector. Informal Economy).⁶⁵ The private sector, including public-private partnerships, created 182,856 jobs in 2014 (88% of the total number of jobs created in that year).⁶⁶ State-owned enterprises created 24,636 jobs, whereas most (94%) were within the service sector. While 5.8% are employed in the public service sector, 2.4% of the workforce are engaged in the civil service.⁶⁷

Women are more prevalent in the private sector, with 4.6 million employed compared with 3.8 million men employed. In the civil service sector, more women (68,725) are employed than men (56,092). In the public sector, in general, more men (9.0%) than women (6.3%) are employed.

Table 9 below gives an overview of the Gross Domestic Product (GDP) share by sector both in total and per worker. Generally, the agricultural sector is decreasing in both employment and GDP share. This sector contributes 20% at the most to GDP with an estimation of US\$3,385 GDP share per workers per year. A vast majority of agricultural workers lack qualified education and access to capital and labour productivity low. The trade and hotel/restaurant sector has a relatively low share of 19% of GDP as it occupies 25% of the total employment, which equals to US\$1,604 per workers per year. Since 2010, the GDP share in this sector has increased by six percentage points. Other estimations show that the very narrow mining sector encompassing 0.8% of the total employment share covers 14% of GDP by sector in 2018, which equals US\$95,373 per worker per year. This does not imply that capital formation in this sector is distributed equally to all employed in the sector. Working conditions in many mines remain poor. The GDP share has increased from 2.4% in 2010, to 6.8% in 2014.

Table 9: GDP share by sector in Ghana, % and per worker, 2018

Sector	GDP share by sector, %	GDP share by sector per worker, US\$
Agriculture	20 %	3,385
Mining & quarrying	14 %	95,373
Manufacturing	11 %	4,626
Electricity, gas & water	2.0 %	23,476
Construction	7.1 %	11,126
Trade, restaurants & hotels	19 %	22,981
Transport, storage & communication*	9.9 %	16,714
Finance, real estate & business services**	6.4 %	14,944
Community, social and personal services ***	10 %	21,170
Other services ****	1 %	1,141
Total	100 %	5,755

Note: GDP share by sector per worker is calculated by the total GDP (current US\$) divided by GDP share per sector origin, which then is divided in the number of workers per sector.

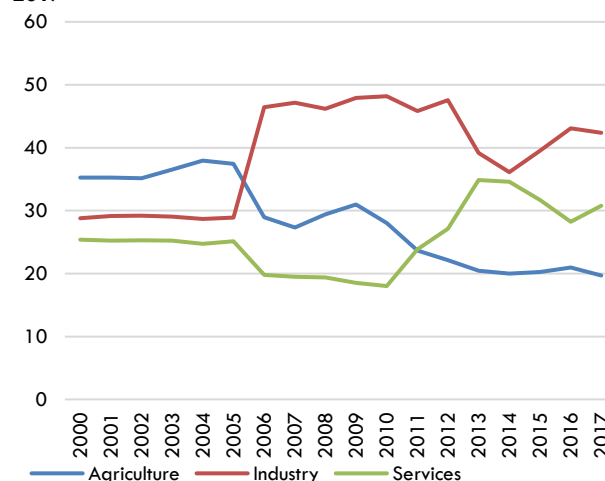
* This sector includes: Wholesale and retail trade; repair of vehicles and motorcycles and Accommodation and food service activities ** This sector includes: Financial and insurance activities and Real estate; business and administrative activities *** This sector includes: Public administration and Defence; compulsory social security, Education, and Human health and social work activities **** This sector includes: Arts, entertainment and recreation, Other service activities, Activities of households as employers, Activities of extraterritorial organisations and bodies and Not classifiable by economy activity.

Source: Calculations based on data from [ILO, Key Indicators of the Labour Market \(KILM\)](#) and [Ghana Statistical Service, Rebased 2013-2018 Annual Gross Domestic Product](#)

The manufacturing sector contributes 11% to GDP and 14% of employment in Ghana. This equals US\$11,126 per worker. Measured over time, the GDP share has increased since 2010 from 7.0%, despite decreasing in 2014 (4.9%). It points towards that Ghana is in progress on the Sustainable Development Goal's indicator 9.2.2 target on manufacturing employment (see more in the SDG table on page iv).

As indicated, Ghana has experienced a changing GDP share per sector overall in the period 2000-2017 (Figure 9). GDP share in the service sector has increased from 25% in 2000 to 31% in 2017, particularly from 2010-2013. The agricultural sector has gradually decreased from forming 35% of the GDP in 2000 to 20% in 2017. The industry sector has in the same period increased, especially between 2005 and 2006, with a boom of 18 percentage points. From 2012-2014, the latter sector decreased 11 percentage points, though.

Figure 9: Sectors share of GDP in Ghana, % of GDP, 2000-2017



Source: [World Bank, World Development Indicators](#)

Migration

Similar to other parts of Africa, the migration flow in Ghana has undergone changes during the last decades. Migration flows are moving in several ways in the country: internal migration (rural-urban (part of urbanisation), rural-rural and urban-rural), net-migration (in- and out-migration), and refugees. Migration is largely informal in the country, making accurate data on the phenomenon scant.⁶⁸

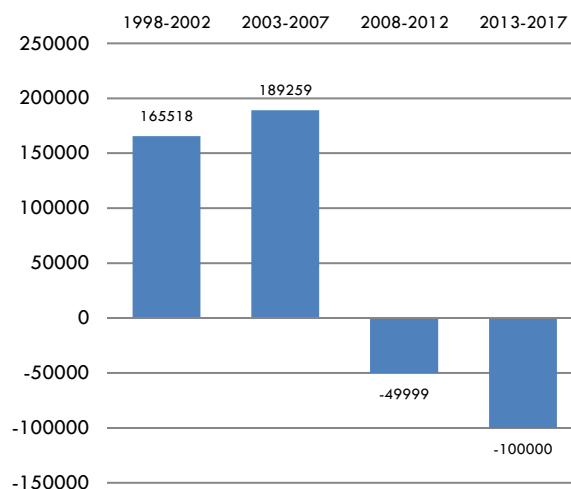
Internal migration is common as it often is more accessible, compared to the costly investments necessary for international migration.⁶⁹ Internal migration is exemplified by the steady urbanisation: in 2017, 55% of the population lived in urban areas. This number has increased by six percentage points since 2007.⁷⁰ This rate is significantly higher than the neighbouring countries, e.g. Benin of 47%, Niger of 16%, Sierra Leone of 42%, and Togo of 41%.

The probability of internal migration is higher for younger and more educated individuals.⁷¹ However, communities with higher levels of literacy, higher rates of subsidised medical care and better access to water and sanitation are less likely to encourage to migration.⁷²

Urbanisation implies the process by which an increasing share of the population is living in urban areas. This is, amongst others, enhanced by migration from rural to urban areas. In 2017, the total population living in urban areas reached 55%, which is an increase of 6 percentage points since 2007 and relatively higher than neighbouring countries (e.g. 41% in Sierra Leone, 41% in Togo and 19% in Niger).⁷³ The growing urbanisation rate is driven by economic and employment transformations that encourage workers to search for better livelihood opportunities including decent work and higher incomes in urban areas.

Net-migration has also changed in the two recent decades. Figure 10 shows that Ghana had a significant higher in-migration than out-migration during the 2000s. However, this turned into a negative net migration value of 50,000 persons in the period from 2008 to 2012 and double the amount (100,000) in the next five-year period (2013-2017). The personal remittances have increased from 0.4% of GDP in 2010 to 6.2% on average in the period from 2014 to 2018, and remains considerably higher than the regional average (Table 10).

Figure 10: Ratio of net migration to total population in Ghana and the sub-Saharan Africa (SSA), 1998-2017



Note. The net migration trend is estimated as the net migration rate divided by the total inhabitants. The net migration rate is the difference of immigrants and emigrants in a period. A positive value represents more people entering the country than leaving it, while a negative value means more people leaving than entering it.

Source: [World Bank, World Development Indicators](#)

Since the decline of Nigeria's role as a major destination for Ghanaian migrants in the 1980s, migrants from Ghana are increasingly emigrating outside West Africa. However, the majority of Ghanaian emigrants (71%) continue to stay within West Africa. Most popular destinations outside West Africa are USA (7.3%) and United Kingdom (5.9%). Estimations of Ghanaian emigrant population ranged between 1.5 million to 3 million in 2003.

Table 10: Status of Migration in Ghana

Net number of migration (2013-17)	Ghana	-100.000 *
Personal remittance (received), % of GDP (2014-2018, av.)	Ghana	6.2 %
	Sub-Saharan Africa	2.6 %

* Net migration is the net total of migrants during a period of five years, i.e. the total number of immigrants less the annual number of emigrants, including both citizens and non-citizens.

Source: [World Bank DataBank](#)

Many Ghanaian out-migrants are relatively skilled: 34% possesses medium skills, 28% high skills and only 3.0% had no skills. Brain-drain is a severe problem for the country with the highest out-migration rates prevalent for highly skilled employees (46%) in Western Africa.⁷⁴ This situation is especially evident among medical professions, as more than 56% of doctors and 24% of nurses trained in Ghana are working abroad.

The migration route from Ghana to Europe is in many ways dangerous, and since 2017, 1,000 stranded Ghanaians (mainly in Libya and Niger) have been encouraged and assisted to return and reintegrate in Ghana.⁷⁵ In 2019, high school students in Ghana have attended awareness-raising sessions on dangers and alternatives to irregular migration to inspire them to work in Ghana instead of abroad.⁷⁶

Emigrants in Ghana often come from ECOWAS countries, most notably Nigeria, Africa's most populous country.⁷⁷ Asians make up 12% of the total migrant population in Ghana. Despite many years of colonial rule in Ghana, Europeans only make up 0.7% of migrants, indicating the growing importance of South-South migration.

Ghana Refugee Board under Ministry of the Interior manages refugees in Ghana, mostly occupied with refugees from Côte d'Ivoire who fled to Ghana during the Second Ivorian Civil War in 2010-2011. Refugees have the same legal rights as ordinary citizens in Ghana as they can work and have their businesses and properties.⁷⁸ With 14,000 registered refugees across five camps, the refugee population is largely considered to be a noncritical issue.

The main policy of migration in Ghana is the National Migration Policy (NMP) from 2016. The country is currently in the process of formulating a labour migration policy, which will provide comprehensive guidelines on labour emigration. Processes are also on the way, through the work of the National Development Planning Commission (NDPC), to map out strategies of mainstreaming the NMP as well as continental and regional migration frameworks into the medium to long-term national development framework. Other measures are in progress such as the National Health Insurance Scheme (NHIS) policy, which seeks to provide affordable healthcare for all Ghanaians, irrespectively of their financial standing, as social protection effects motivation to migrate (see section: Social Protection).⁷⁹ The government has introduced a compulsory National Service Scheme mandating all citizens to serve the nation after tertiary education, intending to keep Ghanaians in the country instead of searching for better life conditions abroad. Not to mention, incentives include making access to secondary education easier and making the agricultural sector more attractive.

In the period from 2008 to 2013, approximately 50,000 Chinese migrants entered the Ghanaian informal small-scale gold mining sector. The Chinese have introduced

mechanisation and intensification of Ghana's small-scale alluvial mining sector, which has led to environmental destruction. This negative trend made the president ban all small-scale mining, both informal and formal, in 2017. Before that, small-scale mining was restricted to Ghanaian citizens. Operation Vanguard, a military task force, comprises 400 military and police officers who currently safeguard the compliance of the total ban. The number of Chinese miners in Ghana has reduced after crackdowns. However, Chinese involvement in small-scale mining has not ceased. Instead, it has become more concealed after illegal Chinese miners have been deported. China's "scramble for Africa" is linked to the quest for natural resources.⁸⁰ Chinese migrants in Africa include both those connected to Chinese state-related projects, often connected to infrastructure-for-resources loans and an increasing number of independent and largely unregulated migrants.

Despite weak statistical records, labour migration from Ghana to the Gulf Cooperation Council (GCC) States is perceived to evolve from 1,755 workers in 2015, 2,372 in 2016 and down to 1,589 in 2017. Out of seven GCCs destinations, Ghanaian labour migration is only in Saudi Arabia (72% of total GCC Ghana labour migration inflow), the United Arab Emirates (7.3%) and Qatar (19%). The composition of labour migrants has increasingly become constituted by women due to the nature of jobs and demands in the GCC states: the share of Ghanaian women increased from 23% in 2015 to 57% in 2017. The domestic service sector engages most of the Ghanaian migrant workers, while sectors such as construction and security are also notable. While this phenomenon is largely undocumented, the majority of those migrants who reach the GCC states are often the young, unskilled and less-educated workers. Abuses and maltreatment of labour migrants have frequently been reported. Several factors are behind the recent increase in the GCC States migration. These factors are interrelated to high unemployment, the lack of decent jobs and the lifestyle of successful return migrants. Further, the local communities and leaders also play a part in facilitating migration.⁸¹

Informal Economy

Ghana's labour market is divided between the formal and informal sector, with the latter being widespread in the country's economy. Compared to the formal sector, working conditions in the informal sector are worse.⁸² One way to

exemplify what characterises informality on the labour market is that labour regulations are not applied in practice, e.g. general working conditions such as minimum wage, the premium for overtime and social protection. Informal workers operate mainly in a cash economy, and their earnings are usually below the minimum wage, making them non-liable for taxes.

Statistically, informal employment forms part of the Non-Observed Economy (NOE), which corresponds to a set of activities that are not usually measured by traditional means (i.e. administrative registers, enterprise-based surveys and/or household-based surveys) because of economic or administrative reasons. The data show that a staggering 90% of the currently employed population 15 years and older are in the informal economy, with men constituting 45% and women 55%. The data further outlines that 96% of the currently employed population 15 years and older in the rural areas are engaged in the informal economy compared to 84% in the urban areas. The informal employment share is in line with the sub-Saharan Africa average of 89% in 2016 (Table 11). Other data reveal that the informal economy is the backbone of the economy: the contribution of informal work to GDP is 42%. Other sources argue that informal businesses form only 29% of GDP and 62% of all businesses.⁸³ This stance of the informality supports the prevalence of the previously mentioned relatively low labour productivity rate (revisit Figure 6).⁸⁴

Table 11: Status of employment in the informal economy in Ghana

Informal economy contribution to GDP (2015)	Ghana	42 %
Share of persons employed in the informal economy (2015/16)	Ghana	90 %
	Sub-Saharan Africa	89 %
Vulnerable employment, 2020	Ghana	68 %
Vulnerable employment, change 2000-2020		-9.5 p.p.*

* Percentage point (p.p.)

Source: [Ghana Statistical Service, 2015 Labour Force Survey](#) and own estimations on vulnerable employment trend based on data from [ILOSTAT](#)

When the economy is not creating the number of formal jobs needed to demands from the increased supply of labour, informal employment is growing in absolute terms. The high share of informal employment in Ghana supports this argument. However, in relative terms, this report has

already shown that the segments of employees and industry sector were on the rise in the 2010s, which suggests that formal employment is increasing. As a proxy indicator of informality, the vulnerable employment (i.e. own-account workers and contributing family workers) rate is projected to fall by 9.5 percentage points from 2000 to 2020 reaching 68% (see Table 11 above).

In urban areas, workers are predominantly working in micro-, small- and medium-scale businesses consisting of producers, wholesale and retail traders as well as service providers. The urban informal workers comprise contributing family workers, casual wagedworkers, home-based workers and street vendors, among others. Most of these are largely self-employed persons (farmers, artisans and craft-workers, traders, food processors, among others).⁸⁵

The high informal employment rate is not only because of insufficient job creation in the formal sector but also challenged by lacking awareness and incentives to formalise their activities. Other aspects such as insufficient skills, difficulties in raising finance, avoidance of tax and compliance with bureaucratic regulations are similarly shadowing the formalisation of working conditions.⁸⁶ As an example, despite informality being the most common form of employment, these workers only contribute about 2% to tax revenues.⁸⁷ Out of about 6 million people who are supposed to pay tax, just about 1.5 million people, are paying taxes regularly. Workers in the informal economy are side-lined of property rights and access to government support programmes.

A survey study from 2016 noted that employment contract status in the informal economy is often non-existent and ambiguous. This is a challenge for the workers in the informal economy unable to benefit and exercise or defend their fundamental rights in courts. In addition, most informal enterprises are not registered and often do not pay taxes along with benefits and entitlements to workers.⁸⁸

In terms of doing business, starting a business and paying taxes are ranking below a medium-level, which indicates the difficulties of formalising business and the incentives of doing it (see more in section: Economic Performance). With this in mind, lack of knowledge about the potential benefits (and costs) of formalisation, rather than monetary and time

costs, seems to keep micro-enterprises in the informal economy.⁸⁹

Tripartite National Informal Economy Forum is adopted in Ghana along with other national forums addressing the status of informal economy workers; especially TUC-Ghana/UNIWA Informal Economy Stakeholder Forum with District Assemblies and Municipalities was active in 2018. Policy addressing the status of informal workers is in progress. In 2018, the government announced the aspiration to develop a policy framework to provide informal economy workers with voluntary fully funded personal pension's scheme, the Social Security and National Insurance Trust (SSNIT), launched in 2019 (see section Social Protection).⁹⁰ A study has observed that the lack of a legal and institutional framework can be an obstacle for a continued dialogue given the lack of commitment. Although Ghana's multi-party democracy enables policy dialogues, those outside formal industries are ad hoc and not legally binding.⁹¹

The Ghana Employers Association (GEA) assigned a seat in its governing council to the Association of Small Scale Industries It has also assisted small and informal businesses with establishing associations and helped to complete broker agreements between them and the local government on issues such as tax levels.⁹²

Several unions are actively working to extend their services to the informal economy. For example, the General Agricultural Workers' Union organises informal workers in the rural sector. There are also similar activities in Ghana Private Road Transport Union, Local Government Workers' Union, Industrial and Commercial Workers Union, Maritime and Dock Workers Union and Timber and Wood Workers Union.⁹³ Not to mention, the Construction and Building Materials Workers Union that has signed a CBA to cover both formal and informal construction workers.

The Union of Informal Workers Associations (UNIWA) is Ghana's first umbrella trade union of informal economy workers associated with the TUC-Ghana. Membership is urban-based and predominantly market traders/vendors, actors, musicians, porters and hawkers with the majority operating within the Accra Metropolitan Area (AMA). UNIWA members are registered in the private pension scheme funded by the union. The fund is specifically tailored to meet the needs of informal workers: members can determine for themselves how long they want to

continue working and how much they want to pay into the scheme. They can also ask for credit based on the savings deposited (see more in the section: Social Protection).

Child Labour

Child labour is a problem in Ghana; almost two million children are engaged in labour (21% of children aged 5-17 years). This rate is closely in line with the sub-Saharan African average (Table 12). Generally, child labour is defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. Factors that are interrelated to child labour in Ghana are poverty, the weak education system and infrastructure as well as cultural traditional aspects. The vast majority of working children are unpaid family workers. Boys are more likely to be doing manual work, while girls are often engaged in heavy domestic workload; including childcare, which is not considered as labour.⁹⁴ There appears to be no child labour gender gap according to the national statistics in Ghana. Instead, child labour is more prevalent in rural areas (34%) than urban zones (15%). Poverty in rural areas drives many children to migrate to urban areas to support higher income generation along with improved access to the urban education system (see also the section: Education). Another survey from 2011 of densely populated areas in the Accra region indicated that up to 35% of children are child labourers and 24% of children work outside their own household.⁹⁵

Table 12: Status of Working Children

Region	Type	Proportion
Ghana (2012)	Economic active	25 %
	Child Labour	21 %
	Hazardous Work	14 %
Sub-Saharan Africa (2008)	Children in Employment	28 %
	Child Labour	25 %
	Hazardous Work	13 %

Source: [Ghana Statistic Service, Ghana Living Standards Survey Round 6 \(GLSS 6\): Labour Force Report, 2014](#), [UNICEF, Prevention of Child Labour, Ghana and ILO, Accelerating action against child labour, International Labour Conference, 99th Session 2010](#)

Child labour exists in most sectors of Ghana's economy. The majority is involved in agriculture (78%), fishing, mining, quarrying, domestic work and portage of heavy loads.

The Sustainable Development Goal on child labour targets immediate and effective measures to eradicate forced labour and eliminate the worst forms of child labour, and by 2025, end child labour in all its forms (see more in SDG table, Indicator 8.7.1, on page iv). In recent years, Ghana launched the National Plan of Action for the Elimination of Human Trafficking running until 2021 and the National Plan for Action Phase II on the Elimination of the Worst Forms Child Labour running until 2020.⁹⁶ The government also extended the Ghana School Feeding Programme to prevent the exposure of children to mercury in gold mining sites. Over 40 laws exist in Ghana to protect children against child labour and other forms of abuse. Although the Government has put policies and structures in place to support the elimination of child labour, there are demands for improved enforcement of the legal and policy framework.⁹⁷ Notwithstanding, the Ghana Police Service's Anti-Human Trafficking Unit (AHTU) increased the number of investigators it employs and opened its tenth regional office. Despite these initiatives, the country is still challenged in terms of reaching the SDG's child labour target.

Gender

Gender inequalities are prevalent in Ghana, which is connected to cultural norms determining the distribution of social roles.⁹⁸ In both rural and urban areas, young women keep themselves to self-employment, given that many experienced inappropriate behaviour by men superiors. It furthermore keeps women's non-traditional labour fields (e.g. mining, construction, transportation; revisit Table 8) men dominated, often because women do not wish to jeopardise their social standing. These circumstances diminish women's access to a large share of productive jobs, creating a disproportionate distribution of women employed in unpaid jobs in the informal economy. This shadowing gender gap is demonstrated in several main labour indicators. For example, men have eight percentage points higher labour force participation rate than women. This has to do with the fact that many women withdraw from the labour market when they become mothers. In addition, men are more present among employees, while more women are registered in vulnerable employment (see more in Table 13). By the same token, wage equality for similar work offers women 70% of men's wages.

Table 13: Workforce key indicators gender gaps estimations in Ghana, 2019

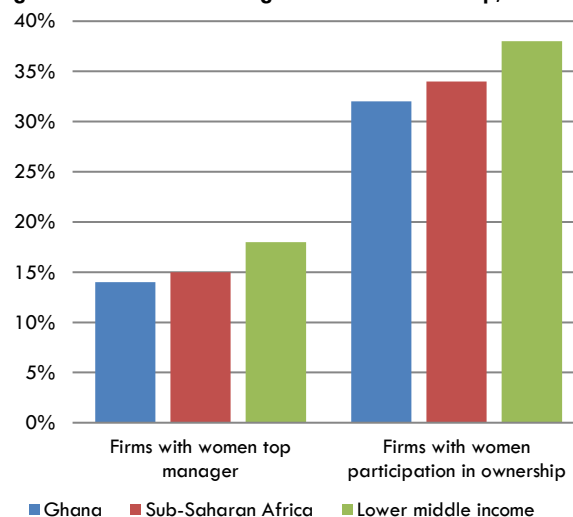
	Men	Women	Difference men/women, percentage points (p.p.)
Employment	72 %	64 %	8 p.p.
Unemployment	6.8 %	6.7 %	0.1 p.p.
Employees	33 %	18 %	15 p.p.
Vulnerable employment*	60 %	78 %	-18 p.p.

* Aggregate own-account workers and contributing family workers
Source: [ILO, Key indicators of the Labour Market \(KILM\)](#)

Women, especially in rural areas, have more burdensome labour conditions based on physically activities such as farming, transporting goods and manual household chores. Another issue is that women confront restricted resources and entitlements on land tenure system, which is currently governed by customary law. Even in the non-agricultural sectors, self-employment without employees is much higher among women (31%) than men (11%).⁹⁹

The latest Enterprise Survey from 2013 reported that 31% of firms had women participation in ownership, which was slightly lower than the Sub-Saharan Africa average at 34% (Figure 11). This indicator appeared to experience a drop in Ghana in comparison with the Enterprise Survey report from 2007, which estimated 44%.¹⁰⁰ Similarly, the country is close to being in line with the sub-Saharan African average in terms of the firms with women top managers of 14% and 15%, respectively.

Figure 11 Women in management and Ownership, 2013



Source: [World Bank, Ghana Enterprise Survey - 2013](#)

The Global Gender Gap Index 2018 – measuring gaps and women’s empowerment – ranked Ghana as number 89 out of 144 countries (1 is best) in 2018. On economic participation and opportunity, Ghana scores best (25). The lowest scoring is in educational attainment (120), political empowerment (117) and health and survival (119).¹⁰¹ The additional international Gender Inequality Index – measuring health, empowerment and economic status – ranked the nation with low-medium human development as number 131 out of 151 countries in 2017 (1 is best).¹⁰² The low ranking of the latter is highly due to the prevalence of high maternal mortality rate and the low percentage of women with at least a secondary education.

TUC-Ghana and its affiliated partners have placed more emphasis for women’s representation in leadership structures as well as offering a site for women’s potential to push for further trade union gender strategies. In addition, gender equality was placed as a priority theme with 26 selected strategies in the previously mentioned TUC-Ghana Strategies in Addressing Challenges through a policy document from 2016.

Youth

Ghana’s economic development does not succeed in creating adequate, decent jobs for the rapidly growing youth population. The number of young people aged between 15 and 24 increased fourfold over the 50 years between the 1960 and 2010 censuses. Today, this age group covers 19% of the population (5.1 million people) (revisit Figure 3). Despite the rise in the youth population, policies for the social sector often fail to target the youth or analyse their priorities and needs appropriately. As an example, approximately 300,000 young people enter the job market annually, but only 2% find employment in the formal sector.¹⁰³ Youth unemployment has become a critical problem in Ghana: national survey registered more ‘relaxed’ youth unemployment at 25% in 2015.¹⁰⁴

The encounter of youth unemployment is related to several aspects. First, despite some progress in the creation of formal jobs in the public and private sector, a majority of the Ghanaian youth is frustrated about the transition from school-to-work because of insufficient formal jobs. Many young people are trapped in underemployment, especially in rural areas. Second, unemployment for some youths is based on the fact that they have dropped out of the

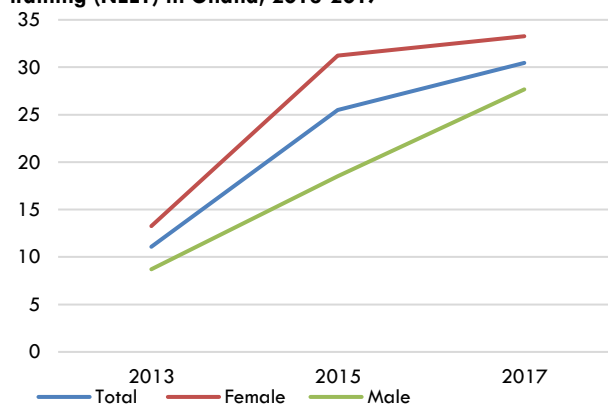
education system, thus explaining their lack of basic academic skills (see more in the section: Education).

The government launched the National Youth Policy of Ghana in 2010, aiming to empower the youth for effective participation in the national development agenda. Students are represented on some national boards by law. However, the policy has been criticised for having serious weaknesses, and it is encouraged to move towards a more productive paradigm that acknowledges youth’s distinctive drive, resourcefulness and courage as a developmental tool.¹⁰⁵

As a way to tackle youth unemployment in Ghana in recent years, the government promotes entrepreneurship though implemented by the Youth Enterprise Support Programme (YES).¹⁰⁶ This programme has succeeded in making many start their businesses. Several continue to be involved in turning their efforts into viable enterprises.

The NEET rate – the proportion of youth Not in Employment, Education or Training – increased from 11% in 2013 to 30% in 2017 (Figure 12). The rate was five percentage points larger for women than men. This situation suggests that many young people are discouraged from participating in the labour market and affected by the high youth unemployment rate and insufficient formal job creation. Comparatively, regional neighbouring countries are situated at 9.9% in Togo, 10% in Sierra Leone, 21% in Nigeria, 36% in Côte d’Ivoire, and 17% in Benin.

Figure 12: Share of youth not in employment, education or training (NEET) in Ghana, 2013-2017



Source: [ILO, Key Indicators of the Labour Market \(KILM\), 9th Edition](#)

The National Union of Ghana Students (NUGS) has persuaded employers to employ newly educated to a higher extent in 2019. The union argues that most state

institutions and private employers demand years of working experience before they are considered in terms of recruitment.¹⁰⁷ A nationwide campaign dubbed ‘The Urgent Action on Youth Unemployment’ seeks to tackle this issue by supporting especially the Ghanaian youth through awareness raising, interactions and even processions.

EDUCATION

The education system in Ghana is developing and absorbing more students. This system is patterned after the British system but has undergone changes. After six years of elementary education and three years of junior secondary education (jointly referred to as basic education), three years of senior secondary education and standard four-year university programmes optionally follow. Basic education until grade nine is compulsory for all Ghanaian children.¹⁰⁸ In 2017, the government announced that secondary education tuition fee together with school textbooks and meals will be free throughout the country.¹⁰⁹ Beforehand, Ghana’s education ministry reported that as many as 100,000 students who passed basic education dropped out of high school as their families could not afford it. Expenditure on education recently dropped from a record peak of 8% of GDP in 2011 to 4.5% in 2017.¹¹⁰

Ghana’s language of instruction is English, its official national language, and it is the most commonly spoken language throughout the country. Despite the requirement of having a birth certificate to access education, the government has indicated that children must not be denied based on it.¹¹¹ Around 29% of children in Ghana have never been registered in civil systems.¹¹²

A large segment of the employed population is undereducated, leaving school early to take up work. Data show that about 46% of the employed population has less than basic education while close to one out of three (30%) has basic education.

A large segment of the employed population is undereducated, leaving school early to take up work. Data show that about 46% of the employed population has less than basic education while close to one out of three (30%) has basic education. Even fewer have succeeded in progress and complete higher education (see more on Table 14). The evolution of the school enrolment rates has

not yet triggered significant changes in employment by education (see ahead).

Table 14: Employment by education in Ghana, % of employment distribution, age 15+, 2015

	Less than basic	Basic	Intermediate	Advanced
Total	46 %	30 %	15 %	8.6 %
Men	38 %	32 %	18 %	12 %
Women	54 %	28 %	12 %	5.8 %

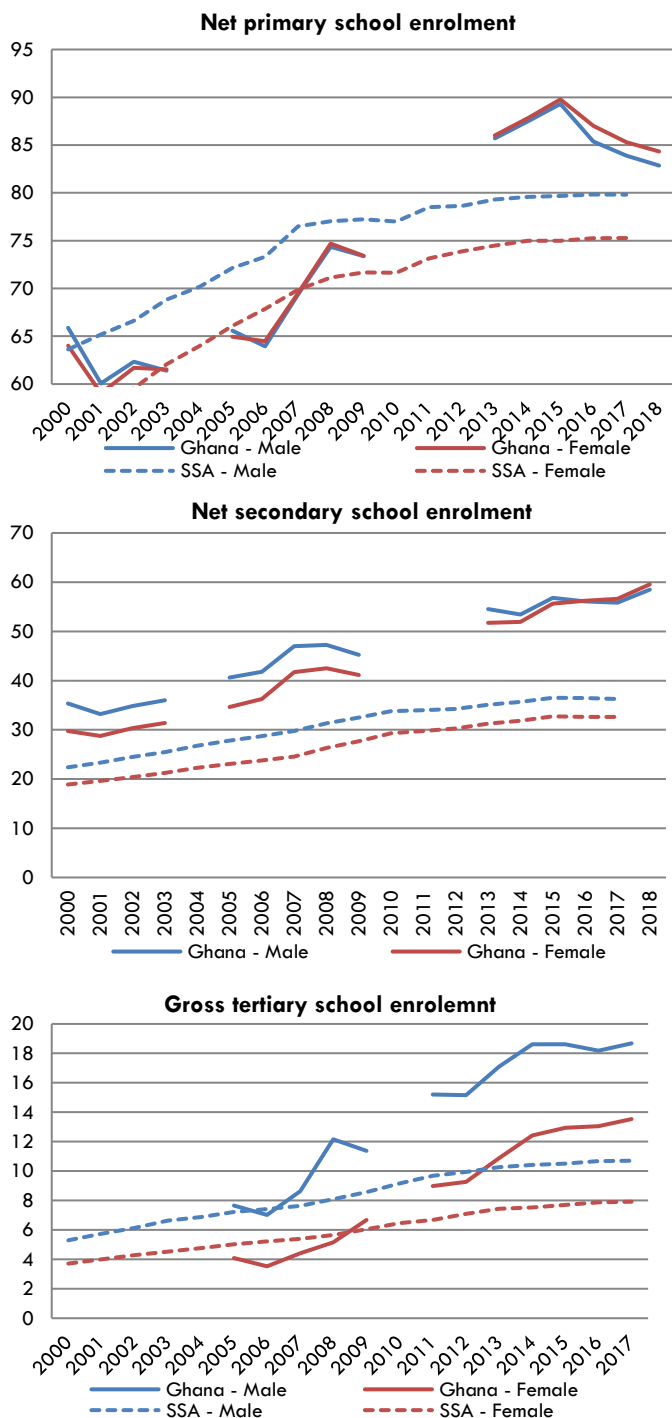
Source: [ILO, Key Indicators of the Labour Market \(KILM\)](#)

The country’s youth literacy rate has increased with 15 percentage points from 71% in 2000 to 86 in 2010.¹¹³ This progress is interrelated to the steady increases in school enrolment on all levels and hovering far above the sub-Saharan Africa averages (Figure 13). For example, the net enrolment rate in primary education increased from 64% in 2006 to 90% in 2015 for both males and females. But since 2015 up to and until 2018, enrolment rates have decreased with six percentage points for males and five percentage points for females.

The net enrolment rate in secondary education has increased from 42% in 2006 to 57% in 2015 and 58% in 2018 for males. For females, the enrolment rate in secondary education increased from 36% to 56% between 2006-2015 reaching 60% in 2018. The gender gap is reduced from seven percentage points in 2006 to one percentage point in 2018.

The tertiary school enrolment also increased significantly from 7% in 2006 to 19% in both 2014 and 2017 for males. For women, the same trend has been evident, with a constant rise from 4% in 2006, 12% in 2014 and reaching 14% enrolment in tertiary schools. The gender gap is significant on this level and has been eminent since measuring in 2005. The gap for Ghana in 2017 was wider (five percentage points) than the sub-Saharan average (three percentage points). However, the rates of enrolment for both genders are far above the regional average rates (eight percentage points for males and six percentage points for females).

Figure 13: Enrolment in Primary, Secondary and Tertiary schools, Total and Female, Ghana and sub-Saharan Africa, 2000-2018



Note: Net enrolment is the ratio of children of official school age, who are enrolled in school to the population of the corresponding official school age. Gross enrolment is the ratio of total enrolment, regardless of age, to the population of the corresponding official school age. Gross primary enrolment is therefore sometimes higher than 100 %.

Source: [World Bank, Education Statistics](#)

As described above, Ghanaian children now attend school at higher rates compared to other countries in the region. Despite these positive trends on school enrolment rates on all levels in Ghana, there is a critical shortage of trained teachers and classroom facilities while learning material is outdated. This is particularly evident in the rural regions, which challenges the quality of education.¹¹⁴ Generally, curriculums are outdated and do not provide the students with the new skills needed to manoeuvre in modern economies, e.g. in computer literacy, coding and creativity. Ghana's competency gap at the secondary level is high, especially in subjects such as math, ranking far below the African average.¹¹⁵

Vocational training

Technical and Vocational Education and Training (TVET) contributes to the development of a productive workforce by linking the education system to the needs of the economy.¹¹⁶ The traditional education system in Ghana gives little attention to TVET.¹¹⁷

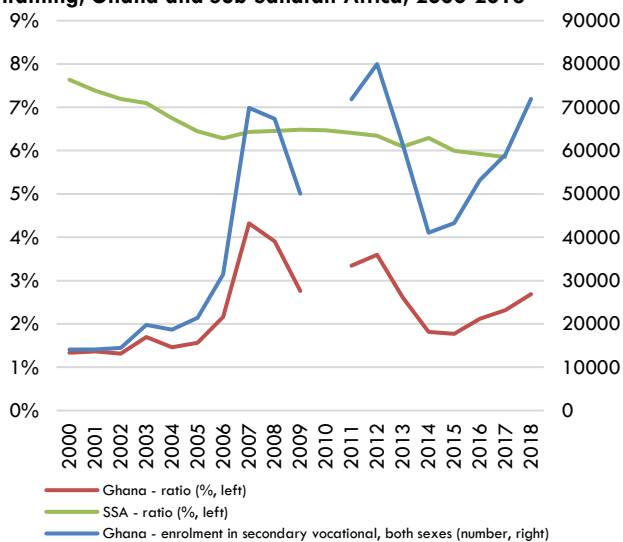
Council for Technical and Vocational Education and Training (COTVET) is a national body set up by an Act of Parliament of Ghana to coordinate and oversee TVET.¹¹⁸ COTVET's main objective is to formulate TVET policies for both formal and informal education sectors and aims to establish industry-led and demand-driven Competency-Based Training (CBT) including workplace experience learning. COTVET is challenged by limited equipment, lack of regular training for trainers and a clear framework as well as insufficient coordination between TVET and industry.¹¹⁹

Since its inception in 2008, COTVET has been a key voice in advocating the importance of technical and vocational education in Ghana. TVET is experiencing growing appreciation as it previously has been seen as inferior in Ghanaian society. However, professions like auto mechanics, hairdressing and carpentry are still considered as poor alternatives to university education in the country.¹²⁰ As a consequence, university graduates spend in average two to five years looking for at times non-existing employment, as local universities produce more graduates than the job market can absorb. Meanwhile, in many national industries such as the emerging oil and gas sector, there is a real and growing demand for skilled workers that, in the absence of local skilled workforce, instead must be occupied by foreign labour.

At the end of 2019, COTVET plans to initiate a programme that seeks to provide free vocational education to the informal sector.¹²¹ This will be done by leveraging the professional expertise of people involved in industry and academia. The programme is called Ghana TVET Voucher Project and aims to provide workers and apprentices in the informal sector with CBT. The project furthermore aims to establish a consistent incentive system for vocational training providers taking into consideration the labour market relevance of such training. In the same year, the government has announced the construction of 10 TVET centres across the country.¹²²

Figure 14 shows that enrolment in vocational training has been fluctuating in Ghana since 2000. After an enrolment level below 20,000 before 2004, the number increased to almost 70,000 in 2007 and reaching almost 80,000 in 2012. The following two years the number fell to 41,000 but has since then reverted to 72,000 in 2018. The ratio of vocational student enrolment to the total secondary education was as low as 2.3% in 2017 compared to the sub-Saharan average of 5.9%. Despite this, while the ratio for the sub-Saharan region since 2000 has been slowly decreasing, for Ghana it has after fluctuations gradually increased slightly in the period between 2014-2018, however, still is lower than the levels in 2007-2012.

Figure 14: Ratio of pupils in vocational training to all pupils in secondary education and total enrolment in vocational training, Ghana and Sub-Saharan Africa, 2000-2018



Source: [World Bank, Education Statistics](#)

The number of teachers in secondary vocational education was 3,996 in 2017, whereas 1,143 (29%) were women.¹²³

The ratio of teachers to pupils in secondary vocational education was 1:15 in 2017.

SOCIAL PROTECTION

Ghana has benefitted from positive socio-economic development and political stability during the 2010s. The country has made significant investments in social protection associated with an increase in the number of activities, projects and programmes. The initiative, however, led to duplication and fragmentation of the social protection system.¹²⁴

Public social protection expenditure on benefits for the working-age in the function of general social assistance reached 0.7% of GDP. Social security contributions by employees, employers and self-employed individuals was 0.8% of revenue in Ghana in 2015, which is significantly lower than the middle-income countries' average at 11%. The majority of employers (56%) do not contribute to any pension scheme.¹²⁵ These aspects give a glimpse of why the coverage of social protection remains low and has an impact on the high informality of the economy. Data reveal that social protection coverage remains low. For example, only 18% of the population is covered by at least one social protection benefit. Unemployed do not receive any unemployment benefits (see more details in Table 15).

Table 15: Coverage of social protection benefit schemes, latest data available, %

Benefit schemes	Values
Persons above retirement age receiving a pension (Contingency), 2000	17 %
Active contributors to a pension scheme in the working-age population, 15-64 (%), 2015	6.7 %
Population covered by at least one social protection benefit, 2016	18 %
Children covered by social protection benefits, 2016	5.6 %
Unemployed receiving unemployment benefits, 2016	0.0 %
Vulnerable persons covered by social assistance, 2016	3.3 %
Population covered by Health Social Protection	40 %

Source: [ILO, SDG labour market indicators](#), [ILO, Social Protection, Statistics and indicators](#), and [DTDA, SRO data collection tool](#), 2018

The Ministry of Gender, Children and Social Protection is mandated to ensure social protection and development of children, vulnerable and excluded persons with a disability as well as integrate fulfilment of their rights, empowerment and full participation into national development.¹²⁶

The National Social Protection Strategy (NSPS) was in 2007 promulgated, which was to serve as an umbrella for all social protection programmes in Ghana. It includes the implementation of the Livelihood Empowerment Against Poverty (LEAP) from 2008 as a flagship of social protection. LEAP provides conditional and unconditional cash transfers to approximately 20% of the poorest households and targets the most vulnerable groups: orphans and vulnerable children (OVCs) and their caregivers, elders aged 65 and above who have no livelihood support as well as persons with disabilities (PWDs).¹²⁷ The programme has expanded from 1,654 beneficiaries in 2008 to 45,000 in 2010, 90,785 in 2015 and reached more than 200,000 beneficiaries in 2019.¹²⁸ For LEAP to play a stronger role in promoting citizenship rights in Ghana, it is important to strengthen district-level structures to investigate and redress beneficiaries' complaints on time.¹²⁹

Labour Intensive Public Work Programme (LIPW), under Ghana Social Opportunity Project (GSOP), aims to provide jobs and income security to the poor during off-season farming activities. LIPW is currently being implemented in 40 food-insecure districts in Ghana.¹³⁰ Beneficiaries of the programme are paid 7GH¢ (US\$1.3) for six hours of work a day.¹³¹ Activities include the construction of small dams and roads, planting trees and maintenance of irrigation systems.

Another initiative is the School Feeding Programme, which seeks to ensure food security, reduce hunger and malnutrition among school children. The programme has been implemented since its inauguration in 2005.¹³²

In 2019, the Ministry of Gender, Children and Social Protection had outlined the preparations by the government to pass Social Protection law by 2019. The law seeks to mainstream social protection into the activities and policies with Faith-Based Organisations (FBOs).¹³³

Health protection is largely enforced through the National Health Insurance System (NHIS). This system provides access to at least essential health care. Ghana renewed its commitment to universal health insurance in 2003 through the passage of NHIS Act 650 with the purpose of ensuring equitable and universal access to an acceptable quality package of essential healthcare for all Ghanaian residents.¹³⁴ NHIS is a government-sponsored social health insurance scheme funded primarily through the

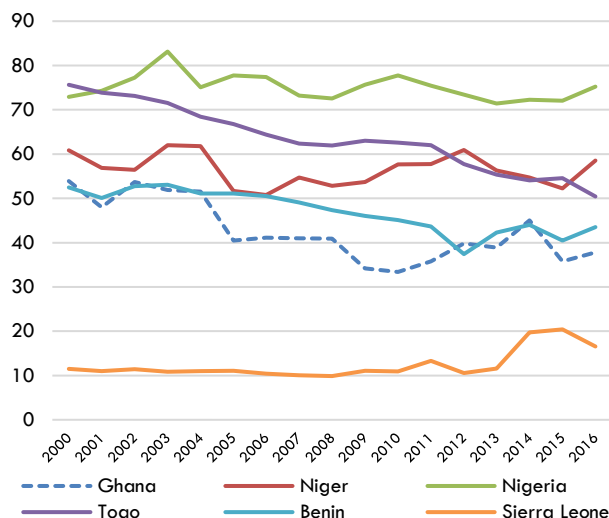
contributions (17%), investment income (8%) and registration fees (5%). It covers 95% of health conditions in Ghana. To enrol, individuals have to pay a registration fee and annual premium between GH¢7.2–GH¢48 (US\$2.0–US\$10), which is based on income and ability to pay. According to the National Health Insurance Authority (NHIA), the NHIS membership has been stable at about 40% of the population in recent years. Like many national health schemes, NHIS faces financial challenges, with a limited ability to raise additional funding through taxation or other revenue sources. All money flowing through the NHIA for claims or operations must, therefore be wisely spent.¹³⁵

Overall, informal workers have access to national (public/private) social security schemes and approximately 10,000 are registered, which is mainly in the People Pension Trust (PPT). Taking into consideration the overwhelming informal employment, Ghana's social protection system has still not fully gripped the introduction of informal workers into its arrangements.

Current health expenditure was estimated at 5.6% of GDP on average from 2012 to 2016 in Ghana. It is significantly higher than Nigeria (3.5%) and Benin (4.0%), but lower than Sierra Leone (16%), Togo (6.5%) and Niger (6.2%). The density of health workers in Ghana, as a whole, is 14 per 10,000 people, which is substantially less than the regional average of 26 and even further below the benchmark of 35 per 10,000 people.¹³⁶

In 2016, the out-of-pocket expenditure was at 38% of total health expenditure in Ghana, which is a decrease of 7 percentage points since 2015 (Figure 15). The 2016 value is low from a regional perspective, but above Sierra Leone, who is impressive is down to 17%. However, the health system is facing serious challenges regarding the adequacy and quality of health care: even people who enjoy NHIS membership are often not sufficiently protected due to persistent challenges regarding the quality of health care services.¹³⁷

Figure 15 Health-care expenditure not financed by Private Household's out-of-pocket Payments, Public & private expenditure, Selected West African countries, %, 2000-2016



Note: Out of pocket expenditure is any direct outlay by households, including gratuities and in-kind payments, to health practitioners and suppliers of pharmaceuticals, therapeutic appliances, and other goods and services whose primary intent is to contribute to the restoration or enhancement of the health status of individuals or population groups. It is a part of private health expenditure.

Source: [World Bank, World Development Indicators](#)

By the Pensions Act from 2008, the government established a compulsory, contributory three-tier scheme. The mandatory first-tier social insurance scheme is run by the public Social Security and National Insurance Trust (SSNIT), which has a tripartite board. The second-tier mandatory occupational pension scheme gives contributors a higher lump sum benefits. The third-tier is the voluntary provident fund and personal pension scheme. The law provides for work injury insurance and maternity insurance, but unemployment insurance is not included. The Pension Scheme, as administered by SSNIT, has a registered membership of over 1,471,564 million as of June 2018 with over 190,079 pensioners regularly receiving their monthly pensions from SSNIT. Currently, TUC-Ghana is pushing for a review of the pension bill.

Ghana's population will gradually have a higher cohort of persons aged 60 years and above. This group was measured as 6% of the population in 2012. The process of modernising the country has fostered a challenge of the social status of the elderly and the traditional elder care arrangements, with only 4.8% of the population aged 65 and older covered by the Livelihood Empowerment against Poverty (LEAP) program. The government adopted a National Ageing Policy in 2010 and eldercare is part of

the SSNIT and other schemes. However, the process of formalising the public elderly care system is still weak.¹³⁸ Around 6.7% are active contributors to a pension scheme in the working-age population (age 15-64) in 2015 (see more in Table 15 above).

As mentioned, Ghana does not have a statutory unemployment protection scheme. The Labour-Intensive Public Work (LIPW) programme provides a limited number of workdays at minimum wage to an incomplete number of rural workers during the off-farm season in selected districts.

A Memorandum of Understanding has been signed between TUC-Ghana and an informal pension trustee, the Peoples Pension Trust (PPT) after 10,000 UNIWA members had registered to a third-tier pension scheme.¹³⁹ Social dialogue processes are expected to be enhanced in 2019 between TUC, informal economy focal persons, assemblies and municipalities sub-committees aiming at signing a roadmap for a more collaborative approach between the assemblies and informal workers.

ECONOMIC PERFORMANCE

Ghana has been hailed as an African model of economic development benefitting from a stable democracy. The country has implemented a market-based economy with few policy barriers to trade and investment in compliant with international trade-related investment measures. The country has slowly transitioned from a low-income to a middle-income economy status.

Production of Ghana's first commercial offshore oilfield began in 2010, which gave a tailwind in the export sector. Two more fields opened in 2016 and 2017. However, a global oil glut created a considerable surplus of crude oil since 2014, turning into a fall in international oil prices. It cut the country's oil revenue by half straining the public finances. Not to mention, the mining and quarrying sector covers just 0.8% of the total employment (revisit Table 8); thus, this recent economic oil export boost has not contributed much to job creation.

The economy entered a downturn from 2014 triggered by rising bond yields, mounting inflation, a weakening currency and the energy crisis. In addition, the Ebola Pandemic crisis in West Africa 2014 affected parts of the regional trade. The country made a comeback in 2016 and

was predicted to be one of the world’s fastest-growing economies in 2019.¹⁴⁰ In recent years, the relatively high growth has been driven by mining, petroleum, agriculture and sustained expansion in forestry and logging as well as recovery in the services sector.¹⁴¹ Main macroeconomic concerns include the lack of affordable electricity, lack of a solid domestic revenue base, and a high debt burden. Ghana is ranking 172 out of 228 countries in terms of GDP per capita (see also Table 16).

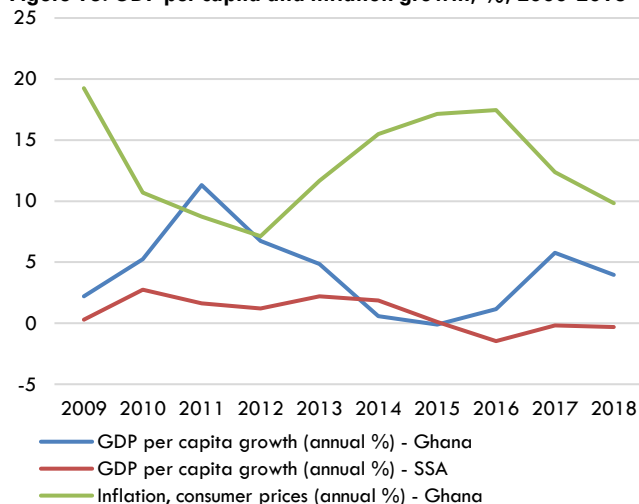
Figure 16 below shows how Ghana’s GDP growth per capita trend during the last decade. It peaked at 11% in 2011, but plummeted down to zero in 2015; from 2016 forward it rebounded supported by the high foreign direct investment rate at 5.9% of GDP on average from 2013 to 2017.

Table 16: Key economic data in Ghana

GDP (2018)	US\$ 65.6 billion
GDP per capita (current US\$) (2017)	US\$ 2,202
GDP growth (average, 2014-2018)	4.6 %
Inflation (2018)	9.8 %

Source: [World Bank, World Development Indicators](#)

Figure 16: GDP per capita and inflation growth, %, 2000-2018



Source: [World Bank, World Development Indicators](#)

As the GDP growth fell, the annual inflation in consumer prices rate rose (see Figure 16 above). Since 2012, the inflation rate rose above 10%, peaking at 17% in 2016, and dropping down to an estimated 9.2% in 2019. Public wage bill, currency depreciation rate, money supply, and fiscal deficit have an impact on inflation in Ghana. Political

concerns are raised due to the sustainability of the single-digit inflation rate towards the general elections in 2020.

According to the Gini Index measures the extent to which the distribution of income, the inequality in Ghana has experienced an increase from 42% in 2012 to 44% in 2016. This drop is an impact of the economic downturn during the 2010s. The Human Development Index (HDI) ranking has only improved in the margin in recent years and ranked 140 out of 189 countries (1st is best) in 2018.¹⁴²

Overall, the high economic growth in Ghana has been a key factor in alleviating poverty. Among employment by economic class, it is estimated that extremely poor workers have fallen from 28% in 2000 to 3.9% in 2020. Also, moderate poor workers have declined from 26% to 11% in the same period. In contrast, middle-class workers have increased fast from 21% to 63% (see more in Table 17). It is important to realise that at least one out of three (37%) of the population share is economically inactive and excluded from the abovementioned estimations. Based on broader estimations, the poverty rate (US\$5.5 a day) amongst the total population fell from 85% in 1998 to 57% in 2016. These diverging poverty rates are a result of the economy growth that has not been able to fully benefit the entire population equally; especially poverty persists in certain areas such as the rural savannah and coastal regions.

Table 17: Estimation and projection of employment by economic class in Ghana, 2000-2020

Year	Extremely poor (<US\$1.9)	Moderately poor (>=US\$1.9 & <US\$3.2)	Near poor (>=US\$3.2 & <US\$5)	Middle class (>=US\$5)
2000	28 %	26 %	25 %	21 %
2010	15 %	21 %	27 %	37 %
2020	3.9 %	11 %	22 %	63 %

Note: Data in this table exclude the economically inactive population that cover around 37% of the population (age 15+).

Sources: [ILO, Key Indicators of the Labour Market \(KILM\)](#)

The enforcement of business regulations remains on the low-medium level. Ghana scores below average on the global Doing Business Index, ranking as number 118 out of 190 countries in 2020, which is lower than the sub-Saharan African average. Out of ten indicators, the best scores are in protecting minority investors (72 out of 190) and attaining electricity (79). The worst scores are resolving insolvency (161), trading across borders (158) and paying

taxes (152) (see more in Appendix Table 20). Several reforms are in progress, including reforms on trade, industrial policy, business licencing, the financial sector, land registration, customs and the judiciary. This is linked to a comprehensive public sector reform programme taking place. It is argued that these reforms have a minor effect on the informal economy where the majority of business activities lie. This latter segment is challenged by the high cost of loan schemes as well as lack of awareness or incentive to drive policy changes.

Export Processing Zones (EPZ)

Ghana Free Zone Authority (GFZA) was established in 1995. It consists of nine members appointed by the President in consultation with the Council of State.¹⁴³ GFZA promotes manufacturing and processing of goods through the establishment of EPZs. A minimum of 70% of products from EPZs must be exported out of the country. Ghana Free Zones Programme is a private sector driven. Government's role is limited to facilitating, regulating and monitoring activities of Free Zone Enterprises and Developers.

The majority of companies operating in the EPZ have failed to submit quarterly financial statements to GFZA.¹⁴⁴ GFZA suspects that many companies are exploiting expatriate staff with 'visitor' status, which implies that they are not permitted to work. The authority also accuses reports of

presenting false information, and most companies do not comply with the essential requirement of selling a maximum 30% of production on the Ghanaian market.

GFZA progressively registered new companies each year in the Free Zones Programme. Based on the latest official data available on the registered EPZ employment rate, it increased on the margin, reaching around 1.2% of Ghanaian employees (see more in Appendix Table 21). GFZA registered 235 EPZs in February 2019, out of which 178 are active, and 57 are inactive.¹⁴⁵ The Authority has announced plans of establishing EPZs in every region (Ghana has 16 regions), with the intention of placing factories near the sources of raw materials.¹⁴⁶

In most cases, wages in EPZs are higher with lower gender wage gaps than outside the zones. When it comes to labour conditions such as health and safety, unionisation or hours worked are mixed when compared with firms outside the EPZ.¹⁴⁷ The right to conduct strikes is not secured among workers in EPZs.¹⁴⁸

A study assessing the impact of export processing zones on economic growth in Ghana argues that both free zones exports and free zones investments have a significant negative relationship with economic growth. The study concluded that the Free Zones Programme has not yet fully served its purpose of promoting economic growth in Ghana.¹⁴⁹

APPENDIX: ADDITIONAL DATA

Table 18: Trade union in Ghana, 2018

1. Members of the Ghana Trade Union Congress (TUC)	Members	Membership growth (2012-2018)
1. GAWU General Agricultural Workers' Union	50,000	14 %
2. GMWU Ghana Mine Workers' Union	20,000	900 %
3. PSWU Public Services Workers' Union	24,000	-43 %
4. MDU Maritime and Dock-workers' Union	10,000	67 %
5. CBWU Construction and Building Materials Workers' Union	10,000	-52 %
6. TWU Timber and Wood-workers' Union	8,400	-77 %
7. RWU Railway Workers' Union	1,342	-88 %
8. PUWU Public Utility Workers' Union	10,288	-65 %
9. GTPCWU Gen. Transp., Petro. and Chem. Workers' Union	7,500	50 %
10. TEWU Teachers and Educational Workers' Union	60,000	43 %
11. REU Railway Engine-men's Union	-	-
12. CWU Communications Workers' Union	-	-
13. LGWU Local Government Workers' Union	10,000	-52 %
14. NUSPAW National Union of Seamen, Ports and Allied Workers	1,500	50 %
15. HSWU Health Services Workers' Union	28,811	-14 %
16. GPRTU Ghana Private Road Transport Union	120,000	173 %
17. UNICOF Union of Industry, Commerce and Finance	22,000	-44 %
18. FUSSAG Federation of Universities Snr. Staff Association of Ghana	2,262	-
19. GCMQWU General construction, manufacturing and quarries workers' union	5,167	-
20. UNIWA Union of Informal Workers Associations	87,000	-
21. CRWU Cocoa Research Workers Union	1,000	-
Total members	479,270	23 %
2. Members of the Ghana Trade Union Congress*	Members	
1. Textile, Garment and Leather Employees' Union (TEGLEU)	-	
2. Food And Allied Workers' Union (FAWU)	-	
3. General Manufacturing And Metal Workers' Union (GEMM)	-	
4. Union Of Private Security Personnel (UPSP)	-	
5. National Union of Teamster And General Workers (NUTEG)	-	
6. Finance And Business Services Union (FBSEU)	-	
7. Private School Teachers and Educational Workers' Union of Ghana (PRISTEG)	-	
8. Media Of Printing Industry Workers' Union (MEDIANET)	-	
9. ICT and General Services Employees Union	-	

Total	48,300
3. Non-Affiliated National Unions*	
1. Industrial and Commercial Workers' Union (ICU)	-
2. Construction and Allied Workers' Union (CAWU)	-
3. Union of Industrial Workers (UNI)	-
4. National Union of Harbour Employees (NUHEM)	-
5. Union of Private Security Employees, Ghana (UPSEG)	-
6. United Industrial and General Services Workers of Ghana (UNIGS)	-
4. Sector-based unions *, **	Members
A. Unions With Bargaining Certificate	-
1. Ghana National Association of Teachers (GNAT)	178,000
2. Judicial Service Staff Association of Ghana (JUSAG)	-
3. Senior Staff Association of Ghana Post Company Ltd.	-
4. Ghana Registered Nurses Association (GRNA)	12,000
5. Central University Teachers Association	-
6. Association Of Environmental Health Assistants Ghana (ASHEHAG)	-
7. Inspection and Control Services Enterprise Based Union	-
8. Polytechnic Administrators Association of Ghana (PAAG)	-
9. Civil and Local Government Staff Association of Ghana (CLOSSAG)	-
B. Unions without Bargaining Certificate	-
1. Ghana Medical Association (GMA)	-
2. National Association of Graduate Teachers (NAGRAT)	-
3. Polytechnic Teachers Association of Ghana (POTAG)	-
4. Government and Hospitality Pharmacists Association	-
5. Coalition of Concerned Teachers, Ghana.	-
5. Enterprise based unions *, **	Members
A. Unions with Bargaining Certificate	-
1. Blue Skies Staff Association	-
2. Meridian Port Services Enterprise – Based Union	-
3. Carl Tiedman Stevedoring Enterprise- Based Union	-
4. Scancom Local Staff Association	-
5. Senior Staff Association of Ghana International School	-
6. Senior Management Staff of GBC	-
7. UT Financial Services Staff Association	-
B. Enterprise-Based Unions without Collective Bargaining Certificate	-

1. Bank Of Ghana Senior Staff Association (BOGSSA)	-
2. Liberty And Integrity Trade Union	-
3. Senior Staff Association of Ghana Telecom Company Ltd.	-
4. Bogoso Gold Enterprise- Based Union	-
5. Commission on Human Rights and Administrative Justice Staff Association. (CHRAJSA)	-
6. Mol Staff Association	-
7. Church World Service Local Staff Association	-
8. Senior Staff Association of Electricity Company of Ghana Ltd.	-
9. Council for Scientific and Industrial Research Senior Staff Association	-
10. Association of District Mutual Health Insurance Staff , Ghana	-
11. Pro-credit Workers Local Union	-
12. Senior National Organized Workers of Liebherr-Mining Ghana Ltd (SNOW)	-
13. General Organization of on-Going Development Workers (GOODWU)	-
14. GNPC Senior Staff Association	-
15. Sic Senior Staff Association	-
16. Shell Senior and Supervisory Staff Association.	-
17. Hydro – Electric Thermal And Allied Workers Union (Ghana)	-
18. Research Staff Association of the Council for Scientific and Industrial Research	-

*2012

** Sector based unions and enterprise based unions register with or without collective bargaining certificate.

Source: Labour Department, MESW and SRO data-collection, 2019

Table 19: Ratified ILO Conventions

Subject and/or right	Convention	Ratification date
Fundamental Conventions		
Freedom of association and collective bargaining	C087 - Freedom of Association and Protection of the Right to Organise, 1948	1965
	C098 - Right to Organise and Collective Bargaining Convention, 1949	1959
Elimination of all forms of forced labour	C029 - Forced Labour Convention, 1930	1957
	C105 - Abolition of Forced Labour Convention, 1957	1958
Effective abolition of child labour	C138 - Minimum Age Convention, 1973	2011
	C182 - Worst Forms of Child Labour Convention, 1999	2000
Elimination of discrimination in employment	C100 - Equal Remuneration Convention, 1951	1968
	C111 - Discrimination (Employment and Occupation) Convention, 1958	1961
Governance Conventions		
Labour inspection	C081 - Labour Inspection Convention, 1947	1959
	C129 - Labour Inspection (Agriculture) Convention, 1969	Not ratified
Employment policy	C122 - Employment Policy Convention, 1964	Not ratified
Tripartism	C144 - Tripartite Consultation (International Labour Standards) Convention, 1976	2011
Up-to-date Conventions		
Working time	C014 - Weekly Rest (Industry) Convention, 1921	1960
	C106 - Weekly Rest (Commerce and Offices) Convention, 1957	1958
Wages	C094 - Labour Clauses (Public Contracts) Convention, 1949	1961
Occupational Safety and Health	C115 - Radiation Protection Convention, 1960	1961
	C120 - Hygiene (Commerce and Offices) Convention, 1964	1966
	C148 - Working Environment (Air, Noise and Vibration) Convention, 1977	1986
Seafarers	C184 - Safety and Health in Agriculture Convention, 2001	2011
	C147 - Merchant Shipping (Minimum Standards) Convention, 1976	2005
Labour administration	C150 - Labour Administration Convention, 1978	1986
Industrial relations	C151 - Labour Relations (Public Service) Convention, 1978	1986
Specific categories of workers	C149 - Nursing Personnel Convention, 1977	1986

Fundamental Conventions are the eight most important ILO conventions that cover four fundamental principles and rights at work. Equivalent to basic human rights at work.

Governance Conventions are four conventions that the ILO has designated as important to building national institutions and capacities that serve to promote employment. In other words, conventions that promotes a well-regulated and well-functioning labour market.

Source: [ILO, NORMLEX, Ghana](#)

Table 20: Ease of Doing Business in Ghana, 2019-2020

Topics	2019	2020	Changes
Overall	114	118	-4
Starting a Business	108	116	-8
Dealing with Construction Permits	115	104	+11
Getting Electricity	86	79	+7
Registering Property	123	111	+12
Getting Credit	73	80	-7
Protecting Minority Investors	99	72	+27
Paying Taxes	115	152	-37
Trading Across Borders	156	158	-2
Enforcing Contracts	116	117	-1
Resolving Insolvency	160	161	-1

Note: Doing Business 2019-2020 indicators are ranking from 1 (top) to 190 (bottom) among other countries. The rankings tell much about the business environment, but do not measure all aspects of the business surroundings that matter to firms and investors that affect the competitiveness of the economy. Still, a high ranking does mean that the government has created a regulatory environment conducive to operating a business.

Source: [World Bank, Ease of Doing Business 2020 in Ghana](#)

Table 21: Ghana's free zones programme trend, 2005-2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Number of companies	21	29	28	26	7	20	25	17	30	14
Employment	28,334	25,773	28,880	28,595	28,936	29,798	30,080	30,383	31,005	30,271
Export (US\$ million)	603	507	479	1,116	821	1,329	1,196	1,069	1,126	2,200
Capital invested (US\$ million)	186	152	114	316	215	212	225	248	280	168

Source: [Ghana Free Zones Board, Annual Report 2014](#)

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