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THE LABOUR MARKET IN GHANA

A Descriptive Analysis of the Labour Market Component of the Ghana Living Standards Survey (V)

Research Paper
[Number 2009/01]
Accra-Ghana
December 2009

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Trades Union Solidarity Centre of Finland

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FOREWORD

Job creation is the single most important challenge facing policymakers in Ghana. Unemployment and underemployment particularly among the youth is still very high despite impressive economic growth rates over the past two decades. An estimated 250,000 young men and women enter the Ghanaian labour market every year. Out of this, the formal sector employs only about 5000, representing 2 percent. The remaining 98 percent are compelled to seek employment in the informal sector since remaining unemployed is too costly particularly for young people in the absence of social safety nets such as unemployment insurance. In Ghana as in most other countries in Africa, one must work either in the formal or informal sector.

Currently, the formal economy employs just about 10 percent of the total workforce. The remaining 90 percent of the workforce is employed in the informal economy. More than 25 years of economic growth as measured by the growth of Gross Domestic Product (GDP) has coincided with steep decline in the share of the formal economy in total employment and phenomenal expansion of informal employment. The public sector which used to be a major source of employment is longer serving that purpose as government continues to implement a policy of net hiring freeze in the public sector.

The private formal sector which has been described as the "engine of growth" and was expected to replace the public sector as a major source of employment could not live up to expectation as a result of number of policy and structural constraints. Key among these constraints was trade and financial market liberalisation that were implemented as part of the Structural Adjustment Programme (SAP).

Addressing the employment challenge has been hampered by the virtual absence of up-to-date and accurate information on the labour market. Available statistics on employment and other labour market variables are mostly out-dated. This does not allow rigorous analysis for purposes of manpower planning and evaluation of the impact of economic policies on the labour market in Ghana. The most recent of labour market information is the fifth round of the Ghana Living Standards Survey (GLSS V) which was conducted in 2005/06 and published in 2008.

This research paper examines the labour market component of the fifth round of the Ghana Living Standards Survey (GLSS V, 2005/06). The paper analysis basic labour market issues including socio-economic characteristics of the labour force, employment, unemployment, underemployment, wages and working conditions. The analyses presented in this report show that the working age population is largely youthful. The analyses also show that significant proportion of the working age population has never married indicating that Ghanaians may be delaying marriage and possible childbirth. The analyses further show that majority of the population that is eligible to work have no formal education.

The paper also indicates that significant majority of the working age population is participating in the labour force. In terms of employment, the analysis shows that over 9 million individuals are employed in Ghana with more than half of them being self-employed. Majority of the workforce is employed in the agricultural sector. The overall unemployment rate is quite low. Unemployment is quite high in urban areas and much higher in Accra compared to rural areas. The low unemployment rate is reflected in a relatively higher underemployment rate. The analysis further shows that significant proportion of children between the ages of 7 and 14 are participating in the labour force. The report shows that the proportion of the workforce in unionised workplaces has declined considerably over the last decade.

In terms of wages, the analyses show that the financial services sector is the highest earnings sector while the agricultural sector is the lowest earning sector. Consistent with results of previous surveys, the analysis reveal that males earn significantly higher than females.

Dealing with the employment challenge facing Ghana requires up-to-date and accurate data on the labour market which allows rigorous analysis of the impact of economic policies on the labour market. The results of the analyses presented in this report provides useful information that could go a long way in the search for solutions to the challenge of creating jobs in their right quantity and quality in Ghana.

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LIST OF ABBREVIATIONS

DWP	Decent Work Programme
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GLSS 5	Ghana Living Standards Survey firth Round
GoG	Government of Ghana
GSS	Ghana Statistical Service
ILO	International Labour Organization's
ISSER	Institute of Statistical, Social and Economic Research
LMIS	Labour Market Information System
NFPP	National Forest Plantation Programme
NMCSP	National Mass Cocoa Spraying Programme
NYEP	National Youth Employment Programme
SAP	Structural Adjustment Programme
SASK	Trade Union Solidarity Centre of Finland
SSNIT	Social Security and National Insurance Trust
TUC	Ghana Trades Union Congress

CHAPTER 1

INTRODUCTION AND BACKGROUND

Employment or, more appropriately, lack of employment is the single most important socio-economic and political issue facing policymakers in Ghana. While open unemployment is quite low, according to official sources, a very large proportion of the Ghanaian labour force is locked up in atypical forms of employment in the so-called informal economy. Currently, the formal economy employs just about 10 percent of the total labour force. The remaining 90 percent of the workforce is employed in the informal economy.

In the early 1980s when the neo-liberal economic reforms were introduced in Ghana as part of the structural adjustment programme, the formal sector employed about 20 percent of the total workforce. The public sector in particular was a major source of employment for the majority of labour market entrants from the universities, polytechnics and other formal educational institutions.

As a result of the neo-liberal economic policies that were implemented throughout the 1980s and 90s, the share of the formal sector in total employment declined significantly from 18 percent in 1987/88 to approximately 14 percent in 1999 (GSS, 2000). As government continues to implement a policy of net hiring freeze in public sector as part of IMF conditionalities, coupled with the inability of the formal private sector to create job opportunities for the growing number of jobseekers, the informal economy became "the haven for people seeking desperately to eke out a living because they are unable to secure wage or salaried employment in the formal capitalist sector" (Ninsin, 1991). This partly explains the phenomenal expansion of the informal economy in the past two and half decades. In 1999, the Ghana Statistical Service (GSS, 2000) estimated the size of the informal economy at 80.3 percent in terms of its share of total employment.

According to the Institute of Statistical and Economic Research (ISSER) of the University of Ghana, an estimated 250,000 young people enter the labour market every year. Out of this number, the formal sector employs just about 5000 (or 2 percent). The remaining 98 percent are compelled to seek employment in the informal economy. In the absence of social safety nets such as unemployment insurance and the continued weakening of the extended family support system, unemployment is not an option especially for young people. In Ghana one must work either in the formal or informal sector.

The main feature of the Ghanaian economy and its labour market is the informality of employment and employment relationships. Over half of all Ghanaian adults are self-employed or own-account workers. For those who are in wage employment, a significant proportion does not have formal employer-employee relationship making it extremely difficult to provide them with any form of social and legal protection.
Another feature of the Ghanaian labour market is the low levels of wages. Even those who are privileged to have jobs in the formal economy continue to face the challenges of job insecurity and low incomes. For most part of the past twenty five years, the national daily minimum wage was below US$2 a day. Yet, the majority of those employed in the informal economy earn below the national daily minimum wage. What is even more striking is the fact that about one-tenth of public sector employees receive salaries that are below the national poverty line.

Income inequality continues to be another important feature of Ghana’s labour market. The last two Ghana Living Standards Surveys showed that income inequality, as measured by the Gini Coefficient, increased from 0.38 to 0.39. The World Bank estimates that the growth in the income inequality during the last decade reduced the poverty reduction impact of growth in the economy by almost 3 percentage points. Poverty among the working class is still quite high despite the general decline in the incidence of poverty in the country.

Ironically, in the past two and half decades, Ghana has achieved and sustained substantial improvements in economic ‘performance’ (World Bank, 2006). This, according to the World Bank, is reflected in the rising economic growth. Between 1980 and 2005 Ghana’s GDP grew by an average of 5 percent per annum. In the last three years, GDP growth exceeded 6 percent. In 2008, GDP grew by a record level of 7.3 percent.

The rising trend of growth in GPD appears to have impacted negatively on the performance of the Ghanaian labour market, particularly the rate of job creation and levels of incomes. The growth in GDP has coincided with growth in unemployment and underemployment particularly among the youth. At the same time as economic growth increases, the quantity and quality of formal employment have declined considerably. Real wages continue to decline due to high inflation and more and more workers are being trapped in poverty.

Part of the problem is that the neo-liberal economic policies that underpinned the structural adjustment programme in the 1980s and 90s made employment creation a residual outcome of economic growth. The adjustment programme itself entailed a large scale downsizing of the public sector. It is estimated that the adjustment programme involved the retrenchment of about 15 percent of public sector employees (Darkwah 2005). The total effect of the adjustment policies on employment was even more severe when one takes into the account the policy of employment freeze that was implemented in the public sector during that period. Additionally, the adjustment measures capped the public sector wage bill at 5 percent of GDP. This led to an unprecedented decline in public sector real wages throughout the 1990s.
The private formal sector which was expected to absorb those retrenched from the public sector and the new entrants into the labour market could not live up to expectation due to a number of policy and structural constraints. Key among these constraints was trade and financial market liberalisation that were implemented as part of the structural adjustment programme. The liberalisation of the financial market led to significant increase in interest rates and the cost of production in the economy. At the same time, domestic products faced increasing competition from products from countries where interest rates and cost of borrowing are very low. Many local industries were out-competed from the domestic market. Some resorted to the importation of the items they used to produce locally because it was easier for importers to have access to credit.

The dearth of up-to-date and accurate information on the labour market does not allow rigorous analysis of the Ghanaian labour market for the purposes of manpower planning and evaluation of the impact of economic policies on employment and other labour market variables. Available statistics on employment, underemployment and unemployment in Ghana are mostly outdated. The most recent source labour market information is the fifth round of the Ghana Living Standards Survey (GLSS V) which was conducted in 2005/06 which was published in 2008.

This descriptive analysis of the Ghanaian labour market is based on the labour market component of the fifth round of the Ghana Living Standards Survey (GLSS5, 2005/2006) data. The report highlights basic labour market issues including the socio-demographic characteristics of the labour force, employment, unemployment, underemployment, wages and working conditions.

The report is divided into six (6) chapters. Chapter 2 analyses the socio-demographic characteristics of the workforce. Chapter 3 focuses on the key labour market indicators; labour force participation or economic activity rate, employment, unemployment and underemployment. Chapter 4 presents the results of analysis of wages. Chapter 5 deals with non-wage benefits. Chapter 6 summarises the main findings and concludes the paper.

CHAPTER 2

THE WORKING-AGE POPULATION

2.1 Introduction

In this part of the report we present the characteristics of the working-age population focusing on some selected socio-demographic indicators including age, sex, marital status, educational attainment, and location. We define the working age population to include all persons aged between 15 and 64 years.

2.2 Age Distribution of the Working-Age Population

The GLSS V data shows that more than one third (35.3%) of the working-age population of Ghana falls within the 15 and 24 age bracket; the age cohort internationally recognised as the youth population[1]. The youth population in Ghana is officially defined to include persons between the ages of 15 and 35 years. This group constitutes 62 percent of the working-age population. Table 1 provides further information on the age distribution of the working-age population.

The large share of youth in the working age population reflects not only the youthful nature of Ghana's population but also the fact that the population growth rate among the youth is far in excess of the national population growth rate. Between 2000 and 2005, the population of the youth grew by 6.5 percent compared to national population growth rate of 2 percent during the same period.

1. The International Labour Organisation (ILO) defines youth as persons between the ages of 15 and 24.

Table 1: Age Distribution of the Working Age Population

Age Group	Frequency	Percent	Cumulative Percent
Youth(15-24)	7202	35.3	35.3
Young people(25-35)	5424	26.6	61.9
Young adults(36-50)	5355	26.3	88.2
Adults(51-60)	2062	10.1	98.3
Aged(61-64)	355	1.7	100.0
Total	20398	100.0	

Source: Computed from GLSS 5 (2005/2006) Data.

2.3 Sex Distribution of the Working Age Population

Females and males constitute 52.3 percent and 47.1 percent of Ghana's working-age population respectively. This is true for all the age groups as shown in Table 2. However, as we shall see later in this paper, males tend to be more active in the labour market than females.

Table 2: Sex and Age Distribution of the Working Age Population

Age cohorts	Sex of individual			
	Male		Female	
	Frequency	Percent	Frequency	Percent
Youth(15-24)	3590	49.8	3612	50.2
Young people(25-35)	2400	44.2	3024	55.8
Young adults(36-50)	2441	45.6	2914	54.4
Adults(51-60)	1015	49.2	1047	50.8
Aged(61-64)	154	43.4	201	56.6
Total	9600	47.1	10798	52.9

Source: Computed from GLSSV 5 (2005/2006) Data

2.4 Marital Status of Ghana's Working Age Population

The majority of Ghana's working-age population (54.6%) are either officially married or co-habiting with a partner. More than one-third (36.1%) of the working-age population has never married while 7 percent are either divorced or widowed. (See Table 3).

Table 3: Marital Status of the Working Population

Marital status	Frequency	Percent
Married	9479	46.5
Informal	1657	8.1
Separated	465	2.3
Divorced	679	3.3
Widowed	748	3.7
Never married	7367	36.1
Total	20395	100.0

Source: Computed from GLSS 5 (2005/2006) Data

2.5. Location/Regional Distribution of the Working-Age Population

The spatial distribution of the working-age population of Ghana follows the pattern of regional distribution of the national population where the majority of the people are concentrated in the southern parts of the country. Almost one-third of the working-age population is in the Greater Accra and Ashanti regions, the two most populous regions in Ghana. Ashanti region which is the most populous region in Ghana has the highest proportion (16.8%) of the working-age population. This is followed by the Greater Accra region with 13.6 percent. The Central region has the lowest proportion of Ghana's working-age population (6.7%). Table 4 shows the distribution of the working-age population by region.

The two regions with the highest proportion of the working age population (Accra and Ashanti regions) are also the regions with the highest employment prospects. More than 80 percent new investments in Ghana are undertaken in the two regions. This shows that the working-age population is attracted to locations/regions with high employment potential.

Table 4: Regional Distribution of the Working Age Population

Region	Frequency	Percent	Cumulative Percent
Western	1780	8.7	8.7
Central	1360	6.7	15.4
Greater Accra	2767	13.6	29.0
Volta	1569	7.7	36.7
Eastern	1917	9.4	46.0
Ashanti	3419	16.8	62.8
Brong Ahafo	1767	8.7	71.5
Northern	2341	11.5	82.9
Upper east	1748	8.6	91.5
Upper west	1730	8.5	100.0
Total	20398	100.0	

Source: Computed from GLSS 5 (2005/2006) Data

Analysis of the data by locality (in terms of rural/urban locality) and by ecological zone, shows that more than half (61.3%) of people eligible to work lives in rural parts of the country and 38.7% lives in urban areas. In terms of the distribution of the working-age population by ecological zones, the data show that 37.7% is located in the forest zone followed closely by the savannah zone with 36% and the coastal zone has 26.3%. Thus, as shown in Table 5, nearly two-thirds (64%) of the total working-age population is located in the southern part of the country (forest and coastal zones). It is important to note that these two areas in the south are relatively more economically advanced compared to the savannah region in the north.

Table 5: Distribution of the Working Age Population by Ecological Zone

Ecological Zone	Frequency	Percent
Coastal	5361	26.3
Forest	7686	37.7
Savannah	7351	36.0
Total	20398	100.0

Source: Computed from GLSS 5 (2005/2006) Data

2.6 Educational attainment of the Working Age Population

Table 6 shows the distribution of the working-age population by educational attainment based on the GLSS V data. The majority (53.2 %) of persons eligible to work have no formal education. About one-third (32.2%) have only basic education while less than one in ten has secondary education. Just about 5 percent of those eligible to work have either post-secondary education (4.3%) or higher level education (1.2%).

Table 6: Educational Qualification of the Working Age Population

	Frequency	Percent
No education	6820	53.2
Basic education	4120	32.2
Secondary	1135	8.9
Post-secondary	553	4.3
Higher education	148	1.2
Others	37	.3
Total	**12813**	**100.0**

Source: Computed from GLSS 5 (2005/2006) Data

Responses on the kind of school attended indicate that a significant majority of the working-age population (76.1%) who have ever attended school attended public schools. A little over one-fifth of those who ever attended school attended private schools. This shows the importance of the public school system in the delivery of education in Ghana.

Table 7: Nature of Schools Attended by Working Age Population

School	Frequency	Percent	Cumulative Percent
Public	3289	76.1	76.1
Private religious	316	7.3	83.4
Private Nonreligious	716	16.6	100.0
Total	**20398**	**100**	

Source: Computed from GLSS 5 (2005/2006) Data

2.7 Summary

The foregoing shows that Ghana's working-age population is largely youthful. Over a third of the population eligible to work falls within the youth age bracket (15 to 24 years). The relatively large youth cohort in Ghana's working-age population presents opportunities for a more rapid economic growth. However, in a situation where the rates of investment and employment creation are low, the large youth cohort can be a source of high rate of unemployment with its attendant social and economic challenges. The low rate of employment creation in Ghana has reduced the prospect of having a job. For those who are lucky to have jobs, the quality of the job is likely to be low in terms of employment and income security. As we shall see in the next chapter, the youth in Ghana tend to suffer higher levels of unemployment relative to other age groups.

We also see from the analysis that females form the majority of Ghanaians who are eligible to work. This means that labour market policies that focus on women are likely to provide more employment opportunities for a greater number of people. Our analysis further shows that about 55 percent of the working-age population are either married or are some form of partnership. Over a third of the working-age population have never married. The data on marital status in the GLSS V indicate that compared to the previous rounds of the GLSS, a higher proportion of Ghanaians may be delaying marriage and possible childbirth. The decline in fertility rate in the country may be a reflection of this demographic phenomenon. In previous rounds of the GLSS (3 and 4) and in the last population census (GSS, 2000), almost 70 percent of the working-age population said they were married.

In terms of location, our analysis shows that almost one-third of the population eligible for work are located either in the Ashanti (16.9%) or in Greater Accra (13.6) regions. These are the regions that have the highest employment prospects partly because the two regions receive over 80 percent of all new investments in Ghana, according to Ghana Investment Promotion Centre (GIPC). Naturally, the youth in particular are attracted to the locations/regions where they are likely to find employment. Policies aimed at reducing the influx of people into Accra and other major cities may have to focus more on the provision of employment opportunities in other parts of the country.

Lastly, our analysis shows that the majority of Ghanaians who are eligible to work have no formal education and only one-third has only basic education. The large proportion of the working-age population with no formal education partly explains why the majority of the workforce is stuck in low productivity employment in both the rural/agricultural sector and the informal economy in urban areas.

CHAPTER 3

EMPLOYMENT, UNEMPLOYMENT AND UNDEREMPLOYMENT

3.1 Introduction

In this part of the report, we analyse employment, unemployment and underemployment rates. Among other areas, the chapter highlights labour force participation/economic activity rate, employment status of the various categories of the workforce and the distribution of the workforce by industry/sector and by occupation. This chapter also deals with working conditions and child labour.

3.2 0-Economic Activity Rate

In the GLSS5 Survey, the Ghana Statistical Service (GSS) categorised the population into economically active and non-economically active groups based on international labour standard framework. The "economically-active" population is defined to include all persons who satisfied any of the following conditions during the reference period of the survey (i.e., seven days preceding the survey):

I. The person worked for pay or profit or family;
II. The person did not work, but had jobs to return to, such as those on leave with or without pay, temporarily ill persons and temporarily laid off persons; or,
III. The person did not work during the reference period, but were actively looking for work (i.e., the unemployed).

All persons who, for reasons such as old age, incapacitation or schooling did not engage in the production of economic goods and services during the reference period of the survey were classified as **"non-economically active".**

The data show that approximately 70 percent of all persons between the ages of 15 and 64 (i.e., the working-age population) were estimated to be economically active[2]. In other words, the labour force participation rate was approximately 70 percent or seven out of every ten Ghanaians were economically active. This means that for the estimated 12.26 million people who are between the ages of 15 and 64, 8.58 million, representing approximately 70 percent are either working or looking for work. It should be noted that being economically active does not necessarily mean that one is employed or working. Those classified as economically active may either be working (employed) or actively looking for work (unemployed).

Economic activity rate vary across the age groups (see Table 8 below). Those within the 45 to 64 age bracket have the highest economic activity rate of 87.6 percent. The rate of economic activity or the labour force participation is slightly higher among males (54.9%) than among females (53.4%). In all the age groups, except the 15 to 24-year age group (or the youth), males recorded higher activity rates than females.

Table 8: Economic Activity Rate of the Working Age Population by Age and Sex

Age Group	Current activity rates (Percent)		
	Male	Female	All
7 – 14	13.9	11.8	12.9
15 – 24	38.9	39.2	39.0
25 – 44	89.2	83.1	85.9
45 -64	90.9	84.7	87.6
65+	62.6	46.0	53.5
All	54.9	53.4	54.1

Source: GSS (2008)

Further analysis of the data indicates that economic activity rates is much higher in rural areas (58.6%) compared to urban areas (47.3%) and this is so for all age groups. Economic activity

2. The GLSS V data show that 54.1 percent of Ghanaians aged seven years and older are economically active. For those aged 15 years and above (including those who are above 64 years), 68.7 percent are economically active.

rate is highest in rural Savannah (62%), exceeding the national activity rate and lowest in Accra (44.8%). (See Table 9).

Table 9: Economic Activity or Labour Force Participation Rate by Age and Locality (Percent)

Age	Urban			Rural				Ghana
	Accra	Other Urban	All	Rural Coastal	Rural Forest	Rural Savannah	All	
7 – 14	1.0	5.4	4.2	7.6	11.1	29.8	17.4	12.9
15 – 24	20.3	29.5	26.6	40.9	44.0	57.7	48.5	39.0
25 – 44	75.8	82.0	79.8	93.0	92.5	86.9	90.4	85.9
45 – 64	75.7	85.3	82.3	92.3	94.4	85.7	91.0	87.6
65+	17.2	48.2	41.2	54.7	66.1	52.7	59.2	53.5
All	44.8	48.5	47.3	55.4	57.0	62.0	58.6	54.1

Source: computed from GLSS5 (2005/06) data

About a quarter (25.4%) of the adult population is economically inactive. It should be noted that the economically inactive group are in the working-age population which means they are eligible to work but they are not working either because they are incapacitated, they are in school or they are housewives or they simply do not want to participate in the labour market. Economic inactivity is most pronounced in urban areas (52.7%) compared to rural areas (41.1%).

Although standard labour market analyses tend to focus on the economically active population and ignore the inactive group, the inactive group is a very important group because they give an indication of the degree of dependency. The inactive group often includes persons who after long period of unsuccessfully searching for jobs simply give up and thus fall out of the labour market. It also includes socially excluded persons such as the disabled and the aged. In Africa and other developing countries, labour market analysis and interventions often overlook the peculiar circumstances of such groups. It is important that the situation of such persons is carefully analysed to see what social policies can be formulated to address their needs.

3.3 Employment

The Ghana Statistical Service (GSS) defined the "employed" as all persons who did some work for pay, profit or family gain during the reference period of the survey regardless of the number of hours they worked (GSS 2008). The employed people constitute the majority of the economically-active population. Among the adult population (age 15 years and older), almost seven out of ten (68.8%) are employed. In absolute terms, about 9.15 million individuals are estimated to be employed in Ghana. In this paper we refer to this group as the workforce.

Among the employed or the workforce, more than half (55%) are self-employed; the so-called own-account workers. While this group is economically active and part of the workforce, the majority of them operate outside the formal labour market. Stated differently, since the self-employed do not sell their labour services directly in the market they are deemed not to be participating in the formal labour market. About one-fifth of the employed are working in family-based enterprises. This group is referred to as 'contributing family workers'. A further 22.1 percent of the employed are participating in the labour market either as employees (17.6%) or employers (4.5%) while 2.3 percent are apprentice.

As shown in Table 10, self-employment is more dominant in rural areas (59.4%) compared to urban areas (47.2%). In urban areas, females (60.3%) are more likely to be self-employed compared to males (33.8%). But in rural areas the proportion of males who are self-employed (64.3%) exceeds the proportion of females self-employed (55%). In addition, the proportion of those employed (i.e., those in wage employment) in urban areas (34.8%) is about four times the proportion employed in rural areas (8%). In addition, the proportion of persons working in family-based enterprises in rural areas (27.5%) is about four times higher compared to their counterparts in urban areas (7.6%).

The data show that, among the employed, two-thirds are (66.7%) are employed by the private sector (including those in rural agricultural sector and in urban informal economies). The public sector currently employs less than a third (28.5) of the total workforce. Public service workers are mostly concentrated in urban areas.

Table 10: Employment Status of the Working Age Population by Sex and Locality (Percent)

Employment Status	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Employee	49.7	20.1	34.8	13.8	2.8	8.0	27.0	8.9	17.6
Employer	7.4	5.5	6.4	4.2	2.7	3.5	5.4	3.7	4.5
Self-employed	33.8	60.3	47.2	64.3	55.0	59.4	53.1	56.9	55.0
Contributing									
Family worker	4.1	11.0	7.6	16.2	37.9	27.5	11.7	28.5	20.4
Apprentice	4.7	3.0	3.8	1.5	1.5	1.5	2.7	2.0	2.3
Other	0.3	0.1	0.2	0.1	0.0	0.0	0.2	0.1	0.1
Total	100	100	100	100	100	100	100	100	100

Source: GSS 2008

3.3.1 Industrial Distribution of Employment

More than half (55.8%) of the workforce (i.e. all those who are employed) are employed in agricultural sector. The trade and manufacturing sectors employ 15.2 and approximately 11 percent respectively. Together, these three sectors employ nearly 82 percent of the workforce. It should be noted that these sectors are highly informal. This explains the high rate of informality of employment in Ghana.

Agricultural employment is overwhelmingly rural. Approximately two-thirds (75.3%) of the workforce in rural areas and about one-fifth in the urban areas are employed in the agricultural sector.

Table 11: Industrial Distribution of the Employed by Sex (percent)

Industry	Ghana		
	Male	Female	All
Agriculture	59.1	52.7	55.8
Fishing	2.3	0.5	1.4
Mining	1.1	0.3	0.7
Manufacturing	8.5	13.3	10.9
Electricity	0.3	0.1	0.2
Construction	3.5	0.1	1.8
Trade	8.4	21.6	15.2
Hotel & restaurants	0.6	3.1	1.9
Transport & communication	5.2	0.5	2.8
Financial services	0.5	0.1	0.3
Real estates	1.4	0.3	0.8
Public administration	2.1	0.6	1.4
Education	3.6	2.3	2.9
Health and social work	0.8	0.8	0.8
Other community services	2.0	3.4	2.7
Activities of private households	0.4	0.3	0.3
Extra territorial organizations	0.1	0.0	0.0
All	**100**	**100**	**100**

Source: GSS 2008

It is worth noting that the contribution of the mining sector to total employment has been around 0.7 percent since 1999[3]. Given the working-age population of about 12.26 million, this means that the mining sector (both formal and informal or the "galamsey") employs just about 85,000 people. This is in spite of the phenomenal growth in mining output since the 1990s due mainly to the relatively large inflows of investment during that period.

3. In the fourth round of the Ghana Living Standards Survey (GLSS4) conducted in 1998/99, the contribution of the mining sector to employment was estimated at 0.7 percent.

The financial services sector employs about 0.3 percent of the workforce. This means that despite the recent boom in the financial market with the influx banking giants from Nigeria and elsewhere, the financial services sector (including formal and informal sectors) employs just about 37,000 workers. Ironically, majority of labour market entrants prefer to work in the financial services sector. In a survey of the perception of final year students in the country's universities about their job prospects, the Labour Research and Policy Institute (2008) reports that more than one-third of the students said they preferred to work in the financial services sector after graduation due to the relatively high wages and favourable conditions of service in that sector.

3.3.2 Distribution of Employment by Occupation

In terms of the distribution of employment by occupation, the GLSS V data show that more than half (55.1%) of the workforce is employed in agriculture/fisheries. Craft and related trades employ 13.4 percent of the workforce while services/sales employ 13 percent. As shown in Table 12, together these three occupations account for more than 80 percent of total employment in Ghana.

Table 12: Main Occupation of the Employed Population Aged 15-64 years by Locality (Percent)

Main Occupation	Urban	Rural	All
Legislators and managers	1.1	0.1	0.4
Professionals	5.7	1.3	2.8
Technicians and associate professionals	4.2	0.9	2.0
Clerks	2.9	0.2	1.1
Service/sales workers	25.9	6.3	13.0
Agric/fishery workers	18.6	74.2	55.1
Craft and related trades workers	21.7	9.1	13.4
Plant and machine operators	6.4	1.6	3.2
Elementary occupations	11.4	6.2	8.0
Armed forces/security personnel	2.2	0.3	0.9
All	**100.0**	**100.0**	**100.0**

Source: GSS, 2008

The proportion of the rural workforce employed in agriculture and related activities is much higher (74.2%) compared to urban areas (18.6%). The reverse is true for the proportion of people employed in services/sales occupations. The proportion of the urban workforce in service/sales (25.9%) is four times the corresponding figure in rural areas (6.3%). In both rural and urban areas, males are dominant in agriculture while females are dominant in services/sales work.

3.4 UNEMPLOYMENT

The unemployed is defined by the Ghana Statistical Service to include all persons who did not work but were actively seeking work or were at least available to take up work if they were offered one during the reference period of the survey (i.e., the last seven days prior to the survey). As discussed earlier in this paper, the unemployed are part of the economically-active population or the labour force because even though they are currently not working they are actively looking for work.

Based on this definition, the overall unemployment rate was estimated at 5.8 percent in 2006 for those 15 years or older. Table 13 shows unemployment rates by sex and by age group and Table 14 shows unemployment by locality.

Table 13: Unemployment rate by Gender and Age (percent)-2006

Age	Sex	
	Male	Female
15-24	4.1	4.1
25-44	4.0	4.0
45-64	1.8	2.0
All	3.5	3.6

Source: GSS, 2008

Table 14 Table 12: Unemployment Rate by Locality

Age	Locality	
	Urban	Rural
15-24	6.5	2.2
25-44	7.3	1.6
45-64	4.0	0.6
All	**6.3**	**1.6**

Source: Computed from GLSS5 (2005/06) data

As shown in table 14 (above), unemployment is higher in urban areas (6.3%). compared to rural areas (1.6%). Further analysis shows that unemployment is much higher in Accra (8.9%). The rate of unemployment among urban males (6.5%) is slightly higher than the rate among their female counterparts (6.2%). But in rural areas, female unemployment rate (1.7%) is higher than male unemployment rate (1.4%). The data also show that unemployment affects the youth disproportionately higher compared to other age groups. Unemployment among those within the 15 and 24-year age bracket (4.1%) is higher compared to the rate for those between 45 and 64 (1.9%).

3.5 Underemployment

The Ghana Statistical Service defines the underemployed to include all persons who during the reference period of the survey worked for forty (40) hours or less and wanted to work more hours (GSS, 2008). More than half (51.9%) of persons who reported that they worked during the reference period, worked for less than 40 hours. Nearly one-fifth (18%) worked less than 20 hours. Underemployment was estimated at 7.3 percent. In other words, 7.3 percent of all those who worked during the reference period worked 40 hours or less and desired to work more hours of work.

Whereas unemployment is an urban phenomenon, underemployment is mainly a rural phenomenon. The rate of underemployment in rural areas was estimated at 8.8 percent compared to the rate in urban (5.1%). Underemployment is most pronounced in the agriculture/fisheries sector. Almost two-thirds (65%) of persons in that sector reported that they were underemployed. This may be explained by the seasonal nature of farming/fishing in Ghana.

3.6 Child Work

A key feature of Ghana's labour market is the relatively high proportion of children who are economically active. This is confirmed by the GLSS V data. About 13 percent of Ghanaian children between the ages of 7 and 14 years were found to be economically active. Economic activity rate among male children (13.9%) is higher than among females (11.8%). The proportion of children who are economically active in rural areas (17.2%) is four times the proportion in urban areas (4.2%). Rural Savannah has the highest proportion of economically active children (29.8%) and Accra has the lowest (1%).

Nearly nine in ten (89.3%) of the economically active children are engaged in agricultural activities. In rural areas the proportion of working children employed in agriculture is estimated at 92.1 percent. In urban areas, about two-thirds (67.4%) of working children are engaged in agriculture or related activities while one-fifth is engaged in trade. Some children are engaged in fishing, hotels and restaurants.

Table 15 Activity Rate among Children Aged 7-14 by Sex and Locality (Percent)

Sex	Urban			Rural				Ghana
	Accra	Other Unban	All	Rural Coastal	Rural Forest	Rural Savannah	All	
Male	0.4	4.4	3.3	10.3	11.8	31.3	19.0	13.9
Female	1.7	6.3	5.1	4.7	10.3	28.0	15.8	11.8
Both Sexes	**1.0**	**5.4**	**4.2**	**7.6**	**11.1**	**29.8**	**17.4**	**12.9**

Source: GLSS5, 2008

3.7 Employment and Working Conditions

3.7.1 Hours of Work

The Labour Act, Act 651(2003) provides for a maximum of forty hours of work a week. This translates into 8 hours of work per day. Any extra hours worked must be paid for as overtime. As discussed above, a little over half (51.9%) of the adult population who worked during the reference period of the GLSS V reported that they worked less than forty (40) hours per week in their main job. One-fifth (18%) of the workforce reported that they worked less than 20 hours a week in their main job. Table 16 shows hours worked for various occupations.

Further analysis of hours worked shows that a lower proportion of people employed in high-skilled occupations tend to work less than 40 hours a week compared to people employed in low-skilled occupations. For instance, 14 percent of legislators/managers work less than 40 hours in a week in their main jobs and among clerks 10.8 percent worked less than 40 hours a week in their main jobs.

Low-skilled occupations have relatively higher proportion of people who work less than 40 hours a week. In agriculture and related occupations, about 64.1 percent worked less than 40 hours a week. Among the elementary occupations, 49.9 percent worked less than 40 hours a week.

The security forces stand out in terms hours worked. Half of the security personnel (the police, armed forces, immigration and Fire Services etc)[4] reported that they worked 70 hours a week or more in their jobs. One in four individuals who worked as plant and machine operators spent 70 hours or more in their main jobs. On average, just about 9 percent of people who had a job in the last seven days preceding the survey worked for 70 hours or more.

4. The security forces are precluded from forming or joining a union and are among the most poorly paid in the public service.

Table 16: Hours worked per week in Main Occupation (percent)

Main occupation	Hours worked per week							
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+
Legislators/managers	5.8	1.8	3.8	2.6	46.2	18.6	15.1	6.1
Professionals	11.4	2.7	8.7	28.4	32.0	6.9	4.4	5.5
Technicians & associate professionals	5.8	4.9	7.1	19.2	33.3	9.5	3.6	16.7
Clerks	4.2	0.5	2.2	3.9	59.8	12.4	6.2	10.9
Service/sales workers	5.9	4.4	7.7	11.9	18.8	12.6	14.9	23.7
Agriculture /fishery	10.6	10.8	18.6	24.1	23.2	7.2	4.1	1.4
Craft & related trades	8.7	8.9	11.2	13.9	22.9	12.1	11.6	10.6
Plant & machine operators	5.4	2.4	1.0	5.4	20.7	12.0	13.5	39.6
Elementary occupations	7.6	9.8	15.2	17.3	20.8	7.3	9.0	12.9
Armed forces/ security personnel	5.9	0.6	2.7	2.5	17.5	13.1	7.7	50.1
All	**9.1**	**8.8**	**14.5**	**19.5**	**23.2**	**8.9**	**7.3**	**8.7**

Source: GSS 2008

The number of hours worked per week varies by industrial sectors (see Table 17). In the agricultural sector, 64.5 percent work less than 40 hours a week. None of the workers in the extra territorial organizations work less than 40 hours a week. In the financial services, only 2.1 percent reported that they worked for less than 40 hours a week during the period under review.

Table 17: Hours worked per week on main job by Industry (percent)

Main occupation	Hours worked per week							
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+
Agriculture	10.6	11.0	19.2	23.7	22.9	7.1	4.0	1.5
Fishing	7.9	13.2	10.5	18.8	27.3	7.3	8.1	7.0
Mining	3.5	4.2	4.0	21.4	21.8	12.9	6.9	25.3
Manufacturing	8.1	9.1	10.8	15.8	24.9	10.9	10.4	10.1
Electricity	4.3	0.0	6.2	4.5	39.3	16.5	11.3	18.0
Construction	5.1	7.2	11.4	12.0	28.1	17.7	12.8	5.8
Trade	6.8	5.7	8.7	13.0	19.5	11.8	14.6	19.9
Hotel and restaurants	9.0	5.5	11.4	14.0	15.1	8.5	11.0	25.5
Transport & communication	4.1	1.9	2.0	3.3	16.4	11.1	15.9	45.4
Financial services	0.0	2.1	0.0	0.0	54.3	20.4	13.5	9.7
Real estates	7.0	1.6	9.2	5.8	35.3	10.1	8.4	22.6
Public administration	6.0	1.0	1.4	4.5	41.6	11.8	6.9	26.8
Education	10.6	2.9	8.7	34.0	35.5	4.2	1.3	2.8
Health & social work	5.4	3.4	3.5	14.4	35.6	11.7	9.9	16.1
Other community services	9.6	4.1	6.3	11.1	18.2	14.5	12.8	23.3
Activities of private households	11.9	5.3	12.6	7.7	15.7	6.9	11.0	28.9
Extra territorial organizations	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
All	**9.1**	**8.8**	**14.5**	**19.5**	**23.2**	**8.9**	**7.3**	**8.7**

Source: GSS 2008

3.7.2 Job Security

To ensure job security, Ghana's labour laws require that employment relationships are formalized with a written employment contract between employers and employees within a specified period. Article 12 of the Labour Act (Act 651, 2003) states that "the employment of a worker by an employer for a period of six months or more or for a number of working days equivalent to six months or more within a year shall be secured by a written contract of employment". The contract of employment must stipulate the rights and obligations of the employer and the worker.

Our analysis shows that 55.1 percent of those who were employed indicated that they did not sign any written contract of employment when they were employed. There is a slight difference between the proportions of males and females who have signed written employment contract. Approximately 47 percent of males signed written employment contract compared to 42.3 percent of their female counterparts who signed employment contract.

Considerable variations exist in the proportion of workers who signed written contract across the industrial sectors. A little more than 80 percent of people employed in construction, and Trade and commerce signed no written contract (see Table 18). For workers employed in agriculture, manufacturing and Transport, Communications & Storage, the corresponding proportion that did not sign written contracts are 76.8 percent, 70 percent and 77.1 percent respectively.

The proportions of workers without employment contracts are much lower in the Finance & Real Estate (22.6%) and utilities (25%)[5].

Table 18: Employment Contract by Industrial Sectors (Percent)

Industry	Signed written contract			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	44	23.2	146	76.8
Mining and Quarrying	31	57.4	23	42.6
Manufacturing	88	30.0	205	70.0
Utilities	15	75.0	5	25.0
Construction	24	19.8	97	80.2
Trade and Commerce	58	18.9	249	81.1
Transport, Communication & Storage	56	22.9	189	77.1
Finance and Real Estate	24	77.4	7	22.6
Community, Social and Personal services	608	71.0	248	29.0

Source: Computed from GLSS5 (2005/2006) Data

5. Finance & Real Estate and Utilities are among the most formalized sectors of the Ghanaian economy.

3.7.3 Trade Union Membership

The right to form or join a trade union is a fundamental workers' right and is at the core of trade unionism. It is central to the exercise of workers' rights and freedoms (Baah et al, 2009). Article 21(e) of the 1992 Constitution of Ghana, guarantees *"freedom of association, which shall include freedom to form or join trade unions or other associations, national and international, for the protection of their interest"*. Article 24(3) of the constitution provides that *"every worker has a right to form or join a trade union of his choice for the promotion and protection of his economic and social interests"*. These provisions are part of the entrenched clauses.

Article 79 (1) of the Labour Act (Act 651, 2003) also grants every worker the right to form or join a trade union for the promotion and protection of the worker's economic and social interests[6].

Despite these legal guarantees the union density in Ghana continues to be low. The GLSS V data reveals that only 37.5 percent of the working age population who had a job during the reference period indicated that they have trade unions at their workplaces. More males (39.5%) than females (34.4%) are working in organizations where trade unions exist (see Table 19 below). The data confirm the declining trend of unionisation in Ghana. The GLSS IV (1998/99) data showed that approximately 50 percent of formal sector workers were working in unionised enterprises compared to about 38 percent in 2005/06.

Unionisation rate is relatively high the utilities (75%) and mining and quarrying industries (64.8%). The existence of trade unions at the workplace is lowest in the trade and commerce (11.1%) and construction (6.6%) sectors (see Table 20).

Table 19: Unionisation by Sex (Percent)

Trade Unions available?	Male	Female	All
Yes	39.5	34.6	37.5
No	60.5	65.4	62.5
Total	100	100	100

Source: Computed from GLSS5 (2005/06) data

6 Clause 2 of Article 79 of the Labour Act precludes certain class of workers from forming or joining trade unions. The Security Services Act also forbids military and paramilitary personnel from forming or joining trade unions.

Table 20: Availability of Trade Unions by Industry

Industry	Signed written contract			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	59	31.1	131	68.9
Mining and Quarrying	35	64.8	19	35.2
Manufacture	84	28.7	209	71.3
Utilities	15	75.0	5	25.0
Construction	8	6.6	113	93.4
Trade and Commerce	34	11.1	272	88.9
Transport, Communication & Storage	102	41.6	143	58.4
Finance and Real estate	17	54.8	14	45.2
Community, Social & Personal services	438	51.2	417	48.8

Source: Computed from GLSS 5 (2005/2006) Data

3.9 Summary

The analysis in this chapter shows a high economic activity rate in Ghana. Seven out of every ten persons in the working-age population are participating in the labour force. Males are slightly more economically active compared to females. Economic activity rate is higher in rural areas compared to urban areas. Economic inactivity is most pronounced in urban areas compared to rural areas.

Among the adults population (aged 15 years and older), 70 percent are employed. This translates into a workforce of over 9 million individuals. More than half of the workforce are self-employed. The majority of the workforce is engaged in the agriculture sector. In the rural areas two-thirds of the workforce is employed in the agriculture sector.

Surprisingly, the official figures show relatively low unemployment in Ghana. The Ghana Statistical Service estimates the overall unemployment at 3.6 percent for those aged between 15 and 64 years. However, for the population aged 15 years and older the unemployment rate is estimated at 5.8 percent. Consistent with previous rounds of the Ghana Living Standard Surveys, the GLSS V shows that the unemployment rate is higher in urban areas (6.3%) and much higher in Accra (8.9%) than in rural areas (1.6%). Unemployment rate among the youth (4.1%) exceeds the overall employment rate (3.6%) and is twice as high as the unemployment among the older age group between the ages of 45 and 64 years (1.9%). A little over 7 percent of the workforce is underemployed.

Our analysis further shows that a significant proportion of children in Ghana between the ages of 7 and 14 years are economically active. In the rural areas almost one-fifth of children are economically active. In the savannah region nearly one-third of children are economically active.

The high rate of economic activity among children implies that these children are losing the opportunity to develop their human capital. Some of these children are missing the opportunity for schooling. Early exposure to the labour market has been identified to have strong negative impact on future labour market experience and earning potential (World Bank, 2008). Today's economically active children are likely to constitute the weakest segment of the adult labour force in future.

Lastly, our analysis shows that unionisation rate, defined here as the proportion of workers in unionised workplaces in Ghana, reduced considerably from about 50 percent in 1998/99, according to the fourth round of the GLSS to approximately 38 percent in 2005/2006, according to the latest survey data. In addition, about 55 percent of the working-age population who were employed have not sign any written contract of employment.

CHAPTER 4

WAGES IN GHANA

4.1 Introduction

One important feature of Ghana's labour market is the low level of wages and incomes (Baah & Otoo, 2006). Incomes are low in both absolute and relative terms. For most part of our post-independence history, the national daily minimum wage has been below US$2.00. Even so, a significant proportion of the working people, particularly those in the informal segment of the economy earn below the official national minimum wage.

In relative terms, wages in Ghana are low when compared to wages in other countries in the West African sub-region that are at comparable levels of social and economic development. Besides, Ghana's labour market is characterised by high levels of income inequalities, as discussed earlier in this report.

In this chapter, we analyse earnings based on the earnings reported in the GLSS V. We begin with an analysis of the general situation in Ghana focusing on the developments in the benchmark wage (i.e., the national minimum wage) in the last decade (2000 to 2009).

4.2 Minimum Wage in Ghana

In the past ten (10) years, there has been a steady increase in the official national minimum wage in Ghana. In 2000, the monthly minimum wage was ¢113,400 (GH¢11.34) or US$17.00. By 2009, the monthly minimum wage had increased to GH¢71.69 or US$51.00. This represents more than five-fold (531.6%) increase over the period. (See Table 21).

In 2007, the daily national minimum wage reached US$2.00 (US$54.00) which is the international upper poverty line. In 2008, the minimum was slightly above the international upper poverty line. However, in 2009, the minimum wage (US$1.88) fell below the international upper poverty line because of the changes in the value of the Ghana Cedi in terms of the US dollar.

The GLSS V data show that 46 percent of food crop farmers and 17 percent of informal economy workers earn below the national daily minimum wage. Interestingly, some public sector workers (8%) earn below the national minimum wage and 10 percent of private formal workers are earning below the national minimum wage.

Table 21: MINIMUM WAGE AND EXCHANGE RATE IN GHANA (2000 -2009)

Year	Nominal Daily Monthly Wage (Cedis)	Nominal Exchange Rate7	Monthly National Minimum Wages8 (Cedis)	Monthly National Minimum Wages (US$)
2000	4200	6820	113400	17
2001	5500	7000	148500	21
2002	7150	8000	193050	25
2003	9200	8500	248,400	29
2004	11,200	8,971	302,400	34
2005	13,500	9074.06	364,500	40
2006	16,000	9175.86	432,000	47
2007	GH¢19,000	9357	513,000	54
2008	GH¢2.25p	GH¢1.06	GH¢60.75	57
2009	GH¢2.65	GH¢1.40	GH¢71.69	51

Notes on data: Exchange rates were obtained from the Bank of Ghana & Minimum wage data were obtained from the Ghana Trade Union. Ghana redenominated its currency in July 2007. Minimum wage figures between 2000 and 2007 are reported in the old cedis and the figures for 2008 and 2009 are reported in the new Ghana Cedis. The new Ghana cedis exchanged for the old cedis at ¢10,000 to GH¢1.

7. Exchange rate are inter-bank exchange rates
8. Monthly minimum wage figures are calculated as daily minimum wage × 27

4.3 Earnings in Ghana

The GLSS V data show that for those 15 years and older and who received cash payments for work during the reference period of the survey, the average monthly earnings was GH¢118.80. This translates into average daily earnings of GH¢4.40.

The average monthly earnings reported by males (GH¢131.76) was 22 percent higher compared to the average monthly earnings reported by females (GH¢108.00). Males reported higher average earnings than females in most of the major economic sectors with the exception of manufacturing, transport and communications, and public administration. But, as we can see from Table 22, in industries where females reported higher average earnings than males, the differentials are not significant.

Average monthly earnings are highest in the financial services sector (GH¢332.64) and lowest in the agricultural sector (GH¢88.56). Those in the financial services sector earn about three times the national average and about four times the average earning in the agricultural sector.

Table 22: Average Monthly Earnings by Sex and Industry of the Adult population (15+)

	Earnings (GH¢)		
Main Industry	Male	Female	All
Agriculture	105.84	68.62	88.56
Fishing	254.88	207.36	250.56
Mining	198.72	95.04	172.80
Manufacturing	127.44	142.56	136.08
Electricity	179.28	103.68	166.32
Construction	136.08	64.8	133.92
Trade	142.56	120.96	127.44
Hotel and restaurants	174.96	131.76	138.24
Transport and communication	103.68	131.76	105.84
Financial services	360.72	211.68	332.64
Real estates	272.16	159.84	254.88
Public administration	151.20	222.48	168.48
Education	205.20	159.84	187.92
Health and social work	216.00	190.08	203.04
Other community services	140.40	108.00	123.12

Activities of private households	108.00	51.84	82.08
Extra territorial organizations	287.28	0.00	287.28
All	**131.76**	**108.00**	**118.80**

Source: Computed from GLSS5 (2005/06) data

Table 23 (below) shows the major economic sectors ranked in terms of level of average monthly earnings. As shown in the table, those employed in financial services receive the highest earnings followed by those in extra territorial organisations, real estates and fishing. Surprisingly, the average earning of workers in the fishing industry (GH¢250.56) was higher compared to earnings in mining (GH¢172.80). The earnings gap between Financial Services (with the highest average earning) and the private households (with the lowest average earning) was 75.3 percent.

Table 23: Ranking of Industries based on Average Monthly Earnings

Rank	Industry	Earnings (GH¢)
1	Financial services	332.64
2	Extra territorial organizations	287.28
3	Real estates	254.88
4	Fishing	250.56
5	Health and social work	203.04
6	Education	187.92
7	Mining	172.80
8	Public administration	168.48
9	Electricity	166.32
10	Hotel and restaurants	138.24
11	Manufacturing	136.08
12	Construction	133.92
13	Trade	127.44
14	Other community services	123.12
15	Transport and communication	105.84
16	Agriculture	88.56
17	Activities of private households	82.08
	All	118.80

Source: Computed from GLSS (2008)

Further analysis shows considerable differentials across occupations. Legislators/managers reported the highest average earning (GH¢406.08 per month) followed by those classified as professionals (GH¢289.44 per month). Those in agriculture reported the lowest average earning (GH¢90.72 per month). The legislators/managers earn over four times (448%) the average monthly earnings in agricultural/fishery sector.

Males earn higher in most of the occupations except clerks, craft and related trades, plant and machine operators and elementary occupations where females earn higher than males. The data on earnings based on occupations show that the average monthly earnings of males (GH¢129.60) is 18.33 percent higher compared the average monthly earning for females (GH¢105.84). However, in the crafts/trade related occupations, plant and machine operators, clerks, and elementary occupations, the average monthly earnings of females are higher than that of males. (See Table 24).

Table 24: Average Monthly Earnings with the Occupations

Main occupation	Earnings		
	Male	Female	All
Legislators/managers	427.68	241.92	406.08
Professionals	328.32	213.84	289.44
Technicians & associate professionals	190.08	144.72	177.12
Clerks	125.28	162.00	142.56
Service/sales workers	131.76	110.16	114.48
Agric/fishery workers	108.00	62.64	90.72
Craft and related trades workers	127.44	151.20	140.40
Plant and machine operators	129.60	213.84	129.60
Elementary occupations	99.36	112.32	108.00
All	129.60	105.84	118.80

Source: Computed from GSS (2008)

Table 25 below shows the rankings of the various occupations in terms of average monthly earnings. The inequities in earnings across the major occupations are further demonstrated by the significant differentials in the average monthly earnings. For example, legislators/managers earn nearly five times, on average, compared to those in agriculture and fisheries.

Table 25: Ranking of Occupations based on Average Monthly Earnings

Rank	Occupations	Earnings (GH¢)
1	Legislators/managers	406.08
2	Professionals	289.44
3	Technicians and associate professionals	177.12
4	Clerks	142.56
5	Craft and related trades workers	140.40
6	Plant and machine operators	129.60
7	Service/sales workers	114.48
8	Elementary occupations	108.00
9	Agric/fishery workers	90.72
	All	**118.80**

Source: Computed from GLSS (2008)

4.3 Summary

Our analysis in this chapter has shown that the national daily minimum wage in Ghana increased five-fold between 2000 and 2009. Despite the remarkable growth of the economy during that period, there is still a significant proportion of the Ghanaian workforce earning below the official national minimum wage, including some workers in the public sector.

Consistent with previous surveys, the analyses reveal that males earn significantly higher than females. The gender wage gap in favour of males has implications for poverty reduction. Raising the earning potential of females is critical in reducing household poverty since women are more likely to spend a higher proportion of additional earnings on items that improve the living standard of the household.

In terms of earnings differential by sector, we found that workers in the financial services sector receive the highest earning, on average and those in the agricultural sector receive the lowest earnings. Our analysis confirms the high earnings inequality in Ghana as evidenced by the earnings inequality by sector, by occupation and by sex.

CHAPTER 5

BENEFITS

5.1 Introduction

Non-wage benefits have been essential components of the workers' rewards and compensation schemes in Ghana. While some of these non-wage benefits are statutory (e.g., Social security contribution, paid sick and maternity leave, and paid annual vacation), others (e.g., Free/subsidised transport, free/subsidised housing, and interest free loans) have been achieved through collective bargaining.

In this chapter we analyse some of the non-wage benefits for workers in Ghana based on the GLSS V data. The benefits covered in the analysis include paid holidays, paid sick leave, and paid maternity leave, medical care, social security and training at work. We further examine the influence of unions on non-wage benefits.

5.2 Access to Social Security

The Pensions Act (Act 766) requires that employers pay social security contributions on behalf of the employees. However, the GLSS V data suggest that just about 31 percent of workers in Ghana have access to social security (see Table 26).

Table 26: Access to Social Security

Access to social security	Frequency	Percent
Yes	659	30.9
No	1471	69.1
Total	2130	100.0

Source: Computed from GLSS5 (2005/2006) Data

The data show some relationship between written employment contract (a proxy for formality) and access to social security. About eight in ten (80.6%) of workers who signed employment contract also have access to social security. For those who did not sign employment contract only 19 percent had access to social security (see Table 27).

Also, having a trade union at your workplace increases the chances having access to social security. As shown in Table 28, in workplaces where there are trade unions a little over two-thirds (67.2%) of the workers indicated that they have access to social security. For workplaces where there are no trade unions only 24 percent of the workers have access to social security.

Table 27: Signed Employment Contract and Entitlement to Social Security

Signed a written contract	Entitled to any Social Security			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	531	80.6	424	28.8
No	128	19.4	1046	71.2
Total	**659**	**100**	**1470**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Table 28: Trade Union at workplace and Access of Social Security

Trade Union available at work place	Access to Social Security			
	Yes	No		
	Frequency	Percent	Frequency	Percent
Yes	443	67.2	354	24.1
No	216	32.8	1114	75.9
Total	**659**	**100**	**1468**	**100**

Source: Computed from GLSS 5 (2005/2006) Data

The data confirms that social security is basically for workers in the formal economy. As shown in Table 29, over 90 percent of workers in the formal sector have access to social security. For the informal sector just about 8.1 percent of the workers reported that they have access to social security. Nearly two-thirds (63.1%) of all workers who have access to social security are employed in the public sector.

Table 29: Sector of Employment and Access to Social Security

Sector	Access to Social Security			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Formal sector	603	91.9	516	35.1
Informal sector	53	8.1	954	64.9
Total	**653**	**100**	**1470**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Access to social security varies across the major economic sectors. Access to social security is high in finance and real estate (67.7%), utilities (55%) and mining & quarrying (48.1%) and low in trade and commerce (11%), transport, communication and storage (12.2%) and construction (12.4%). (See Table 30).

Table 30: Industrial Sector and Access to Social Security

Industry	Access t Social Security			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	41	21.8	147	78.2
Mining and Quarrying	26	48.1	28	51.9
Manufacture	75	25.6	218	74.4
Utilities	11	55.0	9	45.0
Construction	15	12.4	106	87.6
Trade and Commerce	34	11.0	274	89.0
Transport, Communication and Storage	30	12.2	215	87.8
Finance and Real estate	21	67.7	10	32.3
Community, Social and Personal services	401	47.0	453	53.0

Source: Computed from GLSS 5 (2005/2006) Data

5.3 Paid Holiday/Annual Leave

Section 20(1) of the Labour Act, Act 651, states that, *"in any undertaking every worker is entitled to not less than fifteen working days leave with full pay in any calendar year of continuous service"*9. Despite this legal provision, the GLSS V data show that a little over half (51.7%) of the workforce do not have access to paid holidays (see Table 31). More males (50%) than females (45.9%) enjoy paid holiday.

Table 31: Access to Paid Holidays

Access to Paid Holidays	Frequency	Percent
Yes	1030	48.3
No	1101	51.7
Total	**2131**	**100.0**

Source: Computed from GLSS5 (2005/2006) Data

Across the industries, the Community, Social and Personal Services sector have the highest proportion (76.8%) of workers who enjoy paid holiday. The construction and trade and commerce industries have the least proportion of workers who have access to paid holiday with 19 percent 20.5 percent respectively (See Table 32).

Table 32: Industry and Access to Paid Holidays

Industry	Paid Holidays			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	44	23.3	145	76.7
Mining and quarrying	35	64.8	19	35.2
Manufacture	96	32.8	197	67.2
Utilities	15	75.0	5	25.0
Construction	24	19.8	97	80.2

9. Sub-section 2 of section 20 defines "full pay" as workers' normal remuneration, without overtime, including the cash equivalent of any remuneration in kind.

Construction	24	19.8	97	80.2
Trade and Commerce	63	20.5	245	79.5
Transport, Communication and Storage	68	27.8	177	72.2
Finance and Real estate	22	71.0	9	29.0
Community, Social & Personal Services	656	76.8	198	23.2

Source: Computed from GLSS 5 (2005/2006) Data

Consistently, research has shown that on average, workers in unionised workplaces enjoy more benefits compared with their counterparts doing the same jobs in non-unionised workplaces. The GLSS5 data corroborates this finding. About 60 percent of workers who have access to paid holidays are employed in unionised workplaces. For those who said they do not have access to paid holidays, almost 84 percent are working in non-unionised workplaces. (See table 33 below).

Table 33: Trade Unions and Entitlement to Paid Holidays

Trade Union available at work place	Paid Holidays			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	620	60.2	177	16.1
No	410	39.8	921	83.9
Total	1030	100	1098	100

Source: Computed from GLSS5 (2005/2006) Data

Also, workers who signed employment contract when they were employed are more likely to have access to paid holidays compared to their counterparts who did not. For those who said they have access to paid holiday, 84.4 percent reported that they signed employment contract.

For workers who did not sign employment contract when they were employed, 80.9 percent did not have access to paid holidays.

Table 34: Signing Employment Contract and Paid Holidays

Paid Holidays	Signed a written contract			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	806	84.4	224	19.1
No	149	15.6	951	80.9
Total	955	100	1175	100

Source: Computed from GLSS5 (2005/2006) Data

5.4 Paid Sick and Maternity Leave

The labour Act (Act 651, 2003) makes provision for paid sick leave and maternity leave. However, the GLSS V data show that a significant proportion (46.6%) of the workforce does not have access to either sick leave or maternity leave (see Table 35). Further analysis of the data by sex showed that a higher proportion of males (42.1%) have access to paid sick leave compared to their female counterparts (35.6%).

The utilities industry (70%) has the highest proportion of workers who are entitled to paid sick leave and the construction industry (16.5%) has the least. The majority of the workers (56.1%) who have access to sick leave have unions at their workplaces (see Table 36).

Table 35: Access to Sick/Maternity Leave

Access to Sick/Maternity Leave	Frequency	Percent
YES	1137	53.4
NO	992	46.6
Total	**2129**	**100.0**

Source: Computed from GLSS5 (2005/2006) Data

Table 36: Trade Unions and Access to Sick/Maternity Leave

Trade Union	Entitled to Paid Sick/Maternity Leave							
	Sick leave		Maternity		Sick & Maternity		No	
	Freq	**%**	**Freq**	**%**	**Freq**	**%**	**Freq**	**%**
Yes	471	56.1	14	23.0	165	70.2	147	14.8
No	369	43.9	47	77.0	70	29.8	843	85.2
Total	840	100	61	100	235	100	990	100

Source: Computed from GLSS 5 (2005/2006) Data

5.5 Medical care

Available data from the GLSS V show that nearly two-thirds (64.9%) of the workforce who responded to the question on free/subsidized medical care indicated that their employers do not provide them with free medical care. That means just about a third of the workforce has access to free or subsidised medical care. Again, males are more likely to have access to medical care compared to their female counterparts. Whereas 36.9 percent of males have access to free medical care, 32.5 percent of females reported that they have access to free or subsidised medical care.

Like the other benefits, having a trade union at the workplace increases the chances of having access to free or subsidized medical care. Among the workers who have access to free/subsidized medical care, 63.1 percent are in workplaces where there are trade unions. (See Table 37).

Similarly, as shown in Table 38, workers who signed written employment contract when they were employed are more likely to have access to free/subsidized medical care. The data further show that approximately 80 percent of the workforce who have employment contract also enjoy free/ medical care. Only 25.9 percent of those who do not have employment contract have access to free/subsidized medical care.

Table 37: Trade Unions and Entitlement to Medical Care

Trade Union available at work place	Entitled to Medical care			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	471	63.1	325	23.6
No	276	36.9	1054	76.4
Total	**474**	**100**	**1379**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Table 38: Signing Employment Contract and Access to Free/Subsidized Medical Care

Signed a written Contract	Access to Medical care			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	597	79.9	357	25.9
No	150	20.1	1024	74.1
Total	**747**	**100**	**1381**	**100**

Source: Computed from GLSS 5 (2005/2006) Data

Like all other benefits, formal sector workers are much more likely to have access medical care compared to those in the informal sector. The proportion of formal sector workers who reported that they have access to medical care (86.9%) is about six times the proportion of those entitled to medical care in the informal sector (13.1%). (see Table 39).

GLSS5 data further show that public sector workers are more likely to enjoy medical care compared to their counterparts in the private sector. Table 40 shows that among the respondents who indicated that they are entitled to medical care, 57.7 percent of them are employed in the public sector.

Table 39: Formal/Informal Sector Employment and Access to Medical Care

Formal/Informal Sector	Access to Medical care			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Formal sector	646	86.9	472	34.2
Informal sector	97	13.1	910	65.8
Total	**743**	**100**	**1382**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Table 40: Public/Private Sector and Entitlement to Medical Care

Public/Private Sector	Entitled to Medical care			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Public	429	57.7	233	16.9
Private	314	42.3	1149	83.1
Total	**743**	**100**	**1382**	**100**

Source: Computed from GLSS 5 (2005/2006) Data

Analysis of access to medical care by industry shows that access to medical care is lowest in trade, commerce and construction sectors as shown in Table 41. Workers in the finance and real estate as well as utility sectors have highest access to medical care - (80.6%) in finance and real estates and 75% in the utility sector.

Table 41: Industry and Access to Free/Subsidized Medical Care

Industry	Entitled to Medical care			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	44	23.4	144	76.6
Mining and Quarrying	35	64.8	19	35.2
Manufacture	92	31.4	201	68.6
Utilities	15	75.0	5	25.0
Construction	18	14.9	103	85.1
Trade and Commerce	45	14.6	263	85.4
Transport, Communication and Storage	50	20.4	195	79.6
Finance and Real estate	25	80.6	6	19.4
Community, Social and Personal services	417	48.9	436	51.1

Source: Computed from GLSS5 (2005/2006) Data

5.6 Access to Training

The pace of change in technology in the modern world is so fast that skills that are relevant today stands the danger of becoming obsolete in the next few years. This makes or should make education and training a life-long pursuit in which employers play a key role. For improved performance and productivity it is absolutely necessary that workers undergo continuous training to enable them to keep pace with the changing technology.

However, GLSS V data suggest that workplace training continuous to receive low attention despite the rhetoric about improving national productivity. Only about 3 percent of the workforce has access to training provided by the employer. There is a slight difference in the proportions of males and females who have access to training. While 3.1 percent of the males reported that they have access to training, 2.2 percent females who have access to training.

In workplaces where trade unions exist, a higher proportion of workers receive training compared to workplaces without trade unions. As shown in Table 42, 65 percent workers who receive training are employed in workplaces where there are trade unions.

Similarly, the proportion of public sector workers who indicated that they have received training at their workplaces (50.8%) is slightly higher than their counterparts in the private sector who received training (49.2%). (See Table 43).

There are differences in the proportions of formal and informal sector workers who have received training at their workplaces. While 16 percent of formal sector workers indicated that they have received training, only 6.8 percent of informal sector workers have received training.

Table 42: Trade Unions and Workplace Training

Trade Union available	Training relating to work			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Yes	147	59.0	652	34.6
No	102	41.0	1230	65.4
Total	**249**	**100**	**1882**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Table 43: Public/Private Sector Employment and Training

Public/Private Sector	Training relating to work			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Public	126	50.8	537	28.5
Private	122	49.2	1346	71.5
Total	**248**	**100**	**1883**	**100**

Source: Computed from GLSS5 (2005/2006) Data

Further analysis of the data revealed that overwhelming majority (98.9%) of workers in the trade and commerce sector have never received any training related to their work. An equally significant majority of workers in manufacturing (97.1%) and construction (97.2%) sector have never received any training. The finance and real estate and the community, social and personal services sectors have highest access to workplace training- 15.6% in the community and personal services sector and 13.5% in the financial services sector. (See Table 44).

Table 44: Industry and Training

Industry	Training relating to work			
	Yes		No	
	Frequency	Percent	Frequency	Percent
Agriculture	48	7	6509	99.3
Mining and Quarrying	7	10.0	63	90.0
Manufacture	37	2.9	1223	97.1
Utilities	2	7.7	24	92.3
Construction	6	2.	210	97.2
Trade and Commerce	22	1.1	1970	98.9
Transport, Communication and Storage	13	4.3	291	95.7
Finance and Real estate	5	13.5	32	86.5
Community, Social & Personal services	168	15.6	907	84.4

Source: Computed from GLSS 5 (2005/2006) Data

5.7. Summary

This chapter has dealt with an important labour market issue – benefits. Benefits have become a very important component of the total compensation or reward for work. But our analysis shows that just a tiny proportion of the total workforce (mainly those in formal employment) has access to benefits such as free or subsidised medical care, paid sick leave, paid maternity leave, paid annual leave and social security.

The labour law requires that employers provide training and retraining for their employees as a means of improving productivity. But again, just a small proportion of Ghanaian workers have access to training and retraining.

Our analysis provides evidence of a strong and positive relationship between unionisation and access to benefits and training. Having a trade union in a workplace improves access to non-wage benefits and training.

CHAPTER 5

CONCLUSION

This paper provides a descriptive analysis of the labour market component of the GLSS V data. The paper highlights the socio-demographic characteristics of the working-age population, employment, unemployment, underemployment and earnings in Ghana as well as workers' access to non-wage benefits.

A major socio-economic challenge confronting Ghana is the inability of the economy to generate sufficient jobs for the large number of jobseekers. Official estimates show that Ghana's economy has achieved sustained improvements in economic performance. This is evidenced by the growth rates of the gross domestic product (GDP) in the past three decades.

Despite the relatively high economic growth rates recorded in the past decades, the formal sector continues to decline in terms of its share of total employment. Ghana's remarkable growth has been described as "jobless growth" in the sense that it has not reflected in job creation. The direct result of the jobless growth is the large and growing share of informal employment in total employment.

Policy-makers seem to acknowledge the labour market policy failures. But economic policies continue to focus on inflation management. Employment creation continues to be regarded as the residual outcome of economic growth. The labour market receives very little attention in terms concrete policies that will create jobs for the teeming youth and tens of thousands of school leavers that enter the labour market every year. The paucity of labour market data does not allow rigorous analysis of the effects of the neo-liberal economic policies on employment, unemployment and other labour market variables. But the size of the youth roaming the streets of the capital city, Accra, and in other urban centres across the country is enough evidence that the Ghanaian labour market is not working efficiently and effectively.

Like the previous living standard surveys, the fifth round of the Ghana Living Standards Survey, conducted in 2005/06 by the Ghana Statistical Service, serves as an important source of data for the analysis of the labour market.

Our analysis of the labour market component of the GLSS V contained in this paper raises issues that have implications for labour market and social development policies. First, the data show that Ghana has a youthful labour force that can be harnessed for social and economic development. Having two-thirds of the working-age population between the ages of 15 and 35 years means that Ghana can tap this unexploited human resource for a more rapid economic development. However, Ghana can only tap this important resource for development and benefit from its youth bulge if the country invests in the youth. Too many young people are entering the labour market too early in their lives. These young people are missing the opportunities for schooling and to develop their human capital.

The GLSS V data show that over half of the working-age population has not been to school. Therefore, it is not just by coincidence that just about the same proportion of the Ghanaian workforce is employed in the agricultural sector where productivity remains low and uncompetitive. A massive investment in human resource development is required to be able turn the teeming youth in Ghana into assets for rapid socio-economic development. Illiteracy is even higher among women who, according the GLSS V data, form the majority of the working-age population. For women to participate effectively in the labour market there is the need for labour market policies targeting women in both human resource development programmes and active labour market programmes such as entrepreneurship development, micro-financing, and other such programmes.

The data further show that over 70 percent of the workforce lives and works in the southern part of Ghana mainly in Ashanti, Accra and Western regions. This is a clear indication that job opportunities are in the south. It requires very bold labour market policies to attract and retain workers in locations where presently there are no job opportunities not only for them but also for their children. Agricultural development has been identified as one of the ways the youth can be attracted to the northern part of the country. But the state of agriculture in the North is not attractive to the youth. The state must therefore make a conscious effort to create modern plantations that can hire a large number of the youth and offer reasonable wages and improved conditions of service in the northern part of the country.

The GLSS V data show that public sector remains an important source of employment in Ghana despite the mass retrenchments and the net employment freeze in the sector. Policies that have been implemented in the last three decades or so have all been designed to promote the growth of the private sector, at least in theory. In practice, one does not see any growth at all in the formal private sector in terms of job creation. What we see is a rapid growth in the informal economy where job and income security continues to be a challenge. For Ghana to compete with the rest of the world and to reach the middle-income status there must be effective labour market policies that can shift the workforce from informal jobs to formal jobs. As the GLSS V data show workers in the formal sector have higher wages and are more likely to have access to welfare-enhancing benefits such as social security and medical care.

The data show very low unemployment rate in Ghana. This is because just a few people can afford the luxury of being unemployed in Ghana in the strict sense of the word when there are no unemployment benefits. Even for those who are working, a very large proportion work less than 40 hours a week. In other words, underemployment is a more serious problem than unemployment. Therefore, labour market policies must focus, first, on underemployment especially in the rural areas where the majority of the Ghanaian population is located and the incidence of underemployment is higher.

Previous studies have shown a positive relationship between unionisation and the level of wages as well as access to benefits. This is confirmed by our analysis. The data show clearly that trade unions have positive effects on wages and benefits for workers employed in unionised workplaces. But the GLSS V data also show that the level of unionisation is falling. This has to be reversed through effective mobilisation and organisation and also through legal reforms that make recruitment into unions less cumbersome.

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