

# Securing Decent Work in Tropical Fruit Export Production

An analysis of working and living conditions in banana and pineapple plantations in Ghana

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**BananaLink** 

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## EXECUTIVE SUMMARY

This report presents the findings of a research study into the working conditions for a section of Ghanaian banana and pineapple plantation workers, conducted during a one-month period (September 2015) at four plantations who are Fairtrade Labelling Organisation (FLO) certified. It is the final research survey of a three-year project, funded by Comic Relief and coordinated by Banana Link with support from the local union-General Agricultural Workers Union (GAWU) of the Trade Union Congress of Ghana. A summary of the findings in relation to the indicators are as follows:

### **Indicator 1** - *% increase in households whose income meets basic needs:*

Average monthly expenditure on basic needs exceeds monthly income of workers across all the plantations. Individually, 54% of workers are able to meet their basic needs with their current monthly income. About 23.5% of workers believe their ability to pay for their basic needs has got better over the past year compared to 19% in 2014, while the perception of worsening living conditions has reduced from 64% in 2014 to 46.5% in 2015. There is a significant improvement in the living conditions of workers over the past year compared to the previous year. Although borrowing continues to be high, the interest rate appears to be low compared to 2014, which indicates workers might have been educated on where to get affordable loans.

### **Indicator 2** - *% increase in workers not working more than the legal maximum weekly hours of 48 (unless paid overtime):*

The average working hours per week is 37.5 hours, with majority ranging from 4 hours to 8 hours a day. Although overtime hours are been paid, most workers still have reservations on the amount paid due to their lack of clarity on how it is been calculated.

### **Indicator 3** - *% of workers aware of their basic labour rights:*

The 2015 survey reveals that 66% of workers are aware of their basic rights. In relation to gender, majority of the females interviewed are not aware of their basic rights as workers. For instance, 38.2% of the women interviewed do not know their basic labour

rights. Workers involvement in union activities has increased significantly as 74.6% of the workers interviewed had attended a GAWU meeting/workshop. Also, 69% of the workers who put their problems before their unions were happy with the outcome of the solution, an improvement from the 2014 and 2013 findings as 42% and 11% were respectively recorded for 2014 and 2013.

**Indicator 4** - *Increase in number of workers given appropriate Personal Protective Equipment (PPE):*

The 2015 survey revealed that, 99% of the workers who receive PPE said the PPE given to them was appropriate. In 2013, only 82.8% of the workers interviewed said the PPE given to them was appropriate. There has been an improvement in the supply of PPE as in 2015, only 3% of the workers said they do not receive PPE at all against the 12.8% of workers who said they do not receive PPE at all in 2013.

**Indicator 5** - *Decrease in number of work related accidents/illness reported by workers:*

The findings from the 2015 survey revealed that 16.5% of the workers interviewed have suffered from illnesses or injuries within the last year due to the use of chemicals. Work-related injuries at the plantations have reduced drastically since the 2013 survey. For instance, with the 2015 findings, 19.5%, 3% and 1% of the workers said they have suffered from cuts, breakages and burns respectively as against 55% of workers who were reported to have suffered from cuts and 8% reported to have suffered from broken bones in 2013.

**Indicator 6** - *Childcare provided by employers:*

There is currently no childcare provided at any of the plantation, though all the workers interviewed (100%) are interested in childcare provision. However, a slight majority of the workers (51%) advocate for an allowance to be provided to cater for childcare, when management eventually start providing childcare. Also majority of the women (37.7%) are in favour of childcare provision at the plantation or nearby sites, while the majority of the men (70.4%) are in favour of management providing an allowance to cater for childcare.

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## **1. INTRODUCTION**

This report presents the findings of a research study into the working conditions for Ghanaian banana and pineapple plantation workers, conducted during a one-month period (September 2015). It is the final research survey of a three-year project, funded by Comic Relief and coordinated by Banana Link with support from the local union-General Agricultural Workers Union (GAWU) of the Trade Union Congress of Ghana.

### **1.1 Purpose**

The purpose of the survey is to measure the changes from the baseline research conducted in 2013 and the follow-up research conducted in 2014 with the following indicators amongst banana and pineapple plantation workers in Ghana;

1. Percentage increase in households whose income meets basic needs.
2. Percentage increase in workers not working more than the legal maximum weekly hours of 48 (unless paid overtime).
3. Percentage of workers aware of their basic labour rights.
4. Increase in number of workers given appropriate personal protective equipment.
5. Decrease in number of work related accidents/illness reported by workers.
6. Childcare provided by employers.

### **1.2 Scope**

This report presents the findings of research conducted at two banana plantations (Volta River Estates Ltd and Golden Exotics Ltd) and two pineapple plantations (Golden Exotics Ltd and Gold Coast Fruits) in Ghana during a one-month period (6<sup>th</sup> September, 2015 to 8<sup>th</sup> October, 2015).

The research examined issues relating to workers' income, the working condition of plantation workers', workers' expenditure, debt, childcare, union activities, personal protective equipment and health and safety. Information obtained from the plantation workers on these issues enabled the researchers to arrive at findings for the indicators.

Volta River Estate Limited (VREL) is a limited liability company, established in Ghana in 1988 and has been FLO certified since 1996. The company exports 85% of its fruit to Europe through AgroFair, a Fairtrade company owned by banana, mango and pineapple growers in the developing world of which VREL is one of the shareholders. Currently, VREL has about 550 workers.

Golden Exotic Ltd. (GEL), founded in 2003, is a company committed to the development of local banana and pineapple production. GEL Banana currently has about 2,600 workers while GEL Pineapple has about 350 workers. It exports to the European market. Both the banana and pineapple are marketed in Europe through Compagnie Fruitiere based in France, which further distributes the fruits to the European market and other continent.

Gold Coast Fruits Limited (GCF) was set up in 2005. The company mostly exports its pineapples to Europe and is FLO certified. Currently the company employs about 160 employees. Markets have now been established mainly in Europe, but also in Africa and in the Middle East.

## **2. METHODOLOGY**

The research employed both quantitative (survey) and qualitative (focus group discussion) research methods to arrive at the findings.

A questionnaire and interview guide were the data collection instruments used to solicit information from the plantation workers. The questionnaire (Appendix 1) contained both closed-ended and open-ended questions. These were used to solicit information from the workers on aspects such as their demographic characteristics, income of workers, living costs, working conditions and health and safety of workers, personal protective equipment, etc. The questionnaire was pre-tested on a few workers to enable the researchers to determine and correct errors that might possibly exist. As a result of the pre-testing, certain element in the questions that were deemed irrelevant were deleted while, others were changed to suit the actual situation on the field. This however did not alter the real purpose of the study.

The interview guide was used by the researchers to conduct focus group discussions. Focus group discussions were held on wages, financial management/debt and personal protective equipment (PPE).

Two-hundred (200) plantation workers were interviewed. This sample was proportionately distributed across the entire plantation, taking into consideration, the total number of workers in each plantation. At VREL, 59 workers were interviewed, 80 workers at GEL Banana, 30 workers at GEL Pineapple and 31 workers at GCF. Informal interviews were also held with the management of the plantations.

A convenience sampling technique was used to select workers for interviews. This was done with the help of sector/site supervisors. With this technique, the supervisors selected workers who they felt were less busy, and believed the time spent on interviewing such workers would not affect the progress of work.

Due to the fact that majority of the workers could not read nor write, coupled with the fact that workers were very busy, the researchers translated the questions one after the other to the workers in their local dialect, and the answers they provided were written

down by the researchers. The researchers spent approximately 30 minutes on each respondent (worker).

On ethical issues, workers were informed about the purpose of the research before being interviewed. They were also informed that they had the right to answer the questions or otherwise. Workers were also assured that the information they gave would be treated with confidentiality. Anonymity was ensured by not requesting for the names of the workers. Rather, numbers (codes) were used. Workers were also assured that the information obtained would not be given to third parties without their express consent.

The information obtained from the workers was used for the analysis. The data was coded and entered into SPSS, and EXCEL for the analysis and interpretation. In some cases, comparisons were made to the 2013 and 2014 findings to identify changing trends, though the sample size for these years varied.

### **3. RESEARCH FINDINGS**

#### **3.1 Profile of Workers**

In total, 200 workers made up of 64 females and 136 males were interviewed with an average age of 37.6 years. In terms of education, 50% of the respondents have attained basic education<sup>1</sup> followed by secondary education with 23.5%. Non-formal education and tertiary education level constitutes 20.5% and 5.5% respectively. It is important to state that, some of the workers affirmed that they did not complete the level of education they mentioned though they started and dropped out along the way. This indeed shows the low level of education of workers. The disparity between male and female in relation to their highest educational level attained is shown in Figure 1 below. With the exception of non-formal education, where the disparity between male and female is not that much, males appear to have a higher level of education than females. Which presumably might have accounted for less females in the positions such as quality control, supervisor and storekeepers, which are require some level of education and comes with a relatively higher wage.

The average household size among respondents is 4.8, which is slightly higher than the 4.4 reported by the World Banana Forum (2015). The research also found an average of two minors (below age 16) per household. Figure 2 below shows the number of minors in each household. Although there are two adults in each household on the average, not all the two are wage earners contributing to respondent's household income. Only 44% of workers said there are other people who contribute to their household income. However, they could not specify the exact amount of that contribution due to the nature of most of the activities such as petty trading on the roadside and farming for subsistence. Indeed some of the workers do not even recognise such activities as income generating ventures, hence seeing themselves as the sole contributor to the household income.

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<sup>1</sup> Basic education in Ghana education system is made up of 2 years kindergarten, 6 years primary school and 3 years Junior High school (JHS).

In relation to workers residential status, 62% are in a rented homes while 28.5% are living in their own homes. Most of the workers renting homes expressed their desire to acquire their own homes in the future to lessen the burden of paying rent. Sense of job security was high since 91% of respondents are permanent workers with only 9% still employed as temporary workers. At GEL banana however, two of the respondents expressed concern about remaining as temporary workers even after working for more than 6 months at the plantation, which is contrary to the collective bargaining agreement (CBA).

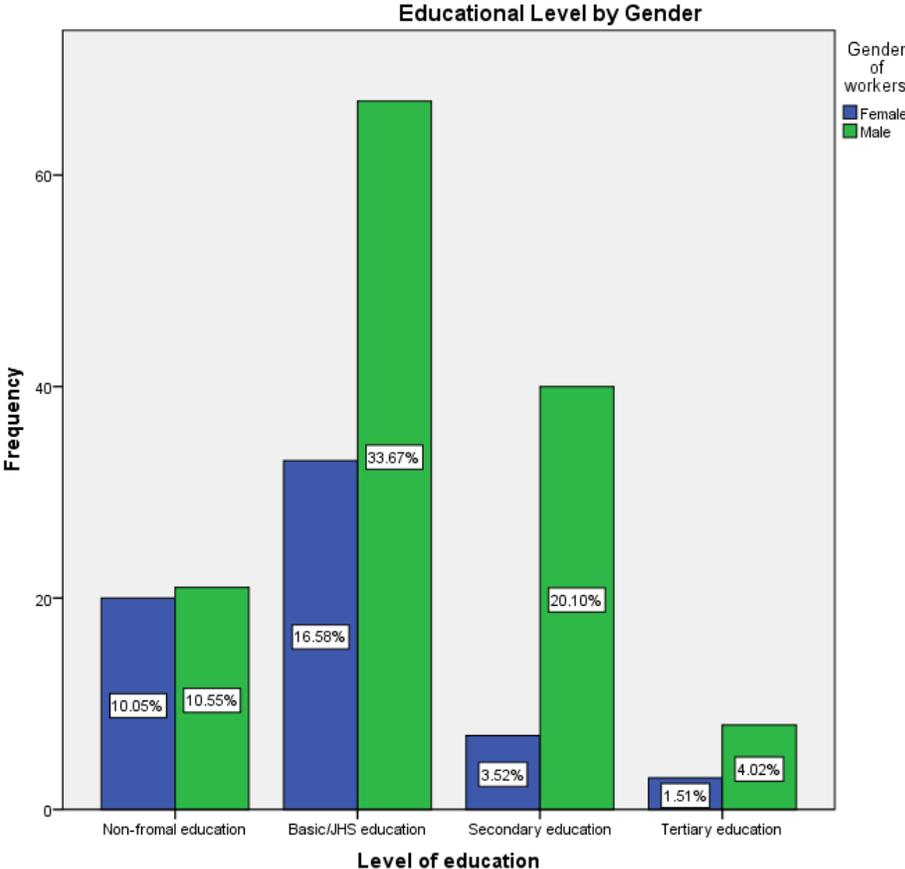
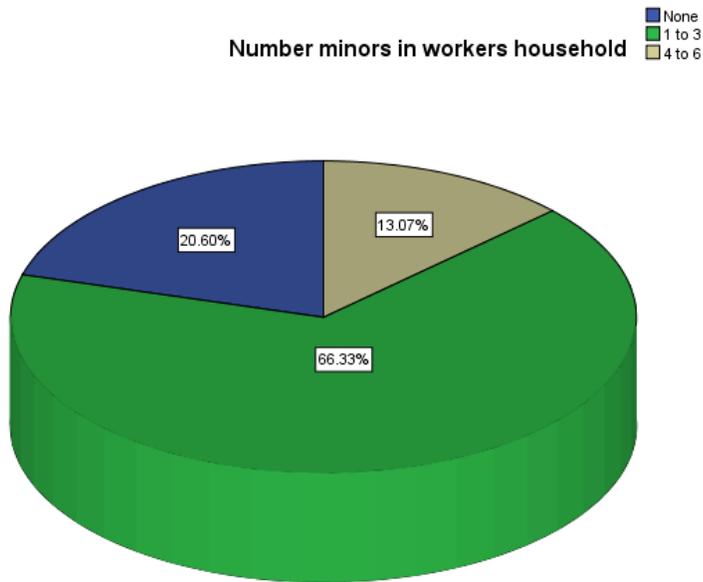


Figure 1: Educational level of workers by gender



*Figure 2: Percentage of the number of minors in household*

**INDICATOR ONE: *Percentage increase in households whose income meets basic needs***

**3.2: Income**

One of the major indicators of this research is to measure the percentage increase in households whose income meets basic needs from the baseline research conducted in 2013. Due to the difficulty of knowing the other sources of household income of workers, this research used workers average monthly take-home<sup>2</sup> (wages and salaries) in the analysis. Again, the monthly take-home income was based on workers being able to remember their wages, overtime, and other incentives accurately. In addition, due to the sample size and sampling procedure and considering that incomes of workers varies by the type of job role (although efforts were made to get workers from the various type of job role at each plantation), the findings might not be representative of the whole

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<sup>2</sup> Take-home in this research refers to the total amount of money that workers receive including overtime, bonuses and other benefits minus all statutory deductions at the end of every month.

population of workers. Hence, the results should be viewed as indicative of the general trend.

The research also solicited for workers average monthly expenditure on basic needs such as food, housing/rent, utilities, children's education, and other non-utilities. Workers average income in a normal month was then compared with the average expenditure in a normal month to ascertain the percentage of those whose income meets basic expenditure. It is imperative to also note that the average monthly expenditure of workers were an estimate from workers, and might not truly represent the actual expenditure since it was difficult for most of them to give accurate figures.

Across all plantations, workers are paid a monthly basic salary based on the number of days a worker is marked present plus other additional bonus payments such as overtime, food allowance, and other incentives, if applicable. Moreover, about 32% of workers claimed their salaries have been deducted in one way or the other within the past year with reasons ranging from absenteeism, failure to complete task, poor quality of work and others.

In terms of workers receiving bonuses in addition to their basic salary, there are variations among the plantations. While all the plantations pay for overtime in addition to basic salary, VREL workers are given GHC 46 monthly as food allowance and also get an end of year bonus as well while, at GEL banana, workers get an attendance bonus and production target incentives specifically for the packhouse workers.

The average monthly take-home for workers across all plantations is GHC 380 for a normal month compared to GHS 198 and GHS 261 in 2013 and 2014 respectively. The average take-home income for men is higher (GHS 394) than women (GHS 344). Further analysis of the differences in monthly take-home between plantations, as well as the correlation between workers monthly salary and gender, educational level and type of job role is discuss below.

### **3.2.1: Income by plantation**

Figure 3 below indicates that, on the average, Golden Exotics banana workers are the highest paid among the four plantations with an average monthly take-home of about

GHS 408 followed by VREL (GHS 387), GCF (GHS 347) and then GEL pineapple (GHS 315).

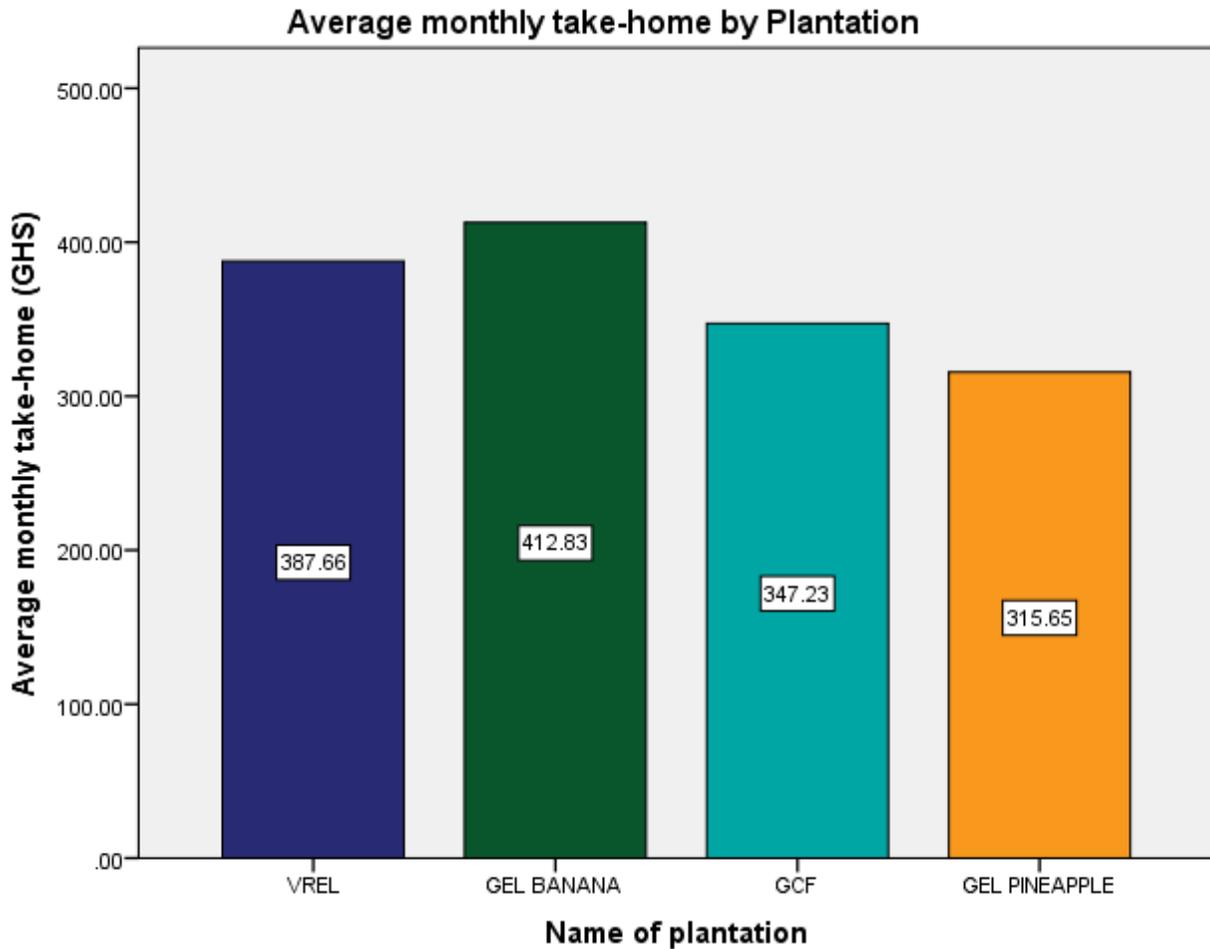


Figure 3: Average monthly take-home pay by plantation (GHS)

### 3.2.2: Income by Job role at the plantation

Analysis of the data presented in Figure 4 below shows that on the average, supervisors, security personnel, quality control, and mechanic workers/transport are the job role that attracts the highest monthly-income compared to the others. These high paid job roles are also the ones with the fewest number of workers.

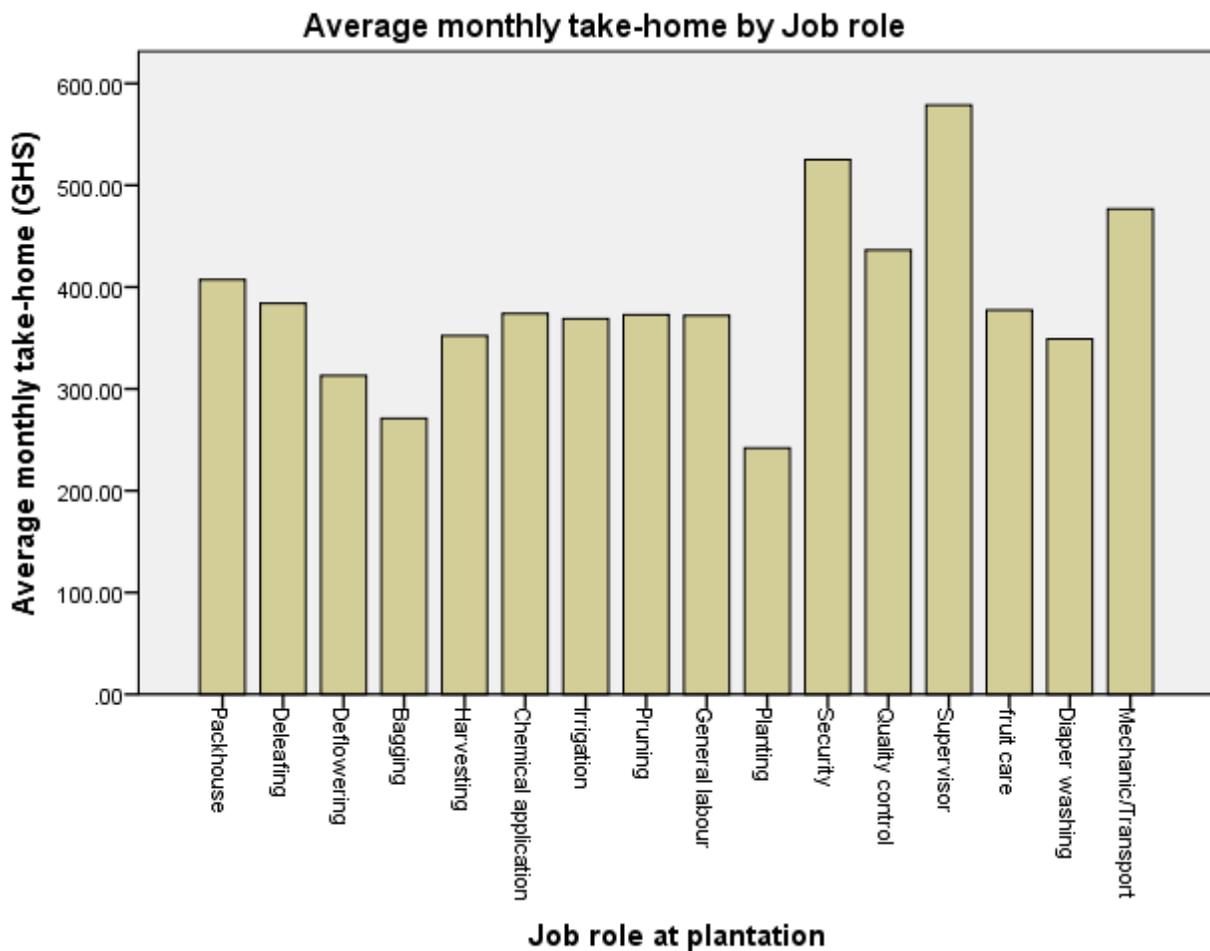


Figure 4: Average monthly income of workers by job role at the plantation

### 3.2.3: Income by Gender

On average, male workers monthly take-home income is higher than female workers. The average monthly take-home for both males and females are GHS 397 and GHS 344 respectively. Indeed, at the plantation level, male workers were paid higher than female workers in all the four plantations, with a greater disparity at GCF and GEL pineapple (Figure 6). The difference between male and female workers monthly income may be explained from the perspective that the high paying job roles are largely dominated by male workers with some job roles such as security and quality control solely performed by men (Figure 5). Nonetheless, it is observed that even in situations where males and females performs the same job role, men are paid higher than women.

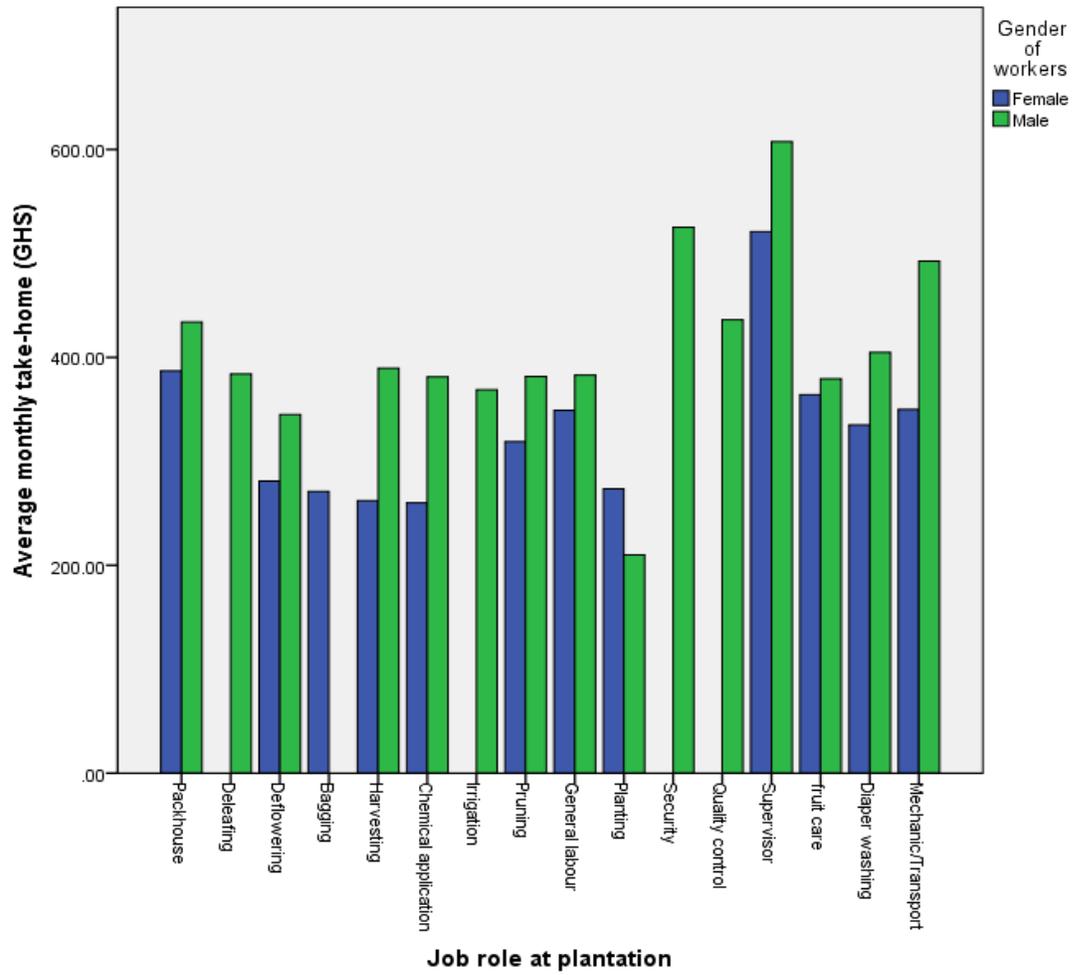
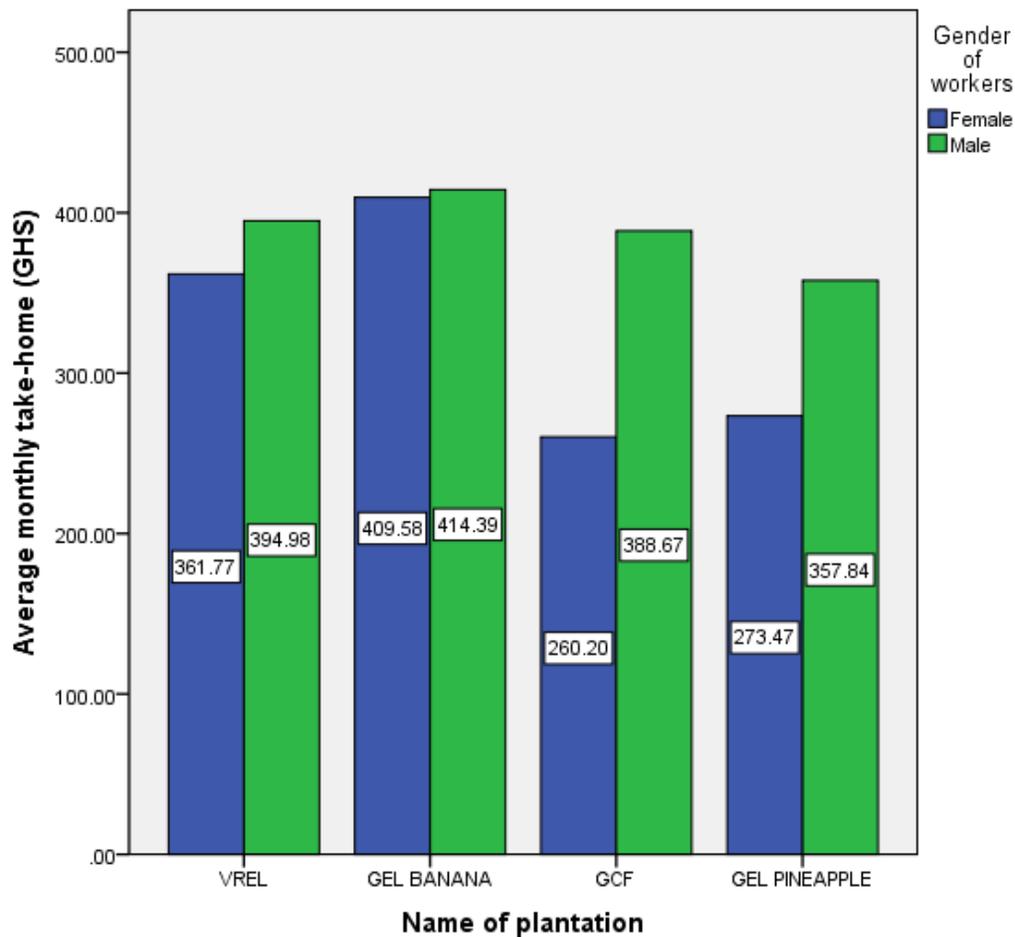


Figure 5: Average monthly take-home income by job role and gender

**Average monthly take-home by gender across the plantations.**



*Figure 6: Average monthly income by plantation and gender*

### **3.3: Expenditure**

Workers were asked to give an estimation of how much they spent in a month for their basic needs. In this report, basic needs refers to food, water, energy (electricity, gas, charcoal), housing/rent, educational expenses for ward(s), babysitting and other non-food utilities such as clothing, medicines, church and funeral contributions. Educational expenses were ascertained in academic terms (three months) which appeared easy for the workers. However, for consistency, the monthly equivalent was used in the analysis and presentation. Although, information on monthly savings and debt repayment were collected, they were not classified as basic needs and not included in estimating the monthly expenditure of workers. It must be indicated that, it was extremely difficult for

workers to give an accurate expenditure for each of basic needs items and therefore most of the figures are a guess and must be treated with caution although it might be an indication of a general trend.

Figure 7 below shows the average monthly expenditure of workers on the various basic needs by plantation. To determine the true average amount on each category, workers who did not make any expenditure in any of the categories were excluded. For instance, workers who do not pay for babysitting probably because they have relatives who take care of their child without any charge or because their children are mature enough to take care of themselves were excluded from the calculation of the average expenditure on babysitting. The same principle was applied to all the other categories.

Food was the highest cost across all plantations with an average amount at VREL exceeding GHS 300. Compared to last year, the highest cost of food was around GHC 220 at GEL pineapple. Educational costs as well as energy costs (electricity, gas and charcoal) was also high. It was, however, noticed that, most workers do not pay for babysitting because they have relatives who babysit for them at no charge. This was noticeable at both VREL and GCF where there was no expenditure on babysitting among the interviewees.

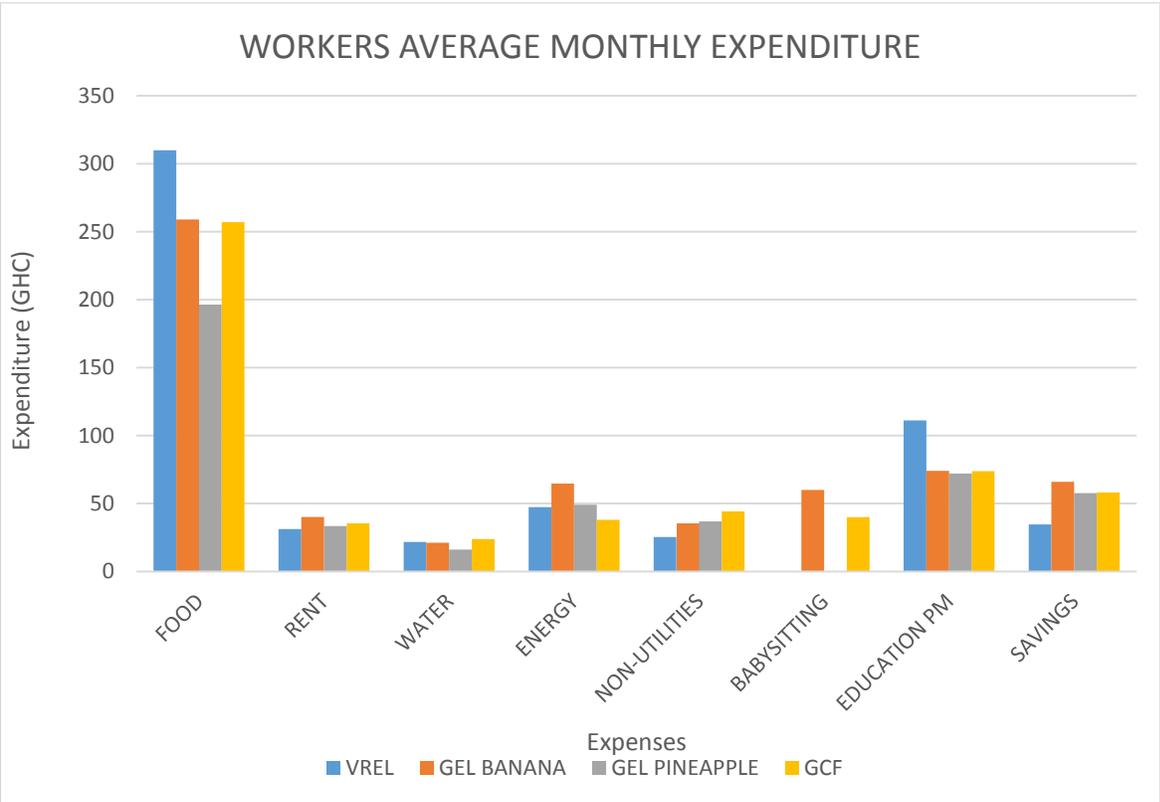


Figure 7: Average monthly expenditure on basic needs by plantation

**3.3.1: Income and Expenditure comparison**

As stated earlier, to ascertain the percentage of workers whose incomes are able to meet their basic needs, the research compared workers reported monthly-income to their estimated monthly expenditure on basic needs across all the four plantations. Figure 8 below shows that, average monthly expenditure exceeds monthly income across the entire four plantations. However, comparing this to last year’s report, there has been a significant improvement in the reduction in the gap between expenditure and income for some of the plantations particularly VREL and GEL pineapple, where basic needs expenditure as reported in 2014 was almost double the average monthly income at VREL and GEL pineapple. On the other hand, however, the trend at GEL banana is an inverse of what was reported in 2014 where average income was higher than average expenditure on basic needs.

Comparing expenditure and income in general among the interviewed workers, in 54% of cases, monthly income was greater than or equal to monthly expenditure on basic

needs. Although short of the 75% target, this is an improvement from the baseline of 35% recorded in 2013 and 42% recorded in 2014.

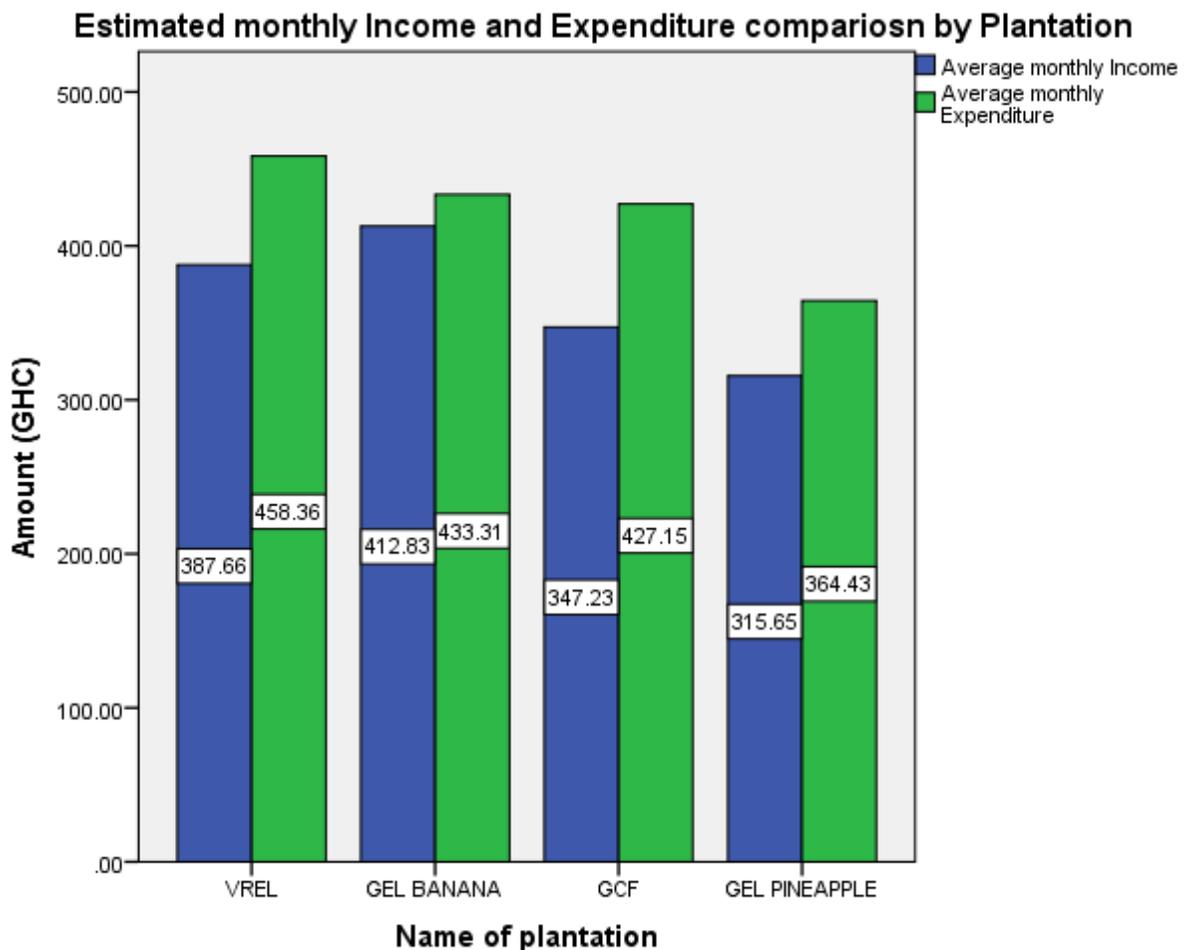


Figure 8: Income and expenditure comparison by plantation

The research also sought to ascertain other sources of household income for workers by asking them to indicate whether there are other people contributing to their household income. Across all plantations, 44% of workers said there are other people who contribute to their household incomes, although they were not able to give specific amounts of contributions. Others also said they engaged in other activities after work, such as farming, to support their meagre salary. This according to some workers is possible because of the **'target system'** of work introduced where workers are allowed to close at any time provided he or she has completed the given target for the day, with the

exception of harvesting days. Indeed most workers at VREL were satisfied with this system and admitted it helps them to be engaged in other activities.

Perceptions of workers were also solicited on whether they feel their income is enough to meet their basic living costs and also whether their ability to meet their basic living costs had got worse, better or stayed the same over the last year. As a normal trend reported by previous research, the majority of the workers interviewed bemoaned the low wages they earn at the end of every month. However, compared to 99% in the 2014 research report, in this report, 91% of workers said they do not feel that their wage is enough to meet their basic living costs with food (32%) and education (20%) as the major basic need that workers feel their income is not able to meet.

However, when workers were asked to compare their ability to meet their basic needs this year to that of the previous year, 23.5% said it has got better, 46.5% said it has got worse and 30% said it has stayed the same. These figures are an improvement from last year's research where figures were 19%, 64% and 17% for got better, worse and stayed the same, respectively. One of the most cited reasons for those who said their ability to meet their basic needs has got better is the pay increase negotiated by their union (GAWU). At VREL, some workers also mentioned loan from the Fairtrade premium, as well as the food subsidy payment as contributing to improving their financial situations compared to last year. Indeed a document secured from the management of VREL indicates a 32.5% pay increase, which took effect from March 26, 2015. At GCF also, workers also attest that there has been an increase in their pay because of GAWU negotiations with management earlier this year. However, they complain of management not paying their six months arrears arising from the delay in the implementation of the wage increase.

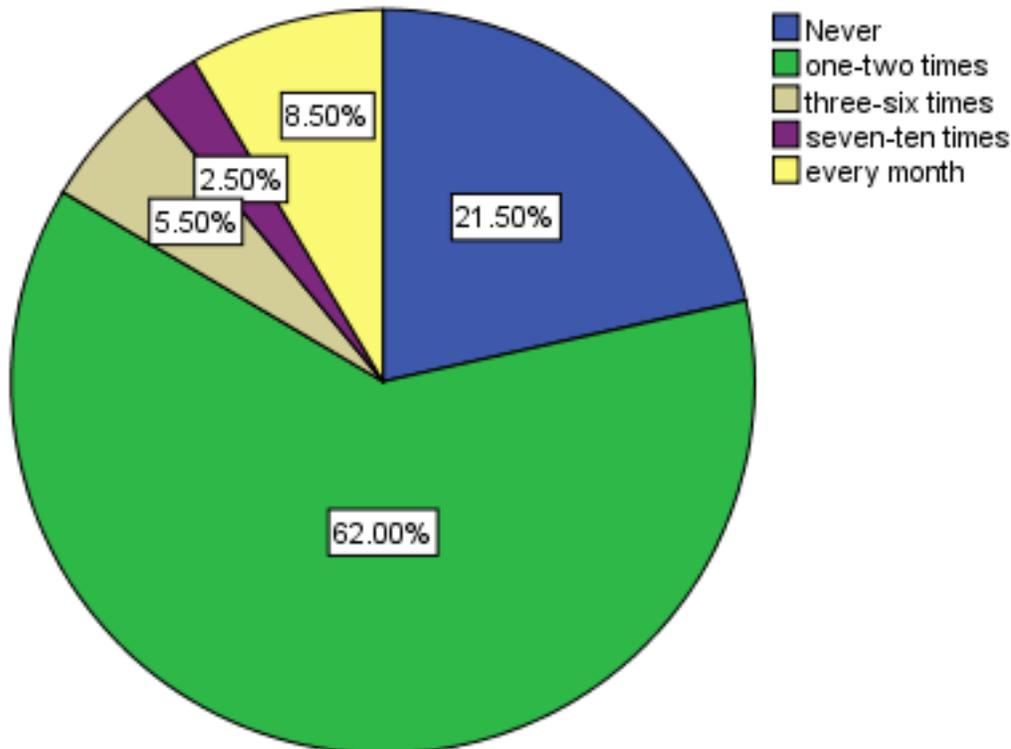
On the other hand, the high cost of prices of goods and services in the country due to high inflation was the key reason for those who said their living conditions has got worse. The table below shows the workers perceptions about the change in their ability to pay for their basic living cost since last year by plantation.

**Table 1: Workers’ perceptions about the change in their ability to pay for their basic needs over the past over year**

	VREL	GEL (B)	GEL (P)	GCF	TOTAL SAMPLE
Got Better	23.7%	26.3%	19.4%	20%	23.5%
Got Worse	47.5%	50%	41.9%	40%	46.5%
Stayed the same	28.8%	23.8%	38.7%	40%	30%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**3.4: DEBT**

The research also sought to found out the debt level of workers. The 2014 research indicates a high level of borrowing with high interest rates among workers. The level of borrowing within this year was still high, but there is an indication of improvement compared to previous years. The pie chart in Figure 9 below indicates 78.5% compared to 80% last year had borrowed money at least once in the past year with 21.5% saying they have never borrowed money within the year.



*Figure 9: Number of times respondents have borrowed money in the past year*

When respondents who said they have borrowed money within the year were asked to indicate the reasons for borrowing (Figure 10), 58.7% said they borrow to cater for their general living cost such as food, rent, education and utilities. 19.3% also borrow to invest in properties such as building homes, and buying motorbikes while 11.3% also borrow for emergency reasons such as funerals, and hospital bills. A further 10.7% said they have borrowed to either establish a small business for their partners or invest in farming which serves as a safety net for them.

The bank, mostly the rural banks, were the major source of borrowing for workers (46.5%) with the exception of VREL workers whose Fairtrade premiums were given to them as loans with an insignificant interest rate. Indeed, at VREL respondents attest that, the premium loan has prevented them from going to borrow from the banks and other sources with high interest rate. The interest rate on the premium loan is 3.5% per annum compared to the banks that charge as high as 200% on loans granted to workers. Perhaps

other plantations might want to discuss with workers the possibility of using the premium given to provide workers with loans. Indeed some workers at GCF said they wish their premiums were given to them as loans. However, management expressed concern about workers defaulting on the payment when it was given to them as loans previously. It was also discovered that most workers rely on bank overdrafts (short-term loans; usually 3 to 4 months) which tends to have very high interest rate. A comparatively, larger proportion of workers (31%) appear to borrow with a lower interest rate compared to that of last year. The reason for this is the Fairtrade premium that all VREL workers are on with a low interest rate.

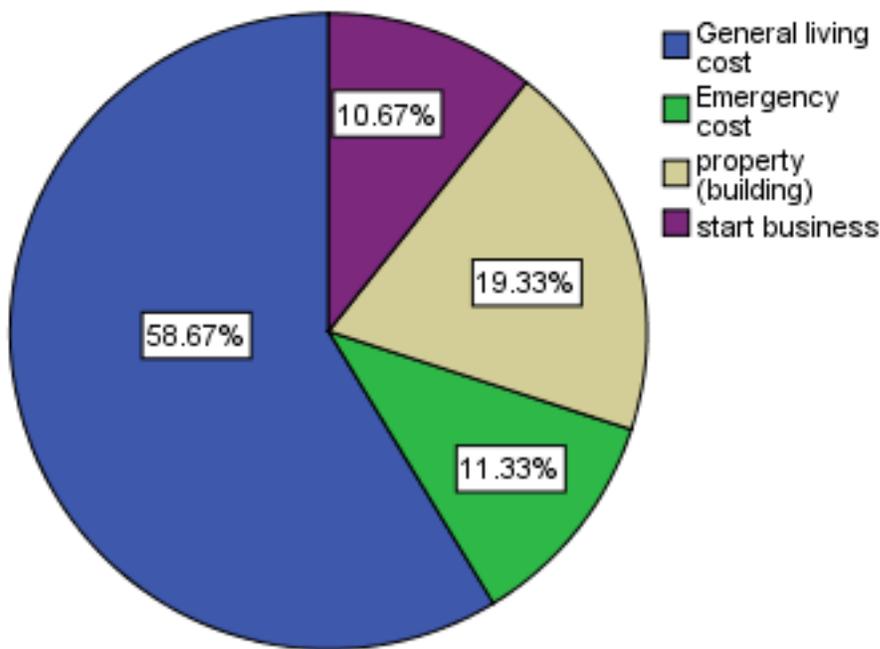


Figure 10: Major reasons why workers borrow money

### 3.5: SAVINGS

Being able to save at the end of every month was a major desire for most workers. Most of them expressed interest in buying land in order to build their own homes. In fact, the desire to acquire land and home was one the major reasons why workers said they borrow. About 32% of workers said they are able to save part of their income at the end of the month, though not constant, but dependant on the budget for a particular month. The average amount of monthly savings across all plantations is GHC 61. As shown in

VREL workers recorded the lowest average savings per month (GHC 34) while GEL banana had the highest average savings of GHC 65. GCF and GEL pineapple has GHC 58 and GHC 57 average savings amount respectively. Although VREL recorded the lowest, it is important to note that, the last year research reported no savings among VREL workers.

It was indeed observed during the survey period, particularly at the two GEL plantations, microfinance companies as well as some insurance companies come around to register workers unto their schemes. There was a situation at GEL pineapple where one worker was enrolled into three different insurance and microfinance schemes with each making deductions monthly from the worker's salary.

**INDICATOR TWO: *percentage increase in workers not working more than the legal maximum weekly hours of 48 (unless paid overtime)***

### **3.6: Working Patterns**

The research also sought to measure the working patterns of workers, specifically working hours, overtime payments and travel arrangements in relation to indicator two. Issues relating to worker absenteeism were also ascertained.

Respondents across all the four plantations said they work five days (Monday to Friday) in a week. Although not obligatory, some workers said they do at times work on weekends and public holidays upon request of management with pay. In terms of the numbers of hours workers spend working in a day, there were variations depending on the plantation, job role at the plantation, and whether it is a harvesting or non-harvesting day (particularly for VREL and GCF).

While workers at GEL banana and GEL pineapple appears to have a fixed job role, there were variations in job role at VREL and GCF depending on whether there is harvesting or not. At VREL for instance, on the harvesting days (Thursdays and Fridays), almost all the fieldworkers work in the packhouse and the harvesting field, while they go back to their respective areas during non-harvesting days. A similar routine is also seen at GCF where packhouse workers work on the field on a non-harvesting day. However, at the two GEL

plantations, there is harvesting almost every day hence having permanent harvesting and packhouse workers, while the others also do their respective jobs in the field.

### **3.6.1: Working hours**

The research found that, 89.5% of respondents across all plantations work from 4 to 8 hours a day, though this varies across the plantations, with 10.5% working more than 8 hours a day. On the average, a worker works 7.3 hours a day, constituting 37.5 hours a week. Workers who reported working more than the required 8 hours a day are those at the packhouse for GEL banana and GEL pineapple, while this happens on harvesting days at VREL. Indeed some workers said they work up to 12 hours in a day, with an overtime payment agreement for the extra hours.

Across all plantations, fieldworkers worked on task/target basis where they are given a target to complete within the day without time limitation. Hence, the number of hours to complete a task is dependent on the worker's ability and strength.

However, at VREL, almost all workers complete their task by 12:30pm within a 5 hour period on a non-harvesting day and are allowed to leave the plantations, which most attest, enables them to engage in other activities to get extra income. Similar situation was also observed and reported by fieldworkers at GEL pineapple. This however is not the case at GEL banana where workers are supposed to wait until 4pm before they leave, even if they complete their task before that time.

While at GEL banana and GCF, buses are provided to transport workers to and from the plantation, workers at GEL pineapple and majority of VREL workers use personal means to get to and from the plantation. A situation that most indicated put an extra burden on their income.

### **3.6.2: Overtime**

As stated earlier, respondents who said they work more than 8 hours a day attested that they are paid overtime. 77% of workers said they have worked overtime in the past month before the survey, with 51% of them saying they are not satisfied with the overtime payment. Indeed, at GEL banana for instance, workers interviewed indicated that they do not see the amount of overtime payment on their pay slip, making some of them skeptical about whether they are paid or not. Workers at VREL also expressed similar sentiment by saying that, the number of overtime hours is usually determined by supervisors, which to them is not transparent because the amount they receive at the end of the month normally differs from what they feel they should get. This highlights the need for education on how overtime is paid.

Working overtime particularly on harvesting days at VREL, according to workers, is compulsory. But they do not have problem with it because it helps them to get extra income. At the two Golden exotic plantations, however, workers said working overtime is optional, particularly for the fieldworkers, but somehow compulsory for packhouse workers in order to meet production quota.

In terms of absenteeism, 63 (31.5%) of the 200 workers interviewed said they have been absent from work within the last month before the research was conducted, with sickness accounting for 16% of the time and household/personal needs such as funeral, family issues also accounting for 11.5%.

### **INDICATOR THREE: *percentage of workers aware of their basic labour rights***

### **3.7: Workers Right**

In relation to workers basic labour rights, the research sought to explore workers knowledge on their labour rights as enshrined in their CBA and the national labour law. Workers were first asked whether they know their rights or not. Those who responded in the affirmative were asked to identify some of their rights. This aimed to triangulate the earlier question. The finding indicates 66% of the workers claiming to know some of their

basic labour rights as plantation workers, with the remaining 34% saying they are not aware of any of their rights. This is represented in Figure 11 below. 47% of those who said they know their basic rights are male workers while 19% are female workers. However, when workers were asked to identify some of their rights, it was observed that, most of them were not able to readily identify some of their rights, unless prompted with further explanation.

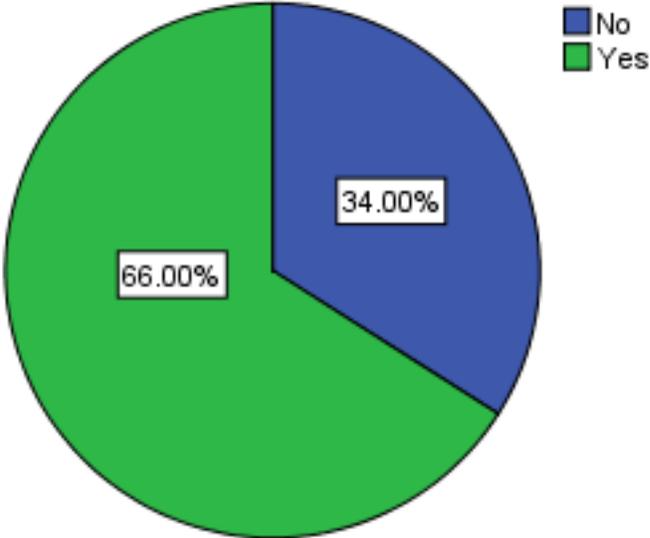


Figure 11: Workers knowing their basic labour rights

With respect to plantation, as shown in Figure 12 below, Gel banana has the majority of workers who said they know their rights (43.9%) followed by VREL (32%), GCF (15.9%) and GEL pineapple (7.6%). With the exception of GEL pineapple, the percentage of workers who claim to know their basic rights is greater than those who said they do not know.

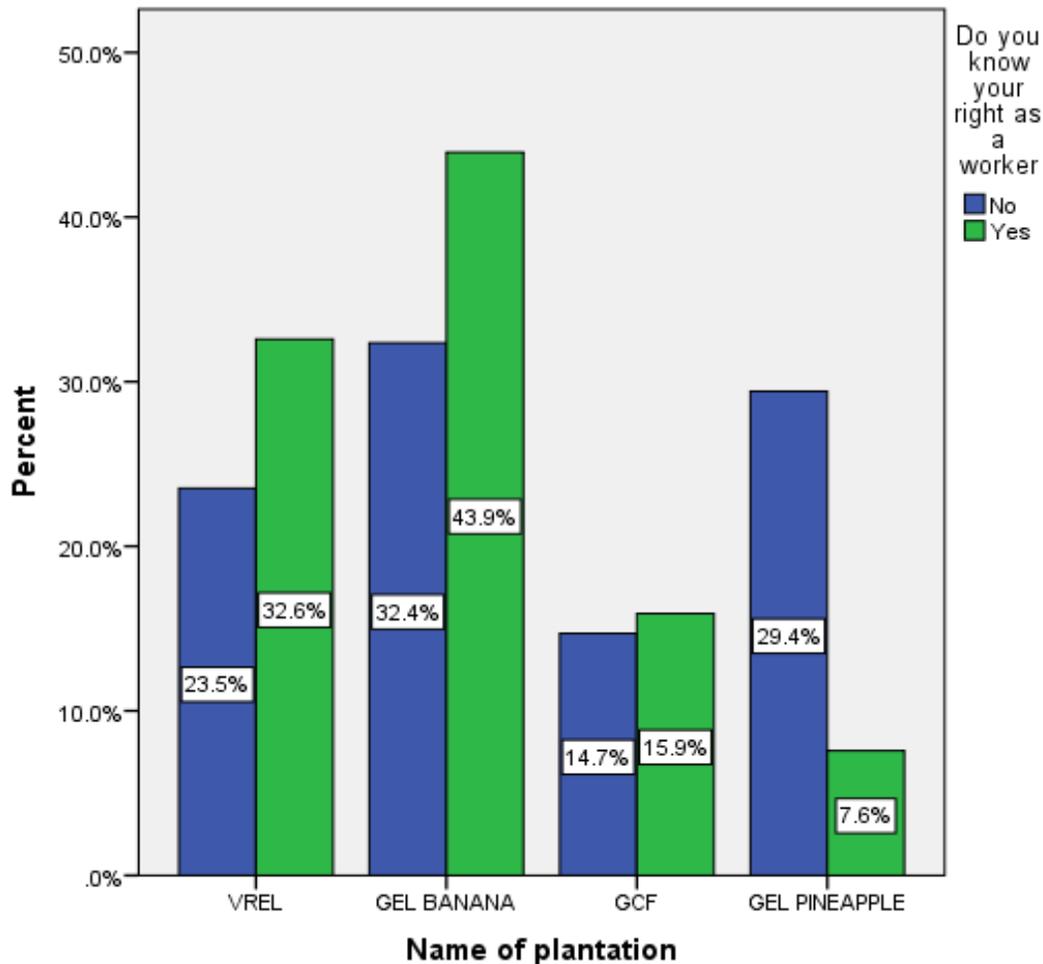


Figure 12: Workers knowing their right by plantation.

**INDICATOR FOUR: *increase in number of workers given appropriate personal protective equipment***

**3.8: Personal Protective Equipment (PPE)**

One of the objectives of this research is to find out whether there is an increase in the number of workers given appropriate personal protective equipment (PPE) or not with the base year (2013) findings as the benchmark for comparison.

**3.8.1: Provision of PPE**

From the field survey, all the workers interviewed (100%) from all the plantations said they need PPE. In total, 97% of the plantation workers said that they receive some form

PPE needed for their job. With the exception of chemical sprayers, who are provided with all the needed PPE such as protective clothing, gloves, goggles, nose mask and boot, the rest said they are only given boots and raincoats as PPE, while gloves are added for packhouse workers. Indeed, some mechanic workers at GCF complained of not receiving PPE needed for their work. Other PPE that workers complain they want management to provide are protective clothing, goggles for those involved in de-leafing and fruit care. Security men also complained of management not providing them with equipment such as a torchlight which is vital for their work, particularly in the night. At GCF, we discovered during the focus group discussion on PPE, that packhouse workers, who are usually not given protective boots are made to go to the field on non-packing days without boots being provided. A situation the workers are not happy about.

**Table 2: PPE provision**

Do you receive it?	Frequency	Percent
No	6	3.0
Yes	73	36.5
Insufficient	121	60.5
Total	200	100.0

97

### 3.8.2: Appropriateness of the PPE provided

On the subject of the PPE given being the right type for workers job, 99% of those who receive PPE said the PPE given them was the appropriate type for their job. This is a better improvement (16.2% improvement) from the 2013 findings as only 82.8% of the workers interviewed said the PPE given to them was appropriate. The details are expressed in Table 3 below.

**Table 3: Workers opinion on the appropriateness of the PPE provided**

Is the PPE the right type for your job?	Frequency	Percent
No	2	1.0
Yes	196	99.0
<b>Total</b>	<b>198</b>	<b>100.0</b>

**3.8.3: Repair and Purchase of PPE**

Due to the fact that most PPE does not last until new ones are supplied, 25% of the workers said they have to use their own resources (money) to either purchase or repair their PPE. It is imperative to indicate that there is a significant drop in cases where workers had to use their own money to purchase or repair PPE when we compare the 2013 findings to this year’s findings. 40% of plantation workers in 2013 said they use their own money to either purchase or repair PPE. Among the plantations, VREL had the largest proportion of workers (40.7%) who say they have used their money to either repair or purchase PPE within the past one year, with 25% reported at GEL Banana and 16.1% at GCF. GEL pineapple however had only 3.3% of its workers saying they have used their money to repair or purchase PPE within the past one year. The reason for the higher proportion of workers using their money to either repair or purchase PPE before being supplied, particularly at VREL, according to workers, is due to the longer duration of 18 months before PPE is replaced.

***Table 4: Workers using their own money to Repair/purchase PPE by Plantation***

Plantation	Number of workers (%)
VREL	24 (40.7%)
GEL BANANA	20 (25%)
GCF	5 (16.1%)
GEL PINEAPPLE	1 (3.3%)
TOTAL	50 (25%)

**INDICATOR 5: *decrease in number of work related accidents/illness reported by workers***

**3.9: Health and Safety Measures at the Plantations**

To promote health and safety conditions, all the plantations have health posts or clinics at various plantation sites/sectors. The clinics or health posts serve as the first point of treatment for plantation workers when they are involved in a work-related illness/injury. However, when the illness or injury is serious and beyond the capacity of the farm clinic, the victim is referred to the nearest government hospital for treatment, with the plantation/company bearing the cost of treatment.

GEL Banana has gone an extra mile to provide an ambulance for plantation workers to cater for emergencies.

In addition, GAWU as a union discusses health and safety issues periodically with the workers. This according to GAWU, is done to ensure that workers adhere to health and safety standards at work. This is evident as 55.3% of the plantation workers attested to the fact that they have discussed health and safety standards at work with a GAWU representative in the last one year.

Finally, all the plantations have a Health and Safety Committee at the work place, which sees to the health and safety needs of the workers.

### **3.9.1: Injuries/Illnesses Caused by Chemicals**

The findings from the survey on health and safety indicates that 16.5% of the plantation workers indicated they have suffered injury or illness due to the use of chemicals at the farms. Some of the workers lamented that the pungent smell from the chemicals gave them common cold symptoms.

Others too raised concerns that they get all manner of skin-related diseases when the chemicals used come into contact with their body.

With regard to aerial spraying, only GEL Banana does periodic aerial spraying and these are done on Sundays, when workers are not in the farm. This according to management is a precautionary measure to prevent any form of danger that may come with the spraying. However, this is in contrast to the 2013 findings as the workers complained that aerial spraying was always done while they were in the field without any prior notice.

### **3.9.2: Injuries at the Plantations**

The common injuries that occur to the plantation workers are cuts/bleeding, breakages/sprains and burns. 19.5% of the workers said they have suffered cuts/bleeding within the last year, while 3% of the workers said they have suffered from breakages/sprains within the last year. Just 1% of the workers said they have suffered from burns within the last one year. Comparatively, work-related injuries at the plantations have reduced drastically since the 2013 survey. For instance, 55% of workers reported to have suffered from cuts and 8% of them reported to have suffered from broken bones in 2013.

According to the workers, the work related injuries are caused by falls, impact, equipment accidents and inadequacy of PPE. Injuries like bone breakages are caused by falls, cuts by equipment accidents and absence of PPE. Workers also relate burns to absence of PPE.

### **3.9.3: Illnesses at the Plantations**

Work related illnesses that were reported by the plantation workers include joint/muscle pain, fatigue, stress, eye infections, skin problems, fever/malaria among others. Joint/muscle pain, fatigue and stress were the most common work-related illnesses at the plantations, with 84.5% of the workers accepting that they have suffered from joint/muscle pain within the last one year. Fatigue and stress also recorded 63.5% and 41.5% respectively. The workers reported that they suffer from joint/muscle pains, fatigue and stress mainly because of continuously overworking. Eye infections, which recorded 25.5%, was another work-related illness that the workers said they have been suffering from in the last year. They attribute the eye infections to the absence of PPE (protective face masks) and chemicals. Malaria/fever and skin problems were other prominent work-related illnesses that the workers have suffered from in the past year. This shown in Table 5 below.

**Table 5: Summary of Work-Related Injuries and Illnesses**

<b>Type of Injury/Illness</b>	<b>No (%)</b>	<b>Yes (%)</b>	<b>Total</b>
Injury/illness due to chemicals used in plantation	83.5	16.5	100.0
Breakage/Sprain	97.0	3.0	100.0
Cut/Bleeding	80.5	19.5	100.0
Burn	99.0	1.0	100.0
Skin problem	87.5	12.5	100.0
Eye infections	74.5	25.5	100.0
Respiratory problems	93.0	7.0	100.0
Joint/Muscle pain	15.5	84.5	100.0
Fatigue	36.5	63.5	100.0
Stress	58.5	41.5	100.0
Fever/Headache/Malaria	89.0	11.0	100.0
Blood Pressure	99.5	0.5	100.0
Common Cold	99.0	1.0	100.0
Menstrual pains	99.5	0.5	100.0

**INDICATOR 6: *childcare provided by employers***

**3.10: Childcare**

The survey sought to gather information on plantation workers desire for childcare. That is, whether they would like childcare to be provided by the plantation management and if so, how they want it to be done.

From the survey, all the workers interviewed said they want childcare to be provided by their employers. However, with regard to how childcare should be provided, 49% of the workers said they would like childcare to be provided at the plantation while 51% of the workers said they would prefer to be given an allowance for childcare. The workers who said they prefer to be given an allowance for childcare argued that they stay far away from the plantations and therefore leave home very early, at which time their children are still sleeping, hence coming to work with their children would not be a good idea. There were variations between plantations on how the childcare should be provided as shown in Figure 13 below.

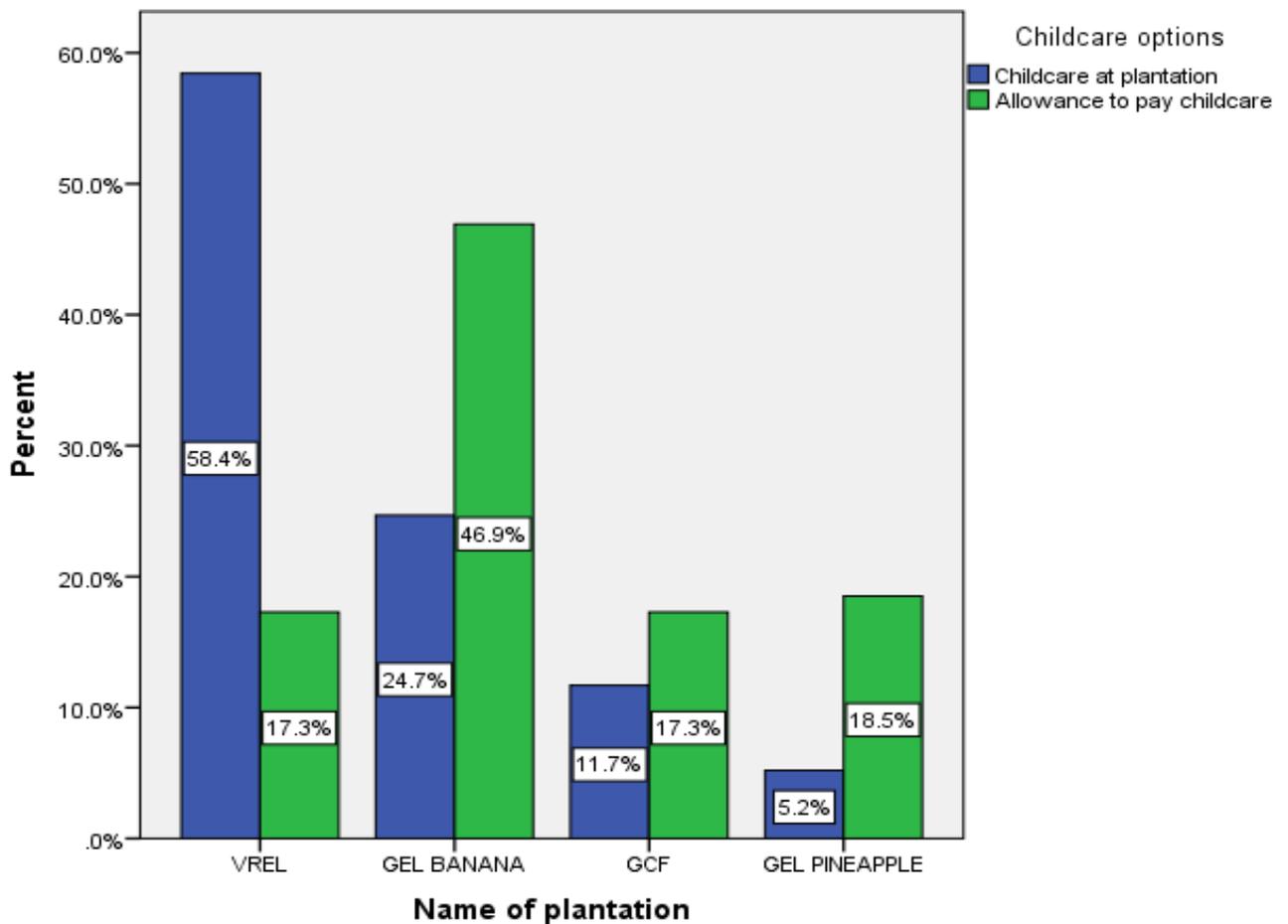


Figure 13: Workers childcare options by plantation.

In conclusion, the survey revealed that childcare is not yet provided at any of the plantations visited, though the workers have a strong desire for childcare provision. In

addition, a slight majority of the workers (51%) advocate for an allowance to be provided to cater for childcare, when management eventually start providing childcare. The reasons given by most of them is the distance from their house to the plantation and the time they have to wake up in the morning to prepare for work might not be ideal for their children. Hence, they would rather collect allowance and enroll the child to a nearby childcare center.

#### **4.0: UNION ACTIVITIES**

The improvement in the above indicators largely depends on the ability of the workers' union (GAWU) to negotiate effectively with management of the plantations and provision of training to the workers. Indeed, when workers were asked the importance of joining a union, the common reason cited by majority of workers is the union negotiating for better conditions of service with management on their behalf. Hence, the research sought to explore the activities of union and workers perceptions of the union they belong to. Issues pertaining to union membership, involvement and/or participation in union activities, importance of belonging to union, workers knowing their rights etc. were also solicited.

From the survey, all the workers either belonged to the General Agricultural Workers Union (GAWU) or the Industrial and Commercial Workers Union (ICU). Out of the workers interviewed from all the plantations, 52.5% of them were GAWU members while the remaining 47.5% were ICU members. These figures indicate that GAWU membership has declined, while ICU membership has appreciated when this figures are compared with the 2014 findings, where GAWU members were 55% and ICU members were 25%.

Although the majority of the workers at the two GEL plantations have left GAWU to join ICU, GAWU still has full control of VREL and GCF as all the workers interviewed in these two plantations were GAWU members. At GEL Banana, 81.1% of the workers interviewed were ICU members with just 2.9% being GAWU members. At GEL Pineapple, 18.9% of the workers interviewed were ICU members with 11.4% of the workers being GAWU members as illustrated in Figure 14 below.

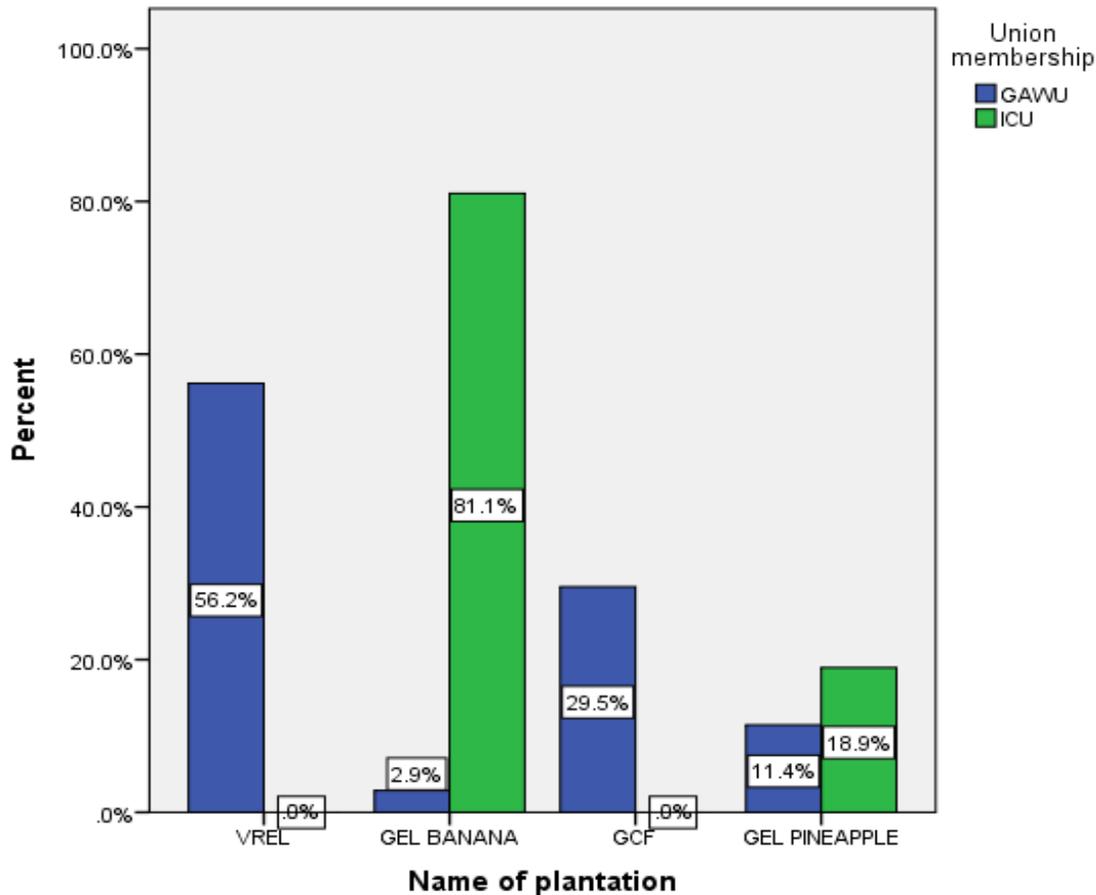


Figure 14: Union membership by plantation

Concerning work related problems solved by the union, only 16.6% of the workers said they have ever had a work related problem solved by their union. Of these, 69% said they were happy and satisfied with the outcome. Most of them said they have never had any issue at the workplace. In 2014, only 21% of the workers said they were happy with the outcome of the resolution, and in 2013, only 11% of the workers were happy with the solution to their problems.

#### 4.1: Workshop/Meeting Attendance

The survey on union activities further revealed that 74.6% of the workers had attended a GAWU workshop or meeting within the past year. It can be said from this that workers' involvement in union activities has increased tremendously over the last year as only 37% of the workers had attended a GAWU workshop or meeting in 2014.

With respect to the type of GAWU workshop or meeting attended, 81.9% of the workers had attended a workshop or meeting on PPE or Health and Safety. This might probably explained the reduction in work related accidents/illness at the plantation. 63% of the workers had attended a workshop on wages and salary within the last one year while 44.1% had attended a workshop on union related issues, including rights and the electing of local representatives. Finally, 40.9% of the workers had attended a workshop on financial/debt management issues.

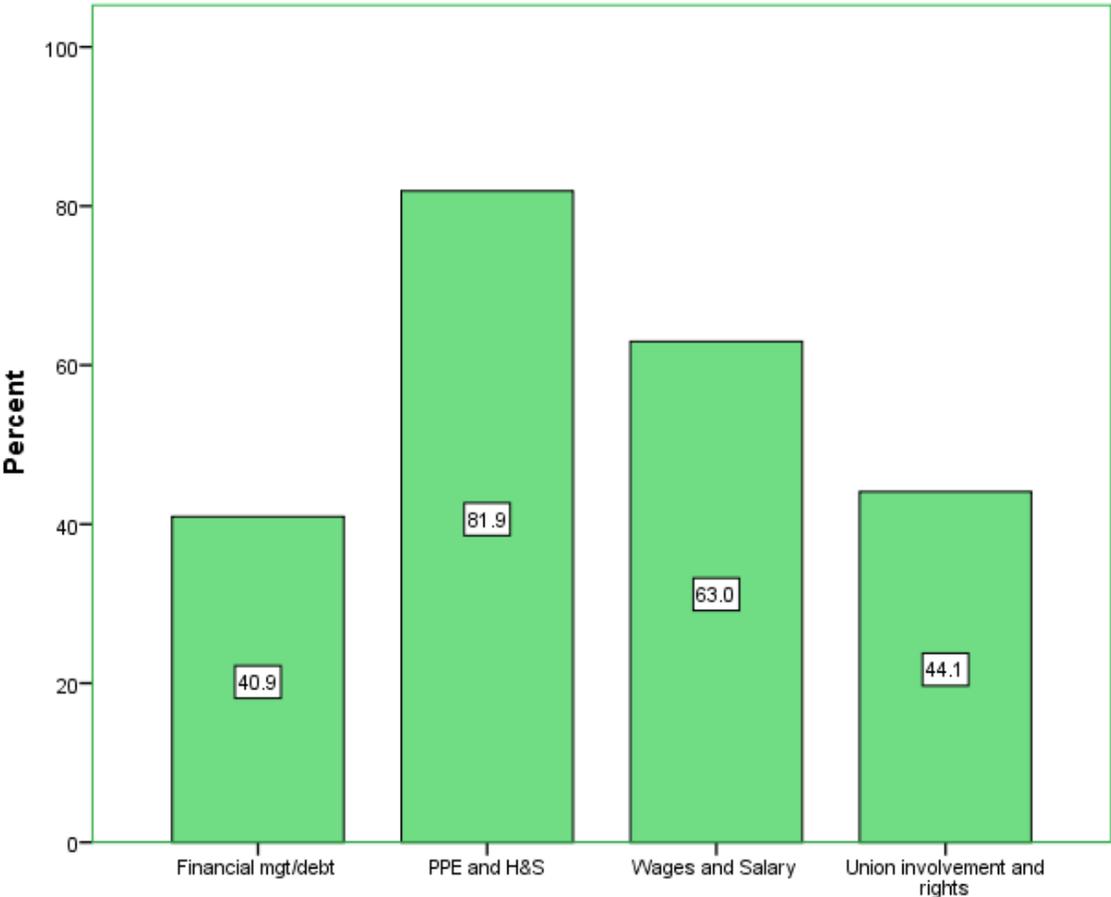


Figure 15: Attendance of GAWU workshops and meetings for the past one year.

## **4.2: Reasons/Importance of Joining a Union**

Plantation workers interviewed have varying opinions on the importance of joining or belonging to a union. They gave the following as the importance of belonging to a union;

- The union helps to address workers' problems with management.
- Unions educate workers on health and safety issues, financial management etc.
- The union is supposed to support workers in times of difficulties and challenges.
- They address the workers' grievances.
- The union lobbies or negotiate for workers' wages to be increased.
- The union protects workers from being cheated by management.
- Some workers also believe that the union serves as a mouthpiece or an intermediary between the workers and the plantation management.
- The union educates the workers on the content of the Collective Bargaining Agreement (CBA).

From the survey, the researchers made the following observations concerning union activities:

- Workers were generally not satisfied with the activities of GAWU. These sentiments were high at GEL Banana and GEL Pineapple, explaining why a majority of the workers have switched to ICU. Most of the workers believed GAWU was "in bed" with the management of the plantations and not representing their interests. This was however denied by GAWU.
- The selection of union representatives alone to attend GAWU workshops at times, does not go down well with majority of the workers, as they feel they should all be made to participate in workshops at all times. However, due to the nature of their work, it is practically impossible for GAWU to meet all of the workforce at the various plantations.
- Union representatives who are selected to attend workshops and training courses are expected to disseminate or transfer the knowledge acquired to the workers. However, this often does not happen as the union representatives keep to themselves after going for such training and workshops.

- Though the workers believe the increase in their wages was due the efforts of GAWU, they still feel that the increase is not enough. They expect GAWU to negotiate harder.
- Workers further believe the presence of GAWU at the plantations is not encouraging. They would prefer to see GAWU more often at the plantations. Indeed, during the focus group discussion, one of the participant said '*GAWU should not wait until they hear workers embark or about to embark on strike before they come and talk to them. They should be visiting us more often and communicate whatever they discuss with management to us*' (plantation worker at VREL)

GAWU officials were of the view that some workers have decided never to appreciate the works of GAWU and would hence go all out to paint a dark picture of the union, with the intention of denting the union's image.

## **5.0: RESEARCH LIMITATIONS**

In the first place, the sample size is not proportional to the population in terms of plantation, job role and gender. Due to limited time, only 200 workers were interviewed, which is relatively a small proportion of the plantation workers. Therefore, the findings from this study are entirely the views of these 200 workers and cannot be taken as the general views of the entire plantation workers.

Secondly, the selection of workers to participate was based on availability and not random selection. There was, therefore, the chance of missing information, which could have steered the research findings in another direction.

Also, several workers across all the plantations expressed frustration that past research has not led to change. For this reason, a number of the workers were reluctant to grant us interview. This was a challenge that we had to deal with throughout the data collection period.

## **6.0: CONCLUSION**

The existence of these four plantations has no doubt contributed to the reduction in the high unemployment rate in Ghana, particularly among the rural poor with a low level of education. Workers indeed attest that working in their various plantation provides them with regular monthly income which helps in their sustenance although they wish more could be done to improve their living condition from the current state.

The findings, as reported, reveal an improvement from the baseline research conducted in 2013 and the subsequent year 2014, across all the indications although not all the target were achieved. In all cases, 54% of workers are able to meet their basic needs, which is increase from 35% and 42% in 2013 and 2014 respectively. Working hours were found to be within the 48 hours a week, an average of 37.5 hours a week with an overtime payment to those who work extra hours and on non-working days such as holidays and weekends. However, there are a growing number of workers who are not satisfied with their overtime payments, which is probably due to lack of clarity on how it is been calculated. Rates of work related sickness and illness has reduced across all plantations, resulting from the establishment work health and safety committees, regular workshops on health and safety and the provision of PPE. Workers still have reservations about the effectiveness of GAWU to negotiate for higher pay and better conditions of service, but they do, however, accept that they have had an increment in their wages within the year, which has made their living conditions better compared to the previous year. Workers reservations about the effectiveness of GAWU appears to be because of the ineffectiveness of the local union representatives who normally do not, or are not, able to communicate information from GAWU to the entire workforce. Childcare provision continues to be on the wish-list for workers, with no sign yet of it being provided by the management of the various plantation.

## APPENDIX 1: QUESTIONNAIRE

### SECTION 1:

#### DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

- Gender Female Male
- Age .....
- Marital status Single Single parent Domestic Partnership  
Married Divorced Widow Other
- Household Size .....
- Number of minors in HH (below 16 years) .....
- Education level  Non-formal Basic Secondary  
Vocational/technical school Tertiary
- Where do you live Site Camp In own house In rented house
- Number of years worked .....

### SECTION 2: ABOUT JOB WORK

Company: 1= VREL, 2=GEL, 3=GCF, 4=Others

- Type of plantation:  Banana  Pineapple
- Type of contract: 1=Permanent, 2=Temporal/Casual, 3=Seasonal
- Normal workload: 1=Full time (XXX hours per week), 2=Part time (please specify hours).....
- What is your job in the plantation?  
1=pack house, 2= deleafing, 3= deflowering, 4=bagging, 5=harvesting,  
6=chemical application, =7= irrigation, 8=pruning, 9=general labour,  
10=planting 11=other (specify)
- How long have you been working with the company? \_\_\_\_\_
- In the last month, how many days were you absent from work? (Record in days)  
\_\_\_\_\_

- Reason for Absenteeism: 1= need to rest, 2= Sick, 3= Missed the transport, 4= household/personal needs, 5= other

**INCOME**

- How are you normally paid? 1= hourly, 2=fixed weekly/monthly salary, 3=incentive (according to work completed)
- What is your personal income in a normal month, after taxes and deductions?

	AVERAGE	LOWEST	HIGHEST	COMMENT
Wage				
Overtime				
Bonuses and other incentives				
Housing allowance and other benefits				
Net income (take home)				

**Other household income**

- Excluding you, are there any other people contributing towards your household income? Yes (if Yes, fill question 19)      No
- Income earners in family

	Relation in family	Age	(1)Type of work	Income	(2)Type of work	Income
a)						
b)						
c)						
d)						
e)						
	Total for whole HH					

- Number of adults not working in HH \_\_\_\_\_

**Wage deductions**

- In the past year, have you had deductions from your normal salary for any of the following reasons (please select all that apply)?

1= failure to complete task, 2=arriving late, 3=poor quality of work, 4= disciplinary (specify), 5=Advances?, 6= Absenteeism, 7=other (specify)

21b. If yes, how many GHS are deducted per month on average for these reasons?...

- In the past year, have you worked less hours than normal due to lack of available work?  
1. Yes 2. No

23. If yes, how many hours less than normal did you work? .....

**Living cost (total HH)**

- Can you estimate how much you spend on each of the following per month?

		Cost(GHC)	Comment
a)	Food		
b)	Housing		
c)	Water		
d)	Energy inc. electricity, gas, charcoal,cable		
e)	Non-food utilities inc. church, celebrations, cloths etc NOT SUSU or credit union		
f)	Babysitting		
g)	Education inc. uniform and books(record year)		
h)	Saving		
i)	Total		

- Do you think your wage is enough to cover basic costs? Yes No
- If no, what are the costs you are failing to cover? \_\_\_\_\_

- Over the past year, do you feel that your ability to pay for your basic living needs has:  
1=Got better, 2=Stayed the same, 3= Got worse

- Can you provide reason(s) for your answer?

.....  
.....

- How many times have you been in debt for the past one year including now?

1=never (go to working conditions), 2=one-two times a year, 3=three-six times a year, 4=six-ten times a year, 5= every month

- Which of the following do you borrow money for? (please select all that apply)

1=Food, 2=Housing costs (rent, water, energy etc), 3=Babysitting costs, 3=Education, 4=Other.....

- What is the minimum amount of income your household needs to live per month without borrowing? (Record in GHS)

- What is the total amount that you currently owe? .....

- What is the average interest rate on your loans? .....

- Where do you borrow money from?

1= Bank, 2=Friends and family, 3=Employer, 4=Credit union, 5=Private loans company

### WORKING CONDITIONS

- How many hours a day do you work? .....

- Can you provide the following information?

Activity	Time
• Arrival time	
• Start work time	
• Finish work time	
• Leave plantation time	

- How do you travel to work? .....

- How long is your journey to the plantation?.....
- Please fill in the following

Facilities	Yes	No	Condition	
			Good	Not good
Access water and toilet				
Medical facility				
Canteen				

6. How do you feed yourself while at work? A. Personal b. Company food  
c. others\_\_\_\_\_
7. If personal, how much do you spend on food daily?.....

### CHILDCARE

- Do you have children? Yes No (If No, go to Union activity)
- If yes, how many and what age are they? \_\_\_\_\_
- Who takes care of your child(ren) when you are at work? Family members Childcare  
Other\_\_\_\_\_
- If childcare, how much do you pay per day?.....
- Would you like your employer to offer childcare? Yes No
- If yes, what arrangement would be best for you? Childcare at the plantation  
Allowance to pay childcare
- If allowance, how much would you like the company to pay per day? .....
- Have you had to take time off work in the past year to care for your children / child?  
1. Yes 2. No
- If you are male, have you ever taken paternity leave? 1. Yes 2. No

### UNION ACTIVITY

- Are you a member of the workers union GAWU? Yes No
- For the past one year, have you ever spoken to a GAWU representative about your job?  
Yes No

- If yes, when did you speak to a GAWU representative?

In the last week   In the last month   In the last year

OR If yes, how many times? .....

- Have you ever had a work related problem solved by GAWU?   Yes   No
- If yes, were you happy with the result?   Yes   No
- When was the last time you attended a GAWU workshop or meeting?  
In the last week                      In the last month   In the last year  
Never
- Have you had an increased in your salary/wages? 1. Yes 2. No
- If yes, are you aware that the increment was because of GAWU negotiations with management? 1. Yes 2. No

**PERSONAL PROTECTIVE EQUIPMENT**

1. Do you need personal protective equipment in the job you do? Yes   No
2. Do you receive it?   Yes                      No
3. If yes, how often? \_\_\_\_\_
4. Is the PPE the correct size for you?                      Yes                      No
5. Is the PPE given the right type for your job?                      Yes                      No
6. Does the PPE last until you get new ones?                      Yes                      No
7. In the last year have you had to repair the PPE that you have received? Yes                      No
8. In the last year have you purchased your own PPE (If no go to Q 103)?                      Yes  
No
9. In the last year, can you estimate how much you have spent on PPE? \_\_\_\_\_
10. In the last year, have you had any health issues caused by insufficient or absent PPE? Yes  
(Please specify)..... No

**HEALTH**

1. In the last year, have you suffered any of the following (work related) accidents or illnesses?

		Frequency	Cause 1= Trip, 2= Fall, 3= Impact, 4= Equipment accident, 5= Vehicle accident, 6= Chemicals, 7= Physically overstraining, 8= Continuously overworking, 9= Environmental hazard, 10= Absence of PPE, 11= Other (specify), 12= Multiple causes	No. of days absent from work	No. of days paid absence
<b>Injury</b>	Breakage/sprain				
	Burn				
	Cut/bleeding				
	Bruise				
	Other				
<b>Illness</b>	Nail fungi				
	Skin problem				
	Eye infection				
	Respiratory problems				
	Nose bleeding				
	Joint or muscle pain				
	Fatigue				
	Stress				
	Others				

2. In the last year, have you been affected or suffered an injury/illness or other health problem by chemicals that are used in the plantations? Yes No

3. In the last year, have you discussed health and safety standards at work with a GAWU representative? Yes No

4. When an injury has occurred, do you seek medical treatment? Yes No why?

\_\_\_\_\_

5. Who pays for the treatment? A. Personal b. company c. others \_\_\_\_\_

6. Do you handle chemicals in your job?                      A. Yes                      B. No

7. If yes, do you know which ones?.....

8. Do you know that exposure to agrochemicals in the workplace can harm your health?

a. Yes                      b. No

ANY FURTHER COMMENTS

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