



GHANA NATIONAL HUMAN DEVELOPMENT REPORT

THE FUTURE VALUE OF WORK IN GHANA:

Pathways to Sustainable Jobs



The Future Value of Work in Ghana: Pathways to sustainable jobs

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Foreword

“The State shall take all necessary action to ensure that the national economy is managed in such a manner as to maximize the rate of economic development and to secure the maximum welfare, freedom and happiness of every person in Ghana and to provide adequate means of livelihood and suitable employment and public assistance to the needy” (1992 Constitution: Directive Principle of State Policy). Consequently, various long to medium term national development frameworks and development plans at national and subnational levels have incorporated objectives and strategies towards human development.

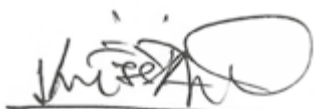
Ghana has made progress with its human development efforts as economic growth is recorded, achieving a lower middle-income status in 2011 with a GDP per capita of US\$1,501. Strong economic growth helped to reduce the country’s poverty rate to half, from 51.7 percent to 24.2 percent within a decade – 1991 and 2012. Further, a reduction in poverty was recorded prior in 2017 to a level of 23.4 percent. Improvements have also been recorded in social indices. Gender parity has been achieved and high completion rates sustained at the kindergarten and primary levels of education. Women’s participation in parliament and local governance have improved. Access to safe drinking water services and to electricity have seen improvement.

In spite of these improvements, the progress made suffered some set-back due to the multiple crisis of COVID-19, the Russia–Ukraine war and impending global food crisis. However, Government continues to implement strategies to build back better and improve national resilience for sustainable development. Key initiatives being implemented include free maternal healthcare, free Senior High Education, health infrastructure expansion projects, national identification, and digitalization drive to propel development. Key sectors with potential of accelerating national development has been prioritized.

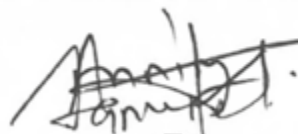
The Human Development Report (HDR) produced by the United Nations Development Programme (UNDP) has also assessed national performance on key dimensions of human development: a long and healthy life, being knowledgeable and having a decent standard of living. The 2023 HDR with the theme “The Future Value of work in Ghana: Pathways to Sustainable Jobs” is timely and provides new insights to the issues of jobs creation. The issue of jobs has been at the center stage of two successive development policy frameworks for 2017 to 2025.

The policy recommendations of the 2023 HDR will inform strategies for achieving long term national and global goals and objectives on human development and standards of living. National development policies will benefit from the recommendations of the 2023 HDR. It is expected that this will also result in achieving related goals and targets of the 2030 Agenda for Sustainable Development and African Union Agenda 2063.

Ghana is committed to working with its partners in resolving current and emerging development challenges for sustained reduction in poverty and inequality towards an improved access to opportunities for all citizens.



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Preface

It is my pleasure to present the 2023 Ghana National Human Development Report (GNHDR) titled *The Future Value of Work in Ghana: Pathways to Sustainable Jobs*. This report, produced after a gap of over 10 years, is testament to Ghana's commitment to addressing the dynamic and complex problem of work in the context of sustainable human development. It underscores the importance of creating meaningful employment opportunities that contribute not only to economic growth but also to the broader goals of inclusive human development.

The theme of this year's report is informed by both national and sub-national realities in the country. The report delves into the challenges of job creation and the persistence of jobless growth, highlighting the need for innovative approaches to employment that align with the country's Long-Term Development Plan (Ghana@100).

On the global stage, Ghana's dedication to the Sustainable Development Goals (SDGs), especially Target 8.5 on achieving full employment and decent work, is a driving force behind this report. The intersections between employment, poverty reduction, inequality, and other SDGs are critically examined to provide a holistic understanding of the future value of work.

This report also explores the synergy between key areas of human development—health, education, and living standards—and their linkage with work. It offers insights into how past and present notions of work can inform strategies for addressing future challenges and opportunities in the labour market, influenced by globalization and digitalization.

While the report does not necessarily reflect the United Nations Development Programme (UNDP) position on any of the conclusions, it is the result of a highly consultative process that brings together the views of diverse stakeholders both young and old from across Ghana. I invite you to engage with the findings and recommendations it presents. They reflect a comprehensive analysis of Ghana's employment landscape and offer pathways for creating sustainable jobs that foster human dignity, social cohesion, and economic security.

On behalf of the UNDP, I would like to extend my sincere appreciation to the lead institutions – the Ghana Statistical Service and the National Development Planning Commission as well as independent authors, and contributors who have played a crucial role in preparing this report. I also wish to thank our development partners, notably the International Labour Organization (ILO) for their financial and technical support.

Together, let us work towards a future where every Ghanaian has the opportunity to realize their potential and contribute to the nation's fulfillment of the 2030 agenda.



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Resident Representative, UNDP Ghana

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We extend our heartfelt thanks to the Government of Ghana for its support and commitment to advancing human development in the country. We are particularly grateful to Prof. Samuel Kobina Annim, Government Statistician of the Ghana Statistical Service and Dr. Kodjo Mensah-Aborampah, Director General of the National Development Planning Commission, for their co-leadership in developing this report.

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To everyone who contributed to the 2023 Ghana National Human Development Report, including the Western North, Volta and Northeast Regional Coordinating Councils, as well as all organizations, students and individuals who participated in the consultation and validation of this report, we extend our sincere thanks. Your efforts and dedication have made this report a reality, and your commitment to Ghana's development is truly appreciated.

Errors of commission and omission are the sole responsibility of the authors.

Executive summary

Preamble

The 2023 Ghana National Human Development Report (GNHDR) focuses on *'The Future Value of Work in Ghana: Pathways to Sustainable Jobs'*. The motivation for the report and the choice of the theme have been informed by the realities of national and international developments. Internally, trends in the size and characteristics of the population, performance of the economy, levels of unemployment, especially among young people and people's expectation for decent life in future, have been some of the defining factors. Over the last decade and a half, Ghana has experienced high economic growth, good governance, peace, and security as well as improved public service delivery. Nonetheless, these developments have occurred alongside slow progress towards reducing poverty and inequality, suggesting that the economic growth could not generate required jobs, thus, the country experienced jobless growth. Due to the relatively high level of unemployment, people, especially the youth, have drifted into the informal sector which currently accounts for about 75 percent of the workforce. The choice of the theme has also been informed by government policies and programmes for socio-economic transformation of the country through the Long-Term Development Plan (Ghana@100), which outlines where the country is expected to be by 2057, the Centenary of Independence.

At the international level, the report reflects Ghana's commitment to global obligations, particularly the Sustainable Development Goals (SDGs). The country has prioritised the achievement of five SDG targets, with the second most important being Target 8.5: *Full employment and decent work with equal pay*. Target 8.5 intersects with 10 of the SDGs: poverty reduction (Goal 1), reducing inequalities (Goals 5 and 10), combating climate change and its impact (SDG 13), affordable and clean energy (SDG 7), better health, nutrition, and education outcomes (Goals 3, 4 and 2) as well as ensuring that all-round prosperity generates an atmosphere for a peaceful society (Goal 16) where innovation can thrive (Goal 9).

The Report also deals with the synergistic relationship between and among priority areas of human development – health, education, and standard of living – and their linkage with work and the value of work. Historically, work has provided an avenue for people to unleash their potential for innovation and creativity, which make life productive and meaningful. The view is that focusing on past and present notions about work and the value of work would provide outcomes that can inform strategies for addressing the future of work and the future value of work in Ghana, amidst a rapidly changing world due to globalisation and digitisation.

Summary of chapters

The introductory chapter, **Chapter 1**, provides the motivation for the NHDR and draws attention to the link between work and human development, the central theme of the report. It also covers the geography, history, and the economy as context for in depth discussion of the three components

of human development – education, health and standard of living. The conceptual framework of the interface between work and human development is also presented in this chapter. Three approaches were adopted to obtain data for work: namely, theory-driven, which informed the conceptualisation of the report; data-driven, which involved the collection, collation and analysis, and estimation of indices from existing data and a survey conducted specifically on work and the value of work; and finally, voice-driven, which encompassed national consultations that sought the views of a cross section of the population on the theme for the report. The section on key messages summarises the issues captured in the chapter and concludes.

Chapter 2 deals with the historical journey on work in Ghana during the pre-independence and post-independence periods. The post-independence period has been characterised by discontinuities in civilian administration by military coups. Within the 66-year history, the country has seen four epochs of civilian administration and six military interventions. The country is in its Fourth Republic since 1993. In each of the time periods, the report discusses national policies and programmes designed and implemented to enhance work and promote jobs, with emphasis on their contributions to human development. Despite all the attempts, 66 years after independence, the structure of Ghana’s economy still follows the legacy of the colonial economy of reliance on the export of primary products (agricultural produce, minerals and timber) and the importation of finished goods, a situation which has had implications for the post-independence management of the economy to generate jobs. Section 2.5, policy implications, summarises the journey of work and the chapter concludes on a note linking national development planning process, work and human development.

Chapter 3 focuses on work and the value of work, the theme for the NHDR. The chapter contains discussion on work and value of work in Ghana, beginning with the situation in the traditional system through the colonial period, to the present. Discussion on the present consists of findings from questions appended to the Fourth Quarter of the 2022 Annual Household Income and Expenditure Survey (AHIES), involving 9,000 households across the country, regarding the value of work. It also encompasses results from consultations held on work, value of work, future of work and the future value of work throughout the country. For the consultations, separate sessions were held by gender, age, persons with disabilities, formal and informal sector workers and people involved in unpaid work. In both the survey and the consultations, monetary benefit emerged as the main motive for work, followed by apprenticeship, volunteering and care work. Care work, which is dominated by women, was the least valued. The chapter sets the stage for the analysis of human development and gender development indices as well as multidimensional poverty index in the fourth chapter.

Human development indicators at the national and regional levels are presented in **Chapter 4**. The chapter is in three sections: the methodological section which deals with the sources of data, the estimation procedures and analysis of results. Data for the estimation were derived from censuses and surveys conducted in the country since 2000. The exercise focused on trends and progress from 2007 (the last time a national HDR was prepared for Ghana) to 2022, a 15-year period. The chapter begins by presenting Ghana’s human development index as globally computed from 1990–2021, and presents, from section 4.3 the national HDI trends from national data. Ghana’s HDI progress is analysed and it was observed that of the 3 HDI components, life expectancy and standard of living contributed the most to improvement in human development. To put Ghana’s HDI trends into perspective, the results are compared with selected countries which had similar HDI levels in 2007. The gender development index (GDI) is also computed

and discussed, showing gender disparity for the 16 regions. The multidimensional poverty index (MPIs), available for two time periods, 2010 and 2021, are presented by districts. Ghana computed two sets of MPIs, one involving the traditional three domains of health, education and living conditions, while the second involved the three domains plus 'employment', bringing the number of variables to four. The outcome was that the level of MPI improved considerably if at least one member of the household is employed. The technical notes for the two sets of calculations are presented in an appendix. Out of the 5 human development related indices, three of them have been calculated.

Chapter 5 deals with frameworks for generating work. The first part is on the demographic and talent dividends and how the two concepts can be harnessed to provide pathways for generating work. The second involves the use of the 40-year Development Plan as the approach to generate work as part of the long-term objective of a developed Ghana by 2057. It focuses on the ongoing reforms in education to promote STEM/STEAM education, and the provision of soft and hard skills as avenues through which work can be generated in Ghana. This chapter discusses the potential of current and ongoing programmes and initiatives to generate work and puts forward the role of entrepreneurship in unleashing the creativity of young people in the 21st century job market.

Chapter 6 is on the future of work, the future value of work and human development, taking into consideration current trends in work and the value of work. The drivers of future work and future value of work are the technological revolution, globalisation, and industries without smokescreen (IWOSS) within the context of blue, green and circular economies, for which Ghana has the potential. Promoting IWOSS sectors to create jobs whose outputs will be for internal consumption as well as export led, will help to shift the structure of the economy from the export of primary products to services in the creative sectors which are the 'new and emerging' sectors of work. It is argued that the pathways should also entail formalising the informal sector through skills for the future, educating and preparing youth for the future, and being mindful of the future dimensions of work such as working remotely and the use of coworking spaces. To take advantage of the emerging work ecosystem, there is the need for investment in infrastructure such as fast and reliable internet system, power, transportation, as well as conducive working environment through proactive policies.

Chapter 7 concludes the report by highlighting key aspects of work, value of work, the future of work and the future value of work, and proffers recommendations.

Key messages

Key message 1: Work and the value of work

Work and the value of work in the country is multi-layered and has been informed by the fusion of culture, colonialism and modern-day expectations. Traditionally, work was what people did to sustain their livelihoods without any monetary reward, while paid work emerged with colonial administration. Currently, work is predominantly associated with monetary benefit and perceived less in its other functions such as volunteerism, apprenticeship and care work which promote social goods, community benefits and individual satisfaction. The National Human Development Report and subsequent dialogues:

- would be expected to provide avenues for conversations that broaden the conceptualisation to signal that the value of work goes beyond earnings to include traditional perspectives that saw work as contributing to human dignity, social cohesion, and security.
- should be able to initiate public education aimed at drawing attention to the value of work such as housekeeping and home care, provided by women, towards social cohesion and quality of life.

Key message 2: Emerging areas of work

Future work and the future value of work is likely to shift to emerging areas such as technology-driven activities, sports, content creation and the arts due to the high earnings and prestige attached to them. People are likely to encourage their children and wards to pursue some professions (e.g. sports) which were previously disregarded. On the other hand, are jobs whose value will depreciate (e.g. teaching) due to low remuneration and diminishing value.

- Government agencies, the business community and other stakeholders should collaborate to develop mechanisms for tracking emerging and fading jobs, as well as yardstick for identifying valuable jobs that may be losing their value due to the changing perception of the value of work, to enable effective action.

Key message 3: Identifying and shaping talent for tomorrow

The cohort of young people who will be entering the job market in the near future will be much bigger and better educated than the cohorts before them. They will also be entering the job market at a time of rapid technological change. Therefore, their in-school preparation should include STEM/STEAM education, technologically-inclined programmes, soft and hard skills of critical thinking, innovation, creativity, and teamwork.

- This next generation of young people should be engaged at an early age for them to grow up with the relevant skills for socio-economic transformation.

There should be re-imagining of academic programmes at the tertiary level to promote the training of young people in research, professions, and specialists at the doctoral (PhD) and post-doctoral levels. The process should be geared towards:

- Creating a pipeline of young scholars at universities to become the next generation of scientists, lecturers, researchers, and professionals.
- Prioritising graduate education, particularly at the doctoral level, as it provides training in research and innovation skills.
- Assisting to intensify collaborative research and training between sub-Saharan Africa (SSA) countries and the More Developed Countries (MDCs).

Key message 4: Building consensus for national development

In 2017, Ghana published its second Long Term Plan setting out where the country should be at its Centenary Anniversary in 2057. In developing the document, the government, after interrogating the journey to development, concluded that although the economy and overall socio-economic transformation have been on an upward trajectory, the overall assessment was that the country had performed below expectation, particularly in relation to countries which were at the same

level of development (NDPC, 2017). It was further noted that the success of those other countries, among other factors, stemmed from the systematic implementation of successive long-term plans. This was in contrast to Ghana's situation, marked by the absence of a long-term plan and discontinuities in the implementation of even the short-term plans developed, due to lack of political commitment and/or lack of resources to carry through the plans. The lack of a long-term national plan to guide the development of the country was echoed in the national consultations. The consensus was for the Long-Term Development Plan to be a blueprint to guide the long-term development of the country.

- To ensure the acceptance and implementation of the Long-Term Development Plan, there is the need for a national consensus among various stakeholders – political parties, organized labour, business community, students, and other stakeholders – to adopt the Plan as the blueprint for national development.
- The Long-Term Development Plan should be infused into all policies, projects, and programmes to keep the goal of the Plan alive in any national discourse.

Key message 5: Formalising the informal sector

With the private informal sector accounting for 70–80 percent of the workforce, any process of creating jobs should include the informal sector. The objective should be to simplify laws and procedures to make it easy for people to register and to design training programmes which take account of the changing technological scene.

People in the informal sector, especially young people, women, and persons living with disabilities, should be targeted with training programmes which respond to their needs and conditions, and be supported to thrive in their businesses.

- Corporate Ghana should partner with government and other stakeholders to create pathways for people to be creative through training, mentoring, and continuous engagement, and to ensure an enabling environment that will allow businesses to be created and thrive.

Key message 6: Promoting entrepreneurship

Entrepreneurship provides a pathway for the creation of jobs in diverse sectors, especially for unemployed young people. It also offers opportunities for low skilled people to undergo training on the job to acquire transferable skills. Thus, it serves as an avenue for job creation as well as training to make one employable. As a result, it can create more job opportunities for people in that category. Available evidence indicates that the informal sector accounts for about 90 percent of businesses registered in the country. Through training in entrepreneurship, unemployed young people should be able to find avenues through start-ups, innovative ventures, and skill development programmes to harness their creativity. In promoting entrepreneurship, special attention should be paid to women and persons with disabilities.

- To harness the potential of the next generation, entrepreneurship should be part of the school curricula. The introduction of entrepreneurship will help to foster the development of their creativity.
- There should be a special dialogue on the role of entrepreneurship in the economic landscape of the country generally and as a major pathway for job creation and socio-economic

transformation. The ongoing review of the education system should make room for training of young people with entrepreneurial mind-set.

- Special attention should be given to out-of-school youth, women and persons with disability in entrepreneurship programmes.

Key message 7: Investment in infrastructure

The future of work hinges on efficient and reliable infrastructure as identified in the Ghana Infrastructure Plan: Energy, Transport, Water, ICT, Institutional Development, as well as Human Settlement and Housing. These are the support systems which will enable the various systems put in place to function as expected.

- A well-planned, reliable and adequately maintained infrastructure is essential for the achievement of the Long-Term Development Plan as well as ensuring interconnectedness with the global world.

Conclusion

As the country approaches the endline for the Sustainable Development Goals (2030) and its centenary of independence (2057), there have been various attempts to reflect on its development trajectory. Reflections indicate that since independence, governments have invested in projects and programmes (e.g. education, health, the economy) that promote work on the assumption that the value and benefits of work are at the core of human development: knowledgeable and skilled population would have a strong human capital base to increase productivity while benefits from work offer people guaranteed standard of living, economic security and enhanced social equity. However, the journey for promoting work has been associated with periods of boom and bust, discontinuities in policies and programmes, and disconnect between economic growth and job creation. Furthermore, after 66 years of independence the economy is still characterised by export of basic raw materials and the importation of manufactured goods, a legacy from colonialism. These features have been attributed largely to lack of long-term national development plans, political and economic instability, the latter arising from fluctuations in commodity prices on the international market, and mismanagement.

This 2023 Human Development Report draws attention to the link between work and human development, within the context of the future of work and the future value of work as would be shaped by the technological revolution in globalisation. Pathways for creating jobs would need to be mindful of political stability, reaching consensus on long term development plan, investment in infrastructure such as energy, internet access and transport, hard and soft skills, education (especially at the tertiary level), health and the economy. Investing in these will make it possible for the country to take advantage of the work ecosystem of the future.

1

Background and Introduction



No description of the human landscape is possible without taking into account the productive activities to which most adults give most of their time, and the principles which govern the allocation of social rewards and deprivations. (Caplow, 1954)

1.1. Background

Since 2007,¹ the Ghanaian economy has experienced growth in key indicators. According to the World Bank (2023), the size of Ghana's economy in nominal (real) terms increased from US\$24.8 billion in 2005/2006 to US\$79.5 billion in 2021 and to US\$74.3 billion by the end of 2022. Similarly, per capita income increased between 2007 and 2022 (Table 1). Within that period, the economy grew, on average, about 7 percent per annum, recording a growth rate of 14 percent in 2011 when the income from petroleum came on stream, and 8.1 percent in 2017, partly due to increase in commodity prices (Ghana Statistical Service, 2023). Thus, between 2007 and 2022, the Ghanaian economy tripled in size and per-capita income doubled. However, the growth in the economy did not translate into improvement in employment and declines in poverty and inequality: employment rate declined from 68.8 percent in 2006 to 65 percent in 2017 and dropped further to 50 percent in 2021 but increased in 2022 to 58 percent (Table 1).

Table 1: Selected indicators on the economic performance of Ghana

Indicators	Year							
	2005/6	2016	2017	2018	2019	2020	2021	2022*
Population (est. million)	23.10	28.31	28.96	29.61	30.28	30.82	30.83	31.56
Exchange rate (C/\$)		3.92	4.36	4.59	5.22	5.60	5.81	8.27
Size of economy (million US\$)	24,827	56,010	60,327	67,299	68,338	70,029	79,524	74,266
Per capita GDP (US\$)	1,047	1,978	2,083	2,273	2,257	2,272	2,579	2,353
Economic growth at 2023 prices (%)	4.4	3.4	8.1	6.2	6.5	0.5	5.1	3.8
Employment (%)	68.8		65.0				50.3	58.0

*Estimates

Source: Ghana Statistical Service, 2023

The paradox of high economic growth rate and slow progress towards reducing poverty and inequality suggests that economic growth over the years was unable to create opportunities for people to earn income (which would eventually change their poverty status). The explanation proffered for the observations was that the growth in the economy occurred primarily in sectors that are less labour intensive such as natural resources extraction (mostly capital intensive) and Services (mainly Financial and ICT services) which are technology driven. Therefore, the

¹ 2007 is used as the starting point because this was the last time a National Human Development Report was produced for Ghana.

economic growth could not generate the required jobs, a situation often referred to as “jobless growth” in economic literature (Aryeetey & Baah-Boateng, 2016).

In view of the problem of jobless growth the country has experienced over the years, the Coordinated Programme of Economic and Social Development Policies (CPESDP) (2017–2021) and the Medium-Term National Development Policy Framework (MTNDPF) (2022–2025) have, in their mandate, the creation of jobs and equal opportunities for all. Though the focus on job creation is geared towards reducing the increasing rate of unemployment, focus on jobs and employment is generally limiting considering the required scale of opportunities to solve challenges associated with prevalent poverty, rising inequality, and the dynamic nature of work in general, especially with the advent of Artificial Intelligence (AI), the Internet of Things (IoT) and other innovations. Furthermore, there are people who ‘work’ but are often not accounted for or even considered as ‘employed’. The limitations in the standard definition of (un)employment creates restrictions in ensuring that jobs are a means of poverty reduction. Job creation, or the way in which programmes and policies are fashioned for job creation, connotes making jobs available in the formal economy. However, a lot more happens in the informal sector such as self-employment, voluntary work and apprenticeship, opportunities which are not captured in job creation.

Considering the foregoing, reframing of the job creation agenda to focus on work, the value of work, the future of work as well as the future value of work is crucial. In doing so, this will have a greater impact on Human Development and ensure that no Ghanaian is left behind in a rapidly changing and highly uncertain world. The focus on work is particularly important because work involves both paid and unpaid activities that lead to the production of goods and services for one’s own benefit or for the benefits of others, volunteering to provide goods and services for others without pay, and activities performed with the objective of acquiring experience (ILO, 2023). Hence, focusing on work would provide an avenue for people to unleash their full human potential for innovation and creativity which makes human life more productive, worthwhile, and meaningful (UNDP, 2015).

Policies and investments geared towards expanding opportunities for all must learn from the past, consider the current reality while maintaining a future focus to capitalise on Ghana’s best asset – its human capital. Hence, quantitative, and qualitative understanding of the present landscape, barriers, opportunities, and perceptions about the future value of work have been adopted to guide the policies and investments required to expand opportunities and choices for all.

1.2. Introduction

In 2007, Ghana produced a National Human Development report² sub-titled *Towards a More Inclusive Society*, which explored gaps in inclusion and manifestations of exclusion. Since then, the country has seen new policy directions on human development-related indicators among

2 Ghana has produced several human development reports in collaboration with relevant national institutions at sub-regional, regional, and national levels since 1998 with support from UNDP. Six NHDRs have been developed and distributed in Ghana in the last 24 years. The 2018 Northern Regional Human Development Report “Bridging the Poverty Gap and Fostering Socio-Economic Transformation for All Ghanaians” is the most recent Human Development Report. This collaborative effort in producing these reports has substantially enhanced the development debate and influenced policy action at all levels of policy planning and implementation.

which are the rebasing of the national accounts (2007 and 2013), the pursuit of an information technology agenda, digitization, and the re-definition of Free Basic Education to include the three-year senior high school in 2017 (Ministry of Education, 2018a). These changes would have implications for the world of work, in terms of people available for work, sectors where they can seek decent work, and the skills needed to meet the new challenges. The changes may also have implications on human development given that they affect two of the three indicators of human development: income and education. For instance, the rebasing of the national accounts in 2007 pushed the country into a Lower-Middle Income Country (LMIC) category, the digitization agenda has transformed how businesses are conducted and the re-definition of basic education has had a tremendous impact on school attendance at the senior high school level. Available data indicates that the number of students who were admitted to first year Senior High School rose from 308,799 in 2016, the pre-Free SHS period, to 433,819 in 2018 with the implementation of the policy, an increase of 40 percent. Prior to the introduction, about a third of the pupils who qualified to enter SHS could not enrol, but this reduced to 10–11 percent when Free SHS was introduced (Table 2). The increase in the number of young people obtaining Senior High School education is going to impact positively on human capacity development in the not-too-distant future.

Table 2: Number of pupils who sat for BECE, qualified and enrolled and did not enrol: 2015–2019

Year	BECE pupils	Pupils who qualified to SHS	Pupils enrolled	No. of pupils who qualified to SHS but not enrolled	% of pupils who qualified but not enrolled
2016	461,009	420,135	308,799	111,336	26.50
2017	468,060	424,224	361,771	62,449	14.70
2018	521,811	486,641	433,819	52,822	10.90
2019	512,083	459,962	405,305	54,657	11.88
2020	523,933	480,413	422,787	57,339	11.93

Source: Ministry of Education (2022)

Motivated by trends in economic growth, governance, peace and security, improved public service delivery and the steady increase in human development in the last two to three decades, and with the desire to ensure the achievements of the SDGs by the target date, the country decided to produce a National Human Development Report (NHDR) in 2023. The 2023 National HDR titled *'The Future Value of Work in Ghana: Pathways to Sustainable Jobs'*, seeks to analyse the symbiotic relationship between the value of work and human development and the contribution of the former to the latter. It also explores the implications of how some of the national policy directions would translate into the creation of productive and decent jobs, improve the quality of education and skills, transform the predominantly informal nature of the economy with its dependence on agriculture and extractive industries as well as bridge gaps in inequalities (e.g. space, gender and ability) in the country. As indicated in the 2023 World Economic Forum Report (World Economic Forum, 2023) the future value of work would partly be informed by technical, administrative, and soft skills, and therefore, countries such as Ghana would need to respond creatively to these emerging trends. Though the future cannot be predicted with absolute certainty, a discussion on the future of work and the future value of work provides a context and

background for an informed perspective on what people, government, organizations, businesses and individuals need to know on the dynamic changes and shifts in the workforce, work schedules and workplaces, and how to prepare for such changes accordingly.

Important to this Report is the recurrent theme of *work* in national and international discourse on human development. The CPESDP (2017–2021) and the MTNDPF (2022–2025) have been subtitled *An Agenda for Jobs-Creating Prosperity and Equal Opportunity for All I and II*. The two documents set out how the country would create pathways for generating jobs. The *An Agenda for Jobs I*, placed unemployment at the heart of the national development agenda. The sequel to the first Plan, *An Agenda for Jobs II*, is expected to build on the experiences of the first plan to further tackle the problem of unemployment as part of the recovery pathway from the COVID-19 pandemic. At the international level, The 2015 Global Human Development Report, with its subtitle *Work and Human Development*, focused on the centrality of work in the SDGs and explored the synergistic link between human development and work: while human capital increases human development by broadening opportunities and choices (enhancement of health, knowledge, skills and awareness and human capital choices), work enhances human development through the provision of incomes and livelihoods, reduction of poverty, empowerment, voice, dignity and recognition as well as creativity and innovation.

Beyond the critical analysis of the link between work and human development, it is worth pursuing the value societies attach to work, as it is an important marker of how individuals and communities conceptualise work as an activity. Analysing the current and future value could hold great potential in addressing unemployment. Public perceptions, utilised in this study, offer useful starting points for capturing narratives around work and the value placed on every work people may be legitimately engaged in, beyond mechanical views about work. The analysis in this Human Development Report is informed by the human development concept – which comprises a healthy life (life expectancy), knowledge (mean and expected years of schooling) and a decent standard of living (measured in gross national income).

Also, at the core of the discourse is to explore the dimensions of work and development at the national and sub-national levels as well as in space, time, level of ability, gender, and socio-economic status. As indicated in the overview, it is evidenced that despite the progress in human development and progress in economic growth at the national level, deprivation, inequality, and multidimensional poverty are still prevalent in Ghana. The argument is that the country can meaningfully achieve higher and full human development by addressing unequal human progress in the country in its various forms (NDPC, 2021).

The 2023 National Human Development Report (NHDR) comes at the heels of the COVID-19 pandemic and the resultant disruption of people's daily lives and the socio-economic system. The disruption provides an opportunity as well as a challenge for an economy which is dominated by the informal sector and with high unemployment among the youth (NDPC, 2021). This report seeks to unravel the past and present notions of work and the value of work, with the outcome intended to inform strategies to address the future of work and the future value of work in the country.

The Report pays particular attention to how gender and issues of persons with disability have been, and can be, mainstreamed in human development discourse. The aim is to interrogate the crucial connections between gender, different ability on one hand, and labour, and sustainable development on the other. The objective is to use the observation to explore pathways for a

more equitable, inclusive, and resilient workforce as part of the agenda for achieving sustainable jobs for all in Ghana.

1.3. Key messages

- *State of the country:* Ghana has been described as the beacon of hope in the West African sub region on governance, peace and security, improved public service delivery and steady political transition in the last three decades.
- *Status of Ghana on economic scale:* The country has experienced sustained economic growth and increasing indicators on human development in the past three decades, leading to the attainment of a lower medium income country (LMIC) status in 2010, yet it is confronted with high unemployment, high inequality, and challenges in poverty reduction.
- *Positive economic growth and no reduction in poverty:* The observed slow progress towards reducing poverty and inequality alongside high economic growth rate suggests that economic growth over the years has not been able to create opportunities for people to earn income (which would eventually change their poverty status), a phenomenon referred to as jobless growth.
- *Implementation of policies and programmes:* Recognising the jobless growth the country has experienced over the years, various governments have developed and implemented programmes and policies geared towards job creation, yet the problem persists.
- *Approach to creating jobs:* Creating jobs and improving quality of life would require identifying the scale of opportunities available, the skills mix required, and the diverse strategies needed to deal with poverty reduction and rising inequality in the fast-changing nature of the world of work.

The next section deals with the national context and covers geography, history, demography, economy and socio-cultural.

1.4. National context

1.4.1. Geography and history

Ghana is located on the central portion of the West African coastline with a land size of 238,537 square kilometres. It is bordered on the east by Togo, Burkina Faso on the north and northeast, Côte d'Ivoire on the west, and the Gulf of Guinea on the south, over a coastline of 560 kilometres. The Equator and the Greenwich Meridian intersect off the coast, making it the most centrally placed country in the world.

Except for the eastern section, the country is generally considered a lowland. The highest elevation, Mt. Afadjato, is 884 metres above sea level. The country has three ecological zones: the low and sandy coastal plains, the middle belt characterised by canopy of semi-deciduous rainforests with several streams and rivers, and the northern savannah drained by the Black and White Volta Rivers. The Volta Lake, one of the major artificial lakes in the world, provides hydroelectric power for the country. The coastal plains and the middle belt experience two distinct rainy seasons: the first from April to July, and the second, from September to November,

while the northern savannah has a single maximum from May to September. Annual average temperature is 26°C (79°F) most of the year.

The country gained independence from the British on 6 March 1957 and later became a Republic on 1st July 1960. Within the 66 years of independence, the country has gone through four epochs of civilian administration and six military governments. The country is now in its Fourth Republic in a multi-party democracy with an executive President under the 1992 Republican Constitution. It is a unitary state with elections held every four years.

Accra is the commercial and political administrative capital, with Kumasi as the second largest city. Other major cities are Tamale, located in the northern savanna zone as the magnet for migrants, as well as Takoradi and Tema, two port cities created in the 1920s and the 1960s respectively as part of the country's development agenda. For administrative purposes the country has been divided into 16 regions from the previous 10 since 2019. The lowest administrative system is the district/municipal/metropolitan assembly, of which there are 216 now. The country is a multi-ethnic state with Akans constituting 45.7 percent, followed by the Mole-Dagbani (18.5 percent), Ewe (12.8 percent), a-Dangme (7.1 percent) and others (15.9 percent). Seventy-one percent of the population profess to Christianity, 19.9 percent to Islam and other groups (including those who do not belong to any religion) account for the rest (Ghana Statistical Service, 2021).

1.4.2. Demography/population

The population of the country has undergone transformation since 1960: total population increased from 6.7 million in 1960 to 30.8 million, a four- and half fold increase within 60 years (Figure 1). Total fertility rate declined from 6.9 children per woman in 1979/80 to 3.1 children in 2021 (Table 3) due to, among other things, changes in socio-economic conditions, delayed age at childbearing as a result of increase in school participation of women and availability of reproductive health services. Within the same period, infant mortality reduced from 64 deaths per 1,000 live births in 2003, to 50 per 1,000 in 2008, and 28 per 1,000 in 2022, while under-5 mortality also reduced

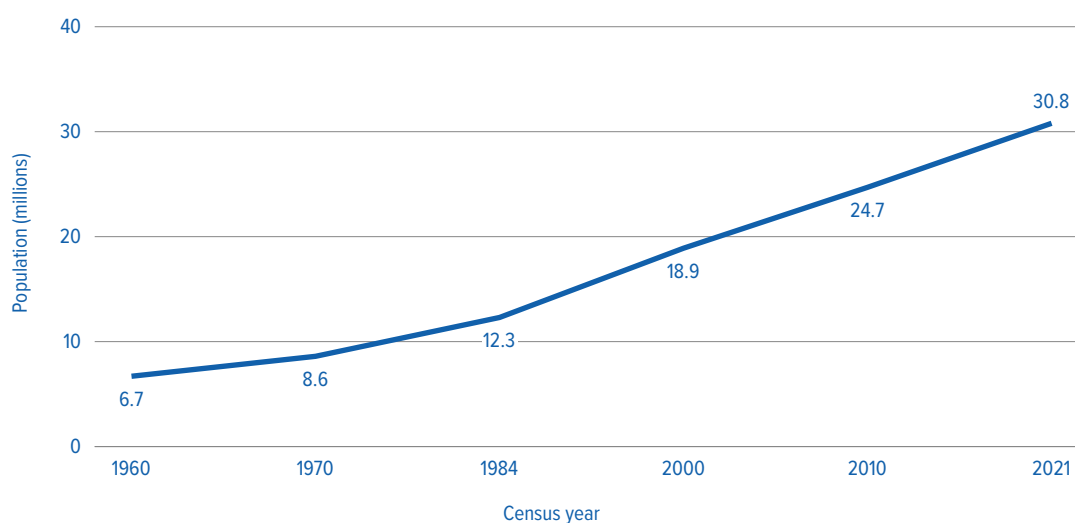


Figure 1: Population of Ghana, 1960–2021

from 111 deaths per 1,000 population in 2003, to 80 per 1,000 in 2008 and 40 per 1,000 in 2022 (Figure 2). With the decline in fertility and early deaths, the age structure of the country has also gone through some shifts, and the proportion of the population aged 0–14 years declined from 44.3 percent in 1960, to 41.1 percent in 2000 and to 35.3 percent in 2021. On the other hand, the proportion of the population aged 15–35 increased from 34.6 percent in 2000 to 38.2 percent in 2021, while those aged 65 years and older in 2021 was 4.3 percent (Ghana Statistical Service,

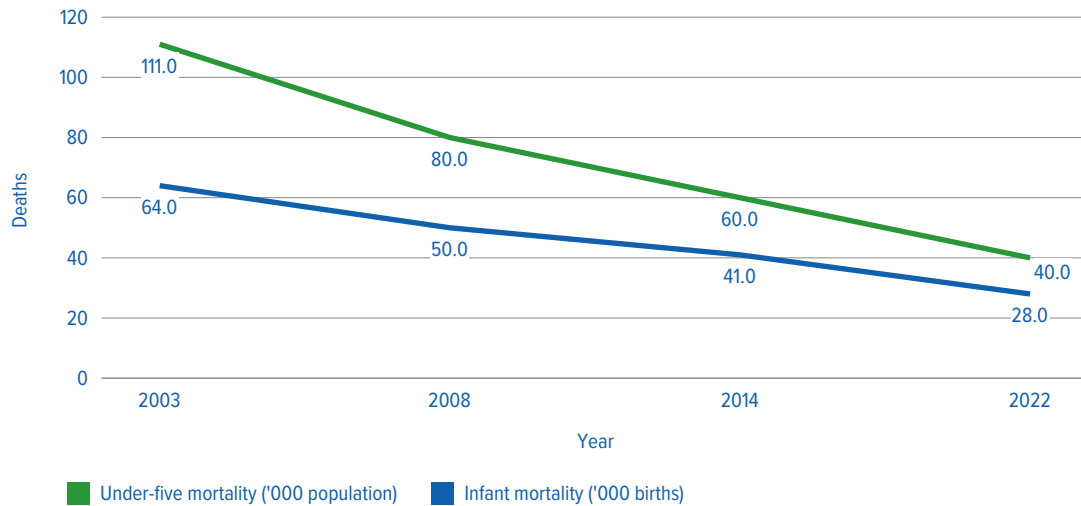


Figure 2: Trends in infant and under-five mortality in Ghana, 2007–2021

Table 3: Total fertility rate between 1960 and 2021

Year	TFR
1960	5.5
1971	6.9
1979/80	6.9
1988	6.4
1993	5.5
1998	4.6
2000	4.0
2003	4.4
2008	4.0
2010	3.3
2014	4.2
2017	3.9
2021	3.1

Source: GSS (2021)

2021a). Some observers of the declines in fertility and under-5 mortality and the shifts in the age structure claim that this is indicative of demographic transition in the country with implications for the economy and work.

Except in 1960, females have always outnumbered males. In the 2010 Population and Housing Census (PHC) females accounted for 51.2 percent, while in the 2021 PHC, they accounted for 50.7 percent. Similarly, females outnumber males in urban areas, but the reverse occurs in rural settlements (Ghana Statistical Service, 2021: Vol 3B). Density of population per square kilometre of land, has increased from 28.2 in 1960 to 129.3 in 2021, with 70 percent of the population located on a third of the land area to the south (Ghana Statistical Service, 2021).

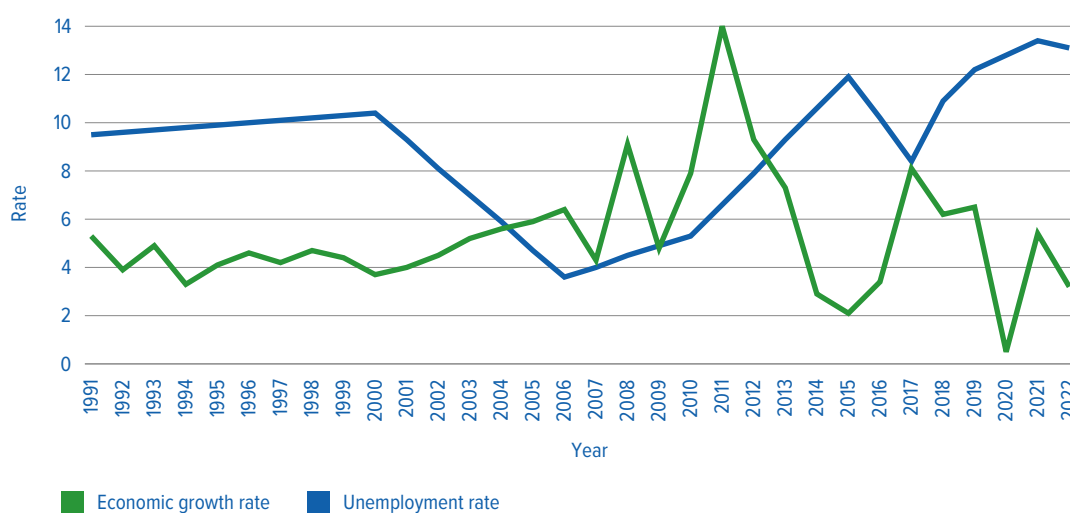
About 8 percent (2,098,138) of the population aged 5 years and older had one form of difficulty in performing one of these tasks: seeing, hearing, walking, or climbing stairs, remembering, or concentrating, self-care and communicating. The proportions varied from 8.8 percent among males to 6.7 percent among females, and higher among residents in rural areas (9.5 percent) than those in urban areas (6.5 percent) (Ghana Statistical Service, 2021e). 16 percent (53,609) of children aged 5–15 years with difficulties in performing activities have never been to school (Ghana Statistical Service, 2023).

1.4.3. The economy of Ghana

The economy of Ghana has, for years, demonstrated potential to accelerate its transformation (Aryeetey & Baah-Boateng, 2015). The 1960s was a period of rapid growth which resulted in reduction in the rate of unemployment (Chapter 2). In the 1970s and 1980s the economy stagnated, leading to mass exodus of Ghanaians to Europe, USA, and other African countries (Anarfi et al., 2003). However, between 2000 and 2007, the economy grew at the rate of 5.0 percent, driven mainly by growth in job-creating sub-sectors such as manufacturing, construction, trade, and financial services. From 2008 onward, economic growth has not been associated with reduction in the rate of unemployment. For example, when the economic growth rate peaked at 14 percent in 2011, the unemployment rate increased from 5.3 percent in 2010 to 6.6 percent in 2011 (Figure 3). This was largely because the economic growth was associated with commercial production of crude oil which is more capital-intensive rather than a labour-intensive activity.

Historically, the economy has been characterised by informal transactions. Trading was minimal and households disposed of extra produce for cash when the need arose. When the cash economy was introduced, it involved a small proportion of the population who had been employed in the colonial administration, schools, and in the mining, timber, and other extractive industries. Later, palm, and then cocoa cultivation, became the main activities for residents in the closed forest areas (Hill, 1970). With limited opportunity for jobs in the formal sector, it became relatively easy for individuals to provide services such as sale of imported goods, food vending and transport services in the informal sector. These economic activities existed alongside the traditional system of peasant agriculture, a practice which involved all household members, including children. In that system, children were always involved in the household economy, a phenomenon which has persisted till now and in various forms. Estimates put the proportion of children in child labour at 21 percent among children aged 5–17 years (GSS). Ghana has embarked on programmes to address child labour, including the worst forms, which involve exploitation (Commission on Human Rights and Administrative Justice, 2021).

Given the history of employment, people who attend school have always expected to be employed in the public or private system where they receive a salary. However, with the nature and scale of operation of the economy, and the increasing population, the economy has not been able to create jobs to absorb the growing population. Furthermore, the dominance of the informal sector has also created a syndrome whereby, as one's level of education increased, the chances of becoming unemployed also went up, a trend first observed in the report on economic activities in the 2010 Population and Housing Census (Ghana Statistical Service, 2013). This has been partly attributed to the educational system, which produced more people capable of managing what has been produced rather than those with the technical skills to produce it (Ministry of Education, 2017). It is partly from that experience that the government has introduced STEM/STEAM education as part of its transformation agenda.



Source: Ghana Statistical Service, 2023³

Figure 3: Economic growth-unemployment rate trajectories, 1991–2022

While Ghana was spared the unprecedented loss of life from COVID-19 that was experienced in other parts of the world, the epidemic disrupted normal life and livelihoods. It exacerbated income insecurity and poverty in the country, especially for the 73 percent of Ghanaians who were employed in the informal sector (Ghana Statistical Service, 2021d). To mitigate the impact of the pandemic, government implemented various measures which included free water and subsidised electricity to the tune of GHC1 billion (\$170 million), support for small and medium scale firms, and reduction in interest rates and support to local industries worth GHC 3 billion (\$510 million). The limited lockdown that was imposed on epicentres of the epidemic, particularly the Greater Metropolitan Accra, Kumasi, and selected mining areas, also exposed the fragility of the economic structure and the inadequacy of social support systems, and the vulnerability of people whose survival revolved around daily activities such as hawkers, street vendors and female head porters (“Kayayei”) (Dauda & Imoro, 2022).

3 Unemployment Rate was interpolated using various survey data by the Ghana Statistical Service between 1987 and 2022.

In addition, the overthrow of governments in Guinea, Mali, Burkina Faso, and Niger since 2020 has destabilised the West African sub-region. It has disrupted supply chains, especially food from the Sahelian Region, and triggered migration from these countries to Ghana (Ihring & Meskers, 2021). The sub-regional instability has been further aggravated by the Russian invasion of Ukraine. Political instability, experiences from COVID-19 pandemic and conflicts present both challenges and opportunities in building back livelihoods which were disrupted. Even under normal circumstances, creating sustainable jobs could be challenging in low and lower middle economies such as that of Ghana. On the other hand, the experiences from the pandemic and the challenges with the economy, provide opportunities to design inclusive and sustainable jobs with the objective of building a self-reliant economy which will generate its own dynamics for growth.

1.4.4. Developments in education

1.4.4.1. Pre-tertiary education

Formal education – usually described as western-style education – was introduced into the country by European merchants who settled along the coast. Initially limited to the children of Europeans, wealthy African merchants, and some chiefs, it focused on reading and writing with the aim of promoting interaction between the white population and the indigenous people. With the arrival of Christian missionaries, the need for educated people to support the missionary work and the expansion of trade, the Dutch established the first school in 1644 at the Elmina Castle. Other schools were subsequently established in Cape Coast and Accra. The educational interventions were sponsored by various Christian groups, posing noticeable ideological differences due to their different theological positions.

The General Board of Education and Local Boards were established, leading to an ordinance in 1890. The total enrolment was 5,076, of which 1,037 were girls. This imbalance between males and females in school persisted until quite recently. In the colonial government's effort to increase access to education, a committee was established in 1920, which recommended three new institutions: a secondary school and two teacher training colleges for males and females. However, these proposals were not implemented on account of cost, and later the idea of expanding access to education was hampered by the Second World War. After the war, significant expansions were recorded with the appointment of a Ghanaian Deputy Director of Education who spearheaded the establishment of 3,000 primary and secondary schools with a total enrolment of 280,960 (McWilliam & Kwamena-Poh, 1975).

At independence, literacy rate was estimated around 20 percent and was characterised by substantial spatial disparities, which favoured the southern part of the country over the north. The 1961 Education Act (Act 87), anchored under the Accelerated Development Plan, led to massive development in education infrastructure, coupled with tuition-fee free primary which led to the doubling of primary school enrolment between 1960 and 1967. These gains could not, however, be sustained by the 1970s due to political instability. In 1987 the government introduced the current 6-3-3-4 system consisting of a six-year primary, three-year junior high, three-year senior high and four-year university education system. The reform was based on the Report of the Dzobo Committee on education in 1974 which argued for the time spent at the pre-tertiary level be reduced. In the revised programme, two issues stood out: the number of years spent in pre-tertiary education was reduced from 17 to 12 years, the curriculum was expanded to include technical and vocational education which, until then, had not been emphasised in the

formal education system. While the change in structure was implemented, the curriculum was not transformed as proposed. Secondly, the new programme when implemented faced some challenges. Armah (2017), in a review of the programme, noted that its implementation faced three challenges, namely: fragmentation (including discontinuity with change in government) and an overloaded curriculum, unequal access to education, and weak and incoherent administrative control. These challenges, to a large extent, have not made it possible to achieve the objectives of educational reforms.

Thirty years after the first major post-independent reform in education, the government undertook another reform, this time with equal emphasis in twelve key areas. These are: (a) Policy on Teacher Education; (b) Pre-tertiary curriculum reforms; (c) Legal, Institutional and Regulatory reforms; (d) Tertiary education reform; (e) Technical, Vocational Education and Training (TVET) reforms; (f) Operationalisation of the Pre-tertiary Teacher Professional and Management Development Framework; (g) Introduction of new school supervision and inspection system; (h) Basic Education Decentralisation reform; (i) Ghana Partnership School; (j) GES Institutional and Human Resource reform; (k) ICT in Education reforms; and (l) Secondary Education reforms. The reforms cover the seven sub-sectors of the education ecosystem and provide opportunities to improve skills for the quality of work along the life course – from age 4 years and above. The strategic goals in six out of the seven sub-sectors involve improving the quality of education, strengthening skills, and paying attention to people with special needs. The reform is expected, at each level, to address specific issues within the sector (Table 4). For instance, under the reform on the structure of pre-tertiary education, basic education, which is compulsory and free, has been extended from nine to twelve years (six years of primary, three years of junior high and three years of senior high).

The focus of the reform is for the country to emphasise ICT, science, technology, engineering art and mathematics (STEAM) as well as general education and to promote technical, vocational education and training (TVET) (Ministry of Education, 2021).

1.4.4.2. Tertiary education as a vehicle for human capacity development

The history of tertiary education in Ghana began in 1948 with the establishment of University College of the Gold Coast (now University of Ghana, Legon), followed by the Kumasi College

Table 4: Strategic goals of the sub-sectors in the Education Reform Agenda

Sub-sector	Strategic goals
Basic Education	Improved equitable access to, and participation in, quality basic education
Secondary Education	Improved equitable access to, and participation in, quality senior high school education
Technical, Vocational Education and Training (TVET)	Strengthened competency-based skills development in TVET
Non-Formal Education	Improved opportunities for non-literate youth and adults to have free access to meaningful quality education and training
Inclusive and Special Education	Improved access for persons with disability, the vulnerable and the talented
Tertiary Education	Improved equitable access to world class tertiary education
Education management and finance	Improved planning and management efficiency in the delivery of education.

of Technology (now Kwame Nkrumah University of Science and Technology), in 1951 and the University College of Education, Cape Coast in 1962. The first was established as a liberal arts institution, the second for science and technology and the third for teacher education. These three universities operated in the country until 1992 when the University for Development Studies was established at Tamale and the Specialist Training College at Winneba was converted into the University College of Education, Winneba. Since then, 13 more traditional public universities and 10 technical universities have been established. In addition, there are 90 private universities (Mohammed et al, 2022). The number of students in tertiary institutions doubled from 140,020 in 2007 to 285,860 in 2011, and fourfold increase by 2021, with 580,751 students in tertiary institutions, of which 38.9 percent were in science-related programmes. In 2020, the Ghana Tertiary Education Act 2020 (Act 1023) was passed to regulate the operations of the tertiary institutions.

Higher education provides the base for the development of human capital for the creation of a knowledge-based economy, avenues for innovation, and creativity (World Bank, 2021). The data indicates that the country has made strides in promoting higher education, a phenomenon which presents an opportunity for growing human capital for socio-economic transformation through further education, such as at the master's and PhD levels. However, in the 2021 academic year, only 9.6 percent were pursuing master's programmes and 0.2 percent were PhD candidates (Mohammed et al, 2022). This will mean paying attention to higher education, especially when all the levels of pre-tertiary education are free.

1.4.4.3. Gender and education

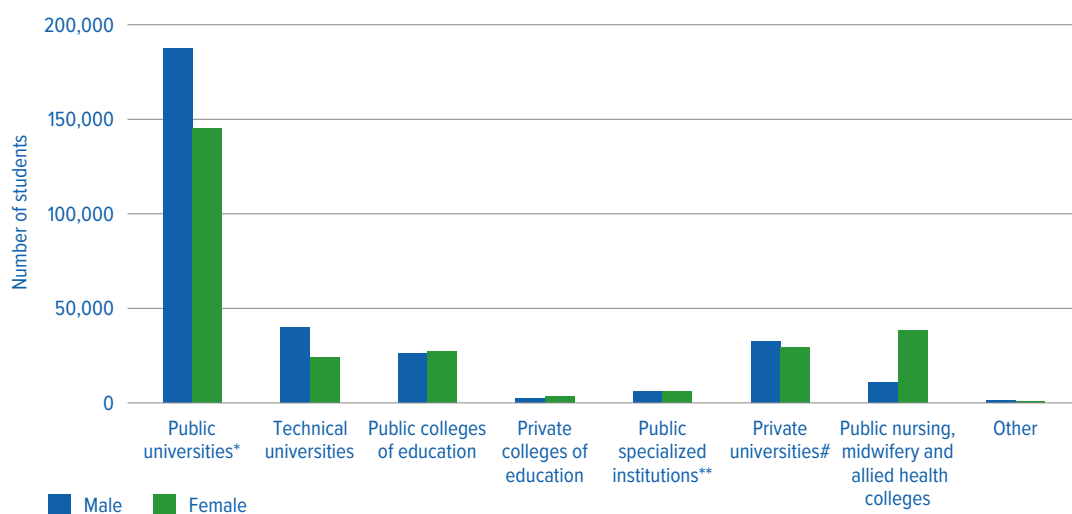
According to available evidence, the first attempt to provide formal education to the girl-child was in the 1700s, when in 1740, 12 girls (7 mulatto and 5 Africans) were enrolled at the Elmina Castle as part of a class of 42 children. In the areas where the Basel Missionaries operated, girl-child education came in as an appendage to the education of boys. Beginning with 12 girls in 1844, the wife of one of the missionaries prepared girls in needlework, cooking, and housecraft to “become good wives and mothers for the educated men”. By 1849, there were 70 girls who had been admitted into a school with boarding facilities at Akuapem Akropong, and this marked the beginning of female apprenticeship and vocational training in the country. Chiefs in the interior who wanted their children to be educated, brought them to Elmina. For instance, it is on record that King Poku of Ashanti sent 12 boys and two girls to be educated in Elmina in 1740 (Asare-Danso, 2017). The Sisters of Our Lady of Apostles (OLA) also arrived in Elmina in 1883 to start schools for the education of girls as the priests were educating the boys (Our Lady of Apostles, 2023). Thus, the initial education of the girl-child was linked to the training of boys.

With the expansion of formal education in the Gold Coast the colonial administration passed the 1852 Education Ordinance which included the establishment of teacher training colleges to train male and female teachers. The 1852 Ordinance was revised in 1887, with among other things, to strengthen the policy on girl-child education which had been initiated 34 years earlier. This continued into the 1900s with the reforms of Governor Guggisberg and the development of education in the colony.

To accelerate the education of girls since independence, governments have embarked on several reforms. The first was the passing of the Education Act of 1961 (Act 87), which among other things, led to the establishment of modern schools, and involved the construction of eight

co-education and one female-only (Mfantsiman Girls) secondary schools and 16 teacher Training Colleges under the Ghana Education Trust. In 1997, the Government created a special girls' education unit within the Basic Education Division, and with it, the position of Minister of Primary, Secondary and Girl-Child Education was established. The 2017 education reforms have the same tenets as the earlier reforms (Chapter 5). Prior to 2017 and since, there have been special initiatives geared towards promoting girl-child education in education generally and in science and technology in particular. For instance, the Ministry of Communication and Digitisation has partnered with the Ghana Chamber of Telecommunications to launch the Seat for Ladies in STEM (S4LIS) initiative with the objective of closing the gender gap in science and technology in the school and general ecosystem.

Although there have been attempts in the last two decades to bridge the gap between males and females in higher education institutions, the gender difference persists in numbers and in programmes. In the 2020/2021 academic year, of the 580,751 students in tertiary education, females accounted for 47 percent. The relatively high proportion of females partly emanates from their predominance in Nursing, Midwifery and allied Health where they accounted for 78 percent of the students, and to some extent to the Colleges of Education. In contrast, in the Technical Universities, the proportion of female students was 37 percent, a situation which reflects the genderization of some professions in the country (Figure 4).



*The enrolment figures for the Public Universities includes Distance and Sandwich Students

** The enrolment figures for the Public Specialised Institutions includes Sandwich Students

#The enrolment figures for the Private Universities includes Distance and Sandwich Student

Other include Private Nursing, Midwifery and Allied Health Colleges and Colleges of Agriculture

Source: Mohammed et.al., (2022)

Figure 4: Number of students enrolled in tertiary education in Ghana: 2005–2022

1.4.5. Health and longevity

Just like education, the health policies and programmes in the Gold Coast were mainly designed to provide health services to the foreign staff of the colonial government, local employees and their families, and workers of European mining and timber firms operating in the colony. A

preventive health policy was pursued by the colonial government, but this aimed at protecting the Europeans and their families (Barnor, 2001). Consequently, the government's preoccupation upon independence was working towards universal access to health services. The government relied on tax-based financing mechanisms to make health services free of charge. However, this could not be sustained due to stagnated economic conditions and in 1972, out-of-pocket payment was rolled out. With the economy facing harsher macroeconomic conditions in the 1980s and the government subscribing to the IMF Structural Adjustment Programme (SAP), a full-blown out-of-pocket payment for health services (known as "Cash and Carry") was legitimised with the passage of the LI 1313, the Hospitals Fees Regulations in 1985. Initially, payment was for medicines and logistics but in the early 1990s, the system transitioned into full cost recovery. Available evidence shows that the full cost-recovery had a substantial impact on access to health services, particularly on child and maternal health. The under-five mortality rate, which was 155/1000 between 1983 and 1987, increased to 167/1000 between 1991 and 1996 before declining consistently to 80/1000 between 2004 and 2008. Arguably, the most consequential health policy in post-independent Ghana, the National Health Insurance Scheme (NHIS), was introduced in 2003 through Act 650 (2003). The fundamental goal of the Scheme was to help remove the out-of-pocket payment as a barrier to accessing health services. In 2007, a complementary policy of free maternity care (covering antenatal, delivery and postnatal) was introduced. Results from the 2021 PHC indicate that 68.6 percent of the eligible population have enrolled in the NHIS or private health insurance schemes, with the percentage higher for females (72.6 percent) than males (64.5 percent) (GSS, 2023). Various reviews indicate that the Scheme has largely achieved the objective for which it was established (Banchet, Fynn and Osei-Akoto, 2012). Through the digitisation agenda, the operations of the scheme have been digitised, removing one of the challenges the scheme has faced over the years.

Various governments have consistently pursued policies which respond to national and international agendas for promoting good health. The recognition of the need to train medical personnel internally led to the establishment of the first Medical School in 1964 (Barnor, 2001). There are now five state-supported and one private medical school in the country. In response to the call for primary health care (PHC) as an important element in health care, Ghana has collaborated with several bilateral and multilateral organizations to promote PHC. The initiative has led to the establishment of health research centres at Navrongo, Kintampo and Dodowa. The Navrongo Health Research Centre is where Vitamin A tablets for children were tried, and the idea of the Community Health Planning Services (CHPS) was developed. Eight years earlier, the Community Water and Sanitation Programme was initiated to improve rural water supply.

These major policies/interventions may have contributed to the steady increase in life expectancy in the country. For instance, in 1990, 13 out of 100 children died before age 5 (not shown), compared to 5 out of 100 in 2021 (Figure 2). A child born today in Ghana can expect to live for 65 years, compared to 60 years as late as 2006 (Ghana Statistical Service, 2021). Despite the interest and the efforts of various governments, Ghana has not been able to comprehensively address its health challenges. Environmental-based diseases are still rife and maternal mortality is still high. The country has achieved 50 percent of the targets in SDG 3, as opposed to the desired 75 percent. For instance, the country is yet to achieve the target for universal health coverage (Target 3.8.1).

To revitalise the health system, the Ministry of Health/Ghana Health Service (MoH/GHS) revised the National Health Policy with the following five objectives (Ministry of Health, 2020):

- Strengthen the healthcare delivery system to be resilient,
- Encourage the adoption of healthy lifestyle,
- Improve the physical environment.
- Improve the socio-economic status of the population; and
- Ensure sustainable financing for health

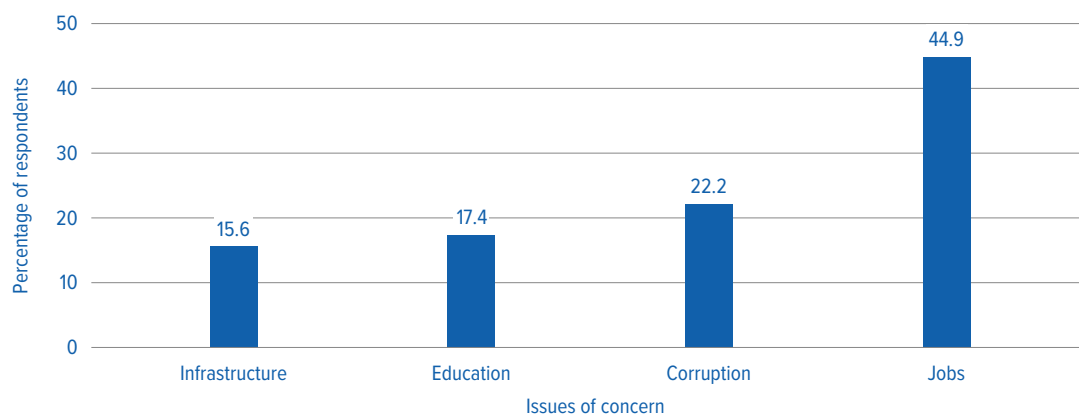
The implementation of the identified strategies is expected to respond to the changing health needs of the country as disease burden becomes more complex due to risk factors such as environmental issues, changing age structure, changing lifestyles and to make the healthcare system responsive to the needs of the population. Furthermore, during the COVID-19 outbreak, the health system demonstrated its robustness to cope with emergencies. Nonetheless, the system faces challenges among which are shortage of essential materials as occurred with the shortage of personal protection equipment (PPE) during the COVID-19 outbreak and the availability of qualified personnel. The latter has been exacerbated by the emigration of qualified health personnel (Global Partnership Network, 2024). It is estimated that 50 percent of doctors and 24 percent of nurses trained in the country are working abroad due to poor working conditions for health personnel in the country. Although not new (Anarfi et al., 2010), this has the potential to further worsen the precarious health system, a situation which would require some policy and pragmatic interventions.

The health policy has identified 11 areas which will need strengthening. Among them is the strengthening of health promotion, palliative and rehabilitative care which have lagged behind preventive and curative care (Ministry of Health, 2020). Ghana is at a stage where health promotion which deals with primary healthcare and environmental issues is needed to propel health care to a level which can have both direct and indirect impact on human capital development. The proposal is to adopt a life course approach to health delivery which will make it possible to deal with various categories of the population such as the aged, persons with disability, and other marginalised persons such as those in urban slums, who in most cases, are unable to fully take advantage of curative and preventive care which are available.

1.5. Focus of the 2023 NHDR

The motivation for the 2023 Human Development Report and the choice of the theme, *The Future Value of Work in Ghana: Pathways to Sustainable Jobs*, have been informed by the realities of national and international developments, and the changing socio-political and economic scene to which governments have responded to with a range of policies and programmes over the past decades. Internally, trends in size and characteristics of the population as well as people's expectation for the future have been some of the defining issues. For instance, results from the 2021 PHC indicate that the population of Ghana was 30.8 million and growing at an inter-censal rate of 2.1 percent per annum. The average annual growth rate of 2.1 percent also implies that the population of the country will double in 33.3 years. Of the 30.8 million, 19.9 million (64.6 percent) were aged 15 years and older, and with an unemployment population of 1.6 million (13.4 percent). Among young people aged 15–35 years (11.78 million), 1.14 million were unemployed, a rate of 9.7 percent (Ghana Statistical Service, 2021d).

In January 2020, UNDP surveyed a cross-section of Ghanaians as part of a process to solicit information on priority areas for the implementation of the SDGs within the last decade to the end of its time frame. From the results, 45 percent mentioned jobs and another 17 percent stated education/skills, indicating that 62 percent were concerned with work and the skills that will be needed to undertake decent work (Figure 5).



Source: UNDP, Ghana Country Office Survey (2020)

Figure 5: Key concerns of Ghanaians in a nationwide survey by gender

Data from various surveys since 1984 (Population Census (PC), Population and Housing Censuses (PHC), Ghana Living Standards Survey (GLSS) and Labour Force Surveys (LFS)) indicate increasing levels of unemployment, with the situation being worse for females. In the 1984 PC, unemployment was 4.0 percent, with the difference between males and females being minimal. From the 2016–2017 GLSS, the rate was 8.4 percent and increased to 13.4 percent in the 2021 PHC. A further dimension has been the increasing rate of unemployment among females. Since 2000, the unemployment rate among females has overtaken that of males. For instance, in the 2021 PHC, unemployment rate among women was 15.7 percent compared to 11.5 percent for men. The dimensions of population characteristics, and in particular challenges with the increasing unemployment rates for women and young people call for action to ensure sustainable human capital development now and for the future as well as consider the future value of work. Results from the 2021 PHC on disability also drew attention to the number of persons with various forms of difficulty in performing activities who would need to be taken care of in the creation of jobs.

The choice of the theme for the Report has also been informed by government policies and programmes for socio-economic transformation over the past decades. Among them are the long-term development plan (40-year Plan and later Ghana at 100), The Coordinated Programme of Economic and Social Development Policies: *Agenda for Jobs* (2017–2021) and the Medium-Term National Development Framework: *Agenda for Jobs II: Creating Prosperity and Equal Opportunity for All* (2022–2025). The medium-term goal and objectives of social development, seek, among others, to:

... enhance equitable access to quality education; ensure quality Universal Health Coverage; ... enhancing the well-being of the aged; attaining gender equality and equity; promoting effective participation of the youth in development;

strengthening social protection; promoting equal opportunities for persons with disabilities (p. xvii)

The social development components emphasise the props for human capital development and provide a starting point for examining what constitutes work and the value of work. The issues identified also dovetail with the relevant Goals of the SDGs (See section 1.8).

1.6. What constitutes work

The International Labour Organization (ILO) defines decent work as any form of activity executed by persons to produce goods and services for one's own use, work performed for others for pay or reward (employment), work performed for others without pay but done to acquire experience or skills (unpaid trainee work), non-compulsory work performed for others without pay (volunteer work), and other activities such as unpaid community service (ILO, 2023). Thus, the provider of the good or service may either receive direct payment or not be paid at all, or it could be for one's own use (Figure 6). Unfortunately, only people engaged in paid work are customarily classified as employed and it is this group of persons who are usually accounted for in national accounting (Assa & Kvangraven, 2021).

The concept of work, as opposed to employment, which is the focus of this Report, has been informed by its antecedents. Traditionally, work was what people did for a living/survival as hunters and/or gatherers, subsistence agriculture and as craftsmen and craftswomen, like what Méda & Vendramin, (2016) have described for Europe. In Africa, contact with Europeans led to the introduction of cash economy through the encouragement of individuals to cultivate cash crops in plantations (e.g. oil palm and cocoa), and the engagement of people in the administrative, legal, trade and security apparatus of the colonial administration, as well as in schools and religious establishments. Those who worked in the colonial administration, with the missions, in plantations and other establishments and who received regular salary became the 'employed people' and were referred to as 'workers'. Due to its origin, being a salaried person and having a 'job to go to' has become co-terminus with being a worker. That is, to work is to be engaged in an establishment outside home and drawing a salary at the end of a month or a given period. The rest of the people engaged in other economic activities were considered or considered themselves as not working. In a study of unemployment in Ghana in the 1960s, Peil (1969, p. 10) reported that "...a woman who said she was unemployed for several years after marriage later reported that she ran a dressmaking business at home". Since she ran her own business, she did not consider herself as 'employed'. This notion as to what constitutes 'work' and those who are 'workers' still lingers on (Puplampu, 2009), despite years of formal employment in the country. This lack of clarity between employment and work seems to have informed the conceptualisation of employment as a proxy for work. It would also appear that it is this view which has influenced the formulation of policies and approaches towards the creation of jobs.

Table 5 provides a snapshot of policies and programmes which have been pursued over the past 60-year period. Except for the Seven-Year Development Plan, Operation Feed Yourself and Industries, and the Long-Term development plan, the focus of job creation has been to reduce unemployment, poverty, and inequality, as reflected in the titles of some of the policies and programmes. The first deliberate attempt to create avenues for work is the Seven-Year

Table 5: Major development plans in Ghana

Date	Programme	Focus
1963–1970	Seven-Year Development Plan	Mass mobilisation for industrialisation and employment
1969–1971	Two-Year development plan	Rural development
1973–1979	Operation Feed Yourself and Industries	Mass mobilisation through agriculture and related industries
1982–1993	National Mobilization Programme	Focused on temporary job opportunities in agriculture and construction. Embedded in this programme were the Economic Recovery Programme, Structural Adjustment Programme, PAMSCAD and the Ghana Poverty Reduction Strategy.
2000–2015	Vision 2020	Strategy to accelerate development
2003	Ghana Poverty Reduction Strategy I (GPRS I)	Poverty Reduction
2006–2009	Growth and Poverty Reduction Strategy II	Poverty Reduction
2010–2013	Ghana Shared Growth and Development Agenda (GSGDA)	Promoting development
2012–2016	National Employment Policy	Creating jobs
2014	National Employment Policy	Creating jobs
2017–2021	The Coordinated Programme of Economic and Social Development Policy	Agenda for Jobs I: Creating Prosperity and Equal Opportunities for All
2022–2025	Medium-Term National Development Policy Framework	Agenda for Jobs II: Creating Prosperity and Equal Opportunities for All
2018–2057	Long-Term Development Plan	Long Term Development Plan for Developing the country

Development Plan (1963–1970) which was done through the fledgling industries established under the Import Substitution Industries (ISI) policies and the Workers Brigade. In the 1970s, the then government promoted youth mobilisation for employment through the Operation Feed Yourself and Industries as well as the National Service Scheme (Table 5). The latest is the Long-Term National Plan referred to as Ghana@100.

This conceptualisation of what people do for living (defined as work) seems to have also informed the approach to data collection. In the 2021 PHC, the focus of data collection on work was framed in the context of economic activity (labour force), employment and unemployment.

The labour force was defined as:

The economically active population comprising persons aged 5 years or older⁴ who were employed or unemployed seven days preceding the Census Night (Ghana Statistical Service, 2021d).

4 Data is collected for persons 5 years or older to capture child labour, but it is only published for those aged 15 years or older.

An employed person was defined as:

A person 5 years or older who in the seven days prior to the Census Night was engaged in any activity to produce goods or provide services in exchange for pay or profit who:

- a. Worked at least one hour in their paid job or business activity, including self-employment*
- b. Was engaged in a family business for payment in cash or in kind; or*
- c. Had a paid job or business activity but were on temporary absence and would go back to this job after the period of absence.*

An unemployed person was defined as:

A person 5 years or older who, in the seven days prior to the Census Night:

- a. Did not work and did not have work to go to.*
- b. Was available to work.*

Based on the responses, persons were categorised under the rubrics of employment status as follows:

- 1. Employees*
- 2. Self-employed without employees*
- 3. Self-employed with employees*
- 4. Casual worker*
- 5. Contributing family worker*
- 6. Paid apprentice*
- 7. Unpaid apprentice*
- 8. Domestic worker*
- 9. Other*

1.6.1. Benchmarking

The International Labour Organization (ILO) defines work as follows:

1. *Own-use production work* comprising production of goods and services for own final use.
2. *Employment work* comprising work performed for others in exchange for pay or profit.
3. *Unpaid trainee work* comprising work performed for others without pay to acquire workplace experience or skills.
4. *Volunteer work* comprising non-compulsory work performed for others without pay.
5. *Other work activities* (not defined in this resolution).

(ILO 21st International Conference of Labour Statistics (October 2023) (paragraph 7).

Persons in employment are defined as all those of working age who, during a short reference period, were engaged in any activity to produce goods or provide services for pay or profit (paragraph 27). They comprise:

1. *employed persons “at work”*, i.e. who worked in a job for at least one hour.

2. *employed persons “not at work”* due to temporary absence from a job, or to working- time arrangements (such as shift work, flexitime, and compensatory leave for overtime).

Although the concepts used for the 2021 PHC can be considered as following those of the ILO (2023), their usage would need clarity to ensure that the concept of work comes out as indicated in the ILO’s definitions. The lack of clarity in the definition of ‘work’ in conceptualisation and usage could have also influenced policy direction of responding to unemployment, poverty, and inequality and not for promoting work as a core exercise. Finally, *volunteer* work is missing from the list of GSS. This is important in view of what pertains in that dimension of work.

Within the context of this Report, work is considered as any activity carried out to produce goods or render services either for its own benefit or for the benefit of others (ILO, 2023). This definition implies that work may either come with pay or without pay, including one’s own work (that is, people engaged in entrepreneurial activities as well as employers who work in their own firms), unpaid training, volunteer work, and people in employment. The UNDP in its 2015 Human Development Report, maintained that when development is considered from the human development perspective, then work is a more relevant concept (UNDP, 2015), than ‘employment’. Hence, the ILO’s concept of work is adopted for this report (ILO, 2023).

1.7. Work and human development

The United Nations (2023) describes development as the continuous improvement in the lives of people living in an economy rather than improvement in the economy these people find themselves in. This definition of development is in line with that of UNDP’s (2011), which states that development is “the expansion of people’s freedoms to live long, healthy and creative lives; to advance other goals they have reason to value and to engage actively in shaping development equitably and sustainably on a shared planet”. This definition of human development is also consistent with economic literature which suggests the existence of a strong relationship between work and human development (Becker, 2009). Bloom & Ferranna (2022), for example, have argued that a country with high levels of human development is expected to have enhanced productivity and labour supply, experience a higher rate of savings and capital accumulation and greater levels of technological development which would ultimately lead to increased economic growth and further human development.

Human development is a continuous unending process, and it seeks to ensure that people remain relevant for work in a world of rapidly changing working spaces and technological innovations. The link between work and human development also implies that people’s availability for and ability to work, largely depends on their level of development and the experience they have acquired in their entire lifetime. These accumulated experiences are expected to enhance their knowledge, skills, and creativity to enable them to produce a good or provide a service. One’s ability to remain relevant for work also depends on the value society places on the work they do as well as the satisfaction they have for the work they do. If the value placed on the work one does over time becomes inconsequential to human development, that specific work may fade out as has happened to several jobs – such as telephonists and shorthand secretaries.

In an era characterised by rapid technological advancements, global interconnectedness, and evolving economic landscapes, the nature of work is also undergoing transformative

changes (Meyer et al., 2023). It transcends the value placed on work and what interests the future value of work, but more importantly is how it relates to human development (Castaño et al., 2020). Within this context, Ghana stands at a pivotal juncture, seeking to harness the potential of these shifts to create enduring opportunities for work and human development while ensuring that the principles of gender equality and inclusivity are at the forefront (Akotia & Anum, 2015). The 2023 National Human Development Report (NHDR) delves into the intricate relationship between the future of work, sustainability, and the future value of work (Kisi, 2023). By examining emerging trends in aspects such as skills development, age, gender ability and spatial perspectives, this report seeks to provide actionable insights to guide Ghana towards a future where work holds economic value and also serves as a driving force for social progress contributing to human development.

Experience over the years have identified investment in the economy, education and health facilitated by a robust economic policy as strategies to bring together various sectors of an economy to make growth and development a reality (Gribble & Bremner, 2012). Known as the Demographic Dividend, the expected conditions which these factors generate are at the core of the Sustainable Development Goals (2015–2030). Figure 6 provides a framework on how the key indicators of human development – namely knowledge, decent standard of living and long and healthy life – relate to work. Work in Ghana has over the years been perceived as any productive activity that involves income generation. This effectively tends to ignore other forms of work such as apprenticeship (unpaid training), volunteer work and other housekeeping and home care activities which are not necessarily remunerated yet contribute to the smooth functioning of an economy.

The probability of the requisite population engaging in any form of work depends on the growth of the economy and the absorbability of the sectors propelling the growth. Where growth is led by sectors with low absorption rates (e.g., services sector), it becomes difficult for many people to be engaged while growth propelled by sectors with high absorption rates (e.g. manufacturing) would require more labour. A country with a knowledgeable, skilful, and healthy population would have a strong human capital base and would in turn be available for work and with the potential to increase productivity and enhance economic growth (Bloom & Ferranna, 2022). Available evidence also indicates that work increases one’s experience, skill set, and general knowledge base, which further contributes to human development.

The growth of a sector also has implications for the requisite skills for work. It is equally important for the available skill sets to align with the skill needs of the economy. Matching needed skill sets to available work would require the redirection of investment in education towards the production of the new skill sets. The process of improving the skill sets needed would further improve the knowledge base of the economy which would ultimately result in an improved level of human development (See Figure 6).

It would be expected that improved government revenue (as depicted in the arrow from work to government revenue) would engender an increase in available resources to finance health and education to derive the benefits of demographic dividend (Gribble & Bremner, 2012), and in sectors of the economy to further enhance productivity and standard of living. For instance, increased productivity in the agricultural sector has the potential to improve food security as well as nutritional efficiency (Powell & Murphy, 2015). The effective use of government revenue would be due to the quality of governance (stronger institutions and absence of corruption).

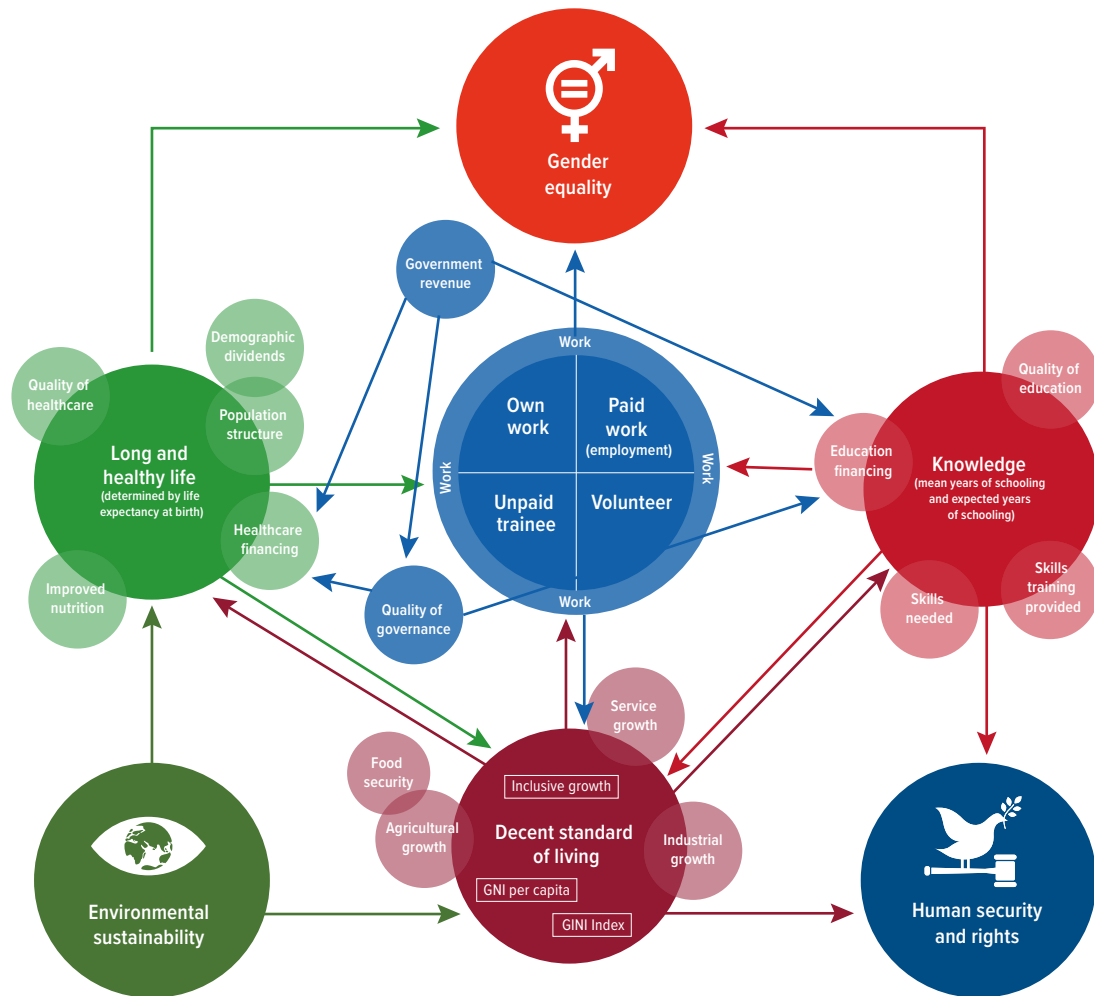


Figure 6: Work and human development linkages

In all these, countries with highly educated people can effectively participate in the political and economic realms of their country, demanding for the protection of human rights and social equality. Further, they would advocate for greater protection of the environment and be involved in advocacy to ensure environmental sustainability. This process of integrating inclusive governance in development planning has the potential to enhance expected outcomes across sectors (U.S. Agency for International Development Strategy on Democracy, Rights, and Governance, 2021).

1.8. Sustainable Development Goals

The world has seen renewed commitment of countries to the implementation of the SDGs during the SDGs Summit in New York in September 2023. This is important given that we are crossing the halfway mark for achieving the goals. Ghana has prioritised the achievement of five SDG



Figure 7: The Sustainable Development Goals

targets,⁵ and which have strong synergies with almost all other SDGs such that an achievement of the selected targets has a multiplier effect on achieving all other goals. Among the five targets, the second most important SDG target for the country is target 8.5: Full employment and decent work with equal pay. This NHD Report will provide pathways that will support policy formulation and programme implementation for achieving that target.

Furthermore, the spirit underlying SDG 8 which aims at promoting sustained, inclusive, and green economic growth, full and productive employment, and decent work for all, interfaces directly

5 Selected targets in order of priority: Target 16.6: Develop effective, accountable and transparent institutions; Target 8.5: Full employment and decent work with equal pay; Target 4.1: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all; Target 6.2: By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations and Target 7.3: By 2030, double the global rate of improvement in energy efficiency.

with eight of the 17 Goals (Figure 7). The creation of decent work, coupled with green economic growth contributes to poverty reduction (Goal 1) as well as reducing inequalities (Goals 5 and 10), ensuring that actions are taken to combat climate change and its impact (SDG 13) and emphasising green transition to provide affordable and clean energy (SDG 7). Promoting decent work and reducing unemployment have the potential to contribute to ending all forms of discrimination against women and girls (Goal 5). Providing decent work also has a synergistic relationship with better health, nutrition, and education outcomes (Goals 3, 4 and 2). In the long run, it will lead to ensuring that all-round prosperity generates an atmosphere for a peaceful society (Goal 16) and where innovation can thrive (Goal 9).

1.9. Methodology: Approaches adopted for writing the report

The framework for the report was informed by three interrelated approaches – theory-driven, data-driven, and voice-driven (Table 6) (See also Korea Statistics Research Institute, 2022).

Table 6: Framework for approaches to the report

Approach	Explanation
Theory-Driven	Theoretical perspectives from literature on work, value of work, future of work and future value of work from Ghana, Africa, and the world
Data-Driven	Derived indicators from nationally approved statistics based on theory-driven perspectives on Human Development Index (HDI), Gender Development Index (GDI), and Multidimensional Poverty Index (MPI) as well socio-demographic indicators. A Module on work and the value of work was added to the third Quarter Survey of the Annual Household Income and Expenditure Survey administered to 9,000 households across the country. In the targeted households, a total of 6,195,847 were interviewed, comprising 3,679,336 females and 2,516,511 males.
Voice-Driven	Conducted focus group discussions (FGDs) across the country (with various stakeholders by gender, age, and socio-economic status and professions) on issues derived from theoretical perspectives.

Theory-driven

To provide a comprehensive coverage of background to the report, identify knowledge gaps in evidence, methodological applications, and data needed for the exercise, a synthesis of quantitative and qualitative evidence was conducted. For the exercise, both published and unpublished data and evidence were collected from academic databases such as AnthroSource, Applied Social Sciences Index and Abstracts (ASSIA), Social Sciences Abstracts, Sociological Abstracts, Academic Search Premier, Contemporary Women's Issues, JSTOR, Google Scholar, Web of Science, among others. Systematic review techniques were applied to sort abstracts and full texts to avoid duplication. For unpublished sources, the search was limited to evidence from publicly available data from institutions/organizations working on distinct aspects of human development and on work and (un)employment. The results provided a premise for delineating the scope of the work, methodological approaches and the additional evidence required.

Data-driven

This phase involved deriving indicators for the Human Development Report from national data. From the review of the available literature, three indicators, the Human Development Index (HDI), the Gender Development Index (GDI) and the Multidimensional Poverty Index (MPI), were identified and calculated for this report. Calculating these indices require data related to health, education, access to economic resources and gender (in)equality issues. Data and the technical expertise for the estimation of indices were provided by the Ghana Statistical Service.

Data used for the estimation of the indices in the 2023 National Human Development Report (NHDR) are from Population and Housing Censuses (PHC), Ghana Living Standards Surveys (GLSS) and 2022 Annual and quarter Household Income and Expenditure Survey (2022 AHIES) conducted by the Ghana Statistical Service: 2005/2006 GLSS, 2010 PHC, 2012/2013 GLSS, 2016/2017 GLSS, 2021 PHC and 2022 AHIES.

For the 2023 NHDR report to cover the period 2007, up to 2022, linear interpolation was employed to estimate indicators for years without available data. In 2019, new administrative regions were created in the country, which increased the number from 10 to 16. Data from censuses and surveys conducted prior to the creation of the new administrative regions⁶ were then realigned to cover the 16 regions⁷ to ensure complete coverage of reporting. Districts from the old regions were used to constitute the new regions. In addition to the secondary data, the study capitalised on an ongoing Quarter 3 (Q3) Annual Household Income and Expenditure Survey (AHIES) to collect primary data on work, the value of work and the future value of work. The objective was to explore views of a cross-section of Ghanaians on work to obtain data that can complement existing quantitative data and the responses from consultations (Voice Driven). The survey targeted 10,027 households which yielded respondents consisting of 59 percent women and 41 percent men. The estimation procedures of the indices for HDI, GDI and MPI based on the quantitative data are provided in Appendix 1.

Voice-driven

This component consisted of consultations at zonal and national levels held in Sefwi Wiawso, Nalerigu, Ho, Accra, and Cape Coast. The consultations aimed at collating individual views as well as popular communal views about the value of work and the future value of work. The zonal level consultations brought together representatives of Metropolitan, Municipal, and District Assemblies [MMDAs] and other NGOs as well as identifiable groups such as market women and artisans. At each consultation site, sessions were held with students in two of the tertiary institutions in the area – Nursing and Midwifery, Colleges of Education and/or Universities. In addition to these zonal consultations, five thematic group discussions were held for representatives of research institutions, media establishments, private sector associations, civil society organizations (CSOs), youth groups and students (See Image 1). Two other consultations were held in Cape Coast with men's and women's groups in the informal sector (Auto technicians and Tailors and Dressmakers)

6 10 (former) administrative regions – Western, Central, Greater Accra, Volta, Eastern, Ashanti, Bono Ahafo, Northern, Upper East, Upper West.

7 16 administrative regions – Western, Central, Greater Accra, Volta, Eastern, Ashanti, Western North, Ahafo, Bono, Bono East, Oti, Northern, Savannah, North East, Upper East, Upper West.



Image 1: Consultation with students at Gambaga College of Education

and persons living with disabilities (PWDs), bringing the total number of group sessions in these engagements to 21, with approximately 230 individuals (average group size was 10). Twenty-one (21) other individual interactions facilitated through WhatsApp networks were also conducted to develop more additional insights about the theme.

A robust qualitative data analysis approach was developed to generate meaningful and context-specific interpretations of the study findings. Specifically, all qualitative transcripts were imported into NVivo version 12 (QSR International) after manual transcription. An abductive approach – a combination of deductive and inductive coding techniques – was applied. This approach allows targeted coding of theoretically relevant themes as well as allowing for emergent and unexpected nodes/codes. By this approach, the study was able to foster comprehensive understanding through back-and-forth movement between deductive and inductive approaches (Graneheim et al., 2017). The analysis and presentation of findings follow the standards for reporting qualitative studies (SRQR) (O'Brien et al., 2014). The analysis was performed in NVivo 12 (QSR International) and data presentation tools such as word clouds and heatmaps among others were deployed.

The main aim of the consultations was to listen to the voices of a cross-section of Ghanaians on the NHDR theme. The approach was informed by the revolutionary and ground-breaking three-part series entitled *Voices of the Poor* (Narayan, 2000) which altered the prevailing thinking in international development, widening the nature and type of evidence needed to ground development work. These pieces of work, based on interactions with over 60,000 individuals, were an important foundation for the 2000/2001 World Development Report. Subsequently, the role, importance and need for more eclectic approaches to data, especially those that involve participation, observation, and text-based information (e.g., interactions or discussions from

village meetings, free-ranging interviews with key informants and focus group discussions) have been recognized and applied (Bamberger et al., 2010).

1.10. Conclusion

This Chapter provides the background and the broader national context relevant to the study. It also laid out the main parameters of the 2023 GNHDR. Specifically, the complex relationship between work on one hand and human development (knowledge, decent standard of living and healthy years) on the other hand has been clarified. The choice of the broader theme for this year's report arises from evidence which showed that more than two-thirds of Ghanaians were concerned about opportunities for sustainable work. Building on this, the 2023 GNHDR draws on multiple quantitative and qualitative data sources to generate insights into the value of work and the future value of work and human development for Ghana, placing the ensuing discourse within the larger global development ecosystem. The first chapter, in responding to the question: 'what constitutes work', provides the context to allow for a more in-depth discussion on Ghana's journey on work which is the subject of the next chapter.

2

Ghana's journey on work



2.1. Introduction

Ghana, a vibrant and diverse nation in West Africa, has been navigating a complex economic and social landscape. Established in 1844 as a country known as the Gold Coast under British Administration, it gained independence in 1957 and changed its name to Ghana (Boahen and Ade Ajayi, 1968). This section discusses the country's journey on work and is done in two broad periods: pre-independence and post-independence. The period after independence has gone through four civilian administrations, which are referred to as Republics (First Republic: 1960–1966; Second Republic: 1969–1972; Third Republic: 1979–1981; Fourth Republic: 1993–present), and six military regimes (National Liberation Council: 1966–1969; National Redemption Council: 1972–1978; Supreme Military Councils I and II: 1978–1979; Armed Forces Revolutionary Council: July to September, 1969; and Provisional National Defence Council: 1982–1993) which came to power through coups. Given the peculiar policies implemented in these various times, the report discusses each of the post-independence time periods, noting the relevant policies and programmes developed and implemented to promote work. The narrative deals with job creation, employment in the public and private sectors, volunteerism, apprenticeship and other forms of work, the role of work unions, challenges encountered, how they were resolved, and the lessons learnt.

2.2. Key messages

- *Structure of economy:* The Ghanaian economy still maintains its pre-independence structure of dependence on extractive sectors (agricultural produce, minerals, and timber) as the major export commodities. The low and fluctuating prices of these commodities, alongside high prices and shocks in international trade (e.g. from oil prices), have negatively affected the stability of the economy at different points in time, with severe implications on job creation. The informal sector accounts for about 70 percent of persons engaged in economic activities.
- *First attempt at Industrialisation:* Between 1961 and 1966, there was a concerted effort to promote industrialisation through import substitution. The policy led to expansion in job creation in state and parastatal establishments. However, the programme ended between the 1970s and 1990s with changes in government.
- *Jobless growth:* The Ghanaian economy experienced periods of jobless growth between 2007 and 2022. Growth in the economy did not generate employment because the growth occurred in less labour-intensive sectors such as natural resource extraction (e.g. oil and gas) and technical areas (e.g. ICT and financial sectors) and not in sectors (e.g. manufacturing, agriculture) which have the capacity to employ more people.
- *Governance:* Between 1966 and 1983 the country experienced political instability and this created discontinuities in economic policies and practice, a situation which affected job creation, stability of living conditions and the world of work.
- *Approach to economic management since 1993:* The governments of the country in the Fourth Republic have adopted the liberal economy approach marked by the promotion of the private sector as the lead agency for socio-economic development.

2.3. National agendas for promoting work

2.3.1. Pre-Independence era

In pre-independence Ghana, the economy was primarily based on agriculture, with a focus on the cultivation of crops such as cocoa, oil palm, rubber and other food crops as well as the extraction of mineral resources, particularly gold, which played a significant role in the economy and gave the country its pre-independence name, Gold Coast. As significant economic activities, gold mining and cocoa cultivation attracted foreign investment and labour from other parts of the country and the West African sub-region. The availability of cheap labour, often through forced labour and low wages, was a factor that attracted foreign investment in industries such as mining and plantation agriculture. Being a British colony, the economic activities and work patterns were influenced by colonial policies and structures such as the production of primary products for export (Kwarteng & Sosu, 2017). For example, by the 1950s the country was synonymous with cocoa cultivation and hailed as the world's leading producer and exporter of cocoa beans. Oil palm and rubber were also cultivated on plantations for export. European powers, especially the British, established trading posts which became the channels for the control and the export trade of all commodities (Ntewusu, 2015). During that period, the agriculture sector was the main source of employment.

Most Ghanaians, however, engaged in subsistence farming, growing food crops like maize, yams, cassava, and millet for their own consumption (Hansen, 1981). With the expansion in the economy after World War I, local markets emerged as hubs for economic activity, where people traded in agricultural produce, handmade local crafts, and imported goods. The colonial administration invested in infrastructure such as railways and ports, which were primarily geared towards facilitating the export of raw materials and the distribution of manufactured goods. For instance, the Takoradi harbour was completed in 1930 and it became the focus of local and international trade in the country. The introduction of a cash economy and changes in land ownership patterns influenced traditional social structures and ways of life (Brokensha, 1963). One of the outcomes of the policies during the period was shifts in population from rural to urban areas to work in the public service, at ports and mines and in private establishments as clerks and assistants; and from rural-to-rural areas to cultivate cocoa and oil palm (Hill, 1970), work on plantations, mines, and infrastructural projects. Thus, there was significant internal migration and external migrates from other parts of West Africa for work. In the 1960 Census, 12 percent of the enumerated population were migrants, most of whom were from West Africa (Ghana Bureau of the Census, 1964).

The country's industrial sector prior to independence was small due to the colonial economic system which consisted of limited processing that added value to agricultural and timber products. There were small-scale cocoa and timber processing plants that produced for export and the domestic market. Nonetheless, their activities contributed little to job creation and the overall economic growth of the country. Traditional handicrafts and cottage industries emerged, producing items such as textiles, pottery, and beads for the local market. These products were often created for local use and inter-West African trade.

Thus, Ghana's pre-independence economy was shaped by agriculture, mining, and trading within the context of colonial policies and structures. During that period, the concept of work revolved around activities which promoted survival. Secondly, it was during this period that a

small group of people were employed by the colonial administration at offices, schools, and other sectors in private establishments and who became known as “workers”. The legacy of this period continues to influence Ghana’s economy and society today. For instance, the cultivation and export of cocoa and other agricultural products has continued and now the country is the second largest producer and exporter of cocoa beans. A banner on the website of the Swiss Platform for Sustainable Cocoa sums up the situation about cocoa: *Produced in the south – consumed in the north* (Swiss Platform for Sustainable Cocoa, 2024).

During the period, various trade organizations and associations started organising their members to protest against poor conditions of service. Until the Trade Union Ordinance (Cap 91) was passed in 1941, it was illegal to belong to any organized labour. However, prior to 1941, various labour groups had formed craft and industrial unions not only to protest for improved conditions of service but contributed to regulate trade practices and to settle disputes among members (Rosa Luxemburg Foundation, 2012). The Ghana Trade Union Congress (TUC) was established in 1945.

The granting of independence to the country marked a turning point in the governance and the implementation of policies and programmes to grow the economy and to create jobs for the citizens, especially young people who had received some formal education and harboured hopes for a better life in independent Ghana. The next section provides a review of the post-independence journey of job creation.

2.3.2. Post-Independence paths to creation of decent work

Within the 66-year independent period, the country has experienced 44 years of civilian administration and 22 years under military governments. The initial 36 years were characterised by political instability, resulting in economic stagnation, which in turn impacted job creation.

2.3.2.1. 1957–1966: Period of initial industrialisation

Following Ghana’s independence from Britain on the 6th of March 1957, the Government adopted an Import Substitution Industrialisation (ISI) policy which sought to exploit Ghana’s natural resources to satisfy the basic needs of the people, create jobs, and embrace and promote technological advancement. Massive industrialization was the key to modernising the economy, ensuring development, transforming the industrial sector of the economy, and reducing dependence on Britain and other foreign economies for finished goods. The aim was to set the country on the path of sustained rapid economic growth and prosperity (Ghana, Office of the Planning Commission, 1964).

At the core of the ISI strategy was the establishment of large-scale, capital-intensive manufacturing industries fully owned and managed by the state. The Government at the time established State-Owned Enterprises (SOEs) to produce domestically what were previously imported from Britain and elsewhere, and to process primary products (such as agricultural goods and minerals) for exports. Thus, meat and fish processing, manufacturing of chocolate, canning of fruits, and the expansion of processing capacity of pre-independence products such as timber, alcoholic and non-alcoholic drinks factories were established (Dickson & Benneh, 1988). The government also embarked on massive infrastructure development with the construction of the Akosombo dam,

Tema Harbour and township, a ship-repair workshop, vehicle assembly plants, establishment of Ghana Airways, the Black Star Line and oil refinery. The area around Accra-Tema-Akosombo became the hub of employment and economic activities. Industries (e.g. textiles, aluminium smelter, manufacturing companies) were established to take advantage of the power from the Akosombo Dam and this attracted migrants from within and neighbouring countries. The shifts in population and the economic boom also led to expansion of the informal sector to provide services to the growing middle class who were classified as workers (Oppong, 1981). The government's macroeconomic policy was pursued within the broad framework of Ghana's Seven-Year Development Plan – 1963/64 to 1969/70 (Ghana, Office of the Planning Commission, 1964).

The relative success of the ISI strategy in Ghana during the 1960s was manifested in the significant growth of the domestic manufacturing sector, expansion in existing industries such as the timber industry, and the shift from private sector production to state-owned enterprises. In terms of the import structure, the period also witnessed a shift away from the importation of consumer goods to intermediate and capital goods to support industrialisation. Towards the middle of the 1960s, about half of the state enterprises in manufacturing were protected from competition and this offered a compelling incentive for a move away from the importation of consumer goods to locally made ones. The policy also infused dynamism into agriculture through the establishment of state-owned farms and linked them to marketing outlets. Thus, there were the Meat Marketing, Fishing Corporation, and Food Distribution Corporation (Dickson and Benneh, 1988).

Consequently, the government introduced labour laws to protect workers' rights, including regulations related to wages, working hours, and safety standards. Trade unions were active during this period, advocating for workers' rights and negotiating with employers on labour-related issues. For instance, the Trade Union Congress was involved in all decisions involving workers at the enterprise and national levels (Rosa Luxemburg Foundation, 2012).

By 1962, the country was saddled with economic difficulties emanating from the high foreign debts incurred because of the ISI and from internal problems (Hutchful, 1973). The ISI strategy did not pay attention to balance-of-payment challenges, cost of imported inputs, export promotion and other issues associated with the venture (Steel, 1972). However, from 1963 the country began to face balance-of-payment difficulties due to the rapidly rising import costs and stalled export earnings. Thus, the country had long term and short-term debt of US\$580 million, which was 25 percent of GDP. To address some of the challenges which emerged, the government resorted to administrative measures such as hikes in import tariffs and licensing, but according to the World Bank (1985), these direct controls were not successful in achieving the desired goal. The inherent challenges in these policies led to excess capacity and inadequate connection with other growth-enhancing sectors. The result was a weakened industrial sector and contributed to a sluggish performance which became even more evident in the decades that followed.

Ghana's employment and working situation during the period was characterised by rapid industrialization, the expansion of the public sector, and the implementation of labour laws to protect workers' rights. While these developments created employment opportunities and contributed to urbanisation, there were also challenges, including inefficiencies in SOEs and economic issues. Nonetheless, the period laid the groundwork for subsequent economic and political developments in Ghana, including the creation of Accra as the magnet for migration which has continued to date (Turolla & Hoffmann, 2023).

2.3.2.2. 1966–1972: Period of transition to liberal policies

A change of government in 1966 marked the beginning of the dismantling of the ISI Agenda. The government that took over implemented structural adjustment policies which involved cuts in government spending, freezing wage increases, devaluing the currency, and shifting attention from agriculture and industrialisation towards natural resource extraction, mainly mining and timber for export. Furthermore, the government embarked on a privatisation agenda which involved foreign companies taking over several national companies (Ayittey, 1992). Although the policies led to decline in inflation and increase in production, employment in the state-controlled enterprises ceased, leading to increased unemployment. According to Hutchful (1987), by August 1968, 66,000 workers (constituting 10 percent of the national workforce) had lost their jobs. Most of these people were pushed into the agriculture and the informal sectors. This was an economy which, despite the attempt at industrialization (1961–1966), continued to depend on cocoa and other natural resources for export. It was also at a time when the export of primary products faced volatility in prices, smuggling of cocoa to Cote d'Ivoire reducing the volume of the product available for export, and internal problems with marketing (Jedwab & Osei, 2012).

Five major policies pursued from 1969 which had implications for the creation of jobs were the expulsion of non-Ghanaians without valid residence permit in 1969, limiting the involvement of foreigners in small scale businesses, introduction of loan schemes for university students who had hitherto received free education, devaluation of the currency, and the encouragement of foreign investment in the industrial sector. The intention for expelling foreign nationals without valid resident permit and limiting the involvement of non-Ghanaians in small scale businesses could not be realised as it led to collapse of the economy due to the level of involvement, especially the West African migrants, in the economy generally and the cocoa industry in particular (Peil, 1969). Some observers saw the devaluation of the cedi and allowing foreign investment in the industrial sector as undermining the sovereignty of the country.

The government is also credited with a rural development agenda, which led to the appointment of the first minister for rural development. The policy was to develop the rural areas of the country as one of the strategies to reduce rural-urban migration and to redress regional imbalances. Nonetheless, the austerity measures adopted, especially the devaluation of the cedi, tax increases and wage freezes, increases in the prices of imported goods, in turn negatively affected job creation and the welfare of people. The regime was overthrown after only 27 months in power.

2.3.2.3. 1972–1979: State-led job creation

In the eight-year period from 1972 to 1979, there were four military regimes and, therefore, the country went through changes in the political, economic, and social situations, which had direct and indirect effects on stable jobs and the conditions in the country generally. Among the major policies which had implications for the economy and work were the repudiation of Ghana's Debt and nationalisation of industries. In 1972 when loans were due for payment, the government announced that it was not going to honour its obligations ("We won't Pay" – "Yentua", in Twi). As a result of the action, credit to Ghana was suspended leading to severe economic hardships (Libby, 1976). The Government renegotiated and later initiated repayment of the debts, and on its own initiative implemented the IMF-prescribed policies (Owusu, 2008).

Due to the decline in manufacturing, agriculture, and related activities, the informal sector became the main source of employment, with the latter absorbing a large proportion of the young people who had just left school. To encourage young people to go into agriculture, the government introduced agricultural support programmes to boost productivity (Goldsworthy, 1973) through both small and large-scale agricultural schemes. For small scale, the government came out with the slogan “Operation Feed Yourself (OFY)” and later encouraged large scale farming through ‘Operation Feed Your Industries (OFYI)” alongside traditional agricultural practices. The promotion of the former really caught on with people and ameliorated the economic hardships which people were facing at that time (Girdner et al., 1980).

The government embarked on a policy of nationalisation, with the state taking control of some of the key industries which had been privatised over the last five to eight years and some private enterprises (e.g. Tata Brewery, which is now Accra Brewery). Within the period, development agencies were established in every region to champion development (e.g. CEREDec in the Central Region and EREDEC in the Eastern Region) through the creation of development enclaves. In the Central Region, CEREDec was transformed to CEDECOM, the body which oversaw the development of the Kakum Forest Canopy Walkway, as well as the conversion of the Elmina and Cape Coast Castles into tourism sites, making the Region the tourism hub of the country. The government also promoted the establishment of rural and community banks to provide banking services to rural communities, provide credit to small scale farmers and businesses and mobilize resources for development at the local level. The first rural bank was established at Agona Nyakrom in 1976 and now there are 145 licensed rural and community banks with over 800 branches in all 16 regions (Business and Financial Times Online). The intention was to make rural areas attractive and to reduce rural-urban migration.

With the absorbed workers from the nationalised industries and the public sector employees in administration, education, healthcare, and other sectors, the government became a major employer. As a result of the increased employees, jobs were often associated with low wages, and this led to widespread labour unrest as workers protested economic conditions and demanded better wages and working conditions (Owusu, 1972). To guard against labour unrest, restrictions were imposed on labour unions, limiting their activities and the rights of workers to strike. However, the government’s restrictions on the unions often led to confrontations between workers and the state, events which affected governance in general and access to work. A feature of the period was also the shortage of commodities, leading to black marketing and cheating, out of which emerged a terminology – *Kalabule*, defined as a shrewd, street-smart, sometimes illegal way to do business – to describe the level of economic squeeze and accompanying hardships.

Despite the economic slowdown and social tensions at the time, the government expanded the state’s involvement in the economy, leading to an increase in people employed in the public sector. Furthermore, the country continued to attract foreign labour, especially in the mining and construction sectors. However, low wages, restrictions on trade unions, labour unrest, and challenges in the formal job market created difficulties for workers.

2.3.2.4. 1979–1981: Period of austerity

Between 1979 and 1981, the country reverted to civilian administration. But, given the problems of the previous period, the economy faced difficulties, including high inflation, unemployment, and budget deficits. The economic instability affected employment opportunities and living standards.

In response to the challenges, the government adopted structural adjustment programmes in the early 1980s based on policies recommended by the IMF and World Bank, and this included devaluation of the currency, trade liberalisation, and privatisation of state-owned enterprises and downsizing. The reforms affected economic activities, welfare and avenues for work, especially public sector employment, leading to discontent among workers in general (Ayee, 2001).

Despite the restructuring, the public sector remained a significant employer, as the reforms impacted employment opportunities and job security in the private sector. The informal sector became an avenue for absorbing unemployed or underemployed individuals. Small-scale businesses, street vending, and informal services became significant sources of employment. Economic challenges and limited employment opportunities led some Ghanaians to seek work abroad, leading to emigration to countries in Europe, North America, and other parts of Africa (Anarfi & Jagare, 2008; Anarfi et al., 2010; Ghana Statistical Service, 2014). These factors had lasting effects on the country's economic landscape and labour market dynamics in subsequent years.

2.3.2.5. 1982–1993: Economic recovery and diversification

After 27 months of civilian administration, the military again took over the administration on 31st December 1981. The 11-year period of the government can be divided into two: the first two years within which the government pursued austerity measures based on its perspective of the economic situation, and the second period when the government opened itself up to International Financial Institutions (IFI). Initially (1982–83), individuals and companies were targeted as being responsible for the collapse of the economy. The policy response was to force private market and business operators to reduce prices of commodities, rents, rates for mortgages and loans, and enforced strict tax and revenue collection procedures. For institutions, the government ordered reduction in interest rates and prices. For instance, banks were ordered to reduce their interest rates from 18 percent to 9 percent and interest on credit from 22.5 percent to 14 percent (Owusu, 2008). These strategies greatly affected the operations of foreign firms such as VALCO, UAC, Cadbury-Schweppes, CFAO, Afro media, Union Carbide, Allied Foods, and other firms totalling about 14 in all. As a result of the economic crisis and unfavourable conditions, companies reduced production as well as laid off workers, actions which led to some of the companies leaving Ghana completely (Owusu, 2008). The idea was to eliminate *Kalabule* which, it was claimed, had been responsible for the country's socio-political and economic problems.

However, in 1982/83, several events forced the government to make a U-turn about economic policies. During the end of 1982 and the beginning of 1983, there were nationwide bushfires which led to food shortage and famine in parts of the country. In April 1983, nearly one million Ghanaians who had migrated to Nigeria were ordered to leave, an event which compounded the already dire socio-economic situation in the country (Daly, 2023). In April 1983, the government-initiated discussion with the IFIs for support, and within the 11 years, the administration invited the IFIs into the country five times (Appendix 2).

With the support of the IMF and World Bank, the government launched the Structural Adjustment Programme (SAP) in 1983. One of the outcomes of the programme was a reduction in inflation from 142 percent in 1983 to 10 percent by the end of 1991 (World Bank, 1998). This was followed by the Economic Recovery programme (ERP) and, in 1989, the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD), which was introduced as a safety net for populations who had been negatively affected by SAP (World Bank, 2000).

Among the neo-liberal economic strategies the government adopted were the suspension of the price control mechanism, abolition of import licensing, and the institution of import declaration in its place. To make the price control transparent, a tripartite system was put in place consisting of the government, represented by the Prices and Incomes Board, employers, and trade unions. Furthermore, the government embarked on divestiture of State-Owned Enterprises (SOEs), and by the end of the process in 1996, 182 enterprises had either been sold outright (90), floated shares (27), put out on joint venture (18), leased (5) or liquidated (42) (Owusu, 2008; Appiah-Kubi, 2001). The actions reduced employment in state enterprises, a situation which led people, especially the youth, to enter the informal sector.

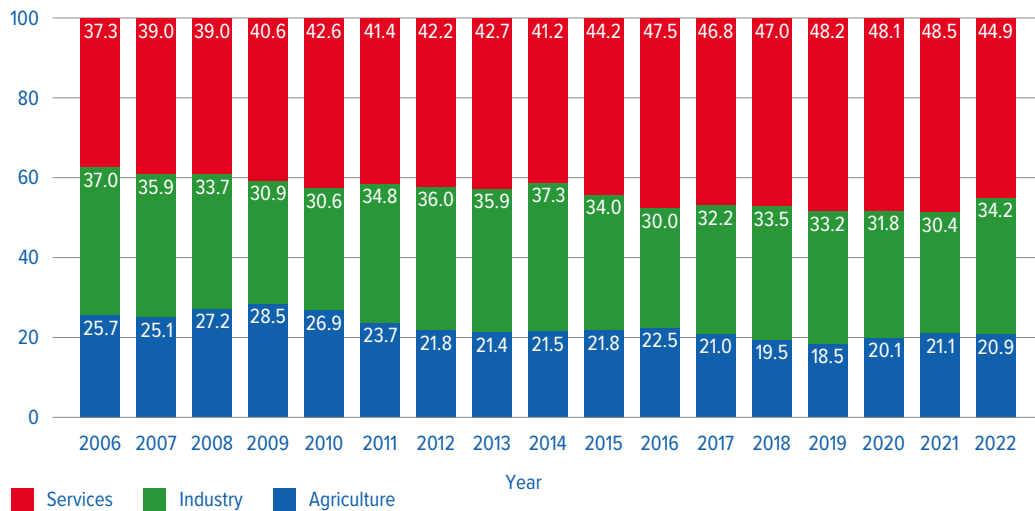
The next actions after the economic liberalisation were steps towards the involvement of people in governance, taking a cue from the grassroots mobilisation which occurred during the initial stages of the takeover, and the establishment of systems to support good governance. In 1986/87, the government established the National Commission for Democracy, to engage in political education, advise the government on how to foster a democratic environment and to decide on the way forward. The process led to the passing of PNDC Law 207 which set out the parameters for the current system of democratic governance – Development of structures and the current civilian administration under the 1992 Republican Constitution.

By the middle of the 1980s, the economy had been revived and Ghana had become a destination for investment. Despite the positive changes, the SAP and ERP did not benefit people equally. Inequalities in space were accentuated with the concentration of activities in Accra-Tema, Kumasi, Takoradi, Tamale and other large cities, as well as enclaves for extractive industries such as mining centres, leading to large-scale migration to those destinations. Secondly, the poor in deprived areas were negatively affected as some of the externalities of the policies led to high cost of living and retrenchment of labour. The period was also characterised by the imposition of user fees in hospitals, a factor which affected health seeking behaviour of the poor. Furthermore, the payment of fees in schools also created conditions for exclusion, especially for females and children in deprived areas.

Nonetheless, in 11 years, the government took the country through processes which have now defined the outline and the parameters which have led to the 30 years of stable political governance under the Fourth Republic.

2.3.2.6. 1993 to present

The period from 1993 to the present has been the most stable in the country's political history. Since its inception in 1993, the governments which have emerged have largely been associated with a liberalised economic system in which the private sector is seen as the main source for economic growth and development. Because of the implementation of the Economic Recovery Programme (ERP) and the Structural Adjustment Programme (SAP) with support from the World Bank and the IMF in the two preceding decades, the political economy of governments has shifted from a state-controlled to a private sector-led one. The two main political parties which have ruled the country over the period – the National Democratic Congress (NDC) and the New Patriotic Party (NPP) – although have their own inclinations, have embraced the idea of private sector participation in the economy. Given the similar approaches adopted by the governments, the country's key macroeconomic indicators have followed similar paths, with implications for the world of work and human welfare.



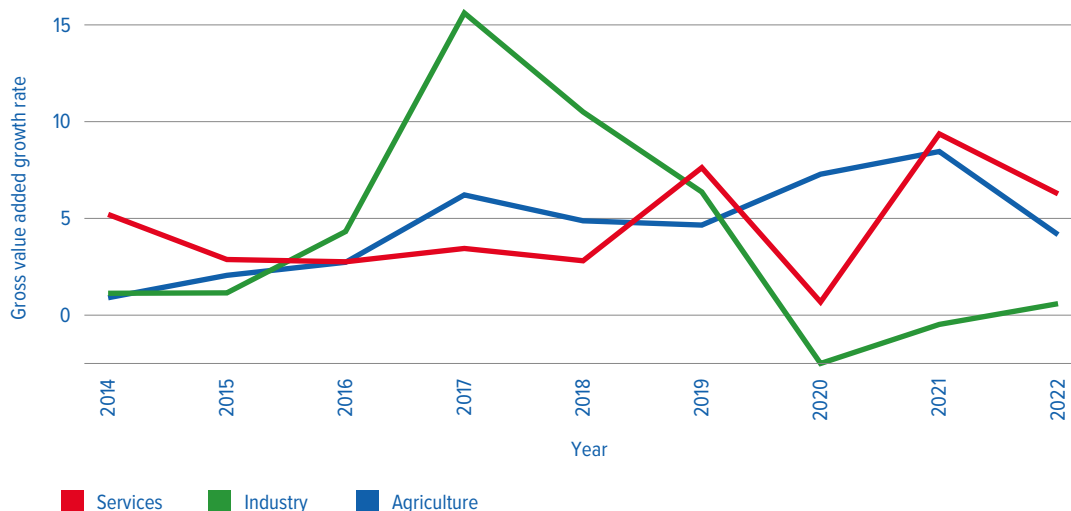
Source: Ghana Statistical Service, 2023

Figure 8: Sectoral share of GDP

Due to the policies pursued over the period, the structure of the economy has been transformed from an agricultural-led to a services-led one. From 2013 to 2022, the contribution of agriculture to GDP fluctuated between 22 percent in 2013 and 21 percent at the end of 2022. Within the period (2007–2022), industry consistently accounted for a third of GDP, while the contribution of services increased from 39 percent in 2007 to 45 percent in 2022 (Figure 8). However, the shift in the structure of the economy was not accompanied by the creation of productive and decent work since the structure of the economy has remained highly informal with a service sector dominated by low-value activities (Ghana Statistical Service, 2023).

Furthermore, the country is still largely dependent on the export of natural resources for its foreign exchange earnings despite the service sector being the largest contributor to GDP. The export of gold and oil constitute about 69 percent of Ghana's total export, and when cocoa and timber exports are included, natural products constitute about 83 percent of the country's total exports (Ghana Statistical Service, 2023). The dependency of the country on these exports (cocoa, gold, oil, and timber) makes the country very vulnerable to external shocks which tend to affect the progress towards human development and avenues for decent work. When commodity prices decline in the world market, it affects the country's export earnings, which invariably affects the stability of the domestic currency. For instance, in 2016, US\$1 was worth GHC 3.92. This increased steadily to GHC 4.59 in 2018, GHC 5.81 in 2021, then to GHC 8.27 in 2022 (see Table 1). The downward trend in the value of the Cedi vis-à-vis the US\$ from 2013, coupled with high inflation partly from external shocks have contributed to the destabilisation of the economy. Figure 9 shows trends in value added growth rates by sector between 2014 and 2022. During the period, the value-added growth in industry fluctuated widely, reaching a peak of 16 percent in 2017, before declining sharply to -2 percent in 2020. All these factors have had implications for work.

General unemployment has fluctuated over the past two decades. Rates of unemployment declined from 10.4 percent in 2000 to 3.6 percent in 2006, then rose again after 2007 from



Source: GSS (2023) Accessed on 13 December 2023

Figure 9: Gross value-added growth rates by sector (%)

4 percent in 2007 to 13.4 percent in 2021, and with a marginal decline to 13.1 percent in 2022 (Ghana Statistical Service, 2021). The high rates of 13.4 percent and 13.1 percent respectively for 2021 and 2022 could be attributed to the effects of COVID-19 on the economy.

Unemployment among young people aged 15–34 years has been a persistent challenge, with rates higher than the national average. The rate of unemployment among young people was 14.28 percent in 2015 and declined steadily to 7.14 percent in 2022. The rates reflect the lack of opportunities for young people, especially those who have just completed school to find work. This has been a perennial problem with various governments introducing policies to address the challenge, with varying levels of success.

Also, as part of the process towards democratisation and the establishment of structures to promote long-term development plans, the National Development Planning Commission (NDPC) was established by Act 1994 (Act 479). The mandate for the establishment of the Commission was derived from Articles 86 and 87 of the 1992 Constitution and was charged, by Act 1994 (Act 480), with the responsibility of formulating and implementing the decentralised Development Planning System. In 2017, as part of the celebration of 60 years of independence, the NDPC produced a Long-Term National Development plan titled Black Star Rising, which was revised in 2019 to Ghana@100. The document is expected to guide the development trajectory of the country between now and the Centenary Celebration in 2057.

2.4. Policy implications

- *Following Long-Term Plan:* Since the 7-year Development Plan (1963/64–1969/70), there has not been any national long-term plan for the country until 2017 with the publication of the Long-Term National Development Plan. Out of this document, the first and second Medium Term National Development Plan Framework – Agenda for Jobs I and II: Creating Prosperity

and Equal Opportunity for All (2022–2025) have been developed for implementation as expected. In addition, other development plans have been produced such as the Ghana Infrastructure Plan (GIP) 2018–2047 setting out the infrastructural needs of the country – Energy, Transport, Water, Human Settlements and Housing, Social, Civic and Commercial, and ICT – and the National Green Jobs Strategy 2021–2025. The 2023 NHDR provides an opportunity to rally round Ghanaians to develop strategies to implement these long-term plans for the development of the country. This will make it possible to create conditions which will promote decent and sustainable work.

- *National consensus for development:* The narration points to the absence of a national consensus for implementing a national long-term plan among various political parties, unions, and other stakeholders. Ghana can learn from the experience of the Irish Republic which, through a national consensus, came out with a roadmap for the development of the country (Box 2.1).
- *Addressing youth unemployment:* During the First Republic, the Workers Brigade became an avenue for employment while state enterprises (e.g. Food Distribution Fishing Corporation and Meat marketing Board) became conduits for youth employment. And it was partly to deal with youth unemployment that the National Service Scheme was introduced in 1973. The Agenda for Jobs I (2017–2021) and II (2021–2025) are two similar responses to youth unemployment. The strategy should be re-engineering past and current policies and programmes such as the National Youth Policy, and the Training and Skills development under TVET programmes, to provide a long-term plan to ensure youth employment; and
- *Paying attention to industrialization through meeting internal demand and export-oriented approaches:* The experience from the First Republic indicates that any attempt to industrialise should pursue the dual approach of producing to meet the domestic as well as being export-oriented to generate the foreign exchange needed to sustain the industrialisation process.

2.5. Conclusion

Ghana's journey to promote work since independence has been marked by discontinuities arising from the structure of the inherited colonial economy. The first attempt to break out of that legacy was just after independence when there was a major conscious effort to transform the economy through Import Substitution Industrialization (ISI). By 1962, the overemphasis on import substitution had created a situation of foreign exchange squeeze which stifled the economy (Hutchful, 1987). The policy was abandoned in 1966 when there was a change in government and the International Monetary Fund, and the World Bank were invited to supervise the privatisation of the state enterprises and to manage the economy. This was the first invitation to the two International Financial Institutions (IFI) into the country to assist with the management of the economy. By the 1980s, most of the industries started after independence had either collapsed or had been privatised, a process that truncated any attempt at industrialisation in the country.

The period from 1966 to 1981 was one of political and economic instability with the country going through two democratic governments (Second (1969–72) and Third (1979–1981) Republics) and six military governments. The unstable political trajectory affected any attempt at long term planning for socio-economic transformation. However, a few policies, albeit short term, have had some effect on the world of work, two of which were the Operation Feed Yourself and the Operation Feed Your Industries. Reviews of the two policies indicate that these two policies of NRC/SMC

I and II Governments provided focal points for the revival of agriculture and avenues for work, especially voluntary work. Notwithstanding their apparent success, the policies were abandoned after the overthrow of the government in 1979. The democratically elected government which followed lasted for only 27 months and, therefore, could not design and implement any policy to affect the course of economic history of the country.

Thirdly, since independence, the country has been saddled with debt overhang, a situation which has characterised several African countries (George, 1990). The journey of discontinuity in policies and the associated collapse of the economy at different points in time has meant that the country has always been saddled with debt and governments have had to request for IMF/WB bailout. Data from the IMF website indicate that Ghana is the 7th African country indebted to the IMF, amounting to US\$1.644 billion (IMF's official website). The debt has accumulated from the 1960, and as pointed out by Hutchful (1987), during the initial period of the ISI, the government borrowed from the IMF and World Bank and as at 1966, external debt constituted 25 percent of GDP.

With periods of stagnation and decline in economic activities, the informal sector became the main outlet for work. This partly explains the high proportion of employed persons in the informal sector over the years. Such a situation has been observed as one of the effects of the COVID-19 outbreak. In the 1970s and 1980s, the situation of economic squeeze created conditions for high out-migration from the country by youth, most of whom ended up in Nigeria due to the oil boom of the 1970s. However, in 1983 because of political instability in Nigeria, all aliens were ordered to leave, and it is estimated that over two million migrants, out of which one million were Ghanaians, left the country (Daly, 2023). Emigration as an escape valve against unemployment seems to have resurfaced in the last five years, especially among young people with high education and professional qualifications (Global Partnership Network, 2024). This resulting brain drain is likely to erode some of the gains which the country achieved with its human capital development.

One feature out of the narration of the journey on work is the lack of long-term national plans to inform the development of the country. The experience over the years has informed the need to produce a long-term development plan to guide the future of the country. The 2023 NHDR provides an opportunity for another conduit for promoting the plan to achieve a wide buy-in as the blueprint for the nation's development. In taking that step, the experience from the Irish Republic could be a guide (See Box 2.1).

It is from the pre-independence period that the outline of the country's current economy was formed. The post-independence political economy of the country has followed the path of the colonial economy whereby the country still relies on the export of primary products and imports finished ones. Any attempt to create pathways for decent jobs should consciously aim at reforming the structure of the economy for the country to create a new path. Strategies for achieving shifts in the economic structure are set out in Chapters 5 and 6.

Box 2.1: Case of Republic of Ireland

By the beginning of the 1960s, the Irish Republic was one of the poorest countries in Europe. Ireland transformed itself through investment in human capital and pragmatic policies from the 1960s. By taking the steps outlined below, the country moved from a state of being one of the poorest in the European Union to the situation where it ranked 8th on HDI in 2022.

Steps which were taken

1. *Secondary education:* in the early 1960s, the government eliminated fees for secondary school education, which made it possible for working class children to obtain high school and technical education.
2. *Governance and depoliticising economic development:* government, main trade unions, political parties, farmers, and industrialists came together and agreed on a programme of fiscal austerity, such as the slashing of corporate taxes, supporting fledgling industries etc.
3. *Public university education:* In 1996, the Government made university education basically free leading to the doubling of PhDs in STEM Education and the creation of a well-educated workforce which attracted top companies. There were also universities with strong R&D programmes.
4. *Investment in transportation:* Government invested in transportation with the objective of supporting both internal and international trade.
5. *Healthcare:* Developed and supported a functional health care system; and
6. *Funding of research:* Government set up a science foundation to give grants for basic and applied research.

The philosophy which informed the exercise was that capital followed areas with the most productive labour at the lowest price.

Source: Friedman R. L., (2006) *The World is Flat: A brief history of the twenty-first Century*. New York, Farrar, Straus and Giroux

3

Value of work: How society perceives work





Image 2: Participants of Western North Zonal Consultation on work and value of work

3.1. Introduction

The value of work is critical for human development (UNDP, 2015) as it goes beyond the monetary gains and encompasses emotional well-being, such as self-esteem and personal growth, life within the work environment, social cohesion and as a social good (ILO, 2019). Although this multidimensional description of the value of work is recognised, the concept has remained predominantly income/earning based in popular discourse. It is viewed as the bedrock of decent standard of living, driving the ability to pay for personal needs, improved health, education, housing, and those of dependents.

How work is perceived plays a key role in how society engages with the labour market. Currently, work is dominantly associated with making money and perceived less in its function to increase social cohesion as it lacks a superordinate, long-term vision as a reference point. Through our National Human Development Report and Dialogues, we aim to unlock new conversations that broaden the current value concepts to signal that work is beyond earnings, it is about human dignity, social cohesion, and security as well as individual and societal growth.

This chapter explores the value of work and the future value of work among various categories of Ghanaians as derived from the three sources of data described in Chapter 1, namely from the literature, national censuses and surveys and consultations. It deals with various dimensions of the value of work now and in the future as well as their implications for charting pathways for decent and sustainable future work.

3.2. Key messages

- *Gendered norms about work:* Cultural expectations and historical antecedents have combined to create gendered norms which ascribe less value to work performed by women such as home care and housework, than those performed by men.
- *Value of work:* Financial benefit as the main reason for work now overshadows other aspects of work such as volunteering, apprenticeship, and care work.
- *Working environment also counts:* Beyond high value placed on work associated with high financial rewards, people identify nature of profession, job security, and ambience of work environment, as contributory factors to the value that people place on a particular work.
- *Emerging areas of work:* Emerging areas of work such as ICT, sports, content creation and the arts, are valued higher now than they used to be due to their perceived high earnings and the prestige attached to them; and
- *Promoting the interest of persons with disability:* The value of their work is perceived from the perspective of sympathy instead of ability.

3.3. Value of work and human development

The value of work is critical for human development (UNDP, 2015) as it encompasses emotional well-being and the benefits people engaged in work derive as well as what the others and the society in which they work derive from the work they do. How one thinks about work shapes understanding of work. Furthermore, perspectives about work change with time. Historically, work was what people did to earn a living. With time and partly due to specialisation, monetary compensation emerged as a major benefit associated with work. People who ‘worked’ for others were compensated with monetary rewards and other financial and non-financial benefits. The practice of monetary compensation offers the person involved a guaranteed standard of living, economic security, and promotes equity and equality (See Figure 10).

The second value of work is its extrinsic and intrinsic benefits (Johri, 2005). This involves the feeling of personal-satisfaction, self-worth, happiness, and sense of achievement. These dimensions create a sense of dignity and recognition and motivates people to be creative and innovative, factors which help to increase self-worth, and improves participation in economic life. Furthermore, it creates conditions for independence and empowerment, particularly for individuals who are vulnerable and socially marginalised such as women, young persons and the aged, undocumented migrants and outcasts. It gives such people a feeling of empowerment which enables them to fully participate in economic life and exercise their rights and security (See Figure 10).

The work environment, all things being equal, connects people, provides peace, and security, and is expected to be free of discrimination, and help to improve empowerment for vulnerable and marginalised persons. The work environment allows for effective participation in social and economic life and could contribute to improvement in overall standard of living. Another value derived from work is the social good it generates. Work provides opportunity to offer service, creates avenues for inter-dependence, aspects associated with honour and respect. Work ensures increased social cohesion and a sense of belonging, especially among people within the same profession or trade. Depending on the type of work, it generates interest in the need

to protect the physical and socio-cultural environment (See Figure 10). It is this framework which informs discussion in this Chapter and aspects of the value of work in the Ghana NHDR.



Figure 10: Value of work and human development

3.4. Work and the value of work in Ghana

The notion of work as known in the country today has undergone transformation from the traditional system when ‘work’ was a way of life and not divorced from other activities (Puplampu, 2009). For instance, the typical greeting expected of one who comes upon a group of people working in many Ghanaian communities is loosely translated as “work, work” (*edwuma edwuma*) with an affirmative response of “work is valuable” (*edwuma yie*) (Darkwah, 2007) and in Ga, people found working are greeted “well done (*anyeko*), to which they respond, “thank you” (*yaa yei*) (Darkwah & Tsikata, 2022). The value of work is also replete in Ghanaian highlife (a musical genre), songs and proverbs. The Nzema of Western region say *asɛlɛ ngyenle ende alee*, translated as “If you beg for salt, it would not be enough for you to prepare a delicious meal”. This saying is intended to discourage total dependence on others without working as that will not allow one to enjoy life (Yakub & Osei, 2020). The Akan proverb that says *se anoma anntu a obua da*, (“a bird that does not fly starves”) connotes the value of one working to feed themselves. Within the contemporary cosmopolitan context, the proverb affirms the need for mobility (e.g., migrating for purposes of work) which can improve one’s self-reliance as the bird does not rely on handouts. Accordingly, individuals, especially adults, who refuse to work for no apparent/obvious reasons are considered lazy.

The framing of the value of work in Ghana takes on many forms: gender-neutral, gender-specific, age-related, nature of the work, location, and ability. Beyond these layered dimensions, work was also viewed with respect to being legal or otherwise. The general view was that work must be recognized in law and socially sanctioned/approved for it to be of value. Any activity which

is proscribed by law, regardless of how much it pays, could not be considered as a form of work. This is consistent with popular perception of work as it is often linked to remuneration. In the next sections, some social and demographic framing of work, based on consultation with a heterogeneous group of Ghanaians, is described.

3.4.1. Gendered framing of value of work

Beyond the general framing of the value of work, there are gendered ways of valuing work as the purpose and value of work for men and women vary. Based on evidence from different parts of Ghana (Britwum, 2009; Wong, 2014), the value of women’s work is often viewed with respect to their ability to contribute financially to the household income as well as parenting children. “Industriousness” – often used in many communities – connotes contributing to the financial well-being of their children rather than depending on men. In a study of women entrepreneurs of diverse backgrounds, for instance, Dzisi (2008) found that work-related success or accomplishment was viewed as self-fulfilment, financial success, family security and contribution to society in order of importance. Self-fulfilment was described in terms of increased self-esteem, confidence, and control (freedom) over their lives. Security extended beyond the nuclear circle to include the extended family demands and contribution to society was defined with respect to job creation and innovation and tax returns to the state as well as participation in community organizations, voluntary work and philanthropy to institutions and individuals. Among Ghanaian women engaged in cross-border trading, Darkwah (2007) identified three values of work: work as a duty (e.g., sustaining family history and reputation in a particular field), work as an economic joy (e.g., incomes/profits), and work as a means of building social networks both inside and outside the home/place of origin.

The value of work from the gender lens in retrospect shows the gendered pattern of access to formal education in Ghanaian communities. In the past, educating the male child was prioritised over females. This history has continuously had an impact on how much value is placed on a woman’s or a man’s work by society. In effect, the cultural phenomenon that led to the provision of formal education for men and not women, is reflected in the work environment in terms of how value is placed on what a woman does vis-à-vis a man.

In one of the national consultations, some participants argued that value should have been the same for work done by men and women. However, it was further argued that men are accorded more respect than women, even when doing the same work and earning the same income. Thus, although the monetary value may be the same, the non-monetary value will not. As pointed out by one participant:

Women by their biological cycle, face a lot of constraints ... and so if a woman can defy all odds, to get to a particular position, let’s say a senior management position, I believe that the value in terms of compensation, or any form of value in any dimension must be equal, for both genders. However, that was not what we experience in most cases. (Participant, Research Sector Group, UNDP hall, Greater Accra Region).

For men, the narratives on the value of work align with masculine norms that prioritise the male provisioning role for themselves and their dependents or other family members who do not directly depend on them. Viewed this way, work provides an avenue for asserting their “rightful”

role at the interpersonal and societal levels. On the contrary, the value of women's work is seen as complementary, while the value of men's work is seen as preeminent. For instance, men who fail on this normative expectation may struggle or fail entirely to find a wife of their choice (Langevang, 2008). On the contrary, the female participants in the study envisioned a state of being married and taken care of by a man who is working (someone respectable) with her providing a complementary or supportive role in addition to what society considers to be her basic duty: reproduction and housework.

Traditional gendered norms of work, with men as the provider and the woman performing a supportive role, have continued into the modern economy. In the traditional system where work was for daily provisioning, men cleared land for the planting of food crops while women were responsible for disposing of 'surplus' produce within the community, beginning with the monetisation of the economy during the colonial era. Therefore, the value assigned to work performed by men and women, configured within the socio-cultural context, and extended into the modern system has shaped the economic/financial benefits that accrue from the various activities.

In the consultations, participants were also not oblivious to the deep-seated stereotypes and misconceptions which were often driven by gender inequalities and the privileged position of one group (men) over the other (women). Therefore, the value of work performed by men and women is determined by socio-cultural lenses, which often are used to assign work based on gender. This has led to an unwritten typology of gender-based work: those assigned to men, those to women, and those designated for both. Work which are technical and attract high income and social impacts/benefits, such as engineering, security services, construction, and mining were repeatedly mentioned as work for men while nursing and care work, and teaching were considered women-oriented work. Even in the same professions such as medicine and administration, the 'respected' components such as a medical doctor and chief executive officer of a firm are occupied by men while low-level professions such as nursing, secretaryship and home care are for women. Such gendered characterization of certain jobs stems from social and historical antecedents whereby men were considered as the providers with the women performing supporting roles. It was partly because of these features that females were initially excluded from formal education. When they did enter, they often ended their education at lower levels, which did not qualify them for high-paying jobs. This situation underscores the underlying gender inequalities and the privilege of men over women. Even in sectors such as teaching, health, and banking where women are employed, there are still more men employed than women. As noted by one participant:

I believe that society ascribes less complicated jobs, low earning jobs, jobs that are not science related to females. I am saying this because, right from secondary school to university, when you look at the science classes, you have a huge population of males and a few females. Right to Engineering school, if you happen to have even 10 percent of ladies in your class, then it means you have ladies in your class. (Consultation Participant, Youth Group, Accra)

By the same accident of history, women have dominated the sales sector, especially the retail trade of the economy. This was because women were responsible for disposing off surplus farm produce and also found a niche in the retail trade which did not require formal education and expertise.

Then there are jobs which are unisex, that is, open to both men and women. Among them are jobs in financial institutions, teaching and journalism. As pointed out by one participant:

... If you go to the banking and finance area, nobody really put a particular price tag in relation to the person at the counter or the teller being a male or a female or let's say in the broadcasting industry, nobody puts a price tag there because, those industries have been categorised to be multifaceted but the traditional ones that are males, they believe that if you are a female and you are there, you are not as good as the males. (Consultation Participant, Youth Group, Accra)

Notwithstanding the gendered categorization of work and jobs, people who engage in activities out of their normative gender roles tend to be valued favourably. For instance, women who venture into hitherto male-dominated areas which are considered complex (e.g. driver of articulated truck/tractor), are respected, and valued. The reverse is true for female-dominated fields where men defy the norm. One participant intimated:

Sometimes it is just fascinating seeing men or women venturing into fields that are not traditionally within their gender roles. For instance, I once witnessed a five convoy of female tanker drivers and everyone around was wowed and spontaneously clapped for them. Similarly, men who operate chop bars (popularly referred to as Obarima Nkwan – male soup) tend to attract more clients than females in the close proximities. (PWDA Participant, Cape Coast)

Gendered notion of work, a carryover from the traditional system and reinforced through stereotyping now, still lingers on, despite the attempts to promote gender equality and equity in education and the workplace. Working towards promoting the value of work performed by women will help to encourage society to pay attention to these activities.

3.4.2. Age and value of work

Age is a prominent factor in social interactions, apportionments and apportioning of responsibilities. It is one of the defining features for knowledge, ability to perform some socio-cultural roles, and determining entitlements and rights at various levels – households, community, institutional and national. Within the social structure, being 'old' or 'mature' is used as a marker for occupying a position or a custodian of traditional knowledge, skills, and culture. The aged/matured person also has the responsibility to initiate the youth into the culture and the world through apprenticeship and mentorship for skills development. With the introduction of formal education, the schooling system has become the main conduit for transmitting skills and legal age has been established through legislation for occupying positions or taking up responsibilities such as voting and being voted into office.

In the world of work, age remains an important marker of expectations in terms of what is allowable or not. In the discussions, the role of age in shaping what work one could engage in or not was recurrent. Two perceptions emerged: work requiring brawn or physical energy and those requiring "experience". The first, involving physical energy, was the preserve of young people. Indeed, under certain circumstances, it could be considered disrespectful to engage an aged person in brawn work regardless of what the parties had agreed to before the engagement.

Accordingly, this may undermine the opportunities for older people who desire and have the energy/strength to work, particularly in the construction sector. A youth participant noted:

I was brought up to believe that, when you employ a man in his 50s and 60s to carry cement for you, then you are being disrespectful. Because why are you making somebody who is your father's age or grandfather's age do the work for you? (Consultation Participant, Youth Group, Accra)

On the other hand, when work required “experience”, older people were usually preferred over younger ones as employers are likely to prioritise experience, training, and education over physical energy. However, some participants – mainly from the private sector – intimated that experience may sometimes be counter-productive as some experienced workers could be lethargic at work or struggle to adapt to innovations. Some participants also reckoned that with the rising pace of technological advancement, specialisation through education and the emergence of new skills needed on the job market, some of the age-related features of work would change and instead be driven by specialisation, adaptability, and dynamism.

Nonetheless, in the world of work and the value of work, age is still considered as a crucial factor given the role of age in the social structure and the context of employment and specialisation. Due to the changing demographics, it becomes imperative that attention is paid to various age categories – such as the proportion of young people who are unemployed and those aged 60 years and older who are still working or looking for work. The age factor also becomes important when it is juxtaposed with other variables such as gender, spatial location, abilities, provision of facilities and services, and migration.

3.4.3. Persons with disabilities and value of work

Generally, there are disparities in the value placed on work performed by Persons with Disabilities (PWDs), even in the same profession. During the consultations, PWDs argued that they were completely left out in policies regarding the value of their work, and therefore, there was the need to consciously consider them in all policies. Furthermore, in discussions people just refer to the Disability Act 2006 (Act 715) as if it can solve all problems. They argued that the value placed on their work, irrespective of gender, needed to be critically investigated, including how PWDs are to be educated and engaged in the workforce. Some participants pointed out that it was imperative to equally recognize the contribution of “differently abled” persons to society and human development. They also noted that remuneration for work done was also very important, and the consensus was summed up thus:

Money drives decent living and the significance attributed to work is primarily driven by economic objectives and the desire to establish a legacy, ensuring the well-being of one's family and oneself, instead of going out begging to take care of kids and family. (Participant, Cape Coast RCC, Central Region)

They also argued that although both able and persons with disabilities have benefited from training, and financial and economic empowerment, disparities still exist in terms of infrastructure and access to workspaces. Referring to the Disability Act, some of them indicated that a number of official structures are yet to be disability-friendly, and also pointed out that even with some of the new structures, the designs are hardly friendly for people with disabilities.

I do not think we value PWDs that much, because the work environment is not that accommodating of such people. (Participant, Youth Group, Greater Accra Region)

Participants argued that tasks and assigned roles are given according to their abilities and that remuneration is equal without discrimination, but this is not the case in a number of situations.

The value placed on work by PWDs should depend on their skills or ability to do the work. (Participant, Youth Group, Greater Accra Region)

Some PWDs felt that the value placed on their work was occasionally insignificant, while others perceived the value of their work within the context of empathy. Therefore, for the future value of work, there should be attempts to change this perception. Some argued that the passing of the Disability Act 2006 (Act 715) was a watershed event as it marked the recognition of their existence. Nonetheless, several of the clauses in the Act such as ensuring access to public buildings were yet to be implemented. It was also observed that after a decade and a half after the passing of the Act, the time is ripe to review it since several changes have occurred in the country.

3.4.4. Value of work in the formal and informal sectors

About a decade ago, the International Finance Corporation (2013) estimated that 90 percent of jobs in the developing world would be provided in the private sector and this appears not to have changed within these past years. The implication is that there are more jobs in the private sector than the public sector can provide. In the discussions, we noted a preponderant preference for the public sector compared to the private sector. While most groups consulted worked in the public sector, the stories pointed to similar popular community notions about whether one should pursue work in the private or public sector. Two main reasons accounted for the preference for the public over the private sector: the perceived heavy workload or demands in the private sector and the job security in the public service. On workload, the discourse was that given the profit orientation in the private sector, there is less commitment or interest in recruiting a commensurate number of workers to deliver a piece of work. Instead, the available work is performed by a few people, although better rewarded than in the public sectors. Some participants also argued that in the public sector there were enough personnel making it possible to assign responsibilities, but the flipside is the low salary.

There was also the view that formal sector work, a legacy from the colonial era, was valued more than non-formal work, no matter how much one earned. Society often valued and respected people who worked in formal jobs, particularly those that required one to “dress” formally and appear clean all the time. For instance, it was noted that bankers, medical doctors, lawyers, and nurses are valued because they are in professions where they are likely to receive high income and appear clean and well-dressed for work all the time. Besides, the ambience of the environment within which they work is perceived to add value to the profession. The underlying notion was that the value society attaches to any work is evident in the structures and facilities provided for work to occur. Thus, jobs with conducive working environments were valued higher than those without. One participant surmised thus:

Society places high value on white collar jobs. Those in work in the offices, they believe that those kinds of work are very neat, and it involves high intellectual

level people, as a result, they place more value on those kind of jobs. (Student, Northern Sector consultation)

In the discussions with informal sector actors, it was acknowledged that one of the reasons why people did not value their work was partly due to the way they presented themselves. The consensus was that most people disrespected unkempt and poorly dressed workers regardless of the quantum of their earnings. The perception was that informal sector workers who did not pay attention to their personal appearance and work environment were considered to be involved in “dirty” work. One participant noted:

Society does not regard the work of artisans and those people working in the informal sector. These people are not valued partly because of how they present themselves – the kind of outfit they put on when they are going to work, compared to those working in the formal sector. They dress shabbily, that alone creates problems for them. (Wiawso participant)

Among the artisans present, they acknowledged the importance of personal branding in order to change that image about informal sector workers, and proposed the need to adopt safe working uniforms that make them appear professional and clean. This, in their view, will help enhance the value and respect accorded their work.

The value individuals and the society place on work was also linked to perceived or actual job security. Work that assured certainty and guaranteed security for the working period and income, they argued, was more valued and that emerged as one of the main reasons for the high preference for public sector work, although it does not pay as much as in the private sector. Security of tenure can be leveraged to plan (e.g., applying for a loan for personal or professional development or a landed property). These concerns sometimes lead workers to abandon lucrative opportunities in the informal sector for formal sector employment. An illustrative narrative is:

I was in the informal sector, but I am now in the formal sector. The difference is that, in the formal sector, every month you receive your salary. In the informal sector, maybe something happens, and the company ... may not be able to pay your salary. Society will value a job that is secured more than one that is not secured, especially in terms of payment of salary. (Participant, Sefwi Wiawso)

Even in the formal sector, there is preference for public sector or government agency/institution work because it is considered secure, for which reason many young people gravitate towards the sector despite the comparably lower incomes for similar jobs in the private sector with the same qualification. Participants made references to the reported mass job losses during the peak of the COVID-19 pandemic in the private sector, while public sector workers continued to be retained and paid.

All the other views notwithstanding, the popular view was that the value of work depended on the size of earning, a theme that consistently emerged from the consultations (see Figure 11). People valued work that assured or offered high incomes far and over every other benefit. Work associated with high income was the most attractive throughout the country. Accordingly, work in the oil and gas, mining sectors and politics are more valued because of the perception of high earnings. This value is manifested in material possessions (e.g., high-end/luxurious cars, modern

houses among others). Since home-based work (e.g., home care, household chores), dominated by women does not attract remuneration, they are not valued. One participant illustrated:

I know someone who wants to be a security guard at GNPC rather than be an accountant at SSNIT. Because at GNPC, the security man there takes a higher salary than an accountant at SSNIT so, it also affects it. (Participant, Ho)

Nonetheless, the consensus was that the value assigned to a particular kind of work was the quantum of earning and not the social and other intrinsic values. Moreover, the informal sector has its own peculiar challenges, particularly difficulty in accessing credit facilities and lack of pension schemes.

3.5. Value of unpaid work

Historically, people worked for a living and earning income was not an overriding factor (Puplampu, 2009). Although from the consultations, the most pervasive and recurrent motivation for work and working was the opportunity to earn income, participants also recognised that work may lead to some form of non-monetary reward either to oneself or to a second party. Paid work was conceptualised in respect of regular remuneration while unpaid work revolved around offering the worker livelihood goods, services, and training. For instance, subsistence farming was cited frequently as a form of unpaid work yet afforded substantial livelihood opportunities. Similarly, unpaid care work was considered a source of livelihood given that people engaged in this form of work earn a living directly or indirectly.

Furthermore, participants recognised the important role of unpaid work in such activities as unpaid work that parents – mostly mothers – rendered to children and the aged, transmission of local knowledge, norms, and forms of behaviour through informal education, which are critical soft skills for ensuring community cohesion and well-being. It was also recognised that other activities which related to unpaid work such as training, apprenticeship, and volunteerism contribute to well-being which in turn improve quality-of-life and increase overall productivity in the economy.

3.6. Value of work as social good

From the consultations, the definition of the value of work went beyond satisfying an individual's survival or livelihood and embraced the needs of others and the larger community. Broadly defined as altruistic, it was argued that the motive underlying such forms of work were beyond financial returns. The narratives were that people valued work that impacted livelihoods and well-being of the entire community or society. When done effectively, the individual worker, nonetheless, may also benefit from performing volunteer work. This may manifest in the volunteer worker getting new opportunities for personal growth or enhanced income earning. Society also attaches value to work that one leverages to cause changes in access to specific social amenities or have a social impact. This usually occurs in circumstances where a community lacks some social services and a resident exploits social capital to ensure that the need is met (e.g., construction of a health facility, a school or water and sanitation infrastructure). The confidence that people have that they could

depend on someone for certain opportunities on account of their work, may enhance the social and economic value attached to that specific work.

3.7. Value of work and emotional well-being

People noted that being at work provided a sense of fulfilment, knowing that they can provide basic needs for themselves and their dependents. Work in this context was also expressed to go beyond basic survival and included a sense of achievement, accomplishment and of relevance to others in the immediate family community, and society. To them, these dimensions create a sense of dignity and recognition and motivate people to be creative, innovative, independent, and empowered. To some it leads to feelings of personal satisfaction, self-worth, happiness, and a sense of accomplishment. This in turn, it was argued, may even help to open avenues for recognition, income-generating activities and/or improvement in standard of living.

Work was also described as a means for skills development, and cited the situation in apprenticeship training in the informal sector whereby people learned a vocation while working, as found among artisans, beauticians, and seamstresses in the country. The practice is what existed in the traditional system for the transfer of skills and is still used in some professions such as among artists and artisans. The idea is that knowledge and skills acquired would in turn contribute to future work prospects/opportunities.

Another value of work that was expressed is the emotional connection and/or attachment to a particular work or profession. The notion was that for a work to be valued, the worker must have emotional satisfaction performing the task. Some participants argued that if one was not emotionally connected to a particular work, it ceased to be described as work:

*If the work is not okay with the person, then the person is not working.
(Consultation Participant, Nalerigu)*

A prospective teacher pointed out that:

"I came into the teaching field because there is happiness in the teaching field unlike other jobs ... When I am with children, there is joy because of the feedback I get from the questions I ask them, I play with them. So, I will say self-fulfilment and happiness. (Teacher Trainee, Gambaga College of Education)

Although less frequently mentioned, a few of the participants – all from institutions of higher learning – mentioned that some people worked for pleasure. This was particularly the case for those involved in creative arts where the goal is not necessarily to earn a livelihood or material gains but out of passion for creativity.

The low value placed on some work also affects the well-being, as well as the social and community life of the people involved. Men and women across the spectrum of participants noted that valuing work based on paper qualification rather than work performed, was demotivating and demoralising. Some participants pointed out that because people in the informal sector may not necessarily have a paper qualification, the effort, quality, and time invested in providing

a service or producing a product may not be valued. This invariably affects the productivity of workers engaged in such activities.

3.8. Work environment

In both the formal and informal sectors, the work environment was considered to be a platform for connecting people as well as providing space for social networking and security. Belonging to the same professional group or working within a defined space also provides opportunity for collegiality and participation in economic life. Working spaces also create avenues for interdependence as well as help to improve social cohesion and a sense of belonging. Furthermore, it gives such people a feeling of empowerment and provides them with security which enables them to participate in economic life and exercise their rights. It was also argued that the work environment and prevailing atmosphere, at times, generates interest in the need to protect the physical and socio-cultural environment.

The next section reports on the quantitative data collected on the value of work from a questionnaire appended to the Fourth Quarter of the Annual Household Income and Expenditure Survey (AHIES) of 2022 as complementary to the qualitative data.

3.9. Value and motivation for work from quantitative survey

The third source of data is from the fourth wave of the 2022 AHIES conducted by the GSS. Questions were added to an ongoing survey (data-led) to further explore issues around the value of work. The respondents were persons 15 years and above and the questions were on their perception of work, why people work, what they consider as the value of work, and the future value of work. The aim was to obtain data for the “quantification” of the magnitude of weight placed on work, value of work and related matters. The sample was 9,000 households across the country.

On what constituted work, it was described as an activity that is associated with pay (whether working for the government (77 percent), doing your own work (73 percent), or working for a private individual (59 percent)) (Figure 11). Together, over 95 percent of respondents mentioned money/income as the main motivation to work. Societal expectations and the normative expectation of everybody (social value) were the next important motivating factors. This was followed by emotional motivations related to self-esteem, fulfilment, prestige in society and social recognition.

Respondents were also asked to rank factors which they considered to be the values of work. About 73 percent of the respondents indicated that the value of work is determined by the income one earns (monetary benefit), followed by work being central to one's existence (fulfilment). Another dimension of monetary reward that was mentioned was ‘making good living’ (48 percent). The social and general good components of the value of work were ranked lower than income (Table 7).

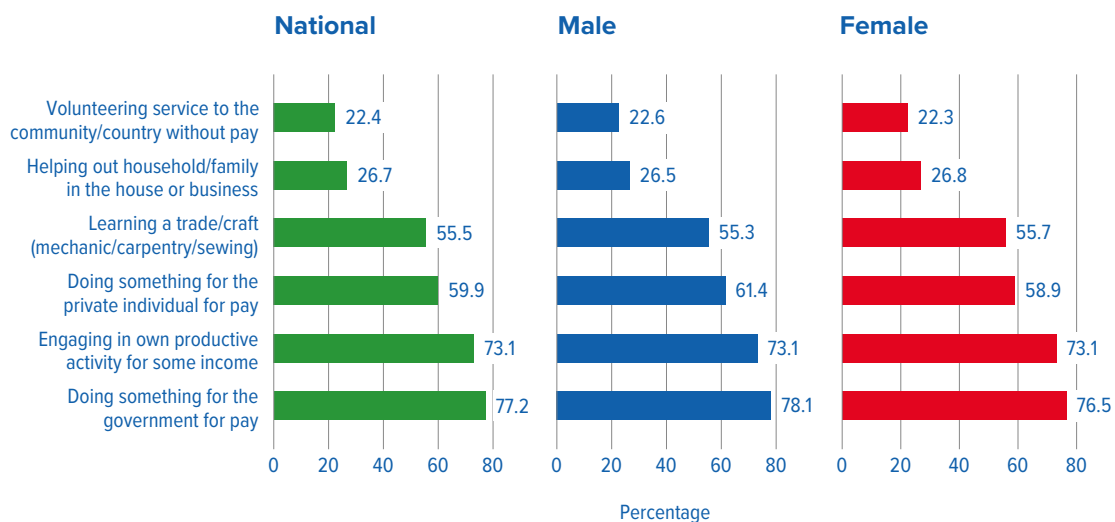


Figure 11: Perception of work in Ghana

To further understand other notions around work, respondents were asked questions on the relative contribution of unpaid training, volunteering, and home care to social and economic well-being at the individual and community levels. Approximately 58 percent of the respondents mentioned unpaid training, followed by 49 percent for volunteering, and 37 percent indicating unpaid household care as contributing to socio-economic well-being of communities (Figure 12). Only a third mentioned household care, although this is an activity that is prevalent in homes and communities. The results show that unpaid training activities are ranked highest. This may partly be because unpaid training work is seen as a preparatory activity towards later paid work opportunities. For instance, mandatory internships and voluntary internships have led to several employment seekers obtaining long-term paid work. After unpaid training, the next activity seen as very important to the socio-economic well-being of communities across the country is volunteering work. There have been voluntary organizations in the country such as the Red Cross, Boy Scouts and Girl Guides, and in the last 30 years the National service Scheme (NSS) with its variants. Over the years, several foreign volunteers from countries and multilateral agencies (e.g. Peace Corps, JICA, British Volunteer Service Overseas (VSO)) have provided services related to education, health, and poverty reduction. Hence volunteering activities in the communities have been seen as very essential for the socio-economic well-being of the people. The low recognition given to household caregiving could be attributed to the fact that many Ghanaians consider that as part of their daily living⁸ and tend to place very little importance on the role it plays in the overall development of the country.

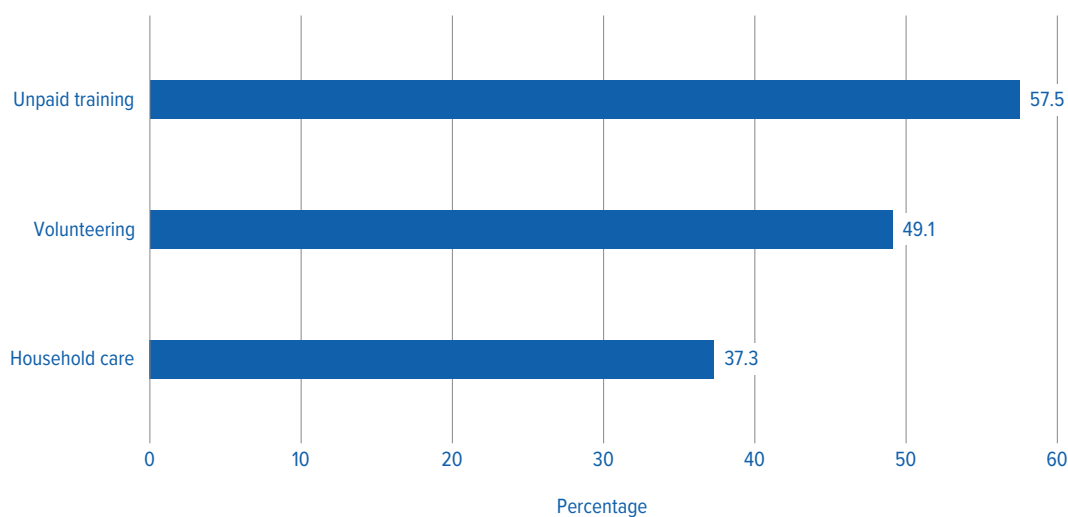
Respondents were further asked to indicate the pathways through which unpaid training, volunteering and household care contributed to well-being. 50 percent of the respondents felt that unpaid training prepared young people for the job market; 27 percent indicated that unpaid training helps reduce social vices. Worth noting is the 22 percent who indicated that it enhances work as well as improves efficiency and productivity. With respect to volunteering work, 31

⁸ There is an Akan statement which indicates that 'If your parents look after you to grow your teeth, it is incumbent on you to look after them to lose their teeth'.

Table 7: Ranking of the value of work

Rank of value of work	1 (worse)	2	3	4	5 (best)
Central to one's existence	2.4	3.1	7.5	21.8	65.3
Income earned	1.5	3.8	6.1	15.3	73.2
The fulfilment	1.0	4.7	19.1	36.5	38.6
Improve societal well-being	3.2	10.1	24.2	34.7	27.8
The self-esteem	2.7	7.9	20.7	33.5	35.3
It is an obligation	4.1	8.9	18.9	26.1	42.0
Making a good living	1.2	5.4	14.0	31.0	48.5
Ensuring participation in political and economic life	6.1	11.5	26.1	27.9	28.5
Enjoying respect/acceptance from the community	6.6	10.9	27.1	34.1	21.3
As a social status	8.5	8.5	26.7	27.4	28.9
Other	11.7	–	35.6	43.5	9.2

NB: Multiple responses

**Figure 12: Importance of unpaid work to socio-economic well-being**

percent, 30 percent, and 28 percent mentioned essential services, selflessness and general social good respectively. A higher proportion viewed volunteer work contributing to essential services, promotion of selflessness and ensuring social good than care work (see Figure 13).

Two-thirds of respondents also perceived household care work as something that brings satisfaction to people engaged in it, while 24 percent noted that household care work contributed to socio-economic well-being by ensuring that other household members fully participated in economic activity. Although some respondents perceived household care work

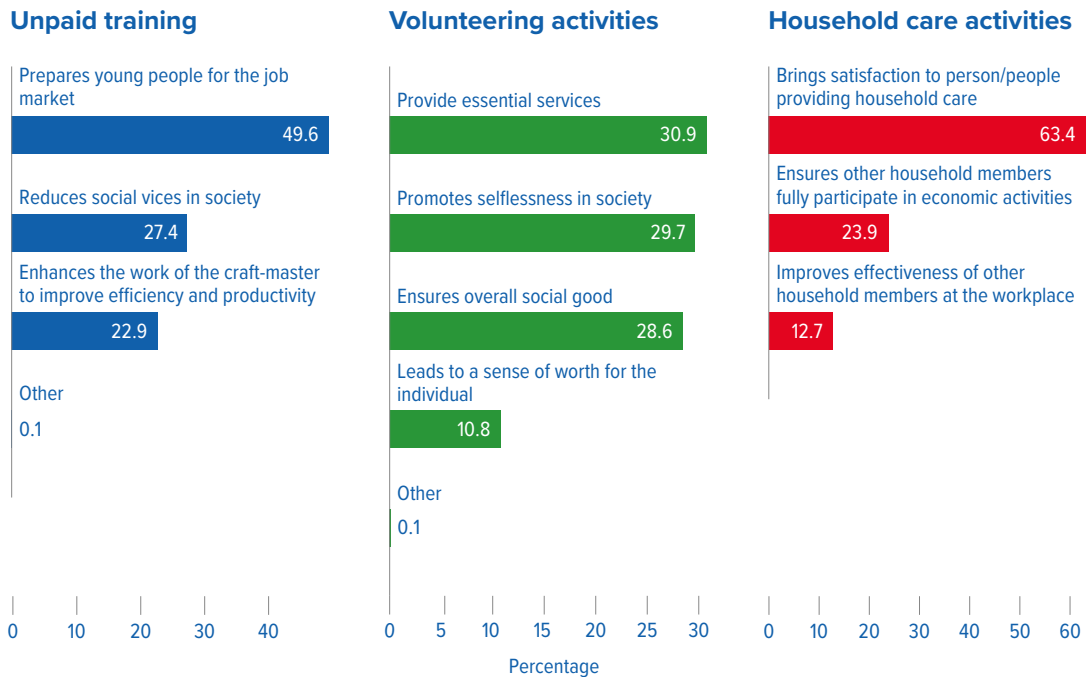


Figure 13: How unpaid work contributes to socio-economic well-being

as complementary to paid work as ensuring social well-being, the proportion is not as high as volunteering and apprenticeship, and reflects the low priority given to care work.

The results from the quantitative survey were consistent with those from the consultations: In both sources, earning income emerged as the highest mentioned reason for work, followed by unpaid training and volunteering. Furthermore, care work was not mentioned as much as the other benefits of work. Particularly in the survey, care work is not given much importance, even among women respondents. This downplaying of the contribution of care work to well-being would need to be addressed as it would have implications for current and future participation of women in other activities (work).

3.10. Changing paradigm of value of work

The value of work was also considered to have a time and space dimension. In the traditional system when work involved the exploitation of the natural environment for living, there was little variation in economic activities to merit differentiation, except for the few involved in arts and crafts (roof thatcher, smithing, and carving). However, in the 21st Century, the range of available work has expanded, and new ones keep emerging. Some of these changing scenes of work are time, spatial (geographical; urban-rural and north-south) and arena/physical location of work.

3.10.1. Time dimension

Over time, some specific jobs and professions have lost their value while others have emerged which have high value due to changing social and economic circumstances, technology, and globalisation at the national and international levels. There are some activities which have either phased out completely or lost their value (e.g., secretaries, draughtsmen) or the value moved to the highest levels of professionalism (photography, printers, artists, architects). Participants recalled that in the past, teaching was highly valued because of the demonstrable positive effects on human capital development. For instance, in some communities, especially the rural ones, teachers were usually the only group with any form of formal education in their communities, and therefore played multiple roles as counsellors, scribes, and interpreters and were celebrated. This is not the situation now because the scope of formal work has expanded. Thus, on account of the premium value placed on high earning jobs, the relatively low remuneration of some valuable professions, whether perceived or real, has contributed to eroding their value.

Similarly, other professions have emerged (computer programming, designing, content creation, politics, professional sports), as new frontiers for work which offer more in terms of earning and prestige. In the past, parents were more likely to nudge their children away from sporting careers generally. But recent developments have changed, and people are motivating their children to choose sports, especially football, as a career due to the huge financial returns. Indeed, football was not considered a profession, and often considered a complementary and leisure activity. In promoting work, it should be possible to anticipate skills and professions which will either appreciate or depreciate. This is what the 2023 World Economic Forum Report has done: identified the ten top skills for 2023 and ten top skills predicted for 2023–2027 (World Economic Forum, 2023; Appendix 3). The prediction is expected to guide decision-making and projection for the value of work now and in the future.

3.10.2. Spatial dimension

The spatial dimension hinges around values attached to work in urban-rural settings and location of some activities. In general, participants in the various consultations agreed that the value of some jobs could vary depending on where the work takes place, whether in an urban or rural area or specific parts of the country or location. While some work may be highly valued in rural areas, it may not receive the same recognition in urban areas, and vice versa. Such values are often constructed based on what one does in comparison to dominant activities. A commonly cited example was teaching in rural areas, where participants agreed that teaching remained highly valued because teachers would normally be among the highest earners. On the contrary, in urban areas where there are many comparatively high-earning work activities, low-earning jobs, such as teaching, may not be as valued. An illustrative excerpt was:

It depends on where you find yourself because I had the chance to go to Atwea [a rural area in Sekyere Central District of Ashanti region] in 2014 for a three-semester program. They value teachers there because most of the people are farmers, and they don't earn much, so it depends on the area you find yourself.

The quote speaks to how the value of work changes in relation to location for the same profession. On the other hand, the attraction of benefits would cause some people to opt to work in remote or isolated areas such as on an oil rig. Thus, there are multiple layers associated with the value of work.

3.10.3. Workspaces

Traditionally, work has been associated with a physical space where sets of activities are performed – factory, office, farm, workshop, institution (school, health facility etc.) – and differentiating such spaces from home, public and recreational areas. The concept of workspaces, originally associated with the industrial revolution, has evolved over time beyond the traditional working environment of the housing of one establishment and its related services in one or more structures. Workspace had been a separate entity from home and was a place where people congregate to perform daily activities and that going to work entailed leaving the house to a pre-defined space. The practice had become an accepted norm with its own industry and supporting infrastructure until the 1970s when the emergence of other forms of work (e.g. contract work, freelancing) and the changing dynamics of work and composition as well as working aids/tools had a remarkable impact on the spaces where work is performed. The traditional workspace associated with a company then underwent a transformation to include working from home and coworking spaces.

The outbreak of the COVID-19 epidemic, with the lockdowns and restrictions, accelerated the practice of decoupling workspace and work. During the period, governments, establishments, companies and schools initiated the practice of working from home (remotely). The change was made possible by the digital revolution which has transformed how and where work is performed. Several notions held about work are adapting to this reality. Today, workspaces consist of remote and hybrid, virtual reality (VR) and augmented reality (AR), collaborative spaces, smart offices with Internet of Things. These new workspaces are data-driven, health- and well-being-oriented, flexible layouts for ease of reconfiguration and environmental sustainability (eco-friendly).

The concept of coworking spaces has emerged and is defined as “membership-based workspaces where diverse groups of freelancers, remote workers and other independent professionals work together in a shared, communal setting” (Spreitzer et al., 2015). Such workspaces tend to consist of diverse individuals working for different entities – companies, ventures, and projects – with nothing in common beyond the fact that they work from an open space. The concept complements the emerging modes of working such as working from home and remote working.

In Ghana, with the concept of “work” emerging out of the public service and private entities associated with the colonial administration, “workspaces” have always been performed in physical edifices where a person worked or works. As a result, the workspace has also become a component of the value put on a particular work – working at a bank, government establishment or a factory. As in other areas, the concept of shared workspaces (coworking spaces) has emerged, and its origin can be traced to the introduction of internet cafes where people shared facilities that they could not afford as individuals. This was at a time when access to the internet was limited, and affordability was a challenge. The concept has now evolved beyond internet cafes (now defunct) to that of workspaces associated with different forms of work. It is envisaged that the future of work is going to include diverse coworking spaces.

In the informal sector, working spaces constitute one of the challenges facing operators. While several informal sector operators offer invaluable service, the nature of their working spaces is such that their work is not valued in relation to what they offer. Artisans, technicians, workshops for informal workers tend to be within environments and surroundings which affect the value placed on such activities and their operators. As pointed out by one respondent in the consultations:

Society does not regard the work of artisans and those people working in the informal sector. These people are not valued partly because of how they present themselves – the kind of outfit they put on when they are going to work, compared to those working in the formal sector. They dress shabbily, that alone creates problems for them. (Wiawso participant)

Consequently, some categories of workers in the informal sector working in a poor environment may be described as involved in “dirty” work. Attempts to formalise the informal sector would need to factor into the process the issue of working space and environment.

The changes and differences notwithstanding, in both the formal and informal sectors, the work environment constitutes a platform for connecting people as well as providing space for social networking and security. Belonging to the same professional group or working within a defined space provides opportunity for collegiality as well as help to improve social cohesion. Furthermore, it gives the people involved a feeling of empowerment and provides them with security which enables them to participate in economic life and exercise their rights. It was also argued that the work environment and prevailing atmosphere, at times, generates interest in the need to protect the physical and socio-cultural environment.

3.10.4. Globalisation and ICT

Globalisation is characterised by the growing interdependence of the world’s economies, cultures, and populations, and facilitated by cross-border trade in goods and services, technology, and flows of investment, people, and information. The increasing movement of people, goods and services across national borders is credited with substantial economic and human development over the last century and more recently, this has been propelled by the modern and super-efficient ICT support systems. Along with the widespread population movement aided by advanced transportation technology is the occasional outbreak of infectious pandemics with COVID-19 being the most recent one.

Participants often described globalisation in glowing terms, using expressions such the creation of work opportunities through network marketing, making people competitive in leveraging on existing and new opportunities for work, providing opportunities for higher learning through international scholarships, efficient and effective payment platforms, digitalization of routine services (e.g., passport applications) and its positive impact on human-laden corrupt practices, and cross-border work prospects without movement. It was also the view that globalisation offered opportunities for partnerships in trading and knowledge transfers. For example, some artisans in the informal sector called for government-facilitated international networking with counterpart industry players for collaborations and learning. This, in their view, would advance their work.

Also, globalisation, spurred by expansive technological advancement, is credited with improving the transnational/global supply chain. It has advanced exchange of goods and services, some almost within real-time. The financial sector was described as one of the most conspicuous areas of advancement and has in turn provided several thousands of work opportunities. Domestic and international mobile money transfer was one of the remarkable areas mentioned. Many participants shared personal experiences of how this has facilitated and expanded work opportunities and

the ease of work. For instance, the emergence of delivery outlets has enhanced the turnaround time for delivering goods and services intra and inter-city.

Despite the many positive highlights, certain negative effects were enumerated. These included increased cases of transnational complex crimes or tech-driven fraud and the fast-paced nature of technological advancement. On the pace of tech advancement, some informal sector workers and PWDs consulted lamented that it is sometimes difficult to keep pace with emerging technologies and the need to adapt their working skills in response to the changes. Similarly, some of the technological changes required intensive capital injection for equipment acquisition and skills training, which was often beyond the reach of many informal sector workers. These were considered major constraints to work, underpinned by technological progress.

Whereas the mass use of technology to improve efficiency was viewed as positive for the world of work, for others, this was a negative outcome because it could reduce the amount of physical labour required to undertake some tasks. That notwithstanding, participants recognised the need for continuous professional development for people to stay competitive and relevant in their chosen professional work. Similar sentiments were expressed among the informal sector participants in the consultative meetings. For instance, the consensus among auto artisans was that the fast pace of innovations in the motor vehicle industry required constant knowledge upgrading to stay relevant. The positive narratives on the impacts of globalisation on work and opportunities for work outweighed the negative impacts.

3.10.5. Work and vulnerable conditions

Historically, events such as climate change, disasters and disease outbreak have triggered positive or negative disruptions in the availability of work, nature of work and how work is performed. At least two broad dimensions of work occurred during the pandemic. First, it created conditions for innovation and creativity in a wide range of work-related areas including health, hospitality, and e-service delivery. In health, for instance, the pandemic accelerated the use of technology in service delivery such as electronic records transfer, teleconsultation, and use of digital applications for health care providers to learn and interact. The use of electronic records which emerged during the COVID-19 period as part of risk reduction measures, has now become common practice, offering jobs to IT-Trained personnel. In the creative arts, the pandemic expanded the horizon of digitalization for bolstered digital theatre, creating content for digital platforms (e.g., YouTube, Netflix, TikTok etc.), new forms of entertainment such as comic shows, some of which have been mainstreamed into work. Similarly, the events helped to promote e-learning for children who were confined at home while some people diversified and/or ventured into new businesses such as producing hand sanitizers, educational videos and skits for social engagements.

On the other hand, the pandemic brought out some aspects of the levels of vulnerable work in the Ghanaian economy such as those in the informal sector whose work was based on daily movements (e.g. retailers in the food chain, hawkers). It also exposed and heightened some existing inequalities, especially those associated with gender, disability, location and social conditions. For instance, people at the lower end of the occupational ladder who lost their jobs tended to be mostly women. This situation was particularly acute in the hospitality sector and among head porters, where women are predominant and are also commonly found at the lower end of the occupational spectrum (Kimbu et al., 2023). As pointed out in one of the consultations:

Women were highly affected by the pandemic because a lot of them lost their jobs, especially in the hospitality industry. However, it also brought out the creativity and entrepreneurial spirit to start new businesses. (Participant, Private Sector Group, UNDP hall, Greater Accra Region)

Although some people responded to the new reality by being innovative such as switching to the sewing of facemasks, delivery of home-cooked foods and products, for most people, it disrupted their supply chain as their work was based on daily movements (e.g. retailers in the food chain).

Furthermore, the experience from the pandemic has reshaped the mindset and policies of some organizations, with some of them developing comprehensive policies on safety at work and investing heavily in health systems or methods at work. This change can advance work-life balance, increase productivity at work, and improve human development, especially health and longevity. When organizations take advantage of the experience to also develop soft skills among their workers, they can innovate and adapt to new realities.

3.11. Policy implications

Work and the value of work have always remained integral components of Ghana's social and cultural ethos. The general references to work, however, align closely with livelihoods/earning potentials, which consistently shape the meanings and values associated with work. Deliberate efforts to reorient people towards work as being beyond earning and its quantum, to include non-monetary motives and valuing of work, can steer people to engage in activities that advance human development such as care work and volunteering which are not directly paid for.

- *Technology:* Application of technology is indispensable in modern economies. Therefore, Government and stakeholder intermediation for the adoption of technology in the informal sector should be given urgent attention. This is to help them remain current.
- *Attitude towards PWDs:* There is the need to consciously embark on social and behavioural change communication to orient people to the value of work of PWDs and to spur their integration into both formal and informal sectors. The engagement and involvement of PWDs in the world of work must move from compassionate grounds to ability and capacity basis.
- *Gendered work:* There is emerging evidence of people considering care work as complementary to paid work, and therefore should be a concerted effort in public education to promote the benefit of care work to society.
- *Reactivating volunteerism:* Voluntary work is given less attention than was the case three or four decades ago. The NHDR should offer an opportunity to confer with the relevant stakeholders to reignite the spirit of volunteerism through multiple channels such as the extended national service, and other volunteering youth groups, both traditional and modern.
- *Workspaces and the informal sector:* There is a need for deliberate intervention to "professionalise" work in the informal sector. This can be achieved by working with informal sector occupational associations to support their members to develop a clean work environment/space, including physical appearance and outlook; and
- *Tracking of changes:* The GSS should develop a tracker for monitoring the activities men and women are involved in, especially those breaking out of the gender stereotypes.

3.12. Conclusion

The value of work to most Ghanaians currently remains monetary, accompanied by other non-monetary values such as altruistic, social good and the creation of an environment for persons who share similar passions to nurture professions. Beyond that there are socio-demographic characteristics which have shaped the value placed on certain jobs (e.g., gender/sex, age, and ability). The value of certain jobs has declined from a highly valued and respected work to less valued on account of low earnings associated with the professions (e.g. teaching). Similarly, new types of work have emerged (e.g. sports) which have altered the dynamics of value of work, given the value (monetary and otherwise) placed on those activities.

The survey results, interactions and the extant literature revealed that, currently, work is defined by the quantum of income that one earns. It appears other work pursuits such as volunteerism, unpaid training and household care work are less valued compared to paid work. However, the narratives provide insights into some of the areas to consider in the search for decent jobs which will promote well-being. Strategies would be needed on how to promote non-monetary value of work within the context of higher order needs (self-actualization, belongingness etc.) – akin to Maslow’s hierarchy of needs.

Finally, the ways in which jobs/work is perceived plays a significant role in how society engages with the labour market. Historically, work was defined and structured in ways that allowed generations to live and work together. In that context, the concept of work went beyond income, serving to foster belongingness, self-worth, self-dignity, community cohesion and a way to secure generations. Here, work resonates with the precepts of human development.

The next Section/Chapter discusses progress in human development as measured through the Human Development Index (HDI), Gender Development Index (GDI) and Multidimensional Poverty Index (MPI).

4

Progress in Human Development in Ghana





Image 3: Consultation with student leaders and youth activist in Accra

4.1. Introduction

Evidence abounds on the socio-economic success of Ghana over the last three decades culminating in its classification as a Lower Middle-Income Country (LMIC) in 2010 (UNDP (2023). Ghana also moved into the medium Human Development (HD) category with an index of 0.561 in 2008 (Table 8; Figure 14). The success has not gone without its challenges especially around key human development-related indicators such as income and the distribution of wealth. Ghana's long-term growth has also been plagued by criticism for not generating sufficient jobs to significantly reduce poverty, especially multidimensional poverty, and inequality, to improve well-being. As this 2023 NHDR seeks to explore the concept of the value of work to understand the persistent challenges of deprivations in the face of increased economic growth and how this is affecting and affected by human development, a deeper assessment of progress on human development at the national and regional levels is necessary and hence, captured in this chapter.

4.2. Key messages

- *Performance on HDI and GDI:* Ghana's performance in the human development scale has largely been driven by a combination of health and income, two areas which have seen transformation through targeted policies. The major policies in health have been the introduction of a national health insurance scheme, free maternal health, reforms in health service delivery and associated improvements in child immunisation as well as in the economy, especially when income from oil came on stream.

- *Trend in HDI:* Over the past 15-year period, levels of HDI increased, albeit slowly, with the country achieving lower middle income country status in 2010. The trend compares favourably with countries such as Namibia, Equatorial Guinea, and Guatemala which were at the same level of HDI in 2007.
- *Level of GDI:* The trend in GDI indicates the narrowing of the gap between men and women on the human development indicators.
- *Spatial disparities:* Spatial disparities exist in levels of human development with the five regions of the north lagging behind those in the south in education, health, and economic opportunities; this is partly due to history and partly from skewed policies which have favoured the south to the disadvantage of the north. The disparity is reflected in the differences in levels of human development and poverty between the northern and southern sectors of the country.

4.3. Human Development Index (HDI)

The human development index (HDI) comprises three domains of human welfare: education/knowledge as measured by expected years of schooling and mean years of schooling; health using life expectancy as proxy; and living condition measured by Gross National Income (GNI) per person (Anand & Sen, 1994). The measurement process assigns equal weights to all the components and allows for the tracking of a country's progress towards overall human well-being and serve as pointers to areas where improvements are needed.

The HDI ranges between 0.0 and 1.0, with 1.0 being the highest possible, and are categorised into four groups (Table 8):

Data for the calculation of HDI at the global level have primarily been derived from various UN agencies. For this report, the Ghana Statistical Service provided the data and undertook the calculations of indices (see Appendix 1 for details). The Ghana NHDR provides up-to-date information on the status, progress made in human development at the national, regional and sub regional levels over the past 15 years. The assumption is that using and calculating the indices from nationally produced data will capture the context of the country's situation as well as be the trigger for seeking to collect and validate relevant national data on human development.

The analyses in this chapter focus on the trends and patterns of Human Development Index (HDI) between 2007 and 2022 derived from nationally compiled data. The observed national rates are

Table 8: Scales of measuring HDI

Rank	Value
Very high	0.800–1.0
High	0.700–0.799
Medium	0.550–0.699
Low	Below 0.550

Source: UNDP (2022). Technical Notes

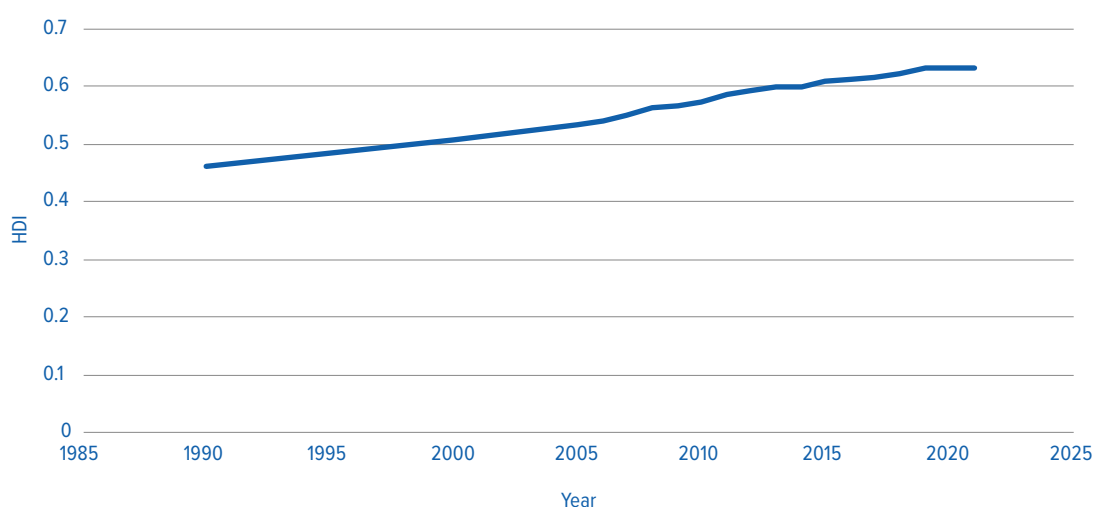


Figure 14: Ghana's HDI growth over three decades

benchmarked against HDIs from the global figures (Figure 14)⁹ and compared to selected countries around the world which were at similar levels of HDI in 2007, the year Ghana produced its last National Human Development Report. The Chapter also looks at other complementary indicators of overall human development, namely the Gender Development Index (GDI), Multidimensional Poverty (MPI), and unemployment. The reflections on HDI, GDI, MPI and unemployment are situated in the various national policies and programmes that align with the national goal of promoting well-being.

4.3.1. National HDI trends

In 2007, the country's HDI of 0.592 put the country in the Medium Human Development (MHD) category as classified by UNDP (Table 8). Although the indices from the national source (Figure 15) are slightly higher than that of the global ones around the same period, the results point to the general status of a medium HD country over the 15-year period. From 0.592 in 2007, the indices improved steadily, albeit slowly, crossing the 0.600 mark in 2011 and ending at 0.668 in 2022 (Figure 15). The results also show stagnation in human development indicators between 2019 and 2021, which could be the effects of COVID-19, and decline in economic conditions as reflected in GNI, on wellbeing. Thus, within the period under review, the country progressed slowly on HDI, with only an increase of 0.076 percentage points over 15 years (Figure 15). The increase in HDI between 2010 and 2017 could be attributed to the income from oil and the improvement in commodity prices. The sharp increase between 2021 and 2022 could be due to the recovery after the COVID epidemic, data challenges or both.

⁹ The data is sourced from the Human Development Report Office (HDRO) and is accessible at <https://hdr.undp.org/data-center/specific-country-data#/countries/GHA>. It is important to note that national and international data can differ because international agencies standardise national data to allow comparability across countries and in some cases may not have access to the most recent national data. It is also misleading to compare values and rankings with those of previously published reports, because of revisions and updates of the underlying assumptions and adjustments to goalposts.

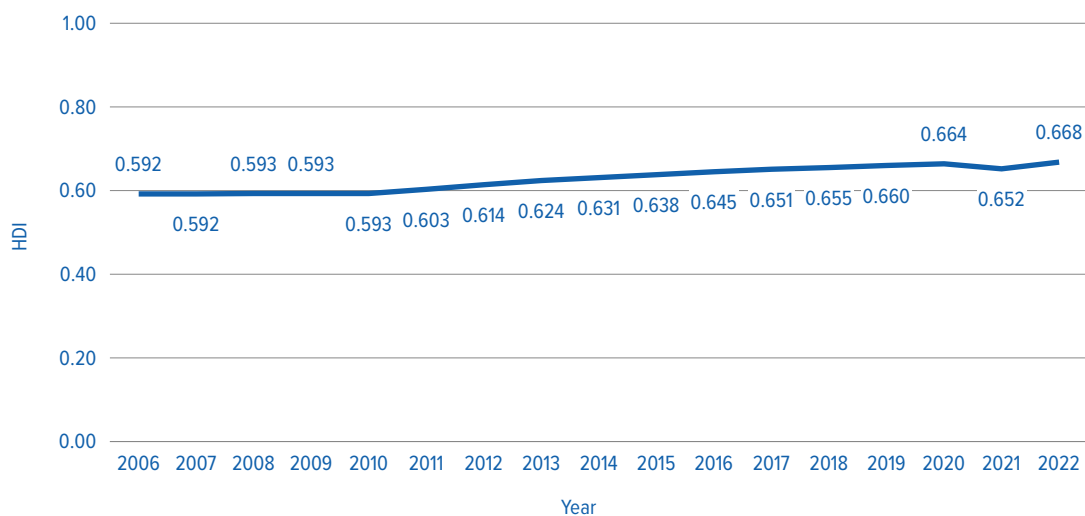


Figure 15: HDI for Ghana, 2006–2022

Table 9 shows trends in the various components of the HDI (Life expectancy, education, and standard of living) from 2006 to 2022. From the trend, it appears the two indicators which drove the improvement in HDI are health and income. Life expectancy at birth rose steadily from 60.9 years in 2007 to 65.4 years in 2022. This is the period following the introduction of National Health Insurance (2003) and Free Maternal Health Policy (2008), two policies which changed the dynamics in health financing and significantly increased uptake of maternal health services. In addition, there were improvements in human resource capacity and health infrastructure over the period (Ministry of Health, 2022). GNI per capita increased steadily from US\$3,719 in 2007 to US\$6,018 in 2013 when it began to decline, reaching US\$5,611 in 2017. However, within the last nine years HDI increased slowly and by end of 2022 recorded 0.668 (Table 9). On the other hand, indicators for education fluctuated: expected years of schooling started from 11.4 years in 2006, increased to 13.5 years in 2013, declined and ended up at 12.8 years in 2022. Similarly, mean years of schooling fluctuated over the period. Thus, the trends of the two indicators for education did not seem to relate to that of HDI. This may be due to the deferred effect of formal education on human welfare. Thus, the trends in the data point to GNI per capita and life expectancy as the two variables driving the increase in human development in the country within the period.

Figure 16 shows Ghana's performance relative to Equatorial Guinea, Namibia and Kenya from Africa, and Guatemala, Honduras, India, and Nicaragua, as countries from other parts of the world. These were countries which were at the same level of HDIs as Ghana (0.510 and 0.599) in 2007 and achieved Medium Income Status within the same period. Among the four African countries, Ghana's HDI was the third after Namibia and Equatorial Guinea in 2007, but in 2022, Ghana recorded the highest HDI among the four African countries used for comparison. With the rest of the countries, Ghana was at par with India in 2007, but was left behind after 2013 while it converged with Honduras whose HDI was higher than that of Ghana in 2007. Several countries in the lower medium income category as Ghana had about average growth within the 15-year period. Secondly, HDI stagnated in 2020 and 2021 for all the countries, reflecting the effect of the COVID-19 epidemic. Thus, the performance of Ghana in HDI is similar to the experiences of other lower middle-income countries in Africa and other parts of the world.

Table 9: Trends in human development indicators

Year	Min = 20; Max = 85	Min = 0; Max = 18	Min = 0; Max = 15	Min = 100; Max = 75,000	HDI
	Life expectancy at birth (years)	Expected years of schooling	Mean years of schooling	GNI per capita (2017 PPP)	
2006	60.5	11.4	9.0	3,553	0.592
2007	60.9	11.9	8.3	3,719	0.592
2008	61.3	12.3	7.5	3,884	0.593
2009	61.7	12.7	6.8	4,050	0.593
2010	62.1	13.2	6.1	4,214	0.593
2011	62.4	13.3	6.3	4,816	0.603
2012	62.6	13.4	6.4	5,417	0.614
2013	62.9	13.5	6.5	6,018	0.624
2014	63.2	13.4	7.2	5,917	0.631
2015	63.5	13.2	7.9	5,815	0.638
2016	63.7	13.1	8.7	5,713	0.645
2017	64.0	12.9	9.4	5,611	0.651
2018	64.3	13.2	8.9	5,807	0.655
2019	64.6	13.5	8.3	6,004	0.660
2020	64.8	13.8	7.8	6,201	0.664
2021	65.1	14.1	7.3	6,397	0.652
2022	65.4	12.8	9.5	6,594	0.668

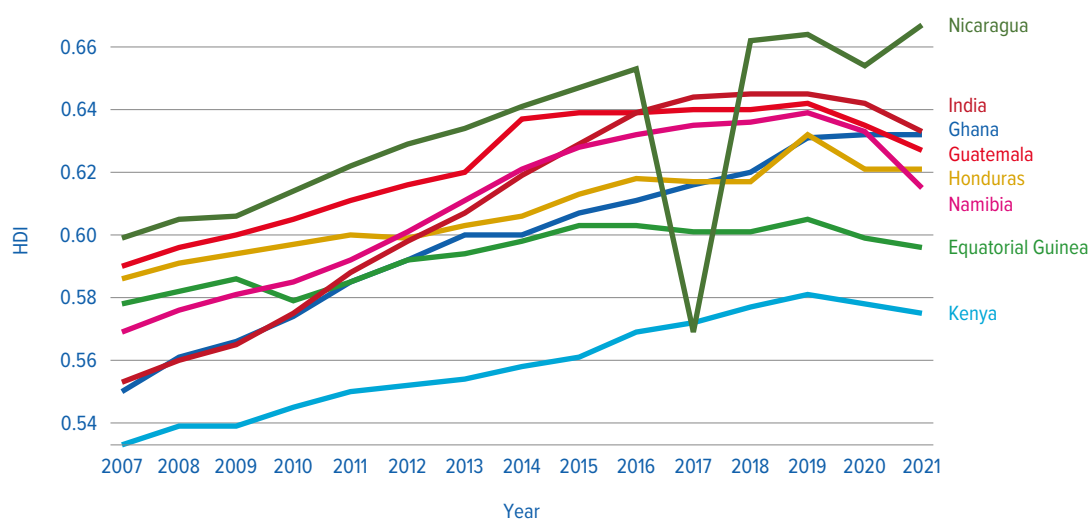


Figure 16: Comparing HDIs for Ghana and countries with similar HDI in 2007

4.3.2. Regional HDI trajectories: 2007–2022

Disaggregation of the HDI at the regional level provides opportunities for identifying areas that are lagging and those whose human development indicators have improved. Such a disaggregated approach allows for interventions based on the performance of each area. Figure 17 shows the regional HDIs from 2006 to 2022. The pace of improvement in HDI in some regions appeared better than others, while some experienced faster/slower pace of change than others. A general feature, though, is the increase in HDI in all the regions (with different rates of increase). The exception is the Ashanti Region which experienced a high rate in 2010 (0.70) but declined thereafter to the same level as that of total Ghana. The Greater Accra Region consistently recorded HDI rates above the national average (0.718 in 2022) and became the only region to achieve high HD status. UNECA (2021) estimates that Accra accounted for 34–39 percent of the GDP of Ghana between 2015 and 2020. The rest of the regions – Ashanti, Eastern, Ahafo, Volta, Bono, Western, Central and Western North – recorded rates close to the national average. These are the regions in the forest belt where the leading export crops, cocoa, oil palm and cashew are grown. Six regions – Upper East, North East, Upper West, Bono East, Oti and Western North regions had low rates far below the national average. The region with the worst rates, North East, recorded around 0.30 in 2007, which later increased steadily to around 0.55 in 2022. These regions are located north of the 9° North latitude and have become focal points for several national and international programmes, one of which is the “Feed the Future” project implemented through USAID (Zereyesus et al., 2014) and also led to the publication of a special UNDP report on the area in 2018 (UNDP Ghana, 2018). The persistence of the north-south disparity can be found in Figure 17.

Geographical location and the pattern of development has created conditions which have favoured some regions more than others. The Greater Accra Region, the hub of national development has continued to grow, especially in the last two decades. In the 2021 PHC, Greater Accra overtook the Ashanti Region as the most populous region, with 17.7 percent of the population, although the region occupies only 1.4 percent (3,245 square kilometres) of the area of Ghana (GSS, 2021). The title of a recently published book on internal migration in Ghana, “*The cake is in Accra*” (Turolla & Hoffmann, 2023), sums up the perception of migrants towards the Greater Accra Region as the place of destination. The situations in Greater Accra, as a rapidly expanding population on a limited parcel of land, and the low HDIs in the northern sector are two dimensions which would call for immediate attention.

4.4. National Gender Development Index (GDI): 2007–2022

The aim of the Gender Development Index (GDI) is to rank countries according to their absolute level of human development and their relative scores on gender equality (UNDP, 2018). The GDI uses the same indicators and dimensions as the Human Development Index (HDI) – life expectancy at birth, representing a long and healthy life; a composite indicator for educational attainment, representing knowledge; and real per capita GDP, representing the standard of living – each of them disaggregated by sex (Bardhan & Klasen, 2000). Unlike HDI, GDI scores has no upper limit since it is possible for the conditions of women to be better than that of men.



Figure 17: Regional disaggregated HDI, 2006–2022

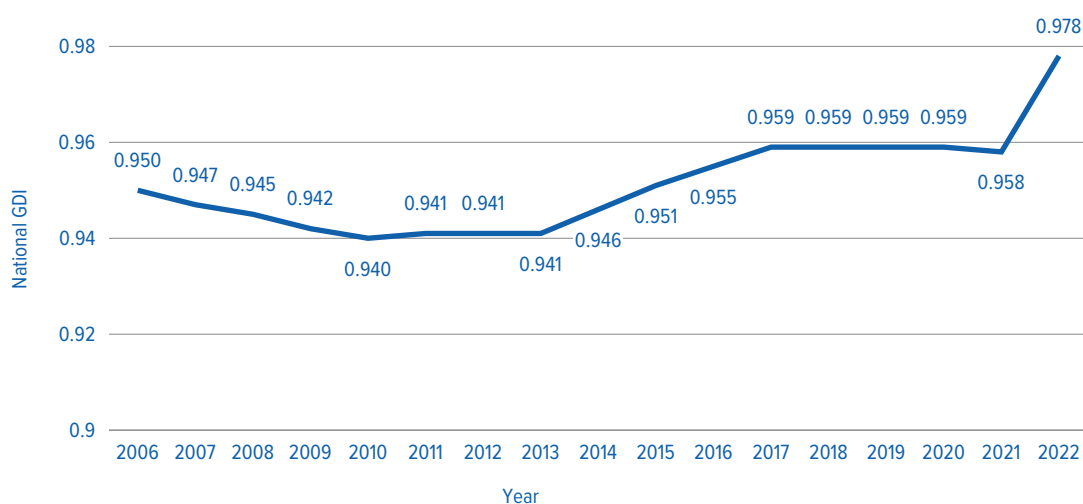


Figure 18: National GDI from 2007–2022

The results indicate a GDI rate of 0.947 in 2007, declined slowly to 0.940 in 2010, and stagnated at 0.941 up to 2013, after which it picked up reaching 0.959 in 2017. Between 2017 and 2020, the rate remained flat at 0.959 (Figure 18). The sharp increase between 2021 and 2022 could reflect emerging changes to women’s empowerment or an artefact of the data. Overall, the curve depicts lack of clear direction in gender equity over the period, a situation which calls for reflection on programmes and activities geared towards gender equity.

The trend in GDI, as in the case of HDI, seems to be driven by life expectancy and income. Life expectancy, an area where women have an advantage, increased over the years from 62.1 years for females in 2007 to 67.2 years in 2022, while that of males increased from 59.0 years to 63.7 years. The period covers years immediately following the introduction of the National Health Insurance Scheme (2003), free maternal health (2008), and the strengthening of immunisation for pregnant women and children as part of the maternal health package. There have also been decades of initiatives to promote women’s empowerment (e.g. women’s entrepreneurship) and gender equity, as well as the implementation of social protection programmes (e.g. Livelihood Empowerment Against Poverty (LEAP), Labour intensive Public Works (LiPW) and Ghana School Feeding), and these appear to have improved quality of life (Aurino et al., 2023). The other variable which seemed to influence GDI is income as several of the empowerment initiatives target improving the income of women (Trax, 2022). In Table 10, years with recorded high income (e.g. 2018 and 2022), especially for females (2019–2022), tended to correspond with high levels of GDI. Although the indices of mean years and expected years of schooling have been increasing, they fluctuate and do not seem to reflect in the GDI rates. For instance, in years when there were decreases in the indices for education (e.g. 2013 and 2017) GDI rates continued to increase. Hence as with HDI, life expectancy (health) and income seem to be responsible for the observed increases in human development in the country.

Table 10: Indicators for computing GDI

Year	Life expectancy at birth		Expected years of schooling		Mean years of schooling		GNI per capita (2017 PPP)		GDI
	Male	Female	Male	Female	Male	Female	Male	Female	
2006	59.0	62.1	12.0	10.8	6.3	5.7	3,559	3,548	0.950
2007	59.3	62.4	12.5	11.2	6.1	5.4	3,743	3,695	0.947
2008	59.6	62.8	12.9	11.7	5.9	5.1	3,927	3,843	0.945
2009	59.9	63.1	13.4	12.1	5.7	4.8	4,111	3,990	0.942
2010	60.2	63.4	13.9	12.5	5.5	4.5	4,295	4,137	0.940
2011	60.5	63.7	14.0	12.6	5.6	4.6	4,901	4,734	0.941
2012	60.7	64.0	14.2	12.7	5.6	4.6	5,508	5,330	0.941
2013	61.0	64.3	14.4	12.8	5.6	4.7	6,114	5,927	0.941
2014	61.3	64.6	14.1	12.7	6.0	5.1	6,014	5,823	0.946
2015	61.6	65.0	13.9	12.6	6.3	5.5	5,914	5,719	0.951
2016	61.9	65.3	13.6	12.5	6.6	5.9	5,814	5,615	0.955
2017	62.2	65.6	13.4	12.4	6.9	6.3	5,714	5,511	0.959
2018	62.5	65.9	13.7	12.8	6.8	6.1	5,896	5,723	0.959
2019	62.8	66.2	14.0	13.1	6.7	5.9	6,077	5,934	0.959
2020	63.0	66.5	14.2	13.4	6.6	5.7	6,259	6,145	0.959
2021	63.3	66.8	14.5	13.8	6.4	5.5	6,440	6,357	0.958
2022	63.7	67.2	13.1	12.6	6.9	6.7	6,622	6,568	0.978

4.4.1. Regional GDI trajectories: 2007–2022

All the regions experienced improvement in GDI within the period, albeit at different rates and with varying trajectories (Figure 19). As with HDI, there is a distinct North-South divide in the rates: The five regions of the northern sector (Upper East, Upper West, North East, Savannah, and Northern regions) plus the Oti and Western North regions recorded rates below the national average throughout the period. The second set of regions, which are in the southern half, recorded GDIs of 0.930 and above, rates that are equal to or higher than the national average. Beyond the two broad geographic patterns, three distinct features can be observed from the results: Regions which experienced declines from 2006 up to 2013 (Bono East and Western North); those with shallow upturn U curves (Upper West and Upper East) and the regions which did not depict any distinct features. The region with the worst rates is the Northern Region, a region which presents a paradox as it contains one of the most developed enclaves (Tamale Municipal) and one of the least developed districts (Yooyoo Nuasua) in the northern sector and in the country. The observations about the regions in the northern section lagging the rest of the country is not new as various studies have identified challenges such as the paucity of health, education, and banking facilities in the northern sector (Ghana Statistical Service, 2021h). The area also

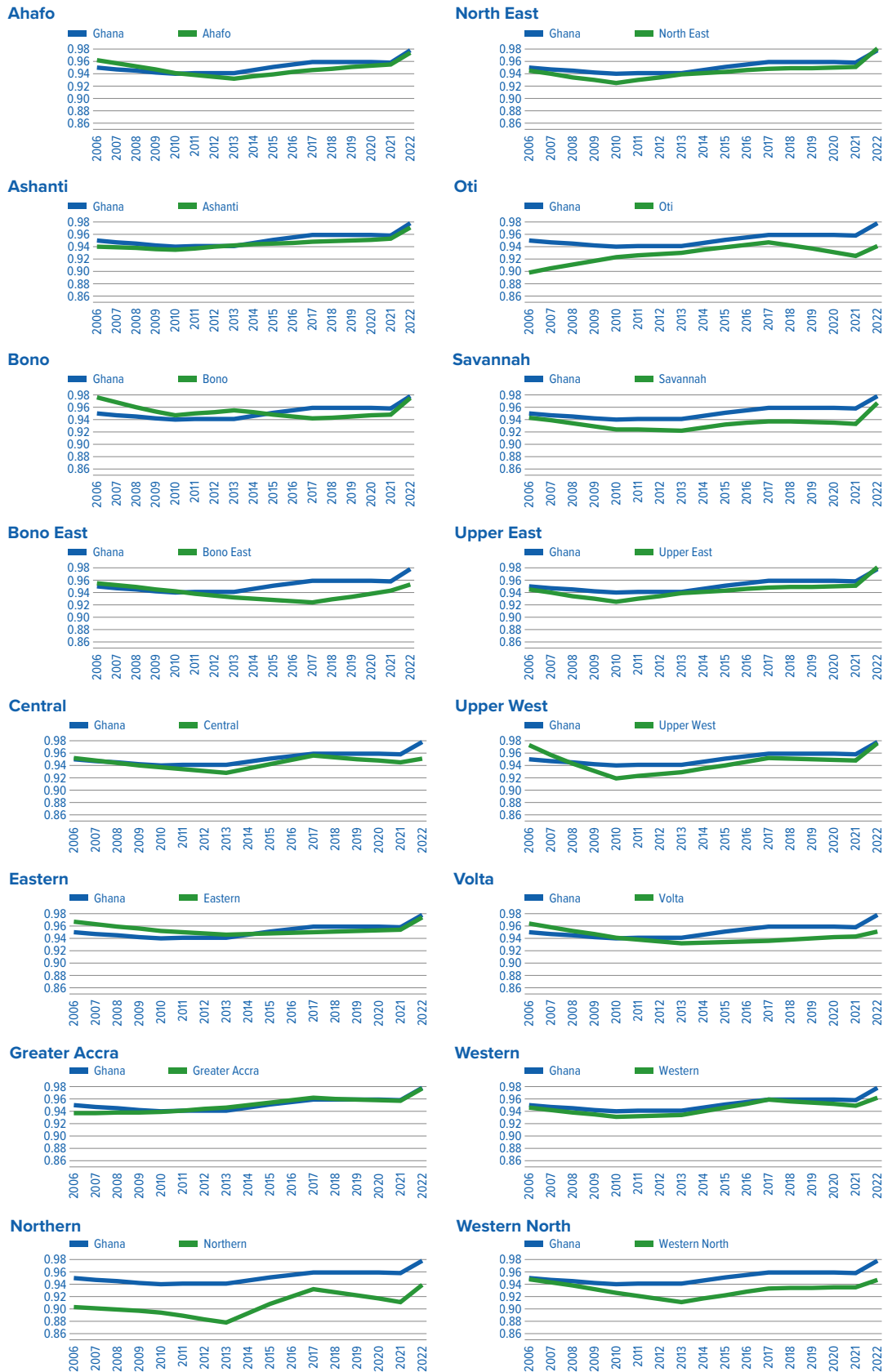


Figure 19: Regional disaggregated GDI, 2006–2022

experiences high infant and maternal mortality, early marriage, and low school participation among females (Ghana Statistical Service, 2023b)

The results present an opportunity to further interrogate the factors which have contributed to slow changes in GDI generally and the patterns which have emerged. For instance, 2013 and 2018, the years the economy was rebased, saw declines in the variables for calculating the indices. It would be helpful for the issue to be investigated for lessons learnt. Secondly, these are retrospective analyses of the performance of human development. The ongoing Annual Household Income and Expenditure Survey (AHIES) would need to be supported to provide an avenue for a comprehensive data collection on systematic basis for measuring socio-economic change.

4.5. Multidimensional Poverty Index (MPI)

The MPI measures *acute poverty*, described as a person's inability to meet minimum international standards in indicators of deprivation which align with the themes in HDI measurement. However, the index expands the original HDI variables: health consists of nutrition and child mortality; in education, years of schooling and school attendance are maintained, and it is in the living standards category that a variety of variables are introduced (source of cooking fuel, sanitation, water, electricity, floor and assets) (Alkire & Santos, 2014). The index is based on the same three variables (knowledge, healthy life and standard of living). This section presents results from two approaches used to calculate MPI for this Report – the standard approach consisting of three domains and a modified version which includes 'employment' as proxy for work to be four domains (Appendix 1). The calculations have been done for the existing 276 administrative districts, the lowest level of local administration in the country.

4.5.1. Three domains

MPI estimations using the standard three domains for 2010 PHC and 2021 PHCs are shown as Figure 20. In 2010, none of the districts were in the extremely high deprivation category. Four districts recorded high deprivation (MPI of 40.1–60 percent), namely Yunyoo Nasuan (North East Region), Wa West (Upper West), Sefwi Akontombra (Western North) and Twifo-Heman Lower Denkyira (Central Region). About two out of three districts reported medium deprivation (MPI of 20.1–40 percent), with districts in every region, except Greater Accra, the most developed area in the country. The rest of the districts were in the low deprivation category of less than 20.1 percent. The districts in that category span the country from Bono Region in the northwest, through parts of Bono, Ashanti, Eastern, Volta, and Central regions and the whole of the Greater Accra Region.

However, the levels of deprivation in 2021 (Figure 20) differed remarkably from those of 2010, with levels of deprivation, ranging from relatively well-off areas to highly deprived districts. The well-off districts are around capitals of 11 of the 16 regions, as well as the old cocoa growing and the mining areas of the Eastern, Bono, Ashanti, and Volta regions. Twenty-four districts transitioned to the extremely high deprivation category (60 percent) in nine of the 16 regions (Table 11) in 2021. Of the 24 districts, 16 are in four of the five regions in the north sector (Upper West (1), North East (3), Savannah (5) and Northern (7)), and four in Oti, a region in the same general area as the other four.

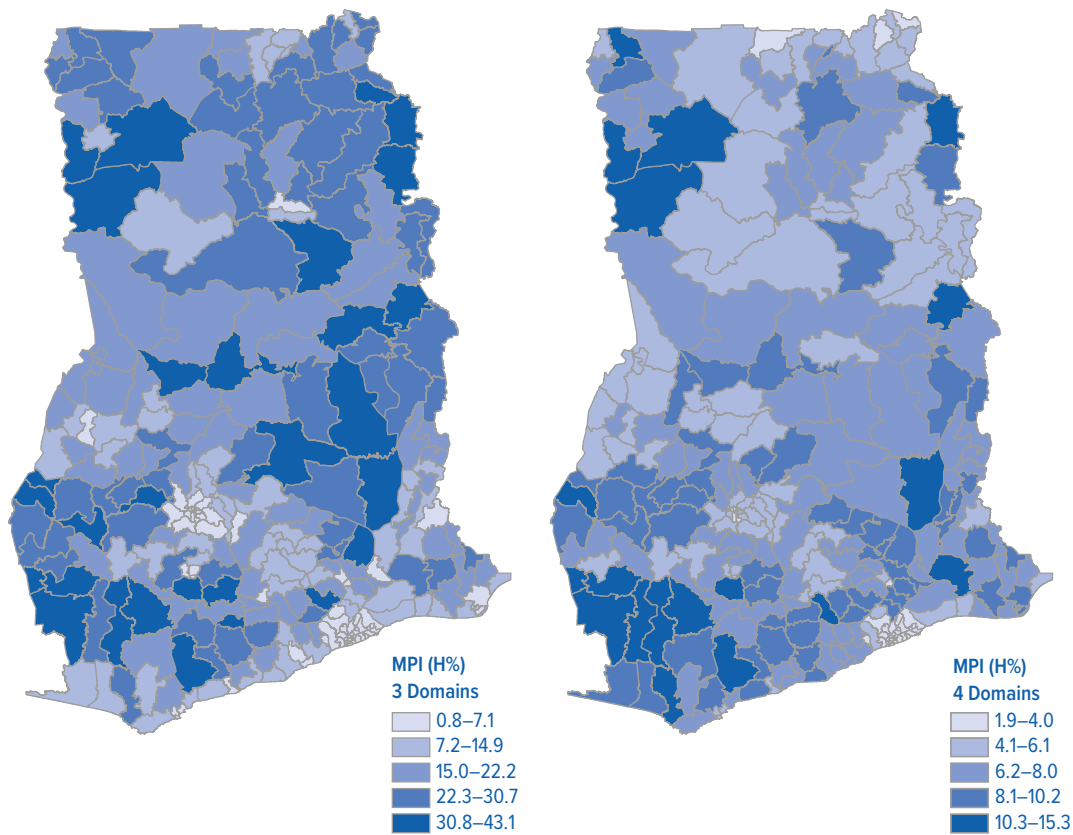


Figure 20: District-level MPI for three domains, 2010 (a) and 2021(b)

Table 11: Districts with extremely high MPI rates of 60+ in 2021

Region	District
Ashanti (1)	Sekyere Afram Plains
Bono East (1)	Sene East
Eastern (1)	Kwahu Afram Plains North
Wa West (1)	Upper West
Western (1)	Bia East
North East (3)	Mamprugu-Moagduri; Yooyoo-Nasuan; Chereponi
Oti (4)	Krachi East Municipal; Krachi-Nchumuru; Nkwanta North; Nkwanta South
Savannah (5)	Central Gonja; North Gonja; North East Gonja; Sawla-Tuna-Kaliba; Tolon
Northern (7)	Gushegu Municipal; Karaga; Kpandai; Mion; Nanumba North Municipal; Nanumba South; Tatale

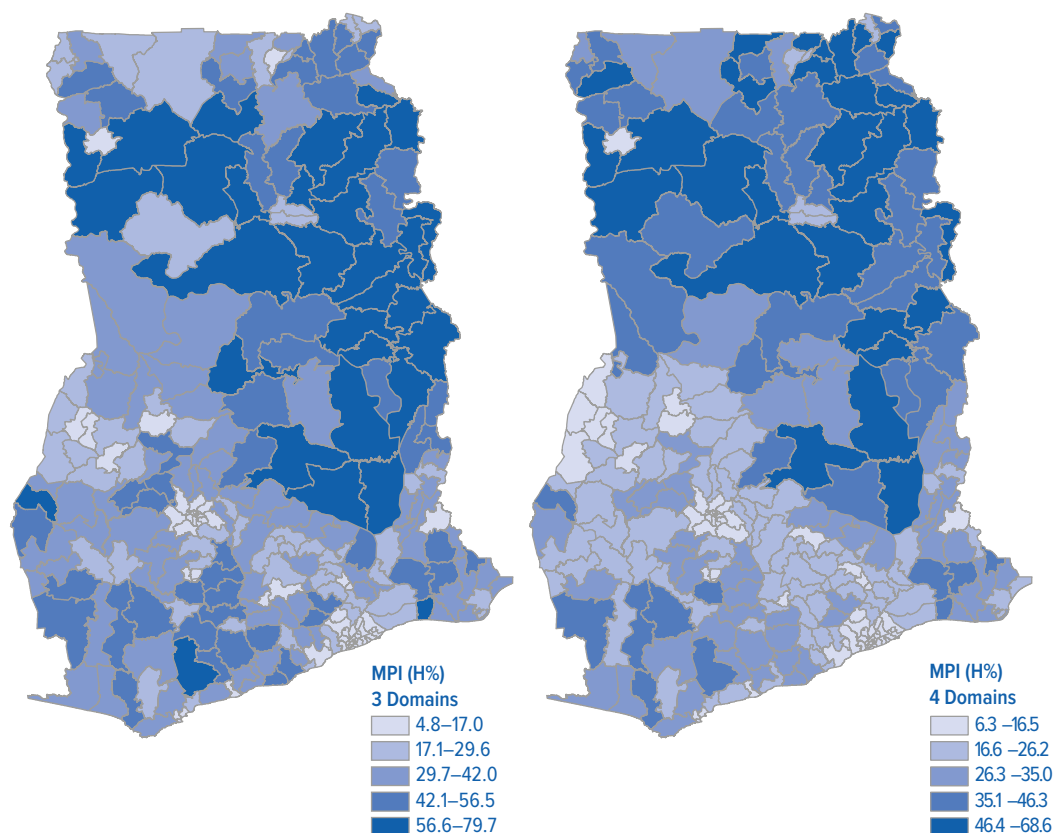


Figure 21: District-level MPI for four domains, 2010 (a) and 2021 (b)

4.5.2. Four domains

A four domain MPI, created to cater for the theme of the Report, adds employment to the standard three domains in calculating MPI. This showed completely different results from those of the original concept. When the employment of at least one member of the household was added, the levels of deprivation changed completely for both 2010 and 2021. For 2010, the rates were within the moderate (under 20 category) for all the districts (Figure 21). In 2021 (Figure 21), only four districts were in the extremely high deprivation category (Table 12) compared to 24 in the three domains (Table 11). Furthermore, 41 districts were within the high deprivation category (Appendix 4), most of which were in the extremely high deprivation category in the Three Domain Model. For instance, Ada West, a district within the region hosting the national capital (Greater Accra Region) being in the high deprivation points to how an area can be left behind even within the realm of expansion and growth in a country or area.

Table 12: Extremely high deprived districts from four domains in 2021

No.	Region	Extremely high deprivation districts
1	Wa West (1)	Wa West
2	Upper East (1)	Nabdam
3	Savannah (2)	Central Gonja; North East Gonja

The Four Domain Model points to the likely effect of ‘work’ represented by employment on level of deprivation, especially as indicated in the levels for the regions (Figure 21). For instance, with the addition of employment, the level of deprivation for North East reduced from 29.3 to 8.5 in 2010 and from 53.0 to 37.4 in 2021 (Figures 21a and 21b). Although employment does not capture the range of activities described as work in this Report, it appears adding employment as an activity pursued for a living, will help to improve the application of the MPI concept as a measure of deprivation. The situation could even be better if there was available data to capture ‘work’ as opposed to employment.

The estimates for the three and four domains show that several people resided in households with extreme levels of deprivation in 2021 than in 2010, giving a sense of increased extreme deprivation, which is inconsistent with the reported increases in GDP growth since 2010. In the last decade, the country’s GDP had grown at 6.6 percent on average (Raga, 2023). While this picture is concerning and contrary to expectation, extreme caution is required in interpreting the data, particularly regarding the seemingly worsening of multi-dimensional poverty in 2021. The results could be due to the COVID-19 pandemic in 2020 and 2021,¹⁰ which is reckoned to have worsened global poverty indicators. Pereira and Oliveira (2020) noted that the COVID-19 pandemic heightened food insecurity in many populations, a key component of MPI. In Ghana, Bukari et al. (2021) show that more than half (57.8 percent) of sampled households reported not having enough food to eat due to the pandemic, and did not have access to clean water, essential medicines, and medical treatment. Overall, 69 percent of study households experienced food insecurity. Moreover, income generating opportunities were constrained by the partial lockdown due to the pandemic. Hard hit were people in the informal sector such as women in the food retail trade, itinerant workers, and head porters whose livelihoods were disrupted by the COVID-19 outbreak (Bukari et al., 2021).

4.5.3. Regional variations

The relative performance of the regions (Figures 22a & 22b) in levels of MPI also provide another dimension which does not emerge from the district analysis. The first is the relative deprivation of the Western North, Oti, Ahafo and Bono East. In the three domains, Oti Region records the highest level of deprivation (60.2 percent), while in the 4-domain calculation, the Northern Region has the highest level of deprivation of (59.5 percent). Oti and Western North were hived off from the Western and the Volta Regions respectively. These two regions, until they were created, did not emerge as deprived areas since they were parts of regions which were relatively well-off. This provides an opportunity to examine the relative situations of the six regions created in 2019. In both domains, the Upper West Region emerges as the third best after Greater Accra and Ashanti Regions, using 2020 results for ranking.

The results confirm the already known disparity in development between the northern and southern sections of the country, an observation which has led to the implementation of various initiatives such as “Feed the Future”, the Water to Village Programme and UNDP producing a special Human Development Report titled, *Bridging the Poverty Gap and Fostering Socio-Economic Transformation and Empowerment to contribute to Human Development for All* in 2018.

¹⁰ The 2021 Census was conducted between 27th June and 18th July 2021, and that was at the end of the COVID-19 outbreak in the country.

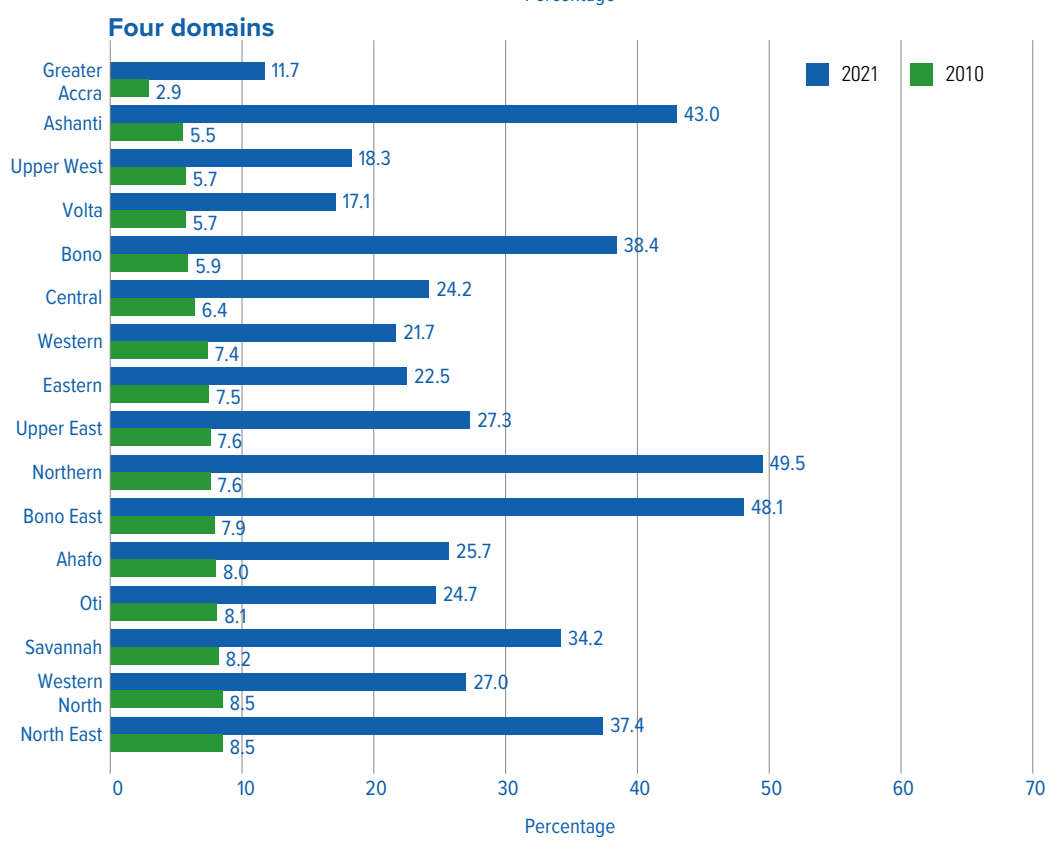
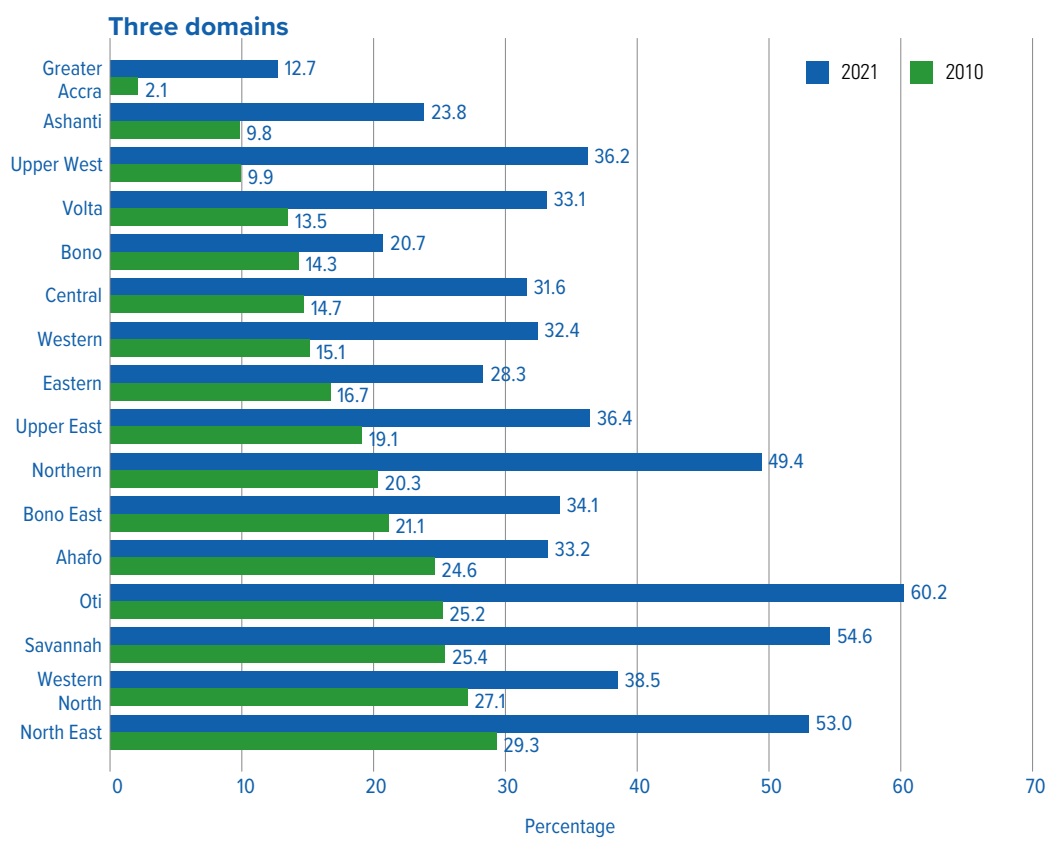


Figure 22: Three and four domains MPI by region

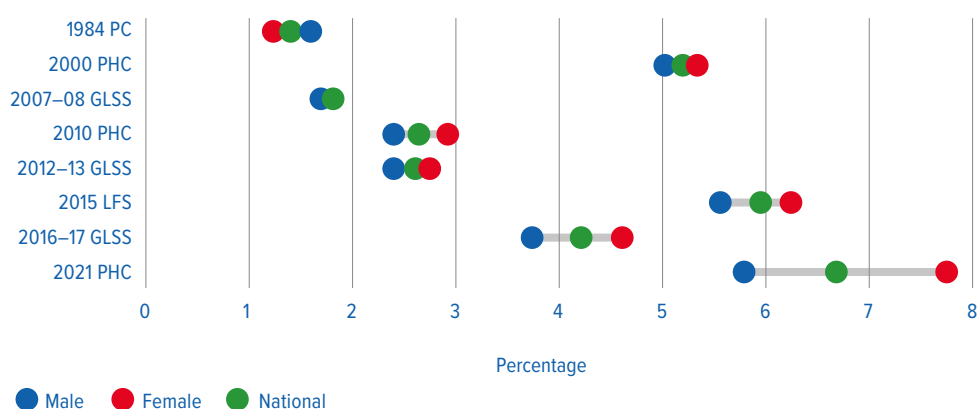
The districts with high levels of deprivation (Tables 11 and 12) would have to be targeted for special attention in any national programme, beyond what is being done now.

Although Ghana has made strides in several human development indicators, the MPI results indicate that there are areas with high levels of deprivation, in both COVID-free 2010 PHC and Post-COVID 2021 PHC. This has occurred despite the various initiatives undertaken so far to promote socio-economic transformation generally and to bridge the development gap between the northern and the southern sectors of the country. Therefore, the NHDR should provide an opportunity to interrogate the situation with the aim of reversing the situation by the end of the implementation of Ghana's Long-Term development plan.

4.6. Employment/unemployment

Available data show the worsening of unemployment in the last three to four decades, and worse for women than men. In the 1984 PC, less than 4 percent of Ghanaians reported being unemployed, with a lower rate among women compared to men. However, in the 1990s and up to 2000, unemployment averaged 10 percent (Figure 23), with more females (10.8 percent) reporting being unemployed than males (10 percent). Unemployment declined to less than 4 percent in 2006–2008 but since then the rates have increased, reaching over 12 percent in 2022. Within the period, unemployment among females and males has widened, with rates of 11 percent and 15 percent for males and females respectively in 2021. As depicted in Figure 23, unemployment rates have not moved in tandem with economic growth, a phenomenon which has led the labelling of the economy as one of jobless growth (Abubakar & Nurudeen, 2019).

In general, unemployment tends to be critical among young people aged 15–35, the group classified as young people in Ghana. Results from the 2021 PHC indicate that 39.5 percent were employed, 50.7 were out of the labour force and around 10 percent were unemployed (Figure 24). Unemployment rates varied very little by sex and rural-urban residence. For those



Note: PC = Population Census; PHC = Population and Housing Census; GLSS = Ghana Living Standards Survey; LFS = Labour Force Survey

Figure 23: Unemployment patterns in Ghana, 1984–2021

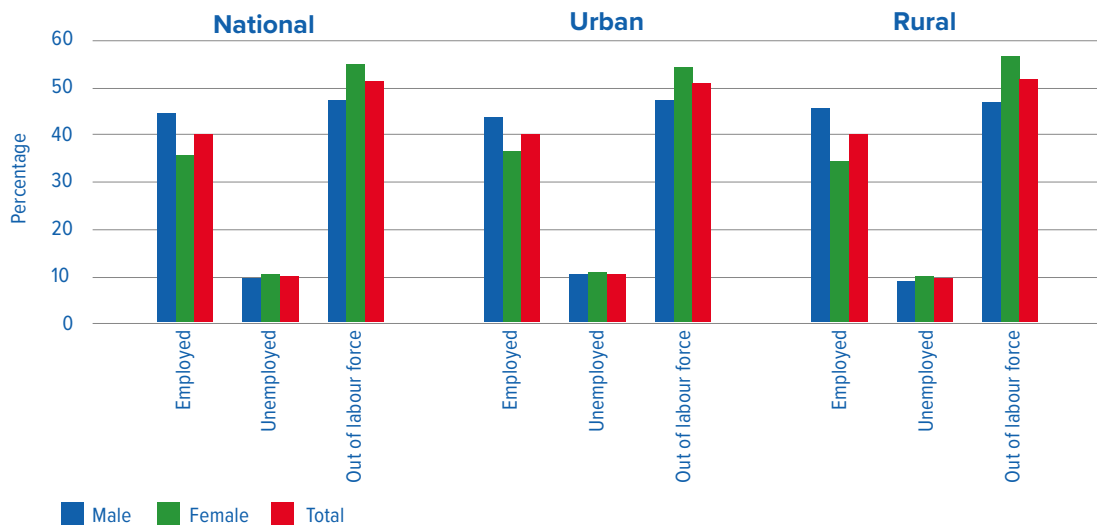


Figure 24: Population 15–35 years by economic status, sex and type of residence, 2021

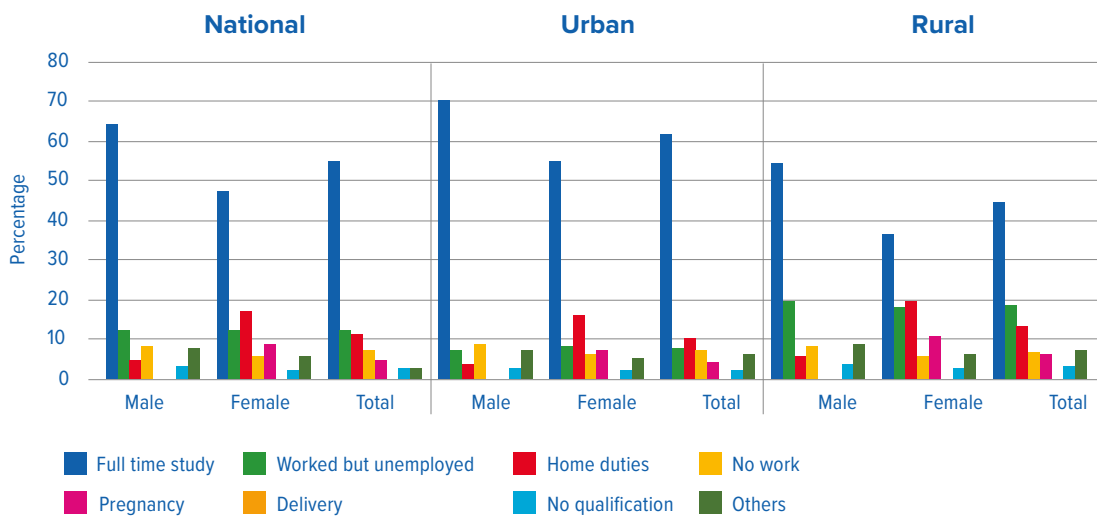


Figure 25: Population 15–35 years outside labour force by reason, sex, and locality

who were out of the labour force, 44.7 percent were in further education, 19 percent worked but were unemployed and 13.3 percent were involved in homecare work. However, there were marked differences between men and women on the proportion out of the labour force. Among the women, 54.6 percent were out of the labour force compared to 46.7 percent for the men (Figure 24). The main reasons for the men being out of the labour force are for further education (64.0 percent), followed by worked but unemployed (12.2 percent), while for the women those in further education was less than 50 percent (47.5 percent), followed by home duties (17.3 percent), worked but unemployed (12.2 percent) and pregnancy/delivery (8.9 percent) (Figure 25). The other three reasons (home duties, worked but unemployed and pregnancy/delivery)

together accounted for 40 percent of the women who were outside the labour force. Among women in rural areas, half of them were outside the labour force for these three reasons.

This high proportion in further education can be utilised to advantage by channelling this potential into areas of need for national development. For the men, one in three worked but not employed, or did homecare work, while for the women, two out of five either worked, but not employed, involved in home duties or due to pregnancy/delivery. Thus, 40 percent of the women out of the labour force were involved in non-paying work associated with care work. Furthermore, results show intersection of gender and rural residence which would require that women in rural areas are targeted differently for support like what Trax Ghana is doing in the northern regions of the country. The apparent high level of unemployment among young people has generated debate, and this was further fuelled with the formation of “Unemployed Graduates Association”. Due to the negative reaction to the group, the group has rebranded itself as Association of Graduates in Skills Development, with the aim of assisting graduates to undertake internships to enhance their skill and eventually get employed. The situation, therefore, points to the need for concerted effort to deal with the issue of youth unemployment (see Chapters 5 and 6).

4.7. Policy implications

- *Ghana Statistical Service*: The Service demonstrated its potential to provide reliable and relevant data and indices for the writing of the NHDR. Nonetheless, the exercise also exposed some of the challenges facing the Service, such as the quantity and quality of human resources to meet the increasing demand for data. There is the need to provide support with the view to enhancing its capacity to become the one-stop point for demographic, social, economic data, and information about the country.
- *Persistence of deprivation in northern sector*: The persistence of high levels of deprivation in the northern sector of the country despite the various programmes and projects, point to the need for re-assessment of the strategies adopted so far to develop the area. There is an urgent need to ensure that there is relatively even development in the country, and that nobody is left behind.
- *The Northern Region*: The Region presents a paradox in terms of its spatial development. It has one of the well-off districts (the Tamale Municipality) and one of the most deprived districts in the country (Yooyoo Nasuan). The paradox calls for a regional consultation on strategies for the way forward.
- *Districts with high levels of deprivation*: The 24 districts which were identified as areas with high levels of deprivation should be targeted differently for development.

4.8. Conclusion

Since 2007, Ghana has experienced growth in human development indicators, but the rate was less than the increase in GDP growth. This is characteristic of countries whose GDP growth does not translate into human development (Aryeetey and Baah-Boateng, 2016). Furthermore, changes in GDP have not translated into employment. On the other hand, gender equality, as measured by GDI, improved over the period. Despite that, there is still the need to consider the status of girls and women in the whole spectrum of development in the country.

Secondly, there are glaring regional differences in levels of development, a factor which was observed in the UNDP Report on the Northern Sector of the country. The spatial variability in HDI, GDI and MPI is an issue which should be addressed. The MPI indicators point to some of the implications of the COVID-19 epidemic which still linger on, such as the effect on nutrition (Bukari et al, 2022) and general welfare. Finally, the inclusion of 'employment' as a proxy for work, is worth pursuing in future as part of the process of developing indicators for improving indicators for the assessment of human development.

The analysis of progress on human development (Chapter 4) and growth of the economy (Chapters 1 and 3) shows that the growth in the economy did not translate into the generation of work, a key pillar for promoting human development. The challenge, therefore, is how the country can generate work. The next chapter presents scenarios available for generating work that promotes human development.

5

Realising human development through work





Image 4: Consultative engagement with some private sector stakeholders

5.1. Introduction

Sixty-six years after independence, Ghana is at cross-roads for socio-economic transformation. Various indicators point to the potential of the country to become a hub for development given its natural capital and human capacity. The country is also emerging as a thriving hub for innovation and creativity in the technology and knowledge-based industries. This is evident in the changing demographic characteristics and in the structure of the economy. As indicated in the preceding sections, the country has experienced periods of dramatic economic growth and transformation alongside decline in the growth of the economy and job creation. Recognising the trajectories the country has gone through in creating jobs for its citizens, the progress made in human development indicators, and recognising the levels of poverty and deprivation, the Government produced a Long-Term Development Plan (2017–2057) to enable it respond to the development challenges it has faced over the years. Secondly, the experiences of other countries and the opportunities that globalisation and digitisation offer (Chapters 1 and 3), provide lessons for the country to redefine itself.

This Chapter considers pathways for creating and sustaining decent jobs using the 40-Year Development Plan as a guide. The discussion has as its starting point the demographic and talent dividend as basis to systematically invest in skills and education and sectors of the economy which have the potential to promote socio-economic transformation and human development.

5.2. Key messages

- *The Long-Term National Development Plan of Ghana:* The Long-Term National Plan as the blueprint for the development of the country, should be infused into all policies, projects, and programmes to keep the goal of the Plan alive in any national discourse.

- *Taking advantage of demographic and talent dividend:* Ghana is undergoing demographic and talent transitions, and therefore, there is the need for progressive policies and programmes which will help to unearth and nurture the potential of young people to flourish.
- *Promoting entrepreneurship mindset:* One of the major pathways for the creation of jobs is through the promotion of entrepreneurial mind-set in the school curriculum, communities, and establishments, and to foster the development of soft skills such as critical thinking, innovation, and creativity – skills needed for the 21st Century.
- *Training institutions, corporate Ghana, government, and other stakeholders to form partnerships* for creating pathways for students and young people to be creative and for continuous engagement to ensure an enabling environment that will allow business to thrive.
- *Youth employment programmes are critical* for the achievement of the goals of the Long-Term National Plan, and therefore, there is the need to be focused and purposeful in identifying and shaping talents for tomorrow, today.
- *It is necessary for all stakeholders to identify and promote the needs of various categories of people in the population* – children, girls and women, aged, artisans, persons with disability, vulnerable and marginalised – for engagement and attention as part of the agenda for the development of the country.

5.3. Frameworks for generating work

The frameworks for generating work are derived from two of the components of the human development index, namely education and the economy. The first, is the demographic and talent dividends which provide the framework for discussing the direction for the education component as the conduit for developing the capacity and the skills to enable the country to take advantage of the natural capitals and the opportunities offered by globalisation and digitisation. The second, is the Long-Term National Development Plan as the framework for directing the future path of the country's development.

5.3.1. Harnessing the demographic and talent dividends

The experiences of some Asian and Latin American countries have led to rethinking about strategies for accelerated growth in their economy which have been markedly different from the trajectory of the western world. Their take-off began with changes in the age structure of the countries resulting from high to low birth rates. This led to an increase in the proportion of the working population in relation to the age-dependent group, providing the country with opportunities to implement critical national policies (Gribble & Bremner, 2012). The process, known as the “Demographic Dividend” involves investment in human capital development (health and education) at both the household and state levels.

With time, the country invests in education generally, then in tertiary education, beginning with first degree, and later into graduate programmes. The next step is to invest in science and technology programmes (Wang and Huang, 2013), leading to the emergence of a pool of talents for socio-economic transformation. At this stage, the demographic dividend framework becomes extended into “Talent Dividend”. Collinson et al. (2016) have argued that “... any potential strategy for harnessing the (demographic) dividend has to take into account the behaviours that exist in multiple scales and across multiple domains, from parents investing in children to national

ministries investing in education and health”. Gribble and Bremner (2012) further note that the role of government in investment in education, health, and welfare programmes, alongside the implementation of robust economic policies and strategies, becomes the catalyst for the realisation of socio-economic transformation. The available evidence suggests that countries which have successfully transformed their economies have systematically invested in education, health as well as infrastructure through supportive government policies. A well-educated and skilled workforce supported by well-crafted policies would help the country to leapfrog to achieve its modernisation agenda. Examples of countries which are believed to have gone along that path include Japan, Brazil, Irish Republic, and China.

Ghana is yet to go through the demographic transition fully to yield the benefits of the demographic dividend (Kwankye et al., 2021). Nonetheless, the demographic indicators point to the possibility of the country achieving socio-economic transformation through pragmatic policies. Furthermore, over the last eight years there have been attempts to transform the education system to make it more responsive to developments in technology. Thus, there are elements which are already emerging, and which can form the basis for action.

5.3.2. Long-Term National Development Plan

The Long-Term National Development Plan (2018–2057) (NDPC, 2017) was developed to provide long term focus for the development of the country. The first long-term plan developed was the Seven-Year Development Plan (1963/64–1969/70) during the First Republic and which guided the industrialisation agenda of the 1960s. The long-term goal of the current plan is for the country to “be a US\$3.4 trillion highly industrialised income country” by the end of the period (NDPC, 2017: page 41). The plan, conceptualised around four transformations (economic, social, institutional, and environmental), consists of five Strategic Goals:

- Build an industrialised, inclusive, and resilient economy.
- Create an equitable, healthy, and prosperous society.
- Build safe and well-planned communities, while protecting the natural environment.
- Build effective, efficient, and dynamic institutions; and
- Strengthen Ghana’s role in international affairs.

These long-term strategic goals in the Plan are to be packaged into action through policies, programmes, and projects. Within the lifetime of the Long-Term development plan, governments are expected to produce 10 four-year medium-term plans which should occur after an election. In responding to this requirement, the current government has produced two Medium Term National Development Plans titled: *Agenda for Jobs I (2017–2021)* and *II (2022–2025): Creating Prosperity and Equal Opportunity for All*. The Vision of the Agenda is to “create an optimistic, self-confident and prosperous nation, through the creative exploitation of our human and natural resources, and operating within a democratic, open and fair society in which mutual trust and economic opportunities exist for all” (Ghana, 2017:1).

Both the Demographic and Talent Dividends and the Long-Term development plan have built-in mechanisms for policy actions. The next sections discuss, first the Medium-Term Development Plan (MTDP) which sets out how the country is going to be developed within the 40-Year development Plan. This is followed by the potential of the Demographic and Talent Dividends framework to guide the implementation of the proposed development programme of Agenda for Jobs.

5.4. Integrated Programme for Accelerated Growth and Development

5.4.1. District factories for accelerated development

The Integrated Programme for Accelerated Growth and Development initiative has been conceived as an integrated programme to accelerate growth and industrial development. The package consists of six components namely factories across the country, one dam for the areas in the northern sector where water supply is a challenge, water for all, toilets for all, one ambulance for each constituency and one warehouse per district. The district factories and the dams are to serve as the focus for industrialisation and the other four are supporting social policy initiatives. The district factory initiative involves the establishment of at least one factory in each of the 261 districts, with the intention to promote and support local industries based on the natural capital of the area. It is envisaged that the initiative will contribute to addressing rural-urban migration. The expected outcomes would be to create employment for youth in rural and peri-urban areas where the factories will be located, add value to the natural capital of the area, ensure even and spatial spread of industries, and to promote export-led industries alongside import substitution industries (ISI) (Ministry of Trade and Industries, 2023). Of the estimated 278 facilities,¹¹ 107 had been constructed and operational by March 2023. One hundred and ten districts out of 260 had been covered by the middle of 2023 (Table 13). A list of 58 factories which have been completed are expected to provide direct and indirect employment ranging from 15 persons for Osiadan Concrete at Weija-Gbawe to 5,100 for Happy Sunshine factory at Suhum (Eastern) to can tomatoes.

One of the projects, the Atlantic Lifesciences plant in the Greater Accra Region, provides a snapshot of some of the projects in the programme. The factory is to manufacture vaccines, anti-snake serum, eye drops and other medical equipment. The project, producing medical supplies, is envisaged to improve supplies to the health sector which is critical for human development. In a review of the programme for tax exemptions, the Finance Committee of Parliament acknowledged the potential of the programme for socio-economic development (Parliament of Ghana, 2022).

The factory per district concept offers an opportunity to accelerate national development, with emphasis on rural development in the country as factories are to be in rural and peri-urban areas. Furthermore, the siting of factories in each district will help to promote even spread of facilities and development programmes, reducing the over-concentration of activities in the already developed areas, especially Accra and Kumasi (Turolla and Hofmann, 2022). The challenges which will need to be addressed are the human capital to run the industries and ensuring regular supply of raw materials through linkages with other resources, facilities, and services in the district. It is therefore expected that more attention will be given to adapting the educational system to meet the demands of the job market. By strengthening these areas, it should be possible for the project to achieve the original intention of job creation. Most important for this NHDR, with such initiatives, is the indirect work that will be generated, triggered by employees that will be employed directly. The intention is for small and medium enterprises to thrive, which will in turn demand the services of informal sector

¹¹ Some of the metropolitan areas have more than one project, hence there are more projects planned than the number of districts.

establishments. The establishment of other projects making use of the major resources of the area is critical for its further expansion.¹²

Table 13: List of completed district factories

Regions	No. of districts	No. of districts covered in region
Ashanti	43	23
Bono	12	7
Bono East	11	5
Ahafo	6	3
Central	22	12
Eastern	33	15
Greater Accra	29	11
Northern	16	4
Northeast	6	3
Savanna	7	3
Upper East	15	4
Upper West	11	4
Volta	18	6
Oti	8	1
Western	14	5
Western North	9	4
Total	260	110

Source: Arku, (2019)

5.4.2. Water to village programme

A second major component of the Accelerated Programme is the one dam per village project in the northern sector of the country. The project, developed as a component of the Infrastructure for Poverty Eradication Programme (IPEP), seeks to address the problem of inadequate supply of water in the five regions in the northern zone. These are the areas with high poverty indicators and low human development rates (Chapter 4). A feature of the area is its single annual rainfall season which occurs from May to September (Dickson & Benneh, 1988). For the rest of the year, people are unable to undertake farming as irrigation is not developed, and other related economic activities. Therefore, the main objective of the programme is to provide water for farming, livestock, domestic use, and other activities all-year round to ensure food and nutritional

¹² One can learn from the reason for the failure of the leather industry established during the First Republic – the meat factory was at Zuarungu, near Bolgatanga in the Upper East Region, the tannery was at Avayime in the Volta Region and the shoe factory was in Kumasi. There were no linkages at each of the sites. Secondly, the factories were so far apart that transportation cost alone made the products expensive.

security, and as a climate change mitigation strategy. The long-term goal is to offer young people the opportunity to engage in all-year round work and help to break the annual north-south migration during the long dry season.

Available evidence indicates that as of July 2023, 437 of the 560 dams had been constructed and were at various stages of completion. Of the 437 dams, 339 were 90–100 percent complete. The projects, when completed, are expected to create several direct and indirect jobs. A review of selected projects by the Peasant Farmers Association of Ghana (PFAG) observed that the dams were used for farming, providing water for livestock (49.5 percent), and other commercial activities such as the processing of shea nut, brewing *pito*¹³ and the moulding of blocks for construction. The challenges observed included low volume of water in some of the dams such that they could not be used for irrigation, the location of some dams was inappropriate for the intended purpose, and in some cases, the drying up of some of the dams during the dry season. Nonetheless, the project offers an opportunity to serve as a catalyst for the development of all-year round activities for the people around the dams.

5.4.3. The other four initiatives

The other four projects within the Accelerated Programme are the Water for All Project, Toilet for All, one ambulance and one warehouse in each district. These projects are to be implemented under a special social protection initiative. Since 2020, 307 ambulances have been distributed to all districts and identified urban health centres as part of the initiative to improve the operations of the National Ambulance Service. The initiative feeds directly into the first of the five objectives of the revised 2020 National Health Policy, which is to strengthen the healthcare delivery system to be resilient (Ministry of Health, 2020). The intention is to ensure timely delivery of health service to those who need it.

The water and toilet components of the initiative addresses directly issues associated with Sustainable Development Goal 6. Results from the 2021 PHC indicate that 37.4 percent and 31.7 percent respectively, depend on sachet and pipe borne water as their main source of drinking water. 60 percent of households have access to household toilet and this varies from 66 percent in urban to 49 percent in rural areas (Ghana Statistical Service, 2021g). Thus, the objective is for the government to provide water (Target 6.3) and basic sanitation (Target 6.2) for all by 2025. The projects address two of the critical areas with implications for human health and welfare. The warehouse component consists of the building of a 1,000-metric tonne prefabricated warehouse in every district. The objective is to provide storage facilities with the aim, among others, of reducing postharvest losses, one of the challenges associated with food production in the country.

5.4.4. Analysis of development initiatives

The six projects constitute direct approaches for addressing issues of industrialisation, creating conditions for work to flourish, and when combined with other ongoing projects, provide avenues for growing some aspects of human capital in the country. The approach also provides an avenue

¹³ *Pito* is a local drink prepared from guinea corn, sorghum, or millet.

for accelerating the process of promoting medium and small-scale enterprises. One of the objectives of the Long-Term development plan is for the industrialisation to be “export-oriented”, an approach which seems to have taken a cue from the export-oriented strategy of Japan after the second world war (Box 5.1). The strategy benefited from globalisation and put Japanese products on the world map. It also addresses one of the challenges, concentrating on import substitution, which faced the first attempt at industrialisation in the country.

It is important for Ghana to be part of the global system as well as to ensure the viability of local industries through the supply of both raw materials and processed goods. To achieve the objective of Ghana to be ‘a highly industrialised country’ by 2057, through the implementation of the Long-Term development plan, the NHDR provides an opportunity to create a platform for building a national consensus to:

- Ensure that governments prepare medium-term development plans as proposed in the Plan. The proposal is meant to help governments to remain focused as part of the process for achieving the long-term goal of the Plan.
- Exploit the natural resources of the country as sources of income to fund aspects of the projects at the initial stage. This is necessary in view of the discussions surrounding the Ghana Petroleum Funds¹⁴ and the illegal mining of gold, sand mining and other minerals.
- Roll out programmes and projects to ensure equity in terms of sex, age, location, and ability in employment. This is necessary given the skewness of development projects and programmes along the lines of cultural perspectives and historical antecedents. There should be a conscious effort to target different groups for employment and identify those who can be supported to create jobs.
- Strengthen collaboration among industry players such as national and local Governments, the Ghana Employers Association (GEA), Association of Ghana Industries (AGI); and
- Provide access to data to facilitate the timely tracking of the implementation of the projects.

Box 5.1: Case of the Japanese Miracle

Japan’s rapid socio-economic development between the end of World War II and the second half of the 20th century, has been attributed primarily to the country’s export-oriented strategy which benefited from globalisation, free trade, and connectedness with the global economy. The strategy, described as the Japanese miracle, has been replicated by several of the newly developed Asian countries (e.g., Republic of Korea).

Source: Friedman, T. L. (2006). *The World is Flat: A brief history of the twenty-first century*. New York, Farrar, Straus and Giroux

14 The Ghana Petroleum Funds are meant to channel excess petroleum revenues into financial instruments for sustaining public expenditure capacity during periods of unanticipated petroleum revenue shortfalls and serve as an endowment to support the development for future generations. It consists of the Ghana Stabilisation Fund (GSF) and the Ghana Heritage Fund (GHF).

5.5. Investing in human capital

5.5.1. Achieving national agenda for jobs through STEM/STEAM education¹⁵

The talent dividend opens pathways for promoting science education. Ghana has set a target of enrolment ratio of science to humanities of 60:40 in secondary and regular universities, and 80:20 in TVET and technical universities. To achieve the targets, the reform agenda has prioritised Science, Technology, Engineering, Art, and Mathematics (STEAM) and its variants to produce a workforce with the relevant skills, technical know-how and the right attitudes needed for the world of work. This is because, the future of countries, including Ghana, lies in STEAM education which has emerged from the understanding that the complex systems of the 21st Century should be “investigated and tested as wholes”, and “requires a cross-disciplinary approach and new conceptual principles and tools”. The teaching and learning techniques inherent in the concept, known as Human-Centred Design (HCD), offers “an integrated approach to learning by doing, expressing and critiquing, exploring possible futures and understanding complex systems” (Boy, 2013).

It is estimated that Ghana alone will need 9 million digital jobs and reap nearly US\$4 billion in revenue by 2030 (De Heer, 2023). However, the country does not have an adequate number of scientists, IT professionals, and engineers for its development agenda. For instance, the country has not been able to fill the national content of skills needed in the petroleum industry. To take advantage of this potential, the country will need to accelerate education and training in STEAM.

5.5.2. Meeting target of science to humanities ratio

A national target ratio of student intake for science to humanities of 60:40 was proposed in the 1960s. Sixty years after its setting, the target is yet to be achieved. In the 2006/2007 academic year, the ratio of science to humanities in public universities was 38:62 and 32:68 in the then polytechnics (Ministry of Education, 2010). At the end of the 2020/2021 academic year, the ratios were 39:61 in all tertiary¹⁶ and 33:67 in TVET institutions (Mohammed et al, 2022). The inability to achieve the targets has been partly attributed to a number of factors, including poor public perceptions of TVET as usually for underperforming students, low absorption capacity for existing Technical and Vocational Institutions (TVIs), inadequate staff to teach science-based courses at the lower levels, and inadequate number of institutions and facilities devoted to science and technical education, as well as students enrolled in science-based programmes (Ministry of Education, 2010, 2017, and 2018). For instance, in the 2020/2021 academic year, only 12 percent of the students in secondary schools were science students (Mohammed et al, 2022). Therefore, it is important to develop strategies with roadmaps for achieving the targets. This will

¹⁵ The concept of STEM as now known, originated in 2001 when the National Science Foundation, concretised the series of activities which it was pursuing in science, technology, engineering, and mathematics into a composite programme to integrate the ingredients in the scientific enterprise. In 2006 “Art” was added to STEM to become STEAM through the efforts of Yakman, and with the Rhode Island School of Design (RISD) as one of the early exponents (Jain, 2023). The latest is the addition of Medicine to the original STEM to become STEMM. STEAM will be used in this report to encompass STEM and STEMM.

¹⁶ Tertiary institutions consist of universities and colleges of education.

help to create a pipeline for the supply of potential students, technicians, and teachers in STEAM education for the objective of the Long-Term development plan to be achieved.

As part of the reorganization, the government passed the Education Regulatory Bodies Act, 2020 (Act 1023), two of which are the Ghana Tertiary Education Commission (GTEC) and the Commission for Technical and Vocational Education and Training (CTVET). One of the objectives of the Education Regulatory Bodies Act, 2020 (Act 1023) has been the bringing of all institutions involved in TVET education under the Ministry of Education to ensure proper coordination and harmonisation of activities. The strategy has also ensured that TVET programmes which were under over 15 Ministries have now been brought together.

Second, to promote technical education at the highest level, all the existing Polytechnics were converted into Technical Universities between 2016 and 2020 and provided with equipment and facilities for teaching and training (Ministry of Education, 2014). In addition, each of the 10 Technical Universities has identified niche areas among the programmes offered. There is also a pilot bridge programme for students who did not study science and mathematics at SHS to be enrolled in STEM programmes at Pentecost University and the University of Mines and Technology, Tarkwa. These are some of the strategies to increase the number of students in STEM/STEAM programmes at the tertiary level.

As part of the reform, the Akenten Appiah-Minkah University of Skills Training and Entrepreneurship Development (AAMUSTED) has been mandated to train the next set of teachers for the fledgling STEAM education in senior high schools. In addition, the former Teacher Training Colleges have been converted to Colleges of Education (through GTEC Act 2020, (Act 1023)) to produce the next set of teachers for pre-school, primary and junior high schools. The British Government is also assisting the country to retrain teachers already in the field and reviewing the mode of training teachers known as Transforming Teacher Education and Learning (TTEL).

To achieve the long-term objective of promoting STEAM education, therefore, the following would need to be pursued:

- Addressing the negative public perception about TVET as a programme for those who are unable to pursue mainstream (general) secondary education.
- Redefining programmes at the pre-tertiary level to make them comprehensive at an early age to attract more students in STEAM programmes at the lower levels. STEAM as a vehicle for the teaching of science-based programmes at the school level has the potential to offer multiple curriculum options which will allow children to learn in a way that suits their individual learning style.
- Ensuring that the process of bringing all TVET-related institutions under CTEVT is carried out to its logical conclusion. This will help with management of the TVET ecosystem in diverse, but related aspects such as training, allocation of resources to institutions, spatial distribution and improving access.
- Developing a mechanism for rewarding teachers as teaching has lost its value (see Chapter 3). In the 1970s and 1980s, there were differential salaries for teachers in science and humanities and this might have contributed to some people opting to be science teachers. To achieve this will also need reorienting science-based teachers to appreciate the demands involved in the teaching of STEAM; and

- Paying attention to gender, different abilities, and spatial elements in the admission of students into science-based programmes.

5.5.3. Addressing mismatch between what is offered and what is required

One of the challenges identified in the 2017 Education Strategic Plan with implications for skills is the “mismatch between the skills provided in TVET institutions and the demands of skills in the labour market” (Ministry of Education, 2017:8), an observation which has lingered on for over a century. In the 1920s, the British administration recognised this and established the first set of technical, vocational education and training (TVET) institutions to address the challenge. The next wave of technical schools was established in the 1940s and 1950s in Accra, Kumasi, Takoradi and Tamale. In the 1960s, another wave of secondary schools were established which combined both regular secondary and technical education. Notable among them are Ghana Secondary Technical School (GSTS) at Takoradi and the Suhum Secondary Technical School. Subsequently, technical-oriented institutions were established in all the then 10 regions of the country. In the 1990s the technical schools were converted into Polytechnics, and between 2016 and 2020, into technical universities (Appendix 5).

Available evidence indicates that all these attempts to reform the educational system tinkered with aspects and not the whole structure and content. The real attempt to reform the education system occurred in 1987 when vocational and technical skills in the form proposed by Lanvin and Monteiro (2022) were introduced at the pre-tertiary level. The idea was to infuse vocational and technical education into pre-tertiary education to make the products skills-oriented. Unfortunately, the programme was discontinued in the 1990s and the early 2000s for a variety of reasons, including inadequate funding, lack of teachers in the relevant areas, lack of tools and poor infrastructure. The latest policy on pre-tertiary education which includes Free SHS and the introduction of STEAM education, which was rolled out in 2017, offers an opportunity to review the curriculum with industry and other stakeholders for their content and the extent to which the system will be able to produce the kind of skilled labour that the country will need for the future.

Second, the Ministry of Education/Ghana Education Service would need to establish close collaboration on what is offered and what industry needs. While some institutions have taken steps to forge links with industry players, there is yet to be a national programme of strong partnership between academic institutions and industry. NHDR can be the platform for discussing these critical national issues of human development.

5.6. Meeting needs of special groups

The needs of three groups have emerged as crucial for achieving the national goal of integrated development and ensuring inclusiveness. These are the gender dimension, the youth and the needs of persons with different abilities.

5.6.1. Gender dimension

Women's participation in education, employment, and public life at higher levels have always lagged that of men. The economically active population (15 years and older) was 63.5 percent for men and 53.0 percent for women, a difference of 10 percentage points, and the difference was even more pronounced in rural than in urban areas (Ghana Statistical Service, 2021d). Of the employed population, women were under-represented in managerial positions (women: 1.4 percent; men 2.4 percent) and the technical field (plant and machine operators, assemblies – women: 0.4 percent; men: 11.2 percent), areas which need higher education and training. On the other hand, more women (43.2 percent) are involved in services and sales than men (12.4 percent) (Ghana Statistical Service, 2021d), working spaces which are characterised by low earnings, lack of progression and job security (Agyapong, 2010). Women also dominate in care work, which is associated with cultural expectation and is less valued.

Gender parity in education has been achieved at the pre-tertiary level, especially with the roll out of the free senior high school in 2017. At the tertiary level, gender parity was at 0.90 in the 2020/2021 academic year (Mohammed et al., 2022). This high gender parity at the tertiary level has partly been boosted with the inclusion of female-dominated programmes such as nursing and midwifery in the tertiary category. However, there are less women in disciplines such as engineering and construction. For instance, in the 2015/2016 academic year, female enrolment was just 11 percent of the total admission in STEM/STEAM education. In a case study of admission of students to the Kwame Nkrumah University of Science and Technology, of the 29,717 admitted from 2003 to 2018 to pursue engineering, only 15 percent were females (Appiah-Castel, et al. 2020). The under-representation of women in STEAM programmes has been partly attributed to cultural perception of what constitutes appropriate areas of study and occupational paths for women.

The ongoing education reform programme provides an opportunity to interrogate gendered norms which fuel behaviour and action that lead to gender discrimination in science and technology and eventually in jobs, especially at the highest levels. To achieve this is to introduce girls to STEAM programmes at an early stage. For instance, the Ghana Science and Tech Explorer Challenge Prize (GSTEP) seeks to excite, encourage, and support girls in science at the Primary and Junior Secondary School levels (De Heer, 2023). The intention is to educate and train the young generation of girls in science and technology towards improving their representation at the highest levels in jobs. The objective is to ensure that women are adequately represented in professional, technical, and managerial positions, especially at the highest level.

Although women have been involved in various facets of life, such as in politics, sales, administration, law, it has only been recently that women have occupied high positions. That women have been consistently under-represented in politics is reflected in the low level of women in the Parliament of Fourth Republic. It is even in the 8th Parliament that women account for 14.5 percent out of 275 representatives, the highest proportion over a 30-year period (Table 14). The first woman Speaker of Parliament was appointed during the Fifth Parliament of the Fourth Republic (2009–2013) when only 15 women out of 230 were in Parliament, the lowest on record; and it was not until 2008 that the first woman Vice-Chancellor was inducted into office at the University of Cape Coast.

Table 14: Number and percentage of women in Ghana's Parliament in the Fourth Republic

Parliament	Year	Total number	Women in Parliament	
			Number	Percent
First	1993–1997	200	16	8.0
Second	1997–2001	200	18	9.0
Third	2001–2005	200	19	9.5
Fourth	2005–2009	230	25	10.9
Fifth	2009–2013	230	15	6.5
Sixth	2013–2017	275	30	10.9
Seventh	2017–2021	275	36	13.1
Eighth	2021–2025	275	40	14.5

It is estimated that women account for 25 percent of STEM/STEAM positions in the country (De Heer, 2023), and lower in professions such as engineering. Results from the 2021 PHC indicate that only 0.4 percent were employed as plant and machinery operators and assemblers (Ghana Statistical Service, 2023b) while only about a third of women in employment were in managerial positions (Box 5.2). To bridge the gender gap in science and technology, the Ministry of Communication and Digitisation in collaboration with the Ghana Chamber of Communication has launched the Seats for Ladies in STEM Initiative (S4LIS). Despite attempts to address the massive gender disparity in education and labour market, and spheres of life through policies such as the national gender policy (2015), health insurance scheme (2003), the challenge continues to persist (Milenge, 2022). In implementing the Education Strategic Plan (2018–2030) and the Long-Term development plan, special attention should be paid to the development of action plans to address beliefs and behaviour which contribute to gender discrimination in all its forms to achieve gender equity at the end of the Plan's life.

Box 5.2 Females in managerial positions by residence

Results from the Annual Household Income and Expenditure Survey (AHIES) 2022 indicate that females accounted for a third of managerial positions in the country. The proportions were similar by rural-urban residence.

Quarter	Residence		
	Urban	Rural	Total
1	30.1	32.7	30.5
2	36.1	35.4	36.0
3	35.3	27.5	34.2
4	38.1	33.4	37.5

5.6.2. Young people

The National Youth Authority defines youth as the population aged 15–35 years. In the 2021 PHC, the population of the group was 11,744,458, and accounted for 38.1 percent of the total population (Ghana Statistical Service, 2021a). Of the number, 51 percent were females. This is the group to be educated and provided with skills needed if the country is to achieve the demographic and talent dividends. Although some attempts have been made, the NHDR provides an opportunity to interrogate some of the approaches adopted with the aim of improving creation of and access to decent jobs. This section highlights three of the projects, noting their potential and weaknesses to provide sustainable decent work for young people in national development. The three programmes are the National Service Scheme (NSS), Industry Immersion Africa (iiAfrica), and the Skills Towards Employability and Productivity (STEP) Programme.

5.6.2.1. National Service Scheme

In 1973, the National Service Scheme (NSS) was instituted with the aim of “encouraging the spirit of national service among all segments of society in nation-building through active participation” (National Service Secretariat, 2024). Started in 1973, it was officially established through The National Service Scheme Act, 1980 (Act 426). Over the past 50 years, the scheme has provided several young people the opportunity to serve in various fields throughout the country. Now every year about 70,000 freshly graduating young people are deployed to work in priority sectors to promote development. Various reviews have hailed the success of the initiative, and the subsequent post service programmes and projects which have been introduced such as the nursing and agriculture modules under the Youth Employment Programme. The scheme has been a bridging system for some young people to transit to the world of further work and further education. For some, it has been a learning experience and an opportunity to know other parts of the country.

Nonetheless, the Scheme’s potential is yet to be fully utilised for several reasons. The scheme was started at a time when the number of young people graduating from higher education was low and was possible for the experience to be used to leverage jobs. It is not the case now given the number of young people passing out of tertiary institutions. While some people can secure jobs where they undertake national service, there are others who are unable to find work after the 12-month period. To ensure that a lot more young people are employed or become self-employed, a number of post-service modules have been introduced. One such module is the NSS-GTA¹⁷ Tourism Support Programme, which aims at training service persons to venture into the tourism industry during and after completing their one-year service.

5.6.2.2. Industry Immersion Africa

The Industry Immersion Africa (iiAfrica) programme was launched in 2017 in partnership with the European School of Management and Technology (ESMT), and support from the German Federal Ministry for Economic Cooperation (BMZ) through the German Academic Exchange Service (DAAD). It involves transfer of competencies from one of Europe’s leading business schools through internships and postgraduate employment in German companies operating in

¹⁷ National Service Scheme-Ghana Tourism Authority

the country. In collaboration with the National Service Scheme, the Ghanaian version of the programme – Ghana1000 – is dedicated to enhancing the employability of 1000 students involved in STEM. It involves an intensive 6-week programme which equips the participants with knowledge, skills, and experience in their chosen field in STEM. Within the period, participants are introduced to both hard and soft skills through coaching, mentorship, and networking.

Although on a small scale at the moment, it provides a model for training students in tertiary institutions to obtain on-the-job training as a step towards getting employment. Ghanaian Universities can replicate this initiative to help train the next generation of professionals in various fields. It has the potential of dovetailing into NSS to enable products from the Scheme further their education in STEM to be involved in the iiAfrica initiative.

5.6.2.3. Skills Towards Employment and Productivity (STEP) Programme

The STEP programme is a mix of technical, apprenticeship and entrepreneurial opportunities that targets skilled, semi-skilled and unskilled youth. The aim is to equip young people who enrol in the programme with skills which will enable them to take advantage of employment opportunities. The proposed areas include Cosmetology (Make up), Metal Works/Welding and Fabrication, Bakery, Fashion Design (Dress Making & Tailoring), Mobile App Development, Mobile phone repairs, Beads Making, Bamboo Work, Shoe Production, Pottery, Street Light Repairs and Maintenance, Vulcanizing, Key Cutting, Barbering/Hairdressing, Photography, General Printing, Decoration, Painting, Tiling, 3D Epoxy and Wall Paper Installation, Biofil and Bio Digester Installation, Satellite Installation, Catering, Hospitality, Computer Repairs, Beverage Making, Soap Making e.g. liquid soap, “Azumah blows”, Hand Sanitizer and Disinfectant Production, Steel Bending, Kente Weaving, Smock Weaving, Leatherwork, Basketry, Snail Rearing, Grasscutter Rearing, Bee Keeping, Weave-on Making, and Graphic Designing. The STEP project is an example of programmes which can be packaged for different places, depending upon its natural capital and various groups of people.

5.6.2.4. Analysis of initiatives

The three initiatives provide examples of strategies which have emerged for responding to youth unemployment. This section assesses the three programmes based on a SWOT analysis of youth employment in Ghana by the World Bank and reported by Dadzie et al., 2020. (Table 15).

The National Service Scheme is a national programme in volunteerism whose potential can be further explored to become a more structured system for preparing young people for the world of work. As a national programme it has the strength of national reach, low overhead costs and a built-in mechanism for promoting volunteerism. As pointed out, the spirit of volunteerism has waned in the country and this national programme can be repackaged as one of the approaches for rekindling volunteerism. However, the Scheme suffers from under-funding, limited focus of pre-employment service, inability to offer long-term employment, and lack of exit strategy (Dadzie et al. (2020). The Scheme also suffers from inadequate monitoring and evaluation systems (Ajayi, 2016).

After 50 years of existence, the scheme has the experience which can enable it to develop innovative pathways for promoting decent jobs. The NSS Secretariat should:

- Undertake a review of the scheme for its strengths and weaknesses and the future direction.
- Engage establishments which:
 - Arrange for training in entrepreneurship to participants to enhance their skills for future work.
 - Develop exit plans for participants before the end of the service.

Industry Immersion Africa, which originated from outside the country is an example of what tertiary institutions can do to provide hard and soft skills to young people as part of training while still in school to enhance their employability. As a privately funded programme, replicability becomes a challenge, but this can be a model which tertiary institutions in the country can adopt to enhance the employability of their products.

Finally, STEP offers a conduit for bringing together operators in the informal sector in the areas targeted for training. By leveraging on the skills provided, the individuals trained can become the nucleus for formalising the sub-sector (see Chapter 6). The Ghana NHDR provides the conduit for promoting change which will provide avenues for enhancing the quality of their work and also provide avenues for structured programmes for re-skilling and up-skilling.

Table 15: SWOT Analysis of public and private youth employment programmes in Ghana

Areas for assessment	Sector	
	Public	Private
Strengths	<ul style="list-style-type: none"> • National coverage in nature and wider outreach • Lower unit cost and possibilities for subsidised fees • Focus on formal and informal apprenticeship. • Longer duration 	<ul style="list-style-type: none"> • Targets tertiary educated youth. • Focus on soft skills. • Shorter duration of training • Well-funded and of good quality, providing start up grants or interest-free loans.
Weaknesses	<ul style="list-style-type: none"> • Limited and irregular government funding • Limited focus of pre-employment service • Inability to offer long-term employment. • Weak Monitoring and Evaluation system • No exit strategies 	<ul style="list-style-type: none"> • Small scale with limited uptake and outreach • Lack of accessibility to rural youth • High unit cost • Limited duration
Opportunities	<ul style="list-style-type: none"> • Innovative approach to competency-based training and corporate training models • Public-private partnership model 	<ul style="list-style-type: none"> • Resource mobilisation by corporate entities, NGOs and CSOs
Threats	<ul style="list-style-type: none"> • Neglect by government because of changes in administration • Lack of sustainability because of lapse in government funding 	<ul style="list-style-type: none"> • Lack of funding due to organizational shift in priorities and change in bottom-line

Source: Dadzie, Fumey and Namara (2020)

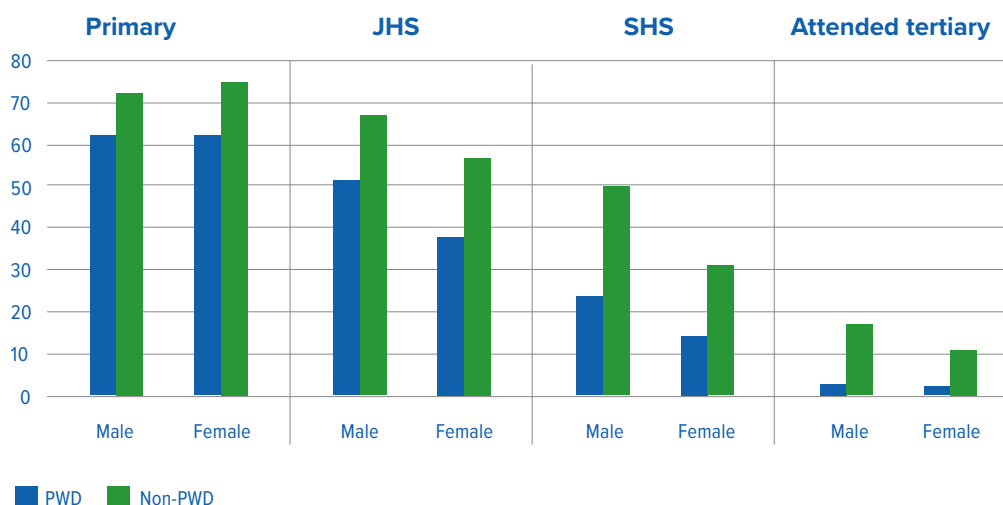
5.6.3. Persons with disability (PWD)

There are a number of policies and programmes within the education and employment ecosystems for PWDs, among which are the 1992 Constitution (Article 252 (2)), District Assembly Common Fund Act 1993 (Act 455), Disability Act 2006 (Act 715), the Labour Act 2003 (Act 651) and the Inclusive Education Policy (IEP) of 2015. The enactment of the Disability Act 2006 (Act 715) marked a watershed in the recognition of the needs of persons with disabilities as it created pathways for implementing some of the Articles in the 1992 Constitution and other national policies and programmes which directly or indirectly relate to PWDs. Article 18 of the Act enjoins the government to provide free education for all persons with disabilities. This provision was in response to Article 25 (1) of the Constitution which states, among other things, that “there shall be free and compulsory basic education for all”. The Ghana Education Service (GES), in collaboration with various stakeholders, developed the Inclusive Education Policy (IEP) (See Table 4) in 2015, with roles for GES, parents of children with disabilities, community members and other key stakeholders. In 2005, Parliament agreed that 3 percent of the District Assemblies Common Fund (DACF) be allotted to PWDs for various ventures including education and entrepreneurial activities. The Ministry of Women and Children’s Affairs was renamed in 2013 as the Ministry of Gender, Children and Social Protection to cater for people in special circumstances, including PWDs. Thus, there is an enabling environment for addressing the education and employment needs of PWDs.

5.6.3.1. Education for young persons with disability

Meeting the needs of persons with disability for decent jobs invariably begins with the education and training that they receive while young. Children with disabilities are to be enrolled in school as any other children. To facilitate that, a component of the District Assembly Disability Common Fund is earmarked for supporting the education of young PWDs, in aspects such as payment of fees, provision of materials and assistive technologies. However, in practice there are a few challenges. First, there are only 36 exclusive/inclusive special schools at the Primary/JHS/SHS levels which provide teaching and learning resources for children with disability (Appendix 6). Furthermore, the locations of the schools are uneven, presenting challenges to parents in peripheral and rural communities (GSS, 2023a). Second, parents with severely disabled children are unable to enrol them in schools due to their state, cost and the location of institutions caring for such children (London School of Hygiene and Tropical Medicine, 2023b). Although the Common Fund is available to support PWDs, it is inadequate considering the resources that some of them need (LSHTM, 2023b). Available evidence also indicates that children with disability are less likely to complete primary, junior, and senior high schools and are also less likely to enter tertiary institutions compared to their counterparts without disability (Figure 26). For instance, at the JHS level, 38 percent of females with disability who enrolled in school were able to complete compared to 57 percent for those without disability, and for males, 51 percent for those with disability and 67 percent for those without disability. At every education level, female PWDs are less likely to complete formal education than males.

Also critical for the education of young people with disability is the availability of trained teaching staff as well as teaching and learning materials (TLM). Only Akropong Presbyterian College of Education has facilities for the training of teachers for pre-tertiary institutions catering for PWDs. At the tertiary level, there are facilities at University of Cape Coast (UCC), Kwame Nkrumah University of Science and Technology (KNUST), University of Health and Allied Sciences (UHAS),



Source: London School of Hygiene and Tropical Medicine (2023a)

Figure 26: Proportion of youth with and without disability able to complete level of education (%) 2021

University of Ghana, University for Development Studies (UDS) and University of Education, Winneba (UEW) mostly for students with physical and sight challenges. Despite the resources and facilitating environments for promoting the education of young (and old) PWDs, there are still several gaps which should be addressed as part of the strategies to promote their well-being.

5.6.3.2. Promoting work among PWDs

In line with the relevant sections of the Labour Act 2003 (Act 651) and the Persons with Disability Act 2006 (Act 715), promoting work among persons with disability occurs at various levels within the state administration (Article 9 of Act 715) and the private sector (Article 10). The main state actors involved in promoting work for PWDs are the Ministries of Gender, Children and Social Protection; Employment and Labour Relations, and Local Government, Decentralisation and Rural Development. Other state institutions such as Ministries, Departments and Agencies (MDAs), Metropolitan/Municipal/District Assemblies (MMDAs) and non-state actors are also involved in programmes for PWDs. The next section highlights three programmes which target PWDs implemented by the state, MMDAs and the private sector.

5.6.3.2.1. PWD Enterprise Support Programme (PESP)

PESP is a World Bank funded programme under the Ghana Economic Transformation Project (GETP). Launched in June 2023, the aim is to support productivity and enhance the initiatives of PWD-owned micro, small, and medium enterprises (MSMEs). The targeted enterprises are ICT, agribusiness/agro-processing, education, manufacturing, food and beverage, textile and garment, construction, tourism and hospitality, trade/commerce of locally produced goods, transport and logistics, healthcare, or pharmaceutical industries. The long-term goal is to support 150 MSMEs to thrive, be competitive and help to create a pool of PWD leaders in industry to drive change. This is in line with one of the pillars of the 2022 World Economic Forum on promoting

workplace inclusiveness for persons with disability. The programme is in its earlier stages and given its potential, it warrants close monitoring with the aim of providing support for its success.

5.6.3.2.2. Skills Towards Employment and Productivity (STEP) Programme

STEP, as a national programme with a mix of technical, apprenticeship and entrepreneurial opportunities to promote youth employment, has been picked by some state agencies to provide training and start-up capital for young people and PWDs (see Section 5.6.2.3). Thus, some MMDAs have picked modules in the programme to provide training and support for PWDs in their areas of jurisdiction. For instance, the Accra Metropolitan Assembly has supported 50 PWD (31 males and 19 females) with start-up capital after training them in soap-making and fish farming. The objective is to provide PWDs who can work, with the necessary skills and capital required to enable them to become self-sufficient.

5.6.3.2.3. Ghana Grows

Ghana Grows is a component of Mastercard Foundation's Young Africa Works initiative, with the Springboard Road Show Foundation leading a consortium made up of four other enterprises – Lyme Haus, Axis Human Capital Limited, Densu Associates and Meraki Arts Africa (Ghana Grows, n.d.). The project targets young people 15–35 years, particularly women and people with special needs to venture into agriculture through training, internship, coaching and education on opportunities available in the agribusiness value chain. To be implemented in 48 districts in the 16 regions of the country, the programme seeks to place at least 115,000 young people in the next five years. Companies which sign on are listed as employers actively seeking to hire young people, particularly women and PWDs, within their organizations. Consequently, whenever there's an opportunity to engage a young person, the organization will receive notification of the posting.

5.6.3.3. Observations

These initiatives are expected to address some of the challenging experiences that young PWDs face in their transition from school/training to the world of work. This has been found to be partly due to misconceptions and stereotyping about the abilities and capabilities of PWDs to perform certain jobs even when they are qualified (see Chapter 3), lack of access to tools and equipment, and structural barriers and disconnect between training offered and jobs available on the market (LSHTM, 2023b; Mfoafo-M'Carthy et al. (2020). Thus, the programmes offer PWDs opportunities for meaningful work in establishments or through their own initiatives. Government would need to reciprocate by offering incentives to companies/institutions which accept persons with disabilities, as indicated in Act 715, Article 10. By offering incentives, such institutions can offer coaching as well as serve as a bridge between the world of education and the world of work.

5.7. Achieving national agenda for jobs through entrepreneurship

Despite the various efforts to address unemployment in the country, the problem persists and constitutes a major challenge to socio-economic development. While the implementation of projects and programmes under the National Long-Term Plan and the review of education will help to provide pathways for the creation of jobs, these are long-term dimensions. For the immediate future and given the existing situation, Entrepreneurship and Micro, Small and Medium Enterprises (MSMEs) provide an alternative path for job creation. MSMEs have long been acknowledged as a vital component of the Ghanaian economy with the establishment of Rural and Community Banks and micro-finance institutions in the 1970s. Since then, micro, and small businesses have served as a major source of employment due to its low capital cost and the engagement of low skilled workers. Furthermore, given its wide scope in operation, the sector has the capacity to create jobs in various fields and among different groups of people.

The most prominent sectors in which MSMEs are active are the manufacturing and retail sectors (Ministry of Trade and Industry, 2019). Currently, the sector contributes to about 85 percent of employment in manufacturing and tends to utilise mainly local raw materials that would otherwise be discarded (Adjabeng & Osei, 2022). The MSME manufacturing landscape is characterised by the production of items such as soaps, aquaculture/fish farming, chalk making, foam production, nylon production, concrete block production, hair/body cream productions, chemical production, food, beverage production and other products (Oppong, Owiredu and Churchill, 2014). These are the areas that the STEP programme can be up-scaled to provide a wide range of skills and build linkages in the small-scale manufacturing sector.

With women dominating in the informal sector, MSMEs are a major source for creating pathways for work as well as helping to make their businesses thrive. It is estimated that women constitute approximately 46 percent of the entrepreneurial workforce in Ghana (Anon. 2024). In the agricultural sector, female entrepreneurs play a significant role in the food chain, from cultivation through distribution to the dining table. At the level of cultivation, the women involved in agriculture were found to innovate, introducing sustainable agricultural practices that are both environmentally friendly and enhance crop yields.

Entrepreneurship also has the potential to offer a lifeline to Ghanaian youth facing unemployment. In a study of selected hawkers in Accra, Kumasi and Cape Coast, Agyapong et al. (2022) observed that many of the respondents were young people, without any formal jobs or any means of livelihood, and with the highest level of education being Junior High School. Most of the hawkers were women. By training such young people, they would find avenues through entrepreneurship start-ups, innovative ventures, and skills development programmes to harness their creativity.

In addition to the general programme of entrepreneurship development, a special National Entrepreneurship and Innovation Programme (PEIP) has been initiated. It consists of pitching ideas for support for young people aged 18–35 years, students, agriculture, and a special component for persons with disability. The objective is to provide integrated national support for start-ups and existing small businesses. The purpose of the first category is to offer young people the opportunity to pitch their business ideas with the hope of being supported to operationalize and/or upscale their businesses. The second component focuses on agriculture with the aim

of modernising the sector and making it attractive to young people. Through the initiative, 75 greenhouse domes have been set up at the Dawhenya irrigation site in the Greater Accra Region. The intention is to build at least one greenhouse in each of the 16 regions of the country. Finally, the Empowerment for Entrepreneurs with Disabilities seeks to support the initiatives of such persons to be self-employed or employees (National Entrepreneurship and Innovation Programme, 2024).

The entrepreneurship landscape has identified product innovation and human capital as top priorities and risk capital, internationalisation, and technology absorption as medium priorities. The concept, therefore, provides a pathway for the creation of jobs in diverse sectors, especially unemployed young people. It also offers opportunities for low skilled people to undergo training on the job to acquire transferable skills. Thus, it serves as an avenue for job creation as well as training to make one employable, and as a result, it can create more job opportunities for people in that category. Available evidence indicates that it accounts for about 90 percent of businesses registered in the country (Enterprise Bureau, 2022).

There should be a special dialogue on the role of entrepreneurship in the economic landscape of the country generally and as a major pathway for job creation and socio-economic transformation. The ongoing review of the education system should make room for training of young people with entrepreneurial mind-set.

5.8. Policy implications

- *Promoting social and behavioural change communication:* The implementation of the Education Strategic Plan (2018–2030) and the Long-Term development plan (2018–2057) should pay attention to the development of action plans to address cultural beliefs and practices which contribute to gender discrimination in all its forms with the objective of achieving gender equity at the end of the life of the Plans.
- *Centralising youth employment programmes:* Programmes targeting young people can be found in different Ministries, Departments and Agencies (MDAs): National Service Secretariat, National Youth Council, National Youth Employment Agency (YEA), Rural Enterprise Support Programme and the Council for Technical and Vocational Training (COTVET). There should be a one-stop point for all youth employment programmes.
- *Revisiting the Disability Act 2006 (Act 715):* A decade and a half after the passing of the Disability Act 2006 (Act 715), structures and systems expected to be provided, such as access to public buildings, promoting the welfare of PWDs, and their integration into mainstream activities are yet to be systematically implemented. The time has come for the needs of PWDs to be prioritised and to ensure that national plans incorporate their needs. This would also involve revisiting the Disability Act (Act 715).
- *Providing incentives to companies and institutions which accept PWDs for internship:* Government should provide incentives for companies/institutions which accept young people for attachment/internship and those that develop special programmes to favour the employment of women and persons with disability, as indicated in Article 10 of Act 715.
- *Achieving consensus on national development based on Long-Term Plan:* Initiatives to break the cycle of poverty hinge on the implementation of the projects identified in Long-Term National Plan and the Ghana Infrastructure Plan (2018–2047): availability of reliable power

supply, efficient and relatively cheap transportation systems, ICT, internet connectivity, adequate housing, and water supply are key in the globalised world; and

- *Making teaching rewarding*: The teaching profession should be made rewarding to attract people into the profession, especially those in STEAM.
- *Promoting flexible working periods*: The Government, in collaboration with technology-based companies and organized labour, should expand options which promote a balance between work and life, such as remote work, working from home, and flexible hours, that will make it possible for more women and persons with disability to enter the job market.

5.9. Conclusion

Ghana is at a stage where governments should invest in human capital development in a consistent manner in order for the country to achieve the demographic and talent dividends. The future lies in creating a versatile workforce for implementing the Long-Term National Development Plan. The process of growing an economy which will support the creation of sustainable work, will require paradigm shifts in various facets of the work ecosystem such as new social structures, mechanisms for regulating and managing emerging work regimes such as working from home, working remotely and coworking spaces. Such actions will make it possible to create conditions which will promote decent and sustainable work.

The Plan acknowledges the need for reforms in three interrelated political spaces – policy reforms to remove bottlenecks which impede the socio-economic development of the country, legislative and legal reforms to enhance the rule of law, and institutional reforms which will be informed by policy, legislative and legal reforms. The available evidence indicates that some reforms have been implemented such as the Revised Health Policy (2020) and the Education Reform Policy.

The 2023 NHDR provides an opportunity to rally Ghanaians to develop strategies to implement the Long-Term Development Plan (2018–2057) for the development of the country.

6

The future of work, the future value of work and human development





Image 5: Meeting with media practitioners on work and value of work

We have no idea what the job market will look like in 2050. It is generally agreed that machine learning and robotics will change almost every line of work – from producing yoghurt to the teaching of yoga. (Hariri, 2018)

6.1. Introduction

Societies have always been concerned with the future of work and the future value of work. In today's dynamic and interconnected world, the value of work and its sustainability have taken centre stage as crucial paradigms for shaping the future of work, whether in the form of employment, entrepreneurship, or creative endeavours. This is because work provides livelihoods as well as plays a pivotal role in promoting sustainable development. Sustaining and enhancing work for the future also involves responsible stewardship of resources, the preservation of the environment, and the well-being of current and future generations. Thus, the future of work and the future value of work are informed by how individuals, societies and governments will respond to changes which unfold in terms of political decisions, policies and programmes to guide and sustain change (Harari, 2018; Bulman et al., 2017). It also involves the anticipation of skills, and the skills mix through education and training to drive change (Friedmann 2006).

Historically, the world has gone through four industrial revolutions and is currently at the early stage of the 'fifth industrial revolution' (5IR) (Callaghan, 2022). While it took about two centuries to transit from the first industrial revolution to the second, it has taken two decades to usher in the fourth and fifth revolutions (Table 16), creating a whole new world of digitisation within a generation. Callaghan (2022: 2) has defined the 'fifth industrial revolution' (5IR) "as a revolution

in productivity of the knowledge creation process itself “. Among the features associated with 5IR are innovation and carry over from 4IR in remote and flexible work, automation, Artificial Intelligence (AI), and internet of things (IoT). The elements of each of the revolutions transformed work and how it is performed (Table 16). For instance, the first revolution which was characterised by mechanisation, changed not only how work is performed, but also the source of power for work – steam engines replacing human and horse power. During the periods of change in each of the revolutions, the accompanying new technologies provided benefits on one hand, but also created disruptions and uncertainties on the other (Harari, 2018). The expected benefits included new job opportunities, improved living conditions, good health and well-being, while the uncertainties revolved around potential loss of jobs, job insecurity and disruptions in living conditions (Bulman et al., 2017).¹⁸

Table 16: Industrial revolutions

Revolution	First Industrial Revolution (1IR)	Second Industrial Revolution (2IR)	Third Industrial Revolution (3IR)	Fourth Industrial Revolution (4IR)	Fifth Industrial Revolution (5IR)
Characteristic	Mechanisation	Electrification and mass production	Automation and Globalisation	Digitisation	Personalisation/ smart society/ collaborative robot
Period	Occurred in 18th Century, mainly in Europe and North America	Occurred in late 1800s to the start of WW1	Occurred around 1980	Occurred at the start of the 21st Century	Occurred in the second decade of the 21st Century
Main Change	Stearns engines replacing horse and human power	Production of Steel, electricity, and combustion engine	Computers, digitisation, and the internet	Artificial Intelligence (AI), robotics and crypto	Innovation, purpose, and inclusivity
Output	Introduction of mechanical production facilities driven by water and steam power	Division of labour and mass production enabled by electricity	Automation of production through electronic and information technology (IT) systems	Robotics, AI, augmented reality, and virtual reality	Deep multi-level cooperation between people and machines

Source: South Africa (2023), 2022 National Human Development Report

Due to uncertainties during periods of technological change, people and institutions roll out strategies to ensure that whatever future they may face, they are flexible and adaptable and that deliberate anticipation of emerging skills required for the future of work can nudge individuals and policy makers to make transformative decisions Wilson (2013). As argued by Jenkins & Sherman (1979), while technology had the potential of making some jobs redundant, the number of useful things people could do with technology is limitless. Thus, technology has the potential to change the future and how work will be performed in Ghana.

¹⁸ Between 1811 and 1816, a group of English workers destroyed machinery, especially in cotton and woollen mills, because they were worried that the new development was threatening their jobs. They were known as the Luddites. There has since been neo-Luddism, people who oppose any form of technology.

This chapter explores the future of work for Ghana based on the current phase of technological transition taking place, the structure of the economy vis-à-vis the paths envisaged in the Long-Term National Development Plan which seeks to help people rebuild their lives (NDPC, 2017). The pathway to promoting sustainable jobs for the future should revolve around existing goods and services and the technologies associated with them, strategies to create new knowledge to inform traditional skills, and the demands of digitisation and globalisation.

6.2. Key messages

- *Potential to promote green, blue and circular economies:* Ghana has the potential to promote green, blue and circular economies as sources for job creation. What is needed are strong commitment to technological advancement, helping to manage the high cost associated with green technologies, and potential effects of climate change risks, to ensure that Ghana's efforts to foster an eco-friendly economy can be achieved. Policymakers, in collaboration with stakeholders, must devise strategies for leveraging strengths and opportunities while addressing weaknesses and threats.
- *Science and technology:* Prioritizing science and technology education as well as promoting MSMEs are two of the critical steps in supporting the country's development of a green, blue, and circular economy.
- *Skills for the future of work:* Providing skills for the future of work should proceed at different levels and scales. It should begin from the pre-tertiary level where children should be introduced to teamwork, concern for the environment, and basic practical skills. The next stage will be to build on specific soft and hard skills, including entrepreneurial mind-set, as they progress in school and through life.
- *Pipeline of young scholars:* Create a pipeline of young scholars at universities to become the next generation of scientists, lecturers, researchers, and professionals. The process should include giving priority attention to graduate education, at the doctoral level as it is the avenue for the training in skills in research and innovation.
- *Promoting interface between training and work:* Promoting the development of skills as part of the life-course approach to education and skills training, has now become urgent to strengthen the interface between formal education and the world of work.
- *Skills training needs in the informal sector:* Skills training in the informal sector is basically through apprenticeship and mentorship. There are various programmes and styles for training. It is important to:
 - Understand the nature of apprenticeship in the various domains and how they can be rebranded;
 - Take inventory of all the groups and their training styles and regimes;
 - Integrate soft skills (including attitudes, responsibility, collective interests, values) into their programmes in a systematic manner; and
 - Institutionalise skills training with the view to systematically re-skill and up-skill operators to be abreast with technological changes.
- *Formalising the informal sector:* The sector accounts for about 8 out of every 10 persons in the workforce. To achieve a robust economy which can create jobs for the future, there is the need to formalise the informal sector.

6.3. Drivers of the future of work

From the perspective of Ghanaians during consultations and from the extant literature, three scenarios have emerged on the future of work: the technological revolution, globalisation and promoting green, blue and circular economies.

6.3.1. Technological revolution

As Harari (2018) notes, throughout history radical improvements in quality of life have been made possible through innovations and research. Recognising that emerging technologies constitute a major potential for the future of job creation, the country launched its Information and Communication Technology for Accelerated Development (ICT4AD) Policy in 2003 (Ghana, 2003). Since then, the government has rolled out various e-Governance activities including the issuance of digital National Identification Card (Ghana Card), Ghana Post Digital address (GPS), electronic renewal of National Health Insurance Scheme (NHIS) premium, e-Justice system, e-Smart driver's licence, paperless port system, e-passport system, e-Immigration system, e-Cabinet system, e-Parliament, and e-Procurement (Demuyakor, 2020). The expectation is for digitisation to improve access to information in all its forms, provide opportunities to preserve physical documents, integrate records at all levels for decision-making by capturing relevant data from records, improve research efficiency, and generate income from documents with commercial value (Eurofound, 2021).

Ghana Export Promotion Centre has estimated the value of the ICT sector to be worth GHC1.5 billion and is expected to grow. The sub sectors are sales of computer hardware, software, and IT services. Estimates from other analysts point to the potential of this sector for job creation (See Box 6.1). For instance, the Tema ICT theme park is expected to create 500 jobs and generate US\$260 million. These estimates, which are for direct outcomes, and excludes indirect jobs and other spin offs will have implications for the future of work and the future value of work.

From the 2021 PHC, smart mobile phone ownership was 73.1 percent, and varied by sex (Women: 68.8 percent; Men: 77.7 percent) and by urban (83.2 percent)—rural (58.9 percent) residence (GSS, 2021). Meanwhile, mobile subscription was pegged at 134 percent, mainly because some individuals have more than one line (Ghana Statistical Service 2021f). The mobile phone space is also one area that is absorbing young people in the informal sector – services and repairs – due to its versatility. It is also a sub-sector which will need support for training and capacity building to enable them keep up with technological change.

The Digitisation Agenda has considerably changed the nature of financial transactions. Services such as eCedi and the Ghana Interbank Payment and Settlement System (GhIPSS) of the Bank of Ghana have changed the face of business transactions (Bank of Ghana, 2022), expanded Payment Channels (Mobile Money, Internet Banking, Digital Wallet, and e-cheques), and have helped to expand the scope of transactions. For instance, mobile money transactions increased from GH¢ 571.80 billion in 2020 to GH¢ 978.32 billion in 2021, an increase of 71 percent (Bank of Ghana, 2022). This transaction outlet has been able to bring on board a proportion of the unbanked in the country.

For Ghana to achieve the expected optimal positive impact of ICT on job creation and on the economy, the recommendations of a World Bank study (Raja, 2013), although conducted 10 years ago, are still relevant. The study noted that the realisation of ICT benefits hinges on five broad issues:

- *Human capital systems:* A labour pool with appropriate ICT skills, and the awareness and soft skills that give competitive advantage in the labour market.
- *Infrastructure systems:* Ubiquitous connectivity to ICT; access to electricity and transport; infrastructure to support innovation and adoption of technology by SMEs.
- *Social systems:* Networks of trust and recognition for workers and employers, social safety nets, and measures to minimise possible negative outcomes of ICT-enabled employment.
- *Financial systems:* Efficient and accountable systems to ensure timely payments; and access to finance to support innovation and entrepreneurship.
- *Regulatory systems:* An enabling environment that creates employment opportunities and increases labour market flexibility while protecting the rights of workers (Raja, 2013).

Reaping the benefits of the policy will thus involve substantial investment in human capital. As noted earlier, only 38.9 percent of the 580,751 students in tertiary institutions are pursuing science-related courses. This calls for a radical shift in the admission and incentive policies for science-related programmes in general and ICT programmes in particular over the next five to ten years. Furthermore, only about 10 percent and only 0.2 percent were pursuing master's and PhD programmes respectively. According to the World Bank (2021), tertiary education is essential for ensuring the preparation of the quantity and quality of the stock of human capital, as envisaged in the talent dividend.

The rolling out of the digitisation agenda would imply investment in infrastructure, especially energy and internet connectivity to support initiatives. Connectivity is a major challenge, especially in under-served areas such as urban peripheries and rural communities. The proposed expansion of connectivity under the Ghana Infrastructure Plan (GIP) 2018–2047, should be given priority to enable the country reap the benefits that the ICT sector offers in terms of future job creation, with its spin-offs, and the future value of work. Alongside connectivity are electricity, transport, and a system of support for innovation. For those with access to data, there is the high cost of data, which keeps increasing. These challenges would need to be addressed for the country to take advantage of what the sector offers for the future of work and the future value of work.

While replacements through technology can be positive (e.g., safer, and less physically difficult, stimulating and allowing high levels of autonomy), there are also disruptions which can affect various components of the population differently such as already marginalised groups, women and girls, persons living with disabilities and the aged. Ensuring equal access to resources, including training for women and persons living with disabilities, is important as the sector has the potential to promote flexible work systems such as working from home.

To ensure privacy and to mitigate breaches, the Government has passed the Data Protection Act, 2012 (Act 843). The Act seeks to set a platform to address challenges and attend to demands while at the same time helping to cultivate a culture of responsible technology usage through education, awareness creation and the fostering of a sense of digital citizenship and a healthy technology environment. While the Act is important and sets the stage for protection, there is

the need to develop further regulatory mechanisms to protect the interest of workers as well as vulnerable and marginalised persons who will be affected by the digitisation agenda. For instance, artisans in the automobile industry are likely to be left behind in view of the digitisation of machinery and this came up at one of the consultations (Chapter 3). It is critical for the future of work and the future value of work to pay special attention to artisans as part of the process to formalise the informal sector.

Box 6.1: Worth of ICT sector in Ghana

The Ghana Export Promotion Centre estimated in 2022, that the country's ICT sector is worth GHC1.5 billion annually and this is expected to grow. The estimates include a market for computer hardware of GHC900 million, software sales of GHC100 million, and IT services of GHC300 million. Other industrial players have estimated the value of the ICT sector as follows:

- Digital infrastructure, including data centers, fiber optic cables, etc.: \$400 million
- Software (sales of software by companies like Oracle, IBM and SAP): \$200 million
- Cloud infrastructure: \$15 million
- Cybersecurity: \$30 million
- Fintech, Health-tech and Ed-tech: \$115 million; and
- Training and services: \$150 million

Source: <https://www.trade.gov/country-commercial-guides/ghana-information-and-communications-technology-ict#:~:text=Ghana's%20ICT%20sector%20plays%20a,from%20Ghana's%20current%20economic%20challenges.>

6.3.2. Globalisation

Globalisation, the spread of the flow of financial products, goods, technology, information, and work across national borders and cultural boundaries, has transformed the nature and location of work. As a phenomenon, globalisation¹⁹ is not new, as for centuries, countries have traded among themselves as with the silk route from China to Europe, the Trans-Sahara and Trans-Atlantic trade routes, and the Euro-Asian routes (De Zwart & Van Zanden, 2018). These outward trading systems, coupled with the benefits of 1IR, marked the transformation of the economies of European countries. Globalisation further stimulated trade, spread of ideas, technology, and goods during the second industrial revolution.

The impact of globalisation on the future of work has been noted in several broad ways, among them the relocation of industries to leverage on lower costs, availability of different mix of skills to perform different tasks, and sometimes large-scale changes, making it possible for new jobs to emerge (Bessen, 2015). Historically, globalisation has been one of the catalysts for the development of areas through decentralisation of economic activity, outsourcing, offshoring, and

¹⁹ Ghana first entered the global system over six centuries ago, first along the Trans-Sharan routes and later the Trans-Saharan trade routes with the arrival of the Portuguese at Elmina in 1471. The initial contact has shaped the history of the country, beginning with the trade in gold and ivory, humans and later in minerals, timber, and raw material in exchange for finished goods (Boahen and Ajaye, 1986).

crowdsourcing of entrepreneurs with implications for employment. This has been the basis for the transfer of technology and ideas into countries which have prepared themselves. As the experience of Japan, China, Republic of Ireland and Republic of Korea have shown, globalisation provided the catalyst for their take-off and their further expansion. Ghana can tap into the global agenda of relocation of industries, a phenomenon which has already begun.

Within the last three years, four vehicle assembly plants have been established in Ghana by well-known automobile companies (Volkswagen in 2020; Toyota-Suzuki in 2021, KIA/Rana Motors, Hyundai-Renault in 2023, and Sinotruck also in 2023). The long run objective is to produce vehicles for the West African market (Volkswagen Ghana, 2023). This offers opportunity for Ghana to undertake further reforms to enable it to attract many more companies. This will be the second major period for companies to build assembly plants in the country. On 2nd February 1969, Nissan opened the first car assembly plant in the country with the intention of producing for the West African market. With time UAC Motors, R. T. Briscoe/ATS/KOWUS, SCOA Motors, Neoplan Ltd and GHAMOT opened assembling plants in the country. However, by the 1980s and 1990s, the political and economic conditions which supported the vehicle manufacturing sector deteriorated, making it difficult for the companies to continue to operate in the country (Business Desk, 2020). The experiences from the 1960s to the 1990s (Box 6.2) should inform the development of strategies to ensure that the vehicle assembly plants thrive.

Globalisation and digitization have fostered interconnectedness and economic growth in decentralised economies. However, it has generated a backwash effect which has had negative consequences and raised some concerns in developing economies such as stifling unionisation, weakening of workers' bargaining power, and the diminishing role and voices of labour in discourse over national and local issues (Bessen, 2015). Addressing inequality requires fair labour practices and policies that prioritise workers' rights globally. Implementing and enforcing minimum wage standards, safe working conditions, and access to healthcare can uplift marginalised workers. Additionally, fostering inclusive economic policies that promote entrepreneurship and education empowers individuals to participate more equitably in the global economy.

Globalisation and digitization have led to the production of cheap goods, in the case of Ghana, cheap textiles materials which have nearly collapsed the textile industry in the country. This has become a threat not only to the development of the sector, but also eroding the cultural context of the textile industry. This headline news, "Fabric wars: Ghana's colourful prints face renewed Chinese competition," aired on *Al Jazeera News* on 30th December 2023, sums up the other dimension of globalisation which Ghana will need to address (Lawal, 2023).

Ultimately, a balanced approach to globalisation involves prioritising ethical and sustainable practices, fostering equitable economic opportunities, and respecting diverse cultures. Collaboration between governments, corporations, and communities is pivotal in steering globalisation towards a more equitable and harmonious future and the values placed on work in the future.

Box 6.2: Ghana's experience with vehicle assembly plants

Ghana's foray into the assembling of motor vehicles began in the late 1960s with the first vehicle assembly plant opening on 2 February 1969 when Auto Parts Vehicle Assembly Plant commenced the assembly of Nissan cars, buses, pick-ups and trucks. Subsequently, other assembly plants were opened by UAC Motors, Briscoe/ATS/KOWUS, SCOA Motors, GHAMOT and Neoplan Ghana Limited. As part of the industrialisation plan in the late 1960s the National Investment Corporation (NIC) also set up a vehicle assembly plant and workshop.

Through the years, the conditions which supported the assembling of motor vehicles in the country deteriorated. Until recently the only commercial vehicle assembly plant operating in Ghana was Kantanka Automobile Company Limited.

Source: <https://www.ghanaweb.com/GhanaHomePage/features/Ghana-s-automotive-industry-From-imports-to-assemblers-1054531>

6.3.3. Green, blue and circular economies

The green and blue economies refer to low carbon, resource efficient and socially inclusive activities based on the natural capital of an area. Ghana's location, with coastal and land areas, provides opportunities to explore green and blue economies as a key source of work.

6.3.3.1. Green economy

The green economy aims to reduce carbon emissions and mitigate climate change impacts by focusing on reducing environmental risks and ecological scarcities. Additionally, it encourages the adoption of eco-friendly practices in industries, promotes resource efficiency and minimises waste. For the future of work and the future value of work, Ghana needs to invest in sustainable practices such as renewable energy, circular economy initiatives, eco-friendly technologies, and conservation efforts. The location of the country, just above the intersection of the Equator and the Greenwich Meridian, is ideal for the development of solar and wind energy. However,

Table 17: Total energy supply in Ghana

	Hydro	Biofuels and waste	Oil	Natural gas	Wind, solar, etc	Units
1990	20,596	163,300	40,397			TJ
1995	21,949	198,000	50,899			TJ
2000	23,792	162,817	76,606			TJ
2005	20,264	132,871	91,432			TJ
2010	25,186	134,252	145,428	14,828		TJ
2015	21,042	151,478	177,285	44,645	11	TJ
2020	26,255	178,930	190,286	113,566	205	TJ

Source: <https://www.iea.org/data-and-statistics/data-product/world-energy-statistics-and-balances>. Accessed on 26 October 2023

the country relies on biofuels and fossil fuels, which are not even sufficient to meet demand. Unreliable energy supply for economic activities has been one of the challenges for the country's development agenda, with implications for the world of work. Between 2012 and 2016, there was severe power rationing which led to persistent irregular and erratic power outages. Referred to as Dumsor (off and on), the situation impacted heavily on work and productivity (Kupiz and Ackah, 2023). Since 2015 there have been attempts to increase power supply. However, this has been done using non-renewable sources. In 2020, biofuels and waste (35.1 percent), oil (37.4 percent) and natural gas (22.3 percent) accounted for 98.4 percent of total energy supply. Wind and solar are currently insignificant (Table 17). For the future of work, Ghana needs to invest in sources of energy which are eco-friendly, some of which can be from the country's marine resources.

Specifically, the National Green Jobs Strategy (NGJS) for 2021–2025 has pinpointed five key growing industries aimed at fostering business growth and generating employment within the nation. These sectors are Renewable Energy, Agriculture, waste management and recycling, Construction, and Ecotourism as well as Nature-based tourism (GNA, 2023). According to Ali, Anufriev & Amfo (2021), the nation's drive to reduce poverty and enhance literacy rates stands as pivotal strengths, complemented by its geographic position, environmental policies, potential for a diversified green energy mix, and a vibrant youthful population. Yet, weaknesses such as fragile institutions, insufficient funding for innovative green technologies, a lack of long-term policies for sustainable strategies, and insufficient political determination exist. The research additionally highlights opportunities like commercial interests propelling green technology advancements, global partnerships for climate-focused initiatives, both local and international backing for eco-friendly economies and heightened awareness of environmental conservation. The country is grappling with illegal mining (known as *galamsey*) and the associated destruction of farms, forests and water bodies (CHRAJ, 2008; Azumah et. al., 2020). Conversely, inadequate commitment to technological advancement, the high cost associated with green technologies, escalating climate change risks, and corruption pose threats to Ghana's efforts to foster an eco-friendly economy. In essence, policymakers must devise strategies for leveraging strengths and opportunities while addressing weaknesses and threats. Prioritising science and technology education emerges as a critical step in supporting the country's development of a green economy, among other necessary actions.

6.3.3.2. Blue economy

The blue economy which revolves around sustainable use and management of ocean resources is one potential for expanding the scope of future work and the future value of work. Ghana with its 550 km of low, sandy shore backed by plains and shrubs, provides an opportunity to harness the economic potential of oceans and coastal resources. First, the coastal strip contains about 25 percent of the country's population. The coastal strip has some of the most scenic views such as the estuaries of the major rivers (from west to east – Tano, Ankobra, Prah, Densu and Volta), areas which are ideal for water sports recreation. Currently, the Volta estuary with its islands is a major tourist area, and with a little boost will become a hub for tourism in the West African sub-region.

In addition to the coastal strip, there are large inland water bodies such as the Volta and Densu rivers along with their tributaries, as well as Lake Bosomtwe. These offer opportunities for fisheries, water transportation, tourism, renewable energy, and ecological resources (both flora and fauna), as well as the conservation of ecosystems. Barry et. al. (2005), undertook a comprehensive

assessment of the potential of the Volta Basin across West Africa for the development of agriculture and related industries. The document provides a blueprint for transforming the areas along the river to promote development and human welfare.

Ghana has a wide potential within the Blue Economy to drive the future of work within the country, even beyond the confines of the marine resources. Among the potential areas for future of work are:

- *Fisheries*: The types of fisheries in Ghana are marine, artisan, in-shore, industrial, lagoon and inland, each with its unique characteristics. This is one industry where women play important roles from financing, through preservation to marketing (Akpalu and Eggert, 2021; Aheto, 2023; Tall & Failler, 2012). Despite the potential, the country is a net importer of fish. Investing in the fisheries will enhance work in the sector, especially for women. There are five laws (Acts and Legal Instruments (LI)) regulating the fisheries industry, with the latest being the LI 2217 (2015). As part of the strategy for promoting the industry, Government would need to review its laws and provide a comprehensive one to guide the industry.
- *Tourism*: Due to its location, the country has the basic elements for tourism. Ghana has 26 Forts and Castles making it the highest concentration of European Forts and Castles along its coast in Africa. In 2020 and 2021 respectively, 355,000 and 914,000 tourists visited Ghana. Visitors to Cape Coast and Elmina Castles were 140,506 in 2022. 70 percent of the visitors were domestic tourists, indicating the potential for the promotion of domestic tourism.
- *Energy*: This consists of two components: Renewable and non-renewable. The renewable component consists of offshore wind, ocean waves, tidal and thermal power, and floating solar photovoltaic system. These can be tapped to meet local demand for energy as well as for export. The non-renewable components of oil and gas are already being exploited (Aheto, 2023).
- *Transport and logistics*: Marine transport accounts for 80 percent of the total volume of world trade. Recognizing the importance of marine transport, the first harbour in the country was built in 1927 (Takoradi) and the second in 1964 (Tema). Although the country is the port for its neighbouring landlocked countries, it does not appear that the country has fully exploited this potential for growth and generation of work. Liberia has taken advantage of its location to be the largest flag state in the world (Aheto, 2023). In 2021, Ghana earned GHC57.32 billion in freight charges through the Tema and Takoradi harbours. It has the potential to employ young people in all trades and professions, given the nature of its work.
- *Mining*: Salt winning, and sea-bed mining are two potential areas for work. Ghana has the potential to produce 250,000 to 300,000 tons of salt annually, but currently produces 10 percent of its potential (Aheto, 2023). Meanwhile, Nigeria imports salt from South America and Asia for its petrochemical industry (Dan-Awoh & Ikpoto, 2022). Ghana should be able to produce salt for the West African market, an area with potential for job creation for a wide range of professionals.
- *Marine biotechnology*: This involves the creation and production of products such as enzymes, food cosmetics and biofuel from marine organisms. For instance, Tanzania has a thriving seaweed farming industry, which is the third largest foreign exchange earner (Aheto, 2023). This is a sector with potential that Ghana can learn from. The marine resource of Ghana as it exists now is under-utilised and can be developed to advantage.
- *Coastal wetlands and Ramsar*: The country has five designated coastal wetlands and one inland site which are part of the world Ramsar sites. These are the Keta Lagoon Complex,

Songhor, Sakumo, Densu Delta and Muni-Pomadze along the coast, and the Owabi Wildlife Sanctuary in the Ashanti Region. The sites have environmental significance as they consist of salt marshes (20 percent), mangrove swamps (15–30 percent), freshwater swamps (about 40–54 percent) and some grassland areas (20–40 percent). These are unique assets which have been listed as world heritage sites and set aside for wildlife conservation and tourism (Oteng-Yeboah, 1999). However, due to encroachment these natural assets are going to be lost through neglect (Aheto, 2023).

Ghana's commitment to a Sustainable Ocean Strategy at the 2023 Blue Economy Summit demonstrates a forward-looking approach to harnessing the potential of its marine resources while ensuring long-term environmental and economic sustainability. This pledge signifies Ghana's recognition of the importance of its oceanic resources and the need to manage them responsibly for the benefit of both present and future generations. The strategy likely involves initiatives to promote conservation, responsible fishing practices, marine biodiversity protection, and the development of sustainable industries tied to the ocean economy. This commitment reflects Ghana's dedication to balancing economic growth with environmental stewardship, paving the way for a more sustainable and resilient future (National Development Planning Commission, 2023).

The Report can form the basis for follow-up on the outcome of the 2023 Blue Economy Summit to enable the country to qualify the potential for direct and indirect employment and how to preserve the ecological balance, and biodiversity. The potential of the blue economy to generate work, directly and indirectly, and its development while helping to preserve their ecological balance, biodiversity, and the livelihoods of coastal and other water-based communities is immense. To ensure that the potential is achieved, there should be strategies to deal with the challenge of illegal gold mining in water bodies.

6.3.3.3. Circular economy

Another area to explore is to shift towards a circular economy which offers the potential to boost economic growth, generate fresh employment across diverse sectors, foster innovation, and digital advancements, all while enhancing environmental conditions. Creating a Circular Economy Action Plan and Roadmap (UNIDO, 2022) presents a chance to implement a comprehensive policy approach that could open additional possibilities for change in different sectors such as waste management, agriculture, manufacturing, extractive industries, and tourism. This initiative would offer a crucial framework for the future value of work.

In green, blue, and circular economies, growth in employment and income are driven by public and private investment into such economic activities, infrastructure and assets which have deliberate intention to reduce carbon emissions and pollution, enhance energy and resource efficiency, and prevent loss of biodiversity and ecosystem. Ghana, by its location, has a wide range of ecosystems, including marine, coastal, forest and savanna environments. In addition, the green and blue economies offer numerous opportunities for the future of work. They create new job prospects in renewable energy, sustainable agriculture, waste management, marine conservation, and eco-tourism.

Given the nature of the sector, it requires a wide spectrum of workers in areas such as research, technology development, policymaking, and implementation. As the world increasingly prioritises

sustainability through circular, green, and blue economies, careers in these fields will continue to grow, offering meaningful work that contributes positively to the planet's health and future well-being.

6.4. Pathways for generating future work

6.4.1. Industries without smokestacks (IWOSS)

Historically, manufacturing has been the key driver for the transformation of the economies of the developed world during the period of the second industrial revolution (2IR). The same process became the driving force behind the take-off of the newly developed Asian and Latin American countries. That phase of transformation was characterised by mass employment in manufacturing, making it possible to address unemployment challenges. With further transformation, these countries moved into a post-industrial phase where manufacturing was no longer the dominant sector, a process referred to as de-industrialization (Rodrik, 2016). This occurred after the countries had developed the automation phase (3IR) and which had become the main avenue for work. Unlike the developed economies, the manufacturing sector of sub-Saharan Africa (SSA) and some Latin American countries began to decline before it peaked. As a result, the countries are unable to achieve the benefits of mass employment associated with the manufacturing sector. Rodrik (2016) refers to the experience of the latter countries as premature deindustrialization.

Experiences from other countries indicate that there are opportunities for the development of alternative economic activities which are not based on large-scale manufacturing but are able to provide decent and stable work for the population. This set of economic activities are collectively known as industries without smokestacks (IWOSS). These industries have been defined as “activities that are tradeable, have high value-added per worker – relative to average economy-wide productivity; exhibit the capacity for technological change and productivity growth; and show some evidence of the scale and/or agglomeration economies” (Page, 2020). In Sub-Saharan Africa, South Africa (Tourism, ICT and innovation) Kenya (Tourism, Agro-business and Horticulture), Rwanda (Tourism) and Senegal (Fishing) (Coulibaly, 2020) have thriving IWOSS sectors.

For Ghana, the areas within IWOSS to drive the future of work and the future value of work are:

- Tourism
- Agro-Innovation Manufacturing
- Clothing – traditional such as Kente and smock
- Clothing – African prints and designs
- Handicraft
- ICT-based work
- Meetings, Incentives, Conferences and Exhibitions (MICE) centre; and
- Digital platform for artists to promote their products globally.

These are areas for which the country has the capacity within the green, blue, and circular economies to create jobs and at the same time safeguard the environment. Some of the products of IWOSS constitute what have been classified as non-traditional exports (Ghana Export Promotion Authority, 2023). According to Aryeetey et al. (2021) IWOSS products have consistently accounted for about 20 percent of employment prior to COVID-19 and on the average grew at 20 percent per annum compared to 16 percent for the non-IWOSS sector between 2018 and 2020.

Developing the IWOSS sector requires the same quantity and quality of skills in diverse areas as tourism, horticulture, packaging, marketing, finance, and insurance.

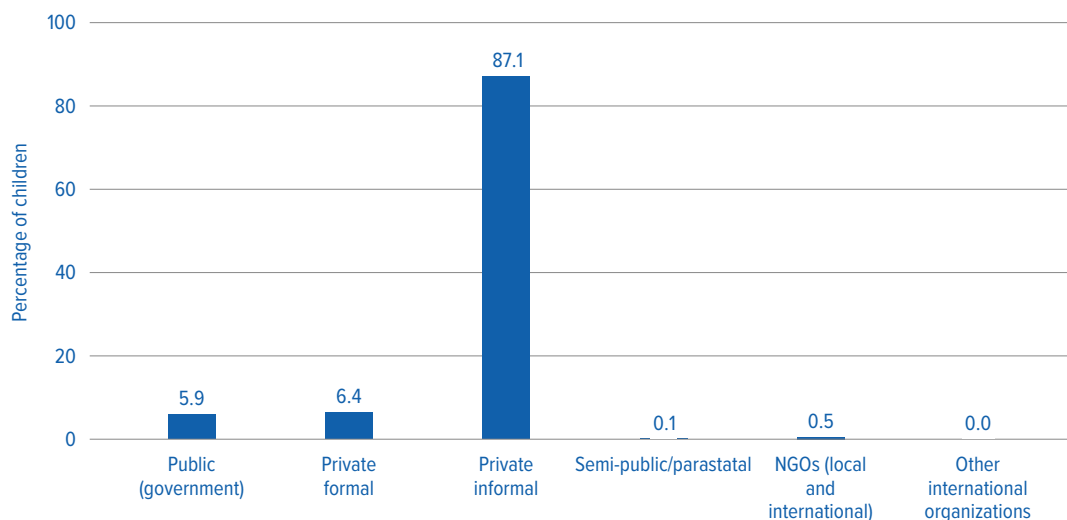
As Aryeetey et al. (2021) point out, IWOSS enterprises need to be enabled and supported through targeted public expenditure, policy reforms and changes in taxation and regulation. More importantly is the strategic decision to support the sector to be export-oriented, as this is essential for the survival of the sector (See Chapter 2). The rapid socio-economic development of Japan between the end of Second World War and the second half of the 20th century, has been attributed primarily to the country's export-oriented strategy which benefited from globalisation, free trade, and connectedness with the global economy (Box 5.1). The strategy, described as the Japanese miracle, has been replicated by several of the newly developed Asian countries (e.g., Republic of Korea) (UNEP, n.d.). Ghana can use IWOSS as one of the conduits for socioeconomic transformation.

Among the challenges associated with IWOSS products are the dearth of quality and quantity of technical skills, packaging and marketing, finance, transportation, stable power, internet connectivity and partnerships. It has been observed that due to high cost of business in the country (high inflation, high interest rates etc) several of the firms in the special economic zones collapsed after the end of the 10-year tax-free holiday (Aryeetey et al., 2021). Promoting IWOSS, therefore, calls for reforms in areas such as taxation, infrastructure and financing. Furthermore, it will be necessary to understand the factors contributing to the high cost of doing business in the country which account for the collapse of establishments.

The nature of the IWOSS products provide opportunity for academia-industry partnership, a missing link in the business-academia architecture. It will serve to bridge the gap between what is taught and what exists in the business world through technical support in teaching and learning, internships and placement in industry and the establishment of research and development (R&D) to improve and facilitate upskilling and reskilling of current workers as well as the next generation skilled personnel.

6.4.2. Formalising the informal sector

The informal sector “broadly refers to jobs and enterprises that lack coverage by formal arrangements, be that in law or in practice” (Gardner et al, 2022:4). At the global level, 61 percent of the workforce is in the informal sector (Gardner et al, 2022). In Ghana, two out of every three workers are in the private informal sub-sector (Figure 27). The sector is characterised by low productivity, low and unreliable income, low skill, lack of job and social security and prone to high levels of vulnerability. The high informal nature of employment also limits the ability of the economy to create other work opportunities such as unpaid apprenticeships and volunteer work.



Source: GSS (2023), Annual Income and Expenditure Survey

Figure 27: Employment distribution by sector

Available evidence indicates that there has been very little change in the proportion of the workforce in the informal sector of the economy since 2000 (Table 18). The high level of informal work has been attributed to the slow growth of the economy, the inability to employ people even when economic growth is high (jobless growth). Over a period of three decades, employment in the industrial sector only expanded by 6 percent from 1992 to the end of the third quarter of 2022 (Table 18). The employment-to-population ratio, a vital measure of workforce participation, witnessed fluctuations over the years: at 75.7 percent in 1992, to 55.7 percent in 2021, and to 59.0 percent in 2022. This partly explains why unemployment in the country over the last three years has been above 13 percent. The structure of the economy has also moved from the traditional labour-intensive sectors towards service-oriented activities (Table 18). Although there has been a shift in employment from agriculture to services, it is not an indication of a structural transformation of the economy as the shift was mainly towards low-level service activities in the informal sector, limiting the space to create jobs. In the absence of openings for any form of work, the informal sector becomes the readily available choice.

Overall, productive employment, which stood at 17.4 percent in 1992, rose to 34.1 percent in 2021 (Table 18), indicating improvement in job quality. However, the prevalence of vulnerable employment, which basically is associated with informal sector employment, remains high (63.3 percent in 2022), a situation with implications for job security and formalisation of work arrangements.

To achieve a robust economy, there have been various attempts to reform the informal sector among state and non-state actors. At the state level, governments have come out with various laws and policies aimed at formalising the sector with the view to reducing, if not eliminating its feature of vulnerability and help to create jobs for the future (Onumah, 2023). The formalisation at the state level involves registering the establishment. Currently, to register a business, the person should satisfy legal provisions under the Companies Act 2019, (Act 992), Registration of Business Name Act, 2012 (Act 837), Incorporated Private Partnership Act (Act 152) and the Public Private Partnership Act 2020, (Act 1039). There have been attempts to reduce the steps one has to go

Table 18: Pattern and structure of employment (%), 1992–2022

Indicator	1992	2000	2006	2010	2013	2017	2021	2022
Employment-to-pop ratio	75.7	73.9	67.3	67.4	75.4	70.7	55.7	59.0
Economic Sector (%)								
Agriculture	62.2	35.1	54.9	41.6	44.7	38.3	33.0	39.9
Industry	10.0	15.5	14.2	15.4	14.6	18.2	13.7	16.3
Mining	0.5	1.4	0.7	1.1	1.6	1.5	1.1	–
Manufacturing	8.2	10.7	11.4	10.7	9.1	11.9	6.7	–
Construction	1.2	3.2	1.9	3.0	3.3	4.4	5.2	–
Other industry	0.1	0.2	0.2	0.6	0.6	0.4	0.7	–
Service	27.8	31.5	30.9	43.3	40.9	43.5	53.3	43.8
Trade	15.8	17.3	18.0	18.7	19.5	21.3	18.7	–
Financial intermediation	0.5	1.5	1.2	1.1	0.7	1.1	1.5	–
Other services	11.5	12.7	11.7	23.2	20.7	21.1	33.1	–
Wage Employment	16.8	15.8	17.5	18.2	22.5	23.5	27.4	26.6
Self-employment	71.3	73.4	59.5	60.8	52.6	53.4	66.7	57.6
Productive Employment	17.4	21.2	22.0	23.1	28.7	27.6	34.1	31.6
Vulnerable employment	82.5	74.9	75.4	67.5	68.7	66.8	62.9	63.6
Informal sector employment	85.5	83.9	87.3	86.2	88.0	73.6	79.3	83.6

Source: Ghana Statistical Service (2023)

through to register a company. The process should be towards the creation of a one-stop shop for the registration and regulation of actors in the informal sector (Onumah, 2023).

At the non-state level, Trade Union Congress (TUC) has made attempts to assist in formalising the informal sector. TUC, with the assistance of the Stiftung (FES, Ghana Office) and the Danish Trade Union Solidarity Centre (LOFTF), brought several informal sector groups together to form the Council of Informal Workers Association (CIWA) in 2013. The following year (2014), CIWA was renamed as Union of Informal Workers Association (UNIWA). The objective of TUC is to provide an avenue to support groups to come together to protect, sustain and promote their interests. It is estimated that about 18,000 informal workers in nine associations have registered with TUC. Despite the successes TUC has achieved in organising some sectors of the informal sector, the ‘unionisation’ of the sector has not progressed significantly even after a decade of mobilisation. Lamptey and Debrah (2020) note that one of the strategies will be to let the informal sector self-organize (as has been done with Ghana Union of Traders Association (GUTA)) and for space to be created for them at different levels.

Onumah (2023) in a review of the sector, has proposed strategies which can be adopted in the process of formalising the informal sector. These are:

- Relevant Government agencies in collaboration with TUC should explore the possibility of formalising the sector through their informal units. During the period of the COVID outbreak, the two entities (Government and TUC) collaborated to provide support to workers in the informal sector through the unions.
- Government to adopt ILO's (2021) four-step process for formalising the sector. These are:
 - making it easy for people to register, which will involve simplifying laws and procedures;
 - incentivising the operators by making it attractive to register;
 - making it feasible for people to register through education and strategies to enhance their productivity; and
 - ensuring the enforcement of and compliance to basic standards.

Another key area to explore beyond formalising the informal sector and the creation of work for the future is paying attention to unpaid/care work consisting of caregiving and household responsibilities. Childcare, elderly care, and domestic chores, primarily the responsibility of women, are undervalued, and this has several implications for future job creation and the value of work. In the consultations, some of the women hinted that they entered the informal sector because of the flexibility it offers for them to combine care and other household and community responsibilities with earning income. Firstly, the undervaluation of unpaid work perpetuates gender disparities in the workforce as it limits the participation of women in the formal labour market and career advancement opportunities as observed in Chapter 5. Moreover, cultural norms around unpaid work shape societal attitudes toward the future of work. As technology advances and industries evolve, the undervaluation of caregiving roles contrasts with the increasing emphasis on tech-oriented and market-driven job sectors. This perpetuates a disconnect between the perceived value of different types of work and the recognition accorded these activities. In acknowledging and valuing unpaid work, societies can reshape the future of work by creating policies that support work-life balance, investing in child and elderly care infrastructure, and fostering an inclusive approach to job creation that values diverse forms of labour. This shift can lead to more holistic and sustainable economic development by acknowledging the multifaceted contributions of different types of work. Furthermore, investing in sectors such as childcare, elderly care and household activities will enable women to participate in higher education and skill acquisition for the future of work and the future value of work.

6.4.3. Skills for the future

Within the last two to three decades, most of the skills projection models have highlighted the crucial importance of further education, research and development and innovations to sustain developed nations and propel developing nations into high income status (Wilson, 2008). Various projections indicate that skills for the future will be dominated by three broad categories, namely technical and vocational skills, general knowledge skills and soft skills, as indicated in Appendix 3 (World Economic Forum, 2023).

Skills for the future will be dictated by the speed of adoption of digital technologies in 4IR as drivers of innovation and competitiveness, globalisation, and the skills mix needed for the world of work. These have been classified into Vocational and Technical (VT), General Knowledge (GK) and Soft Skills (SS) (Table 19).

Table 19: Skills for the 21st Century

Vocational and Technical Skills (VT)	Skills with technical or professional base acquired through education, and/or training and experience
General Knowledge Skills (GK)	Leadership, Managerial and Professional roles which require creativity and problem (soft) skills
Soft Skills	Behavioural: Perseverance, self-discipline, teamwork, ability to negotiate conflict, manage risks; decision-making Thinking: Critical and creative thinking

Source: Lanvin and Monteiro (2022)

Promoting the future value of work requires a well-educated and skilled workforce. Higher education is central to development as it contributes to enhancing individual opportunities in life, vibrant democracy, innovative economy, and a wide range of benefits to society such as improved professional base, health, nutrition, governance, and environmental protection. Moreover, education in General Knowledge skills tends to occur in higher educational institutions and through training and mentoring. Countries were able to take-off when they educated their citizens.

Ghana's educational system is matured enough to become a centre for further education to provide training, skills, and research agenda to meet the demands for the mix of skills for the future. Currently, there are both public and private institutions which are paying attention to the development of skills for the future. In the last four years, the government has re-tooled the 10 technical universities in the country to enable them to provide 21st Century skills for industry and the economy generally.

In the last ten years, the concept of African Centres of Excellence (ACE) has emerged. With the support of the World Bank, the Association of African Universities (AAU) is implementing the project on behalf of the African Union (AU). Currently, Ghana hosts nine out of the 53 African Centres of Excellence (ACE) in 10 West African countries (Appendix 7). The ACEs focus on research and graduate education. The Centres are expected to be nurtured to boost the host country's Research and Development (R&D) programmes as well as serve as templates for the development of graduate programmes in the continent.

Nonetheless, the crucial issues are the content, teaching and learning materials, and the approach to teaching. To ensure that what they offer are up to standard, they should be benchmarked against good practices elsewhere. This will give confidence to what is being offered. For the development of the future skills for work, government, private organizations, and institutions, together should:

- Create a pipeline of young scholars at universities to become the next generation of scientists, lecturers, researchers, and professionals.
- Give priority to graduate education, at the doctoral level. That is the avenue for the training in skills in research and innovation.
- Assist to intensify collaborative research and training between sub-Saharan Africa (SSA) countries and the More Developed Countries (MDCs).

- Provide seed funding for research at the doctoral (PhD), post-doctoral and specialised professions; and
- Develop innovative funding models. Government has come out with a research fund based at the Ministry of Science, Technology, and Innovation.

Through a well-designed plan, the country will be able to respond adequately to the issues raised. The establishment of ACEs becomes one tile in the puzzle. Relevant national institutions should be tasked to undertake the following as part of the process of developing relevant data to inform planning and projections:

- Project the number of specific professionals required at each point in time given the changing national and global development patterns to aid planning.
- Engage stakeholders on the quantity-quality trade-off debate which is characteristic of access to education interventions, such as the massification of higher education.
- Engage with integrated data (including Annual School Census, School-Level Administrative Data, National Censuses and Surveys).

6.4.2.1. Educating young people on skills for the future

The education of young people in the country has been at two levels – in and out of school. This section outlines some of the skills training which will have to be pursued in the out-of-school system, since in the school system, skills for future work lies in the programmes on offer in institutions and the preparation of the youth through formal education and training. As formal programmes, they are governed by laws and defined policies (see section 5.5).

Out-of-school skills development programmes have traditionally been unstructured, with the nature of the training dependent on the profession and the agreements between the trainer and the trainees. Apprenticeship is the main mode of skills training among the group. The first step, therefore, is to understand the nature of apprenticeship in the various domains. It is through that understanding that structured programmes can be designed and re-branded. In the process, soft skills (including attitudes to work, responsibility, collective interests, and values) can be integrated into their training in a systematic manner. Finally, the approach will define the interface between training and work, ultimately providing them with help in the formalisation of their activities.

Digitalization and the emergence of AI calls for innovative skills training and capacity building for future value of work using ICT or technological tools. This will bring Ghana on the competitive globe and prepare our youth for the future. Also, the future value of work in any sector should go beyond economic gains to boost the value that can be placed on work, training opportunities for the development of self and community.

6.5. Workspaces of the future

Four different aspects of the implications of technological changes have been identified (Eurofound, 2018). These are tasks and occupations, conditions of work, conditions of employment and industrial relations.

- *Tasks and occupations:* This component will involve the way tasks will be performed. Historically, every new technology has disrupted the way work is apportioned and performed, as new ways of carrying out tasks emerge. Thus, the distribution of tasks and the command structure at work places is going to alter. This would require upskilling or re-skilling some people for them to perform assigned tasks.
- *Conditions of work:* Technological change is going to alter the physical, psychological, and environmental requirements and conditions of work. People may no longer have to congregate to work. Aspects of this process had begun but was accentuated by the COVID-19 outbreak. With these conditions, aspects of work such as social interaction, as well as the psychological and environmental space in which work takes place will be directly affected by technological changes.
- *Conditions of employment:* Work and working are associated with conditions such as terms of engagement, compensation, opportunities for development, progression, and job security. Future of work would involve different arrangements such as gig work, working remotely, flexible work, and working from home. These will occur with changes in institutional framework for work, labour regulations and role of governance. For instance, different arrangements will occur with the monitoring process at work. This dimension will also involve the re-definition of work and the value put on some work. For instance, now sports have become an important component with hierarchy conditions.
- *Industrial relations:* Structures already exist for the employers and employees to settle disputes. The prediction is that such arrangements will continue to exist and would be affected indirectly with the technological changes.
- According to the European Foundation for the Improvement of Living Working Conditions (2018), aspects such as the division of labour and material attributes inherent in the execution of tasks would be directly and immediately affected by technological change, while conditions of employment and industrial relations would be indirect and more indeterminate. The extent to which these would occur would depend on institutional arrangements for dealing with change.

6.6. Future value of work

Future value of work is closely related to expectancy-value and the basic assumption is that individual preferences must count (Pearce et al., 2003) which is determined by psychological, social, and cultural factors which in turn strongly drive achievement performance, persistence, and choice. The value of work itself relates to how people feel about their work, how they conduct themselves on their job and the overall intrinsic and extrinsic job satisfaction (Judge & Bretz Jr, 1991; Maestas et al., 2023). The components of value of work are grouped under the following: expressive (e.g., interpersonal relations, and opportunity to learn), economic and comfort (e.g., good pay, job security etc.), way of life (opportunity to teach, train and share skills with younger generation) and latent (self-actualization, independence, societal recognition, etc.) (Johri, 2005).

Extending this to the future value of work therefore connotes the expected or anticipated importance/worth of work generally or a particular piece of work in the coming years. The future of value work can be forecasted at the micro (individual skills, and expectations) or macro level (depending on national policy direction) within globalising factors such as technological changes, economic systems, and social values.

The future value of work, therefore, will be driven by several factors. With the increasing pace of automation and AI, it is projected that the value attached to certain groups of work may become redundant while new forms of work are going to emerge. This is happening already. Anecdotal evidence suggests that printers of brochures, for example, are reportedly running out of business because of the use of barcodes to scan materials. For the public, people without smartphones are unable to access those materials and are therefore, automatically left behind. On the other hand, jobs such as designing, and content creation are emerging within the gig economy. What is generally agreed is the need for adaptability and flexibility to accommodate transitioning between the work environment and corresponding values.

The future value of work will also be informed by the value society gives to certain professions. In the consultations for the NHDR, it emerged that the value of teaching had declined over the years. However, given the fact that skills for work keeps changing, there is a need for educating both the public and students about the future of work. SSNIT's public education (*Market Storm -Ye wo Abonten*) provides an example of the kind of public education on the future of work and the future value of work. Within the school system, it provides an opportunity to integrate concepts and activities related to soft skills into school activities as part of the teaching process and in co-curricular activities. Thus, a clear appreciation of the future value of work will facilitate informed prediction of emerging and re-emerging jobs, skill requirements, earnings and security or stability of work.

6.7. Policy implications

This report suggests several policy implications for Ghana's future workforce, emphasizing the impact of digitalization, globalisation, technology, AI, and intentionally building non-financial values regarding the future value of work for its sustainability. Some policy considerations include:

- *Digital skills development:* Policy interventions should prioritise the development of digital skills across various sectors. This includes formal training programs, workshops, and educational initiatives to ensure that the workforce is equipped with the necessary digital literacy and technical skills.
- *Globalisation strategies:* Policies need to be designed to capitalise on the opportunities presented by globalisation. This may involve trade policies that foster international collaboration, skills development programs aligned with global demands, and strategies to attract foreign investments.
- *Technology and AI integration:* Policies should encourage the integration of emerging technologies, such as AI, within the workforce. This involves creating a conducive regulatory environment, incentivizing businesses to adopt new technologies, and ensuring ethical considerations in AI implementation.
- *Values-based education:* Intentional values, such as adaptability, creativity, and resilience, should be incorporated into education policies. The curriculum should emphasise not only technical skills but also the soft skills necessary for the evolving job market.
- *Informal sector support:* Strengthen policies and programmes which have been initiated to address the unique challenges of the sector such as financial support, regulatory frameworks, and processes for formalising establishments.

- *Recognition and compensation for unpaid/care work:* Policies need to recognize the value of unpaid and care work, often performed by women, and ensure that it is properly compensated and acknowledged. This may involve social welfare programs, parental leave policies, and efforts to reduce gender-based disparities in the workforce.
- *Formal sector enhancement:* Policies should be directed at improving the formal sector, enhancing job security, and creating a conducive working environment. This involves labour laws that protect workers' rights, investment in workplace safety, and initiatives to foster a positive work culture.
- *Lifelong learning initiatives:* Continuous learning policies should be implemented to facilitate upskilling and reskilling throughout individuals' careers. This includes promoting a culture of lifelong learning, offering training opportunities, and supporting workers in adapting to evolving job requirements.
- *Inclusive economic policies:* Economic policies should aim at inclusivity, ensuring that the benefits of technological advancements and globalisation are distributed equitably. This involves addressing income inequality, providing social safety nets, and fostering economic opportunities for marginalised groups.
- *Regulatory frameworks for AI:* Policies should address the ethical and legal implications of AI in the workplace. This includes establishing clear guidelines on AI ethics, data privacy, and accountability to ensure responsible and fair use of these technologies.

Implementing these policies can contribute to shaping a future workforce in Ghana that is well-prepared for the challenges and opportunities presented by digitalization, globalisation, and advancing technologies.

6.8. Conclusion

The future value of work in Ghana will be continuously shaped and highly driven by digitalization, globalisation, technology, AI and the intentional values encouraged in people for the standardisation and sustainability of jobs, especially in the informal sector. This includes unpaid/care work while also improving conditions in the formal sector.

The 2023 GNHDR echoes the future work trends based on the development of the IWOSS sector. This aligns with the UNDP report (2021), which emphasises the value of strategic analysis and targeted efforts in leveraging opportunities within the African Continental Free Trade Area (AfCFTA). When connecting this to the value of work and the future value of work, several aspects come into play in the Ghanaian context namely:

- *Strategic labour allocation and strategic workforce planning:* Achieving the benefits of the sectors will involve identifying key value chains as the emerging sectors allow for more strategic allocation of human resources and skills. This insight enables governments and businesses to focus on sectors with potential growth, directing labour towards these areas where it is most needed. In addition, the identification of specific value chains creates a roadmap for workforce planning. It enables governments and businesses to align their human resources with the emerging sectors, ensuring that skills development, training programs, and education pathways match the needs of these industries.

- *Economic empowerment, diversification and job creation:* The Report's focus on specific industries highlights the potential for job creation and economic empowerment. As the government of Ghana and businesses invest in these identified value chains, they contribute to job growth and the creation of diverse employment opportunities. By pinpointing key sectors (informal), the report lays the groundwork for economic diversification. This diversification translates into the creation of a variety of job opportunities across different industries, reducing dependence on a few sectors and creating a more resilient job market. For Ghana, the emphasis should be on standardising the informal sector through areas such as insurance, funding, pension, incentives, and training.
- *Skills development, adaptability and capacity building:* Understanding which sectors hold opportunities in the AfCFTA market enables governments to tailor training and capacity-building programs. This targeted approach helps in developing the specific skills required for these industries, ensuring the workforce is better prepared and skilled for the evolving job market. As industries evolve and new sectors emerge, the demand for certain skills changes. This report helps in identifying these shifts, prompting individuals and educational institutions to adapt, ensuring that the workforce remains agile and equipped with the necessary skills for the future job market.
- *Encouraging innovation and entrepreneurship:* Highlighting specific value chains encourages entrepreneurship and innovation within these sectors. It prompts individuals and businesses to explore these areas, fostering a culture of innovation and creativity that drives economic growth.
- *Technology and digital transformation:* With the infiltration of AI and digitalization, sectors like Virtual Education and Work, Mobile Financial Services and Lithium-Ion Batteries point towards technological advancements. This signals the importance of digital literacy and the integration of technology in various aspects of work. It highlights the need for a workforce that is adept at leveraging technology for productivity and growth.
- *Enhanced trade readiness and global competitiveness:* The report's insights enable governments and businesses to prepare for the demands and standards of the AfCFTA market. This readiness involves not only understanding the opportunities but also comprehending the requirements and standards necessary for successful participation, thereby enhancing the value of work by aligning it with market needs.
- *Trade readiness:* The implications for the value of work and the future of work significantly shapes the value of work and the future of work by guiding strategic decisions, promoting adaptability, encouraging innovation, and preparing the workforce for the demands of emerging industries within the Ghanaian market. The focus on strengthening exporter readiness and identifying areas for improvement prepares the workforce and businesses to compete globally. Understanding the requirements of the AfCFTA market fosters a competitive edge, positioning African nations (Ghana) and businesses for success in international trade.

7

Conclusion and recommendations



7.1. Introduction

This Ghana National Human Development Report which is devoted to work, the value of work, and the future value of work provides a perspective for interrogating the value of work and the future value of work within the context of human development. The Demographic and Talent Dividends and Long-Term Development Plan are the two frameworks adopted for the analysis. While the two dividends provide the theoretical pathways, the Plan provides the practical road map for action.

By purposely focusing on work and future value of work, the Report brings out the synergistic relationship between and among priority areas of human development – health, education, and standard of living. Promoting work and the value of work requires unravelling the past and present notions of work and the value of work and for the outcome to inform strategies to address the future of work and the future value of work in the country. Analysing the value and the future value of work holds great potential in addressing the challenges associated with jobless growth of the economy. This chapter summarises the salient issues raised and recommendations with the aim of providing pathways for promoting decent jobs.

7.2. Concept of work and value of work

The concept of work and the value of work is layered and informed by culture (including the genderisation of work), the role of colonial administrations, and the legacy of the fusion of cultural expectations and historical antecedents. These have combined to create gendered norms which ascribe less value to work performed by women such as care and housework, than those performed by men. Currently, work is dominantly associated with monetary benefit and perceived less in its other functions such as volunteerism and apprenticeship which promote social goods, community benefits and individual satisfaction.

- Through the National Human Development Report and Dialogues, we aim to unlock new conversations that broaden the current value concepts to signal that work is beyond earnings, it is about human dignity, social cohesion, and security. It is also about integrating the traditional perspectives that saw work as contributing to an individual's worth and dignity.
- National Dialogues around the Report should include public education to form the basis for counteracting some of the traditional notions of gendered work such as care work.

Beyond high value placed on work associated with high financial rewards, people identify nature of profession, job security, and ambience of work environment, as contributory factors to the value that people place on a particular work. Jobs performed by artisans and related professions, and work performed in structures and unattractive environments (labelled as dirty in some cases) and which are associated with the informal sector, are less valued.

- Attempts at formalising the informal sector should go beyond financing and training to include working environment/spaces and engagement to appreciate the values of these professions.

The probability of the requisite population engaging in any form of work largely depends on the growth of the economy and the absorbability of the sectors propelling the growth. Ghana's

economic growth in the last ten years has occurred in the service and financial sectors which have low labour absorption rates, making it difficult for many people to be engaged. On the other hand, the manufacturing sector which has a high absorption rate has declined due to its premature deindustrialisation. The way forward is for:

- Government to promote, in partnership with business, the IWOSS sector of the economy. This is an area with potential to offer a variety of jobs at different locations, since some of them will be based on local natural capital.

There are emerging areas of work such as ICT, sports, content creation and the arts, that are valued higher now than they used to be due to their perceived high earnings and the prestige attached to them. People are nudging their children and wards to go into sports, particularly football, when previously this was not regarded as a profession to pursue. At the other end of the scale are jobs whose value have depreciated, despite their importance to the system (e.g. teaching) due to the low remuneration and due to diminishing additional role played by teachers in the communities. Given higher levels of literacy, for instance, teachers no longer must read and interpret letters for community members.

- The results from the Report will help to develop mechanisms for tracking emerging and fading jobs as a basis for advising young people as well as yardstick for identifying valuable jobs, but which may be losing their value because of the changing perception of the value of work.

7.3. Paying attention to the economy

Since 2007, the country has experienced sustained economic growth and increasing indicators on human development, yet it is confronted with high unemployment, high inequality, and challenges in poverty reduction. The paradox of high economic growth rate alongside slow progress towards reducing poverty and inequality, partly stems from the structure of the economy which is a legacy from the colonial past. Sixty years after independence the country still maintains its pre-independence structure of dependence on extractive sectors (agricultural produce, minerals, and timber) as the major export commodities. The low and fluctuating prices of these export commodities, alongside high prices and shocks in imported goods negatively affect the stability of the economy to sustain job creation.

- Promoting work and the future value of work, will require a structural shift in the economy towards green, blue, and circular economies with high value returns. Opportunities abound in tourism, value-addition in agricultural products, and content creation, areas which provide opportunities to use the natural capitals to promote decent work.

7.4. Emerging/new forms of work and work spaces

The emergence of other forms of work (e.g. contract work, freelancing) and the changing dynamics of work and composition as well as working aids/tools have had a remarkable impact on the spaces where work is performed. The traditional workspace associated with a company has undergone transformation to include working from home and coworking spaces. These new work spaces are data-driven, health- and well-being- oriented, flexible layouts for ease of

reconfiguration and environmental sustainability (eco-friendly). The future of work is going to include diverse coworking spaces.

- Government, businesses, and property developers would need to be aware of these emerging forms of workspaces and cater for their needs.

7.5. Identifying and shaping talents for tomorrow

Ghana is undergoing demographic and talent transitions, leading to the coming into the job market much bigger and better educated cohorts of young people than the cohort before them. These young people will then have to be captured within the school system, and this should be along three strands. The first is the introduction of the STEM/STEAM curriculum to prepare the next generation of young people who will be technologically inclined and willing to explore the world around them.

- This next generation of young people should be engaged at an early age for them to grow up with the skills for socio-economic transformation.

The second should be done through the introduction of an entrepreneurial mind-set in the school curriculum, communities, and establishments and to foster the development of soft skills such as critical thinking, innovation, creativity, and teamwork. The introduction of these skills in the school system will help to unearth and nurture the potential of young people to flourish, even while in school. This, coupled with the re-orientation towards STEM/STEAM education, would then lead to the training of the next generation of young people with entrepreneurial mind-set. Currently, Ashesi University and University of Cape Coast have established incubation centres. The process should be the norm for institutions to have new orientation.

- Training institutions, corporate Ghana, government, and other stakeholders to form partnerships for creating pathways for students and young people to be creative and for continuous engagement to ensure an enabling environment that will allow business to be created and thrive.

The third is the re-imaging of academic programmes at the higher level of academic work and research. This is an area where African countries have been left behind. Some responses to this have been in the form of the African Centres of Excellence (ACE) and African Research Universities Alliance (ARUA). These initiatives should work towards the provision of seed funding for research at the doctoral (PhD), post-doctoral and specialised professions. The process should help to:

- Create a pipeline of young scholars at universities to become the next generation of scientists, lecturers, researchers, and professionals.
- Give priority to graduate education, at the doctoral level. That is the avenue for the training in skills in research and innovation.
- Assist to intensify collaborative research and training between SSA countries and the MDCs.

7.6. Tackling youth unemployment

Unemployment among young people aged 15–35 years was 9.7 percent in 2021, with little variation between women and men. Most importantly, half of the population was outside the workforce. The main reason for being outside the labour force was for education for men and for education, housework and pregnancy/childbirth related for women. This is the group that will be available for jobs soon. Thus, they constitute human capital for development. Part of the challenge, though, is that less than 40 percent of them are pursuing science and technology-based courses. This is also the beginning of the disparity between men and women in opportunities for growth and development.

- Given that the next set of jobs are going to emerge in technology and related fields, there is the urgent need to design bridging programmes which can help redirect the youth into areas of need.
- Through the NHDR and the related Dialogues, institutions should begin to re-design programmes to direct young people into areas of need. This will also be possible with the mapping of a national human capital for transformation.
- The Report provides evidence for facilitating dialogue with youth-serving institutions and groups to produce a roadmap for preparing young people for the future of work in the country. Currently, institutions providing training and services for young people are scattered in various ministries, departments, and agencies; and
- Agencies should be sensitised to appreciate what women in this age group experience and the impact on their productivity.

Youth employment Programmes can be found in different Ministries, Departments and Agencies (MDAs): National Service Secretariat, National Youth Council, National Youth Employment Agency (YEA), Rural Enterprise Support Programme and the Council for Technical and Vocational Training (COTVET) have skills development, training and apprenticeship programmes which target the youth.

- The Report provides an opportunity for the actors involved in promoting youth employment to rationalise their activities and come up with a one-stop shop for all youth employment programmes.

7.7. Tackling gender dimension in representation and unemployment

The review points to multiple layers of gender disparity in the world of work, despite attempts to address the massive gender disparity in education and labour force participation and other spheres of life through policies such as the national gender policy. Women are under-represented in professional, technical, and managerial positions, especially at the highest level. For instance, since the beginning of the Fourth Republic, the highest proportion of women in Parliament has been 14.5 percent and that is with the current session. Over the last two decades, unemployment among women has overtaken that of men when earlier on, it was the reverse. In 2021, unemployment among women was about four percentage points above that of men.

- In implementing the Education Strategic Plan (2018–2030) and the Long-Term Development Plan, special attention should be paid to the development of action plans to address beliefs and behaviour which contribute to gender discrimination in all its forms to achieve gender equity at the end of the Plan's life.

7.8. Meeting the needs of persons with disability

In the consultation with persons with disability, one issue which consistently came up was their exclusion from jobs because of employer discrimination, lack of disability-friendly facilities and the valuing of their work through the lenses of empathy rather than ability.

- Government and other stakeholders should treat the state of unemployment among PWD as an urgent issue.
- Government and stakeholders should embark on sensitising the populace on the rights and capabilities of persons who are differently abled, and the value of their work recognised. The essence is to reduce or eliminate discrimination against them; and
- The Disability Act (Act 715) passed in 2006, needs to be reviewed, given the changes which have taken place in the country and the lessons learnt.

7.9. Building consensus for national development

Ghana published its Long-Term Plan setting out where the country should be at its Centenary Anniversary in 2057. The government, after interrogating the journey to development, observed that although the economy and overall socio-economic transformation have been on an upward trajectory, the general conclusion was that the country had performed below expectation, particularly in relation to countries which were at the same level of development (NDPC, 2017).

Responding to the observation, this report attributed the success of these other countries to, among other things, the systematic implementation of successive long-term plans, as opposed to the experience of discontinuity in the implementations of plans in Ghana due to political commitment and/or lack of resources to carry through the plans. This limited commitment to a long-term national plan to guide development was echoed in the national consultations. Therefore, the Long-Term Development Plan emerged as a blueprint to guide the long-term development of the country. Embedded in the Long-Term Plan is a condition that governments which come to power after an election (even if it is the same party) should produce a Medium-Term Plan based on the Long-Term Development Plan with the support of the National Development Planning Commission. The plan has subsequently been revised to “Ghana at 100” and the rationale is to be able to address current and emerging issues such as COVID-19, global crises and climate change.

- The Long-Term development plan, as the blueprint for the development of the country, should be infused into all policies, projects, and programmes to keep the goal of the Plan alive in any national discourse.
- To ensure the acceptance and implementation of the Long-Term Plan to the letter, there is the need for national consensus among various stakeholders – political parties, organized labour, business community, students, and other stakeholders – to adopt the Plan as the blueprint

for national development. This was the approach that the Irish Republic adopted to guide its development path.

7.10. Bridging spatial disparity

The north-south divide in the availability of key infrastructure, particularly education, health facilities, financial institutions, security (represented by the availability of police station/post – GSS, 2022), transport, electricity, and internet connectivity emerged in the rates for HDI, GDI and MPI. The results indicate that despite the various attempts to intensify the implementation of development programmes in the North, the gap persists. There is also the paradox of the Northern Region which has one of the well-off districts (the Tamale Municipality) and one of the most deprived districts in the country (Yoooyoo Nasuan).

- The Report should help to open dialogue about strategies for the long-term development of the northern sector generally and to address the peculiar situation of the northern part of the country.

7.11. Formalising the informal sector

With the private informal sector accounting for 70–80 percent of the workforce, any process of creating jobs should include the informal sector. The initiative to formalise the informal sector has about a decade of history. In 2013, the Trade Union Congress (TUC), with support from the Friedrich Ebert Stiftung (FES, Ghana Office) and the Danish Trade Union Solidarity Centre (LOFTF), assisted in creating the Council of Informal Workers Association (CIWA). The Council was re-named Union of Informal Workers Associations (UNIWA) in 2014. The main aim of TUC for the initiative is to support, protect, sustain, and promote the interest of workers in the informal sector. The TUC, as part of its nurturing, collaborated with the Union to provide support for some members of the union during the COVID-19 outbreak.

Government, in collaboration with TUC and other stakeholders, should continue to explore strategies for formalising the informal sector to adopt ILO's (2021) four-step model. These are:

- making it easy for people to register, which will involve simplifying laws and procedures;
- incentivising the operators by making it attractive to register;
- making it feasible for people to register through education and strategies to enhance their productivity; and
- ensuring the enforcement of and compliance to basic standards.

7.12. Building capacity to meet data and skills needs

The Ghana Statistical Service provided the data and the technical know-how for identifying and calibrating data, and through their technical expertise, calculated the indices for the Report. This is unlike the previous periods when Ghana relied on internationally generated data and expertise for computing the indices. The exercise has highlighted the potential of the GSS to provide

the needed information and skills for collecting, collating, and processing data for national development. Furthermore, the work has become a learning curve for all the people involved.

By using its own data, the Service was able to identify alternative sources and approaches to calculate indices. For instance, health insurance was used to replace nutrition when Ghana did not collect data on nutrition for some of the period. Furthermore, in calculating MPI, Ghana explored the inclusion of employment as an addition to the original three domains to derive another set of MPIs based on health, education, living conditions and employment.

- The Ghana Statistical Service has demonstrated, through the exercise, its capacity to provide the needed data and expertise to support national development.
- Time allocated to meeting data needs for the report was constrained due to competing tasks of committed staff. In future, a consideration to assign specific staff for the preparation of the NHDR should be made.
- Given the expertise on human development concept, a commitment to regularly prepare NHDR and avoid a 15-year gap, is important.

7.13. Conclusion

The value of work and sustainability are intrinsically connected, serving as twin pillars upon which a prosperous and harmonious future can be built. Work, when approached responsibly and ethically, becomes a driving force for economic growth, social equity, and innovation, while sustainability ensures the preservation of our planet's resources and the well-being of present and future generations. Embracing the synergy between these two concepts is not merely a choice but a necessity, as they empower part of the elements for forging a path towards a more equitable, resilient, and environmentally conscious world. Together, they offer a roadmap for a sustainable future where the value of work is not only a means of livelihood but also a catalyst for positive global change.

8. Appendices

Appendix 1: NHDR estimation notes

Introduction

In order to prepare a comprehensive and accurate National Human Development Report (NHDR) for Ghana, it is essential to gather and analyze relevant data from various sources.²⁰ This report outlines the data needs and requirements for the NHDR, focusing on key indicators such as the Human Development Index (HDI), Gender Development Index (GDI) and the Multidimensional Poverty Index (MPI). By examining indicators related to health, education, and economic resources, the NHDR will provide valuable insights into the country's progress and challenges in achieving human development goals. In this document, the specific data sources, adjustments, and limitations associated with the available data will be discussed.

The lead institutions and UNDP agreed to review progress in human development from 2007 to 2022 (15 years). 2007 marks the last time a national human development report was prepared for Ghana. Secondly, to ensure a true reflection of human development in the country, the indicators are being calculated at the regional level. This will avoid masking differences in progress made by high-performing vs. low-performing regions and show the human development trends over 15 years in all 16 regions in Ghana. The MPI however is being calculated for all 261 districts given data availability for this index.

This methodological note is expected to cover the computation of three national Human Development indices: the Human Development Index (HDI), Gender Development Index (GDI), and Multidimensional Poverty Index (MPI) following the UNDP technical note guidelines with necessary adjustments using data for the 15 years data sources.

Data sources and measurements

Data sources

Data used for the estimation of the indices in the 2023 National Human Development Report (NHDR) are from Population and Housing Censuses (PHC), Ghana Living Standards Surveys (GLSS) and 2022 Annual Household Income and Expenditure Survey (2022 AHIES) conducted by the Ghana Statistical Service: 2005/2006 GLSS, 2010PHC, 2012/2013 GLSS, 2016/2017 GLSS, 2021PHC and 2022 AHIES.

²⁰ Indicators for calculating the Inequality-adjusted Human Development Index (IHDI) and Gender Inequality Index (GII) are absent in the notes because certain variables necessary for the desired years of analysis are unavailable.

Data from censuses and surveys conducted prior to the creation of the new administrative regions (2007–2017)²¹ were realigned/mapped to cover all 16 regions²² to ensure complete coverage of reporting. Data for districts from the old regions were used to constitute the data for the new regions. This was possible given that data is often collected at the district level and there has been no change in the configuration of the districts.

The 2023 NHDR report covers information from 2007 to 2022. The paucity of data to cover the 15 years requires that the available data be used to interpolate for the missing years.

Linear interpolation is employed to estimate indicators for years without available data. This technique entails creating a straight line between adjacent data points and using it to approximate values between them. The decision to use linear interpolation was based on the assumption that the data follows a consistent rate of change between these points.

Applying this linear interpolation formula, $y(x) = y_1 + \frac{y_2 - y_1}{x_2 - x_1} * (x - x_1)$, we estimated values for missing indicators.

In the case of GLSS survey years (data collection spans 2 years), computed indicators were utilized for the second year, and linear interpolation was applied to impute values for the first year. This decision was made considering that the first year covers approximately 3 months of the survey, while the second year encompasses at least 9 months.

Table A1: Sources of data used for interpolating missing indicators

Year	Index					Life Expectancy Index ²³
	GNI per capita			Education Index		
	Household consumption shares	Per capita household expenditure shares	Shares of monthly earnings of population 15–64 years	Mean year of schooling	Expected year of schooling	
2006	GLSS 5	GLSS 5	GLSS 5	GLSS 5	GLSS 5	
2007	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2008	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2009	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2010	2010 PHC	2010 PHC	2010 PHC	2010 PHC	2010 PHC	2010 PHC
2011	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	

21 Ten (old) administrative regions – Western, Central, Greater Accra, Volta, Eastern, Ashanti, Bono Ahafo, Northern, Upper East, Upper West.

22 Sixteen administrative regions – Western, Central, Greater Accra, Volta, Eastern, Ashanti, Western North, Ahafo, Bono, Bono East, Oti, Northern, Savannah, North East, Upper East, Upper West.

23 The computation of life expectancy at birth is based on mortality data from the 2010 and 2021 PHCs which uses the direct method. Life expectancy at birth is calculated using globally recognized measurement standards.

2012	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2013	GLSS 6	GLSS 6	GLSS 6	GLSS 6	GLSS 6	
2014	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2015	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2016	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2017	GLSS 7	GLSS 7	GLSS 7	GLSS 7	GLSS 7	
2018	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2019	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2020	Interpolate	Interpolate	Interpolate	Interpolate	Interpolate	
2021	Interpolate	Interpolate	Interpolate	2021 PHC	2021 PHC	2021PHC
2022	2022 AHIES	2022 AHIES	2022 AHIES	2022 AHIES	2022AHIES	

Measurements

Education

The indicator for education is derived from two measures: expected years of schooling and mean years of schooling.

Expected years of schooling

Using the school life table approach,²⁴ the expected years of schooling is computed considering the number of persons aged 6 to 39 years. For age bracket 6–39 years,²⁵ the probability of currently being in school was estimated as a ratio of the population currently in school to the total population. The probability is multiplied by the class interval²⁶ of each age group. The expected years of schooling is therefore derived from a bottom-up cumulative sum.

Mathematically,

$$EYS = \sum_n \frac{\sum_{i=1}^{i=n} \text{Population currently in school}_i}{\text{Total population}_i} \times \text{class size}$$

Where i is the class and n is the n th class.

24 School life table approach considers the school attendance status of the population to estimate the expected number of years a person who is at least 6 years old is likely to spend in formal education.

25 The expected years of schooling values encompass the age span from 6 to 39, covering the range where almost all secondary school and tertiary education attendance occurs in Ghana.

26 Class interval: 6–9; 10–14; 15–19; 20–24; 25–29; 30–34; 35–39

Mean years of schooling

Mean year of schooling followed the HDRO's approach which considers the average number of years of formal education received by persons 25 years and older. The calculation excludes any years of repetition within specific grades.

Gross National Income per capita at 2017 Purchasing Power Parity

The Gross National Income (GNI) per capita was computed using the GNI and population data. The GNI was first computed as the sum of the Gross Domestic Product (GDP) and net income from abroad. The GNI was divided by the population to arrive at the GNI per capita. An implied Purchasing Power Parity (PPP) conversion rate using the Ghanaian Cedi per international dollar was then used to deflate the GNI per capita to arrive at the GNI per capita at 2017 PPP for Ghana.

The GNI per capita data is only available at the national level, and to estimate this information at the regional-level and disaggregated by sex of individuals, the following indicators are considered from the most recent survey year data:

- Household consumption expenditure shares
- Per capita household expenditure shares
- Shares of monthly earnings of population 15–64 years

In Ghana, the Household Final Consumption Expenditure (HFCE) on average constitutes about 80 percent of total expenditure within the economy (GSS, GDP Expenditure Approach 2019). The consumption expenditure shares offer a snapshot of the allocation of income within a nation. The HFCE share is regarded as a proxy for GNI at the regional level because it offers insights into the allocation of income towards daily necessities, goods, and services, which directly correlates with the welfare of individuals and households. Additionally, the availability of this data makes it a good proxy for regional and sex GNI.

Earnings share provides a direct measure of GNI since it reflects a significant component of GNI, which is the income earned by individuals, businesses, and other economic entities within a country. Both consumption expenditure and earnings data can be analyzed at various levels, allowing for a detailed assessment. These shares are used separately to serve as proxies for breaking down the national GNI per capita for the 16 regions and the gender categories.

While monthly earnings offer valuable insights into GNI, it is important to note that earnings data is susceptible to inaccuracies and biases due to self-reporting, and there may be instances of missing data. These and other related factors contribute to data noise, which poses challenges when using it as a proxy for gender and regional GNI.

Similarly, HFCE share is biased towards male heads when considering the disaggregation of household consumption expenditure by sex for the computation of GDI. Male household heads tend to dominate in Ghana, which distorts the allocation of shares. For instance, if a household has females whose consumption expenditure is higher, but the household is led by a male, the share is attributed to the male, resulting in a lower share for females. To mitigate this gender bias, per capita HFCE shares are employed to accurately account for everyone, addressing the disparity. Hence, the computation of the indices for both regions and sex used the *per capita household expenditure shares* as proxy for GNI. The formula for this GNI proxy is:

$$\text{Proxy for GNI per capita} = \frac{\text{Total household consumption expenditure}}{\text{Population}}$$

Multidimensional Poverty Index (MPI) measurements

The MPI has three dimensions – health, education, living conditions– and 12 indicators. It uses the same dimensions as the global MPI produced by OPHI and UNDP but adjusts the indicators for computing MPI to better reflect the specific context and priorities of the country. The choice of indicators reflects the country’s context within data constraints. The selection of dimensions, indicators, and cut-offs was determined through a consultative process of the Steering Committee, drawing on expertise from many different sectors and reflecting national plans and priorities.

The living conditions indicators are largely like the global MPI, but Ghana’s MPI has added an indicator of overcrowding. The overcrowding indicator captures households with many people per sleeping room, following the UN-Habitat guidelines. In addition to the two indicators considered in the global MPI under education dimension, Ghana’s MPI is considered a third indicator, school lag. This will be able to identify households where children of school-going age are two or more years behind compared to the expected age/grade relationship. The last dimension, health, comprises two indicators: health insurance and mortality. The mortality indicator which uses any death recorded in the household in the past 12 months was used as a proxy in deriving the MPI from the 2021 PHC data. Even though the global MPI also used two indicators under this dimension, Ghana’s MPI used health insurance coverage in place of nutrition since the 2021 PHC did not collect any data which could measure this indicator. Health insurance was used because of the need to measure deprivation in this indicator. Based on these adjustments, the living conditions and education dimensions will have different weights from those of the global MPI.

In addition to the standard three dimensions of the MPI, a new dimension was introduced to capture more information relevant to the NHDR theme (Wage Employment). This dimension has one indicator (Employed - A household is deprived if no member of the household is employed) to make four dimensions and 13 indicators for the results. Table 1 shows these dimensions and their respective indicators and dimension weights assigned. For the results, we will present the MPI with the standard three dimensions and in addition, share results of the MPI by accounting for wage employment. This will provide some insights into the importance of wage employment for reducing multidimensional poverty. The results will however be cautiously presented given the unequal weighting of the dimensions when the fourth dimension with one indicator is added.

There are three key features for any Multidimensional Poverty Index (MPI):

- *Incidence or headcount ratio (H)*: This indicator is the percentage of people who are multidimensionally poor. This is also called the headcount ratio, incidence of poverty, or poverty rate.
- *Intensity (A)*: This refers to the severity or depth of poverty experienced by individuals or households. It quantifies how much worse off someone is compared to the poverty cutoff. It is also a measure of how poor the poor people are.
- *Adjusted headcount ratio (MO)*: This is the product of incidence and intensity. It shows the share of possible deprivations that poor people experience. MPI ranges from zero to one, and a higher number signifies greater multidimensional poverty. ($MO = H \times A$).

Limitations to other indicators

There are limitations to the data sources used in the estimation process.

- The global life expectancy range of 20 to 85 years is used for normalizing the health index.
- Expenditure shares for 2012 were used as a proxy for 2010 as there were no estimates available.
- The 2021 PHC collected data for estimating indicators under the health and education dimensions. However, there were no questions on expenditure to compute GNI per capita for each region and sex. Hence the GNI per capita values for 2021 had to be interpolated.
- The 2010 MPI assessment excluded health insurance and only considered a limited number of assets, such as a phone, TV, and computer. However, the 2021 MPI assessment expanded its scope by including an array of assets such as a fridge, bicycle, motorcycle, radio, and farm animal. These additions marked a significant improvement in capturing the diverse dimensions of living standards and well-being. The results of the MPI between the two time periods can therefore not be compared as the components of analysis vary.

Conclusion

In conclusion, this document provides an overview of the data sources and adjustments made for the NHDR estimation. The HDI and GDI will serve as vital indicators to assess human development and gender inequalities in achieving development goals. The HDR for Ghana will contribute to informed policy decisions and foster sustainable development in the country.

Appendix 2: International Monetary Fund bail out to Ghana: 1966–2023

No.	Facility	Date of arrangement	Expiration date
1.	Standby Arrangement	17 May, 1966	16 May, 1967
2.	Standby Arrangement	25 May, 1967	24 May, 1968
3.	Standby Arrangement	28 May, 1968	27 May, 1969
4.	Standby Arrangement	29 May, 1969	28 May, 1970
5.	Standby Arrangement	10 January, 1979	09 January, 1980
6.	Standby Arrangement	03 August, 1983	02 August, 1984
7.	Standby Arrangement	27 August, 1984	31 December, 1985
8.	Standby Arrangement	15 October, 1986	14 October, 1987
9.	Extended Fund Facility	06 November, 1987	09 November, 1988
10.	Structural Adjustment Facility Commitment	06 November, 1987	09 November, 1988
11.	Extended Credit Facility	09 November, 1988	05 March, 1992
12.	Extended Credit Facility	30 June, 1995	02 May, 1999
13.	Extended Credit Facility	03 May, 1999	30 November, 2002

Table A2: MPI – indicators, deprivation cut-offs and weights

Dimension	Indicator	Deprivation cut-off	Weight	Dimension weight
Education	School attendance	Deprived if any school-age child (4-15 years) in the household is not attending school	1/12	1/4
	School attainment	Deprived if no household member has received at least 9 years of schooling	1/12	
	School lag	Deprived if a household has any member who is two or more years behind in school compared to the expected age and grade relationship	1/12	
Health	Mortality	A household is deprived if either a child (less than 5 years) or a pregnant woman died in the household	1/8	1/4
	Health insurance	Deprived if anyone in the household is not covered by the national health insurance scheme	1/8	
Living conditions	Toilet	Deprived if a household has no toilet facilities, uses bucket/pan, pit latrine, public toilet, other or shared toilet outside the house	1/28	1/4
	Overcrowding	Deprived if a household on the average has more than three people per sleeping room	1/28	
	Water	Deprived if a household's drinking water is from an unclean source (tanker supply/ vendor provided; unprotected spring; river /stream; dugout/pond/lake/dam/ canal; other) or a round trip distance to collect water takes 30 minutes or more	1/28	
	Housing	Deprived if a household uses inadequate flooring (earth/mud, other) or walls (earth/mud, palm leaves/thatch (grass/ raffia), other)	1/28	
	Electricity	Deprived if a household does not have electric power	1/28	
	Cooking fuel	Deprived if household uses solid fuels and cooking is not done outside the house or in the open or cooking is undertaken in enclosed spaces	1/28	
	Asset ownership	A household is deprived if it does not own at least 2 small assets or 1 big asset (car)	1/28	
Employment	Employed	Deprived if no member 15 years and older in the household is employed	1/4	1/4

14.	Extended Credit Facility	09 May, 2003	31 October, 2006
15.	Extended Credit Facility	15 July, 2009	23 July, 2012
16.	Extended Credit Facility	03 April, 2015	02 April, 2019
17.	Extended Credit Facility		

Source: <https://www.bbc.com/pidgin/articles/c84x5z53q3go>.

Appendix 3: Top 10 skills for 2023 and top 10 skills predicted for 2023–2027

Ten top skills identified in 2023	Ten top skills predicted for 2023–2027
Analytical thinking	Creative thinking
Creative thinking	Analytical thinking
Resilience, flexibility, and agility	Technological literacy
Motivation and self-awareness	Curiosity and life-long learning
Curiosity and life-long learning	Resilience, flexibility, and agility
Technological literacy	System thinking
Dependability and attention to detail	AI and big data
Empathy and active listening	Motivation and self-awareness
Leadership and social influence	Talent management
Quality control	Service orientation and customer service

Source: World Economic Forum (2023)

Appendix 4: High deprived districts in domain 4: 2021

No.	Region	District
1.	Greater Accra (1)	Ada West
2.	Ashanti (1)	Sekyere Afram Plains
3.	Eastern (1)	Kwahu Afram Plains North
4.	Bono East (1)	Sene East
5.	Savannah (2)	Sawla-Tuna-Kaliba; North Gonja
6.	Upper West (4)	Lambussie Kami; Nadwoli Kaleo; Jirapa Municipal; Wa West
7.	Oti (5)	Krachi Nchumuru; Krachi West Minicipal; Nkawanta South Municipal; Kadjebi; Guan
8.	North East (5)	Mamprugu Moagduri; West Mamprusi Municipal; East Mamprusi Municipal; Yooyoo Nasuam; Chereponi
9.	Upper East (9)	Kasena Nankana West; Builsa South; Talensi; Bongo; Bawku West; Binduri; Pusiga; Tempani; Garu
10.	Northern (12)	Tolon; Kumbungu; Savelugu Municipal; Karaga; Gushegu Municipal; Saboba; Mion; Nanumba North Municipal; Nanumba South; Kpandai; Zabzugu; Tatale Sanguli

Appendix 5: Technical universities/polytechnics and year of establishment

Institution	Year of establishment
Accra Technical University	1949 as Accra Technical School; Technical Universities Act 2016 (Act 922)
Kumasi Technical University	1954 as Kumasi Technical Institute; Technical Universities Act 2016 (Act 922)
Takoradi Technical University	1954 as Takoradi Technical Institute Technical; Universities Act 2016 (Act 922)
Tamale Technical University	1954 as Tamale Trade Centre
Sunyani Technical University	1967 as Sunyani Technical Institute; Technical Universities Act 2016 (Act 922)
Ho Technical University	1968 as Ho Technical Institute; Technical Universities Act 2016 (Act 922)
Cape Coast Technical University	1984 as Cape Coast Technical Institute
Koforidua Technical University	1997; Technical Universities Act 2016 (Act 922)
Bolgatanga Polytechnic	1999; Technical Universities Act 2016 (Act 922)
Wa Polytechnic	1999; Technical Universities Act 2016 (Act 922)

Appendix 6: List of special schools in Ghana for children with disability

Region	Name of institution	Town of location	Special area
Ashanti	Ashanti Deaf	Jamasi	Deaf
	Community Life Vocation	Kumasi	Special
	Garden City	Kumasi	Special
Ahafo	Bechem Deaf	Bechem	Deaf
Brong East	Shalom	Nkoranza	Special
	Wenchi SHS	Wenchi	Inclusive
Central	Aboom	Cape Coast	Special
	Cape Deaf	Cape Coast	Deaf/Blind
	Salvation Army	Agona Swedru	Deaf
Eastern	Akropong Blind	Akropong	Blind
	Demo Deaf	Mampong	Deaf
	Kibi Deaf	Kibi	Deaf
	KoDeaf	Koforidua	Deaf
	Sec Tech	Mampong	Deaf
	Okuapeman	Mampong	Inclusive
	Presby. College of Education	Akropong	Inclusive

Region	Name of institution	Town of location	Special area
Greater Accra	Castle Road	Osu, Accra	Special
	Dzorwulu	Accra	Special
	StateDeaf (Tetteh Ocloo)	Agyei Kojo	Deaf
Northern	SaveDeaf	Savelugu	Deaf
	Yumba	Tamale	Special
Upper East	Gbeogo	Bolgatanga	Deaf
	St. John SHS	Navrongo	Inclusive
Upper West	WaDeaf	Wa	Deaf
	Methodist School for the blind	Wa	Blind
	St. Don Bosco Special School	Loho, Nadowli	Special Needs
Volta	SHS	Adidome	Inclusive
	Gbi Kledzo	Hohoe	Special
	Inclusive Education	Kpando	Special
	The Three Kings	Battor	Special
	Volta Deaf	Hohoe	Deaf
Western	Catholic Vocational	Sekondi	Special
	Sek Deaf	Sekondi	Deaf
	Twin City	Sekondi	Special
Other	Ghana National	Cape Coast	Inclusive
	Mawuli SHS	Ho	Inclusive

Source: GSS (2023), School Resources and Children with Special Education Needs, Accra, GSS.

Appendix 7: African Centres of Excellence in Ghana

University of Ghana	<ol style="list-style-type: none"> 1. West Africa Genetic Medicine Center (WAGMC) 2. West African Center for Crop Improvement (WACCI) 3. West Africa Center for Cell Biology of Infectious Pathogens and Non-Communicable Diseases (WACCBIP + NCDS)
Kwame Nkrumah University of Science and Technology, Kumasi	<ol style="list-style-type: none"> 1. KNUST Engineering Education Project (KEEP), 2. Regional Transport Research Center, Kumasi (TRECK), and 3. Regional Water and Environmental Sanitation Center, Kumasi (RWESCK)
University of Energy and Natural Resources, Sunyani	Regional Center for Energy and Environmental Sustainability (RCEES)
University of Cape Coast, Cape Coast	African Center of Excellence in Coastal Resilience (ACECoR)
University for Development Studies, Tamale.	West Africa Center for Water, Irrigation, and Sustainable Agriculture (WACWISA)

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Abbreviations and acronyms

AFRC	Armed Forces Revolutionary Council
AHIES	Annual Household Income and Expenditure Survey
CSO	Civil Society Organisations
CPESDP	Coordinated Programme of Economic and Social Development Policies
ERP	Economic Recovery programme
GDI	Gender Development Index
GSS	Ghana Statistical Service
HDI	Human Development Index
IFI	International Financial Institutions
ILO	International Labour Organisation
ISI	Import Substitution Industrialization
JICA	Japan International Cooperation Agency
LEAP	Livelihood Empowerment Against Poverty
LiPW	Labour intensive Public Works
MPI	Multidimensional Poverty index
MTNDPF	Medium-Term National Development Policy Framework
NDC	National Democratic Congress
NLC	National Liberation Council
NPP	New Patriotic Party
NRC	National Redemption Council
NSS	National Service Scheme
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
PWD	Persons with disability
SAP	Structural Adjustment Programme
SMC	Supreme Military Council
TUC	Trade Union Congress
UAC	United African Company
UNDP	United Nations Development Programme
VALCO	Volta Aluminium Company
VSO	Volunteer Service Overseas

