

DECENT JOBS AND SUSTAINABLE LIVELIHOOD IN GHANA POLICY BRIEF

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Decent Jobs and Sustainable Livelihood in Ghana: Policy Brief

Executive Summary

The Government of Ghana aims to address the challenges of job creation, poverty reduction and sustainable development through strategies that focus on economic diversification, technological upgrading, and value addition in labour-intensive sectors. The objectives are being pursued through a mix of policies that include protecting workers' rights, combatting inequalities and child labour, eradicating forced labour, and promoting safe and secure working environments.

In addition, the country is engaged in South-South triangular cooperation to stimulate renewable energy technology transfer for green job creation.

Decent job policies in the country face several multidimensional challenges. First, the rate of employment lags behind the rate of economic growth.

Second, there is the challenge of official measurement of unemployment rate in Ghana. Reported data gives the impression that the labor market has high levels of labor participation and low levels of unemployment, while anecdotal evidence indicates that most jobs in Ghana are in low

productivity, self-employment, informal sector activities that generate limited earnings and are without any form of social protection.

This policy brief notes that: (i) the challenge of decent jobs in Ghana is not just the lack of jobs, but also the absence of a living wage; and (ii) there is a need to improve the productivity of the low-skilled informal sector.

In addition, it draws attention to farm and non-farm self-employed persons who mainly operate in the informal sector, and do not benefit from the minimum wage policy like wage employees in the public sector. This situation has created the “working poor” in Ghana, due to the preponderance of non-living wage jobs in the economy.

Lastly, this brief, notes that existing social protection measures in Ghana are insufficient to alleviate poverty among workers and their households in the informal sector.

The brief therefore recommends the strengthening of those institutions tasked with the delivery of decent work outcomes in the country.

1. The Country Context

In 2010, the World Bank classified Ghana as a lower Middle-Income Country (LMIC). With a population of 29.6 million people (2018),¹ and a peaceful democratic change in government in 2017, Ghana consolidated its image as a rising democracy in Africa. Ghana has a multiparty democracy and one of the most extended uninterrupted periods of democratic rule in contemporary Africa.² The implementation of the decent work agenda and the 2030 Agenda in Ghana is approached from the perspective of the 5Ps: people, planet, prosperity, peace, and partnerships, which span across the 17 SDGs.³ These themes tackle the root causes of poverty: poor health, education, gender equality, water & sanitation, energy, economic growth, industry, inadequate infrastructure, and inequalities. The 5Ps demonstrate the interconnected nature of SDGs. The implication is that progress on one P must balance and support progress on others.⁴

In macroeconomic terms, unemployment has increased in Ghana, especially among the youth and urban population. The proportion of youth not in education, employment, or training (NEET) has increased from 19.69 percent in 2006 to 27.67 percent in 2017.⁵ Ghana's oil export aided growth to reach the highest levels in the country's history⁶ and the government has made efforts to promote inclusive economic growth, but economic growth

has not reflected in the well-being of the people in the form of decent work and improved livelihoods. Ghana's real GDP growth was 6.5 percent in 2019, up from 6.3 percent in 2018.⁷ The services sector contributed most to economic growth in 2019 (2.8 percentage points), followed by industry (2.4 percentage points) and agriculture (1.3 percentage points).

As employment growth in the economy occurs mainly in the informal sector, working poverty (an outcome of a high proportion of low-paid and vulnerable employment) remains high at 22 percent, suggesting that at least one of every five working Ghanaians is poor.⁸ The implication is that employment lags behind economic growth and that economic growth has not improved the welfare and livelihoods of Ghanaians.

Unemployment remains high in urban areas (16.7 percent) compared to rural areas (11.4 percent)⁹ and over 80 percent of existing jobs in Ghana are in the informal economy. Informal sector jobs are risky and vulnerable, with limited access to social protection and safety nets to guard against economic, social, and environmental shocks.¹⁰ The informal sector presents decent work deficits given that the most significant proportion of Ghana's "working poor"¹¹ operate in the sector.¹²

¹ World Bank (2020) The World Bank in Ghana

<https://www.worldbank.org/en/country/ghana/overview>

² GoG (2017) Medium-Term National Development Policy Framework: An Agenda for Jobs: Creating Prosperity and Equal Opportunity for All (First Step) 2018-2021. <https://s3-us-west-2.amazonaws.com/new-ndpc-static1/CACHES/PUBLICATIONS/2018/08/23/Medium-term+Policy+Framework-Final+June+2018.pdf>

³ <https://www.undp.org/content/dam/unct/ghana/docs/SDGs/UNCT-GH-SDGs-in-Ghana-Avocacy-Messages-2017.pdf>

⁴ https://www.unssc.org/sites/unssc.org/files/2030_agenda_for_sustainable_development_kcsd_primer_en.pdf

⁵ <https://www.indexmundi.com/facts/ghana/indicator/SL.UEM.NEET.MA.ZS>

⁶ William Baah-Boateng (2016) Economic Growth not enough for jobs in Ghana. <https://blogs.worldbank.org/jobs/economic-growth-not-enough-jobs-ghana>

⁷ Ibid.

⁸ Ibid.

⁹ GoG (2019)

https://sustainabledevelopment.un.org/content/documents/23420Ghana_VNR_report_Final.pdf

¹⁰ NDPC (2018) <https://s3-us-west-2.amazonaws.com/new-ndpc-static1/CACHES/PUBLICATIONS/2018/10/16/SDGs+Indicator+Baseline+Report+.pdf>

¹¹ The Working Poor are working people whose incomes fall below a given poverty line due to low-income jobs low familial household income.

¹² Ibid

2. National Vision for Decent Work

The National Vision for Decent Jobs and Sustainable Livelihood in Ghana is encapsulated in the vision for national development. According to the Government framework for Agenda 2030, the vision underlying the Agenda for Jobs is to create “an optimistic, self-confident and prosperous nation, through the creative exploitation of our human and natural resource, and operating within a democratic, open and fair society in which mutual trust and economic opportunities exist for all.”¹³

The vision aims to achieve five main goals: (i) create opportunities for all Ghanaians; (ii) safeguard the natural environment and ensure a resilient built environment; (iii) maintain a stable, united and safe society; and (v) build a prosperous society.¹⁴ The country’s vision is informed by the need for a strong economy that expands opportunities, inspires people to start businesses, stimulates the expansion of existing businesses, and ultimately leads to the creation of jobs, increased economic growth and higher incomes.¹⁵ In short, the government wants to achieve a strong economy for jobs and prosperity for all Ghanaians.

The vision laid out by the government promises to engage the private sector to put in place practical measures for improving the enabling environment for business, and to create more jobs. In the same vein, the vision promises to enable employers of labour in the country to provide decent working conditions. This is to ensure work that is productive and delivers fair income; guarantees workplace safety; participate in social benefit schemes, health

insurance, and pensions; invest in training that improves workplace productivity and prospects for personal development. This is also seeking to create equal opportunities for women and men; pay employees their due wages and benefits; mentor young entrepreneurs and encourage creativity and innovation in the workplace.¹⁶

3. Country Progress towards Decent Work Targets

Recently, Ghana has experienced remarkable economic rates of growth. However, rising inequality in the country would seem to suggest that growth has not generated productive and decent-paying jobs for all.

The Ghana Statistical Service estimates that about 10 percent of the working population in the country are underemployed, and most of them are in unskilled agriculture/fishery (42.2 percent).¹⁷ The rest of the underemployed are in service/sales (20.4 percent) and craft and related trades (19.3 percent). The highest proportions of underemployed persons are in the 25-29 (15.3 percent) and 30-34 (15.2 percent) age groups. The child labor rate is 21.8 percent, representing 1.9 million children.¹⁸ The high incidence of poor working conditions is associated with the fact that there is ineffective coordination of employment issues as well as weaknesses in the labor protection systems (social security).

¹³ https://sustainabledevelopment.un.org/content/documents/23420Ghanas_VNR_report_Final.pdf

¹⁴ https://sustainabledevelopment.un.org/content/documents/23420Ghanas_VNR_report_Final.pdf

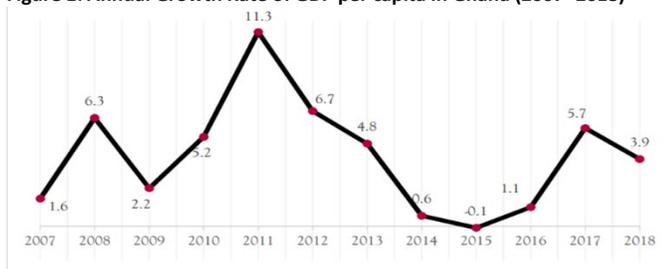
¹⁵ GOVERNMENT OF GHANA (2017) Medium-Term National Development Policy Framework: An Agenda for Jobs: Creating Prosperity and Equal Opportunity for All (First Step) 2018-2021. <https://s3-us-west-2.amazonaws.com/new-ndpc-static1/CACHES/PUBLICATIONS/2018/08/23/Medium-term+Policy+Framework-Final+June+2018.pdf>

¹⁶The Sustainable Development Goals (SDGs) in Ghana <https://www.undp.org/content/dam/unct/ghana/docs/SDGs/UNCT-GH-SDGs-in-Ghana-Avocacy-Messages-2017.pdf>

¹⁷ *ibid*

¹⁸ GoG (2017) The Coordinated Programme of Economic and Social Development Policies (2017-2024): An Agenda for Jobs: Creating Prosperity and Equal Opportunity for All. [https://s3-us-west-2.amazonaws.com/new-ndpc-static1/CACHES/PUBLICATIONS/2018/04/11/Coordinate+Programme-Final+\(November+11,+2017\)+cover.pdf](https://s3-us-west-2.amazonaws.com/new-ndpc-static1/CACHES/PUBLICATIONS/2018/04/11/Coordinate+Programme-Final+(November+11,+2017)+cover.pdf)

Figure 1: Annual Growth Rate of GDP per capita in Ghana (2007 -2018)



Source: Government of Ghana (2019, p. 69)

In a push towards the creation of decent jobs, the Government of Ghana (GoG) is pursuing the One District, One Factory initiative through public-private partnerships (PPPs).

Under this initiative, the government plans to establish at least one medium-to-large industrial enterprise in the 216 Districts in the country. In addition to improving the country's macroeconomic outlook, Ghana has taken some measures to implement a decent work agenda. One such measure is the National Youth Employment Agency (YEA) restructuring, and the National Youth Authority (NYA) reforms. According to the framework, these agencies promote youth empowerment and young people's participation in socio-economic development. The YEA changed from the standard modules, which had high implications for pay-roll, to self-employment modules such as trade and vocation modules through Public-Private Partnerships.¹⁹

Through the NYA, the GoG established the Integrated Community Centre for Employable Skills, which seeks to equip and empower the unemployed youth. Also, the Council for Technical and Vocational Education and Training (COTVET) is training hundreds of artisans and apprentices in Ghana with vocational skills. These programs train Ghanaian youth as beauticians, cosmetologists, consumer electronics repairers, auto repairers, plumbers,

furniture makers, and electrical installers. These are skills that are lacking in the labour market.²⁰

4. Leave No One Behind

The philosophy of "Leaving No One Behind" in the 2030 Agenda aligns with the goal of creating opportunities for all. It consists of ending extreme poverty in all its forms, reducing inequalities, and eliminating discriminatory practices. However, challenges of exclusion, socio-economic disparities, and gender-income gap persist in Ghana. Despite government interventions, different Ghanaian citizens are being "left behind" despite record in economic growth in the country.

UNICEF, for example, notes that child labour²¹ is a significant problem in Ghana, affecting almost 2 million children.²² About 21 percent of children in Ghana aged 5 - 17 years are involved in child labour, and 14 percent are engaged in hazardous forms of labour. These children, largely from the rural areas and the poorest communities, are forced into manual work, agriculture, illegal mining, fishing, hawking, head-pottering, and ritual servitude. Child labour is a negative coping mechanism for poor households. For instance, illegal miners in Ghana rely mainly on children who abandon their education to support their families.²³ Child labour denies children education and endangers their immediate health and safety and their health status later in life.

Some youth in Ghana work mainly in vulnerable jobs in the informal economy, and also in the services, agriculture, and manufacturing sectors of the formal economy. Agriculture and services (the latter include commerce, transport, and domestic work) account for about 42 percent of employed youth, while about 10 percent are in manufacturing. The remainder of the employed youth are spread across

¹⁹ Ibid

²⁰ Ibid

²¹ According to the ILO, child labour refers to work that (i) is mentally, physically, socially and morally dangerous and harmful to children; and (ii) interferes with their schooling by depriving them of the opportunity to attend

school, by obliging them to leave school prematurely, or by requiring them to attempt to combine school attendance with excessively long and heavy work

²² <https://www.unicef.org/ghana/prevention-child-labour>

²³ BBC Africa. Gold Mining in Ghana: Going underground with Child miner. <https://www.bbc.com/news/av/world-africa-52324363>

mining and quarrying, electricity, gas and water, and construction.²⁴ A breakdown of youth jobs by skills in Ghana shows that 92 percent of all youth jobs fall into either the lowest skills category (6 percent) or the second-lowest skill category (86 percent). Low-skill jobs are slightly more common for employed female youth. Low-skill jobs are more common for rural youth (97 percent) and account for most (87 percent) of the jobs held by urban youth.²⁵

Moreover, Ghanaian culture is based on a system of male domination and female subordination, coupled with socio-cultural and discriminatory practices. As a result, female employment tends to concentrate in the informal sector, stemming from gender inequalities connected to the patriarchal structure of Ghanaian society. Women in rural and urban areas are predominantly self-employed (31 percent) than men (11 percent)²⁶ The effect is that men dominate women's non-traditional labour fields such as mining, construction, and transportation.

Consequently, women's social status and circumstances diminish their access to a large share of productive jobs, creating a disproportionate distribution of women employed in unpaid jobs in a vulnerable and informal economy.²⁷ This finding is reinforced by the fact that wage gaps between men and women in the country are smaller for people with tertiary education.²⁸ Ghanaian women in the informal sector receive a far lower wage than their male counterparts, and have less social protection.

In sum, unemployment and “working poverty” persist in Ghana despite efforts by the government

²⁴ Understanding Child's Work (2016) Child labour and the youth decent work deficit in Ghana
<https://cocoainitiative.org/wp-content/uploads/2017/10/Child-labour-and-the-youth-decent-work-deficit-in-Ghana.pdf>

²⁵ Ibid.

²⁶ Danish Trade Union Development Agency (2020)
https://www.ulandssekretariatet.dk/wp-content/uploads/2020/02/Ghana_imp_2020.pdf

²⁷ Ibid.

²⁸ Boahen, Emmanuel Adu; Opoku, Kwadwo (2021): Gender wage gaps in Ghana: A comparison across different selection models, WIDER Working

to increase access to jobs by encouraging innovation and diversification of labour. A growing number of the poor in Ghana, especially children, youth, and women, are engaged in informal survivalist activities. Other groups of the population who are particularly vulnerable to shocks and risks include people with disabilities, the elderly, rural populations. These groups are deprived of a dignified life and face many barriers to reaching their full potential.

6. Continental and Transboundary and Perspectives

In general, Ghana's implementation of SDG 8 and agenda 2030 will require new partnerships, knowledge-sharing, and innovative ideas that cut across regional and continental boundaries. One strategy to accomplish this goal is the South-South Triangular Cooperation (SSTC). SSTC is “collaboration in which traditional donor countries and multilateral organizations facilitate South-South initiatives through the provision of funding, training, management and technological systems as well as other forms of support.”²⁹

The South-South cooperation is an essential instrument for development cooperation in support of the 2030 Agenda. Under SDG 17 (Strengthen the means of implementation and revitalize the global partnership for sustainable development), target 17.9 refers to SSTC: “Enhance international support for implementing effective and targeted capacity-building in developing countries to support national plans to implement all the Sustainable Development Goals, including through North-South, South-South, and triangular cooperation.”³⁰ The SSTC is, therefore, a key development cooperation modality

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²⁹https://unfccc.int/ttclear/misc/_StaticFiles/gnwoerk_static/brief9/7a74a2f17f204b6ba17f1ec965da70d7/f4e361cd56d4463a8daa4ab29a1254db.pdf

³⁰ILO (2018) Towards 2030: Effective development cooperation in support of the Sustainable Development Goals
https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_624037.pdf

for all SDGs and targets, including those that are most relevant to the Decent Work Agenda.

The GoG is engaged in several partnerships under the SSTC framework. For instance, the GoG is part of the China–Ghana–UNDP triangular cooperation on renewable energy technology transfer.³¹ This project supports creation of an enabling environment for renewable energy technology transfer in Ghana by building the institutional framework and capacity required to facilitate the local absorption, production, and regulation of such technologies. The partnership helps to ensure the transfer of renewable technologies across Ghana’s priority sectors.

Ghana is also part of the Green Jobs Assessment Institutions Network (GAIN). GAIN is a collaborative network of national research and policy institutions in over 20 countries. The GAIN Network promotes South-South and triangular collaborative research and exchange of experiences to build the capacity of national institutions in developing countries to better inform policies and investments on green growth and green jobs.³²

7. Financing Landscape and Opportunities

Ghana has adopted the Addis Ababa Action Agenda (AAAA) as the primary financing framework to raise adequate resources to implement the SDGs and ensure that each goal is adequately funded. The agenda provides a new global framework for financing sustainable development by aligning all financing flows and policies with economic, social, and environmental priorities.³³ In line with the AAAA guidelines, the GoG has prioritized development interventions to increase domestic resources, develop and strengthen the regulatory frameworks to better align domestic and

international private business and finance with public goals. To increase domestic revenue to fund the 2030 Agenda, the government is strengthening revenue institutions and administration, reviewing the tax policies, diversifying sources of resource mobilization; and reviewing existing legislation and administrative instructions regarding non-tax revenue and internally generated funds. (See Box 1 for additional sources of funding the 2030 Agenda in Ghana).

Box 1: Financing the 2030 Agenda in Ghana

Government is implementing reforms aimed at broadening the tax base, while protecting low-income earners and the poor. The implementation of the National Identification Scheme, National Digital Addressing System, Tax Identification Number System, and the Presumptive Tax System, among other measures, is expected to significantly improve the environment for mobilization of domestic resources. The Earmarked Funds Capping and Realignment Act, 2017 (Act 497) in turn limits all allotted funds to 25 percent of tax revenues in order to free resources for priority programmes. Government has signed onto the “Agreement for a Strategic Partnership”, which is a new framework for economic cooperation among countries. It includes a commitment to develop solutions which would ensure resilience of commodities like cocoa to price volatility in the global market. Regulatory frameworks such as the Public-Private-Partnership Policy are also serving as a means to facilitate private investment in the country.

Source: GoG (2019) Ghana: Voluntary National Review (VNR) Report on the Implementation of the 2030 Agenda for Sustainable Development

To ensure efficiency in financing decent job interventions and the 2030 Agenda in general, the GOG developed the SDG budget tracking system in 2018. This system maps the SDGs to the national budget using the chart of accounts. The system enables the government to prepare cost analysis reports, track budgetary allocation to SDG targets at national and sub-national levels, and monitor

³¹ Ibid.

³² ILO (2016) https://www.ilo.org/wcmsp5/groups/public/---dgreports/---exrel/documents/publication/wcms_496952.pdf
<https://www.ilo.org/global/topics/green-jobs/areas-of-work/gain/lang--en/index.htm>

³³ United Nations (2015) Addis Ababa Action Agenda of the Third International Conference on Financing for Development (Addis Ababa Action Agenda)

<https://sustainabledevelopment.un.org/index.php?page=view&type=400&nr=2051&menu=35>

different funding sources for decent job targets in Ghana.³⁴

9. Gaps and Challenges

As unemployment increases, it seemed to have expanded the size of the informal economy. For this reason, the growing number of the poor in Ghana, especially youth and women, are engaged in informal survivalist activities. For many Ghanaians, the informal economy has turned into a poverty trap with meager productivity resulting in low and unstable incomes.³⁵

The private sector is constrained in creating decent jobs due largely to the poor business operating environment, characterized by high-interest rates, unstable energy supply, and high taxes. These challenges have increased the overall cost of production and made re-investing in business operations less attractive.

As the Ghanaian population grows with a sizeable youthful segment and the labour market expands, the government faces the challenge of providing the enabling environment that would facilitate decent job creation. Despite having made concerted efforts to respond to unemployment, these efforts have fallen short due to the absence of policy coordination and fragmentation/duplication of efforts.³⁶

10. Policy and Actions

The inadequate progress in reducing poverty by implementing decent job policies under SDG 8 in Ghana calls for interrogation of existing development policies, approaches, and institutions in Ghana. This underscores the imperative for transformative pathways to decent work in the country. Addressing decent work deficits requires

re-examining our understanding of decent jobs and adopting a pro-active policy stance that could foster productivity in the informal sector.

Through its programming, UNDP can assist the Government of Ghana in the following areas of intervention:

- Creating initiatives to raise agricultural productivity reach a larger share of intended beneficiaries, by expanding their access to catalytic finance and encourage good agricultural practices.
- Creating greater access for smallholder farmers, and service providers, who are better able to extend productive resources and services needed to improve rural wellbeing
- Making skills development in the informal sector a critical policy agenda.
- Establishing laws and policies to recognize and protect informal sector workers such as street vendors, and waste pickers at district and community levels in Ghana.
- Organizing informal sector workers and small businesses – encouraging small businesses to form associations through which services and training opportunities can be delivered to them.
- Providing quality basic and secondary education:
 - Provide second chance literacy and education programs for workers in the informal sector.
 - Promote private investment in skills development.
 - Improve the quality of training in traditional apprenticeships.
- Providing financial literacy training for informal sector workers, especially for those with limited literacy and numeracy capabilities.
- Improving infrastructure development and employment promotion, e.g. electricity.
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³⁴ https://sustainabledevelopment.un.org/content/documents/23420Ghanas_VNR_report_Final.pdf

³⁵ ILO - <https://www.ilo.org/public/english/bureau/dwpp/download/ghana/ghbooklet.pdf>

³⁶ World Bank (2020) <https://pubdocs.worldbank.org/en/308691599595030222/pdf/Ghana-Public-Jobs-Report-Final.pdf>

- Extending social protection services to smallholder farmers and informal sector workers.

Another area for UNDP's strategic programming in Ghana is how to facilitate the creation of Green Jobs in the economy. Potential green sectors in Ghana are Green agriculture; Sustainable Forestry; Renewable Energy; Sustainable Construction; Public Transportation based on clean energy, and Recycling and waste management. The following policy initiatives can propel green growth and green jobs:

- Tax breaks for businesses that create jobs in 'green' sectors that produce goods and services and for those that reduce environmental pressure, e.g., renewable energy production and distribution.
- Green subsidies: use tax policies to induce the consumption of green products and services thereby inducing changes in relative prices that strengthen relatively clean sectors while hurting dirty sectors.
- Involve the ministry in charge of employment in Ghana in the agenda of the green growth policy design.
- Establish and strengthen the institutional and technical capacity of subnational authorities at the regional and local levels to guide the transition of the workforce and address the necessary changes in regional economies.

To promote gender-sensitive policy-making around decent jobs, UNDP could intervene in the following areas:

- Promote production and use of sex and age disaggregated data.
- Improve extension service delivery for women farmers.
- Improve women farmers' access to financial services.

- Improve access to information on land rights for women farmers.
- Improve development and promotion of appropriate technologies in agriculture; and
- Train women in agriculture value chain development.

Finally, support can also be extended to the design and implementation of national strategies towards the implementation of the African Continental Free Trade Area (AfCFTA) agreement, including the mainstreaming of gender in the process. Mainstreaming gender in the AfCFTA will help identify gender-specific barriers facing female traders, producers, entrepreneurs, and wage workers in agriculture, manufacturing, and services.

In this regard, the following critical gender interventions will help to enhance the realization of the potential of AfCFTA in Ghana and give impetus to the decent work agenda in the country:

- Transition informal women traders to operate through formal channels of trade to enjoy better protection.
- Promote women's access to information and communication technologies (ICTs) to enhance information sharing to ensure that women benefit from market opportunities the AfCFTA presents.
- Facilitate access to digital trade and developing networks that contribute to reducing information asymmetries in trade activities for women.
- Build the capacity of women on the use of digital trade applications and create online functional trading communities, including e-commerce.
- Support women entrepreneurs through capacity building and advocacy to access the market.

Further Reading and Resources

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A woman selling various food items in the informal sector.

