UNIVERSITY OF CAPE COAST

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

BY

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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 Signature: ……...…… Date: ……..……

Name: ……...…

Supervisors' Declaration

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

Principal Supervisor's Signature:……..…… Date:……

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ABSTRACT

The interest in the informal economy nowadays is increasing because a large share of the global workforce and economy is informal. Agriculture remains a critical sector for developing countries and rural workers in particular. The agricultural sector provides employment, export earnings, guarantees incomes for small-scale farmers, and also remains critical if a broad-base development and poverty reduction is to be achieved. Yet, rural informal agricultural workers are confronted with diverse challenges and their activities are often characterized by widespread decent work deficits. The study sought to explore the extent to which organising rural agricultural workers help them achieve decent work objectives of employment, social protection and social dialogue in northern Ghana. The study adopted the qualitative research approach and explanatory multiple-case study design specifically. The purposive sampling technique was used to select respondents for focus group discussions, in-depth and key person interviews. The data was analysed thematically and guided by the study's conceptual framework. The study found that while the majority of rural workers were engaged in agriculture, they were taking initiatives by themselves or with support from NGOs to address their challenges. The study concluded that through their organisation into community groups, rural agricultural workers are able to increase their productions and incomes. They are also able to access some social protection programmes and dialogue with relevant duty bearers to address their concerns. It recommends that interventions to promote decent work for rural agricultural workers should address the challenges linked to agricultural and non-farm economic activities.

KEY WORDS

Agriculture

Decent Work

Informal Workers

Organising

Rural Workers

Self-Help Groups

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DEDICATION

With love to my late Mother and now Daughter, Tasneem Mariatu Saagbul

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LIST OF ACRONYMS

ACP	African, Caribbean and Pacific
COL	Commonwealth of Learning
COSATU	Congress of South Africa Trade Unions
DWA	Decent Work Agenda
EC	European Commission
EPAs	Economic Partnership Agreements
ERP	Economic Recovery Programme
EU	European Union
FAO	Food and Agriculture Organisation
FGDs	Focus Group Discussions
GAWU	General Agricultural Workers Union
GDP	Gross Domestic Product
GODPC	Ghana Oil Palm Development Cooperation
GPRTU	Ghana Private Road Transport Union
GSFP	Ghana School Feeding Programme
GSS	Ghana Statistical Service
GUFs	Global Union Federations
HDI	Human Development Index
ICLS	International Conference of Labour Statisticians
ICT	Information Communication and Technology
ICU	Industrial and Commercial Workers Union
ILC	International Labour Conference
ILO	International Labour Organisation

ILSs	International Labour Standards
KKPKP	Kagad Kach Patra Kashtakari Panchayat
KPIs	Key Persons Interviews
L3F	Lifelong Learning for Farmers
LEAP	Livelihood Empowerment Against Poverty
LEARN	Labour Education and Research Network
LGWU	Local Government Workers Union
LMKS	LEARN Mahila Kamgar Sanghatana
LO/FTF	The Danish Trade Unions' Council for International Development Cooperation
MBOs	Membership-Based Organisations
MiDA	Millennium Development Authority
MOFA	Ministry of Food and Agriculture
NFEAs	Non-Farm Economic Activities
NGO	Non-Governmental Organisation
NHIS	National Health Insurance Scheme
NTBs	Non-Tariff Barriers
ODL	Open and Distance Learning
ORGISS	Organisation for Indigenous Initiative and Sustainability
PPE	Personal Protective Equipment
PSWU	Public Services Workers Union
PUWU	Public Utility Workers Union
RIE	Rural Informal Economy

RIRO	Regional Industrial Relations Officer
RIW	Rights in Work
RWOP	Rural Workers Organisation Programme
SADA	Savannah Accelerated Development Authority
SEWA	Self-Employed Women's Association
SFP	School Feeding Programme
SHGs	Self-Help Groups
SLLC	Sierra Leone Labour Congress
SSNIT	Social Security and National Insurance Trust
TEP	Training and Education Programme
TUC	Trades Union Congress Ghana
TWU	Timber and Wood workers Union
UN	United Nations
UNDP	United Nations Development Programme
VSLAs	Village Savings and Loans Associations
WIEGO	Women in Informal Employment: Globalizing and Organising
WTO	World Trade Organisation

CHAPTER ONE

INTRODUCTION

This chapter presents an introduction to the thesis. The background of the study, statement of the problem, research objectives, research questions, significance of the study, delimitations of the study, definition of terms, and the organisation of the study are also presented here. The broader aim of the study is to provide a preliminary discussion on the implications of neoliberalism for informality, the importance of the informal economy for national development and working people as well as the importance of organising informal economy workers.

Background to the Study

In the last three decades, the principal subject of discourse and argument among policy experts, states, and multinational institutions is that rapid and complete integration of the economies of developing countries into the global economy will expedite their development and reduce poverty (Akyüz, 2005; Brown, 2003; Mohamed, 2008). At the same time, the extent to which international institutions such as the World Trade Organisation (WTO), World Bank (WB) and the International Monetary Fund (IMF), as well as neoliberal economists have been arguing for, and promoting neoliberal macroeconomic policies and free trade among nations, in recent times is quite remarkable (Bhagwati, 2001; Krugman, 2007).

Consequently, the economic policies of many developing countries have followed various neoliberal economic policy prescriptions of the World Bank and IMF, often referred to as the Washington Consensus (Otoo, 2016). The effects of

such neoliberal economic policies on developing countries, workers and trade unions cannot be overstated, and have been well documented (Adu-Amankwah, 1999; Bhagwati, 2001; Britwum, 2010; Killick, 2010; Krugman, 2007; Otoo, 2016; Standing, 1997; Willems, 2006).

The government of Ghana, in 1983, launched its Economic Recovery Programme (ERP) which was intended to lead to economic growth and improve the country's balance of payments. As a result of the ERP, the government started to impose fees on education and health services, increase taxes on petroleum, abolish subsidies on agricultural inputs and retrenchment of public sector employees (Willems, 2006). The decline of public sector employment through retrenchment and privatization of state-owned enterprises and the failure of the private sector to provide commensurate employment opportunities are critical consequences of the ERP in Ghana (Britwum, 2010; Willems, 2006). This has contributed to the growth of the informal economy in Ghana.

Indeed, apart from the direct effect of neoliberalism and globalisation on workers, workers organisations and trade unions in particular in both developing and developed countries have also been heavily affected (Adu-Amankwah, 1999; Britwum, 2010; Munck, 2010; Standing, 1997). According to Standing (1997), labour market developments of the period between 1945 and mid-1970s were characterised as the steady extension of labour rights and entitlements which are captured as seven forms of security: labour market security, employment security, job security, work security, skill security, income security and representation security. But, the onset of globalisation brought growth of wage flexibility and

income insecurity as well as employment flexibility or employment insecurity (Standing, 1997).

The influence of neoliberal economic policies on the informal economy is remarkable as many authors have argued that growth of the informal economy in developing countries is largely occasioned by neo-liberal economic policies and globalisation (Adu-Amankwah, 1999; Boampong, 2010; Britwum and Akorsu, 2017; Castells and Portes, 1989; Webster, Joynt, and Sefalafala, 2016). The shrinking of the formal sector employment and expansion of the informal sector in Ghana is largely attributed to the implementation of structural adjustment programmes (Adu-Amankwah, 1999).

The dismantling of barriers to trade and capital flows has opened up a cost-cutting competition between and within countries and companies, with the result that employers by pass the labour laws, triggering a process of informalization through either outsourcing or retrenchment (Webster et al., 2016). Similarly, domestic and international firms often adopt flexible strategies for the deployment of labour including outsourcing to subcontractors and agents. These actions are expected to reduce labour costs and to transfer the responsibility of dealing with labour agitation, wages, entitlements and other working conditions to the individual worker or the subcontractor (Boampong, 2010).

Advocates of neo-liberalism and market-led economic paradigm however argue that the growing size of the informal sector is not caused by market oriented policies and globalisation (De Soto, 1989; Loayza and Rigolini, 2006; Schneider and Enste, 2000). For neo-liberals, informality is the direct result of over-

regulation, high taxes, and state interference in the free market and to reverse the phenomenon of informality, de-regulation, tax reductions and minimal state interventions in the economy are recommended (De Soto, 1989; Williams, 2013). Other writers (Loayza and Rigolini, 2006; Schneider and Enste, 2000) also argue that informality is largely a characteristic of underdevelopment, and that the relative size of the informal sector decreases with overall development and when monitoring mechanisms are strengthened and effective.

Loayza and Rigolini (2006) find a strong relationship between informal employment and Gross Domestic Product (GDP) per capita and national income. They argue that higher informal employment is linked to lower GDP per capita, and this relationship is not only statistically significant but also economically meaningful. The overarching position of proponents of neoliberal development paradigm and those that discount its implications for informality is based on the notion that informal economic activities are reflections of underdevelopment and such activities shrink and disappear with modern and industry-led growth (La Porta and Shleifer, 2014; Lewis, 1954; Portes and Sassen-Koob, 1987;). The informal economy however continues to grow in both developing and developed economics even in areas with industrialisation and higher GDP growth.

With widespread neoliberalism and record of global economic integration nowadays, the nexus between informality and trade unions as a legitimate representative of workers is frequently discussed, and Britwum (2010) has argued that trade unions need to reorganise to better protect workers. Steps taken by trade unions in Europe to address the changing conditions of trade unions include

redefining the role and purpose of unions, political campaigns, mergers, new recruitment drives and rendering services to members (Britwum, 2010). The evolving challenges facing trade unions require a set of policy options that include improving internal democracy and the representation of women within trade union structures, strengthening collective bargaining and workplace negotiation, promoting workplace participation, organising informal workers, and developing workers' participation beyond the workplace (Adu-Amankwah, 1999; Britwum, 2010).

Trade unions' involvement in organising informal economy workers has widely been reported (Adu-Amankwah, 1999; Britwum, Ghartey and Agbesinyale, 2006; Britwum, 2010; Webster, 2011; Nanfosso, 2016). In Ghana, a more concerted attempt by the Ghana Trade Union Congress (TUC Ghana) to organise informal workers started in the 1980s with its national affiliates: General Agricultural Workers Union (GAWU), Industrial and Commercial Workers Union (ICU), Timber and Woodworkers Union (TWU) and Public Services Workers' Union (PSWU) (Britwum et al, 2006). In 1979, GAWU became the second national union to start the process of organising informal workers after the PSWU accepted the request of Lotto receivers for union affiliation in 1968 (Britwum, 2010). Also, evidence of attempts by informal workers themselves to organise and defend their interest has been documented (Boampong, 2010; Britwum and Akorsu, 2017).

Whereas work in formal arrangements is often regulated and formal sector workers protected within the framework of various regulations including ILO conventions and inter-governmental treaties, work in the informal economy is

much more precarious with workers vulnerable to acute decent work deficits and being at higher risk of experiencing poverty than workers in the formal sector among other challenges (Bonner and Spooner, 2012; Chen, Bonner and Carre, 2015; ILO, 2002; ILO, 2016). Rural informal agricultural workers are often exposed to poor and unsafe working conditions, endure long working hours, do not have the right to collective bargaining, and are either excluded from or effectively beyond the reach of social security schemes and safety and health, maternity and other labour protection regulations (Akorsu and Britwum, 2018; Akorsu, 2013; Britwum et al., 2006; ILO, 2014).

The significance of the Decent Work Agenda, as promulgated by the ILO since 1999, as a holistic framework for addressing emerging challenges confronting formal and informal workers cannot be overstated. Essentially, decent work captures the aspirations of all working people, both formal and informal, with emphases on four elements: employment creation, promoting workers' rights, social protection, and social dialogue. These four dimensions of decent work reinforce each other and comprise an integrated poverty reduction strategy (ILO, 2002). Decent work includes the millions of workers outside the formal economy, demands decent living conditions for all who work, and embodies the concept of workers' rights, social security, quality employment and collective representation of workers (Hoffer, 2011). So, promoting decent work objectives for the benefit of rural agricultural workers is not only essential for addressing the diverse constraints and decent work deficits that characterize their work but is important for improving productivity and livelihoods of workers and their families.

One of the most important ways for rural informal agricultural workers to counter the forces that contribute to their impoverishment and promote decent work outcomes for their benefit is through organising. Organising and the act of creating responsive organisations are critical elements in their economic, social and personal empowerment (Chen et al., 2005). When rural informal agricultural workers are organised, it enables them to take action to advance and defend their interest, formulate policies that will benefit them and hold policy makers accountable over the long term.

Organising informal workers is often accompanied with a number of political and practical challenges. These challenges include the difficulty of engaging in traditional social dialogue and collective bargaining where employment relations are not clear; where there is no identifiable employer; and labour laws not covering informal economy workers and sometimes exclude entire sectors such as domestic and agricultural work (Bonner and Spooner, 2011a). The high cost and difficulty of organising workers who are scattered and hard to locate, the risk of informal workers not drawn to solidarity and collective action because they may be engaged in activities that do not promote collaboration, and the diverse nature of informal work makes it difficult to devise extensive and coherent organising strategies (ILO, 2016; ILO, 2013).

Regardless of the challenges associated with organising informal workers, trade unions and other Membership-Based Organisations (MBOs) have developed a wide range of strategies for organising workers within the informal sector (LO/FTF Council 2015). The ILO (2016) reports that Sierra Leone Labour

Congress (SLLC) is organising informal workers from variety of sectors for a minimal service fee instead of membership dues, intervening to protect the interest of informal workers, and negotiating for social security and insurance coverage to be extended to informal workers. Through their unions, informal workers are able to access low interest loans and also benefit from training programmes provided by SLLC.

The Congress of South Africa Trade Unions (COSATU) often assist informal workers' networks with organising and resources, and have established a Vulnerable Workers Task Team to support its affiliates that organise vulnerable workers. COSATU also assists street vendors to organise themselves into associations, and help informal associations with negotiations with municipalities about trading space (ILO, 2016). Similarly, in agreements with employers and stakeholders, organisations organising informal workers have signed to protect the rights and ensure adequate working conditions for informal workers and also guarantee workers' employment insurance programme and pensions .

Instead of focusing on particular categories of informal workers, some organisations are focusing on specific issues such as Occupational Safety and Health (OSH), and Social Security (ILO, 2013). OSH training and sensitisation tend to be well received by both informal workers and employers because safety and health risks impacts both income and productivity, and can be used as a starting point for organising. In many places, trade unions are lobbying for informal workers to have access to social security and for the development of legislations sensitive to the needs of families, micro-enterprises, and mechanisms for fair

taxation and social security protection (ILO, 2016). Indeed, these strategies are neither mutually exclusive nor exhaustive, and may be used as entry point for interventions in sector or issue areas.

The significance of the agriculture sector for Ghana, and rural agricultural workers in particular cannot be overstated. The sector provides employment, source of most of the export earnings, guarantees incomes for small-scale farmers, and also remains critical if a broad-base development and poverty reduction is to be achieved (Goodison, 2007; Kwa, 2008). The growth of the economy of Ghana led by the agricultural sector will be more effective in reducing poverty both at the national level and in the poor regions because of the sector's strong income and consumption linkages (MoFA, 2007).

A large share of the population in northern Ghana resides in rural areas with agriculture as their main source of employment. In rural areas of northern Ghana, the linkages between agriculture and industry are weak. While agriculture remains important for rural workers, levels of production are predominantly low on household farms due to heavy reliance on erratic rainfall, and diverse problems. In northern Ghana, the agricultural sector has the potential to improve welfare of rural workers and their families when the inherent challenges of the sector are addressed and working conditions are improved.

This study examines decent work by the extent to which rural agricultural workers are able to achieve three of its objectives: employment, social protection and social dialogue. Promoting decent work objectives through organising rural

informal agricultural workers is not only crucial but could be central in any holistic approach to reduce poverty and improve livelihoods in northern Ghana.

Statement of the Problem

The interest in the informal economy all over the world is increasing, and the growing interest is partly because a major share of the global workforce and economy is informal. The informal economy is also now growing in various contexts and appearing in new places and guises (Chen 2012). Whereas agriculture and non-farm economic activities constitute a significant share of informal employment and livelihoods in rural areas, women and men rural informal agricultural workers are mostly confronted with several challenges (Akorsu, 2013; Britwum et al., 2006; ILO, 2014; MoFA, 2007). Rural informal agricultural workers often earn low wages from their work; have poor occupational health and safety standards; and lack productive resources and economic opportunities. They also lack social protection, organisation and representation and are not granted opportunities to participate in decisions that affect their lives and livelihoods (Akorsu and Britwum, 2018; Bonner and Spooner, 2012; Britwum et al., 2006; TUC-Ghana, 2013).

Scholars and organizations have discussed diverse issues concerning the informal economy (Bonner and Spooner, 2012; Britwum et al., 2006; Chen 2012; Chen, Jhabvala and Lund, 2001; ILO 2002). Yet, a large share of the studies on the informal economy focuses on describing the significance of the informal economy, its size as a share of national and global employment, its distinguishing features as well as inherent challenges confronting actors within the informal economy

(Britwum et al., 2006; Chen et al., 2005; Vanek, Chen, Carre, Heintz, and Hussmanns, 2014). Chen et al. (2001) presented a conceptual and normative framework for the informal economy and provided an overview of the informal sector in relation to its size and contribution; linkages with formal economy and regulatory environment; poverty and growth linkages, and the risks and prospects.

Evidence of how various trade unions are increasingly supporting organising initiatives by informal workers, and the presence of informal workers' unions and organisations created by informal workers themselves, trade unions, and by Non-Governmental Organisations (NGOs) also exist (Akorsu and Britwum, 2018; Bonner and Spooner, 2011b; Bonner and Spooner, 2012; Boampong, 2010; Britwum and Akorsu, 2017; Webster, 2011). Britwum et al. (2006) investigated the feasibility of organising informal rural agricultural workers in Ghana. The study did an assessment of the extent to which trade unions can organise the informal agricultural sector, identify possible entry points to promote organising activities, and provide an overview of the nature of production and production relations within the sector as well as some strategies to guide organising activities.

Britwum (2018) recently recounted the efforts of GAWU in organising rural women in Ghana since the 1980s. Her work provided an explanation on the extent at which ILO's standard setting and technical assistance supports GAWU to organise rural women into the structures of the union. She demonstrated that ILO conventions provided GAWU with the impetus to organise self-employed rural women. Specific ILO conventions and technical cooperation with the ILO and other

stakeholders were found to be instrumental in addressing rights of rural women including violence against women and girls as well as child labour.

There are still unions that are however sceptical about organising the informal economy because of a number of unanswered questions. First, how can informal economy workers make commitment to trade unions through financial contributions considering the mechanism through which formal sector workers commit to unions financially? Second how can unions serve the interest of informal economy workers and vice versa? These and many other questions can be answered when the work of unions that have already organised the informal economy is well documented (Britwum, 2010; Britwum et al., 2006).

Evidence of activities by trade union and NGOs organising informal rural agricultural workers to help them achieve decent objectives is also lacking. Achieving decent work for informal workers in an environment characterized by global economic competition is complicated and challenging, but it is a necessary task if the majority of the world's workers are to escape conditions of poverty and vulnerability (Kantor, Rani, and Unni, 2006). Indeed, whereas decent work is pivotal in improving employment and working conditions within the informal economy, the challenge of extending decent work principles to cover all segments of the informal economy remains a daunting task (Akorsu and Britwum, 2018).

The study examines decent work via the extent to which rural agricultural workers are able to achieve three of its objectives of employment, social protection and social dialogue. This study is within the context of understanding how the activities of trade unions and NGOs in organising women and men rural informal

agricultural workers are contributing to the achievement of decent work objectives in northern Ghana. This is particularly needful because while the involvement of trade unions and NGOs in organising informal economy workers in Africa and elsewhere is evident in literature, the existing gap of trade unions and NGOs organising these categories of workers in furtherance of the Decent Work Agenda still ought to be closed.

Purpose of the Study

The study seeks to explore the extent to which organising rural informal agricultural workers in northern Ghana helps them to address decent work deficits that characterise their work. It reviewed the prevailing decent work situation among rural informal agricultural workers in Upper East and Northern regions of Ghana. It also assessed the strategies and the challenges for organising rural informal agricultural workers, and provides an explanation on how decent work concerns of rural informal agricultural workers in Northern Ghana can be addressed.

Research Objectives

The study set out mainly to explore the extent to which organising rural informal agricultural workers helps them achieve decent work objectives in Northern Ghana. Specifically, the objectives of the study are to:

- Review the decent work situation of rural informal agricultural workers in Northern Ghana.
- Examine the strategies for organising rural informal agricultural workers in Northern Ghana.

- Assess the challenges in organising rural informal agricultural workers for decent work objectives.
- Evaluate how decent work concerns of rural informal agricultural workers are being addressed in Northern Ghana.

Research Questions

The main question the study seeks to answer is: How is the organisation of rural informal agricultural workers promoting decent work objectives in Northern Ghana? This question has been put into more specific ones as follows:

- What is the decent work situation of rural informal agricultural workers in Northern Ghana?
- What are the strategies for organising rural informal agricultural workers in Northern Ghana?
- What are the challenges with organising rural informal agricultural workers for decent work in Northern Ghana?
- How does organising help to address decent work concerns of rural informal agricultural workers in Northern Ghana?

Significance of the Study

The study provides useful insights into how organising rural informal agricultural workers promote the achievement of decent work objectives within rural communities in Northern Ghana. It is expected that the revelations from the study will guide efforts by policymakers and organisations interested in organising informal workers, especially those working in rural agriculture, to achieve desirable

results for women and men rural informal workers. Indeed, organising interventions that are not oblivious of the strategies and that also address the challenges inherent in organising informal workers could very well contribute to the achievement of decent work objectives for rural informal agricultural workers.

The gap in the literature that this work is seeking to contribute to is the extent to which organising helps informal rural agricultural informal economy workers to address the decent work deficits that characterise their work. This study therefore seeks document the efforts of GAWU, URBANET and ORGIIS Ghana in organising rural informal agricultural workers for the achievement of decent work objectives in the Upper East and Northern regions of Ghana.

Delimitations

While the scope of the informal economy is broad with diverse categories of workers within several sectors, the focus of this study is on rural informal agricultural workers in Northern Ghana. The choice of rural informal workers is because agriculture is the main source of employment and livelihoods in northern Ghana and an important sector for the national economy of Ghana. The study was carried out in selected communities in the Upper East and Northern Regions of Ghana. Whereas agricultural activities are carried out throughout Ghana, the choice of Upper East and Northern Regions is because a significant share of the population of these two regions live in rural areas, and it is a common knowledge that rural agricultural workers often experience challenges in their activities. Moreover, decent work is an important framework that captures the aspiration of working people, and the focus of the study on decent work is because of its potential to

address the challenges that often typify the activities of rural informal agricultural workers. Decent work also has the potential to promote the socio-economic development of rural agricultural workers and their families in Northern Ghana.

Limitations

The study, like any other study, has its limitation. It did not analyse the individual and personalised views of the rural agricultural workers since the focus of the study was on the activities of women and men as members of community groups. The backgrounds of the members of the groups are diverse and varied in relation to their ages, experiences, levels of access and control of productive resources and gender. It is also important to note that findings of the study cannot be generalised because of the geographical and social context within which it was carried it, thus the study is context specific.

Irrespective of the stated limitations of the study, the use of the qualitative approach as the methodology provides a guarantee for the results because it captures the particular experiences of rural agricultural workers through their interactions with GAWU, URBANET and ORGISS Ghana, and vice versa. The study also targeted men and women in groups within five districts in the Upper East and Northern Regions that are mostly engaged in agricultural activities.

Definition of Terms

Informal Economy

Informal economy refers to all economic activities by workers and economic units that are, in law or in practice, not covered or insufficiently covered by formal arrangements. It includes the self-employed in informal enterprises

which are small and unregulated as well as the wage employed in informal jobs that are unregulated and unprotected in both rural and urban areas, and without employer contributions to social security.

Decent Work

Decent work is an ILO promoted concept that captures the aspiration of working people irrespective of where they are located, the sector where they operate, sex and their social status. Decent Work refers to opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity. Decent work has four strategic objectives: full employment, respect for fundamental principles and rights at work, promoting social protection, and strengthening social dialogue.

Membership-Based Organisations

A Membership-Based Organisation (MBO) is a collective of working people where the members are the users of the services of the group, the managers, and its owners. Members elect their leaders and which operate on democratic principles that hold the elected officers accountable to the general membership. MBOs include trade unions, cooperatives, voluntary associations and self-help groups.

Organising

It is the process of building and maintaining a MBO. It involves bringing interested persons into the organisation, constantly developing and maintaining democratic organisational structures, collectively implementing activities and

programmes, providing a voice through representing members in engagements with public authorities and other relevant actors, building leadership, and empowering members, both women and men.

Organisation of the Study

This study is divided into five chapters. Chapter One which is the introduction, describes the problem under study and its importance, its relations to previous works. Chapter One, also contains the background of the study, statement of the problem, purpose of the study, research objectives and their accompanying research questions underlining the study, significance of the study, its delimitations explaining the geographical and conceptual scope, limitations of the study, and the general structure of the thesis. Chapter Two, presents the review of relevant literature on the theories, concepts, and empirical evidence. The chapter concludes with a conceptual framework, which underscores the key concepts at the basis of the study and that informing the analysis of the data gathered.

Chapter Three, explains the research methods employed for the study. It discusses the research design, the study area, the study's population and sampling procedure. It also captures the data collection instruments used, the data collection and processing procedures and analysis. In chapter four, the study results and discussions of findings per the study objectives were presented. Finally, chapter Five of the study contains the summary, conclusions and recommendations of the study as well as identified areas for further research.

CHAPTER TWO

LITERATURE REVIEW

In explaining the extent to which organising rural informal agricultural workers helps them achieve decent work in Northern Ghana, this chapter reviews various related literature on theories and concepts; empirical evidence of studies and proposes a conceptual framework. Three theoretical foundations that have bearings on this subject matter that have been discussed are the theories of decent work, collective action theory, and neoclassical theory of comparative advantage for free trade and globalisation. While the theoretical underpinning of decent work is central in the review, collective action and neoliberalism helps in explaining decent work and informality. The review support explanations of organising informal economy workers and how national policies and actions can offer freedoms to women and men in rural areas to enhance their wellbeing. Concepts such as informal economy, workers' rights, social protection, social dialogue, organising and rural employment are also discussed here.

Theoretical Issues

Decent Work Agenda

The promotion of decent work has been the central objective and organising framework of the International Labour Organisation (ILO) since 1999 when the concept was first introduced at the 87th session of the International Labour Conference (ILC). At the conference, stakeholders advised that decent work re-focus the work of the ILO and make it relevant for the 21st Century (Hoffer, 2011). For the ILO, decent work relate to opportunities for women and men to secure

decent and productive work, in conditions of freedom, equity, security and human dignity (ILO, 1999). The key objective of decent work is to create not just jobs, but jobs that are of acceptable quality, and pursued through four strategic objectives: full employment, socio-economic security, universal respect for fundamental principles and rights at work, and the strengthening of social dialogue (ILO, 1999; Ghai, 2003; Fields, 2003; Trebilcock, 2005).

The philosophical underpinnings of decent work for all working people and their families is hinged on the notion of dignity (Di Fabio and Maree, 2016; Guichard, 2009; Peccoud, 2004; ILO, 2001). The ILO (2001) emphasised this in the report of the Director-General to the 89th session of the ILC to the effect "….. everywhere and for everyone Decent Work is about securing human dignity". Decent work is rooted in the ILO's Declaration of Philadelphia of 1944 which affirms the right of everyone to conditions of freedom and dignity, of economic security and equal opportunity to achieve their material well-being and their spiritual development (ILO, 2001). The ILO therefore considers dignity as not just a "raw" material value, but also contain non-materials aspects of the lives of people including leading a fulfilled family life, educating one's children, gender equality, equal recognition, and enabling women to make choices and take control of their lives (Peccoud, 2004; ILO, 2001). For Di Fabio and Maree (2016), decent work from a human rights perspective has four dimensions: freedom, equity, security and dignity. Consequently, decent work is promoted when working environments are structured to promote dignity, humane working conditions, and adequate self-construction (Guichard, 2009).

Outside the ILO, decent work approach has received extensive attention and embraced by international development organisations and governments over the years. The inclusion of decent work as part of the Sustainable Development Goals (Goal 8) by the United Nations brings to fore the significance of the concept which seeks to address the challenges of developing countries and workers in particular. Like decent work approach, the human development approach within the framework of the capability theory as presented by its original proponents and thinkers such as Amartya Sen and Martha Nussbaum also explain the quality of employment for working people and how development is perceived (Clark, 2005; Nussbaum, 2011; Nussbaum, 2000; Sehnbruch, Burchell, Agloni and Piasna, 2015; Sen, 2000). So, the connection between decent work and human development approach lies in the centrality of people's welfare as the main focus.

The United Nation Development Programme (UNDP) posits that human development is about enlarging freedoms so that all human beings can pursue choices that they value. These freedoms are envisaged to have two fundamental aspects: freedom of well-being which is represented by functioning and capabilities, and freedom of agency, represented by voice and autonomy (UNDP, 2016). In this regard, the human development approach is seen to be broader than other approaches to development such as the human resource approach; the basic needs approach; and the human welfare approach. The theoretical basis of the human development approach is mainly rooted in Sen's theory of capabilities and functioning which is now expressed as freedoms (Sehnbruch et al., 2015; Sen, 2000). The capability theory is seen as a leading alternative to dominant economic

frameworks for thinking about poverty, inequality and human development. The theory challenges traditional thinking that considers Gross Domestic Product (GDP) growth as the central means to development (Clark, 2005; Sehnbruch et al., 2015). Here, economic growth is considered as an important means to human development, but not the end.

Advocates of capability theory believe that people are central to development and increase in basic capabilities such as improved health and education are essential because they promote growth in productivity. From a position of ethics, these capabilities are deemed to have intrinsic values to human beings and insurance of well-being be assessed in terms of capabilities (Sehnbruch et al., 2015). The capabilities are not just abilities residing inside a person but comprise the freedoms or opportunities created by a combination of personal abilities and the political, social and economic environment (Nussbaum, 2011).

Theoretical conceptualizations on decent work in the literature appears weak and has been widely criticised (Burchell, Sehnbruch, Piasna, and Agloni, 2014; Clark, 2005; Sehnbruch et al., 2015; Standing, 2008). For Sehnbruch et al. (2015), decent work originated from the institutional literature of the ILO, which made it a very self-referential concept and limited its potential impact from the onset. The decent work approach fails to engage with a specific theory in literature. Decent work approach do not also challenge established theoretical labour market models that form the basis of the economic and development thinking on employment issues (Standing, 2008).

Along with the criticism on the lack of theoretical grounding, decent work is noted for its failure to focus precisely enough on employment as a channel for expanding individual and collective capabilities. Yet, the ILO could easily have addressed this gap (Sehnbruch et al., 2015). Again, how decent work is operationalized at the national and individual levels as well as its measurement also presents some important concerns. Whereas the Human Development Index (HDI) is used as a universal indicator of the human development approach, decent work still lacks a comprehensive indicator for measuring it and often a subject of disagreement among the tripartite constituents of the ILO (Burchell et al., 2014; Standing, 2008).

Measuring decent work through the quality of employment is closely connected to data availability, yet often confronted with multiple challenges (Burchell et al., 2014). First, successful measurements require reliable and comparable data. Second, the question of which level of the labour market is being investigated often remains unanswered. Interest in individual workers, jobs themselves, regulatory environment or the labour market as a whole generate different data requirements and methodologies of measurement. Third, there is no simple set of variables that can generally be considered as summarising what constitute a good job (Burchell et al., 2014).

Operationalising decent work is also a matter of concern because many writers often present different methodologies on how the concept could be operationalised (Burchell et al., 2014; Sehnbruch et al, 2015). Decent work combines both numerical and categorical indicators at the individual and macro

level such as income, type of contract, labour rights, levels of unionisation and unemployment. These mixed indicators are methodologically difficult to measure coupled with the fact that a particular variable may connote different meanings across countries (Sehnbruch et al, 2015). Without globally comparable data on employment and working conditions and the diverse methodologies of measuring decent work, varying results on decent work are expected and comparing decent work outcomes across and within countries becomes difficult.

In support of decent work, however, Hoffer (2011) argues that the decent work approach recalls the values and commitments of the ILO constitution and the Declaration of Philadelphia in two words, and expresses the vision about the world of work. He contends that the vagueness of the concept was justified on three accounts. First, developing a comprehensive concept takes time. Second, it should be developed through a broad deliberative process. Third, the late 1990s saw the high tide of neoliberalism, when any scepticism towards free trade, free markets and the virtues of entrepreneurship was branded as either "loony-left" or as hopelessly old fashion (Hoffer, 2011).

Decent work approach is still widely used by international organisations, governments and non-state actors as a strategic approach to development regardless of its limitations. The limitations include the theoretical inadequacies, the diverse methodologies of measuring it, and the absence of consensus among even the tripartite constituents of the ILO where it originated. Indeed, the failure of decent work to challenge neoliberal thinking on social and economic development makes it, at best, an aspiration rooted in the basic principles of the ILO which are derived

from the neo-liberal capitalist modernisation as its development theoretical underpinnings (Sehnbruch et al, 2015).

The significance of decent work is however not lost as a result. As Hoffer (2011) noted, decent Work emphasises the importance of work in the lives of people and their dignity. It includes the millions of workers outside the formal economy and demands decent living conditions for all who work, as well as for those who should not work or who cannot find adequate work. It embodies the concept of workers' rights, social security, quality employment and collective representation of workers (Hoffer, 2011). Aside workers in the formal economy, decent work also applies to unregulated wage workers, self-employed and home workers. It refers to adequate opportunities for work, remuneration, and embraces safety at work and healthy working conditions (Ghai, 2003).

The first two pillars of decent work refer to work opportunities, remuneration levels, working conditions and social security and are determined primarily by the level of economic development. The last two pillars, workers' rights and social dialogue, emphasize the "social relations of workers" and are largely a matter of legislation and administration (Ghai, 2002). The relation between the components of decent work is however still important since workers' rights cannot be enforced without resources, and social dialogue mechanisms depend upon institutional arrangements in organising work (Ghai, 2002). Three elements are crucial for the achievement of decent work objectives. These are the need for jobs, respecting the core labour standards, and the pursuit of further

improvement in job quality because at some point the achievement of one of these objectives may come at the expense of another (Fields, 2003).

Decent work indicators are used to measure the extent at which objectives or outcomes are achieved, to assess performance and evaluate progress over time, and also helpful in making comparisons across countries (Ghai, 2002). Decent work indicators are either qualitative or quantitative and should provide a direct measure of the stated objective. Table 1 outlines the four decent work objectives and indicators.

Table 1: Decent Work Objectives and Indicators

Decent Work Objective	Decent Work Indicators
1. Employment	i. Employment Opportunities ii. Remuneration iii. Working Conditions
2. Social Security	i. Public Expenditure on Social Security as a proportion of GDP ii. Adequacy of Coverage of Workers in Respect of Contingencies.
3. Rights of Workers'	i. Forced Labour ii. Child Labour iii. Discrimination at Work iv. Freedom of Association
4. Social Dialogue	i. Collective Bargaining ii. Economic Democracy iii. Participation at National Level

Source: Ghai, 2002

Neoclassical Theory of Free Trade and Globalisation

The extent to which the classical economic theory, as propounded by Adam Smith (1723 – 1790) and David Ricardo (1772 – 1823), and the neoclassical economic theories have shaped and influenced economic policies and decisions globally cannot be overstated (Akorsu, 2010). According to Wolff and Resnick (2012), the basis of neoclassical theory lies in its notion that intrinsic human nature determines economic outcomes, and that human beings naturally possess the inherent rational and productive abilities to produce the maximum wealth possible in a society.

While the theory accords special importance to markets and market mechanisms, the most basic analytical level of the theory is individuals' taste and productive abilities. It postulates that human wants and productive abilities interact, through demand and supply, to determine market price and other economic phenomena such as savings, loans, and economic growth (Wolff and Resnick, 2012). The principal goal of neoclassical approach to development is hinged on the recommendation of policies that seek to promote the development of the market system, and economic backwardness or underdevelopment is as a result of distortion of functioning markets and state interference in market mechanisms (Akorsu, 2010).

Neoclassical theory views capitalist societies as societies that establish and protect two key institutions: private property and fully competitive markets and it is when both institutions exist that society is usually referred to as private enterprise market economy (Wolff and Resnick, 2012). The notion of private property

requires that a person should have the power freely to own, buy, or sell her or his resources and produce goods while in a fully competitive market condition, no citizen has the power to control prices, and all buyers and sellers take market prices as facts on which to base their decisions.

Nowadays, economic policy discourse and debates have mostly been hinged on the foundation and implications of international free trade and globalisation, within neoclassical theory. The extent to which comparative advantage theory which underpins international free trade, as postulated by David Ricardo in 1817, is guiding and influencing economic and development policies are remarkable (Bhagwati, 2001; Brown, 2003; Rodrik, 2007; Schumacher, 2013; Stiglitz, 2002). The comparative advantage theory posits that even if a country can produce several different goods more efficiently than another country it is advantageous, for both countries, for the more efficient one to specialize in that product that it produces most efficiently and cheaply of all (Buckman, 2005).

Advocates of international free trade have relied heavily on the theory of comparative advantage to advance their positions which principally explain why international free trade is beneficial (Bhagwati, 2001; Krugman and Obstfeld, 2009). Economic advisors and policy makers have made the case for free trade either by developing logical models to explain how international trade increases the welfare of people or estimate potential gains in welfare as a result of reducing or removing trade barriers between countries (Van den Berg and Lever, 2007).

Free trade crusaders often advocate for the removal of barriers to trade which are measures that countries adopt to protect their economies from the

negative effects of imports from other countries. In their view, the interventionist state brings direct restrictions on trade and investment ranging from standard tariffs or quotas to a multitude of non-tariff barriers (NTBs) such as subsidies and industrial policies designed to promote industrial development (Dunkley, 2000). For free trade enthusiasts, these restrictive measures to trade should be removed through trade liberalisation (Dunkley, 2000; Scherrer, 2005).

The push for free trade and trade liberalisation has largely hinged on the claim that when developing countries open their economies to international trade and adopt neo-liberal economic policies, it will allow them to change the pace and the pattern of their involvement within the international division of labour, enabling them to address their balance-of-payment challenges, increase economic growth and reduce poverty (Akyüz, 2005). Bhagwati (2001) contend that along with the economic benefits for countries, international free trade also produces non-economic benefits such as the promotion of democracy. He argues that openness to the benefits of trade brings prosperity which creates or expands the middle class that will ultimately seek the end of authoritarian rule.

Arguments in support of international trade are however often contested by its opponents who argue against the paradigm by stressing its limitations and effects for countries, economic development and livelihoods (Busser, 2011; Chang, 2003; Rodrik, 2011; Rodrik, 2007; Stiglitz, 2002). For Busser (2011), trade has been one of the main transmission channels of the financial and economic crisis of 2008 to developing countries, where huge jobs were lost in the export sectors. The crisis revealed how the push for trade liberalization and open markets resulted in trade

models that focus on market access. This market-access model creates a situation in which many countries become dependent on export markets for growth which makes them susceptible to shocks, especially when demand drops concurrently in all markets, resulting in job losses (Busser, 2011).

Trade liberalisation has compelled countries to specialise in products in which they have a so-called comparative advantage such as agriculture and natural resources. This however presents some challenges especially for developing countries since agricultural commodities and low value-added manufacturing are characterized by highly competitive markets, low prices, low productivity gains, poor working conditions and powerful supply chains that reinforce competition and a race to the bottom (Busser, 2011).

Though developing countries are widely believed to have comparative advantage in agriculture, historically these countries have not seen the expected benefits of the expanded export of agricultural products to markets in developed countries due to the continued protectionism in the North (Khor, 2007). Therefore, economic development requires structural change, and countries that have pulled themselves out of poverty and became richer did so by diverting away from agriculture and other traditional products. Overall productivity and incomes increase when labour and other resources move from agriculture into modern economic activities (McMillan and Rodrik, 2011).

Indeed, conclusions from empirical studies on the effects of Economic Partnership Agreements (EPAs) which aims to liberalize trade and establish a free trade area between the European Union (EU) and African, Caribbean and Pacific

(ACP) countries also suggest that EPAs present some challenges for developing countries and their citizens (Adenikinju and Alaba, 2005; Bilal and Rampa, 2006; Busse, Borrmann and Großmann, 2004; Kwa, 2008; Morrissey and Zgovu, 2007; Patel, 2007). Apart from the impact on trade flows, the elimination of tariffs through EPAs will lead to a decline in import duties which are a significant source of total government revenue with negative consequences for the financial positions of West African governments and their ability to provide public goods and services (Busse et al., 2004).

As Adenikinju and Alaba (2005) noted, the implementation of the EPA in the form prescribed by neoliberal economists has non-marginal effects on ECOWAS countries. Most countries are expected to suffer from loss of revenue, trade diversion and deindustrialization, especially in countries like Nigeria, Ghana, Senegal and Cote d'Ivoire where some form of industrial activities already exists. Eventually, creating decent employment and increasing incomes of working people under these arrangements is a challenge and remains a mirage.

Collective Action Theory

The role of community-based development as a way of improving the wellbeing of the poor is receiving considerable attention and emphasis nowadays (Shami, 2012). So, the efforts of development agencies and organisations in such community-based and people centred projects are quite remarkable, and require people to work together as collective. Shami (2012) contend that collective action is the ability of citizens to come together for activities thought to be in their common interest. For Ostrom (2004), collective action occurs when more than one

individual is required to contribute towards the achievement of an outcome. Evidence of people in rural areas engaging in collective action is seen when they regularly plant and harvest food together, use a common facility to market their produce or meet to decide on rules related to these (Ostrom, 2004).

In the past, the presence of common interest was considered sufficient for groups to form and take advantage of these benefits until Olson (1965) challenged this idea in his work, *the logic of collective action* (Shami, 2012). According to Olson's theory of collective action, groups of individuals with common interest are expected to act on behalf of their common interest much as single individuals are often expected to act on behalf of their personal interests (Olson, 1965). So, rational and self-interested members of a small group with a common interest or objective would act to achieve that objective if they would all be better off should those objectives be achieved.

With large groups however, the individuals will still not act voluntarily to achieve a common group interest even if they are rational and self-interested. Such individuals will only act when there is either coercion to force them to do so or separate incentive, distinct from the achievement of the group interest, is offered to them (Olson, 1965). The implications are that rational individuals might free-ride on the efforts of others so as to minimize their cost while still enjoying the benefits, and collective action for large groups would always fail in the absence of selective benefits (Shami, 2012; Ostrom, 2007).

Others have provided some arguments that show that collective action succeeds much more often than what Olson's theory predicted (Ayer, 1997; Hardin,

1968; Mills et al., 2011; Ostrom, 2000; Ostrom 1990). Hardin (1968) contends that due to the inherent selfishness of humans, rational self-interest will always prevail over the interest of the common good. He submitted that there will always be free-riders that cause collapse of the system. For rural agricultural workers, whereas economic motives are important, there are other social, cultural and psychological factors that motivate farmers to join groups (Mills et al., 2011). Contrarily to the assumption of Olson (1965) that individuals make their decisions to participate in collective actions independent of social relations, chances of successful collective actions are increased when people engage in face-to-face interaction (Shami, 2012). Hence, social relations of participants are important for group activities, and the chances of collective actions succeeding are high when members of the group are working within the same community with regular interaction among each other.

Ayer (1997) also provided evidence of the factors that determine the success and failure of collective action among rural agricultural workers and farmers in particular. These factors include expected benefits, communication and information, the opportunity to jointly "produce" private and collective goods, group size and heterogeneity, transaction cost as well as organisation, rules, and their enforcement. Potential members of a group will participate in collective action if they believe they will gain, and the expected net benefits from group action appear obvious, and vice versa. Communication is central to a number of grass roots collective actions in agriculture. With useful information and effective communication, rural agricultural workers would likely participate in collective action that improves their collective and individual welfare (Ayer, 1997).

The implications of the size of a group for the success or failure of a collective action cannot be overstated (Agrawal, 2001; Ayer, 1997; Mills et al., 2011; Olson, 1965). Smaller groups are more likely to engage in successful collective action, and also facilitate the ease of monitoring, as individuals' behaviour is more visible (Agrawal, 2001). Larger groups often mean greater differences which work against collective action including individual needs, expectations, tastes and financial ability. The transaction cost associated with coordinating, monitoring and enforcing the rules of collective action also tend to increase as the group size increases (Mills et al., 2011; Ayer, 1997). Rules and regulations such as the processes for joining the group, voting and decision making, and cost sharing mechanisms also has effects for participation within groups and success of collective action (Ayer, 1997). Therefore, the nature of the rules that govern both the operations of the group as well as those that regulate the actions of members of a group can affect the extent at which the group is able to undertake its activities in furtherance of their objectives.

While achieving decent work for workers nowadays in an environment characterised by widespread economic liberalisation and changing capitalist production arrangements is challenging, achieving this objective for rural informal agricultural workers who experience profound decent work deficits remains a daunting task. However, organising rural informal agricultural workers either through external agencies or by rural agricultural workers themselves into Self-Help Groups (SHGs) has the potential to address their challenges and helps them achieve decent work objectives. So, the chances of achieving decent work by

women and men rural agricultural workers increases when they are organised and supported to undertake their activities where decent work deficits are largest.

Although the collective action theoretical prepositions by Olson (1965) have largely been questioned, later contributions to the development of the theory make it attaining the main objective of the study, which is to explain the extent to which organising rural workers helps them achieve decent work, possible. Collective action theory shall guide the explanation on how rural workers are working together within community SHGs to undertake their activities. The study also discussed the neoclassical theory of comparative advantage to explain the causes of informality as well as the theoretical underpinning of decent work as promoted by the ILO as holistic approach to addressing challenges of working people.

Conceptual Issues

Rural Employment and Agriculture

The significance of rural areas to the economy of most developing countries cannot be overstated. According to Alemu (2012), rural areas in many countries contribute to overall economic development through job creation, source of labour, source of food and raw materials for other sectors, as well as generating foreign exchange. In addition to being the most marginalised, rural areas are often associated with poverty, food insecurity, unemployment, inequality, and lack of important socio-economic opportunities (Alemu, 2012).

Due to the predominance of agriculture in rural life, traditional theories have over the years associated rural development with agricultural growth (Farooq,

2014). This view is hinged on the theoretical position espoused by Lewis (1954). According to Lewis (1954), the rural sector which he termed the traditional sector of the economy is dominated by the agriculture and will disappear with economic growth. However, the proportion of the traditional sector and rural areas has not disappeared as envisaged but rather growing. Work within the traditional sector is typically informal and mostly dominated by agriculture.

Empirical evidence suggest that notwithstanding the economic dominance of agricultural in rural areas, farm households widely undertake various income generating activities to overcome diverse challenges and risks (Barrett, Reardon and Webb, 2001; Bhandari, 2013; Gecho, 2017; Hussein and Nelson, 1998), and share of the non-farm employment in rural areas is also significant (Farooq, 2014).

Agriculture and non-farm activities constitute the main activities that rural workers, both women and men, are engaged in as their source of employment and livelihoods. The non-farm economic activities include all activities in rural areas except agriculture, livestock, fishing and hunting (Farooq, 2014). In many rural places in Africa and Asia, people do not typically specialise in livestock, crops or fish production to the total exclusion of other income generating activities. Instead, most rural producers have traditionally diversified their productive activities to include a range of other productive areas (Hussein and Nelson, 1998).

Diversification in rural livelihoods is caused by various factors or occasioned by varied determinants (Barrett et al., 2001; Bhandari, 2013; Ellis, 1999; Smith, Gordon, Meadows, and Zwick, 2001). Consideration of risk spreading, consumption smoothing, labour allocation smoothing, credit market

failures, coping with shocks can inform rural families to either adopt or adapt to diversify their income portfolios (Ellis, 1999). Smith et al. (2001) identified two factors that determine rural households' ability to diversify their livelihood strategies away from crop and livestock production into off-farm and non-farm economic activities. These are the pre-conditions which include history, social context and agro-ecology, and the influence of ongoing social change linked with external interventions such as the provision and availability of appropriate infrastructure and services (Smith et al., 2001).

Barrett et al. (2001) argue that while evidence of a positive association between non-farm income and aggregate income or other welfare indications in Africa exists, there are still substantial entry or mobility barriers to high return niches within the rural non-farm economy. These barriers include the effect of labour market dualism where the skilled and educated are self-employed or can secure stable employment, while the unskilled and uneducated depend excessively on more erratic employment and agriculture. Also, difficulty to access credit can hinder acquisition of livestock necessary to diversity out of crop agriculture (Barrett et al., 2001). Yet, greater physical access to markets, investment in and availability of public services including education, communication, and transport infrastructure has been found to be critical factors for participation in agriculture and non-farm activities and improve earnings (Barrett et al., 2001).

While the significance of agriculture and non-farm economic activities for rural workers are widely acknowledged, the challenges confronting women and men workers in rural areas in Ghana and elsewhere are well documented (Akudugu,

Dittoh and Mahama, 2012; Apusigah, 2009; Britwum et al., 2006; Duncan, 2004; MoFA, 2007;). Agriculture in Ghana is predominantly practiced on smallholder, family-operated farms using basic technology on farm holdings that are often less than two hectares in size, and production commonly dependent on rainfall (MoFA, 2007). Thus, constraints within the agriculture sector includes inadequate human resource and managerial skills; poor natural resource management; limited technology development and dissemination; poor infrastructure network; lack of market access; incidence of food insecurity; weak irrigation development and management; gender inequality and discrimination against women; and challenges with access to land and finance (Apusigah, 2009; MoFA, 2007).

Akudugu et al. (2012) also found that climate change has adverse implications for food security and well-being of rural agricultural workers in northern Ghana. They argue that the direct impact of climate change on agriculture is making households who depend on agriculture food insecure. This is because agriculture is vulnerable to external shocks including economic crises, food price increases and emergencies such as droughts, floods, pests and diseases outbreaks. Climate change also affects the capital assets upon which farm households draw to build their livelihoods. Therefore, changes in land and soil fertility; relationships among families and communities; destruction of crops and houses; loss of farm incomes; and sickness and loss of lives as a result of climate change greatly affects the attainment of livelihoods developments and strategies including agricultural production in rural areas (Akudugu et al., 2012).

There are also gender dimensions for rural employment and livelihoods in Africa (Apusigah, 2009; Tsikata, 2009). According to Apusigah (2009), while the livelihoods options and choices of women are determined mainly by the cultural constructions of their labour in relation to land, they are often seen as farm and non-farm hands and placed in subordinate positions within farm families. Women who are culturally permitted to offer direct labour towards farm cultivation activities have tended to carve their livelihoods from agriculture, while whose with weak connection to land are denied such entitlements compelling them to seek alternatives elsewhere which further undermines their land interest and traditional entitlements to secure livelihoods (Apusigah, 2009).

According to Tsikata (2009), women and children are mostly active in providing unpaid labour to farm households which guarantees them access to household food resources and other benefits. She posits that labour relations between households in most rural areas are structured by the control of land and capital. Women in most cases do not own land and often experience labour deficits especially when their children go to school. So, when women are not able to hire labour, their labour deficits are further compounded by the burden of reproductive work (Tsikata, 2009). In sum, agriculture and non-farm activities constitute the main source of employment for both women and men in rural areas and serves the source of their livelihoods. Yet, rural agricultural workers are often confronted with various challenges ranging from lack of productive resources including land and finance to climate change as well as cultural and social constructions that further burdens women more than men.

Informal Economy

Normally, three related official statistical terms and definitions are used imprecisely and interchangeably: informal sector, informal employment and informal economy. While informal sector refers to unincorporated enterprises that may also be unregistered and/or small; informal employment refers to employment without social protection through work both inside and outside the informal sector; and informal economy refers to all units, activities, and workers so defined and the output from them (Chen, 2012; Vanek et al., 2014).

In the 1950s and 1960s, the widely held assumption is that low-income traditional economies could be transformed into dynamic modern economies, with the right combination of economic policies and resources (Chen, 2012). This dominant theoretical model for economic development was based on the assumptions that there was an unlimited supply of labour in most developing countries which would be absorbed as the modern industrial sector in these countries grew (Lewis, 1954). The model as conceived by Lewis (1954) held that the traditional sector which is made up of petty traders, small producers and a variety of casual jobs would ultimately be absorbed into the formal sector and eventually disappear. Nonetheless, evidence from many developing countries and sectors suggest otherwise. Economic development is failing to create enough modern job opportunities, if any, to absorb the growing number of jobless people.

The ILO in 1972 through its employment mission to Kenya recognized that the traditional sector, named the "informal Sector", had not just persisted and has expanded to include activities that are both marginal and profitable enterprises, but

was also mostly unrecognised, unrecorded, unprotected or unregulated by public authorities (Becker, 2004; ILO, 1972). Indeed, Hart (1973) also observed similar situation in his study on economic activities by migrants in Accra, Ghana. As Becker (2004) pointed out, the ILO mission revealed that the activities within the informal sector were mostly ignored, rarely supported and occasionally actively discouraged by policy makers and governments.

Hart (1973) who is recognised for coining the term informal sector postulated a dualist model of income generating opportunities for the urban labour force in Accra which are based on the distinction between wage employment and self-employment. In this regard, the concept of informality was originally applied to the self-employed workers (Portes, 2010; Webster, Britwum and Bhowmik, 2017). But over the years, the term informal economy means different things to different people with new definitions competing with old definitions leading to incoherence in analysis and ultimately major policy failures (Kanbur, 2009).

Castells and Portes (1989) rejected the notion that the informal sector is a "marginal society" linked to the formal economy as a dualist entity in both developed and developing countries. They argue that the relation between the formal and informal sector is characterised by a series of complex interactions that establish distinct relationships between the economy and the state. While the informal economy does not create a distinct society, it nonetheless produces both economic and social effects with sweeping consequences (Castells and Portes, 1989). First, informalisation reduce the cost of labour substantially, and by lowering labour cost and reducing the state-approved labour regulations, the

informal economy contributes directly to the profitability of capital. Second, informalisation undermines the power of organised labour in all spheres: economic bargaining, social organisation, and political influence. This is because factors including unprotected labour, small units of production, homework rather than factories, work without legal control, and multiple intermediaries between workers and capital are contributing to the de-collectivisation of the labour process and reversal of the material conditions and political gains of the labour movement (Castells and Portes, 1989).

Yet, the significance of the informal economy, its history, nature, dynamics and challenges has been discussed extensively in literature (Castells and Portes, 1989; Chen, 2016; Chen, 2012; De Soto, 1989; Gallin, 2011; Hart, 1973; Kanbur, 2009; Portes, 2010; Webster et al., 2017). According to Portes (2010), the informal economy consists of those actions of economic agents that do not adhere to established institutional rules or are denied their protection and include all income-generating activities that are not regulated by the state in social environments where similar activities are regulated. For Portes, informal economy is characterised by low entry barriers in terms of skills, capital, and organisation; family ownership of enterprises; small scale of operations; labour intensive production with outmoded technology; unregulated and competitive markets; low levels of productivity and a low capacity for accumulation.

Alternatively, De Soto (1989) contends that workers within the informal economy are not proletarians willing to rise against business but are emerging entrepreneurs working outside the legal system. For him, the informal economy is

characterised by workers that are excluded from existing legal and official systems; hold their assets outside the law; have no secure property rights; and do not have contracts and justice organised on a wide scale which inhibits their ability to develop long-term projects. Here, informal economy workers are seen to be working outside the law in an "extralegal" sector and consider the law, and the government that enforces it as being hostile to their interests (De Soto, 1989).

Portes (2010) recounted that publications by the ILO's Regional Employment Programme for Latin America (PREALC) often associated employment in the informal sector with underemployment and assumed to affect workers who are not able to secure employment in the modern economy. This categorisation of informality as an excluded sector in developing countries has been enshrined in several ILO, PREALC, and World Bank commissioned studies on urban poverty and labour markets (Portes, 2010; Tokman, 1982).

For Gallin (2011), informal workers are workers whose rights are not recognised and who are unable to exercise those rights consequently. Yet, Kanbur (2009) contend that informality and formality should be seen and analysed in direct relation to economic activity in the presence of specified regulation(s) using four conceptual categories: A – regulation applicable and compliant; B – regulation applicable and non-compliant; C – regulation non-applicable after adjustment of activity; and D – regulation non-applicable to the activity. He posits that rather than use the generic labels 'informal' and 'formal', the analysis of informality and formality should focus on these four categories with the nature and intensity of

enforcement as a central determining factor in the impacts of regulation on economic activity across the four categories.

Therefore, the debate on the large heterogeneous informal economy has crystallised into four dominant schools of thought as the Dualist, Structuralist, Legalist, and Voluntarist (Chen, 2016; Chen, 2012). The schools of thought on informality have varying positions on its nature and composition, its underlining causal theory and perspectives as well as the relationship with the formal sector. For the Dualist paradigm, the informal sector of the economy comprises 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. Here, informality is caused by imbalances between the growth rates of population and modern industrial employment, and also by a mismatch between the skills of people and the structure of modern economic opportunities (Chen, 2012).

For the Structuralist, informality is viewed as subordinated economic units and workers that serve to reduce input and labour cost and increase competiveness of large capitalist firms. Formal and Informal economies are naturally connected. Informality is driven by the nature of capitalism and capitalist growth. Attempts of formal firms to reduce labour cost, the reaction of formal firms to the power of organised labour, state regulation of the economy, global competition, and the process of industrialisation also drives informality (Chen, 2012).

For the Legalists school of thought, informality is characterised by micro-entrepreneurs who choose to operate informally in order to avoid the cost, time and effort of formal registration but require property rights. Here, informality is caused

by a hostile legal system that compels self-employed workers to operate informally with their own informal extralegal norms. As policy recommendations, states are advised to introduce simplified bureaucratic procedures to inspire informal enterprises to register and extend legal property rights for the assets held by informal operators (Chen, 2012).

Within the Voluntarist school of thought, informality is largely seen as entrepreneurs who deliberately seek to avoid regulations and taxation. Here, operators within the informal sector choose to operate informally after weighing the cost–benefits of informality relative to formality. This view postulates that informal enterprises create unfair competition for formal enterprises because they avoid formal regulation, taxes, and cost of production (Chen, 2012).

The International Conference of Labour Statisticians (ICLS) in 1993 adopted a statistical definition of the "informal sector" based on characteristics of production units or enterprises rather than of employment relations. Here, the informal sector was defined in relation to employment and production that takes place in unincorporated small or unregistered enterprises with less than five employees (Vanek, Chen, Carre, Heintz and Hussmanns, 2014). Later, the ICLS in 2013 expanded the definition of the informal economy from enterprises that are not legally regulated to employment relationships that are not legally regulated or protected. Informal employment now connotes to being without formal contracts, worker benefits or social protection (Chen, 2012; Vanek et al., 2014; Webster et al., 2017). Informal employment is widely recognized to include a range of self-employed persons, who mostly work in unregistered small businesses, as well as

range of wage workers who are employed without employer contributions to social protection (Chen, 2012). The changing perspective on the informal economy over the years is presented in Table 2.

Table 2: Old and New Views of the Informal Economy

The old View	The new View
The informal sector is the traditional economy that will wither away and die with modern, industrial growth.	The informal economy is 'here to stay' and expanding with modern, industrial growth.
It is only marginally productive.	It is a major provider of employment, goods and services for lower-income groups. It contributes a significant share of GDP.
It exists separately from the formal economy.	It is linked to the formal economy—it produces for, trades with, distributes and provides services to the formal economy.
It represents a reserve pool of surplus labour.	Much of the recent rise in informal employment is due to the decline in formal employment or to the informalization of previously formal employment relationships.
It is comprised mostly of street traders and very small-scale producers.	It is made up of a wide range of informal occupations—both 'resilient old forms' such as casual day labour in construction and agriculture as well as 'emerging new ones' such as temporary and part-time jobs plus homework for high tech industries.

Table 2 continued

Most of those in the sector are entrepreneurs who run illegal and unregistered enterprises in order to avoid regulation and taxation.	It is made up of non-standard wage workers as well as entrepreneurs and self-employed persons producing legal goods and services, albeit through irregular or unregulated means. Most entrepreneurs and the self-employed are amenable to, and would welcome, efforts to reduce barriers to registration and related transaction costs and to increase benefits from regulation; and most informal wage workers would welcome more stable jobs and workers' rights.
Work in the informal economy is comprised mostly of survival activities and thus is not a subject for economic policy.	Informal enterprises include not only survival activities but also stable enterprises and dynamic growing businesses, and informal employment includes not only self-employment but also wage employment. All forms of informal employment are affected by most (if not all) economic policies.

Source: Chen, 2007

Indeed, the global action-research policy network, Women in Informal Employment: Globalizing and Organizing (WIEGO), developed and tested a multi-segmented model of informal employment based on employment statuses. In addition to the five main categories of the International Classification of Status in Employment: employer, employee, own account worker, unpaid contributing family worker, and member of a producer cooperative which are defined by the degree of economic risk and of authority, the WIEGO model included casual day labourers and industrial outworkers or subcontracted workers. This is because day labourers face greater economic risk than informal employees and industrial outworkers do not exercise the same level of authority over their work as own account operators (Chen, 2012).

In addition to six statuses in employment: informal employers, informal employees, own account operators, casual wage workers, industrial outworkers or subcontracted workers, and unpaid family workers, the WIEGO model of informal employment includes the hierarchy of earnings and segmentation by employment status and sex as illustrated in Figure 1.

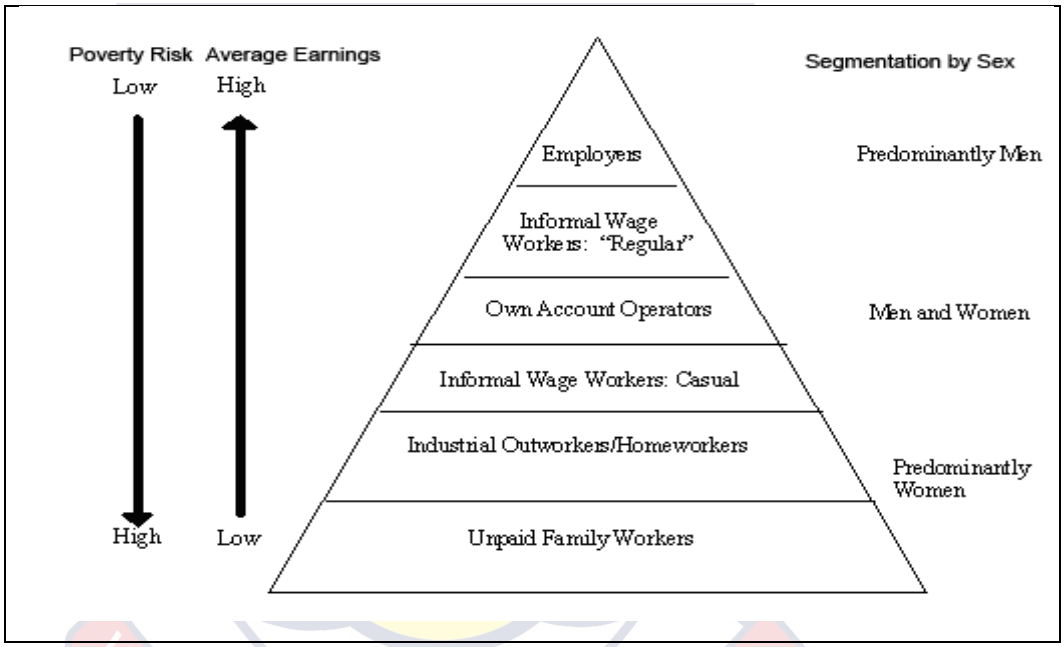

Figure 1: WIEGO Model of Informal Employment: Hierarchy of Earnings & Poverty Risk by Employment and Sex.

Source: Chen, 2012

Regardless of whichever definition is ascribed to the informal economy, there are two overarching components that should not be overlooked: non-wage employment and wage employment, and for purposes of policy analysis, informal workers should also be classified on the basis of the industry or sector in which they operate and their place of work (Chen et al., 2001). On one hand, Chen et al. (2001) consider non-wage workers to include both employers (owners of informal

businesses, owner-operators of informal enterprises), and the self-employed (heads of family businesses, own-account workers, unpaid family workers). On the other hand, they argue that informal wage workers include employees of informal enterprises; domestic workers; casual workers without a fixed employer; homeworkers or industrial outworkers; temporary and part-time workers; and unregistered workers.

Similarly, in an attempt to ascertain the possibility to organise informal workers in Ghana, Britwum et al., (2006) found six major forms of labour within the informal rural agricultural sector: family labour, paid casual workers, apprenticeship, paid permanent workers, communal labour, and child labour. These types of labour vary significantly and allow for the interaction of many social and traditional factors to influence labour relations, and the conditions within which labour operates (Britwum et al., 2006).

The conditions under which informal workers operate, the challenges they face as well as the gender perspectives within the sector have been discussed widely (Alfers, 2013; Britwum and Akorsu, 2017; Chen, 2007; 2012; Chen et al., 2001;). According to Chen (2007), informal workers primarily associate operating outside the legal regularity framework with cost rather than benefits. Most self-employed and wage workers within the informal economy are deprived of secure work, workers benefits, social protection and representation or voice. In addition to taking care of themselves, their enterprises, and their employees or unpaid family labour, they face a competitive disadvantage in relation to large firms in capital and product

markets, with little legal protection from governments, which makes a vast proportion of informal workers poor as a result (Chen, 2007).

Also, there is an interaction between class and gender which should not be overlooked in order to fully appreciate the dynamics of the informal sector (Alfers, 2013). For instance, while women have been found to be over-represented in occupations with a high possibility of lower returns, there are also imperative class divisions between women workers in the informal economy, which means it is enormously difficult to articulate their experiences in a unitary manner (Chen, 2012; Alfers, 2013).

The recent observations by Britwum and Akorsu (2017) on the working conditions of plantations workers in Ghana provides further insights into the challenges confronting informal workers as well as the gender dynamics within agricultural plantations. Britwum and Akorsu (2017) reported that Ghana Oil Palm Development Cooperation (GODPC), an integrated agro-industrial company, work with permanent staff; contract and casual workers; smallholder farmers; and out-growers. Out of the total workforce of 2,880 in GODPC, a considerable proportion (76 per cent) were on contract with only a skimpy proportion (14 per cent) being permanent workers, out of which women constitute only 10 per cent of that share.

Contract and casual workers at GOPDC are engaged in various activities ranging from planting, slashing, applying fertilizer, harvesting and carrying fruits. At the same time, they constantly express grave disaffection with their working conditions including issues of low wages and remuneration, occupational health and safety, inconvenient working hours, and recurrent changes in working rules

(Britwum and Akorsu, 2017). The revelation by Britwum and Akorsu (2017) supports earlier arguments by Chen et al., (2001) that suggest that there are links between working informally and being poor, irrespective of the heterogeneity within the informal economy because average incomes are lower in the informal economy than in the formal economy.

Likewise, incomes of informal workers everywhere tend to decline as one move across the following types of employment: from employer to self-employed to informal and casual wage workers to industrial outworker. This linkage is particularly stronger for women than for men because of the existing gender gap in incomes and wages, though a higher percentage of women than men work in the informal economy worldwide (Chen et al., 2001). Informal rural agricultural workers often work under alarming conditions where work usually defy labour standards, and adherence to appropriate health and safety standards are very limited, if any (Britwum et al., 2006).

The informal sector is considered a product of the universal drive towards economic survival, and the principal concern of informal workers is to survive, as many of them are people who have to earn a living but cannot secure wage or salaried employment within the formal sector (Britwum et al., 2006). These factors are among the many others that characterise work within the informal economy, challenges confronting women and men informal economy workers and the worrying conditions within which they undertake their activities.

Organising

According to Bonner and Spooner (2011a), while trade unions membership has declined in many countries because the number of formal, permanent, full-time jobs has shrunk in recent times, informal or precarious employment is extensive and growing everywhere. This is against the widely held view, in the past, that informality is a transitory phenomenon that will disappear over time with economic growth and expansion of the formal sector. As a result, trade unions globally, in the past two decades or more, have become much aware of the implications of the informality. Trade unions are also challenged by the growth and persistence of informal employment (Bonner and Spooner, 2011a).

While the need for trade unions to step up efforts to organise workers in both formal and informal employment is not contested, the task of organising workers to engage in collective action and defend their rights remains important, and largely the responsibility of workers themselves and their organisations (Britwum and Akorsu, 2017). This is imperative because neoliberal policies and the institutions that create them cannot be trusted to provide viable solutions to the problems of defending workers' rights to decent work and living conditions (Britwum and Akorsu, 2017). Hence, organising workers in the informal economy everywhere has now become a critical issue for trade unions (Gallin, 2004).

Carre (2013) contend that almost all membership-based organisations (MBOs) of informal workers share the same goals but in different mixes and emphases. These overarching goals are representation or voice; negotiation and collective bargaining; accessing or providing services; mobilising around issues or for political power, and for social inclusion; and solidarity. However, focusing on

organising strategies of informal economy workers would provide adequate explanation of what organisations do and help differentiate among different kinds of informal worker organisations (Carre, 2013).

For Lindell (2010), although most would agree that organising is essential, there is no agreement amongst trade unionists or amongst researchers and commentators on the viability or attractiveness of organising informal workers into trade unions. There is also no consensus on what possible organizational forms, strategies and relationships would best enable informal workers to achieve voice and visibility and the power to change their lives (Lindell, 2010). The significance of trade unions and NGOs to organise informal economy workers, the strategies for organising them, challenges associated to with organising them, and prospects for organising informal economy workers cannot be overstated and have been discussed widely (Bonner and Spooner, 2011a; Bonner, 2010; Britwum and Akorsu, 2017; Britwum, 2010; Gallin, 2011; Webster et al., 2017).

In developing countries where informal work is largest, there are renewed interest and stronger move by trade unions towards organising informal workers. This is because as trade unions come under increasing pressure through the on-going destruction of permanent, full time and protected jobs, and consequent loss of membership and union power, unions have slowly come to acknowledge the need to organize workers outside their traditional base (Bonner, 2010). So, trade unions in many developing countries are responding to this need and taking steps to organise working people and the informal economy in particular.

In Ghana where about 86 per cent of the economically active workforce is in the informal economy, the TUC–Ghana in 1996 adopted an organising policy which included a strategy to target informal workers, and to encourage its affiliates to amend their constitutions to accommodate informal workers and their associations as well as develop appropriate policies for the informal economy (Boakye, 2004). However, others have argued that the involvement of trade unions in the informal sector in Ghana started earlier, dating back to the colonial times when trade unions were first introduced and cooks, drivers, mechanics, agricultural labourers and other artisans were organised into unions (Adu-Amankwah, 1995; Arthiabah and Mbiah, 1995).

Nonetheless, trade unions in Ghana with membership jurisdictions that encompass informal workers include GAWU, ICU, PSWU, Public Utility Workers Union (PUWU), Local Government Workers Union (LGWU), Timber and Wood workers Union (TWU), and Ghana Private Road Transport Union (GPRTU) (Boakye, 2004; Britwum, 2010). Indeed, the work of GAWU within the informal economy and organising efforts of informal rural agricultural workers started in the 1980s (Britwum 2010), two decades before the TUC – Ghana itself took a position regarding the informal economy.

Evidence of efforts made to organise domestic workers and also that on the existence of domestic workers organisations in Ghana exist. Akorsu and Odoi (2017) reported that all groups of domestic workers that they encountered in their study were willing to organise as a result of the deplorable working conditions within which they work, coupled with their conviction that their working conditions

would improve if they are organised. They identified four forms of organising among domestic workers notwithstanding the refusal of some workers to organise to avoid offending their employers which means losing their jobs. These forms of organising are through membership-based organisations, individual organising, trade union organising, and NGO organising (Akorsu and Odoi, 2017).

In Ghana while organising efforts by MBOs usually take the form of associations and dues-paying members who democratically elect their leaders, successful individual organising approach involve the use of individual volunteer organisers who mobilise domestic workers for trade union affiliation including the TUC – Ghana and ICU (Akorsu and Odoi, 2017). The individual volunteer organisers mostly use various strategies that include personal relations and networking, announcements in church, door-to-door solicitation, snowballing, social media and letters of authority from political leaders.

According to Bonner and Spooner (2011b), domestic workers are mostly assisted in the initial stages of development by NGOs who start off advocating on behalf of domestic workers, leading to the formation of organized groups which expectedly become independent, self-sustaining MBO. However, due to resource constraints, skills and capacity limitations and the often inability to collect regular and sufficient membership dues or raise funds without assistance or a mediating organization, is it common to find that the transformation to an independent MBO never takes place and a situation of dependency on, or dominance of, the NGO persists (Bonner and Spooner, 2011b).

Organising efforts of informal economy workers by trade unions in India and elsewhere are also well documented and widespread (Chattaraj, 2016; Bhatt, 2006; Gartenberg, 2017; Gross and Kharate, 2017; Vandaele and Leschke, 2010; Webster, 2011). There is also evidence in literature that suggest that workers are rejecting traditional trade unions and forming new types of organisations that bring workers together with the aim of promoting their rights and interests (Webster et al., 2017).

Recently, Gross and Kharate (2017) and Gartenberg (2017) extensively discussed the organising efforts of a trade union of urban female workers in informal employment, called LEARN Mahila Kamgar Sanghatana (LMKS), in India. LMKS is affiliated to, and born out of, a labour NGO called Labour Education and Research Network (LEARN) and has since 2006 been organising home-based workers, domestic workers, street vendors, garment factory workers and rag pickers in three cities of Maharashtra: Mumbai, Nashik and Solapur (Gartenberg, 2017).

LMKS employ various organising strategies that includes talking to workers during their tea or lunch breaks outside garment factories, visiting workers at their homes through facilitation by existing members, calling workers to monthly union meetings in communities, as well as conducting research on the working and living conditions of workers with support from LEARN and thereafter present research outcomes to respondent in local languages using audio-visual media methods (Gross and Kharate, 2017). Also, LMKS activists go in pairs walking to an area, wearing LMKS identity cards around their necks, to identify different kinds

of work being performed by women, including paid work. This organising strategy works well for home-based workers as it allows LMKS organizers to meet and talk to workers at their place of work, either their homes or common community spaces, while they work (Gartenberg, 2017).

Likewise, reports on the activities of the Self-Employed Women's Association (SEWA), a national trade union centre in India formed in 1972, in organising women within informal economy workers are well known. According to Webster (2011), SEWA is not a traditional trade union that aims, through collective bargaining with an employer, to improve wages and working conditions of its members, but rather it seeks to economically empower women in the informal economy by bringing them into the mainstream economy. He argues that once women are recruited, they are immediately supported to form trade cooperatives, built around products or services, in an effort to become owners of their labour. SEWA uses a twin strategy of "struggle" and "development" where the organisation struggle for the rights of informal workers and at the same time has over 100 cooperatives run by its members combined into a federation of cooperatives to promote livelihood development (Bonner and Spooner, 2011b).

Gadgil and Samson (2017) also recently provided a vivid account of the activities of Kagad Kach Patra Kashtakari Panchayat (KKPKP), a trade union of waste pickers in India, with 10,000 members out of which 90 per cent are women. They reported that KKPKP over the years combines mass struggle for social rights and protection, with the formation of cooperatives to address the variety of membership needs, including the Solid Waste Collection and Handling (SWaCH)

cooperative that have been contracted by the city authorities to collect waste from residents, a savings cooperative, and a cooperative scrap shop that purchases recyclables from waste pickers. Largely, the commitment to empowerment and the internal functioning of the union underpins the approaches of KKPKP to organising (Gadgil and Samson, 2017).

Despite the widespread success and prospects of organising informal workers by trade unions and MBOs, this endeavour is often confronted with various challenges. Others remain sceptical about the feasibility and desirability of organising informal workers into trade unions (Webster, 2011). Bonner and Spooner (2011a) discussed five main challenges associated with organising informal economy workers. First, some trade unionists, based on labour laws that include only workers in an employment relationship, are still not convinced that informal workers are in fact workers, believing that they fall outside the ambit of trade unions. Second, most informal workers fall outside the legal framework for formal workers, with rights and protections around which to organise and make gains, and there are no traditional collective bargaining mediums which are defining features of trade union work.

Third, many informal workers are situated in scattered, individualised workplaces (domestic workers, home-based workers) or are mobile (street vendors and waste pickers), and some workplaces maybe far (farm workers or waste pickers on landfill site). Fourth, the local associations into which informal workers have organised themselves often do not have a tradition of democratic functioning. Fifth, because of the nature of their precarious livelihoods, it is often difficult for informal

workers to become financially self-reliant and able to pay regular membership dues (Bonner and Spooner, 2011a).

Notwithstanding the diverse challenges militating against efforts to organising informal economy workers, trade unions and NGOs, as well as informal economy workers themselves, are taking various steps to overcome these challenges (Webster et al, 2017; Britwum, 2018; Britwum and Akorsu, 2017; Britwum, 2013) As Britwum and Akorsu reported, informal agricultural plantation workers are rejecting a traditional trade union and have rather self-organised. In this regard, they workers have developed various strategies such as advocacy and campaigns in the media, lobbying the members of parliament and district assembly. Similarly, market traders in Ghana employ a combination of traditional and secular views of authority and power to mobilise and regulate their trades as well as engage government and other stakeholders (Britwum, 2013). Indeed, informal economy workers have proven that the enormous challenges to fruitful organization can be overcome, and that their unions, cooperatives, and other forms of workers' association can be just as effective in asserting and defending their rights and livelihoods as their counterpart unions in the formal economy (Bonner and Spooner, 2011b).

Pillars of Decent Work

Social Protection for Informal Economy Workers

The importance of social protection and security in developing countries where a substantial proportion of the population are living in poverty cannot be overstated, and various authors have defined social protection differently

(Abebrese, 2011; Akorsu, 2010; ILO, 2017; Sigg, 2005; Srivastava, 2013). According to Abebrese (2011), social protection is the base of a secure and acceptable life, and is implemented with the aim of tackling poverty and to protect people from risks and economic shocks. Social protection is a human right, and involve the set of policies and programmes designed to reduce and prevent poverty and vulnerability, and includes child and family benefits, unemployment support, maternity protection, employment injury benefits, sickness and health benefits, old-age benefits, disability benefits and survivors' benefits (ILO, 2017).

Within the framework of decent work, the goal of social protection and security is to provide for contingencies like death, old age, illness and unemployment through social security and insurance systems and other safety provisions (Akorsu, 2010). Similarly, Srivastava (2013) noted that social protection covers a set of public measures that are provided for people to protect them against economic and social distress caused by the absence or a substantial reduction of income from work because of diverse contingencies. These contingencies include sickness, maternity, employment injury, unemployment, old age or demise of breadwinner (Srivastava, 2013).

Social protection is typically delivered in three main forms as: contributory schemes (social insurance), non-contributory tax-financed schemes (social assistance), and universal or citizenship based schemes (ILO, 2017). The significance of social protection for national development and well-being of people cannot be overstated. Social protection policies are essential elements of strategies that seek to reduce poverty and vulnerability across the life cycle. Social protection

also supports inclusive and sustainable growth by raising household incomes, promoting productivity and human development, boosting domestic demand and promoting decent work (ILO, 2017).

Though social protection is important for national development and promotes reduction in poverty and vulnerability as well as support people to manage risk and adversity, its implementation is still a challenge globally (Abane, 2017). While many developing countries have established social protection systems and have extended coverage now, the majority (55 per cent) remain unprotected, and 71 per cent of the global population partly enjoy access to full social security or not at all (ILO, 2017). This confirms earlier reports by Van Ginneken (2003) that suggests that half of the world's population has no social security coverage.

For Sub-Sahara Africa and Asia, the situation of social protection coverage is even more limited as Sigg (2005) reported that less than 10 per cent of the population is covered. This is because more than 90 per cent of the workforce in these countries are informal workers who by definition are not only unregulated and not taxed but also do not have legal or social protection (Chen, 2008). The exclusion of workers within the informal sector from public social security schemes presents issues of gender and vulnerability since the informal sector in Africa is dominated by women and young people (Otoo and Osei-Boateng, 2012). So, inadequate protection for women and the youth expose them to unmitigated risks that tend to push them into poverty which perpetuates throughout their working life and retirement (Otoo and Osei-Boateng, 2012). Given that informal workers are mostly not covered by social protection schemes and are also more vulnerable to

social and economic shocks, particular attention and efforts should be made to target them in any government social protection programme.

Over the years, various social protection programmes have been implemented and are still available to protect or mitigate the effects of social and economic shocks on informal and informal workers as well as vulnerable groups in Ghana (Abane, 2017; Abebrese, 2011; Alfers, 2013; Osei-Boateng, 2012). The notable social protection programmes in Ghana for informal economy workers include Tier three of the Social Security and National Insurance Trust (SSNIT) pension scheme, National Health Insurance Scheme (NHIS), Livelihood Empowerment Against Poverty (LEAP) cash transfer programme, Fertilizer Subsidy for smallholder farmers, and Ghana School Feeding Programme (GSFP).

The third tier SSNIT scheme allows people to join scheme voluntarily including those in the informal sector and self-employed workers. Informal workers can contribute to a retirement account or personal savings account. Contributors can receive benefits before retirement from their savings account. However, LEAP covers a person or persons in households described as extremely poor, vulnerable and excluded. It is administered through direct transfer of cash to the beneficiaries depending on size of household under some conditions. Beneficiaries of LEAP can also access free NHIS.

The NHIS covers all persons resident in Ghana through subscription. Children under 18 years, resident aged 70 years and above indigent (poor) are exempted from paying premiums to access the benefits. Beneficiaries are entitled to full Out-Patient-Department and admissions cost. The scheme covers 95 per cent

of all ailments and their related drugs and treatment. Also, the School Feeding Programme covers children in deprived public primary and kindergarten schools in Ghana. Usually, beneficiaries get one hot meal a day during school days.

The implementation of the various social protection programmes in Ghana also presents some challenges for government and beneficiaries. These challenges include the manner in which beneficiaries are targeted and selected; the absence of sustainable funding mechanisms and delays in payments; the lack of exit strategies for cash transfer schemes and monitoring of utilisation of benefits; lack of alignment of the different measures; lack of integration of marginalised groups including women and children; perpetual piloting of programme without a long term sustainability plan; and the politicisation of programmes raising concerns of intent (Abane, 2017; Abebrese, 2011).

For informal economy workers, including smallholder farmers, street vendors and head porters ("Kayayei"), challenges with access to social protection schemes such as the NHIS are occasioned by their inability to pay premiums, the cumbersome administrative processes required for registration and collection of membership cards, as well as the lack of representation or voice in the processes and governance of social protection programmes (Alfers, 2013). However, these numerous challenges can and must be addressed. So, extending social protection coverage and adapting appropriate social protection systems, especially for informal economy workers and vulnerable groups, are essential for tackling decent work deficits and reducing vulnerability and poverty in developing countries where the incidence of informality and poverty are high.

Social Dialogue Mechanisms for Informal Economy Workers

The significance of social dialogue as core feature of the decent work agenda, and as a form governance that provides specific advantages for the achievement of sustainable development cannot be overstated (Asafu-Adjaye, 2016; Hermans, Huyse and Van Ongevalle, 2016). Yet, the notion of social dialogue has been defined differently over the years (Asafu-Adjaye; 2016; ILO, 1999; Ishikawa, 2003). For Asafu-Adjaye (2016), social dialogue involves engagements, consultations, discussions and negotiations among social partners on economic and social policies and other issues of mutual interest.

Alternatively, Ishikawa (2003) argue that social dialogue at the national level refers to the cooperation between social partners, workers' and employers' organisations and government, to address a wide range of issues from labour relations to wider social and economic challenges. Irrespective of the definition ascribed to social dialogue, what is not contested is that it often involves three actors: workers and employers' representatives and governments. Social dialogue also takes place at the national, regional, sectoral or enterprise levels.

The practice of social dialogue carries the potential of promoting better living and working conditions and greater social justice, through promoting consensus-building and democratic involvement of the major stakeholders (Dragoshi and Pappa, 2015). Though social dialogue is an important tool for addressing difficult social and economic problems, it should not be taken for granted but requires social partners that have the capacity and will to engage

responsibly, and the strength and flexibility to adjust to contemporary conditions and exploit new prospects (ILO, 1999).

One of the most widespread forms of social dialogue is collective bargaining which is institutionalised in many countries. At the global and national levels, the right to collectively bargain is widely acknowledged and part of most national and international laws, treaties and conventions. At the ILO, the right to organise and collective bargaining as captured as convention 98 is part of the core labour standards and an enabling right for the enjoyment of other rights by workers (Akorsu, 2010). Based on the recognition by the ILO that the definition and the concept of social dialogue vary from country to country and over the years, social dialogue now presents three different notions: negotiation, consultation, and exchange of information, and the relationship between these different forms is based on the intensity of dialogue (Ishikawa, 2003).

Various measures are put in place to promote social dialogue at the national levels which are either institutionalised through legislation or promoted as best practice. In Ghana, the current legislative and institutional framework for social dialogue is defined by the 1992 Constitution, the Labour Law (Act 651) as well as other established practices such as the ad hoc consultations (Asafu-Adjaye, 2016). These measures are a significant shift from what characterised social dialogue in the past. Between the early 20th century and independence in 1957, social dialogue was mostly adversarial because workers organised to protest against poor and oppressive working conditions and later joined the independence struggle movement (Asafu-Adjaye, 2016; Britwum, 2007).

However, the current institutional arrangements for social dialogue in Ghana as elsewhere focus mainly on workers in formal employment with identifiable employers. At the national level, representative of informal and self-employed workers are often not part of social dialogue structures and processes. As the European Commission (EC) (2009) observed, informal workers are often faced with problems of getting recognition even when they are organized, and their lack of defined interface with those with whom they need to dialogue is a major problem. Without recognition, informal workers have no voice in public policy debates or access to the services and infrastructure they need to operate effectively and efficiently. Therefore, providing organized groups of informal workers an avenue for voicing their concerns and priorities and take part in policy debates is critical especially in rural communities (EC, 2009).

Given that social dialogue is key to the achievement of decent objectives and outcomes in developing countries and informal economy in particular, system and mechanism that promote social dialogue should include representatives of informal workers and other vulnerable groups at all levels: national, regional, district and community. For informal rural agricultural workers, social dialogue mechanisms and spaces that support them to engage with officials of government agencies and local opinion leaders in their communities or district levels ought to be promoted. These mechanisms can assist them address their concerns including access to productive resources for agriculture and agribusinesses as well as other social and economic bottlenecks.

Rights of Informal Economy Workers

Historically, the rights' of working people, whether in formal or informal employment, have been central in the work of international and national organisations and accentuate various debates and positions. Indeed, concerns of labour rights dates back to the start of the last century with the establishment of the ILO in 1919 (Scherrer and Beck, 2016). The concern for workers' rights has been aptly captured in the preamble of the constitution of the ILO as:

> *"universal and lasting peace can be establish only if it is based upon social justice; and whereas conditions of labour exist involving such injustice, hardship and privation to large numbers of people as to produce unrest so great that the peace and harmony of the world are imperilled; and an improvement of those conditions is urgently required"* (ILO, 2009a p. 5).

As a response to the wave of globalisation and its impact on working people within its member states, the ILO in 1998 adopted the Declaration of Fundamental Principles and Rights at Work, which are promotional in nature and aims at strengthening the application of the basic values inherent in ILO membership (Agrenius, 2013). This declaration identified four principles: freedom of association and effective recognition of collective bargaining; the elimination of all forms of forced or compulsory labour; the effective abolition of child labour; and the elimination of discrimination in respect of employment and occupation, as essential to enabling people to enjoy a fair share of the wealth they generate (Trebilcock, 2005). These core principles are epitomized in eight conventions constituting the core labour standards that the ILO consider paramount for social justice.

The ILO (2009b) posits that the eight conventions that its governing body identified as fundamental and subsequently launch a global campaign to achieve their universal ratifications are:

- Freedom of Association and Protection of the Right to Organise Convention (No. 87);
- Right to Organise and Collective Bargaining Convention (No. 98);
- Forced Labour Convention (No. 29);
- Abolition of Forced Labour Convention (No. 105);
- Minimum Age Convention (No. 138);
- Worst Forms of Child Labour Convention (No. 182);
- Equal Remuneration Convention (No. 100); and
- Discrimination (Employment and Occupation) Convention (No. 111).

As Salem and Rozental (2012) noted, the rights of workers covered by these core conventions are an inseparable part of human rights because they were adopted by consensus of ILO members, ratified by most member countries, covered by UN covenants and various human rights declarations, and have been reaffirmed regularly at international summits.

To ensure that economic growth leads to social justice in an era of globalisation, the ILO often develop labour standards which are norms or rules that regulate or govern working conditions and labour relations, based on the principle that labour is not a commodity for exchange (Akorsu, 2010). The International Labour Standards (ILSs) are essentially the legal component of the strategy of ILO for governing globalisation, promoting sustainable development, eradicating

poverty, and ensuring that people can work in dignity and safety, and have grown into a comprehensive system of instruments on work and social policy (ILO, 2009b).

The overarching goal of ILSs of ensuring adequate protection of workers' rights, working conditions and living standards is still far from been achieved, as the incidence of poor working conditions and exploitation of workers are still common and widespread as ever (Akorsu, 2010). Yet, while these labour standards have not prevented the erosion of workers' rights in many countries, it is possible that the erosion would have been much more pronounced without them (Scherrer and Beck, 2016). As a result, there is an ongoing debate on the relevance and implications of international labour standards for employment, economic growth, and poverty reduction in developing countries.

It is often argued that ILSs are not relevant for informal economy workers or has the potential to further push more people into precarious situations, which is a reflection of two common misconceptions (Trebilcock, 2005). First, is the belief that ILSs do not address people in the informal sector, whereas there are provisions that do; and the second relates to the confusion between the interplay between ILSs and domestic laws and regulations (Trebilcock, 2005).

Notwithstanding the significance of ILSs for working people including informal economy workers, there are also specific conventions and instruments that target rural informal workers (Britwum, 2018; de Luca, Fernando, Crunel, and Smith, 2012). Indeed, Britwum (2018) recently examined the extent to which the work of the ILO supports GAWU to organise rural women workers in Ghana by

examining Ghana's ratification record with regard to relevant ILO conventions. Over the years, the particular ILO conventions that address concerns of rural informal workers beyond the eight core conventions include the Workers with Family Responsibility Convention, 1981 (No. 156); the Maternity Protection Convention, 2000 (No. 183); the Domestic Workers Convention, 2011 (No. 189); the Right of Association (Agriculture) Convention, 1921 (No. 11); the Safety and Health in Agriculture Convention, 2001 (No. 184); and the Rural Workers' Organisation Convention, 1975 (No. 141) (Britwum, 2018; de Luca et al., 2012).

While ILO conventions are important for rural workers, ratification of strategic conventions in Ghana such as issues related to plantation work, labour inspection, freedom of association, and safety and health are still outstanding (Britwum, 2018). The non-ratification of these important conventions undermines efforts to address the diverse challenges confronting rural informal agricultural workers. Thus, the challenges of globalisation and global capitalism provide a further impetus, not only for the development of relevant standards but more importantly require stakeholders to redouble efforts in the implementation of existing standards to protect the rights of workers, especially those in the informal economy who are more vulnerable and susceptible to various abuses.

Empirical Evidence

Evidence of various studies that have been conducted on organising informal economy workers by non-governmental organisations including trade unions and informal economy workers themselves exist in Africa and elsewhere (Britwum et al., 2006; Boampong, 2010; Dross and Kharate, 2017; Gartenberg,

2017; Britwum and Akorsu, 2017). This section therefore presents a review of some studies that explain organisational efforts and strategies of membership-based organisations and informal workers themselves.

Britwum et al (2006) investigated the informal rural agricultural sector with the view of establishing the feasibility of organising the labour force within the sector. They assessed the extent to which trade unions in Ghana can make inroads into the informal sector and identified possible entry points to facilitate future efforts of unionizing; provided information that outlines the nature of production and production relations; and also offered some information on strategies for organising labour within the rural agricultural sector.

The nature of the study was exploratory using qualitative methods to collect in-depth data on a wide range of activities and events of which only a limited knowledge is available. The study covered all regions of Ghana but the Upper West Region studying two main sectors of agriculture, crop production and fishing, because of their significance for employment and contribution to the national economy. The owners and employees of informal fishing and farming enterprises in rural communities in Ghana constituted the population selected for the study using two levels of sampling: selection of localities as first, and the choice of enterprises within these localities as second. Data were collected through interviews and observations using five instruments of semi-structured interview schedules, interview guides and observation record sheet. Data gathered were analysed qualitatively through the use of simple frequency distributions, measures of central tendency and dispersion.

Britwum et al (2006) mostly studied enterprises that are individually owned. The other form of ownership observed was joint ownership where enterprises were owned by children who had inherited them from a deceased parent or married couples who had established a processing enterprise. Ownership of the rural agricultural enterprises was also found to be male dominated in all sub-sectors but agro-processing as the processing of agricultural produce is seen as part of household tasks usually assigned to women. Women are also dominant in the fish and Shea butter processing enterprises. While food and cash crop production relied on both male and female labour, male labour was more likely to be hired but female labour often considered as part of family labour and unpaid.

The authors noted that the primary determinants of entry into rural agricultural enterprises were land, capital, and labour. To this end, enterprises requiring large capital outlay such as fishing, and cash crop farming were found to have a high restriction of entry. They also reported that land availability affects access into rural agricultural sub-sectors such as cash crop farming. Similar, the study revealed that access to capital determines the ease with which new entrants could set up cash crop farms and fishing enterprises with the main sources of capital being own savings, sales of livestock as well as other informal sources including money lenders and family members.

On labour, labour relations and working conditions of rural agricultural workers, Britwum et al (2006) concluded that whereas a wide array of labour types exist for carrying out rural agricultural activities, the dominant labour is non-waged and those that depend on traditional social norms and practices. The dominance of

women in agro-processing also presents concerns for the way in which gender constraints access to essential productive resources. The study also found low levels of organisation and representation of rural agricultural workers at the unit, enterprise, and other levels of production. The causal factors that stifle organisation and effective representation within the sector are the intense heterogeneity of economic and labour relations within and between enterprises, lack of transparency and accountability by leaders and the undemocratic procedures which generate mistrust and suspicion among members.

The work of Britwum et al (2006) also presented some models and strategies for trade unions and similar organisations for effective organisation of rural agricultural workers. These strategies include the need for the active involvement of informal sector groups in designing and implementing policies and programmes for the sector; organising around production within their immediate localities; introduction of social security and pension schemes; introduction of modern methods of farming and technology; confronting the problem of financial credit for groups; measures to stabilise prices and increase incomes of workers; as well as measures to improve health and safety, and sanitation in places where informal agricultural workers operate.

In a related study, Bhowmik (2017) also discussed issues of poverty, marginalisation, class formation, ethnicity and gender that affect organising efforts of Tea Plantations Workers in Jalpaiguri, Alipurduar, and Darjeeling districts of India. While part of the data of his report was drawn from secondary sources, a large portion of the data is based on primary data collected through field research

in tea plantations regions over a period of four decades. Bhowmik (2017) contend that there are two basic prerequisites for the development of tea plantations. These are the need for large areas of cultivable land, and a large labour force. Because tea cultivation is labour-intensive tea plantation owners often relied on migrant workers. The choice of migrant labour over local labour is for the tea growers to retain their bargaining power over wages as well as conditions of work.

The study found that the challenges confronting tea plantation workers such as their working conditions and wages are similar to what pertained within the tea industry since 1839 when tea planting started. With an objective to keep wages low, tea growers preferred to employ forced labour that was bound to work on the plantations at low wages. Tea growers also ensure that surrounding regions remain underdeveloped so that captive labour will not have alternatives to working on tea plantations. The study noted that a large proportion of tea plantation workers do not have proper houses. Workers often carry out repairs of their houses and bear the cost therein even though the provision and repair of workers housing is the responsibility of tea plantation management. Also, toilet facilities are often not provided and workers and their families resort to open defecation. As a result, incidences of infections from hookworms which breed in faeces are very common. Because workers and their families rely mainly on wages from tea plantations, any decline in wages because tea prices fall in the market have severe consequences for workers and their families such as death because of malnutrition.

Bhowmik (2017) observed that tea plantation workers showed signs of collective action through the intervention of trade union organisers of the Rail Road

Workers' Union in 1946. The union organisers with communist ideology contacted tea plantation workers who were working close to the railway stations in a bid to unionise them. The organisers faced diverse challenges including strict control over movements of outsiders by plantation managers. Organisers had to contact plantation workers at night since contacting workers in daytime was not possible. Yet, trade unions have been able to successfully organise tea plantation labourers with the formation of District Tea Plantation Workers' Union.

The Tea Plantation Workers' Union often raises issues relating to the working conditions of workers such as lack of food supplies and drinking water for workers in some plantations. Indeed, these strategies of trade unions organising tea plantation workers are similar to those discussed by Britwum et al (2006) to the effect that organising informal workers around their immediate needs and concerns, including health issues and also within their communities are effective strategies for trade unions and NGOs interested in the sector.

Britwum and Akorsu (2017) also studied the collective action of casual workers at an oil plantation in Ghana in their attempt to secure labour rights, guarantee decent work and improved working conditions. The study pursued the various organisational forms and strategies adopted by the casual workers to pursue their interest and the organisational players that they engaged. The authors also set out to understand the connection between the casual workers and traditional trade unions organising agricultures workers and the response of unions to the needs of workers thereof. Data for the study was gathered first in October 2013 and then in

June 2014 through focus group discussions, key informant interviews, individual employees interviews, and secondary data.

Britwum and Akorsu (2017) reported that the working conditions of casual workers are often dire with intimidation and fear of losing jobs, low wages, occupational hazards and inconvenient working hours being common characteristics. The study revealed that there was a high level of union awareness and willingness to organise among casual workers. This is because some casual workers have previous working experience with the company as well as the collaboration and support of permanent workers who are already unionised (Britwum and Akorsu, 2017). In the absence of their unionisation and an establish relation with a trade union, casual workers were found to be pursuing their collective interest through various avenues with a great sense of agency. The study revealed that workers themselves drafted a condition-of-service document which guides their engagement with the management of the plantation, and also often seek the support of various institutions and prominent personalities including the press, chiefs, Member of Parliament, district assembly, labour office and the ministry of labour and social welfare.

Britwum and Akorsu (2017) concluded that the poor working conditions and vulnerability of casual workers can be attributed to the representational gap that exists in the labour market nowadays. Yet, the organisational efforts of casual workers confirm the assertion that informal workers are not passive, uninformed victims of labour abuses but the potential to organise to achieve better working conditions exists among them. The study also showed that the forms of organising

and strategies depend largely on workers efforts to mobilise multiple forms of power sources within their reach.

Though the informal sector dominated by women as a share of the total workforce is large and growing, informal workers are often confronted with numerous constraints. These constraints include their vulnerability and poor working conditions, low wages, low levels of organisation and representation, and limited protection by regulations. Evidence of organising efforts by informal workers themselves, trade unions and NGOs exist. Likewise, various organisational forms and strategies which could inform trade unions and NGOs interested in organising informal workers also exist. While the connection between organising rural informal agricultural and decent work is also evident, organising can help rural informal agricultural workers to address their challenges and attain decent work.

Conceptual Framework

To explain how organising helps informal rural agricultural workers to achieve decent work in northern Ghana, the study adopts concepts from three theories reviewed and literature on organising. Collective action theory explains why rural informal agricultural workers come together to form membership-based groups in communities to pursue their collective interests and the factors that influence them to do so. The neo-liberal economic theory will also guide the study in explaining the causes of informality and its implications for rural agricultural workers. The concept of decent work as outlined by ILO constitute what is productive work and captures the aspirations of working people.

Organisations of informal workers' are diverse and include trade unions, associations, cooperatives, self-help groups, and NGOs. The sphere of their diversity may also include the size, level of coverage as well as either inside or outside a formal trade union movement (Bonner and Spooner, 2011b). Thus, the framework of the study will focus on a trade union and two NGOs. The study examines decent work via the extent to which rural agricultural workers are able to achieve three of its objectives of employment, social protection, and social dialogue (ILO, 1999; Ghai, 2003). To this end, the framework first set out to assess the decent work situation of rural informal agricultural workers by examining their working conditions, social protection schemes available for them, and the various avenues that promote social dialogue for them within their communities.

Efforts to organise rural informal agricultural workers by trade unions, NGOs or informal workers themselves often employ diverse strategies (Akorsu and Britwum, 2018; Britwum and Akorsu, 2017; Bhowmik, 2017; Britwum et al., 2006). It is envisaged that the organising models or strategies of GAWU, URBANET and ORGISS Ghana have implications for the extent to which groups that these organisations are supporting are able to achieve decent work. Therefore, these strategies will be assessed vis-à-vis their similarities and differences, if any.

The challenges confronting rural agricultural workers on one part and trade unions or NGOs on another part because of their relationships have implications for the extent to which they are able to work together to achieve decent work objectives. Identifying these challenges and addressing them accordingly increases the chances of organised rural agricultural workers to address the decent work

concerns that characterize their work. So, challenges confronting rural agricultural workers as well as their organising partners will be assessed to understand how they affect the extent at which rural informal agricultural workers can achieve decent work.

The significance of the various interventions of the implementing organisations for the achievement of decent work by rural informal agricultural workers cannot be overstated. These interventions range from trainings and capacity building, provisions of agricultural inputs, introduction of modern farming technology, to facilitating access to credit. Hence, content analysis of the evidence of the interventions that GAWU, URBANET and ORGISS Ghana are implementing targeting men and women rural informal agricultural workers will be done. This is to ascertain the extent to which interventions are supporting the achievement of decent work outcomes by rural informal agricultural workers.

The framework as outlined in Figure 2 shows that rural informal agricultural workers will achieve decent work outcomes through their organisation when organising agents employ appropriate strategies for targeting them and implement interventions that address their concerns and decent work deficits that characterise their activities. Once rural informal agricultural workers achieve decent work outcomes, this is expected to improve working conditions, increase incomes, reduce poverty and enhance the livelihoods of rural informal agricultural workers and their families.

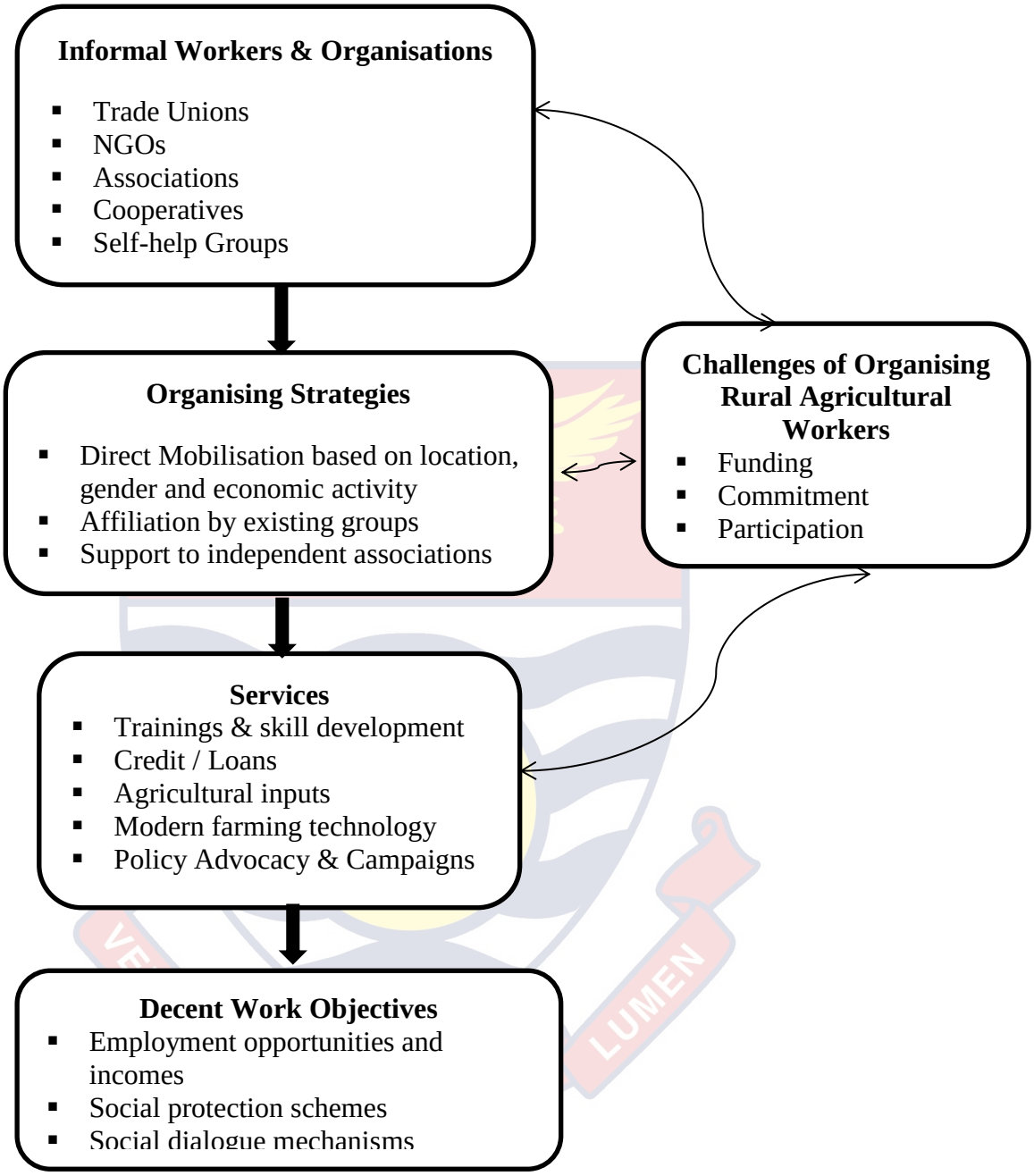

Figure 2: Organising Rural Informal Agricultural Workers for Decent Work

Source: Adapted from (Akorsu and Britwum, 2018; Bonner and Spooner, 2011b; Britwum et al, 2006; Ghai, 2003; ILO, 1999)

CHAPTER THREE

RESEARCH METHODS

The methodology of a study is largely the overarching plan that connects the conceptual issues that underline the research problem and the relevant empirical approaches (Sarantakos, 2005). The methodology articulates the types of data required, data collection methods and how data will be analysed to answer the primary objective. So, this chapter discusses the methodology used to analyse the extent to which organising rural informal agricultural workers helps them achieve decent work objectives of employment, social protection, and social dialogue. The chapter covers the research design, study area, target population and sampling procedure. In addition, it covers the data collection instruments and data collection procedures, as well as the outline of how the data collected was analysed.

Research Design

The two major and common methodologies that guide social science research are quantitative and qualitative research. Research methodologies produce different research designs because they follow in their theoretical structure different ontological and epistemology prescriptions (Sarantakos, 2005). In this study, a qualitative methodology was adopted to explain how organising rural informal agricultural workers helps them achieve decent work objectives. Qualitative research is grounded in a philosophical position which is broadly "interpretivist" in the sense that it is concerned with how the social world is interpreted, understood, experienced, produced or constituted (Mason, 2002). As Shank (2006) noted, the interpretation of data gathered through qualitative methodology, and the knowledge

acquired therein is based on the point of view of the participant and is hinged in the individual's world experience.

The choice of a qualitative research approach is because it provides flexibility to follow unexpected ideas during research and explore processes effectively, sensitivity to contextual factors, ability to understand symbolic dimensions and social meaning, and increased opportunities to develop empirically supported new ideas and theories (Ospina, 2004). Also, qualitative research can provide data which gives insights into cultural activities that might be missed in structured surveys and experiments, can uncover salient issues that can later be studied using more structured methods, and provide knowledge that target societal issues, questions and problems (Tracy, 2013).

Qualitative research design is however often criticised. For Chadwick, Bahr and Albrecht (1984), the approach is time-consuming even if the sample size is small. Because it may involve in-depth processes and may require researchers to follow up on new dimensions during the research. Indeed, while qualitative research methodology is recognised for its value in providing contextual depths, results are often criticised in terms of its validity, reliability and generalizability, referred to collectively as research legitimisation (Kelliher, 2005). However, the focus of this study is within a particular context, and so the limitation about generalisation does not apply. Mixed qualitative methods were also used to guarantee both validity and diversity in data collected. Whereas the results cannot be replicated in all circumstances, it can be understood to guide similar contexts.

The choice of explanatory qualitative research methodology was aimed at collecting data that will enable the study explain the specific organising experiences of women and men rural informal agricultural workers, and how they are able to achieve decent work objectives through organising. So, the methodology allows the study to focus on an in-depth insight into the activities of women and men who are organised into community groups to better appreciate the extent to which they are able to achieve decent work through organising activities.

The multiple-case study design was adopted to explore how GAWU, URBANET and ORGIIS Ghana were organising rural informal agricultural workers for decent work in northern Ghana. A case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clearly evident (Yin, 2003). The approach presents an in-depth understanding of the cases using multiple sources of information and data (Creswell, 2013).

In this study, the multiple-case are the organising interventions of GAWU, URBANET and ORGIIS Ghana in the Upper East and Northern Regions of Ghana. The significance of a case study design for studying trade unions has been discussed extensively by Britwum (2010). She argues that this approach provides the opportunity to examine peculiar cases as well as dominant trends especially when experiences of trade unions and similar organisation vary across economic and industrial sectors even within the same national context. In this regard, the study adopted the exploratory design to explain how organising rural informal agricultural workers helps them achieve decent work objectives. As noted by Reiter

(2017), the findings and reflections of exploratory design may help shed light on the phenomenon that has been explained in different ways. Likewise, the procedural devices required for conducting exploratory research are not large and sophisticated, and exploratory design can also help raise awareness by revealing previously unsuspected connections and causal mechanisms (Reiter, 2017).

Study Area

The study was carried out in selected communities in the Upper East and Northern Regions of Ghana as shown in Figure 3. The primary focus of the study was on the organising activities of three non-state organisations as cases that are operating in these two regions. The cases studied are GAWU, URBANET and ORGISS Ghana. This section, therefore, presents the descriptions of the three cases as well as the Upper East and Northern Regions.

General Agricultural Workers' Union

GAWU is the prominent trade union organising Agricultural Workers in Ghana. The union was founded on 5th February 1957 following the merger of all Agricultural Unions in response to the Industrial Relations Act of 1958 which sought to create larger and more viable National Unions (GAWU, 2009). The national secretariat of the union is based in Accra with regional secretariats in all ten regions of Ghana. The administration of the union is guided by the constitution of the union as well as internal policies which establishes various functional structures and processes.

The central goal of GAWU is to represent and defend the interest of workers within the agriculture sector in Ghana. So, the membership jurisdiction of the union

nowadays covers both formal and informal agricultural workers. Indeed, attempts by GAWU to organise informal agricultural workers in rural communities in Ghana dates as far back as the early 1980s (Akorsu and Britwum, 2018; Britwum et al., 2006). GAWU organises rural informal agricultural workers into groups based on the socio-economic groupings such as rice farmers, cotton farmers, cassava farmers, cocoa farmers as well as community-based women and men SHGs.

So that GAWU is able to realize its objectives, the union often provide diverse services for its members. For wage earning formal sector workers, the union often negotiate conditions of work and employment, undertake policy advocacy and campaigns, and act as a pressure group to back legitimate demands and rights. For non-wage earners, however, the union typically provide them with training and skills development, promoting savings and credit schemes, promoting group cooperative activities, and introducing proper rural agricultural technologies (GAWU, 2009).

The activities of GAWU are often implemented through departments and designated programme areas such as Rural Workers Organisation Programme (RWOP), Training and Education Programme (TEP), Rights in Work (RIW) Programme, and the finance and administration departments (GAWU, 2016). Gender is considered a crosscutting issue and therefore mainstreamed into all activities of GAWU in accordance with the gender policy prescriptions of the union. Mostly, activities of the union targeting rural informal agricultural workers are implemented within the framework of RWOP. Such activities are mostly

financed through external donor-funded projects such as the Decent Work Agenda (DWA) and Lifelong Learning for Farmers (L3F) projects.

The DWA project seeks to support GAWU establish structures, systems and processes at national, district and community levels for the advancement of defined priorities of DWA for the benefit of Rural Informal Economy (RIE) workers in sixty-three (63) communities in all ten regions of Ghana. The project is expected to consolidate the organisation of RIE workers within GAWU, improve food security status, social protection coverage extended, social dialogue mechanisms institutionalised with representation of rural workers, and strengthen the institutional capacity of GAWU (GAWU, 2014).

Equally, the goal of the L3F project is to empower smallholder farmers, especially women, in rural communities to increase their productivity and enhance livelihood security using the L3F approach. The L3F approach creates conditions for sharing knowledge and skills among rural agricultural workers, especially women through their SHGs that constitute critical social capital. The approach focuses on linking three types of capital: social capital, human capital and financial capital. The thrust of the approach is that the effective blend of social capital and human capital into social learning capital will help improve access by the farmers' to credit and the better performance of financial capital.

The project seeks to support rural agricultural workers to acquire relevant skills and knowledge through informal and non-formal Open and Distance Leaning (ODL) opportunities to increase productivity and enhance livelihoods of their families; access and utilize credit, inputs and marketing opportunities; and start apt

agro-based enterprises with support from financial institutions and their own savings. Women are also expected to take part in decision making, manage assets and participate in social and political structures in their communities.

URBANET

URBANET is a local NGO established in July 2003 and registered later with the Registrar Generals Department in 2005 as a network of farmer-based associations/organization. The commitment of URBANET is in dealing with the challenges of increasing landlessness of smallholder farmers, challenges of climate change on food and livelihood security, and the ever-expanding youth population with low skills and livelihoods opportunities. Exploring the potentials and opportunities available in rural communities to build community resilience based on community resources and indigenous knowledge patterns has been the key driver of the organization over the years.

URBANET has a three-tier management structure which includes the General Assembly, Executive Board, and Secretariat. The General Assembly is the highest decision-making body of the organization and made up of representatives of the farmer groups/associations that formed the network. Now, URBANET has a total membership of 41 Farmer Based Groups. The General Assembly meets once a year to deliberate on broad organizational policy issues and make major decisions regarding the growth of the organisation. The Executive Board has a seven-member executive board (3 female and 4 male) elected from among the General Assembly for a term of two years for two turns possible. The board plays an advisory role and

it's responsible to the General Assembly. The Secretariat is based in Tamale and the administrative body of the organisation.

The mission of URBANET is: "To implement interventions that build capacities of communities in securing food and nutrition in an environmentally sustainable manner" and the vision is: "Food and nutrition security in a sustainable environment for all" In furtherance of its mission and vision, URBANET pursues the following strategic goals: enhanced access to quality food and environment; reduced vulnerabilities of communities to climate change effects; increased access of women and youth to credit for sustainable livelihoods development; ensure sustainable water and sanitation management; enhanced policy reforms; and enhanced institutional capacity of URBANET. To operationalize these goals, activities of URBANET are implemented through thematic areas which include agriculture and food security, micro credit, environment and climate change, youth empowerment, and policy advocacy thematic areas.

The approach of URBANET involves mobilizing and organising women, men and young people into community-based groups and then delivering projects interventions in line with its work thematic areas. The operations of URBANET are mostly within rural communities in the Northern Region though the organisation sometimes collaborates with similar NGOs in the Upper East and Upper West Regions to execute specific projects. Generally, the interventions of URBANET for the benefit of its groups seek to achieve the following objectives:

- Establish an effective network of small-scale farmer organizations in northern Ghana.

- Improve Food Security and income through development and dissemination of appropriate sustainable agricultural technologies.
- Build the capacities of small-scale farmer organizations for effective participation in agricultural policy discourse.
- Advocate for the integration of urban agriculture into policy planning processes as a means of ensuring urban food security.
- Create and share knowledge on proper agronomic practices to improve productivity among small scale farmers in northern Ghana.
- Promote gender mainstreaming in agriculture.
- Provide sustainable micro-finance for small scale farmers.
- Facilitate the promotion and protection of the rights of women and girls.

Organisation for Indigenous Initiatives and Sustainability – Ghana

ORGISS Ghana is a registered local NGO founded in 2011 with a focus on sustainable indigenous and endogenous development. The mission of ORGISS Ghana is:

> "*to facilitate and support the application of indigenous knowledge for sustainable human development, poverty alleviation and climate change mitigation and environmental degradation by means of women empowerment and youth entrepreneurial skills and capacity development*".

Geographically, the operational area of ORGIIS Ghana covers the SADA Zone, mainly Upper East, Upper West and Northern Regions. The head office of ORGIIS Ghana is based at Paga in the Upper East Region. ORGIIS Ghana mostly adopts innovative approaches to spur local initiatives in sustainable development. ORGIIS Ghana always aims to leverage appropriate indigenous knowledge to

overcome the challenges of underdevelopment, good governance, entrenched poverty, climate change and environmental degradation in the SADA zone. The work of ORGISS Ghana is executed within thematic areas which now include Agricultural and National Resources Management, Community and Enterprise Development, Health, and Information Communication Technology (ICT).

So, the major activities of ORGISS Ghana include building capacity and improve local entrepreneurial skills, promoting sustainable use of natural resources, promoting renewable energy techniques among local communities as well as promoting and propagating modern agricultural practices. Other activities are engineering gender advocacy and community development, promoting accountability and good governance, educating local people on sustainable environmental management, carrying out Health Education in partnership with Ghana Health Service, and building capacities of rural people on ICT.

The work of ORGISS Ghana in relation to its activities is predominantly implemented through externally funded projects with other NGOs and government agencies. These projects include Voice for Change Partnership project with SNV, Organic Baobab Value Chain Project, Organic Shea Value Chain, Moringa Farming Support to Farmers' Cooperative at Pindaa, Volunteers Support Program with Operation Ground's Well, Smart Agriculture Project with SNV, and Ghana Sesame Agricultural Value Chain Development Project with JAFOWA. The leading commodities that ORGISS supports them to produce for export through their SHGs include shea nut, baobab, sesame, and neem oil. These activities are

anticipated to ensure high impact and promote socio-economic transformation of its target populations in local communities.

Northern and Upper East Regions

The Northern region occupies an area of about 70,384 square kilometres and the largest region in Ghana in terms of landmass. There are twenty- six districts in the region among which includes Tamale Metropolitan, Savelugu-Nanton, Bole, Bunkpurugu-Yunyoo, Central Gonja and East Mamprusi. Ghana Statistical Service (GSS) (2013a) reported that the region has a total population of 2,479,461 with more females (1,249,574) than males (1,229,887), possibly as a result of migration which varies with the various districts in the region. Districts with better fertile lands for farming have relatively more males than females (GSS, 2013a).

Socially, the Northern region harbours diverse religions, with the dominant being Islam (60 per cent). The most populated Islamic district is Savelugu Nanton. There also are varied ethnic groups, the main being the Mole-Dagbon. Under this group are sub groups including the Dagomba, Mamprusi, Kokomba, Basaari and Bimoba. The largest subgroup is the Dagomba and the Mamprusi. There are other ethnic groups such as the Gurmas, Akan and Guan. While the Kokomba, Basaari and Bimoba are the largest of the Gurma group, the Chokosi belong to the Akan. The Guan group is made up of the Gonja and Chumburu. Out of the total 318,119 household heads in the Northern Region, 270,488 households are headed by males and 47,631 by females. At the regional level, males constitute a very high proportion of household heads (85.5%) compared to females (15.0%), and

throughout the region, the proportion of male-headed households is higher than that of females in both rural and urban areas (GSS, 2013a).

Economically, the majority of people in the Northern Region are engaged in agriculture. The crops that they produce include yam, maize, millet, guinea corn, rice, groundnuts, beans, soya beans and cowpea (GSS, 2013a). At Gushie in the Savelugu-Nanton District, there is a large plantation of grafted mangoes cultivated by out-growers. Bontanga in the Tolon Kumbungu District has a big irrigation dam where farmers engage in large-scale rice cultivation during the dry season. The 2010 census found that a total of 2,503,006 households in Ghana are engaged in agriculture, of which 240,238 households are in the Northern region. This constitutes 9.6 percent of the national total. The region's average agricultural household size is 8.5 compared with a national average of 5.3 persons.

The second region of the study, the Upper East Region is located in the north-eastern corner of the country. The land is relatively flat with a few hills to the East and southeast. The total land area is about 8,842 sq. km, which translates into 2.7 percent of the total land area of the country. The climate is characterized by one rainy season from May/June to September/October. The mean annual rainfall during this period is between 800 mm and 1,100 mm. There is a long spell of dry season from November to mid-February, characterized by cold, dry and dusty harmattan winds. Temperatures during this period can be 14 degrees centigrade at night but can go to more than 35 degrees centigrade during the daytime (GSS, 2013b).

Politically, the region has the following administrative Districts: Builsa Kassena-Nankana West, Kassena-Nankana East Municipal, Talensi Nabdam, Bongo, Bawku West, Garu Tempane and Bawku Municipal. More recently the following four new Districts have been created Nabdam (carved out of Talensi-Nabdam), Builsa South (carved out of Builsa), Binduri (carved out of Bawku East) and Pusiga (carved out of Bawku East) (GSS, 2013b).

Socially, the Upper East Region is noted for the patrilineal system of customary inheritance. The main ethnic groups in the region are the Mole-Dagbon, Grusi, Mande-Busanga and Gurma. Among the Mole-Dagbon, the Nabdam, Kusasi, Nankani/Gurense and Builsa are significant. The other significant subgroups are the Kassena among the Grusi, the Busanga among the Mande-Busanga and the Bimoba among the Gurma. The three main religious groupings in the region are Traditional, Christianity and Islam. But unlike the Northern region, the dominant religion in the Upper East is Christianity (GSS, 2013b).

Economically, agriculture, hunting and forestry are the main economic activities in the Region. About eighty percent of the economically active population engages in agriculture. The leading crops produce are millet, guinea-corn, maize, groundnut, beans, sorghum and dry season tomatoes and onions. Livestock and poultry production are also important. There are two main irrigation projects, the Vea Project in Bolgatanga covering 850 hectares and the Tono Project in Navrongo covering 2,490 hectares. Altogether they provide employment to about 6,000 small-scale farmers. Other water-retaining structures (dams and dugouts) provide water

for both domestic and agricultural purposes. The agricultural population is evenly distributed between males and females in the rural communities.

The households in agriculture are engaged in four types of farming activities, namely crop farming, tree growing, livestock rearing, and fish farming (GSS, 2013b). It is indicated that many households are involved in more than one farming activity. The two traditional activities of crop farming and livestock rearing are prominent in both urban and rural communities. Figure 3 illustrates the location of the Upper East and Northern Region within the Map of Ghana.

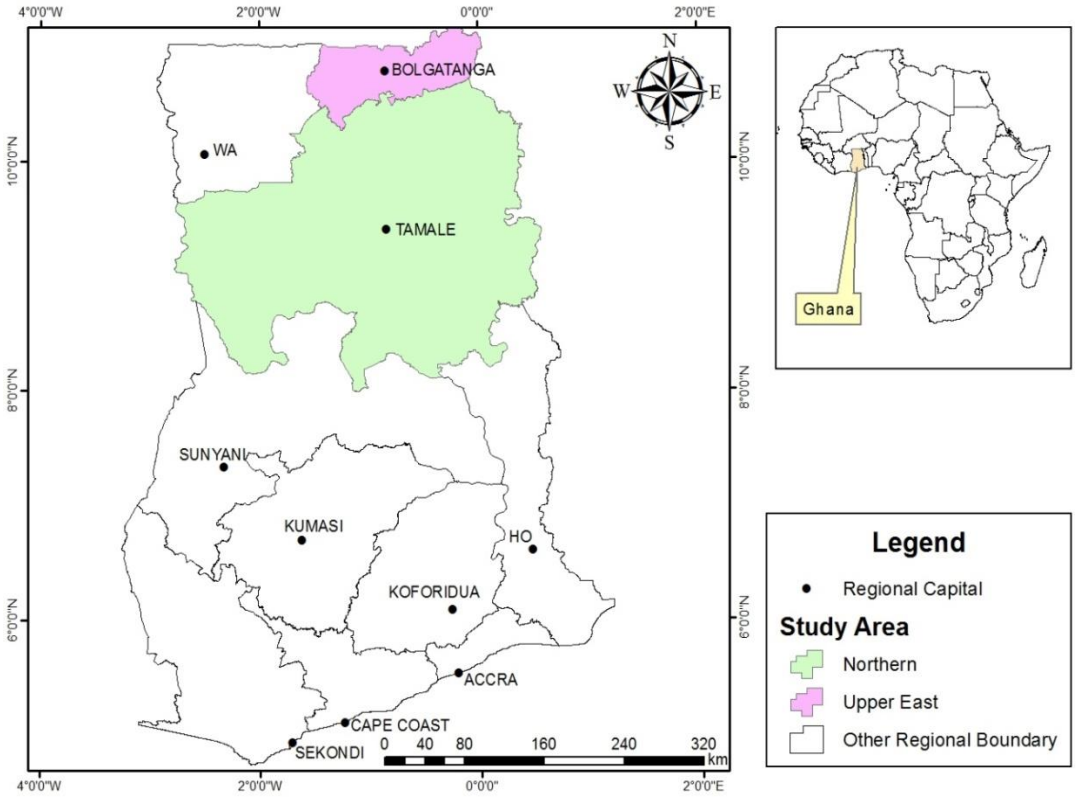

Figure 3: A Map of Ghana Showing the Upper East and Northern Regions

Source: Ebenezer Boateng (Department of Geography and Regional Planning, University of Cape Coast), 2018.

Population

There are numerous forms of rural agricultural workers' organisations across Ghana engaging in diverse activities (Britwum et al., 2006). Largely, rural agricultural workers are organising through the help of trade unions, NGOs or as self-help initiatives. However, the study looked out for organisations involved in organising women and men rural agricultural workers in the Northern and Upper East Regions of Ghana. Here, the primary focus of the study is the activities of three organisations working with rural agricultural workers in the Upper East and Northern Regions of Ghana. The organisations are GAWU, URBANET and ORGISS Ghana. The overarching interest in these organisations is informed by their different forms of organising rural agricultural workers in rural communities. Agriculture is the main source of livelihoods in the two regions with a significant proportion of the population engaging in cultivations of food and cash crops and the rearing of small ruminants for home consumption and incomes.

The study target population are officials of GAWU, URBANET and ORGISS Ghana who are senior programme and field officers of these organisations. The target population also included women and men who are members of the community groups as well as those in leadership and decision making roles within the groups. Within the target population, the executives and leaders covered are group secretaries, chairpersons and women leaders.

Sampling Procedure

The study adopted the purposive sampling technique. As Sarantakos (2005) noted, purposive sampling allows researchers to purposely select subjects that are

considered relevant to the study, based on their judgement and opinion, with not requiring any particular procedures to be followed. The specific purposive sampling techniques used within the study were criteria and expert sampling techniques. Essentially, criterion sampling allows researchers to search for specific cases or individuals that satisfy a certain condition (Neuman, 2011). The organisations organising rural agricultural workers were purposively sampled using specific conditions. The bases for the selection were organisations working with groups of rural agricultural workers within the target study area. The organisations selected are GAWU, URBANET and ORGISS Ghana.

The choice of GAWU was informed by the unions widely acknowledged activities in organising informal economy workers in Ghana and supported by the significance of agriculture for smallholder farmers and rural livelihoods. The study purposively targeted regions where the DWA and L3F projects were being implemented by GAWU. Based on the advice of officials of GAWU, the Northern and Upper East regions where selected for the study out of the three regions that met this condition. The bases for the choice of URBANET and ORGISS Ghana were upon the recommendation and advice of an official of MoFA and persons with expertise in the subject area. The recommendations of these experts were considered valuable because of their professional experiences with the organisations.

Similarly, the groups of rural agricultural workers were also purposely sampled. Three GAWU groups were identified and selected in each region. The bases for the selection of the groups are largely on their performance and active

participation of women and men in the group. The three GAWU groups selected in each region were those that were considered to be performing very well, performing badly, and average performance. The selected GAWU communities were Doba, Korania and Kongwania in the Upper East Region, and Zoggu, Libga and Kampong in the Northern Region. However, the communities where URBANET and ORGISS Ghana are organising rural informal agricultural workers were selected upon the advice of key officials of the organisations on the basis of where they are located and type of activities that members of the group were undertaking. These communities were Tamale and Tono for URBANET and ORGISS Ghana respectively.

The selection of the key persons for interviews within the study was guided by the knowledge and experience of persons in the activities of GAWU, URBANET and ORGIIS Ghana in the target communities. So, two regional industrial relations officers of GAWU, Head of programmes at URBANET and the Executive Director of ORGIIS Ghana as well as identified persons in leadership roles within the community groups were purposively selected as key persons and interviewed. Women and men who are members of the selected groups were sampled as participants of the study.

Data Sources

Data for the study was collected from both primary and secondary sources. The primary data was collected from observations, interviews with women and men farmers in communities as well as interviews with officers of GAWU, URBANET and ORGISS Ghana as key persons. Secondary data was obtained from documents

of target organisations including policies, resolutions, project reports such as reports on activities and interventions targeting women and men farmers in community self-help groups. Some data and documents were retrieved from the websites of the target organisations.

Data Collection Methods

The primary data collection methods used in the study were Focus Group Discussions (FGDs), Key Persons Interviews (KPIs), and in-depth interviews. Documents were also collected from target organisations for analysis. A focus group discussion is a type of a group interview where a small group of individuals are gathered together for the purpose of discussing one (or sometimes more) topic of interest (Barrows, 2000). The focus group technique is defined as a structured and focused discussion with a small group of people, run by a facilitator or using a moderating team, to generate qualitative data on a precise topic of interest, using a set of open-ended questions (Masadeh, 2012). So, the choice of FGD against other techniques such as a survey or experiment was informed by the advantages. FGD allows the researcher to probe a particular topic of interest into great depth, and a large volume of critical data can be collected within a short time (Barrows, 2000).

The choice of FGD was informed by its suitability for exploring the experiences of the target population of the study. It was expected that FGD will allow respondents of the study to disclose to a greater extent their own perspectives on how their association with GAWU, URBANET and ORGIIS Ghana through the membership of their groups is helping them address their decent work concerns. The FGDs targeted women and men who are members of the community groups

under study. FGDs were conducted in ten (10) communities in both Northern and Upper East regions and constituted by women and men only groups. The selection of the focus groups participants were on the basis of their membership with the community groups that are organised by GAWU, URBANET and ORGISS Ghana. In each community, women and men members of the groups were met separately. Key-persons interviews were also conducted involving officials of GAWU, URBANET and ORGISS Ghana. In-depth interviews involving women and men in leadership positions within the SHGs were also conducted.

Data Collection Instruments

The data collection instruments used for the study were focus group discussion guide, key person interview guide and in-depth interview guide. All three instruments were unstructured and based on the themes derived from the study objectives. The thematic areas covered in the instruments were the decent work situation of rural informal agricultural workers, organising strategies of rural informal economy workers, challenges associated with organising rural informal agricultural workers, and how the three organisations are addressing the decent work concerns of members of the community groups. The study covered a total of 145 participants (81 women and 64 men) from 14 FGDs, 10 in-depth interviews and 4 key person interviews as presented in Table 3 and Table 4.

Table 3: Distribution of Group Respondents at FGDs

Region	Community	Male	Female	Total
Northern	Zoggu	7	11	18
	Libga	8	10	18
	Kampong	10	9	19
	Tamale	14	4	18
Upper East	Doba	10	16	26
	Korania	5	5	10
	Kongwania	-	7	7
	Tono	-	15	15
	Total	**54**	**77**	**131**

Source: Field Work, (2017)

Table 4: Distribution of Individual Interviewees

Region	Interviews	Male	Female	Total
Northern	Key Person	2	-	2
	In-depth	4	2	6
Upper East	Key Person	2	-	2
	In-depth	2	2	4
	Total	10	4	**14**

Source: Field Work, (2017)

Data Collection Procedures

Fieldwork for data collection in communities within Northern and Upper East regions were conducted from 14th September 2017 to 21st September 2017. Before the fieldwork, GAWU Regional Industrial Relations Officers (RIROs) and officials of both URBANET and ORGIIS Ghana were contacted on telephone to discuss the purpose of the study, identification and selection of communities as well

as the target women and men members of the community groups that participated in the process. The research team conducted between two to four interviews daily including FGDs, key person interviews, and in-depth interviews.

Interviews with key persons were conducted in English. However, the interaction with group members during FGDs and in-depth interviews with group leaders were conducted in both English and local languages. Questions were asked in English and translated into either Kassem or Dagbani for respondents. Their responses were then translated into English by research assistants. Data was gathered through notes taking and with electronically recording discussions in interview sessions with prior consent of participants. At the end of day, interview recording was transcribed so that the outcome of interviews is captured accurately.

Data Processing and Analysis

Data recorded from all interviews with key persons and from FGDs with women and men were transcribed and translated into English. The data gathered was grouped under the various thematic areas for analysis. Because the central focus of the study is how GAWU, URBANET and ORGIIS Ghana were organising rural informal agricultural workers to address their decent work concerns, demographic data of respondents were not correct. Data collected was largely on the activities of the women and men within the community SHGs that were being supported by GAWU, URBANET and ORGISS Ghana as well as the various interventions that these organisations were implementing in their operational areas. Consequently, the units of analysis of the study included the interventions provided by GAWU, URBANET and ORGISS Ghana for members of the groups, the

perceptions of women and men members of the groups on how these interventions are addressing their challenges and decent work concerns.

The analysis of the data was guided by the research objectives and research questions as well as the conceptual framework. The first research objective sought to provide an overview of the decent work situation of rural informal agricultural workers in Northern Ghana. The other objectives were to examine the strategies for organising rural informal economy workers; assess the challenges in organising rural informal agricultural workers for decent work; and evaluate how the three organisations were addressing the decent work concerns of rural informal agricultural workers in northern Ghana. The study objectives were analysed as thematic areas. These themes were identified through open coding of the data collected. A number of key responses by respondents have been included as quotes to support the analysis and positions that were argued.

Ethical Considerations

Due to past relations and experiences with members of the GAWU groups and key persons, they did not exhibit any reluctance to participate in the study when they were contacted. This notwithstanding, the purpose and scope of the study were introduced and discussed to give respondents of the study the opportunity to decide whether to participate in the study or not, and the response was affirmative. The participants were assured of anonymity and confidentiality, that the data was for academic purposes and study was not an evaluation of their activities. Permission of participants was sought for the discussions to be recorded electronically and for their pictures to be taken during each interview. Only notes were taken during

interviews with key persons and FGDs where participants asked not to be recorded electronically.

Chapter Summary

This chapter addressed the methodology employed in this study. The study employed a qualitative research design to explore the extent to which organising rural informal agricultural workers helps them achieve decent work objectives. Data for the study was collected from both primary and secondary sources and was gathered through FGDs, key person interviews, in-depth interviews, and review of relevant documents and reports. The study focused on the activities of GAWU, URBANET, ORGISS Ghana and their groups as units of analysis. So, demographic data and information of participants were not collected and analysed in the study. The chapter also discusses how the interviews and FGDs were conducted, recorded, transcribed, and coded. The processes and analysis of the collected data, and how themes emerged have also been presented in this chapter. The ethical considerations that were taken into account during the study were also discussed.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the discussions of findings that explain the connection between organising rural informal agricultural workers and the extent to which they are able to achieve decent work objectives in northern Ghana. The conceptual framework of the study is used to interpret the findings. There are four main themes in the discussion of the findings, which are presented in line with the specific objectives of the study. The first thematic area reviews the decent work situation of informal agricultural workers in the study area. The second section examines the strategies being used for organising rural informal agricultural workers. The third section assesses the challenges associated with organising rural informal agricultural workers for the attainment of decent work objectives. The final section evaluates how organising rural informal agricultural workers helps them to address their decent work challenges. Some ways of improving interventions that promote the achievement of decent work objectives among rural informal agricultural workers are also outlined.

Decent Work Situation of Rural Informal Agricultural Workers

This section reviewed the decent work situation of rural informal agricultural workers in the study area. It covers the activities that both women and men are engaged in, the problems that they encounter in the course of their work, and how they are able to address these problems. It also covers the existing social protection mechanisms and schemes for rural informal agricultural workers and their families within the communities. Avenues of social dialogue that allows rural

informal agricultural workers to engage relevant stakeholders and duty bearers are also discussed here.

Employment Opportunities and Activities of Respondents

Study respondents reported that they were mostly engaged in agricultural activities. In all target communities, the leading occupations reported included the cultivation of food, cash crops, and tree crops. Some respondents were found to be involved in harvesting, processing and marketing of non-timber forest products. Other occupations reported are rearing animals and poultry, fishing, and agro-processing. The activities are typically carried out by women and men on separate farms or enterprises. Both women and men were found to be engaged in rearing sheep, goat, pigs, fowls, ducks, turkey and guinea fowls.

Unlike men, women claim they do not rear cattle because of the high capital outlay and time required for procuring and maintaining them. Animals are kept and raised independently by women and men. The rearing of animals is common during the dry season when farming activities are limited because of the dependence of rainfall. The husbandry practices of rearing animals in the dry season are different from those of the raining season. Whereas men were mostly found to be involved in the cultivation of maize, millet, soya beans, cowpea, guinea corn, potatoes, yam, rice, and cassava, women are often engaged in the cultivation of maize, rice, groundnuts, tomatoes, pepper, okro, garden eggs, cabbage and other leafy vegetables.

It was reported by respondents that women mostly work with men and children on family farms though the produce is often under the control of men who

are considered heads of the household. Respondents stated that while produce from the family farms and women's separate farms are often used for household consumption, crops considered cash crops are typically taken over by men. Similarly, other respondents stated that even when men are involved in the cultivation of vegetables under irrigation or dry season farms, they do so with the aim of selling the produce for income and not for home consumption as women usually do.

Respondents reported that women more than men are engaged in processing and marketing of various agricultural produce. Women often buy paddy rice from either rice farmers or local markets which they later par-boiled and process for sale. Others are also into Shea butter processing and marketing. Shea nuts are often picked from the forest or bought from other Shea pickers within the community or local markets. Again, fish smoking and marketing is done in Libga and Tono where fresh water fishing is common. Other respondents also stated they process fresh fish which are refrigerated and sold. Pito brewing is yet another activity that women are engaged in some communities. Pito which is an alcoholic beverage is processed from millet or guinea corn.

Women respondents in the Upper East Region are involved in the harvesting, processing and marketing of non-forest products such as products from the shea, baobab, moringa, and neem trees. These are often processed into food supplements and cosmetic oils for sale at either the local or foreign markets. While neem and baobab oil are regarded as essential oils for skin care, baobab and moringa seeds and powder are reported to have high nutritional value and are in

high demand within and beyond the boundaries of the country. Though the products are gathered and processed individually, members of the group sell them together as a group and incomes accruing therein shared proportionally with little deductions as savings for the groups.

Some respondents, both women and men, reported that they were engaged in trading activities or running small enterprises within their communities and local markets. Women stated that they often buy vegetables and groundnuts from other farmers and sell in nearby community markets for some margins. Other trading activities that women reported that they were involved in are selling soap, clothes, dresses, cooking utensils, and selling cooked food including groundnut cake and "wagashi". Some men were found to be butchers and involved in the slaughter and sale of meat while others operate stationery and provision shops in the communities. Both women and men stated that they were involved in trading of maize, yam, beans and groundnuts. They buy these products during periods of harvesting when prices are low, store them for few months and then resell when the prices become competitive and high.

The activities of women and men within their communities are however not without challenges. In all study communities, respondents of the in-depth interviews and FGDs reported that the problems that they are confronted with are pervasive and diverse. These problems are broadly related to the lack of agricultural services, inputs, land and disease outbreaks and suitable infrastructure. The major agricultural services that respondents reported they lack are inadequate tractor services, extension services, and capital and credit. Problems related to lack of

appropriate inputs that respondents indicated are their inability to access suitable fertilizers, seeds, and weedicides. Challenges of respondents to access productive farmlands and outbreaks of pest and diseases were reported in many study communities. The challenges of infrastructure such as the lack of markets and marketing opportunities, irrigation facilities, post-harvest management, poor transport networks, and the lack of storage facilities were also reported. Indeed, the challenges of respondents are similar to those presented by MoFA (2007) and the situation of farmers has not changed ever since.

Access to productive lands for agricultural activities is a common problem for rural agricultural workers. Most lands located close to communities have either been sold out for building houses or lost their fertility and not capable of supporting farming. This situation compels farmers to seek lands outside their communities requiring travelling long distances daily to these farms. Women reported that they most challenged with this situation because they often combine their reproductive work at home with travelling long distances to their farms. Women and men reported that accessing tractor services and bullocks to prepare farmlands is a major problem for them. Tractors and bullocks are often not available when needed, and only become accessible in the middle of the farming season when it is late for planting. Most respondents also reported that they were not able to procure tractor services due to the high cost of ploughing charges.

Outbreaks and infestations of pests and disease is also a challenge reported by the respondents. The outbreak and infestation of fall army worms during the 2016 and 2017 farming seasons was reported to have huge effects for most food

crop farmers resulting in poor yields. It was reported that other pests and diseases frequently attack crops, animals and poultry. The deficiency in personnel for extension and veterinary services in most communities, therefore, affects the extent to which rural agricultural workers are able to address outbreaks of pest and diseases. Respondents stated that they are not able to secure agricultural extension and veterinary services when needed as these officers do not visit communities anymore although farmers said they were willing to pay for these services.

Access to agricultural credit and cost of credit is also reported as a major challenge for farmers. Rural workers covered in the study involved in agriculture or non-farm economic activities stated that getting capital in the form of credit to finance their activities remains a critical problem for them. Both women and men farmers reported they are often not able to meet the requirements of lending institutions since they lack requisite collaterals, and the interest rates of informal lending sources are often high and uncompetitive. So, most rural agricultural workers are not able to secure credit as loans to buy agricultural inputs including fertilizers, seeds, and weedicides; pay for tractor services and land preparation; hire additional farm labour; start agro-processing ventures; buy nets and canoes for fishing; and buy livestock for breeding, among others.

Aside from the difficulties associated with securing credit, respondents reported that they have challenges with getting appropriate agricultural inputs of good quality and within their reach. It emerged that apart from the cost of these inputs, their quality and efficacy are often not appropriate. Respondents complained about the quality of certain brands of fertilizer in the markets and that such

fertilizers are ineffective when applied. While some varieties of seeds are unviable and germinate poorly upon planting, others have also become susceptible to insects and disease attacks and not able to endure the effects of the changing climatic conditions including drought. Bad quality weedicides too are not only ineffective for controlling pests, but also adds to the increasing cost of production as farmers often hire labour to weed again. All these were reported to contribute to poor yields and productivity of women and men farmers.

Respondents recounted their challenges of getting markets to sell their agricultural and agro-processed products such as cereals, vegetables, shea butter, milled rice, pito and smoked or fresh fish. Levels of post-harvest losses are often high during harvesting, and farmers lack appropriate technologies and materials to manage and reduce post-harvest losses. Poor transportation services and deplorable road networks were also noted as challenging. Respondents at a FGD in Tamale stated as follows:

> *"Our major challenge is the means of transportation. Our farm is a bit far from our village. Our farm is in another community. So sometimes when you want to go to the farm, you have to go to the roadside, join the public means like a bus and the roads are also not good. It is sometimes too tiring. It takes some time before the bus gets full and moves. Sometimes too our household chores also keep us busy especially when we want to mill the rice. We don't have a rice mill in this community. You have to move to another community and looking at what we are doing at the household level, it takes much of our time. Before we finish with our household activities and move to where the rice mill is a problem"* (Tamale FGD, 17th September 2017).

Respondents, however, reported they often adopt diverse measures to address the problems that confront them. One major source of support for respondents is through their groups where they make weekly contributions as savings during their meetings. These savings are then loaned out to members. The loans from the SHGs are mostly used by the beneficiaries to procure farm inputs, secure tractor services for ploughing, support them in trading, and pay school fees among others. Through their SHGs, rural workers also share ideas and learn best practices on farming and non-farm activities from other members of the groups.

Respondents also indicated that they often adopt indigenous measures to address agricultural related challenges. Since getting the services of veterinary officers is limited, if any, farmers affirmed that they treat their animals by preparing local medicines using various herbs including bathing them. Farmers also select some grains after harvest as seeds for planting in the next farming season. To fertilize farm lands, some farmers reported using animal dung and poultry droppings. The dung and poultry droppings are usually put on the farm lands during the dry season before ploughing when the rains start. To address their transportation-related problems, respondents of the study reported that they often leave homes very early in the morning in order to catch a vehicle to their farms. Others respondents also stated they use bicycles and motorbikes.

Generally, the reports by respondents of the study lends credence to the views of opponents of the neoclassical theory of free trade and globalisation such as Busser (2011), Chang (2003), Khor (2007) as well as McMillan and Rodrik (2011). The study found that women and men rural workers were predominantly

engaged in activities in which they have so called comparative advantage and these agriculture and agro-based enterprises. However, the scale of production in activities remain limited, with less value addition and accompanied with low prices and incomes for women and men. As suggested by McMillan and Rodrik (2011), rural agricultural workers need to diversify their labour and other resources from agriculture into modern economic activities so as to increase their productivity and incomes.

Social Protection Schemes Available for Respondents

The study further examined the existing social protection schemes and the extent to which rural workers and their families are able to access them. Respondents of the study reported that the major state-led social protection schemes that they can access in their communities include the National Health Insurance Scheme (NHIS), School Feeding Programme (SFP), Free School Uniforms, Fertilizer Subsidy, Food for Life, Planting for Food and Jobs, Disability Fund, and Livelihood Empowerment Against Poverty (LEAP). Under NHIS, beneficiaries register and pay premiums that enable them access basic health care at designated health facilities. Pregnant women, children and the elderly are however exempted from paying subscription fees under NHIS.

Under the SFP, school children in selected basic schools are provided with one hot meal a day while in school. Under the fertilizer subsidy and planting for food and jobs programmes, the government through the Ministry of Food and Agriculture (MoFA) provides farmers with some selected fertilizers and seeds for crop production at half price while the government absorbs the other half as

subsidy. The LEAP programme is a social cash transfer programme that provides cash and health insurance to the extremely poor households with the aim to alleviate short-term poverty and encourage long-term human capital development.

However, respondents recounted some of their constraints associated with accessing these state-managed social protection schemes. Some respondents in Tono in the Upper East region reported that they were not aware of the existence of the schemes and others were of the view that the government schemes benefit only members of the political party in government. So, the benefits are limited and selection criteria are not apparent. Whereas LEAP is based on predetermined criteria, respondents of the study, however, reported that the scheme is politicised because the criteria for selecting LEAP beneficiaries are not clear and under the control of political appointees. Though respondents reported that they are able to join the NHIS through their district schemes, they stated that the cost required for registration and renewal of their membership cards is a challenge for them. Also, not all ailments and drugs are covered by the NHIS and prescribed drugs under the scheme are often out of stock in health centres and designated pharmacies. Essentially, contributory and voluntary social protection schemes were the predominant schemes available for rural informal agricultural workers, but access is limited to those who can contribute which is consistent with the observation of WIEGO (2019).

Respondents also reported some activities and interventions that they undertake to support each other in times of need. Those that are part of community groups often go to support others with their farm activities that require labour

pooling and off-farm activities such as rice processing and shea butter making. Their non-farm activities include supporting each other during funerals, outdooring, and weddings. Respondents contend that if a member of their group is reported sick, the members take care of the sick person and his / her farm until a time the member is able to return to work on the farm.

Respondents also reported that they sometimes receive loans from their groups' savings with flexible repayment terms. The loans are typically used to pay school fees, tractor services and farm inputs, buy food and drugs, and also register or renew their NHIS membership cards. Yet, respondents of the study reported that their groups are not always able to support them because some of their challenges are beyond the capacity of the groups.

Social Dialogue Mechanisms Available for Respondents

The study also explored the various social dialogue channels through which rural agricultural workers discuss and address their concerns and challenges. Respondents asserted that the institutions and persons that they often engage within the communities include the leadership of their groups, MoFA, district assemblies, assembly members, community elders and chiefs as well as financial institutions. Respondents from all the groups studied stated that they first bring their concerns to the attention of the leaders of their groups. After deliberations within the group, a delegation that includes the chairperson, secretary, and women leader will then approach an appropriate body or identified person for discussions and solutions. According to the respondents, their group leaders often get the assembly or unit

committee member to assist and facilitate their meetings with community elders and chief as well as the district assemblies.

Members of the SHGs through their leaders often engage with the state agencies, elected officers, traditional authorities and NGOs on various issues such as access to land and natural resources for agricultural activities; access to fertilizers, seeds and weedicides; healthcare and NHIS; and access to credit. Whereas these engagements are often led by rural workers themselves, officers of NGOs working with the groups occasionally facilitate such engagements to seek redress to concerns of rural workers. Respondents further stated that they participate in statutory local government structures and decision making processes such as the preparation of medium term plans by district assemblies and through town hall meetings.

Strategies for Organising Rural Informal Agricultural Workers

The section discusses the various strategies that community SHGs, GAWU, URBANET and ORGISS Ghana use in their efforts to organise rural workers. It covers the historical account of how the rural workers began working together as members of community SHGs. How respondents through their groups started working with GAWU, URBANET and ORGISS Ghana, and the nature of the relationship between them are also covered here.

The study revealed instances where respondents have organised themselves into SHGs within their communities before association with external organisations such as GAWU, URBANET and ORGISS Ghana. These self-organising initiatives have been informed by diverse needs and reasons. Respondents of SHGs that

started organising themselves before external support stated that their conviction that by working together in a group of two or more people has the potential to help them address their challenges influenced their decision to start their group. Respondents reported stated that they often help each other with their farm activities on a rotational basis. A key person in the study narrated to the effect that:

> *"How we came together, we sat and said that two heads are better than one, so we decided that if we come together, one day we go to Mr A's farm and work and then another time we go to another person's farm. Through this arrangement, we are able to work faster and cover a large farm than working individually. So that is why we decided that it is good to come together as a group"* (Key Person Interview, 18th September 2017, Libga)

Other groups started with members going to pick Shea nuts and processing Shea butter together. Members of the groups organise periodic meetings to discuss and share lessons and information on their farming and non-farm economic activities with the aim of finding solutions to the different challenges confronting them.

There were also groups that were started and organised through external influence and support including those formed by GAWU, URBANET and ORGISS Ghana. There are similarities and differences in the organising strategies of GAWU, URBANET and ORGISS Ghana. For GAWU, it emerged that officials of the union mostly visit the target communities, sensitize potential members on the work and focus of GAWU, and discuss the benefits of rural agricultural workers to form or join community SHGs. Characteristically, GAWU organises rural workers involved in agriculture and Non-Farm Economic Activities (NFEAs), and targets communities that are close to each to enable inter-community meetings and joint

training sessions. Also, GAWU organises rural informal workers into groups using the Village Savings and Loans Associations (VSLAs) approach where groups are provided with a metal box with keys and training on rudiments of savings and borrowing within groups.

Respondents stated that their groups often develop some criteria for accepting new members. Adult women and men residing in their communities are often accepted to join their group. Children are not accepted into the groups because they are expected to be school. It was revealed that potential members often approach the members of the group to express interest in joining the group. Respondents stated that before a member is allowed to join their groups, the person is briefed on the rules and policies of the group. These rules and policies include members partaking in group meetings and activities, come to meetings promptly, and be resident of the community. Members are also expected to pay their membership dues and social fund levies, repay loans promptly, show respect for other members and not quarrelsome. So, when the person accepts these conditions and policies, she or he is admitted into the group.

Once the groups are formed and their democratic structures established in accordance with the constitution and policies of GAWU and their own internal regulations, GAWU then provide various support and capacity building programmes to group members. These interventions mostly seek to improve the working conditions of rural agricultural workers and their families, increase incomes and livelihoods as well as give them voice and visibility in decisions

structures and processes within their communities. It is not uncommon to find two functional GAWU groups in a community with a high population.

The study confirmed that GAWU was working with community groups with members involved in diverse agricultural and non-farm activities. Some of the groups are also based on the specific crops that members cultivate including rice farmers and cotton farmers groups. This revelation lends credence to the recent report by Britwum (2018) where she recounted the efforts of GAWU in organising rural workers. Respondents of the study also indicated that they have registered their operation with the department of cooperatives and district assemblies.

Similarly, groups working with URBANET were either started by rural workers themselves or were initiated and organised by URBANET. Respondents of groups that started before their association with URBANET reported that they initially did so as labour pooling groups that provided help to their members. The organising strategies of URBANET involve interacting with rural workers in communities to discuss their challenges and needs. Outcomes of these community engagements are then presented as project proposals and submitted to international NGOs and government agencies to source funding. When such a proposal is approved and funding granted, URBANET then implements the project through SHGs in communities that participated in the project conceptualisation and development.

Some organisations that provide funding for URBANET may come with specific predetermined individuals or groups that they want URBANET to work with. It was reported that a project called "*Empower"* made an indication that

URBANET mobilises young girls between the ages of 14 – 21 in specific locations. In such cases, URBANET has no choice to organise groups outside the required guidelines. Some donors or projects may also require URBANET to organise groups in some specified communities or catchment areas. Therefore, URBANET often goes to the stated communities and organise target groups using project stated guidelines. Typically, URBANET organises SHGs based on the guidelines by, and in response to international and national agencies call for funding to NGOs. These donor driven interventions often seek to support women and men in rural communities in the areas of women economic empowerment, poverty alleviation, rural agriculture technology, farm credit and microfinance, and local governance.

The groups that URBANET organises and support have been formed in response specific donor initiatives with funding opportunities. So, there are various groups working with URBANET on different projects and focus. Some groups are gender-specific, mostly only women, while others are organised based on the particular activity or economic venture that members are engaged in such microcredit and rice processing groups. However, URBANET has also developed two-point basic criteria for selecting project beneficiaries and organising groups. Members of microcredit are required to have an existing economic activity that the credit will support and the person must also be a resident of the target community to allow for easy monitoring and supervision. When these conditions are met, the person is qualified to receive support.

Organising strategies of ORGISS Ghana involve direct group mobilisation and sensitization. Staff of the organisation often organise community meetings

through community leaders such as assembly members and chiefs. When officers of ORGISS Ghana enter a community, they introduce the organisation so that the people are aware of the kind of organisation they are working with. The initial meetings discuss the commodities of interest, the prerequisite for members to work as a group, operational structure of the group, and the marketing and sharing of dividends by members of the groups. ORGISS Ghana mostly organises the groups using the savings model by first introducing the VSLAs and then uses the VSLAs to develop the groups depending on the dynamic structures. ORGISS Ghana believes the rules of the VSLAs, which is self-led motivation company, are difficult to break and promotes group development and cohesion. When the VSLAs are established and functional, ORGISS Ghana then mainstreams its project interventions and activities through the VSLAs structures and processes.

Respondents of ORGISS Ghana groups are generally women. According to officials of ORGISS Ghana, the focus on women is because women are more acceptable in terms of organisational structures, are the backbone of every family and that the household dependency for survival in rural areas is more on women. While men are allowed to join the SHGs, their ratio is however 5 per cent (5%) of the group membership. When more men express interest to join a group beyond the 5 % threshold, ORGISS Ghana create another group for them with the majority being men. It was reported that ensuring that men were within the 5 % threshold within the SHGs avoids the tendency for men to dominate and direct the SHGs in ways that further marginalises women. So, women often hold key leadership

positions such as chairperson, secretary and treasurer. There is no SHG which is chaired by a man, and leaders of the groups are elected through secret balloting.

In sum, there were differences in the organising experiences of GAWU, URBANET and ORGIISS Ghana. For GAWU, the union generally target adult women and men within communities that are involved in agriculture and non-farm economic activities. A cluster of communities within the same district are organised and supported with diverse interventions. In the case URBANET, the organising experiences are largely donor-driven. The guidelines of grants provided by international development agencies and NGOs often prescribe the target groups and beneficiaries, communities to organised, and what form of assistance is to be given to members of their groups. For ORGIISS Ghana, the organisation often target and organised women within its operational areas. The women dominated groups are supported to produce agricultural and harvest non-timber forest products as cooperatives for export. So, while GAWU and URBANET organises rural workers involved in their individual and self-interested activities, ORGIISS Ghana organise its groups for the production and harvesting of some predetermined agricultural and non-timber forest products for export to customers abroad. With ORGIISS Ghana, members of the groups are engaged in group marketing and sales.

The study also found that the motivation for GAWU, URBANET and ORGIISS Ghana for organising their rural agricultural workers are diverse. For GAWU as a trade union, it was reported that the motivation is increase the membership of the union, represent their interest as agricultural workers, and also help them to address the numerous challenges that characterise their activities. In

the case of URBANET however, it was reported that the motivation was to support efforts aimed at reducing poverty among rural workers as well as empower women and girls. URBANET is also motivated by the availability of donor funding opportunities for its activities. For ORGIISS Ghana the motivation for organising their groups is rooted in their need for agricultural and non-timber forest products for the export market. Yet, in addition to the market-oriented objective, ORGIISS Ghana also set out to empower women and reduce poverty through its operations.

Respondents of all groups reported that members of their groups first got to know of GAWU, URBANET and ORGISS Ghana through their field officers. GAWU regional officers were the main point of contact for the communities that the work with. Others reported that they first heard of GAWU, URBANET, and ORGISS Ghana via community radio discussions; their interactions and exchanges with friends, relatives and business partners who are members of existing organised groups; community volunteers or organizers; and upon recommendations by other organisations such as ActionAid Ghana and MoFA.

Relationships between SHGs and GAWU, URBANET and ORGISS Ghana

Over the years, members of the SHGs and communities have developed various forms of relationships with GAWU, URBANET and ORGISS Ghana. These diverse relationships were found to be cordial and underscore the nature of collaborations between rural informal agricultural workers and the organisations. Largely, there are frequent interactions between rural agricultural workers and the organisations through community meetings, workshops, and demonstrations training sessions. These training sessions and meetings seek to improve the working

conditions of rural agricultural workers to enhance their livelihoods. The community visits by officials of the GAWU, URBANET and ORGISS Ghana also brings some urgent concerns of rural workers and their families to the attention of relevant government agencies and duty bearers. Thus, representatives of the organisations act as ambassadors of the rural communities.

GAWU, URBANET and ORGISS Ghana often play a facilitating role and acts as a bridge through which members of their groups engage with some strategic government agencies to access interventions and support. It was revealed that officials of GAWU, URBANET and ORGISS Ghana sometimes facilitate meetings between their organised groups and MoFA, NHIS, and financial institutions where concerns and challenges of rural agricultural workers are discussed and addressed.

Beyond being beneficiaries and community partners, rural agricultural workers and their organisations also take part in the governance and decision-making processes and structures of their supporting organisations. For GAWU, rural agricultural workers have been granted a divisional status within the union. So, their representatives attend statutory union meetings and conferences such as the Quadrennial Delegates Conferences, the highest decision making organ of the union; national executive council meetings; regional councils; and district councils. It was reported that representatives of community groups sometimes attend Trades Union Congress (Ghana) meetings as delegates of GAWU.

Equally, as regional based NGOs, URBANET and ORGISS Ghana are governed by a board of directors. Respondents indicated that representatives of operational communities are often members of the board of directors of both

organisations. The representation of communities as board members provides a platform for them to participate in decisions making on the operations and focus of the organisations with implications for rural informal agricultural workers. Officials of both URBANET and ORGISS Ghana also reported that women and men representatives of their target communities are regularly invited to participate in the preparatory sessions for the development of their strategic plans as well as their annual programme planning meetings. From the foregoing, findings of the study suggest that the interest of respondents within their SHGs is often represented through their association with GAWU, URBANET and ORGISS Ghana. The relationships which are manifested through the ease with which the organisations and members of the groups are able to contact each other and their regular exchanges through meetings and activities provide ample basis for social dialogue between organised groups and relevant duty bearers.

Respondents also provided diverse claims as evidence that shows their association with GAWU, URBANET and ORGISS Ghana as partners and members. For respondents with GAWU, evidence of membership includes those with GAWU branded T-Shirts that they wear during May Day parades and community engagements, payment of dues and levies to group and GAWU secretariat, and participation in GAWU sanctioned activities such as training workshop and conferences. The presence of GAWU branded assets such as records and visitors books, membership cards, and VSLAs boxes were also reported as signs of membership with GAWU.

Respondents working with URBANET and ORGISS Ghana stated that evidence of their membership are their passbooks for micro credit disbursements; group bank accounts; VSLAs boxes; adherence to rules and regulations of the group; and regular attendance to the group activities and meetings. Unlike GAWU, members of URBANET and ORGISS Ghana do not have membership cards and do not also pay dues to the organisations though they make periodic financial contributions during their meetings as "social fund". These monies collected help to cover the operational expenses of the SHGs and support members with medical emergencies and during social events such as child naming and funerals.

Consequently, the study found some connection between collection action theory and the strategies for organising informal rural agricultural workers though in different guises. The study found that women and men rural worker within the study area were undertaking collective actions to promote their common interest in tandem with the theoretical position of collection action (Olson, 1965; Ostrom, 2004; Shami, 2012). Through their community groups, which are vehicles for collection action, women and men rural workers undertake actions that address the diverse challenges that characterise the activities. For the groups covered in the study, economic benefits appear to the overriding motives for women and men for joining the groups. This observation is however at variance with the report by Mills et al. (2011) that suggest that for rural agricultural workers social, cultural and psychological factors motivate farmers to join groups in addition to economic gains. This divergence could be because of the already existing strong social and cultural relationships among members the groups within their communities.

Challenges in Organising Rural Informal Agricultural Workers

The study further sought to examine the challenges associated with organising rural agricultural workers. This was done by reviewing the reported difficulties that rural informal agricultural workers have through working with GAWU, URBANET and ORGISS Ghana. The study also assesses how these challenges are addressed. The obligations, if any, of rural informal agricultural workers towards the three organisations and vice versa have also been examined.

For rural agricultural workers associated with GAWU, their major concern is the erratic visits by GAWU officials from both national and regional secretariats to their communities. They reported that though they often organise group meetings in their respective communities, it usually takes a long time for a personnel of GAWU to visit and interact with them. For some, they have neither heard from nor seen any GAWU official for close to a year or two. Therefore, the situation demoralises and cause despair among members and potential members in the groups. The circumstance was narrated by a member of an SHG as follows:

> *"As for us we sit for meetings as a group always, but the main challenge we have with GAWU is that at least for some time GAWU should also come and sit with us and ask of our problems. Officers of GAWU no longer visit the community as before. The last time GAWU people came to our village is about two months' ago. Sometimes when you need GAWU, they are not around to help"* (Key Person Interview, 14th September 2017, Zoggu)

Related to the problem of irregular visits by GAWU officials is the decline in the number of capacity building sessions that the union organises for members of the groups. Respondents argue that nowadays the rate at which GAWU conducts trainings for members of the groups has reduced remarkably. These training

programmes often through workshops were facilitated by technical persons from MoFA, GAWU and other organisations. For the respondents, these training workshops served as platforms where their challenges are deliberated and addressed, and networking and sharing of experiences among participants is promoted. Respondents also stated that the inability of GAWU to provide them with financial assistance as loans for their activities constraints their working relations with the union and weakens their desire to organise. For rural agricultural workers, access to credit remains a critical need and their expectations that GAWU will support them in this regard are yet to be realised, though they continually raise this concern with GAWU.

Similarly, respondents also claim the inability of GAWU to support them with various materials, equipment and services for their farming and non-farm activities constitute a barrier to their cooperation with the union. Largely, respondents revealed that they still await positive responses from GAWU to their appeals for warehouses to store their produce; tractors services to prepare farm lands; knapsack sprayers and tarpaulins for post-harvest management; combine harvesters to harvest rice; water pumping machines for dry season irrigation farming; access to fertilizers and high yielding seeds; and markets for their produce. Whereas some respondents reported that they have discussed these concerns with officers of GAWU at different times, others reported that the lack of meetings between them and officers of the union makes it difficult for them to bring these problems to the attention of the union.

Officials of GAWU, however, reported that the challenges associated with organising rural informal agricultural workers are diverse. GAWU officials posit that the expectations of rural agricultural workers on what the union can do for them are exceedingly high because, for many rural agricultural workers, GAWU is perceived as the main panacea to their diverse problems. GAWU officials reported that the activities of GAWU often seek to empower rural workers by building their capacities to improve their productivities and livelihoods. They also reported that the demands of rural agricultural workers for concrete resources, equipment and financial assistance have become habitual, and growing.

Officials of GAWU revealed that the activities of various international and local NGOs in northern Ghana influences rural workers attitudes and undercuts attempts by GAWU to organise rural informal agricultural workers. They claim rural workers often compare the approach of NGOs that provides concrete services and materials against GAWU's capacity building approach and prefers the former. It is common to see NGOs digging boreholes, supplying educational materials and providing micro credit to rural workers which are not done by GAWU. Officials of GAWU reported that the NGOs approach rather creates a condition of dependency on external agents, and the interventions become unsustainable after their exit.

The dwindling of external funding opportunities that support organising activities of rural agricultural workers presents a critical challenge for GAWU. Officials of GAWU reported that the organising activities of the union depended primarily on external funding and donor projects. Respondents also stated that because such donor-funded projects are now rare in GAWU, the organising

activities of the union have become limited and halted in some areas. Related to this is the lack of funding for GAWU officials to undertake monitoring practices. Officials of the union claim they have challenges with transportation to enable them to visit rural communities to organise rural agricultural workers. It was reported that regional officials of GAWU do not have access to a means of transport to enable them to visit groups within their catchment areas.

The challenges for URBANET and ORGISS Ghana with organising rural agricultural workers in their jurisdictions are similar to those being experienced by GAWU. Officials of URBANET and ORGISS Ghana argue that rural agricultural workers often appeal for financial assistance beyond the capacity of their organisations. For rural informal workers, the inability of URBANET and ORGISS Ghana to meet their financial desires and access to agricultural inputs are the dominant challenges they have working with them. Officers of URBANET and ORGISS Ghana reported that members of the groups often adopt innovations and appropriate technologies slowly over a long period which presents some implications for training time and budgetary provisions for activities.

Officials of ORGISS Ghana reported that they have human resource constraints as the numbers of their field officers are inadequate. This is against the large operational area of the organisation and the many SHGs that they have organised over the years. So the few staff available are not able to visit all the SHGs often as expected, but rather visit them in most cases twice yearly. Also, the financial resources required for organising rural agricultural workers is often enormous. The cost of training and related expenses for members of their groups is

now a concern for ORGISS Ghana. It was stated that anytime rural workers are invited for a meeting, they provided with snacks, lunch and transport allowances. Otherwise when they are invited for future activities their turn out become poor.

Another challenge associated with organising rural agricultural workers in the study area is their low levels of commitments to project interventions and their dependency on external funding organisations for almost everything. This situation was narrated by an official of URBANET to the effect:

> *"Sometimes, the organisation will even help groups to setup a demonstration farm, members of the groups often expect URBANET to pay for them to come and weed that small 10 x 10 plot, which is just like three of these rooms. You will help them then you are demonstrating, you tell them that this technology is good but before you apply it in your farm, come and learn how to do it here in a form of demonstration. Sometimes they will call to tell you that "oh our demonstration is weedy, what are we going to do about it? Yes, if we tell them to do it they won't do it. They expect the project official to come, pay somebody to do the weeding for them to learn. When you want to harvest and do the technology evaluation, farmers that need the technology they won't come and always complain that they also have work do their farms"* (Key Person Interview, 14th September 2017, Tamale).

Respondents of all the groups reported that they often discuss the challenges they have working with GAWU, URBANET or ORGISS Ghana with their representatives. Likewise, officials of GAWU, URBANET and ORGISS Ghana also stated that they have repeatedly discussed their concerns and constraints associated with organising rural agricultural workers with the groups. Yet, though it seems members of the groups and their respective partners are mindful of their challenges, some of these problems largely remain unresolved. To address these

challenges, officials of GAWU, URBANET and ORGISS Ghana contend they continuously sensitize their groups on the scope of their interventions, while at the same time reassuring them on the significance of the organising interventions for their livelihoods and families.

Consequently, the challenges associated with organising informal rural agricultural workers within the study also have some theoretical underpinnings. Within the ambit of collective action theory, the success and failure of any collection are occasioned by various factors (Mills et al., 2011; Agrawal, 2001; Ayer, 1997; Olson, 1965). Whereas the size of a group and clarity in the expected benefits have implications for the success of farmer group, neither the number of members within a group nor the benefits members could derive through their membership was reported as sources of challenges. Also, contrary to the argument of Ayer (1997), the rules and regulations governing the groups was not a problem for women and men members of the groups in the study area. However, issues of communication between the groups and the organising NGOs, monitoring of group activities, and financial ability were factors that have implications for members of the groups and the extent to which they are able to undertake collection action.

Notwithstanding these aforementioned challenges, both rural informal agricultural workers and officers of GAWU, URBANET and ORGISS content they have various obligations towards each other through their relationship. Rural agricultural workers associated with GAWU reported that their main obligation towards GAWU is the payment of membership dues. The dues are paid as a group and often one hundred Ghana Cedis (GH¢100.00) annually. Though they admitted

that the amount payable is inadequate, they however make such payments regularly. Other obligations are the attendance and participation in GAWU activities and statutory meetings; need for them to repay their loans with interest promptly and not default in payment; and taking care of group properties including tarpaulins, and Knapsack sprayers.

For officers of GAWU, the obligations of the union to the rural agricultural workers are primarily the role of the union in organising and strengthening the groups in accordance with the union policies; provision of requisite training activities for rural agricultural workers to increase their technical know-how; provision of information relevant for their activities and to address the challenges that confronts them; and connecting them with some institutions including MoFA, Banks and District Assemblies.

Respondents of groups associated with URBANET and ORGISS Ghana, however, stated that they do not pay dues to their respective partner organisations. The only monies these groups often pay to URBANET and ORGISS Ghana are the micro credit they receive and the interest on the monies borrowed. Beyond these, they claim they do not have any obligations. Officers of URBANET reported that their obligations towards the groups are prescribed by the project framework which indicates the role of project stakeholders including members of the groups.

Organising Rural Informal Agricultural Workers and Decent Work Objectives

The study examined how organising helps rural informal agricultural workers to achieve decent work objectives of employment, social protection, and social dialogue. Here, the study assessed the various services and interventions that GAWU, URBANET and ORGISS Ghana delivers for members of their respective SHGs in furtherance of decent work objectives; how useful rural agricultural workers find these services and interventions; other organisations that support rural agricultural workers; and outstanding decent work deficits and problems of rural agricultural workers.

Addressing Employment and Incomes Concerns for Members of SHGs

The study reveals that interventions of GAWU, URBANET and ORGISS Ghana that promote the attainment of decent work objective of employment and incomes for members' of their SHGs were found to be typically connected with their agricultural and non-farm economic activities. Reports show that the diverse activities of GAWU, URBANET and ORGISS Ghana that support organising, promote employment and improve their incomes are mostly executed within the framework of donor funded projects. For GAWU, the major projects include the Decent Work Agenda (DWA) project with FNV Mondiaal and Lifelong Learning for Farmers (L3F) project with the Commonwealth of Learning (COL).

Respondents of the study reported that leading activities of GAWU, URBANET and ORGISS Ghana that improve employment include those that build their capacity on appropriate farming skills and technologies, trainings and support

for non-farm economic activities, and the provision of assorted materials and equipment for production and post-harvest management. Other training activities involve training members of the SHGs on establishing and strengthening VSLAs, effective utilisation of microcredit, new skills in rice processing and packaging, and appropriate use of farm inputs. The training also involves appropriate farming and post-harvest practices such as identifying and selecting viable planting materials, timing of on-farm activities, right harvesting processes and techniques for storing agricultural produce. These trainings are expected to increase productivity of agricultural and non-farm economic activities, improve the quality of their produce and ultimately increase their incomes.

Respondents stated that the usual training interventions for rural agricultural workers include those considered suitable to improve the capacities and skills of rural agricultural workers on production, post-harvest and marketing of crops, poultry and ruminants as well as agricultural inputs. Training sessions on group formation and dynamics, savings and loans schemes, and financial literacy are also provided for members of the SHGs. According to respondents, such diverse trainings and skills development sessions are often executed through workshops, on-farm demonstrations and community meetings.

Members of GAWU SHGs further indicated that the union provides them with various materials and equipment such as knapsack sprayers, tarpaulins, wellington boots, and water pumping machines for irrigation. The materials and equipment are intended to help members of their SHGs to improve their productivity and effectively manage post-harvest related activities and ultimately

reduce levels of post-harvest losses. Whereas members of the GAWU groups reported that the materials provide were useful, members of the groups were still expecting GAWU to continue providing same and in some cases expect that the union will replace or repair materials and equipment that are broken.

Materials and equipment that GAWU provided were found to be helpful for women and men rural agricultural workers with their production related activities and management of post-harvest losses. Knapsacks are used for spraying and management of pests and weeds on their farms. The tarpaulins are also being used to dry farm produce and threshing of paddy rice. The use of the tarpaulins, especially by rice farmers, ensures that stones and other foreign materials do not mix with farm produce which reduces quality and fetch low prices. Respondents further reported that the water pumping machines helps them pump water from dams and rivers to their fields to irrigate their crops, especially in the dry season when the rains are very limited. Water pumping machines also allow farmers to undertake dry season farming where they grow vegetables for incomes and food for their households during the dry season.

Respondents also indicated that another activity by GAWU, URBANET and ORGISS Ghana that promotes organising efforts and achievement of decent work objective of employment is the institution and strengthening of savings and loans schemes also denoted as *community banks*. The group savings and loans schemes and the microcredit provided by URBANET in particular have been found to be helpful for members of the SHGs and their families.

Respondents indicated that members of the SHGs usually make individual financial savings during group meetings. The financial contributions of members are often in two folds. The first is the individual savings of members which can be withdrawn, and the second amount is referred to as their social fund. Funds accrued into the social fund are often used to support members during social activities such as outdooring, weddings, and funerals. Members of the groups are also supported through the social fund to renew NHIS cards and buy medicines.

Respondents reported that through the activities of their savings and loans schemes, they are able to borrow money, though limited, to undertake critical activities including ploughing farm lands, procurement of improved seeds and fertilizers, and payment of hired labour. Members of the groups also take loans from the group schemes to pay children school fees, buy medicine, and buy food during periods of poor harvest. Some farmers also borrow to purchase small ruminants to rear as alternative to crop farming, buy assets such as bicycles, and also start community-based businesses. For many respondents of the study, the groups' savings and loan schemes is their primary and only source of credit which helps them surmount their financial challenges. A member of a group recounted the effects of the group savings and loans schemes as:

> *Members pay when they borrow. We use the money from our group to run businesses too. I can buy some maize, save it so when there are some seasons where the prices of the maize go up I will then sell. I use the money to take care of my children to pay for our children's school fees, buy school uniform* (Key Person Interview, 19th September 2017, Tamale).

Characteristically, the funds members borrow from their savings are repaid with minimal interest and the interest rates are determined by the group members themselves. Figure 4 is a meeting of SHGs at their VSLA session.

Figure 4: Meeting of members of GAWU SHGs Saving and Borrowing from their "Community Banks"

Source: Field Work, 2017

Results of the study also show that though the activities of ORGISS Ghana are largely market led, their interventions were also found to be helpful for their groups. The approach of ORGISS Ghana involves organising rural workers and supporting them to sell their produce in groups. Through this approach, the groups are often able to sell in large volumes with competitive prices. The group marketing allows members of the SHGs to reduce transactional cost and also negotiate higher prices for their produce. Indeed, the reduction in the cost of transportation, as well as better negotiating power for high prices, gives their SHGs high profits and ultimately more incomes. Officials of ORGISS Ghana reported that they often arrange for guaranteed markets for members of their SHGs because they are able

to negotiate with potential buyers and agreements on both prices and quantities reached well in advance before production. Officials of ORGISS Ghana reported that with ready market and information on prices, members of the groups are supported to make informed decisions on their production and expected incomes.

Promoting Social Protection for Rural Agricultural Workers

The study further interrogated the extent to which activities of GAWU, URBANET and ORGISS Ghana are facilitating rural agricultural workers access social protection as a pillar of decent work. Respondents connected with GAWU reported that the union provided training and sensitisation for members of their groups on NHIS registration processes and membership. In this regard, the union made arrangements in the past that allows women and men members of the SHGs and their families to register with the NHIS. Respondents of the study with GAWU reported that members of the groups have been provided with some information on the third tier (Tier 3) scheme under SSNIT that targets informal sector workers.

The significance of group savings and loans schemes as enabling factors for members of the groups to address their social protection concerns was also widely acknowledged by respondents. In the study areas, access to credit from group savings and loans is the only source of funding available for women and men in the community. Attempts by GAWU, URBANET and ORGISS Ghana to promote the group savings and loans schemes are therefore critical for rural agricultural workers to address their social protection concerns. This is important because of the limitations of state-led social protection programmes including challenges associated with accessing these programmes (Abane, 2017; Abebrese, 2011).

Promoting Social Dialogue Measures for Rural Agricultural Workers

The study investigated the extent to which activities by GAWU, URBANET and ORGISS Ghana are promoting social dialogue by rural agricultural workers in the realization of decent work. Respondents connected to GAWU, reported that the union helps and support them to engage with duty bearers such as the negotiation of seed cotton price for cotton farmers and dialogue with MoFA to include cotton farmers in the fertilizer subsidy programme. Also, officers of the union sometimes facilitate dialogues between SHGs and relevant government and non-governmental organisations that discuss and address challenges confronting the groups.

Respondents stated that the meetings that GAWU, URBANET and ORGISS Ghana facilitate between them and community and external stakeholders including MoFA, Banks, and other NGOs, increases their confidence to speak and advocate their concerns freely in meetings. Members of the SHGs covered by the study stated that they are actively participating in group activities and women are taking up leadership and decision making positions within social and political structures.

Beyond the activities of GAWU, URBANET and ORGISS, rural agricultural workers within the SHGs also interact and collaborate with other NGOs in their quest to improve upon their activities and enhance livelihoods. For some respondents, the organisations were introduced to them by GAWU, URBANET or ORGISS Ghana. Some respondents also reported that apart from GAWU URBANET or ORGISS Ghana they do not work with any external organisation.

Organisations that have been introduced to the SHGs include MoFA, Savannah Development Authority (SADA), District Assemblies, USAID ADVANCE Project, Financial Institutions, Actionaid Ghana, and Millennium Development Authority (MiDA).

Respondents further reported that some farmer groups have been linked with marketing companies that buy their produce in bulk as collective marketing. Respondents of groups connected with ORGISS Ghana reported that they do not have knowledge of GAWU and trade unions in general. Likewise, members of GAWU groups reported that they did not know of URBANET and ORGISS Ghana. For members of the ORGISS Ghana groups, their only knowledge about trade unions is through the activities of unions during the celebration of Workers Day (May Day) when workers converge and match at the regional capital. However, respondents argue that they were willing to join a trade union and GAWU, in particular, when they are sensitized on the activities of unions.

Consequently, the study found that the organising activities of GAWU, URBANET and ORGIISS Ghana were addressing decent work and in furtherance of the theoretical foundation of decent work. The interventions of GAWU, URBANET and ORGIISS Ghana mostly support the three decent work objectives that were interrogated in the study: employment opportunities, social protection and social dialogue (Ghai, 2003; Fields, 2003; Hoffer, 2011; ILO, 1999). However, there were difference in the extent to which the three organisations are promoting the three objectives. Whereas the interventions of all three organisations promotes employment opportunities for women and men, the interventions of GAWU in

particular, more than URBANET and ORGIISS Ghana, mostly promotes the objectives of social protection and social dialogue within decent work framework.

Decent Work Deficits among Rural Informal Agricultural Workers

Notwithstanding the implications of the diverse interventions of GAWU, URBANET and ORGISS Ghana as well as the actions of rural informal agricultural workers themselves for the attainment of decent work, respondents of the study still reported the existence of some outstanding decent work deficits. These deficits, according to the respondents include their frequent exposure to diverse occupational health and safety risks and dangers due to their lack of appropriate Personal Protective Equipment (PPE) for their activities, vulnerability to exploitation by middlepersons due to unfair trading arrangements, absence of guaranteed markets and prices for their produce, reliance on erratic rainfall, and prevalence of high levels of post-harvest losses resulting in low incomes for women and men producers. Other decent work deficit are the inability for rural agricultural workers to access state-led social protection schemes because of cost and lack of transparency associated with these schemes. These decent work deficits as reported by the respondents are consistent with the earlier reports that suggests decent work deficits are widespread within agriculture and plantations, more than any sector (Britwum et al, 2006; ILO, 1999).

Respondents also reported that their outstanding challenges that require urgent redress relate to decent work deficits in employment and social protection. These include access to adequate microcredit and loans that meet their financial needs; access to fertilizer, seeds and other farming inputs; access to tractor services

and harvesting equipment; and regular visits and meetings with officers of partner NGOs. Respondents also requested for more knapsack sprayers, tarpaulins, water pumping machines and wellington boots should be provided for them, support with small ruminants, and access to markets for their produce. Some respondents also claim their major challenge is their lack of potable water and health facilities. So they requested for boreholes to be drilled and clinics built for them.

Chapter Summary

The first section of the chapter examined the decent work situation of rural informal agricultural workers in Northern Ghana and found that members of the groups were primarily engaged in agricultural and non-farm economic activities. The challenges confronting rural agricultural workers as well as the measures rural agricultural workers often adopt to address their problems were also discussed here.

Various social protection schemes were also found to be available for members of the groups in the study area that includes NHIS, SFP, Free School Uniforms, Fertilizer Subsidy and Planting for Food and Jobs, Disability Fund, and LEAP. The NHIS, Fertilizer Subsidy, and Planting for Food and Jobs appear to be stronger. The LEAP, School Feeding and Free School Uniforms schemes, however, appear to be weak. Also, members of the groups themselves often support each other with their activities or during emergencies. Social dialogue mechanisms existing for rural informal agricultural workers are opportunities for them to meet with community leaders as well as government agencies and NGOs. Through these occasions, rural agricultural workers are able to engage duty bearers on matters that bother them.

The second section assesses the strategies for organising rural agricultural workers. Although some SHGs were formed by organising activities of GAWU, URBANET and ORGISS Ghana, evidence of rural agricultural workers that organised themselves before collaborating with external organisations were also recorded. Self-organising strategies of rural informal agricultural workers include they forming and joining groups where members help each other with their farm activities, and participating in agro-processing in groups. Through these groups' meetings and interactions, members are able to discuss and learn from each other while leveraging on group labour to undertake their activities.

Organising strategies of GAWU, URBANET and ORGISS Ghana include officials visiting and sensitizing rural informal workers in their communities, provision of various training linked to their activities and challenges, promotion of group businesses and collective marketing of produce, and promotion and training on group savings and loans schemes. Rural workers are organised based on their location as members of the groups are often required to be resident of the same community. Other rural workers are organised based on their economic activities and donor funded projects and funding organisations also make guidelines that influence organising strategies.

The third section explains the challenges associated with organising rural informal agricultural workers. For respondents of the study who are members of the groups, the failure of GAWU, URBANET and ORGISS Ghana officials to visit them regularly, provide them with credit and requisite equipment, and support them access agricultural inputs as well as the declining of training opportunities is their

critical challenges. Officials of GAWU, URBANET and ORGISS Ghana however reported that the expectations of members of the groups are often exceedingly high because of the influence by other NGOs that provide direct services. Respondents further stated that the high cost of organising rural agricultural workers, the reduction of donor funding opportunities, inadequate field personnel and logistics, and weak commitment by rural workers to interventions are challenges for them. Respondents of the groups also reported that they various obligations to their partner organisations such as payment of dues and participating in various meetings and capacity building activities.

The final section examined how organising help rural informal agricultural workers to achieve decent work objectives of employment, social protection and social dialogue. The study showed that interventions by GAWU, URBANET and ORGISS to organise rural agricultural workers are mostly funded through donor funded projects. Services and interventions that promote the realisation of rural agricultural workers of decent work are training sessions on appropriate skills and technologies, supply of various materials and equipment, establishment and strengthening groups' savings and loans schemes, and facilitating dialogues between farmer groups and relevant government and non-governmental organisations. Through these interventions, women and men are able to increase their production and incomes from their activities; able to engage and dialogue with various stakeholders within and outside their communities; and access social and financial capital which enables them address their challenges.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary, conclusions and recommendations of the study. The summary from the study is outlined in the first section. The second section discusses the conclusions drawn from the findings of the study. The final section of the chapter presents recommendations targeting various stakeholders and some suggestions for further research.

Summary of the Study

The overarching goal of the study was to interrogate how organising rural informal agricultural workers promote decent work in northern Ghana. In furtherance of this goal, the study sought to answer the following research questions: what is the decent work situation of rural informal agricultural workers in northern Ghana? what are the strategies for organising rural informal agricultural workers in northern Ghana?, how is organising rural informal agricultural workers for decent work a challenge?, and how does organising rural informal agricultural workers helps to address decent work concerns of rural informal agricultural workers in northern Ghana? The study employed a qualitative research method and an exploratory research design. Data for the study was collected from women and men rural agricultural workers in SHGs, key informants, and secondary sources through focus group discussions, key informant interviews and observations.

The findings of the study were discussed based on the research questions that guided the study. Results on decent work situation of rural informal agricultural workers were analysed based on decent work objectives of employment

opportunities, social protection and social dialogue. For employment opportunities, respondents of the study reported that women and men rural workers are predominantly engaged in agricultural production, marketing, and processing as well as other petty trading enterprises in their communities. Respondents of the study reported that they are involved in the production of food and cash crops, harvesting non-timber forest products, rearing of ruminants, keeping poultry, and fishing. Other employment opportunities were processing of agro-based products including Shea butter and rice processing. Respondents however contend that they were confronted with diverse challenges such as the difficulty to access productive farm lands, access tractor services and harvesting equipment, lack of extension services, and problems with accessing farm credit and agricultural inputs. Others too do not often have reliable markets to sell their produce as well as widespread poor infrastructure including irrigation facilities, roads and community warehouses.

Nonetheless, rural agricultural workers often adopt some measures to address their problems. These include joining and participating in community SHGs activities where they are able to borrow from their savings and also benefit from training programmes. Some respondents also indicated that they sometimes use indigenous materials and knowledge to control pest and diseases on crops and animals. There were also state assisted social protection schemes in the form of social insurance, social assistance and cash transfer available for rural workers. These include NHIS, School Feeding, Free School Uniforms, Fertilizer Subsidy, Planting for Food and Jobs, Food for Life, and LEAP. Respondents, however, reported that their ability to access these schemes is accompanied with some

challenges such as their inability to meet associated financial prerequisite as well as the lack of transparency and politicisation of some schemes.

Apart from the government assisted schemes, rural workers themselves often support each other with their activities or during periods of emergencies, and existing social dialogue mechanisms are prospects for them to meet with community leaders and elected representatives, MoFA, district assemblies, banks and officers of various NGOs. Within these opportunities, rural agricultural workers are able to engage duty bearers on various issues connected to their activities and general welfare of their communities.

Results on the organising strategies of rural agricultural workers in the study area reveal that organised groups of rural workers exist in most communities. The groups were either first organised by rural agricultural workers themselves or partner NGOs led their organisations. Strategies of rural agricultural workers that self-organised themselves before partnering with NGOs include they forming and joining groups where members help each other with their farm activities and participating in agro-processing in groups. Through these groups' meetings and interactions, members are able to discuss and learn from each other while leveraging on group labour to undertake their activities.

Organising strategies of GAWU, URBANET and ORGISS Ghana often involve officials visiting and sensitizing rural agricultural workers in their communities. Other strategies reported are the provision of training that are connected to their activities and challenges, promotion of group enterprises marketing of produce, and promotion of group savings and loans schemes. Other

strategies include organising rural workers based on their specific communities, gender, age and the nature of their economic activities. Also, donor-funded projects often require implementing partners to adhere to certain grant guidelines which influence organising decisions and strategies as external funders sometimes require organising NGOs to organise either specific categories of rural informal workers or groups within a particular catchment jurisdiction.

The third major result of the study is hinged on the challenges associated with organising rural agricultural workers in northern Ghana. The inability of officers of GAWU, URBANET and ORGISS Ghana to regularly visit their groups, declining training opportunities, inadequate access to financial support and requisite equipment, and inability of organising organisations to support them access agricultural inputs are among the major challenges of rural informal agricultural workers. However, the challenges for GAWU, URBANET and ORGISS Ghana in their quest to organise rural agricultural workers include how to meet the high expectations of rural agricultural workers, the influence of other NGOs that provide tangible services in the communities, and the high cost of organising activities coupled with the diminishing funding opportunities. Other associated challenges are inadequate field personnel and logistics to undertake organising activities, and the lack of strong commitment by rural workers to interventions. Likewise, rural informal agricultural workers within organised groups were expected to meet certain obligations that include the payment of dues and participating in various meetings and capacity building activities.

Another major finding of the study provide explanation on how organising rural informal agricultural workers helps them achieve decent work objectives. To promote decent work objective of employment, GAWU, URBANET and ORGISS Ghana support their groups with diverse training activities on appropriate skills and technologies, supply of suitable materials and equipment for agricultural activities. The promotion of saving and loans schemes for their groups is also aimed at promoting employment and social protection objectives of decent work. Social dialogue interventions include facilitation of meetings between groups and relevant government and non-governmental stakeholders such as MoFA, district assemblies, assembly members, financial institutions, and NGOs. Through the meetings, members of the groups are able to discuss with the stakeholders within and outside their communities. Respondents of the study confirmed that members of the groups often participate in decision making processes and women, in particular, are taking up leadership and decision making responsibilities nowadays.

The findings of the study therefore suggest that the interventions of GAWU, URBANET and ORGISS Ghana are largely addressing the decent work objectives of employment, social protection and social dialogue. Through their activities, women and men within their groups are able to increase their production, access some social protection schemes and also dialogue with relevant stakeholders within and outside their communities.

Conclusion

The findings of the study on how organising rural informal agricultural workers helps them to attain decent work objectives show that women and men within the study areas are involved mostly in various farming and non-farm economic activities including agro-processing and marketing. These activities are predominant because of the ease with which women and men can participate in them guided by their cultural, social and economic backgrounds. Whereas various social protection schemes were found within the study areas, these were mainly state-led and largely target specific and some women and men have difficulties accessing them. The difficulties associated with these schemes can be attributed to inadequate information, lack of transparency in targeting beneficiaries and limited to those who can make requisite financial contribution. These notwithstanding, evidence of some decent work deficits were also found among women and men in the study that requires attention. Women and men are usually exposed to high level of risks and dangers because of the lack of appropriate PPE, lack essential agricultural inputs and services, lack of adequate financial support as credit, lack of guaranteed markets and prices for their produce, and high levels of post-harvest losses resulting in low incomes for women and men.

Evidence from the study also suggest that various strategies are being employed to organise rural informal agricultural workers in northern Ghana. The three organisations studied employs diverse strategies in organising women and men within their communities. These strategies include the provision of diverse training activities that build capacity of members of their groups, supply of relevant

agricultural equipment and materials, promotion of group savings and loans schemes, support for policy advocacy and dialogue with duty bearers, and the provision of microcredit for target groups to empower them economically. Whereas some of these organising strategies are determined by GAWU, URBANET and ORGISS Ghana, guidelines and funding requirements of donor partners also influence the organising strategies. The role of rural workers themselves in the organising strategies is central, as the participation of rural workers is critical for the success of any organising strategy. Also, face to face interaction through community meetings and workshops between rural workers and officers of organising agencies is predominant and requires enormous resources.

The findings reveal that organising rural agricultural workers is accompanied with some diverse challenges, for rural workers themselves as well as GAWU, URBANET and ORGISS Ghana. The inability of rural workers themselves as well as GAWU, URBANET and ORGISS Ghana to address the numerous challenges associated with their agricultural and non-farm economic activities undermines their organising potentials. Respondents stated that they usually look forward to frequent interactions between their groups and officers of organising agencies which is often not realised because of inadequate personnel and logistics. These circumstances often cause despondency among members and potential members of organised groups in rural communities. The study found that interventions that promote organising activities are mostly funded through donor projects. These funding opportunities were however found to be declining in recent years which constraint organising activities.

The study found that organising rural informal agricultural workers is helping them achieve some decent work objectives in northern Ghana. Indeed, there is evidence that the various training and capacity building activities of GAWU, URBANET and ORGISS Ghana on production, harvesting, storage and marketing are helping rural agricultural workers to increase their productivity, reduce post-harvest losses and eventually increase their incomes. In the short term, the group savings and loans schemes were found to be the critical remedy to the perennial financial challenges of members of the groups. Women and men members of SHGs are able to secure some credit from their SHGs to finance their activities and respond to emergencies. Social protection systems, whether government led or initiated by rural workers themselves, are vital for rural workers and their families. Thus, the effort by GAWU, URBANET and ORGISS Ghana in organising women and men rural agricultural workers into community groups is helping members of the groups to improve their productivity and incomes, access social protection programmes and also effectively engage duty bearers to address their concerns. In sum, the study found that the activities of GAWU, URBANET and ORGISS Ghana were helping address the decent work objectives of employment, social protection and social dialogue for rural informal agricultural workers in Northern Ghana.

Recommendations

The proposed recommendations based on the findings of the study are directed at the officials of the three organising organisations studied: GAWU, URBANET, and ORGISS Ghana; members of the community groups; and relevant governmental agencies.

GAWU, URBANET and ORGISS Ghana

It is recommended that interventions that seek to support rural agricultural workers achieve decent work should address the challenges associated with their major forms of employment including agriculture. Because most rural informal workers are engaged in agriculture, challenges associated with agriculture such as access to production resources, inputs, credit, storage and marketing should be addressed. Although many social protection schemes exist within the study areas, efforts to ensure women and man rural agricultural workers are able to access them by addressing their inherent challenges should be pursued.

For rural agricultural workers, regular visits and interactions with organising organisations is an essential factor to organising them. So representatives of GAWU, URBANET and ORGISS Ghana should strive to ensure they visit members of their groups and communities regularly. Also, because organising rural workers requires enormous resources including personnel and logistics, innovative ways to organise that are cost-effective such as the use of technology should be given attention.

Members of Community Groups

It is recommended that leaders and members of community groups themselves should take proactive steps to make financial contributions towards their group activities including the payment of dues. Also, traditional methods and indigenous knowledge systems that are cost-effective and environmentally friendly should be promoted within the groups for the benefits women and men to address some of the challenges that confronts them.

Government Agencies and NGOs

Attempts to support rural workers should be mindful that rural agricultural workers themselves are able to address some challenges through their community SHGs. So poverty reduction and livelihood improvement interventions should not only promote the formation of farmer groups but more critically empower them to independently pursue their concerns with relevant stakeholders. Also, appropriate trainings on group savings and loans schemes should be promoted as part of organising strategies for rural agricultural workers. These schemes are essential rallying points for rural agricultural workers and provide some solutions for them.

Suggestion for Further Research

The study sought to interrogate how organising rural informal agricultural workers by non-state actors help rural workers achieve decent work. However, the scope of the study did not include assessing the effectiveness of government policies and activities of non-state actors targeting rural workers. Thus, further research on evaluating the effectiveness of interventions for poverty reduction and empowerment of women and men rural informal workers is recommended.

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APPENDICES

APPENDIX A

UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

FOCUS GROUP DISCUSSION GUIDE FOR GAWU SELF-HELP GROUPS

Date …… Time ……..

Domain	Issues and Probe
Background	1. Community 2. Sex 3. Project involved in
GAWU's organising strategies of rural informal economy workers?	4. How did you come to work together as a group? (before or after GAWU, reason) 5. How did you come to know GAWU? Since when? 6. What is your relationship with GAWU? 7. What are the things you do that shows you are a member of GAWU?
Decent work situation of rural informal agricultural workers in Ghana?	8. What activities are women and men of your group engaged in? 9. What are the problems with your work? How are you addressing these problems? 10. How do members support themselves in times of need? (Sickness, old age, accident) 11. Who do you talk to when you have any issue or want something done for you? 12. How do you do this? (*Social dialogue mechanism*)
Challenges working with GAWU	13. What problems do you have working with GAWU? 14. Have you discussed these problems with GAWU? 15. What obligations do you have towards GAWU? How are you meeting these obligations? *(Dues)*
How GAWU is addressing the	16. What services / support do your members receive from GAWU? How often?

decent work concerns of rural informal agricultural workers	17. How useful do you find the support GAWU is providing to you as a group? 18. What other support organisations has GAWU introduced you to? 19. What problems of yours do you wish GAWU will address?
Conclusion	Last words

APPENDIX B

UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

FOCUS GROUP DISCUSSION GUIDE FOR NGO GROUPS

Date …… Time ……..

Domain	Issues and Probe
Background	1. Name of organization 2. Community 3. Sex
Decent work situation of rural informal agricultural workers in Ghana?	4. What activities are men and women farmers engaged in? 5. What are the problems confronting your work? How are you addressing these problems? 6. How do members of the group support themselves in times of need? (Sickness, old age, accident) 7. Who do you talk to when you have any issue or want something done for you? 8. How do you do this? (*Social dialogue mechanism*)
Organizing strategies rural informal economy workers?	9. How did you come to work together as a group?(before or after NGO, reason) 10. How did you come to know the NGO? Since when? 11. What is your relationship with the NGO? 12. What are the things you do that shows you are a member of the NGO?
Challenges working with NGO	13. What problems do you have working with the NGO? 14. Have you discussed these problems with them? 15. What obligations do you have towards the NGO? How are they meeting these obligations? *(Dues)*
How NGO is addressing the decent work concerns of rural	16. What services / support do members receive from NGO? How often? 17. How useful do you find the support the NGO is providing to you as a group?

informal agricultural workers	18. What other support organizations does the NGO introduce you to?
Knowledge about GAWU	19. Any idea about GAWU? How can you be attracted to a relationship with GAWU?
Conclusion	Last words

APPENDIX C

UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

KEY PERSONS INTERVIEW GUIDE FOR GAWU GROUP LEADERS

Date …… Time ……..

Domain	Issues and Probe
Background	1. Community/Group 2. Sex 3. Length of service (Time person has spent with organization) 4. Position of Respondent 5. What is the membership base of the groups? (Total, women and men)
Organising strategies and interventions	6. How did you come to work together as a group?(before or after GAWU, reason) 7. How do you recruit members?(target group, selection criteria) 8. How did you come to know GAWU? Since when? 9. What is your relationship with GAWU? 10. What are the things you do that shows you are a member of GAWU?
Decent work situation of rural informal agricultural workers in Ghana?	11. What activities are women and men of your group engaged in? 12. What are the problems with your work? How are you addressing these problems? 13. How do members support themselves in times of need? (Sickness, old age, accident) 14. Who do you talk to when you have any issue or want something done for you? 15. How do you do this? (Social dialogue mechanism)
	16. What problems do you have working with GAWU? 17. Have you discussed these problems with GAWU?

Challenges working with GAWU	18. What obligations do you have towards GAWU? How are you meeting these obligations? (Dues)
How is GAWU addressing the decent work concerns of rural informal agricultural workers	19. What services / support do your members receive from GAWU? How often? 20. How useful do you find the support GAWU is providing to you as a group? 21. What other support organisations has GAWU introduced you to? 22. What problems of yours do you wish GAWU will address?
Conclusion	Last words

APPENDIX D

UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

KEY PERSONS INTERVIEW GUIDE FOR GAWU OFFICERS

Date …… Time ……..

Domain	Issues and Probe
Background	1. Sex 2. Position of Respondent 3. Length of service with GAWU 4. How many groups are you working with in your region? 5. What is the membership base of the groups? (*Total, women and men)*
Organising strategies and interventions	6. How are the farmers organised and for what purpose? 7. Who are your target groups and selection criteria? *8.* What is the relationship between groups and GAWU? *9.* What are the things you do with the groups that shows they are members of GAWU? 10. How are the groups represented within the structures of GAWU?
Decent work situation of rural informal agricultural workers in Ghana?	11. What activities are women and men of the groups engaged in and why? 12. What challenges of the groups have been brought to your attention? (Economic, social, political etc) 13. What social protection schemes are available to members of the groups? 14. How are women and men within the groups able to access these schemes?

	15. Which stakeholders within the community or regional levels are the groups you organize able to talk to address their concerns? (How)
Challenges working with Groups	16. What problems do you have working with groups? 17. Have you discussed these problems with groups? 18. Who can address these challenges? 19. What obligations do you have towards groups?
How is GAWU addressing the decent work concerns of rural informal agricultural workers	20. What services or support is GAWU providing for the community groups? 21. How are these interventions provided by GAWU helping women and men members of the groups? If not, why? 22. What other interventions are required to address the problems of members of the community groups? 23. Who can provide these services? 24. What problems of yours do you wish GAWU will address?
Conclusion	Last words

APPENDIX E

UNIVERSITY OF CAPE COAST
INSTITUTE FOR DEVELOPMENT STUDIES

ORGANISING RURAL INFORMAL AGRICULTURAL WORKERS FOR DECENT WORK IN NORTHERN GHANA

KEY PERSONS INTERVIEW GUIDE FOR NGO OFFICERS

Date …… Time ……..

Domain	Issues and Probe
Background	1. Sex of respondent 2. Name of Organisation 3. Type of organisation (international, national, CBO etc) 4. Position of respondent 5. Length of service with organisation 6. Focus of organizations activities 7. Catchment areas / communities 8. Number / Gender / Membership of groups
Organising strategies and interventions	9. How are the farmers organised and for what purpose? 10. Who are your target groups and selection criteria? 11. What is the relationship between groups and the organisation? 12. What are the things you do with the groups that shows they are members of the organisation? 13. How are the groups represented within the structures of the organisation?
Decent work situation of rural informal	14. What activities are women and men of the groups engaged in and why?

agricultural workers in Ghana?	15. What challenges of the groups have been brought to your attention? (Economic, social, political etc) 16. What social protection schemes are available to members of the groups? 17. How are women and men within the groups able to access these schemes? 18. Which stakeholders within the community or regional levels are the groups you organize able to talk to address their concerns? (How)
Challenges working with Groups	19. What problems do you have working with groups? 20. Have you discussed these problems with groups? 21. Who can address these challenges? 22. What obligations do you have towards groups?
How NGO is addressing the decent work concerns of rural informal agricultural workers	23. What services or support is your organisation providing to the community groups? 24. How these interventions are provided helping women and men members of the groups? If not, why? 25. What other interventions are required to address the problems of members of the community groups? 26. Who can provide these services?
Conclusion	Last words