

**MOONLIGHTING TO SURVIVE: THE EFFECT OF MULTIPLE JOB  
HOLDING ON THE WORKING POOR IN GHANA.**

**BY**

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**DECLARATION**

**I, KUSI GYAMFI GIFTY**, hereby declare that this thesis is the result of my own research and that no part of it has been presented for another degree in this university or elsewhere except where due acknowledgement has been made in the text.

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## **ABSTRACT**

Earlier works on moonlighting are concentrated on the motives for holding two or more jobs. In Ghana, as well as other African countries, studies on multiple job holding have mostly centered around determinants of moonlighting, relationship between moonlighting and unionism, urban deprivation and multiple modes of livelihood, among others. On the contrary, little work has been done on the effect that moonlighting has on moonlighters, especially the working poor population.

This thesis examines the effect of moonlighting on the working poor population in Ghana. The study relies on data from the Ghana Living Standard Survey (GLSS 6). Following the work of Böheim & Taylor (2004), the study adopts the theory of utility maximization in identifying the number of hours individuals spend on their main and moonlighting jobs. Employing the Probit Model, the study sets out to investigate the effect of moonlighting on the working poor in Ghana.

At the end of the study, the empirical results reveal a negative and significant relationship between moonlighting and working poverty. Individuals who engage in moonlighting reduce their chance of being poor by 2.6% points. Again, results from the study indicate that, the higher an individual's level of education, the lower the individual would be at the risk of poverty. Also, household size was found to have a positive and significant relationship with working poverty. This implies the larger the size of a household, the greater the risk of the working poverty. Last but not least, the study show working poverty is more profound in the rural areas of Ghana than in the urban areas.

Findings from this study provide economic justification of sound policies that will inform policy makers and other stakeholders in making right and accurate decisions concerning the working poor population in Ghana.

## **DEDICATION**

I dedicate this thesis to my uncle Dr. Yaw Ansu of African Centre for Economic Transformation (ACET) and the Ministry of finance, for taking care of me from basic school till now. You a gem Wofa Yaw, God bless you.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

ASES	Annual Social and Economic Supplement
BLS	Bureau of Labour Statistics
CPS	Current Population Survey
EC	European Commission
ERP	Economic Recovery Programme
EU-SLIC	European Union Statistics on Income and Living Conditions
GLSS	Ghana Living Standard Survey
GSS	Ghana Statistical Service
HNLSS	Harmonized Nigeria Living Standard Survey
IDP	Income Dynamic Panel
ILO	International Labour Organization
IMF	International Monetary Fund
LFS	Labour Force Survey
LISGIS	Liberian Institute of Statistics and Geo-Information Service
MML	Multiple Modes of Livelihood
MRS	Marginal Rate of Substitution
NCDI	National Corporation for Documentation and Information

ORG	Ongoing Rotation Group
PPR	Poverty Profile Report
RLMS	Russian Longitudinal Monitoring Survey
SAP	Structural Adjustment Programme
SIPP	Survey of Income and Program Participation
SSA	Sub-Saharan Africa
UK	United Kingdom
USA	United States of America
WESO	World Employment and Social Outlook

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background**

The late 1970s and early 1980s could be considered as turbulent times in the history of Ghana, as the country saw many regimes come and go. This period also coincided with a severe drought and a major repatriation of Ghanaians from Nigeria. Times were hard and it therefore became necessary for the incumbent government to seek foreign assistance. The IMF and the World Bank eventually became Ghana's last resort and this gave birth to the Economic Recovery Programme (ERP) followed by Structural Adjustment Programme (SAP). The labour market was not spared in the implementation of the programmes with many public-sector workers, particularly those at the lower echelon of the job ladder hit by layoffs. Many workers who experienced the public-sector retrenchment had to seek solace in the informal sector, which is generally associated with lower earnings and thus compelling them to resort to moonlighting. As noted by Baah-Boateng et al (2013), most of them opted to moonlight to ensure a regular flow of income that might be closer to their previous income before the reform.

Moonlighting or multiple job holding is defined as a situation where an individual maintains a primary employment and engages in additional work also. Shisko and Rostker (1976) define moonlighting as holding two or more jobs or participating in a secondary labour market. From this definition, a moonlighter or a person engaging in moonlighting has a main job (usually full time) and also hold another job or jobs in addition to his full-time employment. Baah-Boateng et al

(2013) argued that in order for a person to be considered as moonlighting, his/her other employment (secondary job or jobs) should be paid employment. Therefore, working for family without pay or engaging in any form of work without receiving a tangible pay cannot be considered as moonlighting. This, they argued was to distinguish moonlighting from other hobbies. Individuals may engage in moonlighting for various reasons including ensuring continuity when the primary job is lost, accumulating relevant skills and overcoming financial difficulties. From the literature, the overarching reason for moonlighting for most individuals is financial constraint or to avoid and escape poverty (Martinez et al (2014), Dickey et al (2011) Baah-Boateng et al (2013)). It is this motive that this study would mostly rely on.

Recovering from this recession, Ghana has chalked some successes in terms of growth as it recorded its highest growth rate of 14% in 2011. The country also attained the status of a lower middle-income country in 2007 (Kwakye, 2012). It would have been expected that all these successes translate into the creation of decent jobs, higher income and a better standard of living for the working population. However, this cannot be said in the case of Ghana. Studies reveal that there is a high rate of vulnerable employment in Ghana, with about seven (7) out of every ten (10) jobs being vulnerable, while only an abysmal one (1) out of five (5) jobs was considered as decent jobs (Baah-Boateng & Ewusi, 2013).

This rising rate of vulnerable employment translates into the problem of working poverty in the Ghanaian labour market. A recent study shows that one (1) out of every five (5) employees in Ghana belong to a poor household (Aryeetey & Baah-Boateng, 2015). The working poverty rate

is pegged at 22.3%, which indicates an improvement of the previous figure of 25.6%. However, the former is still high and requires serious attention.

Working poverty refers to a situation where employed person are living in poor households (Malečeka & Čermákováa, 2015). Poor households may be defined in diverse ways; on the basis of low income, material deprivation or other forms of social exclusion. The US Bureau of Labour Statistics (BLS) defines working poor as people who spent at least twenty-seven (27) weeks in the labour force (working or looking for work) but whose incomes still fell below the official poverty level.

The working poor are normally workers with low wages, mostly engaged in part-time and/or temporary jobs rather than full-time employment, have lower levels of education, mostly live with children below the age of eighteen (18), and the household is likely headed by a female (Klein & Rones, 1989). In her book, *No Shame in my Game*, Katherine Newman, also argued that, the young, poorly educated and minorities are more likely to be classified as working poor. These workers therefore possess less skills as compared to other workers, arguing from their low level of education indicated above and may probably be concentrated in the informal sector the most.

In situations where employment opportunities are controlled and workers are faced with depleted wages, as in the case of the working poor, they rely on a variety of mechanisms to improve their standard of living. An area that is deficient in terms of the various mechanisms adopted by these poor households is the option of working more than one job to improve their standard of living.

## **1.2 Problem Statement**

The availability of jobs in terms of quantity and quality and lack of it, measured by rates of unemployment and joblessness, vulnerable employment rates, incidence of working poverty and income inequality, constitute key indicators of the health of an economy (Aryeetey & Baah-Boateng, 2015). The Ghanaian economy is largely informal and employs majority of the working population but earnings in this sector is relatively low and uncertain as compared to the other sectors. Available statistics indicate that over the years, the informal sector has topped in terms of its ability to absorb a significantly high number of the labour force. In 1992, the informal sector accounted for 85.5% of the total employment and this increased to 88.0% in 2013 (Aryeetey & Baah-Boateng, 2015). Thus, considering the fact that lower earnings are associated with informality of employment, one would not be far from right to argue that lower earnings are one of the labour market challenges in Ghana. This means that, although some people are working, they earn incomes that are low and therefore they are at a risk of poverty as well as their family and dependents.

Essentially, how do low income earners supplement their income from their main economic activity? It is most likely that these low-income workers in a bid to move themselves and their families out of poverty would possibly find other means to supplement their income. Some might turn to friends and neighbors for support. The issue with this option is that it may put the worker further into poverty if not given ample time to finance this loan. A more lasting answer to this can be gained from working more hours or supplementing income by taking on another job. Austin et al (2004) agree with this by indicating low- income families mostly rely on side work (moonlighting) when the need arises. According to Baah-Boateng et al (2013), about 18% of workers in Ghana were engaged in more than one job in 2005/06 dropping from 30% in 1998/99.

Estimate from the GLSS6 of 2013 show that, about 16% of people in employment were engaged in two or more jobs. As Baah-Boateng et al (2013) note, this is generally higher than 10% in UK (Böheim and Taylor, 2004), 6.2% in the US in 1989 and 5% in Brazil in 1999 (ILO, 2004). There are a number of triggers of moonlighting but this study dwells on hour's constraint or lower earnings motivation to understand the decision of the Ghanaian worker to moonlight.

### **1.3 Research Questions**

The study intends to provide answers to the following questions;

- ❖ To what extent does moonlighting affect the working poor?
- ❖ What are the main characteristics of the working poor and multiple job holders in Ghana?

### **1.4 Objectives of the Study**

The fundamental objective of this study is to investigate the effect of multiple job holding on the working poor in Ghana. Specifically, the study would also:

- ❖ Ascertain the effect of multiple job holding on the level of poverty of the working poor
- ❖ Determine the characteristics of working poor and secondary jobs

### **1.5: Methodology and Data**

For this study, the dependent variable is working poor. That is, whether an individual is considered to be working poor or not. The outcome variable is thus binary. Binary dependent variables are variables with just two possible outcomes (example, yes/no, positive/negative, single/double, among others). In regression analysis, a binary outcome variable, such as the dependent variable for this study, can be analysed using a Probit Model. Therefore, to understand the effect of moonlighting on the working poor in Ghana, a probit regression (model) is employed in this study.

Data used in this study is obtained from the sixth round of the Ghana Living Standard Survey (GLSS 6). The GLSS is a nationwide survey conducted by the Ghana Statistical Service. Round six of the GLSS was conducted from October 2012 through to October 2013. Data from the GLSS 6 survey is suitable for this study because it contains specific information on the personal characteristics of the individuals in the households sampled (example, age, gender, marital status, educational levels, et cetera). Economic activity statuses of individuals are also captured in the survey where the main job characteristics as well as the secondary job features are well captured in the data. Information on the poverty levels of households are also included in the survey which helps to define whether or not an individual worker is considered to be working poor or otherwise.

### **1.6 Relevance/Originality of the Study**

Earlier works on moonlighting have concentrated on the rationale for multiple job holdings (Shisko & Rostker, 1976), (Krishnan, 1990). With regards to moonlighting in Ghana, studies have looked at relationship between moonlighting and unionism (Baah, 2006), determinants of moonlighting in Ghana (Baah-Boateng, Adjei, & Oduro, 2013), urban deprivation and multiple modes of livelihood (Owusu F. , 2001), among other studies. Little work has been done on moonlighting and its effect on the working poor, the gap which this paper seeks to fill.

Again, literature on multiple jobholding (moonlighting) in developing countries, particularly Ghana is relatively limited and from an academic point of view, a successful completion of this study would add up to the existing stock of knowledge on moonlighting. If moonlighting was undertaken by only the “rich” or very educated in the society, policy makers would not be so

concerned about it (Averett, 2001). Therefore, from a policy perspective, the study would help to shape policies that affect the work lives of the working poor in Ghana.

### **1.7 Structure of the Thesis**

This study is organized into five chapters. Chapter one focusing on the introduction to cover aspects like the background of the study, the research problem, objectives as well as the relevance of the study. The second chapter presents literature review, divided into theoretical and empirical. It contains relevant and available literature of other authors on the topic under investigation. Theories associated with the study are also explored and explained in this same chapter. Some definitions of the terms used in this study are also looked at in this chapter. Chapter three provides a general overview of the study. This chapter of the study gives an overview of moonlighting and working poverty in Ghana. The trends and structure of employment in Ghana over the years are overviewed. The patterns, as well as, the distribution of multiple job holding are looked at in this chapter. Demographic characteristics of the working poor and the proportion of the working poor engaged in multiple jobs are also looked at in this chapter of the study. Chapter four presents the research methodology employed and sources of data for the study. It also looks at empirical findings, analysis and results generated from the study based on the research questions and objectives. It takes into account the theoretical basis of the methodology employed. This chapter also captures the data used for the study and describes the source of this data. Chapter five presents the summary of the study, the conclusion based on the results, limitations and recommendations for further research.

## CHAPTER TWO

### LITERATURE REVIEW

#### **2.0 Introduction**

This chapter focuses on a review of literature on moonlighting and working poverty. It also provides relevant theories that seek to explain the motives for holding more than one job. The chapter is divided into three sub-sections. The first section looks at definitions and concepts of moonlighting and working poverty, which are the main focus of the study. This is followed by the theoretical review or literature and finally some empirical literature is reviewed in the last section.

#### **2.1 Definition of Concepts**

This section looks at some definitions of moonlighting and working poverty as explained in the literature.

##### **2.1.1 Moonlighting**

The term moonlighting is sometimes referred to as multiple job holding, dual job holding, double work, secondary employment or pluriactivity and describes a situation in which an individual hold more than one job at a point in time. Commonly, the primary or main job is a full-time job whereas the secondary job could either be a part-time or a full-time job. Previously, the term moonlighting was generally seen as undertaking more than one job at a time, where the primary job is performed during the day and the moonlighting job, mostly a part-time job, is performed at night.

However, these days, many workers combine a secondary job with their main job on separate days at different times during the day. Others also hold two jobs that are all full-time jobs (see Boyd et al., 2016). As Dickey et al (2011) submit, although in the 1800s and early 1900s, the word

‘moonlight’ had been used to mean ‘commit crimes at night’, the context of the word gradually changed and used in ‘hold a second job, especially at night’, from the notion of working by the light of the moon. Presently, moonlighting is used liberally to refer to multiple-job holding, without making any implications regarding the legitimacy or the time the described actions take place(Dickey, Watson, & Zangelidis, 2011).

Shishko and Rostker (1976) define moonlighting or secondary market participation as the act of holding two or more jobs at a time. Stinson (1990) and Amirault (1997) also defined multiple job holding or moonlighting as a situation where an employed person holds two or more jobs. Here, as in the work of Perrella (1970), the primary job is the job that the worker gives off the greatest number of hours to. An interesting part of this paper worthy of note is that quite a significant proportion of the population indicated that their moonlighting job is done entirely or at least in part at home. This violates the traditional view of moonlighting as working on a second job outside the home. A reason given for this trend of moonlighting at home was that married people (especially women) would prefer to work at home so that they can as well perform their family responsibilities.

Moonlighting is the act of pursuing outside activity or activities while receiving additional income aside official salary (Staat & Kuehnhanss, 2016). Moonlighting is the quest for a second job either for pay or not (Hurka, Obholzer, & Daniel, 2017). Second jobholding (moonlighting) is a situation where a worker maintains a primary or main job, which is full-time, and engages in additional work or secondary employment either on a full-time or part-time basis(Boyd et al., 2016). The act of moonlighting can be explained as having a second job outside usual working hours (Ara & Akba, 2016). In this paper, it was observed that moonlighting practices are common in both

developed and developing countries as well as across skills. However, teachers ranked highest in terms of the profession with the highest number of moonlighters. Betts (2006) also defines moonlighting or multiple job holding as the act of having a second job, mostly part-time in addition to a primary employment (usually full-time).

A common idea that runs through all these definitions is that in order for a job to be considered as a moonlighting job, it has to be a paid job. The reason behind this, is to be able to distinguish a moonlighting job from a hobby or other vocations and interests that do not bring additional income to the individual (Perrella, 1970). It is just in a few circumstances that an unpaid family job is considered as a moonlighting job.

The U.S Bureau of Labour Statistics (BLS) defines a moonlighter or a multiple job holder as a person who: (1) holds a wage and salary jobs with two or more employers; (2) combines a wage and salary job with self-employment; or (3) combines a wage and salary job with one as an unpaid family worker. According to the BLS, all primary or main jobs should be paid employment. The only exception was if the main job was an unpaid family job. This exception, they explained was because, the government of the U.S.A considers unpaid family job when counting jobs in the country. Again, both primary and secondary jobs could all be part-time jobs according to the BLS. The only condition here is that, the second job must not just be a part-time job but should be a paid job no matter how it is run (whether by family or otherwise). Therefore, workers who are self-employed or worked in a family business without pay as their main or primary job were excluded from the definition above.

Perrella (1970) defines a moonlighter in three (3) different aspects in accordance with the BLS. First, a moonlighter is defined as an employed person having jobs as wage or salary worker with two separate employers or more. The other definition explains a moonlighter as being self-employed and holding wage or salary jobs at the same time. The last definition defines a moonlighter as a person working in a family business without pay but also holding a secondary wage or salary job(s). For Perrella, the primary or main job is the job that the worker devotes the highest number of hours to. A set back of the definition of moonlighting according to Perrella is that, persons who held two jobs during the survey week just due to the mere fact that they were changing from one job to the other were considered as moonlighting. This could lead to over counting of the actual number of people engaged in moonlighting. Also, private household helps who worked for more than one employer were not considered as moonlighters. This was because having more than one employer was considered as a basic feature of private household jobs and not necessarily a sign of moonlighting.

Krishnan (1990) defines a moonlighter with a different twist. In the paper, *The Economics of moonlighting: A double self-selection model*, a moonlighter was defined as an Irish land leaguer who engages in agricultural crimes by night. In recent literature, moonlighting is defined freely to refer to the act of holding two or more jobs without taking into consideration the legitimacy or otherwise of the second job. By this definition the moonlighter is not considered as a rebellious person but rather a legitimate citizen having two or more jobs.

From literature, two principal issues emerge in all these conversations. These are the point and the duration definitions of a moonlighter (see Baah-Boateng et al, 2013). In defining a moonlighter

using the point definition, an individual is considered as a moonlighter if at a particular point in time s/he holds more than one job. This definition ignores the duration over which these jobs have been held concurrently. Therefore, workers who are holding temporary jobs are counted as moonlighters even if they do not have it in their plans to keep these temporary jobs at the same time. The other definition, that is the duration definition, defines a moonlighter as an individual who has consistently held two or more jobs at a stipulated period of time. The worker is observed for a period (say, six months) and if both jobs are held at the same time over this period, then that person is considered as a moonlighter. This is a more reliable definition as it does not include workers who are working on transitional jobs.

### **2.1.2 Working Poverty**

Conventionally, poverty is mostly related to the unemployed section of a population. Therefore, the employed or people belonging to households with at least one member working are not to be classified among the poor (ILO, 2003). This trend is gradually changing as there has been a rise in the number of people who work, but do not earn enough to lift themselves and their family out of poverty (Brady, Fullerton, & Cross, 2010).

Poverty is a complex phenomenon and as such defining it becomes rather cumbersome. There has been a huge diversity in terms of the definition of poverty in literature. According to Hagenaars & Vos (1988), these definitions can be grouped into three (3) main categories.

- 1. Poverty is having less than an objectively defined, absolute minimum*
- 2. Poverty is having less than others in society*
- 3. Poverty is feeling you do not have enough to get along*

Inferring from the categories above, poverty could either be measured in relative or absolute terms. Since there is no clear-cut or one encompassing definition of poverty, defining the working poor also takes different trends. Choosing one definition of working poor over the other is mostly based on availability of data as well as on political grounds. Below are some definitions of working poor in literature.

According to the Bureau of Labour Statistics (2015), the working poor are individuals who have been engaged in the labour market for at least twenty seven (27) weeks either working actively looking for work but whose income still fell below the official poverty level. The working poor are considered to be people who are working and live in poor households (Aryeetey and Baah-Boateng, 2015). The working poor is defined as people who do not have the chance of having a fruitful and decent job that guarantees professional development and optimal valuing of human capital (Bodeaa & Hermanb, 2014).

Individuals who have allocated at least half of the year to the labour market and still live in families considered to be poor are thought of as the working poor (Klein & Rones, 1989). Kapsos (2004) define working poor as people who are working but do not earn enough to lift themselves and their families above the specified poverty threshold. In-work poverty refers to the situation when employed persons are living in poor households, which may be defined on the basis of low income, existence material deprivation or other forms of social exclusion (European Commission, 2010).

Gangopadhyay, et al (2014) define the working poor as that section of workers who, despite their regular flow of income from the labour market are still considered as poor. Kaspos (2004), also

defines the working poor as individuals whose income fall below a given poverty line and at the same time are engaged in the labour market. On the other hand, Majid (2001) define working poor as individuals who are working but live below the poverty line of one (1) US dollar per day.

Three (3) main assumptions underline the definitions given by Majid above. The first assumption is that, the rate of poverty for the working age is the same as that of the entire population. Secondly, the labour force participation rate of the poor is considered to be the same as that of the entire population. Lastly, every poor individual in the labour force is considered as part of the working poor. Berger & Harasty (2002), defined working poor in line with the definition of Majid (2001) given above.

## **2.2 Theoretical Literature**

Economists typically use the neoclassical model of labour-leisure choice theory to analyse labour supply behaviour. This model separates the factors that determine whether a specific person works and if so, the number of hours s/he chooses to work. An important feature of this theory is that, it gives room for the prediction of how changes in economic conditions affect work. From the labour-leisure choice theory, individuals are assumed to be optimizing agents and so their decision to take on both the first and secondary jobs is mostly supported by the utility-maximizing behaviour. These individuals would therefore maximize their utility subject to a fixed time constraint as well as limited resources. With this fixed time, individuals are left with two options; either they assign it to the labour market working for pay and getting utility (satisfaction) as well or leisure (or time at home) which gives off maximum utility but does not yield income. Some important key assumptions were also spelled out in the work of Berman and Cuizon (2004) concerning an individual's utility maximization behavior. First, the individual is assumed to have a given set of

choice preferences. Here the individual is presented with a set of income and leisure preferences of which s/he is expected to make a choice. These preferences could be illustrated by a typical indifference curve. It should be noted here that, both preferences (i.e. income and leisure) are economic goods and so a rational consumer would prefer more of them to less. Individuals faced with these set of choices could either prefer more of leisure to work or more work to leisure. Workers who hold multiple jobs or have secondary employment could be considered as those who prefer more work to leisure (Moses, 1962).

Secondly, individuals were assumed to be utility maximizers. The individual is mainly concerned with the income earned and the leisure lost by taking on a job. For this person to maximize satisfaction, the number of hours spent in the labour market must be at least equal to the reservation price of leisure, given income.

Also, supply of work opportunities is assumed to be elastic. Here it is assumed that the number of job opportunities in the labour market is adequate. People have the opportunity to choose from the available jobs and there is also the possibility of taking on secondary employment. With regards to the number of hours to work, the individual is at liberty to choose whichever number of hours s/he desires, keeping in mind the fixed time constraint.

The last assumption is that the individual does not determine the market. Market opportunities cannot be altered by a person's behaviour. They simply respond to these opportunities and wages that the market has to offer. Given these assumptions, the individual would work as many hours as s/he deems fit on a job that gives the highest pay. This rule out the possibility of moonlighting

existing. But there are restrictions on the number of hours that a person can work on a typical job. Hours of work and wage rate are often given and they may differ across jobs.

From literature, the decision to moonlight or hold multiple jobs is backed by two main arguments. An individual would moonlight or take on more than one job if s/he is hours constrained and secondly because they may desire heterogeneous jobs, otherwise known as the job portfolio motive. These motives for engaging in secondary employment can be explained by the work - leisure choice theory

### **2.2.1 Work-Leisure Choice Theory and the Hours Constrained Moonlighter**

For the hours constrained moonlighter, the motive for engaging in secondary employment stems from the fact that, the number of hours available to this individual on the primary job is not enough. For such an individual who is not able to work the number of hours that he so desires, his earning ability may eventually be hindered on the primary job. When this happens, the individual may decide to take on a second job to achieve the desired number of hours as well as the desired income level that maximizes his utility (Conway & Kimmel, 1998). Many empirical works have been done to examine moonlighting in line with the hour's constraint motive.

According to Shishko and Rostker (1976), employers mostly offer a fixed number of hours as well as wages on jobs that they offer. In cases where the number of hours that is offered by employers deviates away from that which the worker desires at a given wage rate, the likelihood that the worker would take on additional work or moonlight becomes very high. The condition attached here is that, the moonlighting job or secondary employment should pay more than the reservation wage of such a worker on that job. The hours spent on a secondary job in this work was said to increase with the wage offered on the secondary job and reduce with the wage rate of the primary

job. An increase in the wage rate offered on the main job and the number of working hours have a negative effect on the secondary job. This clearly explains the moonlighting decision of an hours constrained worker.

The works of Hamel (1967) and Guthrie (1969) find that the earning level of a worker ascertains the possibility of moonlighting and that the moonlighting decreases with an increase in the level of earnings. This is in line with the findings in the work of Shishko and Rostker (1976) above. Krishnan (1990), also found that having longer working hours and higher wages on the main job reduces the rate of moonlighting and this reinforces the hours constraint motive for moonlighting in literature.

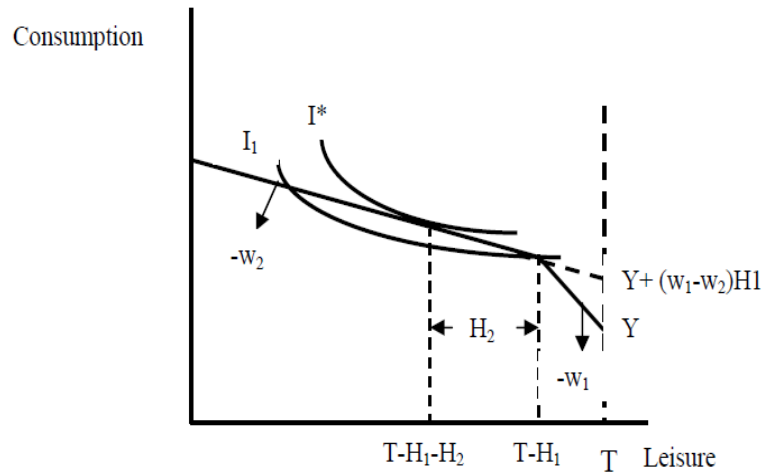
Moses (1962) compares moonlighting or secondary employment to working overtime. He saw overtime jobs as ways workers try to reverse the effects that restrictions on the hours they work on their primary jobs brings to them. The only instance he noted a moonlighting job may not be like an overtime job is when the moonlighting remuneration has no relation whatsoever to the one received on the main job and also when the worker engages in extra secondary employment but does not reach the hours' restrictions on his/her main job.

In the work of Perlman (1966), he grouped individuals into two different types; the over-employed and the under-employed individuals. The over-employed are those workers who prefer relatively shorter working hours for a given wage whiles the under-employed are those workers who prefer relatively longer hours of work at a given wage rate. Between these two types of workers described by Perlman, he concluded that, the likelihood of the under-employed worker to take on a secondary

employment or moonlight gets higher with every increase in the wage given on the main job as long as the supply curve of this worker remains positively sloped. However, the moonlighting tendencies decrease if the worker's supply curve slopes negatively. The slope of the supply curve of these workers is explained by the desire for extra income according to Perlman. A negatively sloped supply curve indicates that, the worker would like to work at a wage rate that is high in order to cut down on the number of hours available for work. On the other hand, a positively sloping supply curve indicates that, the worker desires to increase income while working extra hours. It can be said here that a moonlighter or a multiple-job holder can be described as the worker whose supply curve slopes positively.

This model, the hours' constraint model, can typically be applied to salary employment but the analysis is mostly based on the concept of an hourly wage employment that has a hedge on the number of hours available to a worker. This is mostly seen in developing countries especially in the public sector where there exists little monitoring with respect to the number of hours worked. In instances such as the one described above, the hours constraint motive has partial significance (Berman & Cuizon, 2004).

Figure1: Utility maximising hours-constrained moonlighter



Source: (Dickey, Watson, & Zangelidis, 2009)

The hours constrained moonlighter is depicted clearly in figure 1 above.  $T$  represents the amount of time available for work.  $H_1$  and  $H_2$  denote the highest number of hours a worker can have on his primary or main job and the hours spent on the moonlighting job accordingly.  $Y$  represents non-labour income.  $W_1$  and  $W_2$  are the wages earned on the primary and secondary jobs respectively. It is assumed in this model that workers are utility maximizers and as such they would like to the highest number of hours in order to gain a higher wage and the highest level of utility. But it has been indicated earlier in the assumptions of this model that the worker does not determine the number of hours available for work on the primary job. From Figure 1, the worker would like to work the maximum number of hours, that is,  $T - H_1 - H_2$  on the primary job so as to reach utility level  $I^*$ . This utility level cannot be achieved by this worker for the reason that, the number of

hours allocated for this worker is  $H_1$ . Such an individual would only moonlight if the wage offered on the second job exceeds his/her reservation wage. This hours constrained worker would thereby supply  $H_2$  hours to the secondary job and end up increasing utility from  $I^1$  to  $I^*$ .

### **2.2.2 Work-Leisure Choice Theory and the Job Portfolio Motive of Moonlighting**

Aside the hours' constraint motive for moonlighting given in literature, another reason why workers would take on more than one job is to diversify their job portfolio. Individuals have particular inclinations for job variations. This individual moonlight not because s/he is not satisfied with the number of hours available on the primary job but because s/he seeks out to apportion his working time between different jobs. A non-constraint moonlighter can therefore be defined as a worker who can work as many hours as she so desires on the primary job but may choose to take on another job (Dickey, Watson, & Zangelidis, 2009). It needs to be noted that, the hours of work supplied on the primary job may not necessarily be perfect substitute to the hours of work supplied on the moonlighting job or the wage earned. Böheim and Taylor (2004) indicate that individuals may decide to take on a second job for reasons that are not related in any way to the hours of work supplied on the primary job or its earnings.

The above notion for taking on additional or secondary employment is backed by the work of Dickey et al (2009). Moonlighting arises because the hours of labour supplied to the two jobs are not perfect substitutes, "Individuals will choose to moonlight for reasons not connected to primary job hours or earnings. For example, an individual may have a second job to learn about new occupations or gain credentials and experience; to engage in activities that interest them; to gain job satisfaction not received from the primary job; to insure against job insecurity; or to maintain flexible work schedules".

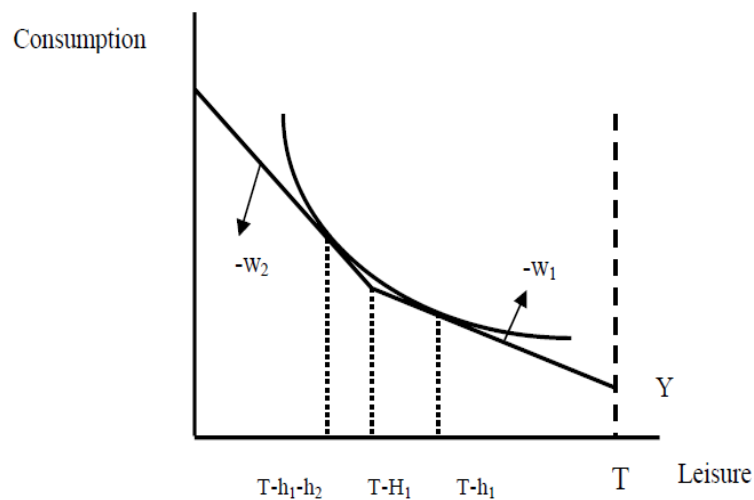
One idea indicated in literature that influences the desire to have more than one job is that two jobs may complement each other. For instance, the first or main job may be a source of income whereas the moonlighting job may serve to provide training, a way of building up connections or a source of self-fulfillment. A different notion could be that two jobs can be seen from a diversification point of view. One job may be a source of stable income, which may be low, and the other job provides a wage that is high on the average but varies or not stable (Paxon & Shicherman, 1997).

In the work of Heineck (2003), evidence was found for the two motives for moonlighting. That is the hours' constraint and the job portfolio motives. With the second motive, individuals in the UK held onto their primary employment for consistency as well as security and take on a secondary employment that complements the primary job, provides extra income and also offers an avenue for gaining new skills and training.

Another observation made by Heineck (2003) is that individuals may take on a secondary job in order to maintain a flexible work plan. Women, typically, may hold two part-time jobs that would suit their time allocation needs. This is especially evident for women who are married, have children and therefore would have to get jobs that are flexible enough so that they can work and at the same time get time to take care of their home and children. So, for these types of workers, their motive for moonlighting is not necessarily because they are not getting sufficient working hours on their main job.

Bell et al. (1997) explored the probable connection between employment security and moonlighting in the United Kingdom. The main argument was that an individual may hold a second job if there is the fear that their primary job is not secure or there is a high possibility of termination. These individuals would therefore decide to hold a secondary employment as a way of hedging their finances in case they lose their primary job and hence its earnings. However, at the end of the study, the empirical analysis provided a weak evidence to support the claim of seeking multiple jobs as hedging mechanism against primary job loss.

**Figure 2: Utility maximising non hours-constrained moonlighter**



Source: (Dickey, Watson, & Zangelidis, 2009)

The case where a worker is not constrained on the number of hours s/he can work on the primary job is shown in Figure 2.  $Y$  is the non-labour income.  $T$  represents the total amount of time available.  $H_1$  and  $H_2$  denotes the number of hours available for work on the primary job and the

secondary job respectively.  $W_1$  and  $W_2$  also represent the wage for the main job and that of the secondary job respectively.

An individual would take on a second job if this job provides a wage that at least maintains the individual's utility level or satisfaction  $I^*$ . For such a situation described above, the wage offered on the moonlighting job or secondary job is assumed to be higher than that offered on the main or primary job. Workers who are not hours constrained on their main job can work as many hours as they desire but these hours must fall within the given time span available for work,  $T - H_1$ . If an individual desire to work extra hours, s/he will always choose to work these extra hours on the moonlighting job instead of working more than  $H_1$  hours on the main job. This is because it has been assumed earlier that, the wage offered on the primary job is lower than that offered on the moonlighting or secondary job. Therefore, a rational worker would work more on the secondary job if s/he wishes to extend his working hours because it gives of more returns.

## **2.3 Empirical Literature**

This section looks at literature on multiple job holding and working poverty. it is divided into four (4) sections. The first part considers the motives for moonlighting. The second part looks at the characteristics of multiple jobs and multiple job holders. The last part considers the characteristics of the working poor.

### **2.3.1 Motives for moonlighting**

Theoretically, two main reasons have been given to explain why individuals would hold multiple jobs or would moonlight. The first theoretical model explaining moonlighting behaviour of individuals is financial motive, otherwise known as the hours-constraint motive for moonlighting.

The second is the non-pecuniary motive or the heterogeneous jobs motive for multiple job holdings.

Some pioneers of moonlighting research include the likes of Shishko & Rostker (1976), Guthrie (1965) and Hamel (1967). Shishko & Rostker (1976), used data from the Income Dynamic Panel (IDP) and employs the Tobit technique to examine the determinants of the moonlighting supply function. The results from this study revealed that the supply of labour for a second job is influenced by the primary job earnings as well as the moonlighting wage rate. An increase in the wage rate offered on a second job increases the labour supplied to moonlighting. This may also induce workers who were not moonlighters previously to try and take on second jobs as a result of the increase in the moonlighting wage. Relatively lower earnings from the primary job increase the incidence of moonlighting and vice versa. The number of working hours available on the primary job is also another determining factor of moonlighting from this study.

Similarly, studies by Guthrie (1965) and Hamel (1967) find that, individuals involved in moonlighting do so mainly because of financial constraint as indicated in the study by Shishko & Rostker (1976) above. In these studies, the level of earnings (on the primary job) of these workers has a major influence on the probability of such workers to take on an additional job. Therefore, moonlighting incidence is highest when primary earnings are relatively low and low when the earnings are relatively high.

Conway & Kimmel (2001) used a 1984 panel data, Survey of Income and Program Participation (SIPP), to determine the major reasons why individuals would choose to hold two or more jobs.

The focal point of this study was to identify whether the hours' constraint on the main job or the level of satisfaction derived from the moonlighting job was the main push factor for holding multiple jobs. Evidence was found for both motives for moonlighting (hours constraint and heterogeneous jobs motives). Nonetheless, the most mentioned motive for moonlighting by the various respondents was the hours' constraint motive.

Using a similar data (SIPP, wave 2), Krishnan (1990), samples 4,448 married couples in 41,433 households between February and April 1984. The model adopted in this survey was a double self-selection model to investigate a husband's decision to hold multiple jobs taking into consideration his wife's labour supply decisions. The results from the study revealed that as wives dedicated more and more hours to the labour market, the rate of moonlighting among their husbands reduced. Again, results from the study indicated that, the moonlighting rate is reduced as the number of hours spent on the main or primary job increases. The same analysis is found when the wage levels on the primary job are relatively high. This conforms to the theoretical motives of moonlighting, confirming the hours' constraint motive.

In the work of Hyder & Ahmed (2009), a 2006/07 Labour Force Survey of Pakistan was used to extrapolate the changing patterns of multiple job holdings in the Pakistani labour market. Using probit model estimation, the study was restricted to only males who lived and worked in urban Pakistan. From this study, wages earned from the primary or main job is not significant which goes to say that, wages earned on the main job or primary job play no important part when workers are deciding whether to take on an extra job or not. Furthermore, the average monthly earnings from the main job of workers with only one job were not so different from the earnings of those with

multiple jobs. This again confirms the outcome above and reveals that, there may be other reasons that trigger moonlighting other than the wages earned from the primary employment.

Macq et al (2001) used a semi-structured mail-survey of 401 medical doctors obtained between 1976 and 1996 to gather information on their time use in various professional activities, the reasons for the allocation of time to various activities as well as their income from these activities. For the respondents of this study, the income gained from the second job or moonlighting job is very significant and cannot be disregarded. It was found to positively impact on their standard of living and helps them keep their useful profession in the public service. Aside the financial attractions of moonlighting for health service workers, other factors were also identified to influence their moonlighting decision. These other factors included improved working conditions, a sense of responsibility for their community, professional satisfaction and prestige.

In the work of Owusu (2001), various strategies that the urban poor population in Ghana adopt to improve their livelihoods were examined. The study found out that, most public-sector workers or government workers were engaged in multiple modes of livelihood compared to workers in the private sector. The main reasons given for this high rate of moonlighting among these workers were the relatively low salaries, the low level of supervision in the government sector, flexible work time and the general workplace culture in these government institutions. Interestingly, the study revealed that, high-income earners were more likely to engage in moonlighting activities than low income salaried workers in urban Ghana. This goes to say that, engaging in moonlighting is not solely for survival motives only.

Mustapha's (1992) work is similar to the work above where the various survival strategies adopted by Nigerians in response to changes in the macro economy of Nigeria were investigated. This paper finds evidence to support the fact that many workers in Nigeria engage in multiple modes of livelihood for economic and other reasons. An assertion in this paper is that the economic downturn in Nigeria has forced most workers to seek alternative ways of improving or maintaining their livelihoods. It was argued in the study that, as opposed to pre-adjustments periods when multiple modes of livelihood were typical of the working and artisanal class, now it is very common across all social groups in Nigeria. However, these social groups reported different reasons accounting for their involvement in these multiple modes of livelihood. The working class indicated survival as the prime reason for engaging in such activities. The situation is different for the professional class where their survival is not really at stake. For this group of workers, engaging in multiple activities was seen as a way of maintaining their living standards.

Using round five of the Ghana Living Standard Survey data (GLSS V), Baah-Boateng et al (2013) examined the determinants of moonlighting in Ghana. The results from this study agree with the theory by confirming the presence of the hours' constraint motive for moonlighting. Working less hours on the primary job largely increases the possibility of taking on additional jobs and vice versa. Evidence was also found to support the financial claim of holding multiple jobs. Lower earnings on the primary job induce moonlighting and the reverse is true.

Just like the study of Baah-Boateng et al (2013), in the work of Dickey et al (2015), evidence is found to support the claim that, individuals engage in multiple job holdings to help them overcome the financial constraints they face and also to help them raise their income levels. Aside the

financial motive for moonlighting detected in this study, some workers take on second jobs due to the fact that, they may provide avenues for gathering new skills that would be beneficial to these workers in their present career or prospective careers in the future. Workers also moonlight as a way of protecting themselves against the job insecurity associated with their primary jobs.

From the discussion so far, the overriding motive given in empirical literature for holding two or more jobs is economical or financial. These motives are largely skewed towards the hours' constraint motive given in theory to influence moonlighting decisions. Nonetheless, other significant reasons, beside the hours' constraint were given to also determine the moonlighting incidence. Again, some empirical works highlighted the fact that, the motive for moonlighting (whether hours' constraint or otherwise) depended on the social class of the worker or the type of primary job the worker is engaged in.

### **2.3.2 Characteristics of moonlighters or multiple job holders and multiple jobs**

Examining the various features of moonlighters or multiple job holders would help to understand the type of individuals/workers who are likely to engage in dual job holdings. Exploring the characteristics of multiple jobs is also important in understanding the type of second jobs moonlighters mostly take up. Whether they take up jobs that are similar to their main occupations or are different from their primary jobs. This section highlights some features of multiple job holders as well as the types of jobs they might take on as secondary employment.

According to Amirault (1997), information from the Current Population Survey of 1995 indicated that most moonlighters were highly educated. Reasons given for this trend were that, their schedule allowed them to take on two or more jobs, their skills were in high demand and because their

financial motives were way beyond meeting basic sustenance. Teachers, nurses and other health workers, technicians, fire fighters and police officers were found to be the occupational group mostly engaged in moonlighting activities. In terms of industry, the service and public administration sectors recorded higher rates of moonlighting activities. Majority of workers had moonlighting jobs in the same occupational group as their primary employment. A large proportion of moonlighting jobs were in the professional, service and sales occupational groups.

Using data from the Russian Longitudinal Monitoring Survey (RLMS), Foley (1997) agrees with the work of Amirault (1997) by stating that, individuals with higher education are more likely to hold second jobs. More males than females were found to be engaged in multiple job holdings in this survey. Also, young single women and women with no children had a higher probability of moonlighting than women who were married and/or had children. In terms of location, individuals in the city or the urban centres of Russia were identified to be involved in moonlighting activities compared to the rural folks. It was found in this study that, majority of second jobs in Russia paid a wage that was higher than that received on the primary occupation.

Taylor & McClintock (2004), relying on a 2001 census data, developed a profile of moonlighting for New Zealand farm men and women. A purposive sample of 60 farm men and women were surveyed in the Ashburton District in 2003. Out of the 60 individuals interviewed, 57% were females and 43%, males. Findings from this study reveal that, moonlighting rate increases with age. The older an individual gets, the higher the probability of engaging in multiple job holding activities. Individuals who were planning on starting a family, getting married/ starting a long-term relationship, those who had their children or dependents in school and individuals preparing

for retirement had a greater possibility of moonlighting. With respect to gender, more women than men who were engaged in multiple jobs had moved to a new place, started a family, married/involved in a long-term relationship or had children in school. In the case of moonlighting men, they were tertiary students or were seeking new qualifications, owned a home or had mortgage to pay. As in the case of Amirault (1997), the outcome of this study shows that, most of the moonlighting farm men and women took on secondary jobs as farmers while just a few had their secondary jobs being different from their primary occupation.

Using data from the Monthly Ongoing Rotation Group (ORG) of the Current Population Survey (1998-2013), Husain (2014) investigates the characteristics of second jobs and multiple job holders in the United State. Most workers who took up an extra job were between the ages 25 and 54 years. This implies that, moonlighting is common among workers who are older compared to the younger ones. From the data, more whites than blacks or Hispanics were engaged in moonlighting. Workers who were married had a slightly higher moonlighting rate than those who had never married, were divorced, widowed or separated. Here again, the likelihood of holding more than one job increases for individuals with higher education. Contrary to the findings of Foley (1997), this study indicates a high moonlighting rate for females as compared to males across all the years specified in the data. On the average, the number of hours on the primary job is lower in relation to the number of hours on the secondary job.

The work of Nunoo et al (2016) is concordant to that of Husain (2014) where workers who are young recorded comparatively low rates of moonlighting to older workers. Moonlighting rate also reduced, as individuals grew very old. From this study, moonlighting is seen as an urban

phenomenon, where workers in urban areas of Ghana were more likely to hold multiple jobs as compared to those in the rural parts of the country. Males recorded a higher moonlighting probability than females in this study. Like the studies of Husain (2014), Amirault (1997) and Foley (1997), this study also shows that, moonlighting is rampant among workers with higher education than it is with workers having relatively low levels of education.

Using a sample of formal sector employees in Tanzania, Theisen (2006) employed the structural-form Logit models to determine the moonlighting behaviour of these workers. Findings from this study show that urban dwellers are less likely to participate in multiple job holdings. This finding is in contrast to that of Nunoo et al (2016), where moonlighting was seen as an urban phenomenon. Females were found to engage in moonlighting activities more than their male counterparts. Age was found to influence moonlighting positively. Females who had younger children recorded low rates of multiple job holding.

From the various studies discussed above, individuals who hold more than one job are those who are older, married, had children of school going age and had higher levels of education. They mostly take on second jobs that are not really different from their primary jobs. Evidence was also found that most multiple job holders resided in urban areas. A few studies however found that rural dwellers were more likely to be involved in multiple jobs.

Owusu (2007) studied multiple modes of livelihoods in African countries. Reviewing literature on multiple sources of income in African countries, it was indicated in this study that, urban residents in African countries rely on multiple activities to diversify their livelihood options. Multiple modes

of livelihood were seen to be on the rise in Africa and characteristics of individuals engaged in this livelihood strategy were quite similar in African countries.

Ojong (2011), studied the livelihood strategies of residents in the city of Bamenda in Cameroon. In this study, the informal sector was identified as the next option for extra income after the implementation of the SAPs in Cameroon in the late 1980s, as the government reduced the retirement age cut recruitment into the public sector. The informal sector therefore became a preserve not only for the poor workers but also for the middle class of Cameroon.

### **2.3.3 Characteristics of the working poor population**

Traditionally, poverty is seen to be mostly associated with unemployment (ILO, 2003). However, recent research reveals that, there are some sections of the working population who are still struggling to make ends meet. This part of the study reveals some characteristics of the working poor population that have been empirically investigated in literature.

Aryeetey & Baah-Boateng (2015), used data from the third, fourth, fifth and sixth rounds of the Ghana Living Standard Survey to analyse the job creation challenges in Ghana. Though the country had reached significant heights in terms of economic growth, it had not reflected in terms of decent job creation for its populace. There are still workers in Ghana engaged in vulnerable employment leading to the problem of working poverty. The working poor were mostly involved in agricultural activities as own account workers or contributing family workers. These workers lacked formal work arrangements, received relatively low wages, did not have access to social security and were at risk of lay off because most of them had no written contract with their employers.

The U.S Bureau of Labour Statistics (2015) relied on data from the 2013 Current Population Survey and the Annual Social and Economic Supplement (ASEC) in providing information on the working poor population of the working class in the United States. From the data, women were more likely than men to be classified as working poor. Blacks and Hispanics were more than twice as likely as whites and Asians to be classified among the working poor population. The younger a worker, the more likely it is for the person to be among the working poor. This is due to lower earnings for the young and the high incidences of unemployment associated with this age group. Individuals who had higher levels of education were less likely to be in the working poor class because they have access to higher paying jobs than those with lower levels of education. Similar to the findings of Aryeetey & Baah-Boateng (2015), this study also indicates that workers in agricultural related activities such as farming, fishing and forestry had high rate of working poverty. Service workers also recorded high rates of working poverty. Last but not least, the working poor were seen to mostly come from households that had children under the age of 18 years.

Bodea & Herman (2014) examined the factors behind working poverty in Romania between 2007 and 2011 using secondary data from Eurostat Database. The findings of this study revealed that the working poor population are indeed workers who received low wages or earnings from their various jobs. As in the previous analysis, as the level of educational attainment increased for workers in Romania, the in-work poverty risk reduces. In Romania, unlike the U.S (see Bureau of Labour Statistics (2015)), men are at a higher risk of in-work poverty than women (21.1% for men and 16.2% for females). Younger workers in Romania are at the highest risk of in-work poverty.

Workers between the ages of 25 and 54 recorded the lowest risk of in-work poverty. Also, in the findings of this study, single parents with younger children, households with younger children and households with two adults or more with children are at the highest risk of in-work poverty. Poverty levels increase for workers holding temporary or part-time employment.

Considering the work of Malečeka & Čermáková (2015), individuals who were at most risk of working poverty were identified. The study relied on micro-data from EU Statistics on Income and Living Conditions (EU-SILC) for its calculations. The study grouped the working poor persons in the Czech Republic into smaller groups so as to be able to correctly fish out workers who faced a higher probability of in-work poverty. In terms of gender and age group specifications, working poverty rate for men is lower than that of women. In this study, in-work poverty rates for younger workers were low up till the age of 24 years. Above the age 25, in-work poverty rate increases and the explanation given for this is that, at this age most people are either married with children or have dependents. The in-work poverty rate fell as individuals reached the pension age because of the retirement benefits gained at this age. Households with more adults had lower in-work poverty rates. Again, in the findings of this study, household whose members had low levels of education experienced higher in-work poverty rates than those with high levels of education.

With a main objective of differentiating between various types of working poverty, Crettaz & Bonoli (2010) used data from the Luxembourg Income Study to identify the various mechanisms that causes in-work poverty. Three mechanisms were identified in this study, namely, low earnings, weak labour force attachment and increasing cost of living due mainly to the presence of younger children in a household. The results from the study reveal that indeed, low paid workers

are at a higher risk of in-work poverty than those receiving higher remunerations. Evidence is found to support the claim labour force attachment is actually a mechanism of working poverty as the working poor recorded low rates of labour force attachment than the non-working poor. Here, labour force attachment refers to the ratio of the amount of work done by a household head and spouse to their maximum capacity, namely a full-time work for both workers. In terms of the number of children present in a household, analysis for the three countries specified in this study were different. For individuals in Spain, higher number of children in a household led to higher rates of in-work poverty. However, in Germany, the presence of children in a household does not necessarily trigger the working poverty rate because of family cash benefits and other factors. In Sweden also, non-poor workers had a lot of children in their households than the poor workers and therefore, in-work poverty is not in any way influenced by the presence of children in this country. This is because in Sweden, the working poor are mostly young people who had left home at an early age.

Some common characteristics of the working poor from the empirical studies above reveal that, they are mostly low-income earners, are married with children and can be found in the agricultural and service sector. Such workers mostly do not have any explicit contract with their employers, are not part of any trade union, do not have access to social security and other employee benefits.

## CHAPTER THREE

### OVERVIEW OF MOONLIGHTING AND WORKING POVERTY IN GHANA

#### 3.0 Introduction

This chapter of the study gives an overview of moonlighting and working poverty in Ghana. The trends and structure of employment in Ghana over the years are overviewed. The patterns, as well as, the distribution of multiple job holding are examined in this chapter. Demographic characteristics of the working poor and the proportion of the working poor engaged in multiple jobs are also looked at in this chapter of the study.

#### 3.1 Trends and Structure of Employment

Table 3.1 provides information on the trends and structure of employment in Ghana from the year 2000 to 2013. Total employment has seen a continuous increase from 2000 through to 2013 in Ghana (refer to table 3.1). The level of employment in Ghana increased from 7.43 million in 2000 to 12.03 million in 2013. From 1992 to 2013, employment levels in Ghana have been growing at an average annual rate of 3.7 (Aryeetey & Baah-Boateng, 2015). This growth rate however has been higher than that recorded in Sub-Saharan Africa (SSA) over the same period. According to the ILO (2014), the growth rate in SSA has been 3.0% on the average per annum. This reveals a high level of employment in Ghana.

Employment-to-population ratio increased from 66.9% in 2000 to 75.4% in 2013. Employment-to-population ratio measures the number of the working age population (mostly 15-64 years by international standards), who are currently employed. By this definition, 66.9% of the working age

population in Ghana as at the year 2000 were engaged in the labour market whilst in 2013, the percentage increased to 75.4. The employment to population ratio in SSA as reported by ILO (2017) was 63% in 2000 and 64% in 2013. Countries such as Liberia and Libya saw slight increases in their employment to population ratios from 2000 to 2013 (58 to 59 and 41 to 43 respectively) according to ILO (2017). For Nigeria, the employment to population ratio remained constant from 2000 to 2013 (52%) whilst for South Africa there was a reduction from 42% in 2000 to 40% in 2013 (ILO, 2017). From the analysis so far, Ghana has been doing well in terms of employment levels than some countries in the sub-region and even above the figure recorded for the whole sub-region.

The Ghanaian labour market is characterized by high level of informality as presented in Table 3.1. The informal sector's share of total employment in 2000 was 83.9%. In 2013, its share of total employment increased to 88.0%. The formal sector's share of total employment in Ghana declined from the year 2000 to 2013. In 2000, the public sector's share of total employment was 7.2%. However, in 2013, the figure reduced to 5.9%. Again, for the private formal sector, its share of total employment in 2000 was 8.9% but the figure reduced to 6.1% in 2013. Aryeetey & Baah-Boateng (2015) cites the massive public-sector retrenchment, a prerequisite of the Structural Adjustment Programme (SAP) enforced in the 1980s in Ghana as a major cause of the reduction in formal sector employment in the country. In the book, *Urban Labour Markets in Sub-Saharan Africa*, by Antoine, et al. (2013), eleven (11) cities in SSA were studied and it was revealed that the informal sector employed more than half (69.9%) of the total share of employment in these cities. In Cameroon for instance, 90.4% of workers are employed by the informal sector of the economy whiles the formal sector could only absorb 9.6% of workers (National Institute of

Statistics, 2011). The informal economy in most African countries is seen to be very vibrant as it absorbs a greater percentage of the working age population in these countries.

Table 3. 1: Trend and structure of employment

Indicator	2000	2006	2010	2013
Total employment (in million)	7.43	9.14	10.24	12.03
Employment-to-pop ratio (%)	66.9	67.7	67.4	75.4
<b><i>Institutional Sector of Main Job</i></b>				
Public	7.2	5.7	6.4	5.9
Private Formal	8.9	7.0	7.4	6.1
Informal	83.9	87.3	86.2	88.0
<b><i>Employment Type of Main Job</i></b>				
Wage Employment	16.0	17.5	18.2	22.5
Self-employment	73.4	59.5	60.8	52.6
Contributing family work	6.8	20.4	11.6	22.3
Other	3.8	2.6	9.4	2.6
<b><i>Quality of Employment</i></b>				
Gainful/Productive employment*	21.2	22.0	23.1	28.7
Vulnerable employment (%)**	74.9	75.4	67.5	68.7

Source: Aryeetey and Baah-Boateng (2013)

*\*Gainful/Productive employment includes paid employment and self-employed with employees*

*\*\*Vulnerable employment includes own account and contributing family work.*

Most African labour markets, of which Ghana is no exception, are characterized by low provision of institutional social protection as defined by the ILO (2003) as a result of the increasing number of informal employment. Workers in the informal sector in African countries are mostly employed without written contracts and at a higher risk of not benefitting from any form of social protection. Such workers comprise own-account workers, contributing family workers as well as employees holding informal jobs in the formal sector (Hussman, 2004).

From Table 3.1, the typical employment type in Ghana is self-employment. However, the rate has been declining over the years. In 2000, 73.4 % of the employed population were in self-employment. In 2006, this percentage reduced to 59.5 and increased slightly to 60.8% in 2010. The percentage further reduced from 60.8% to 52.6% in 2013. Wage employment and contributing family work are among the employment type of main jobs in Ghana. Though the figures for self-employment has been declining over the years that of wage employment and contributing family work have been rising. Wage employment increased from 16.0 % in 2000 to 22.5% in 2013 whereas contributing family work also increased from 6.8% in 2000 to 22.3% in 2013.

In 2007, Ghana attained the status of a middle-income country. For such growth to benefit citizens of a country, it should be able to be translated into employment creation most especially quality employment. Quality employment generation in a country could be used as an indicator to measure the health of an economy (Aryeetey and Baah-Boateng, 2015). Employment levels in Ghana have

been on the rise as stated earlier in this chapter. However, the quality of employment in Ghana has been an issue for discussion. From table 3.1, there is a high rate of vulnerable employment in the Ghanaian labour market. Vulnerable employment refers to the type of employment that is considered unsafe and unstable. According to the ILO (2009), vulnerable employment is usually associated with own account and contributing family works. For such types of employment (own account and contributing family works), formal written contracts are quite rare, the workers might not benefit from social security and are at the highest risk of being affected by changes in economic cycles.

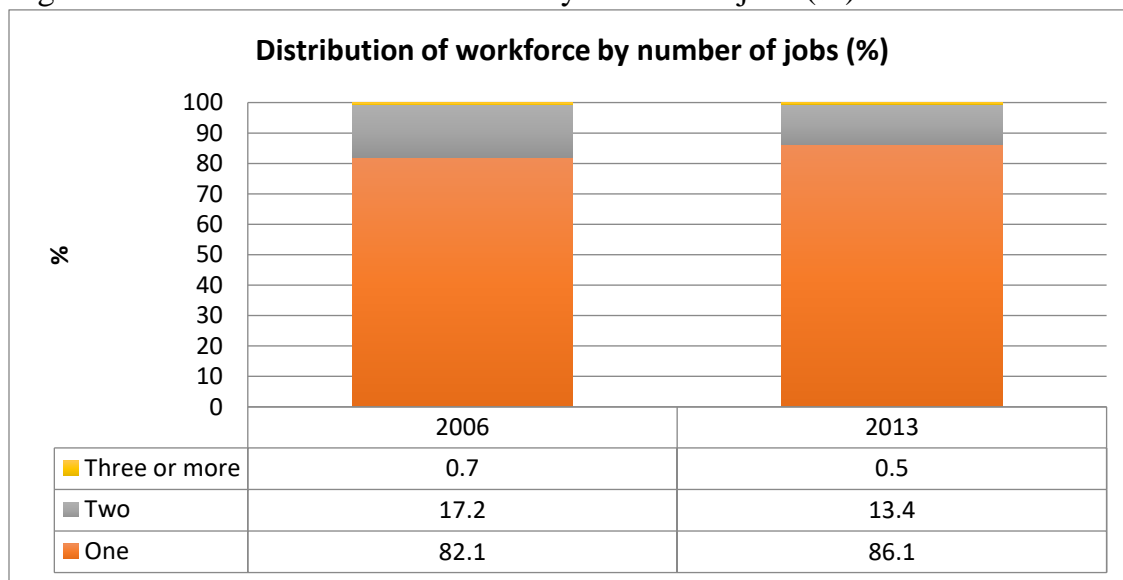
According to the 2017 report of the World Employment and Social Outlook, WESO (2017), almost one in two workers in emerging economies are in vulnerable employment. For developing countries, almost four in every five workers are considered to be in vulnerable employment. The number of workers in vulnerable employment is expected to increase worldwide according to the WESO report and it is estimated to grow by 11 million per annum worldwide. This report also reveals that in 2016, 68% of all workers in SSA were engaged in vulnerable employment. From the analysis so far, one would not be far from right by saying that one of the main issues with the labour market in most SSA countries is poor quality employment rather than unemployment.

### **3.2 Patterns and Distribution of Moonlighting**

Moonlighting or multiple job holding refers to a situation where an individual holds two or more jobs at the same time. Workers may take on additional jobs as a way of maintaining their standard of living or as a way of reducing the effect of changes in economic cycles for the self-employed (ILO, 2004). In Ghana, 30% of workers held multiple jobs in 1998/99 and 18% in 2005/06 (GSS, 1999; 2006).

Figure 3.1 gives information on the distribution of employment in Ghana by the number of job holdings. Majority of the workforce in Ghana hold only one job at a time as seen in figure 3.1. In the period 2005/06, 82.1% of the working age population held one job in the labour market. In 2012/13 however, the percentage increased to 86.1%. Workers who hold two or more jobs in the country have declined between 2006 and 2013 (see Figure 3.1). A significant portion of multiple job holders in Ghana hold two whilst just a few hold three or more jobs at a time. Out of the 18% of multiple job holders recorded in 2005/06, 17.2% held two jobs whilst 0.7% held three or more jobs in Ghana. In 2013, 13.4% of the working age population had two jobs whereas only an abysmal 0.5% had three or more jobs at a time.

Figure 3. 1: Distribution of workforce by number of jobs (%)



Source: Computed by Author from GLSS5 of 2005/06 and GLSS6 of 2012/13

Information on multiple job holdings in Ghana is obtained from the Ghana Living Standard Surveys (GLSS) conducted by the Ghana Statistical Service (GSS). The GSS estimated 17.9% of

the workforce in 2006, were multiple job holders (Table 3.2). The percentage of female moonlighters is slightly higher than that of their male counterparts. Multiple job holding is mostly a rural phenomenon in Ghana referring to the figures in Table 3.2. In Ghana, multiple job holding increases with age as represented in Table 3.2 below. For the years represented on the table, multiple job holding rates was at the minimum at the age group 15-24 years and highest at the age group 36+. From the table, majority of moonlighting workers are adults aged 36 years and older in Ghana.

In table 3.2, out of the total respondents for this study in Cameroon, 52.6% were females and the remaining males. More females than males are engaged in multiple job holding in Ghana and Cameroon. Similarly, for Cameroon, moonlighting increases with age. The moonlighting rate increases with age in Cameroon till the age 60, where it begins to fall.

Table 3. 2: Proportion of the workforce with multiple jobs (more than one job)

Demographic group		2006	2013
ALL		17.9	13.9
<i>Sex</i>	Male	17.3	13.7
	Female	18.4	14.1
<i>Location</i>	Urban	12.4	9.3
	Rural	20.9	18.3
Age group	Youth (15-24)	9.1	8.3
	Youth (25-35)	19.5	12.5

Adults (36+)

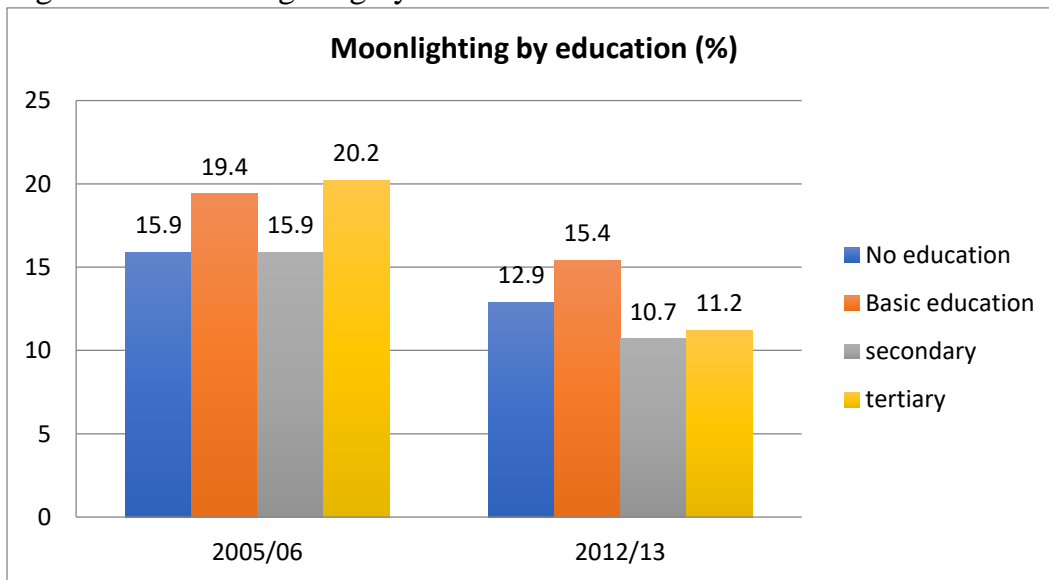
20.0

17.2

Source: Computed by Author from GLSS5 of 2005/06 and GLSS6 of 2012/13

According to Adebo (2013), majority of multiple job holders in south-western Nigeria are males (55.3%). Eighty-five per cent are between the ages 26 and 60. Only 6.7% of the respondents were 60 years and above. In the 2010 Liberia Labour Force Survey, it was estimated that 173,000 individuals aged 15 years and above held more than one job at a time. Out of this figure, 100,000 were males and 73,000 were females. This indicates that, 59% of the multiple job holders in Liberia as at 2010 were males and 41%, females. This is similar to the case of Nigeria where more males than females were estimated to be engaged in moonlighting.

Figure 3. 2: Moonlighting by Education



Source: Computed by Author from GLSS5 of 2005/06 and GLSS6 of 2012/13

Figure 3.2 gives information on the educational status of individuals who are involved in multiple job holdings in Ghana.

From Figure 3.2 above, majority of moonlighters in Ghana had tertiary education (20.2) as at 2005/06. Those who were multiple job holders and had basic education recorded a percentage of 19.4. Almost 16% (15.9%) had no education or had secondary education. In the years 2005 and 2006, a greater part of the multiple job holders in Ghana had some form of education. The story took a different turn in 2012/13 as depicted by figure 3.2. In this year, the number of multiple job holders in Ghana reduced from the 2005/06 figure. About 15.4% of the multiple job holders in this year had basic education. This was the highest percentage recorded. Those with no education were almost 13% (12.9%). The percentage recorded by the tertiary education holders reduced from the 2005/ 6 figure of 20.2% to 11.2% in 2012/13. For those with secondary education, the percentage recorded was 10.7.

Table 3. 3: Type or Status of employment in the main and secondary jobs

Type or status of employment	2006		2013	
	Main Job	Second Job	Main Job	Second Job
Paid employment	17.5	5.5	22.5	7.3
Self-employment with employees	4.5	6.4	6.2	8.0
Self-employment without employees	55.0	73.7	46.4	60.6
Contributing family worker	20.4	13.5	22.3	20.6
Other	2.6	0.9	2.6	3.5
Total	100.0	100.0	100.0	100.0

Source: Baah-Boateng (2016) and Author's own computation from GLSS 5&6

In conducting studies on multiple job holdings, it is expedient to take some time in analyzing the characteristics of the second jobs individuals take up. Questions including the type of jobs they do as second jobs and whether these jobs bear some similarities with their primary jobs are necessary questions to answer.

Table 3.3 provides information on the primary job as well as the secondary jobs of moonlighters in Ghana, relying on the fifth and sixth rounds of the GLSS. In 2006, 73.7% of moonlighters in Ghana were self-employed without employees in their second jobs. The others were either contributing family workers (13.5%), self-employed with employees (6.4%) or paid employees (5.5%). For individuals with paid employment as their main job, the percentage that takes up another paid employment for a secondary job is quite minimal (5.5%).

The analysis for 2013 is no different from that of 2006 as most moonlighters had second jobs as self-employed without employees (60.6%), contributing family workers (20.6%), self-employed with employees (8.0%) or paid employers (7.3%). In 2013, although majority of second jobs were self-employed without employees, the figure had reduced from that of 2006 (73.7% in 2006 and 60.6% in 2013). Though there had been a reduction in the number of moonlighters who had their second jobs as self-employed without employees, that of the other employment status increased. The percentage of paid employees increased in 2013 both for main job and second jobs (refer to Table 3.3).

For secondary jobs in Ghana, most of them are found in the informal sector of the country inferring from table 3.3 above. Self-employment and contributing family work take up majority of second

job holdings in Ghana. Only a small proportion of secondary jobs are in the formal sector of the economy referring to the percentage of second jobs in paid employment in the years 2006 and 2013.

A similar case to that of Ghana is Liberia as depicted in the 2010 Labour Force Survey. Out of the 173,000 respondent who indicated they were engaged in moonlighting, 70.5% were own account workers in their second jobs. Those who were contributing family workers on their second job recorded a percentage of 16.2. Only 7.5% of the multiple job holders in Liberia as at 2010 were paid employees in their second job.

In the work of Theisen (2006), out of the total number of respondents that indicated they held multiple jobs in Tanzania, 92.4% were contributing family workers on their second job. The remaining engaged in self-employment in their secondary activity. An interesting observation from this study is that, mechanics, carpenters, masons, among others who had their main occupation in the formal sector carried out this same type of professional employment in their jobs, but this time in the informal sector. Administrative workers were also engaged in informal trade or large-scale agriculture as secondary occupations. In conclusion, the study revealed that, formal sector workers who were engaging in informal activities considered the job in the informal sector that would give them highest comparative advantage.

Investigating the factors that trigger moonlighting in the UK, Dickey et al (2009) found that part-time second job as well as self-employed second job increases the propensity to hold multiple jobs. This they explained was to help these moonlighters maintain flexible work schedules. Therefore,

majority of moonlighters in the UK preferred to have a second job as self-employed rather than as paid employees. Most moonlighting activities in the UK, according to this study, are carried out in the informal sector.

### **3.3 Working Poverty & Moonlighting**

The Poverty Profile Report of Ghana by the GSS defines poverty based on consumption and classifies an individual as poor when the person lacks basic consumption need including food and non-food aspects (GSS, 2014). An individual is considered poor if his/her income is below GHC1,314 per annum according to GSS. Extreme poverty on the other hand is defined as “those whose standard of living is insufficient to meet their basic nutritional requirements even if they devoted their entire consumption budget to food” (GSS, 2014). The extreme poverty line according to the GSS is GHC792.05. This implies that individuals are considered to be extremely poor if the income they earn is not sufficient to meet the required nutritional requirement and this income falls below GHC792.05 per annum.

Extreme poverty rate has reduced in Ghana from the 2006 figure of 16.1% to 7.4 % in 2013 (refer to Table 3.4). However, working poverty has increased from 9.5% in 2006 to 14.7% in 2013. These figures exclude the extreme poor. When the extreme poor are included in the calculation of the rate of working poverty, the figures increase. In 2006 the working poverty rate including the extreme poor was 25.6%. In 2013 however, the figure reduced to 22.3%. With respect to gender, the working poverty rate for females is higher than that of their male counterparts for both years reported in Table 3.4. Working poverty rate in Ghana can be said to be a rural phenomenon. Comparing the figures of the urban areas to the rural areas reveals a huge gap between these two localities in Ghana. Though the working poverty rate for rural Ghana has been relatively high, the

figure reduced slightly from 35.2% in 2006 to 34.7% in 2013. The working poverty rate increased by 1.0% from 2006 to 2013 for the urban areas in Ghana.

In 2004, 19% of employed person around the world were living on less than \$1.0 per day and 22% of workers in the developing world also lived on less than \$1.0 a day (Kaspos, 2004). Estimates and projections from this study revealed that, the world is on its way of halving working poverty rates as indicated in the Millennium Development Goals. Working poverty rate dropped reduced drastically around the world for almost two decades till 2013. In 2013, it was estimated that 375 million workers were poor in the world compared to 600 million in the early 200s (ILO, 2014). This represents a reduction of 12% per annum. However, according to the ILO, in 2013 the extreme working poor rate reduced by just 2.7% around the world.

Working poverty rate has also reduced in both SSA and North Africa in the 2000s as compared to the 1990s (ILO, 2011). According to the Global Employment Trends of 2012, the number of working poor in SSA make up almost two-thirds of the total number of employed people in the region and almost eight times the number of unemployed (ILO, 2012). Though the Global Employment Trends report acknowledged the decline of the working poor since 2000 in Africa, it also stated the high rate of vulnerable employment as a major cause of working poverty and recommended improvement in the quality of jobs in Africa.

Table 3. 4: Working Poverty

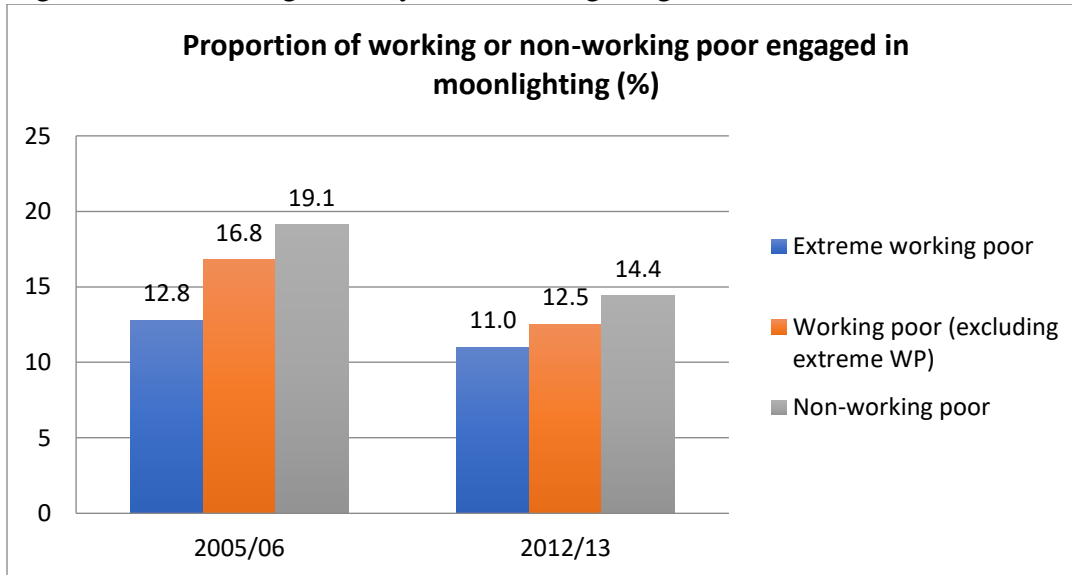
Demographic group		2006	2013
Extreme working poverty		16.1	7.4
Working poverty (excluding extreme poor)		9.5	14.7
Working poverty (including extreme poor)		25.6	22.3
<i>Sex</i>	Male	25.1	22.4
	Female	26.0	22.3
<i>Location</i>	Urban	8.3	9.3
	Rural	35.2	34.7

Source: Computed by Author from GLSS5 of 2005/06 and GLSS6 of 2012/13

Figure 3.3 estimates the proportion of the working poor population in Ghana who are engaged in multiple jobs as a way of getting themselves and their families out of the shackles of poverty. From the figure, the proportion of the non-working poor engaged in moonlighting is higher than that of those who are working poor for the years specified. For the year 2005/ 06, 19.1% of the non-working poor were engaged in moonlighting compared to 16.8% and 12.8% for the working poor and extreme working poor respectively. On the other hand, in 2012/13, 14.4% of the non-working

poor population in Ghana held more than one job whilst 12.5% and 11.0% of the working poor and extreme working poor engaged in moonlighting respectively.

Figure 3. 3: Working Poverty and Moonlighting



Source: Computed by Author from GLSS5 of 2005/06 and GLSS6 of 2012/13

The rate of the working poor population engaged in moonlighting is lower as compared to that of the non-working poor population. A possible explanation for this trend could be that, the working poor do not have access to a lot of opportunities in the labour market as the non-working poor. They might not have information on the various job openings in the labour market and hence their probability of engaging in multiple job holding could be slim. It could also be that, the working poor do not possess the requisite skill and training to take up second jobs available in the labour market as compared to the non-working poor.

This chapter of the study reveals that total employment and employment-to-population ratio has been increasing in Ghana since 2000. However, the quality of employment in the country lags behind the employment growth. Gainful or productive employment is low while vulnerable employment is rampant in the country.

Multiple job holding is a rural phenomenon in Ghana and are mostly held by females. Multiple job holding increases by age as individuals who were 30 years and over recorded the highest incidence of moonlighting. On the average, majority of multiple job holders in Ghana have had at least basic education. Self-employment and contributing family work remain the highest second job for moonlighters in Ghana compared to a few of them in paid employment.

Working poverty remains a major labour market issue in Ghana which affects more females and individuals in the rural communities of Ghana. In a bid to get themselves and their families out of poverty, some of the working poor population in Ghana takes up more than one to ensure a regular flow of income.

## CHAPTER FOUR

### METHODOLOGY AND DATA

#### 4.1 The Theoretical Model

The model adopted for this study in determining the decision to hold multiple jobs follows the work of Böheim & Taylor (2004). This study is premised on the assumption that, an individual's labour supply arises from utility maximizing behaviour. Assuming an individual has a main job and supplies  $h_1$  hours to this job, earning a wage of  $w_1$  and works for  $h_2$  hours on a second job at a wage of  $w_2$  with  $L$  representing the hours of leisure and  $C$  denoting consumption. At this point, precaution is taken against the assumption that the labour supplied to various jobs may be the same. Therefore, hours of work on the first job ( $h_1$ ), hours of work on the second job ( $h_2$ ) as well as the hours of leisure ( $L$ ) enter the utility function to be specified separately.

$$U = (h_1, h_2, L; C) \quad (1)$$

The utility function above is maximized subject to two constraints. The first constraint is the budget constraint, specified below as:

$$C \leq h_2 w_2 + h_1 w_1 + Y \quad (2)$$

Where,  $Y$  represents non labour income.

The second constraint is the time constraint and it is specified as follows:

$$T = h_1 + h_2 + L \quad (3)$$

Individual workers are subjected to time constraints, limiting the number of hours dedicated every week to work or leisure ( $L$ ).

The utility function is maximized subject to these two constraints (budget and time constraints) as;

$$\text{Maximize } U = U(T - h_1 - h_2, h_1 w_1 + h_2 w_2 + Y, h_1, h_2) \quad (4)$$

Subject to equations (3) and (4) as well as the non-negativity constraints  $h_1 \geq 0$  and  $h_2 \geq 0$ . This produces first order conditions specified below.

$$\frac{\frac{\partial U}{\partial h_2}}{\frac{\partial U}{\partial C}} - \frac{\frac{\partial U}{\partial L}}{\frac{\partial U}{\partial C}} = -W_2 \quad (5)$$

From equation (5) above, it can be inferred that an individual will moonlight or take up a second job only if the wage offered on the second job is above his or her marginal rate of substitution between consumption and leisure at no hours of work on the second job, which is the reservation wage (MRS) of the second job.

$$h_2 > 0 \text{ if and only if } w_2 > \text{MRS} \text{ and } h_2 = 0 \text{ if and only if } w_2 \leq \text{MRS} \quad (6)$$

Equation (6) shows a decision to engage in multiple job-holding by individuals. The MRS on the right-hand side is assumed to represent a function of demographic characteristics, non-labour income sources, main job wage rate, economic conditions faced by the individual and an unobservable component. The decision to moonlight is likely to be affected by a change in the reservation wage.

For  $w_2$  to be greater than MRS and therefore compel the worker to decide to take up a second job,  $h_1$  must be constrained if  $w_2 < w_1$  (or, similarly, for salaried workers, earnings must be constrained) or  $h_2$  must be constrained (or, intermittent) if  $w_2 > w_1$ . Conversely, an individual may take up a second job if it gives off an adequate positive utility or provides human capital that are essential in raising future income.

In the literature, low wages have been identified to be among the main causes of the rising rate of working poverty across the world (Lohman, 2006; Marx & Nolan, 2012; Aryeetey & Baah-Boateng, 2015; Majid, 2001). It has also been established so far that, individuals may be pushed to engage in multiple job holdings due to many factors including financial constraints. (Shishko & Rostker, 1976; Guthrie, 1965; Hamel, 1967; Macq et al, 2001; Ara & Akba, 2016; Husain, 2014)

The working poor are individuals who are mostlikely to be faced with financial constraints, though they are engaged in the labour market. This is due to the fact that most of them are identified to be low wage earners. For such individuals, the probabily of them taking up second jobs as a way to bridge their income gap is high. This study therefore conceptualises the utility maximising theory in understanding how multiple job holdings affect individuals who are working but are considered to be poor. Since individuals derive utility from income, the working poor, mostly characterised by low levels of income, might seek longer hours of work in the labour market through secondary jobs as a way of amassing sufficient financial resources.

#### **4.2 Empirical Design**

For this study, the dependent variable is working poor. That is, whether an individual is considered to be working poor or not. For the purpose of this study, an individual is considered to be working poor if s/he is 15 years and above, has done some work within the seven days preceding the interview of the GLSS 6 and comes from a poor household. The outcome variable is thus binary. Binary dependent variables are variables with just two possible outcomes (example, yes/no, positive/negative, single/double, among others). In regression analysis, a binary outcome variable, such as the dependent variable for this study, can be analysed using a Probit model. Therefore, to

understand the effect of moonlighting on the working poor in Ghana, a probit regression (model) would be employed in this study.

#### 4.2.1 The Probit Model

As stated earlier, a probit model would be employed in this study. The probit model specified in equation (1) below, indicates the working poverty status of an individual worker as a function of the number of jobs the worker holds as well as other individual and household characteristics. The model is estimated in equation (1) as follows:

$$WP_i = \beta_0 + \beta_1 ML_i + \beta_2 X_i + \beta_3 H_i + Z_i + \varepsilon_i \dots \dots \dots (1)$$

$$WP_i = 1 \text{ if } WP_i > 0$$

$$WP_i = 0 \text{ if } \leq 0$$

Where,  $WP_i$ , represents the poverty status of a worker, which is equal to 1 if the *ith* worker is poor and 0, otherwise. The independent variables represented on the right-hand side of equation (1) **ML**, **X**, **Z** and **H**. **ML** captures the number of jobs an individual worker holds which is then used to determine the moonlighting status of the individual worker. The vector **X** includes the individual characteristics of the workers whereas **H** represents the household characteristics of these workers. Job characteristics of the workers are represented in the equation by **Z**. The symbol  $\varepsilon_i$  in equation (1) above captures the unobserved factors that influence the poverty status of individual workers.

From equation (1), the probability that an individual worker is poor, considering the number of jobs the worker holds (**ML**), personal characteristics of the worker (**X**) and other household characteristics (**H**), can be calculated as;

$$\Pr (WP_i = 1 | ML_i, X_i, H_i) = \Pr (\beta_0 + \beta_1 ML_i + \beta_2 X_i + \beta_3 H_i + \varepsilon_i > 0 | WP_i) = H \left( \frac{ML_i + X_i + H_i}{\alpha_1} \right) \dots \dots (2)$$

Where,  $H$  is the cumulative standard normal distribution function. For  $WP_i = 0$ ,

$$\Pr (WP_i = 0 | ML_i, X_i, H_i) = 1 - H \left( \frac{ML_i + X_i + H_i}{\alpha_1} \right) \dots \dots \dots (3)$$

Therefore, the probability on observed sample in this study is,

$$\prod_{i=1}^{N_1} \left[ H \left( \frac{ML_i + X_i + H_i}{\alpha_1} \right) \right] \cdot \prod_{N_i+1}^N \left[ 1 - H \left( \frac{ML_i + X_i + H_i}{\alpha_1} \right) \right] \dots \dots \dots (4)$$

Where it is assumed that, the first  $N_1$  individual workers observed are considered poor and the latter  $(N - N_1)$  are not poor (refer ; Van De Ven & Van Praag, 1981).

### 4.3 Source of Data

The sixth round of the Ghana Living Standards Survey (GLSS 6) is the main source of data for this study. The GLSS is conducted by the Ghana Statistical Service (GSS) and the sixth round was conducted from 18<sup>th</sup> October, 2012 to 17<sup>th</sup> October, 2013 and it is the most recent round. The survey sampled 18,000 households in Ghana, using 1,200 enumeration areas. Out of the 18,000 households that were sampled, 16,772 successfully completed the survey leading to over 90% response rate. The sampling procedure adopted for the survey is the two-stage stratified sampling procedure. The initial stage involved a random selection of 1,200 enumeration areas, used to form the Primary Sampling Units. For the second stage, fifteen (15) households were systematically selected from each Primary Sampling Unit. This resulted in a total sample of 18,000 households.

Elaborative information was collected from the 18,000 sampled household for this survey. Demographic characteristics, education, employment and time use, migration and tourism, housing conditions, household agriculture, housing conditions, access to financial services and ownership, were among the information gathered from the respondents. In comparison to the previous rounds, the GLSS 6 included a Labour Force Survey module. This module contained

detailed economic characteristics and activities of the respondents in the two weeks preceding the interview. Additionally, GLSS 6 gathered information on the characteristics of the households surveyed and used the information to calculate the poverty status of these households. For the purpose of this study, combining the individual demographic characteristics with the economic characteristics and the poverty data provides useful information that can be used in analyzing the research objectives in this study.

The survey indicated that 79.6% of individuals aged 15 years and above were economically active. Out of the economically active population, 94.8% were employed and the rest unemployed. In terms of activity rate, males recorded a higher participation rate than females (82.2% and 77.3% respectively). Aside the usual economic activities (main jobs) carried out by respondents in the survey, some of the respondents reported having secondary jobs as well. As stated earlier, 18% of the sampled population in the GLSS 6 indicated that they held multiple jobs. In this study, individuals who are 15 years and above, have a main job and also have a secondary job are considered to be multiple job holders or moonlighters. The minimum working age of 15 years is considered in conformity with international standards. According to the International Labour Organization's (ILO), the minimum age at which a person is eligible to work is 15 years.

Necessary information needed to estimate total consumption of each household within the sample population was collected in the survey. The total consumption included both food and non-food items. This information was used in calculating the living standards in Ghana. It is to be noted that, differences in the cost of living across regions and variations in household size and composition were taken into account in the calculation of the standard of living. Household consumption and

standard of living measures were used to estimate the poverty status of each household in the survey. The results reveal that about a quarter of Ghanaians are poor and a little below a tenth of the population are extremely poor.

Information from the GLSS 6 survey is suitable for this study because it contains specific information on the personal characteristics of the individuals in the households sampled (example, age, gender, marital status, educational levels, et cetera). Economic activity statuses of individuals are also captured in the survey where the main job characteristics as well as the secondary job features are well captured in the study. Information on the poverty levels of households are also included in the survey which helps to define whether or not an individual worker is considered to be working poor or otherwise.

#### **4.4 Description of Variables**

This section describes the variables used for the empirical analysis in this study. It describes both the dependent and independent variables.

##### **4.4.1 Dependent Variable**

###### **Working Poverty Status**

The dependent variable for this study is the working poverty status of individual workers. This variable is attained by combining different variable in the data set. First prerequisite is that, the individual must have done some work within the seven (7) days preceding the interview. Also, the person must not be less than 15 years at the time of the survey. Last but not least, this worker must come from a household that is considered to be poor per the definition used in the survey. The working poverty status is a therefore a dichotomous variable which takes on a value of “1” if the

individual worker did some work for pay, profit or family gain in the last seven days and comes from a poor household and “0”, otherwise.

#### **4.4.2 Independent Variables**

##### **Moonlighting**

Section four of the GLSS data concentrates on the economic activity and time use of the population, 15 years and above. In this section as well, respondents were asked if they held any other job (secondary job) aside their regular jobs. The moonlighting variable, which is the main independent variable in this study, was derived from this section of the survey data. A respondent is therefore considered a multiple jobholder (moonlighter) if s/he held more than one job at the time of the survey. The moonlighting variable is categorized as “1” if the respondent held more than one job at a time and “0” if the respondent held just one job.

#### **4.4.3 Other Control Variables**

Several studies have outlined some major contributing factors of working poverty (see, GSS, 2015; Crettaz & Bonoli, 2010; Hong & Wernet, 2007; Crettaz, 2013). Referring to such studies, the other control variables to be used in this study are broken up into three distinct groups. The first group represents the personal characteristics of the respondents. The second group considers the household characteristics of the respondents whereas the last group captures the characteristics of the main jobs held by the respondents.

### **Personal Characteristics**

The personal characteristics of the respondents include age in years, gender, marital status, income from primary job and educational attainment. In the work of Joassart-Marcelli (2005), working poor families tend to have younger income earners than the average. Similarly, Bodea & Herman (2014) reveal that workers with a high risk of in-work poverty are the younger ones. In terms of gender, men were found to be at a higher risk of in-work poverty than their female counterparts.

According to a recent survey, men are now falling towards the bottom of the income ladder whereas the economic gains of women are outpacing the men (Vespa, 2017). In this report, a major contributing factor for this trend is education. More and more women are getting higher education. As there exist a direct correlation between education and employment, most women these days earn high incomes. Again, higher levels of education are mostly linked with lower unemployment rates. This reason could be used to explain the trend in this study which found more men to be at a higher risk of in-work poverty. Also, it was found that, the lower a person's level of education, the higher the risk of in-work poverty.

Age is measured in years and it is captured as a continuous variable in this study. The square of individual ages is captured to ascertain the effects age would have in the model with time. Gender is a dichotomous variable in this study. Gender is categorized as "1" if the respondent is male and "0" if female. Marital status on the other hand is a categorical variable. For marital status, "1" represents married (married and consensual Union), "2" represents those who are separated, "3" is for the divorced, "4" represents the widowed whilst "5" indicates singleness. Educational attainment is in five categories; where "1" represents individuals with no form of education, "2" is for those with basic education, "3" for those with secondary education, "4" stands for individuals

with vocational/technical education and “5” for individuals who have tertiary education. Income from primary job on the other hand is a continuous variable in this study.

### **Household Characteristics**

The household characteristics consist of the gender of the household head, employment status of the household head, age of household head, size of the household and locality (rural or urban) of the household. Where an individual lives has been recognised in the literature as an important factor in the study of the poverty status of that individual ( Slack, 2010; Lobo, 2009; Gans, 2002). This is to help outline the trends in poverty across rural and urban areas over a particular period of time and thereby inform policy.

The locality is measured as a dummy variable. Locality is categorised as “1” if the individual is from an urban household and “0” if otherwise. Gender of the household head also enters the model as a dummy variable where “1” represents male household heads and “0” represents female household heads. Household size is a continuous variable in the study. The household size is squared to determine the concavity or convexity of household size to working poverty status. Age of household head enters the model as a continuous variable. It is squared to determine the concavity or convexity of the variable with respect to time.

### **Employment Characteristics of the Household Head**

In the literature, it is generally recognized that, aside personal and household characteristics that are found to influence in-work poverty, employment characteristics also play a significant role in determining the poverty status of workers (Bodea & Herman, 2014). Employment characteristics in this study include primary job type of the household head.

Employment type of the household head enters the regression as a categorical variable. It is categorized as self-employed agriculture, self-employed non-agriculture, public sector employee, private sector employee, the unemployed and those who are out of the labour force as the last category.

Table 4.1 provides a summary of variables used in this study and how each of them is measured for the empirical analysis. The characteristics of the sample used for the analysis is also presented.

Table 4.1 reports summary statistics of moonlighting and the characteristics of the working poor in Ghana. The Table indicates that 86.44% of the working poor do not hold multiple jobs whilst only 13.56% of them hold multiple jobs. This indicates that majority of the working poor do not engage in moonlighting. Furthermore, in terms of educational level, majority (88.72%) of the working poor have basic education whilst only 1.28% of them have tertiary education (table 4.1a). This explains why they are poor since high educational attainment is a potent weapon for reducing poverty, *ceteris paribus* (see Owusu-Afriyie and Nketiah-Amponsah, 2014). Furthermore, 8.42% of the working poor have secondary education and 0.63% of them technical and vocational education (Table 4.1).

Table 4. 1: Summary Statistics of Categorical Variables

Variable	Frequency	Percent (%)
Multiple Job Holdings (Moonlighting): <b>Yes</b>	1,281	13.56
<b>No</b>	8,169	86.44
Individual's Education Level: <b>No education</b>	36	0.76
<b>Basic</b>	4,223	88.72
<b>Secondary</b>	401	8.42
<b>Voc./Technical</b>	30	0.63
<b>Tertiary</b>	61	1.28
<b>Other</b>	9	0.19
Location of Household: <b>Urban</b>	1,254	13.27
<b>Rural</b>	8,196	86.73
Marital Status: <b>Married</b>	5953	63.02
<b>Separated</b>	131	1.39
<b>Divorced</b>	183	1.94
<b>Widowed</b>	562	5.95
<b>Single</b>	2,616	27.7
Sex of Individual: <b>Female</b>	4,918	52.07
<b>Male</b>	4,527	47.93
Sex of household head: <b>Male</b>	7,996	84.61
<b>Female</b>	1,454	15.39
Employment Status of Head:		
<b>Public Employee</b>	174	1.84
<b>Private Employee</b>	418	4.42
<b>Self-Employed Non-agric.</b>	1,019	10.78
<b>Self-Employed Agric.</b>	7,417	78.49
<b>Unemployed</b>	87	0.92
<b>Out of Labour Force</b>	335	3.54
Age of Individual: <b>15 to 24 years</b>	2,633	27.88
<b>25 to 34 years</b>	1,901	20.13
<b>35 to 44 years</b>	2,022	21.41
<b>45 to 54 years</b>	1,421	15.04
<b>55 and above</b>	1,468	15.54

Source: Author's Construction from dataset

In terms of location, majority (86.73%) of the working poor are living in rural areas whilst the minority (13.27%) are in urban areas (Table 4.1). In terms of the marital status of the working poor, majority (63.02%) of them are married whilst minority are separated (1.39%) (Table 4.1). However, 1.94%, 5.95% and 27.7% of the working poor are divorced, widowed and single respectively (Table 4.1). In terms of gender, 52.07% of the working poor are females whilst the rest are males (Table 4.1). This is consistent with Pearce's 1975 "Feminization of poverty hypothesis", which states that females experience poverty at higher rates than males (see Pearce, 1975). It is thus not surprising in the literature that majority of the working poor are females. On the contrary, our data show that majority of the working poor (84.61%) are coming from households whose heads are males (Table 4.1). This finding is consistent with the Ghana Statistical Service's report (GSS, 2006), which states that male-headed households experience poverty at higher rates than female-headed households.

Furthermore, in terms of employment status of head of household, majority of the working poor (78.49%) come from households, whose heads are engaged in self-employed agriculture whilst the minority (0.92%) come from households, whose heads are unemployed (Table 4.1). This could mean that income from agriculture is really not enough to escape poverty.

Lastly, in terms of age of the working poor, majority of them (27.88%) are in the age category, 15 to 24 years whilst the minority (15.04%) are in the age category, 45 to 54 years (Table 4.1).

Furthermore, the working poor have an average age of 36.96 years and their minimum age is 15 years and maximum age is 99 years (Table 4.2). In terms of the size of the household, the working poor has an average household size of 7.25 with a standard deviation of 3.48 (Table 4.2). The

average annual income of the household of the working poor is 5,793.41 Ghana cedis with a standard deviation of 1, 2291.36 Ghana cedis.

Table 4. 2: Summary Statistics of Continuous Variables (Main Characteristics of the Working Poor)

Variable	Observation	Mean	Std. Deviation	Min.	Max.
Household Size	9450	7.25	3.48	1	25
Income from primary job	2712	2442064	6.99E+07	1.8225	3.60E+09
Age of Head	9450	50.38	14.89	15	99
Age of Individual	9445	36.96	16.31	15	99

Source: Author’s Construction from dataset

#### 4.5 Effect of Moonlighting (Multiple Job Holdings) on Poverty.

The study further examines whether moonlighting can take the working poor and their household out of poverty. Hence, the study estimates the probit regression specified in equation (1). The main explanatory variable of interest is moonlighting. The study finds that if the individual engages in moonlighting, it reduces the chance of being poor by 2.6% points, holding other factors constant. This is similar to the work of Stanczyk et al (2017) which found that multiple job holding can translate into a life further away from poverty. earnings from the second job was found to reduce poverty rates significantly especially among black and Hispanic households with lower educational levels and lower income levels. Again, Pouliakas (2017), it was acknowledged that moonlighting can help workers improve their standard of living when the income from their primary jobs is not adequate. It has been established that the working poor are workers whose wages are too low for meeting basic needs. As such workers engage in multiple job holding, the additional income gained from the secondary jobs could supplement the dwindling income from their main or primary job and hence improve their standard of living whiles reducing the rate of

poverty among such workers. As stated above, a possible mechanism through which moonlighting reduces poverty is that, the skilled acquired while moonlighting can influence subsequent occupational mobility, which may land these low-income workers in high paying jobs. This means that moonlighting is a potent weapon for combating poverty.

Table 4. 3: Effect of Moonlighting on Poverty

Dependent Variable: Poverty Status	Marginal Effect	Z Statistics
Multiple Job Holdings (Moonlighting):	-0.026***	-5.70
Individual's Education Level:		
<b>Basic</b>	0.008	0.41
<b>Secondary</b>	-0.033**	-2.16
<b>Voc./Technical</b>	-0.054**	-2.37
<b>Tertiary</b>	-0.063***	-2.98
<b>Other</b>	0.117***	3.04
Household Size	0.043***	6.79
Household Size Squared	-0.002***	-2.37
Urban Household	-0.095***	-15.47
Log of income from primary job	-0.005***	-6.60
Marital Status of Individual: <b>Married</b>	-0.016**	-2.41
Age of Individual	0.000	-0.24
Age of Individual Squared	0.000	-0.09
Age of Head	-0.004***	-3.95
Age of Head Squared	0.000***	3.93
Male Head	-0.021***	-3.08
Employment Status of Head:		
<b>Public Employee</b>	-0.012	-0.57
<b>Private Employee</b>	-0.005	-0.21
<b>Self-Employed Non-agric.</b>	-0.018	-0.87
<b>Self-Employed Agric.</b>	0.032	1.22
<b>Out of Labour Force</b>	0.009	0.35
No of Observations	<b>1,537</b>	

Notes: \*\*\* p<0.01, \*\*p<0.05

Educational level has varying effects on the working poverty status of individuals, referring from Table 4.3. Individuals with secondary, vocational and tertiary education and engaged in economic activity are less likely to be working poor relative to those with no education with the chance increasing with the level of education. This indicates that, the higher an individual's level of education, the lower the person is at the risk of working poverty. Therefore, education plays a significant role in reducing the rate of working poverty in Ghana. This result is no different from some studies on poverty. Rolleston (2011) indicates that poverty is highly prevalent among the less educated individuals in almost all contexts. Findings from this study reveal that effect of education on the welfare of individuals increase with the number of years of schooling. Also, the educational level of household heads was found to have a negative linear as well as a positive quadratic effect on welfare in Ghana. Findings from the study of Hong & Wernet (2007) from reveal that, majority of the working poor population had less than a high school education compared to the non-working poor population. Similar to the findings above, Coulombe & Wodon (2007) indicates a decrease in poverty levels with education. Household levels of poverty were found to decline as the level of education of a spouse or household head increases.

The number of people in a household, presented as household size, has a positive and significant relationship with working poverty status of individuals in this study. This means that, as the number of people in a household or the size of a household becomes bigger, the poverty rate of the working population increases. Squaring the household size variable produces a negative but significant relationship to working poverty status. This positive and negative signs of household size and household size squared respectively indicate a nonlinear relationship between working poverty and household size. Analysis of data from the study of Oluwatayo (2009) shows that, a

large part of the respondents came from rather large households. Lanjouw & Ravallion (1995) find out that, the relationship between poverty and household size diminishes in Pakistan as the size elasticity of the cost of living is 0.6. Also, Anyanwu (2014), using the Harmonized Nigeria Living Standard Survey (HNLSS) data from 2009 to 2010 find that, household size is an important determinant of poverty. Findings from this study reveal a negative and significant relationship between household size and poverty. As more and more people are added to a household, the probability of becoming poor increase progressively. A high number of children can impede investments in their human capital thereby, creating a poverty-fertility trap. As the number of children in a household increases, resources available to each member of the household decreases. Again, newly born babies are likely to reduce the productivity of their mother by hindering their work prospects and also by taking more resources such as food (Anyanwu, 2014).

The results in Table 4.3 reveal a negative and significant relationship between working poverty and urban households in Ghana. This finding indicates that working poverty is mostly profound in the rural parts of Ghana as compared to the urban areas. The findings may confirm the view that most rural folks have unstable income because they are mostly engaged in farming activities and hence, tend to be poor. Ravallion (2007) acknowledges the widespread view that a greater part of the poor in developing countries are located in rural communities. However, findings from the study reveal that most poor people are migrating to urban areas and therefore recommend faster urbanization to rapidly reduce poverty. In Ghana, urban households are noted to have lower rates of poverty than rural households but poverty levels in urban areas have reduced faster than poverty levels in the rural areas (Cooke, Hague, & McKay, 2016). This has doubled the urban-rural poverty gap.

Income has a negative relationship with working poverty in Ghana, evidenced from Table 4.3. An increase in income levels reduces poverty among the working population in Ghana. Therefore, in-work poverty is associated with lower income levels. The work of Hallerod et al (2015) reveals that in Europe, working poverty does not arise because of low wages but rather out of unemployment. In Europe therefore, the working poor are not necessarily individuals with low wages but rather those who are unemployed and also those who are self-employed. In contrast with the findings of Hallerod et al (2015), Oluwatayo (2009) concludes that poor workers in Nigeria sought out ways of diversifying their income sources because they recorded lower levels of income from their main employment. Undoubtedly, rational workers are most likely to look for ways of supplementing their dwindling income from their main job by engaging in moonlighting (Adjei, 2013). This implies that, higher income levels reduce the risk of poverty and vice versa.

Individuals who are married are more likely to be in the working poor category as compared to those who are not, according to Table 4.3. Lichter et al (2003) also indicates a positive relationship between marital status and poverty in the United States. This result is seen to have arrived as a result a probably high number of dependents of married individuals. Married people are likely to come from households with high number of dependents as compared to single earners, making it a little difficult to escape poverty. Similarly, Rodgers (1991) found that married couple families have a lower risk of in-work poverty than single household families. This may arise especially when both husband and wife are engaged in the labour market and are able to pool their resources for the benefit of the family. The results from the study of Dunga (2017) again reveal that married

household heads implies a lower risk of in-work poverty than single headed households South Africa.

Table 4.3 shows a negative relationship between male headed households and the working poverty status of individuals. From this, the risk of in-work poverty is high for households headed by males than those female headed households. The pattern may be explained by the recent increase in the number of females getting higher education and hence mostly likely to occupy higher positions in the labour market, which translates into higher earnings. Also, from Table 3.2, it was revealed that in Ghana, more females than males engage in multiple jobs and hence the income of these females are expected to be relatively higher than their male counterparts. In contrast, Dunga (2017) found that female headed households had lower income levels on the average and hence are at the risk of poverty. On the contrary, Rodgers (1991) found male-headed households to be less affected by poverty than female-headed families.

Age of household head in this study recorded a negative relationship with working poverty whilst the square of the ages of household heads had a positive relationship with poverty. The negative and positive signs of household head age and the square of the age of household heads respectively, indicate a linear relationship between the age of household heads and working poverty status. Therefore, in-work poverty is prevalent among younger household heads than the older ones. Both the age of individuals in the sample population as well as the square of their ages exerted a positive impact on working poverty status. As the age of individuals increases, the higher the person is at the risk of in-work poverty. Older workers are more likely to have accumulated a lot of experience in the labour market and hence are more likely to expand their job search making it possible to

earn higher than the younger workers. In the work of Newman (2000), younger individuals within the inner city of Philadelphia were found to be at a higher risk of in-work poverty than their older counterparts. Younger workers in Romania were also found to be at a high risk of in-work poverty (Bodea & Herman, 2014). Workers between the ages of 25 and 54 had the lowest risk of in-work poverty according to this study. Differing results were found in a study conducted in Czech Republic. In this study, data from EU Statistics on Income and Living Conditions (EU-SILC) revealed that in-work poverty rates for younger workers were low up till the age of 24 years. Above the age 25, in-work poverty rate increases and the explanation given for this is that, at this age most people are either married with children or have dependents.

Employment status of household heads as shown in Table 4.3 above resulted in varying outcomes, though not significant. Household heads employed in the public and private sectors of the economy as well as those who were self-employed in the non-agricultural sector had a negative relationship with working poverty status. Such workers or head of households are seen to be less likely to be considered as working poor according to the data used for this study. However, household heads that are self-employed in the agricultural sector or are out of the labour force had a higher risk of in-work poverty. For heads engaged in agricultural self-employment, they are most likely to be in vulnerable employment and hence have little or no form of employment security which can translate into a higher risk of in-work poverty (refer Aryeetey & Baah-Boateng (2015)).

#### **4.6 Chapter Summary**

Chapter Four (4) of this study presented the methodology of the study, data used for the analysis, empirical results and findings of the study. Employing Probit model of estimation, the study sought to explore the effect of multiple job holding on the working poor in Ghana. The study relied mostly on data from the sixth round of the Ghana Living Standard Survey (GLSS) conducted from the year 2012 to 2013.

Empirical findings from the study suggest that, there exist a negative and significant relationship between moonlighting and working poverty in Ghana. Therefore, the more poor workers attempt to diversify their income through taking up additional jobs, the lower the risk of these workers to poverty.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND POLICY RECOMMENDATIONS

#### 5.1 Summary and Conclusions

The study sought to determine the effect of multiple job-holding or moonlighting on the working poor population in Ghana. Chapter one began with a brief introduction to the study. The problem statement, which was that of low earnings among some workers in Ghana that compelled them to look for other means of supplementing their incomes, was discussed. The objectives of the study were outlined in this same chapter as well as the structure of the study.

Chapter two covered a review of literature, from both theoretical and empirical sources. The theoretical literature came out with two main motives to explain why individuals would decide to take on two or more jobs at a time. The first was the hours' constraint motive which goes to say that, employers offer a fixed number of hours to their workers thereby restricting the earning potential of these workers. Workers who would like to work more to raise their income level cannot do so on their primary job and hence seek work elsewhere to compensate for the extra hours needed. The second reason was the job portfolio motive or the heterogeneous jobs motives. With this motive, workers do not moonlight because they are restricted in their primary jobs. They do so because they seek to acquire some skills for a better job or entrepreneurship in the future, they derive some satisfaction from the second job or need two jobs that are flexible enough for them to have time for their household duties. The latter reason is mostly typical of married women and women with children.

Some empirical studies reviewed in chapter two gave various reasons for moonlighting. Almost all of them could be classified under the hours' constraint or the job portfolio motives. However, the motive that dominated was the hours' constraint motive of moonlighting. This goes to say that, most people would take on more than one job mainly to supplement their income levels.

Chapter three presented an overview of moonlighting and working poverty in Ghana. This chapter of the study reveals that total employment and employment-to-population ratio has been increasing in Ghana since 2000. However, the quality of employment in the country lags behind the employment growth. Gainful or productive employment is low while vulnerable employment is rampant in the country. Multiple job holding is a rural phenomenon in Ghana and are mostly engaged by females. Multiple job holding increases by age as individuals who were 30 years and over recorded the highest incidence of moonlighting. On the average, majority of multiple job holders in Ghana have had at least basic education. Self-employment and contributing family work remained the highest second job for moonlighters in Ghana compared to a few of them in paid employment.

Chapter four presents the methodology and empirical analysis. The Probit regression model was adopted in this study in an attempt to find out the effect of multiple job-holding on the working poor in Ghana. It was estimated that engaging in moonlighting activities reduced the chance of entering into poverty by 2.6 percentage points *ceteris paribus*. Exploring the effect of other household and individual characteristics on working poverty, the study revealed that education has a major influence on the poverty status of the working population in Ghana. The higher the level of education of an individual, the lower the person is exposed to the consequences of in-work

poverty. Also, age of household heads in the sample had a negative relationship with in-work poverty status. However, the square of the age of household heads revealed a positive relationship with working poverty. A possible explanation for this phenomenon could be that, with time, household heads gain a lot of attachment to the labour market and so they are able to increase their income levels, thereby reducing the risk of in-work poverty (Refer, Crettaz & Bonoli, 2010).

Employment status of household head gave out different results with respect to in-work poverty. Household heads employed in the public or private sectors of the economy, as well as those who are self-employed in the non-agricultural sector depicted negative relationships with working poverty status. However, those who were self-employed in the agricultural sector and those who were out of the labour force had higher risks of in-work poverty.

Empirical results from this study reveal a positive relationship between household size and poverty among the working population. The larger the number of people that make up a household, the higher the working class in such households are exposed to poverty. However, as household size doubles, poverty levels reduce among the working population. An explanation to be given for this trend is that, with time, the number of earners in the household increases as individuals who were once children would probably be adults and hence can enter the labour market to generate extra income for the household.

In terms of locality, the study indicates a negative relationship between urban households and poverty among the working population. This implies that, working poverty is not that prevalent in urban areas in Ghana but rather more of a rural phenomenon.

Last but not least, income had a negative relationship with in-work poverty. The higher an individual worker's gain from a job, the lower the person is exposed to in-work poverty. From the analysis, the marital status of a worker could have an influence on the poverty level of such a worker in Ghana. Individual workers who are married were found to be at a low risk of in-work poverty than those who are single. This is because it highly probable that married couples have dependents (mostly school going children) and therefore their income levels might not be enough to lift them and their families out of poverty. Age of the individuals in the sample and the square of their ages also revealed a positive relationship with in-work poverty.

In conclusion, the study provides answers to the research questions in chapter one (what is the effect of moonlighting on working poverty & what are the characteristics of the working poor and moonlighters in Ghana). Multiple jobholding or moonlighting provides the working poor an opportunity to move themselves in their families away from poverty as indicated in the empirical analysis. Individuals residing in the rural parts of Ghana, less educated, from large families, from families with more dependents and those married were among those who were at a higher risk of been considered working poor. Analysis from the study also show that individuals who are self-employed, females, rural folks, older (above 30 years), had lower levels of education recorded the highest percentage of moonlighters in Ghana.

## **5.2 Policy Recommendations**

It was drawn from the findings of this study that, working more than one job significantly reduces the risk of poverty for the working poor and their households. Another finding from this same study reveals that, the number of the working poor who are moonlighters or held more than one job was quite low. The less number of the working poor who take on two or more jobs could suggest that the working poor are limited when it comes to job search in the labour market, they

lack the information on available job openings to help them secure a second job or may not be qualified enough for the second job. It is therefore recommended in this study that information availability in the labour market should be made readily available to workers who are willing to hold additional jobs. To realize this, an effective and efficient labour market information system is recommended to serve as a platform where essential information in the labour market would be made readily available for public consumption.

Again, in this study, the findings reveal that education has a positive and significant effect on working poverty in Ghana. Individuals who were in the working poor category and had higher levels of education had a greater chance of lifting themselves and their families from poverty by taking on an extra job. Policy makers and stakeholders interested in poverty reduction should consider interventions towards improving the level of education of the Ghanaian populace in an attempt to reduce the poverty rate in the country. Educational subsidies and scholarships could increase the level of enrollment in the various schools and eventually reduce poverty.

Also, most moonlighters were identified to have their second jobs in the informal sector of the economy. Most of them are either self-employed or contributing family workers. The informal sector, which includes the self-employed is well noted for high levels of vulnerability in terms of employment. It is therefore recommended that, the decent work deficit in the informal sector is reduced through exploring various opportunities available in this sector thereby increasing its job absorption capacity, setting out rules of engagement in this sector to be protected by law and ensuring that both employees and employers adhere to these laid down rules and regulations for the smooth operation of the informal sector. This could be a way of making informal sector

employment more attractive and lucrative for individuals who decide to work in this sector thereby reducing the poverty levels among workers in Ghana.

### **5.3 Limitations of the study**

From this survey, poverty levels were calculated on a household basis and therefore individuals from households that are considered poor are automatically thought of as poor too. There are chances that, some individuals from these poor households are not necessarily poor. This might lead to an overestimation of the working poverty rate in the country.

It is recommended for future research in poverty and moonlighting to try to measure poverty both at the individual and family/household levels so as to effectively analyse the impact of multiple job holding on the individual worker as well as his/her household

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