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**Working Paper**

## Home-based work and homework in Ghana: An exploration

ILO Working Paper, No. 22

**Provided in Cooperation with:**

International Labour Organization (ILO), Geneva

*Suggested Citation:* Darkwah, Akosua Keseboa; Tsikata, Dzodzi (2021) : Home-based work and homework in Ghana: An exploration, ILO Working Paper, No. 22, ISBN 978-92-2-032751-7, International Labour Organization (ILO), Geneva

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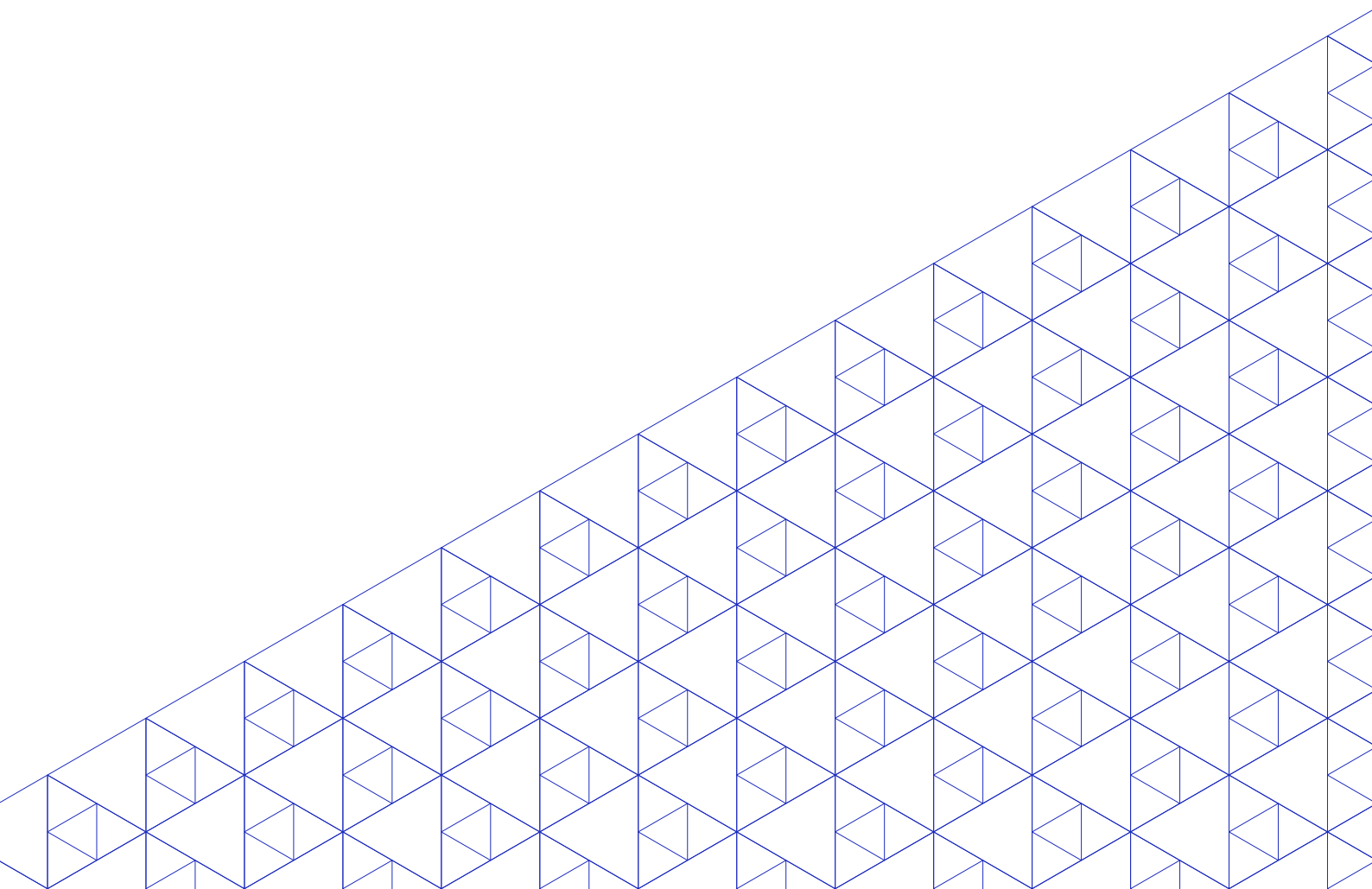
► ILO Working Paper 22

January / 2021

# ► Home-based work and homework in Ghana

An exploration

Authors / Akosua K. Darkwah, Dzodzi Tsikata





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ISBN: 978-92-2-032752-4 (print)  
ISBN: 978-92-2-032751-7 (web-pdf)  
ISBN: 978-92-2-032754-8 (epub)  
ISBN: 978-92-2-032753-1 (mobi)  
ISSN: 2708-3446

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Authorization for publication: Philippe Marcadent, Head of INWORK

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**Suggested citation:**

Darkwah, A., Tsikata, D. 2021. *Home-based work and homework in Ghana: An exploration*, ILO Working Paper 22 (Geneva, ILO).

## Abstract

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This research report explores the nature and character of home-based work and the more narrow concept of homework in Ghana. As labour statistics on home-based work and homework are absent, the research draws on interviews with 124 individuals working in agro-processing, arts and crafts, industry and the services sectors. A wide spectrum of working relationships in the Ghanaian context can be described as homework, but as many homeworkers combine homeworking with independent, home-based work activities, the distinction between homework and home-based work is often blurred. In both cases, however, the interviews revealed that the work is informal and earnings are low. The character and nature of home-based work in Ghana highlights the need for policy changes in a number of areas. Key among these is the need for the redesign of labour surveys in Ghana to capture the prevalence, variations, terms and conditions of home-based workers and homeworkers in Ghana. The study also highlights the limitations of Ghana's Labour Act, which is only being effectively applied to small proportion of workers in an employment relationship.

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## Introduction

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Homework, as defined by the ILO's Home Work Convention, 1996 (No. 177) and Recommendation, 1996 (No. 184) is "work carried out by a person ... (i) in his or her home or in other premises of his or her choice, other than the workplace of the employer; (ii) for remuneration; (iii) which results in a product or service as specified by the employer, irrespective of who provides the equipment, materials or other inputs used" (Conv. 177, Art. 1). This definition does not extend to persons who have "the degree of autonomy and of economic independence necessary to be considered as independent workers under national laws, regulations or court decisions". It is a more narrow concept than home-based work, which encompasses all remunerated work that takes place in the home, including work that is carried out in an employment relationship as well as work performed independently by an own-account or self-employed worker.

Both homework and home-based work are difficult to identify and map, particularly in economies with longstanding traditions of home-based work (any work that takes place within the home), labour markets dominated by self-employment and with labour statistical systems that do not include a question that can identify the home as the place of work. Ghana ticks all these boxes, and its recent efforts to re-establish a labour survey tradition has a long way to travel. As a result, the prevalence and forms of homework in Ghana are not known beyond anecdotal evidence, and no one thinks of Ghana when homework is being discussed. This invisibility of homework in Ghana, which is largely agrarian with a large segment of workers in poorly capitalised services, is compounded by the fact that homework elsewhere is traditionally associated with the industrial sector and has been linked with de-industrialisation and the erosion of Fordism. Not surprisingly, attention to homework by labour unions has tended to be uneven between the industrialized and less industrialized worlds. While associations of homeworkers in the garment and ICT sectors exist in countries such as India, Turkey and Bulgaria, such organizations do not exist in Ghana.

The lack of engagement with homework is also evident among scholars, activists and other labour professionals and organisations. The literature on the informal economy in Ghana and Africa has very little on home-based work, and next to nothing on homework. Gough, Tipple and Napier (2003, p. 254) have also noted the lack of official statistics on home-based enterprises. As they argue, "there are no official statistics on HBEs in Ghana though a small amount of data can be gleaned from a few studies". The few that exist provide some insights into the prevalence of home-based work and who are engaged in it. One of the earliest studies of home-based work in Kumasi for example, compared the characteristics of households that are involved with those that are not (Sinai, 1998). This study found that female-headed households and larger households with older but less educated heads are more likely to have a member engaged in home-based work than other households. Home-based work was also associated with poorer quality housing (Sinai, 1998).

Gough et al., (2003, p. 254) point out the high prevalence of home-based enterprises when they observe that "in a study of peri-urban Accra, Gough & Yankson (1997) found that approximately 80 per cent of the houses have at least one person working in or in front of the house." Another study conducted in a range of neighbourhoods in Accra found 457 enterprises operating in 168 houses (Yankson, 1998, 2000). Sinai (1998) found that virtually every compound house in Kumasi (the second largest city in Ghana) was used for income generation by one or more resident households and, out of almost 600 households, approximately 25 per cent used their home for income generation" (Gough et al., 2003, p. 254).

A more recent WIEGO publication on home-based work in Ghana by Budlender notes: "Informal workers are classified as home-based if they work from their residences. About 320,000 home-based workers are recorded in the survey, of whom 78 per cent are women. Home-based workers account for about 13 per cent of all informal workers in Kumasi compared to more than a fifth of all informal workers in Accra and other urban areas. Overall, home-based workers account for 21 per cent of all urban informal non-agricultural workers" (WIEGO, 2011, p. 1). The report does not indicate what percentage of these home-based



workers are homeworkers.<sup>1</sup> Ghana's labour surveys have consistently found that most informal workers are self-employed. The Master Card Index on Women Entrepreneurs (2019) listed three African countries, including Ghana, as the countries with the highest percentage of women-owned businesses across the 58 countries evaluated around the world. While this can be explained in terms of the high prevalence of self-employment, it does not address the possibility that some of these women owned businesses are in relationships of economic dependency, and may be homeworkers or employers of homeworkers.

A recent computation based on the 2015 Ghana Labour Force Survey (Baah-Boateng and Vanek, 2020) which focused on the top five occupations for women in Ghana, found that the market trade was the number one source of employment for women, representing nearly 40 per cent of women's employment in Greater Accra and urban Ghana and nearly 30 per cent nationally. Home-based work was number two at 36 per cent of women's employment in Greater Accra, 26 per cent in urban Ghana and 23 per cent in Ghana nationally. Nationally, though, agriculture was more important than either of the two occupations. Among men, the importance of these occupations was reversed, with home-based work accounting for 17 per cent of men's employment in Greater Accra, 11 per cent in urban Ghana and 8 per cent nationally (Baah-Boateng and Vanek, 2020). Again, this statistical analysis gives a sense of the importance of home-based work, particularly in urban areas, and for women, while being silent on homework.

This study of homework is therefore necessarily exploratory in nature and is meant to begin to identify where in the economy homework occurs, who are engaged in homework, their work conditions and the implications for decent work. It is expected that the report will aid the ILO's technical assistance to member states about creating a decent work environment for homeworkers. A preliminary mapping exercise identified four sectors in Ghana where homework is prevalent. These are:

- Agriculture and agro-processing for both export and domestic markets.
- Arts and crafts such as baskets, kente, leatherware for both export and domestic markets
- Industry, particularly in the apparel, soap and toiletries segments, for export and the domestic markets.
- Services, mostly in IT and other platform-based work.

A snowballing sampling technique was used to identify respondents (homeworkers, their employers, intermediaries and aggregators; and relevant policy actors) for more detailed interviews. In addition, respondents from governmental and non-governmental sources (trade unions, employment agencies, NGOs, producer/service collectives and associations) were interviewed using a semi-structured interview schedule. In the capital city of Accra, we spoke to a range of individuals who had homeworking arrangements as well as a few offtakers. In addition to Accra, we worked in eight communities in different parts of the country known for the production of items that we believed to be produced using homeworking agreements of one form or the other. All together, we spoke to one hundred and twenty-four (124) individuals (68 as individual respondents and 56 in 8 focus group discussions) working as homeworkers, and offtakers/aggregators in various sectors in nine communities in three Regions in Ghana. Table 1 below details the communities and sectors in which data was collected.

<sup>1</sup> Interviews with the Ghana Trades Union Congress Secretary-General and his technical team, Adwoa Sakyi, former officer of the General Agricultural Workers Union of Ghana, TUC, and now the Africa Regional Coordinator of the International Union of Food Workers, and Mabel Simpson who in the past used the services of homeworkers for a six-month period, confirmed the widespread use of homeworkers in various sub-sectors in Ghana.

► **Table 1: Table showing data collection sources (homeworkers and oftakers)**

Community	Sector	Number of interviews	Number of FGD
Accra (Greater Accra Region)	Agro-processing (traditional - cassava, shito and non-traditional such as brittle, pasta) Arts and crafts (leather) Industry (clothing) Services (gig work, editing)	10 females and 2 males in agro-processing; 1 oftaker in agro-processing 1 female and 2 males in arts and crafts (kente and leather); 1 oftaker in basketry 1 female and 2 males in industry (producing uniforms); 3 females and 4 males in services	None
Agotime-Kpetoe (Volta Region)	Arts and crafts (kente)	8 males and 3 females	2 (1 with 7 males, the other with 6 males)
Anateem and Baare (Upper East Region)	Agro-processing (shea butter)	11 female homeworkers, 2 oftakers	2 (each with 6 females)
Sumburungu and Zaare (Upper East Region)	Arts and crafts (basket weaving)	5 male and 5 female homeworkers; 1 short term oftaker	2 (each with 7 males)
Ve Gbodome and Ve Deme (Volta Region)	Agro-processing (oil palm and palm kernel oil)	8 female homeworkers; 2 oftakers	2 FGDs (1 with 8 females, the other with 9 females)

This report is in eight parts. The introduction is followed by an overview of work and employment in Ghana with special reference to informal work. Section two of the report discusses the main sectors of the economy that employ homeworkers as well as the diverse sector specific profiles of homeworkers in Ghana. The next four sections focus on the particular sectors of homework - Agro-Processing, Arts and Crafts, Industry and Services more closely. The final section offers concluding remarks to tie together key insights from examining the sectors more closely and the policy implications from these findings.

The qualitative research method employed in this study offers insights into the sources and nature of homework and home-based work in Ghana. It is not based on a representative sample of the population of homeworkers and thus should not be used to assess incidence. With qualitative, case study research, the goal is analytical as opposed to statistical generalization.

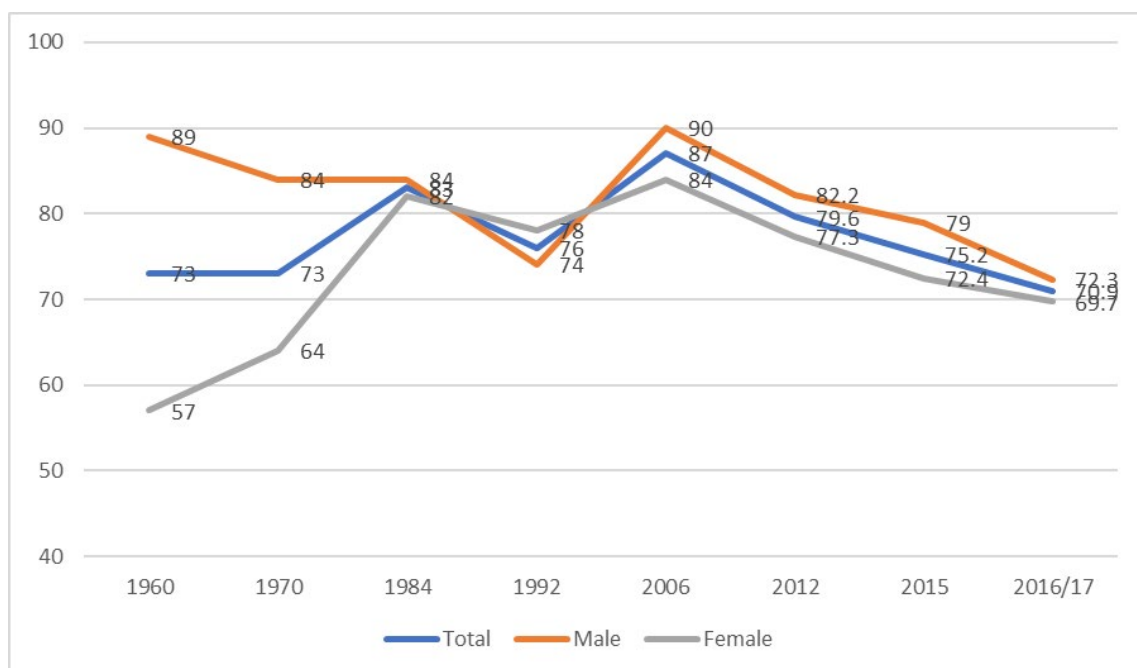
## ► 1 Overview of Work and Employment in Ghana

### 1.1 Employment and Unemployment in Ghana

According to Ghana Statistical Service estimates, the population of Ghana would have been almost 30 million by 2018 (Ghana Statistical Service estimates, 2013). Out of this figure, the labour force was estimated at 12, 260, 000 constituting 41.4 per cent of the population. Labour force participation rates have been consistently high, never falling below 70 per cent between 1960 and 2016/2017 (Figure 1). Significant disparities in the labour force participation rates of men and women in 1960 (89 per cent to 57 per cent) have progressively reduced over time, with the most recent figures (2016/2017) showing a less than three percentage gap (72.3 per cent for males and 69.7 per cent for females).

This favourable picture of labour force participation is connected with the definition of employment, which does not consider the quality of employment; this continues to be the case, and a change in the measurement of employment has not changed this. In the third round of the Ghana Living Standards Survey (GLSS), people were considered to be employed if they were 15 years and older and had been engaged in any work for which they were paid in either cash or kind during the past 12 months (GSS, 1995). In the fourth and fifth rounds of the GLSS, however, the 12-month period was changed to 7 days, to conform with international standards. Despite this methodological change, the employment rate continues to be high in Ghana.

► Figure 1: Labour Force Participation Rate by Sex 1960-2017



Source: Bortei-Doku Aryeetey, 2000: 327; GSS 2008; GSS 2014:20; GSS 2016:23; GSS 2019:69

► **Table 2. Activity Status of the Population 15 years and older by locality, region and sex**

Category		Total	Employed [Total]	Employed [%]			Not in labour force [Total]	Not in labour force [%]
Sex	Male	8,091,493	5,414,250	66.9	438,113	5.4	2,239,130	27.7
	Female	9,166,763	5,802,474	63.3	589,481	6.4	2,774,808	30.3
Locality	Urban	9,233,175	5,636,118	61	723,654	7.8	2,873,403	31.1
	Rural	8,025,082	5,580,606	69.5	303,941	3.8	2,140,535	26.7
Region	Western	1,782,186	1,196,127	67.1	114,871	6.4	471,188	26.4
	Central	1,465,886	1,013,051	69.1	80,583	5.5	372,252	25.4
	Greater Accra	3,042,339	1,863,401	61.2	249,051	8.2	929,887	30.6
	Volta	1,394,689	1,023,601	73.4	50,839	3.6	320,249	23
	Eastern	1,874,219	1,289,815	68.8	93,637	5	490,767	26.2
	Ashanti	3,414,751	2,117,838	62	244,020	7.1	1,052,893	30.8
	Brong Ahafo	1,596,181	1,095,931	68.7	70,229	4.4	430,021	26.9
	Northern	1,522,060	990,560	65.1	73,820	4.9	457,680	30.1
	Upper East	690,473	385,025	55.8	32,216	4.7	273,232	39.6
	Upper West	475,472	241,374	50.8	18,329	3.9	215,769	45.4

Source: GSS, 2019, pp. 66/67.

Table 2 shows the current activity status of the population 15 years and older by locality, region and sex. Unemployment rates are quite low across the country with the Greater Accra Region having the highest unemployment rates at 8.2 per cent and the Volta Region with the lowest rates at 3.6 per cent. People in rural localities have a lower unemployment rate at 3.8 per cent compared with urban areas at 7.8 per cent, while male unemployment is 5.4 per cent compares with female rates of 6.4 per cent.

## 1.2 Formal and Informal Employment in Ghana

The official statistics on formal and informal employment is more helpful for understanding the quality of employment in Ghana. As table 3 below shows, informal employment increased between 2000 and 2010, while formal employment reduced. For example, private informal work was 83.9 per cent for both sexes in 2000, and 86.2 per cent in 2010. There were also differences in male and female rates in both periods. In 2000, it was 79.1 per cent for males and 88.8 per cent for females. In 2010, it was 81.2 per cent for males and 91.0 per cent for females. Public sector employment accounted for 8.3 per cent of male employment and 4.5 per cent of female employment in 2000, and 8.1 per cent and 4.5 per cent in 2010. Private formal employment was 10.9 per cent of male employment and 6 per cent of female employment in 2010, while in 2000, it was 9.7 per cent male and 4.1 per cent of female employment.

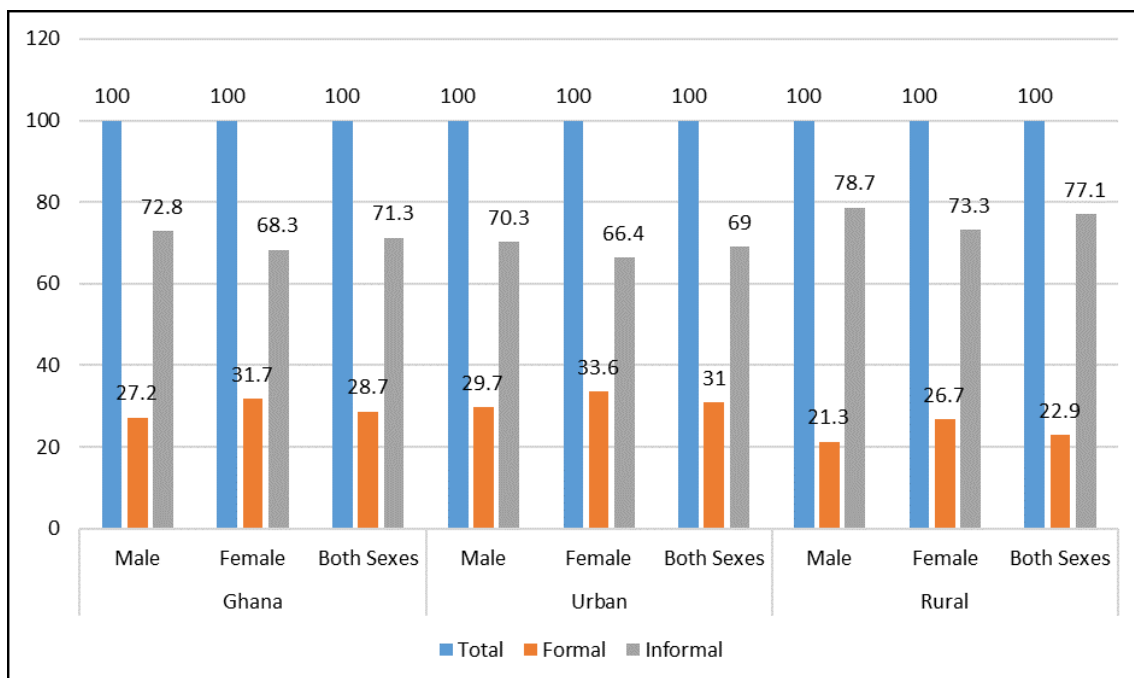
► **Table 3: Informal Employment in Ghana (2000, 2010)**

Employment sector	2000			2010		
	Both Sexes	Male	Female	Both Sexes	Male	Female
Public	6.4	8.3	4.5	6.2	8.1	4.5
Private Formal	8.5	10.9	6.0	6.8	9.7	4.1
Private Informal	83.9	79.1	88.8	86.2	81.2	91.0
Semi Public/ Parastatal	0.8	1.2	0.4	0.1	0.2	0.1

Employment sector	2000			2010		
	Both Sexes	Male	Female	Both Sexes	Male	Female
NGO (Local & International)	0.4	0.5	0.2	0.5	0.7	0.3
International Organisations*	-	-	-	0.05	0.1	0.03
Other**	0.1	0.1	0.1	-	-	-
All Sectors	100	100	100	100	100	100
N	7,428,374	3,748,887	3,679,487	10,243,447	5,005,522	5,237,925

Source: GSS 2013: 268.

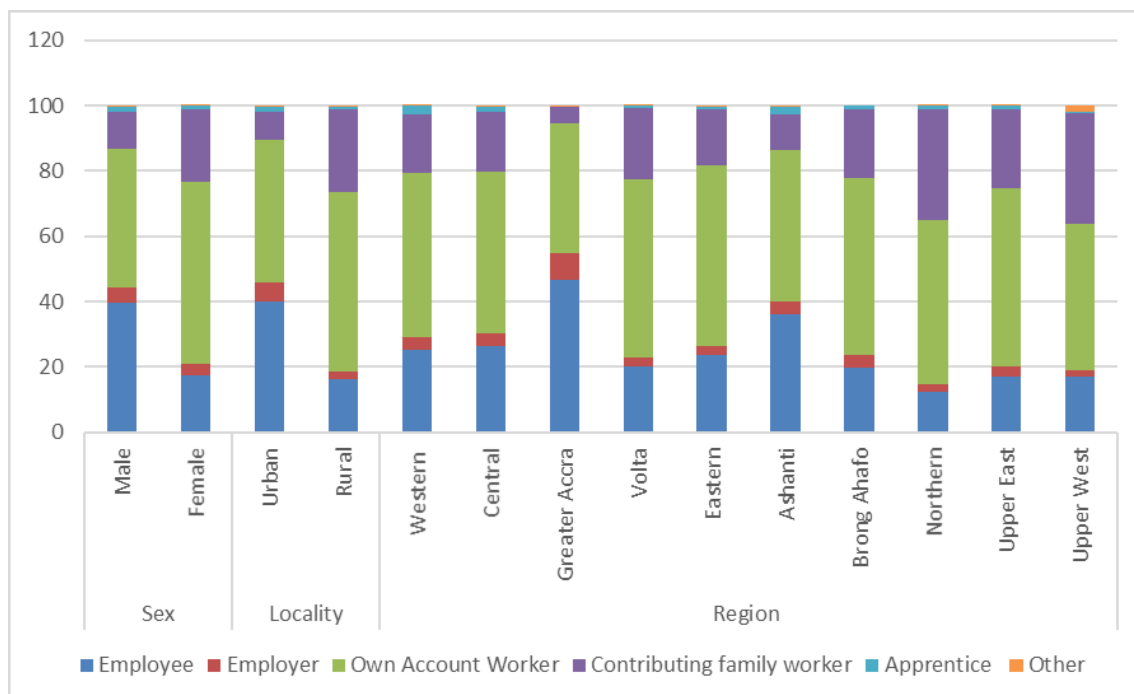
► **Figure 2: Informal Employment in Ghana**



Source: GSS, 2019: 74.

Figure 3 shows that the percentage of workers that are employees is higher for males (39.7 per cent) than for females (17.5 per cent). Conversely the percentage of workers in vulnerable employment- own account workers is higher for females (55.7 per cent) than males (42.3 per cent). For contributing family workers, the figure is 11.5 per cent for males and 22.1 per cent for females. There are also rural urban differences in these categories that are normal for largely informal economies such as Ghana, where more rural workers than urban workers are own account workers and contributing family workers.

► Figure 3: Employment Status by Gender, Locality and Region



Source: GSS, 2019: 73.

Table 4 shows that 49.3 percent of the employed were self-employed without employees, 23.5 percent were in wage employment and 16.9 percent were contributing family workers. Nearly two-fifths (38.0 per cent) of females were self-employed without employees in the non-agricultural sector compared to 13.7 percent of males. On the other hand, the proportion of males who were self-employed without employees in the agricultural sector (28.7 per cent) is relatively higher than that for females (13.7 per cent). The proportion of male self-employed without employees in the agricultural sector in rural areas (48.1 per cent) is much higher than those in the urban areas (9.0 per cent). The proportions of female contributing family workers in both the agricultural and non-agricultural sectors (16.8 per cent and 5.2 per cent respectively) was higher than that of the male workers in the two categories (9.4 per cent and 2.2 per cent respectively). A similar pattern is observed in both urban and rural areas. Also, the proportion of male casual workers (7.6 per cent) is higher than females (3.0 per cent).

► Table 4: Currently employed population 15 years and older by type of work engaged in (%)

Type of work		Ghana			Urban			Rural		
		Male	Female	Both	Male	Female	Both	Male	Female	Both
Wage Employment	Paid employee	32	14.5	22.9	46.8	21.4	33.5	17.4	7.4	12.3
	Other employee	1	0.2	0.6	1.5	0.3	0.9	0.5	0.1	0.3
Self-employed with employees	Non-agricultural	3.6	3.2	3.4	5.5	5.4	5.5	1.7	0.9	1.3
	Agricultural	1.1	0.4	0.7	0.8	0.1	0.5	1.3	0.6	0.9
Self-employed without employees	Non-agricultural	13.7	38	26.3	20	52	36.7	7.5	23.6	15.7
	Agricultural	28.7	17.7	23	9	5.2	7	48.1	30.5	39.1

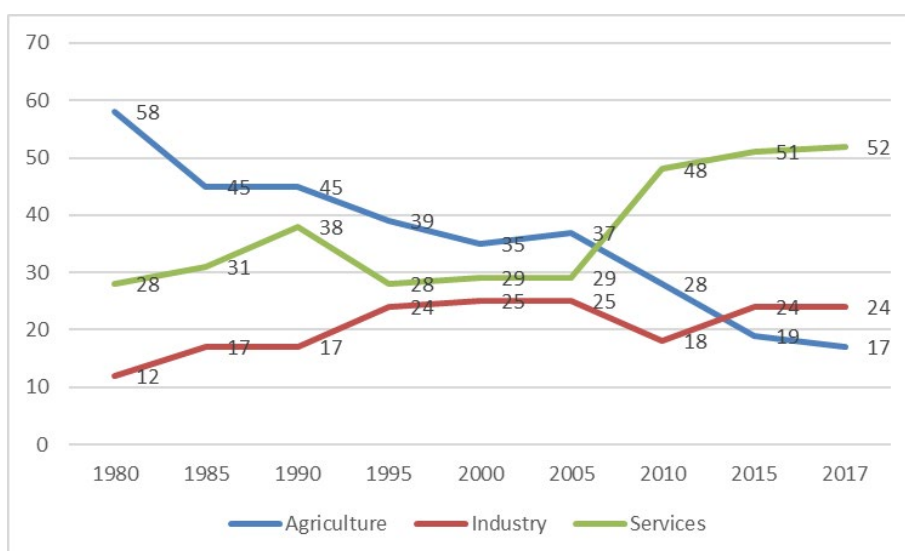
Type of work		Ghana			Urban			Rural		
		Male	Female	Both	Male	Female	Both	Male	Female	Both
Contributing family worker	Non-agricultural	2.2	5.2	3.7	3	7	5.1	1.3	3.4	2.4
	Agricultural	9.4	16.8	13.2	2.9	4	3.5	15.8	30.1	23.1
Casual worker		7.6	3	5.2	9.6	3.6	6.5	5.7	2.4	4
Unpaid apprentice		0.6	0.8	0.7	0.7	0.8	0.8	0.4	0.8	0.6
Domestic workers		0.1	0.2	0.2	0.1	0.2	0.1	0.2	0.2	0.2
Others		0.1	0	0	0	0	0	0.1	0	0

Source: GSS, 2019: 74.

### 1.3 Comparing Contribution of sectors to GDP with their contribution to employment

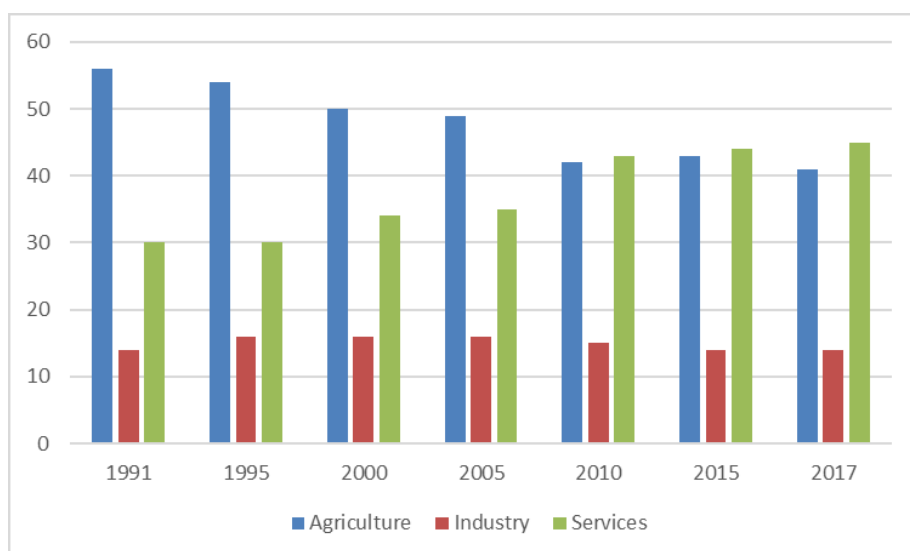
Ghana has been a largely agrarian country for decades. In 1980, agriculture contributed 58 per cent to GDP, while industry contributed 12 per cent and services, 28 per cent. By 2017, agriculture's contribution had reduced to 17 per cent, that of industry had increased to 24 per cent and that of services increased to 52 per cent (Figure 4). This major change in the structure of the economy is problematic because agriculture continues to be the most important source of employment (41 per cent), while industry now accounts for 14 per cent of employment and services 45 per cent of employment. This suggests that there are problems in the productivity of agriculture. It is not surprising that those working in agriculture, particularly food crop farmers are over-represented among those living in poverty because of their poor terms and conditions of work. The situation with services is also problematic in the sense that the majority of service workers are in low capital informal services which dominate the sector (Figure 5).

► Figure 4: Contribution of Sectors to GDP



Source: World Development Indicators (WDI), 2018.

► Figure 5: Contribution of Various Sectors to Employment



Source: World Development Indicators [WDI], 2018.



## ► 2 Homework in Ghana: Observations and Issues

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The data presented above do not include place of work and employment statuses such as casual and seasonal work. As this data are not collected in Ghana's labour and living standards surveys, there is no way of measuring the prevalence of homework or carrying out statistical analysis to ascertain the relationship between specific socio-demographic characteristics and working conditions of homeworkers. However, homework is found in all the three main sectors of the economy- agriculture, industry and services.

The term homeworker typically conjures images of a woman working from home sewing garments or more recently, a platform economy worker providing services for others via the internet. Prügl and Tinker (1997) identify four categories of home-based workers. The Ghanaian context allows for an appreciation of workers in all of these categories: crafts for tourists (and non-tourists), food production, industrial and the platform/IT economy. However, with respect to the industrial category, homework in Ghana differs from the concept as first elaborated by Mies (1982) in one significant way. While the Indian homeworkers Mies (1982) identified were largely incorporated into the global economy as industrial workers, Ghanaian homeworkers who work in the industrial sector are only tangentially incorporated into the global economy. While the former produce items for onward completion in a factory, Ghanaian homeworkers produce finished products mostly for the local economy. Another important distinction between Mies' (1982) work on homeworkers and the Ghanaian context is that unlike the original conception of homework that emphasised the invisibility of homeworkers, not all homeworkers in the Ghanaian context are as invisible. In the agro-processing as well as in the arts and crafts sectors, we found that some homeworkers undertake their productive activities outside the domestic sphere, often in groups.

Home-based work in Ghana is extensive in scope. A significant proportion of self-employed workers are home-based. They are engaged in retail and wholesale trade, dressmaking, textile design, food and beverage production, among others. Usually these workers put their products on the open market, have commission on sale relationships with hawkers and stationary sellers or have clients who engage them on an occasional basis to make specific orders. There is a subset of this group that works only when an order is placed and another set who combine regular daily work with attending to orders as and when they are made. It is easy to confuse homework with other home-based work because of the terms of unwritten contracts between homeworkers and companies. In some cases, workers are paid immediately when they supply goods while in other cases, they are paid only when the goods they place with the shops have been sold. This could mean being paid months after they supply goods.

Homework is also undertaken by workers in both the public and private formal and informal sectors as well as among all categories of employment status. In addition to the failure to collect data on homework, it is also the case that workers in other employment relationships sometimes carry out homework along with other professional activities. For example, some formal sector employees particularly those in the agricultural sector engaged in homework on weekends for clients they probably first met in their duties in the formal sector. Similarly, our study found workers that had been contracted to produce specialty foods for shops while also retailing some of their products themselves. In other words, they were simultaneously home-based workers and homeworkers.

The research also established that homework exists in a spectrum of relationships. While some workers were 100 per cent homeworkers, others were engaged in homework to differing degrees up to about 10-15 per cent of their time and income. In other words, there are homeworkers who commit their entire work time to it while it also serves as their sole source of income, and others who commit varying percentages of their work time to homework, sometimes mixing this activity with work they produce as independent artisans, or as employees in waged work.

As already mentioned, homework exists across all three sectors of the economy, specifically in the sub-sectors of agro-processing, arts, crafts and industry as well as in ICT and platform services. In agro-processing, the activities are concentrated in the processing and production of food items such as cassava products, rice, fruit juice, biscuits and pepper sauce as a condiment. Other areas are in soap making, oil production, and medicinal products and packaging. In the area of arts and crafts, homeworkers produce sandals, bags, key holders, kente (woven cloth) and baskets. In the industrial sector, homeworkers produce finished uniforms for the local market. Under services, there are software developers and engineers, digital artists, translators, transcribers, video editors, journalists and other professions. Some of these work independently, but others are in a relationship of dependency that may be considered homework as per the definition in Convention 177 of the ILO.

These activities straddle the formal and informal economies in that there are written contract-based jobs that come with tax obligations and involve registered companies on the one hand, and transactions that involve neither written contracts nor tax obligations, on the other hand. Written contracts are usually used to contract highly specialised workers in the information technology sector, who are relatively highly paid. What is common for homeworkers in both formal and informal sectors and in agriculture, industry and services is the lack of benefits, paid leave, health and safety provision, insurance, social security and pension. While it was clear that contracts were useful for homeworkers in the service sector if only to provide a clear understanding of expectations, it was not clear the purpose for which contracts were signed with homeworkers in the other sectors. These workers were likely to have low levels of education and thus were unable to make sense of the written text in a contract. As 45-year-old Tiba with no formal education explained “Widows and orphans [an NGO] didn’t tell us what was in the contract. They just asked me to put my finger in the ink and thumbprint the paper.” In this context, the model of contracts in operation in the kente industry seemed more useful. Here, the content of the contract was explained to the homeworker orally and a third person brought in as witness to the agreement. This person could step in to broker peace if there was a disagreement between the offtaker and the homeworker.

One of the major issues that comes up particularly in the agro-processing as well as arts and crafts sector of homework is the role of child labour in facilitating the work of adults. It was clear in our interviews and focus group discussions that children were being used to undertake some aspects of the production process. While some were paid for their services, others were not. In particular, the references to the payment of children’s school fees made it difficult to assess whether children were engaged in productive labour activities to the detriment of their rights to an education and leisure. Sometimes it was clear that parents were fully aware of the importance of children’s right to an education and were upholding those rights. One such parent was 32-year old Attoh. He notes, “Since my children are all in school, I only engage them in the work during vacation or when they close from school. The children cut the straw and roll them. Two of them are now learning how to weave.” In other cases, it was not always as clear. In the kente sector as well, the extent to which apprenticeships was a form of training as opposed to child labour per se was difficult to ascertain.

With the exception of the industrial sector, offtakers of the produce of homeworkers operate in both local and international markets across the other three sectors. For instance, in the services sector, translation, video editing, writing, software engineering, transcriptions are skills in high demand among various international employers such as banks, academics and NGOs. For the arts and crafts, there are contractors on the international market who are interested in kente fabric, beaded sandals and woven baskets. Similarly, in agro-processing, there is demand for products such as garri<sup>2</sup>, fruits, shea and cocoa butter and soaps. Some of these products are also sourced for local markets. These offtakers can be either companies such as shops offering African foods for sale either locally or on the international market or they can be individuals. In some cases, they would request a consignment of the goods prior to the homeworkers producing them. Homeworkers who also engaged in independent, home-based work, would usually have a consignment ready whether or not an offtaker had requested an order. A homeworker whose offtaker was a company

<sup>2</sup> Pan-roasted cassava granules which serve as an important staple in parts of West Africa.

was more likely to have a more formal agreement with them, but this was not always the case. A formal agreement also did not count for much for all intents and purposes. As already intimated, usually, formal agreements were written in a language that workers without formal education could not read. In addition, these agreements offered little by way of decent work conditions beyond a wage for services rendered.

The workers interviewed gave various reasons for their involvement in homework. Among these are the fact that the work could be a good source of income, inability to find formal employment, professional disposition and passion as in the case of video editing and journalism, feeling unfulfilled and underutilised in formal employment and the need to have the flexibility to care for family. Others expressed a preference for working autonomously and its associated freedoms; making use of natural talents or the fact that they had been socialised into a culture of homeworking. In rural communities in particular, homework relieves workers of the burden of marketing especially during periods of glut. From the point of view of employers, engaging homeworkers keeps the cost of production low. It could also be fulfilling a desire to create jobs for others in a context of high unemployment or in furtherance of political aspirations, among others. In some cases, the workers' reasons for engaging in homework were connected with how they got into this type of economic activity in the first place. For one respondent, it was by accident, while for a second, it was the continuation of an old income earning activity under new terms. An important finding from the study is that the recruitment of homeworkers is not unidirectional. While the homework relationship was often initiated by a company or individual looking for a product or service, in some cases, producers or service providers or intermediaries and aggregators were the ones who approached potential employers with a proposition.

Some homeworkers worked by themselves while others, particularly in agro-processing worked in groups. Some homeworkers had a loose network of skilled people with whom they shared contracts, particularly when the work was more than they could do. Some homeworkers also employed casual labour for the duration of a contract or in a more open-ended relationship. Some homeworkers relied on paid family members and/or casual labour for specific tasks. Such casual labour was paid based on established norms in their sectors. These included daily wages, a monthly salary or on a piece-rate or commission basis. In addition to income, some casual labourers received meals. In one case, permanent workers were also given accommodation. Homeworkers also relied on unpaid family members with payments in kind for services rendered. Others entered into sub-contract arrangements with other homeworkers to fulfil contracts and paid the sub-contractors on the basis of established norms in particular sectors. For example, in the case of a homeworker in the information communication technology sector who was part of a loose network, the person who won the contract got 50 per cent of the earnings and the rest was shared among the sub-contractors. In other cases, a fixed amount is paid for the type of work done, and this is used in the kente weaving business for example. Some of the highly paid ICT and data homeworkers are required to work alone due to non-disclosure agreements entered into with their employers.

It is arguable that the different sectors use homework in very specific ways in their production. In the case of agro-processing, homeworkers are used for tedious tasks of initial volume reduction processing of agricultural products which are used as raw materials in the manufacture of soaps, cosmetics and confectionery (shea butter, cocoa butter and oil palm), cassava flour, chips (for foods and drinks); or to produce finished products (garri, hot-sauces, biscuits etc). In the arts and crafts as well as industrial sector, homeworkers produced finished products while those in the service industry provide services at different levels of the value chain. Thus, for producers who use agro-processed materials, homeworkers provided important backward linkages as a source of raw materials and casual labour. The traders, particularly in the arts and crafts industry, served as a go-between for niche markets and producers. For example, a trader in high end artefacts relied on an army of producers and suppliers who supplied a shop in Accra patronised by locals and expatriate visitors.

In terms of gender, educational levels and profiles, homeworkers in agro-processing, especially those processing traditional foods and raw materials were mainly women with very little formal education who earned generally low wages, which were nonetheless an improvement on what they would have earned without these arrangements. The arts and crafts homeworkers tend to include both men and women and were considered to be semi-skilled artisans. While their earnings were better than those of the agro-processors,

they earned only a fraction of what their high-end goods are sold for both within country and abroad. The homeworkers working in the service sector (data and ICTs) were the highest earners, and while the sector had both men and women, it was gender segmented in terms of positions, tasks and skills sets, and this appeared to translate into differences in earnings.

In several homeworking arrangements, there were intermediaries who served as aggregators and quality controllers (e.g. shea butter production) while guaranteeing the homeworkers good prices. Some of these intermediaries were individuals who worked in the formal sector in other capacities, ex-state employees, NGOs and shops. These individuals and organisations, who could be based locally, abroad or both, were often knowledgeable about trends in consumption, highly connected (locally and globally) and with access to the state and niche markets.

There were two kinds of intermediaries- those focused only on the aggregation of the produce and those who combined aggregation with production. For example, in the shea industry, there are companies such as TAMA that are both producers and traders in the goods produced (TAMA produces cosmetics from shea butter processed by homeworkers). Those focused solely on aggregation included Ve Flavour Foods, who purchased oil palm produced by women in Ve in the Volta Region of Ghana which they then sold to consumers in Accra, the capital city and the Widows and Orphans Movement who aggregate shea butter from their members to be supplied to pre-determined buyers and the Bolga Basket Weavers Association, who aggregated baskets woven by women in the villages for export and sale in local markets.

There were differences in levels of engagement between homeworkers and their employers. Employers were influenced by various considerations - welfare and cooperative concerns, fair trade certification obligations and pure commerce. Those with multiple aims and objectives tended to forge multifaceted relationships, as opposed to the more arms-length approach of those for whom these arrangements were purely commercial. These differences in motivations were reflected in variations in homework arrangements. Some employers provided advance payment for products while others waited until the product is delivered to them, and still others waited until they had been paid for the product by buyers before paying homeworkers. Some employers and aggregators provided equipment, training, loans and in one case, they were even engaged in forward buying, i.e. they bought the product even when they did not have a buyer to support the producers.

Another variation in homework arrangements was the regularity of contracts. Some contracts were one-off. For example, some people organising a wedding would contract the production of souvenirs. Sometimes it would be at the start of the school year, when some people would be contracted to make uniforms for school children on a homeworking contract. And there were some in between with more or less regularity.

The official invisibility of homework has meant that although all workers are notionally covered under the Labour Act of Ghana (Act 651 of 2003), because there are no specific provisions covering homework, the workers would have to prove employee status in order to benefit from the protections of the employment relationship. Given the intermittent nature of the work, this is difficult to do. Furthermore, the high prevalence of oral arrangements could hamper any litigation. Increasingly, the main forms of regulation are the self-regulation of the private sector as a result of the quest for certification of all kinds. While this is helpful for homeworkers, the lack of legislation, regulations and labour inspection arrangements has hampered their ability to secure terms and conditions that constitute decent work. Although trade unions in Ghana have organized informal workers, there have not been specific initiatives to organize homeworkers. Rather, the few instances of organisation of homeworkers have been fostered by intermediaries, aggregators or employers for the specific purpose of ensuring the production of high-grade goods and services.

## ► 3 Homeworkers in the Agro-Processing Sector

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### 3.1 Homework as part of an agricultural livelihood portfolio

A key feature of homeworkers in the agro-processing sector is the fact that none of our respondents was engaged in homework full time. While for some, homework represented only a small part of their livelihood portfolio, for others it was substantial. Homework in the agro-processing sector was typically combined with farming activities, with farmers processing some of their own harvest. For example, a farmer growing cassava would be commissioned by an aggregator to process some of the cassava into garri. Albert was a typical example of a part-time homeworker, spending an estimated 25 percent of his weekly work time on processing cassava into garri. The remaining 75 percent of his time was for farming and operating a mill for processing agricultural produce. The time spent on homework was not necessarily commensurate with the wages earned. While Albert was spending 25 percent of his time on homework, it brought him about 40 percent of his income. Other homeworkers we interviewed combined homework with work in the formal economy. Some of these workers, mostly female, worked for the Ministry of Food and Agriculture and parlayed their skills and the knowledge and connections gained in the formal economy into homework in the agro-processing sector.

### 3.2 Group membership in the agricultural homework sector

A second key feature of homework in the agro-processing sector was the organisation of workers into groups. In both the palm oil/palm kernel oil and the shea butter sectors we investigated, groups of women were working together to process collectively. This was either initiated by the women themselves or by an NGO. Group membership offered both economic and non-economic benefits. Economic benefits included the opportunity to leverage group membership to access resources such as bank loans and labour-saving devices that were not easy to secure individually. NGOs were much more likely to offer these devices such as a milling machine to a group of women rather than an individual.

The Widows and Orphans Movement (WOM), for example, was providing such support to women homeworkers in the shea nut industry. Located in the Upper East Region of Ghana, WOM started operating in 1993 as an NGO focused on empowering women economically. In terms of homework, the organisation serves as an intermediary between homeworkers (women processing shea) and a range of buyers (companies using shea to make lotions and soaps or Ghanaians living abroad who either sell it or use it themselves). The main product these women make is shea butter. Processing sheanuts for food and for sale by women is an age-old tradition in these parts. What the NGO has done is to improve their processing by offering them training and technology. To benefit from the training, a woman has to join the organisation. Currently, there are 300 women registered with the organisation. These women have been organised into ten (10) groups of thirty (30) members each. The training is to ensure that value is added to the nuts and also to help in the branding and marketing of the butter. In addition to training, the organisation provided the group with a mill which has since broken down to ease the tedium associated with processing shea butter. As an intermediary, when a buyer wants shea butter, the organisation contracts the homeworkers to produce the volume requested.

When it comes to payment for the services of the homeworkers, the organisation uses different approaches. There are times that funds are provided upfront before the product is processed. If the buyer is requesting large volumes, the organisation gives the women's group half of the money upfront. When the processing is done and the shea butter is supplied, then the remaining balance is paid. If the order is small, the women process first and receive the payment upon delivery of the processed shea.



The NGO operates two models of homework with two different groups of women. The older model, begun 25 years ago is what we describe as the social welfare model while the newer model, which they set up in the last couple of years is a more commercial, arms-length model. The two models can be distinguished by marital status as well as the terms and conditions of the contractual arrangements. While the social welfare model is restricted to widows, the commercial model is open to married women as well. In the social welfare model, the group has a relatively stable contract arrangement with the organisation. Even when the organisation does not have a contract to supply shea butter, widows can bring the shea butter they have produced to the organisation and receive payment for it. Such an offer is not presented to those who have been incorporated into the commercial model. They have to take their shea butter to the open market when there is no order to fulfil. Thirdly, the social welfare model also provides the women with raw materials, in this case, shea nuts. Those incorporated into the commercial model of homework have to procure their own raw materials. Similarly, while in the social welfare model, pre-financing can be arranged, this option is not offered to those incorporated into the commercial model. Social protection schemes, such as assistance with health insurance fees is also offered to those incorporated into the social welfare model and not to those incorporated into the commercial model. For the women incorporated into the commercial model of homework therefore, access to a ready market is the main benefit.

► **Picture 1: Pounding Shea nuts at Gbanyamli in the Northern Region of Ghana**



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The economic benefits of group membership outlined above are reinforced by some important social support mechanisms. In Ghana, both physical presence and financial support during times of bereavement are cherished, and group membership affords these benefits. In the words of one of the women interviewed, "During funerals also, we contribute to console the bereaved and offer assistance to them by contributing some money for them." Working in groups enabled the women to work together in a space of their

own choice outside the domestic setting. It also gave them visibility that allowed them to separate their productive and reproductive roles and made it more difficult for family members to conceive of them as not working. Women who processed their oil at the centre also suggested that they felt temporarily freed from home and the problems of domesticity. Such women pointed out that prior to processing at a centre with others, they had tensions with their husbands over domestic work. Once they worked from home, it was difficult for husbands to appreciate that they needed to concentrate on their productive activities for specific periods of time.

Group membership had some disadvantages, especially in circumstances where groups were organised or supported by NGOs. Initiating such groups put NGOs in a position of power in relation to the group and its membership, thus making it difficult for group members to challenge the rules of group membership. A typical example of such difficulty was connected with the pricing of the product. As 45-year old Tiba, a member of a social welfare model shea nut processing group supported by the Widows and Orphans Movement noted, “We don’t sell to WOM at market prices because we regard the head as our mother. She brings us work to do all the time, so we also try to reciprocate by being loyal to her.” Loyalty here meant that the women continued to sell their produce to WOM in spite of the fact that they could negotiate better prices if they sought out other offtakers. Similarly, Mary, a member who had been part of the group for nearly two decades explained, “We only sell the shea butter to WOM. They didn’t tell us not to sell to others. We decided to sell only to them.”

### 3.3 Traditional and non-traditional food production in the agro-processing sector

Homeworkers in the agro-processing sector process a combination of traditional and not so traditional foods. Those who process traditional foods convert cassava into a granular flour known as garri (both flavoured and unflavoured), palm fruit into palm-oil or palm kernel oil; or coconut into coconut oil and nuts into snacks of various sorts. There are homeworkers processing cassava into flakes and flour for export or use in industrial production. Youthfulness and educational levels are key determinants of the kinds of foods that homeworkers will process. In the shea butter industry for example, the Widows and Orphans Movement cognisant of the changing demands of the consuming public are encouraging the younger women who are participants in the newer groups they have formed to process not shea, but newer products such as neem tree oils and baobab oils. Members of the groups they formed 25 years ago, however, continue to process only shea, and not any of the newer commodities rural women are being encouraged to process.

Similarly, more educated women who venture into agro-processing as home-based entrepreneurs tend to focus on the processing of healthy foods and snacks for the small but growing niche market comprising health conscious Ghanaians both at home and abroad. These women tend to have tertiary education and would have quit jobs in the formal sector to focus on agro-processing. One such person is Khalilah. Khalilah is a university graduate and a married mother of two in her early forties who describes her decision to become a set up a small agro-processing industry that employs staff in the following words:

I used to work in the government sector, but we relocated to our own house which is very far from the city centre. Considering traffic in and out of town, it was too much. I would leave the house by 4:30 am and get home at 9pm. It started taking a toll on me and the family as well. By the time I got back from work, the kids were asleep. I had to wake up at dawn to fix their supper before I left for work. It was all taking a toll on me. And considering how much I was paid, it was not worth it. I was wasting all my energy on the road and not in the office or the house. So, I thought of something I could do to make money, have time to rejuvenate, and then when the traffic situation improves, I could go back to the office. Unlike before when I woke up at 4 and was running all over, the distance from where I work to the house is just a 2-minute walk. So even if I leave my house at 7:30, I will definitely get to work before 8. So, I have enough time on my hands to attend to the family, give them the best that I can humanly do. So, I will say the family is benefitting more now than before.

### 3.4 Labour relations of homeworkers in the agro-processing sector

The labour requirements of agro-processing varied widely even in the processing of fairly similar products. This was largely due to the availability of specific mechanised components of the production process such as milling machines for cracking open the palm nuts to extract palm kernel oil. The production of palm oil was far more labour intensive than the production of palm kernel oil. However, even with mechanisation, palm kernel oil was taking much longer to process than palm oil. While it took 3 days to produce a gallon of palm oil, it took a week to produce the same quantity of palm kernel oil. Homeworkers relied on labour saving devices such as milling machines, family labour and hired labour for different aspects of their work to enable them produce in a reasonable period of time.

► **Picture 2: Processing palm oil at the group shed at Ve-Gbodome in the Volta Region of Ghana**



© C.E. Bruku

Family members were assigned specific tasks for which some were paid and others not. In the oil palm industry for example, children's tasks included loosening the fruits, pounding, stirring as well as fetching water and firewood. While children were paid for pounding, task such as fetching water did not attract payments. Husbands very rarely participated in the processing of palm into oil palm. In the few instances of their involvement, their tasks were distinct from those of the children, and was limited to fetching water, picking firewood and the extraction of oil from the palm. Husbands were typically not paid for any of these tasks. In the shea butter industry, husbands offered practically no assistance to the women while children provided some labour for their mothers. They usually picked and cracked the shea nuts, fetched water and harvested firewood for their mothers. These differences of male involvement in women's work is more likely connected with the sexual division of labour within the household than with gendered skills sets.



Another form of labour employed in the agro-processing sector is what is translated as exchange labour. In exchange labour, when a group member took ill, members of the group would process the product on the person's behalf. The earnings from the sale of the product were shared between those who did the work and the sick owner of produce, with the sick person receiving a smaller proportion than those who did the work. This arrangement guaranteed a source of labour and income to women in times of crisis.

Workers were also hired to undertake specific aspects of the agro-production process except for the shea butter industry where no hired forms of labour were used. A typical agro-production enterprise that relied on hired labour was cassava processing. Such workers were usually contract workers hired to undertake a specific activity and paid a specific amount of money for accomplishing that task. Albert, a 63-year-old father of 11, had worked over the last nine years processing cassava into granules (garri) and flour. Alfred was using hired casual labour that he paid on a daily basis for peeling the cassava. He had employed 5 women to help him with processing and was paying each of them 10 cedis (\$2) a day. Per the oral agreement he had with them, he also provided them with lunch daily. Although there was no written agreement covering the terms of employment, he had not had any problems with them so far in terms of their reliability and willingness to work whenever called upon. He in turn ensured that they were paid promptly at the end of each day. Khalilah who was making healthy snacks such as peanut and sesame brittle also used hired labour. She currently had ten (10) workers, 8 working at the processing side and the other two (2) helping with the marketing for the items that were not subject to homeworking arrangements. Khalilah had a formal agreement with these workers, paying the factory hands 20 cedis (\$4) a day and the marketing persons 40 cedis (\$8) a day.

### 3.5 Gender relations of homeworkers in the agro-processing sector

Homework produces both positive and negative effects so far as gender relations are concerned. In some cases, homework afforded women financial resources to make major decisions concerning the education of their children and their husbands greatly respected them for that. In the words of one woman during a focus group discussion, "When we were not doing this homework, our husbands used to call us by our names. But now they call us madam". One FGD participant observed that in a few cases, men were taking up domestic responsibilities in recognition of both the financial contributions of women and also their time constraints. On the other hand, another FGD participant described how their husbands perceived them to have money, and therefore, were refusing to contribute to the financial needs of the home leaving this burden solely on the women. This was in spite of the fact that their earnings from homework were not substantial. As a third woman focus group discussion participant explained, "There is also the idea that women have money. However, the price that is offered for the oil [palm] is not good. Meanwhile it is the same reason men do not bring money for the upkeep of the home."

### 3.6 Advantages of homework in the agro-processing sector

In rural communities in particular, homework offers a major advantage especially for farmers who engage in homework as part of their livelihood portfolio. In such communities, many farmers process the raw materials they grow in order to make more money. However, with so many of them processing similar items, marketing becomes an issue especially during periods of glut when prices are generally low. In the shea butter industry for example, prices fluctuate quite severely between the dry and rainy season. During the dry season when the nuts are not in abundance, a unit of shea butter goes for 50 Ghana cedis (\$10). This drops to nearly half the price, 30 Ghana cedis (\$6) during the rainy season. In addition to the lower price, the glut makes it difficult to sell what women produce. Producing as a homeworker therefore relieved these women of the burden of finding an outlet for their produce. In the oil palm industry at Ve for example, our research found that with the exception of one offtaker who paid below market price, all the other offtakers paid market price for the produce. While the market price for a unit of oil palm was 7 Ghana cedis

(\$1.40), one offtaker offered to pay 6 (\$1.20), sometimes 5 Ghana cedis (\$1.00). Even at this lower price, the quantities she bought offset the lower price from the perspective of the homeworkers. Women were therefore more inclined to sell to offtakers than to send their produce to the market in search of elusive buyers. Offtakers also bought from the women at the site of production, thus saving homeworkers the costs of transporting their goods to the market. In addition, selling to an offtaker guaranteed homeworkers in this industry relatively large sums of money at a go as opposed to the smaller sums of money they would have made if they sold to individuals in the market. Homework thus introduces cash of relatively large quantities into low income economies, allowing women to finance ventures requiring bulk sums of money such as the school fees of children. These advantages notwithstanding, there were indications of a wide gap between prices paid producers by offtakers and the prices at different levels of the value-chain, and this was an issue requiring further research.

## ► 4 Homeworkers in the Arts and Crafts Sector

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Homeworkers in this sector worked in both arts and crafts traditionally made in Ghana or Africa generally as well as crafts that had been introduced into Ghana over time. With respect to the former, there were four major kinds of arts and crafts produced; woven fabrics, baskets, wood and leather artefacts. Some communities in Ghana are noted for their fabrics and baskets. For the woven fabrics known as kente, Bonwire in the Ashanti Region and Agotime-Kpetoe in the Volta Region are well known communities. A unique type of basket produced in the Upper East Region of Ghana is branded with the name of the regional capital of the communities in which it is produced and is thus known as the Bolga basket.

► **Picture 3: Bolga baskets at the aggregator's warehouse in Bolgatanga, Upper East Region of Ghana**



© G.D. Torvikey

While leather is produced in small quantities in the Upper East Region of Ghana and is used to make artefacts such as key holders, bags and sandals, migration has made it possible for Ghanaians to incorporate the designs and techniques of the Senegalese, Burkinabe, Malian and Kenyans into leatherwork in Ghana. Although with respect to Asante kente in particular, there are now factory-made variants, produced mostly in Ghana and China, the main changes in the nature of traditional production are in respect of the colour of threads used and the designs (Amanor-Wilks, 2015). With the basket industry, there are now different



colours (see picture 3), different shapes as well as different items such as woven coasters. The market for these products is both local and international.

► **Picture 4: A Kente shop at Kpetoe in the Kente weaving community of Agotime-Kpetoe in the Volta Region of Ghana**



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## 4.1 Homeworkers in the kente industry

Kente is a hugely popular and well-known fabric associated with Ghana. Since the early independence era, it has been the gift of choice for visiting dignitaries. Swaths of kente fabric hang in the UN offices in New York and the ILO offices in Geneva. The fabric is also hugely popular among the African-American community. In fact, a kente sash has become almost universal for college graduates in the African-American community in the United States. Similarly, some all-female high schools in Ghana have in the last twenty years created a tradition of wearing similar outfits, usually kente, to their high school reunions. Given that each individual typically used at least four metres for their outfits, these requests easily run into a minimum of four hundred yards of fabric per school. These requests, whether for graduations or high school reunions, were usually sourced from either home-based workers directly or from shop owners who in turn sourced directly from homeworkers.

In the communities known for the production of kente, production was both male dominated and gender segmented. Amanor-Wilks (2016) in a survey of 10 per cent of the households in the town of Bonwire, the town most famous for the production of Asante kente, found that only 2.48 per cent of the weavers were female. Many cultural taboos kept women away from the production of kente. Thirty-one-year-old Elikem at Kpetoe recalled that as a child, women were prevented from touching looms. Any woman caught doing this was fined a sheep as a form of penance. Although the cultural prohibitions on women weavers still existed, some women were breaking these barriers with the support of male family members and friends. In our interviews, we came across a brother who built a loom for a younger sister, a husband who had taught his wife how to weave and a male friend who had taught his female friend how to weave. Although women were being introduced to the art of kente weaving by members of their social networks, their initiation was limited to design weaving as opposed to speed weaving. Design weaves are the luxury end of the kente market and limited to a small group of clientele who appreciate the value of a design weave and can afford to pay higher prices for them. Design weaves take longer to produce and are more expensive. At an average price of 800 Ghana cedis (\$160), they were going for as much as two and a half times the price of a speed weave, but they did not sell as quickly as the speed woven cloth. Speed weaving also requires speed as the name suggests. It is also physically taxing according to our respondents, who said that because of this, and their time burdens, they prefer to spend the small amounts of time they have each day producing what will eventually earn them more when completed.

Individuals in these communities also learned to produce the items from a very early age, sometimes as young as 8 years of age (Amanor-Wilks, 2016). One such person was George, a 28-year old man from the town of Bonwire who started learning kente weaving when he was 8 years old. After completing his basic education almost 15 years ago, he begun to weave kente for mostly one employer but now worked for others when his workload from his main employer was light. His employer received orders for specific kente types from local and international patrons. The employer would then pass on the order to him in return for remuneration on delivery. He earned all his income from kente weaving to which he devoted his entire work time. The commissions he received varied and could take him a few days or close to five months to execute. He earned the equivalent of \$6 for a day's worth of work. This sum was only for labour with no provisions for social protection. When there was an overload of work with approaching deadlines, the community of weavers shared the workload, receiving \$6 for each day's worth of work. All of this was adhered to without the need for a written contract. When there was a contract covering the agreement between offtaker and homeworker, it tended to be oral with a third person brought in as a witness/guarantor.

Labour practices in kente weaving were fairly similar across Bonwire (the Ashanti Region) and Agotime-Kpetoe (the Volta Region), the two towns in Ghana best known for kente weaving. Like George in Bonwire, Mawuli in Agotime-Kpetoe started weaving at 16. While that was fairly young, it was not as young as George was when he started. However, Mawuli was involved in weaving when he was much younger. He was assigned tasks that served to introduce him to the art of weaving for which he was paid. In his words:

I rolled the thread for kente weaving. I started by rolling. That is how I got introduced to kente weaving. I learnt from my father and mother who also were weaving. When you rolled 3 knots, you were paid 5 cedis (\$1). In a day, I could roll a maximum of 20 knots. I started weaving in 2016. I became a professional weaver around 2018 when my father realized I was okay to start.

Although men were introduced to kente weaving at a fairly early age, oftakers tended to prefer entering into arrangements with older men than younger men. The older men were considered more trustworthy and therefore oftakers were willing to offer them pre-financing options. Given the limited pre-financing options available to young people, fewer of them were able to raise the money to set up on their own. Those who did set up on their own were quite high up in the social hierarchy in their communities. Conscious of their status, their gender and sexual politics were deeply problematic. These young men linked the number of contracts they had with the number of girlfriends they could have. They also harassed women sexually by engaging in catcalling during their break periods.

Labour arrangements in the arts and crafts sector mirrored that in the agro-processing sector for the most part. Homeworkers drew on family labour to help with some aspects of the production process and paid such family members for their services. Activities in the kente production chain that family labour was used for included spinning or rolling the thread. Workers might also be hired to perform this task. A key labour arrangement in the arts and crafts sector that was missing in the agro-processing sector was the use of apprentices. Apprenticeships offered young people a means of learning skills for the production of arts and crafts. Apprenticeships offered a means of cutting down on labour costs since apprentices were the ones who had to pay for their training until they graduated. The master weaver might offer the apprentice both meals and housing for their services.

A major determinant in the price of kente was the origin of the oftaker in question. Oftakers from or living in the kente producing community usually determined the price they would pay for the final product. Within the kente producing communities, there were ceiling prices for specific designs and oftakers determined prices with those ceilings in mind. Weavers fixed the prices when dealing with oftakers from outside the community. Since outsiders were not always aware of the price ceilings for specific designs, weavers could fix prices above the ceiling for the design. How much outsiders paid also depended on the weavers' perception of their ability to pay. The closer a kente weaver was to a major urban city, the more likely he was to have customers with higher amounts of discretionary income. In recognition of this, kente weavers from Agotime-Kpetoe often migrated to Bonwire, which was close to the second largest city in Ghana, to enable them to sell their products at higher prices.

Oftakers from within a community were not the only group of people who determined prices. Some shop owners sold both the thread, a key input in kente weaving and the finished product. These shop owners operated as dictators of price in the community because they were both the source of the key input and also the market or aggregating point for the final product. Taking full advantage of their monopoly of the supply of inputs, shopkeepers fixed prices which the kente weavers perceived as unfair. One shop owner in the town of Agotime-Kpetoe had been nicknamed Agorkorli.<sup>3</sup>

<sup>3</sup> According to Ewe folklore, Agorkorli was the wicked king in Notsie in present day Benin from whom the Ewe people fled and migrated westwards en masse due to his high-handedness.

► **Picture 5: A woman weaving kente at Agotime-Kpetoe in the Volta Region of Ghana**



© G.D. Torvikey

While in the agro-processing sector, there was less likelihood of tensions between offtakers and producers because both could agree by and large on when food was unwholesome, more tensions existed between offtakers and homeworkers in the arts and crafts sector. There were many more opportunities for tension and uncertainty because of the subjectivity inherent in the appreciation of arts and crafts. Some conflicts arose from miscommunication while other were a result of attempts by either the offtaker or the homeworker to cheat the other. Miscommunication conflicts were about colours, threads, designs or quality of the weave. Twenty-five-year-old Chris, a weaver in Agotime-Kpetoe described one such case of conflict arising from miscommunication about the design of a kente order as follows:

There was a time a contractor [offtaker] said s/he wanted 'Fidelia' and I wove it. The contractor [offtaker] contested the colours. Meanwhile, there is only one design called 'Fidelia'. I had to sell it on the open market and re-weave and yet the customer was still unsatisfied. This customer did not know the name of the cloth s/he wanted and gave a name which caused the problem and since the contract terms were verbal, I lost in the end.

A study participant explained a conflict arising from an offtaker trying to take advantage of the weavers as follows:

Some offtakers ask you to bring each strip or piece you weave as part of the contract. So, if a piece designated for a man comprises 27 pieces, you are asked to bring each piece you weave. When the weaver is done with the last piece and goes to collect the money, the offtaker says the pieces are not up to the number, so the counting of pieces is also a [potential] source of conflict.

Sometimes, homeworkers were also said to be involved in taking advantage of offtakers. An example of this was the practice of over-estimating the amount of thread needed for a job. Once they were done weaving the design requested by the offtaker, they proceed to use the leftover thread to weave strips that they sold on the open market.



## 4.2 Homeworkers who weave baskets

Basket weaving, unlike kente weaving, was the preserve of women in the Upper East Region of Ghana. However, as with kente, we observed that this was changing. Unlike kente, however, where women's social networks were an important source of this change, in the basket weaving sector, the change we observed was attributed to the actions of a Canadian man living in one of the major towns of Upper East Region of Ghana, who had recruited men to work as homeworkers for him. It is arguable that in spite of the high visibility of a single individual, other processes had already propelled men into basket weaving, given that the men recruited by the Canadian were already skilled in basket weaving. The Canadian offtaker expected each homeworker to produce 3 baskets a week. For these young men who combined homework with a range of other activities including in the case of one young man, tertiary education, working for this particular offtaker was fairly lucrative. At the time of the study, the inputs for each basket cost 50 Ghana cedis (\$10) and the offtaker paid 120 Ghana cedis (\$24) for a basket, as opposed to 100 Ghana cedis (\$20) on the open market. This meant that a homeworker in this arrangement could earn 210 Ghana cedis (\$42) a week as opposed to 150 Ghana cedis (\$30) if they sold the baskets on the open market. This afforded homeworkers a higher income than was possible with sales on the open market.

Homework in the basket weaving sector of the economy has clearly opened doors for young men while restricting opportunities for women. Apart from the higher wages that young men receive from selling to the particular offtaker, they also had a stable contract with the offtaker and were therefore assured of an income as long as they could produce 3 baskets a week. In addition, the offtaker supplied the dye for painting the baskets, thus eliminating one source of possible conflict over the quality of the final product thus reducing the cost of production and the rate of rejection of the final product. Third, the offtaker also introduced new designs on to the market such as the Moses basket for babies, which had become largely the preserve of the young men.

An important difference between the young men and the women basket weavers, was the former's wider use of smartphone technology. The young men invested in smartphones which enabled them to receive the offtaker's specifications and instructions via WhatsApp. They also were using WhatsApp, Facebook and Instagram to prospect for better career paths in the sector. Some showcased their work online, and several of them expressed the hope that someone might contract them as agents or intermediaries in the procurement of baskets and other arts and crafts. Some of them also aspired to become exporters themselves. Unlike the women, the young men were positioned to move up the value chain. Women's limited access to electronic gadgets had a negative impact on their options for moving up the value chain. As one former offtaker recounted, her efforts at working with a group of women to produce woven table mats and other such products had failed because of their lack of access to technology.

Not all young men were automatically recruited as homeworkers. The first homeworkers were recruited from the few who were initially working as home-based workers. Based on the quality of their work as seen in the open markets, they were recruited to work as homeworkers. Others took advantage of social media to advertise their products online in search of contracts. With their success with selling on the open market and advertising online, the numbers of young men now interested in basket weaving has grown.

In spite of clear benefits to young men in rural areas, there were disadvantages associated with being homeworkers. Even though only a few of them worked fulltime for the offtaker, the offtaker treated them as though they were. He was in the habit of making impromptu inspections of their activities and expressing unhappiness if he did not find them at home making baskets. Thirty-two-year-old Attoh explained the situation as follows:

With the contract homework, the employer would regularly check on the employees. Usually, they visit unannounced. With the no contract homework, the employee knows what the employer wants and so will deliver. With this, they do not have to check on them. This gives them freedom to work.



► Picture 6: Basket-weavers at Sumburungu, Upper East Region of Ghana



© G.D. Torvikey

► Picture 7: A young man weaving the Moses basket at Zaare in the Upper East Region of Ghana



© C.E. Bruku

A second disadvantage of working with the Canadian was the fact that he did not allow homeworkers to sell the products that did not meet his specification on the open market as a strategy to protect his right to the patented design he had given them. He would seize the baskets that did not meet his specifications. This basically translated into unpaid labour for the homeworkers as the offtaker did not pay them for the rejects. Although the homeworkers found this frustrating, they put up with it because in the words of 26-year-old Elisha, “once your hand is in somebody’s mouth, you do not talk.”

A third issue that male homeworkers faced was the lack of pre-financing arrangements for their production. Initially the offtakers pre-financed production, but after several instances of workers not complying with agreed terms and conditions, they stopped the practice. Some homeworkers spent the money but did not produce the goods. This resulted in conflicts between them and offtakers which sometimes were settled with the involvement of the police. The loss of trust resulting from these instances of conflict have undermined an important source of support for homeworkers who now had to finish their baskets before receiving payment.

Ultimately, though, the young male homeworkers were incorporated into the global market on terms and conditions different from what women homeworkers enjoyed, which offered them better prospects. Perhaps the young men had brought their higher status in society and their social power to bear on the female dominated profession of basket weaving and were reaping the benefits thereof. Unlike the young men who worked as homeworkers for an offtaker, women worked with multiple agents and intermediaries who came to the community to take their products for onward sale. Some offtakers were so episodic that once they gained the trust of the women, they would buy the goods on credit and fail to return to pay. Thus, in the basket weaving industry, homework had produced benefits for young men that women for whom basket weaving had been a traditional income earning activity, did not enjoy.

Women who had the opportunity to work as homeworkers, no matter how sporadic, preferred it to working as home-based workers. The reasons they offered for preferring homework were fairly similar to that which agro-processors particularly in the oil palm industry offered. Sixty-year-old Sara who participated in a focus group discussion, observed: “sitting at home and weaving for someone to come for it earns us more money than taking the baskets to the market. On average, offtakers pay more than the market price.” She explained further:

When we compare producing for the offtaker with selling in the open market, we will say that working with the offtaker is better. Sometimes when you take the basket to market and unfortunately the rain falls on it, you lose the beauty and strength of the basket so you will not be able to sell it or get a good price for it, so selling to offtakers who contract us helps to avoid these risks.

Another participant opined further, “If you sell in the market, you end up doing impulse/unplanned buying. But when you are home and the offtaker comes to collect the baskets, he pays you in bulk at home and you keep the money. You will plan before spending.” Thirty-year-old Julia who together with her husband sometimes worked as a homemaker offered yet another benefit of working as a homemaker when she says, “compared with home-based work, homework helps since the money comes in bulk.” However, she preferred the home-based work since homework is demanding of time and energy. Whenever they had a contract to deliver, and the delivery date approached, she had stress especially when she and her husband could not finish the number required. Sometimes, their worries were also about the uncertainties about the quality of their products and whether or not the offtaker would accept them. Besides the stresses of being a homemaker, working as a basket weaver could produce conflicts at home. One such weaver explained in a focus group discussion as follows:

The nature of this work leads to confusion between spouses. For instance, tomorrow is market day, I want to finish the basket to be able to send to market to sell. Because of that, I may concentrate so much on the basket weaving and may forget to cook for my husband and the children. I will be expecting that my husband will cook for us to eat but he will not do it. Instead, he will become angry and say that I cherish the work more than him and the children. We women who weave face a lot of problems

at home. Those who have contracts also often have short time spans within which to deliver the goods thus putting additional pressure on them.

Another woman in that same focus group discussion shared similarly, “our husbands don’t care about the monies we bring home, what they care about is our presence at home and doing domestic chores.” Married women therefore had to use the income from the weaving to acquire labour saving technologies for their domestic responsibilities. For example, they would purchase charcoal instead of harvesting fuelwood for cooking. Sometimes they would also buy the fuelwood instead of gathering it themselves.

### 4.3 Homeworkers working with leather

Unlike the homeworkers described above who are producing quintessential Ghanaian products, there are other homeworkers working with raw materials introduced into Ghana from neighbouring countries. One of our respondents, Francis, who produced leather goods, represents one such group of homeworkers in the arts and crafts sector. He learned the skill of leatherwork while living in Senegal and married to a Senegalese woman. Francis was now 58 and divorced with two children. After many years of living abroad in Senegal, Germany and the United States, Francis returned home three years before the interview with a renewed appreciation of the arts and crafts sector and decided to resume work in the sector. Francis was making leather sandals, kente bags, key holders and other products for some major hotels, exporters and other individuals.

Francis had grown his clientele through a snowballing approach. His first client was a woman who had quite a substantial network of potential buyers. Satisfied with his work, she had introduced him to many other individuals and corporate bodies including some of the major hotels in Ghana. Francis was paid per unit item sold at prices discussed ahead of time. Unlike George, the kente weaver, who was paid once he delivered the cloth, Francis was usually paid only after the items he delivered to the hotels had been sold. Francis had no written contracts with his off-takers. Neither did he have written contracts with the four workers with disability he had engaged to help him deliver the orders. Their tasks were to sew the pre-cut materials into bags. He paid them per bag make and also provided them with housing. Francis was devoting 40 per cent of his time to homework, which represented 50 per cent of his income.

## ► 5 Industrial homeworkers

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This group of homeworkers came closest to the more dominant global conception of homeworkers as individuals with vocational skills working piece-rate for an industrial concern. Unlike the homeworkers described by Mies (1982) who produced garments at home for large globally recognised labels, however, these individuals worked for both individuals and institutions such as schools, hotels and various companies making either uniforms or work attire. One such homeworker was 55-year-old Angela. Married with 5 children, Angela owned a vocational school in Cape Coast, the location of many leading boarding secondary schools in Ghana. She begun to engage in homework a decade ago. That year, one of the schools announced on radio that they were looking for seamstresses to make anniversary cloth for their students. Angela went to the school to express interest. Her vocational school was one of several selected to make the clothing for the students. Since then, she had been making uniforms for schools annually. She would be given a specified number of uniforms to make in particular fabrics and in different sizes and she would spend the months of May through August when students were on vacation making the uniforms in readiness for the first term of school in September. Usually, she took the contract for her vocational institute and so teachers and students were employed to make them. She also engaged former students living in Cape Coast to sew some of the items. When the contract was for a rather large number of uniforms, she would sub-contract some seamstresses in her neighbourhood as well. These sub-contracted workers (current and former students, teachers and local seamstresses) were paid per item upon completion of the uniforms. She paid them less than what she was being paid per item by the schools.

In the past two years, government policy has changed the way she engaged with the schools. A new directive from the government now entrusted the production of the uniforms to suppliers of the fabric. This centralised the production of uniforms. Under the new system, the schools she used to sew for had to recommend her to the fabric suppliers who would in turn contract her to sew for them. Angela found the new arrangement problematic because it had centralised the entire process of awarding contracts for uniform production in Accra, the capital city, making it less likely that individuals living outside the city like herself could participate in this income generating opportunity. As she explained:

Students in my school are not able to pay school fees and so we charge very little. It was the contract from schools that sustained us. Besides, former students who did not have any regular income also relied on us to get some work. Local seamstresses too. Now all that is lost.

Besides the centralisation, the new system had the effect of informalizing the relationship between homeworkers and their clients. Angela explains as follows:

Much of the income I earned came from the contract with schools. Now, with the centralised system, I am not sure of the security of my contracts and income. I used to have written contracts with the schools, but the fabric suppliers did not give me any written contract. The new politics around sewing the school uniforms is not good for us. Now the fabric suppliers are those that give us the contract. I prefer dealing directly with the institutions as I used to do. But the government has changed all that. It is the schools that have recommended me to the fabric suppliers who gave me a contract. In the former system, even when the school owed me, I was unfazed because the school was an institution. But this time, I was dealing with an individual who could take their sim card out of their telephone to avoid being reached. If that happened and my payment was due, I would have a problem. That is a major type of insecurity with this new system.

In addition, those living outside Accra who wanted to participate in the process had to bear a number of additional costs. The payment process was considered cumbersome as it took a long time for payments to be made to homeworkers. Additionally, those who lived outside Accra had to bear the cost of transportation



and the risk of travelling to Accra to receive their cheques. Angela described her experience picking up a cheque in Accra four hours from her home in Cape Coast as follows:

The first time I went to pick up my cheque, I was shaking because, I was not familiar with the environment. You know Accra is a big place with so many people. I called my son who told me to take a taxi straight to the bank. It is after that that I was relieved a bit...travelling to Accra is a waste of resources, time and energy. Nobody pays me for the money I use for the transportation to Accra to receive my money.

In sum, the new model had the effect of diminishing the social ties that the homeworkers had built with the schools, as schools now did not even know the suppliers of their uniforms.

## ► 6 Homeworkers in the Services Sector

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The seven (7) homeworkers we interviewed in the services sector were the most educated of the research sample we had. Three of them had postgraduate degrees in various fields (African Studies, Wire and Mobile Applications and film making) and three others had a first degree. One of them, however, had dropped out of university because in his words, “I did not need that kind of knowledge anymore.”

In addition to being the most educated, the homeworkers in the service industry were also the most likely to have a contract with their employers. Contracts often indicated timelines for the tasks to be undertaken and the amount of money to be paid. For one worker who was involved in various aspects of cyber security, his contracts also included non-disclosure agreements that prevented him from working with others. The terms of his contracts often included a delivery period, a disclosure period, tools to be used for the work, a requirement to document all the steps taken in delivering the task, giving up intellectual property and grounds for termination. None of the contracts all seven individuals received included benefits such as health care and pension arrangements. For the most part, the workers interviewed did not belong to any workplace association or union. Only one of them, the filmmaker, was a member of the Film Editors Guild, but she pointed out that the association was weak and unable to regulate fee rates and social protection conditions for its members.

The seven respondents worked in a range of fields. One edited music videos and films from home, two developed mobile and web applications for banks in Ghana and beyond, a fourth, who was an animator, worked in advertising, while yet another transcribed interviews and edited materials for mostly students. The sixth offered translation services while the seventh offered a range of ICT activities including decryption, encryption, reverse engineering and schematic capture.

Six of these homeworkers worked alone. If they found that they were unlikely to finish a job within the stipulated timelines, they relied on friends and family to help them. These arrangements did not include remuneration. There were also limits to how much help family and friends could provide. The editor/translator/transcriptionist for example could only have her husband help her with the transcription jobs she got. She did not think that he had the requisite skills to undertake the editing and translation tasks she had. One of the seven homeworkers, Matthew, who also worked as a translator, employed the services of a proof-reader whom he paid regularly. He explained the rationale for hiring the proof-reader as follows:

Mostly, I work alone. But at a point in time, I realized the need to have somebody to proofread my documents because the translation needs to be of a certain quality and standard. The end product must be good. I engaged someone to do proofreading for me. I pay proofreading at the normal proofreading rate which is used at the University of Ghana. I'm told it is GHS5 (\$1) per page.

While these homeworkers mostly took on jobs that required one person to execute, every once in a while, the job required the formation of a team. In such cases, one person would sign the contract and then in effect sub-contract parts of the task to colleagues. Matthew explained as follows:

Sometimes, when colleagues get contracts, they involve some of us. It means they have to put up a team. In that case, the lead translator is the intermediary. It means that the contract is between the contracting individual or organisation and the intermediary. But I will also work under the intermediary and he becomes the link between me and the company. However, most often, we deal directly with our clients. Sometimes, I am also an intermediary because I get contracts and also form a team to do the work.

Typically, the intermediary earned more than the sub-contractors with whom s/he formed a team. This arrangement was, however, only possible when there were no non-disclosure terms in the contract.

Technologies such as laptops, internet access and applications of various kinds are crucial to the work of these service providers. In one case, the homemaker relied on an internet site, Freelancer.com, for leads to potential employers, many of whom were international. In competing internationally, this homemaker noted the ways in which location and nationality determined earnings. He noted that when he created profiles of people with similar skills to his located in other parts of the world, he got offered better rates.

The range of services these individuals provided varied widely. However, some of them had profiles typical of employees in the digital economy. A good example was Patricia, aged 34, single, with no children, had a bachelor's degree in Business and Information Systems and a Postgraduate Diploma in Wireless and Mobile Application. After graduation, she worked in the private formal sector as a software developer. Long hours working at night and having to deal with morning traffic led her to quit her job in the formal sector so she could achieve a better work life balance. Since 2017, Patricia has worked fulltime from her home, offering services, specifically mobile and web applications, to the banking and agricultural industries in both Ghana and other African countries.

Like Patricia, thirty-one-year-old Kofi also worked from home in the service industry. He graduated from one of the country's topmost private universities and worked in the ICT sector for six years after his graduation. Feeling under-utilised at work, Kofi quit formal sector employment in 2015 and set up his own company. He was running the company from his home where he was combining motion graphics, animation, script writing and narration to develop content for various clients. Since he did not have the requisite skills in all these areas, he employed the services of others such as script writers and voice actors as needed and paid them for their services. These workers operated from their own locations of choice except when they needed to come and use equipment in the studio in his home.

Kofi considered his company as a social enterprise and so annually, he would raise funds to contribute to social development projects. Unlike Patricia who devoted 100 per cent of her working time to her ICT work with clients, Kofi spent 65 per cent of his working time to ICT work and the other 35 per cent working on a memoir for a client. The majority of his income (90 per cent of it) was from the homework, his earnings ranging from GH¢2,000 (\$400) to GH¢7,000 (\$1400). His main challenge was less the rates paid for tasks, and more the lack of regularity of contracts.

On being offered a job, Kofi would prepare a contract spelling out the scope of work and non-disclosure terms as well as his expected earnings. Regarding conflicts with clients, he had experienced a few over either intellectual property or creative style. Some of these conflicts were resolved amicably while others proved to be irreconcilable leading to the abrogation of the contract. Kofi had been trying unsuccessfully to get others in the industry to come together to set up an association because he believed that having an association would strengthen their bargaining power and reduce levels of exploitation.

Unlike Patricia and Kofi who left formal sector employment to work from home, 27-year-old Dede was combining her fulltime job as a teacher with homework. She spent her evenings, early mornings and weekends transcribing, editing and translating text. She estimated that 40 per cent of her working hours were spent on homework which represented about 40 per cent of her income.

Dede had a first degree in English and begun doing editing as a homemaker to support herself through graduate school. Once she graduated, she found a better paying job as a teacher and so quit her job as an editor. However, her former boss kept sending her tasks to complete. In addition to this, other clients she had established relationships with while working as an editor sent her jobs directly instead of going through the company. She decided to continue as a homemaker for a number of reasons: the extra money, her love for writing and the opportunity to read other authors' works before they were published. Additionally, access to a lot of information was contributing to her future plans to make a career in academia.

Dede charged a fixed rate of GH¢2.7 per minute (roughly 50 cents) for transcription. Unlike her transcription jobs where she had a clear sense of how much to charge, Dede had difficulty fixing rates for her editing work. As at the time of the interview, she was working on a 40 paged document for which she was

charging GH¢300 (\$60). Although Dede's work was not often under written contract, she was diligent about meeting deadlines determined orally between her and clients. She expressed a desire for written contracts and regulations because it would guide the conduct of both her and her clients and regulate how much she earned and ensure that her earnings covered not just her labour but also costs such as electricity and internet charges she incurred while carrying out contracts.



## ► 7 Some Concluding Remarks

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To conclude, we offer five points that raise issues that are key to understanding homework and the conditions of homeworkers in Ghana. First, there is a lack of data on the subject because certain categories of workers are not identified in labour surveys. Although over the last three decades, the Ghana Statistical Service has collected a variety of labour statistics on a fairly regular basis including the Ghana Living Standards Survey and the Ghana Labour Force Survey, neither of these include a section on homeworkers. As a category of workers then, homeworkers are completely invisible in labour statistics in Ghana. This invisibility in labour statistics has been translated into the policy domain as well. Neither labour laws nor employment policies take this category of workers into account. Additionally, while executives of the Ghana Trades Union Congress who were interviewed for this study recognised the existence of homeworkers in Ghana, they did not have an agenda to organise and represent this group of workers.

Second, Ghana's economy is largely informal. In 2018, 86 per cent of Ghanaian workers (81 per cent of males and 91 per cent of females) were employed in informal work, which is characterised by generally poor terms and conditions, precarity, high levels of self-employment and home based work in a context of a lack of scrutiny and regulation of the terms and conditions of informal work. Many workers in informal work, particularly in rural areas live in poverty. Homework is just one of a number of categories of informal work available to Ghanaians that offer little beyond low pay and earnings. This situation is a factor in the generally positive attitude among our respondents towards the opportunities afforded by homework. As we found in this study, some home-based workers sought out companies and entered into homeworking agreements with them as outlets for the goods they produced.

The third issue was the wide spectrum of work in the Ghanaian context with terms and conditions that varied. Some of these, particularly in the ICT and knowledge sub-sectors were more formal, had written contracts and involved a degree of independence, particularly with respect to price setting, that made them more akin to independent, self-employed, home-based workers. Many others, particularly in the agro-processing and arts/crafts sub-sectors were more informal and governed by oral agreements, and with less control over price or the goods being produced. Some individuals had a one-off homeworking relationship with a client while others had a more regular homeworking relationship with one or more offtakers. While some homeworkers entered into agreements with a wide variety of clients or offtakers, others worked with one or two over the long term. Finally, while there were individuals who worked fulltime as homeworkers, we found that many more people were likely to engage in homeworking alongside other home-based work or rarely, formal employment. The definition of homework used in this study enabled us to examine the variations in form and substance identified above, some of which might otherwise have remained under the radar. That said, the variations discussed in this report point to the complexity in achieving a clearer delineation of what should be considered as homework.

Fourthly, while the labour value chain often conceptualises homeworkers as at the lowest end of the value chain, we found in the Ghanaian context, some homeworkers had entered into contract arrangements with other workers who were also invisible in labour statistics and analysis. This was particularly true in the agro-processing sector of the economy. Here, some homeworkers relied on contract workers for either the raw materials that they then converted into processed goods or part processing of the goods that they then finished for their clients. In terms of wages and conditions of service for these contract workers, they were even more exploited than the homeworkers who hired them.

Lastly, an understanding of homeworking and homeworkers in the Ghanaian context requires an appreciation of the complex dynamics underpinning and characterising this category of work in order to have a more complete understanding of the ways in which it does or does not mirror homeworking/homeworkers in other parts of the world, particularly in economies with a much larger industrial manufacturing sector than pertains in Ghana. This study is preliminary in this regard. However, it has provided information for

further research and for policy and regulatory reform. With regard to policy issues, there is a clear need to reform of labour surveys to enable home-based work and homework to be captured systematically to provide knowledge about its prevalence, variations and terms and conditions. Related to this, surveys should include questions on places of work, what percentages of time and income are represented by different kinds of work. Another urgent need concerns the serious limitations of the Labour Act which, by not being systematically applied, ignores the needs of the more 80 per cent of the informal labour force that includes homeworkers. Regulations and their enforcement are needed to address issues such as training, the provision of tools of work, paid leave, associational life, health and safety, insurance, regular wage reviews etc. The Employment policy and social security arrangements also need reform to make them more fit for the purpose, while the labour inspectorate system should be reoriented and equipped to support the development of decent work in Ghana. Ultimately, because labour relations are a function of the structure of the economy and society, policy reforms will be limited in their effectiveness unless the structures of the economy undergo fundamental change.

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## Acknowledgements

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The authors are grateful to Christian Emmanuel Bruku, Dzifa Torvikey and Eric Tei-Kumadoe for excellent research assistance.

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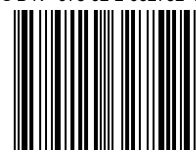
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I S B N 978-92-2-032752-4



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