RESEARCH PAPER



Localising decent work for poverty reduction in Africa: a case study of the decent work pilot project in Ghana

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Abstract

Since the adoption of Local Agenda 21, local governments have been enjoined to become active players in major development agendas, including the Sustainable Development Goals (SDGs). Despite the proliferation of literature on localisation strategies adopted by sub-national governments in pursuance of the 17 SDGs, little is known about localised efforts to fulfil SDG 8: "Promote inclusive and sustainable economic growth, employment and decent work for all", particularly in Africa. Through a qualitative case study of the Ghana Decent Work Pilot Project, this paper examines how two local districts adapted and implemented the principles of decent work in a rural setting to improve the well-being of informal workers. The findings reveal that decent work was conceptualised by local authorities to mean the achievement of four main goals: the stimulation of local employment, extension of social security to informal entrepreneurs, adoption of best business practices and enhancement of entrepreneurs' participation in local assembly decision-making. To enhance the achievement of these goals, the local authorities launched four main interventions in a gender- and poverty-sensitive manner. These interventions include institutional embedding of the project, capacity building for entrepreneurs, the unionisation of entrepreneurs and the introduction of local health and financing schemes. The study concludes with policy recommendations that, if adopted, would help to upscale and out-scale local efforts to promote decent work across Africa.

Keywords Decent work · Poverty · Localise · Informal workers · Ghana

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Introduction

For the past two decades or so, there has been increased pressure on local governments (LGs) to contribute to sustainable development beyond their local borders. Dating back to the Local Agenda 21¹ of the Earth Summit, LGs have been enjoined to adopt local planning and implementation strategies to address global development challenges such as poverty, climate change and unemployment among others. They have been charged with taking "... a more active role in providing adequate public services, promoting population control and developing a climate conducive to job generation..." (Olowu and Smoke 1992, pg. 3). With this approach to sustainable development, it is assumed that LGs are in close proximity to citizens and are therefore well placed to understand their susceptibilities, make a good diagnosis of their life situations, and prescribe appropriate interventions to address their needs.

Available evidence shows that LGs are adopting location-specific strategies in an attempt to support the enhancement and achievement of all 17 SDGs (Bush 2020; Guha and Chakrabarti 2019). However, an area that has received little attention is how the promotion of decent work may be localised to improve local welfare. Where attempts have been made, the reality of implementing the principles of decent work as emphasised by SDG 8² has been questioned; for some, especially those in African countries, decent work can only be a journey and never a destination (Okafor 2012). Others also argue that LGs suffer mammoth fiscal, technical and leadership challenges (Okafor et al. 2015), making them ill-suited to lead implementation. As the call to localise the 17 SDGs intensifies, the lack of research in this area has become apparent, and little is known about the efficacy of LGs to reduce decent work deficits and poverty among rural informal entrepreneurs.

The Ghana Decent Work Pilot Project (GDWPP) was one of Ghana's most successful projects. It was introduced in 2003 to address vulnerabilities and insecurities associated with informal employment in the Awutu–Effutu–Senya and Ajumako–Enyan–Essiam districts of the Central Region (Grooten 2005). An important aspect of the project was the use of LGs as lead agents in promoting and mainstreaming decent work principles into informal employment in the participating local districts. By the end of the pilot project in 2006, available evidence shows that the intervention had facilitated access to a couple of decent work principles by local informal entrepreneurs, and, consequently, had contributed to poverty reduction and development of the local economy (Azunu and Mensah 2019; Tijmstra 2011). Hence, within the context of increasing calls for a strong LG presence in the implementation of the SDGs and doubts about their ability to implement the decent work principles in local areas, the current study asks: How did the GDWPP define decent work and what activities were introduced by the local authorities to enhance access to decent work goals in the Effutu Municipality (EM)³ and Ajumako–Enyan–Essiam district (AEED) of Ghana?

³ The Effutu Municipality was originally part of the then Awutu–Effutu–Senya district during the period of the GDWPP, until it was split into two (Awutu Senya District and Effutu Municipality) in 2008. The Effutu Municipality was elevated to municipality status because of a growing infrastructural concentration and population rise.



¹ Local Agenda 21 is a product of the 1992 United Nations Conference on Environment and Development (UNCED) in Rio, conceptualised in chapter 28 of Agenda 21 to emphasise the role of policies and local governments in achieving sustainable development (UNCED, 1992).

² SDG 8 calls for the promotion of an inclusive and sustainable economic growth, employment and decent work for all.

Understanding and localising decent work

For some decades now, there has been significant interest in issues to do with decent work, against a backdrop of increasingly precarious working conditions⁴ for the majority of the world's poor. According to Abebrese (2014, pg. 1), workers are increasingly finding themselves "... in a world of uncertainty and insecurity".

As a consequence, the term "decent work" was introduced by the International Labour Organisation (ILO) in 1999 in an attempt to position work not only as a source of income but of personal dignity, freedom, respect and security. To ensure the achievement of these goals, the ILO stresses the following four principles in both formal and informal employment settings:

- Employment creation
- Guaranteeing rights at work
- Extending social protection
- Promoting social dialogue, with gender equality being a cross-cutting concern (Frey and MacNaughton 2016; ILO, 2013)

Globally, about 60 per cent of the world's labour force find themselves in informal employment (ILO, 2019). Workers in these situations constitute the "working poor", those who work tirelessly but are not "... recognised, recorded, protected or regulated by the public authorities" (ILO, 2002, pg. 1). In most developing countries, this is the only work available to many and hence, regarded as an opportunity not to be missed because of the prevalent unemployment⁵ (ILO, 2019). Many are no longer counted amongst the unemployed because they have given up searching and are categorised as "discouraged". Unemployment is critical in Africa, where about 12.4 million youth are unemployed with 95 per cent of those employed finding themselves in informal employment characterised by low wages, long working hours, lack of social security coverage and a lack of job security (O'Higgins et al. 2020). A case in point is Ghana, where according to Osei-Boateng and Ampratwum (2011, pg. 1), "80 percent of the Ghanaian workforce is employed in the informal sector...characterised by underemployment, bad working conditions, uncertain work relationships and low wages. The majority of people are living with high income insecurity".

Measures to reduce these insecurities highlight the urgent role of decent work. In recognition of the challenges associated with employment across the globe and Africa in particular, several efforts have been made to translate the decent work principles into development policies for the betterment of citizens' welfare. According to Sehnbruch et al (2015), the ILO's efforts in this regard have been largely unsuccessful because the concept lacks a strong theoretical underpinning, unlike UNDP's Human Development Index, which has a strong theoretical base. In contrast, Mbiba and Ndubiwa (2006) posited that the adoption of

⁵ Unemployment here subsumes those that are structural, functional, underemployment and complete unemployment.



⁴ Some of these conditions include long working hours, lack of clarity with regard to tasks, minimum wage payments, lack of health insurance or maternity benefits, inadequate accommodation, arbitrary changes in work contracts, lack of respect for labour, obstacles to labour unionisation and discrimination based on gender, ethnicity and class (D'Souza, 2010).

four approaches would help to translate the principles of decent work into real-world development policies. They argue that decent work may be viewed as a (an):

- Way to achieve poverty alleviation (as guided by policy drivers such as the Millennium Development Goals of 2000 and the Sustainable Development Goals of 2015);
- Human rights approach to development;
- Means of attaining freedom, as part of development; and
- Integral part of continental and national development frameworks.

In line with the first category, Somavía (2007) argued, "There is no single solution to wiping out poverty but decent work. The promotion of rights, employment, social protection and dialogue, will always be at the heart of successful policies to get there".

Recently, the term "localisation" has been used to express the idea of decentralising development policies so that the effects of these policies reach poor rural people. This has highlighted the importance of decentralised ministries, departments and agencies in promoting decent work and alleviating poverty among rural dwellers. The call to involve LGs is based on the assumption that they operate in close proximity to the poor local entrepreneurs, and are therefore in a position to appreciate their plights, diagnose their conditions and intervene to address their challenges.

In pursuance of the 17 SDGs, the role of LGs has been acknowledged in many areas, including climate change amelioration, the creation of urban green spaces, HIV prevention and others. LGs across the world have adopted a variety of strategies in a bid to contribute to the advancement and attainment of the SDGs: Bush (2020, pg. 41), for instance, found that one of the contributors to the success of some Australian municipalities in their sustainability initiatives was the fact that local authorities were willing to try new development approaches and hence put themselves forward for capacity building in these new areas. The role of the South African LG in sustainable development has also been demonstrated since the adoption of the White Paper on LG. As Mashamaite and Lethoko (2018, pg. 123) put it, "Local government in South Africa has significantly contributed to the achievement of a number of social and economic development advances since the new democratic local system of governance in 2000". Vearey (2011) confirms this assertion, stating that the city of Johannesburg managed to respond positively to urban development challenges such as migration, HIV infections and informal settlements in the face of many challenges. In Ghana, Nordjo et al. (2023) highlighted how LGs are the main vehicle for creating sustainable livelihoods among rural entrepreneurs, enhancing their participation in business development services and decision-making processes.

Despite some focus on the efforts of LG in these areas of sustainability, an area that has received little analytical attention is the way in which sub-national governments have promoted decent work, in terms of both quantitative and quality. GIAN (2005), cited in Mbiba and Ndubiwa (2006) stated, "The role of local authorities in promoting decent work is little understood and has been absent from both policy and practice". Beyond doubts over the ability of LGs to implement decent work principles, especially in Africa, the practicality of the principles themselves have been called into question. For instance, Oya (2015) concurs that decent work may be defined by four qualities or criteria, but his criteria differ slightly from those of Frey and MacNaughton (2016) and the ILO (2013). According to Oya (2015), decent work in rural and agricultural contexts centres mostly on employment creation and enterprise development, and is characterised by social protection, the recognition of standardised rights at work, proper governance and social dialogue. The element of proper governance is not mentioned by the ILO. The complexity of the concept defies



attempts to arrive at a universal definition, with the complexity mirrored in the difficulties experienced by development planners in defining indicators for measuring the success of "decent work" programmes. The bone of contention has been that a single definition may not apply to all countries, nor to the varying contexts within countries, such as rural and urban settings, agricultural and industrial settings, developing and developed settings (Ghai 2003; Mbiba & Ndubiwa 2006; Oya 2015). For Mbiba and Ndubiwa (2006), although all definitions and indicators of decent work are valuable, they do not all apply in all settings. Recognising that some gaps in working conditions among formal and informal workers are inevitable, the current study examines the GDWPP to uncover how two local institutions adapted and implemented the principles of decent work to alleviate poverty in rural areas.

Methodology

In line with the objectives of the study, a single case study design and a qualitative research approach were followed. Specifically, the GDWPP served as the focal point for questions about how decent work was implemented to trickle down poverty reduction among rural informal workers. The GDWPP was selected because it exemplified a localised approach to poverty reduction among informal rural entrepreneurs, particularly women, and claimed to have impacts at the enterprise, district, regional and national levels (ILO, 2005; Tijmstra 2011). As a UNDP study revealed, in the Central Region where the project was implemented, the prevalence of poverty reduced from 48 to 20 per cent as a result of the project (UNDP, 2007). Further evidence revealed that more women than men in the pilot districts were pulled out of poverty because women and gender needs were a central focus of the project from the onset. This view is supported by Grooten (2005, pg. 31) who found that.

Women entrepreneurs represent more than 50% of the SBAs [Small Business Associations] and SBEs [Small Business Enterprises] who benefited from the training and business assistance of the GDWPP. [And] that is explained by the large presence of typically female dominated business sectors such as palm oil and palm kernel oil, hairdressers and beauticians, batik tie and dye as well as tailors and dressmakers.

An equally important component of the programme was the use of LGs as the main agents in implementation. Although the success of the pilot led to the expansion and introduction of the Decent Work Country Programme (2007–2010) in six new districts in the Central Region, the current study selected only the pilot project and districts. This is because over time, the programme was faced with several new developments and challenges which detracted from the anti-poverty focus of the programme. Tijmstra (2011) states that a change in ILO thinking during this period meant that capacity building interventions shifted the focus from improving labour conditions to creating awareness about climate change and environmental sustainability. However, the current study is concerned chiefly with the project's impact on decent work and the processes leading to these impacts. Hence, the decision to select the pilot as the specific case of enquiry.

Ghana operates under a three-tier LG structure comprising the Regional Co-ordinating Council (RCC), the Metropolitan Municipal and District Assemblies (MMDAs) and the Urban/Town/Zonal councils. The Regional Co-ordinating Council (RCC) serves as the interface between Central Government (CG) and the LGs (specifically, the District



Assemblies). The DAs are subordinated by Town or Area councils⁶ (made up of 15 to 20 members) who serve rural communities (500 to 1,000 people). LG in the context of this study shall be limited to the Municipal and District assemblies⁷ since they represent the highest political decision-making body among the three-tier LG structure (Oduro-Ofori 2016). Hence, this study focused on two local governments, the EM and AEED, both in the Central Region of Ghana. EM is a predominantly coastal and urban area with varied informal economic activities, while AEED is a landlocked and predominantly rural area with an informal economy centred on agro-processing and services. The two districts were selected as the study area because of their high rate of unemployment, informal employment and poverty, and, more importantly, were the only two districts that formed part of the Decent Work Pilot Project (Grooten 2005). Hence, insights from the experiences of local stakeholders in the project could inform blueprints for other LGs in their implementation of decent work programmes in rural areas.

The study population comprised CG and LG officials, civil society organisations (CSOs), non-government organisations (NGOs) and traditional chiefs involved in the planning and implementation of the GDWPP in the two districts. A snowballing technique was applied to recruit study participants, with an initial list of key names supplied by the ILO office in Accra, Ghana. From this list, participants were selected based on a number of predetermined criteria. A total of five participants were recruited including four members of the SPGE and one consultant to the project in both districts. It is worth noting that at the time of the study, the project had been running for almost 20 years.

The study relied on primary and secondary data sources, with primary data sourced from face-to-face and telephonic interviews. Interviews followed a semi-structured format to ensure a balance of structure and flexibility. All interviews were conducted in English and lasted an average of 30 to 45 min. The instruments of primary data collection were a pretested interview guide, field notes, a voice recorder and a laptop. Secondary data comprised unpublished documents from the Assemblies, and scholarly journals and books on the Ghanaian labour market, decent work, sustainable development, the informal sector and decentralisation.

⁹ The SPGE was, in effect, a platform that brought together District Assembly officials and local business owners to ensure effective public–private collaboration on the project at the district level. Specifically, each of the two pilot districts had six representatives from the private sector, four elected District Assembly members and four appointed district technical officers.



⁶ The membership of the council is made up of elected Assembly members from each constituency—10 elected unit committee members and 5 local appointees. The councils and committees have no legislative powers, existing mostly to encourage public participation and representation in decision-making.

 $^{^{7}}$ Municipal and District Assemblies in Ghana are headed by a Chief Executive appointed by the President of the Republic.

⁸ Participants were selected based on their role, years of involvement and the district with which they were affiliated during planning and implementation of the project. Specifically, to qualify as a study participant, interviewees had to be listed in the records of ILO Ghana or be referred by a participant listed on ILO's list as a district official, consultant or member of the Sub-Committee on Production and Gainful Employment (SPGE), and had to have been actively engaged in the project for a minimum of two years.

Table 1 Pseudo-variables and their descriptions. *Source*: Authors' construct from fieldwork, November 2021

Pseudo-variable	Role in the DWPP	District
DOU001	Member of the SPGE	Effutu
BAI102	Member of the SPGE	Ajumako
MWA103	Member of the SPGE	Effutu
AFA004	Member of the SPGE	Ajumako
ASI005	Consultant	Effutu/Ajumako

Data analysis

Following the completion of data collection in November 2021, audio interviews were transcribed to obtain a text document for analysis. The study employed a content analysis approach (Harwood and Garry 2003). The coding process began with a three-stage reading of all transcripts, in which connections were established with the field notes. This laid a good foundation for the development of codes. Units of data were ascribed codes and then grouped under various themes to help achieve the study objectives. To ensure trustworthiness, the study made use of Lincoln and Guba's (1986) four criteria for sound qualitative research. In reporting the study findings, direct quotes from participants were used as a way of bringing "... the text to life, or bring[ing] life to the text" (Eldh et al. 2020, pg. 4). To comply with the ethical principle of confidentiality, participants were given code names, with these pseudo-variables and their descriptions shown in Table 1.

Decent work in the local context

The decent work pilot project was implemented in the EM and AEED as a pro-poor intervention to deal with the social and economic challenges faced by poor rural men and women in these two districts. Available evidence suggests that widespread poverty, coupled with the absence of any booming economic activities in these districts, was the reasons why the two districts were chosen for the pilot project. As a participant stated:

The Decent Work Pilot Project, let me say, was a pro-poor intervention. Ajumako [the capital town of Ajumako-Enyan-Essiam district] and Winneba [the capital town of Effutu Municipality] really were in that category of poor districts. It had some informal economy, and they had some decent work deficits ... so this was a good platform for the implementation of this Decent Work Pilot Project (ASI005).

The quote suggests that stakeholders of the project understood decent work as an approach for reducing poverty. Although the main objective of the project was to improve the livelihoods of poor rural entrepreneurs and boost the local economy, interviews revealed that the officials involved also saw it as fulfilling four locally adapted principles of decent work in an equitable and gender-sensitive manner so that both women and men benefitted equally from the project. These principles are discussed below.

¹⁰ Trustworthiness in qualitative research is enhanced by ensuring study credibility, dependability, confirmability and transferability (Lincoln & Guba, 1986).



Stimulating local employment

Stimulating employment was the main rationale for the programme. Contributing to the problem of unemployment was the fact that most of the local informal businesses had been unable to expand for various reasons. Therefore, one aspect of the project was to orientate small business owners on ways to expand their businesses in terms of personnel and income; the other was to slot the unemployed into apprenticeships or skills training, wherever possible, to improve their capacity. A district official in the EM stated that for small businesses, the goal of the project was to.

... give them capacity building on how to improve [upon] their job. How to get their work expanded, so that they can employ more. Because if the 85 per cent [of total employment who are engaged in informal employment] are getting capacity to expand their business, [then] they can employ more than the government. So, that was the principle (DOU001).

Enhancing participation in local decision-making

One of the broad goals of the decent work pilot project was to enhance the participation of informal workers in the social and economic decision-making processes of their local districts. This was against a backdrop in which informal workers had little or no say in determining the socio-economic directions of the districts. The findings revealed that local regulations governing small businesses before the project's implementation were quite unfavourable to business expansion and were therefore hampering local economic development. Private-sector representation in the assembly structure was deemed the only effective way of meeting the needs of small entrepreneurs in the district. A tripartite committee, ¹¹ known as the Sub-Committee on Productive and Gainful Employment (SPGE), was therefore incorporated into the structures of the two district assemblies as representatives of the informal sector advocating for recognition of their rights, and seeking privileges they deemed necessary for the betterment of their welfare. Elaborating on the role of SPGEs, an interviewee said that the goal was to give the informal sector.

... a platform in the decision-making of the formal system at the governmental level. Yeah, to have a voice in the decision-making process. So on that basis, the SPGE or the Sub-committee on Productive and Gainful Employment was established, of which majority of its membership was from the private sector or the informal sector (MWA003).

As representatives, SPGE committee members often met with the entrepreneurs, elicit their concerns on local socio-economic issues for onward consideration in the assemblies' development planning and provide timely feedback on the status of some proposals made to the assembly. Evidence from the field revealed that this process was effective when it came to the annual fixing of fees, as the entrepreneurs are able to bargain for fees that were affordable, instead of having fees imposed on them, as in previous years.

¹¹ By design, each committee (SPGE) of the two districts was to serve as a tripartite committee, comprising members from the private sector as well as elected and appointed district officials. Thus, the committee contained local business owners (the private sector), who were elected by the informal unions to represent them in the assembly, as well as elected and appointed public officials.



Extending social security to participants

Recognising that employment in the informal sector was precarious and left employees highly vulnerable, the project sought to ensure that certain privileges enjoyed in the formal sector were extended to the informal sector. Specifically, the project sought to ensure that the meagre incomes earned by informal business owners were not spent on their own medical care and that of their family members or staff. For this reason, the project sought to gather as many informal employers as possible and encouraged them to register with the National Health Insurance Scheme (NHIS). 12

The project also sought other ways of securing the informal business owners financially. Owing to their meagre incomes and lack of collateral, most were unable to access credit from banks to meet their personal and business needs. The SPGEs therefore partnered with some rural banks and established credit unions for the business associations.

Enhancing best business practices

Another objective of the project was to ensure that entrepreneurs shifted from the business-as-usual mindset to a smarter and more innovative way of doing business. The problems that needed to be addressed were basic, and included things like unsanitary or untidy working environments and lack of proper bookkeeping. Even basic documentation of transactions was missing, as observed by members of the SPGEs. One lamented as follows:

You know ... interestingly, most of them, when they are working, revenue, expenditure, they don't know. So as a seamstress [for instance], at the end of the month, she doesn't even know how much she has earned. Because when she gets hold of the money, she starts to spend it without keeping records of what items she's spending on and how much in all constitute her expenses. Hence, at the end of the month, she cannot indicate exactly how much she's made as profit. So, this was one of the things we were teaching them – [how] to do proper bookkeeping (DOU001).

Implementing decent work in the local context

In light of the project's overall goals with regard to the creation of "decent work", the SPGEs, together with ILO and its national constituents, introduced a number of initiatives that would help enhanced access to all four locally adapted principles of decent work. These initiatives were:

Institutional embedding of the project

Since the project sought to implement decent work principles using a local economic development (LED) approach, LG capacity was recognised as key to its success. At the time the project was initiated, the LED approach was new to the two District Assemblies, and there was therefore a need to embed the concept into their organisational structures.

¹² NHIS is a social intervention initiative introduced by the government of Ghana to give its citizens affordable access to high-quality medical treatment.



Evidence from the field revealed that this was done in two ways: first, a special subcommittee comprising 15 members drawn from the District Assembly, civil society organisations and local small businesses was created in each district—the SPGE, referred to above. This subcommittee was formally accepted by each assembly as the body responsible for planning and implementing the project and associated interventions at the district level, with support from the assembly. Small business owners were included to ensure beneficiaries of the project were fully integrated into all phases of the project. A conscious effort was made to include women in the SPGEs. The findings show that the two assemblies showed a strong interest in and commitment to the project in several ways including depositing an undisclosed sum of money to fund the project, offering office space and assembly staff to form part of the committees.

The second means of embedding the project into the assembly structure was ensuring that the project was included in the assemblies' medium-term development plans (MTDPs). The SPGEs ensured that their various action plans were itemised in the MTDPs, and that members of the assembly were fully informed of the project's goals and modus operandi. This helped to prevent a dislocation between the larger assembly body and the SPGEs, creating a measure of synergy between them.

Based on the input of interviewees, it appears that the SPGEs greatly helped to embed the concept of LED into the structures of the two assemblies. Participants spoke of the committee as a valuable tripartite, hybrid unit that promoted effective engagement and helped with diagnosing local economic problems in the district. Some saw it as a sustainability strategy, in that once technical and financial support was withdrawn from the project, the SPGE would help to keep the project running.

Because the SPGEs were embedded in the local assemblies, and not just a grouping of local entrepreneurs, they had institutional backing, which made all the difference. Because of this backing, the key interventions of the project¹³ became the "default activities" of the districts. Some interviewees remarked that without these committees, implementation of the project would have been difficult, if not impossible. A participant said, "In fact, without the commitment of the local authorities, nothing happened" (ASI005).

While the role of local authorities in the project was central, it is also important to recognise that collaboration with numerous parties enhanced their efforts. The consultant to the project clarified as follows:

These two districts, even though they are rural, had all the structures that [could] uptake the decent work concept. When we are looking at decent work, it's not in a vacuum. ... You are looking at it with reference to some structures: local assemblies, enterprises ... you are looking at civil society organisations, sometimes. You're looking at structures that would [support it]. So yes, we had the government structures, the institutions, the departments and [the] agencies. We had enterprises, businesses there. We had institutions that should be in charge of social protection and all that (ASI005).

Thus, extensive collaboration in terms of both planning and implementation was an integral part of the project's success.

 $^{^{13}}$ Capacity building, the creation of health and financing schemes, and the grouping of entrepreneurs into unions.



Capacity building

Efforts to implement the LED approach and the principles of decent work called for capacity building among personnel at the policy and enterprise levels. At the policy level, training focused on how the SPGEs could boost job creation by mobilising as many stakeholders and resources in their catchment areas as possible. Training at the policy level was held at the ILO Training Centre in Italy and in several locations in Accra. A committee member said:

We had a series of training with them [the ILO]. We had international training in Turin, Italy, on local economic development. The whole idea of the decent work project is local economic development. ... [the assumption is that] If businesses at the local level are empowered and are doing well, then the local economy will grow (MWA103).

Capacity building for the SPGEs was an essential component of the implementation process. As lead implementers of the project, the SPGEs needed an in-depth understanding of the broader framework of LED, what the project would entail and some guidance on how they should go about implementing its various components.

Beyond capacity building at the policy level for the committees in the two districts, both training and business development services were also organised for the enterprises involved. Training included a general awareness component to mainstream gender issues in all components of the project. The SPGEs formed part of this training, to conscientise them about the challenges faced by women entrepreneurs, and the ways in which their interventions could empower rather than disempower.

In all, capacity building was a key aspect of the project, given much attention by the relevant stakeholders. A participant in AEED said:

The project invested so much on capacity building and that makes it one of the most unique projects. It's one of the most successful projects that I have [participated in] because the capacity building intervention was systematic, well-planned and delivered by high-quality service providers. It made a lot of impacts (BAI102).

The comment points to the fact that when it comes to local interventions of this nature, the quality of training can vary considerably. Training in this project was considered exemplary.

Unionisation of the enterprises

As part of the project, the small businesses that underwent training were grouped into small business associations. Each district chose the sectors it would focus on. The two SPGEs resolved to select economic sectors that had employment creation potential and were dominated by women. Since most of the informal workers in AEED were involved in oil processing, the Oil Producers' Association was formed, while the Fishermen's Association and the Dressmakers' Association were formed in EM as the dominant economic activities were fishing and dressmaking. This was a leap forward in terms of their organising capacity and transforming them as collective forces that could make collective demands as major players in the local economy. A committee member said:

The small-scale enterprises were more of individualistic but what we were looking for was an aggregation of the enterprises into associations ... to come under one



umbrella in a setting. So, it was like an agglomeration of small-scale enterprises. In that way, identifiable ones, like dressmakers – we put all dressmakers under one umbrella [in the form of an association] so we can call it "Tailors" and "Dressmakers' Association". We do same for fishmongers as well (MWA103).

The formation of local business associations was, in effect, a form of unionisation, and an attempt to foster dialogue between the assemblies and the various small businesses, through their respective executives. Moreover, as part of ensuring that these associations were vibrant, each association had a leader who served as mediator between the association and the SPGE. Evidence from the field revealed that most of these association leaders were women.

The implementation of local financial schemes

Mechanisms were put in place to ensure that members of the various SBAs would be able to access capital for the expansion of their businesses. The findings of the study reveal that different approaches were adopted in the two pilot districts: in AEED, the SPGE collaborated with the Assinman and Enyan Denkyira Rural Banks to offer credit facilities to association members, who also saved with their various association credit unions for mutual help. These banks received financial support from the African Development Bank (AfDB) through its Social Investment Fund (SIF) project.

In EM, the SPGE created and maintained its own financial institution, the Edwumapa Credit Union, located in Winneba, the seat of the local municipality. This credit union served the financial needs of the various associations, ensuring a measure of sustainability and creating a sense of local ownership of the initiative among members. The credit union served as a reservoir for the various associations' dues and contributions. Access to loans for business expansion was made readily available to these associations at favourable interest rates, agreed upon by members of the associations. In both districts, the SPGEs formalised a set of eligibility criteria for loan applications, to ensure that borrowers were creditworthy and able to repay the loan. Where there was doubt, the association would take responsibility for repayment when an entrepreneur defaulted.

The implementation of local healthcare schemes

Another important security issue the SPGE considered was the health of local entrepreneurs. In the two pilot districts, the SPGEs collaborated with the district-level hospitals and health insurance offices to run workshops on health and safety measures in the workplace. Moreover, there were attempts to also get as many entrepreneurs as possible registered with the National Health Insurance Scheme (NHIS). Business owners who were willing made sure that their apprentices and shop assistants were registered. Uptake of this option was high, since business owners did not want workers off work for many days, spending their small incomes on health care and medication. This gave many of the workers the opportunity to save in their respective accounts and also cater for basic necessities at home as well as their wards' education. A participant saw both formal social security and the informal, family-based social security as equally valid:

The emphasis [of social security] is not only when you're in active employment but when you are out of employment. Something should be able to cater for you. But it depends. Social security, if you want to conceptualise it, you can invest in your



children and they will look after you. And if they're able to look after you, that's also a pension scheme. It's not necessarily for you to be having SSNIT [Social Security and National Insurance Trust]¹⁴ and be paying [contributions out of your income]. But if you're able to look after your children and your children are doing very well and every month they're able to [give you something], that is your social security (BAI102).

While acknowledging the value of traditional forms of social security, it could be seen that several avenues were explored in a bid to reduce workers' vulnerabilities. Although the main goal is to ensure that workers have adequate income during their sick or old age, the project assumed that higher productivity could result in higher income, and as income rises and expenses reduce through these health schemes, more could be saved to reduce the vulnerability of workers in times of sickness or old age.

Discussion

Since the inception of the term "decent work" in the late 1990s, the concept has been subject to scrutiny (Okafor 2012; Sehnbruch et al. 2015). The main bone of contention has been whether or not the various components of the concept can be translated into real-world policies and practices, especially in informal contexts where employers themselves may be struggling to survive. The findings of the study indicate that the local authorities of the pilot project viewed the mainstreaming of decent work principles as a way to achieve two main goals: at the individual level, reducing poverty among rural informal entrepreneurs (Mbiba and Ndubiwa 2006; Somavía, 2007), and at the district level, spur social and economic growth.

In furtherance of these broad, multifaceted goals, four specific objectives were identified by the local authorities. The first was to stimulate local employment by creating new businesses and expanding existing businesses. The idea of viewing job creation and expansion as an aspect of the decent work concept is consistent with the views of Ghai (2003), Oya (2015) and the ILO (2013), all of whom postulate that decent work in every context begins with creating jobs.

Recognising the challenges of social and economic exclusion faced by entrepreneurs in rural areas, the project pursued a second objective: to enhance the participation of entrepreneurs in local decision-making processes. This entailed consultations by the LG, through the SPGEs, with local entrepreneurs to decide on fair fees, and on the determination, planning and implementation of the business development services that entrepreneurs most needed (Nordjo et al. 2023). The creation of opportunities to contribute to decision-making about the broader business and employment landscape is consistent with the assertion that decent work encompasses a voice for the voiceless informal workers (Frey and MacNaughton 2016; Oya 2015). A third objective was to reduce the financial vulnerability of informal workers by granting them access to both credit and health insurance, two

¹⁴ SSNIT is a legally mandated public trust that is tasked with compensating [formal and informal] workers in Ghana for income lost as a result of old age, disability or death of a member, in cases when dependents get a lump sum payout. To enjoy such benefits, all employers are required to make contributions into the trust during their employees' active service. While this responsibility is done by most public [government] and some private employers, many employees in private and informal engagement especially do not benefit since their employers do not make these contributions during their employees' active service.



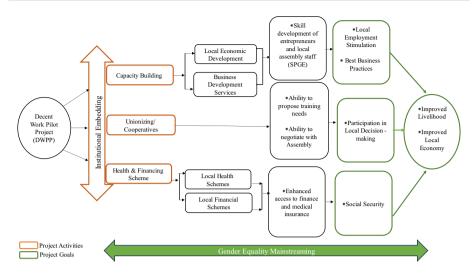


Fig. 1 Conceptual framework of the Ghana decent work pilot project. Source: Authors' construct, January 2024

aspects that are sorely lacking in the informal sector (Abebrese 2014; ILO, 2019). The final objective of the project was to help entrepreneurs to adopt best business practices in their economic activities by teaching them basics of spatial organisation, documentation and record keeping to ensure that businesses were run in an economically viable, socially acceptable and environmentally friendly manner.

The quest to implement these policy goals called for the introduction of local strategies, initiatives and interventions, as shown in Fig. 1, which presents the conceptual framework of the entire project. The items outlined in green on the right of the figure constitute the goals of the project, while the items outlined in orange constitute the means by which they were achieved—the strategies, initiatives and interventions applied.

The first activity was to institutionalise the project to ensure that every aspect of the project was embedded in the District Assembly structure. As a result, the goals of the project became default priorities of the two assemblies. Findings of the study reveal that the institutionalisation of the project was effected through establishment of the 15-member SPGE and through the incorporation of the policy goals into the assemblies' MTDP. This institutional embedding was key to the successful implementation of all interventions in both districts. It is surprising, therefore, that none of the studies reviewed identified this as an essential component of a successful localisation strategy. Notwithstanding, a number of factors may account for the peculiarity of this finding. The first is that the project sought to take a sustainable, bottom-up approach to poverty reduction, and at the same time needed to be strongly linked with already-existing structures for it to have any muscle and enjoy widespread buy-in. In addition, the entire project was a localisation effort—a means to embed the concept of decent work in particular businesses and structures. As Fig. 1 shows, once steps had been taken to institutionalise the decent work policy goals, all other interventions could proceed, namely capacity building, the unionisation of enterprises and the implementation of financial and healthcare schemes.

As shown in Fig. 1, capacity building was organised in two phases. The first focused on training of the SPGEs on local economic development. Many scholars have made the point that for local institutions to have any effect on LED, institutional personnel



have to be properly capacitated; without such capacitation, LED efforts are bound to be piecemeal and ineffective in the long run (Bush 2020; Guha and Chakrabarti 2019; Okafor et al. 2015). The second phase of training, organised periodically throughout the duration of the project, focused on entrepreneurs. Training included the provision of business development services such as management, technical assistance, marketing, and technology and product development. In view of the rural context of the pilot study, these services were crucial to the sustainability of the small businesses involved, helping them to diversify their services and move from direct dependence on agriculture to skills and asset acquisition (Nordjo et al. 2023). Oya (2015) concurs that in rural and agricultural settings, one way of boosting livelihoods is to embark on enterprise development interventions. Capacity building for the SPGE and entrepreneurs resulted in effective local business development and enhanced the adoption of best business practices among entrepreneurs.

To enhance entrepreneurs' involvement in local decision-making processes, the SPGEs identified the dominant economic activities in each of the districts and grouped entrepreneurs into small business associations (SBAs). Certain dominant activities absorbed most informal workers in the two districts; therefore, grouping them into associations was the most effective way to ensure that their business interests were advanced. Through their appointed executives, members of the associations were able to forward their concerns to the SPGEs, who used their input to fix business fees and plan enterprise development programmes, among other activities. The notion of regular dialogue between these bodies aligns with the position of the ILO (2002, 2019), which postulates that one way to reduce decent work deficits is to enhance social dialogue, so that workers can exercise their labour rights.

Recognising the insecurities and vulnerabilities associated with informal employment, particularly in rural areas, the project also sought to enhance entrepreneurs' access to social security. Findings reveal that through collaboration with district-level hospitals, health authorities and rural banks, the project was able to implement a number of health and financing schemes for the enterprises, through their SBAs. The health scheme saw large number of entrepreneurs registered with health insurance providers while each district adopted the system that suited it best with regards to the banking scheme. Thus, exemplifying the principle of localisation. The variety of approaches adopted highlights the fact that for decent work programmes to succeed, local implementers (i.e. local authorities) need to undertake thorough resource mapping before embarking on action. This essential step establishes a firm foundation, helping to identify the local resources that may be used to create tailor-made solutions to local problems. The measures put in place by the two SPGEs to assist entrepreneurs with both financial and healthcare schemes is consistent with the view of Abebrese (2014), who states that reducing health and workplace risks assists workers to save money and can transform an economic activity from an "indecent" one to a decent one.

As indicated in Fig. 1, the entire project had a strong underlying gender dimension, in recognition of the fact that poverty itself has a strong gender dimension. Conscious efforts were made to involve women during the project's planning and activity phase. This ensured that women benefitted from all measures designed to help entrepreneurs create and expand businesses, innovate more in business, enjoy new social security instruments and play an active role in local socio-economic decision-making (Frey and MacNaughton 2016; ILO, 2013).



Conclusion

Based on an investigation of the GDWPP in the EM and AEED of Ghana, the current study sought to fill gaps in "decent work" research, revealing how the principles of decent work were woven into a specific job creation and enhancement programme. The study sheds light on how these principles may be mainstreamed into other local job creation schemes. To achieve this objective, two specific questions were asked: How did the DWPP define decent work, and what activities were introduced by the local authorities to enhance access to decent work in the EM and AEED of Ghana?

On consideration of the first question, the study identified four main elements that constituted decent work in the pilot project: stimulating employment, enhancing participation in local decision-making, extending social security to participants and ensuring that best business practices were implemented at places of work. The incorporation of these elements helped to achieve the project's overarching goal of improving livelihoods and revitalising the two local economies.

The understanding of decent work as expressed in the EM and AEED of Ghana was consistent with that of several studies (Abebrese 2014; Frey and MacNaughton 2016; Ghai 2003; ILO, 2013, 2019; Oya 2015). In some respects, the findings differ from those of other studies (Mbiba and Ndubiwa 2006; Okafor 2012; Sehnbruch et al. 2015).

On consideration of the second question, the findings reveal that a number of activities were undertaken to enhance access to decent work, all of which were based on a strong foundation of collaboration among the LGs, small businesses and civil society organisations. The main activities were institutional embedding of the project, capacity building, the unionisation of entrepreneurs, and the introduction of local health and financial schemes. The study has shown that these activities were introduced in a gender- and poverty-sensitive manner, given that poverty has a clear gender dimension. These interventions were found to be consistent with the localisation strategies suggested by various scholars (Bush 2020; Guha and Chakrabarti 2019; Okafor et al. 2015). However, a finding that contrasted with that of other studies was the matter of institutional embedding, which was not suggested by any of the scholars of localisation processes reviewed in the study. The current study found that it was the strong involvement of LG that gave this project its reach and impact. The fact that local authorities in the EM and AEED managed to achieve the goal of implementing decent work through these interventions challenges the assertion of Mbiba and Ndubiwa (2006) that not all pillars are relevant in all contexts, especially African and rural contexts. This study has shown that with clearly defined structures and sufficient funding and training, the concept of decent work can be realised, in full, in rural African contexts.

The findings should, of course, be considered in light of these limitations: five participants constituted a small sample size, and results pertained to only two districts in one African country. Hence, the conclusions drawn should be carefully considered when attempts are made to transfer the findings to other contexts. Despite this drawback, the study has provided valuable information to LGs striving to embark on similar local economic development interventions.

The model of the project shown in Fig. 1 is adaptable and may be used in various contexts. The model, if applied and adapted as necessary, may be seen as a way forward for LGs seeking to create sustainable work opportunities for informal entrepreneurs. As a consequence, it is recommended that interested LGs embed the principles of decent work into their district medium-term development plans, and set up tripartite committees to see to the



planning and implementation of decent work policies. In addition, LG institutions should maintain close contact and dialogue with local stakeholders and members of the informal sector, especially at the planning stage, so that they understand their socio-economic needs and incorporate these needs into the design and implementation of decent work policies. To foster an effective implementation regime, it is further recommended that local institutions enter into extensive multi-level (local, national and international) collaborations to support them, for both policy legitimisation and technical and financial assistance.

The study contributes to the literature on localisation in general and SDG 8 in particular, and opens up several new avenues for research. Further enquiries could involve more beneficiaries of the project, in order to obtain their perspectives on the planning, implementation and outcomes of the project at the local level. ICT development has changed the way we interact, and many people at the local level are accessing new opportunities and participating in the knowledge economy through the internet. Consequently, future studies could explore how the programme (or others like it) have adapted to accommodate a changing context, in which citizens have access to far more information than ever before. Finally, a comparative case study could be conducted on how the decent work country programme is planned and implemented in other African countries, and the roles of LG institutions within country-level plans. This would deepen knowledge on the various ways in which SDG 8 may be localised on the African continent.

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Declarations

Conflict of interest None.

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