

## A Union like None Other on the Continent

### Akosua K. Darkwah Speaks with Deborah Freeman Danquah, General Secretary of the Union Of Informal Workers' Associations (Uniwa) of TUC Ghana

Globally, the African continent has the largest percentage of workers in informal employment. Based on data collected in 2016 by Bonnet *et al.* (2019: 10), 89% of workers in the sub-region work in informal employment. The figure is higher for women than it is for men, standing at 92% and 86% respectively. Workers in informal employment are less likely to enjoy decent work standards than those in formal employment. These decent work standards include, among others, the rights to social protection benefits such as paid health care and pensions, annual paid leave, parental leave, sick leave and written contracts, and the right to unionise. In Ghana, efforts have been underway to address the decent work deficits in informal employment. One such effort is the establishment in 2015 of the Union of Informal Workers' Association (UNIWA). This association has the enviable record of being an associate member of the Ghana Trades Union Congress (TUC). In this conversation piece, Akosua K. Darkwah speaks to Deborah Freeman Danquah, the General Secretary of UNIWA, about the origins, achievements, and challenges the association faces as well as her vision for the future.

*The conversation has been edited for length and clarity.*

**Akosua K. Darkwah:** I would like to start with a bit about yourself as a person.

**Deborah Freeman Danquah:** Okay, thank you very much. My name is Deborah Freeman Danquah. I am Fante. I come from the Central Region of Ghana. I am married with three kids. I am a labour activist, an entrepreneur, and a musician. I sing; I am a gospel musician.

**Akosua K. Darkwah:** Do you have recordings?

**Deborah Freeman Danquah:** I do. In the early 2000s, I produced four albums. After 2008, I delved deeply into music administration. It was music that brought me into the limelight. I became a member of the Musicians' Union of Ghana (MUSIGA) in the year 2000. And in 2001, I became the Central Regional Secretary of the MUSIGA. I served for two terms and then moved to the head office. There, I became the personal assistant to the President, Diana Hopeson, then Diana Akiwumi. I became General Secretary of the union in the year 2011 and I was re-elected in 2015. To date, I am the General Secretary but I'm aspiring to be President of MUSIGA.

**Akosua K. Darkwah:** So, are these jobs paid?

**Deborah Freeman Danquah:** No, you are just a political figurehead. You are not on payroll but it allows you to network. I mean, you go places, and you also have the opportunity to help others. I believe that my professional status today is due to the work that I have been involved in as part of MUSIGA. It was through MUSIGA that I got involved with a trade union. MUSIGA was the first organisation I worked with in the corporate world. MUSIGA introduced me to the corporate world at the age of 19.

**Akosua K. Darkwah:** So, how old were you when you started your music career?

**Deborah Freeman Danquah:** I started singing at the age of 14. But I wasn't with MUSIGA. I became a member of MUSIGA at the age of 19 and released my first music album in 2002.

**Akosua K. Darkwah:** Okay, so you completed Junior High School. Did you attend Senior High School?

**Deborah Freeman Danquah:** Yes please, I attended the Workers' College for my Senior High School Education. At the Workers College, you work and study. I had switched to music administration before I proceeded to the university to do my bachelor's degree. I am now doing my Master's degree in International Business with Law.

**Akosua K. Darkwah:** So, you went to school and did the music alongside it?

**Deborah Freeman Danquah:** I went to school and sewed. While I was at the Workers' College, I had my shop in Cape Coast. I sewed wedding gowns and other things.

**Akosua K. Darkwah:** Did you do an apprenticeship for dressmaking or you learnt how to do it at home?

**Deborah Freeman Danquah:** I went through an apprenticeship. I did the apprenticeship from 1997 to 2001.

**Akosua K. Darkwah:** So, you were sewing and you were singing on the side?

**Deborah Freeman Danquah:** Yes, please. I established my fashion centre in Cape Coast in the year 2001 where I sewed. I had three apprentices at the time whom I trained in sewing while I engaged also in music album recordings and live performances. They held the fort anytime I had to go for a performance or be in the studio.

**Akosua K. Darkwah:** Do you remember how it was that you joined MUSIGA?

**Deborah Freeman Danquah:** Yes, I remember. That was in the year 2000. There was a renowned musician called Mr. C. B. Wilson. He was very popular in Cape Coast. He lost his wife. So, during the funeral, we had some officials from the Musicians' Union of Ghana come to the funeral, where I performed. That was when they identified me to be someone who could be a member of the union. So, that was where it started. But before that, I was singing at church. I joined a singing group at church, the Wesley Methodist Church in Cape Coast called Echoes of Wesley; it was the youth fellowship's singing group. When I moved to MUSIGA, I joined a band called Christian Joyful Band and I was the lead vocalist from 2001 up till 2007 when I left Ghana briefly.

**Akosua K. Darkwah:** Okay, so then you were rising through the ranks at MUSIGA?

**Deborah Freeman Danquah:** Yes, please.

**Akosua K. Darkwah:** Then how did the shift from MUSIGA to UNIWA take place?

**Deborah Freeman Danquah:** So that took place in the year 2012. Before that, MUSIGA was an associate member of the TUC. It had been since 2008. So, anytime TUC had a statutory meeting, MUSIGA was invited. When I became the personal assistant to Diana Akiwumi the then President, she used to nominate me or delegate me for TUC meetings. It was through those meetings that the TUC officials identified me as someone who could lead the informal workers union

and then in 2012, there was the first conference of informal workers associations across the country by the TUC. After those meetings, the TUC decided to form an umbrella body to bring together all its associates in the informal economy to form one union called the UNIWA we know today. So, I was the Interim General Secretary from 2012. Then in 2015, the Union held its founding conference, and I was elected as the substantive General Secretary. And I was re-elected in 2019. So, my association with UNIWA came about through the Musicians' Union.

**Akosua K. Darkwah:** And the TUC identifying you as somebody who could lead.

**Deborah Freeman Danquah:** Yes, because, you know, in the process of forming UNIWA, they needed someone who could do the documentation on behalf of the informal workers. They needed somebody who could do the administrative work on behalf of the union such as write minutes of meetings, write letters to invite people to events, and so on. The Friedrich Ebert Foundation in Ghana was the major sponsor of the formation of UNIWA and its Resident Director was about to leave for Turkey. She wanted to ensure that there was someone at the helm of affairs at UNIWA whom she could trust to hold the union and make it work. According to her, she received emails from me at 2 am. At the time, I was single, so I could work at odd hours, and I could work around the clock. I was a very passionate worker, so I was the right person to lead the organisation. And my colleagues voted massively for me to become first the Interim General Secretary and eventually the Substantive Secretary. So, it was by dint of hard work that I came to head the Union because I believe that if I had not justified my inclusion when I came to the TUC, I would not have this job now.

**Akosua K. Darkwah:** Okay, so now tell me about UNIWA.

**Deborah Freeman Danquah:** So UNIWA started as the Council of Informal Workers' Associations (CIWA) in 2012. In 2014, we changed from a Council to a Union. To become a full member of the TUC or even an associate member of TUC required that we change the name. At the time, UNIWA started with nine member associations that were already existing associate members of the TUC. The TUC thought that, with nine member associates, the informal economy was likely to outnumber the bona fide members who work in the formal economy at statutory meetings. It was decided then that a platform should be created to

bring together all the informal economy associations and then elect two leaders who could represent them during the statutory meetings. That was how UNIWA came about. Then when it was formed, we thought we could go beyond just making it a platform to be represented at the TUC to registering it as a trade union, which would mean then that we could have a trade union certificate. So, as we speak, UNIWA is a trade union recognised by Ghana's Labour Law. So, we grew gradually from having nine member associations to our current number of 21 member associations representing various sectors. Our membership is quite diverse. We have artisans, musicians, actors and then we have traders. Traders dominate our membership because we know they organise occupational groupings based on geographical location, so we have the Dansoman Market Traders' Association, the Tema Station Market Traders' Association, Makola Market Traders' Association, etc. So, traders dominate our membership. Women also dominate our membership because the informal economy has more women.

Despite our decade of existence, we still are associate members of the TUC because there are requirements we need to meet at the TUC level to be able to be admitted as a fully-fledged union. One of the requirements is dues payments and another is ensuring that our constitution is consistent with that of the TUC. In most cases, we are unable to adhere to the rules as easily as our counterparts in the formal economy do. For example, you can find an association that was founded by a single person. For example, market queens often champion the formation of specific market associations and then run it as a monarchy until they die. Meanwhile, the trade union system is run democratically. Secondly, these trade associations run mostly as welfare associations and do not have constitutions, which is yet another requirement for TUC membership. So, those are some of the things that have impeded our quest to become a full member of the TUC, which is why we are still an associate member. We are working on helping the various associations in UNIWA to at least formalise and make their systems of operation more democratic so that UNIWA can eventually become a full member of the TUC with voting rights. Then it will be recorded in history all over Africa that Ghana's model should be emulated by all because informal economy workers have voting rights in a mainstream trade union.

**Akosua K. Darkwah:** So, of your 21 unions, can you name off-head some of those that are properly registered with democratic leaders and constitutions?

**Deborah Freeman Danquah:** Oh yes, the Musicians' Union of Ghana is properly registered, the Actors Guild is properly registered, Ghana Artisans and Traders' Union is properly registered as well as the Ghana Union of Physically Challenged Workers. Some of the market associations like the Odawna Market Traders' Association are also registered properly. The Makola market has two unions. They split into two because they wanted to be consistent with the TUC's tradition. The original Makola Traders Union belongs to those who operate the monarchic system. A decade ago, a new Makola Traders Union was formed, which is being managed democratically and is guided by a constitution. So, we revoked the membership of the first one and then admitted the new Makola union as it has a constitution it has been registered. Then we have a Domestic Services Workers' Union which is also registered properly. Most of the 21 member associations have registered properly.

**Akosua K. Darkwah:** Is the Ghana Hairdressers' Association part of UNIWA?

**Deborah Freeman Danquah:** No, they belong to the Industrial and Commercial Workers Union (ICU) but that notwithstanding, we have some of their members within the regions who are members of UNIWA. However, the association itself is not yet a member. That is another area we are looking at so that we can bring them on board as members.

**Akosua K. Darkwah:** Now, why would they join the ICU and not UNIWA?

**Deborah Freeman Danquah:** The ICU has been in existence for many years. Before the formation of UNIWA, they had already organised some of the informal workers' groupings under them such as the hairdressers. However, there's freedom of association so being members of the ICU does not bar them from becoming members of UNIWA. So, it is an area we are looking at organising.

**Akosua K. Darkwah:** Okay. So now we can talk about the advantages of being part of UNIWA and an associate member of the TUC.

**Deborah Freeman Danquah:** All right, so there are many of them. First of all, it gives us a voice because riding on the leverage or the clout of the TUC is something that has taken us places, you know. During the tripartite meetings where government, employers, and workers meet to determine the daily minimum wage, we are represented. So that is one key benefit. It gives us that voice. And then also, through the TUC, we can get donor support for our activities. The Friedrich

Ebert Foundation supports UNIWA through the TUC because the TUC has had a long-standing working relationship with them. Other organisations in the Netherlands also support UNIWA through the TUC's long-standing working relationship with them. This is something we could not have been able to achieve all by ourselves as an informal economy union. The TUC has also given us two offices at its headquarters in Accra for free. Even formal economy unions that are bona fide members of the TUC have to pay for their offices. Next week, I will be in Mexico for a conference, the Conference of Women in Informal Employment Organising and Globalising (WIEGO), to represent the TUC. I have been nominated by TUC to represent both the informal economy and formal workers. Then there are the many training programmes I have attended as well. I must confess that there are many things I can do today in the corporate world thanks to the training that the TUC has offered to us.

Overall, the TUC's ability to bring informal economy workers into the mainstream through UNIWA is unprecedented. In many African countries, they call this the Ghana UNIWA model which they seek to emulate especially because of the high levels of informality across the continent. The majority of Ghana's workers are informal economy employees, so organising the informal workers and bringing them into the mainstream is the way to go. So, the TUC has done well and informal economy workers feel at home when we come to the trade union. So, these are some of the benefits among many others.

The TUC has also helped us to establish a pension scheme for informal economy workers. We call it the TUC UNIWA Informal Workers Pension Scheme. Hitherto, since most informal economy workers are own-account workers, they did not contribute to a pension, and they were not saving towards retirement. With the introduction of the National Pensions Act of 2008 (Act 766), the TUC made it possible to develop a pension scheme for our members to contribute towards every month. There are two components of the scheme: one is saving toward retirement and the other one is just savings. If you save for up to six months, you qualify to take loans out of your savings or 50% of your savings as the loan which you pay back without interest. This is a very, very, significant development.

**Akosua K. Darkwah:** So, I want to spend a bit of time on this pension scheme. Which pension house are you working with?

**Deborah Freeman Danquah:** The People's Pension Trust (PPT).

**Akosua K. Darkwah:** Ok and how many workers do you have who are part of this scheme?

**Deborah Freeman Danquah:** We have over 1,000 subscribers. Last week we held our board meeting and we gave ourselves a target to register at least 200,000. The informal economy is quite huge but again, to get people to subscribe to a scheme that will require that they pay some monies out of the little they earn is a challenge so there is a need for constant education on the benefits. The board has decided to make the pension scheme membership compulsory for all members.

**Akosua K. Darkwah:** So, is the money taken out via mobile money?

**Deborah Freeman Danquah:** Yes, please. They have the code they use. In the past, the workers used to go to them, and reach out to the workers to collect the monies but we were told it was not safe. So now, we are using the digital system, which is very good.

**Akosua K. Darkwah:** Okay, so the loan you were talking about, is that also provided by the PPT?

**Deborah Freeman Danquah:** Yes, please but last week when we met, we discussed the need to grow the funds to a certain level. So, what we together with PPT have agreed is to solicit support from some of these financial institutions who are willing to grant loans to our members and use their contributions as collateral. For now, even though the amounts are quite small, it favours drivers and hawkers. It is a 24-hour loan. You take out a loan at 6 am, and the next morning at 6 am you pay it back and you can access more loans. The amounts are fairly small – 100 Ghana cedis, 200 Ghana cedis; but for the drivers who need money for fuel to start the day's work, it helps a great deal. Similarly, the hawkers who go to Kantamanto to get second-hand clothes to sell daily think of it as a Godsend. However, the sums are too little to serve the needs of others such as caterers and seamstresses, so we are thinking of a package for the other workers in the coming months.

**Akosua K. Darkwah:** Great, so are there other benefits you wanted to mention before we move on to the difficulties or challenges?



**Deborah Freeman Danquah:** Okay, so during the annual May Day celebrations, we are also given the space to represent ourselves just as our colleagues in the formal economy. When the leaders of the formal economy unions get to shake hands with the president, that opportunity is granted to us as well. There is true inclusivity in the trade union circles in Ghana.

The only challenge is that we do not have voting rights but we fully understand that the reason for that is that our constitution is not yet consistent with that of the TUC. We are working towards addressing that challenge. Just today, we held a constitutional review meeting to address all the issues and to ensure that our constitution is consistent with that of the TUC. By the time the next congress is held in 2024, UNIWA will be admitted as a full member of the TUC.

**Akosua K. Darkwah:** And what will happen with the dues?

**Deborah Freeman Danquah:** We have used the constitution to address the dues in a very interesting manner. We are saying that during our conference where we elect our leaders, if your association has been able to pay up consistently, then you'll be given more slots for delegates. So, we have tied our benefits to the ability to pay just as the TUC does. That resolves the dues payments issue.

**Akosua K. Darkwah:** And internally when you had this discussion was there no dissent?

**Deborah Freeman Danquah:** Interestingly, it was a consensus. We all agreed that this is the best way. Of course, during the discussions, people agreed to disagree. People raised some concerns, but they were in the minority. The majority believed that this is a system that will help the organisation to grow, so that is the route we will take.

**Akosua K. Darkwah:** Okay, so now to a potentially contentious issue. UNIWA is technically an umbrella organisation for both own-account workers and employees in the informal economy. How true is it to say, though, that UNIWA works primarily in the interest of own-account workers and not employees?

**Deborah Freeman Danquah:** UNIWA acknowledges all the categories of workers within the informal economy be it the own-account worker with employees or sole proprietors or solely employees. We embrace all categories of informal workers. So that's why our membership is association based.

**Akosua K. Darkwah:** But their needs are different, aren't they?

**Deborah Freeman Danquah:** Their needs are different. So periodically, we do a needs assessment. When we even design the membership benefits, we look at the needs of the various sectors of the informal economy. What the musicians need will not always be the same as what the actors need, so we do a needs assessment to ensure that we can give each group tailor-made benefits.

**Akosua K. Darkwah:** When it comes to wages, for example, you are a part of that tripartite agreement. But in informal associations, will the workers and the employers go and meet with the government to determine wages for example?

**Deborah Freeman Danquah:** Very, very interesting question. So, in the informal economy, many of us are own-account workers. So, the minimum wage does not apply to many of us. But even for the few employees within the informal economy, when we represent at the tripartite level, we know that at least we have some members who are going to benefit. Now, for the many informal economy workers for whom the daily minimum wage may not apply, we do minimum standards. So, our members at Dansoman Market who are head porters (*kayayei*) for example, we tell them, "If you carry loads from one point to another, do not take less than this amount," so that they all have one uniform pricing. So, if you pick a *kayayo* in that area, they quote one price and you cannot cheat them.

The informal economy is complex but we design minimum standards according to their occupational needs. We form part of the tripartite engagement but because of the nature of our work, we work hand in hand with the Metropolitan Assembly authorities as well to ensure that officials do not harass market women daily for tolls. On the 6th of October, we had a big forum with the Accra Metropolitan Assembly authorities where many informal workers were present and we all agreed that we are all under one umbrella which is the Ghana Informal Economy Forum. The group consists of UNIWA, Ghana Union of Traders' Associations (GUTA), and all the big and small informal economy associations within the country. Periodically, we meet the Metropolitan Assembly authorities for negotiations concerning daily tolls. Informal workers are made to pay tolls daily and the amounts are not negotiated with the Metropolitan Assemblies because we don't have a voice. With the formation of the Ghana Informal Economy Forum, we have now changed that. The authorities have

agreed that we will negotiate the amount to be paid as a toll. Similarly, we will be involved in the decision-making to relocate markets. So, in addition to the tripartite agreement with employers and the state, we have bipartite agreements with the Metropolitan authorities. Informal economy work requires constant engagement with authorities. Social dialogue is key but in Ghana, social dialogue is difficult unless we organise through trade unions.

**Akosua K. Darkwah:** So now to the future. How would you like to see the association grow in the coming years?

**Deborah Freeman Danquah:** In five years, I am expecting that UNIWA of TUC should be a fully-fledged union that is a full member of the Trade Union Congress with voting rights. In the next ten years, I'm expecting some leaders or some of the leaders who have passed through UNIWA to be officeholders of the TUC. And that will be history for us that, in Africa, an informal economy worker has gone through the mill and has become a member or an executive of a formal trade union. And I am expecting that many of the associations whose structures are not consistent with those of UNIWA and TUC will fall in line so that they can also be taken on board as full members of UNIWA and of TUC as well. I'm expecting that UNIWA should have clout such that the government will not make any decision that has implications for informal economy work without engaging with the leaders of the Union. I am expecting that UNIWA will become indeed the most representative organisation of informal economy workers in Ghana and I'm expecting that women especially within UNIWA should be projected. Women who have gone through the mill through the UNIWA structures should be seen at the national level playing key roles in government. At that point, history will truly be made.

**Akosua K. Darkwah:** Is there anything else you'd like to add?

**Deborah Freeman Danquah:** So, when I became the General Secretary of UNIWA, some members from especially the market commented, "Oh but Deborah, you are not a typical informal worker. You have a bachelor's degree so what's your business with the informal economy?" and I replied, "I may be a degree holder but I am an informal worker. I am an entrepreneur." And besides, even if you are a formal economy worker, and you have a side hustle in the informal economy, nothing stops you from being a member of an informal

economy organisation. I'm saying this to encourage our graduates out there, who think that the informal economy is for only the downtrodden and uneducated, to come on board with their capacity to help informal workers also come to the limelight.

**Akosua K. Darkwah:** Thank you very, very much. I have learnt a lot.

**Deborah Freeman Danquah:** Thank you too.

## References

Bonnet, Florence et al. 2019. Women and Men in the Informal Economy: A Statistical Brief. Manchester, UK: WIEGO. Available at [https://www.ilo.org/wcmsp5/groups/public/---ed\\_protect/---protrav/---travail/documents/publication/wcms\\_711798.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_711798.pdf)