

Labour Market Profile Ghana – 2023/2024



This profile provides a comprehensive overview of the labour market's structure, development, and challenges.

Danish Trade Union
Development Agency



Ulandssekretariatet
Danish Trade Union Development Agency - DTDA

PREFACE

Danish Trade Union Development Agency (DTDA) is the development organisation of the Danish trade union movement. This agency was established in 1987 by the two largest Danish confederations – the Danish Federation of Trade Unions (Danish acronym: LO) and the Danish Confederation of Professionals (Danish acronym: FTF). These confederations merged to become the Danish Trade Union Confederation (Danish acronym: FH) in January 2019. Formerly known as LO/FTF Council was replaced by DTDA.

The work of DTDA is in line with the global Decent Work Agenda (DWA) based on its pillars: creating decent jobs, guaranteeing rights at work, extending social protection, and promoting social dialogue. The overall development objective is to eradicate poverty and support the development of just and democratic societies by promoting the DWA.

DTDA collaborates with trade union organisations in Africa, Asia, Latin America, and the Middle East. The programmes' immediate objective 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 achieving the labour-related Sustainable Development Goals (SDGs).

The Labour Market Profile (LMP) format provides a comprehensive overview of the labour market's structure, development, and challenges. In the framework of DWA and SDGs, LMPs follow several central indicators addressing labour market development aspects, especially the unionism evolution, social dialogue and bi-/tri-partite mechanisms, policy development, and legal reforms status vis-à-vis ILO conventions and labour standards, among others.

Primary sources of data and information for LMPs are:

- As part of programme implementation and monitoring, national partner organisations provide annual narrative progress reports, including information on labour market developments. Furthermore, specific data and information relating to central indicators are collected using a unique data collection tool.
- National statistical institutions and international databanks are used as a source for collection of general (statistical) data and information such as ILOSTAT and NATLEX, World Bank Open Data, ITUC Survey of Violations of Trade Union Rights, the U.S. Department of State, and other internationally recognised labour-related global indexes.
- Academia and media sources (e.g., Labour Start, national news, among others) are furthermore used in the available research on labour market issues.

The profile is regularly updated; the current version covers the period from 2023 to 2024. Labour Market Profiles for more than 30 countries are available on DTDA's website:

<https://www.ulandssekretariatet.dk/>.

DTDA prepared the Labour Market Profile in close collaboration with DTDA Western Africa sub-Regional Office in Togo and Ghana Trade Union Congress in Ghana (TUC-Ghana). If any comments arise to the profile, please contact Mr Kasper Andersen (kan@dttda.dk) from DTDA.

The frontpage show Ghanaian traders, photographed by Carsten Sneibjerg.

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EXECUTIVE SUMMAR

Ghana's economic development has been hailed as a successful African model, delivering significant poverty reduction and improvements in human development. But financial hurdles took off, leading to stalled growth in the labour income share of GDP. Economic ruptures surfaced at the beginning of the 2020s, prompted by the global Covid-19 pandemic and Russia's war in Ukraine. This situation cost real wage cuts that provoked strike actions. The country is vulnerable to climate changes that put pressure on just transition jobs, troubled by an ambiguous overarching policy agenda.

The labour market's legal and policy framework is comprehensive. But it scores relatively weak in national compliance involving labour rights, just as the pervasive child labour and stark labour gender gaps echo the laws' inefficient application practice. Central regional trade agreements' labour clauses have not demonstrated a positive effect. The Labour Act of 2003 is under review to be updated and aligned with international standards and regional integration.

Social dialogue takes inclusive strides in economic and social development gained by the functional tripartite structures. New dialogue platforms are emerging. Although some legal barriers still concern collective bargaining, the application of Collective Bargaining Agreements (CBAs) is rising. Few CBAs are linked to skills, pension funds, and pay scale clauses. Due to the cumbersome judicial system, alternative dispute resolution is gaining prominence within the labour resolution system. The trade union movement lost many members in 2020 as an impact of the pandemic. The membership rate rebounded in 2021, reaching the trade union density of employment at around 6.0%. According to employers, cooperation in labour-employer relations was at the high-medium level.

The population growth pushes a fast-growing workforce resonated in the employees' group taking

small steps ahead. Ghana's improving labour productivity exemplifies a widening gap in the regional average. Unemployment rises, reaching about 13% of the population and 33% of youth in 2021, based on the 'relaxed' unemployment definition. The insufficient decent job creation pushed an outflow of migrant workers, displayed by the significant inflow of personal remittances and getting close to superseding the foreign direct investments level.

Ghana's education system improved, as pictured in the rising literate youth population. However, the government's education expenditures declined during the end of the 2010s, pushing a downturn in enrolment at the primary school level. The Covid-19 pandemic created unforeseen challenges for the education system that are projected to propel more child labour. The education system has an alarmingly low level of enrolment in vocational training programmes, struggling with strained budgets. On the other hand, Ghana's firms offering formal training are at the high-end level compared to the neighbouring countries. Regionally, it is a frontrunner in the information and communication technology (ICT) application with an evolving business process outsourcing (BPO) market.

The country's comprehensive social protection system experienced changes, reverberated in booming social safety net programmes, not to mention the trade unions movement influenced the government on central social protection regulations. The proportion of population coverage by several labour-related social protection factors remains low, though, caught by the widespread informal economy and lack of awareness. The health service structure is not fully up to date to reach universal health coverage; around 31% of Ghanaians do not have health insurance. It is worrisome to detect that health expenditures dropped during the 2010s, leaving health conditions' improvements in limbo.

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

Creating decent jobs	
Policy reforms addressing creation of decent employment	Yes. Policies are adopted and in force for employment, youth employment, skills development, minimum wage, poverty eradication strategy, industrial. The National Labour Migration Policy was launched in 2020, as well as the National Health Insurance Scheme policy gearing social protection to curb motivation to emigrate.
ILO standard setting on improvement of status of workers from the informal economy	Yes. Tripartite National Informal Economy Forum is adopted in Ghana along with other national forums addressing the status of informal economy workers, including the TUC-Ghana/UNIWA Informal Economy Stakeholder Forum with district assemblies and municipalities are active.
Guaranteeing rights at work	
Growth in partner trade union members (TUC-Ghana) (%)	The membership growth fell by 6.1% from 2019 to 2020 due to the Covid-19 pandemic but it rebounded in 2021 by an upsurge of 12% from 2020.
Violations of trade union rights	Ranking 2 out of 5 (5+ is the worst) of the Global Rights Index. *
Labour legislation is improved according to ILO standards	Few new approved laws are detected in the recent years, except the Labour (Domestic Workers) Regulations of 2020. The Labour Act is under review.
Partner organisations with minimum 30% women representation in decision-making bodies (TUC-Ghana) (%)	Yes. One out of three (34%) represents women in decision-making bodies.
Extending social protection	
Health social protection coverage as % of total population in partner countries	The 2021 census results report 69% of the population is covered by either NHIS or private health insurance schemes.
Workers from the informal economy have access to national social security schemes	Around 42,540, which was around 0.8% of self-employed workers in 2021.
Promoting social dialogue	
Trade union density of total employment (%)	Approximately, 6.1% of employment.
Cooperation in labour-employer relations	Ranking 64 out of 141 (1 is best). **
Number of Collective Bargaining Agreements (CBAs)	The number of CBAs is on the rise, from 28 in 2015, peaking with 404 in 2020 but fell to 46 in 2021.
Workers' coverage of Collective Bargaining Agreements to employees	Data is scarce on the CBAs' coverage.
Bi-/tri- partite agreements concluded	Social dialogue is taken positive and inclusive strides of economic and social development in the country; for example, the agreement on a cost-of-living allowance (COLA) was concluded in July 2022 between the government and workers' unions and associations within the public sector gives all public sector employees increased remuneration. In addition, new social dialogue platforms are emerging for cooperation between unions and serve as a springboard for social and political engagement. Among others, the National Coalition against the Privatisation of Water in Ghana brought together several unions and civil society organisations, educating members on issues beyond wage earning and increasing general political literacy. At the enterprise bipartite level, social dialogue still has some weaknesses, challenged by high informality dominated by micro- and small enterprises.

* This is interpreted as "repeated violations of rights": Certain rights have come under repeated attacks by governments and/or companies and have undermined the struggle for better working conditions.

** This indicator is based on data from the Global Competitiveness Index's 8th pillar of labour market that represents employers' opinion from surveys.

Sources: International Trade Union Confederation, Global Rights Index; World Economic Forum; DTDA Sub-Regional Office data collection tool 2021; own calculations on trade union density.

COUNTRY MAP



Source: National Online Project.

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ECONOMIC PERFORMANCE

Ghana has been acknowledged as an African economic development model, benefitting a stable democracy and an anchor for stability in Western Africa. The country entered the lower-middle-income economy group in 2011, ranking 169 out of 229 countries in terms of GDP per capita in 2022. The achievement is linked to a market-based economy with few barriers to trade and investment.

The country's fast-growing economy is somewhat dependent on exporting commodities such as gold, cocoa, oil and gas. It has created vulnerability to global economic slowdowns and commodity prices. Notably, the production of commercial offshore oilfields began in 2010, bringing a tailwind in the export sector. However, this oil export bonanza has contributed little to direct job creation. The economy further entered a downturn in 2014, hit by rising bond yields, fast-rising inflation, a weakening currency, and the global drop in oil prices, not to mention the Ebola Pandemic crisis in Western Africa that affected parts of the regional trade. Although the growth rebounded at the end of the 2010s, entering 2020, it got affected by the global Covid-19 pandemic, leading to unprecedented adverse social and economic impacts. This crisis stalled investments and stymied national savings, and high rise in government expenditure and debt. Economic growth rebounded in 2021 but it was negatively affected by waves from the Russian war against Ukraine (Table 1 and Figure 1).

High inflation in consumer prices has haunted the economy exposed by the deterioration of workers' income purchasing power (see more in the Working Conditions section). The public wage bill and economic slump triggered a high inflation. It even hit its record in 2022, projected at 27%. This latter hike was mainly driven by the Russian war against Ukraine, affecting transport fares and utility costs, not to mention a period of fiscal tightening as the government grapples with balancing its growing deficits and debt

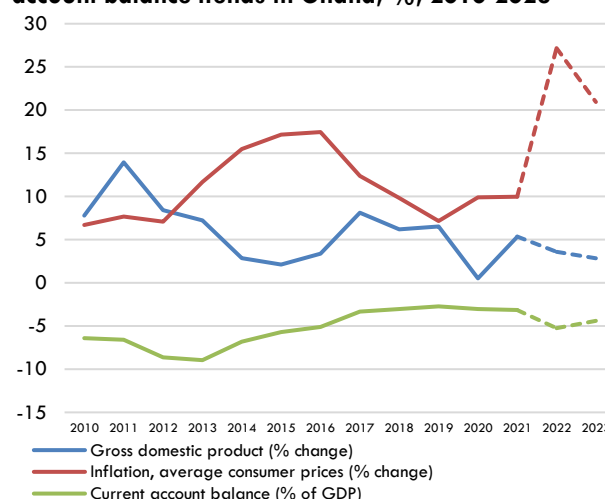
financing obligations. The surge in the high cost of living sparked street protests in Accra in June 2022.

Table 1: Ghana's key economic data, projections, 2019-2023

Values	2019	2020	2021	2022	2023
GDP (current, billion, US\$)	68.4	70.0	79.2	76.0	70.1
GDP per capita (PPP; 2017 international dollar)	5,586	5,503	5,684	5,762	5,778
Total investment (% of GDP)	19.7%	19.1%	18.6%	18.0%	19.5%
Gross national savings (% of GDP)	16.9%	16.0%	15.4%	12.8%	15.1%
General government total expenditure (% of GDP)	21.1%	28.3%	25.7%	23.3%	23.3%
General government gross debt (% of GDP)	62.7%	79.1%	82.1%	90.7%	87.8%

Sources: International Monetary Fund, World Economic Outlook Database, October 2022.

Figure 1: Gross domestic product, inflation, and current account balance trends in Ghana, %, 2010-2023

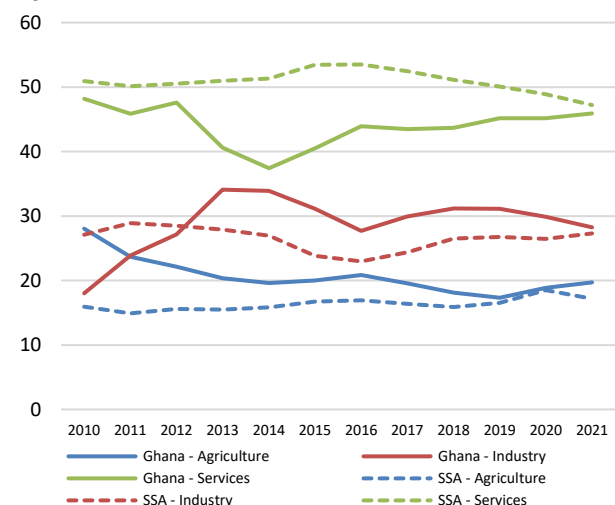


Sources: International Monetary Fund, World Economic Outlook Database, October 2022.

Ghana's services sector is the most significant contributor to the GDP, constituting 49% of GDP in 2021. The industrial sector is the next largest with 30% of GDP, followed by the agricultural sector at about 21%. The agricultural sector employs about 45% of Ghana's workforce, mainly small landholders (see more in the Workforce section). Figure 2 shows that the aggregated agricultural and industry sectors lost the relatively high pace of value-added at the end of the 2010s and beginning of 2020s, closing the gap to the regional average. In contrast, Ghana's

service sector experienced an upsurge in value-added due to evolving digital, financial services, education, and franchising sectors, getting closer to the regional average.

Figure 2: Aggregate sectoral economic changes, value-added in Ghana and sub-Saharan Africa (SSA) (excluding high income), % of GDP, 2010-2021



Note: Value added is the net output of a sector after adding up all outputs and subtracting intermediate inputs.

Source: The World Bank, World Development Indicators.

Ghana's poverty headcount ratio at the national poverty line dropped from 32% in 2005 to 23% in 2016. The tempo stalled in the 2010s due to the previously mentioned economic downturn, holing the real minimum wage and social security coverage. The country's poverty ratio is considerably lower than the neighbouring countries; the closed one is Côte d'Ivoire at 40%. The economic rupture in 2020 further negatively affected poverty reduction, many caught by lack of health supplies and services. On the positive side, the Human Development Index (HDI) ranked Ghana as medium human development at 133 out of 191 (1 is best) in 2021, improving by five steps ahead in the HDI ranking from 2015 to 2021.

Ghana's society is still struggling with economic inequality: Inequality in the distribution of family income has been stuck at the same level during the last two decades, even growing in the margin, from 43 in 2005 to 44 in 2016 (Gini-index 0 represents

perfect equality, while 100 represents high inequality).¹

Ghana's business and investment ambiance face corruption, a weakening of contract sanctity, and chronic politicisation of business deals.² The government has actively implemented reforms to attract foreign direct investments (FDIs), leading to 6.4% of GDP on average in the 2010s, hovering 4.2 percentage points above sub-Saharan Africa (excluding high-income) average, at 2.2%. Ghana's business regulations stand at a low-medium level: the Doing Business Index ranked 118 out of 190 countries in 2020, lower than the sub-Saharan African average. Out of ten indicators, the best scores are protecting minority investors (72) and attaining electricity (79). The worst rankings are resolving insolvency (161), trading across borders (158), and paying taxes (152) (see more in Appendix Table 17). Reforms are in progress to improve the business environment, including a comprehensive public sector programme. These developments have a minor effect on the informal economy, though, where most business activities are marred by a lack of awareness or incentive to drive policy changes.

Just Transition

Ghana's economic and human development is vulnerable to climate change and climate-related shocks. The sectors and markets where Ghana are economically dependent and sensitive are mainly the agricultural, water, tourism, and health. Mainly they are troubled by soil erosion, deforestation, recurrent droughts, desertification, land degradation, and biodiversity loss.

The country ranks 111 out of 182 countries (1 is best) in the 2020 ND-GAIN Index. It recognises the responsibilities of the United Nations Framework Convention on Climate Change (UNFCCC) to address climate change, including undersigning the Paris Agreement. The National Green Jobs Strategy Plan (2021-2025) was promoted to create platforms, develop capacities, and institute measures to

facilitate a just transition to an environmentally sustainable economy by promoting green jobs. It likewise encourages fossil fuel extraction and has no long-term decarbonisation target or strategy, leading to an ambiguous overarching policy framework. Besides, many Ghanian still need more awareness or incentives to enter Just Transition climate strategies, by the same token the labour market is simply not creating sufficiently 'green' jobs.

Special Exporting Zones

The legal framework of economic free zones was set by the Free Zone Act 504 of 1995, establishing the Ghana Free Zone Authority (GFZA). Different types of Free Zones (FZs) are enrolled in the Special Exporting Zones (SEZs) concept. Based on a broader industrial transformation programme, the government has launched plans to establish SEZs in each of Ghana's sixteen regions. Ministry of Trade and Industry (MoTI) promotes the FZs as a tool to become a manufacturing hub in the Western Africa region, linked to a ten-point strategy of 2017.

GFZA's FZ programme aims to attract foreign direct investment (FDI), job creation, and value addition to its products. This programme offers incentives such as eliminating import licensing requirements, exclusion from tariffs, levies on exports from the zone, and imports for production and customs procedures. FZs' businesses and developers do not pay income tax for the first ten years of operation until the rate rises to 15%. A minimum of 70% of products from EPZs must be exported out of the country. The private sector drives the FZs Programme; the government's role is limited to facilitating, regulating, and monitoring activities of FZs enterprises and developers.

Four SEZs operate in Ghana, mainly promoting the manufacturing and processing of goods. It is considered as one of the more successful SEZ programmes in Africa.³ GFZA registered an export of US\$1.94 billion in 2019 from FZs and accounted for nearly 10% of exports. Job creation has stalled during the 2010s, though, steady at around 30,000

employees, and more precisely, 30,189 in 2021 (approximately 2.8% of employees). It suggested a sluggish upsurge in job creation in FZs, further remaining below overall national GDP growth.⁴

GFZA suspects that many FZ companies exploit expatriate staff with 'visitor' status, implying they are not permitted to work. They also detected that most companies do not comply with the requirement of selling a maximum of 30% of production on the Ghanaian market. Studies noticed that Ghanaian women's employment in SEZs has to some extent, improved their economic situation, but job insecurity continues as a hindrance to their empowerment.⁵

Wages in FZs are higher, with lower gender wage gaps than outside the zones. When it comes to working conditions, such as health and safety, unionisation or hours worked are mixed compared with firms outside the FZs, not to mention the right to conduct strikes is not secured among workers.⁶

LABOUR LEGISLATION

Laws regulate and set standards and restrictions for the labour market in Ghana. Only a few new or reformed labour-related legislation have been recorded in recent years, except in 2020, with impositions in the aftermath of the global Covid-19 pandemic and the approved Labour (Domestic Workers) Regulations. An overview of the latest approved laws, declarations, and impositions is available in Appendix Table 14).

The central labour laws guiding Ghana's labour market are summarised below:

- **The Constitution of Ghana** 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.

- **The Labour Act** (No 651) of 2003 consolidated pieces of former legislation and introduced provisions to reflect ratified ILO Conventions. The rights to freedom of association and strike are regulated by law. The right to collective bargaining and the right to strike are recognised by law. Ghana's level of national compliance with labour rights is somewhat below its neighbouring countries (see Table 2 ahead). The act is currently under review to be updated and aligned with international standards and regional integration (see more in the Trade Agreement sub-section).
- **The Children's Act** (No. 560) of 1998 prohibits engaging a child in exploitative labour, defined as labour depriving the child of its health, education, or development and describing hazardous work.
- **The Human Trafficking Act** of 2005 covers the recruitment, transportation, transfer, harbouring, trading, or receipt of persons, within and across borders, using threat, fraud, and exploitation of a vulnerability or by paying to gain consent. It induced prostitution and other forms of sexual exploitation, forced labour, slavery or the removal of organs.
- **The National Vocational Training Act** (No. 351) of 1970 and the National Vocational Training Regulations (Executive Instrument 15) enjoin companies to introduce apprenticeship schemes when a technical business is attached to the establishment.
- **The Free Zone Act** of 1995 permits 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)).

- **The Shipping Act** (No. 645) of 2003 regulates the engagement and welfare of seafarers concerning crew agreements, wages, occupational safety and health, required provisions and water on board, and protection of seafarers from imposition and relief and repatriation.
- **The Labour (Domestic Workers) Regulations** of 2020 protect domestic workers' rights. These regulations set out the relationship between domestic workers and employers, including the obligation to use a written contract and define working conditions (wages, working time, leave, the role of the worker and training) which will be provided by the employer, not to mention a clause providing that an employer of a domestic worker shall ensure that the domestic worker is not subjected to any form of forced labour.

Observations on labour legislation

The International Trade Union Confederation (ITUC) has registered observations of labour legislation regarding the international standards on the right to organise, the right to bargain collectively, and the right to strike, among others:⁷

- 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 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 an excessively long list of "essential services".
- Discretionary determination or an excessively long list of "services of public utility" in which a minimum operational service can be imposed in the event of strikes.

International reports found that the government generally protected the right to form and join independent unions and to conduct legal strikes and bargains collectively, and workers exercised these rights. Although the Labour Act makes specified parties liable for violations, specific penalties are not set forth. Some instances of subtle employer interference in union activities were registered.⁸

It is worthwhile to mention that the labour-related legal framework covers the formal sector. However, the widespread informal economy is shadowing a large majority of the workforce, and enterprises use loopholes in labour and business regulations in practice, often due to a lack of awareness or incentives.

Ratified ILO Conventions

International Labour Organization's (ILO) conventions enumerate international principles and rights at work: Ghana ratified 51 conventions. Appendix Table 16 shows that Ghana ratified eight out of ten fundamental conventions; two out of four Governance Conventions; 41 Technical Conventions, out of which 12 are Up-To-Date and actively promoted. The latest ratified convention was the Maritime Labour Convention (MLC) in 2013, with several later amendments.

The independent ILO body, known as the Committee of Experts on the Application of Conventions and

Recommendations (CEACR), listed observations and direct requests for several conventions. For example, in 2021, CEACR had observations dealing with the Freedom of Association and Protection of the Right to Organise Convention (C087), coping with following up upon the ongoing review of the labour legislation and ensuring that it is brought into full conformity with the convention. The committee also had observations concerning the Right to Organise and Collective Bargaining Convention (C098), particularly noting their need for more consensus with the National Labour Commission (NLC) concerning the regulations not providing the procedure to be followed by the commission. In addition, the CEACR requested the government to take the necessary measures to ensure that prison staff enjoyed the right to organise and bargain collectively, whether through an amendment to the Labour Act or other legislative means.

The Sustainable Development Goal indicator 8.8.2 seeks to measure the level of national compliance with fundamental labour rights (freedom of association and collective bargaining (FACB)). Based on ILO textual sources and national legislation, Ghana ranks at 1.62 in 2020 (0 out of 10; 0 is best). Compared to neighbouring countries, Ghana's ranking is significantly worse but slightly better than the Western Africa average (Table 2).

Table 2: Level of national compliance with labour rights among Ghana and neighbouring countries, 2020

Country	Value
Western Africa	1.95
Burkina Faso	0.69
Côte d'Ivoire	0.72
Ghana	1.62
Togo	0.54

Note: The value has a range from 0 to 10, with 0 being the best possible score (indicating higher levels of compliance with FACB rights) and 10 the worst (indicating lower levels of compliance with FACB rights based on ILO textual sources and national legislation).

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

Trade agreements

Ghana is enrolled in several multilateral, regional, and bilateral agreements. The country is a

longstanding member of the World Trade Organization (WTO).

Relating to Regional Trade Agreements (RTAs), Ghana is a member of the regional Economic Community of West African States (ECOWAS) that promotes economic integration in all fields of activity of the constituting countries.⁹ Recently, ECOWAS held a national consultation meeting on harmonisation of labour and social security laws in the region in a directive.¹⁰

Ghana is a party to the relatively new African Continental Free Trade Area (AfCFTA), signed and ratified by 43 African Union countries, including Ghana (as of July 2022) and has its Secretariat in Accra. The Tunis declaration from September 2022 by trade unions from 39 African countries stresses the inclusion of labour provisions in the AfCFTA agreement to ensure compliance with international labour standards and the decent work agenda.¹¹

Broader studies argue that the measures of labour conditions (i.e., mean real monthly earnings, mean weekly work hours per employee, fatal occupational injury rate, and the number of the ILO's Fundamental Conventions ratified) found no evidence for possible pro-labour-condition effects of RTAs labour clauses overall.¹²

In August 2016, Ghana ratified the interim Economic Partnership Agreement (EPA) with the European Union (EU). The regional EU-Western Africa EPA will replace this agreement once this latter enters into force, awaiting only Nigeria's signature. This EPA is a trade and development agreement ensuring free access to Europe's market for Ghanaian goods, supporting economic growth through trade, investment, and employment. The deal lacks labour clauses.

The negotiations on a new basic agreement between the EU and the 79 countries of the Organization of African, Caribbean, and Pacific States (OACPS) dragged on for more than three years before a breakthrough was reached in April 2021. This new

agreement includes that the parties reaffirm their obligations as members of the ILO and their commitments under the ILO Declaration on Fundamental Principles and Rights at Work and its Follow-Up. They reaffirm their commitment to social dialogue and the promotion and effective implementation of the internationally recognised core labour standards, as defined by the relevant ILO conventions and protocols on the freedom of association and the right to collective bargaining, the abolition of forced labour and end of modern slavery and human trafficking, the elimination of child labour with priority given to the worst forms, the minimum age at work, equal remuneration and non-discrimination in respect of employment. They shall make sustained and continuous efforts to ratify or accede to, as appropriate, those instruments if they have not yet done so.¹³

Since 2000, Ghana has participated in the African Growth and Opportunity Act (AGOA) linked to a Generalised System of Preferences with the United States. It allows duty and quota-free access to some products. The latest Biennial Report on the implementation of the AGOA from June 2022 did not list any comments on labour issues for Ghana.

Information was scarce concerning other bilateral trade agreements.

SOCIAL PARTNERS

Social partners are central to promoting the realisation of core labour rights and social justice for workers by protecting freedom of association and collective bargaining in bi- and tripartite functions. These partners usually represent government institutions, trade unions, and employers' organisations.

Government

The Ministry of Employment and Labour Relations (MELR) represents the government in the industrial

relations system. The ministry is mandated to manage policies, programmes, and the performance of the employment and labour relations; regulate wages; promote harmonious industrial relations and ensure workplace safety; create an enabling policy environment and opportunities for profitable job creation, career, and professional development. The Labour Department is responsible for labour administration and enforcing labour and employment laws, including labour inspection.

The National Labour Commission, the Factories Inspectorate and the Fair Wages and Salaries Commission (FWSC) are essential institutions under the ministry responsible for employment and labour issues (see more in the Central Tripartite Institutions sub-section).

The Labour Act of 2003 establishes Public Employment Centres and the National Labour Commission (NLC). NLC aims to develop and sustain a peaceful and harmonious industrial relations environment using effective dispute resolution practices within the law, promoting cooperation among the social partners and mutual respect for their rights and responsibilities. This commission also settles industrial disputes through negotiations and other effective alternative dispute resolution methods, such as mediation and arbitration (see more in the Labour Dispute Settlement System sub-section).

Trade Unions

Ghana's trade union movement is traced back to the 1920s. As industrial relations evolved, unionism gained expansion, peaking in the 1980s. It fell somewhat afterwards because of job cuts in the public sector, where trade unions have traditionally drawn their membership. The private sector has been dominated by micro and small enterprises operating in the informal economy. Ghana's Labour Act of 2003 sets the unionism framework.

Currently, two trade union centres operate, that is, the Trade Union Congress (Ghana) (TUC-Ghana), which is

the leading umbrella organisation, and the Ghana Federation of Labour (GFL) (see more ahead). There are several other non-affiliated national unions, sector-based unions, and enterprise-based unions (Appendix Table 15). In 2021, around 730,000 organised workers were registered in trade unions with a trade union density of total employment of about 6.0%, which is relatively high compared to neighbouring countries (see more details in Table 3).¹⁴

Table 3: Status of Trade Unions in Ghana, 2021

Indicators	Value
Number of trade union centres	2
Number of trade unions	76 *
Members of trade unions	730,123 **
Trade union density (employment)	6.0%
Trade union density (employees)	19% ***
Women share of trade union membership (TUC-Ghana)	31%
Organised workers from the informal economy (TUC-Ghana)	24%

* 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. *** Deducted organised workers from the informal economy. Source: International Trade Union Confederation; DTDA's Ghana data collection tool; own calculation of trade union density based on the ILO KILM's employment projections.

The collection of dues from the formal sector members is completed through a check-off system, while some members from organised workers from the informal economy may monthly pay a fixed amount. A recent study concluded that unions are central to improving employees' awareness of their statutory non-wage benefits in Ghana. For example, 46% of unionised workers receive full pay while on leave, compared to 29% of nonunionised workers (see more in the Social Dialogue section).¹⁵

Trade union initiatives for platform workers are also evolving in Ghana; for example, online ride-hailing drivers have organised in around sixteen online drivers' associations (the earliest established in 2018), some of which are affiliated with the TUC-Ghana.

Some challenges facing unionism in Ghana are the widespread informal economy, prevalent underemployment, low wages, generally poor working conditions with low coverage of occupational safety and health (OSH) and social security schemes, and workers' lack of awareness for protecting workers' rights.

Several trade unions' support to extend services to organising workers from the informal economy is rising. The Union of Informal Workers Associations (UNIWA) was established in 2013. It became affiliated with TUC-Ghana in 2018, recognised as a fully-fledged trade union. The UNIWA of TUC-Ghana makes up 17 active associations today.¹⁶ Its membership grew from 13,000 in 2013 to 118,000 in 2021, turning one of the largest unions affiliated to TUC-Ghana. UNIWA supports organising informal workers, promoting common interest, and strengthening their bargaining power in social dialogue. Concerning statutory non-wage benefits, unions can facilitate paid holidays within the informal economy but struggle to enable sick and maternity leave for this group.

Although trade unions are giving the Ghanaian government top scores for its way of sharing information on the national SDG implementation plan and of involving trade unions in this process, a full-fledged use of social dialogue to have tripartite discussions on the plan is still awaited.¹⁷

The status of trade union centres and the leading independent trade unions are summarised below.

Trade Union Congress of Ghana

The Trade Union Congress of Ghana (TUC-Ghana) was founded in 1945. The organisation is affiliated with the International Trade Union Confederation (ITUC) and the Organisation of African Trade Union Unity (OATUU), as well as represents workers at the ILO conferences.

Currently, TUC-Ghana represents 23 trade unions. The membership rate peaked at about 600,000 in

the early 1990s. It fell gradually to around 350,000 in 2007. It rebounded, reaching almost 480,000 in 2018, dropped in the margin in 2019 and plummeted in 2020 due to the Covid-19 pandemic impact. It recovered with a hike of 7.4%, reaching at least 500,000 members in 2021. Members paying dues represent around 350,000.¹⁸ This latter group pays a minimum of 1% of the monthly wage, and 30% must be paid to TUC-Ghana.¹⁹

The congress has well-established structures and policies in place to promote social protection, including a Social and Economic Committee that has the responsibility to monitor the implementation of the social security and pensions policies of the TUC.

Women cover around 34% of TUC-Ghana's organisational leadership and decision-making bodies; the TUC-Ghana constitution has a provision that ensures the second-vice position is reserved for women. Regional women and youth chairpersons have been added to the TUC-Ghana General Council structure with voting rights.

TUC-Ghana's affiliated trade unions are spread across all the major sectors, including agriculture, mining, construction, trade, transport, finance, manufacturing, utilities, and community, social and personal services sectors. The unions with the largest number of members are the Ghana Private Road Transport Union (GPRTU) and UNIWA, and both represent a 24% share of TUC-Ghana's total members. Also, General Agricultural Workers Union (GAWU) and the Teachers and Educational Workers Union (TEWU) both separately represent 10% (see more details in Appendix Table 15).

Ghana Federation of Labour

The Ghana Federation of Labour (GFL) was founded in 1998. It is recognised as the second trade union centre and affiliated with ITUC. The organisation represents nine trade unions. It has struggled to bring more members into the fold the recent years. In October 2022, GLS's leader argued that the organisation's membership fell by 45% due to

economic downturns in recent years, crippling the expansion of businesses, particularly from the textile and manufacturing industries.²⁰ Data are scarce on GFL's number of members. Still, by ITUC's register, it reached at least 51,000 in 2019.

Ghana National Association of Teachers

The Ghana National Association of Teachers (GNAT) is the largest non-affiliated trade union in Ghana. It was inaugurated in 1962, with membership drawn from pre-tertiary levels of the educational system. GNAT's membership growth was somewhat stalled during the 2010s but experienced a hike of 12% from 2018 to 2021, peaking, so far, at 200,000 members.²¹

Employers' Organisations

Employers were estimated to make up around 5.7% of the total employment in Ghana in 2021, which was 3.1 percentage points higher than the Western Africa average of 2.6%. Employers' relatively high share links to the active entrepreneurship movement in the country.

The Global Competitiveness Index provides the employers' view on several aspects, including pillar eight, dealing with labour market efficiency. Information is based on surveys among employers and other statistical data. The latest available measurements from 2019 show that Ghana employers considered the labour market moderately effective, ranking the country as 93 out of 141 countries (1 is the best). Out of the 12 labour market efficiency indicators, the highest scorings are in Hiring and firing practices (31) and ease of hiring foreign labour (36). Ghana's lowest score is the redundancy costs (weeks of salary) (133) and the ratio of wage and salaried female workers to male workers (103). The cooperation in labour-employer relations rank is at the medium level (64) (see more details in Table 4).

Table 4: 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 market policies *	60
Workers' rights *	44
Ease of hiring foreign labour *	36
Internal labour mobility *	63
Reliance on professional management *	48
Pay and productivity *	65
Ratio of wage and salaried female workers to male workers **	103
Labour tax rate **	63

* Survey data. ** Ranked by per cent. Note: Rank from 1 to 141 (1 is highest).

Source: The Global Competitiveness Report, 2019, 8th pillar: Labour market efficiency.

The status of the leading employers' organisation is summarised below:

Ghana Employers' Association

The Ghana Employers' Association (GEA) was formed in 1959, and it emerged as the main employers' association to protect the interest of employers at the national level. It represents employers in all national committees and boards where employer participation is required (see more in the Social Dialogue section). Under GEA's constitution, the organisation must collect statistical and other data from its members to monitor the wage structures and inform its members concerning labour laws, policies and regulations affecting them. The GEA represents employers at the ILO conferences and works together to foster the transition to formality. It is affiliated with the International Organisation of Employers (IOE), Business Africa and the Federation of West African Employers (FOPAO), as well as relations with employers' organisations in Africa and the rest of the world.

GEA's official membership profile listed representation in 20 sectors via 474 companies in

November 2022, a drop from 491 in 2019. The sectors with the largest share of membership are dominated by manufacturing (22%) and commercial (20%).²²

The GEA provides services to its members, such as industrial relations services, human resource development, executive selection, dispute resolution, and advocacy. It has played a role on behalf of the affiliated member in the negotiation and signing of Collective Bargaining Agreements, as well as provided a reasonable degree of coordination in the decentralised process.²³

The association runs programmes with selected donor agencies that directly benefit members. It encourages entrepreneurship. It further promotes that employers play a central role in ensuring that workers are safe from any unwanted sexual conduct at work; it emphasises that companies must enforce a specific policy upon sexual-related harassment.²⁴

In the aftermath of the Covid-19 pandemic, the GEA realised that informal businesses needed more attention and support. Assistance for informal operators was crucial if the country could control the pandemic spread and mitigate its economic and social impact. The situation led the GEA to work with the leaders of organising informal enterprises, such as the Council of Indigenous Businesses Associations (CIBA) and policymakers on facilitating the transition of informal operators to formality.²⁵

SOCIAL DIALOGUE

Social dialogue and tripartite consultation in policymaking can be traced back to the formation of trade unions in Ghana in the early 1920s. Today, the nature of bargaining in the labour market has been linked to flexibility and employment and wage settlements.

The country has ratified ILO's Tripartite Consultation Convention (C144) and the Right to Organise and Collective Bargaining Convention (C098) (revisit

Appendix Table 16). The social dialogue system is protected by the Labour Act of 2003; it guarantees the right of workers and employers to form trade unions and associations, respectively, for the promotion and protection of their interests and establishes institutions for the conduct of social dialogue in the country. As previously mentioned, the legal framework has flaws in international standards dealing with social dialogue that set barriers to recognising collective bargaining. For example, only unions representing most workers in a given company can obtain a collective bargaining certificate, which is required to engage in collective bargaining. And some state functions, such as armed forces, police, prisons service, and security and intelligence agency personnel, do not have the right to bargain collectively.

A character of Ghana's social dialogue is divided into several levels: national tripartite and bipartite, enterprise bipartite, multi-stakeholder, protests and demonstrations. Consultative dialogue at the policy level is not binding or legally enforceable. On the other hand, results outcomes of collective bargaining are binding. It is worth mentioning that at the enterprise level in the private sector, social dialogue is minimal due to low trade union density and the widespread informal economy.²⁶ The lack of defined structures and procedures for multi-stakeholder national dialogue detract from its effectiveness.

Social dialogue is taken positive and inclusive strides in economic and social development in the country. A recent example of the positive social dialogue in Ghana is the agreement on a cost-of-living allowance (COLA) concluded in July 2022 between the government and workers' unions and associations within the public sector gives all public sector employees increased remuneration (see more in the Working Conditions section).

New social dialogue platforms are emerging for union cooperation and serve as a springboard for social and political engagement. For illustration, the National Coalition against the Privatisation of Water

in Ghana brought together several unions and civil society organisations, educating members on issues beyond wage earning and increasing general political literacy. At the bipartite enterprise level, the social dialogue still has some weaknesses, challenged by high informality dominated by micro- and small enterprises.²⁷

The application of collective bargaining agreements (CBAs) is linked to the formal sector, especially where there is unionised labour. The labour market continues to be dominated by informal micro and small enterprises in the private sector, often haunted by not belonging to unions or employees' associations (see more in the Informal Economy sub-section).

The structure of bargaining in the formal sector is mainly decentralised, although wage negotiations operate at the centralised bargaining level. Workplaces covered by CBAs have comparatively improved employment and working conditions compared to non-unionised workplaces. Unionised workplaces have higher proportions of workers with signed contracts, access to social protection, and higher wages.

The number of CBAs is rising from 28 in 2015, peaking at 404 in 2020 but falling to 46 in 2021. Data is scarce on the CBAs' coverage. Research of CBAs from eleven developing countries, including eight from Africa, counting Ghana, showed that the country's surveyed CBAs enclosed wage clause (100%); only to some extent, wages tied to skills (27%) and employer contributions to the pension fund (27%), but none with pay scale (0%), employer contributions to disability fund (0%), nor with unemployment fund (0%). These CBAs introduced standard sickness, disability, and health/medical assistance clauses. Concerning Ghana's CBAs clauses, coverage on working hours was fully enclosed (100%); paid leave (90%) and work-family arrangements (91%) almost entirely had; paid maternity leave (73%); childcare clause (36%).²⁸ Thus, in employment contracts and CBAs, broader health issues – e.g. family planning or engaging

employers in providing a full range of contraceptive services as part of the health insurance – tend to get less priority among workers compared to a better salary, leave and transportation provisions.

Central Tripartite Structures

A central aspect of the Labour Act of 2003 is the creation of tripartite institutions: Numerous consultation bodies are set to promote social dialogue and the leading institutions are presented below:

National Tripartite Committee

The National Tripartite Committee (NTC) comprises 18 members equally representing the government, employers' organisations, and trade unions, 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. NTC also trains and reports on social services, occupational safety, and health.²⁹ The institution must meet every third month. Among others, NTC annually agrees on an adjustment of the National Daily Minimum Wage (NDMW) (see more in the Working Conditions section). Besides, it held an emergency meeting in April 2020 to discuss the fight against the Covid-19 pandemic at all workplaces.

National Labour Commission

The National Labour Commission (NLC) was established by the Labour Act of 2003 as a government body with the mandate of ensuring that employers and unions comply with labour regulations. The commission shall determine: i) the national daily minimum wage; ii) advise on employment and labour market issues, including labour laws, international labour standards, industrial relations and occupational safety and health; iii) consult with partners in the labour market on matters of social and economic importance; iv) perform such other functions as the minister may request for the promotion of employment development and peace in the labour sector (see more in the Labour Dispute Resolution

System sub-section). The committee may set up sub-committees at the regional and districts level when it considers necessary for the effective performance of its functions.³⁰

The commission comprises a chairperson and two representatives, both from the government, employers' organisations, and trade unions. NLC has faced obstacles in enforcing applicable sanctions against both employers and unions due to inadequate resources, limited ability to implement its mandate and insufficient oversight.³¹

Social Security and National Insurance Trust

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

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 dependents will receive a lump sum payment. It is also responsible for paying emigration benefits to non-Ghanaian members who are leaving Ghana permanently.

Other bi/tripartite organs

- Standing Negotiating Committees (SNCs).
- Joint Standing Negotiating Committee (JSNC).
- 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).

Labour dispute resolution system

The Labour Act of 2003 allows for the apprehension of industrial disputes and sets out procedures for resolving such disputes, including arbitration. It encourages the parties to negotiate in good faith to reach a settlement using the agreed-upon methods in CBAs or employment contracts.

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

The National Labour Commission (NLC) settles industrial disputes, investigates labour complaints, and promotes effective labour cooperation. If settlement fails, the commission can appoint a mediator; if that also be unsuccessful, 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 the attendance of witnesses and the production of documents.

Under the Courts Act (Act 459) of 1993 and the Alternative Dispute Resolution Act (Act 798) of 2010, the courts can propose amicable settlement of disputes among litigants, which has been widely received, particularly for parties with large commercial disputes. Arbitration is the preferred approach for resolving such 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 comprises the Circuit Court and the District Court and the Superior Courts, linked to 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. No separate courts handle different branches of commercial disputes within the commercial court. Its jurisdiction covers all commercial disputes related to oil and gas, insurance, banking, business agency, intellectual

property rights, tax, retail fraud, applications under the Companies Act (Act 179) of 1963 and any other claims of a commercial nature. However, land, labour, and finance matters are heard by specialised courts created to handle these disputes.³²

It is registered that no union had ever gone through the complete dispute resolution process involving arbitration. Most employers do not offer written employment contracts, and employees often only have verbal agreements. In the event of a breach of fundamental labour rights, workers are thus unable to exercise their rights or defend themselves in court.³³

Alternative dispute resolution (ADR), particularly negotiation, mediation, and arbitration, is gaining prominence as a preferable option due to the other traditional system's cost, delay and alienation associated with litigation. Arbitration and mediation are the main ADR methods used to settle large commercial disputes. ADR is still evolving in Ghana, so the proportion of disputes resolved is still being determined. The ADR Act contains ethical provisions on ADR and samples arbitration clauses. Under the ADR framework, any settlement reached through mediation and any arbitral award can be enforced in the same manner as a court judgment. 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.³⁴

Reports register that many unions do not follow approved processes for dealing with disputes, allegedly due to the perceived unfair and one-sided application of the law against the unions. The process is often long and cumbersome, with employers generally acting when unions threaten to withdraw their services or declare a strike.³⁵

TRADE UNION RIGHTS VIOLATIONS

Ghana ranks 2 out of 5+ (5+ is worst) on the Global Rights Index and is characterised as “repeated violations of rights”: Certain rights have come under repeated attacks by governments and/or companies and have undermined the struggle for better working conditions.³⁶

International Trade Union Confederation's latest registered cases of violations of trade union rights were from 2018, dealing with i) the pharmaceutical giant Kinaphama Limited locking 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.³⁷

The Labour Act prohibits all forms of forced or compulsory labour. However, the government did not effectively enforce prohibitions on discrimination. Reports found forced labour affecting both children and adults in the fishing sector, as well as forced child labour in informal mining, agriculture, domestic labour, portering, begging, herding, quarrying, and hawking.³⁸ Additionally, Ghana ranked as number 71 out of 167 countries (1 is best) at the latest Global Slavery Index from 2018. 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 (SDG) on Decent Work (see more in Appendix Table 13, Indicator 8.7.1).

WORKING CONDITIONS

The Labour Act of 2003 sets up the legal basis and institutional infrastructure for fixing the minimum wage via the National Tripartite Committee. Ghana's social partners have demonstrated strong participation in

resolving the minimum wage, supported by trust. Institutional maturation is evident and considered a guideline for other African countries.

The single nominal minimum wage trend steadily increased during the last decade, reaching GH¢ 365 (US\$45) per month in 2022. It continues to be one of the lowest in Africa. Considerably, real minimum wage hikes (deducted inflation) started at the beginning of the 2010s, benefitting poverty reduction. It began to deteriorate afterwards, strangled by high inflation in consumer prices. The real hike started to rebound in the margin at the end of the 2010s. The yearly real minimum wage growth was estimated at 3.7% on average during the 2010s. However, the yearly average real minimum wage growth plummeted at the beginning of the 2020s, especially in 2022 (Table 5 and Figure 3).

The alarming high inflation in 2022 led to mounting pressure on the labour market. The trade unions, including teachers and health sector workers, had planned to strike if wages were not increased correspondingly. But the government agreed with the main labour unions to increase public sector workers' cost-of-living allowance by 15% in July 2022.

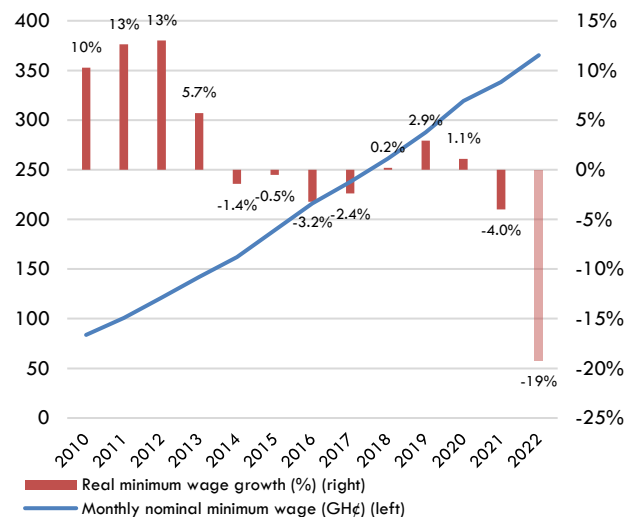
Another weakness of Ghana's minimum wage is that it is set at a low level, at least 3.5 times below the lowest average economy-wide salary of GH¢1,280 (US\$158) in 2022; a person typically earns GH¢5,057 (US\$625) on average. Men employees in Ghana make 7% more than their women counterparts on average across all sectors.³⁹

Table 5: Status of typically earns and legal minimum wage in Ghana, 2022

	Current GH¢	Current US\$
A person working typically earns	5,057	625
Minimum wage	365 *	45
Average yearly real minimum wage growth, 2020-2022	-7.4%	

* Monthly minimum wage is estimated as daily minimum wage x 27 days.
Source: Statista; own calculation on real minimum wage growth.

Figure 3: Monthly nominal minimum wage and real minimum wage growth in Ghana, 2010-2022



Note: Real minimum wage growth is the nominal minimum wage deduced of inflation in consumer prices.

Source: Mywage.org/Ghana; own calculations on real minimum wage growth based on IMF's inflation projections.

Although the methodology has been adjusted to incorporate a productivity factor in the determination of the minimum wage as part of efforts to address the concerns of employers, the minimum wage growth was somewhat lower than the average annual labour productivity growth at 4.7%.⁴⁰

The widespread informal economy creates massive loopholes in applying labour and business regulations, including minimum wage, often due to a lack of awareness or incentives. It every so often leads to informal workers receiving below the minimum wage. By the same token, the Ministry of Employment and Labour Relations needs to enforce the wage law effectively concerning the lack of resources to carry out their duties.

The government sets industry-appropriate occupational safety and health regulations. This legislation covers only workers in the formal sector, representing approximately 27% of the workforce. The application of these labour guidelines is further challenged by its fragmentation and limited scope.

The government has promoted an award of 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, i.e., the means of implementing and enforcing this provision remains uncertain.

Factories Inspectorate manages the measures that would safeguard the health and safety of persons employed in workplaces by the Factories, Offices and Shops Act of 1970. The Department of Factories Inspectorate operated with 50 inspectors and 58 supporting staff in December 2020. These aggregated staff represented one inspector per about 113,000 workers or 32,000 employees in 2020. In contrast, the ILO recommends one inspector per 40,000 workers in less developed countries.⁴¹ 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 react to breaches.⁴²

In Ghana, no prohibition of fixed-term contracts for permanent tasks is available and with no limits on the 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 working week in the informal economy has been assessed as 54 hours on average, and they work nearly six days a week. The Labour Act does not prescribe overtime rates or prohibit excessive compulsory overtime.

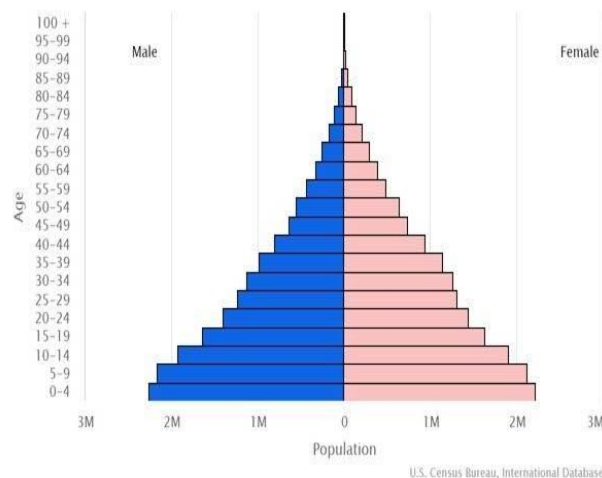
WORKFORCE

Ghana has a rich diversity of ethnic groups, each with its unique culture and way of life. The major ethnic groups are Akans (46%), Mole Dagbon (19%), and Ewe (13%). The country's population growth slowed from 2.8% in the 1980s to 2.1% in 2021. The population represented almost 31 million in 2021. The fertility rate fell from 6.5 in 1980 to 3.8 births per woman in 2020, which was slightly lower than the

sub-Saharan Africa (excluding high-income) average at 4.6. Ghana's life expectancy rate increased from 52 years in 1980 to 64 in 2020.

The population pyramid visualises how the demographic is evolving, taking minor preliminary signals to curb the youth bulge. Ghana's population growth still challenges the mounting demand of decent jobs, access to social services, arable land, and natural resources. Around 56% of the population is below 25 years old; 58% are of working age (15-64); 4.4% are 65 years and over.

Figure 4: Population pyramid based on Age-Sex structure of the population in Ghana, 2022



Source: Central Intelligence Agency, The World Factbook, Ghana.

According to the 2021 Population and Housing Census, Ghana's workforce was around 12 million. Table 6 shows that approximately 27% of the employment were employees with a stark gender gap dominated by men (see more in the Gender sub-section). Other recent national surveys confirm that employees' group is slowly rising. In contrast, 60% were self-employed without employees, and 6.7% were self-employed with employees (see more details in Table 6). Another perspective is that the public sector (government) engages about 10% of the employed population, while 13% are in the formal private sector and 77% are in the informal private sector.

Table 6: Proportion of employed population 15 years and older by status in employment in Ghana, 2021

Types	Share
Employee	27%
Self-employed without employees	60%
Self-employed with employees	6.7%
Casual worker	2.0%
Contributing family workers	2.9%
Paid apprentice	0.1%
Unpaid apprentice	0.8%
Domestic worker	0.1%
Other	0.2%
Total	100%

Source: Ghana 2021 Population and Housing Census.

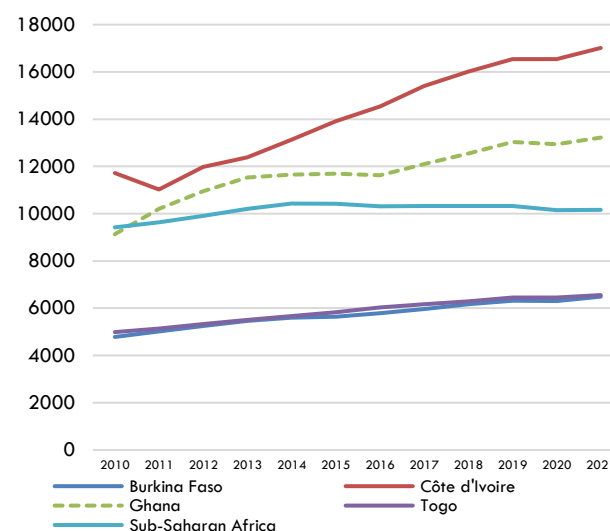
About two-thirds of the employed population is engaged in vulnerable employment, with significant variation across urban areas (56%) and rural (80%). Around 380,000 working population were triply burdened (i.e., the affected persons were food insecure, multi-dimensional poor and unemployed).

Shifts are detected in the aggregated sectoral employment. Projections suggest that jobs in the agricultural sector's share of total employment fell from 52% in 2009 to 30% in 2019. Instead, employment in the industrial sector rose from 14% to 21% and the service sector from 35% to 49%.⁴³ This situation is reflected by the rising urbanisation rate and declining population growth (see more in the Migration sub-section). Ghana's manufacturing employment as a proportion of total employment grew by 2.7 percentage points from 2013 to 2017, landing at 12% and in line with the world's lower-middle income average of 12%.

Figure 5 below shows that the labour productivity in Ghana was on a remarkable upsurge at the end of the 2010s, hovering significantly above the sub-Saharan Africa average but stayed superseded by Côte d'Ivoire. The abovementioned sectoral employment moves support these changes. A signal of the primary practices challenging to further develop the labour productivity in Ghana in building projects

deal with the use of wrong equipment, misuse of time schedule, lack of training sessions, poor site organisation, lack of motivation for workers, delays in the supply of materials and rework were the critical factors affecting labour productivity in building projects.⁴⁴

Figure 5: Output per worker trend for Ghana and neighbouring countries, 2010-2021



Note: Output per worker is based on GDP constant 2017 international \$ at PPP.

Source: International Labour Organization, Key Indicators of the Labour Market (KILM).

Ghana's labour share of national income has been stabled during the 2010s at 42%, six percentage points lower than the world's lower-middle income average at 48%. This situation suggests the country's stalled progress in the labour share of national income complicates reaching SDG to achieve better equality (see more in Appendix Table 13 dealing with the SDG table, Indicators 10.4.1). This issue raised concerns about slowing income growth, inequality, and loss of consumer purchasing power. The transformation involves the rising power of new technology, globalisation, the widespread informal economy.

In Ghana, the micro, small and medium enterprise (MSME) sector is estimated to employ more than 80% of the workforce and generates over 70% of GDP. Data from Ghana's Registrar General's Department

(RGD) indicates that 92% of businesses are registered as MSMEs. Most businesses within the MSME sector are mainly sole proprietorships and include small retailers, market women, farmers, and artisans. MSME is struggling with business support infrastructure to develop this group. Some constraints include the lack of a national address system, national centralised identification system, warehousing facilities, and the availability of reliable and affordable power, water, and telecommunications infrastructure.⁴⁵

Unemployment

National surveys detect that Ghana's unemployment rate has increased during the last decade. According to the 2021 Population and Housing Census, around 1.6 million people were unemployed, or the unemployment rate of 13% among the population and 33% of youth unemployment (15-24 years). These measurements were based on the 'relaxed' unemployment definition, which does not require that the person be actively seeking work. This relatively high unemployment concerns shift in sectoral employment and rising urbanisation; unemployment occurs mainly in the urban zones, while underemployment occurs predominantly in rural areas.

A central challenge of Ghana's labour market is to create more formal jobs as employees to keep the pace of rapid workforce expansion. The social protection system does not offer unemployment protection after one year of employment. Instead, many cannot afford not to work, pushing many into vulnerable informal self-employment or underemployment. Ghana also faces weak institutional capacity for labour administration and coordination of employment creation interventions.

Unemployment is mainly a phenomenon for youth. And subsistence farming is occupied during planting and harvesting but not engaged full-time during the entire year, creating some "disguised" unemployment. In addition, the broader underutilisation rate (i.e.,

aggregating time-related underemployment, unemployment, and potential workforce) was 21% in 2017, with a minor gender gap (see more in the Gender sub-section). It further created a massive amount of hidden unemployment in the economy and an acute undersupply of employment opportunities.

Another aspect needs to be a better alignment between the focus of interventions and the labour market demands. For instance, 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.⁴⁶ By the same token, the Technical Vocational Education and Training (TVET) system provides an alarmingly low level of enrolment in vocational programmes (see more in the Vocational Training sub-section).

Volunteerism has been proposed as a way out of poverty and unemployment, as it opens doors for steady employment.⁴⁷ 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 address flaws in the labour market system.

Migration

Ghana has adopted several international, regional, and sub-regional conventions and protocols for protecting migrant rights, except not signed the four ILO migrant-specific instruments. The country has several legal and policy frameworks intended to govern various types of migration, governing internal migration, immigration, and emigration, including the Immigration Act (Act 573) of 2000, the Citizenship Act (Act 591) of 2000, Labour Act (Act 651) of 2003, the Refugee Act of 1992, the Human Trafficking Act of 2005, and the Children's Act (Act 560) of 1998.

Ghana's central migration policy is the National Migration Policy (NMP) of 2016. It sets a comprehensive framework to support its internal, intra-regional, and international migration flows for poverty reduction and sustained national development.⁴⁸ The government launched a separate National Labour Migration Policy in 2020, as well as in the process of finalising the Diaspora Engagement Policy. It presents more detailed objectives and strategies for these policy areas. However, the Covid-19 crisis has disrupted efforts to improve labour migration governance and reflected their importance, not to mention the pandemic could cause governments to reassess the order of their priorities for migration governance.⁴⁹

The National Health Insurance Scheme (NHIS) policy seeks to provide affordable healthcare for all Ghanaians, irrespective of their financial standing, as social protection affects motivation to migrate (see more in the Social Protection section). 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 living conditions abroad. Incentives include making access to secondary education easier and making the agricultural sector more attractive.

Ghana's migration flow links to the origin, transit, and destination with complex factors and changes during the last decades. This situation is associated with internal migration (rural-urban, rural-rural, and urban-rural), in- and out-migration, and refugees. Migration tides are also changing due to climatic impacts influencing food systems and livelihood activities. Although migration flow is connected to a search for economic opportunities and education, the root causes of these drivers in rural areas are intertwined with climatic changes as they have threatened the sustainability of agrarian livelihoods leading to the emerging 'silent epidemic' from internal displacements.

The probability of internal migration in Ghana is higher for younger and more educated individuals.⁵⁰ Communities with higher levels of education, higher rates of subsidised medical care and better access to water and sanitation are less likely to encourage migration. More than 70% of Ghanaian migrants come from rural areas.

Ghana's urbanisation rate increased from 51% in 2011 to 58% in 2021, hovering significantly above the neighbouring countries. Previously mentioned migration push factors supported the mounting urbanisation. The evolving urbanisation process trigger more pressure on the social service demand, access to housing, and clean drinking water, among others.

Displacement associated with disasters is mainly from floods and storms in Ghana: close to 278,000 persons were registered during the last ten years, with a low level in 2020, primarily an impact of the Covid-19 pandemic. Displacement associated with conflicts and violence was recorded in 2018/2019; just 228 persons lived in temporary centres as Internally Displaced Persons (IDP) due to conflicts in 2021.⁵¹

Central drivers of emigration (out-migration) link to high unemployment, the lack of decent jobs, and the lifestyle of successful return migrants. The local communities and leaders also play a part in facilitating migration. At the end of 2010s, there were around one million Ghanaians living outside Ghana.⁵²

Many Ghanaians emigrated to West African countries, especially Nigeria. Others increasingly emigrated outside the region, such as the USA and the United Kingdom attracting skilled workers. It led to 'brain drain' migration and raised concerns about the loss of trained and qualified workers in key sectors such as the health sector. On the positive side, the country is one of the best-known examples of a sub-Saharan African country grappling with a high 'brain drain': Ghanaians feel the second-most positive on the

continent about the future of their country after Rwanda, with 56% saying they are satisfied.⁵³

Gulf Cooperation Council (GCC) States and countries in the Middle East have become as well relatively popular destinations, mainly attracting young, unskilled, and less educated Ghanaian emigrants. The domestic services sector appears to engage most migrant workers, while industries such as construction and security are notable. Particularly domestic workers, who tend to be women, are often vulnerable to abuse, receive inadequate wages, experience poor working conditions and occasionally discrimination. Although Ghana emphasises labour recruitment agencies' registration, the inspection and supervision of their activities are considered grossly inadequate. Reports found that the governments have provided little protection for their citizens migrating to GCC states for employment. For example, Ghana's embassies have little expertise and competence to deal with labour migration-related cases, creating loopholes in the exploitation and abuses of workers.⁵⁴

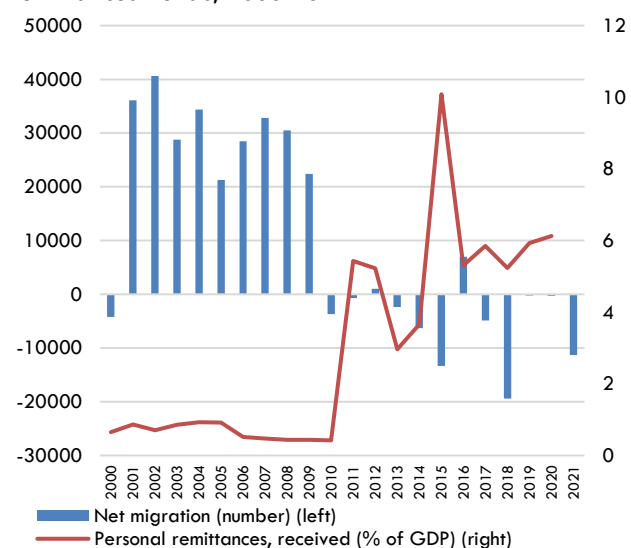
Concerning immigration in Ghana, the vast majority come from ECOWAS countries, mainly from Togo, Nigeria, and Côte d'Ivoire. The ECOWAS Protocol on the Free Movement of Persons has heavily influenced this pattern. Asians make up 12% of the total immigrant population in Ghana. Despite many years of colonial rule in Ghana, Europeans only make up around 0.7% of immigrants, indicating the growing importance of South-South migration.

During the 2000s, more people entered than left Ghana. The net migration turned more balanced during the 2010s, supported by the emigration to GCC, not to mention an improved migration policy framework. The impact of the Covid-19 pandemic in 2020 somewhat slowed down the migration flows, but emigration rebounded in 2021 (Figure 6).

Personal remittances received rose fast during the 2010s, reaching 5.0% of GDP on average; even increased in the margin in 2020 despite the global Covid-19 pandemic impact. These remittances are

becoming an integral part of the economy, but it is lower than foreign direct investments (FDI); for example, 1.4 percentage point gap in the 2010s, with FDI at 6.4% of GDP on average. It is worth mentioning that Ghana's remittances are significantly higher than the sub-Saharan African average, at 2.4% of GDP in the 2010s.

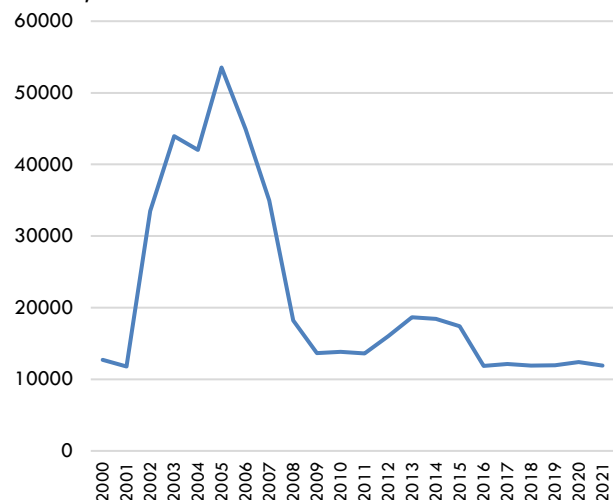
Figure 6: Ghana's net migration and personal remittances trends, 2000-2021



Note: Net migration is the total number of immigrants minus the annual number of emigrants, including both citizens and noncitizens.
Source: Migrant Data Portal, Migration statistics; The World Bank, World Development Indicators.

Ghana has consistently received an influx of refugee population by country of asylum, especially with an upsurge during the 2000s, peaking at 54,000 in 2005; stalled at around 12,000 persons at the end of the 2010s and the beginning of the 2020s (Figure 7). The refugees have been mainly from Côte d'Ivoire, Togo, and Liberia. Refugees in Ghana have the same legal rights as ordinary citizens, i.e., they can live, work, and own businesses and properties. Refugees are concentrated in five camps. The challenge of unemployment and accommodation problems often faced by refugees in practice.

Figure 7: Refugee population by country of asylum in Ghana, 2000-2021



Source: The World Bank, World Development Indicators.

Informal Economy

The informal economy is widespread in Ghana. Informal workers are diverse, but they have in common that they operate largely outside state regulations: They often work in vulnerable conditions with loopholes in labour and business regulations, such as minimum wages, pension insurance, and paying taxes. This adverse environment further challenges industrial relations, organising workers, performing collective bargaining through social dialogue, and weakened labour rights coverage. Workers in the informal economy are side-lined of property rights and access to government support programmes.

Employment contract status in the informal economy is most often as non-existent or ambiguous. In practice, it leads informal workers unable to benefit and exercise or defend their fundamental rights in courts.

Urban informal workers comprise contributing family workers, casual wage workers, home-based workers, and street vendors. Most of these are primarily self-employed persons.⁵⁵ Their actions cover small-scale activities that use low and simple technologies and employ few persons. Most small businesses such as retailers, hawkers and other service providers are operating under such circumstances. The ease of entry

and exit into this segment, coupled with the use of low-level or no technology, makes it an easy avenue for employment creation but with low labour productivity.

Based on the latest Labour Force Survey 2015, the proportion of informal employment in total employment reached 78%, significantly lower than the sub-Saharan Africa average at about 89%; Ghana 2021 census even suggested it was down to 71%, benefitting the growing industry sector. The proportion of informal employment in the non-agricultural reached 68% (Table 7). The still high share of informal employment in Ghana implies that the labour market needs to create more formal jobs.

The informal economic size contributed about 29% of GDP in 2017; out of 638,000 commercial establishments in Ghana, 62% of them were informal. The government has struggled to expand the tax revenue due to difficulties of doing business in practice: despite informality being the most common form of employment, these workers only contribute about 2% to tax revenues.⁵⁶

Table 7: Status of Ghana's informal economy

Indicator	Per cent
Proportion of informal employment in total employment (2015)	78%
Proportion of informal employment in total employment (non-agriculture) (2015)	68%
Size of the informal economy (2017)	29%
Informal payments to public officials (% of firms) (2013)	24%

Sources: Ghana Statistical Service; The World Bank.

Tripartite National Informal Economy Forum is adopted in Ghana along with other national forums addressing the status of informal economy workers, including the TUC-Ghana/UNIWA Informal Economy stakeholder Forum, with district assemblies and municipalities have been active. Although initial steps were taken to institutionalise the dialogue platform for informal workers, there needed to be a legal and institutional framework. Although Ghana's multi-party

democracy enables policy dialogues, those outside formal industries are ad hoc and not legally binding.⁵⁷

Ghana has extended social protection coverage through a combination of contributory and non-contributory schemes to include the self-employed and own-account workers in their general social security scheme. To raise awareness of social security rights and responsibilities, they have promoted social security awareness-raising programmes as part of the general education curriculum and vocational training. However, the uptake of voluntary pension coverage has been very low so far. The government has elaborated upon a policy framework to provide informal workers access to a voluntary, fully funded personal pension scheme via the Social Security and National Insurance Trust (SSNIT) (see more in the Social Protection section).⁵⁸

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 complete broker agreements between them and the local government on issues such as tax levels.⁵⁹

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 agriculture 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. Besides, the Construction and Building Materials Workers Union 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 affiliated 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 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.

Child Labour

Around 37% of Ghana's population is 0-14 years old. As outlined in the Population Pyramid above, the youngest segment growth lost its pace on the margin (revisit Figure 4).

The country has endorsed major international treaties and conventions on children and child labour, including ILO's Conventions on Minimum Age of Employment (C138) and the Worst Forms of Child Labour (C182) (see Appendix Table 16).

Over 40 laws exist in Ghana to protect children against child labour along with other forms of abuse, including the 1992 Constitution guarantees the right of children to be protected from any work that threatens their development, as well as the Children's Act (Act 560) of 1998, the Human Trafficking Act (Act 694) of 2005, and the Domestic Violence Act (732) of 2007. Other policies have been put in place to enhance the development of children, for example, the Free Compulsory Universal Basic Education policy, the early childhood development policy, and the national social protection strategy. The National Plan of Action (NPA1) for the Elimination of the Worst Forms of Child Labour (2009-2015) and the second National Plan of Action (NPA2) for the Elimination of Worst Forms of Child Labour (2017-2021) underscores government's commitment to pursue the elimination of the worst forms of child labour.

Although the comprehensive legal and policy framework to eliminate child labour in Ghana, child

labour continues to be a problem; around one out of five (21%) Ghanaian children are caught in child labour, close to the regional average of 24% (see more details in Table 8).

Table 8: Status of child labour in Ghana and sub-Saharan Africa

Country/ Region	Type	Rate
Ghana (2018)	Child labour	21%
	Hazardous work	14%
Sub-Saharan Africa (2020)	Child labour	24%
	Hazardous work	11%

Note: Child labour – work that is mentally, physically, socially, or morally dangerous and harmful to children; and interferes with their schooling. Hazardous work – children in dangerous and unhealthy conditions that can lead to a child being killed, injured, or made ill because of poor safety and health standards or employment conditions.

Sources: UNICEF, Ghana: Prevention of Child Labour; ILO and UNICEF, Child Labour: Global estimates 2020, trends and the road forward, 2021.

Factors interrelated to child labour in Ghana are poverty, shortcomings in the education and infrastructure systems, and traditional cultural factors. Most working children are unpaid family workers. Boys are more likely to be doing manual work. Girls are often engaged in domestic workload, including childcare, which is not classified as labour.⁶⁰ Statistically, there is no child labour gender gap. Instead, child labour is more prevalent in rural areas than in urban zones. Poverty in rural areas pushes many children to migrate to urban areas to support higher income generation and access to an improved education system (see more in the Education section). Besides, child labour persists in several sectors: the majority is involved in agriculture, fishing, mining, quarrying, domestic work, and the portering of heavy loads.

Reports argued that authorities did not enforce child labour laws effectively or consistently. Law enforcement officials, including judges, police, and labour officials, were sometimes unfamiliar with the provisions of the law that protected children. Employers often poorly paid and physically abused child labourers, and the children received little or no health care.⁶¹

Gender

Ghana ratified several global and regional conventions and its Optional Protocols dealing with gender equality, including Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) and African Charter on Human and Peoples' Rights (Banjul Charter).

The country took strides towards developing a national legal framework to promote gender equality in the workforce and the economy. Some of the central laws are the constitution of 1992 that guarantees equal pay for equal work and women equal rights to training and promotion, entitlement to paid maternity leave, and provision of childcare facilities so that they can reach their full potential. Additionally, the Labour Act of 2003, Intestate Succession Law of 1985, Human Trafficking Law of 2005, Criminal Code (Amendment) Act of 2007, and Domestic Violence Act of 2007 support gender equality.

At the national policy level, Ghana has promoted the Affirmative Action Policy launched back in 1998 to establish a non-binding quota of 40% women's representation on all government and public boards, commissions, councils, and official government bodies such as the cabinet and the council of state. Other supplementing policies are the National Domestic Violence Policy 2009-2019 to ensure the effective implementation of the Domestic Violence Act, which has not been updated; National Gender Policy 2015 aims to consolidate gender equality concerns into a single strategic plan; the National Action Plan 2020-2025 dealing with national policy for the implementation of UN Security Council Resolution 1325 of 2000 on Women, Peace, and Security.

On a broader gender view, the Global Gender Gap Index 2022 from the World Economic Forum – gender-based gaps along specific dimensions (health, education, economy, and politics) – ranks Ghana 108 out of 146 countries (1 is best). Similarly, the Gender Inequality Index from the United Nations Development Programme – focusing on maternal

mortality, adolescent birth, the share of seats in parliament, population with at least some secondary education, and workforce participation – positions the country 130 out of 170 countries (1 is best) in 2021.

The visualised gender inequalities in Ghana are connected to cultural norms determining the distribution of social roles linked to males as breadwinners.⁶² Women, especially in rural areas, have more burdensome labour conditions based on physical activities such as farming, transporting goods, and manual household chores. Ghanaian women face limited resources and entitlements in the land tenure system currently governed by customary law. In addition, around 19% of women aged 20–24 were married or in a union before age 18. One out of ten women aged 15-49 reported being subject to physical and/or sexual violence by a current or former intimate partner in the previous 12 months. Also, women and girls aged 10+ spend 14% of their time on unpaid care and domestic work, compared to 3.5% by men.⁶³

Non-traditional labour fields (e.g., mining, construction, transportation) are men-dominated, often because women do not wish to jeopardise their social status. These circumstances diminish women's access to productive jobs, linked to a disproportional distribution of women employed in unpaid jobs in the informal economy.

Labour-related gender gaps remain noticeable. There are more women than men in the labour market, connected to the mounting emigration flow stuck to men. The gender disparities are visualised by women's relatively low-wage employment (employees). In contrast, women dominate self-employed workers haunted by vulnerable working conditions (see more details in Table 9). The previously mentioned gender wage gap of employees at 7% decreases with an increase in education.⁶⁴ However, this gender wage gap widens slightly in the informal economy, increasing on average by 7%-12%.

Table 9: Key indicators for labour gender gaps in Ghana, 2021

	Men	Women
Employment *	79%	72%
Unemployment **	12%	16%
Employees	33%	21%
Self-employed without employees	54%	67%

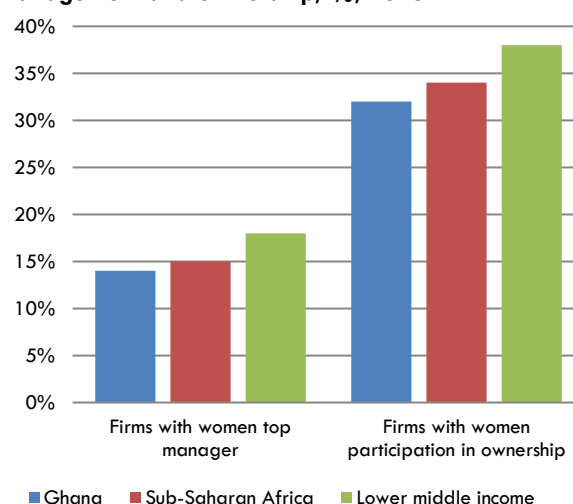
* Data from 2015.

** Estimations of unemployment used the relaxed unemployment definition which does not require that the person be actively seeking for work.

Source: Ghana 2021 Population and Housing Census.

Ghana's latest Enterprise Survey 2013 reported that 32% of firms had woman participation in ownership, slightly lower than the sub-Saharan African average. Firms with female managers also remain marginally low in Ghana compared to the region (Figure 8).

Figure 8: Status of Ghana women participation in top management and ownership, %, 2013



Source: The World Bank, Enterprise Surveys, Ghana 2013: Country Profile.

Youth

Ghana's youth (15-24 years old) has been snowballing, representing 19% of the population in 2022. Despite the economy's robust growth during the last three decades, it fails to create adequate, decent jobs for the rapidly growing youth population. Based on the 2021 Population and Housing Census, the youth unemployment rate (15-24 years) was 33% compared to 20% for those aged 15-35 years. Approximately three-quarters of unemployed were 'young' stuck to multifaceted factors, such as a

broader job challenge and specific aspects to the youth in nature and intensity. Besides, among youth in employment, around just 15% have successfully secured formal jobs with harsh competition. At the same time, the rest operate in the more vulnerable informal economy.⁶⁵ Some initial small steps are taken to harness the youth bulge, reflected in the population pyramid (revisit Figure 4) and supported by the mounting urbanisation and declining fertility rate.

Ministry of Youth and Sports launched a new National Youth Policy (NYP) 2022-2032 that aims at developing a comprehensive framework and strategic avenues and direction for investment. The main goals are to develop creative and innovative youth appropriately equipped with a sense of responsibility, patriotism, and national pride with advanced technology relevant to national and global dynamics. It includes promoting decent job creation, employability, and livelihood empowerment for the youth; promoting universal coverage, inclusive health service delivery, healthy lifestyles, and total well-being of the youth; developing institutional capacities and schemes that support youth skills transfer, creativity, and innovation.⁶⁶

The National Youth Authority (NYA) was launched in 2016, managed by the Ministry of Youth and Sports, and aims to oversee the coordination of the NYP's implementation. The NYP 2022-2032 is supported by an Implementation Plan, setting the timeframes for carrying out the activities collaborating with a wide range of institutions. So far, only a few concrete actions have been taken to ensure youth participation in all national and international affairs spheres. Elections and appointment of the youth in the governance and decision-making processes are still limited.

The government has implemented a series of programmes to improve youth; for example, the Youth Enterprise Support (YES) Programme is seeking applications from young Ghanaian entrepreneurs to provide an opportunity to showcase their talents and entrepreneurial skills and challenge the youth to start

new businesses and employ other youth. Also, an ambitious entrepreneurial programme was launched in 2022, known as YouStart, to build an entrepreneurial nation and create at least one million jobs for the youth. The YouStart programme is a vehicle through which government intends to provide funding and technical support to the youth (18-40 years) and youth-led businesses to assist them in starting, building, and growing their businesses. It aims to support 300,000 young entrepreneurs across the country to start and grow their companies over the next three years (2022 – 2025). Further, a nationwide campaign dubbed the 'Urgent Action on Youth Unemployment' attempted to tackle it through awareness raising, interactions and processions.

The country's latest ranking on the Global Youth Development Index was 131 out of 181 countries (1 is best) in 2020, a significantly better position than the neighbouring countries: Burkina Faso (166), Côte d'Ivoire (174) and Togo (141).

Ghana's government has detected that unfair termination of appointments, discrimination in employment, loss of jobs, unfair labour practices, and unresolved labour issues involving young people are some of the challenges this group continues to face as job seekers or as employees.⁶⁷

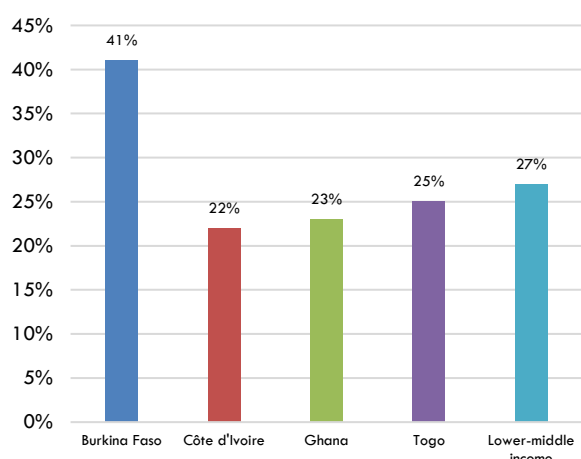
The alarming high unemployment rate in Ghana fuels many youths to be frustrated about the transition from school-to-work. Instead, many are trapped in underemployment, especially in rural areas, and others become economically inactive.

Due to social distancing policies, the Covid-19 pandemic has affected the youth in various aspects, such as health and well-being, education, employment, and civic activities. For example, youth are the most vulnerable to job layoffs.

The NEET rate (i.e., those not in employment, education, or training) was 23% in 2017, in line with the neighbouring countries, except for a significantly high rate in Burkina Faso (see Figure 9). Ghana's NEET

rate is slightly higher for women than men, 25% vs 21%, respectively. Young people from lower-income families are usually more present in the NEET rate. The economic downturn in 2020 caused by the Covid-19 pandemic will most likely create an upsurge in the NEET rate.

Figure 9: Proportion of youth (aged 15-24 years) not in education, employment, or training (NEET) in Ghana and neighbouring countries, 2017-2020



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

EDUCATION

Ghana has ratified most major international education treaties. The 1992 constitution guarantees the right to free and compulsory basic education and is supported by several policies. It is supported by a comprehensive legal and policy framework guaranteeing the right to education. It is often considered a model in Western Africa for its efforts in favour of education. The current education policy framework encompasses the Education Strategic Plan 2018-2030 that sets out the vision for realising the ambition of transforming Ghana into a 'learning nation'. Medium-term plans accompany this plan. The evaluation of the Education Sector Medium Term Development Plan 2018-2021 stated that some targets were met concerning bridging the gender parity in schools and training quality teachers. However, it uncovered that most of them were unmet. The lack of infrastructure continues to be a significant

challenge for the education sector and access to complete junior high schools in rural areas due to a lack of facilities. A new updated Education Sector Medium Term Development Plan 2022-2025 was launched in December 2021.⁶⁸

Education is centrally administered by the Ministry of Education (MoE), which oversees 18 different agencies, including the Ghana Education Service (GES), responsible for the school system and pre-tertiary technical and vocational education and training (TVET), and the National Council for Tertiary Education (NCTE) in charge of higher education.⁶⁹ The Ministry of Education and its agencies' guidelines are implemented locally by government offices in Ghana's regions, as well as by districts offices.

The government expenditure in the education sector dropped during the 2010s, peaking at 8.1% of GDP in 2011 and falling to 5.3% on average in the 2010s. It was still relatively high spending, reaching international benchmarks and hovering 1.2 percentage points higher than the sub-Saharan Africa average, at 4.1% of GDP. Education spending per capita is also significantly elevated compared to the neighbouring countries. The government budget on education reached 27% of the total budget on average in the 2010s but experienced a declining trend that ended below several neighbouring countries' rates.

Ghana's youth literacy rate for the population aged 15-24 years increased from 71% in 2000 to 92% in 2018, reaching significantly higher than the neighbouring countries, as well as the broader sub-Saharan Africa (excluding high income) average at 76%. This upsurge benefitted an increased net enrolment at the primary school level driven by the Free and Compulsory Universal Basic Education (FCUBE) programme introduced in 1995. This programme promised universal education by 2005, but it has not fully achieved the target goal as indicated. Some of the hurdles have concerned that the programme did not go far enough to offset the

opportunity costs of schooling for the poorest households by abolishing all forms of fees and reducing significantly the indirect costs associated with attending school.⁷⁰ Weak rural school infrastructure, overcrowded schools, and internal regional enrolment disparities also constrained fully and quality free primary education in practice.

Regarding the workforce by education, around 21% of Ghanaian had less than basic education, while slightly more than one out of two (54%) had basic education. Even if students complete at the primary school level, a smaller group enter further education: At the intermedia and advanced levels were 18% and 6.7%, respectively, not to mention showing significant gender gaps favouring males (Table 10).

Table 10: Employment by education in Ghana, %, 2017

	Less than basic	Basic	Intermediate	Advanced
Total	21%	54%	18%	6.7%
Men	14%	54%	23%	8.6%
Women	27%	55%	13%	4.9%

Source: Ghana Living Standards Survey 2017.

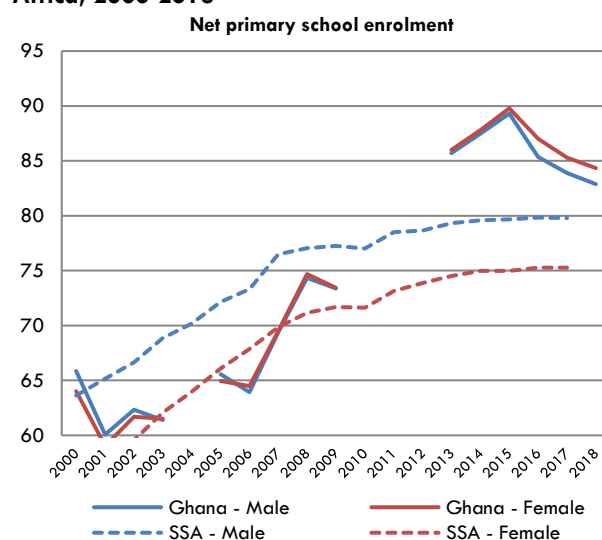
In 2022, the country counted 18,530 primary schools, 8,850 lower secondary schools, 900 upper secondary schools, 20 vocational education and training institutions, six public universities and over 15 private universities. There are also 46 public Colleges of Education – leading teacher training institutions – across all regions of Ghana.⁷¹

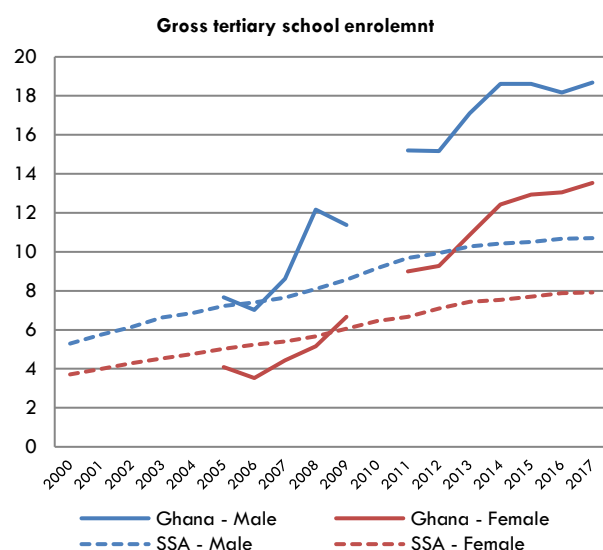
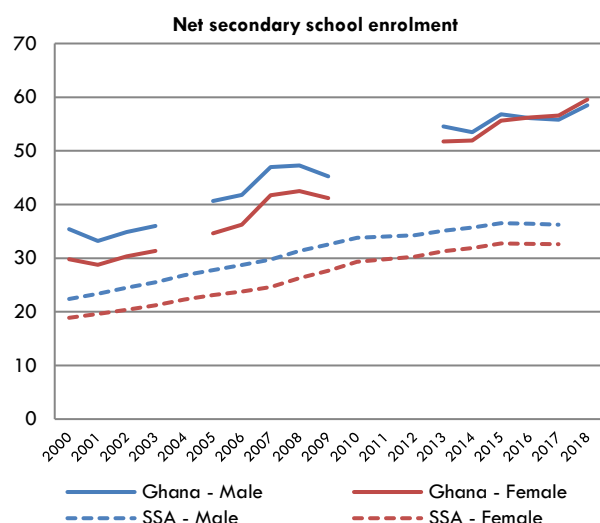
After six years of elementary education and three years of junior secondary education (jointly referred to as basic education), three years of senior secondary education and standard four-year university programmes optionally follow. Basic education until grade nine is compulsory for all Ghanaian children. In 2017, the government announced that secondary education tuition fees, together with school textbooks and meals, would be free throughout the country.⁷²

Ghana's language of instruction is English (official national language), and it is the most 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. Around 29% of children in Ghana have never been registered in the civil system.⁷³

Based on data availability limitations, the net enrolment rate in primary education increased from 64% in 2006 to 90% in 2015 for both males and females. A downturn started in 2016, costing a drop in education expenditures. The net enrolment rate in secondary education steadily increased from 42% in 2006, close to 60% in 2018. The gender gap shifted from benefitting males to females in the margin. The tertiary school enrolment rate increased significantly for males from 7% in 2006 to 19% since 2014. The same trend happened for females, but the gender gap substantially favours males. It is worthwhile to mention that the gap between the sub-Saharan African average widened to Ghana; the latter is at a faster pace than most other countries in the region (see more details in Figure 10).

Figure 10: Enrolment in Primary, Secondary and Tertiary schools, Male 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: The World Bank, Education Statistics.

The Covid-19 pandemic in 2020 threatened to reverse the gains in access to schooling and improved learning in Ghana. Schools closed for ten months, starting in March 2020. This situation affected an estimated 9.2 million students in kindergarten, primary, lower, and upper secondary schools and 0.5 million tertiary education students. It further impacted the 450,000 teachers in public and private educational institutions. In response to the pandemic, the Ministry of Education and the Ghana Education

Service (GES) introduced remote and distance learning programmes, including distributing learning packages to school children. This response faced the additional challenge of variable access to communications technologies across geographic and socioeconomic status, particularly impacting children in poor and rural households (see more in the Vocational Training sub-section).⁷⁴

Vocational Education and Training

Ghana's Ministry of Education governs the Technical and Vocational Education and Training (TVET) system, especially linked to the Ghana Education Service (GES). Fifteen ministries provide TVET, including the Ministry of Employment and Labour Relations, the Ministry of Youth and Sport, the Ministry of Health and Environment, and the Ministry of Local Government and Rural Development.

Other institutions involved in the governance of TVET include:

- Council for Technical and Vocational Education and Training (COTVET) is responsible for coordinating and supervising the TVET system with the mandate to plan and support all aspects of TVET at the national level. It is also accountable for the quality of TVET programmes in collaboration with the Training Quality Assurance Committee (TQAC), which comprises key stakeholders.
- National Vocational Training Institute (NVTI) links to the Ministry of Employment and Labour Relations, operates 34 vocational institutes spread throughout in the country.

TVET in Ghana relies on three main sources of funding: budgetary allocations, contributions from development partners, and tuition fees. Budgetary allocations to education represented around 19% of total government expenditure in 2018. However, Ghana's traditional education system has not prioritised TVET; only a tiny part of these

expenditures went to the TVET subsector (less than 4%), and mainly to pay the wages of TVET staff.⁷⁵ Participation in technical and vocational programmes for 15–24-year-olds was just 1.3% in 2019.⁷⁶ TVET's chronic underfinancing has reduced the quantity and quality of skills development since the relevant institutions are ill-equipped to provide an adequate education.

Poor public perceptions constrain TVET institutions: TVET is often considered an option for underperforming students, and many placed in these institutions usually need to attend. This sector is further haunted by a low absorption capacity, not to mention the poor training facilities and equipment state. The participation of women and persons with disabilities in TVET is meagre, especially in traditionally male-dominated areas such as engineering and construction.

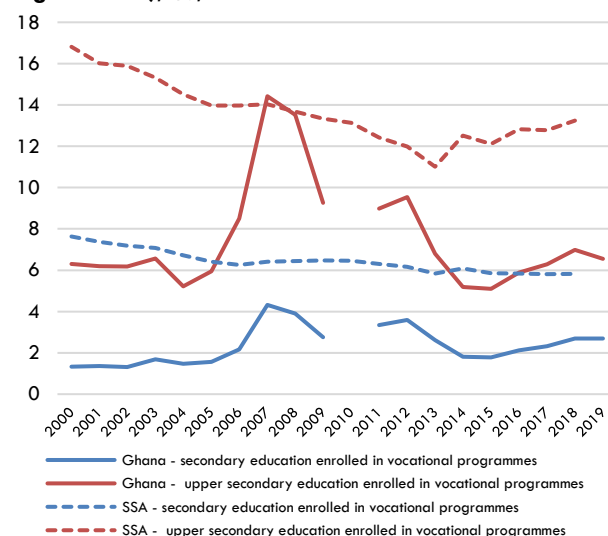
The Covid-19 pandemic turned industries' apprenticeships abruptly closed. Generally, the TVET sector suffered since the education models have relied heavily on face-to-face learning using equipment and other experiential learning strategies. These learning standards do not lend themselves easily to online interventions and, as such, are affected by school closures.

Evaluation of Ghana's education system found a mismatch between the skills supplied and the demand for skills in the labour market, and there is low industry investment and involvement in TVET. Learning outcomes are poor, especially for students at the technician level, with only 30% of students passing the Technician I examinations. In addition, since fifteen ministries are involved in TVET programmes, it lacks harmonisation and coherence, and its fragmented nature hampers its operations.⁷⁷

Despite Ghana's remarkable improvements in the education system, it has an alarming lower enrolment level in vocational programmes compared to sub-Saharan Africa (excluding high-income) averages. Figure 11 shows that the share of all secondary and

upper secondary education students enrolled in vocational programmes peaked in 2007 and dropped to its lowest level in 2015. However, it rebounded somewhat afterwards in both groups; it continues to be far below its peak. Around 30% of those enrolled in secondary vocational were females.

Figure 11: Share of all students in secondary and upper secondary education enrolled in vocational programmes, Ghana and sub-Saharan Africa (excluding high income), %, 2000-2019



Source: The World Bank, Education Statistics.

Formal firms represent a small group compared to the widespread informal micro and small enterprises. Around 40 % of Ghana's firms offer formal training programmes for their permanent, full-time employees. It was significantly higher than the neighbouring countries.

The Fourth Industrial Revolution (4IR) introduces disruptions in the labour market: job losses due to digitisation are becoming more urgent, just as upskilling and retooling are putting pressure on the TVET system. Ghana's fast evolution of the information and communication technology (ICT) landscape has attracted investors and policymakers, positioning itself as a hub for technology in Western Africa; automation and digitisation are driving a shift towards high-skilled services. The ICT sector plays a role in the country's broader economic growth and is

a sector that continues to expand despite the overall economy's fiscal constraints and currency devaluation. The ICT sector in Ghana is currently valued at about US\$1 billion and could reach US\$5 billion by 2030. The country became a role model for its popular adoption of mobile money services and a burgeoning ICT application development sector. Following the passage of the Electronic Transfer Act (Act 1075) of 2022, the Ghana Revenue Authority (GRA) implemented a 1.5% e-levy on mobile money electronic transfers on May 1, 2022.⁷⁸

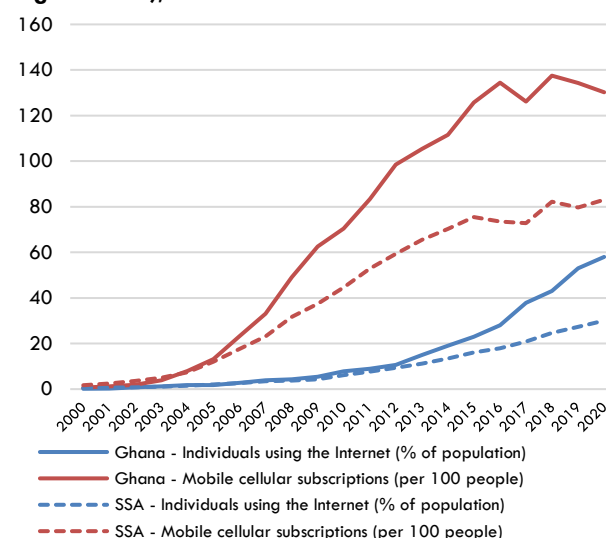
The business process outsourcing (BPO) market also was among the development plans in Ghana to support job creation for youth in the form of customer service work, data entry, transcription, digitisation, financial accounting, auditing, and other higher-value-knowledge processing. The active BPO sector is growing fast in Ghana, mostly due to an early liberalisation of the telecom market in the late 1990s. There were an estimated 6,700 people employed in the BPO sector at the end of the 2010s. In 2019 more than 20 companies were offering BPO services, several IT parks and more than 50 hubs that provide training, incubator, and mentorship services to start-ups.

Ghana's ICT status still lags behind Asian developing countries regarding ICT infrastructure and services. The TVET system is struggling to produce graduates who can compete in the global IT marketplace; suffers from a shortage of qualified labour such as young ICT specialists.

Generally, Ghana has experienced a fast-growing application for ICTs aspects during the last two decades. For example, individuals using the internet growth followed the pace among the sub-Saharan African average until it accelerated fast during the 2010s, scoring far above the region today. One of the reasons is that Ghana's internet costs are among the lowest in Africa, enabling a drive towards ICT in the 4IR. The country's demand for mobile cellular subscriptions also soared in the middle of the 2000s

hovering far above the regional average (see more in Figure 12).

Figure 12: Individuals using the Internet (% of population) and mobile cellular subscriptions (per 100 people) in Ghana and sub-Saharan Africa (excluding high income), 2000-2020



Source: The World Bank, World Development Indicators.

SOCIAL PROTECTION

Ghana has a comprehensive social protection system. It has demonstrated shifts in the role of social protection, especially cash transfers, intertwined with the country's broader economic development strategy. Although often viewed suspiciously as a "hand-out" that leads to dependency, cash transfers are slowly being recognised as a cost-effective approach to supporting the inclusive growth agenda.⁷⁹

The country has ratified several international conventions that require the extension of social security to specific population categories. However, it has not ratified any of ILO's fifteen up-to-date ILO Social Security conventions.

Social insurance is settled in several laws through an expansion of regular and predictable social transfer schemes; for example, Ghana's 1992 constitution

provides a basis for social protection, including sets the framework for social insurance, health and safety and welfare in employment, development of creative potentials and contributory schemes for economic security. Besides, the National Pensions Act and the National Pensions Regulatory Act. However, the current legal context is not fully up-to-date and still requires a broader comprehensive legal structure for social protection (see the social protection laws in Appendix Table 18).

The political commitment was elaborated upon the National Social Protection Policy (NSPP) anchored by the Ministry of Gender, Children and Social Protection, launched in 2016. This policy is linked to a series of other sectoral policies (see Appendix Table 18). The NSSP provides a basis for delivering social protection in a way that is targeted and encompassed in the Medium-Term National Development Planning Framework. It provides an institutional structure for coordination as well as stakeholder collaboration in monitoring and ensuring accountability.⁸⁰

Ghana's trade union movement proactively advocate for the promotion and expansion of social protection schemes, and they have left a positive mark on its architecture. Unions are represented on the governing body of the National Pensions Regulatory Authority (NPRA), and TUC-Ghana has been actively involved in the creation of a social security scheme. Further, TUC-Ghana has supported the informal workers' association (UNIWA) to establish a pensions scheme that provides for social protection coverage among informal economy operators. Although it can be perceived as a victory for the trade unions movement and for informal economy workers, the pensions scheme is still faced with numerous challenges. Coverage remains extremely low: only around 1,500 of UNIWA's members (corresponding to less than 1%) are members of the pensions scheme. This low number is due to the inability or reluctance of most informal economy trade union members to pay to the scheme.⁸¹

The main social protection programmes addressing life cycle risks and vulnerabilities have been

considered impressive in sub-Saharan Africa. They are connected to the country's flagship cash-transfer programme (LEAP), school feeding (GSFP), school fee waivers and subsidies, public works (LIPW), and the National Health Insurance Scheme and disability support. Ghana's spending on social protection is just around 1% of GDP, though, which is lower than the sub-Saharan African average.⁸² Its low social protection budget sets hurdles to reach the National Social Protection Policy's ambitious targets.

The social protection budget scope is visualised in the still low scale of social protection areas; for example, just one out of four (25%) Ghanian are aided by at least one social protection benefit. But the coverage has improved by seven percentage points since 2016, hovering twelve percentage points above the Western African average, at 13% in 2020. Table 11 below provides more details of Ghana's social protection coverage.

Table 11: Proportion of population covered by social protection in Ghana, %, 2019/2020

Group	Coverage
Persons covered by at least one social protection benefit	25%
Persons above retirement age receiving a pension	19%
Persons with severe disabilities collecting disability social protection benefits	0.2%
Unemployed receiving unemployment benefits	0.0%
Mothers with newborns receiving maternity benefits	42% *
Employed covered in the event of work injury	17%
Children and households receiving child and family cash benefits	26%
Vulnerable persons covered by social assistance	5.1%

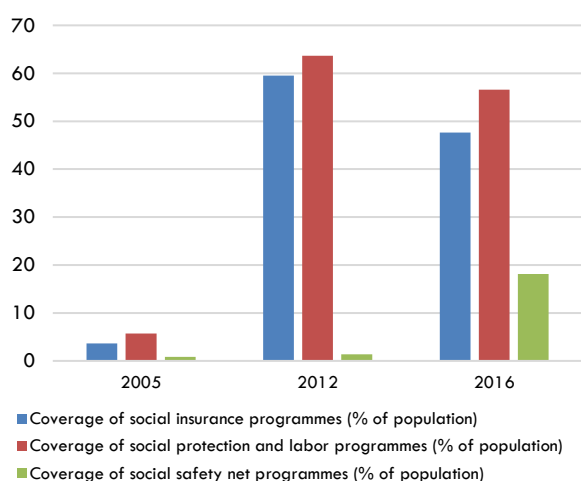
* Year: 2016.

Source: International Labour Organization, SDG labour market indicators.

Shifts are detected in the coverage of social insurance, social safety net, and social protection and labour programmes during the 2010s. Figure 13 shows that social insurance programme coverage

skyrocketed from 3.7% in 2005 to 60% in 2012 but dropped to 48% of the population in 2016. It has a visible gap for the poorest quintile at 49% while the richest at 43% of the population. The social safety net programmes slightly increased from 0.9% in 2005 to 1.4% in 2012. But hiked to 18% of the population in 2016 with unparalleled coverage for the poorest quintile at 39% while the richest at 4.3% of the population. In addition, coverage of social protection and labour programmes increased from 5.7% in 2005 to 64% in 2012 but fell to 57% in 2016.

Figure 13: Coverage of social insurance, social safety net, social protection, and labour programmes in Ghana, % of population, 2005-2016



Source: The World Bank, World Development Indicators.

Ghana's social security contribution scheme is structured into three tiers: The first two require mandatory contributions, and the last one is voluntary. Insured person transfer 5.5% of gross monthly covered earnings; 18.5% of monthly covered declared income for the voluntarily insured. The minimum monthly old-age pension is GH¢ (cedi) 300 (US\$63). The maximum annual old-age pension is 60% of the insured's average yearly earnings in the highest three years of earnings. The 2021 census results report 69% of the population are covered by either NHIS or private health insurance schemes. There is a higher rate of health insurance coverage for females (73%) than males (65%). Other data regarding persons above retirement age receiving

pension rose from 17% in 2016 to 19% in 2019, with a significant gender gap of 21% of men and 7.2% of women (revisit Table 11).

The NHIS was introduced to provide equitable access and financial coverage for basic health care services to Ghanaian citizens. It is funded mainly through innovative health-financing mechanisms such as the National Health Insurance Levy (NHIL), which is a 2.5% levy on goods and services collected under the Value Added Tax (VAT); 2.5 percentage points of Social Security and National Insurance Trust (SSNIT) contributions per month; return on National Health Insurance Fund (NHIF) investments; premium paid by informal economy subscribers. Community-Based Health Planning and Services (CHPS) has also been set up to deliver essential community-based health services.

Although Ghana's 1992 constitution safeguards the population's right to good health, its expenditures declined the last decade. It reached 4.0% of GDP on average during the 2010s, which was significantly lower than sub-Saharan Africa's average at 5.2% but balancing on the World Health Organization's minimum threshold of 4% of GDP. Besides, Ghana's health expenditure per capita peaked at US\$108 in 2013, falling to US\$75 in 2019, superseded by the regional average (Table 12).

Table 12: Status of expenditure on health and social contribution in Ghana and sub-Saharan Africa (SSA), 2010-2019 average

Service	Ghana	SSA
Total health expenditure, % of GDP	4.0%	5.2%
Current health expenditure per capita	US\$ 82	US\$ 89
Social contributions (% of revenue) *	0.0%	-

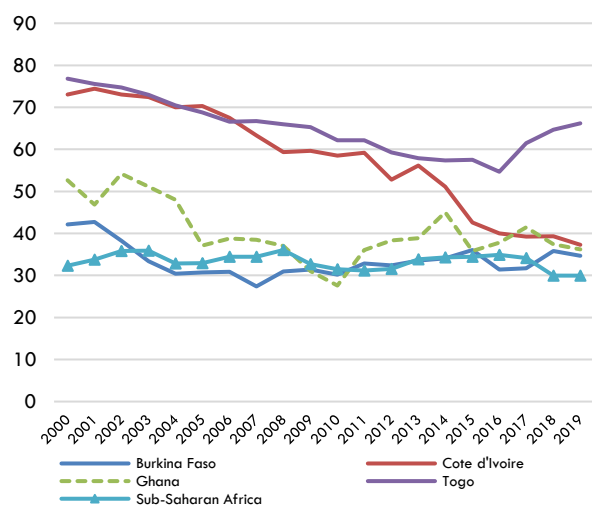
* Social contributions include social security contributions by employees, employers, and self-employed individuals, and other contributions whose source cannot be determined. They also include actual or imputed contributions to social insurance schemes operated by governments.

Source: The World Bank, World Development Indicators.

The health service agenda must be fully up to date to reach universal health coverage (UHC). The NHIS

attempted to curb high user fees with effect on the poorest people in rural and working environments. For instance, only 5.1% of vulnerable persons are covered by social assistance, and just 0.2% of persons with severe disabilities collect disability social protection benefits (revisit Table 11). In addition, workers from the informal economy are somewhat side-lined from the NHIS. This group's enrolment is rising, reaching around 43,000 informal workers in 2021, approximately 0.8% of self-employed workers, mainly affiliated with the People Pension Trust (PPT). Figure 14 depicts Ghana's healthcare expenditure financed by private households' out-of-pocket payments somewhat fell during the 2010s, still landing above the regional.

Figure 14: Out-of-pocket expenditure on health in Ghana and neighbouring countries, % of current health expenditure, 2000-2019



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: The World Bank, World Development Indicators.

Another worrisome trend costing the declining health expenditure per capita in Ghana is reflected in central indicators: The maternal mortality rate rose from 284 in 2010 to 334 deaths per 100,000 live births in 2017, but it stood significantly lower than the neighbouring countries. The under-five mortality rate fell only from 339 to 308 per 1,000 live births from

2010 to 2017; again, it stood lower than the neighbouring countries.

Ghana's national legislation provides 12 weeks of paid maternity leave funded by the employer. However, many women do not receive this as they work in the informal economy: Around 42% of Ghanaian mothers with new-borns receive maternity benefits, remarkably higher than the Western Africa average of 6.8% in 2020 (revisit Table 11). It is worth mentioning that many employers in the informal economy are women, and the levels of maternity support they provide for their employees are often driven by their vulnerability. Many workers in the informal economy cannot afford to take time off from work, with negative implications for their health and their new-borns.⁸³ There is no statutory paternity or parental leave. But, it has entered the political agenda and emerged among companies with new parental policies introducing one-week paternity leave.

Ghana lacks a statutory unemployment protection scheme. On the other hand, youth in northern Ghana often migrate to the south from November to May, a period of high labour demand shortfall because of no rainfall for farming activities in the north. It led to the massive concentration of youth in major slumps in Accra and Kumasi, mounting pressure on job demands. The government launched the Labour-Intensive Public Work (LIPW) programme to construct dams/dugouts to engage the youth in dry season farming. It provides a limited number of workdays at minimum wage during the off-farm season in selected districts. The project was expected to provide 30,000 short-term employments through the LIPW programme. Studies found, though, that the programme has no significant impact on youth out-migration.⁸⁴

During the Covid-19 pandemic, trade unions have advocated for the introduction of unemployment insurance schemes in Ghana that would enable workers who lose their jobs in future pandemics and shocks to have access to unemployment benefits and

to be reconnected to jobs. The government has accepted this proposal and has established a committee that involves the TUC to fashion out modalities for the establishment of a National Unemployment Insurance Scheme.

Generally, the Covid-19 pandemic triggered an unprecedented expansion of social protection programmes in Ghana to curb the shock, leading to innovative methods for implementing programmes, including:⁸⁵

- Launching a cash transfer fund, with the World Food Programme (WFP) support of GH¢11 million (US\$1.9 million). The funds were distributed to 75,000 workers in the informal economy across three urban regions.
- Allocating a US\$100 million package to the health sector to expand capacity and provide public awareness campaigns.

- Free water and a 50% reduction in electricity bills were provided for six months and nine months, respectively.

In the aftermath of the Covid-19 pandemic, Ghana's Ministry of Finance also established a National Unemployment Insurance Scheme (NUIS) to mitigate unexpected future events that may disrupt employment, such as the Covid-19 pandemic. A key component of the scheme is systematic training/retraining of the unemployed from such shocks to enable them to regain employment in the shortest possible time. A central part of the scheme will be eligible workers' systematic training and retraining under the NUIS. They have suffered job losses to improve their skills or acquire new skills to increase their chances of securing a new job in the shortest possible time. It will feature other active labour market programmes, including job search assistance.⁸⁶ This training and retraining component has kicked off in June 2022 to enhance the capacity of at least 15,000 people nationwide with skills that can earn them jobs.

Appendix: Additional Data

Table 13: Status of key Sustainable Development Goals for labour market related indicators in Ghana

Indicators	Value	Year	SDG Targets
1.1.1: Working poverty rate (percentage of employed living below US\$1.9 PPP)	7.9%	2021	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.	25% *	2020	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: Proportion of women in senior and middle management positions	27%	2017	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life
5.5.2: Women share of employment in managerial positions	34%	2017	
8.2.1: Annual growth rate of output per worker (GDP constant 2017 international \$ at PPP)	2.2%	2021	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	68%	2015	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
8.3.1: Women	71%	2015	
8.3.1: Men	63%	2015	
8.5.1: Average hourly earnings of employees by sex (Local currency)	GH¢6.52	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
8.5.2: Unemployment rate (Total, 15+)	3.4%	2017	
8.5.2: Women, 15+	3.5%	2017	
8.5.2: Women, 15-24 years	6.1%	2017	
8.5.2: Men, 15+	3.3%	2017	
8.5.2: Men, 15-24 years	6.4%	2017	
8.6.1: Proportion of youth (15-24 years) not in education, employment or training)	23%	2017	By 2020, substantially reduce the proportion of youth not in employment, education or training
8.7.1: Proportion of children engaged in economic activity (Total)	15%	2018	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
8.7.1: Girls	15%	2018	
8.7.1: Boys	15%	2018	
8.8.1: Frequency rates of fatal and/or non-fatal occupational injuries	-	-	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
8.8.2: Level of national compliance with labour rights (freedom of association and collective bargaining)	1.62	2020	
9.2.2: Manufacturing employment as a proportion of total employment	12%	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	42%	2020	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 13.

Source: International Labour Organization, Key Indicators of the Labour Market (KILM).

Table 14: Labour market related national legislations passed in Ghana in 2014-2021

Type of legislation	Legislation
2014	
Conditions of employment / Specific categories of workers	Agreement on 2014 Public Sector Wage Negotiations
Social security (general standards)	National Pensions (Amendment) Act, 2014 (Act No. 883).
2015	
Equality of opportunity and treatment	National Gender Policy
Education, vocational guidance, and training / International agreements	Promulgation of the Agreement between the Government of Hungary and the Government of the Republic of Ghana on Educational Co-operation (Regulation 458/2015) (
2016	
Occupational safety and health	Comprehensive National HIV and AIDS Strategic Plan 2016-2020
Equality of opportunity and treatment	Ghana AIDS Commission Act 2016 (Act 938).
Migrant workers	Immigration Service Act, 2016 (Act No. 908).
2017	
Elimination of child labour, protection of children and young persons	National Plan of Action Phase II (NPA2) for the Elimination of the Worst Forms of Child Labour in Ghana (2017 – 2021).
2018	
-	-
2019	
-	-
2020	
General provisions	Imposition of Restrictions (Coronavirus Disease (COVID-19) Pandemic) (No. 5) Instrument, 2020 (Executive Instrument 68 of 2020).
	Imposition of Restrictions (Coronavirus Disease (COVID-19) Pandemic) (No. 4) Instrument, 2020 (Executive Instrument 67 of 2020).
	Imposition of Restrictions (Coronavirus Disease (COVID-19) Pandemic) (No. 3) Instrument, 2020 (Executive Instrument 66 of 2020).
	Imposition of Restrictions Coronavirus Disease (COVID-19) Pandemic (No. 2) Instrument, 2020 (Executive Instrument 65 of 2020).
	Declaration of Public Health Emergency Coronavirus Disease (COVID-19) Pandemic Instrument, 2020 (Executive Instrument 61 of 2020)
	Emergency Communications System Instrument, 2020 (Executive Instrument 63 of 2020).
	Imposition of Restrictions (Coronavirus Disease (COVID-19) Pandemic) Instrument, 2020 (Executive Instrument 64 of 2020).
	Imposition of Restrictions Act, 2020 (Act 1012).
Equality of opportunity and treatment	Stratégie régionale pour le VIH, la Tuberculose, les Hépatites B et C et les Droits de santé sexuels et reproductifs des populations clés de la CEDEAO.
Specific categories of workers	Labour (Domestic Workers) Regulations 2020 (L.I.2408).
2021	
-	-

Source: International Labour Organization, NATLEX, Ghana.

Table 15: Status of trade unions in Ghana, 2021

1. Members of the Ghana Trade Union Congress (TUC)	Members
1. General Agricultural Workers' Union (GAWU)	52,000
2. Ghana Mine Workers' Union (GMWU)	11,608
3. Public Services Workers' Union (PSWU)	26,957
4. Maritime and Dockworkers' Union (MDU)	7,500
5. Construction and Building Materials Workers' Union (CBWU)	8,860
6. Timber and Woodworkers' Union (TWU)	9,200
7. Railway Workers' Union (RWU)	1,589
8. Public Utility Workers' Union (PUWU)	11,664
9. Gen. Transp., Petro. and Chem. Workers' Union (GTPCWU)	9,521
10. Teachers and Educational Workers' Union (TEWU)	48,720
11. Communications Workers' Union (CWU)	1,637
12. Local Government Workers' Union (LGWU)	8,000
13. National Union of Seamen, Ports and Allied Workers (NUSPAW)	1,500
14. Health Services Workers' Union (HSWU)	33,000
15. Ghana Private Road Transport Union (GPRTU)	120,000
16. Union of Industry, Commerce and Finance (UNICOF)	20,000
17. Federation of Universities Snr. Staff Association of Ghana (FUSSAG)	2,253
18. General construction, manufacturing, and quarries workers' union (GCMQWU)	5,594
19. Union of Informal Workers Associations (UNIWA)	118,000
20. Cocoa Research Workers Union (CRWU)	3,300
21. Amalgamation of Pensioners and Retired Officers Association (APROA)	Pending.
22. National Association of Registered Midwives (NARM)	Pending.
Total members	500,903
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)	>200,000
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	-
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	-

Note: Sector-based unions and enterprise-based unions register with or without collective bargaining certificate.

Source: Ghana Labour Department; GNAT; MESW; DTDA's SRO Ghana data-collection tool, 2021.

Table 16: Status of 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
Occupational safety and health	C155 - Occupational Safety and Health Convention, 1981	Not ratified
	C187 - Promotional Framework for Occupational Safety and Health Convention, 2006	Not ratified
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
Technical Conventions (Up-to-date)		
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
	C184 - Safety and Health in Agriculture Convention, 2001	2011
Seafarers	C147 - Merchant Shipping (Minimum Standards) Convention, 1976	2005
	MLC - Maritime Labour Convention, 2006	2013
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

Note: Fundamental Conventions are the ten most important ILO conventions that cover five fundamental principles and rights at work. Equivalent to basic human rights at work. Governance Conventions represent four instruments that are designated as important to building national institutions and capacities that serve to promote employment. In addition, there are 73 conventions, which ILO considers "up-to-date" and actively promotes.

Source: ILO, NORMLEX, Country Profiles: Ghana.

Table 17: 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 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: The World Bank, Ease of Doing Business 2020 in Ghana.

Table 18: Legal instruments for social protection in Ghana

The agenda that can be demanded by the citizenry and stakeholders
<ul style="list-style-type: none"> • The Children's Act (Act 560) of 1998. • Labour Act, 2003 (Act 651). • Persons with Disability Act, 2006 (Act 715). • Domestic Violence Act of 2007 (Act 732). • The National Pensions Act of 2008 (Act 766) and Amendment Act 883. • National Health Insurance Act, 2003 (Act 650) and the amended Act 852 (of 2012). • The Human Trafficking Act, 2005 (Act 694). • The Ghana Legal Aid Scheme Act 1997 (Act 542). • The Mental Health Act 2012 (Act 846).
The agenda relevant for channelling the delivery of social protection at the sub-national level and within the public administration
<ul style="list-style-type: none"> • The Local Government Act of 1993 (Act 462). • The National Development Planning Systems Act of 1994 (Act 480).
The agenda that establish acts of key institutions with mandates for identification, formulation and delivery of social protection-related activities.
<ul style="list-style-type: none"> • Savannah Accelerated Development Authority (SADA) Act 805. • National Health Insurance Authority (NHIA) Act 852. • National Disaster Management Organization (NADMO) Act 517. • Youth Employment Agency (YEA) Act 887. • Council for Technical and Vocational Education and Training (COTVET) Act 718. • Local Government Service Act (Act 656). • Community Water and Sanitation Agency (CWSA) Act 564.
Policies linked to the National Social Protection Policy (NSPP)
<ul style="list-style-type: none"> • The Child and Family Welfare Policy of 2014. • The National Gender Policy of 2014. • The National Youth Policy of 2010. • The National Ageing Policy of 2010. • The National Climate Change Policy (NCCP) of 2014. • The National Environmental Policy (NEP) of 2014. • The National HIV/AIDs and STI Policy. • The National Decentralization Policy (2010 and 2015). • The National Local Economic Development Policy of 2013. • The National Urban Policy, and the National Employment Policy of 2015.

Source: Ghana Ministry of Gender, Children and Social Protection, Ghana National Social Protection Policy, Final Draft, November 2015.

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