

Series on Job Quality in Micro and Small Enterprise Development

Job Quality in Micro and Small Enterprises in Ghana: Field Research Results

by Peter Morton

InFocus Programme on Boosting Employment
through **S**mall **E**nterpris**E** Development
Job Creation and Enterprise Department



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Foreword

The ILO's primary goal is to "promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity". The Organization's programme Boosting Employment through Small Enterprise Development (SEED) contributes to this goal not just by promoting employment creation through micro and small enterprise development, but just as importantly by improving the quality of jobs and gender equality in this sector. This means promoting freedom of association for small enterprise workers and employers, promoting collective bargaining, equal opportunities, and the absence of hazardous child labour and forced or bonded labour. It also means supporting measures that improve social security, conditions of work, safety and health, and remuneration levels.

This work needs to be grounded in thorough knowledge of actual job quality issues, in terms of International Labour Standards and as perceived and experienced by workers and employers themselves. SEED has therefore conducted world-wide research on job quality in micro and small enterprises, covering 11 countries on three continents. Each of the studies covered 50 enterprises in a geographically limited area. Interviews were conducted with owners and workers, many of whom also participated in focus group discussions. Specialists assessed the enterprises on work environment issues, and interviews were conducted with experts on the sector. The intention was to identify aspects of job quality that need to be addressed, i.e. decent work deficits, as well as to assess the potential demand for services to address such deficits.

The studies found that job quality in small enterprises is low in many respects, and generally worse for women than for men. They established that there is little awareness of the importance of improving job quality, in terms of human welfare as well as productivity. They also found, however, that there are some issues, often relating to the working environment, social security, job security, and the quality of human resources management, to which employers and workers give high priority. They confirmed the importance of making the argument for better jobs in terms of higher productivity and better business performance, and that with greater awareness small enterprises would be more motivated to change.

The findings from these studies formed the basis for the development of a range of new tools, particularly for training entrepreneurs in different market segments, from subsistence to fast growth enterprises. Such training was mainstreamed in existing business development services, rather than offered separately, for greater outreach – and because SEED is convinced that good job quality is part of good business management.

The current paper is a summary report on the job quality assessments conducted in Ghana, carried out for SEED by the EMPRETEC Ghana Foundation. The study offers valuable insights into all aspects of the quality of employment in micro and small enterprises in the Greater Accra region, and the findings have already contributed to the design and implementation of several interventions, including training for entrepreneurs and a social marketing campaign. It is hoped that it will continue to be of use to policy makers as well as providers of business development services, and so contribute to the provision of Decent Work for all in Ghana.

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The study on which this summary report is based was made possible by the ILO-Netherlands Partnership Programme's funding for SEED. The study was designed and implemented with technical support from Rie Vejs-Kjeldgaard and Roel Hakemulder of SEED. The present summary report was reviewed by Chris Seeley, a small business and marketing consultant linked to the New Academy of Business in the UK. Roel Hakemulder did a technical revision based on her comments.

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Executive Summary

This is the report of a study of 50 micro and small enterprises in the Greater Accra region, which aimed at establishing the quality of work such enterprises offer, and the potential demand for services that could enable workers and employers to improve their quality of work. The study included on-site observation, in-depth interviews with workers and employers, as well as focus group discussions.

The study concluded that job quality in MSEs was low in many respects. In **health and safety**, many unsafe and unhealthy conditions were identified, resulting in frequent injuries and health complaints among workers as well as employers. Both groups agree to the need to improve these conditions, ranking it as their first priority for improving job quality.

The study found that a fair amount of **training and development** takes place in the enterprises, and most of the employers and employees seem satisfied with the opportunities to learn job-related skills available to them. However, the enterprises can benefit from assistance to improve the **quality of management and organization**, and so enhance both job quality and productivity. Just under half the employers recognized the need to improve their businesses' productivity and enhance quality. All the employers recognized the lack of managerial skills that afflict their enterprises, and it is their second priority area to be addressed. They are interested in the benefits of training and business support services. The uptake of business development services is low, though, and it is uncertain whether the employers in micro enterprises in particular are able to pay market prices for products and services in these areas.

Both employers and employees were generally satisfied with the **content of their jobs**, although many reported lengthy waiting periods (production line delays), and a significant share were unhappy with the repetitive nature of their work.

Most workers were not satisfied with their **remuneration**. Although most earned more than the minimum wage at the time, nearly half can be assumed to live below the poverty line. Employers were much better off than employees.

The majority of workers and employers have **working hours** of not more than the statutory 45 hours per week. The majority have much less leave than the statutory minimum period of 14 days a year, though.

Employers felt they had low **job security** because of the unstable macro-economic environment and that the absence of easily accessible credit aggravated this situation. Their situation appears to be relatively good, though, with the majority having run the same business for more than 5 years. Job security for workers is also relatively high, in spite of many not having a contract.

With regard to **social insurance**, the of lack health insurance, unemployment benefits, death and disability benefits affected both employers and employees. Pension arrangements were also not satisfactory and thus many employers and employees were planning to work beyond the statutory retirement age.

Most respondents were satisfied with the **fairness of apprenticeships**. There were no indications of **bonded or child labour**. It should be noted though that the scope of the study did not allow this to be assessed in depth, and that there is other evidence to the contrary, especially with regard to child labour.

Some **gender-based discrimination** was established by the analysis, but it is not acknowledged by most respondents, either employers or employees. Some women workers expressed the view that they were being discriminated against in terms of remuneration, and the data support this. The extended family system helps to cater for the child care needs of the respondents. The law seems to be providing some protection to the women on maternity related issues, but a significant proportion of women workers were not certain whether they would be able to keep their job when pregnant.

The level of **organization** of workers was found to be very low, and they can therefore be said not to have a collective voice, and not to be part of social dialogue at any level other than the individual enterprise. There, however, relations between workers and employers seem to be good, with the large majority of workers and employers expressing trust and appreciation. This may be an area where job quality is possibly better in micro and small enterprises than in larger formal sector enterprises. Employers are much better organized, although many business associations do not meet their members' expectations.

Given that workers and employers did recognize the need for improvements in some job quality areas, the study concludes that there is at least potential demand for services that address decent work deficits, and where business owners and workers can be motivated to make improvements. Services in the areas of management and organization and health and safety issues have the best chance to meet with strong demand. Market development efforts should be concentrated on these two areas. Improving social security also depends on the development of more appropriate services and delivery modalities, within the context of the Government's new policy in this area. Better organization of workers and employers, and their involvement in effective social dialogue, could make an important contribution to improving job quality in the sector.

1. INTRODUCTION

1.1 BACKGROUND TO THE STUDY

In November 2000, the ILO's InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED) contracted the EMPRETEC Ghana Foundation to undertake a study on job quality in micro and small-scale enterprises (MSEs) in Ghana. The research was carried out over four months ending in February 2001.

This study reflects fundamental ILO concerns and values as embodied in Recommendation 189 on Job Creation in Small and Medium-Sized Enterprises, adopted by the International Labour Conference in 1998. They include:

- Improving job quality
- Increasing economic opportunities for women
- Promoting representative associations of enterprises and workers in the sector
- Upgrading employment for workers in the informal sector.

This study is part of an inter-regional project, covering Asia, Africa and Latin America, through which the ILO aims to develop services that will enable MSEs to realize improvements in working conditions, i.e. the working environment, the organization of work and employer-employee relations. The interregional project aims to demonstrate that such improvements result in higher productivity and better business performance, which will eventually lead to business growth and more jobs.

1.2 OBJECTIVES OF THE STUDY

The objectives of the study were:

- To assess the quality of employment in the surveyed enterprises.
- To identify areas in which business owners are or could become motivated to make improvements.
- To identify areas in which workers are or could become motivated to make improvements.

The findings of the study have contributed to the development of services that aim to improve business performance through better working conditions.

The study set out ambitiously to cover the entire spectrum of job quality issues. These are:

-
- Remuneration levels
 - Conditions of work
 - Safety and health concerns
 - Job security
 - Human resource development and management
 - Social security
 - Equality at work
 - Freedom of association
 - Freely chosen employment
 - Child labour
- Salary payments, fringe benefits
 - Working time, maternity protection, work-family support, harassment and violence
 - Prevention of occupational accidents and diseases, containment of environmental hazards, promotion of health in the workplace
 - Employment contracts, the length of tenure
 - Education and education opportunities for workers, prospects of promotion and incentives for improvement, use of contemporary management methods, sound industrial relations practices
 - Mechanisms for health, life, disability and unemployment insurance, pension schemes
 - Equal pay, absence of discrimination
 - Freedom of association and opportunities for participation and involvement, collective bargaining
 - Absence of bonded labour and exploitative apprenticeship arrangements
 - Absence of hazardous forms of child labour

1.3 RESEARCH APPROACH/METHODOLOGY

The study covered 50 enterprises spread over the Accra-Tema metropolitan area in the Greater-Accra region in Ghana. In accordance with the study's design, two-thirds of the sample consisted of micro enterprises (up to 5 employees). The remaining were small enterprises (6 to 20 employees). Interviews were held with key informants, 103 employees, and the enterprise owners. A Ghanaian Health and Safety Specialist carried out observations at the premises of the selected enterprises. Desk research and two focus group discussions with workers and employers were combined with the primary research described above to generate the information used in this report.

The methodology was effective, in the sense that reliable and useful qualitative and quantitative information was obtained on nearly all the dimensions of job quality the study aimed to cover. An exception was the incidence of child labour. From other sources child labour is known to be common in some sectors. Due to the small size of the sample and, perhaps, the sensitivity of the topic, the study did not identify any instances. Questions on sexual harassment elicited very few responses, as was expected. This topic, as well as child labour, are probably better addressed through dedicated studies in a setting that allows respondents and researchers to develop a relationship of trust.

2. FINDINGS

2.1 PROFILE OF ENTERPRISES

Processing enterprises dominated, and most cater for the Ghanaian market.

Of 33 micro enterprises surveyed, 3 (9 per cent) were in the services sector, 8 (24 per cent) were in manufacturing, 20 (61 per cent) into processing, with 2 (6 per cent) in the

“other” category. In the small enterprise category, the 17 enterprises surveyed were equally divided between processing and manufacturing with only one enterprise in the services sector. The business activities of the 50 enterprises revolved mainly around metal fabrication, woodworking, food processing and textile manufacturing. Most enterprises (78 per cent) produced for the national market and they had good access to water and electricity. Some 40 per cent did most of their business as sub-contractors. Most (93 per cent) did not use seasonal employees and a significant number (54 per cent) did not use casual employees either. Some 35 per cent used between one to five casual employees. Most (87 per cent) did not use unpaid family labour.

2.2 PROFILE OF EMPLOYERS

Most employers were men, most had reached some level of secondary education and were older than 40 years.

Fifty employers were surveyed of whom 6 (12 per cent) were women and the rest men. All 6 women were running micro enterprises.

Table 2.1: Educational profile of the employers

No. of yrs in school	% of employers in micro enterprise (N=33)	% of employers in small enterprise (N=17)	% of all employers (N=50)
0 years	6	0	4
1 to 10 years	24	6	18
11 to 15 years	31	6	22
16 to 20 years	24	53	34
Above 20 years	15	35	22
Total	100	100	100

Source: Questionnaire (question reference TA/s.6).

Most of the employers (96 per cent) had done some schooling. The 4 per cent who had not done any schooling were running micro enterprises. The largest group of employers had done between 16 to 20 years of schooling. The average number of years of schooling for all employers was 15 years. This was lower for employers running micro enterprises (13 years) than for those running small enterprises (19 years). In general the entrepreneurs passed through some secondary level of education.

Table 2.2: Age distribution of employers

Age	% of employers in micro enterprise (N=33)	% of employers in small enterprise (N=17)	% of all employers (N=50)
27 to 39 years old	19	29	22
40 to 49 years old	39	24	34
50 to 59 years old	27	24	26
60 and above years	15	23	18
Total	100	100	100

Source: Questionnaire (Question reference TA/s.3).

As shown in table 2.2, some 22 per cent of the employers were below 40 years of age. Employers in their forties were the largest group (34 per cent), followed by those in their fifties (26 per cent). The final 18 per cent were above 60 years of age – the statutory retirement age. The average age of all the employers is 49 years. The two sub-groups (micro and small) have the same average age. People in their forties should be experienced enough and energetic enough to nurture a small enterprise through survival to growth.

2.3 PROFILE OF EMPLOYEES

Employees were younger and less well-educated than the employers.

One hundred and three employees were interviewed in the 50 enterprises; 82 per cent were men and 18 per cent were women.

The educational profile of employees is presented in table 2.3 below.

Table 2.3: Educational profile of the employees

No. of yrs in school	% of employees in micro enterprise (N=65)	% of employees in small enterprise (N=38)	% of all employees (N=103)
0 years	11	3	8
1 to 10 years	52	47	50
11 to 15 years	31	42	35
16 to 20 years	5	8	6
Above 20 years	1	0	1
Total	100	100	100

Source: Questionnaire (question reference TA/s.6).

Eight per cent of the employees had no schooling. The largest group had done up to ten years of schooling. The average number of years of schooling was 9 years. In general, employers were better educated than their employees who had on average basic education only.

Table 2.4: Age distribution of the employees

Age	% of employees in micro enterprise (N=65)	% of employees in small enterprise (N=38)	% of all employees (N=103)
19 to 39 years old	83	53	72
40 to 49 years old	9	21	14
50 to 59 years old	3	23	11
60 and above years	5	3	4
Total	100	100	100

Source: Questionnaire (question reference TA/s.3).

Most of the employees (72 per cent) were below 40 years of age. The average age of employees was 35 years. Employees in micro enterprises had an average age of 33 years whilst employees in small enterprises had an average age of 39 years. On average, employees are much younger than their employers – by some 14 years. This may reflect a tendency for older employees to become self-employed or start a business.

2.4 ASPECTS OF JOB QUALITY

2.4.1 Safety and health

The incidence of injuries and health complaints is high, especially among workers, leading to loss of well-being and productivity. Observation indicates a broad need to improve the work environment, of which workers and employers are not always aware. Although improving safety and health is their top priority, most employers and workers take no action because of lack of relevant knowledge, funds, and acceptance of the situation as “normal”.

Injuries: The majority of the employers (84 per cent) indicated that they had not suffered any injuries at work over the past two years. However 40 per cent of employees had suffered injuries. Comparison with injury rates in larger enterprises is unfortunately not possible, as they are not available for Ghana and statistical offices base their reports on reported injuries, while many injuries go unreported. With that proviso, it may be noted, though, that the rates found by the study are up to ten times higher than reported rates in developed countries.

The most frequently reported work place injuries were cuts, followed by bruises, burns and grazes. There were a few instances of fractures and loss of body parts. A larger proportion of employees in micro enterprises had suffered injuries compared with employees in the small enterprises group. No female employees in the small enterprises reported injuries but 8 per cent of female employees working in micro enterprises reported injuries. The female employees (working in restaurants and garment producing units) suffered burns and grazes more than any other injuries. The male employees suffered most from cuts and bruises and some from fractures.

Table 2.5 shows the incidence of injuries over the past two years among employees.

Table 2.5: Distribution of typical five injuries among employees by sex

Type of injury	% of male employees injured (N=84)	% of female employees injured (N=19)	% of all employees injured (N=103)
Cuts	24	5	20
Bruises	11	0	9
Burns	2	11	4
Grazes	1	11	2
Fractures	2	0	2

Source: Questionnaire (question reference TA/A1a).

It is noteworthy that employees reported a higher incidence of injuries in their workplace than their employers did. Although in micro and small enterprises most employers do work on the shop floor, overall the nature of the employers' work is less hazardous than of their workers.

Health Complaints: The enquiry about health complaints suffered over the past two years established that employees surveyed had work related complaints more in micro than in small enterprises. The causes most cited for the health complaints by the employees were lifting heavy objects, long hours of standing, bending for long periods, heat, overwork and the absence of protective devices, such as face masks, goggles, and protective clothing. The health complaints led to loss of speed, loss of precision and loss of staying power, and therefore reduced productivity.

Table 2.6: Distribution of typical five health complaints of employees by sex

Type of health complaints	% of male employees with the ailment (N=84)	% of female employees with the ailment (N=19)	% of all employees with the ailment
Joint and muscle pain	19	26	21
Backache	20	16	9
Headache	7	11	4
Eye problems	8	0	2
Respiratory problems	6	5	2

Source: Questionnaire (question reference TA/A8b).

The most frequent complaint of male employees was backache and for female employees joint and muscle pain.

Twenty-two per cent of employers reported health complaints they related to their work. All except one were men. The complaints included joint and muscle pain, respiratory problems, hearing loss, backache, fatigue and fungal infections. Causes of complaints included lifting heavy loads, high noise level and dust.

The work environment: An occupational safety and health specialist from the Factory Inspectorate reviewed all 50 workplaces on a comprehensive list of safety and health-related aspects. The results were as follows.

- a) *Safety of workplace location:* There was no need for action in most of the enterprises. The local restaurants at the Accra Timber Market cluster were, however, exposed to the sources of disease vectors such as flies and mosquitoes.
- b) *Ventilation:* This was not satisfactory in some of the enterprises. Vents provided for fresh air were not adequate and were also improperly orientated.
- c) *Conditions of floors and work surfaces:* The conditions of floors in a few enterprises were slippery or uneven, which could contribute to accidents.
- d) *Housekeeping:* Priority action was needed in most of the enterprises to reduce dust, improve storage of materials and products, so as to prevent people from walking into objects or tripping and to facilitate the flow of products.
- e) *Frayed, exposed and entangled electric wiring:* Electrical wiring in the micro enterprises and to a lesser extent in the small-scale enterprises was frayed, entangled or had worn out or decayed insulations. This could be a source of serious electrical accidents such as electrocution, shock or fire.
- f) *Lighting:* The standard of lighting in some enterprises was not satisfactory and required priority action.
- g) *Exhaust ventilation systems:* The issue of exhaust ventilation was a priority problem in the enterprises. The law was being broken in that it requires workrooms giving off dust, fumes and gases of an injurious nature to have exhaust ventilation to remove such harmful emissions or prevent their accumulation.
- h) *Hazardous chemicals:* There was a problem in some small enterprises in terms of the absence of protective clothing or appliances.
- i) *Mechanical handling:* There was a problem of manual instead of mechanical handling of heavy loads requiring priority attention in the enterprises surveyed.

-
- j) *Height of working surfaces, equipment, seats, etc.:* The observations indicated that workers were bending and also stretching their bodies and limbs to reach materials, equipment and to transfer objects, or were sitting or standing in uncomfortable positions.
 - k) *Noise and vibrations:* Noise was a problem at some of the clusters such as Timber Market, Tema and Adenta/Madina. The use of protective equipment such as earmuffs and ear plugs was totally absent. There was both continuous noise and impulsive noise from use of presses and hand tools such as hammers and chisels. The obsolescent machines in use contribute to the problem.
 - l) *Machine guarding:* A pronounced problem was observed in the micro enterprises. Most of the machines in use are obsolete and had changed hands from one enterprise to the other. In the process of transfer, guards had been removed, got misplaced or lost, and were never replaced.
 - m) *Protective clothing and equipment:* In most of the enterprises, protective clothing and appliances were either not provided or those provided were not being used. Discomfort was cited as one of the reasons for not using them. In some cases the protective equipment provided was unsuitable.
 - n) *Providing clean water:* Apart from the Timber Market cluster where water supply was not available, drinking water had been provided simultaneously with toilet facilities.
 - o) *Separate hygienic place for meals:* Most workers took their meals at eating places outside their workplaces. The standard of hygiene in such eating places was not within the control of their employers.
 - p) *First aid:* First aid boxes were non-existent in most of the micro enterprises. In the small enterprises where they had been provided, the boxes had not been adequately stocked. In a few cases the first aid boxes had been kept under lock and key, not on the shop floor but in the office of the employer.
 - q) *Fire extinguishers:* In some enterprises, these had not been provided. Where they had been provided, they had often been so installed as not to be accessible for use. In some cases, the type of extinguishing agents in the cylinders was not suitable for the type of fire hazard prevalent in the premises.
 - r) *Emergency exit:* As a consequence of bad housekeeping and overcrowding, emergency exits had been obstructed by working tables and equipment. Access routes to emergency exits had been used as storage areas for raw materials and finished products. The doors affording means of escape had in some cases been constructed to open inwards.

Source: Observation sheet.

Workers and employers themselves did also note some of these problems, but far fewer. Suggestions made by employees for achieving a safe, healthy and comfortable work environment included providing them with clean drinking water, improve housekeeping to reduce dust, improve general ventilation and to ensure that workers can escape easily in an emergency. Employers suggestions were to provide suitable protective gear, provide a well-stocked first aid kit, eliminate exposed, entangled electric wiring, adjust height of equipment, etc. to avoid bending, install fire extinguishers and increase lighting or placement of lights.

Action on safety and health: The actions workers or employers had taken to avoid injuries or health complaints included giving advice and training on more careful handling of tools and equipment, checking tools and equipment before use, and introducing safety gear. Few structural solutions were put in place. Where no action at all was taken, the respondents explained with a fatalistic, “nothing can be done”, “normal for our kind of job” type of response. Others felt it was a minor issue, whilst some felt their employers did not care, or had no facilities or funds to help prevent safety and health problems. Employers also quoted the lack of funds, or workers ignoring instructions.

At the focus group discussions, both employees and employers declared safety and health as their first priority for improvement. Some of the employers recognized the effect of health and safety issues on production and productivity in their establishments.

In conclusion, issues of health and safety demand urgent attention, given the responses of all the stakeholders involved. Awareness raising is required if workplaces are to be improved substantially. However, on the basis of the prioritization by both employers and employees, there may be an effective, and at least potential, demand for products and services in these areas.

2.4.2 Human resources

Recruiting staff with the right skills is a problem for a minority. The majority of workers and employers learn new skills through their work, mostly on-the-job. Opportunities are similar for men and for women.

Recruitment and retention of staff: Eighty-six per cent of the employers have not encountered any problems in recruiting staff. The proportions who have encountered problems are not different between micro enterprises (15 per cent) and small enterprises (12 per cent). The main difficulty was getting the right people, as the jobs involved are specialized. Enterprises therefore often train their own staff. It is not surprising that some employers cannot find staff with the skills they need in their businesses. It has been difficult for the education system to respond to the skills needs of industry and commerce. We should also bear in mind that our analysis has established that the average employee in these enterprises has had only basic education.

Retaining staff has not been a significant problem and for those who had been affected, the issue had to do with finance. The workers involved demanded higher salaries that the employers were not able to pay.

HIV/AIDS in the workplace has not been a problem for anyone according to the employers surveyed. At 3.4 per cent, according to Ghana's National AIDS Control Programme, the level of infection in Ghana is low enough for many to adopt a complacent attitude to this social and developmental problem which has had devastating effects on businesses in other African countries. The level of awareness is still quite low, in spite of the campaigns that are being conducted.

Job content: Most of the respondents among both employers and employees were comfortable with the pressures they face at the work place in terms of having enough time and doing too many things at the same time. Most employers take decisions relating to cost, income and production, but the majority of workers do not consider this as a problem. About a third of employees and employers experience much waiting at the work place, indicating low levels of productivity, and a possible source of lack of job satisfaction. Low market demand is the most likely explanation. About 40 per cent of employees were unhappy with the repetitive nature of their work, which was again similar for employers.

Education and training: A majority of the employers surveyed have acquired job-related skills over the last two years, a situation which is not different from that of the employees. Some of the employees had on-the-job training whilst others had off-the-job training. A significant number of employers had on-the-job training, with a minority having off-the-job training and a very small number had done both.

Table 2.7: Access to training by employees by sex

Learnt any new job-related skills?	% of male employees (N=84)	% of female employees (N=19)	% of all employees (N=103)
Yes	55	53	54
No	44	47	46

Source: Questionnaire (question reference T5/D1).

A significant number of the employers could not determine how long they had been on training during the period but some had taken training of up to 30 days. Some employees had taken training of up to 30 days whilst others had taken longer periods of training.

There was no significant difference in access to training for women and men (see table 2.7 above).

Most of the training had been at no cost to employers. Only 6 per cent of employers had paid for their own training. Eleven per cent of employees paid for their training with their employers paying for another 9 per cent. Most of the employees had also taken their training at no cost either to themselves or their employers. This reflects the predominance of on-the-job training. The low percentages of own/employer funding of training will have implications for service providers who offer training to the small business sector. Perhaps without grants and subsidies, there will be little demand for training products and services for smaller businesses, or providers may have to focus more on identifying and meeting effective demand and developing a market.

Employers could point more easily to the benefits of training than employees. Employers had experienced increased incomes and also said learning new skills made work more interesting.

Overall, opportunities for self development seem relatively good in the enterprises, particularly through on-the-job training, and most employers and employees were satisfied with opportunities available to them to use and develop their abilities at work. At the focus group meetings, human resources development and job content issues were low down the priority list for both employers and workers. In addition to the relatively good opportunities, perhaps this is not surprising since the emphasis in the smaller enterprises is to get the production out and ensure survival. Long-term horizons do not come into play for either side to recognize the beneficial effects of human resources development.

2.4.3 Management and organization

There is much scope for improvement of management methods, and most employers recognize this. The need for improving organization of the workplace is well recognized by workers and employers and the use of business development services is significant.

Organization of the workplace: A majority of workers as well as employers saw reasons to improve the organization of the work place. The most popular suggestions were “increase in the quantity of tools and equipment”, “increase in space so that people have

enough space to work” and “increase accessibility of tools and equipment”. When asked the reasons why action had not been taken already on such issues, employees cited “lack of funds” and “unfulfilled promises” by their employers.

Systematic management methods: Quality of management is an important factor in creating quality jobs. The study investigated this by seeking information on a number of key performance indicators. The intention was not so much to obtain information on these indicators but to see whether employers had this information.

The large majority of employers said they do not suffer any rejects, which may indicate that few knew or monitor this key indicator. A fifth suffers rejects of up to 10 per cent (table 2.8).

Table 2.8: Distribution of rejects by size of enterprises

Per cent of rejects	Per cent of micro enterprises (N=33)	Per cent of small enterprises (N=17)	Per cent of all enterprises (N=50)
None	79	76	78
Up to 10%	18	24	20
More than 10%	3	0	2
Total	100	100	100

Source: Questionnaire (question reference TH/H1).

Contrary to expectation perhaps, there is no significant difference between micro and small enterprises in this respect.

On complaints about quality, some employers had received complaints of up to 5 in the last month, but the majority said they had not received any complaints at all. More than half of the employers have quality standards and a tiny minority does not. The remainder describe themselves as taking jobbing contracts where they work to the standards specifications of their clients/customers.

Raw material wastage is described as non-existent by the majority of the employers, which may also indicate a lack of awareness. A small minority reports wastage rates of between 1 per cent to 16 per cent.

Eighty-two per cent of employers knew their monthly sales, but more in small than in micro enterprises. Under half the employers thought the quality of their products should be improved (with no difference between micro or small entrepreneurs), although continuous quality improvement is of course essential to business success. Suggested areas of improvement in quality identified included, acquiring new machines, raw material used, learning new techniques and packaging, with no mention of design, though. A similar share thought the productivity of their businesses should be improved, in particular through enhancing labour productivity. Other noteworthy suggestions were to acquire new machines and improve cost control. Lack of funds is the most cited reason for nothing having been done so far in these areas.

Responses on many aspects of management such as quality standards, raw material wastage and stock turnover rates lead to the conclusion that a significant share of the respondents did not know or understand precisely what was being asked of them, or did not have the relevant information.

Use of business development services: Business development services can help raise business performance and job quality. The study revealed that a fairly large share, about one-third, of employers have made use of business development services. It is possible that

this relatively large share reflects the possibly greater willingness of business development services users to take part in the study. On the other hand, the questionnaire defined such services broadly as those “that could help make your business perform better”, which would include many of the services provided through business to business linkages. The area of assistance most sought was technology, followed by training and then marketing. The service provider mentioned most often was Gratis Foundation (10 per cent). This organization is active in technology-led small enterprise development. It provides training, technical consultancy support and manufacture and repair of appropriate technology equipment for target customers. Another service provider mentioned is the National Board for Small Scale Industries (NBSSI) which is the premier government-funded enterprise promotion agency in the country and tends to concentrate on providing assistance to micro and small enterprises. Many enterprises made use of services provided by other businesses.

At the focus group discussions, management was the second priority area for improvement of employers. They recognized that the level of growth of their enterprises determined how important management issues were. When the survival of the business has been secured then owners will like to improve their management skills and knowledge, they said. They were interested in training products and services as well as consultancy support. Ability to pay will constrain some of the enterprises when it comes to availing themselves of products and services on offer in this area.

2.4.4 Labour-management relations and freedom of association

Nearly all workers and employers feel they have a good relationship, and there are few open conflicts. Workers are relatively well consulted with regard to their work. Few are, however organized, partly due to their own perception that unions as they are, are not useful to them, as well as to negative attitudes of their employers. Few benefit from collective bargaining. Employers are much better organized.

Labour relations: 96 per cent of the employers think they have a good relationship with their employees. There is no significant difference in this regard between small and micro enterprises. 94 per cent of employees similarly report good relations. Again there is no significant difference between small and micro enterprises. The employees in the micro enterprises tended to appreciate being treated as part of “one big family”. The employers appreciated the cordial atmosphere that existed and the hardworking nature of their staff.

Overall, few respondents reported actual conflicts, with employers recognizing fewer conflicts than their employees. Areas of conflict reported by the employers were performance, and use of working hours. The employees reported conflict about conditions of service and personal disagreements. There were no strikes or lockouts over the conflicts even though one suspension was reported. Conflicts were usually solved in discussion between the employer and the worker concerned. The low frequency of conflicts could be the result of employment being insecure and workers therefore being unwilling to bring up issues that concern them. Given, however, that the large majority think they have a good relationship with their employer and that most are satisfied with their involvement in running the business, the conclusion is justified that the atmosphere in most businesses appears to be very good, and the quality of labour relations may be one of the positive aspects of working in these enterprises.

Participation and involvement: Employees were asked how usual it is that they are consulted by the employer or supervisor when decisions are taken affecting their work. Sixty per cent reported that they were consulted always or usually. The percentages are similar for small and micro enterprises. Meetings are however more common in small

enterprises: 28 per cent of the employees in the micro enterprise group attended meetings up to four times in a month while this is 39 per cent for small enterprises.

A high 72 per cent of employees in the micro group and 74 per cent of employees in the small group said they were satisfied with their involvement in running the business. For employers this percentage was even higher, at 98 per cent.

Employers were asked how usual it is that they consult their employees when decisions are taken affecting their work. Seventy-four per cent reported that they consulted their employees always or usually. Slightly more employers in the micro group (76 per cent) consult than in the small group (71 per cent). All employers said they held monthly meetings with their employees, which contrasts with the responses given by the employees.

The higher proportions of owners reporting consultation than employees should be noted. It is not surprising that the reality for the two groups is different. There are many situations in which those with authority feel they are consulting but their subordinates only see themselves being told what to do.

Freedom of association: Only 16 per cent of the employees belonged to unions, the proportion being higher among the small enterprises (24 per cent) than for micro enterprises (11 per cent). Reasons given for not joining a union included workers thinking unions have nothing to offer them, employers not approving of such moves (16 per cent thought their employers would object), and the business being relatively new or of small size. Seven per cent of the employees belonged to other types of representative organizations. In some work places, an employer may organize a consultative forum with workers representatives so that in the long-term unionization does not become an issue to deal with. A high 74 per cent of the employees see the need for workers to be organized in some way. The reasons given include to help put forward their views for improving work conditions, to provide a forum to discuss their problems and also improve productivity, to increase bargaining power and to provide mutual assistance among workers. However, 12 per cent saw no need for organizing workers. The main reason given was that unions do not offer relevant services.

On the other hand a high 44 per cent of the employers belong to some kind of employers' organization or association. Slightly more small than micro enterprise employers belong to such organizations: 47 compared to 42 per cent. Those who were not organized cited reasons such as their business being new, there being no association available and benefits for joining not being apparent to them. A high 92 per cent of the employers see the need for small business owners to be organized. Such organizations they said can be used to lobby government, to do business together and to serve as a forum for them to air their views. Those who did not see the need for joining such organizations see apathy and the apparent paucity of achieved results as their reasons. Only 14 per cent of employers reported that their employees belong to unions. Eighty-six per cent said they would not object if their staff joined, which accords with the 16 per cent of workers who felt their employers would object.

Collective bargaining: Employers negotiate conditions of employment individually with their employees (52 per cent) or through a group representing the workers in the enterprise (36 per cent). Some of the employers in the small enterprise group use unions or other workers organizations (8 per cent). The share of workers who report individual negotiations is even larger (85 per cent).

Ninety per cent of the employers are satisfied with the way conditions of employment are negotiated, but for workers this is much lower, at 34 per cent. Suggestions for change include involving workers' organizations in the negotiations. Many workers also suggested ways to improve the profitability of the enterprises, indicating that they see a strong

relationship between their conditions of employment and the success of the business they work in. If the performance of the business improves, it will make for easier negotiations to improve their conditions of service.

In conclusion: Relations between workers and employers seem good, overall, and there is a fairly satisfactory degree of participation and consultation, as perceived by the workers and employers themselves. The main needs for improvement are in workers' organization and collective bargaining, which were, however, not prioritized in the focus group discussions. Unions may have to do more to become relevant to workers in MSEs, given that a large share of workers is convinced of the need to organize but does not believe unions as they are now are useful to them.

2.4.5 Exploitative apprenticeship, bonded and child labour

No indications were found of bonded or child labour. Apprenticeships are generally considered fair by those concerned.

Absence of child labour: No child labour was observed or reported. The ILO's International Programme for the Elimination of Child Labour (IPEC) and the Ghana Statistical Service have, however, demonstrated the existence of child labour in Ghana, including in MSEs.¹

Absence of bonded labour: The study attempted to establish to what extent employees were indebted to their employers and therefore were unable to leave their jobs as they wished. Even though more than half of the employees in the small group had been provided with large advances by their employers, nearly all felt they could leave their employment with one month's notice. The most common repayment period for advances was one month. There was therefore no evidence of bonded labour. There have, however, been reports of child slavery in Ghana, in particular in the fishery sector.²

Apprenticeship: Many of the employers (more than one-half) had served apprenticeships, which are a traditional institution in Ghana. About a similar proportion among their employees had also served apprenticeships. This confirms that skills training for the smaller enterprises is usually an in-house on-the-job activity (see also 2.4.2).

The apprenticeship training lasts up to 24 months and most respondents found the arrangements fair. However, there were some suggestions for change, which included better remuneration for apprentices and better working hours. Some apprenticeships may have exploitative aspects, but the majority of respondents does not seem to think so.

In conclusion: Child labour is a serious concern in Ghana, but could not be observed in the enterprises covered. Neither workers nor employers thought that action on child and bonded labour, or apprenticeships, was a high priority.

¹ Ghana Child Labour Survey, Ghana Statistical Service, 2003.
http://www.ilo.org/public/english/standards/ipec/simpoc/ghana/report/gh_rep.pdf

² See <http://www.globalmarch.org/worstformsreport/world/childslavery.html>

2.4.6 Remuneration

The large majority of workers earned more than the minimum wage at the time of the survey, but just under half lived under the upper poverty line. Women were worse off than men. Nearly all employers can be assumed to live above the upper poverty line. Both groups recognized that improvements in remuneration are linked to macro-economic developments.

Salary payments: About two-thirds of employees are paid monthly or weekly wages. A greater proportion of employees in small enterprises (84 per cent) are on regular wages than in the micro enterprises (54 per cent). Other modes of remuneration found in the sample were daily rates and piece rate payments. The average monthly pay of 141,340 cedis (about US\$ 20.19³) for employees of micro enterprises is significantly lower than that in small enterprises, which was at 236,358 cedis (US\$ 33,77). The average monthly salary for all the employees surveyed of 177,089 cedis (US\$ 25.30) was above the prescribed minimum wage at the time of 92,400 cedis (US\$ 13.20). It would be just below the present minimum wage of 246,400 cedis (US\$ 27.38), which is about double the US\$ value of the 2000 minimum wage.⁴ However, when the current minimum wage is adjusted for inflation in cedis (between 20 to 30 per cent per year), this difference largely disappears, and the average monthly earnings of workers remains well above the amount so arrived at (about 100,000 cedis).

Table 2.9: Distribution of employees' pay scales

Monthly pay in cedis (and US\$)	% of employees in micro enterprise (N=65)	% of employees in small enterprise (N=38)	% of all employees (N=103)
Up to 92,400 (13.20)	22	0	14
92,4001 to 200,000 (13.21 to 28.57)	66	48	59
200,201 to 300,000 (28.58 to 42.86)	8	26	15
300,301 to 400,000 (42.87 to 57.14)	1	21	9
Above 400,000 (57.14)	0	5	2
Other	3	0	2
Total	100	100	100

Source: Questionnaire (question reference T15/R2).

The large majority of workers were paid above the then minimum wage: 78 per cent. This was more so in small than in micro enterprises. With regard to the extreme poverty line, which is 700,000 cedis annually or 58,344 cedis per month, or even the upper poverty

³ The exchange rate was about 7,000 cedis to one US dollar.

⁴ At a present exchange rate of about 9,000 cedis to the dollar.

line of 75,000 per month (900,000 annually), the situation appears even more positive.⁵ However, if it is assumed that the respondents are the only breadwinners in their households, which have an average size of 3.7⁶ persons in Accra, an average monthly income of 177,089 cedis per household would mean 47,862 cedis per capita, i.e. below the low poverty line. If it is assumed that another household member brings in a similar amount, the average respondent would live in a household with an average per capita income of around 95,000 cedis per month, i.e. above the high poverty line. Under these assumptions, an estimated 15 to 17 per cent would live in extreme poverty, and some 40 to 45 per cent would live below the high poverty line. This is comparable to the average for the country (40 per cent), but much higher than the percentage estimated to live below the high poverty line in the Greater Accra region (5 per cent).⁷ I.e. workers in micro and small enterprises are probably worse off than the general urban population in Greater Accra, which is the country's seat of Government and the main location of larger enterprises.

The average monthly income for female workers was 128,411 (US\$ 18.34) cedis per month, while for men this was 189,273 (US\$ 27.04). The highest paid female employee working for a micro enterprise was paid 150,000 cedis (US\$ 21.43). The highest paid female employee working for a small enterprise takes home 300,000 cedis (US\$28.58) compared to the highest male in that group taking home 650,000 cedis (US\$ 92.86). Women are clearly worse off than men.

Most of the employees (63 per cent) receive the same pay every month but the employees in small enterprises (87 per cent) are better represented in this group compared with 49 per cent for employees working for micro enterprises. Fifty-two per cent of employees are paid irregularly. More employees of small enterprises (61 per cent) are paid on a set date than we find among employees of micro enterprises (28 per cent). Female employees in micro enterprises have a higher representation within the group paid irregularly than their male counterparts. Being paid irregularly makes for difficulties in planning one's finances.

The picture that emerges is that women employees are worse off than men with regard to remuneration. Their pay is more variable, they take lower pay on average and are more likely to be paid at irregular intervals. Workers in micro enterprises are worse off than those in small enterprises. They are paid less, their pay is more variable and is also more irregular.

Not surprisingly, more women than men expressed dissatisfaction with their pay. However, surprisingly more employees in small enterprises expressed dissatisfaction with their pay than employees in micro enterprises. Employees in micro enterprise are probably working in a more uncertain environment in terms of survival of the business, thus they may be more willing to accept lower remuneration that will help the chances of survival of the enterprise. However, with the employees of small enterprises, the businesses they work in have assumed better prospects of survival and they feel they can expect and demand better remuneration.

⁵ These poverty lines have been established for the Ghana Living Standards Survey in 2000 and should therefore be relatively well applicable to the figures of the current study carried out in early 2001. An adjustment for inflation would bring down these percentages, but the conclusion that a relatively high proportion of MSE workers and their dependents live in poverty would remain unchanged.

⁶ Ghana Living Standards Survey, 2000.

⁷ The Ghana Poverty Reduction Strategy.

Table 2.10: Distribution of employers' pay scales

Monthly pay in cedis (US \$)	% of employers in micro enterprise (N=33)	% of employers in small enterprise (N=17)	% of all employers (N=50)
Up to 92,400 (13.20)	3	0	2
92,401 to 200,000 (13.21 to 28.57)	6	0	4
200,201 to 300,000 (28.58 to 42.86)	15	12	14
300,301 to 400,000 (42.87 to 57.14)	21	0	14
Above 400,000 (57.14)	42	71	52
Other	13	17	14
Total	100	100	100

Source: Questionnaire (question reference T15/R2).

The average take home pay for employers was 423,700 cedis (US\$ 60.53). In the micro group this was 393,807 cedis (US\$ 56.26) while for employers in small enterprises this was 485,714 cedis (US\$ 69.39). The two tables on pay scales show that employers are clearly better off than their employees. The majority (52 per cent) earned more than 400,000 cedis (US\$ 57.14), while for workers this was just 2 per cent. Hardly any employers earned less than the then minimum wage (92,400 cedis). The average is clearly above the poverty line, and just a few employers can be assumed to live in poverty. They are probably better off than the general urban population.

Some 44 per cent of the employers said their monthly pay varies from month to month with the employers in the micro enterprises having a higher representation within this group. Nearly half of the employers pay themselves on a set date but 38 per cent are paid irregularly. Again, employers in the small enterprise group are better off.

Fringe Benefits: Most employers did not report any additional benefits. The most common other benefit reported was end-of-year bonus. Some got other fringe benefits such as free housing and free transportation. Most employees (83 per cent) reported no additional benefits. The few who got, listed bonus (the most popular) and free housing as their additional benefits.

It can be concluded that just below half of employees (and their household members) in the micro and small enterprise sector appear to live in poverty, although the majority earned more than the then minimum wage. The situation for employers is much better with nearly all probably living above the poverty line. Even though the focus group discussions indicated that remuneration was quite high on the list of priorities for both employers (fourth) and employees (fifth), all recognized that the macro-economic environment would determine when more satisfactory pay can be introduced. That is, this was an issue for which the levers for resolution were thought to be beyond the reach of employers and employees.

2.4.7 Working hours and leave

Weekly working hours are broadly within the law. Neither workers nor employers have the 15 days of annual leave they are legally entitled to, though, with averages at less than a third of this.

Working hours: About one-half of employers work five days a week and the other half work six days a week. A higher percentage of employers in the small enterprise sector work five days a week than work six days. The opposite holds for employers in the micro enterprise sector. Generally, more employees work five days a week than work six days a week. A few also work seven days a week. A similar pattern holds for employees as for their employers. In the small enterprise sector most of the employees work five days a week but in the micro enterprise sector more employees work six days a week. Nevertheless, they receive less remuneration on average.

The most common number of working hours for employers is eight hours a day. The employees also mainly work eight hours a day. But about 11 per cent work more than eight hours. Virtually all the employees in the small enterprise sector work eight hours a day, thus the variability in working hours is only found among employees of the micro enterprise sector.

Reckoning on a weekly basis, the most common working hours among employees is 40 hours a week (40 per cent) followed by 48 hours a week (20 per cent). The average weekly working hours for employees is 43.7 hours. This is slightly more for micro than for small enterprise (44.9 compared to 42.2 hours). The weekly working hours for employees falls within the law. This seems to be an instance of voluntary compliance since the government institutions charged with enforcing the law are not likely to police the smaller enterprises on such an issue. Employers work slightly longer hours. The average weekly working hours for employers is 45.2 hours.

Most employers and employees take a lunch break. The few employees who do not take a lunch break work for micro enterprises. Payment for extra working hours put in is more common among employees of small enterprises. Some 62 per cent of employees of micro enterprises reported that they get no extra payment for extra work.

Leave: 70 per cent of employers do not take annual leave. The proportion is greater in micro than in small enterprises. Of the remainder who take leave the most usual leave period is 30 days with a few taking more than 30 days. Employees in the micro enterprises sector go on leave for an average period of just 4.7 days, the highest leave period being 14 days. For employees in small enterprises this was similar, at 4.5 days with the highest being ten days. All this is below the legally prescribed leave period of a minimum of 15 days. Leave taken does not affect income for any employer but two employees reported a decrease in income whilst on leave. Both employers and employees reported taking other, incidental, forms of leave to attend funerals, weddings and festivals.

Twenty-two per cent of employees were not satisfied with their leave arrangements, saying they should have more. As noted, this would be in their right, but clearly these rights are not being enforced.

At the focus group discussions, employees rated working time fourth on their list of priorities and employers rated the issue fifth. All noted a close relationship between working hours and remuneration. One should also observe that there is some pressure on employees in smaller enterprises to tolerate some breaches of their rights so that they can stay in employment.

Overall, job quality with regard to working time appears relatively good on working hours, but low on leave as well as on payment for overtime. Workers in micro enterprises are worse off than in small enterprises, and employers are better off than their employees.

2.4.8 Equal opportunities for men and women

Equal opportunities: Most of the female employees felt they collected the same pay for equal work as their male colleagues. However, about a third of the female employees working for micro enterprises were of the view that they were paid less for the same work than their male colleagues. We have already established that women were paid less (though not necessarily for the same work) with our survey findings under remuneration.

About two-thirds of employers set aside certain jobs for men – where there were hazards surrounding the job or a lot of physical strength was needed to execute the job. Other jobs were set aside for women and these were to take advantage of what employers (both women and men) felt to be the more honest nature of women. Almost all the employers said they would not discriminate in pay for the same work, in salary increases and in training. About a third of the male employees in micro enterprises felt women could do their jobs as well as they do. A slightly higher percentage – 42 per cent – of male employees in small enterprises gave a similar answer, indicating a significant level of preconceptions about gender roles in the work place. Interviewers noted some complacency by the respondents when dealing with gender issues. People, especially men, attempted to gloss over issues of discrimination even where clearly established.

Childcare: About a one-third of all employees had children of an age that needed being taken care of whilst they were at work. Most of them were men but 4 per cent of the group were women. Most of the children are taken care of by relations (wife, mother or sister). The rest go to school. All of those who had children who needed care were satisfied with the arrangements made. One should draw attention to the important role being played by the extended family system in providing support for persons with children who need care whilst they are at work. However, since the extended family structure appears to be gradually breaking down in the urban areas, arrangements for childcare will assume greater importance with the passage of time.

Maternity protection: Fifty-seven per cent of the women working for micro enterprises believed they would keep their jobs if they became pregnant but 14 per cent expected they would not. The issue was not relevant for the rest. The ratios were not too different for the women working in the small enterprises. Maternity leave periods of 90 days or longer were reported. The women working for small enterprises for which the question was relevant expected no decrease in income because of maternity leave but 25 per cent of the concerned women working for micro enterprises expected their income to decrease. This is contrary to national legislation.

At the focus group meetings, gender issues were of low priority. There was a reasonably good representation of women at these meetings but even they could not or did not seem motivated enough to want to put some of the issues on the agenda for discussion. Given that gender inequalities were identified through the interviews, this may in itself be an indication of the dominance of men and their consequent ability to set the tone of such group discussions. The fact that the discussion facilitator was a man is likely to have inadvertently contributed to this.

In sum, the study found clear indications of gender inequality, but the issue appears to be not really discussable in the average micro or small enterprise.

2.4.9 Job security

Business Licensing: Most of the employers (94 per cent) had licensed their businesses, because it is a legal requirement. The most cited advantage of securing a license is the freedom from harassment by government officials. The most cited disadvantage is opening up the business to taxation.

Written employment contract: Only 9 per cent of employees in micro enterprises had written employment contracts but 32 per cent of employees working for small enterprises had written contracts. The largest group of employees (43 per cent), had verbal agreements, which do have legal validity in Ghana. The employees considered a written contract useful because it would be binding on both parties, would ensure fair play, would prevent cheating, would safeguard the interests of the worker and prevent exploitation.

Tenure: The average period workers had been employed in the present enterprise was 50 months or about four years in micro enterprises. The largest group among the employees of micro enterprises (31 per cent) had been in their jobs for between one to five years. The next largest group (25 per cent) had been in their jobs for up to one year. The average tenure of employees working for small enterprises was 82 months or just short of seven years. The largest segment (34 per cent) of employees of small enterprises had been in their jobs for between one to five years. The next largest group (21 per cent) had been with their employers for between five and ten years. Most of the employees (93 per cent) hold their jobs throughout the year.

Business life span: From the table below, most of the businesses surveyed have been in existence for a significant period of time – average life span of 13 years. Only 12 per cent of the enterprises were less than a year old and another 12 had been in existence for between one and five years. Thus 76 per cent of the businesses surveyed have been in existence for more than five years.

Table 2.11: Distribution of years in existence for businesses surveyed

Number of years business has been in existence	% of micro enterprises (N=33)	% of small enterprises (N=17)	% of all enterprises (N=55)
Up to one year	12	12	12
One to five years	9	18	12
Six to ten years	24	41	30
Eleven to twenty years	34	12	26
More than twenty years	21	17	20
Total	100	100	100

Source: Questionnaire (question reference T22/X3).

A majority of the employers (60 per cent) have perpetual succession in mind for their businesses. A significant minority of one-fifth could not tell how long they expected to stay in business, reflecting a sense of insecurity. When asked whether someone will take over when they retire almost all employers (96 per cent) answered yes. Sixty-six per cent of the employers had already earmarked someone to take over upon their retirement.

Perceived Security: There was an even split among the employees of micro enterprises when asked whether or not they worried about the security of their jobs. In contrast, 87 per cent of the employees in small enterprises were not worried about the security of their jobs. This is not surprising since on many of the measures/parameters that have gone into the analyses, small enterprises were doing better than micro enterprises.

At the focus group discussions both employers and employees placed job security third on their list of priorities. Employees would have preferred being issued with appointment letters, to assure them better security of tenure and enforceable rights.

Overall, though, *de facto* job security seems relatively good in these enterprises, for both workers and employers. Only among micro enterprise workers does a sense of insecurity prevail.

2.4.10 Social insurance

Loss of income during illness: The large majority of employers (92 per cent) would have an assistant take over running the business if they were too sick to work, and all employers in the small enterprises said they would not lose income because they were too sick to work. In micro enterprises this was 82 per cent. For 80 per cent of the employers there is no limit on how long these arrangements can last. Eighty-nine per cent of the employees working for small enterprises said they will get all of their income if they were too sick to work. In contrast only 51 per cent of the employees in micro enterprises said they would get their full pay. The rest would get a certain proportion of their pay, did not know what will happen to them or would not get paid. Most were uncertain about how long they would continue to receive some payment, but a minority mentioned periods ranging from a few days to a few weeks. Fifty-five per cent of employees in micro enterprises were satisfied with these arrangements and 87 per cent of the employees in small enterprises were satisfied.

Health Insurance: One half of the employers pay their (own) medical bills from group-based insurance or mutual help schemes. Another one-third pay their medical bills from their salaries. About 40 per cent of employers would pay the medical bills for their dependants through group-based schemes and a similar proportion would pay from their own salary. None reported to be insured in a formal way. Yet, eighty-six per cent of employers expressed satisfaction with the arrangements for covering their medical expenditure.

Fifty-seven per cent of the employees working for micro enterprises relied on family support to pay their medical bills. Another 22 per cent used group-based schemes. Seventy-nine per cent of employees in small enterprises used group-based schemes (not enterprise based) to pay their medical bills and 13 per cent used family support to pay their medical bills. Similarly, for their dependants, the majority of employees in micro enterprises used family support to cover their medical expenditure whilst the majority of employees in small enterprises used group-based schemes. It is not surprising that 60 per cent of employees working for micro enterprises were not satisfied with the arrangements to cover their medical expenses. On the other hand 68 per cent of employees working for small enterprises expressed satisfaction.

Life Insurance: In case of death through a work related accident 61 per cent of employers in micro enterprises indicated that there will be no compensation for their surviving dependants, but 30 per cent of the respondents expected that the family's share of the business will serve as compensation. Fifty-three per cent of the employers in the small enterprises will look to the family share in the business for compensation and another 24 per cent expected compensation through the formal pension scheme in the country (SSNIT). Half the employers expected help from their extended family for their surviving dependants in case of death through a work-related accident. Sixty-six per cent of employers expressed satisfaction with these arrangements.

The situation was much worse for employees. Only 3 per cent of employees expected some compensation for their dependants if they should die as a result of a work-related accident. Employees expected support from mutual help schemes or family. More than half

(52 per cent) of micro enterprise employees were not satisfied with these arrangements and 26 per cent of employees in small enterprises. Employees have very low expectations of what they could get under life insurance schemes. They did suggest that SSNIT should be utilized to provide them with some cover.

Disability insurance: Half the employers would not get any compensation if they should become disabled as a result of a work-related accident or disease. Another 34 per cent believed they would get compensated through the government operated Workmen's Compensation Act. Most of the employees (85 per cent) did not expect they would be compensated. Surprisingly, only 36 per cent of employees expressed dissatisfaction with this arrangement.

Unemployment insurance: There is no unemployment insurance in Ghana. If their businesses failed, the employers expected to cover their expenses from their savings (26 per cent), by finding something else to do (28 per cent) or by selling their equipment (24 per cent). Most did not know what share of their income they would be able to maintain, while a fifth thought they would lose all their income. Sixty-six per cent expected to get support from their family. Fifty-two per cent of employers were satisfied with these arrangements whilst 46 per cent were not. Ninety-one per cent of employees in micro enterprises and 95 per cent of employees in small enterprises would have no means to cover their expenses if they should lose their jobs. Twenty-five per cent of employees expressed no dissatisfaction with this arrangement.

Pension schemes: Table 2.12 below gives a summary of the plans of employers' retirement plans.

Table 2.12: Employers planned retirement age

Age	% of micro enterprise employers (N=33)	% of small enterprise employers (N=17)	% of all employers (N=50)
Can't tell	30	24	28
Up to 50 years	3	6	4
51 to 60 years	21	40	28
61 to 70 years	43	24	36
Above 70 years	3	6	4
Total	100	100	100

Source: Questionnaire (question reference T27/AD1).

Some 40 per cent of employers would work beyond the statutory retirement age of 60 years. On retirement 36 per cent of the employers expected to continue to draw income from their companies, 28 per cent would expect to fall on their savings and 18 per cent did not know what would happen to them. A significant 40 per cent of employers did not know what proportion of their present incomes they would have. Eighty-two per cent did not expect that pension benefits would be part of their expected income. A majority (58 per cent) of employers were satisfied with retirement arrangements.

Table 2.13: Employees planned retirement age

Age	% of micro enterprise employees (N=65)	% of small enterprise employees (N=38)	% of all employees (N=103)
Vague response	48	19	37
Up to 50 years	18	21	19
51 to 60 years	23	55	35
61 to 70 years	11	5	9
Total	100	100	100

Source: Questionnaire (question reference T27/AD1).

From table 2.13 above, only 9 per cent of employees expected to work beyond the statutory retirement age of 60 years, but nearly half gave a vague response, indicating that they may not have considered the issue seriously. Thirty per cent said they would expect to go into business for themselves upon themselves, which indicates that for many retirement in the proper sense is not really an option. A quarter would cover their expenses from the formal SSNIT pension scheme. This group could have contributed to SSNIT in some previous jobs, most likely in larger enterprises, as only few employers indicated contributions are being paid. Thus even though no pension contributions were being made on their behalf in their present jobs, they could still look forward to some pension benefits. Most of the employees (89 per cent) did not know what share of their present income they would still have after retirement. 35 per cent of the employees were satisfied with pension arrangements while an almost equal share (32 per cent) were not. Suggestions for change included joining the SSNIT scheme, other pension schemes being instituted by their employers or government intervening to ensure that pensions were provided to employees in the smaller businesses. The small percentage citing access to the SSNIT pension demonstrated the low penetration of that formal scheme into the smaller businesses.

Overall, the situation in these enterprises with regard to social insurance indicates very low job quality, with even the most basic insurances not being provided. At the focus group discussions, social insurance was the second priority for employees. This was not surprising since social insurance schemes were largely absent for employees. Employers were better provided for and therefore did not list social insurance as a high priority.

2.5 PRIORITY AREAS FOR INTERVENTION

2.5.1 *Intervention and employers' priorities*

Safety and health issues were employers' first priority area for intervention. Interventions should create awareness, educate and train employers and employees on occupational safety and health. Counselling could also be used to sustain the messages and lead to behaviour change. As a second priority, training and consultancy support in management and organization should be offered to employers, to enable them improve the quality of the work environment both physically as well as with regard to management, and so improve business performance. Some awareness creation initiatives on benchmarks/best practices in human resources management, and on gender issues can lead to better utilization of human resources in the smaller businesses. Other priorities of employers, such as better job security, remuneration and social insurance (health insurance in particular) are to a large extent dependent on external factors, the policy, legal and economic environment in particular. These might best be addressed by assisting employers to form or strengthen their associations for networking and advocacy which can be used to improve the environment for doing business in Ghana.

Table 2.14: Five priority areas for interventions, as ranked by employers and employees

Priority ranking	Employers	Employees
1	Occupational safety and health	Occupational safety and health
2	Management and organization	Social insurance
3	Job security	Working time (incl. leave)
4	Remuneration	Job security
5	Social insurance	Remuneration

Source: Focus group discussions.

2.5.2 Intervention and employees' priorities

The interventions suggested by employees include awareness creation on safety and health issues, their most important priority. Education, training and counselling could also be used to effect changes at the work place to improve health and safety conditions. Social insurance is employees' second priority. Here they could be provided with education on their rights in this area. The law as already enacted provides some protection for pension insurance, compensation for death and disability through work-related accidents, which the employees were not aware of. Training for advocacy activities and improving the extent to which they are included in representative organization will also benefit employees, as this will enable them to see their rights recognized. Increasing MSE workers' participation in social dialogue will also enable them to affect factors that influence their working time, job security and remuneration, which were their other priorities.

3. RECOMMENDATIONS AND CONCLUSIONS

3.1 SUMMARY

In summary, the following areas of findings, problems and interventions can be highlighted:

3.1.1 Freedom of association and collective bargaining

In principle workers and employers are guaranteed the right to organize and take part in collective bargaining. However, only a small minority of workers is organized, while just under half of the employers are members of some form of representative organization. Some workers felt their employers would have objected to union membership, but more felt that unions would have little to offer them. In effect, workers therefore do not participate in social dialogue or collective bargaining. Although employers are better organized, those who were not organized pointed to the pack of results of associations, which indicates their weakness in terms of social dialogue. Worker-employer relations at the enterprise level appear to be very good though.

3.1.2 Equal opportunities for women and men, maternity protection, child care

Some gender-based discrimination was established by the analysis, but it is not acknowledged by most respondents, either employers or employees. Some women employees expressed the view that they were being discriminated against in terms of remuneration, and the data support this. The extended family system helps to cater for the child care needs of the respondents. The law seems to be providing some protection to the women on maternity related issues, but a significant proportion of women workers were not certain whether they would be able to keep their job when pregnant.

3.1.3 Apprenticeship and bonded/child labour

Most respondents seemed satisfied with the fairness of apprenticeships, irrespective of whether they were workers or employers, in micro or in small enterprises. There were no indications of bonded or child labour. It should be noted though that the scope of the study did not allow this to be assessed in depth.

3.1.4 Health and safety

From the work of the health and safety specialist, the analysis of the responses from the survey and the focus group discussions, the conclusion can be drawn that health and safety issues demand urgent attention. Many unsafe and unhealthy conditions exist in the enterprises surveyed, for employees as well as employers, with micro enterprises being worse off. Both employers and employees agree to the need to improve these conditions, ranking it as their first priority for improving job quality. However, ability to pay might prevent some micro enterprises being able to avail themselves of products and services to be provided to help solve the identified problems.

3.1.5 Human resources development

A fair amount of training and development is going on considering the circumstances of the enterprises surveyed. There is no evidence of gender discrimination in training. Most of the employers and employees seem satisfied with the opportunities to learn job-related skills available to them.

3.1.6 Management and organization

Both micro and small enterprises can benefit from assistance to improve the quality of management and organization, and so enhance both job quality and productivity. There is no significant difference between the micro and small enterprises on management issues. However, one should also note the low uptake of business development services. Perhaps this is due to the inability of the employers to pay economic prices for such services. All the employers recognized the lack of managerial skills that afflict their enterprises, and it is their second priority area to be addressed. Just under half recognized the need to improve quality and productivity. Employers are interested in the benefits of training and business support services but it is uncertain whether the employers in micro enterprises are able to pay market prices for products and services in these areas.

3.1.7 Job content

Both employers and employees seemed generally satisfied with the content of their jobs. However, many do experience much waiting, and a significant share was unhappy

with the repetitive nature of their work. There were no differences between micro and small enterprises on job content issues enquired about.

3.1.8 Remuneration

Most employees were not satisfied with their take home pay. Although most earned more than the minimum wage at the time, nearly half can be assumed to live below the poverty line. Generally, employees in small enterprises were better paid than those in micro enterprises. Male employees were also better off than female employees. Similarly, employers in the small sector were better paid than those in the micro enterprises, and female employers earn less than male employers. Employers were much better off than employees.

3.1.9 Working hours

The majority of workers and employers work not more than the statutory 45 hours per week. The majority take much less leave than the statutory minimum period of 14 days a year, though. Workers in the micro enterprises were worse off than their counterparts in small enterprises in terms of being able to take leave and their working hours per week.

3.1.10 Job security issues

Employers felt insecure because of the unstable macro-economic environment and felt that the absence of easily accessible credit aggravated this situation. Their job security appears to be relatively high, though with the majority having run the same business for more than 5 years. Job security for workers is also relatively good, but employees felt they needed better security of tenure from their employers. Trades unions and other organized groups were not really available to intervene on behalf of the employees. Employees in the micro enterprises were worse off than those in the small enterprises.

3.1.11 Social insurance

Areas such as the lack unemployment benefits, death and disability benefits affected both employers and employees. Pension arrangements were also not satisfactory and thus many employers and employees were planning to work beyond the statutory retirement age. The situation is worse for workers than for employers, and worst in the micro enterprises.

3.2 RECOMMENDATIONS

Given that workers and employers do see the need to address some areas of job quality, it may be concluded that there is at least potential demand for interventions or services that would enable them to make improvements. The first area of priority to be addressed is improving health and safety and the organization of the workplace. This would have an immediate impact on workers' and employers' well-being, as well as their productivity and therefore business performance. Training could be provided under government sponsorship and by private initiative. It was obvious that employers were willing to pay to access training in this area. The effective demand will be found among small enterprises rather than micro enterprises and is likely to be strongest if it can be demonstrated to be linked to improving productivity and profitability, and if it is provided as a business development service in the context of improving business management. Information or social marketing campaigns could be a means of reaching larger numbers of enterprises with health and safety related messages, but these would require sponsorship.

Some of the health and safety issues can also be brought to the attention of materials and equipment manufacturers who supply the micro and small enterprises.

Development of training and support services in the area of management and organization is also high on the agenda. A market already exists and is suitably segmented with different service providers. To give two examples, EMPRETEC already focuses on the higher end of this market, while the NBSSI has its own niche among start-ups and micro enterprises. There are many other service providers in this area including private (for-profit) consultants. Services to improve human resources management would have the most direct effect on job quality and productivity, and should therefore be given priority. Job security as well as remuneration issues could be addressed in this context. Services will need to be developed and trainers trained to reach the large market as quickly as possible.

Social insurance issues are being addressed at the national policy level. The role of service providers could be to conduct studies that will inform the work of advocacy groups. In addition, there could be support for micro insurance schemes, and private insurance providers could be encouraged to adapt their products to the needs of the micro and small enterprise market.

Better organization of workers as well as employers can make an important contribution to better job quality, by strengthening social dialogue on decent work related issues. Micro and small enterprise employers are already relatively well organized. Many associations do not, however, play an active role in social dialogue. Better organization of workers, and their inclusion in social dialogue, is a high priority if overall working conditions are to be improved.

3.3 CONCLUSIONS

The study has established the quality of employment in the micro and small enterprises surveyed, which argues for interventions at many different levels. There are lessons from the study that should inform policy making and interventions by the public sector. There are also many areas where business owners and workers can be motivated to make improvements. Services in the areas of management and organization and health and safety issues have the best chance to be economically provided to business owners and workers. Market development efforts should be concentrated on these two areas. Improving social security also depends on the development of more appropriate services and delivery modalities, within the context of the Government's new policy in this area. Better organization of workers and employers, and their involvement in effective social dialogue, could make an important contribution to improving job quality in the sector.

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