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## **Stretching to Informal Workers: the Ghana Trades Union Congress's Hand and Social Protection**

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### **Abstract**

*Trade unions have adopted various ingenious strategies to reach out to groups of informal workers who were once considered beyond organisation. The unions claim this move is meant to offer protection to the unregulated workers. Drawing largely on secondary data (i.e. through the review of relevant documents) this paper shows that organisational coverage of unions to date lacks the substance of meaningful and genuine representation of their fluid affiliated informal workers. The voices and interests of affiliated informal workers are excluded from the mainstream activities of the formal traditional unions due to structural rigidities. It requires unions to temper its narrow focus on collective bargaining and embrace a much wider conceptualisation of their functions within the domain of social protection. This forms the central position of the paper. The paper also demonstrated that where unions are institutionally responsive, they can achieve some level of social protection for their associate informal worker groups.*

### **Introduction**

Informal workers are commonly regarded as lacking state protection and are often left to their own devices. Whether as street traders, food vendors, casual workers, and self-employed individuals, informal workers face different sets of challenges including harassments from state officials, evictions, employer abuse, operating under unhygienic conditions and low productivity (Unni & Rani 2003).

Traditionally, the academic studies on the informal economy had sought to unravel the forces underlying the expansion of the informal economy and the form that it takes (Portes & Schauffler 1993; Meagher, 1995). These studies often cast informal workers as victims of the onslaught of neo-liberalism. However, there are social and political spaces available to informal workers to protect themselves against official harassments and employer abuse. Confirming this assertion, recent studies have highlighted the various possible channels that informal economy groups can utilise to improve their lots (see contributions in Lindell, 2010). One such channel is the interface between traditional trade unions and informal worker associations or groups (Jimu, 2010, Jordhus-Lier, 2010; Boampong, 2010; Britwum, 2011). This interface is seen as a viable option for protecting informal workers since it offers some tangible benefits to informal workers.

Some concerns, however, have been raised about the motive of traditional unions in reaching out to informal worker groups and associations. Some authors maintain that traditional unions seek alliance with informal groups in order to achieve “trade union renewal” (see Lindell, 2010). There is the tendency for unions to be more obsessed with their renewal than with genuine protection of the interests of informal workers. That is, unions may seek to mobilise informal workers to reverse their membership losses in order to maintain political influence but do not necessarily seek meaningful protection for informal workers. This is not to downplay the importance of true trade union renewal; it is in fact an imperative response to increasing informalization. It is important to note that as unions seek to renew themselves through the mobilisation of informal workers, the interests of the informal workers should not be neglected.

It has been observed that the long-established bureaucratic structures of traditional unions tend to exclude informal workers. Questions have therefore been raised about the nature of the representation of informal workers in the structures of unions and how unions can effectively respond to the needs of informal workers? Britwum (2011) sought to address these questions, by looking at the issue of representation of informal worker groups in the structures of the Ghana Trade Union Congress (GTUC). This paper takes its inspiration from Britwum's current efforts and demonstrates that organisational coverage to date lacks the substance of meaningful and genuine representation of their *fluidaffiliated* informal workers.

The voices and interests of affiliated informal workers are least represented in the mainstream activities of the formal traditional unions due to structural rigidities. However, in areas where unions have demonstrated institutional responsiveness, they have been able to provide social protection to informal worker groups. The paper, explored the representation of informal worker groups in the mainstream activities of trade unions and the role of the latter in the provision of social protection to the former. This paper is organised into five sections. The second section, which follows the introductory section, reviewed the discussion around insecurities pertaining to informal work and possible avenues for organising (and the inherent challenges) informal workers. The third section looks at the unions' focus on social protection as a more robust concept which could enable them to respond to the multi-varied needs of informal workers. This shifts unions' narrow focus away from collective bargaining functions which had traditionally catered for formal workers' needs. The landscape of the GTUC's attempt to stretch a hand of help to informal workers and issues of representations are captured in section four. Here, an attempt is made to unearth the social protection benefits informal groups derive from their union allies as well as the lack of meaningful representation in the mainstream structures of the unions. The fifth section concludes the paper.

### **Informal workers, insecurities and avenues for organising**

Informal workers come in many forms and their heterogeneous nature makes it difficult to come out with a universal definition. Different groups of workers such as casual or piece rate workers, self-employed entrepreneurs, home-based workers, street vendors are often classified as informal workers. A core feature of these workers is that they operate mainly outside the protective arms of the state. In the view of Andrae and Beckman (2010), informal workers are characterised by varying stability and terms of employment and their conditions are not regulated by the state or through collective bargaining agreement. They, therefore, face different kinds of social and economic insecurities and the orthodox social security schemes rarely cater for them (Canagarajah and Sethuraman, 2001).

Unni and Rani (2003) identified two sources of insecurity that face workers in the informal economy; random shocks and structural insecurities. Random shocks are unexpected contingencies that hit individuals from time to time such as untimely deaths, illness, drought, crop failure etc. The structural insecurities emanate from the structural features of the individual such as gender, education, ownership of assets and activity status—whether the worker has a salary or stable job, casual work or self-employed. A further distinction was made between basic insecurities (food, shelter, health, etc) and economic insecurities (employment, capital, demand/market, organisation, skill and the policy environment). Unni and Rani (ibid.) particularly, stressed the primacy of structural factors to insecurities of informal workers. In their words, economic insecurities “...may arise from...random shocks, but structural factors have a much greater and more pervasive influence” (ibid, p144). The detail insecurities that workers tend to face in the informal economy are presented in table 1 In the table the economic insecurities informal workers with different activity status face (casual work, self-employment and trading) in the informal economy are listed.

**Table 1 Economic Insecurities of Informal Workers**

Activity Status	Employment Insecurities	Skill Deficits	Organization Deficits	Capital Insecurities	Demand Insecurities	Hostile Policy Environment
Casual work	Irregularity of work Low levels of income Multiple activities to complement income Deplorable working conditions Hire and fire at any time	Lack of marketable skills Inability to invest in new skills and knowledge Depend largely on informal sources for skill upgrading Easy transferability of skills (anybody could acquire this skill and flood the market with it)	Unionization often excludes workers from the unorganized economy Lack of voice and political influence Varied interests and heterogeneity make it difficult to unionize informal workers	Weak access to credit and capital Low incomes generated by these activities constrain capital accumulation Formal banking institutions reluctant to lend to self-employed entrepreneurs	Weak demand for their products and services tend to limit their scope of expansion	Harassment from public officials as a result of lack of official recognition of their economic activities Lack of designated place for doing business Pay various forms of illegal/legal fees to local authorities for operating in "unauthorized" business locations on the grounds that they Cause congestion Represent health hazards
Self-employment						
Street/Open market trading						

Author's construct

The literature reports of different organisational strategies the informal workers employ to minimize their insecurities; take the form of either horizontal or vertical alliances (Lindell, 2010). Horizontal alliance is where informal workers constitute themselves into self-help and independent groups to address common insecurities. Vertical alliance on the other hand, is where informal worker groups with record of strong self-organisation may take the initiative to align with an external agent or an external agent may reach out to groups of informal workers in order to help reduce the insecurities that face them. Current empirical studies on the vertical arrangement have highlighted the interface between informal worker groups and formal trade unions (Andrae and Beckman, 2010; Jimu, 2010, Jordhus-Lier, 2010; Boampong, 2010; Britwum, 2011). Trade unions may either directly recruit informal workers into their membership ranks or establish relationships with existing self-organised informal group of workers.

Generally, the organisational coverage of trade unions has favoured workers in the formal workplace environment and the current trend of formal-informal interface is regarded as something *new*. The argument had been that organising the unorganised sector was virtually impossible and beyond organisation by trade unions. The heterogeneous and short-termist nature of employment relations in the sector, and the challenge of locating informal workers make it difficult to organise them (Gallin, 2001; Boampong, 2010). This new path of trade unions and informal groups interface, therefore, has a unique challenge. This is because the interests of informal workers diverge from those faced by workers in the regulated wage sector. Reconciling these diverged interests poses a problem for unions. Collective bargaining agreement for example, has been designed to address the concerns of formal wage workers (Andrae & Beckman, 2010) and least addresses the needs of informal workers. Informal workers can as well trigger formal unions to restructure and redefine their functions (Britwum 2011) to address their economic insecurities. It is maintained in this paper that the concept of social protection provides a better framework for the redefinition of union functions towards informal workers.

#### Unions and Social Protection for Organised Informal Workers

From the literature, there is a distinction between basic and economic securities as a framework for analysing social protection. Social protection is defined to include basic and economic securities (Unni & Rani, 2003). Basic securities which are synonymous to right-based approaches include social security measures such as income, health, education and pensions. Economic security is defined to include “income generating productive work and the application of the core labour standards to all forms of work” (ibid: 133). The economic security dimension forms the prime basis of this

paper. It is comprehensive and work-based and therefore provides the appropriate foundation for any discussions on social protection for informal workers. Unni and Rani (ibid.) introduced security of employment, skill upgrading, welfare funds, organization, capital security, demand security and legal recognition as important elements of social protection for informal workers (Figure 1).

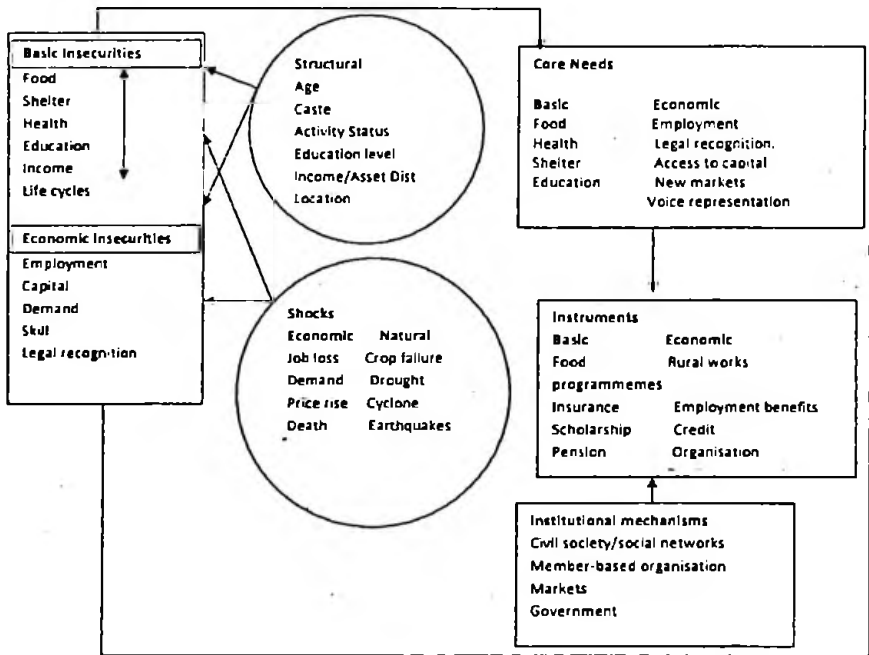
Unni and Rani, (ibid.) defined security of employment to include regularity of job, security from arbitrarily loss of employment; improve incomes and good working conditions. Skill upgrading encompasses the ability of informal workers to access vocationally-oriented training to make them more employable and improve on their production processes. With regard to welfare funds, levies and contributions from informal workers are used to establish the funds to provide social security to them in the event of contingencies. These funds are very often backed by state policy. Organisation or the strengthening of the voices of informal workers can help them to influence their informality or the sources of their insecurities for the better. Capital securities border on the ability of, for instance, self-employed informal workers to gain access to capital to expand their production base or being able to make savings for capital investments whereas demand or market security refers to consistent demand for the products and services of self-employed entrepreneurs to expand their scope of production.

The flipside of this discussion is that the lack of these elements of social protection results in economic insecurities of informal workers as illustrated in table 1. Social protection schemes should attempt to address these insecurities (ibid.). Figure 1 is a framework depicting social protection for the informal economy. As indicated earlier, insecurities facing informal workers are divided into basic and economic insecurities; giving rise to certain core needs (basic and economic) for social protection. The framework also shows the structural sources of insecurities and the institutional mechanisms and instruments required to address the needs or insecurities of informal workers. This paper focused on economic insecurities of informal workers which are expanded in table 1 and the institutional mechanism (i.e. unions and informal worker group interface) for addressing these insecurities.

**Insecurities**

**Sources of Insecurities**

**Social Protection**



**Figure 1: Social Protection for the Informal Economy**  
 Source: Unni and Rani, 2003

These elements of social protection; security of employment, skill upgrading, welfare funds, organization, capital security, demand security and legal recognition should form the bases for trade unions' interventions in the informal economy. What has largely been missing in the discussion of the role of unions in organising informal workers is the failure to explicitly conceptualise unions' functions within the framework of social protection. Studies that have looked at the support of trade unions to informal workers do touch on isolated dimensions of economic insecurities/securities (Britwum, 2011) but the analyses are rarely conceptualised using the wider framework of social protection. Embracing the social protection concept by unions obviously extends the role of union beyond collective bargaining into areas of development that have traditionally been the preserve of the state. The attack on this path of thinking could be that unions have no business venturing into areas of development where the state has failed to deliver.



Unions are providing occupational inputs like tools, raw materials, skills and entrepreneurial training. [what] is important [to note] here is the diversionary and demobilisation impact when unions allocate to themselves the functions of the state lapses... (Britwum, 2011:219)

Trade unions should not cover up for state failure but they can play a complementary role in providing support to informal operators and this has become more important considering the diminishing role of the state in the provision of social security. The lack of clear employer-employee relationships makes it difficult to determine who should bear the burden of social security provisioning (Unni & Rani, 2003). Unni and Rani indicated that besides the market and the state, a third form of institutional mechanism that plays a role in delivering social protection is the civil society. Trade unions clearly fall within the third sector or the civil society sector and can employ instruments such effective organisation, credits/welfare funds, employment benefits, advocacy and legislation to help informal workers to meet their economic needs. Increasing informalisation of work requires that trade unions transform themselves to meet the new and multiple demands their associate informal members place on them. Hence the need to embrace the concept of social protection which better captures the various needs or insecurities of informal workers.

It is just not enough for unions to restrict their functions to collective bargaining which best suits formal workplace workers. They should stretch their hands to provide social protection to the heterogeneous informal workers who form a large proportion of the working population but lacks protection. Already unions are transforming themselves in line with emerging challenges and as Jordhus-Lier (2010:118) declared: Both in an African context and beyond, we can detect a general shift away from bureaucratic formal trade unionism to more grassroot-based, less rigid organizing strategies.

This paper draws largely on secondary data<sup>6</sup> and an interview with the Informal Economy Desk Officer of the GTUC. The empirical discussion could have been strengthened with data from interviews with informal worker groups which are directly affiliated to GTUC but due to logistical constraints the author could not conduct these interviews. As indicated earlier in section three, there is the general lack of explicit conceptualisation of unions' functions within the framework of social protection. The effort in this paper is, therefore, to present initial thoughts and conceptualisation of

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<sup>6</sup>Largely based on the works of Britwum (2010 & 2011) which extensively mapped out the strategies deployed by unions to organise in the informal economy and also highlighted issues of representation of informal groups in the structures of GTUC.

the role of unions in the provision of social protection; to be followed with the collection and analysis of detailed qualitative data in the future.

### **The helping hand of GTUC and Informal workers**

The nature of the various strategies that are deployed by the GTUC to reach out to informal workers and the associated social protection benefits derived from these arrangements are discussed in this section. The issues with regard to representation of informal workers in the union structures are discussed. The GTUC's role in the provision of social protection are discussed under the following thematic areas; organisation and representation of voice, welfare fund for informal workers, training and skill upgrading, employment security and policy influence.

A concerted effort by GTUC to organise workers in the informal economy dates back to the 5<sup>th</sup> Quadrennial Delegates Conference of the GTUC<sup>1</sup> in 1996. The Conference adopted the policy that set up a desk to coordinate unions' efforts at organising informal economy workers. In 2000, the Informal Economy Desk was established to carry out this coordination function. The 7<sup>th</sup> Quadrennial Delegates Conference of the GTUC adopted the policy to allow more informal worker groups to be directly affiliated to the GTUC as associational members. In the four year policy (2004-2008) of the GTUC, national unions were to give union coverage to informal workers. The strategy focuses not only on linking up with existing informal economy groups but also to design programmes and activities to respond to identified needs of informal workers (Britwum, 2011). The GTUC's strategy clearly looks beyond the effort of giving voice and representation to informal workers but also focus on designing interventions to address identified gaps in economic needs of informal workers. It can be concluded that the policy efforts by GTUC, are situated within the social protection framework which stresses the need for representation and voice for informal workers as well as building the economic capacity of informal workers.

### ***Organisation: Union and Informal workers interface and representation***

Britwum (2011) classified the interface between the formal trade union and informal groups or workers into six typologies. The first is the wholly informal economy unions with strong internal regulation mechanisms and which often initiate affiliation with unions after forming their own groups (e.g. GPRTU and Makola Traders' and Union. The second typology consists of formal based unions with active engagement with informal groups such as General Agricultural Workers' Union (GAWU) and Industrial and Commercial Workers' Unions (ICU). This class of unions directly recruit informal worker groups and give them union affiliation. The third comprises

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<sup>1</sup>The evidence suggests that GTUC direct engagement with GPRTU dates back to 1967 (Britwum 2011)

of unions which initiated effort to organise informal workers but have lost contact with groups they previously organised. The fourth applies to unions whose earlier attempt to organise failed. The fifth is what she referred to as prospecting unions which have identified informal groups but are yet to offer union coverage because of some perceived capacity challenges to offer meaning coverage. The final group are those unions that do not yet have plans to organise informal workers on the excuse that “the demands of their traditional members do not allow the union space to take on informal economy groups” (ibid: 208).

It is one thing for formal unions to reach out to groups of informal workers and another to create the space that engender independent active voices and meaningful participation of informal workers in unions' decision making process and activities. The nature of union membership offered to informal workers determines the strength of their voices and the extent to which their needs are addressed. Informal workers' access to the governing structures of the national unions, the right to hold union position and vote are important criteria defining union membership (ibid.).

Informal workers are affiliated to the national unions of GTUC as “associate members,” meaning they do not enjoy full participation in the meetings and congresses of the unions. Leaders of the informal associations could attend meetings of their affiliate national unions as observers without voting rights. They cannot put themselves out for official positions within the unions. Voting rights is contingent on the ability of the informal workers to pay dues. This has reduced the associate informal members to mere “observers” during meetings:

...we have what we call Steering Committee meeting which is held bi-monthly...the leaders of these (informal) associations are invited to come to these meetings but as observers,...we are going to our QDC this weekend and they will be invited....but also as observers—meaning they don't have a voting right. The reason why they don't have a voting right is that we are not collecting dues from them... (Interview with Informal Economy Desk Officer, GTUC, 06/08/2012).

The low and irregular incomes of informal workers make it almost impossible for them to pay union dues. Even where informal workers can pay dues, there are questions about the capacity of unions to collect them from these itinerant informal workers (Britwum, 2011). The unresolved contention is whether or not unions should put premium on the numerical strength derived from informal workers for political influence or the payment of dues as prerequisite for full membership (ibid.). Informal workers prefer the latter since their key resource is the numbers they add to the unions' membership.

There is also the evidence of some national unions opening up their structures and offering full membership to informal workers. Mention can be made of ICU and GAWU which have altered their governing structures to accommodate informal workers. Their constitutions offer equal membership to informal workers who make representation on their National Executive Boards, attend QDC with the right to vote and can be elected to union office. What is not clear with these unions is whether their informal groups pay dues to merit full membership and if so the mechanisms that are used to collect such dues. Answers to these may provide lessons for replication by other national unions which are engaged in organising informal workers.

### **Welfare Fund for Informal Workers**

Formal pension schemes have very often eluded workers in the Ghanaian informal economy. Self-employed workers were not mandated under the social security law 1991 (PNDC L 247) to contribute to the SSNIT scheme. Being concerned with the exclusion of informal workers from the pension schemes, the GTUC advocated for the establishment of informal social security fund to cater for informal workers (Osei-Boateng, 2012). In 2005<sup>4</sup>, the Informal Sector Social Security scheme was launched to extend security coverage to operators in the informal sector (Baah, 2009). However, the coming into force of the new pension act (Act 766) which was passed in 2008 restricts SSNIT to the management of the first tier of the three-tier pension scheme. The third tier covers both formal and informal workers who want to make voluntary contribution to enhance their pension benefits and its management are in the hands of private trustees that are to be licensed by the Pensions Regulatory Authority. Informal sector workers can participate as individuals or as groups.

The new pension act makes one wonders the legal basis of SSNIT's continuous management<sup>5</sup> of its Informal Sector Fund. There are indications that SSNIT is already considering farming out its informal sector scheme to a private entity to manage. The GTUC played a key role in advocating for the establishment of these pension schemes. The GTUC's dissatisfaction with the incompatibility of the previous pension schemes with the low and irregular incomes of informal workers led it to use:

...every platform to advocate for a special scheme for the informal sector. That informed the establishment of the SSNIT informal Sector Fund and the inclusion of the third tier in the new Pension Law (cited in Osei-Boateng, 2012:174).

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<sup>4</sup>However, Osei Boateng (2012) claims that the SNNIT informal Sector Fund was established in 2008 to meet the needs of informal sector workers

<sup>5</sup>Osei-Boateng has indicated that the PRA began registering existing provident funds under the third tier in 2010 and temporary license was issued to the SNNIT informal Sector Fund. This adds to the confusion of SNNIT's legal mandate to manage its Informal Sector Fund per the new pension act.

These informal schemes are not without challenges. First there is the lack of appreciation of the importance of pension by informal workers and this is attributed to low education. Informal workers very often have low or no formal education and therefore less receptive to social security schemes. Second, the low and irregular incomes of most informal workers make it difficult for them to contribute to pension fund (Osei-Boateng, 2012). As recognised by the Informal Desk Officer of GTUC:

“...little deduction from people's income make a big difference.

Most informal sector workers do not even consider what they do for income as employment” (cited in Osei-Boateng, 2012:175).

In view of the lack of awareness of the importance of pension among informal workers, the GTUC has sought to sensitize its associate members on the third tier pension scheme through a number of workshops. Osei-Boateng (2012) reported a number of workshops that have been organized by the GTUC to educate its informal sector members on the third tier scheme and also to use those training workshops as platforms to facilitate the enrolment of informal workers onto the scheme.

#### **Training and skill upgrading programmes for Informal Workers**

The skill levels of casual workers may be inadequate to gain employment in high paying jobs. Likewise, self-employed workers, very often do not possess the skills needed to improve on their production activities. The evidence suggests that some national unions organise educational programmes for their informal members in wide range of areas including managerial skills, grievance handling, basic book-keeping...”(Interview with Informal desk Officer, 06/08/2012), health and safety, marketing, leadership skills, business and financial management (GTUC, 2011).

The GTUC reportedly initiated a vocational training programme for some 60 food vendors under the Vocational Training Activity of Decent Employment in West Africa (GTUC, 2011). The initiative which was jointly executed with the National Vocational Training Institute (NVTI) was aimed at helping the food vendors to improve the unhygienic environment within which they produce and sell their foods, to safeguard themselves and workplace from fire outbreaks, to pay particular attention to the nutritional value of the food they prepare for sale and to treat their employees/apprentices with respect. The impact of this training initiative, according to the report, helped the food vendors to organise their workplace better, gained knowledge about the basic workers' rights, worked under hygienic conditions and practiced good customer care. These culminated into high patronage of their foods which translated into improved profits. Though beneficial in ensuring some level of skill upgrading for the informal

workers, the unions' dependence on donors to fund such initiatives may constrain their ability to sustain such initiatives.

### **Employment Security for Informal workers**

Informal workers face all kinds of employment insecurities including low incomes, irregularity of work, working under poor conditions and could be hired and fired at anytime without notice. Available evidence suggests that if casual workers organise themselves into groups and align with national unions they can minimize some of the employment insecurities they face. Confirming this assertion, Boampong (2010) in a study revealed that casual port workers who were employed by the Ghana Dock Labour Company (GDLC) enjoy annual bonuses, transportation allowances, overtime allowance, and social security benefits. The casual dockworkers have formed a local union which is affiliated to the Maritime and Dockworkers Union (MDU). Even though they do not have any written contracts with the labour company, they enjoy these fringe benefits which are uncharacteristic of casual workers in general. These were made possible through the intervention of the union which is covered by collective bargaining agreement. The CBA enables the leaders to negotiate with the labour company for improved wages and benefits. It was reported that the conditions of the "...casual workers would have been worse in the absence of the local union or the mother union" (ibid: 145). On another level, there was the claim that MDU uses its membership on the board of labour company to influence decisions in favour of the casual workers and seeks to mainstream and protect the interests of the casual workers in board's decision making process.

### **Influencing the Policy environment and securing legal recognition**

Informal workers by their very nature are unregulated and very often outside the protective arm of the state. Their activities are often labelled as "illegal" and therefore face harassments and hostilities from local authorities. If it is not about ejection from their location of work, it is about payment of illegal fees and taxes to local government authorities. Trade unions which are seen as providing voice to the voiceless do in some instances help their associate informal members to minimise the hostilities they face from government officials. Britwum (2011) and GTUC (2011) gave an instance where the Global Handicraft Association and Darkuman Traders' Association joined the Local Government Workers Union to secure the land on which they trade their wares. Their affiliation with the unions, according to Britwum (ibid.) strengthened their bargaining position with the local authorities and helped to insulate them from harassment and ejection by local government authorities.

## Conclusions

The needs of informal workers are diverse and different from formal wage workers. They generally face various forms of economic insecurities taking the form of insecure employment relationships; lack welfare funds to help them to address personal contingencies, inadequate skill level to make them employable or to help them to improve on their production mainstream activities and decision making process of the unions. activities. They very often face harassments from local government authorities for operating “illegally”. In the face of these predicaments, trade unions over the past decades have intensified their efforts of organising informal workers in order to offer them coverage and protection. There is, however, the emerging concern of lack of representation of associate informal workers in the structures of the national unions. Informal workers could merit full membership in unions' structure through the payment of union dues. Due to their low and unstable incomes they are unable to pay and as a result are denied voting rights at council meetings and congresses. As observers, their voices do not matter at these meetings. The “dues for vote” regime clearly excludes informal workers from.

There is the recognition that organising and protecting the interests of informal workers do not always lend themselves easily to the same procedures unions have adopted over the years to protect the interests of formal workers. Self-employed workers, traders and food vendors in the informal economy *may* not have an employer with whom improvements in working conditions can be negotiated. In effect, informal workers may not operate on the typical logic of employer-employee relations (Andrae & Beckman, 2010; Britwum, 2011). This poses practical challenge of applying collective bargaining agreement—designed around clearly defined production relations—to the sphere of informal work. If trade unions want to genuinely and meaningfully support informal workers, then they must restructure or adopt approaches that enable them to address the needs of informal workers (Jordhus-Lier, 2010; Britwum, 2011). This paper suggests that for unions to be able to address the varied needs of informal workers in an effective and comprehensive manner, they must build their approaches or situate their interventions for informal workers within the framework of social protection. The emerging evidence; whether it is about training, welfare fund, representation and employment security suggests that the Ghanaian unions are already providing interventions to their informal members which obviously fit into the social protection framework.

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