



International  
Labour  
Office  
Geneva

**Employment Sector  
Employment Report No. 21**

**2013**

**Youth poverty in Accra: Managing  
urban livelihoods in informal  
apprenticeships**

Deutsches Institut für Entwicklungspolitik (DIE)/German Development Institute

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First published 2013

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### *ILO Cataloguing in Publication Data*

Schraven, Benjamin; Hinz, Amelie; Renaud, Pascal; Rumke, Christina; Schommers, Amrei; Sikorski, Axel

Youth poverty in Accra : managing urban livelihoods in informal apprenticeships / Benjamin Schraven, Amelie Hinz, Pascal Renaud, Christina Rumke, Amrei Schommers, Axel Sikorski ; International Labour Office, Employment Sector, Skills and Employability Department, German Development Institute. - Geneva: ILO, 2013

Employment report ; No.21; ISSN 2226-8081 (print); 2226-8154 (web pdf)

International Labour Office; Skills and Employability Dept; International Labour Office; Employment Sector; Deutsches Institut für Entwicklungspolitik

apprenticeship / youth / apprentice / vocational education / training policy / informal economy / urban area / Ghana

06.09.2

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## Preface

The primary goal of the ILO is to contribute, with member States, to the achievement of full and productive employment and decent work for all, including women and young people, a goal embedded in the ILO Declaration 2008 on *Social Justice for a Fair Globalization*,<sup>1</sup> and which has now been widely adopted by the international community.

In order to support member States and the social partners to reach this goal, the ILO pursues a Decent Work Agenda which comprises four interrelated areas: respect for fundamental worker's rights and international labour standards, employment promotion, social protection and social dialogue. Explanations of this integrated approach and related challenges are contained in a number of key documents: in those explaining and elaborating the concept of decent work,<sup>2</sup> in the Employment Policy Convention, 1964 (No. 122), and in the Global Employment Agenda.

The Global Employment Agenda was developed by the ILO through tripartite consensus of its Governing Body's Employment and Social Policy Committee. Since its adoption in 2003 it has been further articulated and made more operational and today it constitutes the basic framework through which the ILO pursues the objective of placing employment at the centre of economic and social policies.<sup>3</sup>

The Employment Sector is fully engaged in the implementation of the Global Employment Agenda, and is doing so through a large range of technical support and capacity building activities, advisory services and policy research. As part of its research and publications programme, the Employment Sector promotes knowledge-generation around key policy issues and topics conforming to the core elements of the Global Employment Agenda and the Decent Work Agenda. The Sector's publications consist of books, monographs, working papers, employment reports and policy briefs.<sup>4</sup>

While the main findings of the research initiatives are disseminated through the Employment Working Papers, the *Employment Report* series is designed to consolidate the major evaluations of employment programmes, conclusions and resolutions of workshops and seminars, and other information details that are particularly, though not exclusively useful to the work of the ILO and its constituent partners.

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<sup>1</sup> See [http://www.ilo.org/public/english/bureau/dgo/download/dg\\_announce\\_en.pdf](http://www.ilo.org/public/english/bureau/dgo/download/dg_announce_en.pdf)

<sup>2</sup> See the successive Reports of the Director-General to the International Labour Conference: *Decent work* (1999); *Reducing the decent work deficit: A global challenge* (2001); *Working out of poverty* (2003).

<sup>3</sup> See <http://www.ilo.org/gea>. And in particular: Implementing the Global Employment Agenda: Employment strategies in support of decent work, "Vision" document, ILO, 2006.

<sup>4</sup> See <http://www.ilo.org/employment>.



## Foreword

This paper has been prepared by a group of participants of the Postgraduate Training Programme of the German Development Institute/Deutsches Institut für Entwicklungspolitik (DIE), supervised by Dr. Benjamin Schraven. The field research conducted by the team of authors constitutes the core practical element of the Training Programme. Although not commissioned by the ILO, the paper complements the series of reports on informal apprenticeship that informs country programmes and policies.

Skills development in the informal economy is rarely considered part of a country's skills development system. Ghana is one of the few countries that include informal apprenticeship in their national definition of technical and vocational education and training (TVET). More than 80 per cent of the labour force in Ghana works in the informal economy, and a significant portion acquires their skills through an informal apprenticeship, based on a training agreement between a young learner and an experienced master craftsman under agreed conditions.

Interest in both formal and informal apprenticeship systems is on the rise internationally. In particular the aggravated global youth employment crisis has brought apprenticeship back to the policy agenda. It is recognized that countries with well-established formal apprenticeship systems tend to be better at managing school-to-work transitions for youth, and enjoy lower ratios of youth unemployment to adult unemployment rates and generally lower unemployment rates. Countries with widespread informal apprenticeship systems face challenges and have opportunities to upgrade the system and improve linkages to formal education and training systems and formal labour markets.

The ILO's work programme on upgrading informal apprenticeship aims at generating knowledge on core features of the system, enhancing its quality, addressing its weaknesses, and identifying mechanisms to sustain its function of retaining and improving skills levels in local, regional and national economies. Studies have been conducted in more than 15 countries, and pilot projects in close collaboration with social partners are underway in five countries in Africa and Asia.

The particular value of this study is its analysis of young peoples' motives for pursuing an apprenticeship and identification of the challenges they confront in transitioning to a decent job. Its holistic approach considers barriers to accessing apprenticeship positions, challenges to completing an apprenticeship, and difficulties in then gaining productive decent work, which in many cases is associated with opening a workshop of one's own. The report includes the views of current apprentices and craftspeople, in addition to youths who dropped out of an apprenticeship and those that changed careers after completing an apprenticeship.

I would like to thank the research team for producing a high-quality report and to Dr. Benjamin Schraven for sharing the draft report with us. Christine Hofmann, Skills Development Officer in the Skills and Employability Department, reviewed the draft, and Jane Auvre and Marie-Hélène Shala prepared the manuscript.

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## Acknowledgement of the authors

This report could not have been written without the invaluable support of so many experts, research assistants and colleagues. We would like to express our deep gratitude to all of them.

First of all, we would like to thank our research partner in Ghana, the Institute for Statistical, Social and Economic Research (ISSER) and especially ISSER's director, Prof. Dr Clement Ahiadeke, and Dr George Owusu. Dr Owusu came to Bonn in January 2012 to provide us with a first "reality check" of our research intentions, and he received us with a warm welcome in Accra. He was always a patient and caring consultant during our field research.

Furthermore, we would like to thank Dr Maria Tekülve of the Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung/German Ministry for Economic Cooperation and Development (BMZ). Her interest significantly contributed to the decision of concentrating on the challenges of young people from poor areas in Accra. Our thanks also go to Torsten Schlink of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) as well as Jeanette Burmester and Mareike Stein of GFA Consulting Group, who are delivering capacity development efforts for the technical and vocational training sector in Ghana.

We also owe much to our research assistants Randy Korley, Samuel Kissward, Yahya Amin Tahir and Edwin Okoe Lamptey. They helped us in discovering Ga Mashie, Nima and Abokobi, approaching interview partners and interpreting interviews, in addition to becoming friends.

A very big thank you also goes to our expert group at the Deutsche Institut für Entwicklungspolitik/German Development Institute (DIE). Our co-leader Dr Christian von Haldenwang was always able to assist us with his experience when we thought we had reached an impasse, be it with formulating hypotheses or drafting policy conclusions. Dr Alejandro Guarín and Svea Koch provided valuable comments during the preparation phase, and Dr Wolfram Laube of the Centre for Development Research (ZEF), University of Bonn, introduced us to the history and culture of Ghana, not only in Bonn but also in Accra.

Most of all, our work is based on the openness of the many youths in Accra who were willing to share their experiences and opinions with us. We hope that we are able to transmit their views to a wider audience and offer a sincere wish that their dreams and aspirations become true, in spite of all the harsh difficulties they face.



## Prologue

*“I want to reach high, I want to be someone in the future!  
Even if I’m tired, I know one day it will change.”*

These are the words of Onalia, a female apprentice in dressmaking who lives and works in Nima, one of Accra’s poor neighborhoods. Like many young women and men, she looks forward to the future and hopes for positive change. She commits all her time, efforts and savings to learning an employable skill that will allow her to earn an income. Yet, her future is uncertain. She is living in an unsteady environment marked by rapidly expanding urbanization, staggering urban poverty and increasing demographic pressures.

## Acronyms

AFD	French Development Agency
COTVET	Council for Technical and Vocational Education and Training
DIE	German Development Institute
GHS	Ghanaian Cedi
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ILO	International Labour Organization
ISSER	Institute for Statistical Social and Economic Research
JHS	Junior High School
NAP	National Apprenticeship Programme
NGO	Non-governmental organization
NVTI	National Vocational Training Institute
NYEP	National Youth Employment Programme
SDF	Skill Development Fund
TVET	Technical Vocational Education and Training
YEDP	Youth Enterprise Development Project

## Introduction

In 2008, for the first time in history, more than half of the world's population lived in urban areas (UNFPA 2007). In an unprecedented process of urbanization, up to five billion people will be living in towns and cities by 2030, according to recent estimates. Natural population growth in urban areas and rural-urban migration are the essential drivers of this process. Especially in Asia and Africa, urbanization takes place both in the inner-city areas as well as at the peri-urban fringes. Although urbanization might have positive impacts on poverty reduction, urbanization processes can also increase poverty. Severe destitution is growing in cities and towns and is being transferred from rural areas to urban areas via migration, leading to an overall urbanization of poverty. Urban poverty is closely associated with ecologically degraded slum areas and shanty towns with poor access to water, sanitation and other basic services. Furthermore, it is also reflected in the increasing loss of traditional livelihoods such as agriculture and fishing in the peri-urban areas due to rapid urban sprawl. In both inner-city areas and urban peripheries, livelihoods of the poor population are under immense pressure and will experience further stress given the future urban growth trends.

Directly linked to urbanization and poverty and of chief relevance in Africa is the topic of demographic development. The share of people who are 35 years old or younger is extraordinarily high in sub-Saharan Africa, marking a stark contrast to the ageing European societies. In this context, African youths are particularly affected by poverty and the lack of sustainable income-generating activities. In fact, the informal economy offers the only economic prospects available for the majority of urban youths in poor areas. Common informal employment opportunities are low-income activities such as street trading and portering. These are widely characterized by volatile income prospects and the lack of formal social security mechanisms. The pessimistic view is that this population stratum is a new working class, totally isolated from the prospects of the growing (formal) world economy and without any chance of ever accessing it. In contrast, optimistic scholars emphasize the informal economy's crucial function in providing young people from poor backgrounds with at least some basic income prospects. However, the combination of immense demographic pressures and the lack of income opportunities is a dangerous mix: it creates a group of disenfranchised young people lacking viable livelihood opportunities.

Rapid urbanization, severe poverty and immense demographic pressures diffuse and mutually reinforce themselves in Ghana's capital, Accra. Due to urbanization, it is estimated that the population of Accra will grow from 2.3 million in 2010 to 3.5 million in 2025, indicating a growth rate of about 50 per cent (UNDESA 2009). The typical implications of this process – increased crime rates, land tenure insecurity, ecological pollution, etc. – have recently hit Accra at full tilt (Grant 2006). At the same time, poverty remains at staggering levels in many parts of Accra – providing a stark contrast to the shiny shopping malls, gated communities and expensive restaurants being built all around the city for the new Ghanaian and international upper class. Ghana has been experiencing enormous economic growth for years; according to Economy Watch (2010), Ghana was the fastest-growing economy in the world in 2011. Yet, as this study confirms, a growing part of the population is being excluded from this economic boom and is suffering from worsening conditions, such as higher prices, land shortage and tougher competition in saturated markets. A growing share of young people who have little chance to benefit from the riches of the country can be found within Accra's shantytowns. And due to natural population growth and internal migration, the number of young people in Accra's streets who are looking for a chance to escape poverty will increase further.

Against this background, many of the poor youths view an apprenticeship in the informal economy as a way to improve their prospects for livelihoods. For a majority of youths from poor areas, pursuing an apprenticeship is the *only* way to acquire further skills, as competition for secondary education is fierce and the fees are too high for many. Yet, to what extent apprenticeships offer a way out of poverty remains an open question. On the one hand, informal apprenticeships might pass on poverty from one generation to the other by keeping young people in already saturated markets with little scope for improvement. Even those who manage to overcome the various barriers during the apprenticeship and open up their own independent businesses oftentimes remain poor, as profit margins in many occupations are low. On the other hand, informal apprenticeships might be a way to escape poverty because they allow young people to acquire the necessary practical skills to perform common and respectable trades within their communities. Moreover, as this report shows, informal apprenticeships are widely accessible in terms of requirements for those who lack prior education. In addition, the majority of youths from poor areas from this study's sample regard doing an apprenticeship as a feasible strategy to escape severe poverty. This study clearly shows that apprenticeships are highly relevant for poor youths. The fact that up to 90 per cent of all basic skills training in Ghana is via apprenticeships in the informal economy further underlines this finding (Johanson and Adams 2004, 129; ILO 2012, 11, 65, 89).

This study is based on 11 weeks of field research in the Greater Accra Metropolitan Area and combines both qualitative and quantitative data. It places young people at the centre of its analysis and focuses on their perspectives and aspirations. It is the aim of this report to give these hitherto excluded young people a voice and make their stories heard. To this end, the report also contains various life stories. In addition, non-governmental organizations (NGOs) working on youth poverty and German development cooperation organizations were consulted, as well as relevant government officials and experts from academia and practice in Ghana. The field research was implemented with the help and support of the Ghanaian counterpart organization, the Institute for Statistical, Social and Economic Research (ISSER), University of Ghana. Furthermore, the report greatly benefited from the support of the German Counsellor for Development Cooperation in Ghana.

As indicated by the title, most youths in this study's sample describe themselves as "managing" their situation. In the Ghanaian context, "managing" also means that they are coping and struggling in the face of mounting challenges, or as many of interviewees said, "*Life is hard, but we are managing.*"

The first chapter provides a brief literature review and is followed by an explanation of the main concepts and the methodological approach. Chapter 3 discusses the apprenticeship system in Accra's informal economy. Chapter 4 presents the main findings: four main barriers in the broader apprenticeship system were identified as the sources of failure for most people. These are of particular relevance for young people from poor backgrounds. Based on these findings, Chapter 5 briefly summarizes the main weaknesses and strengths of the apprenticeship system. Chapter 6 gives an overview of policy approaches in Ghana in the area of informal skills training, focussing on Ghana's approach to upgrading the apprenticeship system. Taking into account the research findings and the caveats in existing programmes, the final chapter presents main policy conclusions.

## 1. Apprenticeships in Africa and Ghana – a literature review

The great importance of informal apprenticeships for African youths is now widely recognized and, hence, the literature on informal skills training in sub-Saharan Africa is growing rapidly. Several hallmark reports of international development organizations and several empirical studies in Ghana attempt to offer a better understanding of the strengths and weaknesses of this system.<sup>5</sup>

Recent reports of international development organizations such as the World Bank, the French Development Agency (AFD), the International Centre for Technical and Vocational Education and Training (UNESCO-UNEVOC) and the International Labour Organization (ILO) demonstrate the increased interest in the role of apprenticeships in the informal economy (e.g. ILO 2012). While all of them emphasize the importance of informal apprenticeships, their common message is that the informal apprenticeship system should be appreciated for its strengths, but that initiatives are needed to reduce its numerous weaknesses. Such initiatives would need to be implemented with much care in order not to distort this fragile system. For instance, a World Bank report by Johanson and Adams (2004) on “Skills Development in Sub-Saharan Africa” considers additional training opportunities for apprentices and master craftspersons as being essential for increasing the productivity of workers and the self-employed in the informal economy. Similarly, a 2007 report of AFD suggests improving informal training gradually by linking practical learning with theoretical input in the sense of a dual system. The notion of “upgrading informal apprenticeships” was recently introduced in an ILO report. It describes “*the gradual improvement of a training system embedded in the culture and traditions of African societies*” (ILO 2012, 2). The report sees an informal apprenticeship, in principle, as being a mutually beneficial relationship between a master craftsperson and an apprentice that is embedded in a social network of informal customs, rules and enforcement mechanisms.

In addition, several empirical studies exist that deal with specific aspects of Ghana’s informal apprenticeship system. The *financial arrangements* between master craftspersons and apprentices are, for instance, the focus of a study by Breyer (2007) for the ILO. During her field survey in 2006 in Accra, she gathered data from 200 master craftspersons and apprentices in different sectors (hairdressers, carpenters, mechanics and dressmakers/tailors). Based on this data, Breyer considers apprenticeships to be relatively affordable for young people, but she also admits that fees are an issue for the poor and that training relationships can become exploitative. The reasons for dropping out of apprenticeships early are studied by Donkor (2012). His sample includes a total of 60 young people in Accra, Takoradi, Cape Coast and Kumasi who had dropped out of apprenticeships as auto mechanics two or more years before the interview. The most common reason for non-completion was financial worries, followed by bad relationships with the master craftspersons and colleagues, being misused to do household work, bad sleeping arrangements and the switch to other jobs such as street trading or mining. The role of the *physical learning environment* for informal apprenticeships is emphasized in an article from Jaarsma et al. (2011). They conducted qualitative research on apprenticeships in automotive trades in the *Suame Magazine* in Kumasi, a huge agglomeration of automotive repair craftspersons in Ghana’s second-biggest city. The study focuses on the *materiality of apprenticeships* and argues that the

<sup>5</sup> In addition to the findings presented here, some analyses focus on the policy level of informal apprenticeships in Ghana. One example is Palmer, 2009, another concerns the work of Atuguba, 2006.

learning process is not only social in nature, but that it also very much involves the physical environment and all of its objects.

Rather puzzling are the findings of Monk et al. (2008 and 2009) on *income effects* of apprenticeships. Based on a statistical analysis of the Ghana Living Standards Survey data (Ghana Statistical Service 2008), the authors state that those with an apprenticeship earn on average 17 per cent less than those without an apprenticeship (Monk et al. 2009, 26). Only for those with no primary education does an apprenticeship seem to yield a higher income for those with apprenticeship than for those without (ibid, 29). They argue that the only positive effect of completing an apprenticeship is that it increases the probability of getting a job in the informal economy, in particular for Junior Secondary School (JSS) graduates (ibid, 30).

Two further studies offer a rather *holistic perspective* on informal apprenticeships. A very comprehensive analysis of skills training in the rural informal economy is provided by Palmer (2007), based on field work in the rural Ashanti region. Another example is Peil's article from 1970 titled "The Apprenticeship System in Accra." In interviews with 120 master craftspersons and 233 apprentices, she collected data on the backgrounds of apprentices, their working conditions and the choice of their trade and master craftsperson. She presents differences between "modern" and "traditional" trades: whereas in 1970 traditional carpenters, goldsmiths and tailors would have frequently migrated to Accra to live with their master craftspersons there, modern printers and radio repairers were generally born in Accra, lived with their families and paid higher cash fees (Peil 1970, 149).

Further studies that stem either from the literature on youths or from literature on the informal economy provide valuable insights on informal apprenticeships. One example is Langevang's (2008) qualitative study of 15 youths in Accra. It shows that decisions related to apprenticeships (starting, dropping out and restarting) represent important junctures in the life pathways of young people. Another example is a World Bank (2011) synthesis report on household enterprises in Ghana. Its numbers show that informal apprenticeships are by far the most common vocational training practices in Ghana. Also, the report demonstrates that around 30 per cent of those who have completed an apprenticeship would not work inside their learnt occupation but switch to other income-generating activities such as trading (World Bank 2011, 13).

Our study contributes to this body of literature by adding new empirical evidence for the case of Accra. While it overlaps to some extent with other studies, it is different in three ways. First, it specifically tries to understand young people's perceptions of the apprenticeship system. This report does not aim to describe the apprenticeship system as such, but rather portray how it is viewed by the apprentices themselves. Second, this study attempts to understand the informal apprenticeship system in Accra in a rather holistic manner in terms of its different phases and characteristics. Similarly to other studies, this study also deals with reasons for dropping out, but it broadens the picture, in that many job categories are examined and not only dropouts are interviewed but also current apprentices and master craftspersons. Third, it attempts to describe the barriers of the apprenticeship system and how they affect the poor. The study explicitly demonstrates which opportunities and challenges the apprenticeship system presents for youths from poor areas.

## 2. Concepts and methodology of the study

Conducting research on livelihoods and apprenticeships in the informal economy requires a combination of an adapted conceptual approach and various research instruments that allow it to capture the perspectives of those most affected. In this chapter the study's conceptual approach as well as its definitions of "youths" and "poor" will be presented. Furthermore, the methodology will be outlined by presenting the research instruments, the sample selection as well as the composition of the sample in some detail.

### 2.1 Concepts

#### *The livelihood approach*

Stepping beyond the common meaning of livelihood, academic scholars and practitioners have developed a conceptual framework that comprehensively and systematically identifies and links factors that construct a livelihood: the livelihood approach. Its central characteristic is that it places people at the centre of analysis. The livelihood approach defines livelihoods as dynamic systems comprising the *assets* (including material and social resources) and *strategies* (activities) used to make a living. Although the livelihood approach centres on people's perspectives, it integrates an analysis of the political and institutional *context* at the micro, meso and macro level.

This study is guided by the livelihood framework and is based upon earlier work by the Department for International Development (DFID 1999) and Meikle et al. (2001), which adapted the livelihood approach to an urban context. The main reason for using this approach is that this report mainly seeks to understand the youths' motives for pursuing an apprenticeship, which constitutes an important livelihood strategy, and the individual or contextual constraints they face before, during and after their apprenticeships. A systemic approach would be inadequate for this. However, focussing on these constraints does not mean that poor urban youths do not have any well-developed assets at all or that the context cannot be enabling in some respects. However, as this report mainly deals with youths from poor areas, it emphasizes the constraints they face. Furthermore, the report seeks to identify the role that policies can play in transforming the context in order to mitigate the weaknesses and vulnerabilities of the system.

#### *Definition of youth*

Generally, "youth" refers to a period of transition between childhood and adulthood, and as such, is a very flexible and multi-faceted notion. Narrower definitions of "youth" are based on varying criteria such as age, social and economic status, and biology. The meaning of "youth" may also differ across academic disciplines, cultures and countries.

This study follows Ghana's National Youth Policy of 2010 and considers those aged 15 to 35 as being "youths".<sup>6</sup> By covering such a broad age range, it is taken into account that becoming an adult in Ghana requires several accomplishments and often takes many years, in particular the construction of a resource base for marriage and parenthood. In the context of economic hardship, young people encounter many

<sup>6</sup> In this report, the terms "youths" and "young people" are used synonymously.

difficulties in finding jobs that generate income that is sufficient to start a family and ensure financial independence from parents (Langevang 2008). Many are in their early thirties when they reach these goals. In fact, the transition to adulthood seldom follows a linear pathway. While many young men and women try to comply with the culturally or socially ideal order of transition (education – employment – marriage – parenthood), reality often proves to be otherwise. Thus, life biographies are frequently marked by changes, turns and breaks and there is great diversity in life pathways. Applying this broader age range for defining youths allows for accurately capturing these variations and realities in the study.

### ***Definition of poverty***

Our study does not cover all youths in Accra, but focuses on those having to struggle with poverty. More precisely, this study focuses on youths from Accra's poor areas. This focus on "youths from high-poverty areas" – rather than on "poor youths" – has conceptual and methodological reasons. Focussing on poor youths would have required checking whether every individual who was interviewed could be considered as poor, according to income or other criteria. Yet, measuring poverty is very difficult and time-consuming, in particular since "poverty" in this context should be understood as a multidimensional concept, referring not only to income but also to health, education, housing and other dimensions. In this respect, focussing on geographical areas that are defined as poor areas on a multidimensional level facilitated the selection of interview partners.<sup>7</sup> It ensures that the young persons in the sample are affected by poverty and difficult livelihoods. Yet, it is not this study's aim to introduce an inflexible, artificial poverty line that guarantees that the sample reflects different degrees of poverty.

## **2.2 Methodology**

### ***Research instruments***

For the purpose of this study, a mix of instruments – including a survey, expert interviews and life story interviews – was used to acquire a profound insight into the informal apprenticeship system of Accra. Figure 1 offers a detailed overview of the applied research methodology. In the first three weeks of the research phase in Ghana, pre-tests of the questionnaires and the first expert interviews were carried out. This phase was essential for the project work, not only for improving the questionnaire but also for adjusting the research topic according to the findings and impressions of these first weeks. Starting out with a rather broad approach, those issues that the youths themselves regarded as being the most pressing in their lives could be identified. During the preliminary phase, the area of informal vocational training was identified as being a very prominent issue – from the youths' viewpoints as well as from the perspectives of local authorities. Since the topic also received broad interest from international development actors in Accra, research was focussed on this particular issue and the questionnaires were adjusted accordingly.

<sup>7</sup> See poverty map of Accra Metropolitan Assembly and CHF International Ghana, 2010.



**Figure 1: Overview of the research methodology**

Area	Jamestown/ Usshertown	Nima	Abokobi
Occupations	- Hairdressing - Jewellers/ Goldsmiths - Electronics repair	- Sewing - Tie and Dye - Aluminium and glass	- Car Mechanics - Construction - Hairdressing & Seamstressing
Survey Sample	4 masters, 4 apprentices, 4 transitioners of each occupation		
	10 non-apprentices for each area		
Experts	assembly men, youth development officers, trade associations, local NGOs in each area		
	Public institutions, development cooperation agencies, international NGOs		

Structured interviews with the target group were used as the main data-gathering instrument in this study. In total, 138 target group interviews with four different sub-groups (which will be outlined below) were conducted. For each of the sub-groups, a different questionnaire (see Annexes 4 to 7) was created. These were aimed specifically at the target group. All of the respective questionnaires consisted of standardized questions (primarily used in the first part of the questionnaire in relation to the respondent's social and demographic background) and many open questions addressing rather qualitative issues (e.g. problems during the apprenticeship). This allowed for both easy and rather fast analysis of the standardized variables and qualitative depth at the same time.

In addition to the structured interviews, ten life stories were conducted to generate more qualitative depth and to illustrate 'typical cases' reflecting certain trends or aspects of the informal apprenticeship system in Accra. The interview partners for these life stories were identified from the sample group after the data collection phase was concluded. This allowed it to choose the interview partners for the life stories based on the preliminary findings from the structured interviews.

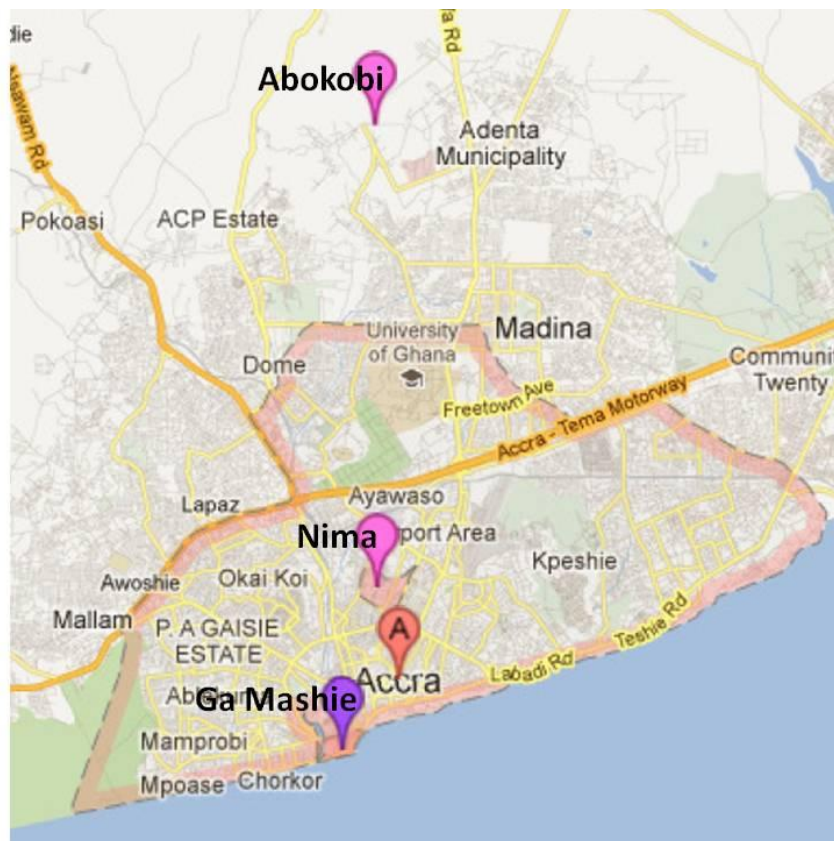
Further, 26 expert interviews with academic experts, local authorities from the research areas (Youth Development Officers and Assembly Men), representatives of the Ghanaian government, the German Cooperation Agency GIZ and sub-contractor GFA Consulting Group as well as KfW Entwicklungsbank) and several representatives of NGOs active in the area of vocational training were conducted. In addition to the expert interviews, six group discussions with members of various trade associations were conducted. For a detailed list of interview partners see Annex 1.

## Research sites

The aim of selecting the research sites was to capture the complex context of the urbanization processes in Accra. The following dimensions were used as selection criteria: indigenous vs. migrant community; age of community; location of community; and contacts of the partner institution ISSER within the community.<sup>8</sup> On the basis of these criteria, three research sites were chosen: Jamestown/Usshertown (Ga Mashie), Nima and Abokobi (see Figure 1). This choice of research sites made it possible to investigate the characteristics of the apprenticeship system from different perspectives and against the backdrop of different social-cultural, economic and demographic dynamics of urban and peri-urban dwellers as well as indigenous Ga and migrants.

In each of these three areas, about two weeks were spent collecting data. The entry to these communities was made possible by local “gate keepers” (members of the respective communities). The selection of interviewees was conducted with experienced research assistants of ISSER who have profound knowledge of the socio-economic structures of the areas.

Figure 2: Research sites



<sup>8</sup> The notions “area”, “community” and “neighbourhood” are used interchangeably.

## **Sample selection**

In order to get a more comprehensive and holistic perspective on the informal apprenticeship system, young craftspersons at different stages of their apprenticeships were interviewed as well as youths who dropped out of an apprenticeship. More specifically, the sample consists of the following sub-groups:

- 35 apprentices;
- 35 recent graduates;
- 36 master craftspersons;
- 15 dropouts and 15 career changers, who have finished an apprenticeship but do not work in the occupation they trained for.

Each of these sub-groups consisted of an equal share of interview partners from the three study sites. In each study site, 11-12 apprentices, 11-12 recent graduates, 12 master craftspersons and five dropouts as well as five career changers were interviewed. Each of these sub-groups was further divided into three occupational groups, meaning that in each study site three to four apprentices, three to four recent graduates and four master craftspersons from one specific occupation were interviewed.

This clustering made it possible to capture variety in several dimensions: first, in terms of the different research sites; second, in terms of different occupations; and third, in terms of the different stages of the apprenticeship. The purpose of this clustering was not so much to identify differences between these sub-groups or to generate inferential statistical results, but rather to capture as much variety as possible in order to add general validity to the results. This does not mean that the sample is representative in the statistical sense.

The occupations were chosen according to their frequency at the study site and additional criteria. In consultation with the research partner as well as local authorities, occupations were picked that are common at the particular study site and reflect the typical informal apprenticeship schemes with an average training period of three years of learning side-by-side with a master craftsperson. Furthermore, additional criteria were included, such as a reasonable gender balance as well as a share of migrants.

In Jamestown/Usshertown, the occupations chosen were hairdresser, goldsmith/jeweller and electronics repair. Hairdressing is a widespread occupation in all of Accra and is mostly carried out by women. Likewise, jewellery-making is a well-established occupation in Jamestown/Usshertown, and is – maybe surprisingly – accessible also for poor youths. Electronics repair (second-hand TV and radio repair) was also included because the occupation is very dynamic by nature. It is very typical for Jamestown/Usshertown and is clustered in a particular area called Zongo Lane. In Nima, the occupations chosen were dressmaking/tailoring, “tie and dye” (production of batik fabric and clothes) as well as aluminium and glass fabrication. Similar to hairdressing, dressmaking/tailoring is a widespread occupation found throughout Accra and is often practised by women (seamstresses). However, there is a considerable share of males (tailors) in this occupation – a fact that was considered when choosing the interview partners with this occupation. Furthermore, “tie and dye” was chosen because it stands out from the other occupations, in that it does not reflect the typical apprenticeship scheme with a training phase of three years. However, this occupation was deliberately picked because it is very prevalent in Nima and is predominantly carried out by migrants. Aluminium and glass fabrication was included because it is a rather new occupation and therefore provides an interesting contrast to the traditional occupations in the rest of the sample. At the third research site, Abokobi, automotive

repair as well as construction work/masonry were the two male-dominated professions chosen. Both occupations are very typical for peri-urban areas such as Abokobi. For the third group, a female occupation was sought in which apprenticeships are carried out.<sup>9</sup> Since there are only two dominant crafts for females in Ghana, namely hairdressing and dressmaking, these two occupations were chosen for Abokobi as well. They were included in equal shares. Overall, the sample therefore comprises a total of eight occupations. Within the eight occupations, the individuals were randomly selected.

**Table 1: Selected occupations**

Area	Selected occupations
Jamestown/Usshertown	Hairdressing, goldsmith/jeweller, electronics repair
Nima	Dressmaking/tailoring, "tie and dye," aluminium and glass fabrication
Abokobi	Automotive repair, construction/masonry, dressmaking/tailoring, hairdressing

### **Sample composition**

The sample reflects the desired heterogeneity in terms of gender and migrant status. From the sample of apprentices and transitioners, the male to female ratio is 2:1. This is reflected in the occupations that were chosen but it also offers a typical picture of Ghana, where women have traditionally fewer options for apprenticeships than men.<sup>10</sup> The ratio is slightly lower for the dropouts and career changers, where men comprised only slightly more than half of the sample, and higher for the master craftspersons, where men made up to about 80 per cent of the sample. In both of the latter groups, individuals were chosen randomly and therefore do not reflect a fixed gender quota.

In terms of migrant status, there is a huge variety of backgrounds. From the apprentices, about half were born in Accra, one-third were born in Ghana but outside Accra, and only five out of 35 have origins in other countries. The details of the transitioners and master craftspersons are quite similar: less than half were born in Accra, roughly one-third were born in Ghana but outside Accra, whereas one quarter migrated to Accra from foreign countries. About half of the master craftspersons were born in Accra, one-third were born in Ghana but outside Accra, and only six out of 36 originate from outside Ghana. The picture changes when looking at the sample of non-apprentices: nearly all of them were born in Accra; the rest migrated to Accra from other parts of Ghana. There was nobody in the sample who originated from a foreign country. The diversion from the other samples may be explained by the fact that individuals in this sub-group did not comply with the ratios of occupations chosen for the other samples. Therefore, migrants from other countries may be underrepresented in this group. A more detailed description of the four sample groups is presented in Annex 3.

<sup>9</sup> There are other prevalent occupations that are mainly carried out by women but do not involve an apprenticeship, e.g. in the areas of catering and selling.

<sup>10</sup> Of course, this does not say anything about the absolute number of men and women in apprenticeships, but rather relates to the fields of the occupations for which apprentices are carried out. Since it is this variety of occupations that was sought after, the number of women in the sample has to be lower than the number of men.

### 3. Context: The informal economy in Ghana

Having discussed the conceptual framework and the methodology, the following chapter provides contextual information on the informal economy in Ghana. The informal economy provides the economic and social space in which most apprenticeships take place. As such, this chapter leads to the main findings presented in Chapter 5.

The informal economy grew significantly during the 1990s following the implementation of the Structural Adjustment Programme and the subsequent reduction in public employment (Barwa 1995). The formal labour market has failed to provide sufficient income opportunities for the majority of people looking for work (Langevang and Gough 2009) – in spite of the spectacular growth rates that the Ghanaian economy has experienced in recent years. Rapid urbanization has put additional stress on the available formal employment opportunities. As a consequence the majority of the urban population is engaged in informal labour. Even though the exact share of people working in the informal economy is unknown, it is estimated that it is more than 80 per cent (Ghana Statistical Service 2008, 89). Yet, the informal economy is in no way cut off from the processes in the formal economy (Aryeetey and Fosu 2003, 15). On the contrary, many linkages exist – the informal economy is a major provider of services, products and workforce to the formal economy.

The working realities in the informal economy are often characterized by harsh conditions, such as long working hours, low wages and profit margins, and unhealthy or even dangerous work conditions. This kind of work typically lacks social security, operates outside the legal system and is more vulnerable to economic fluctuations. On average, salaries earned in the informal economy are significantly lower than in the formal public and private sectors (Coulombe and Wodon 2007, 50). Additionally, incomes are often unstable and are mainly generated on a day-to-day basis, which makes long-term planning difficult. As urbanization has forced more and more people to compete for fewer jobs, competition within the informal economy has increased. The increased competition results in falling profit margins and falling incomes (Gough 1999 in Gough et al. 2003; Bortei-Doku Aryeetey and Aryeetey 1996 in Maxwell et al. 2000, 33). However, not all employment within the informal economy is affected by precarity and low incomes. The range of occupations found in the informal economy is wide and the differences between these occupations in terms of working conditions differ sharply.

Occupations within the informal economy comprise diverging activities that mainly take place in the trade and services sector, such as owning small shops and kiosks, street trading, portering, food vending and shoe repair (Langevang and Gough 2009; Yeboah 2010; Langevang 2008; World Bank 2011). Apprenticeships in the informal economy are mostly found in the crafts sector, such as hairdressing, dressmaking, automotive repairs, consumer electronics repair, construction and aluminium and glass fabrication.

Following the common definition, informal enterprises are not registered businesses. However, this does not imply that they do not pay taxes (World Bank 2011). In the sample, the majority of master craftspersons were registered with metropolitan or municipal assemblies. They paid regular taxes to these entities and some – especially goldsmiths and jewellers – obtained special licences.

## 4. Findings: The informal apprenticeship system in Accra

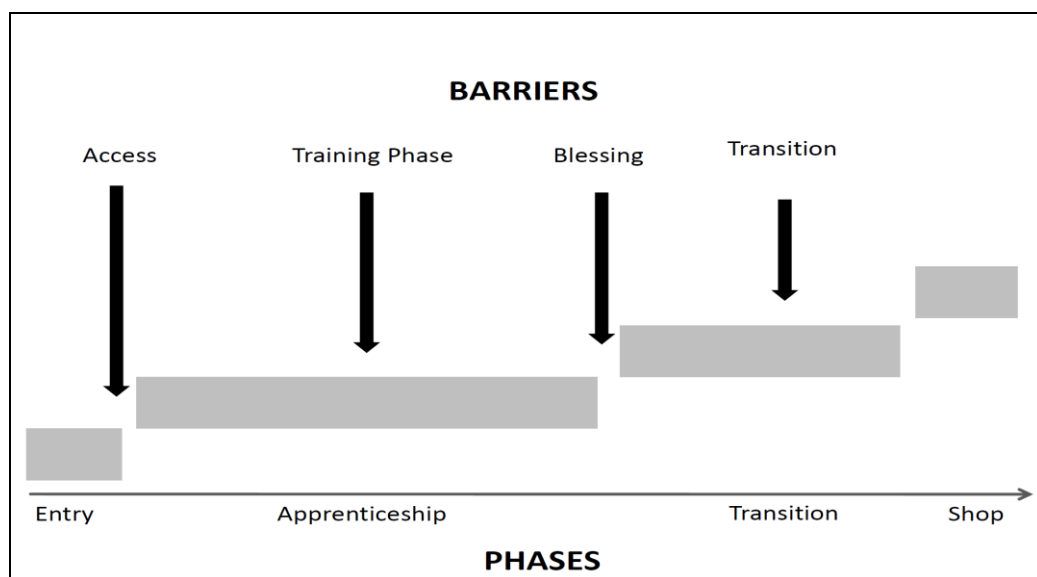
Informal apprenticeships present the most important form of skills training in Ghana. Pursuing an apprenticeship requires a high level of commitment from the apprentices: they often face long working hours, they are granted little or no remuneration and they are highly dependent on the goodwill of the master craftspersons. It is difficult for young people to get through this situation of hardship and sacrifices. Therefore, many young people fail on the way; they drop out of the apprenticeship due to financial hardships or conflicts with the master craftspersons.

Although not formally regulated, informal apprenticeships are determined by a set of social rules and norms based on shared beliefs among craftspersons in the same trade. The process from starting an apprenticeship to setting up one's own business generally follows a similar pathway. For the purpose of this study, the research focus is not just on the training phase, but also includes the transition towards opening one's own shop. This allowed for creating a holistic picture of the various difficulties that apprentices face in the struggle to become an independent craftsperson.

The four barriers that were identified are the *access* to the apprenticeship, the *training phase* itself, the *blessing* at the end of the apprenticeship and finally the *transition* towards opening one's own shop (see Figure 3). At each of these barriers, some apprentices fail and drop out of the system. Generally, the apprenticeship is not a linear process; apprentices may drop out of one apprenticeship and enter another one later on, or they may become stuck in one of the phases for years, unable to proceed to the next stage.

Having one's own shop marks the end of this process and is the ultimate goal for the great majority of apprentices. In this study's sample, nearly all apprentices and recent graduates stated that they were working towards opening their own shop and working independently. However, the way towards independence is characterized by continuous precarity and high vulnerability to shocks. Many do not reach their goal because they fail at one of the barriers. In the following, the key findings for each of these barriers are presented and discussed. The findings will then form the basis for accordant policy conclusions.

Figure 3: Phases and barriers of informal apprenticeship



## 4.1 Barrier 1 : Access

The first barrier of the apprenticeship is the access. Typically, the apprentice gets in contact with a master craftsman who is willing to train them. Master craftsmen generally demand that the apprentice pay an entry fee, buy his or her own tools and materials to start with, and bring a guarantor. The guarantor typically is a family member of the apprentice and serves as an arbitrator in conflicts between the master craftsman and the apprentice. At the beginning of the apprenticeship, the apprentice and the master craftsman typically make an oral or written training agreement regulating working hours, rules of behaviour, fees and payments, for instance. In the sample, just less than half of the apprentices (16 out of 35) had a written agreement with their master craftsman.

Entry requirements are low. In terms of prior education, more than two-thirds of the master craftsmen do not require a minimum level of education.<sup>11</sup> To them, seriousness and the willingness to learn are the main criteria for choosing apprentices. It is relatively easy to find an apprenticeship – this is also confirmed by the experiences of the apprentices themselves: more than half of the apprentices asked only one master craftsman before they found an apprenticeship placement; the rest asked mostly two – maximum three – master craftsmen. Hence, competition in terms of apprenticeship placements is low – a fact that was also emphasised by various experts interviewed. Bearing in mind that many of the poor youths in Accra did not complete schooling, it is an essential finding that these youths can easily find apprenticeships in the informal economy as regards the entry requirements.

However, the high entry costs of informal apprenticeships keep many of these poor youths out. The average entry cost in the sample is GHS 183 (approx. US\$ 107<sup>12</sup>). The cost starts at GHS 50 ( $\approx$  US\$ 29) – where it concerns close family relations, some apprentices are even exempted from paying any fees – and can reach GHS 600 ( $\approx$  US\$ 350).<sup>13</sup> What is somewhat surprising is that the fees not only vary between but also within the occupations. In fact, the entrance fee for starting an apprenticeship in hairdressing in Jamestown/Ushertown varied between GHS 50 and 400 (about US\$ 29–234). In addition to these fees, two-thirds of the apprentices had to pay for their own tools and materials at the beginning of the training. These costs can reach GHS 1,300 (US\$ 760) in some cases.

In spite of these high costs, many youths from poor backgrounds manage to enter into an apprenticeship due to the goodwill of the master craftsmen. About half of the master craftsmen stated that they adjust the fees according to the needs of the apprentices, i.e. they lower the fees in cases of poverty. Also, some master craftsmen allow apprentices to pay fees in instalments. This shows what could be termed as the “positive flexibility of the system”. The fact that an apprenticeship in the informal economy is largely unregulated allows for both adjustments to the needs of the apprentices as well as the exploitation of the apprentices by the master craftsmen.

<sup>11</sup> Yet, there are exceptions, as education requirements are increasing in some occupations, mostly for those connected to technology, such as more complex motor systems in the case of auto mechanics.

<sup>12</sup> Please note that all US dollar amounts stated in this study refer to the official US\$-GHS exchange rate from 1 March 2012, which was the first day of the data gathering for the questionnaire-based interview.

<sup>13</sup> In Breyer (2007), apprentices would have to afford US\$ 160 for fees and in-kind payments on average – ranging from US\$ 22 to 616.

In comparison to the following barriers, one might conclude that gaining access to an apprenticeship is difficult for most, but not impossible. Many of the motivated youths eventually managed to overcome this barrier, for example, by doing other small jobs and saving the money to pay the entry fee. One example is 18-year-old Adiza, who arrived in Accra from Northern Ghana. She works as a waitress in a chop bar. From the GHS 2 (about US\$ 1.20) she is paid per day, she uses half to wash herself at a public washroom and saves the other half. She hopes she will be able to save enough to afford the entrance fee for an apprenticeship in seamstressing.

Yet, there is a large group for whom apprenticeships remain out of reach, even though many are very motivated and willing. They are the youths that have to support others financially. This phenomenon is especially common among migrants in Accra, who oftentimes send money to their families and younger siblings back home, and thus are unable to save the amounts necessary to pay the entry fees. The youths themselves also reported that they would recommend doing an apprenticeship only in cases where one does not have to support others financially. To them, as soon as one has dependents, doing and finishing an apprenticeship becomes highly unrealistic. Bokali is one example of a young man forced to sacrifice his own dreams in order to provide for his younger siblings – his story is typical of many others who were interviewed.

**Box 1: Bokali – apprenticeship out of reach**

*25 years old, male, migrant from the north, currently working as a porter in Jamestown*

Bokali was born in Bawku in the Upper East Region of Ghana – a community strongly affected by ethnic conflict and violence. He grew up with his grandparents, who sold food on the streets. He has about 20 siblings: *“We are plenty.”* From ages six to twelve, he stayed with his uncle and aunt at their farm close to Kumasi – there was enough to eat but life was hard. When the suffering became too much for him, he returned to the Bawku and went to school there. Even though he had to walk to school for more than one hour every morning, and after school he *“had to hustle small to feed my stomach”*, it was the happiest time of his life, Bokali says. When the conflict in Bawku intensified, he decided to go to Accra *“to escape the violence and the fighting”*.

He stays at Bawkuhouse – a warehouse in Jamestown, Central Accra, where many young migrants from Bawku work and sleep. They are forced to sleep outside; Bokali says it is hard because of the mosquitoes and the heavy rain, especially in the rainy season. Like the others at the warehouse, he works as a carrier, loading and unloading the arriving trucks and lorries. *“It is hard, you can't sleep at night, everything hurts, you suffer, it's hard.”* Work is not regular, so sometimes they sit around for one week waiting for a car to arrive. On a good day, he can make up to GHS 20 (approx. US\$ 12) – money he gives to his sick mother and his younger siblings. Due to his support they can stay in Bawku and continue schooling there. To Bokali, being able to support his younger siblings is the best thing in his life.

Asked about his plans, Bokali says that he would like to do an apprenticeship in computer repair, because *“I could become someone”* with it. But since his family needs him and his income, he cannot do it. *“I cannot go, who will look after youngest? Who will look after mother? Who will give me money to have food? Who will clothe me?”* He says it is more important for his siblings to be able to continue schooling so that one day they will have better chances in life than he had. *“In Ghana, without school you are nobody.”*

## 4.2 Barrier 2 : Training phase

Those apprentices who have overcome the first barrier and have received access to an apprenticeship placement then enter the training phase of the apprenticeship. In the sample, the average duration of the training phase is about three years, varying between two and four years, depending both on the preferences of the master craftsperson as well as on the learning capabilities of the apprentice. A large majority of the master craftspersons in the sample stated that they shorten the training phase for those who



have acquired the necessary skills quickly, or prolong it if the apprentice needs more time. Generally, this assessment depends on the master. For many apprentices, this flexibility is advantageous. However, in some cases there are clear indications that master craftsmen exploit this flexibility and extend the training phase at the expense of the apprentice.

During the training phase, they work side by side with their master craftsman and other apprentices in the shop of their master craftsman. The average number of apprentices in the sample is four apprentices per shop. For most apprentices, this training phase is a period of long working hours, little or no payment and a high level of dependency on the goodwill of the master.

The working hours vary between 7 and 14 hours a day. The average number of working hours in the sample is 11. Usually, the apprentices are responsible for cleaning and sweeping the shop early in the morning and then assisting the master with his work during the day. While opening hours are mostly fixed, closing hours tend to depend on the work load of the day.

For apprentices, the training phase is marked by high levels of financial vulnerability. The majority of apprentices do not receive any financial compensation from their master craftsmen and are therefore dependent on other sources of income. In the sample, 25 out of 35 apprentices stated that they do not receive regular pocket money from their master craftsman. In this case, regular payment is defined as receiving financial compensation at least once a week. For those who receive some form of compensation, the amounts vary greatly. Some are paid GHS 1 to 5 (approx. US\$ 0.60–3.00) on a daily basis; others receive the same amount once a week.<sup>14</sup> Assessing the exact amount of the allowance proved to be difficult due to the mostly irregular nature of the payments. Generally, even for those apprentices who received regular payment, the money often barely covered basic needs such as food. It was found that receiving pocket money is more common in some occupations than in others: while construction workers or auto mechanics often receive some small compensation from their master craftsmen, hairdressers are very rarely paid by their madams. However, the amount of the allowance not only depends on the occupation – almost half of the master craftsmen in the sample stated that they adjust the pocket money to the needs of the apprentice. Apprentices from poor backgrounds may be supported with some money to cover transport costs or pay for a meal. Senior apprentices are generally paid more, as they have higher responsibilities. Furthermore, the majority of master craftsmen stated that they pay allowances to the apprentices according to their work performance, that is, apprentices who make more effort are paid more.

Due to the limited support apprentices receive from master craftsmen, many are dependent on external sources of income. The main source is the financial support from family members. About half of the apprentices receive financial support from family members to cover basic needs. Three out of 35 apprentices stated that they receive financial support from a non-family member, such as a boyfriend. Financial support from a religious community was very rare. No one in the sample receives support from a state fund or an NGO.

Those who do not receive any regular support from their families are generally forced to take up jobs on the side. In the sample, one-third of the apprentices had a regular job in addition to the apprenticeship. These jobs have to be carried out either in

<sup>14</sup> In her study, Breyer (2007) reports that around three out of four master craftsmen would pay at least some pocket money to their apprentices. During the first training year, they would give between US\$ 0.04 and 1.12 per day, and afterwards between US\$ 1.12 and 4.48.

the evening hours or on the weekends. Sometimes they are practised in the same occupation that the apprentice is receiving training in. A hairdresser apprentice may, for example, attend to friends or neighbours on the weekends to earn some money. However, in many vocations, working from home is not possible because the apprentice lacks the necessary equipment. Very rarely, apprentices receive permission from their master craftsmen to work in the shop on their own account, often this is prohibited. In most cases, apprentices turn towards unskilled jobs such as street trading. Since profit margins are very low in these activities, apprentices may spend long hours working until they have acquired the necessary money to provide for themselves. An example is Asana, a 20 year-old seamstress apprentice from Nima. She does not receive any family support and is not paid by her madam. So she has agreed with her master craftsman that she works in her shop four days a week and sells on the street the remaining three days. Her working hours in the shop are from 8 a.m. to 8 p.m. On the remaining three days, she needs to make money for herself and for her grandmother, so she spends the entire day selling food on the street. It is a tough situation for her, since she does not earn a lot of money, and she is barely able to cover her own basic needs and take care of her grandmother.

Asana's responsibility for her grandmother is very typical; the majority of the apprentices in the sample stated that they have domestic responsibilities in addition to the apprenticeship. Often, these responsibilities comprise helping with the housework and contributing to the family income financially. In some cases, apprentices have to assist the master craftsman or master in his domestic activities as well. This implies washing clothes for the master, cleaning and/or looking after his or her children. Although this is not a common phenomenon in urban apprenticeships, several cases were observed where domestic work for the master was "part of the deal".

The dependency on the goodwill of the master is one of key characteristics of the training phase. Due to the unregulated nature of the apprenticeship system in the informal sector, the master is virtually autonomous in the organization of the training phase. He decides on the duration of the apprenticeship, the fees and working hours, the payment and the training curriculum. The apprentices are highly dependent on his goodwill. In some cases, this flexibility can prove to be advantageous for apprentices, such as in the case of Moubari.

While apprentices like Moubari profit from a benevolent master craftsman, others, such as Afia, experience the downside of the unregulated system and are not treated well by their master craftsman.

**Box 2: Moubari – managing through the help of a master**

*27 years old, male, migrant from the north, apprentice in TV repairs*

Moubari was born in a small village in Ghana's Northern Region. He grew up together with his seven siblings. Moubari's family was very poor so he was forced to drop out of school as a child and had to work to support his family. When he was 16, the company where he worked collapsed and Moubari lost his job. So he decided to run away from home to make money in the big city. As he could not afford the bus ticket to Accra, he travelled as a hidden passenger on a lorry transporting cows. After arriving in Accra, he walked through the city, not knowing where to go. A passer-by asked him if he needed help and brought him to Sodom and Gomorrah, an area where many migrants from the north live. He got to know the people and started working at a warehouse as a load carrier. The working conditions were very rough and he was paid only occasionally. The little he earned he sent to his family back home.

After a while, Moubari began to worry about his future. *"If you are 40 years old you can't work as a porter anymore."* Therefore, when a friend introduced him to a TV repair master one day, he took advantage of the opportunity. The master agreed to accept Moubari as an apprentice and made a special arrangement with him: since Moubari was not able to pay the entrance fee of GHS 70 (around US\$ 40), the master allowed him to pay the fee after finishing the apprenticeship. According to Moubari, the master *"is a good man."* He gives him a little pocket money, depending on how business is running. He also teaches him the trade very well and gives him advice: *"He advises me to be a good person and not to do bad things."*

After three years of training, Moubari is close to the end of his apprenticeship now. He has already started to save for the fee that he owes his master. He is saving little by little, sometimes putting his pocket money aside or working as a load carrier at the warehouse. Moubari's master is encouraging him to save and allows him to work on the side. After finishing his apprenticeship, Moubari plans to continue to work for his master. He cannot go back to his home village because *"there is no work."* He hopes that after some years he will have saved enough to open his own shop. Although life is hard for Moubari, he is grateful that the master gave him the chance to learn a trade. *"I wouldn't stop the apprenticeship because I know where I come from. This is my future."*

### **Box 3: Afia – the hardships of an apprenticeship**

*21 years old, female, works as a sewing apprentice in Abokobi*

Afia grew up in a village called Boye, at the fringes of Accra, as one of six children of a single mother. After Afia had finished junior high school, she decided to learn a professional skill that would help her in the future. Continuing with her education would have been her first choice, but it was out of reach, so she decided to start an apprenticeship in sewing. It did not take long for her to find a sewing shop in her neighbourhood. The master craftsperson was an acquaintance of her mother and agreed to take her on as an apprentice. But what started as a promising path towards her future soon turned out to be an unbearable situation. She had to work at the shop for about 14 hours a day, without receiving any compensation for it. Her work began at 8 a.m. and she did not finish until 10 p.m. In addition, the master craftsperson asked her to clean the shop early in the morning. So after getting up, Afia went to the shop at 6 a.m. to sweep the floor.

Afterwards, she returned home to do her household chores. She had to be back at the shop at exactly 8 a.m. *“If I was one minute late, the master craftsperson would punish me by sending me home, ignoring me, refusing to teach me or to give me work. Sometimes I sat at the shop for hours, doing nothing.”* It bothers Afia that she did not learn a lot during these years. After one and a half years she was only able to sew basic women’s skirts, although she spent her entire time in the shop. When the master craftsperson did give her work, she showed no appreciation for Afia’s efforts. On the contrary, she often insulted her – even in front of customers. The stress she endured made Afia lose weight and look thin and sick.

One day, her master craftsperson refused to give her the keys to the shop and she understood that she was not supposed to come back. With her mother’s permission, she dropped out of the apprenticeship. She spent some months cooking rice at the house and selling it on the street. After six months she had saved enough money to afford the fee for another apprenticeship. This situation is better. The master craftsperson appreciates her work and yells at her only sometimes. She still does not receive any pocket money from the madam, but she is lucky to get some support from her local church. Afia plans to open her own sewing shop one day and to learn from her experiences: *“When I will have my own shop, I will treat my apprentices better than I was treated. I will be sure to show appreciation for their work.”*

Afia’s story is not unusual. On the contrary, the precarious situation in which many apprentices find themselves leads to high dropout rates. The master craftspersons in the sample estimated an average dropout rate of about three out of ten. When asked about the main reasons for dropping out, master craftspersons named lack of seriousness and interest as the major determinants. The picture is different when asking the dropouts themselves: financial problems are the major reason for dropping out. More than half of the dropouts stated that they dropped out because of financial difficulties. These are often related to the sudden loss of family support, caused, for example, by the death of a family member. Losing family support is especially harmful for those apprentices who do not receive regular allowances from their masters and are therefore particularly vulnerable. It was found that in the sample of dropouts, only two out of 15 received regular pocket money during the training phase. This is much lower than in the sample of the apprentices, where six out of 15 received regular support from their masters. The results indicate that pocket money from the master may act as a “safety net” for the apprentices, which allows them to continue with the apprenticeship even if other sources of income, such as family support, are lost.

In some cases, however, the master was also the reason for dropping out. In the sample, problems with the master craftsperson were the second major reason why apprentices dropped out. These problems often arose when the master did not allow – or no longer allowed – the apprentice to work on the side, thereby preventing him from

earning any extra money. Some apprentices also stated that the responsibilities at home interfered with their apprenticeship, which then caused problems with the master and eventually led to dropping out. In a few cases, the master went out of business and the apprentice consequently lost his apprenticeship training position.

It is generally difficult to clearly distinguish between the various reasons for dropping out. Financial difficulties and problems with the master are often interlinked and tend to reinforce each other. Apprentices seldom drop out because they simply lose interest or lack motivation. The few exceptions are apprentices who stated that their parents persuaded them to learn a certain trade as well as those who realized during the training that it was not what they want to do. The great majority of dropouts, however, pointed to very specific reasons that forced them to drop out. For them, staying in the apprenticeship would have been the more desirable option. This is also shown by the fact that 12 of 15 dropouts in the sample aspired to take up another apprenticeship again. Furthermore, it is important to note that dropping out of an apprenticeship means losing all prior investments into the apprenticeship and starting all over again. The skills that the apprentice has acquired prior to his dropout are seldom accredited by other master craftspersons. Dropouts who take up a new apprenticeship with another master craftsperson will therefore have to start at the beginning of the training phase again, which also means having to pay another entry fee. This even holds true for dropouts who had to stop the apprenticeship because the master went out of business.

### **4.3 Barrier 3 : The blessing**

When the agreed duration of the apprenticeship is finished and the master craftsperson believes that the apprentice has acquired the necessary skills to work independently, the apprentice receives his/her blessing. The blessing consists of a blessing ceremony to which other master craftspersons, the family of the apprentice and the master craftspersons are invited. Typically, the blessing requires a fee, which is paid to the master craftsperson; additionally, the apprentice buys drinks for the guests. In exceptional cases blessing ceremonies are also organized by trade associations.

At the end of the apprenticeship, the apprentice typically receives a certificate from the master craftsperson or a trade association confirming that the apprentice has acquired the necessary skills of the trade. Three-quarters of the apprentices who had received the blessing also received a certificate: three-quarters of those were granted the certificate by the master craftsperson; the remaining apprentices were granted a certificate by a trade association or a formal certificate from the National Vocational Training Institute (NVTI).

The blessing is essential. All apprentices in the sample emphasized its importance, since without it it is hard to find work in the trained occupation. The blessing is an introduction of the apprentice to the local market and shows the community and customers that the apprentice has acquired the necessary skills and is ready to work independently.

*The blessing costs are high.* The average in the sample was GHS 176 (approx. US\$ 103) varying between GHS 40 and 500 (about US\$ 23–290). In addition, the apprentices have to provide drinks for the ceremony and often also gifts to the master. Bearing in mind that apprentices are faced with these costs after three years of apprenticeship, during which time most of them cannot save any money, the costs are very high and constitute a great challenge for many: 25 out of 35 apprentices in the sample paid these fees, or parts of it, through their own savings; 21 out of 35 received family support. What adds to this challenge is the fact that the date and costs of the blessing are often unknown to the apprentices beforehand and are set exclusively by the master and madams.

*Many fully qualified apprentices fail at this barrier.* Several young people were interviewed for this study who had completed the apprenticeship but lacked the blessing. Hence, they are unable to work in the trained occupation. Almost all of those who failed at this barrier identified the inability to pay as the reason for not having obtained the blessing. Many also pointed to personal problems with the master craftsmen as an additional reason for not having received the blessing. The apprentices who lack the blessing often continue working for the master under the same conditions as an apprentice and do not receive payment for their work. They are trying to save the money for the blessing by doing small jobs on the side or working on the weekends. Many of them remain stuck in limbo for years. Others drop out of the apprenticeship without the blessing and are unable to apply their acquired skills. They are forced to do other unskilled jobs – in the sample, examples include working as security guards, driving tro-tros (mini busses) or selling food on the street. Nevertheless, almost all of those interviewed would still like to work in their trained occupations and stated that they would be better off if they had they received the blessing.

**Box 4: Ato – waiting for the blessing**

*25 years old, male, successfully finished his apprenticeship in aluminium and glass fabrication*

Ato grew up in Cape Coast together with his parents and seven siblings. At the age of 10, his family moved to Accra and left him on his own. He dropped out of primary school and soon started to rob others in order to feed his stomach. Looking back, Ato says he was full of anger for society and for his parents, who did not care for him. His criminal activities got him into trouble and he moved to Accra to rejoin his family. He continued schooling while working as a street hawker at the same time, until his mother became seriously ill. He decided to quit schooling in order to support her: *“I can’t go to school if my mother is dying.”*

Ato did small jobs for some years until he started an apprenticeship in aluminium and glass fabrication. The master did not give him the GHS 1 per day as agreed. As a result, Ato struggled hard and oftentimes went to bed hungry because he did not have money to buy any food. Ato said that at the beginning he did not like the work: *“I started the apprenticeship because I had no other choice. But it was not something I did from the heart.”* However, he later changed his attitude towards the trade: *“I opened my heart to it”* realizing that *“right now this is good for me.”*

The 25-year-old has now completed the apprenticeship and has acquired the necessary skills to work independently. Yet, he has not received the blessing and thus is forced to continue working for the master without being paid. The blessing fees are GHS 100 (approx. US\$ 58) – he is struggling hard to save by doing small jobs on the side and he is optimistic that he will be able to get the money in about one year. However, he is still not able to feed himself properly. *“If there is no food for me in the evening I go to bed. One has to sleep if he is hungry or not.”* Ato hopes that things will get better once he has the blessing: he would like to do “work and pay” (see below) for a master and save money to open his own shop one day.

#### 4.4 Barrier 4 : Transition

The transition describes the period between receiving the blessing and opening one's own shop. This period is characterized by the struggle for the necessary capital to start one's own business and may take from a few months to several years, depending on the financial situation of the craftsperson. Many craftspersons never even achieve opening their own shop, as they are not able to generate the required funds.

During the transition phase, most graduates continue to work for a master craftsperson or from home. In some occupations, continuing to work for the master craftsperson constitutes part of the "deal" between master and apprentice. Having received all the skills from the master, the apprentice pays him/her back by working for him/her for some months. During this time, he/she may or may not receive money depending on the agreement with the master craftsperson. In other cases, the apprentice is free to choose where he/she works and may continue to work for his/her own master craftsperson or switch to another shop. This practice of "work and pay" for a master is carried out especially in those occupations where working from home is impossible, such as jewellery-making or aluminium and glass fabrication. In other occupations such as automotive repair, young craftspersons often work as partners with experienced craftspersons and share the profits. Where equipment costs are low and working from home is feasible, such as for hairdressers and beauticians, customers are often attended to at home.

The transition phase is generally characterised by low profit margins. The income of the young graduates in the sample was difficult to measure, since it varied greatly from week to week. Interestingly, a quarter of the young craftspersons were still dependent on the financial support of their families although they were working full-time. Also, some had to take up other jobs outside of the trained occupation in order to generate the required funds; six of the 36 graduates stated that they took up jobs outside the trained occupation to increase their income.

The low profit margins impede many recent graduates from acquiring start-up capital. Although about three-fourths of the young craftspersons save money on the side, the money they have been able to save is rarely enough to accumulate the required capital for their own business. In fact, more than half of the transitioners stated that their current activities, e.g. "work and pay" or work from home, do not help them in any way for starting a business. The rest mainly pointed to the possibilities of polishing their skills and acquiring new customers as the only ways in which their current activities could help them to reach their goal of opening their own shop. After years of working for a master craftspersons, the goal of having one's own shop is still out of reach for many.

An example is Yahya, a 23 year-old from Nima who did an apprenticeship in aluminium and glass fabrication. He is a clever and motivated young man who successfully finished his apprenticeship. After receiving his blessing, he worked in a small company for a while, but profits were very small and he was paid very irregularly. Even with a side job, it was difficult for him to save. After a few years of trying, he has now given up hope of ever working in his occupation: *"The start-up capital I would need is just too high. I will have to look for something else."*

Generating start-up capital and purchasing land are the two main challenges for young start-ups. In the sample, the start-up capital needed for a basic shop was estimated to be around GHS 4,000 (approx. US\$ 2,335) on average. The amount comprises the costs for a discarded ship container, which usually serves as a basic shop structure in Accra's poor areas, as well as for materials and land. Especially the costs for land and materials vary greatly between occupations and geographical zones. But even for those young craftspersons who are able to generate the required funds,

purchasing land is often very difficult. Due to the complicated and often conflicting land rights in Ghana, as well as the general shortage of land in the Greater Accra region, start-ups find it difficult to find suitable land for their enterprises. Next to the struggle for funds, the graduates in the sample regarded the land shortage as being the major challenge. Most areas within Greater Accra are densely populated, and even if land is purchased, the threat of eviction can be high. Some young craftspersons considered opening their shops in more remote areas where land is still available, but the lack of potential customers in the areas prevented them from doing so.

Over the last years, these difficulties for start-ups have increased considerably. There were 31 out of the 36 master craftspersons in the sample who stated that the challenges for young craftspersons are higher today than they were when they opened their shops. They pointed to three main dynamics. First, prices have risen drastically over the last years. This includes prices for tools and materials as well as the general cost of living. According to Prof. Paul Yankson from the University of Ghana, the latter are passed on from the master craftspersons to the apprentices by increasing the fees apprentices have to pay.<sup>15</sup> Second, the pressures due to availability of land are increasing. Prof. Yankson points to new developments caused by these pressures in Accra. He observes that graduates are increasingly working together in one shop instead of opening shops independently, thereby specializing in different aspects of their trade.<sup>16</sup> Third, master craftspersons note that the competition in most occupations in the informal economy is growing rapidly. Lacking employment opportunities in the formal economy, young people keep pushing into the informal economy, leading to an (over-) saturation of markets. The high competition is especially visible in traditional sectors such as hairdressing or dressmaking/tailoring, where specialization is more difficult than in other trades.

Our findings indicate that a successful completion of an apprenticeship by no means guarantees a successful transition to becoming an independent craftsperson. During the transition phase, profit margins are low and opportunities for saving are limited. Hence, many fully trained craftspersons cease to work in their trained occupations and switch to other – often low-skilled – jobs or start another apprenticeship. This is particularly painful, since many of the dropouts have made large investments into their training beforehand. The transition is particularly difficult for those young craftspersons who lack support from their families or have financial responsibilities for younger siblings or their own offspring. This is well-illustrated by the case of Nabil, a young electrician from Nima.

<sup>15</sup> Interview at the University of Ghana, 18 April 2012.

<sup>16</sup> Ibid.



**Box 5: Nabil – when apprenticeship does not pay off**

*30 years old, male, finished apprenticeship in electronics repair*

Nabil grew up in Nima as the eldest son of a family with four kids. His father worked as a security guard and his mother was selling fruits on the street. After finishing junior high school, Nabil wanted to continue his education and planned to attend high school. Yet, his father was not able to come up with the money for his school fees and postponed his school start from month to month. Time passed and Nabil realized that it was unlikely he would go back to school, so he followed a cousin's advice and started an apprenticeship as an electrician.

Throughout the apprenticeship, his father supported him with some money and gave him food, while his master also gave him a little pocket money for transport and shared some of the small tips. Nabil successfully completed his training after three years and received a blessing from his master. After receiving his blessing, Nabil looked optimistically into his future and was ready to start saving for his own shop.

But everything changed when his father suddenly passed away just a few months afterwards. From that day on, he was the head of the family. In Ghana, tradition and culture demand that the eldest son takes over all responsibilities. So Nabil had to look after his siblings and provide for his mother.

As Nabil put it: *"I am supposed to do everything. I use my life for them!"* He is trying to make an income by doing small jobs such as repair work for his master in addition to selling on the streets. He struggles hard to provide for his family and the income is seldom enough to save anything. When he gets the chance to save some money, he often has to use it a little bit later: *"I can't save while my family go hungry!"* Since he is not able to put money aside, he cannot save the necessary start-up capital for his own shop. His dream about becoming independent as an electrician has gone beyond reach. Looking back he says: *"The apprenticeship didn't pay off. I learned something for three years that I cannot use now. This is the reality."*

One of the main factors for a successful transition appears to be family support, while loans play a subordinate role. In the sample of successful master craftspersons, just fewer than half stated that they relied on family support for opening their own shops. In contrast, only four out of 36 master craftspersons received loans – these were mainly traditional Susu loans (saving groups) or private loans. These figures indicate that the system is still heavily dependent on private financing and that success is strongly related to the family and social network.

## **4.5 Outlook: After the transition**

Having one's own shop does not always mean escaping poverty. As discussed before, even the successful completion of all phases of the apprenticeship system does not guarantee a stable and secure income. The experiences of master craftspersons vary greatly: on the one hand, there are those who have busy shops with various apprentices and who seem to be able to live well from what they are doing. On the other hand, there are master craftspersons who are still struggling hard to cover their basic needs. Overall, the impression is that profits in most sectors of the informal economy are low and that few master craftspersons actually escaped poverty through their apprenticeship. Most master craftspersons are still struggling. This is illustrated by the case of Kisi, a young master craftsperson from Abokobi.

### **Box 6: Kisi - when apprenticeship does pay off**

*34 years old, female, owns a hairdressing salon in Abokobi*

When Kisi received her blessing as a hairdresser in 2001, her whole family and many members of her church came to congratulate her. She was proud and very happy. In the following months, she worked from her home and attended to her clients in her living room. Her customers were mainly neighbours. Because the money she earned was too little, she also sold tea and sandwiches in front of her house. Sometimes she managed to put some money aside for her own shop.

After some months, working from home became difficult, as the house was in a bad condition and she could not attend to her customers anymore. So she decided to go about getting her own shop and asked her family and some church members for help. She was lucky and was granted permission to build a shop on the land that belonged to her church community. But even with the land, getting the shop was not easy. A discarded ship container, which often serves as a basic shop in Ghana, costs around GHS 4,000 (approx. US\$ 2,335) – a lot of money for someone like Kisi. Loans were difficult to get, as interest rates were too high – even with the traditional Susu saving groups that Kisi belonged to. Finally, her father supported her with some money and she added it to the savings she had accumulated over the years. When in 2003 she could open her own shop, her life changed: *“I was a master craftsperson now. I was hard working and people saw me in a different way; I was respected. I became a role model for my family and the people around me.”*

Despite her success, things are not always easy for her. Her children, the shop and the household keep her very busy. In addition, she has to make additional money on the side to support her husband, who is unemployed. So she learnt to make batik clothes, which she also sells. The biggest threat is that the church is now planning to set up a market place at the location of her shop. So she will have to move to another site soon. She hopes to get support from her church members. Somehow she will manage. When looking into the future, she mainly thinks about her children: *“I pray that they go to school and university so that they can do the things in life they really want to do.”*

Nevertheless, becoming a shop owner brings with it social prestige and generally increases one’s standing in society. For many youths, it is an indicator of success in life, which goes far beyond the mere financial merits.

## **4.6 Further findings**

Having presented specific findings concerning the four barriers of the apprenticeship system, the focus will now turn to discussing the more general findings concerning the apprenticeship system as a whole. The first general finding relates to the differences in findings between occupations and research areas. Further aspects concern the general perception of apprenticeships in the target group and society as a whole; the trade-off between skills training and “quick money”; the growing interest in more modern occupations; differences with regard to gender; and finally, the educational backgrounds of the apprentices.

## ***Differences in findings between occupations and research areas***

One of the principal findings is that the variance in the results is rather small – both when comparing different occupational groups as well as different research sites. Surprisingly, not many differences were found in the results from the different occupations. Despite some variations concerning, for example, the funds needed for materials or the amount of the allowance paid, the answers were very similar among the apprentices of the various trades. The high variance within the sub-groups of these samples was striking; apprentices within the same occupation might experience very distinct difficulties, depending on their particular relationship with the master and the degree of social support they received. The general impression was that although there is a variance in findings between the occupations, it is rather small compared to the general variance in the sample.

The picture is similar when comparing the results from the different research sites. The findings were similar, although there were some differences: for example, awareness about a formal examination at the NVTI was particularly high in the peri-urban area Abokobi; and awareness about difficulties in acquiring land were most pressing in the urban areas Jamestown/Usshertown and Nima. Generally, one can therefore conclude that the difficulties of the apprenticeship system exist across all occupations and research sites. This is also the reason why there are no disaggregated findings presented in this report.

## ***Social perception of apprenticeship***

In the sample, most apprentices perceived pursuing an apprenticeship as a “second-best option”. The majority would like to continue secondary and (ideally) tertiary education in order to get a highly sought-after white-collar job, preferably in a bank office or for the government. This is a widespread perception in Ghana, where vocational training is still largely seen as an option for those lacking the funds or the intellectual capacity for higher education.<sup>17</sup> Nevertheless, pursuing an apprenticeship attracts more social recognition than low-skilled occupations that imply “quick money”, such as street trading. The research findings show that young people themselves view an apprenticeship as an investment into one’s future that promotes independence and sustainability, leads to an improved income and is characterized through better working conditions than in unskilled jobs. Although these findings may not be surprising, they are essential in order to understand the social contexts in which the apprenticeships take place.

## ***Trade-off between apprenticeship and quick money***

Despite the positive perception of apprenticeships, it was found that many youths still opt for “making quick money” instead of pursuing an apprenticeship – mainly because it promises faster and immediate earnings. Particularly local authorities, such as the Youth Development Officers and the Assembly Men, pointed to the trade-off between making quick money and making a long-term investment into an apprenticeship. In this regard, local experts often mentioned the lack of role models in the poor areas: youths are often not motivated to live up to their full potentials because they are lacking role models such as parents and neighbours as well as elder youths who are successful in their working lives and who would present good examples to young people and support them with advice.<sup>18</sup> At the same time, there are still many youths for

<sup>17</sup> Interview with Atta Agyepong, KfW, 13 April 2012.

<sup>18</sup> Interviews with Assemblymen of Usshertown and Nima, March 6<sup>th</sup> and 15<sup>th</sup>, 2012.

whom quick money is not a choice but a necessity. These youths simply do not have the option of investing into skills training because they lack financial support or even have to support others financially.

### ***Growing interest in modern occupations***

Many young people interviewed were looking out for alternatives to apprenticeships in the traditional sectors. In fact, experts observe a growing interest in new sectors such as computer technology, mobile phone repairs and electronic waste management. Young people are interested in these occupational fields, since they are increasingly familiar with modern communication technologies and expect to realize higher profit margins in these new sectors.

However, skills training in these new occupational fields are often not provided through apprenticeship but rather through formalized training courses offered by NGOs, the state or private training providers. Therefore, the scope of such training programmes is relatively limited in comparison to informal apprenticeships.

### ***Gender differences***

This study's sample was too small to conduct a profound gender analysis. However, the access to vocational occupations in Ghana is strongly gender-biased. Although occupations are in general open to both genders, existing social norms and values result in limited choices, particularly for women wanting to do an apprenticeship. While it was found that men are able to choose between a wide range of technical and vocational occupations, women were virtually limited to two occupations, namely hairdresser/beautician and dressmaker. The profit margins in those occupations are lower than in male-dominated occupations such as automotive repair or aluminium and glass fabrication. Furthermore, the female apprentices in the sample received pocket money less often than the male apprentices (6 out of 12 female apprentices compared to 19 out of 23 male apprentices) and they have more domestic responsibilities than their male peers. Another challenge that particularly affects women is the occurrence of pregnancies.

In a number of cases, pregnancies led to dropping out of the apprenticeship, since these young women had to provide for their children after giving birth. However, many young men also face difficulties in pursuing apprenticeships while having to provide for their families, siblings or their own children. This was particularly difficult for the firstborn sons, since in Ghana there exists a strong belief that the firstborn is responsible for providing for the whole family.<sup>19</sup> The life stories of Moubari (p. 17) and Nabil (p. 23) illustrate very descriptively how young men keep scarifying themselves for their families.

### ***Educational backgrounds of the apprentices***

When looking at the educational backgrounds of all four sub-groups, one can generally say that the slight majority of the sample attended junior high school,<sup>20</sup> whereas the remaining persons are almost equally distributed between those who have less than a junior high school education and those who have a junior high school

<sup>19</sup> A prominent Ghanaian saying goes, "The well-being of a family depends on the firstborn son. If the firstborn fails the whole family fails, if the firstborn prospers they all prosper" (interview with Moubari, April 5<sup>th</sup>, 2012).

<sup>20</sup> The word "attended" instead of "completed" is deliberately used in this paragraph, since in many cases it was uncertain whether the person actually completed the necessary schooling.

education or higher. This means that there are quite a substantial number of people in the sample who did not finish junior high school. In terms of educational achievements, the majority of apprentices (21 out of 35) attended junior high school; seven attended senior high school; five dropped out after completing primary school; and two did not attend or complete primary school. Similarly, nearly half of the transitioners attended junior high school, six out of 36 finished senior high school, whereas eight dropped out after primary school and one did not attend or complete primary school. Surprisingly, the educational achievements of dropouts and career changers are higher than among apprentices and transitioners: there was nobody in the sample who did not complete primary school. Four out of 30 non-apprentices dropped out after primary school, 20 attended junior high school and five attended senior high school. Furthermore, it was observed that more master craftspersons attended senior high school than in the other groups (12 out of 36), 16 were still attending junior high school, four primary school and only one did not attend or complete primary school.

*To sum up, this chapter has presented the main research findings concerning the four main barriers of the apprenticeship system and has further discussed some of our more general findings and impressions. Some of the findings were to be expected, for example, that the access and the high fees associated with apprenticeships constitutes a barrier for many. However, other findings surprised us. Most surprising was the blessing barrier and how many fully qualified apprentices failed at this point after having completed their skills training and were left with nothing. There is clearly a big waste of potential, and many skilled human resources are lost. Another impressive finding was the high level of precarity and the amount of hardship that the average apprentice in the sample had to endure – and how the majority of them did not give up but struggled to overcome all odds.*

## **5. Strengths and weaknesses of the informal apprenticeship system**

The research findings presented in the previous chapters have shown that the apprenticeship system is a very heterogeneous and flexible training system. This chapter concludes the previous research findings and gives an overview of the strengths and weaknesses of the system.

### **5.1 Strengths of the informal apprenticeship system**

#### ***Accessibility***

Most of the master craftspersons set few entry requirements for apprenticeship; generally they include the ability to pay the entrance fee, having a guarantor and being interested in the trade. Since most of the master craftspersons do not require any minimum levels of education, apprenticeship training is very accessible to disadvantaged youths with little or no prior education. Finding a guarantor is relatively easy and everybody in the sample was able to find one. The more restrictive requirement in terms of entry is the ability of the apprentice to pay for the entrance fee. Although the entrance fees still exclude the poorest individuals, they are still relatively manageable for many youths. Compared to other barriers, it was found that the access barrier is easier to overcome, since it consists of a one-time payment, which can often be financed through an accumulation of savings and family support.

#### ***Positive flexibility of the system***

Our findings have shown that the system permits positive flexibility. It allows the master craftspersons to adjust the barriers to the needs of the apprentice, for instance, through lowering entrance fees or blessing fees. Additionally, master craftspersons can

support poor apprentices through paying regular pocket money or providing food and accommodation for them. Some master craftspersons also allow their apprentices to pursue a job on the side in order to cover living expenses. Others permit apprentices who have nobody to take care of their children to bring them to the workplace, and find flexible solutions if apprentices have to interrupt the training for some time due to illnesses, pregnancy or other reasons. However, this study has shown that positive outcomes of the flexibility of the system depend to a high degree on the goodwill of the master craftsperson. Some master craftspersons were very supportive while others were rather strict, thereby increasing the challenges faced by apprentices.

### ***Addresses the needs of local markets***

Apprenticeships mainly take place in the local, informal economy. Thus, they are adapted to the needs of local markets and there is a local demand for the skills obtained by the apprentices. This study has shown that apprentices and master craftspersons regard an apprenticeship to be suitable and helpful training for addressing the needs of local customers. Apprentices feel that apprenticeship training equips them with the necessary skills to serve local markets and they see the demand for their products and services. Additionally, the relatively long duration of apprenticeships allows them to establish contact with potential future customers and to build a customer base when they finish their training.

### ***Offers opportunities to improve livelihoods***

Pursuing an apprenticeship often presents the only option for those young people who are excluded from further education and who want to obtain further skills. After finishing their apprenticeship, they are able to offer products and services that unskilled workers cannot offer. This improves their position in the informal economy. If apprenticeship graduates manage to overcome the barriers in setting up their own business, they can often earn higher incomes than unskilled workers or street hawkers, face better working conditions and have a higher social status. Thus, for many young people, apprenticeship presents an opportunity to improve their livelihoods. However, there is no guarantee for an improvement since many young people get lost on the way: they drop out of apprenticeship, are not able to find work in their trained occupation or lack the financial means to set up their own micro-business.

## **5.2 Weaknesses of the informal apprenticeship system**

### ***Exclusion of the poorest youths***

As described above, apprenticeship is relatively accessible to disadvantaged youths. However, the most disadvantaged youths remain excluded from apprenticeship due to the financial barriers inherent in the system. To find an apprenticeship placement, young men and women have to be capable of paying the entrance fees and living expenses during the apprenticeship. Financing entry and living expenses during the apprenticeship is particularly difficult for those youths who have dependents to support – for instance, migrants sending money home to their families or those who have children to take care of.

### ***Strong dependency on family support***

Since public funding for informal apprenticeships is virtually non-existent, the successful completion of an apprenticeship strongly depends on the financial resources the apprentices and their families can mobilize. Since apprenticeships are generally unpaid, the majority of apprentices rely on family support in order to pay for fees and cover living expenses. Family support is relevant at all four barriers – even while setting

up one's own shop – and the lack of family support is a major reason for failure and dropping out.

### ***Lack of social safety nets***

The informal apprenticeship system lacks a social safety net. Therefore, any shock that occurs can lead to dropping out and, consequently, apprentices face a permanent threat of failure. Shocks are unexpected hardships, for instance caused by the death or illness of a family member, pregnancy or other unexpected events. If the apprentice is not able to cope with the shock, he/she is often forced to drop out of the apprenticeship. In this case, the training received so far is generally not acknowledged and the apprentice is left empty-handed.

### ***Open to exploitation by master craftsperson***

The flexibility of the system permits lowering the barriers for disadvantaged youths. To which extent apprentices benefit from the flexibility of the system, however, depends strongly on the goodwill of the master craftsperson. The flexibility can also lead to negative outcomes, since it opens opportunities for exploitation by master craftspersons. Master craftspersons generally face a conflict of interests. On the one hand, their role is to teach their apprentices all the necessary skills and to prepare them for self-employment. On the other hand, they seek to financially benefit from their relation to the apprentice by requiring high fees, thereby forcing young people to continue working for them at very low cost. This research has shown that some master craftspersons were exploiting their apprentices. Examples of exploitative measures in most of the cases were, for example, setting very long working hours, asking for exaggerated fees, demanding apprentices to perform domestic work and denying them the blessing after completing the apprenticeship. In most of the cases, apprentices accepted working conditions as unchangeable and did not take action against exploitation. Since the position of a master craftsperson in the system and culture is more powerful than the position of an apprentice, apprentices have little means to defend themselves against exploitative measures.

### ***Precarity and insecurity***

Although pursuing an apprenticeship can be a way to improve one's livelihood, returns on investment are uncertain. In fact, the apprenticeship system is characterized by high levels of precarity and insecurity. Thus, pursuing an apprenticeship is just a potential way – not a guaranteed way – out of poverty. Many people who passed through apprenticeship are unable to accumulate the necessary start-up capital for opening a shop and few earn enough to secure their livelihoods by doing “work and pay”. Even those who have overcome all four barriers and managed to become self-dependent master craftspersons often still struggle to survive. Profit margins of master craftspersons are generally not very high and there is very little room for capital accumulation and investments for the future.

## 6. Upgrading informal apprenticeships in Ghana: observations

The following part briefly presents the approaches Ghana has recently undertaken in the area of upgrading informal apprenticeships. In addition, it discusses some overall issues in terms of Ghana's policies towards informal apprenticeships. These observations are based on the authors' own experiences in Ghana, on discussions with a range of experts on public policies and on a comprehensive literature review.

Despite the fact that 80 to 90 per cent of technical and vocational skills training in Ghana is delivered in the form of apprenticeships in the informal sector, governments have until recently demonstrated no interest in any kinds of supportive engagement. Yet, as policy makers and international donors have come to accept the significance of apprenticeships in the informal sector and that they are an important way for young men and women to learn employable skills,<sup>21</sup> informal apprenticeships are increasingly becoming an object of policy formulation and implementation. An overview of Ghana's main policies, institutions and programmes engaged in the field of informal apprenticeship can be found in Annex 2.

The most promising approach to engage with widespread skills training in the informal sector is upgrading informal apprenticeships, which is highly relevant. In the last years, Ghana has undertaken efforts to promote and support informal apprenticeships as part of the country's broader spectrum of policy measures addressing severe youth un-/underemployment and lack of prospects.<sup>22</sup>

Upgrading implies capitalizing on the existing system, which is considered to be embedded in a society's institutions. Instead of establishing large, cost-intensive, parallel formal training structures to absorb all skills training, upgrading implies enhancing and promoting strengths of the existing informal system, or reducing its weaknesses. It also strives to improve the links between informal apprenticeships and the national training system. Upgrading is a long, gradual and iterative process that requires a careful and context-specific implementation, since it is based on interacting with grown social structures, norms and practices. Care must be taken that interventions do not do more harm than good, as they should not undermine the strengths and sustainability of the informal system (Palmer 2009, 73; Johanson and Adams 2004, 123).

In Ghana, it is currently rather rare for policy interventions to focus exclusively and explicitly on upgrading. Nevertheless, analyzing these public programmes from an upgrading perspective shows that four policy aspects of upgrading are currently being addressed in Ghana, either implicitly or explicitly: first, improving access to skills training; second, enhancing links between formal and informal training; third, promoting the quality of training; and fourth, strengthening the role of business associations as multipliers and intermediaries.

### ***Expanding access to informal skills training***

Programmes such as the National Apprenticeship Program (NAP) and the National Youth Employment Program (NYEP) as well as some NGO programmes seek to raise

<sup>21</sup> According to the Ghana Living Standards Survey from 2005/06, between 40 and 46 per cent of urban youths aged 15–30 have done an apprenticeship (World Bank 2009: 65, 69).

<sup>22</sup> Other key policy fields are business development of micro- and small enterprises, development of the local business environment, land policies and pro-poor economic growth generating employment in the formal sector.



youths' interests in vocational occupations and aim to get more idle young people into shortened apprenticeships to assist them in acquiring employable skills. Using financial incentives, they try to expand the number of placements offered by master craftspersons. Furthermore, apprentices often do not have to pay an entry fee at the beginning. In some cases, they also receive a first set of tools to use for the training, which they will pay off later. Nevertheless, the apprentice will have to cover for the tools' upkeep. While more people are given access to skills training, open questions remain as to whether these abbreviated occupational trainings actually produce fully-skilled graduates or whether most trainees would need to continue with a "normal" informal apprenticeship in their field of occupation to acquire all skills necessary for employment or self-employment.

### ***Linking informal and formal training***

Ghana has started to bridge the gap between formal and informal technical and vocational training. Institutions such as the Council for Technical and Vocational Education and Training (COTVET) are working on policies that aim at enhancing links between formal and informal training. Currently, a qualification framework is being devised to define corresponding examination and certification levels of formal and informal training. Theoretically, such a qualification system could allow for a transfer from informal to formal training and also employment. NVTI, a training and examination institution, offers exams and top-up training courses for apprentices from the informal sector. Standardized examinations and formal certificates allow young graduates to increase their mobility and have their occupational skills recognized beyond the scope of the local community. Creating such opportunities is critical and sensitization campaigns and awareness-raising could lead towards increasing the number of apprentices making use of them. Yet, it must be kept in mind that interest in and benefits from formal certification may vary greatly between, for example, occupations and geographical areas.

### ***Increasing the quality of training in informal apprenticeships***

One of the key challenges informal apprenticeship systems face are related to the quality of training and skills. Improving the quality of training is currently becoming the cornerstone of Ghana's activities (COTVET, NAP, SDF and NVTI) in this field and has attracted the support of international donors including the World Bank, the Danish International Development Agency and GIZ (Ghana Skills Development Initiative by GIZ and GFA Consulting Group and the planned voucher programme by KfW Entwicklungsbank). Due to the traditional transmission of skills from master to apprentice, existing skills are perpetuated whilst it remains difficult to introduce new skills and technologies. This can become a barrier for productivity, competitiveness and sustainability of businesses in the informal sector. Measures to address this shortfall include short-term complementary training courses in occupational and entrepreneurial skills and the promotion of trade associations as platforms for shared learning. Certifying the quality of training also comprises efforts to promote standards in terms of learning content to ensure that a defined minimum of occupational know-how is transferred from a master craftsperson to his or her apprentice. Finally, training the pedagogical skills of master craftspersons and enabling them to adjust training methods to apprentices' capabilities are also seen as important steps towards improving the learning outcomes of apprenticeships. Ghana's policy interventions to enhance the quality of informal apprenticeships are highly relevant but have started only recently. Consequently, it is not yet possible to assess the impact of these interventions at this point in time.

### ***Involving trade associations***

The new upgrading programmes ascribe an important role to trade associations. Small trade associations represent the interests of organized owners of small shops and

master craftspersons who may also train apprentices. COTVET and its German development cooperation partners are currently reaching out to trade associations to gain them as partners for reforms. Hence, they perceive trade associations as potential drivers of change and platforms for sharing knowledge and learning. They plan to involve them in quality assurance of training, standard-setting, developing complementary training courses for master craftspersons and apprentices as well as in enforcing and reforming informal norms and practices. Business associations are expected to function as intermediaries between public institutions and local craftspersons, in that they communicate the needs of a specific sector to higher levels and inform their members about public programmes, services and regulations.

Ghana has developed trade associations at the local and regional levels as well as some at the national level.<sup>23</sup> Yet, the landscape of trade associations is extremely heterogeneous and strong discrepancies exist. Some associations are organized at the national level, with sub-entities at local levels, while others are bound to a specific small local area. Hence, some have thousands of members nationally and even several hundred in the Accra area, whereas others may only count 50 members. In some occupations, hardly any form of organization exists. The only association with a youth chapter that the authors came across was the National Hairdressers and Beauticians Association. The purpose of this youth chapter is the provision of a platform for apprentices to share their experiences and discuss apprenticeship-related problems. The large majority of associations limit their membership to master craftspersons. Some associations have addressed issues concerning apprenticeships in their respective occupations. There have been attempts to harmonize entry and blessing fees as well as the maximum duration of apprenticeships. Furthermore, some undertook efforts to encourage apprentices of affiliated master craftspersons to take formal examinations at the NVTI and to participate in preparation courses organized by the association. Development actors acknowledge that the heterogeneity of business associations in Ghana is an important but not insurmountable challenge for upgrading programmes, and they emphasize the need for capacity development to the benefit of associations.

*Notwithstanding the above-mentioned approaches, some programmes in Ghana tend to create parallel structures and systems.* For example, public programmes that place young women and men into extremely shortened training courses in occupations that traditionally require an apprenticeship, risk setting up parallel structures. Whereas such an approach may be justified for some occupations and situations, it raises important questions. Parallel systems may undermine long-established practices of communities and may not be effective and sustainable. There are concerns that a qualification deriving from a shortened training with different modes of training and graduating may not be recognized by the local market as an equivalent to informal apprenticeship. Hence, these trainees could encounter difficulties in finding “work and pay” or starting their own business. In terms of sustainability, such parallel interventions are strongly dependent on public spending and may collapse once the funding ceases or is reduced.

In addition, during this study’s research phase, some other issues potentially hindering the success of Ghana’s policy approach were observed: while several government programmes aim at offering training opportunities directly to young men and women, *their scope and trickle-down effect are limited.* Not much state support for informal apprenticeships can be detected, as beneficiaries from state programmes are

<sup>23</sup> Associations can fulfil a great variety of functions, which range from lobbying for their economic interests at the local and national levels, to promoting product standards and providing a platform for exchange and learning.

only encountered on rare occasions. This can be ascribed to several reasons. The quantitative scope of some programmes, in terms of the number of beneficiaries, is limited, considering the size of the youth populations in Accra's poverty pockets. Awareness of existing programmes and their conditions is often low among youths – even some local officials in charge are not entirely familiar with the range of options, programme details and processes. New programmes are being introduced and existing ones transformed, yet information is often not well-disseminated on the local level.<sup>24</sup> Implementation and monitoring rely heavily on local administrations (e.g. sub-metropolitan assemblies) and are often hampered due to the constraint capacities in terms of personnel and infrastructure of these units.<sup>25</sup> In addition to low levels of awareness, experts reported a lack of interest on the part of youths. Some interviews with young men and women pointed in the same direction. From the perspective of the youths, it was noted that some programmes and other public measures do not match the demands of the youths or do not set the right incentives for participation. However, these views differ greatly between occupations and geographical areas.

A second observation is that the *landscape of actors is fragmented and complex*. A multitude of actors – including several ministries (Education; Employment and Social Welfare; Youth and Sport; Local Government; and Rural Development), other national and local government authorities as well as training institutes – are currently running programmes. The degree of collaboration or coordination is not always transparent or self-evident. The newly-established coordination body COTVET is taking up the challenge to improve coordinated policy formulation and implementation, but it remains to be seen whether it will acquire the necessary assertiveness. It seems that this proliferation of ministries, involved programmes and the resulting competition for funds may be a consequence of recently increased international donor support for vocational training and self-employment. Political visibility among the bulge of young voters may also play a role, since most programmes involve the public handing over of start-up kits during graduation ceremonies, which are attended by the respective minister. Yet, it remains unclear to what extent political capture is – or could become – a problematic issue for upgrading informal apprenticeships in Ghana.

In conclusion, Ghana has undertaken substantial efforts to get more young people into informal vocational and technical training and to reach out to the informal apprenticeship system. A brief analysis reveals a mixed picture, as programmes struggle to produce trickledown effects or risk creating parallel structures. In terms of upgrading, first steps are being undertaken, such as improving links between informal and formal training and enhancing the quality in informal apprenticeships. Building on these recent developments, upgrading informal apprenticeships will continue to be on Ghana's policy agenda.

## 7. Policy conclusions

In addition to the observations presented in the previous chapter, four policy conclusions based on the research findings were identified. They illustrate points that might not have been considered sufficiently in current programmes. As such, those policy conclusions are complementary to Ghana's on-going policies and programmes. They might prove valuable for the Ghanaian training body COTVET and its German development partners GIZ, KfW and GFA Consulting Group as well as for other public institutions and NGOs in the country. Beyond that, the policy conclusions are also

<sup>24</sup> Interview with Youth Development Officer Abokobi, 24 February 2012.

<sup>25</sup> Interviews with Youth Development Officers and Assemblymen.

relevant for community leaders, trade associations, master craftspersons and apprentices themselves. Furthermore, they might be useful when Ghana's programmes for informal skills training are being monitored and evaluated.

As mentioned before, an upgrading approach is strongly advocated, whereby programmes should build upon the existing apprenticeship system with the intention of improving it without distorting its strengths. Despite their heterogeneity, trade associations should be central partners for upgrading informal apprenticeships, since they form a regulatory framework for their trades – not only with regard to apprenticeships. Generally, the upgrading approach might be less politically visible than “quick fix” initiatives that offer fast-track trainings and some start-up materials. However, tying in with what exists already will eventually be more sustainable and benefit larger numbers of apprentices.

### ***Be comprehensive***

Policy initiatives and programmes should address all barriers in order to be effective and sustainable. As discussed before, many policy measures focus on access to apprenticeships as the main barrier. Other important barriers outlined in this report are often neglected. For instance, options to secure the apprentices' maintenance during the training phase would need to be created as their families often cannot care for their basic needs, which is a main reason for dropping out. Where feasible, payments of a small allowance by the master craftspersons or implementing agencies should be promoted at the grassroots level. Additional support for helping to set up a business or finding employment should be provided to apprenticeship graduates after their training phase, as many do not succeed in making this transition.

Programmes should also provide alternatives to apprenticeship in traditional occupations. Young people would need to be directed towards new and innovative sectors that have growth potential in order to enhance their opportunities for making a decent living in less saturated markets. This would require analysis of local markets in order to identify economic opportunities that might arise from the broader economic boom in Ghana. It should also include advising young people on the prospects of different crafts and related apprenticeship possibilities in order to increase their awareness of various options. However, supporting new and innovative sectors should not exclude support for traditional occupations. Rather, a balance needs to be found between both.

### ***Bless the trained***

The receiving of the final blessing should be facilitated. Many apprentices have already finished their training in terms of skills acquisition but are still not allowed to work due to there not having been a blessing ceremony. They often cannot afford the final blessing fees and ceremony costs because they did not have the possibility to save during the training phase. In many cases, apprentices are also not properly informed by their master craftsperson about the amounts to be paid and the blessing date. This situation is a waste of qualified labour, as it means that fully trained youths cannot make use of their skills.

Yet, the way to address this barrier through policy initiatives is not clear. On an individual basis, it would make sense to provide financial assistance to apprentices for paying the blessing costs. For instance, COTVET and its development partners or NGOs could create a dedicated fund to which apprentices could apply for financial assistance in the final stage of their training period. With relatively small amounts, many individuals could thereby overcome this blessing barrier. However, such an initiative might lead to the undesired side effect that master craftspersons increase their individual blessing fees after becoming aware that their apprentices can get funds from elsewhere. In this regard, trade associations could play a role in informally harmonizing

the blessing practices at the local level. They could agree on maximum blessing fees and reduce the costs of the blessing ceremony by organizing regular ceremonies for many apprentices at fixed dates. Yet, standardized fees might have the disadvantage of increasing the fees of the master craftspersons who have been benevolent and have adapted their fees to the needs of their apprentices.

### ***Empower the youths***

Young people should be empowered in the informal apprenticeship system. Until now, there has been a strong power asymmetry between master craftspersons and their apprentices. The latter depend strongly on the benevolence of their master craftspersons. As explained before, trade associations are an example of where this power asymmetry exists – they are generally dominated by master craftspersons in terms of membership and functions. Strengthening the role of trade associations could be valuable in terms of having an intermediary agent between the policy and the grassroots levels. However, it could also exacerbate this power asymmetry.

Therefore, the voices of young people need to be boosted within trade associations. One way of better including apprentices might be to support the establishment of youth wings in trade associations. However, such developments would need to be grassroots-driven. Incentives in this direction would need to be culturally sensitive and require long-term commitments.

### ***Target the poor***

Policy initiatives in the field of informal apprenticeship should be used as a pro-poor instrument to more strongly address the issues concerning poor youths. As outlined above, pursuing an apprenticeship can lead to improved livelihoods and provides young people with vocational skills. And in fact, many poor youths are highly motivated to acquire vocational and technical training. However, they lack the financial means to do so. In this regard, policy initiatives could make better use of those motivated but poor youths by actively supporting them. Therefore, programmes should be carefully designed to ensure that those youths are not excluded. Exclusion can occur through high requirements in terms of qualification or financial contributions.

This policy conclusion is of particular relevance, since many young people from poor backgrounds feel excluded from the economic growth currently taking place in Ghana and have pessimistic views about their futures. Addressing the issues concerning those poor youths more strongly through policy initiatives would therefore present an effective way to reach those youths and improve their future prospects.

### ***Get women out of niche occupations***

The living situations of female apprentices are often more precarious than those of male apprentices – in the “classical” female occupations of hairdressing/beautician and dressmaking, profit margins are lower than those in male-dominated occupations. It will be of crucial importance to increase the number of female apprentices in occupations besides the two occupations mentioned. Programmes that cautiously and pointedly mentor and support female apprentices in technical – and until now male-dominated – occupations would certainly have the potential both to mitigate the strong gender-bias in the access to vocational occupations and to improve the situation of women in informal apprenticeships in the long run.

## Conclusions

Based on the research findings, this report identified the four major barriers of the informal apprenticeship system in Ghana. Relevant quantitative and qualitative data on each of these barriers was presented, thereby illustrating how they may lead to failure. Using this data as well as the results from expert interviews with relevant experts, the strengths and weaknesses of the informal apprenticeship system were further analyzed. With regard to the policy framework, a brief assessment of Ghana's current activities in the field of upgrading the informal apprenticeship system was presented. Complementary to the assessment of these activities, policy conclusions based on the research findings were formulated. Four main messages were emphasized: initiatives and programmes should address all barriers in order to be effective and sustainable; the final blessing ceremony of apprentices should be facilitated; young people should be empowered and participate actively in the development of policy initiatives; and finally, policy initiatives in the field of informal apprenticeship should be used as a pro-poor instrument.

The study provides a contribution to the debate on informal apprenticeships in Ghana in several ways. Firstly, an innovative approach to this topic was applied that assesses the apprenticeship system from the perspectives of the youths themselves. This allowed it to add new insights to the debate, which generally analyses the apprenticeship system from a more systemic point of view. Secondly, a holistic approach was applied that not only focuses on the apprenticeship phase itself but also includes the access to an apprenticeship and the transition to the informal job market. Furthermore, not only were the apprentices and master craftspersons studied, but the study also included dropouts, former apprentices and youths who failed to access an apprenticeship into the sample. This enabled an understanding of the apprenticeship system as a whole. It sets its strengths and weaknesses into a broader context. Thirdly, the apprenticeship system was investigated in an isolated manner, but it was linked rather explicitly to one of Ghana's main challenges, namely the reduction of youth poverty. Finally, new and comprehensive data was provided on the apprenticeship system from various occupations and from areas affected differently by urbanization processes.

The report raises several questions, which may be addressed by future research. First, this study has illustrated the central role of associations in current policy attempts to upgrade apprenticeships. Further research might examine more thoroughly the role of youths in these associations and assess to what degree associations are appropriate advocates for the youths' interests. Second, it remains a matter of debate how graduates of informal apprenticeships can be successfully integrated into the formal labour market. Thus, further research is needed to identify potential linkages between informal vocational training and the requirements of the formal economy. Third, the pocket money that master craftspersons pay to their apprentices appears to be a major determinant of success. What remains to be discussed is to what extent master craftspersons would be able to pay higher amounts of pocket money. Further research might therefore look into the issue of profit margins of master craftspersons in the informal economy. Finally, this last issue relates to the overarching question concerning the link between apprenticeships and poverty, which should be addressed in more detail in the future.

For now, the question of whether an upgrade of the apprenticeship system serves as a way out of poverty cannot be answered because it lies beyond the scope of this research project. Although one of this study's conclusions is that pursuing an apprenticeship can lead to an improved livelihood, the authors are aware that informal apprenticeships do not necessarily present a guaranteed and sustainable way out of poverty for many young people. Initiatives to upgrade informal apprenticeships can be beneficial for individual apprentices, but might also have uncertain effects and be limited in their positive impact on the overall system. Reducing the barriers within the

system will push more young people into markets that are already approaching saturation.

While the link between upgrading apprenticeships and poverty reduction remains ambiguous, it is beyond doubt that upgrading informal skills training alone is not the answer to Ghana's problems. In order to address the pressing trends of urbanization, poverty and demographic change, Ghana urgently needs to increase efforts to ensure that the benefits of growth are more equally distributed and also include disadvantaged young people. Upgrading informal apprenticeships and promoting skills training can only be a successful and sustainable policy approach if graduates have the prospect of making a decent living after finishing their training. Increased innovation and quality within the informal economy might contribute to addressing this dilemma. Additionally, promoting new, innovative sectors with potential for growth might be part of a solution. Yet, these measures within the informal economy are not enough; the creation of formal jobs is desperately needed. Measures could, for instance, include promoting value chains, enhancing linkages between the informal and formal economies, strengthening technology transfer and increasing the quality and productivity of small-scale enterprises.

Yet, presently it remains extremely difficult to make a decent living in the informal economy. Uncertain access to land, bad infrastructure, low access to social security and health services are constant pressures on most inhabitants in Accra's poor areas. For many youths from these backgrounds, pursuing an apprenticeship is the only way to acquire skills – yet most of them continue struggling even after successful completion. Those who manage to become master craftspersons often remain economically and socially marginalized and find themselves in precarious situations. Against this background, many young people have pessimistic views about their futures and feel excluded from the economic growth taking place in Ghana. As one of the interviewees phrased it:

*“Our future is the problem ... In Ghana we got everything, the prices are high, all of them go high, cocoa and timber go high, we have everything, but we are not free, nobody cares about us, about the people on the ground.”*



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## Annex 1 : List of interview partners (only expert interviews)

### List of interview partners

Name	Institution	Date of Interview
Foster Tvundanso (chairman), Eric Bansah (secretary), David A. K. Guidi (board member)	Gold Smiths and Jewellers Association Jamestown, Youth Wing	12/03/2012
Maria Tekuelve	Deutsche Botschaft Accra	20/02/2012
Torsten Schlink	GIZ Ghana	21/02/2012
Mohamed Baruni	Youth Development Officer Nima	22/02/2012
Solomon Tetteh	YES Ghana, Jamestown	23/02/2012
Nii Teiko Tackie	Youth Development Officer Jamestown	23/02/2012
	Youth Development Officer Abokobi	24/02/2012
George Owusu	University of Ghana, ISSER	22/01/2012,23/01/2012,24/01/2012
Mr Dela, Ms Gifty, Ms Akosua	Hawkers Association Agbobloshie	28/02/2012
	Electronics association, Zongo Lane Usshertown	08/03/2012
Nii Kotey Ashie	Accra Metropolitan Assembly, Assembly Member for Usshertown	09/03/2012
	GHABA (Ghana Hairdresser and Beauticians), Central Accra	09/03/2012
Foster Tvundanso, Eric Bansah, David A. K. Guidi	Gold Smiths and Jewellers Association Jamestown	12/03/2012
Umor Sanda	Accra Metropolitan Assembly, Assembly Member for Nima	15/03/2012
Mr Sowah	Municipal Assembly, Assembly Member for Abokobi	19/03/2012
Shoko Yamada	Graduate School of International Development, Nagoya University Japan	22/03/2012
Razak Toure	Global Call Academy	23/03/2012
Abraham Adjetej Obedekah	Abokobi Seamstresses and Tailors Association	26/03/2012
Felicia Adade	Women Action Group Abokobi	03/04/2012
Adam Abdul Fatah	Federation of Youth Clubs	03/04/2012
	Abokobi National Hairdressers and Beauticians Association	03/04/2012
Patrick Salome	Salvation House Ministry Church Abokobi	03/04/2012
Mallam Hussien	Masjidul Hussien Mosque	03/04/2012
Jeanette Burmester, Mareike Stein	GFA/Ghana Skills Development Initiative	21/02/2012, 22/03/2012
Awudu Musah	GFA/Ghana Skills Development Initiative	12/04/2012
Atta Agyepong	KfW Ghana	13/04/2012
Kwabena Amaniampong	COTVET	16/04/2012
Alberto Wilde, Ishmael Adams	CHF International Ghana	17/04/2012
Paul Yankson	University of Ghana, Dept. of Geography and Resource Development	18/04/2012
Farouk Braimah	People's Dialogue/Slum Dwellers International	19/04/2012
William Steel	University of Ghana, ISSER	24/04/2012
Leif Puschmann	GIZ Eschborn	14/05/2012

## Annex 2 : Overview of Ghanaian policies, institutions and programmes

The following overview of relevant policies, institutions and programmes offers some orientation about Ghana's ongoing efforts. This compilation should not be taken as comprehensive or conclusive.

In its **National Youth Strategy** (2010) the Government of Ghana defines skills training and informal apprenticeship as one of its priority areas. The lead governmental agency for monitoring the implementation is the Ministry of Youth and Sports. This strategy intends to be a conceptual framework that guides measures of public, private and non-governmental stakeholders. In this policy document, the government aims to increase access to post basic education skills training and provide apprenticeship training for out-of-school youths (GMoYS 2010: par. 6.1.2).

The **Council for Technical and Vocational Education and Training** (COTVET) is an inter-ministerial and multi-stakeholder council for TVET and is composed of representatives of different relevant ministries,<sup>26</sup> employer associations and training institutions (*inter alia*). Several specialised sub-committees provide technical support and expertise. Institutionally, COTVET reports to the Minister of Education. It was established through an Act of Parliament in 2006 but has been functional only for the last two to three years.<sup>27</sup> COTVET has been given the mandate to formulate policies for all aspects of formal and informal technical and vocational skills development, including standards and quality assurance, and to coordinate and supervise activities of private and public providers of TVET. The Ghana Skills Initiative – a German development programme implemented by the consulting firm GFA on behalf of GIZ – has chosen COTVET as its counterpart for cooperation.

The **Skill Development Fund** (SDF) is managed by COTVET and has been set up for five years (2011–2016) to provide financial assistance and create incentives for skills training in the formal and informal sectors. Under this fund, training providers such as trade associations, public and private TVET training institutes, and NGOs can develop schemes to provide relevant trainings to informal businesses, their master craftspersons, madams and apprentices. Main contributors to this fund include the Government of Ghana, Canada, the World Bank, the African Development Bank and Denmark. The German development bank KfW is currently in the process of designing a voucher programme for skills training in the informal sector, which is to be attached to the SDF.

The **National Apprenticeship Program** (NAP) is also attached to COTVET and seeks to improve the access to and quality of informal apprenticeships in five selected sectors.<sup>28</sup> The stated purpose is to enable more junior high school (JHS) graduates to acquire skills to start their own businesses or to get employed. By means of a “training-the-master-craftspersons approach” the programme aims to transfer new technical and pedagogical skills to master craftspersons who are expected to function as multipliers and pass on the skills to their apprentices as well as other master craftspersons. So far, approximately 1,000 master craftspersons have been trained in shortened courses. In turn, these master craftspersons are expected to train 5,000 apprentices. Master

<sup>26</sup> These are the Ministries that are responsible for Education/Employment/Industry/Environment.

<sup>27</sup> On the creation of COTVET see Palmer, 2009.

<sup>28</sup> These are: garment-making, auto mechanics, cosmetology, electronics, welding and fabrication.

craftspersons receive GHS 150 (about US\$ 88) for each apprentice they accept as part of the one-year programme. Apprentices are placed with these master craftspersons for one year of training without any charges such as entry fees. The programme intends to equip apprentices with basic tool kits for the training, which they have to pay for after graduating from the programme. Given that the programme started just recently, in November 2011, it has not yet produced graduates and very little can be said about the effectiveness of this shortened form of apprenticeship.

The **National Vocational Training Institute** (NVTI) is a public training and examination body. Its mandate is to carry out vocational and technical skills training and re-training in both a formal system and an apprenticeship system. The NVTI is also an examination board and offers skills-based examinations (practical and oral) within the informal sector, e.g. hairdressers, auto mechanics, and dressmakers, among others. Registering for examinations is accessible to individual apprentices. Hence, it has an important function in linking formal and informal skills development and in recognising the training taking place in small informal workshops. The NVTI has been around since the 1970s, has institutes located all around the country and is a part of the Ministry of Employment and Social Welfare.

The **National Youth Employment Program** (NYEP) seeks to increase the employability of young people through skills training and provides temporary jobs with the prospects of further employment. It is coordinated by the Ministry of Youth and Sport and has been running since 2006 – with several rounds of modification. Under one of its modules, “Youth in Trade and Vocations”, young men and women receive training in vocational occupations (including hair dressing, dressmaking and auto mechanics) either at training institutes or at informal workshops. In contrast to apprenticeships, the course durations range between a few months to one year. The number of beneficiaries of this module is unclear; interviews with Youth Development Officers in charge suggest that it is limited.<sup>29</sup> As a new part of the NYEP, the Government of Ghana initiated the Youth Enterprise Development Project (YEDP), supported financially with US\$ 65 million from the World Bank. YEDP will concentrate more strongly on vocational training and intends to prepare young people for self-employment, primarily in the informal sector. As part of the NYEP and YEDP process, efforts are currently underway to devise a policy document titled “National Youth Employment Strategy”, which will also emphasise technical and vocational skills training and promote self-employment of youth (Ghana News Agency 2011: website).

In 2011 the Ministry of Local Government and Rural Development launched its own **Local Enterprise and Skills Development Program** (LESDEP), which promotes self-employment of youth (including young master craftspersons) as part of community development. According to media resources, this programme is based on handing out start-up kits for self-employment (which are required to be paid back) and the provision of short-term entrepreneurial skills and technical training, which lasts from several days to one month (Modern Ghana 2012 a & b: website).

<sup>29</sup> In the Ga East Municipal Assembly Area, the number of beneficiaries given is approximately 130, yet the corresponding period of time is unclear (interview with Youth Development Officer in Abokobi, 24 February 2012).

## Annex 3 : Sample description : profiling of apprentices, transitioners, non-apprentices and master craftspersons

In the following, the different sample groups that were interviewed will be described in more detail. Table 2 gives a first overview of the most important categories such as sex, age, migration background, children and educational achievements.

**Table 2: Overview of the sample groups**

Sample group	Share of males	Mean age	Migration background	With children	Junior high school graduation
Apprentices	66%	22	43%	2%	6%
Transitioners	66%	26	54%	54%	49%
Non-apprentices	53%	26	1%	53%	67%
Master craftspersons	78%	35	49%	66%	44%

### ***Apprentices***<sup>30</sup>

The average age of an apprentice is 22 years old. In the sample, two-thirds of the apprentices are male. More than half of the apprentices were born in Accra, one-third were born in Ghana but outside Accra, and five out of 35 have origins in other countries. The apprentices who were born outside Accra (15) moved to Accra mainly to pursue education (6 out of 15), to find employment (4 out of 35) or for family reasons (5 out of 15). 14 out of 35 apprentices live together with their parents, while nine live with other family members than parents, five live with friends, three live on their own and two with a spouse. Only two apprentices are living together with their master craftsperson. The average household size includes 4.85 persons. Seven out of 35 apprentices have at least one child. In terms of educational achievements, the majority of apprentices (21) attended junior high school, seven even attended senior high school, five attended primary school and two did not receive any formal education at all.

### ***Transitioners***

The apprenticeship graduates who are still in the transition phase (“transitioners”) in the sample have an average age of 26 years. 23 out of 35 transitioners interviewed were male. 16 were born in Accra, eleven were born in Ghana but outside Accra, whereas eight migrated to Accra from foreign countries. In contrast to the apprentices, a large majority (16 out of 19) moved to Accra for employment reasons; only a few came due to family reasons or to pursue further education. The transitioners are less likely to live with parents (7 out of 35) or friends (four) than the apprentices. They are, however, more likely to live with other relatives than parents (eleven), to live on their own (eight) or with a spouse (four). The average households size includes 4.2 persons. 19 out of 35 transitioners have children on their own. 17 out of 35 transitioners attended junior high

<sup>30</sup> Please note that some subsets may not add up to the respective sample size due to missing values. Furthermore, some subsets are based on multiple choice questions. These subsets may accordingly add up to more than 100 per cent.

school, eight attended primary school, while six attended senior high school and only one did not even receive primary education.

### ***Non-apprentices***

The group of non-apprentices includes persons who dropped out of an apprenticeship and persons who completed an apprenticeship but did not manage the transition and thus work in another trained occupation. The average age of the non-apprentices in the sample is 26 years old and 16 out of 30 are male. 24 out of 30 of the non-apprentices were born in Accra; the other six non-apprentices migrated to Accra from other parts of Ghana. There was nobody in the sample originating from a foreign country. Of the 30 non-apprentices 12 live together with their parents, seven live together with relatives other than parents, one lives with friends, three live on their own and about seven live together with their spouses. The average number of people living in the household is 4.8. 16 out of 30 have at least one child. The educational achievements of non-apprentices are higher than among apprentices and transitioners, since there was nobody in the sample who did not receive primary education. Four out of the 30 non-apprentices attended primary school, 20 attended junior high school and two even attended senior high school.

### ***Master craftspersons***

The average age of the master craftspersons interviewed is 35 years old. 28 out of 36 of them are male. About half of the master craftspersons were born in Accra, 11 out of 36 were born in Ghana but outside Accra and six have origins in other countries. The main reasons for migrating to Accra were employment (12 out of 17), family reasons (7) and education (1). The majority of master craftspersons live together with their spouse (16 out of 36), eleven live on their own, six live together with their parents, two live together with other relatives than parents, and one lives together with friends. In comparison to the other group, the average number of people living in the household is lower (3.8). 24 of the 36 master craftspersons have children. It was observed that more master craftspersons attended senior high school than in the other groups (one-third), 16 out of 36 still attended junior high school, four attended primary school and one master craftsperson did not even receive primary education.



## Annex 4: Questionnaire for apprentices

Date: ...../...../..... (dd/mm/yy)

Interviewer:.....

Research site: 1. Jamestown/Ushertown [ ]; 2. Nima [ ]; 3. Abokobi [ ]

### Section background

I. Age in years: ..... (age at last birthday)

II. Sex: 1. Male [...] 2. Female [...]

III. Which ethnic group/tribe do you belong to?

- |                  |       |                     |       |
|------------------|-------|---------------------|-------|
| 1. Akan          | [...] | 8. Dagati           | [...] |
| 2. Ga-Dangme     | [...] | 9. Kusasi           | [...] |
| 3. Ewe           | [...] | 10. Kassena-Nankani | [...] |
| 4. Guan          | [...] | 11. Nanumba         | [...] |
| 5. Dagomba       | [...] | 12. Builsa          | [...] |
| 6. Mamprusi      | [...] | 13. Other (specify) | [...] |
| 7. Grussi/Frafra | [...] |                     |       |

IV. Where were you born?

- |   |       |                  |
|---|-------|------------------|
| 1. In Accra                               | [...] | <b>Go to QVI</b> |
| 2. Outside Greater Accra but within Ghana | [...] |                  |
| 3. Outside Ghana                          | [...] |                  |
| 4. Don't know                             | [...] |                  |

V. If not born in Accra, why did you move to Accra? (**multiple choice**)

- |                      |       |
|----------------------|-------|
| 1. Family reasons    | [...] |
| 2. Employment/job    | [...] |
| 3. Education         | [...] |
| 4. Religious reasons | [...] |
| 5. Other             |       |
- (specify).....  
.....

VI. Who do you currently live with?

- 1. Parents [...]
- 2. Others relatives [...]
- 3. Friends [...]
- 4. Spouse [...]
- 5. Alone [...]
- 6. Other (specify) .....

VII. How many persons (including you) are currently living in your household?

.....

VIII. How many children do you have?

.....

IX. What is the highest level of education that you attained (and actually graduated)?

- 1. None [...]
- 2. Primary [...]
- 3. JHS/middle school [...]
- 4. Secondary [...]
- 5. Other, specify.....

X. Apprenticeship in which occupation?

.....

XI. Years of training (vocational / apprenticeship):

.....

**Section access**

I. Why did you choose this apprenticeship? Why is doing an apprenticeship better than making quick money (street trading, etc.)?

II. How many master craftsmen did you ask for an apprenticeship placement?

III. How did you get the information about this apprenticeship?

- IV. How did you get in contact with the master craftperson? Did you (or someone you know) know your master craftperson before you started the apprenticeship? (role of networks)
  
- V. Who was your guarantor?
  
- VI. What did you have to pay (money/in kind) to the master craftperson at the beginning of the apprenticeship? Did you pay it all? (if you didn't not have to pay, why?)
  
- VII. Did you pay for your own materials/tools/equipment? If so, how much?
  
- VIII. How did you pay it? Who helped you pay for this?
  
- IX. Were the entry fees a big obstacle for you? How difficult was it for you to pay these fees?
  
- X. Does a contract/agreement between you and the master exist? Does the master do what it says in the contract?

### **Section training**

- I. How many other apprentices are there ?
  
- II. Did you pay additional fees for master or senior apprentice in training phase? How much? How were they paid?
  
- III. Who covered your expenses for food, clothing and rent during the apprenticeship?
  
- IV. If someone supports you, what would you do if you lost this support?
  
- V. Do you receive money from your master craftperson? How much? How regularly (how often per week)?
  
- VI. Do you receive tips from clients? How much? How regularly (how often per week)

VII. Did you have other (paid/unpaid) jobs? (How many days did you work? For how long? etc.)

VIII. What kind of domestic and family responsibilities did you have in addition to your apprenticeship? How time-consuming were they? How did they affect your apprenticeship?

IX. What are your working hours and daily duties during the apprenticeship/training?

X. Do you feel you are learning enough? Are you doing relevant tasks? Do you sometimes have to wait for work/customers?

XI. Did you ever consider dropping out? Why? (shocks or permanent hazards?)

XII. What could make you drop out? Under what circumstances would you be forced to stop the apprenticeship?

### **Section transition**

I. Will you have a blessing ritual? What will you have to pay for the blessing (in cash, for beverages and other goods)?

II. What is your (work-related) goal after finishing the apprenticeship? Want to have own shop (own business)? Or something else?

III. What will be the biggest challenges in achieving this goal?

IV. Would you recommend doing an apprenticeship to other youths? Why?

## Annex 5 : Questionnaire for transitioners

### *Recent apprenticeship graduates*

Date: ...../...../..... (dd/mm/yy)

Interviewer:.....

Research site: 1. Jamestown/Ushertown [ ]; 2. Nima [ ]; 3. Abokobi [ ]

### Section background

- I. Age in years:..... (age at last birthday)
- II. Sex: 1. Male [ ] 2. Female [ ]:
- III. Which ethnic group do you belong to?
- |                  |       |                          |       |
|------------------|-------|--------------------------|-------|
| 1. Akan          | [...] | 8. Dagati                | [...] |
| 2. Ga-Dangme     | [...] | 9. Kusasi                | [...] |
| 3. Ewe           | [...] | 10. Kassena-Nankani      | [...] |
| 4. Guan          | [...] | 11. Nanumba              | [...] |
| 5. Dagomba       | [...] | 12. Builsa               | [...] |
| 6. Mamprusi      | [...] | 13. Other (specify)..... |       |
| 7. Grussi/Frafra | [...] |                          |       |
- IV. Where were you born?
- |   |       |                  |
|---|-------|------------------|
| 1. In Accra                               | [...] | <b>Go to QVI</b> |
| 2. Outside Greater Accra but within Ghana | [...] |                  |
| 3. Outside Ghana                          | [...] |                  |
| 4. Don't know                             | [...] |                  |
- V. If not born in Accra, why did you move to Accra? (**multiple choice**)
- |                      |       |
|----------------------|-------|
| 1. Family reasons    | [...] |
| 2. Employment/job    | [...] |
| 3. Education         | [...] |
| 4. Religious reasons | [...] |
| 5. Other             |       |
- (specify).....  
.....
- VI. Who do you currently live with?
- |                         |       |
|-------------------------|-------|
| 1. Parents              | [...] |
| 2. Others relatives     | [...] |
| 3. Friends              | [...] |
| 4. Spouse               | [...] |
| 5. Alone                | [...] |
| 6. Other (specify)..... |       |
- VII. How many persons (including you) are currently living in your household?  
.....
- VIII. How many children do you have?.....

IX. What is the highest level of education that you attained (and actually graduated)?

- 1. None [...]
- 2. Primary [...]
- 3. JHS/middle school [...]
- 4. Secondary [...]
- 5. Other (specify).....

X. Apprenticeship in which occupation? .....

XI. Years of training (vocational/apprenticeship):.....

### **Section blessing and type of apprenticeship**

I. Have you already received the final blessing from your master craftsperson?

II. If yes, when?

III. If no, why?

IV. What did/will you have to pay for the blessing (in cash, for beverages and other goods)?

V. How did/do you try to get the money? (family support, savings, “work and pay”, work from home)

VI. Was/is it difficult for you to raise the money for the blessing?

### **Section “work and pay”/current income-generating activities**

I. How do you make a living at the moment? (“work and pay”, work from home, other job) (how many days you work? For how long? etc.)

II. For how long have you done this?

III. How much do you earn (on good/bad days)? Are you able to save money?

### **Section starting own business**

I. What is your (work-related) goal? Do you want to have your own shop (business)? Or other?

II. Does your current job/activity help you to achieve this goal (blessing or open own shop/business)?

- III. In addition, do you receive any family support, loans, etc.?
- IV. What do you need to start your own business? How much money? Whose permission do you need (professional associations, AMA, landlords, chiefs, etc.)?
- V. Did you receive a certificate at the end of your apprenticeship? What kind of certificate? How valuable is the certificate for you? Does it help you in setting up your own business? Do you need it?
- VI. In your opinion, was doing an apprenticeship a successful strategy for you? Why did you choose an apprenticeship and not quick money by selling and trading?
- VII. Is it difficult to set up your own business because so many people are doing the same?

## Annex 6: Questionnaire for master craftspersons

Date: ...../...../..... (dd/mm/yy)

Interviewer:.....

Research site: 1. Jamestown/Ushertown [ ]; 2. Nima [ ]; 3. Abokobi [ ]

### Section background

I. Age in years:..... (age at last birthday)

II. Sex: 1. Male [ ] 2. Female [ ]:

III. Which ethnic group do you belong to?

- |                  |     |                          |     |
|------------------|-----|--------------------------|-----|
| 1. Akan          | [ ] | 8. Dagati                | [ ] |
| 2. Ga-Dangme     | [ ] | 9. Kusasi                | [ ] |
| 3. Ewe           | [ ] | 10. Kassena-Nankani      | [ ] |
| 4. Guan          | [ ] | 11. Nanumba              | [ ] |
| 5. Dagomba       | [ ] | 12. Builsa               | [ ] |
| 6. Mamprusi      | [ ] | 13. Other (specify)..... |     |
| 7. Grussi/Frafra | [ ] |                          |     |

IV. Where were you born?

- |   |       |                  |
|---|-------|------------------|
| 1. In Accra                               | [...] | <b>Go to QVI</b> |
| 2. Outside Greater Accra but within Ghana | [...] |                  |
| 3. Outside Ghana                          | [...] |                  |
| 4. Don't know                             | [...] |                  |

IV. If not born in Accra, why did you move to Accra? (**multiple choice**)

- |                      |       |
|----------------------|-------|
| 1. Family reasons    | [...] |
| 2. Employment/job    | [...] |
| 3. Education         | [...] |
| 4. Religious reasons | [...] |
| 5. Other             | [...] |
- (specify).....  
.....

V. Who do you currently live with?

- |                         |       |
|-------------------------|-------|
| 1. Parents              | [...] |
| 2. Others relatives     | [...] |
| 3. Friends              | [...] |
| 4. Spouse               | [...] |
| 5. Alone                | [...] |
| 6. Other (specify)..... |       |

VI. How many persons (including you) are currently living in your household? ....

VII. How many children do you have? .....



VIII. What is the highest level of education that you attained (and actually graduated)?

- 1. None [ ]
- 2. Primary [ ]
- 3. JHS/middle school [ ]
- 4. Secondary [ ]
- 5. Other (specify) .....

IX. Apprenticeship in which occupation? .....

X. Years of training (vocational/apprenticeship): .....

XI. Member of an association?

Yes [ ] No [ ]

**Section access/entry of apprentices**

I. How many apprentices asked for an apprenticeship with you last year? .....

II. How many apprentices did you reject last year? .....

III. How do you get in contact with your apprentices (social network)?

IV. What are the requirements for apprentices? Would you take someone who does not fulfill the following?

- 1. Acquaintance with apprentice or family of apprentice [.....]
- 2. Level of schooling [.....]
- 3. Which level? [.....]
- 4. Guarantor [.....]
- 5. Ability of the apprentice to pay entrance fees and costs for living [.....]
- 6. Others [.....]

V. Do you impose the same entry requirements for all apprentices? Or do you adapt them to the necessities of the applicant?

VI. What did the apprentice have to pay (money/in kind) to you at the beginning of the apprenticeship? Did the apprentice have to buy tools for him/herself?

VII. Do you draw up a written contract/agreement with the apprentice? What does it include?

## Section training of apprentices

- I. How many years does the apprenticeship last? Is it the same for everyone? If no, why not?
  
- II. Are you able to pay your apprentices (chop (pocket) money, transport costs)? If yes, how much do you pay?
  
- III. In case you pay the apprentice, are you able to do so regularly?
  
- IV. Do you pay all your apprentices the same amount of money/in kind? If not, based on which criteria do you pay?
  1. Needs of the apprentice [.....]
  2. Work performance [.....]
  3. Character of apprentice (seriousness, trustworthiness) [.....]
  4. Years of training/apprenticeship [.....]
  5. Other [.....]
  
- V. Does the apprentice pay any additional fees to you or buy tools during the apprenticeship? If so, how much ?
  
- VI. How many out of ten apprentices drop out during the apprenticeship?
  
- VII. What are the main reasons for apprentices dropping out (multiple answers possible)
  1. Lack of financial means [...]
  2. Lack of interest/seriousness [...]
  3. Problems at home [...]
  4. Illness, loss of family member [...]
  5. Conflicts at the working place [...]
  6. Pregnancy [...]
  7. Others [...]
  
- VIII. Do all your apprentices receive your blessing? If not, why not?
  
- IX. Do the apprentices receive a certificate? What kind of certificate?
  1. Is the certification regulated by any organization? If so, which one?
  
  2. How valuable is the certificate for the apprentice? Have you heard of any problems with the acceptance of the certificate?

### Section transition of apprentices

- I. Do you support your apprentices in any way after finishing their apprenticeship with you? If yes, how?
  
- II. How much start-up capital is needed to open one's own shop (alternative: buy a boat etc.) in your field of work?

### Section own transition

- I. What did you do to raise the necessary start-up capital?
  - 1. "Work and pay" [..] for how long?.....
  - 2. Work from home [..] for how long?.....
  - 3. Pursue other jobs parallel to current occupation [..] for how long?.....  
Which jobs?.....
  - 4. Drop out of current occupation to pursue other jobs [..] for how long?.....  
Which jobs?.....
  - 5. Take on a commercial loan (Susu, Bank) [..]
  - 6. Family support [..]
  - 7. NGO support [..]
  - 8. Government support [..]
  
- II. When did you open your own shop? Are the current challenges (start-up capital, permissions) to open one's own shop different from the challenges you faced when opening your own shop? Has it become more difficult or easier to open a shop?
  
- III. Do you recommend doing an apprenticeship to young people? What are the advantages? What are the disadvantages?

## Annex 7 : Questionnaire for non-apprentices

*Persons who dropped-out of apprenticeship and persons who completed apprenticeship but do not work in the trained occupation anymore*

Date: ...../...../..... (dd/mm/yy)

Interviewer:.....

Research site: 1. Jamestown/Ushertown [ ]; 2. Nima [ ]; 3. Akokobi [ ]

### Section background

I. Age in years:..... (age at last birthday)

II. Sex: 1. Male [ ] 2. Female [ ]:

III. Which ethnic group do you belong to?

- |                  |     |                          |     |
|------------------|-----|--------------------------|-----|
| 1. Akan          | [ ] | 8. Dagati                | [ ] |
| 2. Ga-Dangme     | [ ] | 9. Kusasi                | [ ] |
| 3. Ewe           | [ ] | 10. Kassena-Nankani      | [ ] |
| 4. Guan          | [ ] | 11. Nanumba              | [ ] |
| 5. Dagomba       | [ ] | 12. Builsa               | [ ] |
| 6. Mamprusi      | [ ] | 13. Other (specify)..... |     |
| 7. Grussi/Frafra | [ ] |                          |     |

IV. Where were you born?

- |   |     |                  |
|---|-----|------------------|
| 1. In Accra                               | [ ] | <b>Go to QVI</b> |
| 2. Outside Greater Accra but within Ghana | [ ] |                  |
| 3. Outside Ghana                          | [ ] |                  |
| 4. Don't know                             | [ ] |                  |

V. If not born in Accra, why did you move to Accra? (**multiple choice**)

- |                          |     |
|--------------------------|-----|
| 1. Family reasons        | [ ] |
| 2. Employment/job        | [ ] |
| 3. Education             | [ ] |
| 4. Religious reasons     | [ ] |
| 5. Other (specify) ..... |     |

VI. Who do you currently live with?

- |                          |     |
|--------------------------|-----|
| 1. Parents               | [ ] |
| 2. Other relatives       | [ ] |
| 3. Friends               | [ ] |
| 4. Spouse                | [ ] |
| 5. Alone                 | [ ] |
| 6. Other (specify) ..... |     |

- VII. How many persons (including you) are currently living in your household? .....
- VIII. How many children do you have? .....
- IX. What is the highest level of education that you attained (and actually graduated)?
- |                          |     |
|--------------------------|-----|
| 1. None                  | [ ] |
| 2. Primary               | [ ] |
| 3. JHS/middle school     | [ ] |
| 4. Secondary             | [ ] |
| 5. Other (specify) ..... |     |
- X. In which occupation did you do your apprenticeship?  
.....
- XI. Years of training (vocational/apprenticeship): .....

**Section case specification**

- I. Did you **complete** an apprenticeship/skills training? If so, in which occupation?

**If yes, go to next section**

If no, go to II and then all further sections except the last one

- II. Did you **start but not complete** an apprenticeship/skills training?.....

Why did you not finish the apprenticeship?.....

In which year of the apprenticeship did you drop out?.....

**Section current job**

- I. What is/are your current job/jobs? From what do you live? (how many days do you work? for how long? etc.)

- II. Is your income enough to cover your basic needs on a daily basis (food, shelter, transport)?

- III. Are you able to save? If so, how much?

- IV. Why are you not working in the trained occupation now?
  
- V. Would you like to go back and work in your trained occupation/apprenticeship? Or do you prefer your current job? Why? If you want to go back, why don't you do it?
  
- VI. What are your future goals?

**Section access /entry to apprenticeship**

- I. Why did you choose the apprenticeship?
  
- II. Who was your guarantor? Who accompanied you to your master craftsman?
  
- III. What did you have to pay (money/in kind) to the master craftsman at the beginning of the apprenticeship? Did you pay it all? (if you did not have to pay, why?)
  
- IV. How did you pay it? Who helped you pay for this?
  
- V. Did the fees constitute a big obstacle for you? How difficult was it for you to pay these fees?

**Section apprenticeship**

- I. Did you:
 

Drop out	Yes [...]	No [...]
Ever think about dropping out	Yes [...]	No [...]

 If yes: Why?.....  
 .....
  
- II. Who covered your expenses for food, clothing and rent during the apprenticeship? Was this support regular and consistent?

- III. Did your master support you through chop money or other support? How regularly? Tips from clients?
- IV. Did you have other (paid/unpaid) jobs whilst doing the apprenticeship?
- V. Looking back, how difficult was your situation during the apprenticeship? (food, funds, etc.) What was the main challenge? Did you have to deal with unexpected difficulties (disease or loss of a family member, pregnancy or fatherhood, other)?
- VI. What kind of domestic and family responsibilities did you have in addition to your apprenticeship? How time-consuming were they? How did they affect your apprenticeship?
- VII. If you dropped out, do you want to start a new apprenticeship? Why? Why not?

**Section transition** (applies only to those who replied “yes” to question I under case specification)

- I. Did you have the blessing ritual?
- If yes: How did you cover the costs?
  - Why was the blessing important?
  - If no: Why not? Was the missing blessing ritual a problem for you?
  - If you are still waiting: Why is it delayed?
- II. Did you try to open your own shop? What prevented you? What were the challenges?

1. Lack of funds [...]
2. Access to land [...]
3. Other (specify)..... [...]

III. How difficult was it to start in your occupation after finishing your apprenticeship? Why was it difficult/not difficult?

IV. What did you do after the apprenticeship? (“work and pay”, work from home, other job, nothing) Why?

V. Did it help you to get the necessary funds?

VI. What would you recommend to other young people: doing an apprenticeship or making quick money (e.g. as street hawker, tro-tro-boy etc.)? Why?



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