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Q4 2026 EDITION · MANUFACTURING, RETAIL & FMCG

Ghana's Q4 2026 Labour Risk Index

Peak-season workforce and turnover benchmarks, retention strategies, and the Ghana Peak Readiness Score: a 0 to 100 diagnostic that shows whether your organisation is ready for Q4 volume, or exposed to mid-season risk.

4
weighted pillars to score yourself

7
frontline roles salary-benchmarked

6
churn drivers mapped to evidence

6
months before a temp hire turns permanent

01 EXECUTIVE SUMMARY

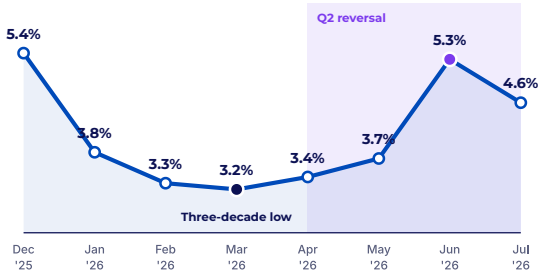
Q4 is not a season for your business. It is the season.

For manufacturing, warehousing, retail and FMCG employers, October to December carries the highest revenue, the tightest fulfilment windows and the least room for an empty shift. The frontline workforce that holds this plan together is the part of the business least protected against disruption.

On the surface, the economy looks calm. Inflation fell for 15 months in a row and reached a near three-decade low of 3.2% in March 2026. That calm did not last. The Association of Ghana Industries' (AGI) Q2 2026 Business Barometer shows member-reported inflation climbing back from 3.4% to 4.1%, and the national daily minimum wage rose 9% to GH₵21.77 in January. **Each seasonal hire now costs more, even as headlines say prices are cooling.**

Labour is plentiful on paper and scarce in practice. National unemployment is 13.0%, yet it ranges from 6.6% in Bono to 21.5% in Greater Accra, and two in three employed Ghanaians work in vulnerable employment. **Headcount exists in aggregate. It is not reliably there in the city, for the skill, in the week that Q4 demands.**

Fig. 1 Disinflation reversed mid-year, just as Q4 hiring ramps up



Year-on-year CPI inflation. Source: Ghana Statistical Service CPI releases, Dec 2025 to Jul 2026, as reported by GNA, Graphic Online and Trading Economics.

13.0%
National unemployment, masking a 6.6% to 21.5% regional spread
GSS, Q3 2025

GH₵21.77
2026 daily minimum wage, up 9% year on year
NTC / FWSC

108.7
AGI Business Confidence Index: targets assume full staffing
AGI, Q2 2026

40%
Capacity used in wheat flour milling; Q4 is the window to recover
AGI, Q2 2026

What this report gives you

- ☐ A four-pillar **Peak Readiness Score** you can calculate in ten minutes (page 3)
- ☐ Posted salary bands for seven frontline roles, set against the statutory floor (page 4)
- ☐ Jobberman platform data on how deep and how stable each sector's applicant pipeline is (page 5)
- ☐ A six-factor **Churn Risk Factor Map** and a compliance checklist for Q1 (pages 6 and 7)

THE BOTTOM LINE

Revenue targets for Q4 quietly assume every shift is filled, every week.

1. Price your seasonal hires against 2026 wage costs, not 2025's.
2. Plan headcount by city and by role, not by national averages.
3. Score your readiness now, while there is still time to act on it.

02 THE GHANA PEAK READINESS SCORE

One number. One question: ready for Q4, or exposed to it?

Score your organisation across four weighted pillars. Write your points in each box and add them up. The total places you in one of three risk tiers.

STATUTORY WAGE FLOOR	2025	2026
Daily minimum wage	GH₵19.97	**GH₵21.77** (+9%)
Monthly (27 days)	GH₵539.19	**GH₵587.79**

30 POINTS

1. Pipeline Depth

Ratio of qualified, contactable applicants to frontline roles in your operating region

30 more than 15:1 | **15** 5:1 to 15:1 | **0** less than 5:1

SCORE

30 POINTS

2. Wage Competitiveness

How your offered daily or monthly rate compares with the regional market median

30 15% or more above median | **15** at median | **0** below median or at the wage floor

SCORE

20 POINTS

3. Retention Velocity

Projected mid-season churn, based on shift structure and how dense the local labour market is

20 fixed shifts plus retention bonus | **10** standard shifts | **0** dense area, fluid daily pay

SCORE

20 POINTS

4. Compliance Exposure

Legal risk of misclassifying seasonal hires under the Labour Act, 2003 (Act 651)

20 written contracts naming classification and end date | **0** unclassified seasonal hires past 6 months

SCORE

Your Peak Readiness Score

Add your four pillar scores. Then find your tier below.

/ 100

0 — 50 — 80 — 100

0 to 49 High Vulnerability
Critical risk of bottlenecks, empty shifts and post-Q4 legal liability.

50 to 79 Moderate Exposure
A rival's daily rate or a poor shift fit can stall delivery.

80 to 100 Peak Ready
Pipeline, pay and contracts hold under pressure.

READ THIS BEFORE YOU SCORE

Retention Velocity is a fit signal, not a guarantee. Under the Labour Act, casual, temporary and permanent workers can all resign at any time. A good fit at hiring improves your odds; it does not lock in your retention rate. Page 6 expands this into six churn drivers.

HOW PILLAR 1 IS BENCHMARKED

Listing application volumes provide the raw, directional data behind Pipeline Depth. Individual scores are calculated by comparing your internal application ratios with **Jobberman's regional sector medians**. Not sure of your ratio? Page 8 shows how to get it.

03 SECTOR DEEP-DIVE · MANUFACTURING & WAREHOUSING

A factory cannot ramp up what it cannot staff.

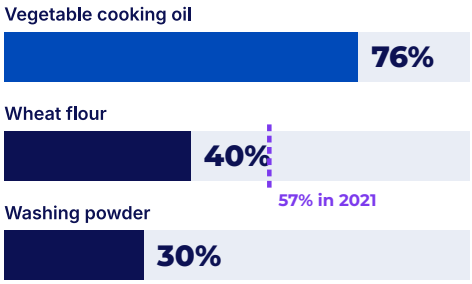
Manufacturing sits in an industry group that contributes roughly 31% of GDP. High input costs and import competition squeeze margins all year. Q4 is the window to win back consumer volume.

AGI's Q2 2026 Barometer shows several sub-sectors running well below installed capacity: wheat flour at 40% (down from 57% in 2021) and washing powder at 30%. Macro pressure caps output, but **labour availability decides whether you reach that cap**. Even an under-used plant cannot lift output for Q4 without dependable, trained frontline staff.

THE RISK

Business confidence is high: an index of 108.7, with 72% of AGI members expecting improvement. Those Q4 targets assume full staffing. For sub-sectors running at 30% to 40% capacity on thin margins, **mid-season churn can erase the narrow window** needed to recover annual operating costs.

Fig. 2 Installed capacity utilisation, Q2 2026



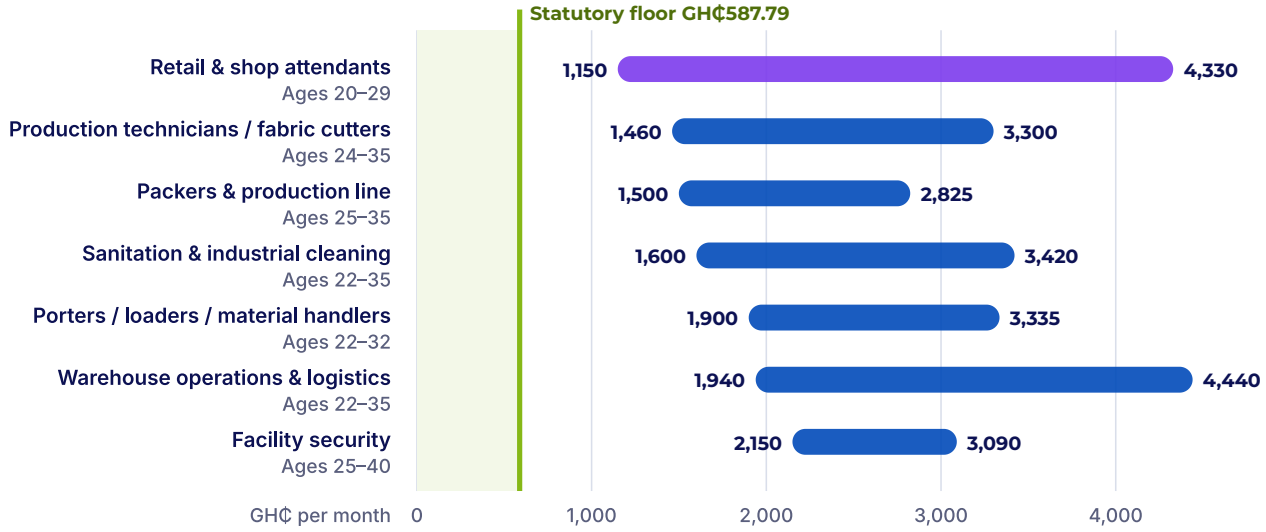
Capacity utilisation is the share of a factory's maximum possible output it is actually producing. Source: AGI Q2 2026 Business Barometer, as reported by BusinessGhana.

WAGE COMPETITIVENESS BENCHMARK

The legal floor is not the market rate

Every band below sits well above GH₵587.79. Pricing to the floor, or near it, puts you at the bottom of the market your hires compare you with.

Fig. 3 Posted monthly salary bands for frontline Q4 roles vs the 2026 statutory floor



Role titles and applicant pools: Jobberman Ghana internal platform data. Salary bands benchmarked from Paylab Ghana operational compensation data (2025 to 2026, 80% distribution). Floor: GH₵21.77 a day × 27 working days.

1.96×

Entry pay for retail and shop attendants against the monthly floor. This is the lowest entry point of any frontline role, and the most exposed to poaching.

DECISION POINT

1. Set Q4 rates against role-level market bands, not the minimum wage.
2. Lock in trained line staff before October volume arrives.

03 SECTOR DEEP-DIVE · RETAIL & FMCG

The Q4 spike gets bigger every year. So does the gap.

Ghana's retail market is worth close to US$37 billion and is growing at 7.5% a year through 2033, driven by urbanisation, a growing middle class and the shift from informal to modern trade.

As more spending moves into formal, modern retail, the Q4 demand spike that chains must staff for grows with it. Supermarkets, telecom retailers and import-led FMCG distributors now plan their whole year around Q4.

Large chains can absorb short-term staffing and cost pressure. **Small and mid-sized operators, often paying close to the floor and competing with the informal sector for the same people, carry the most Q4 churn risk** with the fewest buffers.

US$37bn
Ghana retail market value

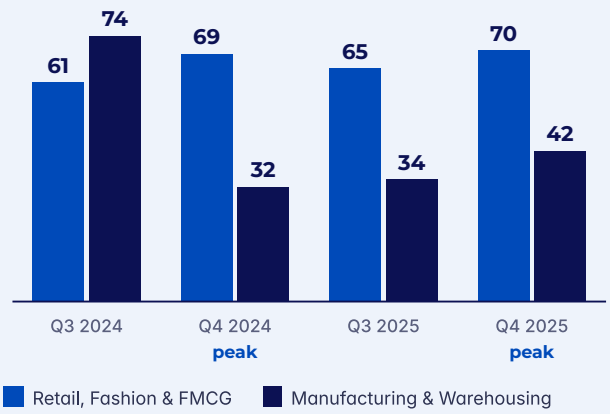
7.5%
Compound annual growth to 2033

Sources: DataM Intelligence, Ghana Retail Industry Market Report, 2026; The High Street Journal, "The Christmas Economy: Who Really Profits When Ghana Spends", Dec 2025, citing GSS consumption data.

PIPELINE DEPTH · JOBBERMAN PLATFORM DATA

Retail's applicant pool is deep and steady. Manufacturing's swings.

Fig. 4 Average applications per listing



Source: Jobberman Ghana listings dashboard, Q3 2024 to Q4 2025.

Across four quarters, Retail, Fashion & FMCG held a narrow range of **61 to 70 applications per listing**, and rose from Q3 to Q4 in both years.

Manufacturing & Warehousing fell from **74 in Q3 2024 to 32** the next quarter. Its best recent quarter (42, Q4 2025) is still below Retail's weakest (61).

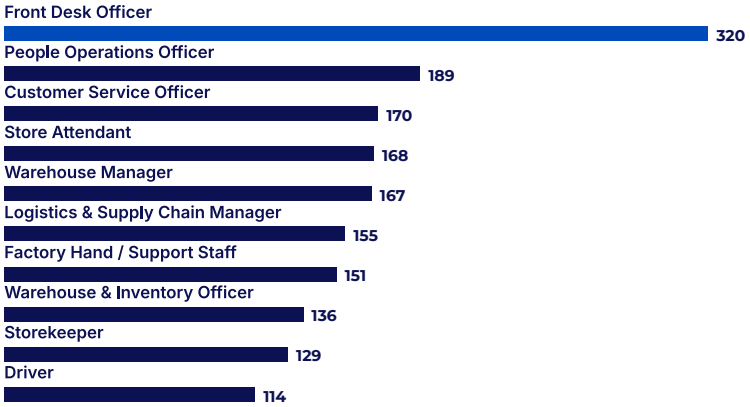
HOW TO READ THIS

Applications per listing count who applies, not who is qualified or reachable, nor how volume compares with your own headcount target. Treat it as a directional signal on scale and stability, not a computed Pipeline Depth score.

Fig. 5 Most-applied operational roles

Customer-facing retail roles draw the most interest. Technical warehouse and factory roles draw roughly half as many applicants per role.

Applications per role. Source: Jobberman Ghana internal BI platform data, 2025 to 2026.



DECISION POINT

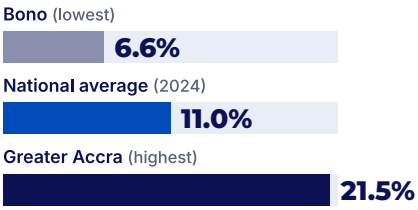
1. Open technical and factory roles first; their pool is thinnest.
2. Measure qualified-to-role ratio, not raw applicant count.

04 MID-SEASON CHURN DIAGNOSTIC

The hardest Q4 hire is the one you are still holding in week six.

Hiring is the easy part. Holding that hire through week six of peak season, when a competitor two streets away offers the same role for a few cedis more a day, is where Q4 plans fail.

Fig. 6 Unemployment by region, 2024



GSS regional data via GLMIS, 2024. The national rate for Q3 2025 is 13.0%.

Fig. 7 Would take shift work



Employed people not on shifts. Men (53.6%) are much more open to shifts than women. GSS QLFS, Q3 2025.

Fig. 8 The informal exit ramp



It absorbs most workers and is the easiest exit for a frustrated formal-sector hire. GSS, Feb 2025.

HOW TO READ THE REGIONAL GAP

Greater Accra's unemployment rate is more than three times Bono's, and Accra holds the densest cluster of competing retail and FMCG employers. A large local pool makes it easy for rivals to replace staff mid-season, and easy for your staff to be replaced at theirs. In Bono's tighter market, fewer qualified people are available, so competitors are more likely to poach the people you do hire. A bigger pool can also mean less sector experience, higher onboarding costs and shorter tenure.

THE CHURN RISK FACTOR MAP

Six drivers of Q4 retention loss

Each factor is backed by a named regulator or statistics body. Jobberman's placement data does not yet track full tenure, so the evidence here is external.

01
Wage poaching

Daily-paid casual workers move for small differences in take-home pay.

NTC/FWSC 2026 minimum wage, +9%

02
Regional labour density

Dense metro markets put competing employers within reach of every hire.

GSS via GLMIS, 2024

03
Shift and role fit

Staff on unwanted shift patterns disengage fast when alternatives appear.

GSS QLFS, Q3 2025

04
Pay and conditions disputes

The leading trigger of formal disputes, and a quiet driver of exits long before.

ILO and GSS, 2025; NLC via Modern Ghana

05
Safety enforcement gap

54 factory inspectors nationally against a stated need of 800+. Poor conditions persist through Q4 overtime.

ILO / Ghana OSH Profile, Oct 2025

06
Pay frequency and reliability

Late or irregular wages make rivals with faster pay cycles more attractive.

Unmeasured: no authoritative Ghana dataset; flagged, not estimated

Retention is decided at the offer, not in week six.

DECISION POINT

1. Match shift patterns to each candidate's stated preference before you hire.
2. Benchmark your daily rate against every competitor within reach of your site.
3. Pay on a fixed, published cycle through December. Late pay is an open door.

THE Q4 APPLICANT SPIKE

61 → 69
65 → 70

Retail, Fashion & FMCG applications per listing, Q3 to Q4, 2024 and 2025

Is your own team testing the market?

Applications rise from Q3 to Q4 in both years. On its own, that is what seasonal demand looks like. Read against the Churn Risk Factor Map, it raises a sharper question: is the surge only new supply, or does it include your casual, temporary and permanent staff looking elsewhere in the very window you need them most?

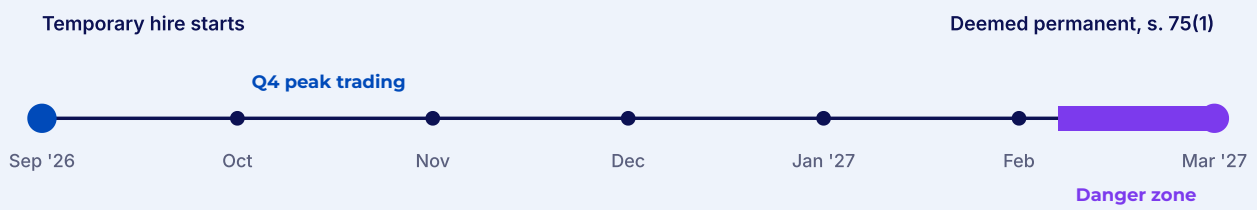
Q4 is when rivals hire hardest and pay most. A rising applicant pool can be an opportunity and a warning at the same time.

05 WORKFORCE COMPLIANCE & GOVERNANCE

The Q1 liability you are signing in Q4.

The Labour Act, 2003 (Act 651) separates casual from temporary work. Misclassify a seasonal surge and it becomes a material compliance liability by Q1.

The six-month conversion rule **A temporary worker engaged continuously for more than six months is deemed permanent, with full rights to notice, leave and severance.**



The seasonal trap: temporary staff hired in September and kept on into March 2027 without a written end date, a break in service or a clear casual structure convert to permanent headcount under Ghanaian law.

Table 1 **Casual vs temporary: state it clearly in every offer letter**

	CASUAL WORKER (S. 73 TO 74)	TEMPORARY WORKER (S. 75)
Nature of work	Seasonal, intermittent or irregular	Continuous, for a set period
Duration	No more than 6 continuous months	At least 1 continuous month
Wage basis	Calculated and paid daily	Per contract terms (weekly or monthly)
Statutory treatment	Excluded from standard termination notice; paid per day worked	**Deemed permanent** if kept on continuously for more than 6 months

Source: Labour Act, 2003 (Act 651), sections 73 to 78.

Pay correctly, not just enough

- ☐ Pay wages in legal tender. In-kind or store-credit clauses are void (s. 67).
- ☐ No financial penalties; no deductions beyond what the law allows or the worker agrees to (s. 69(2)).
- ☐ No interest or discount on pay advances, even with consent (s. 69(1)).
- ☐ Casual and temporary staff are paid for public holidays in their contract period (s. 72, s. 77).

Notice scales with contract length

One month for contracts of 3+ years, two weeks under 3 years, one week for week-to-week work (s. 17(1)).

Group stand-downs need 3 months

Notify the Chief Labour Officer and the union at least three months ahead (s. 65(1)). Planning in November is already late.

Shorter contract, same standard

Equal pay and non-discrimination apply to seasonal and casual staff exactly as to permanent staff (s. 14(e), s. 68).

06 YOUR NEXT MOVE

Know your score before December does.

You now have the four pillars. Three of them you can score from your own records. The fourth, Pipeline Depth, needs a benchmark you cannot see from inside your business: how your application ratios compare with the rest of your sector, in your region.

That benchmark is what Jobberman Ghana holds. As a two-sided marketplace connecting employers with jobseekers across the country, we see application volumes by sector, role and region every quarter, including the peak-season patterns in this report.

COMPLIMENTARY · 20 MINUTES

Book your sector consultation

Talk to a Jobberman sector specialist about your Q4 hiring needs, and leave with a clear view of where your organisation sits on the Peak Readiness Score.

Book your call

jobberman.com.gh/employer

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ABOUT THIS REPORT

The Ghana Q4 2026 Labour Risk Index gives retail and manufacturing operations leaders, HR leaders and investors verified data on labour supply, statutory compliance and market growth ahead of peak season.

DATA TRIANGULATION FRAMEWORK

Macroeconomic baseline	Ghana Statistical Service (GSS) Quarterly Labour Force Statistics; National Report on Productivity, Employment and Growth; CPI releases; GLMIS regional data
Growth and pipeline	AGI Q2 2026 Business Barometer; DataM Intelligence Ghana Retail Industry Market Report; Jobberman Ghana Power BI platform data; Paylab Ghana
Labour and wage standards	NTC / Fair Wages and Salaries Commission 2026 Minimum Wage Agreement; Labour Act, 2003 (Act 651); ILO / Ghana OSH Profile, Oct 2025

This report is for general information and is not legal advice. Check specific employment decisions with qualified counsel.

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