

COUNTRY REPORT



Ghana

Wages and Labour Rights in the Palm Oil Sector

WageIndicator Foundation · IPOWU · Mondiaal FNV

May 2026

221workers interviewed
Round 1 · 7 companies**62**workers interviewed
Round 2 · 4 plantations**5**CBAs collected and
analysed**15**Key Informant
Interviews

This report presents worker-level evidence on wages and labour rights in the palm oil sector in Ghana, based on two rounds of data collection in 2025 and 2026. Round 1 covered a broader group of plantation and mill workers, while Round 2 focused on plantation workers in harvesting and maintenance roles.

The report examines wage levels, minimum wage and living wage estimate gaps, target-based pay, wage theft, CBA coverage, and gender inequalities. It is intended as a practical evidence base for IPOWU-affiliated trade unions in negotiations, advocacy, and engagement with companies and policymakers. The report aims to answer the below five research questions:

Five Research Questions

RQ1 What are the wage levels across different groups and contracts?

RQ2 How are wages calculated, and are targets reasonable and transparent?

RQ3 To what extent are Collective Bargaining Agreements implemented?

RQ4 Is there evidence of wage theft or unpaid overtime?

RQ5 What is the size and structure of gender pay gaps and other inequalities?

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A report made by WageIndicator Foundation



in partnership with the International Palm Oil Workers United (IPOWU) network and with support from Mondiaal FNV





1. Introduction

Ghana's palm oil sector is expanding rapidly. The government has announced hundreds of millions of dollars of new investment, new plantations, and new jobs.¹ That growth brings opportunity but also risk. The workers who will fill those jobs deserve fair wages, safe conditions, and the right to organise.

This report is produced for the trade unions affiliated with the International Palm Oil Workers United (IPOWU) network in Ghana, giving them evidence they can use. The research was commissioned by IPOWU and implemented by the WageIndicator Foundation, with funding from Mondiaal FNV. It is one of three country reports produced simultaneously for Ghana, Indonesia, and Colombia, the three countries where IPOWU organises palm oil workers.

The situation in Ghana is different from Indonesia and Colombia in a number of important ways: minimum wage compliance in the formal sector is near universal, union presence at the surveyed companies is strong, and collective bargaining agreements are in place across all surveyed workplaces but compliance with the minimum wage does not mean wage adequacy. In Ghana, the minimum wage is set far below the cost of a decent standard of living that near 100% compliance still leaves the vast majority of workers unable to meet their basic needs.

The findings in this report are based on surveys with 221 workers across plantations and mills in four palm oil producing regions, supplemented by a second round of more targeted interviews with 62 plantation workers, a desk review of laws and regulations and analysis of five collective bargaining agreements (CBAs). The sample of this study covers the mostly formal, unionised part of the sector. The majority of Ghana's palm oil, an estimated 60 to 80%, is produced by smallholders in informal settings that this research did not reach.² The findings may therefore understate wage problems in the wider sector, especially among informal and smallholder-linked workers. What the findings do provide is a solid evidence base for the formal sector:

- Documented wage levels and its gaps between minimum wages and living wage estimates;
- Gaps in CBA coverage and issues;
- Problems with working time; and
- Structural drivers of the gender pay gap.

Evidence from this study can be used in the next round of CBA negotiations, in submissions to the National Tripartite Committee on minimum wages, in engagement with RSPO-certified companies on their living wage commitments, and in making the case for extending labour protections to the informal sector as the sector expands.

¹ *Tree Crops Development Authority, Government's 100,000-Hectare Oil Palm Project Gains Momentum*, TCD Authority, Ghana. 21 May 2026. [URL](#)

² UN Ghana / UNDP, *Cleaner Palm Oil Production in Ghana*. 11 Sep, 2023. [URL](#)



2. Sector Context and Industrial Relations

Ghana is one of the leading palm oil producers in West Africa, with an estimated 360,000 hectares under cultivation and annual output of approximately 300,000 tonnes of crude palm oil. Production is concentrated in the Western, Central, and Eastern Regions. The sector provides income and employment for smallholders, out-growers, and plantation workers. The UN estimates that 60–80% of Ghana's palm oil is produced at small scale and by small holders, with a significant proportion that is informal and unregulated.³

The sector is undergoing significant expansion. The National Integrated Palm Oil Development Policy (2026–2032) will see USD 500 million invested into development and scaling of palm oil plantations and processing infrastructure, with projected creation of 250,000 jobs and development of 100,000 new hectares.⁴ This expansion presents both opportunities for improving working conditions and risks of extending informal employment arrangements without adequate labour protections.

Key private companies include the Ghana Oil Palm Development Company (GOPDC), Benso Oil Palm Plantation (a parent company of Wilmar), Norpalm, Plantation Socfinaf, Twifo Oil Palm Plantation (part of Unilever), Serendi Palm Company, and Volta Red Ltd. The seven plantations and mills surveyed in this study included five RSPO-certified operations.

Key unions include the General Agricultural Workers Union of Ghana (GAWU) – the largest agricultural trade union – and the Industrial and Commercial Workers' Union, which represent a small group of plantations (one of the surveyed plantations). Union presence at the surveyed companies is strong: 86.7% of key informant interviews reported trade union presence, and 93.3% of companies indicated both the National Minimum Wage and CBAs as wage-setting factors.

The 2003 Labour Act 651 grants workers the right to collectively bargain.⁵ The ILO's MNE Declaration has been used to provide direct guidance on responsible workplace practices between GOPDC and its workers. However, the informal nature of much of the industry, and in particular smallholder operations, limits trade union organisation and CBA coverage beyond the larger estates.

The International Palm Oil Workers United (IPOWU) network, established in 2022 and involving unions from Indonesia, Colombia, Ghana, and the Netherlands (FNV/Mondiaal FNV), aims to provide a platform for joint strategies to improve working conditions across borders.

³ Ibid.

⁴ GOVERNMENT'S 100,000-HECTARE OIL PALM PROJECT GAINS MOMENTUM AS TCDA CEO VISITS CSIR-OPRI, TCD Authority Ghana, 21 May, 2026. [URL](#)

⁵ LABOUR ACT, 2003 (ACT 651), GIPC Agency - Ghana. [URL](#)



3. Legal and Regulatory Framework

Ghana's labour law system is governed primarily by the Labour Act 2003 (Act 651) and its subsidiary Labour Regulations (LI 1833 of 2007), complemented by the National Labour Commission Act 2003 and the Fair Wages and Salaries Commission Act 2007. The National Tripartite Committee (NTC) sets the national daily minimum wage annually through tripartite consultation. The national minimum wage applies across all sectors and cannot be varied downward by collective agreement or individual contract.

The Labour Act requires equal pay for equal work (not necessarily for work of equal value). For casual workers specifically, equal pay for work of equal value is required (section 74). Standard working time shall not exceed 8 hours per day or 40 hours per week. Employers must provide at least 48 consecutive hours of rest per week. Overtime must be remunerated at a higher rate, but the specific rate is left to company rules or collective agreements. The law does not set a numerical daily or weekly cap on overtime hours.

Ghana has ratified ILO Convention C.26 (Minimum Wage-Fixing Machinery) and C.100 (Equal Remuneration), but has not ratified C.95 (Protection of Wages), C.99 (Minimum Wage Fixing in Agriculture), or C.131 (Minimum Wage Fixing).⁶

According to the WageIndicator Labour Rights Index (2024), Ghana scores 40 out of 100 on Fair Wages, the lowest of the three countries. The low score reflects the absence of a statutory overtime premium, no additional compensation or substitute rest day for working on weekly rest days, and no additional compensation or reduced hours for night work, all of which are left to company policy or collective agreements. Ghana scores 80 on Decent Working Hours, 40 on Maternity at Work, 60 on Social Security, and 100 on Child and Forced Labour. Employment Security scores only 20, the lowest among the three countries on that indicator.⁷ Since the Labour Rights Index is a de jure index, it scores countries on legal protection but cannot verify whether these countries actually implement the laws that are on paper in practice.

For international buyers and export-oriented supply chains, RSPO certification may be commercially important. RSPO's 2024 Principles and Criteria include Indicator 6.3.1 (living wage paid progressively) and 6.2.7 (piece-rate wages not less than the legal minimum).⁸

The nationally applicable minimum wage used in this study was GHS 2.50 per hour, based on the Ghana National Minimum Wage.⁹ The WageIndicator Living Wage (Typical Family lower-bound, October 2025) ranged from GHS 44.25 to GHS 50.25 per hour across surveyed regions (Eastern, Western, Central, Oti).¹⁰ Adjusted for the caloric needs of hard physical labour, the living wage estimate ranged from approximately GHS 51.50 to GHS 57.76 per hour.

⁶ ILO Convention ratifications for Ghana, ILO. [URL](#)

⁷ Labour Rights Index, WageIndicator Foundation. [URL](#)

⁸ 2024 Principles & Criteria, RSPO, 2024. [URL](#)

⁹ Minimum Wage Ghana, WageIndicator Foundation. [URL](#)

¹⁰ Living Wage FAQ, WageIndicator Foundation, [URL](#)

Key legal figures at a glance^{9 11}

Element	Provision
Minimum wage (hourly)	GHS 2.50 (Oct 2025)
Living wage lower bound ¹²	GHS 44.25–50.25 per hour (Oct 2025)
Living wage (caloric adj.) ¹³	GHS 51.50–57.76 per hour
Standard work week	40 hours / 8 hours per day
Overtime rate	Higher than regular — specific rate set by CBA or company
Overtime cap	None in law
Weekly rest	At least 48 consecutive hours

ILO Convention Ratifications⁶

Convention	Subject	Ghana
C.26 (1928)	Minimum Wage-Fixing Machinery	✓ Ratified
C.95 (1949)	Protection of Wages	× Not ratified
C.99 (1951)	Minimum Wage Fixing – Agriculture	× Not ratified
C.100 (1951)	Equal Remuneration	✓ Ratified
C.131 (1970)	Minimum Wage Fixing	× Not ratified

WageIndicator Labour Rights Index (2024)¹⁴

Indicator	Score (0–100)
Fair Wages	40 — lowest of 3 countries
Decent Working Hours	80
Maternity at Work	40
Social Security	60
Child and Forced Labour	100
Employment Security	20 — lowest of 3 countries on this indicator

¹¹ LABOUR ACT, 2003 (ACT 651), GIPC Agency - Ghana. [URL](#)

¹² WageIndicator calculates Living Wages in a range. The lower bound Living Wage is calculated using prices at the 25th percentile of all prices collected, while the higher bound uses the 50th percentile (or median) figure. This reflects price variation in a region. The lower bound uses the 25th percentile, meaning only 25% of collected prices are cheaper than this amount. The higher bound uses the 50th percentile (the median), representing the exact middle of the market where half of the prices are cheaper and half are more expensive.

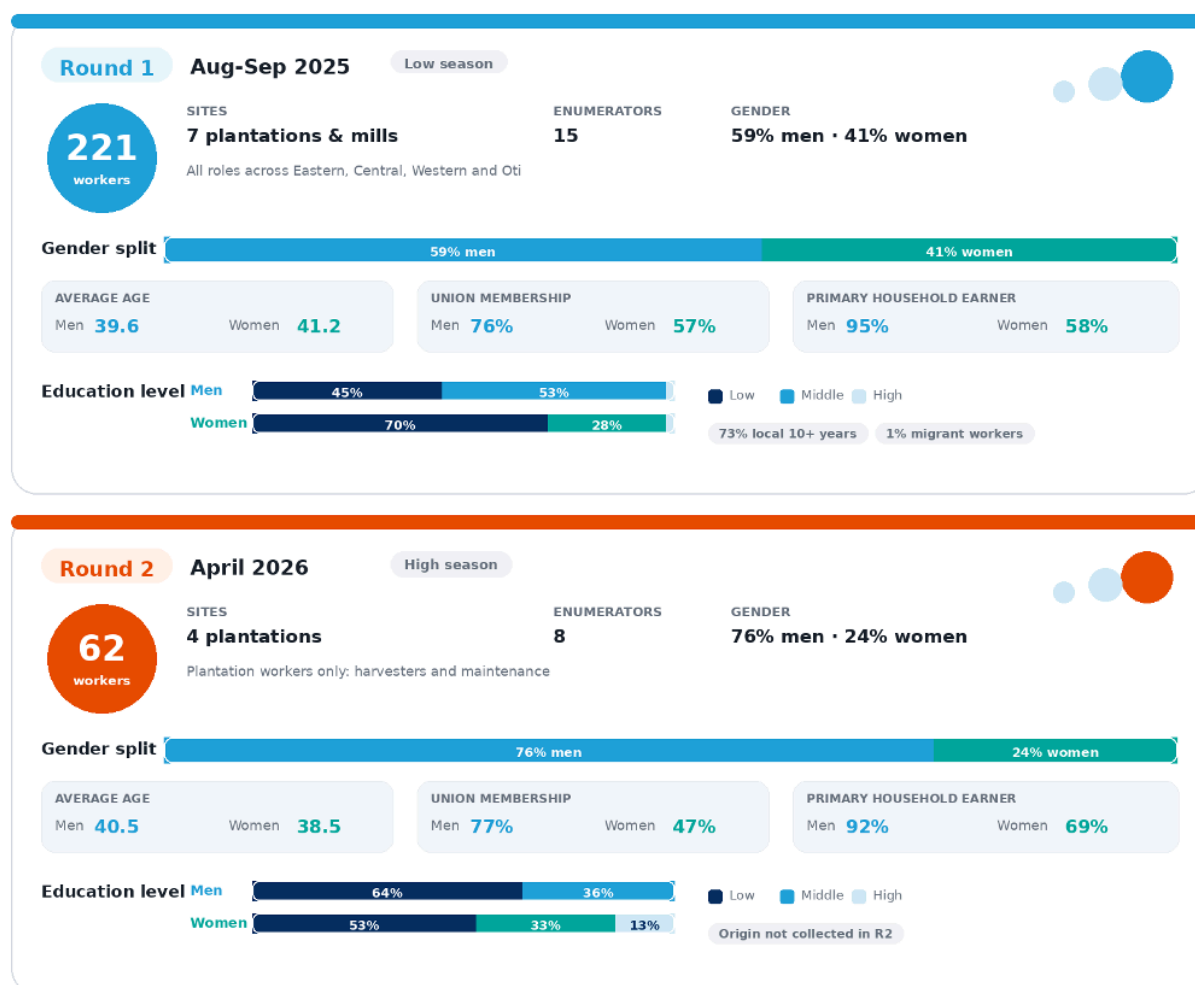
¹³ The caloric adjustment is an indicative adjustment to the food component of the WageIndicator Living Wage estimate, reflecting the higher energy needs of sustained, physically demanding plantation and mill work. It uses 2,100 kcal/day as the standard adult baseline and applies a heavy-labour assumption of approximately 2,850 kcal/day on average across high and low seasons. This should be read as a sensitivity analysis for heavy physical work, not as a separate official WageIndicator Living Wage estimate.

¹⁴ Labour Rights Index, WageIndicator Foundation. [URL](#)



4. Methodology

The study applied a mixed-methods approach combining two rounds of worker surveys, key informant interviews, CBA analysis, and desk research. Data collection took place in two rounds. Round 1, rolled out between August - September 2025, covered a broader group of plantation and mill workers across job roles, contract types, and genders. Round 2, rolled out between March - April 2026, focused specifically on plantation workers in target-based or output-linked roles, especially harvesting and maintenance, to better understand how targets, workload, and productivity-linked pay affect wages in practice. Data collection was carried out in collaboration with IPOWU-affiliated trade unions. The demographic of the two rounds of data collection are as follows:



The visual above summarises the sample profile for Round 1 and Round 2. The results should not be interpreted as statistically representative of the national palm oil workforce. Worksites and respondents were selected through IPOWU-affiliated union networks and snowball sampling, reflecting the workers and companies that could be reached through the project. Round 1 covered a broader set of workers across plantations and mills, while Round 2 focused specifically on plantation workers in harvesting and maintenance roles. For this reason, Round 1 and Round 2 findings are not directly comparable and are presented separately where relevant. Interviews were conducted face-to-face using KoboToolbox. No names or email addresses were registered. For an extensive overview of this study's methodological choices, the desk review and CBA data collection, we refer to Annex 1 - *Methodological Report & Results - IPOWU*.

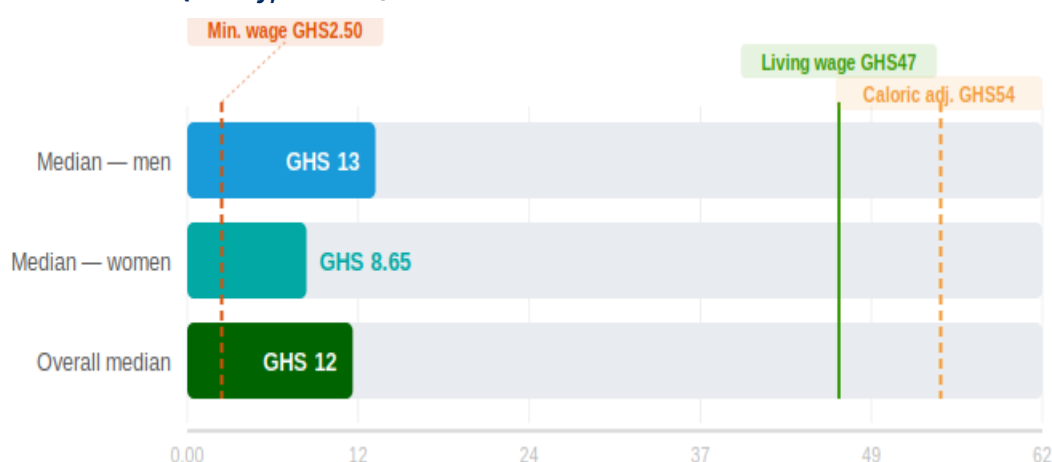


5. Wage Levels Across Worker Groups and Contracts

Key finding: The median hourly wage (GHS 12) is approximately 4.8 times the statutory minimum wage but only 24–27% of the living wage estimate. Ghana has near-universal minimum wage compliance in the survey sample but the lowest living wage attainment of the three countries.

Wages were converted to hourly rates, adjusted for seasonal variation. Given the extreme skewness of the wage distribution, median wages are used as the primary indicator of typical earnings.

Wage benchmarks (hourly, Round 1)



Average and median wages¹⁵: The overall median net hourly wage was GHS 12, approximately 4.8 times the statutory minimum wage but only approximately 24–27% of the living wage estimate. The average hourly wage was GHS 65.7, significantly inflated by a small number of high earners.

By gender: Among all surveyed workers, men earned a median of GHS 13.65 per hour and women GHS 8.65 per hour. The average gap was GHS 74.7 (men) versus GHS 52.8 (women), though this difference was not statistically significant in the sample ($t=1.49$, $p=0.14$; Cohen's $d=0.21$).

By worksite: Mill workers earned the highest median (GHS 12.69), followed by mills within plantations (GHS 11.83) and plantations (GHS 8.65). This consistent pattern across the distribution confirms that plantation-based work is systematically lower paid.

By contract type: Permanent workers earned the highest median (GHS 13.65). Fixed-term workers earned a median of GHS 8.65, seasonal workers GHS 6.92, and third-party

¹⁵ The average is the sum of all values divided by the number of values, whereas the median is the exact middle point of all data. While the average can be heavily skewed by a few extremes, the median reflects what the "typical" person earns.

contractor workers GHS 4.89: the most precarious group at less than 2 times the minimum wage.

The Round 2 survey (62 workers, April 2026) showed that:

- Male harvesters in Ghana earned an average wage of GHS 3,111 per month;
- Male maintenance workers GHS 2,046; and
- Female maintenance workers averaged GHS 1,767.

Female harvesters were present but in smaller numbers than male harvesters in the Ghana Round 2 sample. These numbers indicate a gender pay gap. It must be noted that these Round 2 figures are from a smaller, more targeted sample and should be treated with caution.

Wage summary table — Round 1¹⁶

Measure	Overall	Men	Women
Median hourly wage (net)	GHS 12	GHS 13.65	GHS 8.65
Minimum wage (reference) (gross)	GHS 2.50	—	—
Living wage lower bound (gross)	GHS 44.25–50.25	—	—

Contract / Worksite	Median hourly wage	Note
Permanent contract	GHS 13.65	Highest
Fixed-term contract	GHS 8.65	—
Seasonal workers	GHS 6.92	—
Third-party contractor	GHS 4.89	Most precarious; <2x minimum wage
Mills	GHS 12.69	Highest by worksite
Mills within plantations	GHS 11.83	—
Plantations	GHS 8.65	Systematically lower paid

¹⁶ **Note:** Wage comparisons in this report should be interpreted with caution. Surveyed workers reported wages as received by them, which in most cases refers to net wages after deductions, or 'take-home pay'. These reported net hourly wages are compared with statutory minimum wage and WageIndicator Living Wage estimates, which are gross reference levels. This means the comparison may overstate the gap between reported wages and the reference levels. However, the comparison remains useful as an indication of workers' actual take-home wages in relation to legally and socially relevant wage thresholds.



6. Compliance with Minimum Wage and Living Wage estimates

Key finding: 99% minimum wage compliance in the formal sector but only 29% reach the living wage. Ghana has the lowest living wage attainment of the three countries, with a minimum wage set far below the cost of a decent standard of living.

Ghana's minimum wage compliance in the surveyed sample was almost complete: 99% of workers reported earning at or above the statutory minimum wage. Compliance was 100% in mills and mills within plantations, and 97.6% on plantations. This high compliance rate likely reflects the sample composition as the survey was rolled out among workers at predominantly formal, unionised, RSPO-certified companies. Compliance among women was 98.9% and among men 98.5%. The high compliance rate does not indicate wage adequacy.

Living wage¹⁷ attainment was, by contrast, very low. Only 29% of surveyed workers earned at or above the WageIndicator Living Wage estimate (lower bound), indicating the lowest living wage attainment across the three countries. The Round 2 survey found that nearly all Ghanaian workers (men 97%, women 100%) earned below the living wage. This is consistent with a minimum wage set at a level very far below the cost of a decent standard of living. Round 2 figures are included as indicative findings from a smaller, targeted plantation-only sample and should not be read as directly comparable to Round 1.

Among the Round 1 sample, 74% of workers earned between the minimum wage and the living wage estimate. Only 24% were above the adjusted living wage for heavy physical labour. In addition, the gender disparities showed that 32% of men met the living wage level compared to 22% of women. Fixed-term workers showed the highest living wage attainment (40%), while seasonal workers showed no cases of living wage alignment at all. This indicates that especially for workers that work seasonal and those that are hired by third-party contractors are at high risk of wage inadequacy.

Round 1 wage overview of reported wages:

Group	At or above minimum wage	At or above living wage
Overall (221 workers)	99%	29%
Men	98.5%	32%
Women	98.9%	22%
Mills	100%	—
Mills within plantations	100%	—
Plantations	97.6%	—

¹⁷ Please check Annex 1 of this report for details on the living wage methodology as well as: <https://wageindicator.org/work/living-wages/faq/>

Group	At or above minimum wage	At or above living wage
Permanent contracts	99.2%	28%
Fixed-term workers	100%	40%
Seasonal workers	89.5%	0%
Third-party contractor	100%	14%

Compliance at a glance — Round 1





7. Wage Calculation: Transparency, Targets, and Working Conditions

Scope of this analysis

This section assesses how wages are calculated in practice and how workers experience the transparency, predictability, and consequences of target-based or performance-linked pay systems. It examines whether workers understand how their pay is calculated, whether targets affect their income, whether overtime and waiting time are recorded, and what happens when targets are not met.

Transparency score¹⁸: Ghana scores 6.3 out of 10 on the WageIndicator Transparency and Reasonableness Index, which can be categorised as moderate. Although formal pay is often time-based, productivity expectations still shape total earnings and workers' perception of income security.

Ghana's Transparency and Reasonableness Index score was 6.3 out of 10. Wages are paid predominantly monthly (62%) and on a time basis (66% of respondents). The time-based system provides predictability. However, 83% of respondents indicated their full wage depends on productivity meaning that while the formal basis is time-based, productivity expectations significantly shape total income. This dual dynamic blurs the boundary between guaranteed and contingent income.

Overtime pay complies with legal requirements in approximately half of the cases. Workers generally understood when they would be paid but lacked clarity on how productivity targets were set and how deductions were applied. The Round 2 survey confirmed that especially female workers are predominantly paid a fixed rate plus target-based rate (67%), while approximately one in five workers (17–20%) receive only a fixed rate. In the Round 2 sample, 58% of male workers and 53% of women were dependent on meeting their targets to fully receive their pay, which is relatively high.

The results from the key informant interviews confirm that formal wage-setting structures exist. However, the degree of worker and trade union involvement in target-setting is unclear. 93.3% of informants indicated that companies cite both minimum wage and CBAs as wage-setting factors, 73.3% cite that company regulations set the wages, and 66.7% cited that they perform benchmarking to set wages.

Measure	Men	Women
Payment basis (R1)	66% time-based	66% time-based
Full wage depends on productivity (R1)	83%	83%

¹⁸ **Important limitation:** the Transparency Index measures workers' understanding of how wages are calculated. It does not measure whether workers and their representatives have had a meaningful role in setting those wages and targets. For more information about the Transparency and Reasonableness Index, please refer to the methodological report in Annex 1.

Measure	Men	Women
Pay structure (R2)	17-20% fixed rate only	67% fixed rate + target-based
Income dependent on target rates (R2)	58%	53%
Working hours in employment contract	83%	87% — highest of 3 countries
Wages by bank / cheque (R2)	98%	93%

Target Setting, Workload, and Working Conditions (Round 2)

Note: The following findings are drawn from Round 2 (N=62, plantation workers only, harvesters and maintenance workers, high season, April 2026). They are not directly comparable to Round 1 findings given the different sample scope.

In the Round 2 sample, the average daily harvesting target in the high season was 1,001 kg per day for male workers and 956 kg for female workers. For maintenance work, the daily workload was 1.0 hectare per day for almost all activities. These findings are consistent with Colombia but significantly lower than Indonesia.

Ghana had the highest rate of daily target achievement across the three countries: 81% of workers reached their target every day, and 10% almost every day. No worker reported never reaching the target. This finding appears contradictory at first sight. It likely reflects a distinction between formal task completion and the higher output level needed to maximise earnings under the piece-rate system. Workers may report meeting the formal daily task, while still not reaching the practical or expected output level that determines full earnings.

Worker testimony (Round 2, Ghana)

"The more bunches I harvest, the more money."

Workers reported that they sometimes fail to meet their targets, and that this directly affects the wages they receive, suggesting that the formal target and actual expectations and therefore pay differ. When targets are not met, wages are reduced, as indicated by 61% of harvesters and 33% of maintenance workers.

In the low season, workers from Ghana showed the least disruption of the three countries: 20% of harvesters report no changes, and 50% of female maintenance workers report no changes. No workers reported pay reductions during the low season.

Ghana had the highest rates of work pressure among harvesters: 86% reported working under high pressure all day during high season. Among maintenance workers this was lower (44%). Nearly all workers described their work as physically heavy (96% men, 87% women) and stressful (98% men, 100% women). Perceptions of job insecurity were relatively low compared to the other countries: only one in three workers (34% men, 33% women) reported uncertain job security.

Almost all workers in Ghana (91% men, 87% women) indicated that they work without support from family members or others during the high season. Where support exists, it comes from other persons rather than family members, and the support is generally paid.

Working hours are formally agreed in employment contracts for the large majority of Ghanaian workers interviewed. 83% of men and 87% of women indicate this, which is the highest rate across the three countries. Most workers receive wages by bank account or cheque (98% men, 93% women in Round 2). In Round 1, 82% of workers requested a pay raise, and 91% received one. This is the strongest relationship between asking and receiving a raise across the three countries, which could be a reflection of both high inflation (and therefore wage adjustments) during the survey period and relatively effective union representation and coverage among the workers interviewed.

Indicator	Harvesters	Maintenance
Daily target (high season)	1,001 kg/day (men) / 956 kg/day (women)	1.0 hectare/day
Reach target every day	81% — highest of 3 countries	—
Wages reduced when target not met	61%	33%
Low season pay reductions	0% — least disruption of 3 countries	0%
Work under high pressure all day	86% — highest harvester rate of 3 countries	44%
Job physically heavy	96% (men) / 87% (women)	96% (men) / 87% (women)
Uncertain job security	34% — lowest of 3 countries	33%



8. Collective Bargaining Agreements: Coverage and Implementation

Coverage: Five CBAs from three companies were collected and analysed. All seven surveyed companies had CBAs. 78% of workers confirmed CBA coverage and 24% indicated that they lacked awareness. Ghanaian CBAs have the strongest gender provisions of the three countries.

Five Ghanaian CBAs from three companies were collected and analysed. All seven surveyed companies had CBAs according to key informant interviews, but only five could be obtained. All five CBAs apply to all workers in signing companies, not solely to union affiliates and members.

Wages and bonuses: All five CBAs include wage clauses. Two include pay scale tables but none include a reference to structural wage increase, meaning that none of the CBAs contain rules or policies regarding wage increases for the workers.. Two provide a once-only performance bonus (company performance based) and two include a yearly extra payment (one specifying a Christmas bonus). There were no clauses on lowest wage outside pay scales.

Working hours: All five CBAs include working hour provisions. All include overtime compensation clauses. None set a maximum number of overtime hours. The cross-country CBA analysis across all 17 CBAs confirms that only one CBA in the entire dataset - from Indonesia - sets a maximum on overtime hours (18 hours per week). The absence of overtime caps is therefore a sector-wide pattern, not specific to Ghana. The working week is set at 40 hours across all CBAs. Overtime premiums range from 20% (one CBA) to 50% (three CBAs) on top of the regular wage.

Gender provisions: All five CBAs contain equal pay for equal work clauses with specific gender references. All address sexual harassment. Two address discrimination. This is the strongest gender provision coverage of the three countries.

Benefits: Two CBAs provide meal allowances and four provide transport allowances. All provide protective clothing and equipment.

Social security: Four CBAs include social security provisions. Three mention employer pension contributions, in the shape of a provident fund. None mention unemployment fund contributions. None include disability fund contributions. All include severance pay provisions. Notably, one of the five Ghanaian CBAs contain no social security provisions at all.

Worker representation: All CBAs provide for employee grievance procedures in the case of issues with the company. All five reference the right to strike, and all of them allow union members to participate in union activities upon prior notice.

Childcare and maternity: Three CBAs include employer-provided childcare. Three provide tuition subsidies for children's education. One provides compassionate leave for care of dependent relatives (10 days/year). All five CBAs include paid maternity leave, though only two exceed the statutory minimum of 12 weeks. Three CBAs also cover paternity leave.

CBA awareness: Among all 221 surveyed workers, approximately ~78% confirmed CBA coverage, but ~20% said no CBA existed, and ~4% were unaware. The survey notes 24% lack awareness of CBA coverage, which is a gap that can be addressed by both the trade unions and management.

CBA coverage and outcomes: Since most workers (as shown under CBA awareness) interviewed were covered by a CBA, the sample cannot share much about significant differences between workers that were not covered by CBAs.

CBA provisions at a glance

Topic	Provision	Assessment
Wage clauses	All 5 CBAs	✓ Good
Pay scales	2 of 5	Partial
Structural wage increase	0 of 5	▲ Gap — other CBAs studied have this
Overtime compensation	5 of 5	✓ Good
Overtime cap	0 of 5	Sector-wide gap
Equal pay for equal work	All 5 CBAs	✓ Strongest of 3 countries
Sexual harassment	All 5 CBAs	✓ Strongest of 3 countries
Paid maternity leave exceeding the statutory 12-week minimum	2 of 5	Partial
Paternity leave	3 of 5	Partial
Employer childcare	3 of 5	Partial
Social security	4 of 5	Partial
Transport allowance	4 of 5	✓ Good
Paid leave for union activities	5 of 5	✓ Good
Worker representation clauses	All CBAs	✓ Good



9. Wage Theft and Unpaid Overtime

Key finding: Ghana scores the lowest Wage Theft Index of the three countries (approximately 1 out of 7). However, sample bias toward mostly formal and RSPO-certified companies likely understates the true picture. Retrospective overpayment deductions were the main documented form of unauthorised deduction.

To understand to what extent wage theft occurred and unpaid overtime was structural, we looked at several issues, including the prevalence of unpaid overtime, unpaid waiting time, recording of overtime, halting work because of bad weather – and therefore not getting paid – and deductions from pay because of targets.

In general, payroll accuracy was high. Only 12.7% of workers reported delayed payments. Payslip discrepancies were minimal: 0.9% received less than stated, 3.3% received more. Minimum wage compliance was in the sample near-universal (98.6%). However, the survey results showed that structural underpayment occurs through specific mechanisms:

- **Unpaid overtime:** 4.1% of workers reported working overtime without payment; something that was found more prevalent in plantations (6.3%) than in mills (1.4%).
- **Overtime recording:** 36.2% of mill workers and 46.5% of plantation workers reported that overtime hours were not always recorded. This creates a risk of unnoticed income loss even without deliberate payroll manipulation.
- **Unpaid waiting time:** 22.8% of workers reported not being paid during waiting periods.
- **Unpaid weather downtime:** 11.4% of workers reported non-payment during bad weather interruptions.

Target-related deductions: 22.2% reported deductions for unmet production targets; 91.7% of those complained through formal or informal grievance mechanisms.

The results from survey Round 2 Wage Theft Index (scale 0–7)¹⁹ showed Ghana scoring approximately 1 out of 7 indicators, the lowest across the three countries, with scores varying little by gender or job role. This is consistent with the near-universal minimum wage compliance and relatively robust payroll systems. However, the sample bias toward formal, unionised, RSPO-certified companies likely understates the extent of wage theft across the wider Ghanaian sector that includes many small holder farms and plantations and many workers therefore working in the informal sector.

Other results from survey Round 2 provides that average deduction amounts for workers who experienced unauthorized deductions: the average deduction in Ghana was GHS 1,082 per incident (standard deviation GHS 290, N=5). The small number of observations limits conclusions, but the four workers with explanatory comments all reported being told they had been overpaid in a previous month, with the current month's wages used to offset this. This can be considered as a form of retrospective deduction that workers had no means to verify or challenge in advance or afterwards.

¹⁹ For more information, please see Annex 1.

In Round 2, 11% of male workers and 0% of female workers in Ghana reported unauthorized deductions. This number is significantly lower than in Colombia and Indonesia, but consistent with Ghana's overall lower Wage Theft Index score.

Indicator	Overall	Mills	Plantations
Payroll late	12.7%	—	—
Unpaid overtime	4.1%	1.4%	6.3%
Overtime hours not recorded	~41%	36.2%	46.5%
Unpaid waiting time	22.8%	—	—
Unpaid bad weather stoppages	11.4%	—	—
Target deductions (R1)	22.2%	—	—
Unauthorised deductions (R2)	11% men / 0% women	—	—



10. Gender Pay Gaps and Structural Inequalities

Key finding: The average gender wage gap is not statistically significant, but the median gap is stark (men GHS 13.65, women GHS 8.65). Ghana has the largest gender pay gap of the three countries (43%). In addition, there are gaps in in-kind benefits among male and female workers that are most likely derived from cash wage differences.

Women comprise approximately 31% of the total workforce as reported by the 15 sampled companies, and 41% of the Round 1 survey sample (221 workers). Women are concentrated in plantation-based work and in roles with higher exposure to productivity-linked pay.

In the Round 1 sample, the average gender wage gap was not statistically significant (men GHS 74.7, women GHS 52.8, $t=1.49$, $p=0.14$). However, the median wage gap was pronounced: men earning GHS 13.65 versus women earning GHS 8.65 per hour. This divergence between mean and median reflects the influence of a small number of high-earning men in administrative or technical roles.

The Round 2 survey found a 43% gender pay gap in Ghana (men averaging GHS 2,865 per month, women GHS 1,674 per month). This is the largest gap across the three countries in Round 2. The primary driver of this gap is occupational segregation. In Ghana, only a small number of women work as harvesters, which are higher-paid jobs, while about half of maintenance workers (lower-paid) are female.

Wage variations among the workers interviewed in Ghana are primarily driven by contract type and payment method, not gender per se. Time-based workers earn significantly more than output-based workers ($p<0.001$, $d=0.53$) and no premiums were found for supervisory roles ($p=0.38$). Gender inequality arises from differences in job and contract allocation rather than unequal pay for equal work.

However, it must be noted that the desk research showed that a large proportion of women active in the palm oil sector operate in Ghana's smallholder and informal palm oil sector - which the survey did not cover - where jobs are likely characterised by significantly lower earnings and worker protections. The lack of maternity leave enforcement in informal settings is identified as a particular challenge for women's income security.

Lastly, Round 2 data shows that male workers are the primary household earners in 92% of cases in Ghana, compared to 69% of female workers; a larger gap than Colombia and a smaller gap than in Indonesia but still significant. Food, housing, and transport benefits show notable gender gaps in Ghana: housing is provided to 60% of male workers but only 34% of female workers, and work and protective clothes to 53% of men but only 28% of women. Where employer-provided housing is allocated on a first-come, first-served basis, workers who miss out typically receive a housing allowance instead. The lower provision of PPE to women may partly reflect their higher likelihood of working through third-party contractors, who bear responsibility for organising and supplying protective equipment.

These in-kind benefit gaps and structural health and safety provisions compound the cash wage gap and are not captured in hourly wage comparisons.

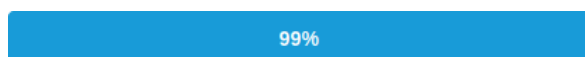
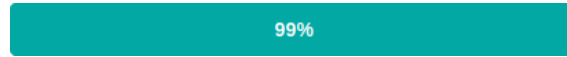
Additionally, three out of the five CBAs analysed covered paternity leave, not all working men have a negotiated right to paid leave upon the birth or adoption of a child.

Measure	Men	Women	Note
Median hourly wage (R1)	GHS 13.65	GHS 8.65	Pronounced gap
Average hourly wage (R1)	GHS 74.7	GHS 52.8	Not statistically significant (p=0.14)
Monthly wage (R2, maintenance)	GHS 2,046	GHS 1,767	—
Gender pay gap (R2)	43%		Largest of 3 countries
Minimum wage compliance	98.5%	98.9%	Similar
Living wage attainment	32%	22%	Gap
Housing provided	60%	34%	In-kind gap
Work clothes provided	53%	28%	In-kind gap

Minimum wage compliance by gender

Men: 98.5%

Women: 98.9% (similar) — living wage gap is larger: 32% vs 22%





11. Recommendations for Trade Unions

The following recommendations are derived directly from the research findings and are addressed to IPOWU-affiliated trade unions in Ghana (including GAWU and the Industrial and Commercial Workers' Union).

1. Use the living wage gap as the primary priority for wage advocacy.

Almost 100% minimum wage compliance exists, but only 29% of surveyed workers earn a wage that reaches a living wage estimate level. The minimum wage itself is set far below the cost of a decent standard of living (approximately 5% of the living wage estimate on an hourly basis). Unions should develop a structured campaign linking the tripartite NTC wage-setting process to living wage evidence and to RSPO's Indicator 6.3.1 commitments, which apply to all five RSPO-certified companies in the study.

2. Negotiate overtime caps, recording requirements, and low season wage protection in CBAs.

None of the five analysed CBAs include a maximum on overtime hours, and 36–47% of workers reported that overtime was not always recorded. Unions should prioritise inserting specific overtime hour limits and mandatory worker-countersigned overtime records in the next CBA negotiation cycle. Unlike Colombia and Indonesia, no Ghanaian workers reported low season pay reductions. There is an opportunity for the trade unions to enshrine this explicitly in CBAs before new employers enter the market as the sector expands.

3. Use CBA negotiations to push for wage progression and broader parental benefits.

None of the five CBAs include structural wage increase clauses, and only two include pay scale tables – meaning there are no agreed rules for how wages develop over time. Only three CBAs cover paternity leave and three cover employer childcare. Unions should make wage progression mechanisms and expanded parental benefit provisions standard demands in the next negotiation cycle.

4. Address the structural gender pay gap through targeted bargaining and organising.

Women earn a median of GHS 8.65 per hour against GHS 13.65 for men. Round 2 data shows female maintenance workers earn on average GHS 279 less per month than male colleagues in comparable roles. Trade unions should push for transparent job grading to support equal pay for work of equal value, and actively recruit and support women in union leadership to ensure women's working conditions are visible in negotiations.

5. Hold third-party contractors to the same standards as direct employers.

Third-party contractor workers earn the lowest median wages in the sample – below twice the minimum wage – and show the greatest gaps in benefits as well as sometimes

lack PPE provision. Trade unions should push for contract clauses requiring labour contractors to meet the same standards on wages and benefits as the primary employer, and flag non-compliant contractors directly to the commissioning companies.

6. Prioritise organising in the informal and smallholder sector.

The desk research notes that 60–80% of Ghana's palm oil is small-scale produced, largely informal, and currently outside union coverage. The sector's rapid growth creates a window for organising. Unions should engage proactively with the National Integrated Palm Oil Development Policy process to embed labour standards and CBA requirements in the scaling-up framework.

7. Address the situation of women workers in smallholder settings.

The desk research identifies the lack of maternity leave and high informality as major risks for the large number of women workers in Ghana's palm oil sector. Unions should work with national regulatory bodies to extend labour protections to informal settings, potentially drawing on the mapping approach used in Ghana's cocoa sector to map smallholder farms.

8. Improve CBA awareness and investigate barriers to worker access to CBA information.

The study shows 24% of workers lack awareness of their CBA coverage. Unions should conduct systematic awareness sessions especially for newly employed and seasonal workers. The finding that 20% of workers denied CBA existence at workplaces where all companies had CBAs suggests possible active suppression of information indicates that trade unions should investigate and raise this directly with the relevant companies to improve communications.

About this report

This is one of three country reports produced by the WageIndicator Foundation for the International Palm Oil Workers United (IPOWU) network, with funding from Mondiaal FNV. The other two country reports cover Indonesia and Colombia. Data was collected in 2025–2026 through worker surveys, key informant interviews, and collective bargaining agreement analysis. All findings are based on non-representative samples and should be interpreted as evidence of structural patterns rather than sector-wide statistics.

Annex A: Living Wage Methodology

9.1 What is a living wage?

According to the ILO, a living wage is the wage level necessary to afford a decent standard of living for workers and their families, taking into account a country's circumstances, and calculated for work performed during normal working hours. It goes beyond the statutory minimum wage, which sets a legal floor but does not necessarily reflect the real cost of meeting basic needs. WageIndicator operationalises the living wage as the net wage needed to cover a basket of goods and services: food (based on a nutritionally adequate model diet), housing, healthcare, education, clothing, transport, and a small savings margin.

9.2 Which estimate does this study use?

This study uses WageIndicator's Typical Household Lower Bound Living Wage estimate:

- **Typical Household:** household composition is based on the country's actual fertility rate rather than a fixed standard family. One adult works full-time; the hours of the second are determined by the country's labour force participation and part-time rate.
- **Lower Bound:** WageIndicator calculates living wages in a range. The lower bound uses prices at the 25th percentile of all prices collected in a region — meaning 75% of price observations were higher for the same goods. The upper bound uses the median (50th percentile). The lower bound is therefore the most conservative estimate of what decent living costs locally.

WageIndicator has collected cost-of-living data since 2014, covering over 180 countries and more than 3,000 regions. For a full overview of the methodology please refer to the following link: <https://wageindicator.org/work/living-wages/faq/>