

UNIVERSITY OF CAPE COAST

ASSESSING DECENT WORK IN THE INFORMAL ECONOMY IN
SUNYANI WEST DISTRICT, GHANA.

BY

MICHAEL KOBINA GYAN

Thesis submitted to the Institute for Development Studies of the Faculty of
Social Sciences, College of Humanities and Legal Studies, University of Cape
Coast, in partial fulfillment of the requirements for the award of Master of
Philosophy Degree in Development Studies.

FEBRUARY 2017

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:..... Date:.....

Name:.....

Supervisors' Declaration

We declare that the preparation, production and the presentation of this thesis were supervised in accordance with the guidelines on the supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature.....Date.....

Name:.....

Co-supervisor's Signature.....Date.....

Name:.....

ABSTRACT

The increasing growth of Ghana's informal economy with its related decent work deficit is of great concern. The study assessed decent work in the informal economy in Sunyani West District. Simple random sampling technique was used in selecting 360 participants from two categories of respondents (workers and employers) in the informal economy. Two (2) government officials at the district assembly and two (2) trade union representatives were purposively selected for in-depth interviewing. Mixed method design with descriptive survey design was employed. The population of the study comprised all wage workers in the Sunyani West district. Questionnaire was the instrument used to collect data. Descriptive statistics such as frequencies and percentages were used to analyse data. Additionally, document analysis was used as part of data analysis. The study revealed that many a time workers' rights are infringed upon in that most informal wage workers are paid far below the minimum wage, dismissed without notice and compensation for the mere fact of working informally. The study indicated that most workers in the informal sector do not belong to any trade unions and as such did not enjoy the corresponding benefit. The few associated with trade unions indicated that trade unions often serve as their mouth piece in fighting for their interests. The study further enumerated a number of challenges confronting the achievement of decent work. Among these were maximization of profit by employers and low sales. Finally, the finding suggests that decent work results in reduction of poverty. It was therefore recommended that government and trade unions need to implement appropriate measures to help reduce decent work deficits in the informal economy.

ACKNOWLEDGEMENTS

I express my profound gratitude to my indefatigable supervisors in the persons of Dr. Emmanuel Kojo Ekumah and Dr. Kwadwo Addo Tuffuor for their constructive criticisms and directions that have shaped this work. I also express my sincere gratitude to the staff of Institute for Development Studies, especially, former Director of Institute for Development Studies, Professor John Victor Mensah and Mrs. Betty Addo-Nkrumah for initiating the idea of reading postgraduate degree and supporting me in multiple ways.

My heartfelt and deepest appreciation goes to my audacious parents, Mr. and Mrs. Gyan for their massive investment coiled towards my education and well-being. Not forgetting the countless counsel and support from my elder brother, Emmanuel Arkaifie of University of Cape Coast Library and his wife, Mrs. Leticia Arkaifie. I am grateful and forever indebted to my family for their unflinching support throughout these endless years of schooling. I equally thank my priceless friends, Mr. Albert Ntarmah, Miss Emefa Awuku and my special one, Miss Mary Mensah for their guidance, prayers and love towards this thesis.

Finally, my sincere thanks go to Mr. Issah Abubakar and Miss Martina Korsah for proof reading this paper and all who have contributed in diverse ways for the successful completion of this thesis.

DEDICATION

To my audacious parents in the persons of Mr. John Kobina Gyan and Mrs.

Mabel Gyan.



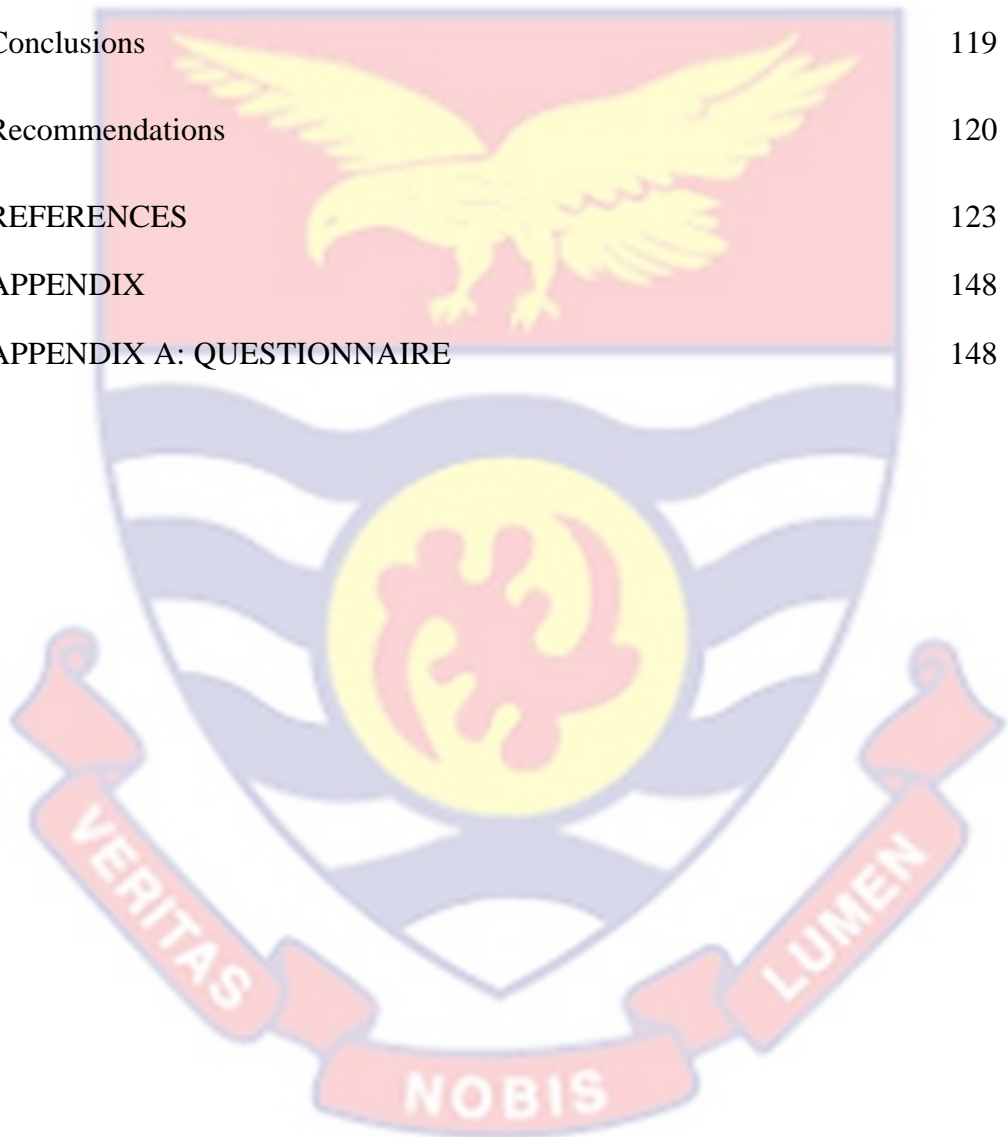
TABLE OF CONTENTS

	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF TABLES	x
LIST OF FIGURES	xi
LIST OF ACRONYMS	xii
CHAPTER ONE: INTRODUCTION	1
Background to the Study	1
Problem Statement	6
Research Objectives	7
Research Questions	7
Significance of Study	8
Scope of the Study	9
Organization of the Study	9
CHAPTER TWO: REVIEW OF RELATED LITERATURE	11
Introduction	11
Theoretical Perspectives	11
Dual Labour Market Theory	12
Alternative Theory	16
The Concept of Decent Work	19

Definition of Decent Work	21
Pillars of Decent Work	23
Rights and Labour Standards	25
Social Protection	26
Social Dialogue	28
Ghana Labour Act 651, (2003)	30
Challenges of Achieving Decent Work	32
The Concept of Informal Economy	38
The Differences between Informal Employment, informal Sector and Informal Economy	40
Operationalisation of Informal Economy	41
The Characteristics of the Informal Economy	42
The Emergence and Role of Trade Unions	43
Decent Work Deficits in the Informal Economy	46
Decent Work Agenda at the National Level	49
Decent Work and Poverty Reduction	53
Conceptual Framework	54
CHAPTER THREE: METHODOLOGY	57
Introduction	57
Study Area	57
Research Design	60
Data Sources	62

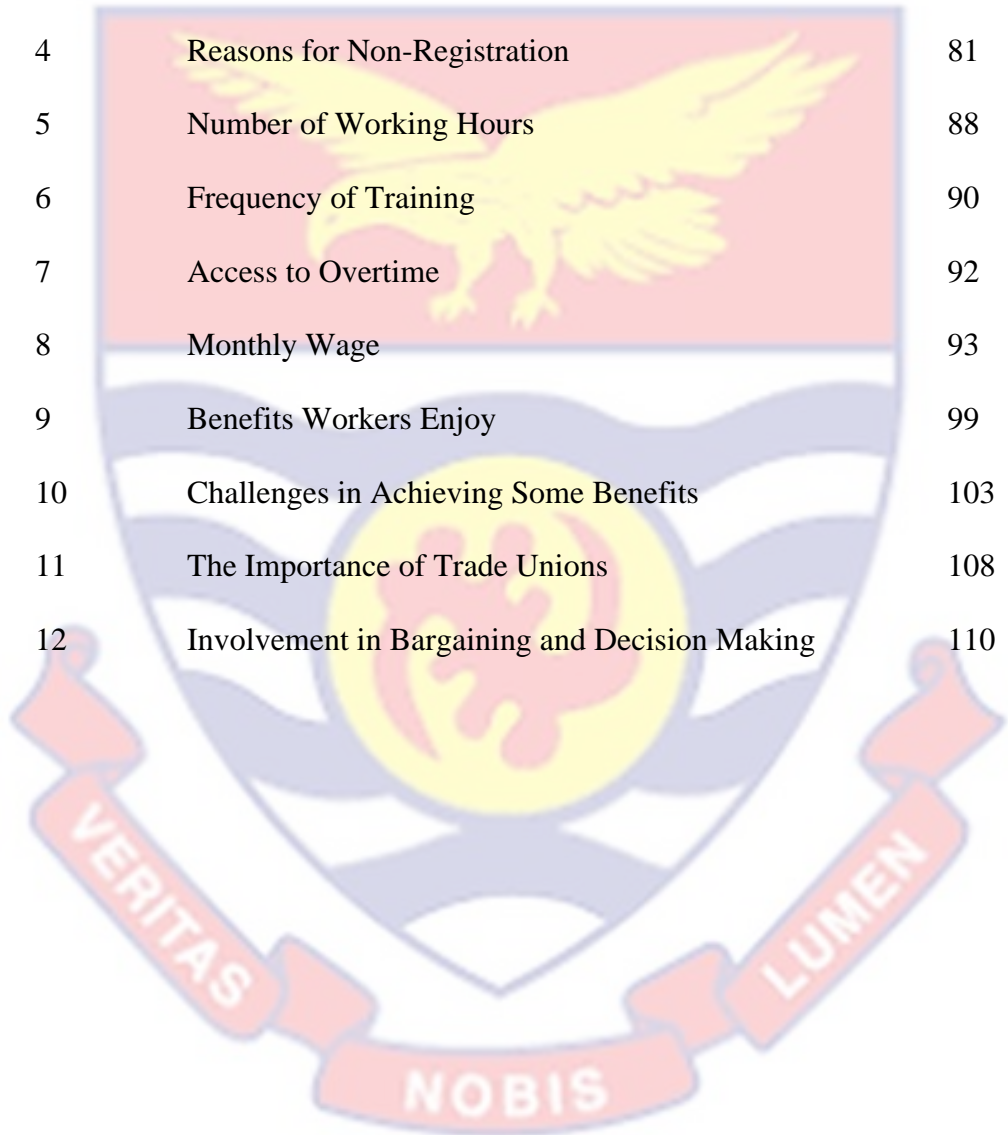
Target Population	62
Sample and Sampling Procedure	63
Data Collection Methods and Research Instruments	66
Data Analysis	69
Ethical Consideration	70
Chapter Summary	70
CHAPTER FOUR: RESULTS AND DISCUSSION	71
Introduction	71
Demographic Data	72
Sex of Respondents	72
Age of Respondent	74
Marital Status of Respondents	75
Business Registration	79
Part 3: Assessing Issues of Decent Work	93
Sick Leave With Pay	100
Medical Aid	100
Annual Leave with Pay	100
Holiday with Pay	101
Maternity Leave	102
Other Benefits	102
Chapter Summary	113

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	114
Introduction	114
Summary	114
Summary of Findings	115
Conclusions	119
Recommendations	120
REFERENCES	123
APPENDIX	148
APPENDIX A: QUESTIONNAIRE	148



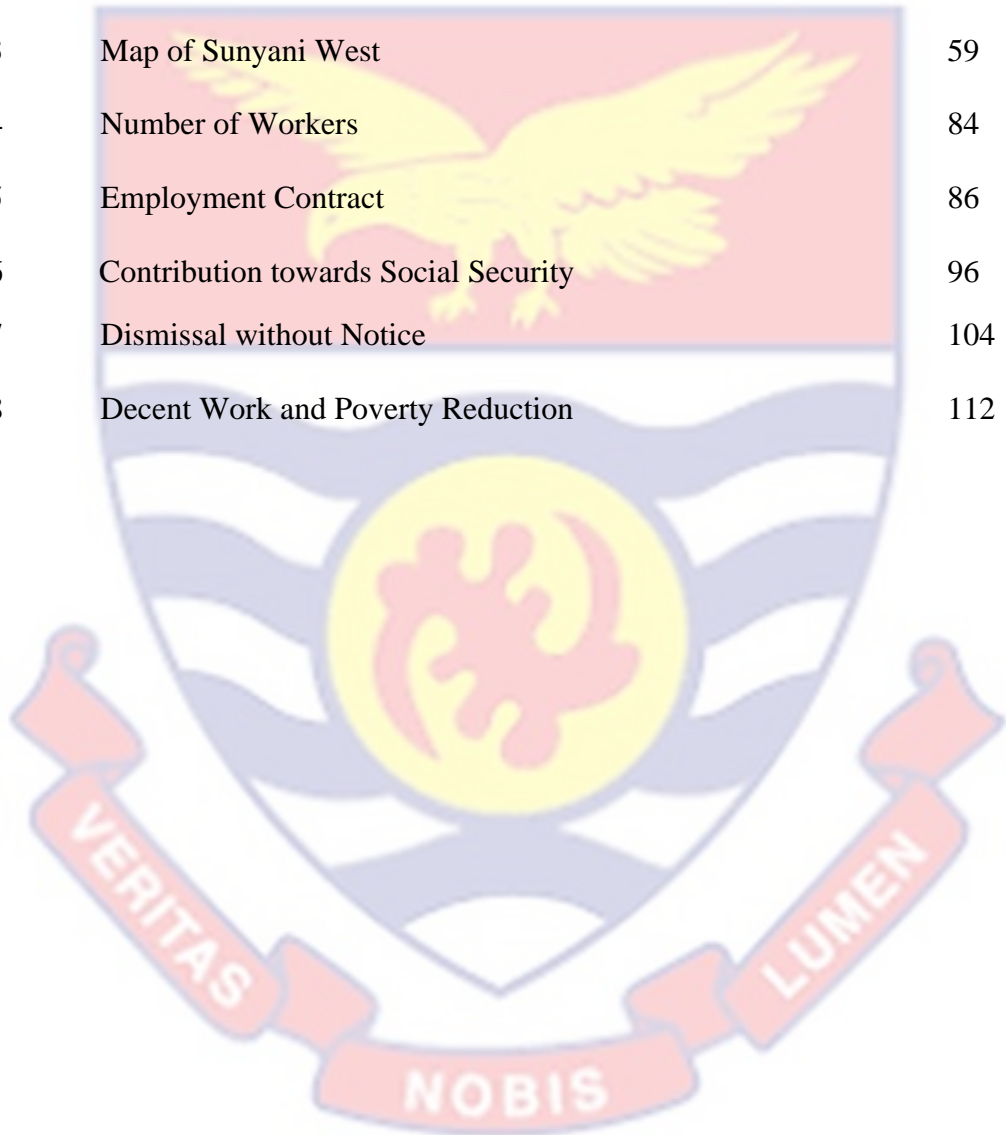
LIST OF TABLES

Table		Page
1	Selected Communities	65
2	Marital status of respondent	76
3	Educational Status of Respondents	77
4	Reasons for Non-Registration	81
5	Number of Working Hours	88
6	Frequency of Training	90
7	Access to Overtime	92
8	Monthly Wage	93
9	Benefits Workers Enjoy	99
10	Challenges in Achieving Some Benefits	103
11	The Importance of Trade Unions	108
12	Involvement in Bargaining and Decision Making	110



LIST OF FIGURES

Figures		Page
1	Pillars of Decent Work	23
2	Interdependences and Links: Decent Work, Empowerment and Poverty Reduction.	55
3	Map of Sunyani West	59
4	Number of Workers	84
5	Employment Contract	86
6	Contribution towards Social Security	96
7	Dismissal without Notice	104
8	Decent Work and Poverty Reduction	112



LIST OF ACRONYMS



ADR	Annual Daily Rate
CESCR	Committee on Economic, Social and Cultural Rights
DWPP	Decent Work Pilot Programmes
EMR	Estimated Monthly Rate
GDP	Gross Domestic Product
GEA	Ghana Employers' Association
GOG	Government of Ghana
ICESCR	International Committee on Economic, Social and Cultural Rights
ICU	Industrial and Commercial Workers Union
IFI's	International Financial Institutions
ILC	International Labour Conference
ILGS	Institute of Local Government Studies
ILO	International Labour Organisation
ISSER	Institute of Statistical, Social and Economic Research
LED	Local Economic Development
MDGs	Millennium Development Goals
MOFEP	Ministry of Finance and Economic Planning
MUSIGA	Musicians Union of Ghana
NDMW	National Daily Minimum Wage
OECD	Organisation for Economic Cooperation and Development
SEWA	Self Employed Women's Association
SSA	Sub- Sahara Africa

STEP	Skills training and employment placement programme
TLA	Textile Labour Association
TUC	Trade Union Congress
UN	United Nations
UNIWA	Union of Informal Workers Associations



CHAPTER ONE

INTRODUCTION

Background to the Study

The persistence and depth of poverty in Africa and especially Sub-Saharan Africa (SSA), appears to be strongly related to both the structure of employment and the very low level of productivity. It is a fact that the larger part of the world's working population earns its livelihood under the vulnerable and insecure conditions of the informal economy (ILO, 1972). The informal economy refers to activities and income that are partially or fully outside government regulation, taxation and observation (World Bank 2014). Adu-Amankwaah (1999) defines the informal economy as: “the range of economic units in both urban and rural areas which are largely owned and operated by individuals with little capital and labour, which produce goods and services to generate income and employment”

The informal economy is characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at a low level of organization with little or no division between labour and capital as factors of production and on a small scale. Labour relations, where they exist are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees (Hormeku, 1998). The paramount importance of the informal economy from the point of view is not only its contribution to Gross Domestic Product (GDP) but also for sustaining the

livelihood and well-being of a large section of the population (Aryeetey, 1996).

On the average, over half of all jobs in non-agricultural sectors in developing and emerging economies can be considered informal. In some regions, including Sub-Saharan Africa and South Asia, this rate is as high as eighty percent (80%) and, for a few countries, even higher. If informal employment in agriculture is included, the share of informal employment in total employment is even higher: as high as ninety percent (90%) in many countries in South Asia and Sub-Saharan Africa (Chen, Vanek and Carr, 2005). Informal work accounts for 80 percent on non-agricultural employment, over sixty percent (60%) of urban employment and over 90 percent of new jobs created in Africa over the past decade (ILO, 2002).

In Sub-Sahara Africa, countries show informal non-agricultural work proportions of more than 80% (Jutting & de laiglesia, 2009). Workers are less or even not at all socially secured, their incomes are lower and their work is precarious and less productive than in the formal sector (Thomas, 2005). In most instances, they do not have the possibility to claim their rights, as their work implicates no formal, written contracts or any other formal arrangements. Most of the newly created employment in the informal economy puts people into a "vicious circle of low pay, high risks and poverty" (Nyamekye, 2009).

As a result of the growing decent work deficits in the informal economy, the International Labour Organisation (ILO) in 1999 adopted the resolution and conclusions concerning decent work and workers in general to

provide a new framework for action. The ILO adopted four equally important strategic objectives through which the Decent Work Agenda is expressed are: (1) rights at work; (2) employment promotion; (3) social protection; and (4) social dialogue (ILO, 2002). These four strategic objectives are inseparable, interrelated and mutually supportive. The failure to promote any one of them would harm progress towards the others.

These objectives hold for all workers, women and men, in both formal and informal economies; in wage employment or working on their own account; in fields, factories or offices: in their homes or in the community. Thus, the Decent Work Agenda helps build a common framework to address diversity of issues in the informal economy. Decent work agenda is held to be a universally applicable concept that is equally relevant for workers in both developing and developed countries (ILO, 2002).

The ILO (2001) asserts that the goal of decent work is best expressed through the eyes of people. It is about one's job and future prospects; about one's working conditions; about balancing work and family life, putting your kids through school or getting them out of child labour. It is about gender equality, equal recognition and enabling women to make choices and take control of their lives. It is about one's personal abilities to compete in the market place, keep up with new technological skills and remain healthy.

Decent work is about developing one's entrepreneurial skills, about receiving a fair share of the wealth that you have helped to create and not being discriminated against. It is about having a voice at your workplace and

in your community. In the most extreme situations, it is about moving from subsistence to existence. For many, it is the primary route out of poverty. For many more, it is about realizing personal aspirations in their daily existence and about solidarity with others. For everywhere and everybody, decent work is about securing human dignity (Ghai, 2006).

Employment, which is decent and productive, should be created and that means that there is a general recognition and acceptance on worker's rights. Decent employment also includes a solid social protection in terms of disease or retirements. Social dialogue needs to be promoted and highlighted to ensure that discussions and debates between employees and employers take place in a forum which is secured and helps the stakeholders to understand each other so that both parties can benefit from it (Ghai, 2006). The overall goal of decent work is to effect positive change in people's lives at the national and local level (ILO, 1999a).

However, the informal economy in many developing countries shows a high deficit of decent work. The ILO finds that in many African countries, informal workers are the groups which are hugely affected by poverty (ILO, 2004b). In recognition of the importance of decent work for poverty reduction, the Millennium Development Goals (MDGs) was amended to incorporate the goal of decent work for all. MDG1 included a target to 'achieve full and productive employment and decent work for all, including women and young people by 2015 (ILO, 2004b). Again, the Sustainable Development Goals (SDG's) recognise the target to 'achieve full and

productive employment and decent work for all, including women and young people by 2030.

All categories of workers have the right to form or join trade unions to fight for their interest or right. The organization of informal workers is a fundamental aspect of the defense of their interests and the improvement of their working and living conditions and incomes. Unions must point out the importance of freedom of association because workers in this sector can only apply sufficient pressure to effect the necessary changes in the policies, attitudes and procedures which are impeding the development of the sector and the improvement of working conditions if they join organizations which they consider to be in their interest (Kandel, Susan; Lazo, Francisco 1998).

Trade unions play a significant role in directly shaping people's working lives in Ghana (Kimera, 2010). Trade unions are a major component of the system of modern industrial relations in any nation, each having their own set of objectives or goals to achieve according to their constitution and each having its own strategy to reach those goals. A trade union is an organisation formed by workers to protect their interests and improve their working conditions and among other goals.

It is a continuous association of wage earners for the purpose of maintaining and improving working conditions (Dankert, 1948). Historically, union representation and collective bargaining have been the keys to the growth of a stable working population in developed economies and have made it possible for workers to gain a more equitable share of the

wealth that they create; they are also able to improve working conditions and help workers gain job security (Kimera, 2010).

Problem Statement

In Africa, the majority of the labour force is in the informal economy. It is estimated that as many as nine in ten rural and urban workers have informal jobs. Most are women and young people who have no other choice than the informal employment for their survival and livelihood. While some activities in the informal economy provides incomes, most people engaged in informal activities face a wide range of decent work deficits and often remain trapped in poverty (ILO, 2009).

The informal economy is clearly an important target for the Decent Work Agenda because of the glaring decent work deficits which dominate within it. The greatest decent work deficits exist in the informal economy, where economic activities lie beyond the formal reach of the law or perhaps where the law is, for some reason, not being enforced. Consequently, men and women in the informal economy generally lack recognition and the protection of their labour rights (ILO, 2002a).

A study conducted by Chen (2012) contends that even though conditions of work and the level of earnings differ markedly among workers in the informal economy, they have one thing in common: they lack legal and social protection. Baeza and Packard (2006); Beegle, Rajeev and Gatti (2006); Dercon, (2002 and 2007); Fafchamps and Minten (2008) maintains that unfulfilled protection has harmful consequences such as increased exposure to poverty, higher exclusion from access to health and education, less access to productive activities (Fafchamps & Minten, 2008). Therefore the question of how to achieve decent work for all

workers in order to eliminate decent work deficits in the informal economy is imperative. It is in the light of the above, that this study was undertaken to assess decent work for wage workers in the informal economy in Sunyani West District.

Research Objectives

Generally, the study focuses on assessing decent work in the informal economy in Sunyani West District. The specific objectives of the study are:

1. Identify and describe the characteristics of Sunyani West informal economy.
2. Evaluate the issues of decent work in the informal economy in Sunyani West.
3. Examine the benefits members of trade union gain from their unions.
4. Assess the contributions of decent work agenda to poverty reduction.

Research Questions

1. What are the characteristics of Sunyani West informal economy?
2. What are the issues of decent work in the informal economy in Sunyani West?
3. What are the benefits of trade unions to its members?
4. What are the contributions of decent work to poverty reduction?

Significance of Study

The findings from this study will help to highlight the pillars of decent work agenda in the informal economy and thus will be of great benefit to the stakeholders in the informal economy. The results of this study would enable stakeholders to better understand how the various pillars of decent work contribute to working conditions of workers in the informal economy. Consequently, the findings from this study would help to describe the exact characteristics of Sunyani West informal economy. This will serve as a tool for Government, trade unions and labour agencies in their quest to eradicate or mitigate decent work deficits in the informal economy.

The study will also help establish whether decent work agenda contributes to poverty reduction or not. This will make known to government and other stakeholders the need to harness and mobilize resources in championing decent work agenda in the informal economy in order to mitigate poverty levels. Again, it will be of interest to other researchers who would in future delve into issues relating to decent work agenda in the informal economy. This significance has to do with future researchers using my study as a reference point. Furthermore, this study will be of immense benefit to policy makers in the human resources functions of the organizations as well as labour union officials. On grounds that representatives at the negotiation table will find it useful when putting together their "basket of needs" to include decent work agenda.

Scope of the Study

Decent work agenda aims at protecting work rights and improving the lives of workers and their families in both formal and informal economies (MacNaughton & Frey, 2011). However, this study is delimited to decent work agenda in the informal economy. The work force to be covered within the context of this thesis will include; informal wage workers, trade union officials and government officials at the district assembly. The study is also geographically confined to Sunyani West District in Brong Ahafo Region of Ghana.

Organization of the Study

This thesis is organized into five chapters. This includes:

Chapter 1: Introduction – this chapter deals with the introduction of the study. This includes the background to the study, statement of the problem, objectives of study, significance of study, scope of the study and the organization of the study.

Chapter 2: Literature Review - includes literature by scholars on the issues regarding decent work especially in the informal economy, both within and outside Ghana. This will aid to compare, contrast and summarize propositions by various scholars.

Chapter 3: Methodology - the methodology gives us a detailed account of the instruments used to gather information. This comprises the research design, target population, sample and sampling procedure, data collection methods and instruments as well as the study area.

Chapter 4: Data Analysis - the chapter concerns in-depth analysis and discussions of the data collected from the field using the selected instruments. This is presented through the use of tables and pictorial diagrams.

Chapter 5: Conclusions and recommendations- this chapter outlines the conclusions and recommendations of the study following the data from the field alongside information from the literature.



CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter reviews and elaborates existing related literature including national and international academic works, articles and journals written to explain the concepts and theories concerning decent work and the informal economy. The following specific areas have been reviewed: the concepts of decent work, the concepts of informal sector, characteristics of informal economy, pillars of decent work agenda, Ghana labour Act 651, (2003), challenges in achieving decent work agenda in the informal economy, the differences between informal employment, informal sector and informal economy, the role of trade unions, decent work agenda and poverty reduction, decent work agenda and national agenda as well as decent work deficits in the informal economy.

Theoretical Perspectives

The vast literature on informal economy contains a plethora of theories about the emergence, existence, employment conditions and decent work deficits in the informal economy. It is beyond the scope of this study to review all this literature or even a sizeable piece of it. Nonetheless, the researcher chose to thoroughly discuss two crucial theories in the literature that have been helpful in getting a better understanding of the nature and the employment conditions in the informal economy. These theories are; Dual Labour Market Theory and Alternative Theory.

Dual Labour Market Theory

The Dual Labour Market Theory originated from the United States of America and was developed by Doeringer & Piore (Piore, 1969:101–122; Piore, 1970:53–69 and Doeringer & Piore, 1971:164-183). During the late 1960s and early 1970s, a group of American labour economists, the dualists, directed their attention to the continuing poverty and unemployment among disadvantaged workers in the poorer American urban (inner city) areas, the so called “slums” or ghetto’s. Gordon (1972), points out that dualism arose gradually out of a series of relatively casual, informal studies and qualitative impressions of certain labour markets in the USA. Four different groups pursued these studies over the same period of time without much contact among them in four different ghetto labour markets namely Boston, Chicago, Detroit and Harlem (Gordon, 1972: 43 - 44).

Discontent with the pace of development to explain the persistence of poverty and the unemployment problem despite the efforts by politicians and programs to combat poverty as well as the low economic participation by minorities, including women, led to the emergence of the Dual Labour Market Theory (Cain, 1976:1217-1218). Lewis (1954) work entitled “Economic Development with Unlimited Supplies of Labour”, argues that because many developing countries were experiencing high rates of population growth in the 1950s (due primarily to the introduction of sanitation and preventative medicine), unlimited supply of unskilled labour was readily available in the traditional sector. Since the traditional sector was crowded with labour, the average product of each worker was very low and the marginal product

equaled zero. As such, capitalists from the modern (formal) economy could acquire unskilled labour at a subsistence wage.

For Lewis, economic development occurred as unskilled labour was reallocated from the traditional sector to the modern sector. As the modern (formal) sector was able to match unskilled labour with capital, productivity and output would increase and consumer prices would fall. As a result, consumer demand would increase and additional profits would accrue to capitalists (Grip, Sieben and Jaarsbeld, 2006). Lewis (1954) assumed that capitalists, consumed by the profit motive, would reinvest profits in capital so that output and revenues would continue to increase. In turn, reinvestment in capital would increase demand for unskilled workers from the traditional sector. This process would continue until all surplus labour in the traditional sector is reallocated to the formal sector and wages in the traditional sector began to rise above subsistence levels (Grip, Sieben and Jaarsbeld, 2006).

Harris and Todaro (1970) further articulated the Lewis model by explaining the mechanism through which labour was reallocated from the traditional to formal sector. This mechanism was rural-to-urban migration and their model explains the individual worker's decision to migrate from the rural farm to the industrial city, even in the presence of urban unemployment. Harris and Todaro (1970) noted that a wage gap exists between rural and urban areas because of a high minimum urban wage and the inability of labour to move back to the rural area once they have migrated to the city without cost.

As a result, the search for urban employment is not costless and a certain level of unemployment exists within urban areas. Consequently, a rural worker only chooses to migrate to the city if the present value of his expected urban wages exceeded the present value of his expected rural wages, where expected urban wages are based on the probability of finding employment in the formal sector. As a result, migration will ensue to reallocate labour until expected rural wages equal expected urban wages. Thus, even in the presence of urban unemployment, migration would occur as long as expected urban wages exceed expected rural wages (Harris & Todaro, 1970).

However, Fields (1975) believed that the dualistic approach was overly simplistic and that another option existed for rural migrants, namely, employment in the urban informal economy. Consequently, Fields (1975) modified the Harris and Todaro model to demonstrate how the existence of an urban informal economy can result in a lower unemployment rate than predicted by Harris and Todaro (1970). Unlucky rural migrants who do not find work in the formal sector ended up accepting employment in the urban informal economy. In his model, the informal economy is attractive to unemployed migrants because there are few barriers to entry. Fields (1975) believes informal employment activities such as petty trading, domestic service, and petty commodity production were activities with free entry.

In addition, informal employment provided migrants with a subsistence wage and flexible hours that allowed them to continue their job search in the formal sector. Thus, in the dualistic labour market approach informal employment is an involuntary solution to unemployment. It is

perceived by rural migrants as a temporary survival strategy while they wait for job opportunities to open up in the formal sector. As a result, Fields (1975) predicted that wages in the informal urban economy would be even lower than wages in the traditional rural sector. In this sense, the informal economy is not dynamic or capable of growth; it is merely a second best strategy that substitutes for a lack of formal sector employment.

As such, the informal economy is thought of as a “sponge” that can absorb the surplus labour till they find job in the formal sector. However, because the informal economy is incapable of capital accumulation and growth, a permanent informal economy is seen to have the same negative effects on an economy as open unemployment. For example, in 1973 Paul Bairoch described the informal economy as an “abnormally swollen, over distended sector” (Moser, 1978: 1048). For Bairoch the informal economy was a result of excessive urban population growth relative to economic growth, and the solution to this problem was to focus policy efforts on agricultural development Leontaridi, (1998).

This theory postulates, the existence of two separate labour markets, namely; the primary sector and the secondary sector with mobility in each market but no or limited mobility between the two (Grip, Sieben and Jaarsbeld, 2006: 2). The primary sector is characterised by high-paying jobs. The jobs within the high-paying sector are considered “good” or "core" jobs (Lordoğlu and Özkaplan, 2003: 108). Primary jobs are more stable and offers higher return (when compared with secondary sector) to the qualifications or skills possessed. The skills or qualifications related to the job are gathered

generally while doing the job. Primary jobs bring in higher income and provide more opportunities for health insurance, social payments like paid leave (Biçerli, 2005).

In dual labour market approach, secondary labour market indicates the layer where temporary or unstable, low-paying jobs with no career prospect are situated. While in primary sector, career prospect is within the bounds of possibility for employees, in secondary sector the need for skilled labour is quite low and so is career prospect. Secondary sector jobs are describe as “bad” or "periphery" jobs (Lordoğlu and Özkaplan, 2003). Among secondary or peripheral jobs, there are low-paying jobs of which working conditions are worse compared to primary jobs with weak social rights and no union. Employee turnover are also high in the secondary sector (Ar, 2007). Grip, Sieben and Jaarsbeld, (2006) adds that secondary sector is faced with poor working conditions as well as lack of formal grievance procedures.

Alternative Theory

The Neo-liberal theoretical approach, otherwise called Alternative theory, was developed in response to the dualistic view's failing to acknowledge the ability of informal workers to engage in job creation, creative enterprises and capital accumulation in the urban environment (Porters and Schauffler, 1993). The idea was first conceived by an anthropologist, Keith Hart in 1973, following his ethnographic study of the informal sector in Accra, Ghana. Hart (1973) described formal and informal employment opportunities in Accra and attributed the former to salaried jobs and the later to self-employment.

Hart (1973) highlighted the “dynamism of self-employed entrepreneurs whose activities went well beyond those of ‘shoeshine boys and sellers of matches’” (Portes and Schauffler, 1993: 38). This characterization led to an alternative perspective on informal employment. The alternative theory saw the informal economy as one that contained low barriers to entry for entrepreneurs instead of being a second best substitute for formal employment, as espoused by the dualist. Portes and Schauffler (1993: 38), views the informal economy as one where low levels of physical capital would be compensated by higher levels of human capital and ingenuity. As such, the informal sector was conceived as a voluntary strategy where savvy entrepreneurs could start their businesses at low cost.

De Soto (1989), built upon this original characterization in his famous book "The Other Path". De Soto (1989) asserts that in the neo-liberal approach, legal instruments are the main influence on the emergence and survival of informal economy. De Soto (1989) attributes the development of the informal economy not to surplus labour, but to costly government regulations such as health care mandates, high minimum wage, and collective bargaining agreements. De Soto (1989) further espoused that lengthy registration procedures, complex administrative steps and the costs involved in legalizing an enterprise deter entrepreneurs from operating legally and induce them towards informal activities.

For example, De Soto (1989) claimed that in Peru, a lack of well-defined private property rights induced small-scale entrepreneurs toward informal activity. Thus, the informal economy is not an involuntary substitute

for insufficient job creation, but a voluntary cost-savings strategy for small business owners and entrepreneurs trying to avoid excessive government regulations (Portes & Schauffler, 1993). In this sense, the informal economy actually compliments the formal sector's entrepreneurial need by offering a low-cost strategy for business formation. As such, informal economy is dynamic and has the ability to contribute to economic growth. A key attribute of the informal economy in this alternative approach is the voluntary nature of informal employment manifested in voluntary savings strategy instead of an involuntary subsistence strategy (Portes & Schauffler, 1993).

Maloney (2004) lists results from several household surveys across Latin America which identifies the voluntary nature of informal employment. In Mexico, over sixty percent (60%) of those in the informal economy left their previous job voluntarily. The main reasons cited for entering the informal sector were a desire for greater independence or higher pay. In Brazil, over sixty-two percent (62%) of self-employed men were happy with their job and were not looking for formal sector employment. In Argentina, survey data revealed that eighty percent (80%) of the self-employed had no desire to change jobs and only eighteen percent (18%) of the self-employed perceived their jobs to be a temporary substitute for formal sector employment. In Paraguay, only twenty-eight percent (28%) of those in the informal economy stated a desire to change occupations, implying that the vast majority of those in the informal economy had chosen their employment voluntarily (Maloney, 2004).

Maloney also reports the results of Markov transition matrices, using panel data on worker transitions from Argentina, Brazil and Mexico. The results of these matrices all reject informal employment as an entry occupation from school and provide little evidence that informal employment is a holding pattern for young workers looking for jobs (Maloney, 2004). Furthermore, Maloney's multinomial logit regression demonstrates that the probability of moving into informal employment from other sectors is associated with greater experience and higher real wage. All these evidence point to the idea that the informal economy is not a temporary substitute for formal sector employment. Instead, the evidence indicates that informal economy is a dynamic environment for entrepreneurship and that entry requires a high degree of business expertise (Maloney, 2004).

The proponents of the alternative theory question that, the unemployment rate would be so high if the informal economy was acting as a residual "sponge" that provided jobs for low skilled labor (Kingdon & Knight, 2007). Alternative theorists posit that informal economy is assumed to be an open-entry sector that will absorb all surplus labor as opposed to the dualistic view that saw the informal economy as a residual "sponge". The empirical findings by Loayza (1996), Johnson et al. (1998) and Botero et al. (2003), substantiate these theoretical formulations of the alternative theory.

The Concept of Decent Work

The concept of decent work was developed by the International Labour Organisation (ILO) during the International Labour Conference in June, 1999 to describe "opportunities for men and women to obtain decent and productive

work in conditions of freedom, equity, security and human dignity" (ILO, 1999). Decent work was first introduced by the Director General of the International Labour Organization (ILO), Mr. Juan Somavia, in his address to the 87th International Labour Conference in 1999. Mr. Somavia defined decent work as 'productive work in which rights are protected, which generates an adequate income with adequate social protection (ILO, 1999).

It also means sufficient work in the sense that all should have access to income earning opportunities. It marks the high road to economic and social development, a road in which employment, income and social protection can be achieved without compromising workers' rights and sound standards. Decent work is a universally applicable concept that is equally important for workers in both developing and developed countries. While decent work is applicable to both developed and developing countries, different elements may need greater focus depending on the particular challenges in a given region, country, sector or workplace (ILO, 1999).

Decent work is promoted through the Decent Work Agenda. Decent Work Agenda is an approach to development that emphasizes employment that is accompanied by rights, representation and protection. In more concrete terms, this means developing employment-centered development strategies, in conjunction with comprehensive social safety nets and social transfers and reforms to institutions, laws and practices (Bell & Neweit, 2010). In the same vein, it is important to understand decent work as an approach to development as well as a development outcome. It is also a policy approach, particularly with respect to labour standards and social dialogue (ILO, 2007a).

Decent Work Agenda entails building respect for international labour standards and social dialogue into development processes, rather than seeing them as a future goal or inevitable outcome of economic development. Decent work goes beyond social justice and as such provides an important contributory factor to social and economic development: in many ways, labour standards and social dialogue help to enable development processes, by encouraging stronger standards of governance and promoting social development (Bell & Neweit, 2010). The proponents of decent work argue that a major benefit of looking at development through a decent work lens is the fresh perspective it provides on links between policy areas leading to cross-fertilisation and enrichment of otherwise separate branches of development thinking, for example, employment and education (Bell & Neweit, 2010).

Definition of Decent Work

Although, the concept of decent work was developed by ILO, there are differences in what constitutes decent work. For the purposes of this study, the definition of decent work mainly focused on Committee on Economic, Social, and Cultural Rights (CESCR) as well as Egger and Sengenberger (2001), definition of decent work. The Committee on Economic, Social, and Cultural Rights (CESCR) postulates that decent work is synonymous to "right to work". The committee defines decent work as "work that respects the fundamental rights of the human person as well as the rights of workers in terms of conditions of work safety and remuneration" (MacNauton & Frey, 2011).

According to the committee, decent work therefore includes the right to decent income allowing workers to support themselves and their families. It also guarantees the right of access to employment and further the right not to be unfairly deprived of employment. Finally, the committee believes that, the right to decent work encompasses all forms of work and is both an individual and collective right (MacNauton & Frey, 2011). Egger and Sengenberger (2001), posits that CESCR definition of decent work is, however, limited to rights of work. In line with the Committee's definition of decent work, Egger and Sengenberger (2001) expanded the definition of decent work to capture social dialogue and social protection.

In the words of Egger and Sengenberger, decent work implies "access to employment in conditions of freedom, the recognition of basic rights at work which guarantee the absence of discrimination or harassment at work, an income enabling one to satisfy basic economic, social and family needs and responsibilities, an adequate level of social protection for the worker and family members, and the exercise of voice and participation at work, directly or indirectly through self-chosen representative organizations" (Egger & Sengenberger, 2001). In practice, this means that, over and above employment generation, several important dimensions are incorporated such as workers' safety and health, social protection and income security, absence of discriminatory practices, decent remuneration, training, workers' participation and collective bargaining (Egger & Sengenberger, 2001).

Pillars of Decent Work

Egger and Sengenberger (2001) asserts that, it seems appropriate to group the main elements of the decent work agenda under four main headings, namely rights at work, employment, social protection and social dialogue. Similarly, ILO conceptualized decent work as having four constituent pillars, which are interdependent and mutually reinforcing. Decent Work Agenda advocates for progress in all the four areas, and failure to promote one pillar impedes progress in other areas (Bell & Neweit, 2010). Ghai (2006) argues that the essence of the decent work agenda is to maximize the synergies among its different elements and find policy and institutional options to overcome conflicting relationships and constrains (Ghai, 2006).



Figure 1: Pillars of Decent Work

Source: Stuart Bell and Kristen Neweit (2010).

Employment

Employment is a vital component of decent work. It is a productive activity, which, in most cases, generates direct income in monetary form or other values of exchange (Paci & Serneels, 2010). The ILO (2000) believes that employment is the key for creating wealth, and is the primary instrument for distributing it equitably. It is the first and most important step in the struggle against poverty and social exclusion. Consequently, OECD (2012) posits that the quality and quantity of employment is a key transmission channel for poverty reduction and growth. OECD (2012) continues that working people are the most important asset of any economy.

Employment in the decent work paradigm refers not just to wage jobs but to work of all kinds, self-employment, wage employment and work from home. Ghai (2002) views that employment refers to full-time, part-time and casual work and to work done by women, men and children. Narayan (2004) maintains that people's ambition is to have employment which will provide them with income that is at least stable and will guarantee them living conditions with dignity for themselves and their families (Narayan, 2004). The UN chapter, Universal Declaration of Human Rights (1948) states that "Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment" (ILO 2008b).

The ILO explains that, the centrality of employment in policy formulation and the need for a comprehensive strategy to deal with the employment problem were underlined by the Copenhagen Summit. The ILO

further continues that full employment, or the creation of decent work for all men and women who seek it, should be one of the central objectives of the entire international system (ILO, 2000). It's requires the creation of a macroeconomic climate that is conducive to enterprise and job creation, policies for economic growth and technological change that maximize employment creation, labour market and training policies that facilitate the insertion or reinsertion of workers into productive work (ILO, 2000).

Rights and Labour Standards

Rights and Labour standards are at the heart of the Decent Work Agenda. These are enshrined in the ILO's 1998 Declaration on the Fundamental Principles and Rights at work and cover prohibition of forced labour, the right to freedom of association and collective bargaining, elimination of child labour and the right to non-discrimination in employment (Bell and Gibbons, 2007). Rights at work, following statements by Ghai (2006: 7), constitute the ethical and legal framework for all elements of decent work.

Ghai (2006) further espoused that the objective of decent work is to ensure that work is associated with dignity, equality, freedom, adequate remuneration, social security and voice, representation and participation for all categories of workers. Rights at work are the cornerstone and as it has happened to human rights, these have evolved over time, incorporating individual rights of women, children, migrants and indigenous people, who are considered vulnerable as those whose protection, should be provided (Brown, 2000). This pillar covers measures that promote compliance with the

fundamental principles and rights at work or 'core labour standards' and other ILO conventions ratified by individual states, for example, termination of employment. There is widespread recognition that poverty cannot be reduced without promoting rights (Bell and Newitt, 2010).

According to the UN's Commission on the Legal Empowerment of the Poor (2008), the legitimacy, even the acceptability, of the economy depends upon basic labour rights as the development of human capital necessary for sustained growth' (UN, 2009). Labour standards are also considered as 'enabling rights' that encourage stronger standards of governance and democracy and promote social development. Bell & Newitt (2010) adds that support for freedom of association and collective bargaining strengthen workers' organisations and help to promote more equitable income distribution, as well as more responsive political institutions.

A decent work agenda implies supporting the development of a regulatory framework that encourages the growth in employment opportunities by ensuring respect for core labour standards, and being tailored to national circumstances in terms of being relevant to a wide group of workers as possible, effective and enforceable. The development of private voluntary standards is a complementary mechanism for supporting the observance of international labour standards in the private sector, particularly where labour inspectorates may be under-resourced and weak (Ghai, 2006).

Social Protection

Social protection is a tool to protect workers, which includes a number of branches such as medical care, sickness, unemployment, old-age (Chavez,

2011). In the very broadest terms, ILO defines social protection expansively, as the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care; and, the provision of benefits for families with children (Garcia and Gruat, 2003).

Ghai (2002) maintains that social protection is to provide security against a variety of contingencies and vulnerabilities. These include ill-health, maternity needs, accidents, unemployment, destitution, extreme economic fluctuations, natural disasters and civil conflicts. In furtherance, Ghai (2002) purports that a sound social protection strategy should also address the needs of vulnerable groups such as orphaned or abandoned children, single mothers, female-headed households, widows, old persons in need and the disabled (Ghai, 2002). Brown (2000) stresses that Social protection policies should aim to reduce suffering, anxiety, insecurity and material deprivation. They should promote health, confidence and a willingness to accept technical and institutional innovations for higher productivity and growth (Brown, 2000).

However, Ghai (2006) argues that social security then depends on a public political decision, based on identified needs and target groups, and economic strategies to fund this security, principally expressed in public social security expenditure as proportion of GDP (Ghai, 2006). According to the research paper presented by Chavez in his work "Meanings of Decent Work for Italians Trans Sex Workers: The biggest problem in the case I analyze in

this research is that sex work in Italy is not considered a job, thus trans people who are involved in it do not enjoy social benefits". Therefore, access to social security necessarily implies a legalization and formalization of sex (informal) work (Chavez, 2011).

Social Dialogue

The fourth decent work pillar refers to social dialogue between governments, employers and employees, as a means of achieving wider input into the understanding and acceptance of social and economic policies as well as greater democratisation (ILO, 1999). Social dialogue is a powerful tool that has helped solve difficult problems and foster social cohesion. Developing a reflex for consultation and negotiation takes time and commitments. It needs social partners that have the capacity and will to engage in the process responsibly, and the strength and flexibility to adjust to contemporary circumstances and exploit new opportunities (Garcia and Gruat, 2003). According to the OECD (2008), the participation of employers and employees' organisations is instrumental in designing institutions and policies to improve the smooth running of the labour market (OECD, 2008).

Social dialogue provides voice and representation to participants in the production process. It is means for participants to defend their interest, to articulate their concerns and priorities and to engage in negotiations and discussions with other actors in the production system and with the public authorities on social and economic policies. It serves to empower the weaker partners in the economy and to bring about a better balance of bargaining power in the market (Ghai 2006: 18). Social dialogue and the involvement of

the disempowered people are fundamental instruments in choosing target groups and policy directions based on the broadest possible consensus which raises their legitimacy and acceptance (OECD, 2012).

A study conducted by World Bank (2000), claims social dialogue plays an important role in achieving consensus on how macroeconomic policies can contribute to wider range of objectives. For example, an important element of the recent impressive performance of the Irish economy is strong social partnership, based on a series of economic and social agreements negotiated on a tripartite basis (World Bank, 2000). This extensive social partnership programme helped in securing the commitment of the social partners to certain policies and institutional reforms, and to moderate wage increases linked to income tax reductions targeted at low and middle-income earners. This favourable policy transformed a failing economy into one of the fastest growing economies in Europe over a decade (World Bank, 2000). In El-Salvador social dialogue has been an important contributor to the peace progress (Wolf, 2000).

Social dialogue also improves the participation of various groups of society in decision making and can contribute to the effective formulation of regulations and policies for promoting employment and pro-poor growth. Naidoo (2001) notes how South African trade unions perceive social dialogue as a means to 'deepen democracy in post-apartheid society', by providing another mechanism to ensure that government takes into account the views of workers before decision-making (Naidoo, 2001).

Ghana Labour Act 651, (2003)

The Labour Act 651 of 2003 was passed to ensure that all laws on labour in Ghana are in conformity with the 1992 constitution of Ghana, the conventions of the International Labour Organization (ILO) that have signed and made part of the law of Ghana, and relevant best practices (Gamey, 2012). The law provides clear and comprehensive guide lines on employer – employee relations. The Labour Act covers all employers and employees except those in strategic positions such as the Armed Forces, Police Service, Prisons Service and the Security Intelligence Agencies (De Gobbi, 2006).

Major provisions of the Labour Act include establishment of public and private employment centres, protection of the employment relationship, general conditions of employment, employment of persons with disabilities, employment of young persons, employment of women, fair and unfair termination of employment, protection of remuneration, temporary and casual employees, unions, employers' organisations and collective agreements, strikes, establishment of a National Tripartite Committee, forced labour, occupational health and safety, labour inspection and the establishment of the National Labour Commission (Hodges & Baah, 2006).

The Ministry of Manpower Development, Youth and Employment (MMDYE) is the Executive body responsible for the formulation and implementation of labour laws, policies, regulations and conventions of industrial relations as well as the monitoring and evaluation of such policies and programmes (De Gobbi, 2006). The Labour Act 651 of 2003 establishes National Labour Commission and National Tripartite Committee for some key and specific actions.

Article 13, section 112 of the Labour Act 651 of 2003 establishes the National Tripartite Committee to perform the following important functions; determine the national daily minimum wage, provide advice on employment and labour market issues including labour laws, international labour standards, industrial relations and occupational safety and health and to consult partners in the labour market on matters of social and economic importance.

Article 18, section 135 of the Labour Act 651, (2003) also establishes the National Labour Commission. The Commission is mandated to exercise the following powers: receive complaints from workers, trade unions, and employers, or employers' organisations on industrial disagreement and allegation of infringement of any requirements of the Labour Act 651, (2003). Require an employer to furnish information and statistics concerning the employment of its workers and the terms and conditions of their employment in a form and manner the Commission considers necessary. Additionally, require a trade union or any workers' organisation to provide such information as the Commission considers necessary. Finally, notify employers and employers' organisations or workers and trade unions in cases of contravention and direct them to rectify any default or irregularities.

Additionally, Article 16, section 22 of the Labour Act 651 of 2003 establishes the Labour Inspectorate Unit. There shall be carried out inspection to secure the enforcement of the provisions of the Labour Act 651, 2003 relating to conditions of work and the protection of workers at their workplaces, including the provisions relating to hours of work, wages, safety, health and welfare of the workers and the employment of young persons.

Provide technical information and advice to employers and workers concerning the most effective means of complying with the provisions of the Labour Act 651, (2003). Again, bring to the notice of the Labour Department or the Commission any defects of the Labour Act 651, (2003). Lastly, report to the Labour Department or the Commission other unfair labour practices or abuses not specifically provided for by the Labour Act 651, (2003).

Challenges of Achieving Decent Work

Though decent work is an attractive goal, the deficits we observe around us illustrate how difficult it is to make it a reality for all workers in the world. Due to the effort of ILO, there are many people for whom decent work is a reality; but worldwide these workers are of minority and daily, ground that seemed secure is being eroded. There is obviously no quick fix. Labour ministers who advocate decent work objectives often find their policy proposals dismissed as "unrealistic", a "luxury" or worse, "high risk", because they are perceived as threatening the competitiveness of firms and the national economy (ILO 1999). Juan Somavia, the director general of ILO in 1999, 87th Session in Geneva, outlined four major challenges in promoting decent work in ILO's 1999 report entitled "Reducing the decent work deficit - a global challenge".

The first is whether decent work is affordable. Juan posits that policy-makers face a dilemma on grounds that achieving many social objectives requires economic resources, whether within the enterprise or in the economy at large. The increasing competitive pressures in the global economy make enterprises less willing or able to pay for social protection. He further noted

that the capacity of States to levy tax and finance social policy is also under pressure. At the same time, however, achieving economic goals depends on social preconditions.

Should governments, give priority to market-driven economic growth, and aim to deal with the social consequences afterwards? Or on the contrary, do efficient economic systems have to be embedded in a social framework of rights, participation, dialogue and protection? (ILO, 1999). Gillian and Frey (2011), asserts that there are trade-offs between the quality and quantity of employment, and between social expenditure and investment, and that protective regulation undermines enterprise flexibility and productivity. On the contrary, Somavia believes decent work may pay for itself through improved productivity.

Secondly, Juan questions the universality of decent work. There is a general credence and it is imperative to recognize that the work of organizations like the ILO is relevant mainly for the formal sector. The ILO standards are most effective in the formal sector, and that is where its constituents are most active but the formal sector is only a microcosm of the world's working populace. The argument is not confined to the ILO, of course. It often applies to government intervention in general, especially in regions - such as South Asia or sub-Saharan Africa, where the informal employment accounts for the larger part of work.

The ILO (1999) acknowledges that social policy is in general biased towards better protected and higher income groups in the formal sector, because outside this sector there are few instruments to enforce rights or

provide social protection, however, it is in the informal economy and among the poor that the needs are greatest (ILO, 1999). Gillian & Frey (2011) highlight that many ILO conventions on some aspects of decent work have not been widely ratified. For example, only 101 states have ratified Convention 122 concerning full employment policy and only 34 states have ratified Convention 158 on valid grounds for termination of employment.

Thirdly, is how to build a coherent policy agenda? The Decent Work Agenda is broad, because it encompasses both economic and social objectives: rights, social dialogue and social protection on the one hand, and employment and enterprise on the other. More knowledge is still needed about how progress in one aspect of decent work is helped by progress in another. The decent work goals involve many actors, who in most countries do not act in a coordinated manner (ILO, 1999). The ILO (1999) believes government ministries and social actors traditionally concerned with labour issues do not necessarily have much influence over economic policies. Enterprise development does not necessarily take social goals into account. The need for coherence also means that the ILO must move outside its traditional spheres to interact with all of the key actors that drive economic and social policy.

Debrah (2007) found that the Ghanaian case reveals lack of coherent informal employment policy contributed to the problems indicated by the STEP graduate trainees. This is consistent with the views articulated by ISSER (2004) that in Ghana, as in most developing countries, no single institutions has overall responsibility for the informal economy and hence lack coherence (ISSER, 2004). Many ministries have direct and indirect effects on the sector but their strategies tend to focus on the formal sector hence resulting in lack of

focused, concentrated and coherent policy in addressing work deficits in the informal economy.

This is the case in Kenya where in spite of the official support in the promotion of the informal economy, there was no coherent policy for the sector for decades (King, 1996). ISSER (2004) further espouse that in the case of Ghana, the development of the STEP programme has been incremental instead of coherent or comprehensive from the onset. The STEP programme was not initially incorporated into any grand employment policy in Ghana. Similarly, it was not initially clearly linked to other existing vocational, job training and entrepreneurship development programmes.

The fourth challenge is whether decent work is a feasible goal within the new global economy. Within countries, a wide range of policies and institutions can be applied to promote participation, sharing of benefits and a social floor. But in the global economy, the scope for such policies is limited in a world of sovereign nation States. The operation of the global market is essentially determined by the economic goals of private investors and enterprises. National institutions can often be overlooked. Yet economic activity is increasingly taking place in a global space (ILO, 1999).

The ILO claims, we observe an increasingly unequal pattern of development among nations, and international disparities in incomes, in work and in security, for which we have no effective policy response. These disparities threaten the very legitimacy of the global economy. But efforts to build a social dimension into globalization, and to extend its benefits, remain limited in scope. There is a need for a new global architecture - frameworks,

methods, policies, institutions which can respond to the aspirations of people for decent work in a socially sustainable environment (ILO, 1999).

Munck (2002) contends that Globalisation, with its compulsion towards fierce competition, has brought about drastic changes in industrial organisation and management with severe consequences for the working class. As governments increasingly compete for capital, the interests of workers are relegated to an insignificant place (Munck, 2002). It is observed that workers could hardly trust the current model of globalisation when they see every day the growth of the informal employment, a decline in social protection and the imposition of an authoritarian workplace culture (ILO, 2004, p. 18).

In furtherance, the International Committee on Economic, Social, and Cultural Rights (ICESCR), the ILO Decent Work Agenda recognizes work rights only in the fourth pillar, although there are human rights obligations underpinning all the four Decent Work Pillars. The committee further claims that, the other three pillars appear as mere political commitments without any basis in law. Moreover, the "rights at work" in the fourth pillar are limited to the ILO four Core Labour Standards even though decent work encompasses numerous other rights such as the rights to' fair wages, safe working conditions, and reasonable limitations on work hours (Egger and Sengenberger, 2001).

In addition to the limited work rights included in the ILO Decent Work Agenda, many ILO Conventions cover limited groups of workers, such as commerce and office workers, or miners, factory construction, and transportation workers. There are now well over one hundred ILO

Conventions, with each addressing different categories of workers and different aspects of work (MacNauton & Frey, 2011).

Studies conducted by Abebrese (2014) in Ghana under the topic "we need to back that dialogue with some action: programme and practice of decent work in Ghana". Abebrese (2014) enumerated the following as challenges confronting the attainment of decent work agenda. The study established that the major problem confronting the decent work agenda were found in the informal economy. Abebrese (2014) points that trade union organization did not know how to successfully reach out to the workers. Trade union organizations were also quite low within the informal economy coupled with lack of capacity and resources. The human resource capacity of the trade union was in one case described as low in terms of promoting the decent work agenda.

Furthermore, the experts realised the missing alignments between the policies to guarantee a well-functioning implementation of the decent work agenda. Thus, there was a missing link between the country's economic principles and the principles the constituents agreed upon within the decent work agenda (Abebrese, 2014). Abebrese (2014) believes that they were developed separately and made it difficult to integrate the decent work objectives in an economy, which follows different aims such as the government of the economy with neglect to the rise of the informal economy and decline of formal employment. Moreover, trade union experts highlighted the challenge of the crucial dependency on the IFIs regarding the country's decision concerning trade and employment issues. According to the experts

there was still a high relevance of the IFIs prevailing in the country's budget planning (Abebrese, 2014).

Last but not least, infrastructure was another challenge confronting the stakeholders whilst promoting decent work. The trade union experts emphasized the different forms of a typical employment such as casual and contract workers who were engaged through employment agencies. These did not allow the workers to join trade unions or to claim their rights on grounds that, the labour markets in the country were more employer than employee friendly. The workers follow the requirements of the agencies and also the fear of losing their jobs. The employers' representative stated that the constituents' partners, in particular, the trade unions and the employers did not understand the objectives of the programme (Abebrese, 2014). Abebrese (2014) criticized that the proposal was not fully developed and the understanding of the stakeholders was not clear.

The Concept of Informal Economy

The concept of informal economy was conceived in the 1970s and credited to the British anthropologist Keith Hart's study in Ghana in 1973. Hart (1973) viewed the sector from the perspective of traditional economies in developing countries evading or surviving "modernisation". At the time "many observers subscribed to the notion that the informal economy was marginal, peripheral and not linked to the formal sector as well as a phenomenon restricted to developing countries"(Becker, 2004). This assertion that the informal economy was restricted to developing countries was contested by Portes, Castells, and Benton (1989) who pointed to the general existence of an

informal employment in their seminal compilation "The Informal Economy: Studies in Advanced and Less Developed Countries".

Rakowski (1994) describes how the nature of the debate on the informal economy has changed over the past three decades. In the 1970s, much energy was expended on explaining the terminology and showing its links to the economic concept of dualism. The focus in the 1980s was on understanding the phenomenon, regardless of the new labels and terms used. By the 1990s, the emphasis had shifted to transforming the concept into a tool that governments and others interested in alleviating poverty could use for making policy. These historical developments have undoubtedly influenced the emergence of major approaches, perspectives and themes (Rakowski, 1994).

Over the years, the growing literature on the concepts of the informal economy has crystallized into four dominant schools of thought regarding its nature and composition. The dualist school views the informal economy as comprising marginal activities distinct from and not related to the formal sector that provide income for the poor and a safety net in times of crisis (Hart 1973; ILO 1972; Sethuraman 1976; Tokman 1978).

On the other hand, the Structuralist school sees the informal economy as subordinated economic units (micro-enterprises) and workers that serve to reduce input and labour costs and thereby, increase the competitiveness of large capitalist firms (Moser 1978; Castells and Portes 1989). The structuralist accounts regard the informal economy as essentially linked to the formal sector. Whereas the 'dualist' regard the informal economy as peripheral

(marginal) to economic development., the 'structuralists' contend that the informal economy is a repository for alternative, vibrant, dynamic and enduring forms of economic activity (Leonard, 2000).

The Legalist school sees the informal economy "plucky" micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration and who need property rights to convert their assets into legally recognized assets (De Soto 1989, 2000). Alternatively, the Voluntarist school also focuses on informal entrepreneurs who deliberately seek to avoid regulations and taxation but unlike the legalist school, does not blame the cumbersome registration procedures. The Voluntarists argue that informal operators choose to operate informally after weighing the costs-benefits of informality relative to formality.

The Differences between Informal Employment, Informal Sector and Informal Economy

Informal employment refers to employees hired without social protection by formal or informal enterprises or as paid domestic workers by households. Informal employment is widely recognized to include a range of self-employed persons, who mainly work in unincorporated small or unregistered enterprises, as well as a range of wage workers who are employed without employer contributions to social protection (Chen 2012). Latin America saw the surge of non-standard, precarious, or unregistered forms of wage work – wage employment relationships that do not comply with labour legislation (Esquivel, 2010).

The most striking feature of the informal employment is that it occurs both within and outside the informal sector either because they work in industries with high incidence of informal enterprises, for instance, the garment industry or because labour regulations are weaker or difficult to enforce, for example domestic workers (Esquivel, 2010). Hence, the informal employment is broader in scope as compared to the informal sector. Certain types of wage work are more likely than others to be informal. These include; employees of informal enterprises, casual or day labourers, temporary or part-time workers, paid domestic workers, contract workers, unregistered or undeclared workers, industrial outworkers otherwise called home workers (Chen, 2012).

The informal sector is defined following the type of production unit, while informal employment is defined according to the job status in employment and coverage of social protection. The ILO coined the term "informal economy" to capture the two dimensions of informality, namely; the informal sector and informal employment (ILO, 2003). The informal sector, informal employment and informal economy are often used interchangeably (Chen, 2012).

Operationalisation of Informal Economy

For the purposes of this study, informal economy refers to all units and activities which are largely owned and operated by individuals or group of individuals, which are fully or partially outside government regulations with the motive to generate income and employment.

The Characteristics of the Informal Economy

Even though there are conceptual differences in what constitute informal economy, there exist general characteristics of the economy. Informal jobs are indecent, characterised by low income and low productivity, poor working conditions and inadequate occupational safety and health standards (ILO, 2010c). Madhura (1991) indicated in his research that activities in the informal economy are likely to be unregulated by the state and excluded from standard economic accounts of national income.

A large number of women workers are employed in the informal economy and they constitute a significant proportion of all workers in the informal economy. Hence the sector is gendered (Menefee Singh and Kelles-Viitanen, 1987). A study of the informal economy raises many issues such as earnings differentials and skill differentials between men and women in the informal economy (Bromley and Gerry, 1979).

Moreover, studies conducted by Campinas (2014) indicated that the informal economy most often means poor employment conditions and is associated with increasing poverty. Campinas(2014) further points that, informal economy is faced with lack of protection in the event of non-payment of wages, compulsory overtime or extra shifts, lay-offs without notice or compensation, unsafe working conditions and the absence of social benefits such as pensions, sick pay and health insurance. Women, migrants and other vulnerable groups of workers who are excluded from other opportunities have no choice but to take informal low-quality jobs. Carr and Chen (2001) adds that the informal economy is largely characterized by easy entry, lack of stable

employer-employee relationships, small scale of operations, and skills gained outside formal education.

The Emergence and Role of Trade Unions

Under the Ghana Labour Act 651, (2003), a trade union means any association of workers, the principal purposes of which are to promote and protect their economic and social interests. According to Tushar (2011), trade union is a continuous association of workers formed for the purpose of maintaining and improving their conditions of employment. Their aim is not merely to fight against the wage-cuts but also to fight for higher wages. A temporary organisation or a mere strike committee cannot be considered a trade union. It must be a continuous association (Tushar, 2011). Changes in the political, social and educational environments regarding awareness of rights such as the right to organise, the right to bargain, and the right to settle terms and conditions of employment have caused worker unions to spring up to protect and further workers' interests.

Studies suggest numerous reasons behind the emergence and roles of trade unions. For instance, Hoxie (1921) believes that trade unions appeared as a group expression of the social situation in which workers found them and as remedial programmes with particular aims, policies and methods. Perlman (1928) accentuates that trade unionism arose from job consciousness and scarcity of job opportunities.

According to Tannenbaum (1921), the machine is the cause and trade union is the result. Trade unions are a legitimate system for organising workers to voice their rights and grievances. Moreover, Thomas (2005) noted

that without unions, companies would become either too paternalistic or too dictatorial. Ghosh & Geetika (2007) asserts that unionisation has become instrumental in improving the quality of life of workers. Thus, with the establishment of minimum wages, norms for mandatory work hours, provisions for health and safety, and overall improvements in working conditions

Gangopadhyay (2012), thesis on Women and Trade Unions in the Informal economy posits that unions are created to ensure that workers can represent themselves adequately and fight for their demands (Gangopadhyay, 2012). Responsible unions play an important role in maintaining cordial relations between management and labour (Ratnam, 2006). Jose (1999) claims that there have been paradigm shifts in the roles of trade unions: from predominantly bargaining institutions to specialized institutions representing the voice and interests of labour. This is consistent with Thomas (2005) who argues that in addition to the traditional bargaining activities, unions now have a newly acquired voice and representative function.

In furtherance, Bhattacharjee (1999) observes that union's collective voice provides management with information on workplace and shop-floor issues, thus acting as a communication channel. Again, Thomas (2005) noted, that many of the trade unions are trying to increase their value to workers by providing a variety of services to their members, as well as to the community to which they belong. Such services range from providing legal and financial advice to improving skills.

Among several studies conducted in this area, one interesting study worth mentioning is Joshi's (2007), which was designed to explore, in its entirety, the issue of representation of the legitimate interests of women workers. This study quantified union efforts to enhance Quality of Work Life conditions, as perceived by four categories of women workers in Indian PSUs. The study revealed a positive perception among nurses concerning the role of their union in Quality of Work Life conditions, as reflected in their positive assessment of their union for looking after their interests. Joshi's (2007), further contended that trade unions play a proactive role in the design and implementation of proper policies on job performance, job satisfaction, labour turnover, and labour management relations which contribute to better Quality of Work Life (Joshi's, 2007).

Perlman (1928) and Hoxie (1921), stress that the overall goal of trade union is to promote and protect the interest of its members (Perlman, 1928; Hoxie, 1921). Perlman (1928) and Hoxie (1921) believes trade unions primarily seeks to offer responsive cooperation in improving levels of production and productivity, discipline, and high standards of quality life. Perlman (1928) and Hoxie (1921) continues that trade unions cooperate and facilitate technological advancement by broadening workers' understanding of underlying issues and also enlarge opportunities for promotion and training. Perlman (1928) and Hoxie (1921) further espoused that trade unions secure fair wages for workers.

Madheswaran and Shanmugam (2003) analysed the impact of trade unions on wages by estimating the union and non-union wage differential using a single wage equation, treating unionism as a dummy. The study

concluded that workers within the union sector earn 19% more than the workers in the non-union sector. Monappa (2000) argues that unions perform ancillary functions besides their primary functions. Monappa (2000) claim that unions communicate to their members with the main aim of clarifying their policy or stance on certain principal issues as well as pass on information about their activities. Many unions are engaged in welfare activities such as providing housing and organising cooperative societies to improve the quality of workers' lives.

The Textile Labour Association (TLA), Ahmedabad, for example, has organised self-employed women in the Self Employed Women's Association (SEWA) and has even started banking activities for this purpose. Consequently, unions provide education to their members with the aim to enhance their knowledge of the work environment and to inform them about issues concerning them, particularly, those regarding their rights and responsibilities and regarding procedures and systems that exist in the workplace for redressing grievances. Additionally, Monappa (2000) posits that many unions conduct their own research in order to present a good argument during negotiations.

Decent Work Deficits in the Informal Economy

For the ILO, the measure of the gap between the realities of the world in which we live and work and the hopes people have for a better life can be expressed as a deficit of decent work opportunities. It is expressed in the absence of sufficient employment opportunities (the employment gap), the denial of rights at work (the rights gap), inadequate social protection (the social protection gap) and shortcomings in social dialogue (the social dialogue

gap) (ILO 2004). Thomas (2005) claims, there is a long way to go before we achieve decent work for all. Lack of quality employment remains a massive problem at the global level (Thomas, 2005). Since 2007, the number of unemployed people has increased from 34 million to almost 212 million people globally, due to the impact of the global economic and financial crisis (ILO, 2010a). While the unemployment rate provides a good insight into the health of labour markets in developed economies, it has a limited relevance in developing countries.

In developing countries access to unemployment insurance or minimum income guarantee schemes is very limited or even non-existent, and most of the active population earns its livelihood under the vulnerable and insecure conditions of informal employment. Typically, though not in all cases, informal workers are exposed to inadequate and unsafe working conditions and have high illiteracy levels, low skill levels and inadequate training opportunities. They have more uncertain, less regular and lower incomes than those in the formal economy, suffer longer working hours and an absence of collective bargaining and representation rights and often have ambiguous or disguised employment status (ILO, 2008).

Informal worker's physical and financial vulnerability is increased by the very fact of working in the informal economy, which is either excluded from or beyond the reach of social security schemes or safety and health, maternity and other labour protection legislation (ILO, 2008). OECD (2012) realised that most informal wage workers are low earners and are being deprived of stable and secure work, as well as workers' benefits, social protection and representation OECD (2012). The ILO claims that only 20% of

the global population has access to comprehensive social protection, and many of the remaining 80% have no access to any forms of social protection (ILO, 2010b).

Some schools of thought believe that there is a trade-off between employment and social protection. However, the ILO's proposition of 'decent work' rejects the orthodox view that there is a trade-off between more employment and less social protection and vice versa (Rodgers, 2001). As a result of these and other factors, there is a significant but not complete overlap between working informally and being poor. In countries in which informality is retreating, the numbers of working poor are also declining. Conversely, in countries in which informality is on the rise the numbers of working poor are increasing or remaining the same. Working poverty in both informal and formal jobs, setting a poverty line at USD 2 a day, is affecting 39.7% of all workers, which is equivalent to 183 million workers around the world. Some 21.2% of all workers are living in extremely poor conditions with their families on less than USD 1.25 per day (ILO, 2010a).

There is also an ongoing tension about the place of labour standards in the international development agenda, particularly regarding the relationship between economic growth and labour standards. On one hand, labour standards, particularly the core labour standards are posited as fundamental human rights and freedoms that should be enjoyed by all workers. However, at the other end of the spectrum, some schools of thought argue that labour standards are a protectionist device that raise the cost of employment and represent an impediment to development. Many developing countries see a trade-off between higher labour standards and competitiveness, whereby

higher standards are perceived to raise the costs of employment and act as an obstacle to foreign direct investment.

The debate over labour standards has been most notably played out in the arguments over the World Bank's Doing Business Report which awards positive scores to countries that have fewer and less stringent labour laws in relation to employee termination, weekend work, holiday with pay and night work (World Bank, 2008). While the World Bank asserts that its approach is fully consistent with ILO conventions, the ILO has complained vociferously about "serious conceptual and methodological problems" that see regulation only as a cost rather than seeing this as a dichotomy between over-regulation or none (Berg and Cazes, 2007). In many countries there is a need for better and more relevant regulation. Labour laws may be outdated, restricted to certain formal sectors and often unenforced.

Policy makers may provide overly rigid protection for public sector workers while providing little or no protection for workers in the informal economy (Berg and Cazes, 2007). Overly, research conducted by the Trades Union Congress (TUC) and the Ghana Employers' Association (GEA) says Ghana's informal economy is currently characterised by a significant decent work deficit. Lack of representation as well as inadequate social protection, employment and income insecurity are also common features of the Ghanaian informal economy (GOG, 2003).

Decent Work Agenda at the National Level

In order to move towards an integrated approach to policies for decent work, the ILO put in place a pilot programme to develop methods at the

country level. The Decent Work Pilot Programme was initiated by Juan Somavia, the Director General of the ILO, in October 2000 to pioneer ways in which the concept of decent work can be effectively promoted and applied in ILO member countries. The Pilot Programme aims at strengthening national capacity to integrate decent work into national policies (ILO 2004). While the underlying principles are common across countries, the practical application of the Decent Work Agenda depends on national situations and priorities.

In low-income countries, the main concerns might be the right to organize and other fundamental rights, employment and social security and their contributions to the fight against poverty, especially for workers in the informal economy (ILO 1999). The links between trade union rights, social dialogue, employment creation and economic goals will be a high priority in some middle-income countries. At higher income levels, there will often be a concern with persistent problems of social exclusion, safety at work, employment quality and security. Organization of workers and employers and gender equality are concerns at all income levels. In order to pursue this, the pilot programme was launched in a small number of countries including Denmark, Ghana, Panama and the Philippines in the first stage (ILO 1999).

In 2001, there was a receptive environment in Ghana for the ILO's decent work agenda. Kufour's administration initiated a national debate on poverty reduction in drawing Ghana's Poverty Reduction Strategy (GoG, 2003). The government, employers and trade unions were interested in pursuing various aspects of decent work with the aim of incorporating decent work agenda into development strategies such as Ghana's Poverty Reduction Strategy. These included combating child labour, revamping the social

insurance scheme and addressing the problem of low productivity, particularly in the informal economy (ILO 2002).

Preparations towards the adoption of Decent Work Pilot Programme (DWPP) began in April 2002, with the setting up of the Steering Committee made up of representatives from the Ministry of Manpower Development and Employment, the Ghana Employers' Association and the Trades Union Congress (ILO 2004). A round of broad-based consultations in 2002 led to agreement among national partners that Ghana's Decent Work Pilot Programme should consist of two main and complementary elements: A national component aimed at influencing the socio-economic policy environment for poverty reduction. At national level, the programme aimed to help the ILO's national constituents improve their capacity to influence the national policy framework and incorporate elements of the decent work agenda into development strategies such as the Ghana Poverty Reduction Strategy and a local component to develop and test an integrated approach to reducing poverty in the informal economy (GoG, 2003).

A study carried out by the Institute of Local Government Studies (ILGS) defined selection criteria for identifying pilot districts for the DWPP. Central Region was selected because it was the fifth poorest region in Ghana and had a diverse and dynamic informal economy, both rural and urban. The development plans and socio-economic profiles of the Central Region's ten districts were screened on the basis of several indicators. These included: decent work awareness and deficits, links between rural and urban areas, the level of organization among those operating in the informal economy and the presence of other development initiatives and organizations (Sowa, 2002).

As a result, Ghana's DWPP partners selected two pilot districts: Awutu-Efutu-Senya, a coastal and predominantly urban district with a large and varied informal economy with Winneba as district capital and Ajumako-Enyam-Essiam, which is land-locked and mostly rural with an informal economy focusing on agro-processing and services with Ajumako as district capital. The aim of this part of the project was to promote public-private partnership at local level and demonstrate how this could help address some of the decent work deficits relating to underemployment and informality. Links between the local and national levels were established through regular report updates, multi-stakeholder workshops, and field visits by national stakeholders (Empel, 2007).

The Local Economic Development (LED) activities included targeted training, technical assistance for small business enterprises, and support for small business associations to strengthen their governance for delivery of effective services. In the Central Region of Ghana, on which the LED component of the GDWP was focused, poverty rates decreased from 48 percent to 20 percent from 1999 to 2006. This makes it the region that has benefited most from the general trend towards poverty reduction from 1999 to 2006.

Evaluation of the project shown that, the LED component of the GDWP delivered notable results at the local level (Grooten 2005; van Gerwen 2007; Ulrich 2008; Arowolo and Asangalisah 2010). About 200 small business entrepreneurs benefited from the Assembly's LED training, of which 154 were women. Additionally 40 leaders of four small business associations

were given training and mentored in effective leadership; association building and management; advocacy; resource mobilization; and effective service delivery.

Baisie (2011) noticed that, fish processors have significantly improved their competences. For example, the technical training they received has equipped them to process high-quality fish that has both attracted high market prices and increased sales. This development has boosted the income levels of the fish processors. Although they could not give concrete figures, fish processors interviewed indicated that they are able to support their families, paying their school fees, financing their upkeep, and registering with the National Health Insurance Scheme to take care of their health needs. Thus the improved fish processing methods have both increased their productivity and production and improved their living standards (Baisie, 2011).

Decent Work and Poverty Reduction

Decent work is the first step out of poverty and an important stride towards greater social integration. Various studies have shown strong economic multiplier effect of lifting the poor out of poverty (Eyben, Kabeer and Cornwall, 2008). ILO (2004) sustains that what people need to move out of poverty is a decent job. It lies at the heart of the three core issue addressed by the Social Summit. Moreover, having access to opportunities for decent work is the most widely shared aspiration of people and their families in all countries (ILO 2004).

Decent work agenda is vital for attaining the objectives of poverty reduction. Workers holding a decent job are empowered not only personally

(self-esteem) but also socially since their job gives them social recognition and an esteemed place in society (OECD, 2012). Narayan (2004), highlight that access to decent work is a main driver not only for people's empowerment and personal development but also for poverty reduction and the economic development of a nation. Narayan (2004) further espoused that decent work reduces poverty directly by providing or supplementing income to pay for things such as housing, food, health, social protection and education.

Conceptual Framework

Eyben, Kabeer and Cornwall (2008) study reinforces the importance of decent work for empowerment and its positive contribution to poverty reduction. Different elements of decent work are linked and interdependent, and all contribute to empowerment. Decent work is closely linked with empowerment and each reinforces the other in a vicious circle to improve economic growth (Eyben, Kabeer & Cornwall, 2008). Empowered people have a greater capacity to access new opportunities and assets, in particular quality jobs. Empowered people will find it easier to gain access to good jobs and are in a better position to claim their rights and influence the decision-making process, for instance, through social dialogue aimed at achieving better working conditions (Narayan, 2004).

Having decent work empowers men and women as it gives people rights, a voice, enhances their livelihood opportunities and fosters the dignity that goes with their social and economic status. People who hold a decent job, which provides them and their families with a stable and sufficient income, will play a more active role in economic activities; they will consume, they

will save and invest, they will pay taxes and contribute to social security schemes (Eyben, Kabeer & Cornwall, 2008). The figure below shows the links between decent work, empowerment and poverty reduction.

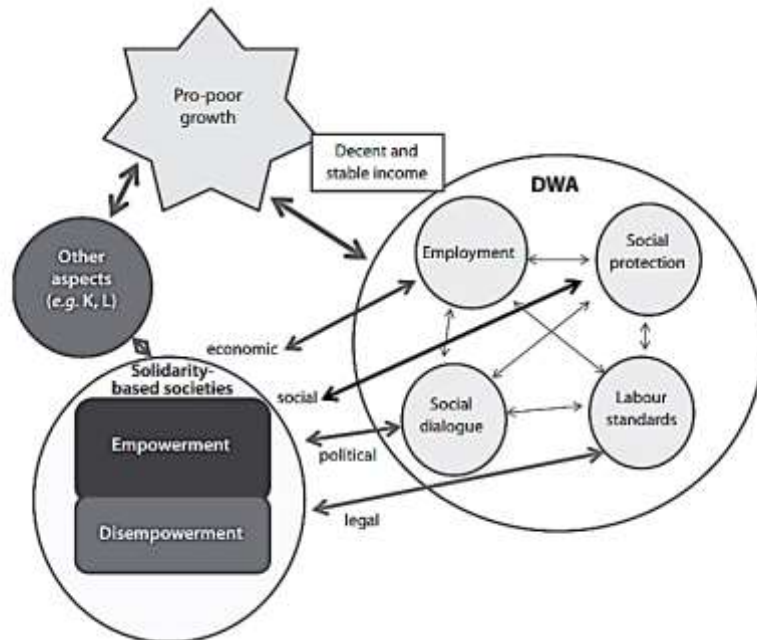
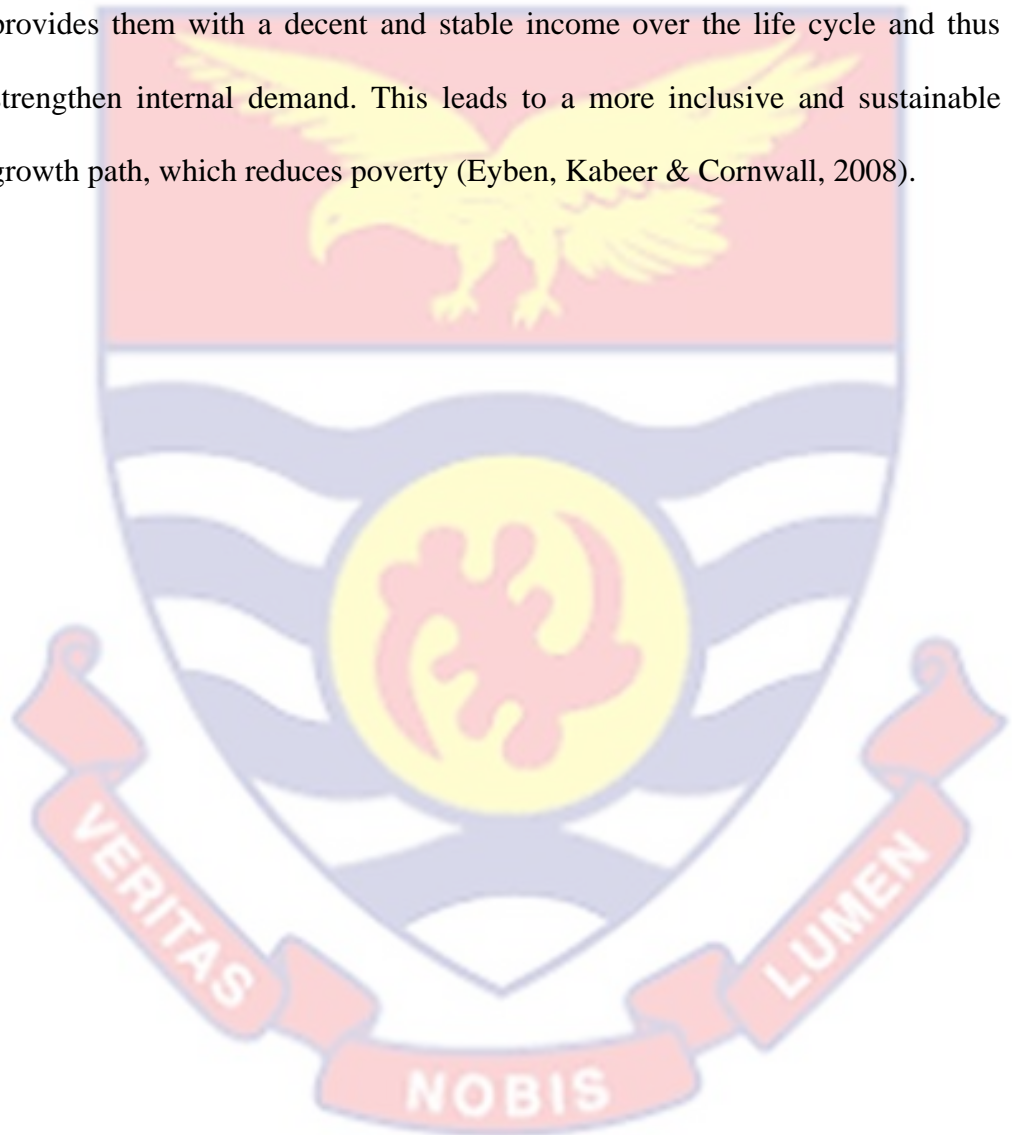


Figure 2: Interdependences and links: Decent work, empowerment and poverty reduction.

Source: Eyben, R., Kabeer, N., and Cornwall A. (2008).

Effective programmes and policies aimed at decent work should, in the design, implementation and assessment phases, feature mechanisms to monitor whether they are reaching the most disempowered people. At the same time, it is necessary to design interventions in favour of specific target groups such as the informal workers in order to avoid undermining the rights and interests of others (OECD, 2009b). Social dialogue and the involvement of the disempowered themselves are fundamental instruments in choosing target groups and policy directions based on the broadest possible consensus which raises their legitimacy and acceptance (OECD, 2012). The promotion of social

dialogue and inclusiveness contributes to building solidarity based societies, which will find a democratic and socially just and sustainable way of sharing economic, political, social, legal and cultural power. Through a society characterized by solidarity, decent work contributes to increasing the number of people included in the political, social and economic processes, and provides them with a decent and stable income over the life cycle and thus strengthen internal demand. This leads to a more inclusive and sustainable growth path, which reduces poverty (Eyben, Kabeer & Cornwall, 2008).



CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the research methods that were used in gathering data for the study and how data were analyzed. Specifically, the chapter looks at the research designs, data sources, research gathering methods and instrument, sample and sampling procedure, administration of research instrument, study population, study area and data analysis procedure. The aim of the study is to obtain information on decent work in the informal economy in Sunyani West District.

Study Area

Sunyani West District was established in November, 2007 through the Legislative Instrument (LI) 1881 and inaugurated on 29th February 2008 with Odomase as the administrative capital. The Sunyani West District was carved out of Sunyani East District now Sunyani Municipal. The Sunyani West District is one of the 27 Districts in the Brong Ahafo Region of the Republic of Ghana with a total land area of 1,059.33square kilometres. Sunyani West occupies 4.2 percent of the total land area of the region. Geographically, the District lies between latitudes $7^{\circ} 19' N$ and $7^{\circ} 35' N$ and longitudes $2^{\circ} 08' W$ and $2^{\circ} 31' W$ and shares boundaries with Wenchi Municipal to the North, Offinso North to the East, Sunyani Municipal to the South, Berekum Municipal to the West, Dormaa Municipal, Dormaa East to the South-West and Tain District to the North-West (GSS, 2010).

The population of Sunyani West District according to the 2010 Population and Housing Census is 85,272, comprising 10,715 households. Females constitute 51.5 percent and males represent 49.5 percent. Agriculture and related works are the predominant activities in the district with 57.6 percent of the district's active population being engaged in agriculture and its related activities. The manufacturing sector also employs a significant proportion of the work force (10 percent) in several small-scale businesses such as manufacturing of leather products, bricks and tiles, clay products, sachet water, metal fabrication and carpentry and joinery. The district also has quite a number of service providers such as tailors, dressmakers, hairdressers, catering services and the like.

Sunyani West District is cosmopolitan with a cross section of many ethnic groups including foreigners. The Borons (Brong) are the major ethnic group in the District. Three out of every five persons is Boron. In terms of religious affiliation, four out of every five persons in the District is a Christian. Again, Sunyani West District has three paramountcies; Odomase, Awua-Domase and Nsoatre. The chief and people of Awua-Dumase Traditional Area celebrate Sasabobirim festival which is a weeklong annual festival celebrated in November in remembrance of their brave chief who joined Yaa Asantewaa to fight the Europeans in the early part of the 20th Century (GSS, 2010).

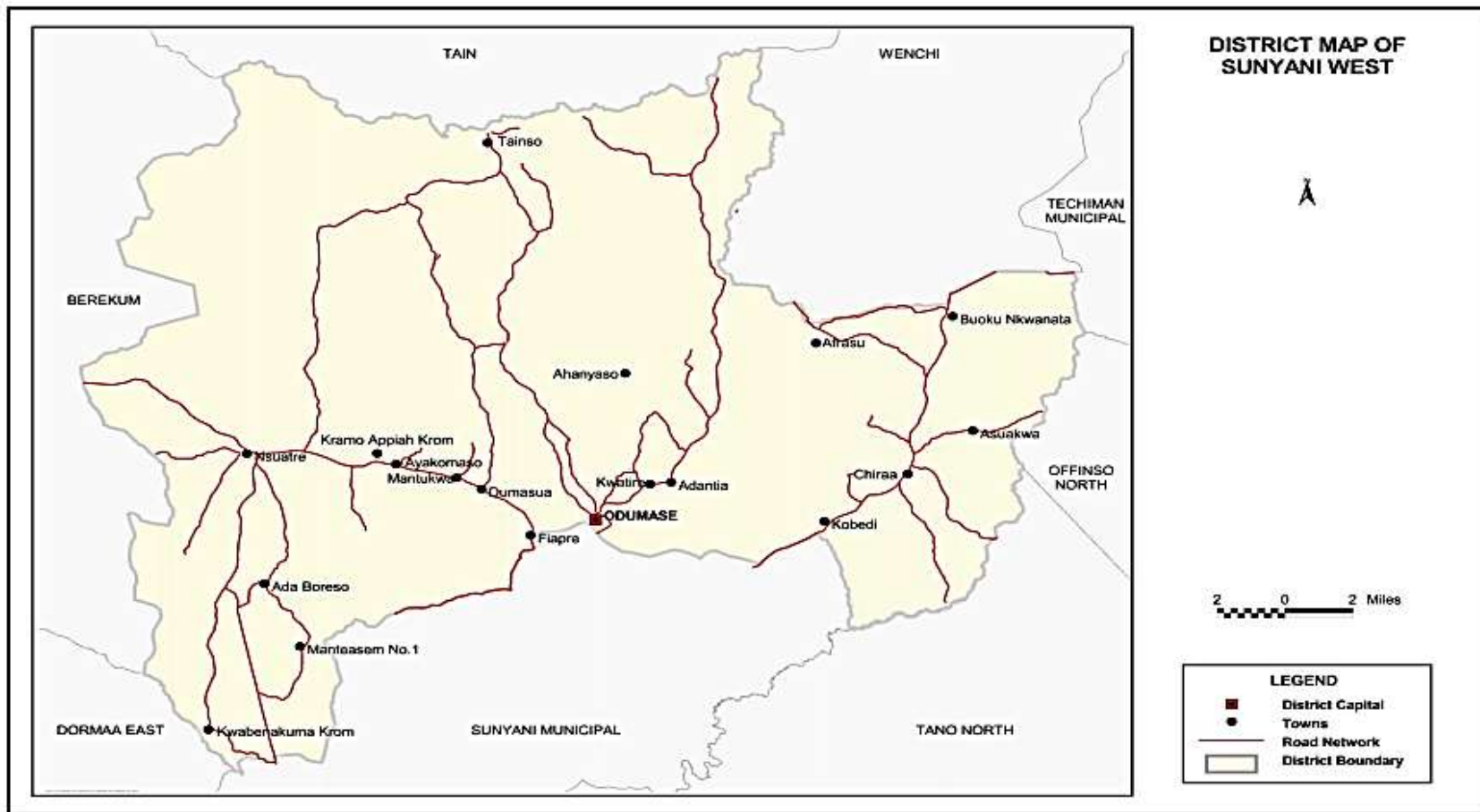


Figure 3: Map of Sunyani West

Source: Population and Housing Census GSS (2010)

Research Design

In the words of Creswell (2008), research designs are the plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis. Bryman (2004) outlines two common research methods: qualitative and quantitative methods. Qualitative and quantitative methods are rooted in philosophical traditions with different epistemological and ontological assumptions. Whereas qualitative evolve from interpretivism, quantitative advances from positivism (Bryman, 2004). Qualitative designs seek to answer questions that stressed how social experiences are created and give meaning (Creswell, 2003).

Creswell (2003), further claims qualitative methods gather information from the respondents in their natural settings. It is believed that the information obtained by employing this design therefore would reflect the subjective opinions of the respondents about the phenomenon under study (Creswell, 2003). Conversely, quantitative methods aid in establishing cause effect relationship among phenomenon which can be studied using statistical techniques. Again, quantitative research makes use of questionnaires, surveys and experiments to gather data that is revised and tabulated in numbers, which allows the data to be characterized by the use of statistical analysis (Hittleman & Simon, 1997).

Bryman (2004) and Morgan (2007) upon careful reflection argues in favour of mixed method; one that is disentangled from the entrapments of paradigm debate, one that recognizes the ties or themes that connect quantitative and qualitative research and one that sees the benefits of blending quantitative and

qualitative methods. Broadly, the study employed the mixed method research design which is the combination of both quantitative and qualitative research designs. Mixed methods according to Crewell and Clark (2007) involves the use of both qualitative and quantitative procedures in tandem so that the overall strength of a study is greater than either qualitative or quantitative research.

Teddle and Tashakkori (2009), argued in support of the design and asserts that both are legitimate ways of understanding the world so can be combined. Furthermore, Miles and Huberman (1994) reasoned that epistemological purity does not get the work done. However, the problem for mixed methods researchers is finding a rationale for combining qualitative and quantitative data in the face of seemingly incompatible paradigms underpinning them. This is consistent with Guba and Lincoln who confirmed that mixed methods are not possible due to incompatibility of the paradigms underlying them (Guba & Lincoln, 1994).

Specifically, the study used descriptive research design, which aims at collecting data in order to describe the social system, relations and social event of the study area (Sarantakos, 2005). According to Aggarwal (2008), descriptive research is devoted to the gathering of information about prevailing conditions or situations for the purpose of description and interpretation. The object of descriptive research is to portray an accurate profile of persons, events of situations (Saunders, Lewis & Thronhill, 2003).

Salaria (2012) contends that descriptive research provides information useful to the solutions of local issues or problems. Oppenheim (1992) asserts that descriptive research has several advantages over its disadvantages. In the view of Oppenheim (1992), the people, being studied, are unaware so they act naturally or as they normally do in everyday situation. It is less expensive and time consuming than quantitative experiments and also provides the researcher with a large amount of data for detailed studying. Considering Oppenheim (1992) views, the descriptive research design was deemed most appropriate for assessing decent work in the informal economy in Sunyani West District.

Data Sources

The study used primary data sources. Primary data are firsthand information and are always given in the form of raw materials and originals in character. Fienberg (2003) posits that primary data need the application of statistics methods for the purpose of analysis and interpretation. The information collected by primary data is reliable and accurate but may be costly and time consuming. The primary sources of data were obtained from the study area with the aid of questionnaires, interview schedule and interview guide.

Target Population

Schwandt (2007) defined population as a set of persons or objects that possess at least one common characteristic. These elements of the population are potential cases. According to Best (2007), “A population is any group of individuals who have one or more characteristics in common that are of interest to

the researcher. The population may be all the individuals of a particular type or a more restricted part of that group” (Best, 2007). The target population for the study was wage workers and employers in the informal economy. Informal wage workers were selected because they are the direct victims of decent work deficits in the informal economy.

Sample and Sampling Procedure

Bhattacharjee (2012) defines sampling as the statistical process of choosing a subset called a “sample” of a population of interest for purposes of making observations and statistical inferences about that population. Sarantakos (2013) argues that sampling enables the researcher to study a relatively small part of the target population, and yet obtain data that are representative of the whole population. The study used both probability and non-probability sampling methods since the study is both quantitative and qualitative in nature.

Quantitatively, the study employed simple random sampling method since the study aims at making certain conclusions or generalizations about decent work agenda in the informal economy. Fienberg (2003) defines simple random sampling as a method of selection of a sample comprising of a number of sampling units out of the population such that every sampling units has an equal chance of being chosen. Gravetter & Forzano (2011) opined that simple random sampling is the purest and the most straightforward probability sampling strategy. It is also the most popular method for choosing a sample among population for a wide range of purposes. Gravetter & Forzano (2011) continues that, in simple

random sampling each member of population is equally likely to be chosen as part of the sample.

Gravetter & Forzano (2011) further posits that simple random sample help remove bias from the selection procedure and result in representative samples". Again, since the units selected for inclusion in the sample are chosen using probabilistic methods, simple random sampling allows us to make generalisations, thus statistical inferences from the sample to the population. On the other hand, Saunders, Lewis & Thornhill (2003) contends that, the necessity to have a large sample size can be a major disadvantage in practical levels.

The Simple Random Sampling was employed to select respondent from the informal wage workers, which stands at one thousand, five hundred and eleven (1,511), (GSS, 2010). Additionally, two (2) government officials and two (2) trade union representatives were selected purposively. Hence, the target population for the study stands at one thousand, five hundred and fifty (1,505). Klejcie and Morgan (1970), accentuates that a population size of close to or exactly one thousand, six hundred (1,600) requires a sample size of not less than three hundred and ten (310) respondents. As a result, the study considered a sample size of three hundred and ten (310) employees and fifty (50) employers totaling (360) respondents.

Sunyani West has been grouped into three (3) Zones, namely; Odumase, Nsoatre and Fiapre. The researcher randomly selected two Zones; Odomase and Fiapre for the study. Out of this two (2) Zones, Odomase and Fiapre urban centres

alongside six rural communities including Kwatire, Twumasikrom, Addantia, Abroye, Chiraa and Mantukwa were randomly selected for the study.

Table 1 – Selected Communities

Odomase Zone	Workers	Employers	Fiapre Zone	Workers	Employers
Odomase	129	13	Fiapre	99	12
Kwatire	16	6	Chiraa	31	6
Adantia	8	3	Mantukwa	11	4
Kobedi	7	2	Dumasua	9	3
Total	160	25	Total	150	25

Source: Fieldwork, 2016

The non-probability sampling technique, specifically, purposive sampling technique was also employed for the selection of key informant for the in-depth interviewing. Sarantakos (2013) contends that, in purposive sampling, the researcher purposely choose respondent who in their opinion are thought to be relevant to the research topic. As a result, the purposive sampling method was used to select two trade union representatives and two government workers at the district assembly, who provided the researcher with relevant data as far as informal economy and decent work agenda is concerned. The researcher interviewed the director and an officer at the trade union office in Sunyani West District, the administrator at the Social Welfare unit and one officer at the District Assembly sanctioned by the District Chief Executive with the aid of tape recorder.

Data Collection Methods and Research Instruments

Data collection methods include the procedures and the processes involved in the data gathering. This is done with the aid of research instruments. Research instruments are the tools that are used to collect the data. In this study, in-depth interview with interview guide, questionnaire administration with questionnaires as well as interview schedule were used to solicit information from respondents. In-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, programme, or situation (Boyce & Neale, 2006). The goal of the in-depth interviews is to explore in depth, respondent's point of view, experiences, feelings, and perspectives (Creswell, 2009)

Patton (2002) argues that the primary advantage of in-depth interviewing is that it provides much more detailed information than what is available through other data collection methods, such as surveys. Again, In-depth interviewing provides a more relaxed atmosphere in which to collect information. Thus, people feel more comfortable having a conversation with the researcher about their problem as opposed to filling out a survey (Patton, 2002).

On the other hand, Adamchak (2000) believes, interviews can be a time-intensive evaluation activity because of the time it takes to conduct interviews, transcribe them, and analyze the results. Moreover, when in-depth interviews are conducted, generalizations about the results are usually not able to be made because small samples are chosen and random sampling methods are not used

(Adamchak, 2000). Creswell (2003) defines a questionnaire as follows: “In general, the word questionnaire refers to a device for securing answers to questions by using a form which the respondent fills themselves.”

The reason for using a questionnaire is that the opinions of respondents can be obtained in a structured manner. In the view of Oppenheim (1992), questionnaires can be used to contact a large number of people at a relatively low cost (postal and telephone). Oppenheim (1992) further asserts that questionnaires are easy to reach people who are spread across a wide geographical area or who live in remote locations and cannot be reached through postal contact and phone calls.

According to Sarantakos (2013), questionnaires are the most common of the methods applied to diagnose the functioning of institutions. Sarantakos (2013) continues and states that a questionnaire is designed with a specific aim in mind, containing relevant items (questions) to determine the connection, cause or consequence between various variables in order to determine the current or potential state of affairs in respect of the uniqueness of the subject being researched.

Leedy (1974) emphasizes that although constructing a questionnaire seems to be quite simple, it is a complex and tasking process. A further problem is that the researchers do not have full control over the date on which or time within which the responses are to be returned. Questionnaires are also restricted to the respondents' level of literacy and questionnaires as such can do very little to

motivate respondents to participate in the research. However, these potential disadvantages can largely be overcome by a well-founded design and administration process and questionnaires are therefore generally accepted as a useful research method (Leedy 1974:82). In order to overcome this challenge, the researcher introduced interview schedule to meet the demands of the illiterate population.

Questionnaire was developed for the respondents. The part one (1) of the questionnaire asked the respondents to provide demographic data such as sex, age, educational status and marital status. Part two (2) sought to assess the characteristics of the informal economy. This comprised the number of workers, hours worked, nature of employment contract, registration of businesses and reasons for non-registration of businesses and among others. The respondents were asked to indicate the characteristics of their business operations. This was to assess whether businesses had informal characteristics or not.

Part three (3) centered on decent work which encompassed; monthly wages, access to training, access to overtime, contribution towards social security, access to statutory benefits such as maternity leave, annual leave, sick leave, holidays with pay and other benefits enjoyed by workers in the informal economy. The respondents were asked to indicate their working conditions associated with their work.

Part four (4) concentrated on whether workers in the informal economy were registered members of some trade unions in Sunyani West District. Again, it

sought to examine the roles or benefits of trade union affiliation. The respondents were also asked whether they were involved in making decisions that concerns their work and welfare. Finally, Part five (5) focused on decent work agenda and poverty reduction. Respondent were asked to indicate whether achievement or access to certain benefits (decent work) has resulted in reducing poverty or not. The results were analysed with the help of tables, bar and pie charts.

Data Analysis

Data analysis according to Cohen, Manion and Morrison (2007), involves organizing, accounting for and explaining the data collected. In a nutshell, data analysis comprises making sense of data in terms of participants' definitions of the situation, noting patterns, themes, categories and regularities. The data collected from the field was first cross-checked and edited to ensure that there were no mistakes in the responses and the information given was relevant. The data from questionnaires and interview schedules were then coded and fed into the computer. The Statistical Product for Service Solutions (SPSS version 21.0) was used to process and analyze the quantitative data from the field.

The demographic data was analyzed by determining the distribution of the categories of each set, and presented as figures and tables. The results were presented with the aid of tables in percentages and frequencies as well as bar and pie chart. The "Yes" and "No" responses of the questionnaire were coded as 1 and 2 respectively. Bar chart, pie chart and tables were used to display the frequency distributions of these responses. All responses to open-ended questions were grouped into categories based on their similarities and differences and the

frequencies and percentages of each category stated. The qualitative data from the in-depth interviews were analyzed manually with the aid of quotations.

Ethical Consideration

According to Schwandt (2007), it is unethical to collect information without the knowledge of participants in social research. Due to this, access and confidence of the communities were gained through the District Coordinating Director and Assembly persons in the various communities. In furtherance, the researcher vigorously explained the issues to the respondents in order to avoid the fear or the idea that the information gathered will be used against them. This helped secure the consent and support of the employees and employers in the Sunyani West District. Again, the researcher maintained a cordial relationship with respondents during the research process.

Chapter Summary

This chapter described the methodology that guided the study. It discussed the research method employed in the study and gave justifications for using them. The sampling technique and how the data was gathered and used for analysis were detailed in the chapter. Data management and analyses were discussed.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the results and discussion obtained from the research conducted on the topic, “Assessing Decent Work in the Informal economy in Sunyani West District”. The results obtained were gathered through the administration of questionnaires, interview schedule and in-depth interviewing. The questions used for the analysis were categorised into five (5) parts. Part one dealt with demographic data which included the age, sex, educational and marital status of respondents. Part two (2) concerned with the characteristics of the informal economy, which comprised; hours worked, the number of workers, nature of employment, registration of business and reasons for non-registration of business and others.

Part three (3) centered on issues of decent work in Sunyani West informal economy. These included but not limited to the following; monthly wages, access to training, access to overtime, contribution towards social security, access to statutory benefits such as maternity leave, annual leave, sick leave, holidays with pay and other benefits enjoyed by workers in the informal economy.

Part four (4) concentrated on whether workers in the informal economy were registered members of some trade unions in Sunyani West District. Again, it examined the benefits of trade unions to its members. Finally, Part five (5) focused on decent work agenda and poverty reduction. Respondent were asked

whether achievement or access to certain benefits (decent work) resulted poverty reduction or not. The results were analysed with the help of tables, bar and pie charts.

Demographic Data

This section discusses the background information of the respondents such as the sex, age, educational and marital status of respondents. The sample size was made up three hundred and sixty (360) respondents, comprising three hundred and ten (310) workers and fifty (50) employers. Three hundred (300) employees out of the three hundred and ten (310) participants responded to the questions showing approximately ninety-seven (97) percent response rate in relation to the demographic data of the selected employees.

Sex of Respondents

Data on the distribution of females and males across the Sunyani West informal job market suggested that fifty-seven percent (57%) of the respondents were females as against forty-three percent (43%) who were males. This indicates that majority of the workers in the informal economy are females. In other words, the informal economy could be said to be dominated by females. This is consistent with studies conducted by Mohapatra (2012) who contends that informal employment is generally a larger source of employment for women than for men in the developing world: about sixty percent (60%) of women in non-agricultural employment in the developing world are employed in the informal economy.

Mohapatra (2012) continues that in Sub-Saharan Africa, eighty four percent (84%) of women in non-agricultural activities are informally employed compared with sixty three percent (63%) of male non-agricultural workers. In Latin America fifty-eight percent (58%) of women are employed in comparison to forty-eight percent (48%) for men. Again, In India about eighty-six (86%) percent (86%) of the country's work force are found in the informal economy and ninety-one percent (91%) are women (Mohapatra, 2012).

This corroborates the research undertaken by Chen and Ravallion (2008). Chen and Ravallion, (2008), concluded that as many as nine in ten rural and urban workers in Africa have informal jobs, and this is especially the case for women and young people, who have no other choice than the informal economy for their survival and livelihood. Again, Menefee-Singh and Kelles-Viitanen (1987) argues that a large number of women workers are employed in the informal economy and they constitute a significant proportion of all workers in the informal economy and hence the informal economy is gendered.

These findings however, refute the survey conducted by Wamuthenya, (2010) and Assaad and Krafft, (2013b). Using a labour force survey (LFS) of a single point in time (cross-sectional data of 1998), Wamuthenya, (2010) argued that despite the tremendous increase in the urban female Labour Force Participation Rate, both formal and informal sectors remain highly male-dominated with (23.4%) of females as against (53.4%) of males in the formal sector and (30.4%) of females as against (32.1%) of males in the informal economy. Again, female labour force participation in Egypt is very low and has

been declining from the year 2006 to 2012 while that of males has increased slightly. The female labour force participation rate was (23.1%) and that of males was (80.2%) in 2012, Assaad and Krafft, (2013b) reports.

Age of Respondent

Age of the respondents is one of the most important characteristics in understanding people's views about particular problems. By and large, age indicates level of maturity of individuals and in that sense age becomes an important parameter for examination. The age of the respondents were grouped into youthful class of fifteen to thirty-five years and age beyond youthful class of thirty-six to sixty years. Youth is best understood as a period of transition from the dependence of childhood to adulthood's independence. The African Youth Charter defines youth as any individual between 15-35 years of age (Adeola, 2015). Similarly, the Ghana Youth Policy defines "Youth" as "persons" who are within the age bracket of fifteen (15) and thirty-five (35) years.

Within the context of the African Youth Charter and Ghana's Youth policy the results depicted that two hundred and thirty-one (231) out of the three hundred (300) respondents accounting for seventy-seven percent (77%) fall within the age bracket of fifteen to thirty-five while sixty-nine (69) out of the three hundred (300) respondents accounting for twenty-three percent (23%) fall within the ages of thirty-six to sixty. This indicates that the informal wage economy in Sunyani West is dominated by youth. According to the African Development Bank, nine (9) out of ten (10) workers in the informal economy are

women or youth (ADB, 2013). Anuwa-Amarh (2016) using a mixed method and a sample of 3,500 respondents confirmed that most of the employees (86.2%) of the respondents can be described as youth.

Assaad and Krafft's (2014) study which categorised age into 15-24, 25-44 and 45-64, realised that the youngest age group of 15-24 was over-represented in irregular wage work and informal private wage work with eleven percent (11%) each. Thus, the jobs for the young labour market entrants were mostly informal. The 25-44 age-groups was more or less evenly distributed across the labour market with exceptions in self-employed-agriculture and government employment. The study further revealed that, 45-64 age group was over represented in self-employed–non-agriculture (14%) and government employment (25%) and underrepresented in all other labour market states. Assaad and Krafft (2014) concluded that informality is highest among the youngest age group of 15-24 and lowest among the oldest age group of 45-64.

Marital Status of Respondents

According to Haviland, William, Prins, Harald, McBride, Bunny; Walrath, Dana (2011), marriage is a culturally sanctioned union between two or more people that establishes certain rights and obligations between them, between them and their children, and between them and their in-laws. In the context of labour division within households, husbands specialise in market work and are the breadwinners whereas women concentrate on childrearing and household work.

Married women with young children are thus more likely to be unemployed than to be engaged in formal or informal employment (Wamuthenya, 2010).

Table 2 - Marital status of respondent

Educational status	Frequency	Percentage
Never married	155	51.7
Married	75	25.0
Widowed	48	16.0
Divorced	22	7.3
Total	300	100.0

Source: Fieldwork, 2016

Data analysis on the marital status of respondent revealed that little over fifty-one percent (51%) of the wage workers' in the study were "never married" while 25% of the workers were married. The single category which includes all individuals who had never been married as well as the widowed and divorced totaled 225 out of the 300 respondents. The single category represents seventy-five percent as compared to 25% who were married. This finding simply indicates that majority of the wage workers were never married and did not cater for spouses. This confirms the study conducted by Gatti, Angel-Urdinola, Silva, and Bodor (2011). Gatti, Angel-Urdinola, Silva, and Bodor (2011) established that singles were over represented in the informal wage work and irregular wage work while the married were over represented in government employment and self-employed- non-agriculture.

Table 3 - Educational status of respondent

Educational status	Frequency	Percentage
Basic	99	33.0
Secondary	126	42.0
Tertiary	9	3.0
None	66	22.0
Total	300	100.0

Source: Fieldwork, 2016

Education is one of the most important characteristics that affect a person's attitudes and understanding of any particular social setting. Consequently, responses in any survey are influenced by the educational status of respondents. It is imperative, therefore, to know the educational background of the respondents. Hence the variable 'Educational status' was investigated by the researcher and the data pertaining to education is presented in Table 2. With respect to educational status of the respondents, the data proved that there was a high representation of respondents at the Senior High School, accounting for forty-two percent (42%) of the respondents. Basic school graduates and workers with no formal education accounted for thirty-three percent (33%) and twenty-two percent (22%) respectively. However, tertiary graduates were the least represented in this study, accounting for only three percent (3%) of the respondents.

Undoubtedly, the percentage of basic school graduates, secondary school graduates and tertiary graduates resulted in 88 percent. This presupposes that the

informal wage economy in Sunyani West is predominately literate. It is therefore worth mentioning that an employer in the informal economy requires some level of formal education from its workers. These findings corroborate studies conducted by Anuwa-Amarh (2016). Using a sample of 3500 employees unraveled that most of the respondents (38.3%) had Senior High School education. This is followed by the Basic Level (31.3%), then Diplomas (17.4%), “No Formal Education” (9.6%), Bachelors (2.7%) and Masters (0.5%) respectively. Anuwa-Amarh (2016) concluded that a vast majority 88 percent had at least basic level (Junior High School) of education.

These results however depart from studies conducted by ILO (2002), Adu-Amankwaah, (2008), Manda and Sen, (2004), and Assaad and Krafft (2014). ILO, (2002) and Adu-Amankwaah (2008) opine that the informal economy is predominantly characterised by illiteracy or semi-illiteracy which amounts to wasted skills and resources in the various industries (ILO, 2002; Adu-Amankwaah, 2008). ILO (2002), further explains that in "today's knowledge-based economy, the illiterate have little or no other choice but to work in the informal economy" (ILO, 2002).

This is in line with findings from Manda and Sen, (2004), who in their study "Determinants of Formal and Informal Sector employment in the urban areas of Kenya" found that most male and female employment in the public and private sectors comprises people with secondary level education while low levels of education characterised informal employment and unemployment (Manda and Sen, 2004).

Consequently, Assaad and Krafft (2014) established that illiterates were over-represented among informal workers, irregular work and informal private wage work while substantially under-represented in formal private wage work and government employment. The shares of self-employed-agriculture and irregular wage workers were less than two percent for the university or higher educated. Hence, Assaad and Krafft (2014) claims informal work is higher among illiterates.

Part 2: Characteristics of the Informal Economy

Part two (2) deals with the characteristics of the informal economy, which consist of registration of business and reasons for non-registration of business, the number of workers in a firm, number of hours spent at the workplace, access to overtime and others.

Business Registration

Being registered and/ or licensed, to a very large extent, is what separates the formal economy from the informal one. The terminologies, however, are used interchangeably as “registration” and “licensing” are assumed to have the same meaning by the respondents. For the purposes of this study, “business registration” or incorporation means the process of giving legal recognition to enterprises, and “licensing” means sector specific approval to engage in regulated activities. In Ghana, enterprises register with the Registrar General’s Department whilst the Local Assemblies offer licenses for specific lines of business.

The analysis of the data on registration of businesses with the registrar of businesses in Ghana revealed that only six (6) employers representing little over 13 percent had successfully registered their businesses with the Registrar General's Department. On the other hand, a vast majority of forty (40) respondents representing 86.9 percent had not registered their businesses. This means that most of the businesses in the informal economy were not registered and for that matter had not obtained the legal mandate from the Registrar of business in Ghana to operate.

This is consistent with the study undertaken by Mohapatra (2012). Mohapatra (2012) echoed that most informal businesses are unregistered and unregulated and often do not pay taxes, benefits and entitlements to workers, thereby, posing unfair competition to formal enterprises which pay taxes and benefits to their workers. On the other hand, some of the employers argued that they had licensed their businesses and had secured working permit or license to operate business in the district from the District Assembly. This confirms the studies undertaken by Adu-Amankwaah (1999), which posits that, The Internal Revenue Service (IRS) as well as the Metropolitan and District Assemblies are established to regulate the operations of the informal economy (Adu-Amankwaah, 1999). The findings from the study to some extent support the findings from Ghana Living Standard Survey (GSS, 2006).

The survey found that forty two percent (42%) of respondents indicated that their businesses were registered while 56.8 percent of the businesses were not registered. Also, 1.2 percent of respondents did not know whether their

businesses were registered or not. The survey sought further information on the registered businesses to know the exact institutions they had registered with. The findings suggested that approximately half (50.1%) of the respondents had registered with the District Assembly, followed by (20.3%), (17.2%), (5.8%) and (3.5%) with Tax Administration (Ghana Revenue Authority), Registrar General’s Department, Social Security and National Insurance Trust (SSNIT), and the Department of Social Welfare respectively. At least three percent (3.1%) did not know the institution they were registered with (GSS, 2006).

Table 4 - Reasons for non-registration

Reasons	Frequency	Percentage
Taxation	18	45
Bureaucracy and cost	14	35
In the process of registering	8	20
Total	40	100.0

Source: Fieldwork, 2016

The information on reasons for non-registration of business depicts eighteen (18) employers out of forty (40) employers signifying 45% opined that taxation regarding business registration is the main reason for non-registration of business followed by fourteen (14) employers out of forty (40) employers signifying 35% who opined that bureaucracy and cost involved in registering business deterred them . Additionally, it can be inferred from Table 3 that 10% of

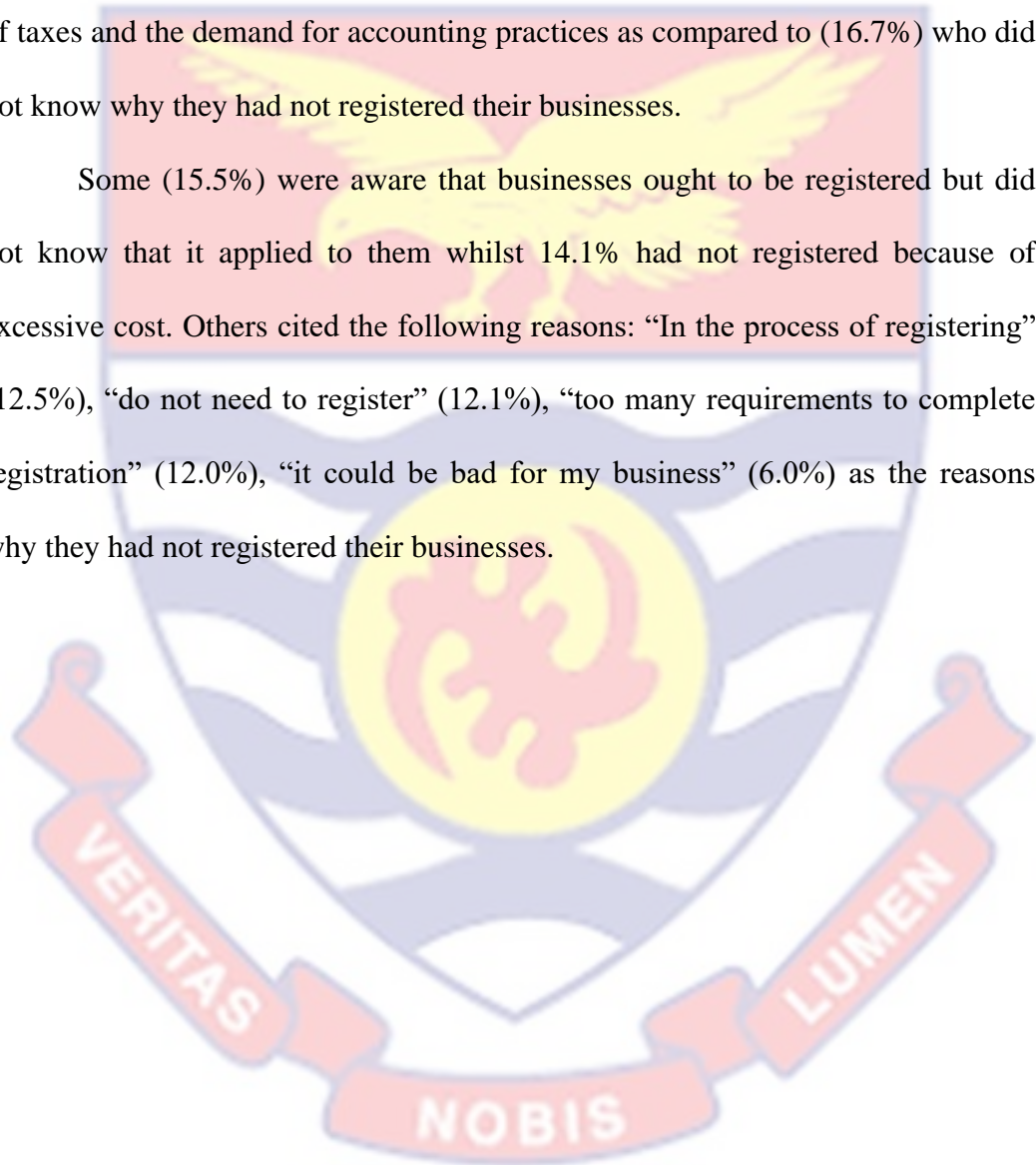
the employees responded that they are in the process of registering. This is evident in Ministry of Finance and Economic Planning (MoFEP) report.

MoFEP claims that there exist some problems in extracting tax revenue from the informal economy. It has become practically impossible to determine the turn-over of informal entrepreneurs as many of them do not keep records of purchases and sales making law enforcement difficult (GSS, 2011). These results confirm studies conducted by APADEP in 1998. APADEP, (1998) argues that informal entrepreneurs and workers escape government regulations and as a consequence suffer neglect by policy makers. Their escape is as a result of evasion of their civil responsibilities such as tax payment and other responsibilities associated with their work.

This is also consistent with the studies conducted by Farrell et al, and Ofori (2009). The informal entrepreneurs do not enjoy protection from the state machinery in the form of legislations against any unscrupulous fraudsters who may defraud such entrepreneurs in the course of business dealings. As operators in the sector do not want to be identified for fear of being taxed, they avoid being recognized and hence do not enjoy the protection that may be available to them from the state. Consequently, Osei-Boateng and Ampratwum (2011), asserts that informal operators avoid trade unions for fear of paying tax. Thus, formation of such trade unions may 'expose' the informal operators, risk being formalised (registering with an appropriate body) and subsequently pay tax for which reason some operate informally. Feige (1981), add that tax evasion appears to be another essential characteristic of the informal economy.

On the contrary, Anuwa-Amarh (2016) rejects the findings of this research on grounds that the informal operators avoid registration because of payment of taxes. Anuwa-Amarh's (2016) study found that just about 5 percent of 1,288 respondents sampled indicated that their reason for not registering was payment of taxes and the demand for accounting practices as compared to (16.7%) who did not know why they had not registered their businesses.

Some (15.5%) were aware that businesses ought to be registered but did not know that it applied to them whilst 14.1% had not registered because of excessive cost. Others cited the following reasons: “In the process of registering” (12.5%), “do not need to register” (12.1%), “too many requirements to complete registration” (12.0%), “it could be bad for my business” (6.0%) as the reasons why they had not registered their businesses.



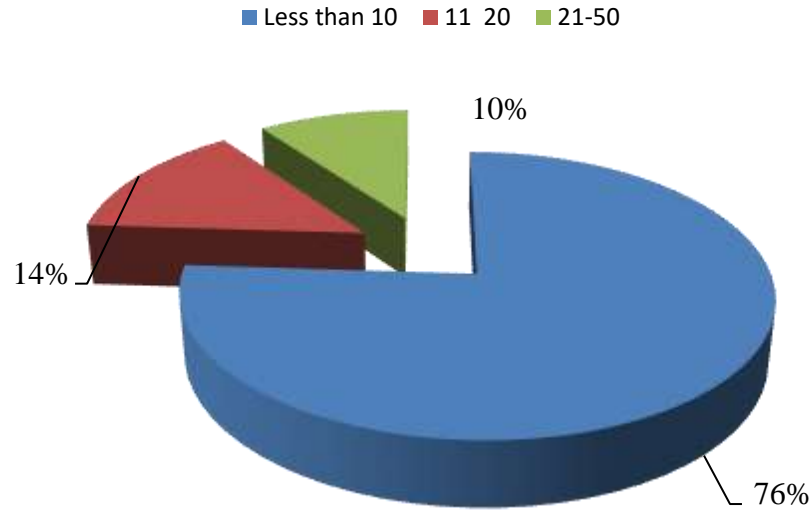


Figure 4: Number of workers

Source: Fieldwork, 2016

With a response rate of three hundred (300), a colossal number of two hundred and twenty-eight (228) workers representing seventy-six (76) percent of the respondents were found in firms that employed less than ten people. The data also revealed that forty-two (42) of the respondents representing fourteen (14) percent worked in firms that employed eleven to twenty people while a minority of thirty (30) workers representing ten (10) percent worked in firms that employed twenty-one to fifty workers. In a nutshell, the above data indicates that all the three hundred (300) respondents signifying 100 percent worked with firms that employed less than or equal to fifty workers.

This finding agrees with the studies conducted in Ghana by Ghana Statistical Service in 2008. The study established that, informal economy is made

up of micro and small-scaled enterprises which consist of producers, wholesalers, retailers and consumers (GSS, 2008). Also, Gatti, Angel-Urdinola, Silva, and Bodor, (2011) observed that firms with 1-10 employees are over represented in self- employed-agriculture with about 14 percent, self-employed -non-agriculture with about 36 percent, irregular wage work with about 22 percent and informal private wage work with about 20 percent and under-represented in formal private wage and government employment. Gatti, Angel-Urdinola, Silva, and Bodor (2011) affirmed that firms with 1-10 employees are mostly informal in nature.

According to Yankson (1989) “the typical informal economy enterprises are individually-owned, small scale in nature and generally operate for less than five years duration”. The average size of employment is four though the number may vary with the nature and type of business activity – from sole ownership to partnership and family ventures and cooperatives. Consequently, Sethuraman (1976) confirmed that the main feature of the informal economy activities is the small-scale of operation.

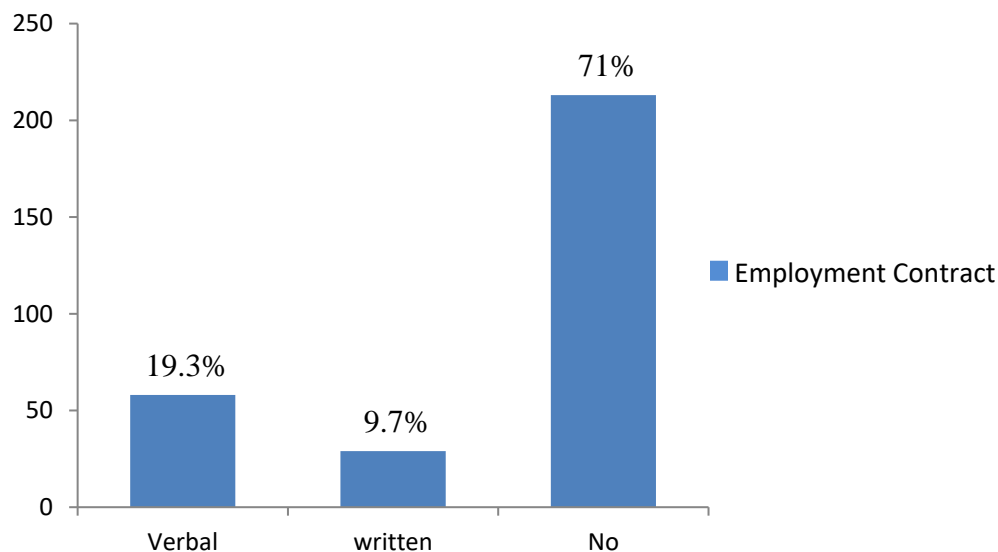


Figure 5: Employment contract

Source: Fieldwork, 2016

An employment contract is agreement entered into between an employer and an employee at the time the employee is hired. It outlines the exact nature of their business relationship, and the compensation the employee would receive in exchange for specific work performed. One of the major indicators of informal employment is the absence of employment contract (Rodgers, 2002). Article 12 (1) of the Labour Act 169 states that 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. In effect, with respect to legal protections in Ghana, it appears to be adequate legal protections grounded in international treaties and conventions as well as local laws guaranteeing the rights of workers.

In the case of workers in the informal economy, the provision is hardly adhered to by their employers. The employment characteristics of the informal

economy and the peculiar contractual arrangements of labour in the informal economy make enforcement or the resort to legal protections in the event of injustices or abuse of rights problematic. Most employment agreements are established verbally, making monitoring and enforcement difficult. Results from the data analysis indicated that a little over 19% of the workers were verbally employed as compared to almost 10% of the workers who received written contracts from their employers. Moreover 71% of the workers never had written contract with their employers.

This finding agrees with the study undertaken by Cooke (2006). Cooke (2006), argued that majority of workers in informal employment do not have written employment contract with their employer. Some employers took advantage of policy loopholes and hired and fired workers at will, rendering further job insecurity to the workers. Cooke (2006) further posited that only 16 percent of the migrant workers had been given an employment contract in Shenyang City.

Again the survey conducted by Anuwa-Amarh (2016) to some extent support the researcher's findings. The survey realised that most employees (40.4%) do not have an employment contract whilst 37.2 percent have a verbal contract only. 13.3 percent have a written contract for a long-term employment with the remaining 9 percent having a contract for a short-term employment. Thus, 77.6 percent of employees either do not have any employment contract at all or have only verbal contracts. As a result, in the event of a breach of their fundamental rights, workers are unable to exercise or defend themselves in

court. Anuwa-Amarh (2016) continued that the absence of employment contract weakens the principle of social contract among citizens. An officer at Sunyani West District assembly had this to say;

“Employment contracts are not a priority for most workers in the informal economy. All that they care about is the job not the employment contract. Most don't consider employment contract unless it becomes critical”.

Table 5 - Number of working hours

Working hours	Frequency	Percentage
5-8	63	21.0
9-10	12	4.0
10 and beyond	225	75.0
Total	300	100.0

Source: Fieldwork, 2016

The number of hours a worker works in a day is important since it gives an indication of the workers' work environment (Armstrong, 2006). Sections 33 and 34 of Ghana's Labour law, Act 651 (2003), provides maximum working hours of forty (40) per week for workers. This translates into 8 hours of work per day. Any extra hours worked must be paid for as overtime. However, section 44 exempts task workers and domestic workers in private homes from provisions of sections 33 and 34. The researcher asked the respondents to indicate the number

of hours worked in a day to determine whether they worked in accordance to the Ghana Labour Act 651, (2003) or otherwise.

Table 4 shows the distribution of workers across a range of working hours. The results from the data indicated that 21 percent of the workers worked between 5-8 hours a day, followed by 4 percent of the workers who worked between 9-10 hours as against 75 percent of workers who worked beyond 10 hours. This confirms studies conducted by Lee (2004) and Iwasaki, et al. (2006). Lee (2004) and Iwasaki, et al. (2006) argues that approximately 12 percent of the Japanese workforce work at least 60 hours per week and not less than 28 percent work less than 50 hours per week, which means that many work more than 50 hours per week.

In addition, if only fulltime employees are considered, these percentages can even be higher. Again, the researcher's findings to some extent agree with the results ascertained from the Ghana Living Standard Survey (GSS, 2006). Most employees (52.6%) work between 8-12 hours a day, followed by those who work up to 8 hours a day (38.5%). The rest work for more than 12 hours a day (9.0%), the survey says. This is what the administrator at the social welfare unit had to say;

“Hmmm it is true most work for longer hours. This is the result of the numerous social problems we face as a country. Talk of lack of parental controls resulting in truancy and school drop outs. I know pharmacy workers who stand on their feet from morning to the

nights but receive peanuts. In fact, most workers don't consider the working conditions but are only interested in the money”.

However, the researcher's findings refutes the findings by Mohapatra (2012), which suggested that most employees seventy-two (72%) worked between 1-8 hours daily. Mohapatra (2012) ventilates that almost twenty-six percent (26%) respondents worked for 1-4 hours, forty-six percent (46%) worked for 5-8 hours, twenty-six percent (26%) for 9-12 hours and nearly two (2) percent worked for more than twelve (12) hours. Mohapatra (2012) continued that sometimes informal workers work throughout the night on contractual basis. Mohapatra (2012) further espoused that though laws prescribing working hours are there, they are not enforced.

Table 6 - Frequency of training

frequency of training	Frequency	Percentage
once in a year	33	11.0
twice in a year	36	12.0
more than twice in a year	57	19.0
None	174	58.0
Total	300	100.0

Source: Fieldwork, 2016

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon, 1992). It is therefore crucial to organise formal training sessions for workers in order to increase their skills and productivity at

large. The results from the study shows that, thirty-three (33) respondents representing eleven percent (11%) receive training once in a year followed by thirty-six (36) respondents representing twelve percent (12%) who receive training twice in a year. Again, the data indicated that seventy-seven (57) of the respondents accounting for nineteen percent (19%) were trained more than two occasions in a year as compared to a vast majority of one hundred and seventy-eight (178) respondents accounting for fifty-eight percent (58%) of the respondent had no planned or formal training in a year.

This is consistent with the survey conducted by Workers' Daily (2004). The Workers' Daily (2004) exposed that less than ten (10) percent of rural migrant workers have ever received any training while 30 percent of the 1.07 million rural migrant workers had never received any training (Workers' Daily, 3rd December 2004). Osei-Boateng & Ampratwum (2011) emphasize that lack of skills has affected the level of production among informal economy workers resulting in long working hours but little production. Similarly, Farrell et al. (2000) and Ofori (2009) point out that workers in the informal economy are mostly unskilled. Their level of training depends on their ability to get formal or informal education and/or to pay for a good apprenticeship.

Table 7 - Access to Overtime Pay

access to overtime	Frequency	Percentage
Yes	20	8.4
No	126	53.2
Not applicable	91	38.4
Total	237	100.0

Source: Fieldwork, 2016

Overtime pay refers to additional pay given to rank and file employees for work performed beyond eight (8) hours a day (Kohn, 1993). Kodz et al., (2003) state that the overtime work status is caused by increased work pressure, an ever-expanding workload, the increase of underemployment, and reduction of working place limitation. Article 35 (1) Subject to subsections (2) and (3) of the Ghana Labour Act 651, (2003) states that where a worker in an undertaking works after the hours of work fixed by the rules of that undertaking, the additional hours done shall be regarded as overtime work. Within this context, overtime is considered as hours worked beyond 8 hours.

The researcher asked the two hundred and thirty-seven (237) workers who worked beyond eight (8) hours to indicate whether they were entitled to overtime payment or not. The results from the analysis disclosed that little over eight (8) percent of the workers had access to overtime as compared to over fifty (50) percent of workers who did benefit from overtime even though hours spent at work demanded overtime payment. Some 38.4 percent indicated non-applicability of overtime at their workplace. Hence, it is clear that most (91.6%) workers do

not benefit from overtime payment even though their work calls for overtime payment.

Part 3: Assessing Issues of Decent Work

Part three (3) centered on issues of decent work in Sunyani West informal economy. These included but not limited to the following; monthly wages, access to training, contribution towards social security, access to statutory benefits such as maternity leave, annual leave, sick leave, holidays with pay and other benefits enjoyed by workers in the informal economy.

Table 8 - Monthly Wage

monthly salary	Frequency	Percentage
Less than 100	42	14.0
100.00 -142.50	102	34.0
142.60 -208.60	83	27.7
208.70 -228.00	40	13.3
Above 228.00	33	11.0
Total	300	100.0

Source: Fieldwork, 2016

Ghana has a National Daily Minimum Wage (NDMW) which applies to all forms of employment and is determined annually by the National Tripartite Committee (NTC). The 2016 National Daily Minimum Wage (NDMW) is GH¢ 8.00 (GSS, 2016). Hence the minimum wage for workers who work throughout the week with the exception of Sunday stands at 208.60. This was calculated

using $EMR = ADR \times 313 \text{ days} / 12$. Hence, $(8.0 * 313 \text{ days} / 12) = \text{GH}¢ 208.60$. EMR refers to the estimated monthly rate, thus the expected amount of money to be paid at the end of the month. ADR also means annual daily rate, thus the agreed amount of money expected to be paid daily. Lastly the three hundred and thirteen (313) days refers to the number of days in a year minus Sundays, hence, $(365 \text{ days} - 52 \text{ days} = 313 \text{ days})$.

The results from the data on monthly wage indicated that fourteen percent (14%) earned below GH¢ 100, whiles thirty-four percent (34%) earned between GH¢ 100-GH¢ 142.50. Some twenty-seven percent (27%) earned between GH¢ 142.60- GH¢ 208.60. Also 13.3 percent earned between GH¢ 208.70- GH¢ 228.00 whiles 11 percent earned GH¢ 228 and above. The findings from the study established that most (75.7) percent of the respondents received less than GH¢ 208.60 as their monthly wage. Hence, majority of informal workers earned below the National Daily Minimum Wage of GH¢ 208.60.

This is congruent to the survey by Workers Daily (2004). The survey observed that only about ten percent of the migrant workers in Guangdong Province earned a wage that was up to the average wage level of the Province. Correspondingly, Mohapartra (2012) concluded that informal jobs are characterised by low wages (below the minimum wage) which are often insufficient to meet minimum living standards including nutrition and portable drinking water. The ILO adds that most of the active population earns its livelihood under the vulnerable and insecure conditions of informal employment where minimum wage is rare or even non-existent (ILO, 2010b).

According to the Ghana Living Standards Survey, the national minimum wage is beyond the reach of many in the informal economy. The survey report shown that 16.4 percent of workers in the informal economy earned below GH¢ 30 a month, 15.2 percent earned between GH¢ 31 and GH¢ 50 a month. Another 21.3 percent earned between GH¢ 51 and GH¢ 100 a month, 14 percent earned between GH¢ 101 and GH¢ 150 a month while 8.7 percent earned between GH¢151- GH¢ 200 a month. Cumulatively, about 75.6 percent earn below GH¢ 150 which is even below the national minimum wage (GSS, 2016).

Again, Farrell et al, (2000) and Ofori, (2009) assert that the people employed in the informal economy are generally paid low salaries and wages due largely to the fact that there is excess labour supply and lack of skills that may attract higher wages. Farrell et al, (2000) further maintained that most, if not all, employed in the informal economy often get paid far below the national minimum wage. Employees also fail to report their employers either for fear of being ‘fired’ or out of gross ignorance of the law (Farrell et al, 2000; Ofori, 2009). An officer at the Sunyani West District Assembly reported:

“...Most people are under paid as low as GH 70 per month but fail to complain because they have no idea of minimum wage. Even the educated or let me say the ones who know keep their mouths shut for fear of losing their jobs. In fact, this calls for education”.

Interestingly, the World Bank, the United Nations and ILO define poverty as living below US\$ 2 a day. Below this amount most persons are unable to afford

basic needs of food and shelter or portable water (Anuwa-Amarh, 2016). Data analysis on the average monthly income for informal wage workers stands at GH¢ 144.17 which is far below the poverty line (US\$ 60.00), convertibly GH¢ 228.00, thus (GH¢ 3.8*US\$ 60). Consequently, the ILO defines extreme poverty as living below US\$ 1.25 a day. Hence, using 30 days (GH¢ 3.8*US\$*1.25*30 days) results in GH¢ 142.50. This means that the average informal worker earns just GH¢ 1.67 above the extreme poverty line. By and large, this findings suggest that the average informal wage worker lives below the poverty line and hence poor. Campinas (2014) indicated that the informal economy most often means poor employment conditions and is associated with increasing poverty.

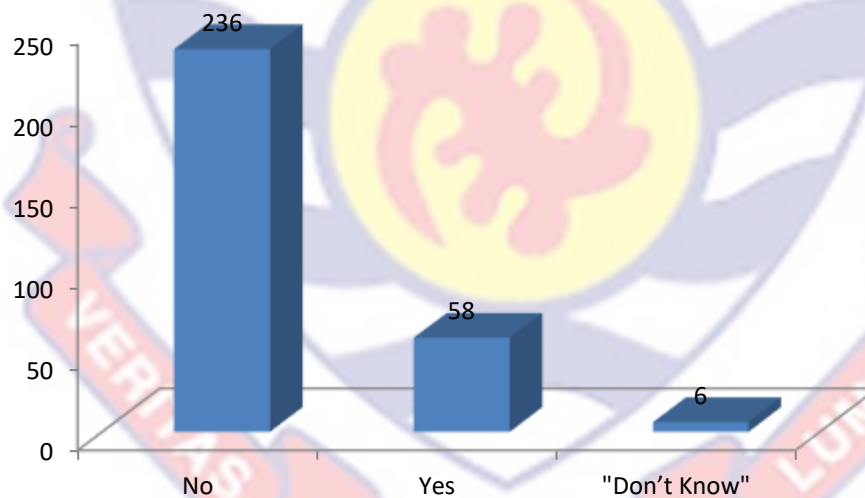


Figure 6: Contribution towards social security

Source: Fieldwork, 2016

For the purposes of this analysis “social security” is described as arrangements that aim to provide some form of maintenance of income and services to people to ensure that they are catered for in times of need. Social

security includes provisions made for retirement such as public social insurance schemes as well as private or non- statutory schemes. The analysis of data on contribution towards social security revealed that fifty-eight (58) out of three hundred (300) workers representing (19.3%) enjoy social security contributions.

On the other hand, majority of the workers two hundred and thirty-six (236) out of three hundred (300) representing (78.7%) of the respondents did not enjoy this benefit. Surprisingly, six (6) workers out of the three hundred (300) respondents had no idea of this benefit. This posits that most (80.7%) of the respondents in the informal economy were not covered by social security. This is consistent with the study conducted by ILO in 2010.

ILO found that only twenty percent (20%) of the global population had access to comprehensive social security, and many of the remaining (80%) had no access to any forms of social security (ILO, 2010b). Wu (2008) added that over eighty percent (80%) of the rural migrant workers did not participate in any form of social security in Sichuan Province. Consequently, Anuwa-Amarh (2016), observed that majority of employers (55.6%) were not contributing to any pension scheme whilst (29.5%) were doing so. The rest (13.8%) did not know whether their employers did or not.

This finding slightly deviates in terms of the percentage of access to social security from the study conducted by the Ghana Living Standard. Data from the Ghana Living Standard Survey V (2006) conducted by Anuwa-Amarh (2016) in the informal economy suggested that just about 31 percent have access to social

security. Anuwa-Amarh (2016) further indicated that workers in the informal economy are short-changed in terms of contributions toward pension scheme.”

Farrell et al, (2000) continued that most informal employers fail to contribute to pension scheme on behalf of their employees. These employers escape appropriate sanctions as their illegal activities are hidden from the law enforcement agencies (Farrell et al, 2000). The employees also fail to report their employers either for fear of been ‘fired’ or out of gross ignorance of the law (Farrell et al, 2000; Ofori, 2009). European Commission (2009) postulates that the number of informal workers who have access to social benefits through institutionalised social security schemes are negligible. The lack of social security is a key characteristic of the informal economy with millions of informal workers worldwide lacking access to formal mechanisms of social security. The administrator at the social welfare unit had this to say:

It is really a challenge because most employers refuse to pay their workers SSNIT contributions and as such workers become a burden to their family and friends at old age and in times of severe sickness.

Table 9 - Benefits workers enjoy

benefits enjoyed	Frequency	Percentage
	Yes, %	No, %
end of year bonus	174, 58.0%	126, 42.0%
medical aid	60, 20.0%	240, 80.0%
sick leave with pay	270, 90.0%	30, 10%
paid leave	9, 3.0%	291, 97.0%
housing	45, 15.0%	255, 85.0%
canteen care	96, 32.0%	204, 68.0%
holiday with pay	45, 15.0%	255, 85.0%
maternity leave without pay	88, 80.0%	22, 20.0%

Source: Fieldwork, 2016.

The Ghana Labour Act 651, (2003) requires employers to provide some statutory benefits to employees. These include paid sick leave, paid maternity leave, holiday with pay, compensation from accidents or injury and paid annual leave. Other benefits; medical care, housing, meals etcetera though not statutory has become common to some categories of workers. However, Osei-Boateng, (2010), indicated that most wage workers in the informal economy did not enjoy these statutory benefits. A survey conducted by Anuwa-Amarh (2016), on holidays with pay, annual leave and sick leave disclosed that 34.7 percent of employees benefit from holidays and leave, 53.5 percent did not benefit from these whilst 11.7 percent were unable to tell. Indeed most employees do not even

know that they are entitled to these benefits. The data on the above mentioned statutory benefits revealed the following;

Sick Leave With Pay

The findings with regards to sick leave with pay showed that 270 respondents out of three hundred (300) respondents representing ninety (90) percent enjoyed sick leave with pay. However, most of the workers added that this benefit ceased to function after two weeks of continuous absence from work. The remaining 30 workers were denied sick leave with pay. This simply means absence from works leads to “no pay”.

Medical Aid

For the purpose of this research "medical aid" is seen as situations where the employer gives monetary support to the employee as a result of sickness. The study revealed that only 20% of the workers in Sunyani West District had access to medical aid. This supports the findings of Osei-Boateng (2010) which established that only few employers in the informal economy provide basic medical care to cover illness such as common headache, malaria or fever.

Annual Leave with Pay

Article 20, subsection 1, of the Ghana Labour Act 651, (2003) stipulates 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. Data on annual leave enjoyed by the workers in the informal economy showed that almost

all the workers in the informal economy were not entitled to annual leave with pay. Thus, majority of the workers, representing 97 percent of the respondents did not enjoy any form of annual leave with pay.

Holiday with Pay

The data analysis on holiday with pay showed that only fifty (15) percent out of the three hundred (300) respondents enjoyed public holiday with pay in the informal economy. The remaining majority of the workers accounting for 85% of the respondents do not enjoy public holidays with pay. This simply means that these workers attend work on public holidays or are not paid if they fail to report to work. According to an officer at the Sunyani West District Assembly:

“...Informal workers fail to demand or even honour holidays and annual leave because of the little incentives (tips) they get. In the informal economy, failure to go for work means no incentive; most forgo holidays to get wages even though it is against their rights. There is also the fear of losing their job because they see no better alternatives. Again, most don't know their rights”.

Meanwhile, Article 77 of the Ghana Labour Act 651, (2003) stipulates that every employer shall pay each temporary or casual worker in respect of every public holiday the full remuneration which would have been payable to the temporary or casual worker for a full day's work if that day had not been a public holiday.

Maternity Leave

The Ghana Labour Act 651, (2003) states that a woman worker, on production of a medical certificate issued by a medical practitioner or a midwife indicating the expected date of her confinement, is entitled to a period of maternity leave of at least twelve weeks in addition to any period of annual leave she is entitled after her period of confinement. In furtherance, Article 57, subsection 2 of the Ghana Labour Act, (2003) states that a woman worker on maternity leave is entitled to be paid her full remuneration and other benefits to which she is otherwise entitled. With a response rate of one hundred and ten (110) respondents, the study found that eighty-eight (88) respondents representing eighty percent (80%) had access to maternity leave but without pay while 20% disclosed that they had no maternity leave during their pregnancy with exception of one month break to cater for their babies. As put by the administrator at the social welfare unit:

"...Employers are "naturally" forced to allow their employees maternity leave when they are due. However, most workers in the informal economy receive no pay and lose their jobs after maternity leave. They also fail to take legal actions because they are ignorant about the law".

Other Benefits

The researcher also asked the respondents to indicate other benefits they enjoyed apart from the statutory benefits they were entitled to. The researcher found that one hundred and seventy-four (174) accounting for 58 percent enjoyed

end of year benefits. Some 96 respondents accounting for 32 percent enjoyed canteen benefits while 45 respondents accounting for 15 percent enjoyed housing benefit. This is consistent with the findings by Anuwa-Amarh (2016). Most domestic workers enjoyed free accommodation and at least one meal daily from their employers (Anuwa-Amarh, 2016).

Table 10 - Challenges in achieving some benefits

Challenges	Frequency	Percentage
Low sales	83	27.7
Maximization of profit	94	31.3
Unwillingness	60	20.0
High cost of production	63	20.9
Total	300	100.0

Source: Fieldwork, 2016

The researcher asked the employees why their employers failed to provide them with certain statutory benefits. The findings suggested that most (31.3%) employers are interested in maximising profit at the expense of their statutory benefits. Close to twenty-eight percent (28%) of the workers believe low sales causes employers not to pay attention to their statutory benefits as compared to almost twenty-one percent (21%) who believe high cost of production causes employers not to pay attention to their statutory benefits.

Additionally, some 20 percent of the employees disclosed that employers ignored their benefits as a result of unwillingness to pay employees statutory benefits. It can be deduced from the results that about 80 percent of the challenges employers face in meeting workers' statutory benefits are due to lack of economic resources and low profits. This is consistent with the ILO, (1999) findings on challenges in achieving decent work. The ILO posits that policy makers and employers face a dilemma on grounds that achieving many social objectives or benefits require economic resources.

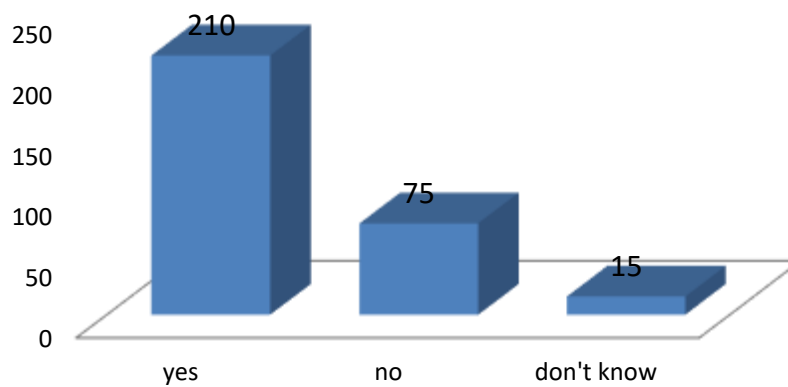


Figure 7: Dismissal without notice

Source: Fieldwork, 2016

Article 17 (1) states that a contract of employment may be terminated at any time by either party giving to the other party, (a) in the case of a contract of three years or more, one month's notice or one month's pay in lieu of notice; (b) in the case of contract from month to month, two weeks' notice or two weeks' pay in lieu of notice; or (c) In the case of contract from week to week, seven days' notice. The findings from the study therefore suggest that 210 out of 300

signifying 70 percent of the workers admitted that their employers could dismiss them without any notice. Some seventy-five (75) out of three hundred (300) respondents signifying twenty-five percent (25%) of the employees believed that their workers would notify them before dismissal. However, few (15) out of 300 respondents signifying 5 percent said they "don't know" whether their employers would dismiss them without notice or not.

This is in line with the notion held by Farrell et al, (2000) and Ofori, (2009) who; notes that employees in the informal economy can lose their jobs at any time at the whims and caprices of their employers. The employees cannot take any legal actions for any unfair dismissal as there is usually no binding contract of employment (Farrell et al, 2000; Ofori, 2009). Again, Farrell et al, (2000) and Ofori (2009) add that no compensation is usually paid for workers in the informal economy upon dismissal. In the same vein, Zhang (2008) concluded that since the majority of informal wage workers found their jobs through personal networks, workers are more likely to tolerate mistreatments by the employer due to personal ties.

Part 4: Trade Union

Part four focused on whether workers in the informal economy in Sunyani West District were registered members or affiliates of some trade unions. Part four also sought to examine the roles or importance of trade union affiliation. The respondents were also asked whether they were involved in making decision that concerns their work and welfare.

Trade Union Affiliation

Article 11 of the Ghana Labour Act 651, (2003) 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”. The data from the field on whether workers in the informal economy were affiliated to trade unions or not found that only 11% of the wage workers were affiliated to trade unions. On the other hand, the researcher realised that 89 percent of the respondents had no affiliation with trade unions.

This is in line with the study conducted by Adu-Amankwah (1999) who concluded that informal employees were largely unorganised and lacked collective voice to make their concerns heard and hence remained far from enjoying their full rights. They are either ignorant about the law or are unable to secure the needed support to seek justice (Adu-Amankwah, 1999). As a result of all the challenges, the sector has received increasing attention in the labour and development discourse of Ghana. Osei-Boateng and Ampratwum, (2011) adds that, traditionally trade unions are organised and very active in the formal sectors. Osei-Boateng and Ampratwum reiterated that although some trade unions have in the last three decades been organising informal workers, very little has been attained.

Furthermore, Wu (2008) argues that people in informal work represent the largest concentration of needs without voice, the silent majority of the world economy. Everywhere in the world, people in the informal economy are excluded from or under-represented in social dialogue institutions and processes. In order to

secure and exercise an independent voice at work, workers and employers need representational security. Representational security at work is based on the freedom of workers and employers to form and join association of their own choosing without fear of reprisal or intimidation. The trade union boss at Sunyani West claimed that;

".....Private persons are not easy to be organised but notwithstanding, TUC, has made significant inroads in organising the informal economy. Initially, Industrial and Commercial Workers Union (ICU) was in-charge of organisation of workers in the informal economy. ICU led the formation of Tailors and Dressmakers Union, Hairdressers and Beauticians Union and among others. However, ICU has separated itself from TUC due to some misunderstandings but effort is being made to bring them back. Now, UNIWA lead by Miss Debora Freeman has been tasked to organise some section of informal economy workers to avoid confusion between UNIWA and ICU. UNIWA has led to the formation of some unions in the informal economy, talk of Makola Traders Union, Chop Bar Operators and MUSIGA".

Table 11 - The importance of Trade unions

	Frequency	Percentage
Provide education	12	36.3
Increase market	6	18.2
Serve as mouth piece	15	45.5
Total	33	100.0

Source: Fieldwork, 2016

Baah (2009) argues that informal economy operators have special needs which require special attention from trade unions in order to get these special needs addressed. Nonetheless, Baah (2009) continues that trade unions in Ghana have achieved some modest success in improving the conditions of work of informal sector operators. The result on the benefits or services that workers enjoy as members of a trade union established that 34.3 percent of the respondents benefited most from education provided by their trade unions as compared to 18.2 percent of the respondents who largely benefited from increased markets. Most (45.5%) indicated that trade unions served as their mouth piece.

The findings from the study support the arguments put forward by Baah (2009). Baah (2009) espoused that, in 2005 the TUC successfully advocated for tax exemption for minimum wage earners. This was based on analysis undertaken by the TUC which showed that minimum wage earners when taxed are pushed below the national poverty threshold. On the basis of this, the social partners including government agreed that the national minimum wage should be tax exempt and this was ratified by parliament.

In furtherance, Adu-Amankwah (1999), argued that trade unions have also facilitated dialogue between informal economy groups and government. Between 2003 and 2008 the Makola Traders Union of TUC enjoyed cordial relationship with the government. The leadership of the union was consulted on various issues affecting members. It successfully lobbied government to construct the pedestrian mall as a settlement package for street vendors who were being evicted by the Accra Metropolitan Assembly.

The Ghana Private Road Transport Union (GPRTU) is consulted by public authorities on many operational issues pertaining to the road transport sector. It serves as the framework for determining transport fares. The Timber and Woodworkers Unions (TWU) with a membership of informal operators on a number of occasions has intervened to retrieve tools seized from their members by public authorities. It has also negotiated with district assemblies for resettlement land for evicted carpenters.

Again, Nyamekye et al. (2009), accentuate that organised trade unions in Ghana's informal economy have facilitated some education and training on health and safety, marketing strategies and social security to informal operators. Other education and training programmes that trade unions through organising in the informal economy have offered to the operators in the sector include entrepreneurship skills, leadership skills and business and financial management. The GAWU trains informal economy farmers on alternative livelihoods such as soap making, bee-keeping and food processing. Through trade unions, some leaders and members of informal economy have benefited from participation in

workshops both at the local and international. The trade union boss at the Sunyani West had this to say;

“...Trade unions primarily fight for the interest of its members directly or indirectly. For instance, utility cuts affect cost of production and cost of living. We train members; some even gain the opportunity to travel outside to learn more about their trade. Through TUC, inputs are made into government policies and programmes. Our duty is to make sure that the rights of our members are protected at the workplace”.

Table 12 - Involvement in bargaining and decision making

Involvement in decision making	Frequency	Percentage
very often	99	33.0
Often	45	15.0
Rarely	63	21.0
Never	93	31.0
Total	300	100.0

Source: Fieldwork, 2016

Data analysis on whether workers were involved in collective bargaining and decision making process revealed that 33 percent of the respondents took part in decision making "very often" alongside 45 percent who indicated that they "often" took part in decision making. On the other hand, the result shows that 31

percent never took part in decisions concerning their welfare and the business. Some 21 percent alerted the researcher that they "rarely" took part in decisions regarding their welfare and that of the business. This means that over half of the respondents never or rarely take part in decisions that concern them.

Adu-Amankwah, (1999) echoed that workers in the informal economy are short-changed in terms of their labour rights, such as the process of engagement and disengagement. It is clear that workers' labour rights are easily breached because of the informality of the employment relationships, virtual absence of regulations specifically targeted at informal employment, the weak bargaining power of workers who lack labour market advantage, and the priority of employment over labour rights. An officer at the trade union office in Sunyani West District had this to say:

"..Most employers don't see the need to involve their workers in decision making. All that you hear is henceforth go by "this".

Part 5: Decent work and Poverty Reduction

Part five dealt with decent work agenda and poverty reduction. the researcher sought to assess from the perspectives of the informal workers whether decent work (benefit enjoyed) has improved their standard of living and has such, reduce their poverty levels or not. The chart below shows the results.

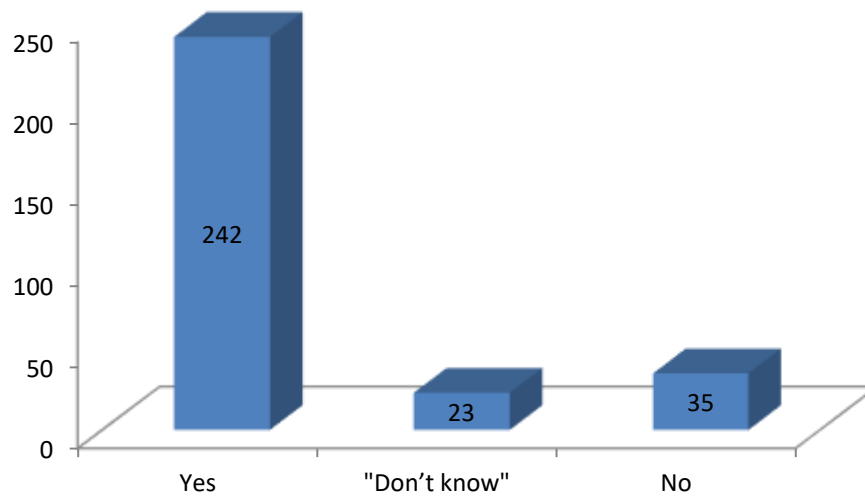


Figure 8: Decent work and poverty reduction

Source: Fieldwork, 2016

Data analysis on whether decent work contributes to poverty reduction or not revealed that little over 80% believes decent work results in poverty reduction while close to 8% think otherwise. Moreover, some 11.7% says they "don't know" whether decent work results in poverty reduction or not. This presupposes that 8 out of 10 informal workers believe decent work is a tool for reducing poverty. This corroborates studies conducted by Bell & Neweit (2010) who points that decent work reduces poverty directly by providing or supplementing income to pay for things such as housing, food, health, social protection and education.

Bell & Neweit (2010), further indicated that decent employment for all contributes to a more sustainable and inclusive growth path through increased productivity and production, as well as through higher consumption with a related positive multiplier effect (example, an increased domestic tax base). Eyben, Kabeer and Cornwall (2008) adds that having decent work empowers men and women as it gives people rights, a voice, enhances their livelihood opportunities and fosters the dignity that goes with their social and economic status.

Chapter Summary

The chapter analyses the responses of the study according to the objectives stated and questions. It was evident that most informal businesses were small scale in nature and hence employed less than fifty (50) employees. Most of the employers in the informal economy failed to register their businesses with the registrar general of business in Ghana but invariably obtained working permit from the district assembly to operate. The chapter also brought to bear that most informal workers faced numerous decent work deficits including lack of social protection, low pay, and infringements of rights among others.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of the research including the key findings that emerged from the study. This chapter also deals with the conclusions in relation to the findings and objectives set out in the study. Additionally, Recommendations to the study were based on the findings from the study. Last but not least, this chapter also suggested further areas for further studies.

Summary

The study had its spotlight on assessment of decent work in the informal economy in Sunyani West. In accordance with the research questions of the study it sought to identify and describe the characteristics of informal economy, assess the issues of decent work in order to ascertain and understand workers working conditions in the informal economy, the benefits that members of trade unions enjoy and finally examine whether decent work leads to poverty reduction or not. Data was obtained by the use of interview schedule and Questionnaires administered to a random sample of 310 workers within the age categories of 15 to 35 years, and 36 to 60 years. Again, in-depth interviewing was used to solicit expert information on the topic under study. Analyses of frequencies were used to describe most of the responses and presented in the form of tables, pie and bar charts.

Summary of Findings

- With a response rate of three hundred (300) participants, the study found that the informal wage economy is gendered in favour of females (57.0%), there were also more workers in the youthful class (77%) as compared to the workers beyond the youthful class. The distribution of educational level of workers was skewed towards the secondary school graduates. Most (42%) of the respondents were secondary school graduates. The study unveils that majority (75%) of the wage workers were unmarried.
- The study indicated that majority (76%) of the respondents were found in firms that employed less than ten people. It was noted that all the 300 respondents signifying 100 percent worked with firms that employed less than or equal to fifty workers. In furtherance, the study established that, informal economy is made up of micro and small-scale enterprises which consist of producers, wholesalers, retailers and consumers.
- The study showed that only six (6) employers, representing little over 13 percent had successfully registered their businesses with the Registrar General's Department as against 86.9 percent who had not registered their businesses. This means that most of the businesses in the informal economy were not registered and for that matter had not obtained the legal mandate from the Registrar of business in Ghana to operate.
- Taxation was regarded as the main reason for non- registration of businesses in Ghana. The study evidenced that eighteen (18) out of forty (40) employers signifying 45% opined that the fear of being taxed was the

main reason for not registering their businesses. Also, fourteen (14) employers signifying 35% opined that complexities of requirement and cost involved in registering business deterred them.

- Most (71%) of the workers in the Sunyani West informal wage economy were employed without employment contract. Little over 19% of the respondents were also employed without employment contact but were engaged verbally. A few (9.7%) were employed with written employment contract.
- The findings from the data indicated that twenty-one percent (21) of the respondent worked between 5-8 hours a day, followed by 4% of the employees who worked between 9-10 hours as against 75% of employees who worked beyond ten (10) hours. It is clear that most (91.6%) employees do not benefit from overtime payment meanwhile their work calls for overtime payments.
- With a response rate of three hundred (300) participants, the results from the study established that, 33 respondents representing eleven percent (11%) received training once in a year followed by thirty-six (36) respondents representing 12% who received training twice in a year. Again, the data indicated that fifty-seven (57) accounting for nineteen 19 percent were trained on more than two occasions in a year as compared to a vast majority of one hundred and seventy-eight (178) respondents accounting for fifty-eight (58) percent who did not enjoy any formal

training in a year. This presupposes that most (58%) workers in the informal economy were denied formal training.

- The results from the data on monthly wage indicated that 14% earned below GH¢ 100.00, while 34% earned between GH¢ 100.00 - GH¢ 142.50. Also 21% earned between GH¢ 142.60 - GH¢ 208.60 while 20% earned between GH¢ 206.70 - GH¢ 228.00. Some 11% earned above GH¢ 228 monthly. The findings from the study established that 75.7 percent of the respondent received less than GH¢ 208.60 as their monthly wage. Hence majority of informal workers earn below the National monthly Minimum Wage of (GH¢ 208.60). Moreover, the researcher realised that the average monthly income for informal wage workers was GH 144.17 which is below the poverty line of US\$ 60. This means that, the average informal wage worker lived below the poverty line and hence poor.
- The researcher discovered that most (78.7%) workers in the informal economy were not covered by social security. On the other hand, analysis of data on contribution towards social security revealed that fifty-eight (58) out of three hundred (300) employees representing 19.3 percent enjoyed this benefit. Surprisingly, six (6) employees out of the three hundred (300) respondents representing 2 percent had no idea of social security contribution.
- For benefits enjoyed by informal workers, the study disclosed that an overwhelming majority of 90 percent benefited from sick leave with pay

as well as few (20%) that benefited from medical aid. However, majority of the workers representing 97 percent of the respondents did not enjoy any form of annual leave with pay alongside 85 percent of the respondents who did not enjoy public holidays with pay. The study also found that 88 out of one hundred and ten (110) respondents representing eighty (80) percent had access to maternity leave but without pay. Again, the researcher further established that 58 percent of the respondents enjoyed end of year benefits, some 32% enjoyed canteen benefits while 15% enjoyed housing benefit.

- On dismissal of workers without notice, the researcher discovered that most seventy percent (70%) of the employees admitted that their employers can dismiss them without any notice. Some (25%) workers believed that their workers would notify them before dismissal. However, few (5%) said they "don't know" whether their employers would dismiss them without notice or not.
- Concerning affiliation of workers with trade unions. The researcher indicated that only 11 percent of the respondents belonged to trade unions as compared to an overwhelming majority of 89 percent who were not affiliated to any trade union.
- The results on the benefits that workers enjoyed as members of trade unions established that 34.4 percent of the respondents benefited most from education provided by their trade unions as compared to 18.2 percent

of the respondents who largely benefited from increased markets. Most (45.5%) indicated that trade unions served as their mouth piece.

- With regards to the benefits by employees as to whether workers were involved in collective bargaining and decision making process, the study disclosed that 33 percent of the respondents took part in decision making “very often” alongside 45 percent who indicated that they “often” took part in decision making. On the other hand, the results showed that 31 percent never took part in decisions concerning their welfare and the business. Some 21 percent alerted the researcher that they rarely took part in decisions regarding their welfare and that of the business. This plainly indicates that over half of the respondents never or rarely took part in decisions that concerns their welfare.

Conclusions

Investigations about the characteristics of informal economy in Sunyani West District established that most often than not, informal economy workers suffer long working hours without overtime payment, no employment contract, inadequate training opportunities, dismissed without notice and compensation for the mere fact of working in the informal economy. This indicates that workers in the informal economy are exposed to poor working conditions.

Assessment of issues on decent work revealed that most workers in the informal economy suffer decent work deficits. The study realized that many a time their rights were trampled upon in that most informal wage workers were paid far below the minimum wage. Also, most informal workers did not enjoy;

access to annual leave, holiday with pay, medical aid and social protection. Nonetheless, most informal workers enjoyed sick leave with pay and maternity leave but without pay. Again, the study concluded that most workers were not affiliated to trade unions and as such did not enjoy the benefits thereof. The minority, associated with trade unions indicated that trade unions often served as their mouth piece in fighting for their interests.

It was clear from the study that trade unions played an important role in fighting for the interests of their members. The study established that a trade union provides its members with education be it formal or informal. Some of the respondents said they gained entrepreneurship skills, leadership skills and business and financial management information through their interactions with them. Furthermore, respondents agreed that trade union engagement resulted in increased markets.

Finally, the study sought to determine whether decent work contributed to poverty reduction or not. The results revealed that over eighty (80) percent of the employees believed access to certain decent work benefit has reduced their poverty levels. This implies that eight (8) out of ten (10) informal workers see decent work as a tool for reducing their poverty levels.

Recommendations

- The findings from the study concluded that most enterprises in the informal economy were not registered but had obtained working permit from the District Assembly to operate in the District. Thus, gaining

“working permit” was more important to employers as they were often unable to operate without it. The institution mandated for business registration in Ghana is the Registrar General’s Department. However, it is not present in most districts in Ghana. To encourage both licensing and business registration, the Government and the Registrar General of business must ensure that office of the Registrar General’s Department and other regulatory bodies are established in all the District Assemblies to enable registration and licensing of business. This will save time and cost involve in travelling to Accra to register a business.

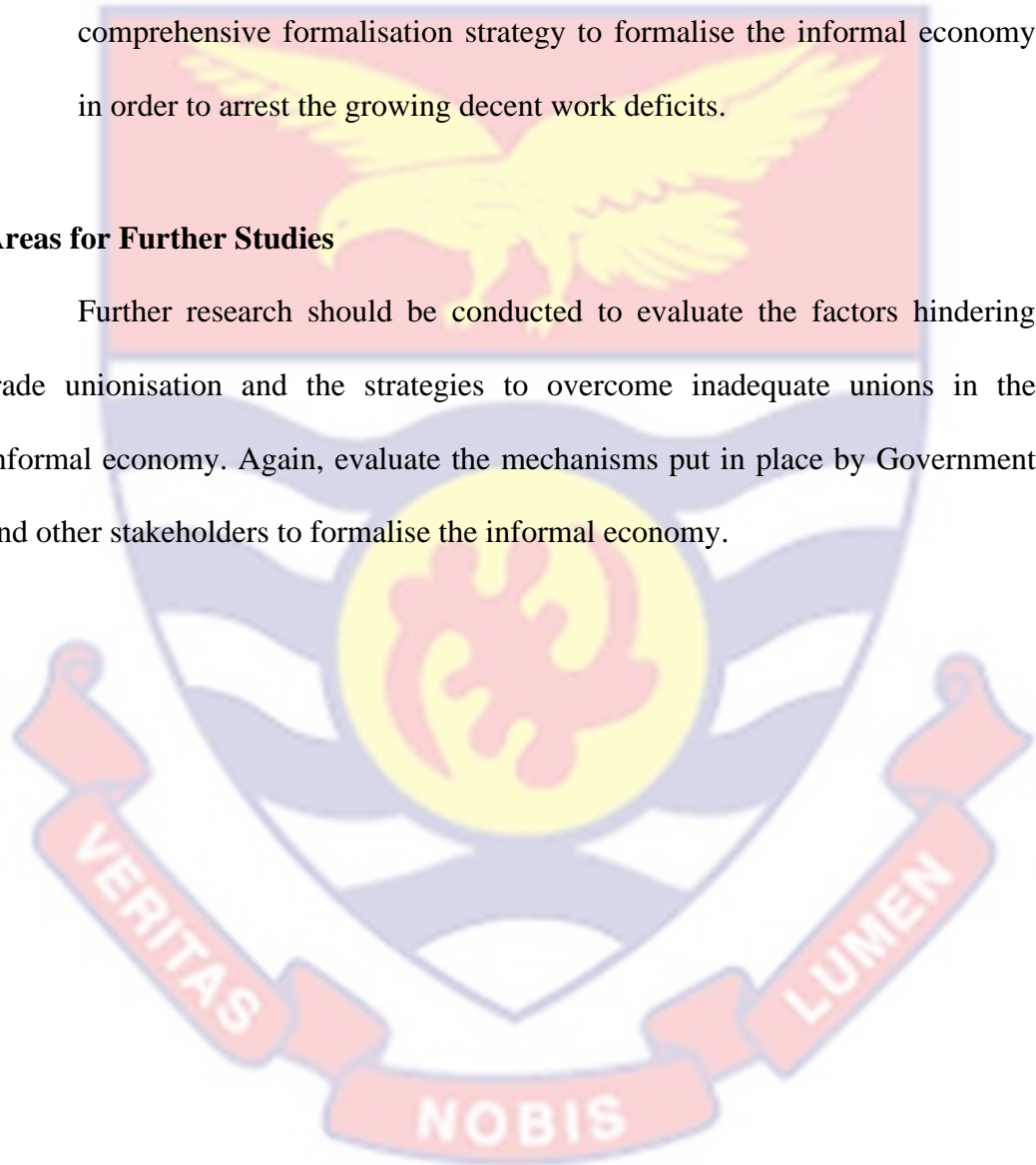
- The study found that informal economy is dominated by the youth. As a result, Government must continue to focus on delivering the “basics” such as educating and resourcing the youth with capital and equipment to create an empowered youth for employment generation and wealth creation in the informal economy.
- The Government, Trade Union executives and Civil Society Organisations (CSO's) should continue to educate informal economy workers to insist on voluntary Social Security contributions to secure their retirement benefit.
- The Ghana Trades Union Congress must put in place pragmatic steps to promote unionisation among informal workers in order to fight their rights and interests.
- The MMDCE's must take active role in building the capacity of informal entrepreneurs in terms of training to equip them with basic financial and

accounting skills in order to keep basic accounting and financial records that will enable tax authorities to compute taxes effectively.

- The study observed that most informal workers suffer decent work deficits. Hence, the Government should focus on delivering a comprehensive formalisation strategy to formalise the informal economy in order to arrest the growing decent work deficits.

Areas for Further Studies

Further research should be conducted to evaluate the factors hindering trade unionisation and the strategies to overcome inadequate unions in the informal economy. Again, evaluate the mechanisms put in place by Government and other stakeholders to formalise the informal economy.



REFERENCES

- Abebrese (2014), *“we need to back that dialogue with some action”*. Programme and Practice of Decent work in Ghana. Friedrich Ebert Stiftung, Ghana office.
- Adamchak, S., et. al. (2000). *A Guide to Monitoring and Evaluating Adolescent Reproductive Health Programs*. Available at <http://www.pathfind.org/site/PageServer?pagename=>
- Adeola R. (2015), *The African youth charter and the role of regional institution in an age of African arising*, Pretoria.
- Adu-Amankwaah, K. (2009). *Trade Unions in the Informal Sector*. www.streetnet.org.za/wp-content/pdf/Ghanainformalsectororganization.Pdf.
- African Development Bank Group (2013): *Recognizing Africa’s Informal Sector*, [accessviahttp://www.afdb.org/en/blogs/afdb-championing-inclusive-growth-acrossafrica/post/recognizing-africas-informal-sector-11645/](http://www.afdb.org/en/blogs/afdb-championing-inclusive-growth-acrossafrica/post/recognizing-africas-informal-sector-11645/), last 26.06.2014.
- Agarwal, B. (2008). *“Political Voice, Legislative Guarantees and the Rule of Law: A Note for the CMEPSP”*
- Anuwa-Amarh E.T (2016), *understanding the urban informal economy in Ghana: a survey report*, 2016. ISBN: 9988-572-50-6

- Ar, K. N. (2007). *Küreselleşme Sürecinde Türkiye’de Ücretlerin Gelişimi*, Ankara: Kamu-İş.
- Armstrong, M. (2006). *A Handbook of Human Resource Management Practice*, London: Kogan Page.
- Arowolo, O. O. and S. A. Asangalisah (2010). “*Project Final Evaluation Report on Decent Work and Local Development through Dialogue and Partnership Building Project.*”
- Aryeetey, E. (1996). *The Potential for Expanded Economic Activity in the Informal Sector*. Accra: Institute of Economic Affairs.
- Assaad, R., & C. Krafft (2013) “*The Structure and Evolution of Employment in Egypt: 1998- 2012*”, Economic Research Forum (ERF), Working Paper No: 805.
- Assaad, R., & C. Krafft (2014) “The Egypt labor Market Panel Survey: Introducing the 2012 Round,” *IZA Journal of Labor and Development*, 2(8): 1-30.
- Assaad, R., & Wahba, J. (2014). “*Flexible Labor Regulations and Informality in Egypt*,” Paper presented at the workshop on Economics of Informality in MENA, in Cairo, Egypt, May 2014.

- Baah, Y. A. (ed) (2009) *“Legal and Social Protection for Informal Economy Workers in Ghana: A Guide for Trade Union Organizers and Educators”*
Accra, Ghana Trades Union Congress
- Baeza, C., & T. Packard (2006), *Beyond Survival: Protecting Households from Health Shocks in Latin America*, World Bank and Stanford University Press, Washington, DC.
- Banerjee, B. (1983). *‘The Role of the Informal Sector in the Migration Process: A Test of Probabilistic Migration Models and Labour Market Segmentation for India’*, Oxford Economic Papers, 35 (3), pp. 399-422.
- Beck, E. M., Horan P. M., & Tolbert C. M. (1978). *Stratification in a dual economy: a sectorial model of earnings determination*. American Sociological Review, 43:704-720.
- Beegle, K., D. Rajeev, & Gatti, R. (2006), “Child labor and agricultural shocks”, *Journal of Development Economics*, 81: 80-96, Elsevier, Amsterdam.
- Bell, S., & Gibbons, S. (2007), *Decent Work: Implications for DFID and for the Labour Standards and Poverty Reduction Forum*.
- Bell, Stuart and Kirsten Newitt (2010), *“Decent Work and Poverty Eradication: Literature Review and Two-Country Study”*, Ergon Associates, London.
- Berg J., & Cazes S. (2007), *The Doing Business Indicators: Measurement issues and political implications*, Economic and Labour Market Paper, ILO.

Best, John W., & Kahn, J.V. (2007), *Research in Education, New Delhi, And Prentice Hall of India Private.*

Biçerli, K. (2005). *Çalışma Ekonomisi*, İstanbul: Beta.

Bluestone B, Murphy W.M., & Stevenson, M. (1973). *Low wages and the working poor*. Ann Arbor, Michigan: Institute of Labor and Industrial Relations, Michigan-Wayne State University.

Bluestone, B. (1970). The tripartite economy: labor markets and the working poor. *Poverty and Human Resources Abstracts*, 5(4):15-35.

Botero, J., Djankov, S., La Porta, R., Lopez-de-Silanes, F. and Schleifer, A. (2003). *'The Regulation of Labour'*, NBER Working Paper 9756, National Bureau of Economic Research: Cambridge MA.

Boyce C., & Neale P. (2006). *Conducting in- depth interviews: a guide for designing and conducting in-depth interviews for evaluation inputs*, pathfinder international, USA.

Breman, J. (2004), *The Making and the Remaking of an Industrial Working Class*, Oxford University Press, New Delhi.

Bromley, R., & C. Gerry (eds.), 1979. *Casual Work and Poverty in Third World Cities*. John Wiley and Sons.

Brown, D (2000). *International trade and core labor standards*, OECD Labor Market and Social Policy Papers, No. 43 (Paris, OECD).

- Bryman , A. (2006). *Mixed method: A four-volume set*. London: Sage
- Bryman, A. (2004). *Social Research Methods (2nd edition)*. Oxford: Oxford University Press.
- Cain G. G. 1976. The challenge of segmented labor market theories to orthodox theory: A survey. *Journal of Economic Literature*, 14:1215-1257.
- Castells, M., & A. Portes. 1989. “*World Underneath: The Origins, Dynamics, and Effects of the Informal Economy.*” In A. Portes, M. Castells & Lauren A. Benton, eds. *The Informal Economy: Studies in Advanced and Less Advanced Developed Countries*. Baltimore, MD, USA: John Hopkins University Press.
- Charmes, J. (1998), “*Informal sector, poverty and gender. A review of empirical evidence*”, up-dated February 2000, Background paper for the World Development Report 2001, Versailles-St Quentin en Yvelines.
- Chavez, R. J.V (2011). *Meaning of Decent work for Peruvians Trans sex workers*. International institute of social studies, Netherlands.
- Chen M. A, Vanek J., & Carr M (2005), *Mainstreaming Informal Employment and Gender in Poverty Reduction: A handbook for policy-makers and other stakeholders*.
- Cohen, L., Manion, L., & Morrison, (2007). *Research Methods in Education (6th ed.)*. London: Routledge Falmer.

- Cole, W. E., & Sanders, R.D. (1985). *'Internal Migration and Urban Employment in the Third World'*, *American Economic Review*, 75 (3), pp. 481- 494.
- Cooke, F. L. (2006), 'Informal employment and gender implications in China: The nature of work and employment relations in the community services sector', *International Journal of Human Resource Management*, 17, 8, pp.1471-1487.
- Creswell, J. W. (2003). *Research design: Qualitative, quantitative and mixed method approaches* (2nd ed.). California: Sage.
- Creswell, J. W., & Plano Clark, V. L. (2007). *Designing and conducting mixed methods research*. Thousand Oaks, CA: Sage.
- Creswell, J. W. (2008). *Research design: Quantitative and Qualitative, and mixed method approaches*, Thousand Oaks, CA: Sage Publications.
- Cresswell, J. W. (2009) *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (Third edition), SAGE Publications Inc, Thousand Oaks, CA.
- Dankert, C. E. (1948). *Contemporary Unionism*. New York: Prentice Hall.
- De Gobbi, S. (Ed.): *Labour Market Flexibility and employment and income security in Ghana, Background paper for the National Employment Summit, 28-30 Nov. 2005*, published as Employment Strategy Department working paper, ILO (Geneva), 2006.

De Soto, H. (1989). *The Other Path*. London: IB Taurus.

De Soto, H. (2000). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*. New York: Basic Books.

Debrah, Y. A (2007). Promoting the informal sector as a source of gainful employment in developing countries: insights from Ghana. *International Journal of Human Resource Management* 18:6 June 2007 1063–1084, Routledge.

Dercon, S. (2002), “*Income Risk, Coping Strategies and Safety Nets*”, *The World Bank Research Observer*, Vol. 17, (Fall): 141-166, World Bank, Washington, DC.

Dercon, S. (2007), *Fate and Fear: Risk and its Consequences in Africa*, Global Poverty Research Group (GPRG), Oxford.

Doeringer P. B. (1973). *Low pay, labor market dualism, and industrial relations systems*. Cambridge, Mass: Harvard Institute of Economic Research. (Discussion paper no 271.)

Doeringer P. B., & Piore M. J. (1971). *Internal labor markets and manpower analysis*. Lexington, Mass: Heath Lexington Books.

Edwards, R.C. (1975). *The social relations of production in the firm and labor market structure, in Labor market segmentation, under editorship of Edwards, Reich & Gordon, Lexington, Massachusetts: DC Heath:3-26.*

Egger, P., & Sengenberger, W., (2001). *Decent work issues and policies*. On website <http://www.eldis.org/static/DOC12403.htm>. Eldis. The Gateway to Information, ILO.

Egulu, L. (2004). *Trade Union Participation in the PRSP process*, World Bank paper.

Esquivel, V. (2010). *The Informal Economy in Greater Buenos Aires: A Statistical Profile MTEySS*, Miño y Dávila, Buenos Aires.

European Commission (2009). Thematic briefing note on the informal economy and decent work.

Eyben, Rosalind, Kabeer, Naila., & Cornwall, Andrea (2008). Conceptualising empowerment and the implications for pro-poor growth: a paper for the DAC Poverty Network. Institute of Development Studies, Brighton.

Fafchamps, M., & B. Minten (2008). *Insecurity and Welfare: Evidence from County Data*, Oxford University and the International Food Policy Research Institute, Oxford and New Delhi.

Farrell, G., & John, R. Fleming, M. (2000): Conceptualizing the Shadow Economy. In: *Journal of International Affairs* 53 (2).

Feige, E. (1981). The U.K.'s Unobserved Economy. *Journal of Economic affairs*, July, pp 205-213.

Fields, G. S. (1975). Rural–Urban Migration, Urban Unemployment and Underemployment, and Job Search Activity in LDC's. *Journal of Development Economics* 2: 165–188.

Fienberg, E.S. (2003). *Notes on stratified sampling for statistics: Sampling, Surveys and Society*, Department of Statistics, Carnegie Mellon University.

Flodman Becker, Kristina. (2004). *The Informal Economy: Fact Finding Study*. Stockholm. SIDA.

Freeman, R., & Medoff, J. (1984). *What Do Unions Do?* New York: Basic Books.

Gamey (2012), *Deepening Your Understanding of the Labour Act 651*, Gamey & Gamey Academy of Mediation

Gangopadhyay, J. (2012), *Women and Trade Unions in the Informal Sector*. IIT Gandhinagar, Department of Humanities and Social Sciences.

Garcia B., & J.V. Gruat (2003). *Social Protection: A lifecycle continuum investment for social justice, poverty reduction and sustainable development*, Paper for the ILO.

Gatti R., D. Angel-Urdinola, J. Silva., & A. Bodor, (2011). *Striving for Better Jobs. The Challenges of Informality in Middle East and North Africa Region*. Washington, DC: World Bank, *Directions in Development*, No: 90271.

Ghai, D. (2002). Decent work: Concepts, models and indicators, International Institute for Labour Studies Discussion Paper DP/139/2002 (Geneva, International Institute for Labour Studies).

Ghai, D. (ed.) (2006) Decent Work: Objectives and Strategies. Geneva, ILO.

Ghana Statistical Service. (2006). Ghana Living Standard Survey: Report of the Fifth Round (GLSS5). Accra: GSS.

Ghana Statistical Service (2008): *Ghana Living Standards Survey: Report of the Fifth Round (V)* (Accra).

Ghana Statistical Service (2010). *Employment sector of employed persons: 15-64 years by region and districts, 2010*.

Ghana Statistical Service (2010): *2010 Population and Housing Census Provisional Results* (Accra).

Ghana Statistical Service (2011): Revised Gross Domestic Product 2010.

Ghana Trades Union Congress (2009). *The Labor Market in Ghana, A Descriptive Analysis of the Labor Market Component of the Ghana Living Standards Survey (V)*, Accra.

Ghana TUC (2012a), About us? What is TUC? Objectives. Retrieved July 2, 2013, from <http://www.ghanatuc.org/about-us/>.

- Ghosh, P., & Geetika (2007). Unionisation: A feasibility study for the Indian software industry. *Russian Management Journal*, 2, 45–56.
- Gockel, Augustine Fritz, Vormawor, Dennis (2004). Friedrich Ebert Stiftung Trade Union country reports: The case of Ghana, Washington, DC.
- Gordon D. M, Edwards R & Reich M. (1982). *Segmented work, divided workers*. Cambridge: Cambridge University Press.
- Gordon, D. M. (1972). *Theories of poverty and underemployment: orthodox, radical and dual labor market perspectives*. Lexington, Massachusetts: Lexington Books.
- Gravetter, F.J., & Forzano, L.B. (2011) “*Research Methods for the Behavioural Sciences*” Cengage Learning p.146
- Grip, A., Sieben, I. & Jaarsveld, D. (2006). *Labor Market Segmentation Revisited: A Study of the Dutch Call Centre Sector*.
- Grooten, S. (2005). “*A Local Economic and Social Development Initiative in Ghana. The Sub-Committee for Productive and Gainful Employment. Documentation of two pilot district’s experiences. ILO GDWPP.*”
- Guba, E. G., & Lincoln, Y. S. (1994), Competing paradigms in qualitative research. In Denzin, N. K., & Y. S. Lincoln (Eds.), *Handbook of Qualitative Research*. Thousand Oaks, CA: Sage Publications.

- Harris, J., & Todaro, M. (1970). *Migration, Unemployment and Development: A Two-Sector Analysis*. *The American Economic Review* 60(1): 126-142.
- Harrison, B. (1972). *Education, training, and the urban ghetto*. London: Johns Hopkins University Press.
- Harrison, B., & Sum, A. (1979). The theory of “dual” or segmented labor markets. *Journal of Economic Issues*, 13(3):687-706.
- Hart, J Keith (1970) Small-scale Entrepreneurs in Ghana and Development Planning, *The Journal of Development Studies* Vol. 6, No.4, p.104.
- Hart, K. (1972) *Employment, Income and Inequality: A Strategy for Increasing Productive Employment in Kenya*. Geneva: ILO.
- Hart, K. (1973). Informal income opportunities and urban employment in Ghana. In: *the journal of modern African studies* (1973) vol.11, No.1, PP. 61-89.
- Haug, J. (2014). Critical overview of the urban informal economy in Ghana, Friedrich Ebert Stiftung, Ghana office.
- Haviland, W. A., Prins, Harald, E., L., McBride, Bunny, Walrath, Dana (2011). *Cultural Anthropology. The Human Challenge* (13th ed.). Cengage Learning. ISBN 978-0-495-81178-7.
- Hittleman, D. R., & Simon, A. J. (1997). *Interpreting Educational Research* (2nd ed.). New York: Merrill.

Hodges J. & Baah A. (2006), *National Labour Law Profile: Ghana*

Hormeku, T. (1998). The Transformation and Development of the Informal Sector and the Role of Trade Unions, Paper prepared for an OATUU/ILO/ETUF Seminar on “Trade unions and the informal sector”, Cairo, Egypt, 4-6 May.

Horn. Z. E. (2011). *Coping with Crises: Lingering Recession, Rising Inflation, and the Informal Workforce*. Cambridge, MA, USA: WIEGO and Inclusive Cities.

Hoxie, R. F. (1921). *Trade Unionism in the United States*. New York: Russel & Russel. <http://www.ntpc.co.in> (retrieved on 14 November 2008).

ILO (1972). *Employment, Incomes and Equality: A Strategy for Increasing Productive Employment in Kenya*, Geneva.

ILO (1999). *Decent Work: Report of the Director General*, ILO, Geneva.

ILO (2000). *Decent work and poverty reduction In the global economy: Paper submitted by the International Labour Office to the Second Session of the Preparatory Committee for the Special Session of the General Assembly on the Implementation of the Outcome of the World Summit for Social Development and Further Initiatives*, April 2000.

ILO (2001), *World Employment Report*, ILO, Geneva.

ILO (2002) *Decent Work and the Informal Economy*. Geneva: ILO.

ILO, (2004). Working out of poverty in Ghana the Ghana Decent Work Pilot Programme, Geneva, Switzerland.

ILO (2004), A Fair Globalisation: Creating Opportunities for All, Report of the World Commission on the Social Dimension of Globalisation, ILO, Geneva.

ILO (2004b). *Economic Security for a Better World*. International Labour Office, Geneva.

ILO (2007b), “*Equality at Work: Tackling the challenges*”, Global Report under the Follow-up to the ILO Declaration on Fundamental Principles and Rights at Work, International Labour Conference, 96th Session 2007, ILO, Geneva.

ILO (2008b), “*Freedom of association in practice: Lessons learned*”, Global report under the follow-up to the ILO Declaration on fundamental Principles and Rights at Work, ILO, Geneva.

ILO (2009). ‘*General Status Report on ILO Action Concerning Discrimination in Employment and Occupation (306th Session)*’. Geneva: Governing Body.

ILO (2010a), Global Employment Trends. Economic and Labour Market Analysis, ILO, Geneva.

ILO (2010b), World Security Report, ILO, Geneva.

ILO, International Labour Organisation. (2008). ILO Declaration on Social Justice for a Fair Globalization. International Labour Conference 97th session, 10th June 2008. Geneva.

International Labour Organization (1993), "*15th International Conference of Labour Statisticians*", Report of the Conference, Geneva

ISSER (2004). The State of the Ghanaian Economy in 2003. Accra: The Institute of Statistical, Social and Economic Research, University of Ghana.

Iwasaki, K., Sasaki, T., Oka, T. and Hisanaga, N. (1998). Effect of working hours on biological functions related to cardiovascular system among salesmen in a machinery manufacturing company. *Industrial Health*, 36, 361-367.

Jacobs, J.A., & Gerson, K. (2004). *The time divide: work, family, and gender inequality*. Harvard University Press, Cambridge, MA.

Johanson, R. (2002). *Vocational Skills Development in Sub-Saharan Africa: Synthesis of a Regional Review*. Washington, DC: World Bank.

Johnson, S., Kauffman, D. & Shleifer., A. (1997). 'The Unofficial Economy in Transition', *Brookings Papers on Economic Activity*, 2, pp. 159-239.

Jose, A. V. (1999). *The Future of the Labour Movement: Some Observations on Developing Countries*. Discussion papers, DP/112/1999. Geneva: International Institute for Labour Studies.

- Joshi, R. J. (2007). Quality of work life of women workers: Role of trade union. *Indian Journal of Industrial Relations*, 1 January. <http://www.highbeam.com> (accessed on 14 November 2008).
- Jutting, J., & de Laiglesia J.R (2009). Is informal normal? Towards more and better jobs in developing countries. OECD publishing.
- Kandel, Susan; Lazo, Francisco. (1998). *Créditos para los sectores populares en El Salvador, San Salvador, FUNDE*.
- Kimera, M. M. (2010). Regard for Workers' Dignity: A remedy to the Poor Conditions of Workers in Wakiso Town. Unpublished.
- King, K. (1996), Jua Kali Kenya: *Change and Development in the Informal Economy – 1970–95*. London: Villiers Publications.
- Kingdon, G. and Knight, J. (2007). 'Unemployment in South Africa, 1995-2003: Causes, Problems and Policies', *Journal of African Economies*, 16(5), pp. 813–848.
- Kodz, J., Davis, S., Lain, D., Strebler, M., Rick, J., Bates, P., Cummings, J., Meager, N., Anxo, D., Gineste, S., Trinczek, R. & Pamer, S. (2003). *Working Long Hours: a Review of the Evidence: Volume 1 – Main Report*.
- Kohn, A. (1993). *Why incentive plans cannot work*. DTI Employment Relations Research Series ERRS16, 2003.

- Krejcie, R.V., & Morgan, D.W. (1970). *Determining sample size for research activities. Educational and Psychological Measurement*, 30, 607-610.
- Leady, P. D. (1974), *Practical Research: planning and design*, Macmillan Publishing Co., Inc. 866 Third Avenue, New York, New York 10022.
- Lee, S. (2004). Working-hour gaps. In: *Working time and workers' preferences in industrialized countries*, Messenger JC (Ed.), 29-59, Routledge, London and New York.
- Leonard, M. (2000) 'Coping Strategies in Developed and Developing Societies: The Workings of the Informal Economy', *Journal of International Development*, 12: 1069–85.
- Leontaridi, M., (1998), "Segmented Labour Markets: Theory and Evidence", *Journal of Economic Surveys*, 12, p. 63-101.
- Lewis, A., (1954). "Economic development with unlimited supplies of labour". In *Manchester School*, 22, pp. 139-191, May.
- Loayza, N. V. (1996). 'The Economics of the Informal Sector: A Simple Model and Some Empirical Evidence from Latin America', *Carneige-Rochester Conference Series on Public Policy*, 45, pp. 129–162.
- Lordoğlu, K. & Özkaplan, N. (2003). *Çalışma İktisadı, İstanbul: Der.*

MacNaughton, G., & Frey, D.F (2011). Decent Work for All: A Holistic Human Rights. "American University International Law Review 26 no. 2, 441-483”.

Madheswaran, S., & Shanmugam, K. R. (2003). *Wage differentials between union and non-union workers: An econometric analysis*. Paper prepared for presentation in the Far Eastern Meeting of the Econometric Society, Yonsei University, Seoul, Korea, 4–6 July.

Maloney, W. F. (2004). 'Informality Revisited', *World Development*, 32(7): 1159–1178.

Manda, D.K., & K. Sen. (2004). “The labor market effects of globalization in Kenya,” *Journal of International Development*, 16, pp 29-43.

Menefee-Singh, A., & A. Kelles-Viitanen (eds.) (1987). *Invisible Hands: Women in Home-Based Production*. New Delhi: Sage Publications.

Miles, MB., & Huberman, AM. (1994). *Qualitative Data Analysis* (2nd edition). Thousand Oaks, CA: Sage Publications.

Mohapatra K. K. (2012), Women Workers in Informal Sector in India: Understanding the Occupational Vulnerability. *International Journal of Humanities and Social Science*. vol. 2 No. 21; November 2012.

- Monappa, A. (2000). *Industrial Relations*. New Delhi: Tata McGraw-Hill.
- National Thermal Power Corporation (NTPC)*. (2007). *Employee handbook*. New Delhi: NTPC Ltd.
- Morgan, D. L. (2007). Paradigms lost and pragmatism regained. Methodological I implications of combining qualitative and quantitative methods. *Journal of Mixed Methods Research*, 1, 48-76.
- Moser, C.N. (1978). “*Informal Sector or Petty Commodity Production: Dualism or Independence in Urban Development.*” *World Development*, Vol. 6.
- Munck, R. (2002), *Globalisation and Labour*, Madhyam Books, Delhi.
- Naidoo, R. (2001), *Poverty alleviation through social dialogue: The role of trade unions in South Africa*, paper prepared for the ILO.
- Narayan, D. (2004), *Autonomisation et réduction de la pauvreté*, The World Bank, Washington, DC.
- Nyamekye, M. Koboré, N., Bonégo, E. R., Kiéma, E., Ndour, B. Jallo, S., & Tarawally, M. S. (2009) “*Organizing Informal Sector Workers in West Africa: focus on Women Workers, Trade Union Strategies: Case Studies from Ghana, Sierra Leone, Senegal and Burkina Faso*” Accra, Ghana Trades Union Congress.
- OECD, (2008). *Survey on monitoring the Paris Declaration: making aid more effective by 2010*.

OECD (2009), *Promoting Pro-Poor Growth: Employment and Social Protection*, OECD, Paris.

OECD (2009). Organisation for Economic Co-operation and Development “Informal is Normal? Towards more and better jobs in developing countries”, Development Centre Studies, Paris.

Organisation for Economic Co-operation and Development (OECD) (2009a), “*The Policy Statement of the DAC High-Level Meeting*”, OECD, Paris

OECD (2012), *Decent work and empowerment for pro-poor growth*, OECD, Paris.

Ofori, E. G. (2009): *Taxation of the informal sector in Ghana: a critical examination*, Kumasi.

Oppenheim, A. N. (1992). *Questionnaire design, interviewing and attitude measurement* (2nd edition). London: St Martins Press.

Osborn D, Cutter, A., & Ullah F. (2015), *Universal Sustainable Development Goals: Understanding the Transformational Challenge for Developed Countries*. Report of a study by stakeholders’ forum.

Paci, P., & P. Serneels (2010). *Employment and shared growth: Rethinking the Role of Labour Mobility for Development*, The World Bank, Washington, DC.

Patton, M. Q. (2002). *Qualitative Research & Evaluation Methods*. Thousand Oaks: Sage Publications.

Perlman, S. (1928). *A Theory of Labour Movement*. New York: Macmillan, 237–279.

Piore M. J. (1969). *On-the-job training in the dual labor market: public and private responsibilities in on- the-job training of disadvantaged workers*, in Public-private manpower policies, under editorship of Weber, Cassell & Ginsburg, Madison, Wisconsin: Industrial Relations Research Association:101-132.

Piore, M. J. (1970). *Jobs and training, in the state and the poor*, under editorship of Beer & Barringer, Cambridge, Massachusetts: Winthrop: 53-83.

Portes, A., & Schauffler, R. (1993). *Competing Perspectives on the Latin American Informal Sector*, *Population and Development Review*, 19(1): 33–60.

Rakowski, C.A. (1994) ‘*Convergence and Divergence in the Informal Sector Debate: A Focus on Latin America, 1984–92*’, *World Development*, 22(4): 501–16.

Ratnam, C. S. V. (2006). *Industrial Relations*. New Delhi: Oxford University Press.

- Reddy, D.N. (2003), “*Globalisation, Its Discontents and the Power of People’s Resistance*”, in Krishna Rao and Narasimha Reddy (eds.), op. cit., pp. 22-46.
- Rodgers, Gerry (2001), “Decent Work as Development Objective”, *The Indian Journal of Labour Economics*, Vol. 44, No. 1, pp. 15-26.
- Rodgers, J. (2002), *Decent Work and the Informal Economy*, International Labour Conference, 90th Session, Geneva: International Labour Organization.
- Salaria, (2012), meaning of the term - Descriptive survey research method. *International Journal of Transformations in Business Management (IJTBM)* 2012, Vol. No. 1, Issue No. 6, April-June.
- Sarantakos, S. (2005). *Social Research*. (3rd ed.). Melbourne: Macmillan Education.
- Sarantakos, S. (2013). *Foundations of Social Research*. (4thed.). Palgrave Macmillan: Macmillan Education.
- Saunders, M., Lewis, P. & Thornhill, A. (2012) “*Research Methods for Business Students*” 6th edition, Pearson Education Limited.
- Schwandt, T. A (2007). *Dictionary of qualitative inquiry* (3rd ed.). Thousand Oaks. CA: Sage.
- Sethuraman, S. V. (1976). “*The Urban Informal Sector: Concept, Measurement and Policy*”, International Labour Review. 114, 1, pp 69-81.

Sowa, N. K (2002), *An Assessment of Poverty Reducing Policies and Policies and Programmes in Ghana*, Centre for Policy Analysis, Ghana, 2002.

Tannenbaum, F. (1921). *A philosophy of labour*. New York: Alfred A. Knopf, 29.

Teddle, C., & A. Tashakkori (2009). *Foundations of Mixed Methods Research*. Thousand Oaks, CA: Sage Publications.

Thomas, T. (2005) *Changing role of trade unions*. Retrieved on 22 April 2005, from <http://www.rediff.com/money/2005/apr/22guest2.htm>

Tokman, V. (1978). "An Exploration into the Nature of the Informal-Formal Sector Relationship." *World Development*, Vol. 6, No. 9/10.

Ulrich, S. (2008). "Promoting Decent Work in Africa: Policy Lessons from Applying the Local Economic Development Approach in Ghana." Unpublished case study.

UN Economical and Social Council (ECOSOC) (2008), Resolution 2008/18 of 24.

UN General Assembly (2008), *resolution 63/230 of 19 on Second United Nations Decade for the Eradication of Poverty (2008–2017)*.

Van Gerwen, F. (2007). "Impact Assessment. Local Economic Development in Awutu Efutu Senya and Ajumako Enyan Essiam Districts."

Wamuthenya, R. W. (2010) *“Determinants of employment in the formal and informal sectors of the urban areas of Kenya,”* AERC Research Paper 194 African Economic Research Consortiums, Nairobi, April 2010.

War on Want (WoW) (2007). *Time for a New Deal: Social Dialogue and the Informal Economy in Zambia.*

Wolf M. (2000), *“The big lie of global inequality”* in Financial Times.

Workers’ Daily, 2nd, 9th November 2004.

Workers’ Daily, 3rd December 2004.

World Bank (1994). *Adjustment in Africa: Reforms, Results and the Road Ahead.* Oxford: Oxford University Press.

World Bank (2000). *Engendering development,* Washington, DC,

World Bank (2002) *‘Workers in the Informal Economy’*, online at: <http://wbln0018.worldbank.org/HDNet/HDdocs.nsf/labormarkets>, Washington DC: World Bank.

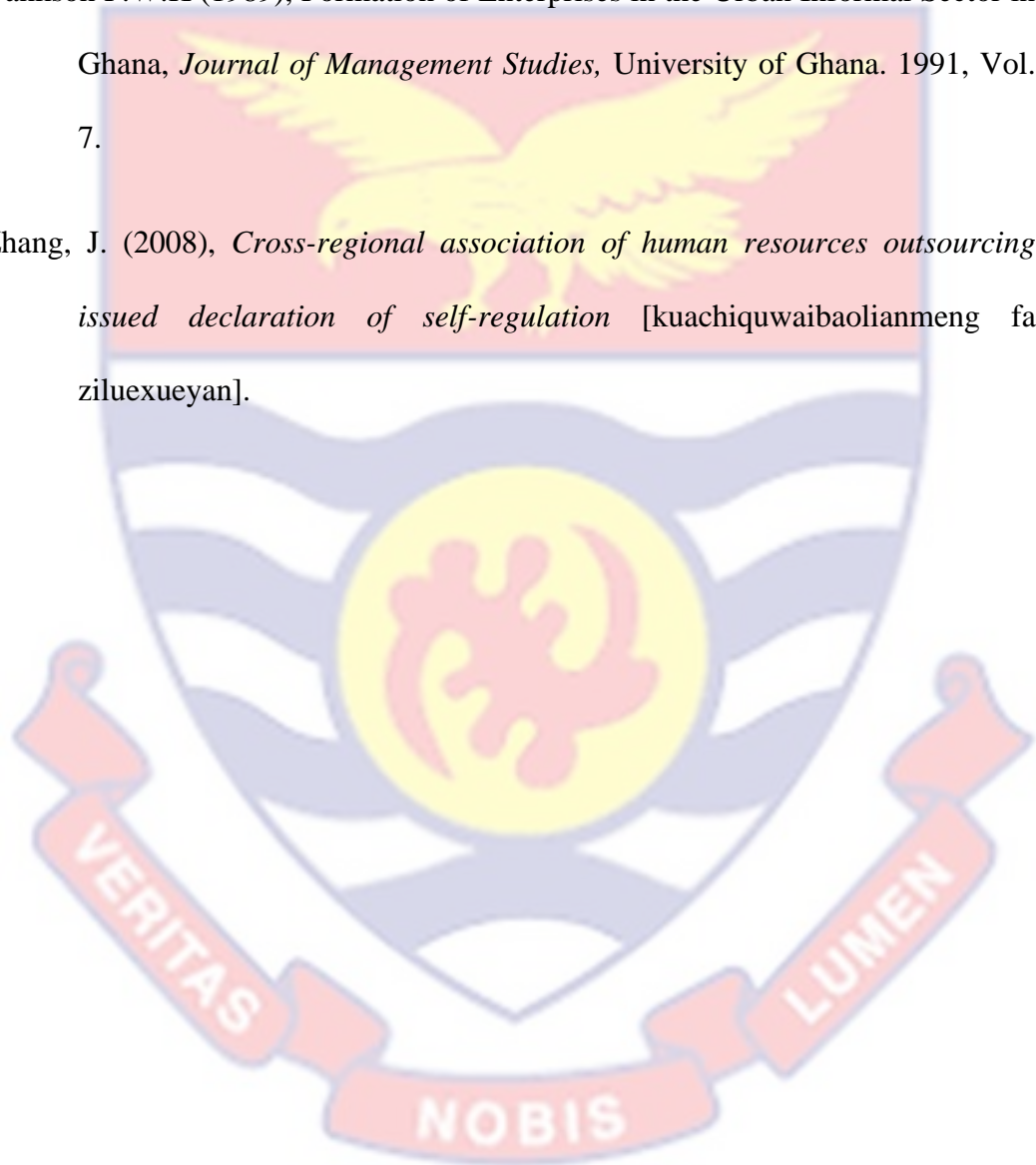
World Bank (2014). *Workers in the Informal Economy*, see <http://go.worldbank.org/1PVGLNWYC0>.

World Bank. (2008). *Africa Development Indicators 2007*, (Washington, DC, World Bank).

Wu, W. (2008). 'An estimation of the size of informal employment in the urban area in China', *Journal of Chongqing Technology Business University*, 1, pp.79-83.

Yankson P.W.K (1989), Formation of Enterprises in the Urban Informal Sector in Ghana, *Journal of Management Studies*, University of Ghana. 1991, Vol. 7.

Zhang, J. (2008), *Cross-regional association of human resources outsourcing issued declaration of self-regulation* [kuachiquwaibaolianmeng fa ziluxueyan].



APPENDIX

APPENDIX A: QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

INSTITUTE FOR DEVELOPMENT STUDIES

QUESTIONNAIRE / INTERVIEW SCHEDULE

TOPIC: Assessing Decent Work in the Informal Economy in Sunyani West District.

PURPOSE: This Questionnaire seek to solicit information on decent work in the Informal Economy in Sunyani West District. The information you provide is purely for academic purpose. I therefore assure you of total confidentiality and anonymity.

INSTRUCTION: Please respond as you deem appropriate with a tick [] unless otherwise told to specify or provide additional information.

FOR EMPLOYEES ONLY

Part 1: Demographic data

1. Sex

a). Male [] b). Female []

2. Age

a). 15 - 35 [] b). 36 - 60 [] c). 61 - Above []

3. Marital status

a). Single [] b). Never married [] c). Widowed [] d). Divorced []

4. Educational Status

- a). Basic b). Secondary c). Tertiary d). None

Part 2: Characteristics of Informal Economy

5. How many persons (including yourself) work in the enterprise where you are employed?

- a). Less than 10 b). 11 - 20 c). 21 - 50 d). 51 and above

6). Are you employed permanently or temporarily?

- a). Permanently b). Temporarily

7. How was your employment contract or agreement arrived at?

- a). Written contract b). Verbal c). No employment contract

8). How many hours do you work in a day?

- a). 5 - 8 hours b). 9 - 10 hours c). 10 hours and beyond

9). Do you receive overtime for extra hours worked (after 8 hours) of work?

- a). Yes b). No c). Not applicable

10. How often do you attend training and seminars in a year?

- a). Once in a year b). Twice in a year
c). More than twice in a year d). None

11. Unless there is a fault of yours, could you be dismissed by your employer without advance notice?

- a). Yes b). No c). Don't know

Part 3: Assessing issues of Decent Work

12). How much do your employer pays you in a month?

- a). Less than GH¢ 100.00 b). GH¢ 100.00 - GH¢ 142.50
c). GH¢ 142.60 - GH¢ 208.60 d). GH¢ 208.70 - GH¢ 228.00
e). Above GH¢ 228.00

13). Do your employer pay your social security?

- a). Yes b). No c). Don't know

14). Do you enjoy any benefits? Tick as many benefits as you enjoy?

- a). End of year bonus
b). Medical aid
c). Sick leave with pay
d). Paid leave
e). Housing subsidy
f). Canteen care
g). Holiday with pay
i). Maternity leave

15. What do you think would have been your standard of living if you had access to the above-mentioned benefits?

- a). Much better b). Better c). Indifferent

16. In your view, what do you think are the challenges in achieving some of the above-mentioned benefits?

.....

.....

.....

.....

Part 4: Trade Union

17. Do you belong to any trade union as a worker?

- a). Yes b). No

18. If **YES**, what benefits do you gain from your Union?

.....

.....

.....

.....

19. If **NO**, give reasons for not affiliated to any Union?

.....
.....
.....
.....

20. How often do you take part in decision making process or issues that concern you?

- a). Very Often b). Often c). Rarely d). Never

Part 5: Decent work and poverty reduction

21. Has the above- ticked benefit reduce your poverty level?

- a). Yes b). No c). Don't know

22. If **Yes**, explain

.....
.....
.....

FOR EMPLOYERS ONLY

23. Is your enterprise/business registered?

- a). Yes b). No

24. If yes under which form was your enterprise registered?

- a). Limited liability partnership [] b). Registered cooperative []
c). Sole proprietorship [] d). Ordinary partnership []

25. If **NO**, what are the reasons for your inability to register your enterprise?

.....
.....
.....

