



REPUBLIC OF GHANA

GHANA LIVING STANDARDS SURVEY (GLSS)

7

Main Report



Government of the
Netherlands

Ghana Statistical Service
June, 2019

PREFACE AND ACKNOWLEDGEMENT

The Ghana Living Standards Survey (GLSS) provides information for understanding and monitoring living conditions in Ghana. This is the seventh round of a nation-wide household survey. The data collection was over a period of 12 months (22nd October, 2016 to 17th October, 2017).

The uniqueness of the GLSS round seven (GLSS7) are the inclusion of a module on Data Protection and the use of smart devices in the collection of the data. The survey collected detailed information on the demographic characteristics of the households, education, health, employment, migration & remittances, information communication and technology (ICT), tourism, housing, household agriculture, non-farm household enterprises, financial services, anthropometry and asset. Information was also collected on households' perception of governance, peace and security and knowledge of data protection in Ghana.

The results from this survey have provided information for the preparation of a Poverty Profile Report. In addition, separate reports on Tourism, and Governance, Peace and Security have also been prepared. To promote further analysis with the aim of maximizing the returns of the data collection exercise, the micro data has been made available.

To successfully implement the survey, substantial human, material and financial resources were invested and therefore it is imperative to acknowledge the major contributors in the conduct of GLSS7. First, our appreciation goes to the selected households for their cooperation, patience and time for the numerous visits by the field personnel in soliciting information. The office is also grateful to the field personnel for the conscientious manner in which they discharged assigned duties. Our heartfelt appreciation goes to the regional and district administrators, as well as traditional rulers and community leaders who assisted in diverse ways to the success of the fieldwork.

The GSS is particularly grateful for financial support received from the Government of Ghana, Department for International Development (DFID) and the Dutch Government through the International Development Assistance (IDA) and the Statistics for Results Facility Catalytic Fund (SRF-CF) which was managed by the World Bank under the Ghana Statistical Development Programme (GSDP). We also acknowledge the invaluable technical support received from the World Bank throughout the project period. This appreciation goes specifically to Tomomi Tanaka, Ayago Esmubancha Wambile, Ryoko Sato, Kathleen Beegles, Rose Mungai and Kwadwo Opoku (all staff of the World Bank). We particularly acknowledge the expertise and comments from the Steering and Technical Advisory Committees, and the Governing Board of GSS whose insights guided this survey from inception to completion of this report.

The GSS is particularly grateful to Mr. Anthony Amuzu, Professor Francis Enu-Kwesi, Dr. Isaac Osei-Akoto and Prof. John Anarfi whose reviews and comments have contributed to enriching this report. We are indebted to all who contributed in diverse ways to the successful implementation of the survey especially management of GSS, the GLSS7 project implementation team, data processing and analysis team and report writers.

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TABLE OF CONTENTS

PREFACE AND ACKNOWLEDGEMENT	i
LIST OF TABLE	vi
LIST OF FIGURES	xiii
APPENDICES	xiv
ACRONYMNS	xvi
EXECUTIVE SUMMARY	xvii
CHAPTER ONE: INTRODUCTION	1
1.1 Background	1
1.2 Objectives of the Survey	2
1.3 Survey instruments	2
1.4 Survey Design	3
1.5 Listing and pre-test	3
1.6 Training and Fieldwork	3
1.7 Editing, coding and data processing	4
CHAPTER TWO: DEMOGRAPHIC SECTION	5
2.1 Introduction	5
2.2 Marital status	9
2.3 Nationality	12
2.4 Religious affiliation of household heads	15
2.5 Absenteeism of household heads	17
2.6 Ethnicity of household heads	18
CHAPTER THREE: EDUCATION	19
3.1 Introduction	19
3.2 Educational attainment of the population 4 years and older	19
3.3 School attendance rate (4 years and older)	20
3.6 Current school attendance	21
3.7 Ever attended school (15 years and older)	23
3.8 Never attended school (15 years and older)	25
3.9 Household Expenditure on Education	26
3.10 Average expenditure and level of education	29
3.11 Current school attendance and person responsible for educational expenses	29
3.12 Literacy	32
CHAPTER FOUR: HEALTH	42
4.1 Introduction	42
4.2 Incidence of ill-health	42
4.3 Outcome of ill-health or injury on socio-economic activities	44
4.4 Visit to health practitioners	44

4.5	Reasons for consulting a health practitioner	44
4.6	Type of health facility where medical consultation was sought	48
4.7	Health Expenditure.....	51
4.8	Maternal and New Born Health Care	54
4.9	Family Planning	56
4.10	Preventive Health Care for Children	59
4.11	HIV/AIDS Awareness	61
4.12	Health Insurance.....	62
CHAPTER FIVE: ECONOMIC ACTIVITY		63
5.1	Introduction	63
5.2	Forms of Work	64
5.3	Current Activity Status	66
5.4	Labour Force Participation Rate.....	69
5.5	Employment-to-population ratio	69
5.6	Education, Employment Status and Informality	71
5.7	Main Occupation and Industry of Employment	76
5.8	Hours of Work and Earnings from Employment	79
5.9	Labour Underutilization	84
5.10	Reasons for Inactivity.....	94
5.11	Youth Employment and Youth Unemployment.....	98
5.12	Working Children.....	105
CHAPTER SIX: MIGRATION, INFORMATION COMMUNICATION		
TECHNOLOGY (ICT) AND TOURISM.....		109
6.1	Migration and Remittances	109
6.2	Extent and pattern of migration in Ghana	109
6.3	Age and sex differentials of migrants.....	110
6.4	Migration flows by previous residence and region of current residence	111
6.5	Reasons for recent migration.....	113
6.6	Main occupation of migrants.....	114
6.7	Industry of migrants	115
6.8	Employment sector of migrants	116
6.9	Information Communication Technology (ICT).....	122
6.10	Domestic and Outbound Tourism	128
6.11	Domestic Tourism	128
6.12	Outbound Tourism	129
6.13	Expenditure of domestic and outbound visitors	130
6.14	Visitor arrivals to some selected tourist sites	132

CHAPTER SEVEN: HOUSING	134
7.1 Introduction	134
7.2 Type of dwelling unit by households by locality and region	134
7.3 Occupancy status of dwelling units of households by locality and region	136
7.4 Payment for dwelling unit of households	137
7.5 Improvements/additions made to dwelling unit of households	138
7.6 Households and dwelling room density	139
7.8 Housing conditions	139
7.9 Main source of water supply	142
7.10 Household water management	146
7.11 Method of purifying drinking water	147
7.12 Main source of water management	147
7.13 Source of Electricity	150
7.14 Provision of basic utilities	153
CHAPTER EIGHT: HOUSEHOLD AGRICULTURE.....	162
8.1 Introduction	162
8.2 Agricultural activities and assets	162
8.3 Harvesting and disposal of crops.....	166
8.4 Seasonal patterns	173
8.5 Agricultural Inputs	178
8.6 Home Processing of Agricultural Produce	181
8.7 Home consumption of own produce	182
CHAPTER NINE: NON-FARM ENTERPRISES.....	187
9.1 Introduction	187
9.2 Characteristics of non-farm enterprises.....	187
9.3 Source of capital for setting up non-farm enterprises	189
9.4 Use of and sources of credit for non-farm enterprises.	189
9.4 Skill level and principal activity of persons engaged in non-farm enterprises	193
9.5 Expenditure of non-farm enterprises	193
9.6 Source of revenue and allocation of income from non-farm enterprises	193
9.7 Assets of non-farm enterprise.....	197
CHAPTER TEN: HOUSEHOLD EXPENDITURE AND INCOME	198
10.1 Introduction	198
10.2 Total household expenditure	198
10.3 Components of household expenditure	200
10.4 Classification of household expenditure by groups	202
10.5 Cash expenditure at the subgroup and item level.....	207
10.6 Total food consumption expenditure.....	209

10.7	Total Annual Expenditure by Type of House	211
10.8	Household Income.....	212
10.9	Sources of household income.....	213
10.10	Transfers and Remittances	214
10.11	Total Household Income	215
10.12	Miscellaneous income and expenditure	219
CHAPTER ELEVEN: ACCESS TO FINANCIAL AND INSURANCE SERVICES, CREDIT AND ASSETS		221
11.1	Introduction	221
11.2	Access to financial services.....	221
11.3	Savings	231
11.4	Credit.....	232
11.5	Assets and durable consumer goods.....	241
CHAPTER TWELVE: GOVERNANCE, PEACE AND SECURITY		242
12.1	Introduction	242
12.3	Sexual offences.....	249
12.4	Violence and Security	253
12.5	Public safety	259
12.6	Peace and social cohesion	264
12.7	Governance.....	269
CHAPTER THIRTEEN: SUMMARY AND CONCLUSION		275
13.1	Introduction	275
APPENDICES		281
LIST OF PROJECT PERSONNEL.....		317

LIST OF TABLE

Table 2.1: Mean household size, estimated population in households and estimated number of households by region and ecological zone.....	6
Table 2.2: Mean age of head of household by region and ecological zone	7
Table 2.3: Distribution of households by adult composition and presence of children	7
Table 2.4: Distribution of children with the presence of parent in household by locality	8
Table 2.5: Age Distribution of population by locality and sex (percent).....	8
Table 2.6: Distribution of population 12 years and older by marital status, sex and region.....	9
Table 2.7: Distribution of population 12 years and older by marital status, sex and ecological zone	10
Table 2.8: Age distribution of population 12 years and older by marital status	11
Table 2.9: Mean and Median age of population at first marriage by region, ecological zone and sex	11
Table 2.10: Composition of population by nationality, region and sex (percent).....	13
Table 2.11: Religion of household head by ecological zone	15
Table 2.12: Religion of household head by region and sex	16
Table 2.13: Distribution of absenteeism of household heads by sex, duration and region.....	17
Table 2.14: Distribution of household heads by ethnicity and region of residence (percent).....	18
Table 3.1: Population aged 3 years and older by educational attainment and sex	19
Table 3.2: Population currently attending school by education level and type.....	22
Table 3.3a: Percentage of persons 15 years and older who have ever attended school by region, type of ecological zone and sex	23
Table 3.3b: Percentage of persons 15 years and older who have never attended school by region, type of ecological zone and sex	26
Table 3.4a: Average amount (GH¢) spent on a person attending school/college in the last 12 months by locality	27
Table 3.4a1: Average amount (GH¢) spent on a person attending school/college in the last 12 months by locality.....	28
Table 3.4b: Average amount (GH¢) spent on a person attending school/college in the last 12 months by level of education and locality.....	29
Table 3.4c: Average amount (GH¢) spent on a person attending school/college	30
Table 3.5: Current school attendants (3 years and older) by type of locality, level attained and person who paid most of the educational expenses.....	31
Table 3.6: Literacy rates by age-group, sex and locality (read and write in English).....	32
Table 3.7a: Adult literacy by sex and type of locality (population 15 years and older)	34
Table 3.7b: Literacy by sex and type of locality (population 11 years and older).....	35
Table 3.8a: Population 15 years and older by region, locality, sex and literacy course attendance	37
Table 3.8b: Population 11 years and older by region, locality, sex and literacy course attendance	38
Table 3.9: Apprentices 15 years and older by main trade, type of locality and sex.....	40
Table 3.10: Average length of time (in months) spent on apprenticeship 15 years and older by main trade, type of locality and sex	41
Table 4.1: Persons who suffered from an illness or injury two weeks preceding the interview by age (percent).....	43
Table 4.2: Persons who suffered from an illness or injury two weeks preceding the interview by age and had to stop their usual economic activity by age group, ecological zone and sex	45
Table 4.3: Persons who reported ill and consulted a health practitioner two weeks preceding the interview by age group and ecological zone	46
Table 4.4: Reasons for consulting a health practitioner two weeks preceding the interview by age group and ecological zone.....	47
Table 4.5: Sector of Health facility persons ill or injured visited by ecological zone and sex	48
Table 4.6: Persons who reported ill and had medical consultation two weeks preceding the interview by category of facility, ecological zone and sex	49

Table 4.7: Financier of medical expenses for persons who reported ill two weeks preceding the interview by ecological zone and sex (%).....	50
Table 4.8: Average health expenditure incurred two weeks preceding the interview by ecological zone (Out-Patient Services)	51
Table 4.9: Average travel time (minutes) to and from health facility during two weeks preceding the interview by region and type of locality.....	52
Table 4.10: Average time spent at the health facility during the last visit two weeks preceding the interview by sector.....	54
Table 4.11: Pregnancy status of women 15 to 49 years by age group and type of locality (%)	54
Table 4.12: Women 15 to 49 years currently pregnant or pregnant during the last 12 months who received antenatal care by age and ecological zone.....	55
Table 4.13: Reason for currently pregnant women aged 12 to 49 years not attending antenatal care by region and type of locality (%)	56
Table 4.14: Currently married women 15 to 49 years (or their partners) by age group and contraceptive method used.....	57
Table 4.15: Contraceptive usage among women 15 to 49 years(or their partners) by ecological zone	58
Table 4.16: Amount paid the last time for the use of contraceptive prior to the interview among women 15 to 49 years (or their partners)	59
Table 4.17: Children 5 years and younger not vaccinated by age and ecological zone.....	60
Table 4.18: Amount paid for vaccination and/or child welfare consultation by ecological zone.....	60
Table 4.19: Awareness of mother-to-child transmission of HIV infection by region and ecological zone	61
Table 4.20: Health insurance coverage by region and ecological zone	62
Table 5.1: Population 15 years and older by sex, locality type, region and forms of work performed.....	65
Table 5.2: Activity status of the population 15 years and older by locality, region and sex (N).....	66
Table 5.3: Activity status of the population 15 years and older by locality, region and sex (%)	67
Table 5.4: Population 15 years and older by age group, type of locality, current activity status and sex	68
Table 5.5: Labour force participation rate of population 15 years and older by age group, type of locality and sex (%).....	69
Table 5.6: Employment-to-population ratio for population 15 years and older by age group and sex	70
Table 5.7: Employment-to-population ratio for population15 years and older by age group and sex	70
Table 5.8: Educational attainment of the employed population15 years and older by sex, locality and region.....	72
Table 5.9: Employment status of currently employed population15 years and older by type of locality, sex and region work engaged in, type locality and sex (%).....	73
Table 5.11a:Employed population 15 years and older by level of informality, region, age group, locality and sex	74
Table 5.11b:Employed population 15 years and older in the informal sector by region, age group, locality and sex	75
Table 5.12: Employer type of currently employed population aged15 years and older by type of locality, sex and region	76
Table 5.13: Main occupation of currently employed population 15 years and older by type of locality, disability and sex (%).....	77
Table 5.14: Currently employed population 15 years and older by major industry group, locality and sex	79
Table 5.15a:Hours worked per week by currently employed population 15 years and older by main occupation	80
Table 5.15b:Hours worked per week by currently employed population 15 years and older by main occupation and sex.....	81
Table 5.16: Hours worked per week by currently employed population15 years and older by major industry group and sex	82

Table 5.17: Main occupation of paid employees 15 years and older and proportion receiving cash and/or in-kind earnings by sex	83
Table 5.18: Main occupation of paid employees 15 years and older by average monthly earnings and sex	84
Table 5.19: Time-related underemployment estimates of persons 15 years and older by region, sex and locality	85
Table 5.20: Time-related underemployment estimates of persons 15 years and older by age group, locality and sex	86
Table 5.21: Time-related underemployment rate of persons 15 years and older by region, type of locality and sex	86
Table 5.22: Time-related underemployment rate of persons 15 years and older by age group, locality and sex	87
Table 5.23: Time-related underemployed persons 15 years and older by main occupation, locality and sex	87
Table 5.24: Time-related underemployed persons 15 years and older by major industry, locality and sex	88
Table 5.25: Time-related underemployment persons 15 years and older by employment status, locality and sex	89
Table 5.26: Estimates of unemployed persons 15 years and older by region, age group, type of locality and sex	90
Table 5.27: Unemployment rate of persons 15 years and older by region, type of locality and sex	91
Table 5.28: Unemployment rate of persons 15 years and older by age group, type of locality and sex	91
Table 5.29: Unemployment rate of persons 15 years and older by educational qualification, type of locality and sex	92
Table 5.30: Method used by unemployed persons 15 years and older in looking for work by type of locality and sex	93
Table 5.31: Population currently not in labour force by reason for inactivity, type of locality and sex (%)	95
Table 5.32: Population currently not in labour force by age group and reason for inactivity (%)	96
Table 5.33: Share of youth in total population by region, locality and sex	98
Table 5.34: Current activity status of population 15-35 years by type of locality and sex	99
Table 5.35: Labour force participation rate of population 15-35 years by region and sex	100
Table 5.36: Distribution of employed population 15-35 years by employment sector and sex.....	100
Table 5.37: Distribution of employed population 15-35 years by occupation and sex.....	101
Table 5.38: Distribution of employed population 15-35 years by industry and sex	103
Table 5.39: Distribution of employed population 15-35 years by sex, hour worked per week and average hours	104
Table 5.40: Unemployment rate of population 15-35 years by region, type of locality and sex	105
Table 5.41: Unemployment rate of population 15-35 years by educational qualification and sex....	105
Table 5.42: Current activity status of persons aged 15 years and older by locality and sex.....	106
Table 5.43: Currently employed children aged 5-14 years by occupation, locality and sex	107
Table 5.44: Currently employed children aged 5-14 years by industry, locality and sex.....	107
Table 5.45: Distribution of employed population 5-14 years by sex, hour worked per week and average hours	108
Table 6.1: Extent of migration of population 7 years and older by present locality and sex.....	109
Table 6.2: Migration status of population 7 years and older by region and sex	110
Table 6.3: Migration status by age (7 years and older) and sex (percent)	111
Table 6.4: Migration flows by region of current residence and region of previous residence (%)...	112
Table 6.5: Migrant population by current place of residence and duration of stay.....	113
Table 6.6: Migrants by reason for most recent migration and locality of current residence	114
Table 6.7: Main occupation of migrants 15 years and older by type of locality.....	115
Table 6.8: Industry of migrants 15 years and older by type of locality	116
Table 6.9: Employment sector of migrants 15 years and older by locality.....	117
Table 6.10: Households receiving remittances from friends and relatives in the past 12 months	118

Table 6.11: Cash remittances received in the past 12 months by households	119
Table 6.12: Value of goods received in the past 12 months by region	121
Table 6.13: Proportion of Individuals aged 12years and older who own, or use computers by region, locality, sex and age group.....	123
Table 6.14: Domestic same-day visitors by sex and ecological zone	128
Table 6.15: Domestic overnight visitors/tourists by sex and ecological zone	129
Table 6.16: Outbound same-day visitors by sex and ecological zone	129
Table 6.17: Outbound tourists by sex and ecological zone.....	129
Table 6.18: Expenditure of domestic same-day visitors by sex (Ghana Cedis).....	130
Table 6.19: Expenditure of domestic overnight visitors by category of expenditure and sex (Ghana Cedis)	131
Table 6.20: Expenditure of outbound same-day visitors by category of expenditure and sex (Ghana Cedis)	132
Table 6.21: Domestic and overnight visitors by tourist site visited and sex	133
Table 7.1: Type of dwelling of households by ecological zone, locality and region.....	135
Table 7.2: Household occupancy status of dwelling unit by locality and region.....	136
Table 7.3: Payment of rent for dwelling unit by households, locality and region	137
Table 7.4: Improvements/Additions made to dwelling by ecological zone and region	138
Table 7.5: Household size by number of rooms occupied.....	139
Table 7.6: Main construction material used for outer walls of dwelling units by region	141
Table 7.8: Main construction material used for roof of dwelling by region	142
Table 7.9: Main source of water supply for drinking by region	144
Table 7.10: Households main source of water supply for general use by locality and region.....	145
Table 7.11: Households drinking water quality problem by ecological zone and region.....	146
Table 7.12: Method of purifying drinking water by region	148
Table 7.13: Percent of households using method of water storage by type of locality and region.....	149
Table 7.14: Supplier of water to households by type of locality and region.....	149
Table 7.15: Source of electricity supply to households by ecological zone and region	150
Table 7.16: Main reason household is not connected to the national grid by type of locality and region.....	152
Table 7.17: Households Light bulb-use with main electricity system by ecological zone and region	153
Table 7.18: Households main fuel for cooking by ecological zone and region	154
Table 7.20: Households by Cooking place locality and region (%)	157
Table 7.21: Type of waste disposal method by type of locality and region.....	158
Table 7.22: Toilet facility by locality and region.....	160
Table 7.23: Use of Soap or detergent for hand washing by ecological zone and region (%)	161
Table 8.1: Households and members owning or operating a farm by region and type of locality ...	163
Table 8.2: Type of livestock raised by households, number, value, sales and purchases in the last 12 months	164
Table 8.3: Distribution of Livestock by type of locality (percent)	166
Table 8.4: Households harvesting crops, fruits and vegetables in the past 12 months by type of locality.....	167
Table 8.5: Estimated number of households harvesting crops, percentage selling crops and estimated annual value of harvest in the past 12 months	169
Table 8.6: Estimated annual value of harvested crops and sales by ecological zones	171
Table 8.7: Estimated number of households harvesting crops in the past 12 months by ecological zone	172
Table 8.8: Households selling other agricultural produce and estimated value of sales in the past 12 months by type of locality.....	173
Table 8.9: Household's expenditure on crops, livestock and fisheries inputs and their source of purchase in the past 12 month.....	179
Table 8.10: Households processing agricultural produce for sale or own use by locality	181
Table 8.11: Estimated number of households processing agricultural items, value of labour and other inputs, percentage selling items and estimated annual value of sales.....	182

Table 8.12:	Value of average annual household, per capita consumption of own produce and estimate of total annual value by food groups	183
Table 8.13:	Value of average annual household, per capita consumption of own produce, estimate of total annual value by food groups and type of locality.....	184
Table 8.14:	Value of average annual household, per capita consumption of own produce, estimate of total annual value by food groups and ecological zone	185
Table 8.15:	Consumption of own produce by region.....	186
Table 9.1:	Characteristics of non-farm enterprises by industrial classification, ecological zone and sex of persons engaged.....	188
Table 9.2:	Main source of capital for setting up non-farm enterprises by industrial classification, type of locality and sex of owner	190
Table 9.3a:	Use of credit for non-farm enterprises by industrial classification and sex of owner....	191
Table 9.3b:	Main source of credit used for non-farm enterprises by industrial classification and sex of owner	192
Table 9.4:	Principal activity of persons engaged in non-farm enterprises by status, skill level and sex	194
Table 9.5:	Expenditure on non-farm enterprises by industrial classification.....	195
Table 9.6:	Source of revenue and allocation of income from non-farm enterprises by industrial classification and sex of owner	196
Table 9.7:	Value of assets of non-farm enterprises by industrial classification.....	197
Table 10.1:	Average (mean) annual household and per capita expenditure by quintile group.....	199
Table 10.2:	Regional distribution of households by quintile, average (mean) annual household expenditure and per capita expenditure.....	199
Table 10.3:	Average (mean) annual household per capita expenditure and estimated total expenditure by locality and ecological zone	200
Table 10.4:	Expenditure components, average (mean) annual per capita and estimate of total annual expenditure	201
Table 10.5:	Components of household expenditure by quintile, locality and region.....	202
Table 10.6:	Average (mean) annual household, per capita and estimated total annual cash expenditure by expenditure group.....	203
Table 10.7:	Mean annual household cash expenditure by expenditure group and locality	204
Table 10.8:	Average (mean) annual per capita and estimated total annual cash expenditure by expenditure group and locality.....	205
Table 10.9:	Average (mean) annual per capita cash expenditure by quintile and expenditure group	206
Table 10.10:	Average annual household expenditure, per capita expenditure and estimated total expenditure by subgroup of expenditure.....	207
Table 10.11:	Value of average annual household and per capita consumption (both cash expenditure and home produced) and estimated total value by food subgroups and food budget shares	209
Table 10.12:	Value of average annual household food consumption and estimated food consumption food subgroups and locality.....	210
Table 10.13:	Value of average per capita household food consumption and food budget shares by food subgroups and locality	210
Table 10.14:	Food budget share (cash expenditure and home produced) by type of locality.....	211
Table 10.15:	Average annual expenditure of households by type of dwelling occupied and type of locality (GHC)	212
Table 10.16:	Average annual expenditure of households by occupancy status and type of locality (GHC)	212
Table 10.17:	Mean annual household and per capital income by type of locality	213
Table 10.18:	Sources of household income, per capita and estimated total income	213
Table 10.19:	Households sources of income by quintile, locality and region	214
Table 10.20:	Income transfers to non-household members by locality	215
Table 10.21:	Transfer payments received by households by locality	215
Table 10.22:	Mean annual household and per capita income by quintile group.....	216

Table 10.23: Regional distribution of households by quintile, average (mean) annual household and per capita income	218
Table 10.24: Mean annual household expenditure on and receipts from remittances and estimated total remittances by locality	218
Table 10.25: Mean annual income (GH¢) received by households from various sources by quintile	219
Table 10.26: Mean annual expenditure paid by urban and rural households for various purposes and estimated total miscellaneous expenditure	220
Table 11.1: Type of financial institution in which accounts are held by region, type of locality and ecological zone (%).....	222
Table 11.2: Type of accounts held in financial institutions by region, type of locality and ecological zone (%).....	223
Table 11.3: Type of transaction products used by bank account holders by region, type of locality and ecological zone (%).....	224
Table 11.4: Households with members holding insurance policy/ cover by region, sex of head of household, type of locality and ecological zone (%)	225
Table 11.5: Percent of individuals without insurance policy giving reason for not having an insurance policy/cover by region, type of locality and ecological zone	226
Table 11.6: Persons holding short-term insurance policy by region, type of locality and ecological zone (%).....	227
Table 11.7: Persons holding short-term insurance policy region, type of locality and ecological zone (%).....	228
Table 11.8: Persons holding long-term insurance policy by region, type of locality and ecological zone (%).....	229
Table 11.9: Persons holding type of long-term insurance policy by region, type of locality, ecological zone and sex.....	230
Table 11.10: Persons with or contributing to savings scheme by region, type of locality and ecological zone (%).....	231
Table 11.11: Reasons given by persons with no bank account or not contributing to a savings scheme by region, type of locality and ecological zone (%).....	232
Table 11.12: Persons applying for a loan in the past 12 months by sex, region, type of locality and ecological zone (%).....	233
Table 11.13: Regional distribution of loan applicants by status of application, type of locality and ecological zone (%).....	234
Table 11.14: Reasons for household members not obtaining a loan by region, locality and ecological zone.....	235
Table 11.15: Reasons for household members not obtaining a loan by sex, region, locality and ecological zone.....	236
Table 11.16: Purpose of loans to households by region, type of locality and ecological zone.....	237
Table 11.17: Purpose of loans to households by sex, region, locality and ecological zone.....	238
Table 11.18: Sources of loan to household by region, type of locality and ecological zone	239
Table 11.19: Guarantee or collateral for loans to households by region, type of locality and ecological zone.....	240
Table 11.20: Household ownership of assets and consumer durables by region, type of locality and ecological zone (%).....	241
Table 12.1: Percent and number of household members who were victims of stealing or attempted stealing during the last three years by region and type of locality	243
Table 12.2: Type of protection used by households for cars, stores and dwelling units.....	245
Table 12.3: Households Experience of intimidation, threat or assault by region and type of locality.....	246
Table 12.4: Households who reported incidence of theft, to the Police by region and locality.....	247
Table 12.5: Knowledge of offender by name or face by type of locality and region.....	248
Table 12.6: Weapon used during the incidence of theft by region and type of locality.....	250
Table 12.7: Household members who experience sexual offences by region and locality.....	251
Table 12.8: Household reporting sexual offence to the Police by locality of residence and region	252
Table 12.9: Reasons for not reporting incident of sexual offence to the Police by region	254

Table 12.10: Persons attacked, assaulted or threatened in the last 12 months by sex, type of locality and region.....	255
Table 12.11: Type of attack, assault or threat by region.....	257
Table 12.12: Households reporting incidence of attack, assault or threat to the Police by region and type of locality.....	258
Table 12.13: Frequency of incidence of crime in the community, workplace or school in the past 12 months by region.....	259
Table 12.14: Safety level when walking down the street at night in the neighborhood by region and type of locality.....	261
Table 12.15: Safety level when at home alone after dark by region and type of locality	262
Table 12.16: Safety level from crime and violence at home by region and type of locality	263
Table 12.17: Use of force or violence in communities or neighbourhood in the past three years by region and type of locality	265
Table 12.18: Causes of conflict in community by region and type of locality	266
Table 12.19: Risk of violence between different groups in community/town in the past 3 years by region and type of locality	267
Table 12.20: Knowledge of dispute resolution mechanisms in the community/town by region and type of locality.....	268
Table 12.21: Level of confidence in dispute resolution mechanism by region and locality	270
Table 12.22: Frequency of government consultation with public before amendment of laws by region	271
Table 12.23: Distribution of unauthorized payment of money to government officials for delivery of service by region and type of locality	273
Table 12.24: Perception of democratic characteristics essential to Ghana by region	274

LIST OF FIGURES

Figure 2.1: Percentage of household heads by sex and locality	6
Figure 3.1a: Gross school attendance rate for population 4 years and older	20
by age-group	20
Figure 3.1b: Net school attendance rate for population 4 years and older by age-group	21
Figure 5.1: Working age population repartition	63
Figure 5.2: Currently employed population 15 years and older	78
by major industry group, sex and locality.....	78
Figure 5.3: Mean number of hours worked per week by currently employed.....	80
population 15 years and older by sex and type of locality.....	80
Figure 5.4: Combined rate of time-related underemployment and unemployment.....	94
compared with composite measure of labour underutilization of population.....	94
15 years and older by region and locality of residence.....	94
Figure 6.1: Proportions of persons owning and using mobile phone	124
by locality and sex	124
Figure 6.2: Proportions of persons owning and using mobile phone by region	124
Figure 6.3: Proportions of persons having ICT skills by locality and sex	125
Figure 6.4: Proportions of persons having ICT skills by region.....	126
Figure 6.5: Proportions of persons using e-commerce platforms by locality and sex	127
Figure 6.6: Proportions of persons using e-commerce platforms by region.....	127
Figure 7.1 Distribution of main construction material for floor	141
Figure 7.2: Distribution of type of biomass cook-stove used	155
Figure 7.3: Type of toilet facility used by households by locality.....	156
Figure 8.1: Estimated annual value, sales and purchased of livestock	165
by region	165
Figure 8.2: Estimated annual value of crops harvested and sales by region.....	170
Figure 8.3: Seasonal patterns of households' harvest, sales,	174
purchases and consumption of cereals	174
Figure 8.4: Seasonal patterns of households' harvest, sales,	176
purchases and consumption of root crops and plantain	176
Figure 10.1: Mean annual household income by quintile group	216
Figure 10.2: Average annual per capita income by region	217

APPENDICES

Table A1: Comparative samples between the sixth and seventh rounds of the GLSS	281
Table A2: Regional Distribution of EAs and Households	283
Table A3: Distribution of population by region and by type of residence.....	286
Table A4: Distribution of enumeration areas and their average size in number of households	286
Table A5a: Sample allocation of EAs and households by region and by locality	291
Table A5b: Survey response rates by region and locality	291
Table A6: Distribution of household heads by region, sex and locality	292
Table A7: Gross school attendance ratio for persons aged 4 – 17 years by ecological zones and sex	292
Table A8: Net school attendance ratio for persons aged 4 – 17 years by ecological zones and sex	293
Table A9: Distribution of ownership and usage of mobile phones and ICT by region, locality, sex and age group.....	293
Table A10: Distribution of type of floor material used in construction of dwelling by region and locality	294
Table A11: Distribution of type of biomass stove used by region and locality	295
Table A12: Estimated annual value of crops harvested by ecological zone	296
Table A13: Estimated annual value of crop sales by ecological zone	297
Table A14: Estimated number of households harvesting crops, value of harvest and sales in Western Region.....	298
Table A15: Estimated number of households harvesting crops, value of harvest and sales in Central Region	299
Table A16: Estimated number of households harvesting crops, value of harvest and sales in Greater Accra Region	300
Table A17: Estimated number of households harvesting crops, value of harvest and sales in Volta Region	301
Table A18: Estimated number of households harvesting crops, value of harvest and sales in Eastern Region	302
Table A19: Estimated number of households harvesting crops, value of harvest and sales in Ashanti Region.....	303
Table A20: Estimated number of households harvesting crops, value of harvest and sales in Brong Ahafo Region	304
Table A21: Estimated number of households harvesting crops, value of harvest and sales in Northern Region	305
Table A22: Estimated number of households harvesting crops, value of harvest and sales in Upper East Region	306
Table A23: Estimated number of households harvesting crops, value of harvest and sales in Upper West Region.....	307
Table A24: Estimated number of households raising livestock, value of livestock and sales in Western Region.....	308

Table A25: Estimated number of households raising livestock, value of livestock and sales in Central Region	308
Table A26: Estimated number of households raising livestock, value of livestock and sales in Greater Accra Region	309
Table A27: Estimated number of households raising livestock, value of livestock and sales in Volta Region	309
Table A28: Estimated number of households raising livestock, value of livestock and sales in Eastern Region	310
Table A29: Estimated number of households raising livestock, value of livestock and sales in Ashanti Region.....	310
Table A30: Estimated number of households raising livestock, value of livestock and sales in Brong Ahafo Region.....	311
Table A31: Estimated number of households raising livestock, value of livestock and sales in Northern Region	311
Table A32: Estimated number of households raising livestock, value of livestock and sales in Upper East Region	312
Table A33: Estimated number of households raising livestock, value of livestock and sales in Upper West Region.....	312
Table A34: Percentage distribution of persons with bank accounts or contributing to savings scheme of persons with bank accounts by selected characteristics	313
Table A35: Sampling Errors for Selected Indicators	313
Table A36: Population	314
Table A37: Households.....	315
Table A38: Mean Household size	315
Table A39: Proportions of persons 12 years and older who are currently married	316

ACRONYMNS

AIDS	Acquired Immunodeficiency Syndrome
BECE	Basic Education Certificate Examination
COICOP	Classification of Individual Consumption According to Purpose
DFID	Department for International Development
EFA	Education for All
GAMA	Greater Accra Metropolitan Area
GDHS	Ghana Demographic and Health Survey
GLSS	Ghana Living Standards Survey
HIV	Human Immunodeficiency Virus
ICT	Information and Communication Technology
ILO	International Labour Office
ISCO	International Standard Classification of Occupation
ISIC	International Standard for Industrial Classification
MSLC	Middle School Leaving Certificate
PIT	Project Implementation Team
PSU	Primary Sampling Unit
SDGs	Sustainable Development Goals
SHS	Senior High School
SSS	Senior Secondary School
SSU	Secondary Sampling Unit
TAC	Technical Advisory Committee
UNDP	United Nations Development Programme
UNESCO	United Nations Education, Science and Cultural Organization
UNICEF	United Nations Children's Fund
WHO	World Health Organization

EXECUTIVE SUMMARY

The Ghana Living Standards Survey Round Seven (GLSS7) provides wealth of information for understanding living conditions and monitor the welfare system in Ghana. It is a household based survey which focuses on key socio-economic characteristics and well-being of households in the country. Over the past 30 years, Ghana has conducted series of living standard surveys, and this is the report for the seventh round of the Ghana Living Standards Survey. This report is intended to guide policy review and programme planning to engender national development as it provides a summary of the main findings of GLSS7 which was conducted by the Ghana Statistical Service (GSS) from 22nd October 2016 to 17th October 2017.

The survey is nationally representative with a sample size of 15,000 households selected from 1,000 enumeration areas. In all 14,009 households responded to the survey, resulting in a response rate of 93.3 percent. Detailed information was collected on the Demographic Characteristics; Education; Health; Employment; Migration and Tourism; Housing; Household Agriculture; Expenditure and Income; Governance, Peace and Security; Financial Services, Credit; and Assets. Thematically, the main findings from the survey are presented below.

Demographic Characteristics

The report provides information on estimated household population, size, and headship among others. The estimated household population from the survey is 28.4 million, while the projected population for 2017 based on the 2010 Population and Housing Census is 29.0 million. The estimated number of households is 6.6 million, with an average household size of 3.8 compared to 4.4 obtained from 2010 PHC, with those who live in rural areas (4.4) having a higher mean household size than their counterparts in urban areas (3.5). The sex distribution of the population indicates that the proportion of males (48.5%) is less than females (51.5%) and this translates to a sex ratio of 94.2 males to 100 females.

Education

Information was collected on levels of educational attainment of the population aged 3 years and older, current school attendance, educational expenditure by households, adult literacy rates, and apprenticeship training. The results show that the gross attendance rate (GAR) decreases with higher education (kindergarten, 130; SHS, 49), and across all educational levels the GAR for females are lower than males. Unlike the GAR, the net attendance rate (NAR) is mix, while the rate is relatively low for kindergarten (65.3) but high for primary school (74.4), it is very low for JHS (33.2) and SHS (17.3). With regards to type of school attended, the proportions of people who are currently attending private primary schools be it religious (49.2%) or non-religious (50.7%) are high compared with those in public schools (47.5%). However, the proportions of people currently at the JHS level and beyond are higher in the public schools (19.9%) compared with the private schools (religious – 17.0%, non-religious – 13.9%).

For the population 15 years and older, there are no marked differences among the sexes in the urban areas, and the pattern is similar to the national level in respect of those who have ever attended school. Across all the regions, the proportion of females 15 years and older who have ever attended school in the urban areas is higher than their counterparts in the rural areas. On the other hand, close to a quarter (24.9%) of the female population 15 years and older have never attended school, and is higher compared with their male (12.1%) counterparts.

Literacy rates vary by sex and locality. For the population 11 years and older, literacy rate in English only is 47.4 percent, but a higher for males (54.2%) than females (41.2%). Also urban localities have a higher literacy rate of 56.0 percent than rural areas (37.7 %).

Health

Household members were asked about their general health condition in the two weeks preceding the interview. Fifteen percent of the population were ill or suffered a form of injury during the reference period, and 47.3 percent of these persons had to stop their usual activity. Among the persons who were ill or suffered a form of injury during the reference period, 45.3 percent consulted a health practitioner for remedy. In relation to health expenditure, these persons spent on average of GH¢15.12 for consultation as an out-patient, GH¢66.03 for diagnoses which includes laboratory test, and GH¢36.94 for x-ray, while for those who cannot split their expenses an overall average of GH¢114.18 was spent.

The numerous health insurance programmes in the country have registered 77.7 percent of the population, however only 51.7 are covered. Specifically, the National Insurance Scheme (NHIS) have registered 77.0 percent out of which only 44.9 percent are covered. The urban-rural difference for NHIS is wider for coverage (urban, 50.1%; rural 39.5%) than registration (urban, 78.7%; rural, 75.3%).

On maternal and child health, the survey reveals that 66.9 percent of women between the ages of 15 to 49 have ever been pregnant, and of these 71.8 percent are in rural areas while only 63 percent are in urban areas. Also 15.3 percent women in this age category were pregnant within the 12-months preceding the survey, while 4.9 percent were still pregnant at the time of the survey. About 91 percent of women who were pregnant in the 12-months preceding the survey or were pregnant at the time of the survey received antenatal care. On the use of family planning methods, whereas 18.1 percent of women aged 15-49 years or their partners used modern methods of family planning to avoid pregnancy, limit or space births, only 7 percent used the traditional method. On the contrary as much as 75 percent of women or their partners never used any method of family planning. On child health, the results revealed that vaccination coverage is generally high, however, about 2.2 percent of children under 5 years in Ghana had never received a vaccine.

Information and Communication Technology (ICT)

The proportion of those who use a computer device (14.3%) is almost twice the proportion of persons who own (7.2%) same. The sex distribution indicates that close to one-fifth (19.5%) of males use a computer device whereas 11.5 percent own it. Relatively, only 9.5 percent of females use a computer device with 3.3 percent owning it. In the rural-urban divide, the proportion of urban dwellers (20.6%) who use a computer device is almost twice (10.8%) that of those who own it. Whereas in the rural areas the proportion of persons (7.2%) who use computer device is less than half of the proportion (3.1%) who own it. In the case of mobile phone ownership and usage, 74.3 percent of the population use mobile phones however, 63.8 percent own these devices. The rural-urban dichotomy shows that there is about 20 percentage point difference in use of mobile phones with urban (74.7%) having higher proportion than rural (51.8%) dwellers.

Employment

About seventy-one percent (70.7%) of the population 15 years and older worked within seven days prior to the interview. Out of this number, 65.0 percent engage in employment work, 3.3 percent in own-use production work and 1.8 percent in unpaid trainee work. Also among this population, about seven out of ten (71.0%) are economically active, out of which 65.0 percent are employed and 6.0 percent unemployed. More than one-quarter (29.1%) is not in labour force or not economically active. As much as two-thirds (66.2%) of the currently employed persons are engaged in vulnerable employment, and this is made up of own account work (49.2%) and contributing family work (17.0%). Slightly more than one-quarter (28.2%) of the employed population are employees. Many persons in Ghana are engaged in the services sector (43.5%), while agricultural and industry sectors engage 38.3 percent and 18.2 percent respectively. The survey recorded a Labour Force Participation Rate (LFPR) of 70.9 percent and employment-to-population ratio of 65.0 percent. Regarding unemployment, an estimated 1,027,594 persons 15 years and older are unemployed, out of this, 57.4 percent are females and 42.6 percent are males. The overall unemployment rate for the country is 8.4 percent however, the unemployment rate for the youth (15-35 years) is 12.6 percent.

Migration and Tourism

The migrant population in Ghana is 40.0 percent and majority of them (53.2%) are employed in Agriculture, followed by forestry and fishing (33.8%) and wholesale and retail, repair of motor vehicles and motorcycles (19.4%) sub-sectors. Close to two thirds (63.1%) of the male population are non-migrants compared to their female counterparts (57.1%). Regionally, Upper West has the highest proportion (78.4%) of non-migrant population, followed by Northern (75.6%) and Upper East (74.6%) with the least being Greater Accra region (45.5%). With regards to in-migrant, the Greater Accra region has close to half (51.3 %) of the population as in-migrants.

The statistics on domestic and outbound tourism indicates that domestically, whereas 4.5 million overnight visitors travelled within the country, less than two million (1.9 million) same day visitors did same. With regards to outbound tourists, the estimated number (22,581) of same day visitors is far less than the estimated number of overnight visitors (168,254) who travelled outside the country.

Housing

More than half (57.3%) of households in Ghana live in compound houses and 28 percent live in separate houses. Also 42.1 percent of households occupy their own dwelling units, 29.1 percent live in rent-free dwelling units, 28 percent pay rent for the dwelling unit, less than one percent (0.5%) of households either perch (0.3%) with other households or squat (0.2%). From the perspective of room occupancy, one-man household constitutes 38.3 percent of households living in one room. On the other hand, 18 percent of households having five to nine members live in a single room. In terms of the main source of drinking water for the household, 27.3 percent use pipe-borne, 28.5 percent use wells, 8 percent use natural sources, while 36.1 percent use other sources. Regarding disposal of waste, most households dispose of their refuse on public refuse dumps (47.8%), 19.5 percent dispose by burning, 10.8 percent dispose dump waste indiscriminately, and 21.9 percent have it collected by refuse collecting companies. Statistics on use of toilet facility show that 36.2 percent of urban households use public latrines and 28.6 percent use water closets (WC) in their dwelling units. In the rural urban divide, the proportion of households with no toilet facility is far more in rural (29.0%) than urban (5.9%) areas.

Household Agriculture

There are 44.1% of households who own or operate a farm in Ghana. Regionally, the proportion of households who own or operate a farm is highest in the Upper East (83.2%) followed by Upper West (80.4%), Northern (70.6%), Volta (66.7%), Brong Ahafo (62.3%), Eastern (58.4%), Central (52.0%), Western (51.7%), Ashanti (29.9%) and Greater Accra (5.4%). The rural urban dichotomy indicates that the proportion of households owning or operating a farm in the rural areas (74.4%) is more than 3 times that of the urban (20.4%).

Non-Farm Enterprise

There are approximately 3.8 million non-farm enterprises which engage about 6.6 million people, out of which 58.4 percent are females and 41.6 percent are males. Generally, apart from industry sector, the sex distribution shows that the non-farm enterprises engage more females than males. While half (50.5%) of every household in the urban areas have a non-farm enterprise, a little above one-third (34.6%) do same in rural areas. It is estimated that non-farm enterprises in the country generate a total average annual earnings of GH¢8,034.3. In the industry sector, the average annual earnings by enterprises in construction, utilities, mining and quarrying amount to GH¢19,464.3, while those operating in the manufacturing sub-sector generate the lowest average annual earnings of GH¢5,426.9.

Household Income and Expenditure

The average annual household expenditure in Ghana is GH¢12,857, with annual per capita of GH¢4,574. Households in the highest quintile spend on average GH¢19,421 annually and this is almost four times the annual expenditure of the lowest quintile (GH¢5,168). The expenditure of the lowest or first quintile with average household size of 6.2 accounts for 5.0 percent of the total expenditure, while the highest or fifth quintile with average household size of 2.4 accounts for 47.9 percent of total expenditure. Out of the total annual expenditure by all households of GH¢93,858 million, food (actual and imputed) expenditure accounts for 42.9 percent, and housing 15.8 percent, and other expenditures (actual and imputed) 41.3 percent.

The mean annual income of a household in an urban localities is GH¢46,902, and is higher than the national average which is GH¢33,937. Among the urban localities, households in Accra (GH¢63,027) have a higher average income compared to those in other urban areas while households in rural coastal have the highest average income (GH¢27,875) among the rural localities. Urban households in the country have an estimated total annual income of GH¢185,509.35 million, representing 76.6 percent of the total national income whereas rural localities have GH¢56,762.16 million representing 23.4 percent.

Governance, Peace and Security

From the perspective of crime, 83.8 percent had not experienced theft during the past three years preceding the survey. Among those who experienced theft, only 8.3 percent reported an incidence to the Police. In terms of intimidation, threat or assault, a small percentage of household (4.3%) experienced some form of intimidation, threat or assault in the reference period. Regards to sexual assault, 22.8 percent of all household members who experienced any form of sexual offences in Ghana are from the Ashanti region.

The statistics on peace and social cohesion in communities indicate that, six out of every ten (61.2%) households reported that their communities had never experience any force or violence by other groups. More than half (53.1%) of households have knowledge about

dispute resolution mechanisms in their communities. Close to half (47.7%) of these households are extremely confident in these mechanisms. There are huge regional disparities with regards to the level of confidence in the dispute resolution mechanisms.

The aspects of statistics on governance discussed in this report include those on bribery and corruption, as well as democratic characteristics of the citizenry. More than 4 out of every 10 (46.8%) households in the country have one time or the other paid additional money to government officials before getting services. The proportion is relatively higher for urban (48.7%) than rural (44.5%) areas. Generally, more than 9 out of 10 Ghanaians view Freedom of Expression, Press Freedom, Free and Fair elections as essential ingredients for democracy to prevail.

Financial and Insurance Services, Credit and Assets

The survey obtained responses on financial services offered to individuals aged 5 years and older in Ghana. About one-fifth (22.7%) of the population holds a financial accounts or saves with a susu scheme. Most of the individuals hold accounts with commercial banks (43.4%) followed by mobile money (30.4%), community or rural banks (15.2%), savings and loan scheme (12.3%), susu scheme (10.8%), investment or mortgage (4.1%) and cooperative or credit union (3.0%). Apart from the National Health Insurance Scheme, less than one-quarter (22.7%) of households in Ghana hold one form of insurance policy or the other. The proportion is higher (25.0%) for households in urban than rural (19.6%) areas. In all less than ten percent (7.1%) of the population aged 5 years or older applied for a loan. Among many Ghanaians who did not apply for loans 78.4 percent indicated that there was no need, while 13.0 percent reported that interest rate was too high. In terms of ownership of assets, 9 out of 10 (92.9%) households own ICT equipment, 90.8 percent own household durables, 65.5 percent own furniture and fittings, 43.3 percent own personal durables and 19.8 percent own house or buildings.

CHAPTER ONE

INTRODUCTION

1.1 Background

Data are fundamental for the economic and social development of any country. As the world strives to attain the 2030 Sustainable Development Goals (SDGs), monitoring Ghana's progress towards the achievement of the goals and the country's own developmental policies and initiatives require quality data. This brings into focus the need to improve data sources, coverage, frequency, methodology, dissemination and access to better track progress and measure impact. The need to improve statistical data at the household level for designing, implementing and evaluating social and economic policies in developing countries is paramount.

The Ghana Living Standards Survey (GLSS) is a multipurpose household survey that provides a wealth of data in assessing the living conditions of Ghanaians. The survey provides valuable information on the socio-economic characteristics of households in Ghana. The focus of the GLSS has been on measuring and monitoring living conditions, income and expenditure patterns, which are essential for formulating evidence-based policies in addressing poverty issues. It also provides data to monitor progress towards achieving national policies and international agreements including the United Nations Sustainable Development Goals (SDGs). Among others, the GLSS provides data for measuring Targets 1.1 and 1.2 of the SDGs Goal 1 which seeks to end poverty in all its forms by 2030.

The Ghana Living Standards Survey is a customized version of the Living Standards Measurement Study (LSMS), initiated in 1980 by the Policy Research Division of the World Bank. The Bank introduced the project to make available relevant data for policy and decision-makers to measure socio-economic indicators and appreciate their determinants. Through the findings from the survey programmes could be developed and implemented to address challenges in the various sectors of the economy such as health, education, economic activities and housing conditions, among others. The GLSS has, therefore, been established as a permanent welfare monitoring tool in Ghana.

The Ghana Living Standards Survey was first conducted in 1987. Subsequently, there have been six other rounds of the survey. The second was conducted in 1988. The third, fourth, fifth and sixth rounds were conducted in 1991/92, 1998/1999, 2005/2006, and 2012/2013 respectively. The latest, which is the seventh round of GLSS was conducted between October, 2016 and October, 2017. The questionnaires used during the sixth round were maintained but new sections on mortality, food security and data protection were introduced.

The Ghana Living Standards Survey (GLSS) provides comprehensive information on the demographic characteristics of households and household population in Ghana, households' income and expenditure (on food and non-food), education, health, tourism, migration and remittances, household agricultural activities and non-farm enterprises. The information gathered from the survey is expected to aid decision-makers in the formulation of economic and social policies to guide developmental efforts, help in the identification of vulnerable groups including those most affected by poverty for targeted intervention, support the construction of models to stimulate the impact of policy options on individual groups, serve

as a basis for analyzing the impact of policy decisions on the living conditions of households and assist in welfare monitoring at the national and sub-national levels.

1.2 Objectives of the Survey

The specific objectives of the seventh round of GLSS are to provide:

- Information on the patterns of household consumption and expenditure
- Data for the estimation of poverty indices at the national and sub-national levels
- Data on employment and labour underutilization
- Information on household access to and use of financial services
- Data on governance, peace and security and data protection
- Data for computing indicators for selected Sustainable Development Goals (SDGs)
- The basis for the construction of a new basket for the next re-basing of the Consumer Price Index
- Information for updating the country's National Accounts
- Input data for preparing the country's health accounting system
- Data on migration, tourism and ICT

1.3 Survey instruments

To achieve the set objectives, detailed information was collected on key elements of socio-economic characteristics of the people using three types of questionnaires:

- Household Questionnaire;
- Community Questionnaire; and
- Price Questionnaire for Food and Non-food Items

The Household Questionnaire consisted of four modules, namely A, B, C and D. Module A is made up of seven sections, namely: demographic characteristics of respondents; education and skills training; health and fertility behavior; employment; migration, tourism and ICT; housing and housing conditions; and mortality and anthropometry.

Module B covers household agriculture; household expenditure; income transfers; migration and remittances; credit, assets, savings and use of financial services.

Module C comprises Section 10. It covers non-farm household enterprises focusing on the basic characteristics of non-farm enterprises: employment, wage earnings, quantity and cost of materials purchased, value of production and sale of products, revenue, expenditure, assets of enterprises and consumption, payments and savings.

Module D of the household questionnaire is on Governance, Peace, Security and Data Protection (Section 13). It covers questions on governance, peace and security; theft, robbery and unlawful entry, sexual offences, violence and safety, social cohesion, political engagement, privacy and data protection.

The Community Questionnaire covers general information on facilities available in the communities while the Price Questionnaire solicited information on the market prices of consumer items.

1.4 Survey Design

The Ghana Living Standards Survey Round Seven (GLSS7) adopted a similar sampling methodology to that of the GLSS6. It was designed to provide indicators which are nationally and regionally representative. The sampling employed a two-stage stratified sampling design. One thousand (1,000) enumeration areas (EAs) were selected to form the Primary Sampling Units (PSUs). The PSUs were allocated into the 10 administrative regions using probability proportional to population size (PPS). The list of EAs from which the samples were drawn was based on the 2010 Population and Housing Census. The EAs were further divided into urban and rural localities of residence. A complete listing of households in the selected PSUs was undertaken to form the Secondary Sampling Units (SSUs). At the second stage, 15 households from each PSU were systematically selected. The total sample size came to 15,000 households nationwide. The sample design is discussed in detail in Appendix as well as the approach used in estimating sampling errors together with a list of sampling errors for key variables.

1.5 Listing and pre-test

The main fieldwork was preceded by the listing of the sampled Enumeration Areas (EAs). Personnel with a minimum of Higher National Diploma were recruited for the listing exercise. A 5-day training workshop was organized for the field officers in July, 2016. Twenty (20) teams were constituted, each consisting of 1 supervisor, 3 listers and a driver. The household listing began on the 18th of July, 2016 and lasted for two months. Spot checks were conducted while the listers were in the field to ensure the adherence to high standards and good practices and the completeness of work.

A pretest of the Household Questionnaires was conducted in August 2016. This was conducted by staff of the GSS after a 21-day extensive training. The pretest assisted in the finalization of the questionnaires and the logistical arrangements for the main survey.

1.6 Training and Fieldwork

Personnel recruited for training also had a minimum qualification of Higher National Diploma. The training for the main field work took place over a period of 25 days starting from 11th September, 2016 to 5th October, 2016. A total of 160 field officers participated in the training. All participants were trained in interviewing techniques, and on the concepts and definitions pertaining to the survey and the contents of the GLSS7 questionnaires as well as anthropometric measurements. The style used for the training included class presentations, mock interviews and role plays, quizzes and tests and field practice using the Household, Community and Price Questionnaires. Trainees selected as supervisors were given additional two days training on how to supervise the fieldwork of their team members and edit their questionnaires. At the end of the training session, qualified trainees were selected based on their performance in the training.

Twenty-seven teams were constituted, each comprised of a supervisor, four interviewers and a driver. Twenty-five teams were deployed to the field and two served as relieving teams. The main fieldwork was over a twelve-month period commencing on 24th October, 2016 and ending on 17th October, 2017. The CAPI system was employed in the collection of data. To

ensure data quality field monitoring exercises were undertaken at various levels by the Project Implementation Team, Technical Advisory Committee (TAC) members, Steering Committee members and Management of GSS. The Regional Statisticians also served as regional monitors. The monitors visited the field teams to observe field data collection, sit in interviews and review completed questionnaires to ensure consistency of responses.

1.7 Editing, coding and data processing

The application system for the collection of data was developed in CSPro software. All electronic data files for the GLSS7 were transferred remotely from the field (data collection locations) to GSS Head Office in Accra. Various levels of data protection measures were employed to ensure confidentiality of respondents' identification details and security of the data. Data editing, cleaning, coding and processing all started soon after data collected from the field were transferred to Head Office. The editing and cleaning included structure and consistency checks to ensure completeness of work in the field. It also included identification of outliers. Any inconsistencies identified in completed questionnaire from a particular EA were documented and reported to the team responsible to correct before they left the EA. Secondary editing, which required resolution of computer-identified inconsistencies was also undertaken. Even though most sections of the questionnaire were pre-coded some sections required coding in the office. This involved the assignment of numbers (codes) to the occupation and industry in which eligible household members worked using the detailed descriptions provided by the interviewer. Cleaning and aggregation of data were on-going as data were transferred from the field. The data processing including cleaning and aggregation started in October, 2017 and was completed in February, 2018.

CHAPTER TWO

DEMOGRAPHIC SECTION

2.1 Introduction

This chapter examines some socio-demographic characteristics of the household and household population by region and locality, marital status, mean and median age at first marriage, nationality, ethnicity, religion and absence of household heads. It also provides national and regional level indicators, as well as additional indicators pertaining to the ecological zones of Ghana.

Household composition

A household is defined as a person or group of related or unrelated persons who live together in the same housing unit, sharing the same housekeeping and cooking arrangements and are considered as one unit, who acknowledge an adult male or female as the head of the household. The composition is a reflection of the social structure of the population and may consist of a man, his wife or wives and children and some relatives or non-relatives who may be living with them. Members of a household are not necessarily related by blood or marriage. 14,009 households were successfully interviewed out of the 15,000 selected for the survey.

Table 2.1 provides information on the mean household size, estimated population in households, and estimated number of households, by region and locality. At the locality level, the data is further disaggregated into ecological zones. The estimated household population from the survey is 28.4 million, while the projected population for 2017 based on the 2010 Population and Housing Census is 29.0 million. Estimated population from the survey at the regional level shows that Ashanti and Greater Accra regions have the highest population distribution of 5.4 million and 4.6 million respectively while Upper West had the least population, accounting for less than a million (0.8 million). At the locality level, more people are likely to live in urban areas (14.3 million) than in rural areas (14.0). In term of the distribution of the population by ecological zones, rural forest recorded the highest population of 7.0 million with the second highest being urban forest (6.3 million).

The survey shows that the estimated number of households in Ghana is 7.3 million. There are more households in Ashanti and Greater Accra regions than the other regions, accounting for 1.7 million and 1.3 million, respectively. Table 2.1 further shows that the average household size in Ghana has reduced from 4.4 in 2010 to 3.8 in 2017. At the regional level, Northern (5.8), Upper East (5.2) and Upper West (4.8) have the highest household size while the least is Greater Accra (3.4).

With regards to household sizes, those who live in rural areas (4.4) have a higher mean household size than their counterparts in urban areas (3.5). In terms of ecological distribution of mean household size, rural savannah recorded the highest, accounting for 5.7 while the least is urban forest (3.2).

Table 2.1: Mean household size, estimated population in households and estimated number of households by region and ecological zone

Region/Ecological zone	Mean Household size		Projected from census**	Estimated from 2016/2017 GLSS7	Estimated number of households from GLSS7
	2010 Census*	2016/2017 GLSS7			
Ghana	4.4	3.8	28,956,587	28,358,411	7,299,925
Western	4.2	3.8	2,954,789	2,894,253	753,642
Central	4.0	3.9	2,479,279	2,428,155	607,837
Greater Accra	3.8	3.4	4,721,889	4,620,903	1,324,504
Volta	4.2	4.4	2,491,293	2,439,625	547,455
Eastern	4.1	3.5	3,099,641	3,035,680	857,405
Ashanti	4.1	3.2	5,533,011	5,420,274	1,661,560
Brong Ahafo	4.6	3.9	2,723,050	2,667,567	678,208
Northern	7.7	5.8	2,925,831	2,865,927	479,675
Upper East	5.8	5.2	1,216,680	1,191,522	226,983
Upper West	6.2	4.8	811,124	794,505	162,655
Urban		3.5		14,342,430	4,089,330
Accra		3.3		1,701,174	514,422
Urban Coastal		3.6		4,411,107	1,204,546
Urban Forest		3.2		6,310,504	1,925,555
Urban Savannah		4.2		1,919,645	444,807
Rural		4.4		14,015,981	3,210,595
Rural Coastal		3.8		2,162,763	562,328
Rural Forest		3.8		6,980,049	1,802,279
Rural Savannah		5.7		4,873,169	845,988

Figure 2.1 shows that in Ghana, a higher proportion of households are headed by males (66.6%) than females (33.4%). Rural savannah has the highest proportion of households headed by males (79.7%) and the least was in the rural coastal (60.3%). On the other hand, rural coastal recorded the highest proportion of female-headed households accounting for 39.7 percent while the lowest (20.3%) is in rural savannah.

Figure 2.1: Percentage of household heads by sex and locality

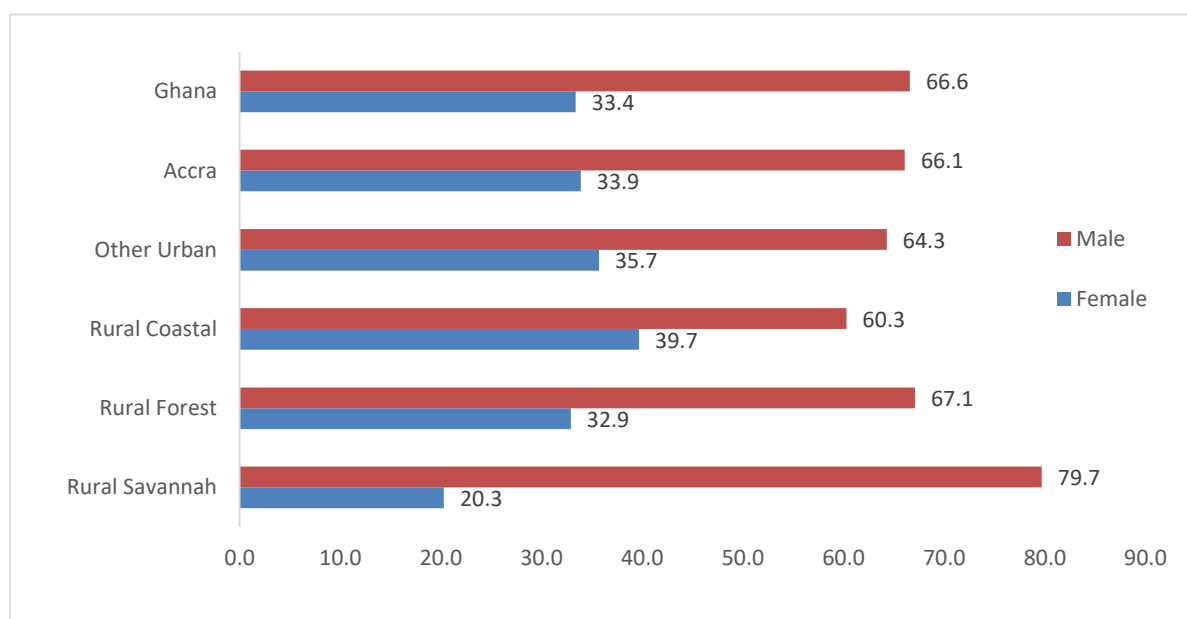


Table 2.2 shows that the average mean age of a household head is 45.2 years. On the average, a male is more likely to assume household headship at an early age (43.7 years) than females (48.0 years). At the regional level, Western region recorded the least mean age of household headship of 43.4 years while the highest is Upper East region (48.2 years). The mean age of a household head in rural area is 46.4 years while in urban areas it is 44.2 years. In terms of the distribution of mean age of household heads at the ecological level, urban forest recorded the lowest mean age of 43.2 years and the highest is in rural savannah, accounting for 47.5 years.

Table 2.2: Mean age of head of household by region and ecological zone

Region/ Ecological zone	Both Sexes	Male	Female
Western	43.4	42.1	46.6
Central	46.2	43.7	50.0
Greater Accra	45.1	43.6	48.1
Volta	47.7	45.7	51.2
Eastern	47.9	45.7	51.9
Ashanti	42.7	41.8	44.2
Brong Ahafo	45.4	45.0	46.1
Northern	44.8	43.5	53.1
Upper East	48.2	46.5	52.2
Upper West	48.0	46.3	53.2
Urban	44.2	42.7	47.0
Accra	45.6	43.4	49.8
Urban Coastal	45.3	43.8	48.0
Urban Forest	43.2	41.7	45.6
Urban Savannah	43.9	42.6	47.4
Rural	46.4	45.0	49.5
Rural Coastal	46.2	43.2	50.7
Rural Forest	46.0	44.9	48.2
Rural Savannah	47.5	46.1	52.8
Total	45.2	43.7	48.0

This section presents information on distribution of households by adult composition and presence of children. Table 2.3 shows that at least one adult of each sex and with presence of one or more children is 76.0 percent. The results also show that 14.1 percent of households comprising one female adult live with one or more children compared to only 2.0 percent households with one male adult. Again, the proportion of households with two or more female adults (7.4%) with children is higher compared to households with two or more male adults (0.5%).

Table 2.3: Distribution of households by adult composition and presence of children

Adults in Household	With children		Without children	
	Percentage of total	Estimated number of Households	Percentage of total	Estimated number of Households
At least one adult of each sex	76.0	19,448,250	28.7	1,815,959
One male adult	2.0	279,858	43.4	1,167,984
Two or more male adults	0.5	96,718	2.5	137,080
One female adult	14.1	2,415,014	20.7	530,443
Two or more female adults	7.4	1,728,090	4.7	268,139

Note: A child is defined as a person aged less than 15 years at the time of the interview

About 14% of children are not living with any of their parents and a quarter (23.7%) of them are living with only their mother. 4% of these children are living with only their father (Table 2.4). Considering the distribution by locality, the rural savannah (11.5%) zone has the least proportion of children who are not living with their parents followed by Rural Forest (13.0%) with Rural Coastal (17.7%) having the highest proportion of children who are not staying with their parents.

Table 2.4: Distribution of children with the presence of parent in household by locality

Presence of Parents	Locality					Total
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
No Parent	14.2	15.8	17.7	13.0	11.5	14.3
Father Only	4.7	4.2	4.6	4.2	3.4	4.1
Mother Only	22.7	26.1	26.7	27.4	13.0	23.7
Both Parents	58.4	53.9	51.0	55.3	72.1	57.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Note: A child is defined as a person aged less than 18 years at the time of the interview

Age and Sex Distribution of the Population

This section provides information on age and sex distribution according to locality. The results show that generally, the proportion of males is less than females, constituting 51.5 percent and 48.5 percent respectively and this translates to a sex ratio of 94.2 males to 100 females. Table 2.5 indicates that across ages 0-19, the proportions of males are higher than their female counterparts. However, for 20 years and older, the situation is different where the proportions of females are higher than males. Children below 15 years constitute about 38 percent while those 15-64 are 56.9 percent and 65 years and older is made up of 5.0 percent. The relationship between the populations aged 0-14 years and 65 years and above and the population aged 15-64 years constitute age dependency ratio which is measured per 100 population. Over the years, dependency ratio has gone down from 82 in GLSS 5, 79 in GLSS 6 to 76 in GLSS 7. The steady decline in the dependency ratio implies that the number of persons in the active age group (15-64) is increasing compared to those in the dependent group.

Table 2.5: Age Distribution of population by locality and sex (percent)

Age group	Accra		Other Urban		Rural		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
0 - 4	5.0	5.5	6.0	5.8	7.1	6.4	6.5	6.1
5 - 9	5.4	5.5	6.0	5.6	7.3	7.2	6.6	6.4
10 - 14	5.2	5.5	5.8	5.7	7.0	6.6	6.4	6.1
15 - 19	4.8	5.4	5.3	5.6	6.1	5.0	5.7	5.3
20 - 24	4.3	4.3	4.3	4.9	3.8	3.9	4.0	4.3
25 - 29	3.5	4.2	3.7	4.5	3.1	3.5	3.4	4.0
30 - 34	4.1	4.7	3.7	4.2	2.6	3.2	3.2	3.7
35 - 39	3.4	3.8	3.0	3.1	2.3	2.9	2.7	3.0
40 - 44	2.7	3.0	2.1	2.9	2.0	2.5	2.1	2.7
45 - 49	2.6	2.8	2.1	2.3	1.7	2.0	1.9	2.2
50 - 54	1.8	2.0	1.6	2.2	1.6	1.8	1.6	2.0
55 - 59	1.2	1.5	1.4	1.5	1.2	1.4	1.3	1.5
60 - 64	0.8	1.3	0.9	1.2	1.2	1.3	1.0	1.2
65+	2.2	3.4	1.7	2.8	2.2	3.1	2.0	3.0
All Ages	47.0	53.0	47.7	52.3	49.3	50.7	48.5	51.5

2.2 Marital status

Table 2.6 presents the distribution of the population 12 years and older by marital status, sex and region. It is observed that 44.5 percent of the population 12 years and older have never married while 36.5 percent of them are married. Amongst the regions, the Northern Region has the highest proportion (50.1%) of its population age 12 years and older that are married. The Eastern Region, has the lowest proportion (32.1%) of its population that are married. The region that has the highest proportion of never married people (46.7%) is Ashanti Region.

Analysis of the male population shows that 52.2 percent of them have never married while 36.3 percent are married. The male population who are married is highest in the Northern Region (44.7%) while the never married male population is highest in the Ashanti Region (54.3%). For the female population, Table 2.1 reveals that the Northern Region has more than half of them married (55.0%) as compared to the rest of the regions. The widowed population among the women is high for Upper East (17.6%) and Upper West (15.6%) Regions.

Table 2.6: Distribution of population 12 years and older by marital status, sex and region

Marital status	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Both sexes											
Married	35.3	32.3	35.8	36.7	32.1	33.2	36.6	50.1	42.4	44.0	36.5
Consensual Union	9.4	8.9	7.4	7.7	9.6	8.3	8.6	1.8	1.1	2.2	7.4
Separated	1.8	3.1	2.9	3.9	3.1	2.4	1.9	0.6	1.0	0.8	2.4
Divorced	4.1	3.2	3.0	2.9	4.4	3.6	3.1	1.6	0.9	1.2	3.1
Widowed	4.7	6.9	5.3	7.8	6.6	5.9	5.5	4.7	10.0	8.8	6.1
Never married	44.7	45.6	45.7	40.8	44.1	46.7	44.3	41.3	44.5	43.0	44.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male											
Married	36.7	33.5	35.8	35.4	33.5	33.6	36.8	44.7	41.7	41.6	36.3
Consensual Union	9.2	8.0	7.3	7.3	9.3	7.6	7.2	1.7	1.1	1.9	6.9
Separated	0.8	1.7	1.9	2.6	2.1	1.3	1.3	0.6	0.9	0.3	1.5
Divorced	2.1	1.4	1.3	2.2	2.0	2.4	2.3	1.5	0.8	1.1	1.8
Widowed	1.3	1.3	1.1	2.2	1.9	0.9	1.3	0.5	1.3	1.8	1.3
Never married	50.1	54.1	52.5	50.3	51.3	54.3	51.1	51.0	54.2	53.2	52.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Female											
Married	34.1	31.4	35.8	37.9	31.0	32.8	36.5	55.0	43.1	46.2	36.6
Consensual Union	9.5	9.6	7.5	8.2	9.9	9.0	9.9	1.8	1.1	2.4	7.8
Separated	2.7	4.2	3.7	5.0	4.0	3.4	2.4	0.7	1.0	1.2	3.2
Divorced	6.0	4.6	4.4	3.6	6.6	4.6	3.9	1.7	1.1	1.3	4.3
Widowed	8.0	11.5	9.0	12.7	10.8	10.4	9.3	8.7	17.6	15.6	10.4
Never married	39.7	38.7	39.6	32.6	37.7	39.8	38.1	32.1	36.0	33.1	37.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

Table 2.7 indicates that 55.5 percent of the population 12 years and older have ever married (married, consensual union, separated, divorced or widowed) while 44.5 percent have never married. The rural savannah has the highest proportion (45.1%) of the population 12 years and older who are currently married, followed by urban savannah (44.0%), with rural coastal having the lowest (32.3%). The percentage who have never married is lower in the rural ecological zones (rural coastal, rural forest and rural savannah) compared to the urban ecological zones (Accra, urban coastal, urban forest and urban savannah). The results also

indicate that rural forest and urban forest recorded comparatively higher proportion of persons who are divorced (3.8% each) with rural savannah recording the lowest divorce case of 1.6 percent.

The married male population is highest in urban savannah with 42.3 percent while in the urban forest, males who have never married are the highest recording 54.2 percent. Table 2.7 reveals that among the female population the proportion married in the rural savannah ecological zone is nearly half of the total (48.8%) as compared to the rest of the ecological zones. The proportion in the urban savannah is also above 45 percent but the rest are all under 40 percent. The female population who are widows is also the highest for rural coastal ecological zone (12.2%) compared to the other ecological zones.

Table 2.7: Distribution of population 12 years and older by marital status, sex and ecological zone

Ecological zone	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	Total
Both sexes								
Married	33.7	35.4	33.5	44.0	32.3	34.4	45.1	36.5
Consensual Union	7.6	6.7	7.0	3.8	11.1	10.7	3.2	7.4
Separated	3.6	2.5	2.7	1.0	4.1	2.4	0.9	2.4
Divorced	2.1	3.4	3.8	2.4	2.9	3.8	1.6	3.1
Widowed	6.2	6.1	5.7	4.9	7.3	5.9	6.9	6.1
Never married	46.8	45.9	47.3	43.9	42.2	42.7	42.2	44.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male								
Married	34.9	35.4	34.9	42.3	33.0	34.8	41.3	36.3
Consensual Union	8.0	6.3	6.5	3.4	9.9	9.9	3.0	6.9
Separated	2.4	1.7	1.3	0.6	2.7	1.6	0.6	1.5
Divorced	1.4	1.5	2.1	1.5	1.5	2.3	1.6	1.8
Widowed	1.1	1.4	1.0	0.4	1.6	1.5	1.4	1.3
Never married	52.2	53.7	54.2	51.8	51.3	49.9	52.2	52.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Female								
Married	32.6	35.4	32.4	45.5	31.7	34.1	48.8	36.6
Consensual Union	7.2	7.1	7.4	4.2	12.1	11.4	3.4	7.8
Separated	4.6	3.2	3.8	1.5	5.3	3.2	1.2	3.2
Divorced	2.8	5.0	5.3	3.2	4.2	5.2	1.6	4.3
Widowed	10.7	10.1	9.8	9.0	12.2	10.1	12.1	10.4
Never married	42.1	39.3	41.3	36.5	34.5	36.0	32.9	37.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

Table 2.8 shows the age distribution of the population 12 years and older by marital status. The age group 35-39 has the highest percentage (14.9%) of people who are married compared to the other age groups. The data also show that those between ages 30 and 49 years are more likely to marry than the other age groups.

The age group 65 years and older recorded about 52.0 percent of the population who are widowed compared to the other age groups. Divorce and separation are also high in age groups 30-34 to 55-59 years with age group 50 - 54 having the highest divorce share (14.6%). The age group 30-34 years has the highest separation (14.7%) group.

Table 2.8: Age distribution of population 12 years and older by marital status

Age group	Consensual					Never married	Total
	Married	Union	Separated	Divorced	Widowed		
12-14	0.0	0.0	0.0	0.0	0.0	24.2	10.8
15-19	0.6	3.8	0.8	0.0	0.1	34.3	15.8
20-24	3.9	15.4	3.8	0.7	0.3	21.0	12.1
25-29	9.8	23.7	5.5	3.2	1.2	11.2	10.6
30-34	14.7	20.7	14.7	7.5	1.5	5.3	9.9
35-39	14.9	14.3	14.5	11.5	3.1	2.0	8.2
40-44	13.4	8.7	13.3	13.2	4.8	0.9	6.9
45-49	11.8	5.1	12.4	13.0	6.2	0.5	6.0
50-54	9.7	3.0	12.6	14.6	9.5	0.2	5.2
55-59	7.3	2.2	9.0	10.7	10.2	0.1	4.0
60-64	5.6	1.1	5.9	9.3	11.4	0.1	3.3
65+	8.3	1.9	7.4	16.3	51.9	0.2	7.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

Table 2.9 looks at the mean and median age at first marriage. The mean age at first marriage in the regions is 23.1 years, with females marrying about four years earlier than their male counterparts (21.3 and 25.7 years respectively). Upper East Region recorded the lowest mean age at first marriage of 21.1 years with females marrying earlier (mean age of 19.4 years) than males (mean age of 23.8 years). Greater Accra Region, however, recorded the highest mean age at first marriage for both sexes (25.0 years) with males having a mean of 27.7 years and females, 23.1 years. The median age at first marriage ranges from 19 years to 22 years in the regions; that for females ranges from 19 to 22 years while that of males ranges from 24 to 28 years.

Table 2.9: Mean and Median age of population at first marriage by region, ecological zone and sex

Region/Ecological Zone	Mean Age			Median Age		
	Both sexes	Male	Female	Both sexes	Male	Female
Region						
Western	23.5	25.9	21.7	20	25	20
Central	22.8	25.0	21.4	21	25	21
Greater Accra	25.0	27.7	23.1	22	28	22
Volta	22.7	25.2	21.1	20	25	20
Eastern	23.6	26.3	21.7	20	25	20
Ashanti	22.8	25.3	21.0	20	25	20
Brong Ahafo	22.5	25.1	20.7	20	25	20
Northern	21.6	24.1	19.8	19	24	19
Upper East	21.1	23.8	19.4	19	24	19
Upper West	21.4	23.6	19.9	19	24	19
Total	23.1	25.7	21.3	22	25	20
Ecological zone						
Accra	25.1	27.8	23.1	22	28	22
Urban Coastal	24.3	26.9	22.6	22	26	22
Urban Forest	23.6	26.3	21.8	21	25	21
Urban Savannah	22.6	25.5	20.6	20	25	20
Rural Coastal	22.7	24.8	21.3	20	24	20
Rural Forest	22.7	25.3	20.8	20	25	20
Rural Savannah	21.2	23.6	19.6	19	23	19
Total	23.1	25.6	21.3	22	25	20

Within the ecological zones, the mean age at first marriage is highest in Accra for both sexes (25.1 years), males having 27.8 years and females 23.1 years. It is lowest in rural savannah (21.2 years for both sexes, 23.6 years for males and 19.6 years for females). The pattern is similar for the median age at first marriage in the ecological zones.

2.3 Nationality

Table 2.10 presents the composition of the Ghanaian population by nationality, region and sex. The population of Ghana is mainly Ghanaians by birth (98.5%). Ashanti Region has the highest proportion of Ghanaians by birth (99.7%) compared to the rest of the regions. Volta Region has the lowest proportion of Ghanaians by birth (95.3%) and the highest proportion of non-Ghanaians (4.7%). Togolese nationals form 2.4 percent of the population in the Volta Region. Among the male population, 98.6 percent are Ghanaians by birth while the female population recorded 98.5 percent of the population as Ghanaians by birth.

Table 2.10: Composition of population by nationality, region and sex (percent)

Sex/Nationality	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Both Sexes											
Ghanaian by Birth	98.6	98.9	98.6	95.3	98.6	99.3	98.8	98.7	99.5	98.9	98.5
Dual Nationality	0.1	0.0	0.2	0.4	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Ghanaian by Naturalisation	0.1	0.1	0.0	0.3	0.0	0.1	0.0	0.3	0.1	0.6	0.1
Gambian	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Burkinabe	0.1	0.1	0.1	0.0	0.0	0.1	0.3	0.4	0.1	0.1	0.1
Malian	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Nigerian	0.0	0.0	0.4	0.1	0.2	0.0	0.1	0.0	0.0	0.0	0.1
Ivorian	0.2	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.1
Togolese	0.2	0.1	0.3	2.4	0.3	0.0	0.4	0.2	0.0	0.0	0.4
Liberian	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0
Niger	0.2	0.1	0.2	0.9	0.6	0.3	0.1	0.1	0.1	0.1	0.3
Other ECOWAS	0.0	0.0	0.0	0.3	0.0	0.0	0.1	0.0	0.0	0.1	0.0
African, other than ECOWAS	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
European	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Americas (North, South/Caribbean)	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Asian	0.1	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.1
Oceanian	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male											
Ghanaian by Birth	98.5	98.8	98.7	95.5	98.8	99.0	99.0	98.7	99.7	99.3	98.6
Dual Nationality	0.0	0.0	0.1	0.4	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Ghanaian by Naturalisation	0.1	0.0	0.0	0.3	0.0	0.1	0.0	0.4	0.0	0.4	0.1
Gambian	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Burkinabe	0.1	0.2	0.1	0.0	0.0	0.1	0.2	0.5	0.0	0.1	0.1
Malian	0.0	0.3	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1
Nigerian	0.0	0.0	0.4	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.1
Ivorian	0.0	0.2	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.1
Togolese	0.2	0.1	0.2	2.4	0.2	0.0	0.3	0.1	0.0	0.0	0.3
Liberian	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0
Niger	0.4	0.2	0.1	0.9	0.5	0.4	0.1	0.1	0.0	0.1	0.3
Other ECOWAS	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
African, other than ECOWAS	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Sex/Nationality	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
European	0.3	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Americas (North, South/Caribbean)	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Asian	0.1	0.0	0.2	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.1
Oceanian	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total											
Female											
Ghanaian by Birth	98.6	99.0	98.5	95.2	98.3	99.5	98.7	98.8	99.3	98.5	98.5
Dual Nationality	0.1	0.0	0.2	0.5	0.0	0.0	0.0	0.0	0.0	0.2	0.1
Ghanaian by Naturalisation	0.1	0.1	0.0	0.3	0.0	0.0	0.0	0.2	0.1	0.8	0.1
Gambian	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Burkinabe	0.1	0.1	0.0	0.0	0.0	0.1	0.3	0.3	0.3	0.1	0.1
Malian	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Nigerian	0.0	0.0	0.4	0.1	0.2	0.0	0.1	0.0	0.1	0.0	0.1
Ivorian	0.3	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1
Togolese	0.1	0.1	0.3	2.5	0.3	0.0	0.4	0.2	0.0	0.0	0.4
Liberian	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.1	0.0
Niger	0.1	0.1	0.2	0.9	0.6	0.2	0.1	0.1	0.1	0.1	0.3
Other ECOWAS	0.1	0.0	0.0	0.3	0.0	0.0	0.1	0.0	0.0	0.1	0.0
African, other than ECOWAS	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
European	0.2	0.2	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1
Americas (North, South/Caribbean)	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0
Asian	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.0
Oceanian	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

2.4 Religious affiliation of household heads

The survey has information on the religious affiliation of all individuals but for the sake of simplicity this report presents only the details about the head of household in Table 2.11. About three-quarters (74.1%) of heads of households in Ghana are Christians (Catholic, Protestant, Pentecostal/Charismatic, Other Christian). This distribution reflects in all the ecological zones with the highest proportion being in urban coastal (85.1%), and the lowest in urban savannah (31.2%). Household heads that practice Islam constitute 16 percent and about six percent (6.1%) have no religion. Islam is practiced by a high proportion of household heads in urban savannah (60.7%), followed by household heads in rural savannah (30.8%) and urban forest (16.1%). In Accra, close to 13 percent (12.7%) of household heads practice Islam. Traditional religion is practiced in rural coastal (10.3%) and rural savannah (18.8%) ecological zones.

Table 2.11: Religion of household head by ecological zone

Religion	Urban				Rural			Total
	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
No religion	5.1	5.2	4.5	5.8	6.3	8.2	7.5	6.1
Catholic	7.6	8.9	9.0	9.3	12.0	10.7	17.5	10.5
Protestant	20.5	18.7	18.1	7.8	19.3	21.4	6.2	17.3
Pentecostal/Charismatic	46.5	44.9	36.2	11.0	32.0	34.2	13.3	33.4
Other Christian	6.9	12.6	15.7	3.1	14.9	17.0	6.0	12.9
Islam	12.7	8.2	16.1	60.7	5.2	7.5	30.8	16.0
Traditionalist	0.1	1.2	0.1	2.3	10.3	0.7	18.8	3.5
Other	0.6	0.2	0.3	0.0	0.0	0.3	0.1	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

Table 2.12 presents the religious affiliation of household heads by region. Christianity is dominant in all the regions except Northern, Upper East and Upper West Regions. The majority of household heads in the Upper East (17.0%) and Upper West (38.7%) regions who are Christians are Catholic, whereas Pentecostals constitute the largest group of Christians in all the other regions and form the majority in Greater Accra (48.0%). Nearly two-thirds (65.8%) of household heads in the Northern Region practice Islam. Islam is also a major religion in Upper East (30.0%) and Upper West (38.1%) Regions. About nine percent (8.9%) of household heads in Brong Ahafo Region and seven percent of household heads in Western (7.4%), Volta (7.3%) and Ashanti (7.1%). Regions have no religion.

Table 2.12: Religion of household head by region and sex

Sex/Religion	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Both Sexes											
No religion	7.4	5.4	4.7	7.3	5.0	7.1	8.9	3.8	4.0	5.0	6.1
Catholic	15.1	8.9	7.7	14.4	6.2	8.8	14.0	5.1	17.0	38.7	10.5
Protestant	21.0	18.4	20.1	18.1	29.5	14.6	15.6	1.9	5.4	1.7	17.3
Pentecostal/Charismatic	34.6	35.2	48.0	29.9	36.7	34.8	27.7	8.2	13.9	6.1	33.4
Other Christian	13.1	24.3	9.3	6.3	16.1	18.0	11.8	2.8	3.2	0.7	12.9
Islam	8.4	6.9	9.7	7.4	6.0	16.1	19.6	65.8	30.0	38.1	16.0
Traditionalist	0.0	0.6	0.2	16.4	0.4	0.2	2.4	12.4	26.4	9.8	3.5
Other	0.4	0.3	0.3	0.1	0.2	0.4	0.0	0.0	0.2	0.0	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male											
No religion	8.9	7.5	6.5	9.6	6.6	9.5	12.3	4.0	4.6	4.5	7.9
Catholic	15.3	7.9	8.1	15.1	6.0	8.0	14.4	4.6	14.0	37.7	10.4
Protestant	21.7	17.7	18.4	16.6	25.9	14.8	12.9	1.9	4.0	1.4	15.9
Pentecostal/Charismatic	32.9	35.9	45.3	26.4	36.8	30.7	24.7	7.2	11.2	4.6	30.5
Other Christian	11.3	21.4	9.9	7.1	16.8	17.4	10.0	2.7	1.8	0.8	12.0
Islam	9.7	8.6	11.2	9.6	7.0	18.7	22.3	66.1	31.7	40.4	19.0
Traditionalist	0.0	0.5	0.3	15.5	0.5	0.3	3.4	13.6	32.6	10.6	4.1
Other	0.2	0.4	0.4	0.2	0.3	0.6	0.0	0.0	0.1	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Female											
No religion	3.6	2.1	1.1	3.5	2.0	3.4	2.1	2.2	2.3	6.7	2.6
Catholic	14.5	10.5	6.8	13.4	6.5	10.0	13.3	7.9	24.6	41.7	10.9
Protestant	19.2	19.5	23.6	20.7	35.8	14.2	20.9	2.2	9.1	2.4	20.1
Pentecostal/Charismatic	39.0	34.1	53.5	35.9	36.6	41.4	33.8	14.2	20.7	10.7	39.0
Other Christian	17.4	28.7	8.2	4.9	14.7	19.1	15.5	3.9	6.6	0.6	14.8
Islam	5.4	4.3	6.5	3.5	4.1	11.8	14.1	64.2	25.6	30.9	10.2
Traditionalist	0.0	0.8	0.2	18.1	0.2	0.2	0.3	5.3	10.6	7.1	2.3
Other	0.8	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

2.5 Absenteeism of household heads

This section discusses the continuous absence of household heads from the household for a period of one month to 12 months. Table 2.13 shows that majority of household heads (43.9%) were absent from the household for a continuous period of one month. In the Brong Ahafo Region, 55.4 percent of the household heads were continuously absent for one month, followed by Volta (55.2%) and Ashanti (51.9%).

Analysis by the different sexes shows that 51.5 percent of female headed households were continuously absent from the household for a period of one month compared to 41.1 percent recorded among male headed households. The data also show that a greater proportion of household heads were continuously absent for a period of one to five months. Small proportion of household heads continuously absented themselves from the household for six to 12 months.

Table 2.13: Distribution of absenteeism of household heads by sex, duration and region

Number of months away	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Both Sexes											
1 Month	46.6	27.3	35.3	52.2	42.9	51.9	55.4	37.5	26.1	36.0	43.9
2 Months	19.2	11.4	34.5	21.3	27.3	26.1	15.7	30.4	16.9	22.4	23.8
3 Months	13.1	11.8	15.6	14.7	11.1	8.8	14.4	16.8	27.2	15.9	12.8
4 Months	12.0	5.1	6.5	3.0	8.7	6.0	6.1	4.3	6.8	9.0	6.8
5 Months	3.7	3.5	0.9	2.0	2.5	2.6	2.5	2.4	7.6	2.5	2.7
6 Months	4.7	5.2	0.9	2.5	1.0	1.9	2.4	1.2	6.4	5.2	2.6
7 Months	0.3	3.1	1.2	1.0	0.0	0.8	0.0	1.8	0.0	2.7	1.0
8 Months	0.0	2.2	1.7	1.5	2.1	1.4	2.0	1.0	3.7	0.6	1.5
9 Months	0.0	3.2	0.4	0.0	1.7	0.0	0.0	0.3	0.6	2.6	0.6
10 Months	0.0	3.2	1.1	0.0	1.1	0.5	1.6	1.1	0.2	0.0	0.9
11 Months	0.4	5.4	0.0	0.0	0.0	0.0	0.0	2.6	1.1	2.4	0.8
12 Months	0.0	18.7	2.0	1.8	1.6	0.1	0.0	0.7	3.4	0.6	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male											
1 Month	45.8	27.9	29.4	51.4	37.8	47.7	53.3	36.7	26.8	32.5	41.1
2 Months	17.6	10.8	33.5	18.8	25.3	28.6	15.3	30.2	16.3	23.6	24.0
3 Months	16.3	12.0	19.5	15.1	14.3	8.4	15.9	16.6	26.0	17.3	14.1
4 Months	8.6	2.8	6.6	3.3	10.3	7.5	8.3	4.8	7.2	8.6	7.0
5 Months	4.5	4.4	1.2	2.9	3.6	2.8	1.1	2.7	7.4	3.0	3.1
6 Months	6.2	7.1	1.2	3.2	1.4	1.7	3.3	1.4	8.0	6.2	3.1
7 Months	0.4	3.7	1.5	1.5	0.0	0.6	0.0	2.0	0.0	2.2	1.1
8 Months	0.0	2.8	2.3	1.3	1.4	2.0	2.8	0.5	2.8	0.8	1.6
9 Months	0.0	2.1	0.6	0.0	2.0	0.0	0.0	0.4	0.0	2.4	0.5
10 Months	0.0	3.4	1.4	0.0	1.6	0.6	0.0	1.2	0.0	0.0	0.9
11 Months	0.5	5.5	0.0	0.0	0.0	0.0	0.0	2.9	1.4	2.8	0.9
12 Months	0.0	17.5	2.7	2.6	2.2	0.1	0.0	0.8	4.2	0.8	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Number of months away	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Female											
1 Month	48.2	26.1	53.0	54.0	55.2	62.6	60.9	43.7	23.4	55.9	51.5
2 Months	22.9	12.4	37.4	26.5	32.2	19.8	16.7	32.2	19.2	15.3	23.2
3 Months	6.0	11.5	3.6	13.9	3.2	9.8	10.3	18.1	32.5	7.8	9.3
4 Months	19.7	9.0	6.0	2.5	4.8	2.1	0.0	0.0	4.8	11.2	6.3
5 Months	1.9	1.9	0.0	0.0	0.0	2.1	6.1	0.0	8.7	0.0	1.7
6 Months	1.4	2.0	0.0	1.0	0.0	2.5	0.0	0.0	0.0	0.0	1.3
7 Months	0.0	2.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	5.9	0.7
8 Months	0.0	1.3	0.0	2.0	3.5	0.0	0.0	6.0	7.4	0.0	1.1
9 Months	0.0	5.0	0.0	0.0	1.0	0.0	0.0	0.0	2.9	3.8	0.9
10 Months	0.0	2.8	0.0	0.0	0.0	0.0	5.9	0.0	1.1	0.0	0.8
11 Months	0.0	5.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7
12 Months	0.0	20.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

2.6 Ethnicity of household heads

This section provides information on the ethnicity of household heads. Table 2.14 indicates that the majority of heads of households within the country are Akan (52.5%) followed by Mole-Dagbani (13.5%) and Ewe (12.8%) while the Mande (0.9%) constitute the smallest proportion. The survey results further show that except for Volta and the three Northern Regions, household heads that belong to the Akan ethnic group are predominant in the remaining six regions. Majority of household heads in Upper East, Northern and Upper West Regions are Mole-Dagbani (74.4%, 69.8% and 54.5% respectively) and in Volta Region, Ewe (74.7%). In the Greater Accra Region, household heads who are Akans constitute 40.6 percent, Ga-Dangme, 28.2 percent and Ewe 18.8 percent. Most of the household heads that belong to the Gurma ethnic group are located in the Northern (24.8%) and Volta (11.7%) Regions.

Table 2.14: Distribution of household heads by ethnicity and region of residence (percent)

Ethnic group	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
Akan	77.3	81.7	40.6	3.6	58.1	77.2	57.0	3.7	0.9	1.1	52.5
Ga-Dangme	3.5	2.9	28.2	0.4	15.2	1.3	1.1	0.4	0.0	0.3	8.0
Ewe	5.6	4.8	18.8	74.7	16.2	2.5	3.7	2.1	0.5	0.5	12.8
Guan	1.4	6.9	2.7	6.8	4.8	0.8	5.8	9.6	0.1	1.1	3.7
Gurma	1.3	0.7	1.7	11.7	1.8	3.6	6.8	24.8	4.8	4.5	4.9
Mole-Dagbani	9.1	1.8	5.3	0.5	1.7	10.1	14.8	54.5	74.4	69.8	13.5
Grusi	1	0.3	1	0.4	0.5	1.9	6.7	2.5	10.2	21.6	2.4
Mande	0.4	0.3	0.5	0	0.3	1.2	2.4	0.5	6.3	0.2	0.9
Other ethnic groups	0.4	0.7	1.1	2	1.5	1.4	1.8	1.9	2.8	0.7	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Due to rounding errors some totals may not be exactly 100.

CHAPTER THREE

EDUCATION

3.1 Introduction

Education plays an important role in the socio-economic development of a country as it equips individuals with the necessary knowledge and skills to fully contribute towards the development of society. School attendance indicates the level of human capital development and a country's total development. It is for this reason that Ghana has subscribed to the concept of Free Compulsory Universal Basic Education (fCUBE) and Free Senior Secondary Education to achieve the Sustainable Development Goal 4 which seeks to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Questions on education were based on full-time formal education and were asked of persons 3 years and older as the educational system in the country requires children to start pre-school at age 4. Some children even start nursery at age 3. This chapter analyses the educational profile of the population 3 years and older and literacy status of the population as well as the educational expenditures at all levels of education. The chapter also discusses apprenticeship of the population 11 years and older.

3.2 Educational attainment of the population 4 years and older

Table 3.1 presents information on the on the highest educational attainment of the population 4years and older who have ever attended school by sex and level of education. The Table shows that 33.5 percent has attained primary level education and about a quarter (24.3%) has attained Junior High School (JHS/JSS). Barely 5 out of every hundred persons in Ghana have attained a tertiary or professional level education. A similar pattern is observed among the sexes.

Table 3.1: Population aged 3 years and older by educational attainment and sex

Educational attainment	Estimated population			Percent		
	Total	Male	Female	Total	Male	Female
Total	21,913,914	11,114,499	10,799,415	100.0	100.0	100.0
None	341,897	167,318	174,579	1.6	1.5	1.6
Kindergarten	2,035,496	1,063,818	971,678	9.3	9.6	9.0
Primary	7,122,651	3,355,878	3,766,773	32.5	30.2	34.9
JSS/JHS	5,326,615	2,533,324	2,793,290	24.3	22.8	25.9
Middle	1,939,607	1,010,026	929,581	8.9	9.1	8.6
SSS/SHS	2,894,248	1,618,149	1,276,098	13.2	14.6	11.8
Secondary	245,938	169,814	76,124	1.1	1.5	0.7
Voc/Tech/Comm	417,806	228,777	189,029	1.9	2.1	1.8
Teacher Training/Agric/ Nursing Cert	391,610	161,919	229,690	1.8	1.5	2.1
Polytechnic	281,424	188,968	92,456	1.3	1.7	0.9
University (Bachelor)	691,197	456,315	234,882	3.2	4.1	2.2
Unviersity (Post Graduate)	119,924	86,232	33,692	0.5	0.8	0.3
Professional	63,979	46,557	17,422	0.3	0.4	0.2
Don't know	41,523	27,403	14,121	0.2	0.2	0.1

3.3 School attendance rate (4 years and older)

Figure 3.1 provides information on gross school attendance rate (GAR) for the population group (4-17) years in the country by educational level/ age group and sex. GAR is defined as the number of children attending school at a level, regardless of age group, divided by the population of the age group that officially corresponds to the same educational level. The results shows that GAR is high among younger age groups than older age groups whereas GAR above hundred was reported for Kindergarten and Primary educational levels, JHS and SHS educational levels recorded rates about 80 and below.

Figure 3.1a: Gross school attendance rate for population 4 years and older by age-group

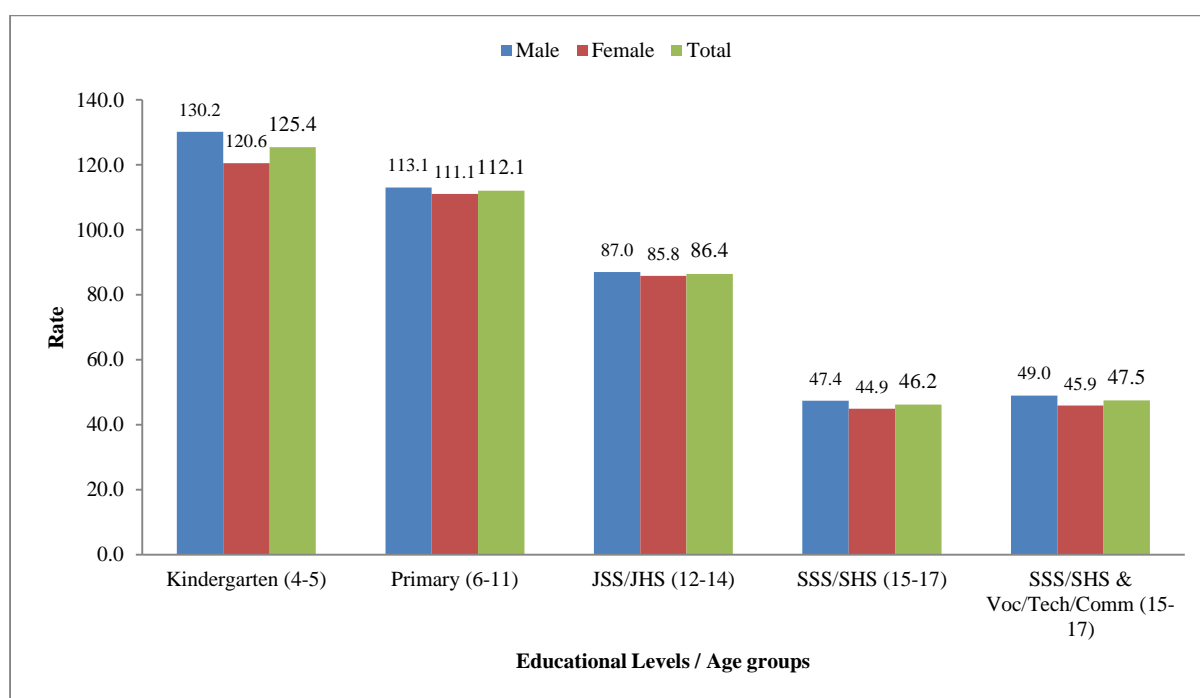
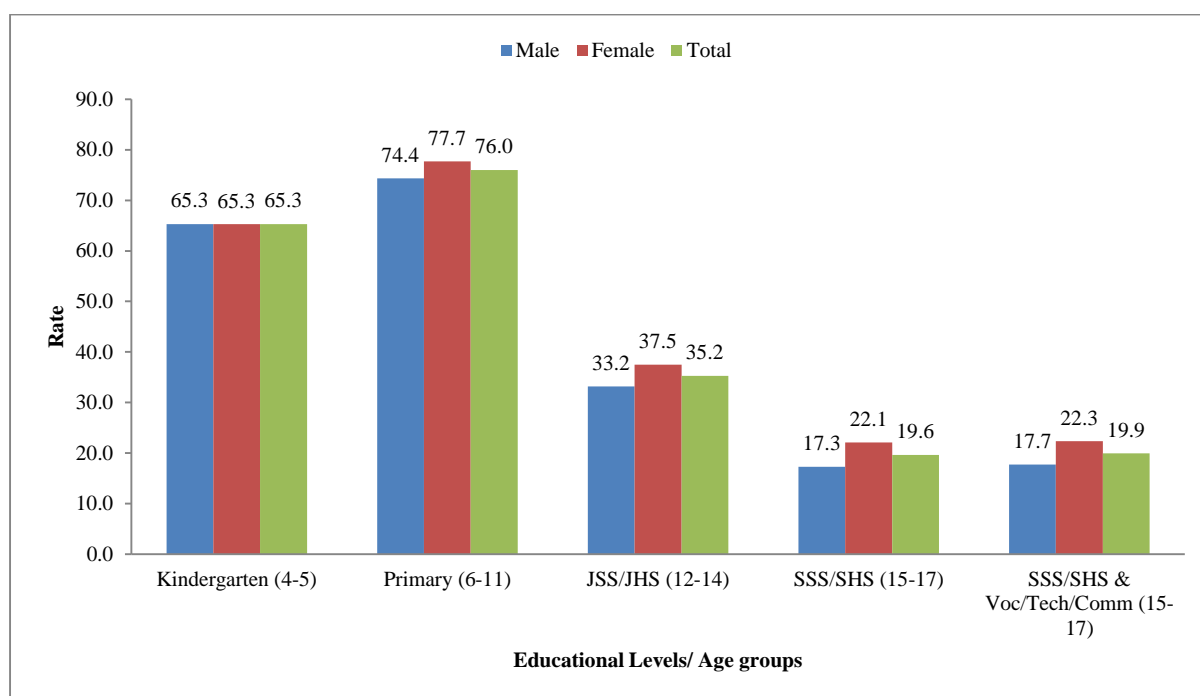


Figure 3.1b provides information on net school attendance rate (NAR) for the population group (4-17) years in the country by educational levels/ age groups and sex. NAR is defined as the number of children attending school at a level who belong to the age group divided by the population of the age group that officially corresponds to the same educational level. Unlike the GAR, statistics on the NAR shows that the rate is higher for primary school than the other educational levels. The sex distribution shows that apart from the kindergarten where there is no difference between the NAR for male and female, female rates are higher than males for all other educational levels.

Figure 3.1b: Net school attendance rate for population 4 years and older by age-group



3.6 Current school attendance

Table 3.2 presents information on current school attendance by level of education and by type of educational facility. The Table shows that the proportions of people who are currently attending private primary schools be it religious (49.2%) or non-religious (50.7%) are high compared with those in public schools (47.5%). On the contrary, the proportions of people currently at the JHS level and beyond are higher in the public schools compared with the private schools. The proportions of the population currently attending private (both religious and non-religious) schools at the basic level is high in the urban areas compared with rural areas. Also, the proportion of the population attending public basic school is high in the rural areas.

With regard to Senior High School, Table 3.2 shows that there is not much variation in the proportions of those who are attending public school (11.8%) and private school (11.0%) at the national level. The pattern is however, different in the urban areas as the proportion of the population currently attending public Senior High Schools (17.8%) is far higher than those attending private school (3.3%). A similar pattern is also observed in the rural areas as the proportion of those currently attending public and private Senior High School constitute 7.9 and 3.1 percent respectively. The proportion of the population currently attending public tertiary institutions is higher compared with those in private institutions in both urban and rural areas.

Table 3.2: Population currently attending school by education level and type

Level of education	Total				Urban				Rural			
	Total	Public	Private religious	Private non-religious	Total	Public	Private religious	Private non-religious	Total	Public	Private religious	Private non-religious
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Kindergarten	19.7	15.0	27.8	30.6	18.3	9.8	26.2	29.2	21.1	18.4	31.4	34.3
Primary	48.4	47.5	49.2	50.7	45.4	40.6	49.6	51.6	51.4	52.1	48.3	48.6
JSS/JHS	18.2	19.9	17.0	13.9	18.5	21.0	18.1	14.5	18.0	19.1	14.6	12.3
SSS/SHS	9.0	11.8	3.2	2.7	11.0	17.8	3.3	2.6	7.0	7.9	3.1	3.0
Voc/Tech/Comm	0.3	0.3	0.1	0.2	0.4	0.6	0.1	0.1	0.1	0.1	0.1	0.3
Teacher Training/Agric/ Nursing Cert.	1.2	1.6	0.6	0.5	1.5	2.4	0.4	0.5	0.9	1.0	0.9	0.6
Polytechnic	0.5	0.7	0.0	0.0	0.9	1.6	0.0	0.0	0.1	0.2	0.1	0.0
University (Bachelor)	2.4	2.9	1.8	1.1	3.7	5.6	2.1	1.2	1.0	1.1	1.1	0.8
University (Post Graduate)	0.2	0.2	0.1	0.1	0.3	0.5	0.0	0.1	0.1	0.1	0.1	0.0
Professional	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.2	0.0

3.7 Ever attended school (15 years and older)

Table 3.3a presents information on the population 15 years and older who have attended school by region and ecological zone and sex. The Table shows that on average nine out of every ten males and eight out of every ten females aged 15 years and older has ever attended school. However, the proportions vary from region to region and ecological zone. Among the regions, Greater Accra has the highest proportion for both males (96.8%) and females (91.4%), with the Northern region reporting the lowest of 56.8 percent and 35.9 percent for both males and females respectively. The results further show that the proportion of males who have ever attended school is higher than that of females across the country; the variation is more marked in the three northern regions (Northern, Upper East and Upper West). For instance, the Northern region (35.9%) recorded the lowest percentage of females who have ever attended school in the country.

Table 3.3a: Percentage of persons 15 years and older who have ever attended school by region, type of ecological zone and sex

Region	Ghana		All Urban		Accra		Urban Coastal		Urban Forest	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	87.9	76.1	93.8	85.0	97.0	90.6	95.7	88.4	95.7	87.1
Western	92.1	82.2	96.3	86.0	-	-	95.2	83.6	97.6	89.0
Central	93.1	79.9	93.6	83.7	-	-	92.6	82.2	99.2	93.1
Greater Accra	96.8	91.4	97.1	91.9	97.0	90.6	97.2	92.7	-	-
Volta	88.4	74.1	91.6	84.4	-	-	92.3	84.3	95.6	89.9
Eastern	95.1	83.3	97.6	90.1	-	-	-	-	97.6	90.1
Ashanti	94.2	82.6	95.5	85.8	-	-	-	-	95.5	85.8
Brong Ahafo	85.0	74.0	88.8	79.7	-	-	-	-	91.2	83.3
Northern	56.8	35.9	74.5	52.2	-	-	-	-	-	-
Upper East	69.5	50.1	81.1	62.6	-	-	-	-	-	-
Upper West	62.3	44.1	87.7	71.8	-	-	-	-	-	-

Cont'd

Region	Urban Savannah		All Rural		Rural Coastal		Rural Forest		Rural Savannah	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	79.9	62.9	81.3	65.5	92.2	75.6	91.4	78.4	60.1	40.3
Western	-	-	89.3	78.7	90.1	73.0	89.1	80.2	-	-
Central	-	-	92.6	76.2	92.1	77.1	93.5	74.6	-	-
Greater Accra	-	-	93.9	85.9	93.9	85.9	-	-	-	-
Volta	83.5	73.1	86.7	68.3	92.5	67.0	95.7	88.6	74.3	47.8
Eastern	-	-	93.4	77.3	-	-	93.4	77.3	-	-
Ashanti	-	-	91.9	77.2	-	-	91.9	77.2	-	-
Brong Ahafo	85.7	74.6	82.0	68.7	-	-	86.5	76.7	76.6	59.8
Northern	74.5	52.2	46.8	27.7	-	-	-	-	46.8	27.7
Upper East	81.1	62.6	66.3	46.7	-	-	-	-	66.3	46.7
Upper West	87.7	71.8	57.2	38.3	-	-	-	-	57.2	38.3

There are no differentials among the sexes in the urban areas and is comparable to the national pattern. In terms of locality, the proportion of females who have ever attended school in the urban areas across the regions is higher than their counterparts in the rural areas. Generally, the proportion of the population 15 years and older who have ever attended school is higher in the urban areas compared with those in rural areas.

With regard to the ecological zones, the Table shows that there is much variation between urban coastal and urban forest zones where the proportions of males (95.7%) is higher than that of females (88%) who have ever attended school. Rural coastal and rural forest recorded almost the same proportions for both males and females. Rural savannah recorded the least proportions for both males (69.1%) and females (40.3%).

Figure 3.4a provides information on the urban population who have ever attended school. The Figure shows that 93.8 percent of males and 85.0 percent of females who resides in urban areas have ever attended school. Though regional variations exist, the proportion of the urban population who have ever attended school is generally high in most of the regions for both males and females.

Figure: 3.4a Percentage of urban population 15 years and older who have ever attended school by region and sex

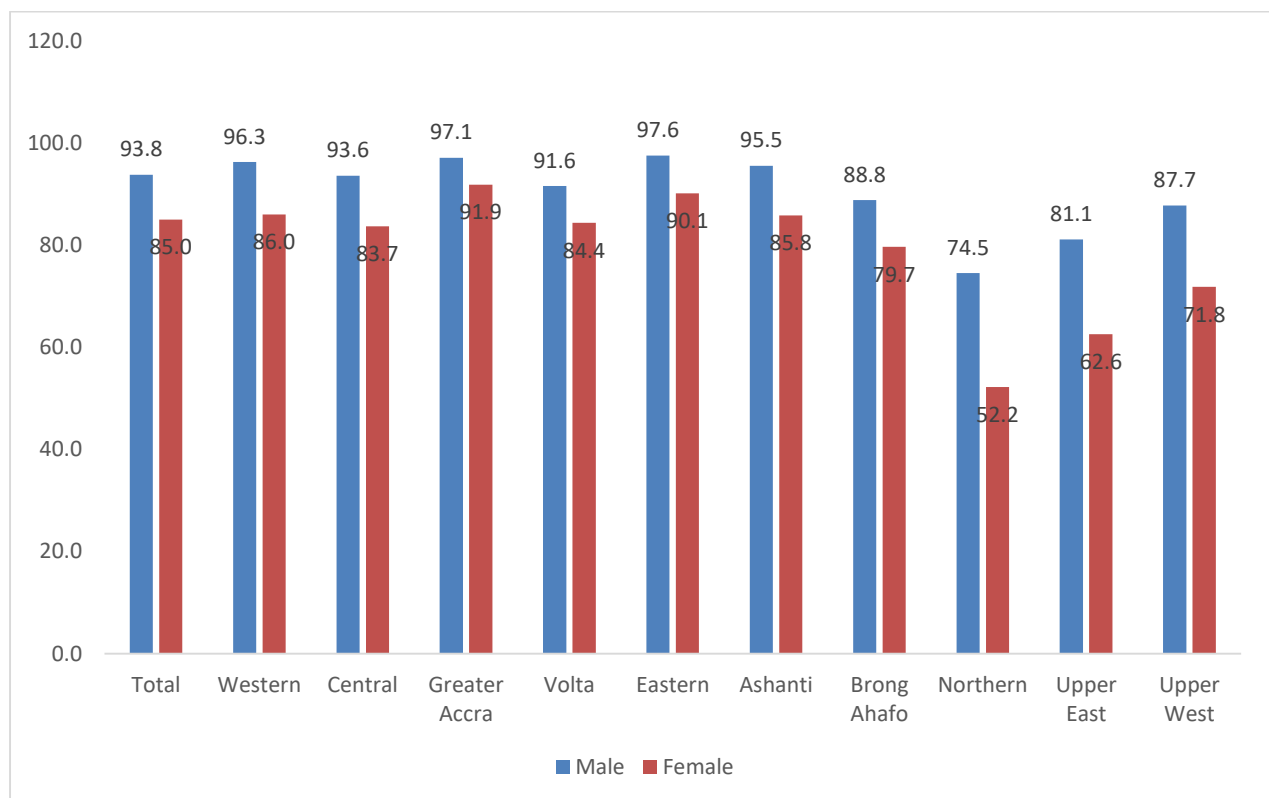
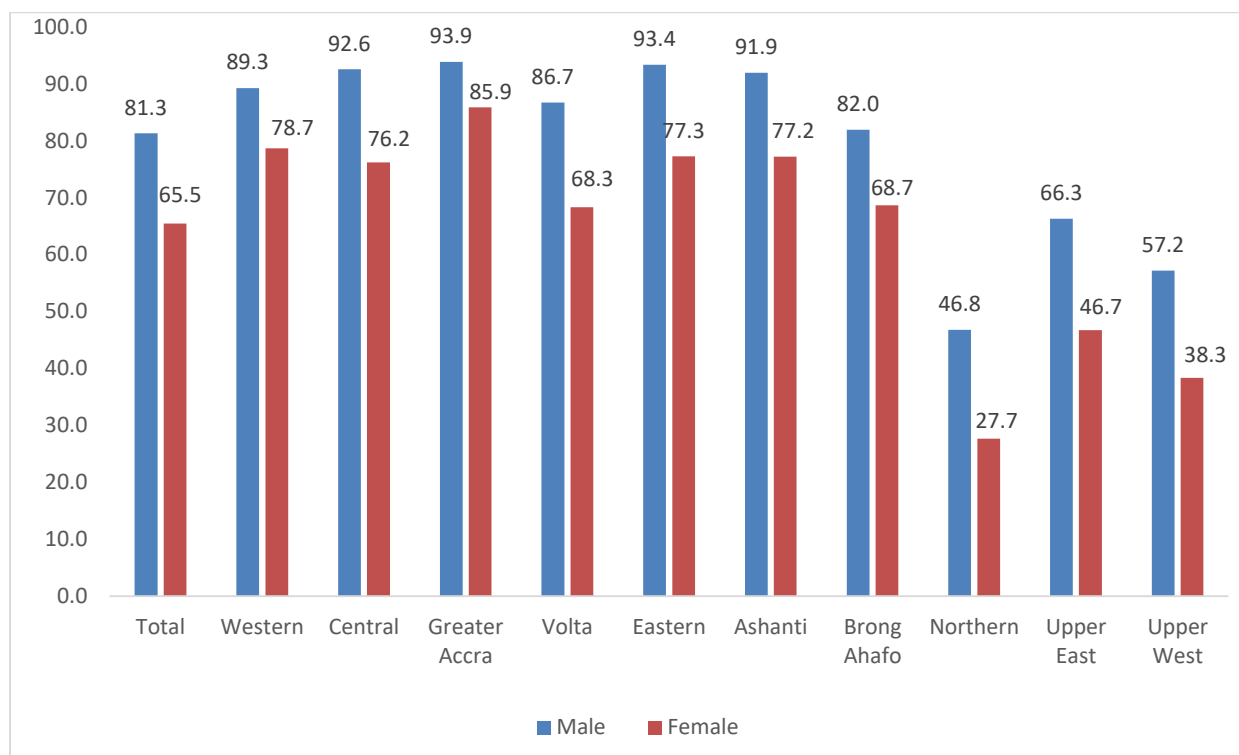


Figure 3.4b indicates that 81.3 percent of males and 65.5 percent of females who reside in rural areas have ever attended school in the country. Among the regions, the Northern Region recorded 46.8 and 27.7 percent for males and females respectively with Upper West and Upper East also recording less than fifty percent for females.

Figure: 3.4b Percentage of rural population 15 years and older who have ever attended school by region and sex



Figures 3.4a and 3.4b also show that there is some disparity in the proportion of males and females who have ever attended school in both urban and rural areas in all the regions. The Figures indicate that the proportions of males who have ever attended school is higher in both urban and rural areas than females across all the regions. The proportion of females who have ever attended school is higher in urban areas compared to their counterparts in the rural areas in all the regions. The difference is however, more noticeable in the three Northern regions.

3.8 Never attended school (15 years and older)

Table 3.3b presents information on the population 15 years and older who have never attended school. The Table shows that close to a quarter (24.9%) of the female population 15 years and older have never attended school which is higher compared with their male (12.1%) counterparts. Northern region has the highest proportion of the population who have never attended school for both males (43.2%) and females (64.1%). This is followed by Upper West and East regions with Greater Accra recording the lowest of 3.2 percent and 8.6 percent for males and females, respectively. The proportion of females who have never attended school is generally high in the three northern regions with the Northern region recording the highest proportion of 64.1 percent. Volta and Brong-Ahafo regions recorded equal proportions of females who have never attended school.

Table 3.3b: Percentage of persons 15 years and older who have never attended school by region, type of ecological zone and sex

Region	Ghana		All Urban		Accra		Urban Coastal		Urban Forest	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	12.1	23.9	6.2	15.0	3.0	9.4	4.3	11.6	4.3	12.9
Western	7.9	17.8	3.7	14.0	-	-	4.8	16.4	2.4	11.0
Central	6.9	20.1	6.4	16.3	-	-	7.4	17.8	0.8	6.9
Greater Accra	3.2	8.6	2.9	8.1	3.0	9.4	2.8	7.3	-	-
Volta	11.6	25.9	8.4	15.6	-	-	7.7	15.7	4.4	10.1
Eastern	4.9	16.7	2.4	9.9	-	-	-	-	2.4	9.9
Ashanti	5.8	17.4	4.5	14.2	-	-	-	-	4.5	14.2
Brong Ahafo	15.0	26.0	11.2	20.3	-	-	-	-	8.8	16.7
Northern	43.2	64.1	25.5	47.8	-	-	-	-	-	-
Upper East	30.5	49.9	18.9	37.4	-	-	-	-	-	-
Upper West	37.7	55.9	12.3	28.2	-	-	-	-	-	-

Cont'd

Region	Urban Savannah		All Rural		Rural Coastal		Rural Forest		Rural Savannah	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	20.1	37.1	18.7	34.5	7.8	24.4	8.6	21.6	39.9	59.7
Western	-	-	10.7	21.3	9.9	27.0	10.9	19.8	-	-
Central	-	-	7.4	23.8	7.9	22.9	6.5	25.4	-	-
Greater Accra	-	-	6.1	14.1	6.1	14.1	-	-	-	-
Volta	16.5	26.9	13.3	31.7	7.5	33.0	4.3	11.4	25.7	52.2
Eastern	-	-	6.6	22.7	-	-	6.6	22.7	-	-
Ashanti	-	-	8.1	22.8	-	-	8.1	22.8	-	-
Brong Ahafo	14.3	25.4	18.0	31.3	-	-	13.5	23.3	23.4	40.2
Northern	25.5	47.8	53.2	72.3	-	-	-	-	53.2	72.3
Upper East	18.9	37.4	33.7	53.3	-	-	-	-	33.7	53.3
Upper West	12.3	28.2	42.8	61.7	-	-	-	-	42.8	61.7

3.9 Household Expenditure on Education

The survey collected information on educational expenses incurred by households on each member attending school in the twelve months preceding the interview. Table 3.4a presents information on household expenditure on education per member. The Table shows that an average of GH¢ 1,048.46 was spent annually per a household member attending school. The average annual expenditure on education per a household member is higher (GH¢ 2,522.58) in Accra (AMA) than all other localities. This is followed by urban coastal (GH¢ 1,930.88) and urban forest (GH¢ 1,302.58) with rural savannah recording the lowest amount of GH¢ 271.83 per year.

Table 3.4a: Average amount (GH¢) spent on a person attending school/college in the last 12 months by locality

School item	Total	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Total	1,048.46	2,522.58	1,930.88	1,302.58	657.04	691.14	745.75	271.83
School and registration fees	418.50	1,177.47	1,023.23	454.48	335.64	234.30	170.30	96.04
Contribution to P.T.A	12.55	11.36	13.80	13.43	13.70	11.08	14.17	8.58
Uniform and sports clothes	33.00	51.14	41.74	39.52	29.59	28.21	28.73	21.28
Books and school supplies	87.70	188.08	154.59	106.72	53.18	84.34	62.81	26.77
Transportation to and from school	50.10	144.39	98.55	66.05	17.93	34.80	31.44	6.19
Food, board and lodging	307.91	699.88	434.87	390.68	137.54	227.07	309.17	77.13
Expenses on extra classes	39.69	128.14	66.42	48.83	16.97	29.74	28.50	7.73
In kind expenses	8.65	20.14	12.84	10.14	5.38	11.08	5.56	4.27
Other (cannot breakdown)	90.36	101.98	84.84	172.73	47.11	30.52	95.07	23.84

Nonetheless, some households could not give a breakdown of the detailed expenditure and as such gave a lump-sum of the expenses per member during the last 12 months. The average lump-sum expenditure made per household member amounted to GH¢ 1,009.14 constituting 34.7 percent (Figure 4.3) of the total amount spent on education.

Regarding detailed educational expenditure on an individual household member, Table 3.4a1 shows that an amount of GH¢750.94 representing 39.5 percent of detailed educational expenditure goes into the payment of school and registration fees while GH¢ 460.78 (24.2%) is spent on boarding and lodging. Expenditure on transportation to and from school also constitutes 18.4 percent (GH¢ 350.24). This pattern of expenditure on education is reflected in all the localities with urban households spending more compared with those in the rural areas.

Table 3.4a1: Average amount (GH¢) spent on a person attending school/college in the last 12 months by locality

School item	Total	Percent	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Total	1,903.15	100.0	3,501.57	2,959.96	1,976.91	1,272.67	1,307.82	1,328.33	767.60
School and registration fees	750.94	39.5	1,423.91	1,473.79	736.50	528.48	450.43	367.25	241.10
Contribution to P.T.A	22.75	1.2	25.91	25.63	25.08	26.31	17.54	22.86	17.26
Uniform and sports clothes	56.74	3.0	94.58	75.05	66.30	50.14	50.13	47.95	36.84
Books and school supplies	105.70	5.6	219.73	187.59	125.06	65.57	98.71	74.04	34.96
Transportation to and from school	350.24	18.4	611.92	422.11	336.19	211.65	257.58	305.31	114.55
Food, board and lodging	460.78	24.2	817.00	585.18	526.96	260.50	327.71	400.19	221.29
Expenses on extra classes	122.32	6.4	251.60	152.94	126.58	82.43	73.62	88.84	68.24
In kind expenses	33.68	1.8	56.92	37.67	34.24	47.59	32.10	21.89	33.36

Table 3.4b provides information on educational expenditure by level of education. The Table generally reveals that household's expenditure on education increases as the level of one's education increases. It further shows that, the amount of money spent on education per member at all levels of education is higher in urban areas than rural areas. Besides, the Table shows that households in the country spend on average GH¢11,872.35 on post-graduate education per member each year. Again, households spend almost an equal amount on a member pursuing a bachelors' level education and those pursuing a professional course. However, the amount spent in Accra on a person pursuing a bachelor's degree is slightly higher than that of post graduate. The amount of educational expenses incurred by households in Accra at all levels of education except post-graduate education is higher than the amount incurred in the other urban areas. However, educational expenses at the post-graduate level is much higher across all the localities except for Accra and rural Savannah. For instance, the amount of expenditure incurred on post-graduate education in other urban areas is three times higher than what is incurred at the bachelor's level.

Table 3.4b: Average amount (GH¢) spent on a person attending school/college in the last 12 months by level of education and locality

Level of education	Ghana	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah
Kindergarten	573.87	1,423.46	771.70	530.64	426.50	122.47
Primary	676.14	1,867.39	963.60	473.32	476.05	121.02
JSS/JHS	931.04	2,006.04	1,226.65	586.60	684.70	264.41
SSS/SHS	2,214.94	4,468.65	2,275.06	1,720.55	2,087.81	1,037.71
Voc/Tech/Commercial	2,154.89	4,016.85	1,541.18	1,269.98	3,275.34	2,271.74
Teacher Training/Agric/ Nursing Cert.	3,856.83	4,412.51	3,779.37	3,446.23	4,292.36	3,207.74
Polytechnic	4,043.15	3,562.56	4,297.27	3,670.58	3,325.65	2,238.25
University (Bachelor)	4,799.61	7,152.63	4,820.55	3,474.64	4,324.87	3,020.74
University (Post Graduate)	11,872.35	7,099.20	13,200.11	7,949.06	7,930.83	5,500.00
Professional	4,747.32	6,040.00	7,007.94	2,370.14	4,184.77	3,079.55

3.10 Average expenditure and level of education

Table 3.4c presents information on average expenditure by level of education in the last 12 months preceding the survey. The Table indicates that three major areas where most educational expenses are incurred at all levels are payment of school and registration fees, food, boarding and lodging and transportation to and from school. The amount however, differs from one level to another. For instance, an average expenditure per household member offering a post-graduate programme was GH¢17,757.94 of which GH¢ 9,855.49 was used to pay school fees and registration fees, GH¢ 1,386.43 was spent on transportation to and from school and GH¢1,369.88 was spent on food, boarding and lodging which constituted the highest compared with all other levels. The Table also shows that an average of GH¢4,541.40 was spent on a household member pursuing Senior High School education of which school and registration fees accounted for GH¢1,458.19. Again, the average amount of expenditure incurred by households on a member attending Kindergarten in the last 12 months preceding the survey was GH¢1,633.31 while GH¢1,930.57 was spent on an individual pursuing Primary education. From the Table, the higher one climbs the educational ladder, the higher the expenditure incurred.

3.11 Current school attendance and person responsible for educational expenses

Table 3.5 presents information on current school attendance of persons 3 years and older by educational attainment and persons responsible for the payment of educational expenses. From the Table, a little over half (51.2%) of all educational expenses are paid by the father while mothers pay nearly a fifth (18.3%). In a situation where both parents are responsible for the payment of educational expenditures, the data shows that this constitutes 15.4 percent. Other household members pay 10.9 percent of educational expenses whereas other relatives pay 3.1 percent. The Table further shows that the father's contributions are higher at the initial stages of education but reduces as one gets to higher levels of attainment compared to that of mothers which is the reverse.

Table 3.4c: Average amount (GH¢) spent on a person attending school/college

in the last 12 months by level of education School Item	Kindergarten	Primary	JSS/JHS	SSS/SHS	Voc/Tech/Comm	Teacher Training/Agriculture / Nursing Certificate	Polytechnic	University (Bachelor)	University (Post Graduate)	Professional
Total	561.24	670.42	925.61	2,198.95	2,130.72	3,823.29	4,025.97	4,738.19	11,666.77	4,747.32
School and registration fees	156.69	195.32	265.15	1,139.17	757.92	2,248.51	2,394.71	2,526.58	8,925.09	2,598.59
Contribution to P.T.A	7.88	10.91	14.85	27.45	24.57	12.05	0.48	4.19	2.23	0.00
Uniform and sports clothes	30.23	33.99	38.05	33.32	31.83	35.08	4.59	4.98	0.81	0.00
Books and school supplies	35.25	68.59	105.38	137.81	134.64	233.49	268.32	314.07	676.24	505.51
Transportation to and from school	31.61	28.07	38.85	86.56	369.14	111.90	253.61	327.22	995.35	290.06
Food, board and lodging	237.50	252.06	344.35	400.92	563.69	519.56	895.29	877.35	882.47	1,296.94
Expenses on extra classes	12.62	38.86	62.98	67.25	8.55	8.46	7.27	3.59	2.96	0.00
In kind expenses	11.09	6.74	5.99	13.28	21.23	15.18	4.37	24.05	3.34	0.00
Other (cannot breakdown)	38.37	35.88	50.01	293.19	219.15	639.06	197.33	656.16	178.28	56.22

Table 3.5: Current school attendants (3 years and older) by type of locality, level attained and person who paid most of the educational expenses

Type of locality/ Level of education	Number	Percent								
		Total	Father	Mother	Both parents	Other household members	Other relative	Non- relative	Self	Other
Both localities										
Total	9,856,558	100.0	51.2	18.3	15.4	10.9	3.1	0.2	0.9	0.1
JSS and less	8,515,010	100.0	52.4	18.1	15.4	11.2	2.6	0.2	0.2	0.1
SHS/Voc/Tech/Comm.	912,889	100.0	46.6	19.9	16.3	9.8	5.9	0.1	0.8	0.5
Higher	428,659	100.0	35.4	18.4	12.8	7.4	8.8	0.4	16.3	0.7
Urban										
Total	4,872,878	100.0	48.4	18.9	17.1	10.7	3.3	0.3	1.0	0.2
JSS and less	4,000,647	100.0	50.1	18.6	17.3	11.0	2.5	0.3	0.1	0.1
SHS/Voc/Tech/Comm.	554,616	100.0	45.0	20.4	16.9	10.6	5.9	0.0	0.5	0.6
Higher	317,615	100.0	32.9	20.0	13.7	8.3	9.6	0.5	14.1	0.8
Rural										
Total	4,983,680	100.0	53.8	17.6	13.7	11.0	3.0	0.1	0.8	0.1
JSS and less	4,514,363	100.0	54.5	17.6	13.6	11.3	2.6	0.1	0.2	0.0
SHS/Voc/Tech/Comm.	358,273	100.0	49.1	19.2	15.4	8.6	5.9	0.3	1.1	0.4
Higher	111,044	100.0	42.4	13.7	10.0	4.9	6.4	0.0	22.4	0.3

A similar trend is observed in the urban and rural areas where fathers pay higher proportions of all educational expenses in the household followed by mothers and both parents. From the Table, about 16 percent of household members pay for their own education at the higher level. It is worth noting that those who pay for their own educational expenditures is higher in rural areas (22.4%) at higher levels of education compared to those in urban areas (14.1%).

3.12 Literacy

This section provides information on literacy status of persons 11 years and older by sex and locality of residence. For the purpose of this survey, literacy is defined as the ability to read and write a simple sentence in English, Ghanaian Language(s) or French with understanding.

Table 3.6 presents literacy rates in English only of persons 11 years and older by age group, sex and locality of residence. The literacy rate is 47.4 percent with males (54.2%) having a higher rate than females (41.2%). Urban localities have a higher literacy rate of 56.0 percent compared with 37.7 percent in rural areas. Accra (AMA) has a higher literacy rate of 56.1 percent which is similar to all other urban (56.0 %). For persons 15 years and older, literacy is 46.2 percent with urban areas having a higher rate of 55.0 percent compared to 36.0 percent for rural areas.

Again, males have a higher literacy rates in all the localities compared to females. For example, the literacy rate for persons 15-35 years is higher for males (57.6%) compared to females (49.8%).

Table 3.6: Literacy rates by age-group, sex and locality (read and write in English)

Age-group/ Sex	Type of locality							Ghana
	Urban			Rural				
	Accra (AMA)	Other Urban	All	Rural Coastal	Rural Forest	Rural Savannah	All	
11+								
Total	56.1	56.0	56.0	48.6	45.9	20.1	37.7	47.4
Male	64.7	62.2	62.5	57.8	54.7	25.4	45.4	54.2
Female	48.5	50.7	50.4	40.6	37.5	15.0	30.6	41.2
15+								
Total	56.6	54.8	55.0	46.4	43.6	19.2	36.0	46.2
Male	66.3	62.2	62.7	57.1	54.3	25.5	45.3	54.5
Female	48.2	48.5	48.4	37.5	33.4	13.5	27.5	38.9
15-24								
Total	58.2	62.2	61.8	64.4	58.6	33.0	50.5	56.4
Male	62.9	63.1	63.1	68.2	60.1	35.1	52.4	57.7
Female	53.8	61.4	60.6	60.2	56.9	30.6	48.3	55.0
25-35								
Total	59.9	59.6	59.7	49.4	45.3	19.4	38.0	50.3
Male	67.8	65.6	65.8	55.1	55.9	28.7	47.3	57.8
Female	53.3	54.5	54.4	45.2	35.7	11.4	29.9	43.9
15-35								
Total	59.0	61.0	60.8	57.4	52.9	27.7	45.2	53.7
Male	65.1	64.3	64.4	62.7	58.4	32.8	50.4	57.8
Female	53.6	58.1	57.6	52.5	47.3	22.4	39.9	49.8

Table 3.7a presents information on literacy for persons 15 years and older. The survey results show that 51.8 percent of the population 15 years and older cannot read and write. Only 15.8 percent can read and write in English with 29.4 percent being literate in English and any Ghanaian Language(s). For the French language, less than one percent (0.2) can read and write and also less than two percent (1.7) are literate in any Ghanaian Language.

Table 3.7a also shows that at the locality level, literacy is higher in Accra (AMA) and other urban areas than in rural areas. Whereas 42.3 percent and 43.2 percent of persons in Accra (AMA) and other urban areas respectively are not literate, more than half of the same category of persons in rural Ghana cannot read and write, with rural savannah having nearly eight out of ten persons not being able to read and write.

Males have a higher literacy rate than females. Table 3.9a further shows that, whereas a little over two-fifths (43.7%) of males are not literate, nearly six out of ten (59.0%) of females cannot read and write. Also, a similar pattern is observed regarding one's locality of residence. Whereas about half or more of females in urban areas are literate, only 14.1 percent of females in the rural savannah zone are able to read and write.

For the population 11 years and older, the survey results from Table 3.9b show that half of them cannot read and write. Less than a fifth (17.4%) can only read and write in English, 29.0 percent are literate in English and any Ghanaian Language(s) with less than one percent (0.2%) being able to read and write in French. Again, less than one percent (0.8%) are literate in all three languages. The Table further shows that, persons in urban areas are more likely to be literate than those in rural areas. For example, whereas more than half (57.0%) of persons in Accra (AMA) are literate, only 21.1 percent of those in rural savannah can read and write.

Disparities also exist between males and females as the results show higher proportions of males who are literate compared to females. Males who cannot read and write constitute 44.1 percent whereas females who cannot read and write is 56.9 percent. Also, literacy is higher among urban dwellers compared to rural dwellers. For example, 63.7 percent of males in other urban areas can read and write while only 26.9 percent of their counterparts in rural savannah can read and write. This also holds for females where those in rural areas are less literate than those found in urban areas.

Table 3.7a: Adult literacy by sex and type of locality (population 15 years and older)

Sex/ Type of locality	Number	Literate (Read and Write) in								
		All	Not literate	English only	French only	English and French only	Ghanaian Language(s) only	English and Ghanaian Language(s) only	French and Ghanaian Language(s) only	English, French and Ghanaian Language
Both sexes										
Total	17,258,257	100.0	51.8	15.8	0.2	0.2	1.7	29.4	0.1	0.8
Accra (AMA)	1,138,893	100.0	42.3	29.0	0.1	0.2	0.9	25.2	0.1	2.2
Other urban	8,094,281	100.0	43.2	16.6	0.2	0.2	1.7	36.9	0.1	1.0
Rural Coastal	1,260,689	100.0	51.0	17.0	0.2	0.1	2.3	28.8	0.0	0.5
Rural Forest	4,134,742	100.0	53.9	13.8	0.2	0.1	2.3	29.2	0.0	0.4
Rural Savannah	2,629,651	100.0	79.7	10.1	0.2	0.1	0.9	8.8	0.0	0.2
Male										
Total	8,091,493	100.0	43.7	17.7	0.2	0.3	1.5	35.5	0.1	0.9
Accra (AMA)	530,941	100.0	32.9	34.7	0.2	0.3	0.5	28.3	0.1	3.0
Other urban	3,720,883	100.0	36.1	17.7	0.2	0.4	1.3	43.2	0.1	1.1
Rural Coastal	573,698	100.0	40.2	20.1	0.3	0.1	2.4	36.2	0.0	0.7
Rural Forest	2,008,893	100.0	43.6	16.1	0.1	0.2	2.0	37.4	0.0	0.6
Rural Savannah	1,257,078	100.0	72.9	12.2	0.3	0.2	1.4	12.7	0.0	0.3
Female										
Total	9,166,763	100.0	59.0	14.1	0.2	0.1	1.9	24.1	0.1	0.6
Accra (AMA)	607,953	100.0	50.6	24.0	0.0	0.2	1.1	22.5	0.1	1.5
Other Urban	4,373,398	100.0	49.2	15.7	0.2	0.1	2.1	31.7	0.1	0.9
Rural Coastal	686,990	100.0	60.1	14.4	0.1	0.0	2.3	22.7	0.0	0.4
Rural Forest	2,125,850	100.0	63.7	11.6	0.2	0.1	2.7	21.5	0.1	0.2
Rural Savannah	1,372,572	100.0	85.9	8.1	0.1	0.0	0.5	5.3	0.0	0.0

Table 3.7b: Literacy by sex and type of locality (population 11 years and older)

Sex/ Type of locality	Number	Literate (Read and Write) in								
		All	Not literate	English only	French only	English and French only	Ghanaian Language(s) only	English and Ghanaian Language(s) only	French and Ghanaian Language(s) only	English, French and Ghanaian Language
Both sexes										
Total	20,024,756	100.0	50.8	17.4	0.2	0.2	1.6	29.0	0.1	0.8
Accra (AMA)	1,288,799	100.0	43.0	29.0	0.1	0.2	0.8	24.3	0.1	2.4
Other urban	9,247,611	100.0	42.1	18.2	0.2	0.2	1.6	36.5	0.1	1.2
Rural Coastal	1,487,810	100.0	49.2	19.2	0.2	0.1	2.1	28.8	0.0	0.5
Rural Forest	4,846,489	100.0	51.8	15.9	0.1	0.1	2.1	29.4	0.1	0.4
Rural Savannah	3,154,047	100.0	78.9	11.6	0.2	0.1	0.8	8.2	0.0	0.1
Male										
Total	9,504,027	100.0	44.1	19.0	0.2	0.3	1.4	34.0	0.1	1.0
Accra (AMA)	603,454	100.0	34.6	34.8	0.2	0.2	0.5	26.7	0.1	2.9
Other urban	4,311,733	100.0	36.3	18.8	0.2	0.4	1.2	41.8	0.1	1.2
Rural Coastal	691,626	100.0	39.9	22.2	0.3	0.2	2.1	34.8	0.0	0.6
Rural Forest	2,362,943	100.0	43.3	18.0	0.1	0.2	1.8	36.0	0.0	0.6
Rural Savannah	1,534,271	100.0	73.1	13.5	0.2	0.2	1.2	11.4	0.0	0.3
Female										
Total	10,520,730	100.0	56.9	15.9	0.1	0.1	1.7	24.4	0.1	0.7
Accra (AMA)	685,346	100.0	50.4	24.0	0.0	0.3	1.0	22.3	0.1	2.0
Other Urban	4,935,878	100.0	47.2	17.7	0.1	0.1	1.9	31.8	0.1	1.1
Rural Coastal	796,184	100.0	57.2	16.6	0.1	0.0	2.1	23.6	0.0	0.3
Rural Forest	2,483,546	100.0	59.9	13.9	0.2	0.1	2.4	23.2	0.1	0.2
Rural Savannah	1,619,776	100.0	84.4	9.7	0.2	0.0	0.4	5.2	0.0	0.0

The survey also sought information from persons 11 years and older who have ever attended a literacy course. Literacy course refers to any course in English or a Ghanaian Language (other than formal schooling) which takes one through simple reading and writing. Such courses are normally organized for older persons and children who do not have access to the formal school system. In Ghana, this is popularly referred to as Non-Formal Education (NFED).

Table 3.8a shows the distribution of the population 15 years and older who have ever attended a literacy course by region, locality and sex. About two percent (2.1) of the population 15 years and older have ever attended a literacy course, with more males (2.2%) having ever attended a literacy course than females (1.9%).

There are variations in the regional proportions of persons who have ever attended a literacy course. The Volta region (5.9%) has the highest proportion of the population 15 years and older who have ever attended a literacy course followed by the Upper East region with 5.6 percent. The Ashanti (0.5%) and Greater Accra (0.6%) have the least proportions of less than one percent. Five regions; Volta, Brong Ahafo, Northern, Upper East and Upper West, have more males having ever attended literacy courses than females. The remaining five regions on the other hand, have more females than males attending a literacy course.

For the urban and rural areas, the results show that more people in rural areas have ever attended a literacy course than those in the urban areas. While the urban areas recorded an average of one percent, the rural areas recorded an average of three percent of the population 15 years and older who have ever attended a literacy course with the rural savannah zone recording the highest of 4.8 percent. Not much variations exist for the male and females in these areas except for the rural savannah area where 6.5 percent of males have ever attended a literacy course compared to 3.2 percent for females.

Table 3.8b shows proportions of the population 11 years and older who have ever attended a literacy course by region, locality and sex. Less than two percent (1.9) of the population 11 years and older have ever attended a literacy course, with more males (2.0%) having ever attended a literacy course than females (1.8%).

There are variations in the regional proportions of persons who have ever attended a literacy course. The Volta region (5.2%) has the highest proportion of the population 11 years and older who have ever attended a literacy course followed by the Upper East region with 4.7 percent. The Ashanti (0.4%) and Greater Accra (0.5%) regions have the least proportions of less than one percent. Also, five regions; Volta, Brong Ahafo, Northern, Upper East and Upper West, have more males having ever attended literacy courses than females while on the other hand, the remaining five regions have more females attending a literacy course than males.

For the urban and rural areas, Table 3.10b show that higher proportions of the rural population 11 years and older have ever attended a literacy course than those in the urban areas. While the urban areas recorded an average of one percent, the rural areas recorded an average of three percent of the population 11 years and older who have ever attended a literacy course with the rural savannah zone recording the highest proportion of 4.8 percent. Not much variations exist for the male and females in these areas except for the rural savannah area where 5.9 percent of males have ever attended a literacy course compared to 3.1 percent for females.

Table 3.8a: Population 15 years and older by region, locality, sex and literacy course attendance

Region/ Type of locality	Total			Male			Female		
	Estimated Population 15+ years	Ever attended literacy course		Estimated Population 15+ years	Ever attended literacy course		Estimated Population 15+ years	Ever attended literacy course	
		Number	Percent		Number	Percent		Number	Percent
Total	17,258,257	354,683	2.1	8,091,493	175,946	2.2	9,166,763	178,737	1.9
Western	1,782,186	24,428	1.4	852,219	10,272	1.2	929,968	14,156	1.5
Central	1,465,886	25,003	1.7	649,181	9,593	1.5	816,705	15,410	1.9
Greater Accra	3,042,339	18,705	0.6	1,427,268	3,725	0.3	1,615,070	14,980	0.9
Volta	1,394,689	81,707	5.9	639,774	41,079	6.4	754,915	40,628	5.4
Eastern	1,874,219	41,942	2.2	876,728	16,192	1.8	997,491	25,750	2.6
Ashanti	3,414,751	17,338	0.5	1,611,792	4,099	0.3	1,802,959	13,239	0.7
Brong Ahafo	1,596,181	34,600	2.2	752,572	18,133	2.4	843,609	16,468	2.0
Northern	1,522,060	60,478	4.0	736,400	45,627	6.2	785,660	14,851	1.9
Upper East	690,473	38,741	5.6	314,139	19,756	6.3	376,334	18,984	5.0
Upper West	475,472	11,740	2.5	231,419	7,470	3.2	244,053	4,270	1.7
Urban	9,233,174	90,121	1.0	4,251,824	34,288	0.8	4,981,351	55,833	1.1
Accra (GAMA)	1,138,893	2,818	0.2	530,941	774	0.1	607,953	2,044	0.3
Other Urban	8,094,281	87,303	1.1	3,720,883	33,514	0.9	4,373,398	53,789	1.2
Rural	8,025,082	264,562	3.3	3,839,669	141,658	3.7	4,185,412	122,904	2.9
Rural coastal	1,260,689	44,530	3.5	573,698	19,858	3.5	686,990	24,672	3.6
Rural forest	4,134,742	94,135	2.3	2,008,893	39,849	2.0	2,125,850	54,286	2.6
Rural Savannah	2,629,651	125,897	4.8	1,257,078	81,951	6.5	1,372,572	43,946	3.2

Table 3.8b: Population 11 years and older by region, locality, sex and literacy course attendance

Region/Type of locality	Total			Male			Female		
	Estimated Population 11+ years	Ever attended literacy course		Estimated Population 11+ years	Ever attended literacy course		Estimated Population 11+ years	Ever attended literacy course	
		Number	Percent		Number	Percent		Number	Percent
Total	20,024,756	372,773	1.9	9,504,027	185,336	2.0	10,520,730	187,437	1.8
Western	2,064,621	24,428	1.2	1,007,554	10,272	1.0	1,057,067	14,156	1.3
Central	1,701,954	25,003	1.5	771,617	9,593	1.2	930,338	15,410	1.7
Greater Accra	3,463,049	18,705	0.5	1,637,716	3,725	0.2	1,825,333	14,980	0.8
Volta	1,632,519	84,940	5.2	761,054	42,511	5.6	871,465	42,429	4.9
Eastern	2,190,452	41,942	1.9	1,033,539	16,192	1.6	1,156,913	25,750	2.2
Ashanti	3,930,723	17,338	0.4	1,863,716	4,099	0.2	2,067,008	13,239	0.6
Brong Ahafo	1,849,123	35,315	1.9	881,315	18,133	2.1	967,808	17,183	1.8
Northern	1,800,608	74,144	4.1	884,294	53,367	6.0	916,314	20,777	2.3
Upper East	830,763	38,741	4.7	386,818	19,756	5.1	443,945	18,984	4.3
Upper West	560,944	12,216	2.2	276,405	7,687	2.8	284,539	4,528	1.6
Urban	10,536,410	90,535	0.9	4,915,187	34,703	0.7	5,621,224	55,833	1.0
Accra (GAMA)	1,288,799	2,818	0.2	603,454	774	0.1	685,346	2,044	0.3
Other Urban	9,247,611	87,717	0.9	4,311,733	33,929	0.8	4,935,878	53,789	1.1
Rural	9,488,346	282,237	3.0	4,588,840	150,633	3.3	4,899,506	131,604	2.7
Rural coastal	1,487,810	44,530	3.0	691,626	19,858	2.9	796,184	24,672	3.1
Rural forest	4,846,489	95,936	2.0	2,362,943	39,849	1.7	2,483,546	56,087	2.3
Rural Savannah	3,154,047	141,771	4.5	1,534,271	90,926	5.9	1,619,776	50,845	3.1

Apprenticeship training

Apprenticeship is a form of training where master craftsmen impart their knowledge and skills to a new generation of practitioners through on-the-job training. Depending on the trade being learnt in Ghana, apprenticeships last between one and four years. Typically, an apprentice pays a master craftsman an agreed training fee and receives training in return. Apprentices also act as a cheap form of labour for their masters and will normally work long hours, six days a week. Apprenticeship in Ghana is closely linked to the informal sector of the economy and by some accounts responsible for equipping over 85 percent of the workforce with relevant skills. Carpentry, masonry, auto mechanics, hair dressing, welding, garment making, cosmetology, plumbing, electronics and leatherworks are some of the areas in which apprenticeship is heavily utilized.

The market for apprenticeships has gained a toe hold in Ghana and is especially common place in urbanized areas. Although the system of entry are many and varied for a new entrant into the apprenticeship system, many authors have presented closely related yet different views as to what the entry requirements are. Donkor (2006) for instance, noted that the modalities regarding apprenticeship in the informal sector vary.

Entry is most often open to anyone who can pay the training fee: minimum education requirements are non-existent, and other necessary qualifications besides ethnic or clan identity are uncommon (Middleton et al., 1993).

The survey sought information on the population 15 years and older who had ever undergone apprenticeship training. These are persons who are either working or had worked for a skilled or qualified person in order to learn a trade or profession in various fields. Table 3.9 shows the main type of trade by sex and locality. The Table shows that 32.3 percent of the apprentices are in the making of textiles, apparel and furnishing, 17.3 percent are in personal/grounds services, another 17.3 percent are in building and 9.2 percent are in automotive trade. Visual arts and administrative support services are the least, accounting for only 0.4 and 0.1 percent respectively. Building (32.4%), automotive (17.9%), transportation and material moving (16.6%) are male dominated apprenticeship trades with administrative support, food preparation and Health services being the least patronized by males. On the other hand, textiles, apparel and furnishing (55.2%) and personal/grounds services (34.8%) are female dominated but with very low patronage in Building (0.3%), Automotive (0.2%) and Mechanical (0.2%).

Table 3.9: Apprentices 15 years and older by main trade, type of locality and sex

Main trade	Ghana			Urban			Rural		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food preparation/processing and beverage	3.0	0.4	5.9	3.0	0.5	5.7	3.1	0.3	6.3
Health service and related activities	0.5	0.4	0.5	0.7	0.7	0.7	0.2	0.1	0.2
Personal/grounds services	17.3	1.6	34.8	18.3	1.8	36.0	15.7	1.2	32.8
Building	17.3	32.4	0.3	16.6	31.8	0.2	18.3	33.3	0.6
Automotive	9.2	17.3	0.2	9.8	18.9	0.2	8.3	15.1	0.2
Electrical	3.7	7.0	0.0	3.8	7.4	0.0	3.4	6.3	0.0
Mechanical	4.4	8.1	0.2	4.4	8.3	0.1	4.4	7.9	0.3
Fishing/Hunting/Forestry	0.7	1.1	0.2	0.5	0.9	0.2	0.8	1.3	0.3
Textiles, apparel and furnishing	32.3	11.7	55.2	32.6	12.1	54.6	31.8	11.1	56.2
Other production related trades	1.3	0.6	2.0	1.2	0.5	2.0	1.3	0.6	2.1
Transportation and material moving trades	8.9	16.6	0.3	7.8	15.0	0.1	10.6	18.9	0.7
Visual and performance artists	0.4	0.8	0.0	0.5	0.9	0.0	0.3	0.6	0.0
Administrative/Support services	0.1	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0
Others	1.1	1.9	0.2	0.7	1.2	0.2	1.8	3.1	0.3

Considering disparities in urban and rural areas, the majority of apprentices in urban areas are in the making of textiles, apparel and furnishing, personal/ground services, building and automobile trades. Apprentices in urban areas are more likely than those in rural areas to be involved in textiles, apparel and furnishing (32.6% against 31.8%), personal/ground services (18.3% against 15.7%) and automobile trades (9.8% against 8.3%). Patronage in Mechanical apprenticeship is at the same level for both rural and urban. On the contrary, apprentices in rural areas are more likely than their urban counterparts to learn building (18.3%) and transportation and material moving (10.6%) trades.

The survey revealed that certain types of trades are male dominated whereas others are more female inclined. Table 3.9 shows that trades such as building and automotive are mostly the options for males whereas textiles, apparel and furnishing are mostly female dominated trades. This can partly be explained from the fact that the former are rather strenuous and in some respects require much energy thus making it unattractive to females. Quite apart from this, traditionally, certain trades are associated with a particular gender. Although society is evolving, the roles played by the different sexes are also evident in the choice of jobs that have not altogether changed.

Average length of time spent on apprenticeship training

Table 3.10 provides information on the average length of time spent on apprenticeship training for the population 15 years and older. The survey reports, that on the average, it takes about 28 months to complete apprenticeship training. Table 3.10 shows that the longest periods spent on apprenticeship training are in the areas of electrical works (32.0 months), building (31.7 months) and mechanical (31.2 months). Administrative/support services is one of the trades that needs minimum time to learn (18.1 months). Generally, males take a longer duration (29.5 months) to complete apprenticeship training than females (26.6 months). The longest average duration of apprenticeship training for males is spent on electrical (32.0 months) while the longest for females is textiles, apparel and furnishing (27.8 months) and health service and related activities (27.8 months). Apprenticeship training in the urban areas takes a relatively longer period (average 29.2 months) to complete than training undertaken in rural areas (average 26.6 months).

Table 3.10: Average length of time (in months) spent on apprenticeship 15 years and older by main trade, type of locality and sex

Main trade	Ghana			Urban			Rural		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
Total	28.1	29.5	26.6	29.2	30.2	28.0	26.6	28.4	24.4
Food preparation/processing and beverage	20.5	26.1	20.1	21.2	26.5	20.7	19.4	25.0	19.1
Health service and related activities	28.6	29.5	27.8	29.0	28.3	29.7	26.4	39.0	17.2
Personal/grounds services	26.6	22.3	26.8	27.6	20.1	28.1	24.8	27.1	24.7
Building	31.7	31.8	23.7	31.7	31.8	17.3	31.6	31.7	27.6
Automotive	30.7	30.8	22.8	32.1	32.1	24.0	28.2	28.3	21.3
Electrical	32.0	32.0	-	33.4	33.4	-	29.5	29.5	-
Mechanical	31.2	31.5	17.3	31.8	31.9	24.0	30.4	31.0	13.8
Fishing/Hunting/Forestry	23.7	24.6	18.6	24.9	25.7	20.5	22.4	23.5	16.8
Textiles, apparel and furnishing	28.2	30.1	27.8	29.6	31.0	29.2	26.1	28.7	25.5
Other production related trades	16.5	24.1	14.1	16.8	21.0	15.6	16.0	28.0	11.7
Transportation and material moving trades	23.8	23.8	23.7	24.3	24.3	24.4	23.4	23.3	23.6
Visual and performance artists	28.1	28.2	24.0	27.7	27.9	24.0	28.9	28.9	-
Administrative/Support services	18.1	3.0	26.2	18.1	3.0	26.2	-	-	-
Others	20.3	20.1	22.4	25.4	25.0	28.1	17.2	17.3	16.0

CHAPTER FOUR

HEALTH

4.1 Introduction

Health, as defined by the World Health Organization (WHO) (2006a), is “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” (ref.). This chapter on health has a wider scope including, how the population behave towards best practice in relation to utilization of health services. Specifically, it focuses on issues on ill-health, health practitioners consulted, type of health facility used and expenditure of in-patient and out-patients care. The chapter also presents findings on family planning, maternal health care, preventive health care for children, breastfeeding, HIV/AIDS awareness and knowledge, and health insurance.

4.2 Incidence of ill-health

The survey sought information from households on members who were ill or injured two weeks prior to the interview. Table 4.1 shows that 15.0 percent of the household population were ill or suffered any form of injury during the reference period. Among females in Ghana, 15.7 percent reported an illness or injury whereas among males, 13.7 percent reported an injury or illness two week prior to the interview. In both urban and rural ecological zones, the incidence of ill health or injury among females was higher than males in all the three ecological zones. The situation was similar for all age groups except 6-19-year age-group which recorded otherwise in all coastal ecological zones and Accra. In these zones, there were slight variations where relatively higher percentage of males than females reported an illness or injury. For instance, 1.6 percent of males against 1.4 percent of females among 6-19 years old in the urban coastal reported an illness or injury. Likewise, 1.2 percent of males against 1.1 percent of females in the rural coastal reported an illness or injury. In Accra, small proportions of males and females also reported an injury or illness (0.4% males and 0.3% of females). Within age groups, there was a relatively higher percentage of reported injuries or illness among males (19.5%) than among females (18.1%) for children 0-5 years, but in the remaining age groups, cases of illnesses or injuries among females were slightly higher than among males.

Table 4.1: Persons who suffered from an illness or injury two weeks preceding the interview by age (percent)

Locality	-														
	0-5			6-19			20-49			50+			Total		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Total
Ghana	19.5	18.1	18.8	10.1	10.8	10.5	12.3	15.8	14.2	20.2	23.4	22	13.7	15.7	14.7
Accra	1	0.8	0.9	0.4	0.3	0.4	0.7	0.9	0.8	0.9	1	0.9	0.6	0.7	0.7
Other Urban	6.2	6.8	6.5	3.9	3.9	3.9	5.3	6.8	6.1	8.1	10.1	9.2	5.3	6.4	5.8
Urban Coastal	2.1	2.4	2.2	1.6	1.4	1.5	1.8	2.5	2.2	3.2	4	3.6	1.9	2.4	2.2
Urban Forest	2.9	2.8	2.8	1.6	1.8	1.7	2.5	3.1	2.8	3.8	4.9	4.4	2.4	2.9	2.6
Urban Savannah	1.3	1.6	1.5	0.8	0.8	0.8	1	1.2	1.1	1.1	1.3	1.2	1	1.1	1.1
Rural	12.3	10.4	11.4	5.9	6.5	6.2	6.4	8.2	7.3	11.3	12.3	11.8	7.8	8.6	8.2
Rural Coastal	1.8	2	1.9	1.2	1.1	1.1	1.2	1.5	1.4	2	2.6	2.4	1.4	1.6	1.5
Rural Forest	5.5	4.4	5	2.5	3.1	2.8	3	3.9	3.5	5.5	6.3	5.9	3.5	4.1	3.8
Rural Savannah	4.9	4	4.5	2.2	2.4	2.3	2.2	2.8	2.5	3.8	3.3	3.5	2.8	2.9	2.9

4.3 Outcome of ill-health or injury on socio-economic activities

Table 4.2 presents information on persons who suffered an illness or injury and as a result had to stop work within the reference period (two weeks preceding the survey). The Table shows that 47.3 percent of persons who fell ill or were injured had to stop their usual activity. The interesting observation is that, though a higher proportion of females fell ill or were injured during the period; a higher proportion of males (48%) than females (46.6%) rather stopped their usual activity. Males in rural savannah stayed out of usual activity due to illness or injury than male residents of the other ecological zones.

4.4 Visit to health practitioners

The survey results show that, 45.3 percent of persons who reported ill consulted a health practitioner for remedy (Table 4.3). The data further reveals that a higher percentage of females (46.9%) than males (43.3%) consulted a health practitioner. Similar trends are observed for both urban and rural ecological zones. Among the age-groups, children 0-5 years recorded the highest percentage of persons who consulted a health practitioner for health care across all the ecological zones.

4.5 Reasons for consulting a health practitioner

Table 4.4 presents information on reasons for consulting a health practitioner. For persons who consulted health practitioners during the reference period, about 9 in 10 did so due to the illness while 5.1% visited a health practitioner as a result of injury. Only 2.2% consulted a health practitioner for check-up. The pattern is observed across all ecological zones.

Table 4.2: Persons who suffered from an illness or injury two weeks preceding the interview by age and had to stop their usual economic activity by age group, ecological zone and sex

Locality	Age Group														
	0-5			6-19			20-49			50+			Total		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Ghana	53.9	51.8	52.9	50.3	44.7	47.5	37.3	43.4	40.9	56.6	50.0	52.6	48.1	46.6	47.3
Accra	2.5	2.3	2.4	1.7	0.9	1.3	1.7	1.9	1.8	2.1	1.8	1.9	2.0	1.7	1.9
Other Urban	15.9	18.4	17.1	18.0	16.0	17.0	12.8	16.5	15.0	19.9	19.8	19.8	16.2	17.4	16.9
Urban Coastal	5.5	7.5	6.4	5.9	4.5	5.2	4.7	6.1	5.5	6.0	7.4	6.8	5.4	6.2	5.9
Urban Forest	7.4	5.8	6.7	7.8	8.0	7.9	5.3	7.2	6.5	10.1	10.2	10.2	7.3	7.8	7.6
Urban Savannah	3.1	5.1	4.0	4.4	3.5	3.9	2.7	3.2	3.0	3.9	2.2	2.9	3.4	3.4	3.4
Rural	35.5	31.1	33.4	30.6	27.8	29.2	22.8	25.0	24.1	34.6	28.4	30.9	29.9	27.4	28.5
Rural Coastal	5.0	5.3	5.2	5.6	5.0	5.3	3.6	4.3	4.0	5.7	6.1	5.9	4.8	5.0	4.9
Rural Forest	16.8	12.8	14.9	13.0	11.3	12.2	10.2	11.4	10.9	16.5	14.3	15.2	13.6	12.3	12.9
Rural Savannah	13.7	13.0	13.3	11.9	11.5	11.7	9.0	9.3	9.2	12.4	8.0	9.8	11.5	10.1	10.7

**Table 4.3: Persons who reported ill and consulted a health practitioner two weeks preceding the interview
by age group and ecological zone**

Locality	Age Group														
	0-5			19-Jun			20-49			50+			Total		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Ghana	55.0	55.4	55.2	42.3	40.9	41.6	33.9	45.6	40.9	46.5	48.7	47.8	43.3	46.9	45.3
Accra	2.9	2.4	2.7	1.9	1.2	1.6	2.3	2.3	2.3	2.1	1.9	2.0	2.3	2.0	2.1
Other Urban	20.0	22.5	21.2	17.9	14.1	16.0	13.9	19.2	17.1	19.6	24.0	22.3	17.4	19.7	18.7
Urban Coastal	7.2	9.1	8.1	7.7	5.0	6.3	5.2	7.2	6.4	6.3	9.7	8.3	6.5	7.6	7.1
Urban Forest	8.7	7.4	8.1	6.7	5.7	6.2	6.4	8.6	7.7	9.8	11.1	10.6	7.6	8.3	8.0
Urban Savannah	4.1	6.0	5.0	3.5	3.4	3.5	2.3	3.5	3.0	3.5	3.3	3.4	3.3	3.8	3.6
Rural	32.0	30.5	31.3	22.5	25.6	24.1	17.7	24.1	21.5	24.8	22.8	23.6	23.6	25.2	24.5
Rural Coastal	4.8	6.2	5.4	3.8	3.9	3.9	3.2	4.1	3.7	4.9	5.0	5.0	4.1	4.6	4.3
Rural Forest	12.9	11.6	12.3	9.3	12.4	10.9	7.8	11.5	10.0	13.1	11.6	12.2	10.3	11.7	11.1
Rural Savannah	14.3	12.7	13.6	9.4	9.3	9.4	6.7	8.6	7.8	6.8	6.1	6.4	9.2	8.9	9.0

**Table 4.4: Reasons for consulting a health practitioner two weeks preceding the interview
by age group and ecological zone**

Recent visit	Ghana			Accra (AMA)			Urban Coastal			Urban Forest		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Illness	89.8	92.3	91.2	92.0	98.7	95.4	95.0	89.8	92.0	86.7	93.2	90.4
Injury	7.1	3.6	5.1	4.9	1.3	3.1	1.9	1.6	1.7	9.1	2.7	5.5
Follow-up	0.9	0.8	0.9	3.1	0.0	1.5	0.9	1.2	1.1	2.0	1.6	1.8
Check-up	1.7	2.5	2.2	0.0	0.0	0.0	2.2	6.5	4.7	1.3	2.2	1.8
Prenatal care	0.0	0.4	0.3	0.0	0.0	0.0	0.0	0.9	0.5	0.0	0.3	0.2
Delivery	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.2
Postnatal care	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.2
Other	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Cont'd

Recent visit	Urban Savannah			Rural Coastal			Rural Forest			Rural Savannah		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Illness	92.4	87.8	89.7	89.7	93.8	92.1	87.4	92.4	90.3	90.0	93.4	91.8
Injury	2.8	6.5	5.0	7.5	3.9	5.4	9.6	4.1	6.4	8.0	4.8	6.3
Follow-up	0.0	0.7	0.4	0.6	0.5	0.5	0.8	0.9	0.9	0.2	0.1	0.2
Check-up	4.4	3.9	4.1	1.3	1.1	1.1	1.7	1.9	1.8	1.4	1.1	1.2
Prenatal care	0.0	0.4	0.3	0.0	0.7	0.4	0.0	0.3	0.2	0.0	0.4	0.2
Delivery	0.0	0.6	0.3	0.0	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0
Postnatal care	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.1	0.2	0.0	0.1	0.0
Other	0.3	0.0	0.1	1.0	0.0	0.4	0.2	0.0	0.1	0.4	0.1	0.2

4.6 Type of health facility where medical consultation was sought

Table 4.5 presents results on the sector of the facility where consultation took place for persons who reported ill or injury two weeks prior to the interview. Most consultations occurred in facilities at the private health sector (51.7%) regarding persons who reported ill or injured and 45.7 percent made consultation in facilities in the public health sector and 2.6 percent consulted health practitioners in facilities under the medical alternatives. In Accra majority (68.8%) of persons who visited health facilities sought for medical care in private health facilities. The percentage of males who sought medical attention from private health facilities (52.9%) was higher than females (50.8%). A similar pattern (more males than females) was realized under medical alternatives across all ecological zones except urban coastal and urban savannah where the proportion of females slightly exceeded that of males. Females generally patronized the public sector health facilities more than males in all ecological zones across the country except urban savannah and rural coastal that had more males than females who made consultations in public sector health facilities.

Table 4.5: Sector of Health facility persons ill or injured visited by ecological zone and sex

Locality	Public Health Sector			Private Health Sector			Medical Alternative		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Ghana	43.5	47.4	45.7	52.9	50.8	51.7	3.6	1.8	2.6
Accra	16.2	45.5	31.2	83.8	54.5	68.8	0.0	0.0	0.0
Other Urban	40.8	43.2	42.2	57.2	55.4	56.2	2.0	1.4	1.6
Urban Coastal	35.2	39.9	37.9	63.3	58.1	60.3	1.5	2.0	1.8
Urban Forest	44.0	46.8	45.6	53.0	52.1	52.5	3.0	1.0	1.8
Urban Savannah	44.5	41.8	42.9	54.9	57.3	56.3	0.6	1.0	0.8
Rural	48.1	50.9	49.7	46.8	46.9	46.8	5.1	2.2	3.5
Rural Coastal	41.6	41.2	41.4	53.1	56.7	55.2	5.3	2.1	3.4
Rural Forest	42.3	45.6	44.2	53.5	52.6	53.0	4.2	1.8	2.8
Rural Savannah	57.4	62.8	60.3	36.5	34.3	35.3	6.1	2.9	4.4

Table 4.6 presents results on the type of health facilities persons who were ill or injured visited. About eight types of facilities were considered including hospitals, clinics, maternal and child health (MCH) clinics, maternity homes, pharmacy, chemical stores, among others. The Table shows that in Ghana, of those who visited health care facilities, majority of them visited the hospital (35.1%), chemical stores (28.8%) and clinics (19.1%) for health care services. The pattern is the same in all ecological zones except Accra where majority accessed clinics (54.9%) and about one-fifth visited the hospitals (20.4%).

Table 4.7 shows that medical expenses of persons who reported ill or injured were mostly financed by a household member (72.8%); other sources were health insurance (16.7%) and payment made by other relative (10.3%).

**Table 4.6: Persons who reported ill and had medical consultation two weeks preceding the interview
by category of facility, ecological zone and sex**

Ecological Zone	Hospital			Clinic			MCH Clinic			Maternity Home			Pharmacy		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	33.1	36.7	35.1	18.3	19.8	19.1	1.2	0.9	1.0	0.5	0.5	0.5	4.8	4.0	4.3
Accra	17.8	22.9	20.4	46.2	63.1	54.9	0.0	0.0	0.0	0.0	0.0	0.0	10.7	6.6	8.6
Other urban	43.6	48.5	46.4	14.9	16.5	15.9	1.4	0.8	1.0	0.6	0.8	0.7	7.5	5.6	6.4
Urban Coastal	43.6	49.2	46.8	17.9	16.7	17.2	3.3	1.1	2.0	0.0	0.8	0.5	12.2	8.8	10.2
Urban Forest	41.6	49.6	46.2	12.2	14.7	13.6	0.1	0.7	0.5	1.4	1.0	1.2	5.9	4.7	5.2
Urban Savannah	48.5	44.6	46.2	15.4	20.1	18.2	0.4	0.3	0.3	0.0	0.3	0.2	1.8	1.5	1.6
Rural	26.6	28.4	27.7	18.0	18.9	18.5	1.1	1.0	1.1	0.4	0.2	0.3	2.2	2.5	2.4
Rural Coastal	29.2	30.8	30.1	15.5	22.0	19.3	1.3	1.3	1.3	0.0	0.5	0.3	5.0	2.7	3.7
Rural Forest	27.1	27.2	27.1	21.1	19.4	20.1	0.3	0.9	0.7	1.0	0.3	0.6	2.3	3.3	2.9
Rural Savannah	25.0	28.9	27.1	15.5	16.6	16.1	2.0	1.0	1.4	0.0	0.0	0.0	0.7	1.3	1.0

Cont'd

Ecological Zone	Chemical store			Consultant's Home			Patient's Home			Other		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	31.1	27.1	28.8	0.2	0.6	0.4	1.3	0.9	1.1	9.5	9.7	9.6
Accra	23.0	7.4	15.0	0.0	0.0	0.0	2.2	0.0	1.1	0.0	0.0	0.0
Other urban	29.4	22.7	25.5	0.1	1.0	0.6	0.3	0.6	0.5	2.2	3.6	3.0
Urban Coastal	20.0	17.1	18.3	0.0	1.2	0.7	0.9	0.3	0.6	2.2	4.9	3.8
Urban Forest	35.9	25.5	29.9	0.0	0.0	0.0	0.0	0.1	0.0	2.9	3.6	3.3
Urban Savannah	33.2	27.7	29.9	0.3	2.6	1.7	0.0	2.0	1.2	0.4	0.8	0.6
Rural	33.3	32.1	32.6	0.4	0.3	0.4	2.0	1.2	1.6	15.9	15.3	15.6
Rural Coastal	35.9	27.6	31.0	0.6	0.0	0.3	0.0	0.0	0.0	12.3	15.1	14.0
Rural Forest	36.2	37.3	36.9	0.4	0.6	0.5	0.2	0.4	0.3	11.4	10.6	10.9
Rural Savannah	28.8	27.5	28.1	0.3	0.2	0.2	5.0	2.9	3.9	22.7	21.7	22.1

Table 4.7: Financier of medical expenses for persons who reported ill two weeks preceding the interview by ecological zone and sex (%)

	Ghana			Accra (AMA)			Urban Coastal			Urban Forest		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household member	73.5	72.2	72.8	100.0	100.0	100.0	65.8	58.6	62.4	75.4	67.8	70.6
Other relative	11.4	9.4	10.3	0.0	0.0	0.0	12.4	12.8	12.6	8.9	6.5	7.4
Health Insurance	15.1	18.1	16.7	0.0	0.0	0.0	21.8	28.5	25.0	15.7	25.7	22.0
Other	0	0.3	0.2	0	0	0	0	0	0	0	0	0

Cont'd

	Urban Savannah			Rural Coastal			Rural Forest			Rural Savannah		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household member	67.8	56.6	63.1	62.6	70.5	66.7	49.3	57.0	54.0	85.4	85.9	85.7
Other relative	15.7	0.0	9.1	20.4	6.5	13.1	27.1	28.4	27.9	4.5	2.6	3.6
Health Insurance	16.5	43.4	27.7	16.9	23.0	20.1	23.5	14.5	18.0	10.1	10.7	10.4
Other	0	0	0	0	0	0	0	0	0	0	0.8	0.4

All persons who reported ill two weeks to the survey in Accra had their medical expenses financed by a household member, an indication of less or no patronage of the national health insurance scheme by residence of accra. In the urban areas, those who reported ill and had the medical expenses financed by household member is high in urban forest (70.6%) compared with those in the urban coastal (62.4%) and urban savannah (63.1%).

Persons in other urban (24.3%) relied on health insurance to pay their medical bills than those in rural areas (13.4%). Among ecological zones in the other urban areas, urban savannah (27%) is the area with the highest utilization of health insurance whereas among the rural ecological zones, rural savannah (10.4%) it is the least utilized.

4.7 Health Expenditure

This section looks at health expenditure of persons who reported ill or injury two weeks prior to the interview. Table 4.8 presents expenditure incurred on Out-patient services. Expenditure associated to illness was segregated into registration, consultation, diagnoses, drugs for treatment, transport and/or overall treatment or services and any other services. The average expenditure incurred on out-patient services by households on registration was GH¢15.12, consultation was GH¢66.03 and diagnoses which includes laboratory test, x-ray fee was GH¢36.94. Households and persons who could not split the cost per the categories provided overall treatment or service fee of GH¢114.18.

Average health expenditure was higher in Accra (GH¢159.08), urban forest (GH¢153.41) and rural forest (GH¢150.00) compared with the other ecological zones but rural coastal recorded the lowest cost of GH¢60.99 on overall treatment and services. An amount of GH¢128.71 was spent on any other services and GH¢64.89 was spent on diagnosis (X-ray, Laboratory tests, etc.) in Accra which were higher than cost incurred in the other zones.

Table 4.8: Average health expenditure incurred two weeks preceding the interview by ecological zone (Out-Patient Services)

Ecological Zone	Registration (Card/Folder fees)	Consul- tation Fees	Diagnosis (x-ray, Lab etc.) fees	Drugs and Treatment	Overall Treatment or Services	Transport	Any Other Services
Total	15.12	66.03	36.94	51.03	114.18	13.39	65.04
Accra	29.16	51.26	64.89	73.88	159.08	12.65	128.71
Urban Coastal	15.53	53.22	62.60	82.45	119.07	23.78	78.69
Urban Forest	12.98	36.04	35.98	51.00	153.41	8.88	49.10
Urban Savannah	13.87	177.78	23.67	40.76	82.05	14.56	62.78
Rural Coastal	10.29	49.04	25.37	34.84	60.99	9.68	54.00
Rural Forest	10.50	47.70	24.57	39.01	150.00	12.89	28.99
Rural Savannah	13.53	47.19	21.52	35.28	74.68	11.27	52.98

The average consultation fee reported by households in urban savannah (GH¢177.78) was higher than consultation fee realized for all the ecological zones and more than twice the national consultation fee of GH¢66.03.

Expenditure on drugs and treatment for urban coastal was about twice that of urban savannah (GH¢40.76) but there was not much variation in cost incurred among households in the rural ecological zones ranging from GH¢34.84 for rural coastal to GH¢39.01 for rural forest.

Table 4.9 shows the average travel time (minutes) to and from the health facility during the two weeks preceding the interview by region and type of locality. In Ghana, 39.4 percent of respondents spent less than 30 minutes on average to travel to and from health facility, while 41.1 percent spent 30-60 minutes on average to and from health facility. About four percent (3.9%) spent more than 181 minutes (more than 3 hours) on average to and from the health facility.

In almost all the regions, more than 75 percent of persons who visited health facilities spent time within 60 minutes to travel to and from the facility. Accra recorded a relatively smaller percentage of persons (67.8%) who spent less than 60 minutes to travel to and from the facility

Table 4.9: Average travel time (minutes) to and from health facility during two weeks preceding the interview by region and type of locality

Region/Locality	< 30 Minutes	30-60	61-90	91-120	121-150	151-180	181+	Total Number
Ghana	39.4	41.4	7.3	5.3	1.2	1.5	3.9	1,889,374
<i>Western</i>	43.8	37.4	6.1	3.6	2.0	0.8	6.3	199,467
<i>Central</i>	46.8	41.6	3.8	5.1	0.6	0.8	1.2	231,120
<i>Greater Accra</i>	21.9	45.9	11.5	8.5	4.0	3.4	4.9	238,663
<i>Volta</i>	47.7	37.5	6.2	3.9	0.5	1.5	2.6	212,585
<i>Eastern</i>	46.3	36.7	6.5	5.5	0.3	1.4	3.3	232,375
<i>Ashanti</i>	46.1	40.6	6.3	2.7	0.0	1.1	3.1	234,343
<i>Brong Ahafo</i>	34.5	48.7	7.8	4.6	1.0	0.7	2.6	151,598
<i>Northern</i>	36.3	39.3	8.3	6.6	1.2	1.6	6.7	213,602
<i>Upper East</i>	25.2	50.6	9.6	7.5	1.2	2.1	3.8	139,316
<i>Upper West</i>	38.0	39.3	7.5	5.4	1.9	1.1	6.7	36,305
Urban	39.1	45.0	6.7	3.4	1.1	1.4	3.4	867,322
<i>Western</i>	49.9	44.1	1.7	0.0	0.0	0.5	3.8	71,865
<i>Central</i>	49.9	43.2	3.5	1.5	0.0	0.0	1.9	106,805
<i>Greater Accra</i>	18.5	48.5	12.4	8.3	3.7	3.7	4.9	220,582
<i>Volta</i>	49.8	35.8	6.2	2.5	0.3	1.7	3.7	78,701
<i>Eastern</i>	53.9	36.6	4.8	2.6	0.0	1.7	0.3	102,220
<i>Ashanti</i>	41.3	48.8	4.8	0.9	0.0	0.4	3.7	111,731
<i>Brong Ahafo</i>	39.5	51.3	5.5	0.5	0.7	0.0	2.6	78,993
<i>Northern</i>	40.4	46.4	8.1	1.2	0.0	0.0	3.9	51,961
<i>Upper East</i>	35.0	47.4	4.4	6.9	0.5	0.2	5.5	39,098
<i>Upper West</i>	49.2	43.7	2.8	0.0	0.0	0.0	4.3	5,366

Region/Locality	< 30 Minutes	30-60	61-90	91-120	121-150	151-180	181+	Total Number
Rural	39.6	38.4	7.8	7.0	1.4	1.6	4.3	1,022,052
<i>Western</i>	40.3	33.7	8.5	5.7	3.1	0.9	7.7	127,602
<i>Central</i>	44.2	40.1	4.1	8.3	1.2	1.5	0.7	124,314
<i>Greater Accra</i>	63.7	13.6	0.0	11.3	7.1	0.0	4.2	18,081
<i>Volta</i>	46.4	38.5	6.3	4.8	0.7	1.3	2.0	133,884
<i>Eastern</i>	40.3	36.8	7.8	7.8	0.6	1.1	5.6	130,155
<i>Ashanti</i>	50.6	33.2	7.8	4.3	0.0	1.6	2.6	122,612
<i>Brong Ahafo</i>	29.2	45.9	10.3	9.1	1.4	1.5	2.6	72,605
<i>Northern</i>	35.0	37.0	8.3	8.3	1.6	2.2	7.6	161,641
<i>Upper East</i>	21.4	51.8	11.6	7.7	1.5	2.8	3.1	100,218
<i>Upper West</i>	36.1	38.5	8.3	6.4	2.2	1.3	7.2	30,940

whereas 11.5 percent of persons in Accra spent 61-90 minutes to and from health facility they accessed. The Northern and Upper West regions had the highest percentage (6.7%) of persons who spent more than 181 minutes (more than 3 hours) to travel to and from the health facility compared to all other regions. There was not much variation in both urban and rural areas in all the regions.

Table 4.10 shows the average time spent at the health facility during the last visit two weeks preceding the interview by sector. Generally, time spent in health facilities for health care is 60 to over 180 minutes and most people who visited public health facilities spent more time for health care than those who visited private health facilities and medical alternative facilities. In Ghana, around 35.6 percent of persons who reported ill or injury and consulted a health practitioner spent less than 60 minutes. The rest spent an hour or more and 24.1 percent spent more than 3 hours (181+ minutes). The situation is worse in public health facilities compared to that of private and the medical alternative facilities. For instance, among respondents who visited private health facilities, 48.3 percent spent less than 60 minutes for health services, 21.4 percent spent between 60 and 120 minutes, 10.8 percent spent between 121 and 180 minutes and 19.4 percent spent 181 minutes or more. In the public health facilities on the other hand, 20.6 percent spent less than 60 minutes, 34.5 percent spent between 60 and 120 minutes, 15.4 percent spent between 121 and 180 minutes and 29.5 percent spent more than 181 minutes. Respondent who spent less than 60 minutes is high in the rural areas (38.2%) compared with those in the urban areas (32.6%).

Table 4.10: Average time spent at the health facility during the last visit two weeks preceding the interview by sector

Sector	< 60 minutes	60-120	121-180	181+	Total Number
All	35.6	27.5	12.8	24.1	1,888,765
Public Health Sector	20.6	34.5	15.4	29.5	863,109
Private Health Sector	48.3	21.4	10.8	19.4	977,298
Medical Alternative	47.8	24.9	4.5	22.9	48,358
Urban	32.6	26.4	15.3	25.7	866,713
Public Health Sector	11.7	35.1	20.1	33.1	355,511
Private Health Sector	46.9	20.3	12.3	20.6	498,511
Medical Alternative	54.4	23.8	3.5	18.3	12,691
Rural	38.2	28.4	10.6	22.8	1,022,052
Public Health Sector	26.7	34.0	12.2	27.0	507,598
Private Health Sector	49.9	22.6	9.3	18.2	478,786
Medical Alternative	45.4	25.3	4.8	24.5	35,667

4.8 Maternal and New Born Health Care

Table 4.11 presents information on pregnancy status for women 15-49 years. It has information about pregnancy; whether the person has ever been pregnant or not, any pregnancy within the past 12 months and those who were pregnant (currently pregnant) at the time of interview. The percentage of women who have ever been pregnant increases as age increases. For instance, among women 15-19 years, 12.9 percent indicated that they had ever been pregnant as against 47.4 percent of women 20-24 years. Pregnancy in the last 12 months increases from 15-19 years (5.9%) to 30-34 years (24.8%) and then decline to a little under two percent (1.8%) for 45-49-year age group. Comparatively, more women in rural than urban were pregnant within the last 12 months for all age groups except 30-34 years where urban was 13.6 percent and rural was 11.2 percent. Current pregnancy is higher among women in rural than urban for almost all age groups except the 30-34-year age group where women in urban areas recorded a slightly higher figure than rural.

Table 4.11: Pregnancy status of women 15 to 49 years by age group and type of locality (%)

Age-group	Pregnancy status								
	Ever Pregnant			Pregnant within the last 12 months			Currently pregnant		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
15-19	8.4	18.1	12.9	2.0	3.9	5.9	0.7	2.4	1.5
20-24	38.1	59.2	47.4	6.2	10.6	16.9	4.8	7.6	6.0
25-29	70.5	83.5	76.2	12.3	13.7	26.0	9.2	11.1	10.0
30-34	87.2	96.1	90.9	13.6	11.2	24.8	7.7	7.6	7.6
35-39	93.8	97.7	95.6	7.1	9.0	16.1	4.8	5.5	5.1
40-44	96.1	99.1	97.5	4.8	5.5	10.3	1.0	3.9	2.3
45-49	96.7	99.5	97.9	0.2	1.6	1.8	0.1	0.9	0.4
Total	63.0	71.8	66.9	7.0	8.3	15.3	4.3	5.7	4.9

The quality of health care services pregnant women receive and the outcome of the pregnancies are very important in the lives of women in reducing maternal mortality. Table 4.12 shows the proportion of women 15-49 years who were pregnant or pregnant during the 12 months preceding the interview who received pre-natal care by age and locality. About 91 percent of women who got pregnant in the 12 months preceding the survey or were pregnant at the time of the survey received antenatal care in Ghana. Women in Accra (AMA) recorded high antenatal care (94.4%) followed by urban forest (93.9%) and urban coastal (90.3%). Urban savannah recorded the lowest antenatal care coverage (87.2%).

Women of age 25-29 years had the highest percentage who utilized antenatal care services (92.7%). Women in the age group 30-44 also had 9 in 10 accessing antenatal care services but the least (68.5%) that accessed antenatal care services were women 45-49 years.

Table 4.12: Women 15 to 49 years currently pregnant or pregnant during the last 12 months who received antenatal care by age and ecological zone

Age Group	Ghana	Accra (AMA)	Urban			Rural		
			Coastal	Forest	Savannah	Coastal	Forest	Savannah
All	90.9	94.4	90.3	93.9	87.2	88.3	91.6	89.0
15-19	90.1	100.0	100.0	90.6	66.1	74.2	94.0	89.4
20-24	87.7	74.4	78.1	90.6	90.8	77.1	92.0	87.4
25-29	92.7	93.9	90.1	96.3	89.0	94.3	91.8	91.7
30-34	91.7	100.0	94.5	92.2	89.9	92.2	88.1	89.4
35-39	92.2	100.0	96.2	96.5	79.1	87.9	95.3	85.9
40-44	91.7	100.0	78.1	100.0	88.2	92.2	94.6	90.4
45-49	-	-	-	-	-	-	-	-

** number of women 45-49 years was not adequate for generalization

In Table 4.13, women who did not access ANC services were asked the reasons why they did not access ANC services during their last pregnancy. Among women 12-49 who did not access ANC services, overall, 29.4 percent indicated that they could not afford and 8 percent indicated that health care facility is too far from their place of residence and 1.2 % mentioned that the health personnel were not. Women in rural Ghana (38.4%) who could not afford are relatively more than women in urban Ghana (15.5%).

About 12.9% of women who failed to utilize ANC services during their last pregnancy, assigned reason that it was not necessary, 13.7% in urban and 12.3% in rural areas.

Table 4.13: Reason for currently pregnant women aged 12 to 49 years not attending antenatal care by region and type of locality (%)

Region	Reason					Other	Total
	Cannot afford	No health care available	Health care too far	Not necessary	Health personnel not friendly		
Ghana	29.4	1.8	8.0	12.9	1.2	46.8	100.0
Western	32.0	0.0	0.0	21.4	0.0	46.6	100.0
Central	34.1	0.0	11.4	0.0	0.0	54.5	100.0
Greater Accra	49.8	0.0	10.2	11.1	0.0	28.9	100.0
Volta	29.3	0.0	16.4	11.0	0.0	43.3	100.0
Eastern	31.0	0.0	10.3	18.2	0.0	40.5	100.0
Ashanti	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Brong Ahafo	22.3	7.8	5.1	0.0	7.3	57.5	100.0
Northern	29.8	3.8	9.6	24.7	0.0	32.1	100.0
Upper East	19.3	0.0	5.7	29.3	3.4	42.3	100.0
Upper West	43.7	0.0	1.9	9.4	0.0	45.1	100.0
Urban	15.5	0.0	4.3	13.7	2.5	64.0	100.0
Western	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Central	27.5	0.0	18.3	0.0	0.0	54.2	100.0
Greater Accra	57.6	0.0	0.0	17.3	0.0	25.1	100.0
Volta	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Eastern	0.0	0.0	0.0	57.4	0.0	42.6	100.0
Ashanti	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Brong Ahafo	0.0	0.0	0.0	0.0	12.9	87.1	100.0
Northern	0.0	0.0	0.0	72.3	0.0	27.7	100.0
Upper East	0.0	0.0	52.2	0.0	0.0	47.8	100.0
Upper West	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Rural	38.4	3.0	10.4	12.3	0.3	35.6	100.0
Western	39.7	0.0	0.0	26.5	0.0	33.8	100.0
Central	45.0	0.0	0.0	0.0	0.0	55.0	100.0
Greater Accra	35.7	0.0	28.6	0.0	0.0	35.7	100.0
Volta	35.5	0.0	19.9	13.3	0.0	31.3	100.0
Eastern	36.7	0.0	12.2	10.9	0.0	40.1	100.0
Ashanti	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Brong Ahafo	51.8	18.1	11.8	0.0	0.0	18.4	100.0
Northern	38.3	4.8	12.3	11.3	0.0	33.3	100.0
Upper East	21.6	0.0	0.0	32.9	3.8	41.7	100.0
Upper West	43.7	0.0	1.9	9.4	0.0	45.1	100.0

4.9 Family Planning

Family planning refers to a conscious effort by a couple to limit or space the number of children they wish to have through the use of contraceptive methods (WHO, 2006b; Kasa, Tarekegn & Embiale, 2018). From Table 4.14, 18.1 percent of women 15-49 years or their partners used

modern methods of family planning to avoid getting pregnant, or limit or space births of which 7 percent used the traditional method. The analysis also shows that among the various age groups, it is the 20-24, 25-29 and 30-34 years which have relatively high percentage using modern contraceptive methods. Injectable (7.2%), pills (3.9%) and implants (2.4%) are the most predominant methods used by the women. Almost 75 percent of women or their partners never used any method of family planning and the figures are relatively high for women aged 40-44 (78.3%) and 45-49 years (84.2%).

Table 4.14: Currently married women 15 to 49 years (or their partners) by age group and contraceptive method used

Contraceptive Method	All	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49
Modern method	18.1	17.7	22.5	21.0	20.0	19.2	14.1	10.4
<i>Pill</i>	3.9	1.9	4.1	4.8	3.9	5.1	3.2	2.2
<i>Male condom</i>	2.2	2.7	2.6	2.7	2.7	2.3	0.9	1.1
<i>Female condom</i>	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
<i>IUD</i>	1.2	0.5	1.3	1.6	1.2	1.5	1.1	0.4
<i>Injection</i>	7.2	9.0	10.4	8.8	7.7	6.7	5.1	4.0
<i>Female sterilization</i>	0.6	0.0	0.1	0.0	0.1	1.1	1.3	1.4
<i>Male sterilization</i>	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
<i>Implants</i>	2.4	2.5	2.9	2.4	3.4	2.3	1.6	1.2
<i>Foam/Jelly</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Diaphragm	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Lactational Amenorhea (LAM)	0.6	1.2	1.0	0.6	0.9	0.2	0.7	0.1
Traditional method	7.0	8.0	5.3	5.4	8.9	8.0	7.6	5.4
<i>Abstinence</i>	0.3	0.2	0.3	0.5	0.1	0.3	0.3	0.1
<i>Rhythm</i>	5.8	6.2	4.1	4.1	7.4	6.4	7.1	4.9
<i>Withdrawal</i>	0.6	1.6	0.5	0.4	0.9	1.1	0.2	0.3
<i>Other</i>	0.3	0.0	0.5	0.5	0.5	0.1	0.1	0.2
No method used	74.8	74.3	72.2	73.6	71.1	72.8	78.3	84.2

Table 4.15 shows the distribution of contraceptive use among women 15 to 49 years (or their partners) by regions. The percentage of women age 15-49 who used a modern method of contraception is high in Eastern (24.6%), Volta (24%), Western (20%) and Brong Ahafo (19.4%) regions compared to low percentage use in the Upper West (17.7%), Ashanti (12.2%) and Northern (12%) regions.

Women who do not use any contraceptive method to delay or avoid pregnancy dominate in the Northern (85.8%), Upper West (80.5%) and Brong Ahafo (76.5%) regions. Women 15-49 who reported that they relied on traditional methods or no modern contraceptive is high in Eastern (11.5%) and Ashanti (9.5%).

Table 4.15: Contraceptive usage among women 15 to 49 years (or their partners) by ecological zone

Contraceptive Methods	Region										
	All	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Modern method	18.1	20.0	19.7	18.7	24.0	24.6	12.2	19.4	12.0	22.9	17.7
<i>Pill</i>	3.9	5.5	3.2	3.6	4.3	6.1	2.9	6.4	2.4	2.3	1.5
<i>Male condom</i>	2.2	2.1	3.2	4.0	3.0	0.6	2.9	0.4	0.4	1.3	0.6
<i>Female condom</i>	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
<i>IUD</i>	1.2	1.0	1.9	1.2	0.9	2.6	1.0	1.4	0.6	0.6	0.3
<i>Injection</i>	7.2	7.0	5.8	5.3	11.8	9.4	3.6	8.2	7.1	13.6	12.6
<i>Female sterilisation</i>	0.6	0.9	0.9	0.5	0.8	0.9	0.5	0.9	0.2	0.1	0.3
<i>Male sterilisation</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
<i>Implants</i>	2.4	3.1	3.6	2.9	2.4	4.9	1.2	1.3	0.5	4.1	2.2
<i>Foam/jelly</i>	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Diaphragm	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.0
Lactational Amenorhea (LAM)	0.6	0.2	1.1	1.2	0.6	0.1	0.2	0.8	0.6	1.0	0.3
Traditional method	7.0	6.0	7.7	9.2	11.5	9.5	8.4	4.1	2.2	2.5	1.5
<i>Abstinence</i>	0.3	0.2	0.2	0.0	0.6	0.2	0.3	0.0	0.8	0.1	0.0
<i>Rhythm</i>	5.8	4.9	6.9	7.2	10.0	8.2	7.4	3.3	1.0	2.0	0.9
<i>Withdrawal</i>	0.6	0.5	0.5	1.5	0.7	0.9	0.1	0.6	0.2	0.2	0.6
<i>Other</i>	0.3	0.4	0.1	0.5	0.2	0.1	0.6	0.2	0.3	0.2	0.0
No method used	74.8	74.0	72.6	72.1	64.5	66.0	79.3	76.4	85.8	74.6	80.8

Expenditure on Contraceptives

Table 4.16 shows that the average amount of money spent on contraceptives the last time it was used was GH¢ 8.96. Age appears to be associated with cost of contraceptives as women 45-49 years and their partners spent GH¢12.43 on average compared to that of women 35-39 years (GH¢9.76) and women 15-19 years (GH¢7.23). It was also found from Table 4.17 that majority (51.1%) of women spent GH¢5.00 or more on their last contraceptive methods used, while 16.7 percent spent between GH¢2.00 and GH¢2.99. Less than one percent (0.8%) spent less than GH¢1.00. Overall, 12.4 percent of women who used contraceptives did not spend any amount of money for its use.

About 54 percent of women aged 40-44 years spent GH¢5.00 or more on contraceptives the last time they used it. On the other hand, a high proportion of women 35-39 and 40-44 year did not pay any amount of money for the contraceptive method used (18.2% and 20.1% respectively).

Table 4.16: Amount paid the last time for the use of contraceptive prior to the interview among women 15 to 49 years (or their partners)

Amount Paid (GH¢)	All	Age group						
		15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49
No payment	12.3	5.4	6.2	9.3	13.0	18.2	20.1	14.1
Less than 1.0	0.8	0.7	1.9	0.8	0.5	0.1	0.7	0.0
1.00-1.99	5.2	7.8	5.9	4.7	3.9	4.6	7.2	5.8
2.00-2.99	16.7	19.1	20.7	20.4	15.3	12.4	10.8	16.1
3.00-3.99	10.5	21.8	8.7	13.2	9.8	9.2	6.4	9.1
4.00-4.99	3.5	0.9	5.3	2.8	3.2	3.4	1.2	7.5
5.00 and more	51.1	44.2	51.4	48.7	54.2	52.2	53.5	47.5
Average amount paid (GH¢)	8.96	7.23	6.93	7.86	8.09	9.76	13.48	12.43

4.10 Preventive Health Care for Children

Preventive health care focuses on vaccination of children aged 0-5 years against the six childhood killer diseases. In Ghana, vaccination coverage is generally high but there are few children who remain unreached for various reasons. Table 4.17 presents findings on children under 5 years who were not vaccinated. It shows that 2.2 percent of children 5 years and below in the country had never received a vaccine. The percentage of children who were not vaccinated was high in rural savannah (6.7%) compared to that of other ecological zones in the country. There is no clear pattern as to the variations in accessing the vaccines in the zones.

Table 4.17: Children 5 years and younger not vaccinated by age and ecological zone

Age in years	Ghana	Accra (AMA)	Urban			Rural		
			Coastal	Forest	Savannah	Coastal	Forest	Savannah
All	2.2	0.9	0.5	0.5	0.7	1.1	1.9	6.7
< 1 year	3.5	7.0	1.1	0.4	0.7	5.4	3.7	7.4
1 year	1.1	0.0	0.0	0.0	2.0	0.0	1.9	2.4
2 year	1.7	0.0	0.0	0.7	0.1	0.0	1.6	6.2
3 year	3.7	0.0	1.8	0.7	0.6	1.5	1.9	11.9
4 year	3.2	0.0	0.0	1.0	1.3	1.2	2.2	11.7
5 year	0.2	0.0	0.0	0.0	0.0	0.0	0.3	0.8

Expenditure on Vaccination for Children under 5 years

In Ghana, utilization of child welfare clinics and vaccination for children under 5 are free. The survey revealed by mothers of the children that in some instances they paid for the vaccines administered to their children. The amount paid are categorized in Table 4.18 and distributed by ecological zones. The Table shows that about 38.3 percent had to pay GH¢5.00 and more and 32.8 percent had to pay between GH¢1.00 and GH¢1.99 for vaccination and/or child welfare consultation while 3.3 percent indicated they did not pay anything at all. The percentage who made no payment at all was high in rural coastal (14%) and urban coastal (8.5%). However, there was clear indication that in all ecological zones a reasonable percentage paid GH¢5.00 and more for vaccination ranging from 31.7 percent in rural forest to 48.9 percent in urban savannah. The situation is totally different in Accra where every child's vaccination attracted GH¢5.00 and more.

Table 4.18: Amount paid for vaccination and/or child welfare consultation by ecological zone

Amount Paid (GH¢)	Ecological zone							
	Ghana	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
No payment	3.3	0.0	8.5	4.3	0.0	14.0	0.3	3.1
Less than 1.0	11.1	0.0	0.0	6.5	16.9	9.1	16.3	16.0
1.00-1.99	32.8	0.0	22.0	44.0	12.9	16.1	33.7	26.9
2.00-2.99	9.5	0.0	26.9	3.3	0.0	6.2	10.4	9.4
3.00-3.99	3.5	0.0	0.0	0.8	21.3	7.5	4.6	5.6
4.00-4.99	1.5	0.0	0.0	1.1	0.0	0.0	3.0	0.0
5.00 and more	38.3	100.0	42.6	40.1	48.9	47.1	31.7	39.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.11 HIV/AIDS Awareness

Ghana is aiming at reducing new infections of HIV/AIDS to zero. In view of this the Ghana AIDS Commission in collaboration with its partners is promoting the need for pregnant women to know their HIV status in order to facilitate the reduction of the risk of infection to the newborn.

Table 4.19 shows that the level of awareness of mother-to-child transmission of HIV is 66 percent and it is relatively high among females (67.3%) than males (64.6%). By urban-rural distribution, the level of awareness of mother-to-child transmission of HIV was relatively lower among rural (60.6%) dwellers compared to urban (70.8%). There are regional variations regarding awareness of mother-to-child transmission of HIV, the highest being in Greater Accra (76.4%) and Central (74.6%) and the lowest in terms of level of awareness of mother-to-child transmission of HIV were in the Northern (44%) and Upper West (49.2%) regions.

Urban coastal (76.8%) and Urban Forest (69.9%) recorded relatively higher levels of awareness of mother-to-child transmission of HIV among all ecological zones. Rural savannah had only 51.5 percent of its population having knowledge in mother-to-child transmission of HIV with 56.7 percent in urban savannah. This implies that education of the population on mother-to-child transmission of HIV should be intensified in the regions in the savannah zone of the country. In terms of male and female, knowledge is generally tilted towards females than males in all regions.

Table 4.19: Awareness of mother-to-child transmission of HIV infection by region and ecological zone

Locality	Male	Female	Both sexes
Ghana	64.6	67.3	66.0
Western	62.2	65.5	63.9
Central	74.2	74.9	74.6
Greater Accra	76.3	76.6	76.4
Volta	63.9	69.2	66.8
Eastern	65.6	73.5	69.8
Ashanti	67.1	66.5	66.8
Brong Ahafo	58.9	67.5	63.4
Northern	45.5	42.6	44.0
Upper East	57.9	61.3	59.7
Upper West	47.8	50.6	49.2
Urban	69.6	71.9	70.8
Rural	59.2	61.9	60.6
Accra	75.3	72.6	73.9
Other Urban	68.8	71.8	70.4
Urban Coastal	75.4	78.0	76.8
Urban Forest	69.1	70.6	69.9
Urban Savannah	52.7	60.5	56.7
Rural Coastal	67.9	67.2	67.5
Rural Forest	61.6	66.8	64.3
Rural Savannah	51.7	51.8	51.8

4.12 Health Insurance

This section of the report provides information on Ghanaians who are registered and covered by National Health Insurance Scheme (NHIS) and other private health insurance. Table 4.20 shows that out of 77.7 percent of the Ghanaian population who have registered with various health insurance programs including the national health insurance program, only 51.7 percent are covered. With regards to the national health insurance scheme, out of the 77.0 percent of the population who have registered with the NHIS only 44.9 percent are currently covered. The rural urban dichotomy of the NHIS program shows that while there is not significant difference with the proportion registered (urban,78.7%; rural, 75.3%) , there is some appreciable difference in coverage (urban, 50.1%; rural 39.5%)

Table 4.20: Health insurance coverage by region and ecological zone

Region/Locality	Health Insurance		National Health Insurance Scheme	
	Registered	Covered	Registered	Covered
Ghana	77.7	51.7	77.0	44.9
Western	73.4	46.8	72.2	42.3
Central	67.5	48.2	67.1	37.5
Greater Accra	69.9	45.9	67.9	40.2
Volta	79.9	54.2	79.7	42.7
Eastern	81.6	55.9	81.3	47.8
Ashanti	80.1	48.2	79.5	43.8
Brong Ahafo	88.5	57.8	88.2	53.7
Northern	75.3	50.6	75.1	43.8
Upper East	88.5	71.2	88.4	60.2
Upper West	88.3	69.0	87.9	57.5
Urban	79.7	56.2	78.7	50.1
Rural	75.6	47.1	75.3	39.5
Accra	68.3	42.0	67.0	37.3
Other Urban	81.3	58.1	80.2	51.8
Rural Coastal	68.7	49.1	67.8	37.1
Rural Forest	75.3	43.3	75.0	37.5
Rural Savannah	79.3	51.7	79.1	43.5

CHAPTER FIVE

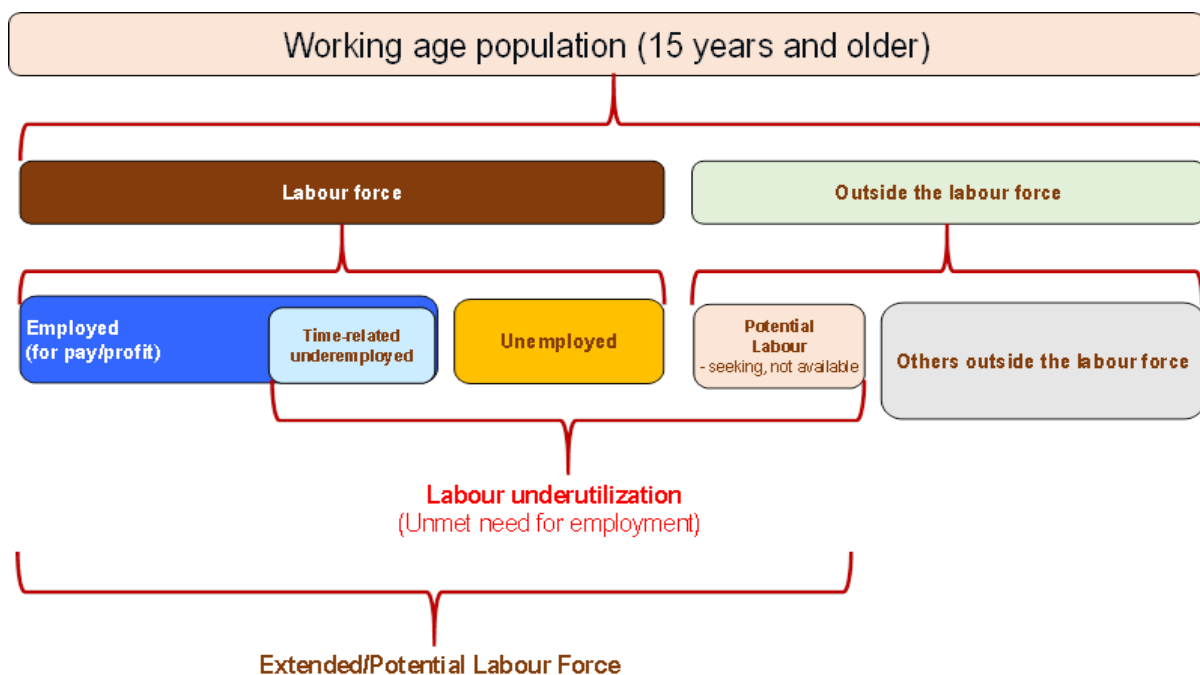
ECONOMIC ACTIVITY

5.1 Introduction

Creating jobs for labour market entrants and improving the quality of jobs are vital to poverty reduction since a greater proportion of the population depend on earnings from labour income. Various governments have implemented employment policies aimed at providing employment, and also improving the quality of employment, especially for those in precarious employment situations, in order to assist the poor and unemployed to take advantage of the opportunities to be gainfully employed and contribute their quota to the national development process.

To effectively monitor the labour market indicators, the Labour Force Module of the GLSS7 was designed as one of the sources of labour market information in line with efforts to monitor Key Indicators of Labour Market (KILM). Based on the standard labour force framework, the data generated are expected to be used to update various indicators of labour force statistics to assist in monitoring employment and labour market developments in Ghana. It must be emphasized that in developing the instruments, the 19th International Conference of Labour Statisticians (ICLS) resolutions on statistics of work, employment and labour underutilization (ILO, 2013) were considered. As a result, new indicators such as forms of work, potential labour force and composite measure of labour underutilization are usefully measured. These new indicators offer the opportunity to have more comprehensive measures of labour underutilization for monitoring labour markets than before and therefore, will help improve policy decision making in the country. Figure 5.1 shows the standard labour force framework used for some of the key labour statistics measured including the labour underutilization components.

Figure 5.1: Working age population repartition



This chapter provides a detailed analysis of employment in the country for persons 15 years and older. It looks at the various forms of work, current employment and characteristics of the employed population such as the employment status, main occupation, type of employer, level of informality in the economy, sector of employment, and average earnings of the employed, etc. Underemployment, unemployment and other measures of labour underutilization are also discussed. In addition, participation of children aged 5-14 years in economic activity as well as the population outside the labour force are discussed.

5.2 Forms of Work

This Section provides a general pattern of participation of the population in different forms of work, classified according to the resolution of the 19th International Conference of Labour Statisticians (ICLS). These forms of work recognize that all productive activities contribute to economic output and to the livelihood of households and well-being. It also promotes the use of a common measurement approach to produce separate sets of statistics on each 'form of work' in order to meet different policy needs.

Work refers to any economic activity performed during the reference week that contributes to economic production of goods and services. Examples are selling in a market/street, working in an enterprise/business or for government, working in one's own farm or enterprise, working in a household member's farm etc. Four different forms of work were identified by the survey as follows:

Employment work

Employment work comprise of work (as defined above) performed for pay or profit. These are activities that are performed for the final use of others, in exchange for some monetary or non-monetary remuneration. Thus, a person is considered employed if, during the reference week he/she:

- (a) did any work at a job or business, including self-employment for pay or profit. It also includes unpaid family work, which is defined as unpaid work contributing directly to the operation of a farm, business or professional practice owned and operated by a related member of the same household; or
- (b) had a job such as described in (a) but was not at work due to factors such as illness, personal or family responsibilities, vacation, etc. and would go back to this job after the period of absence.

Own-use production work

Own-use production work are activities carried out to produce goods and services mainly for one's own final use.

Unpaid trainee work

Unpaid trainee work includes work performed for others without pay to acquire workplace experience or skills.

Volunteer work

Volunteer work includes non-compulsory work performed for others without pay for the production of goods and services for use by others, which contributes to the livelihoods of households and communities, to the functioning of non-profit institutions, to social inclusion and integration.

Table 5.1 shows the different forms of work as identified by the survey and indicates that 70.7 percent of the population 15 years and older worked within the seven days reference period. Thus, about 70 percent performed activities to produce goods or to provide services for use by others or for own use in the country. However, 65.0 percent of the population 15 years and older engaged in employment work, 3.3 percent engaged in own-use production work and 1.8 percent engaged in unpaid trainee work. Employment work was in higher proportions among males (66.9%) than females (63.3%). Also, employment work was in higher proportions among rural dwellers (69.5%) compared to their urban counterparts (61.0%). In the regions, Volta Region (73.4%) recorded the highest proportion of persons engaged in employment work whilst Upper West Region (50.8%) recorded the lowest.

Table 5.1 further shows that for those in own-use production work, relatively high proportions were recorded for Upper East (17.2%) and Upper West (18.1%) regions. Females (31.1%) were more likely not to be engaged in any economic activity compared to males (27.3%). Also, urban dwellers (35.0%) were more likely than rural dwellers (22.8%) not to engage in any economic activity. Relatively high proportions of those who did not engage in economic activities were found in Ashanti (33.5%) and Greater Accra (36.1%) regions.

Table 5.1: Population 15 years and older by sex, locality type, region and forms of work performed

Sex/Locality/Region	Forms of work					Total
	Employment work	Own-use production work	Unpaid trainee work	Volunteer work	No activity	
Ghana	65.0	3.3	1.8	0.6	29.3	100.0
Sex						
Male	66.9	3.4	1.7	0.7	27.3	100.0
Female	63.3	3.1	1.9	0.5	31.1	100.0
Type of locality						
Urban	61.0	1.4	2.1	0.5	35.0	100.0
Rural	69.5	5.4	1.5	0.7	22.8	100.0
Region						
Western	67.1	2.0	1.5	0.6	28.8	100.0
Central	69.1	1.5	2.0	0.5	26.8	100.0
Greater Accra	61.2	0.4	1.8	0.5	36.1	100.0
Volta	73.4	2.3	1.1	0.4	22.8	100.0
Eastern	68.8	4.1	1.1	0.5	25.5	100.0
Ashanti	62.0	2.0	2.3	0.3	33.5	100.0
Brong Ahafo	68.7	2.5	2.9	0.3	25.6	100.0
Northern	65.1	4.9	1.7	1.5	26.8	100.0
Upper East	55.8	17.2	1.9	1.6	23.5	100.0
Upper West	50.8	18.1	1.5	1.3	28.3	100.0

5.3 Current Activity Status

Table 5.2 shows that an estimated 17.3 million persons aged 15 years and older, comprising 8.1 million males and 9.2 million females were identified as the surveyed population. The conceptual framework requires that individual members of the population be classified as employed, unemployed, or not in the labour force. A person is considered as economically active if he/she was employed or unemployed. Of the total surveyed population aged 15 years and older, 12.9 million persons were economically active (11.2 million employed and 1.0 million unemployed) while 5.0 million or 29.1 percent of the population were not in the labour force (not economically active).

Table 5.2: Activity status of the population 15 years and older by locality, region and sex (N)

Characteristics	Total	Employed	Unemployed	Not in labour force
Ghana	17,258,257	11,216,724	1,027,594	5,013,938
Sex				
Male	8,091,493	5,414,250	438,113	2,239,130
Female	9,166,763	5,802,474	589,481	2,774,808
Locality				
Urban	9,233,175	5,636,118	723,654	2,873,403
Rural	8,025,082	5,580,606	303,941	2,140,535
Region				
Western	1,782,186	1,196,127	114,871	471,188
Central	1,465,886	1,013,051	80,583	372,252
Greater Accra	3,042,339	1,863,401	249,051	929,887
Volta	1,394,689	1,023,601	50,839	320,249
Eastern	1,874,219	1,289,815	93,637	490,767
Ashanti	3,414,751	2,117,838	244,020	1,052,893
Brong Ahafo	1,596,181	1,095,931	70,229	430,021
Northern	1,522,060	990,560	73,820	457,680
Upper East	690,473	385,025	32,216	273,232
Upper West	475,472	241,374	18,329	215,769

Table 5.3 shows the proportion of the current activity status of the population 15 years and older by locality, region and sex. Among the population 15 years and older, 71 percent were economically active (65% were employed and 6% were unemployed), while 29.1 percent were not in labour force. People living in rural localities (73.3%) were more likely to be economically active than those in urban areas (68.8%). On the other hand, a relatively higher proportion of urban dwellers (31.1%) compared with rural dwellers (26.7%) were outside the labour force. The table further shows that compared to other regions, the Volta Region (77.0%) has the highest proportion of economically active persons while Upper West Region (54.7%) has the least.

Table 5.3: Activity status of the population 15 years and older by locality, region and sex (%)

Locality/Region	Employed			Unemployed			Not in labour force		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana	66.9	63.3	65.0	5.4	6.4	6.0	27.7	30.3	29.1
Urban	63.3	59.1	61.0	7.6	8.1	7.8	29.2	32.8	31.1
Rural	71.0	68.2	69.5	3.0	4.5	3.8	26.0	27.3	26.7
Western	69.4	65.0	67.1	5.5	7.3	6.4	25.1	27.7	26.4
Central	70.6	68.0	69.1	4.2	6.5	5.5	25.3	25.5	25.4
Greater Accra	62.5	60.2	61.2	9.1	7.4	8.2	28.5	32.4	30.6
Volta	75.1	71.9	73.4	2.7	4.4	3.6	22.1	23.7	23.0
Eastern	72.3	65.7	68.8	4.3	5.6	5.0	23.4	28.7	26.2
Ashanti	65.1	59.2	62.0	6.2	8.0	7.1	28.7	32.8	30.8
Brong Ahafo	71.2	66.4	68.7	3.6	5.1	4.4	25.2	28.5	26.9
Northern	64.7	65.4	65.1	4.1	5.5	4.9	31.1	29.1	30.1
Upper East	54.7	56.7	55.8	4.5	4.8	4.7	40.9	38.5	39.6
Upper West	53.5	48.1	50.8	3.6	4.1	3.9	42.9	47.7	45.4

Table 5.4 indicates that the highest proportion of the economically active population is found among the age group 35 to 39 years (91.7%) while the lowest is found in the age group 15 to 19 years (35.4%). Conversely, the age group 15 to 19 years recorded the highest proportion of the population outside the labour force (64.6%) while the lowest is found among those aged 35 to 39 years (8.3%). It is observed that among the 15 to 19 years age group, 45.2 percent of those residing in rural areas compared to 25.6 percent of their urban counterparts were economically active.

Table 5.4: Population 15 years and older by age group, type of locality, current activity status and sex

Age	Employed			Unemployed			Not in labour force		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana									
15-19	30.2	28.8	29.5	5.5	6.3	5.9	64.3	64.9	64.6
20-24	48.2	48.4	48.3	11.9	12.0	12.0	39.8	39.6	39.7
25-29	74.5	69.1	71.6	6.8	10.5	8.8	18.6	20.4	19.6
30-34	86.6	76.9	81.3	5.8	7.3	6.6	7.6	15.8	12.1
35-39	92.0	84.1	87.8	2.7	5.0	3.9	5.3	10.9	8.3
40-44	90.6	85.2	87.6	2.6	4.5	3.7	6.8	10.3	8.7
45-49	88.5	85.3	86.8	3.3	3.1	3.2	8.2	11.6	10.0
50-54	87.1	83.0	84.8	4.3	2.9	3.5	8.7	14.0	11.7
55-59	86.7	80.3	83.3	1.2	4.2	2.8	12.1	15.5	13.9
60-64	76.6	63.1	69.4	2.7	4.5	3.6	20.7	32.4	27.0
65+	49.3	41.2	44.5	3.1	2.2	2.6	47.7	56.5	53.0
Total	66.9	63.3	65.0	5.4	6.4	6.0	27.7	30.3	29.1
Urban									
15-19	16.2	20.2	18.3	7.9	6.9	7.4	75.9	72.9	74.4
20-24	41.2	43.1	42.2	16.2	13.9	15.0	42.7	43.0	42.8
25-29	70.4	64.7	67.3	9.6	12.6	11.2	20.0	22.7	21.5
30-34	85.2	74.0	79.2	7.4	8.9	8.2	7.4	17.1	12.6
35-39	91.5	81.3	86.3	3.9	6.5	5.3	4.6	12.1	8.5
40-44	89.0	84.1	86.2	3.8	6.7	5.5	7.2	9.2	8.3
45-49	87.2	83.6	85.3	3.9	4.3	4.1	8.9	12.1	10.6
50-54	87.4	81.8	84.2	7.0	4.1	5.3	5.6	14.1	10.5
55-59	87.1	75.6	81.2	1.6	6.8	4.3	11.2	17.6	14.5
60-64	70.7	52.4	60.3	3.8	7.6	5.9	25.5	40.1	33.7
65+	39.3	35.6	37.0	5.0	2.7	3.6	55.7	61.7	59.4
Total	63.3	59.1	61.0	7.6	8.1	7.8	29.2	32.8	31.1
Rural									
15-19	42.5	38.6	40.7	3.5	5.7	4.5	54.0	55.8	54.8
20-24	56.5	55.2	55.9	7.0	9.6	8.3	36.5	35.2	35.8
25-29	79.7	74.9	77.1	3.4	7.7	5.7	16.9	17.4	17.2
30-34	88.6	81.0	84.4	3.5	4.9	4.3	7.9	14.1	11.3
35-39	92.7	87.3	89.8	1.0	3.2	2.2	6.2	9.4	8.0
40-44	92.4	86.5	89.2	1.3	1.9	1.6	6.3	11.6	9.2
45-49	90.0	87.3	88.6	2.7	1.6	2.1	7.3	11.1	9.3
50-54	86.7	84.5	85.5	1.3	1.5	1.4	12.0	13.9	13.0
55-59	86.3	85.4	85.8	0.6	1.4	1.0	13.1	13.2	13.2
60-64	81.3	73.4	77.3	1.7	1.5	1.6	17.0	25.0	21.1
65+	57.6	46.6	51.2	1.5	1.8	1.7	40.9	51.6	47.1
Total	71.0	68.2	69.5	3.0	4.5	3.8	26.0	27.3	26.7

5.4 Labour Force Participation Rate

Labour Force Participation Rate (LFPR) is the proportion of the country's working-age population that engages actively in the labour market, either by working or looking for work. It provides an indication of the relative size of the supply of labour for the production of goods and services. LFPR is one of the useful indicators used to monitor progress towards national and international development targets such as the Sustainable Development Goals (SDGs). LFPR is the total labour force expressed as a percentage of the population aged 15 years and older.

Table 5.5 presents information on the LFPR of the population 15 years and older by age, sex and type of locality. The LFPR is 70.9 percent and is higher for rural dwellers (73.3%) than urban dwellers (68.9%). Among the age groups, LFPR is highest within the age group 35 to 39 years (91.7%) and lowest within the age group 15 to 19 years (35.4%). Irrespective of sex and locality of residence, the 15-19 age group has the lowest LFPR. For males and those in urban areas, LFPR is highest within the age group 35 to 39 years. In the case of females and those in rural areas, LFPR is highest within the age group 40 to 44 years.

Table 5.5: Labour force participation rate of population 15 years and older by age group, type of locality and sex (%)

Age	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	72.3	69.7	70.9	70.8	67.2	68.9	74.0	72.7	73.3
15-19	35.7	35.1	35.4	24.1	27.1	25.6	46.0	44.2	45.2
20-24	60.2	60.4	60.3	57.3	57.0	57.2	63.5	64.8	64.2
25-29	81.4	79.6	80.4	80.0	77.3	78.5	83.1	82.6	82.8
30-34	92.4	84.2	87.9	92.6	82.9	87.4	92.1	85.9	88.7
35-39	94.7	89.1	91.7	95.4	87.9	91.5	93.8	90.6	92.0
40-44	93.2	89.7	91.3	92.8	90.8	91.7	93.7	88.4	90.8
45-49	91.8	88.4	90.0	91.1	87.9	89.4	92.7	88.9	90.7
50-54	91.3	86.0	88.3	94.4	85.9	89.5	88.0	86.1	87.0
55-59	87.9	84.5	86.1	88.8	82.4	85.5	86.9	86.8	86.8
60-64	79.3	67.6	73.0	74.5	59.9	66.3	83.0	75.0	78.9
65+	52.3	43.5	47.0	44.3	38.3	40.6	59.1	48.4	52.9

5.5 Employment-to-population ratio

Employment-to-population ratio measures the ability of the economy to provide jobs for the growing population. It is the proportion of the population that is employed. Table 5.6 shows that the employment-to-population ratio for the country is 65.0 percent. The ratio is relatively lower for the urban (61.0%) compared to rural (69.5%) areas. This implies that a relatively larger proportion of the urban population compared with rural areas is without jobs. The ratio for males (66.9%) is relatively higher than females (63.3%), and therefore, a relatively larger proportion of females compared with males are without jobs. In the regions, Volta region (73.8%) has the highest ratio while Upper West (50.8%) has the lowest.

Table 5.6: Employment-to-population ratio for population 15 years and older by age group and sex

Locality/ Region	Estimated population 15yrs+			Estimated number employed			Employment-to-population ratio		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana	8,091,493	9,166,763	17,258,257	5,414,250	5,802,474	11,216,724	66.9	63.3	65
Urban	4,251,824	4,981,351	9,233,175	2,689,722	2,946,397	5,636,118	63.3	59.1	61
Rural	3,839,670	4,185,412	8,025,082	2,724,529	2,856,077	5,580,606	71	68.2	69.5
Region									
Western	852,219	929,968	1,782,186	591,412	604,715	1,196,127	69.4	65	67.1
Central	649,181	816,705	1,465,886	458,045	555,006	1,013,051	70.6	68	69.1
Greater Accra	1,427,268	1,615,070	3,042,339	891,809	971,592	1,863,401	62.5	60.2	61.2
Volta	639,774	754,915	1,394,689	480,744	542,857	1,023,601	75.1	71.9	73.4
Eastern	876,728	997,491	1,874,219	634,004	655,811	1,289,815	72.3	65.7	68.8
Ashanti	1,611,792	1,802,959	3,414,751	1,050,035	1,067,803	2,117,838	65.1	59.2	62
Brong Ahafo	752,572	843,609	1,596,181	535,829	560,102	1,095,931	71.2	66.4	68.7
Northern	736,400	785,660	1,522,060	476,804	513,756	990,560	64.7	65.4	65.1
Upper East	314,139	376,334	690,473	171,693	213,332	385,025	54.7	56.7	55.8
Upper West	231,419	244,053	475,472	123,875	117,500	241,374	53.5	48.1	50.8

Table 5.7 indicates that the employment-to-population ratio increases with increase in age up to age 39 years and then declines with increase in age. This situation is true for both males and females. The employment-to-population ratio is highest for the 35 to 39 years age group (87.8%) and lowest for the 15 to 19 age group (29.5%).

Table 5.7: Employment-to-population ratio for population 15 years and older by age group and sex

Age	Estimated population 15yrs+			Estimated number employed			Employment-to-population ratio		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	8,091,493	9,166,763	17,258,257	5,414,250	5,802,474	11,216,724	66.9	63.3	65.0
15-19	1,583,970	1,463,549	3,047,519	478,212	420,982	899,194	30.2	28.8	29.5
20-24	1,108,639	1,191,440	2,300,079	534,741	577,124	1,111,865	48.2	48.4	48.3
25-29	937,587	1,089,882	2,027,469	698,951	753,470	1,452,421	74.5	69.1	71.6
30-34	881,630	1,040,602	1,922,232	763,331	800,333	1,563,664	86.6	76.9	81.3
35-39	754,318	843,888	1,598,206	694,259	709,593	1,403,852	92.0	84.1	87.8
40-44	597,502	763,180	1,360,682	541,443	650,464	1,191,907	90.6	85.2	87.6
45-49	545,154	619,117	1,164,271	482,438	527,931	1,010,369	88.5	85.3	86.8
50-54	451,723	564,534	1,016,257	393,259	468,733	861,992	87.1	83.0	84.8
55-59	373,928	416,086	790,013	324,347	334,070	658,417	86.7	80.3	83.3
60-64	296,138	344,752	640,890	226,975	217,640	444,615	76.6	63.1	69.4
65+	560,905	829,733	1,390,638	276,295	342,133	618,428	49.3	41.2	44.5

5.6 Education, Employment Status and Informality

Education of the employed

The educational attainment of the currently employed population is presented in Table 5.8 and shows that about one-fifth (19.9%) of the employed population had no education. About one-quarter (24.7%) of the employed population had attained Junior Secondary Education and 15.6 percent has just Primary Education. It is further observed that 54.2 percent of the employed population had basic education (Kindergarten, Primary, JHS/JSS and Middle) and one-quarter (25.7%) had secondary or higher education (Polytechnic and University). One-third (32.9%) of the males compared to 18.9 percent of females had secondary or higher education. Twice as many rural dwellers (15.4%) as urban dwellers (35.8%) had secondary or higher education.

The educational attainment of the currently employed population varies widely according to the region of residence. Very high proportions of the employed population who had no education are observed in the three northern regions. The proportion of employed population in the Northern Region who had never been to school (61.9%) is higher than for all other regions. Eastern Region (65.0%) recorded the highest proportion of the employed population with basic education while about two-fifths (42.9%) of the employed population in Greater Accra Region had secondary or higher education (Table 5.8).

Employment status

Table 5.9 shows the employment status of those who were currently employed. Status in employment refers to the position of a person in the establishment where he/she worked. About two-thirds (66.2%) of the currently employed persons were engaged in vulnerable employment (own account work – 49.2% and contributing family work – 17.0%). More than one-quarter (28.2%) of the employed population were employees.

It is observed further that males and those residing in urban areas were more likely to engage in paid employment work whereas females and rural dwellers were more likely to be in vulnerable employment. About 2 in every 5 (39.7%) of all currently employed males compared to 17.5 percent of females were employees. Also, two-fifths of urban dwellers compared with 16.3 percent of their rural counterparts were employees. On the other hand, 77.8 percent of females were engaged in vulnerable employment (own-account workers – 55.7%; contributing family workers - 22.1%) compared to 54.2 percent of males (own-account workers - 42.3%; contributing family workers - 11.5%). In terms of residence, 80.3 percent of rural dwellers were engaged in vulnerable employment (own-account workers – 54.8%; contributing family workers - 25.5%) compared to 52.2 percent of those residing in urban areas (own-account workers – 43.7%; contributing family workers - 8.5%).

Table 5.8: Educational attainment of the employed population 15 years and older by sex, locality and region

	None	Kindergarten	Primary	JHS/JSS	Middle	SSS/SHS/ Secondary	Voc/Tech/ Comm	Teacher Training	Polytechnic	University	Professional	Dont Know	Total
Total	19.9	0.1	15.6	24.7	13.8	14.2	2.7	1.9	1.6	4.8	0.4	0.3	100.0
Sex													
Male	13.2	0.1	12.8	25.2	15.5	18.3	3.2	1.9	2.3	6.6	0.6	0.4	100.0
Female	26.1	0.1	18.3	24.3	12.1	10.5	2.2	2.0	1.0	3.1	0.2	0.1	100.0
Locality													
Urban	11.7	0.1	12.9	24.0	15.3	18.4	4.0	2.3	2.7	7.7	0.6	0.3	100.0
Rural	28.1	0.1	18.3	25.5	12.3	10.0	1.3	1.6	0.6	1.8	0.2	0.2	100.0
Region													
Western	14.3	0.1	16.3	28.0	14.8	16.1	2.5	2.0	1.6	3.8	0.3	0.2	100.0
Central	15.8	0.1	16.6	30.1	14.3	11.9	3.2	1.6	1.4	4.7	0.3	0.0	100.0
Greater Accra	6.7	0.0	11.8	22.2	16.2	20.1	6.2	1.8	3.0	10.9	0.8	0.1	100.0
Volta	19.8	0.1	20.7	28.0	11.9	11.8	2.0	1.4	0.7	3.0	0.2	0.3	100.0
Eastern	10.7	0.0	17.9	27.1	19.9	13.3	3.1	2.5	1.0	3.8	0.3	0.3	100.0
Ashanti	12.5	0.1	14.2	29.0	17.3	15.3	1.8	2.3	1.8	4.6	0.6	0.5	100.0
Brong Ahafo	23.8	0.0	16.7	24.5	13.5	13.9	1.3	1.8	1.2	2.7	0.3	0.2	100.0
Northern	61.9	0.2	12.1	10.6	1.4	8.4	0.4	1.5	1.4	1.7	0.1	0.2	100.0
Upper East	45.4	0.3	21.2	15.8	2.2	8.9	0.8	2.2	1.0	2.0	0.1	0.1	100.0
Upper West	48.1	0.1	15.9	15.0	2.7	9.5	0.8	3.1	1.6	3.1	0.2	0.0	100.0

**Table 5.9: Employment status of currently employed population
15 years and older by type of locality, sex and region**

Characteristics	Employee	Employer	Own account worker	Contributing family worker	Apprentice	Other	All
Ghana	28.2	4.1	49.2	17.0	1.3	0.2	100.0
Type of locality							
Urban	40.0	5.9	43.7	8.5	1.6	0.2	100.0
Rural	16.3	2.3	54.8	25.5	0.9	0.2	100.0
Sex							
Male	39.7	4.7	42.3	11.5	1.6	0.2	100.0
Female	17.5	3.6	55.7	22.1	1.0	0.2	100.0
Region							
Western	25.3	3.9	50.3	17.9	2.5	0.1	100.0
Central	26.4	3.8	49.5	18.5	1.4	0.4	100.0
Greater Accra	46.5	8.3	40.0	4.9	0.1	0.3	100.0
Volta	20.2	2.5	54.9	21.8	0.5	0.1	100.0
Eastern	23.8	2.6	55.2	17.4	0.8	0.1	100.0
Ashanti	36.1	3.9	46.6	10.7	2.5	0.2	100.0
Brong Ahafo	19.9	3.8	54.3	20.9	1.2	0.0	100.0
Northern	12.3	2.2	50.6	33.9	0.9	0.1	100.0
Upper East	17.0	3.3	54.4	24.2	1.0	0.2	100.0
Upper West	17.1	1.7	45.1	33.8	0.6	1.6	100.0

Table 5.9 further shows that employees are in greater proportion in Greater Accra Region (46.5%) while Northern Region (12.3%) recorded the lowest. On the other hand, the Northern Region (84.5%) recorded the highest proportion of the employed population in vulnerable employment (own-account workers – 50.6%; contributing family workers – 33.9%); and Greater Accra Region (44.9%) recorded the lowest (own-account workers – 40.0%; contributing family workers – 4.9%).

Table 5.10 shows that 49.3 percent of the employed were self-employed without employees, 23.5 percent were in wage employment and 16.9 percent were contributing family workers. Nearly two-fifths (38.0%) of females were self-employed without employees in the non-agricultural sector compared to 13.7 percent of males. On the contrary, the proportion of males who were self-employed without employees in the agricultural sector (28.7%) is relatively higher than that for females (13.7%). This means that males are more likely to be employed in agricultural activities as against their females counterparts who prefer to engage in non-agricultural activities. The proportion of female non-agricultural workers who were self-employed without employees and reside in urban areas (52.0%), were higher than those in rural areas (23.6%).

The proportion of male self-employed without employees in the agricultural sector in rural areas (48.1%) is much higher than those in the urban areas (9.0%). It is also observed that the proportions of female contributing family workers in both the agricultural and non-agricultural sectors (16.8% and 5.2% respectively) were higher than their male counterparts (9.4% and 2.2% respectively). A similar pattern is observed in both urban and rural areas. In general, the proportion of male casual workers (7.6%) is slightly higher than females (3.0%).

Table 5.10: Currently employed population 15 years and older by type of work engaged in, type locality and sex (%)

Type of work	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Wage employment									
Paid employees	32.0	14.5	22.9	46.8	21.4	33.5	17.4	7.4	12.3
Other employees	1.0	0.2	0.6	1.5	0.3	0.9	0.5	0.1	0.3
Self-employed with employees									
Non-agricultural	3.6	3.2	3.4	5.5	5.4	5.5	1.7	0.9	1.3
Agricultural	1.1	0.4	0.7	0.8	0.1	0.5	1.3	0.6	0.9
Self-employed without employees									
Non-agricultural	13.7	38.0	26.3	20.0	52.0	36.7	7.5	23.6	15.7
Agricultural	28.7	17.7	23.0	9.0	5.2	7.0	48.1	30.5	39.1
Contributing family worker									
Non-agricultural	2.2	5.2	3.7	3.0	7.0	5.1	1.3	3.4	2.4
Agricultural	9.4	16.8	13.2	2.9	4.0	3.5	15.8	30.1	23.1
Casual worker	7.6	3.0	5.2	9.6	3.6	6.5	5.7	2.4	4.0
Unpaid apprentice	0.6	0.8	0.7	0.7	0.8	0.8	0.4	0.8	0.6
Domestic workers	0.1	0.2	0.2	0.1	0.2	0.1	0.2	0.2	0.2
Other	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Informality

Engagement in informality refers to persons who, in the reference period, were either employed in informal sector enterprises (Informal sector employment) or employed in informal jobs (Informal employment). The inability of the formal sector (both public and private) to generate jobs in their required numbers has pushed a large proportion of the population into the informal sector.

Table 5.11a shows that, very high proportion of the employed population were in informality. More than 7 in every 10 (71.3%) of the total employed persons were in informality and 28.7 percent were engaged in the formal sector. The likelihood of working in a formal job is greater among females (31.7%) than males (27.2%). Also, urban dwellers (31.0%) were more likely than rural dwellers (22.9%) to be engaged in formal employment. Half (50.1%) of those in informal employment were located in Ashanti (26.3%) and Greater Accra (23.8%) regions. Further, two-thirds (66.7%) of those engaged in informal employment were aged between 20 and 39 years (Table 5.11b).

Table 5.11a: Employed population 15 years and older by level of informality, region, age group, locality and sex

Status	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Formal	27.2	31.7	28.7	29.7	33.6	31.0	21.3	26.7	22.9
Informal	72.8	68.3	71.3	70.3	66.4	69.0	78.7	73.3	77.1

Table 5.11b: Employed population 15 years and older in the informal sector by region, age group, locality and sex

Region/Age	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region									
Western	9.2	10.8	9.7	6.9	9.2	7.6	14.2	14.8	14.4
Central	9.2	7.4	8.6	7.7	4.8	6.8	12.5	13.4	12.8
Greater Accra	22.6	26.3	23.8	30.8	33.4	31.6	5.0	9.5	6.3
Volta	7.1	7.4	7.2	4.2	6.0	4.8	13.3	10.9	12.6
Eastern	9.8	8.6	9.4	8.9	7.7	8.6	11.6	10.7	11.3
Ashanti	27.6	23.2	26.3	29.1	25.0	27.8	24.4	18.8	22.8
Brong Ahafo	6.7	8.2	7.1	5.8	8.1	6.5	8.5	8.3	8.4
Northern	4.6	4.5	4.6	4.8	3.6	4.4	4.2	6.6	4.9
Upper East	2.1	2.7	2.3	1.1	1.7	1.3	4.2	5.1	4.5
Upper West	1.1	0.9	1.1	0.7	0.5	0.6	2.1	2.0	2.0
Age									
15-19	4.7	6.6	5.3	3.7	5.7	4.4	6.8	8.8	7.4
20-24	14.9	22.6	17.2	13.8	21.8	16.3	17.1	24.3	19.2
25-29	20.4	18.9	20.0	20.2	19.1	19.9	20.9	18.4	20.2
30-34	17.1	15.1	16.5	17.6	14.9	16.7	16.2	15.6	16.0
35-39	13.5	11.8	13.0	14.1	12.6	13.7	12.1	9.9	11.4
40-44	9.0	8.1	8.7	8.5	8.2	8.4	10.1	7.8	9.4
45-49	7.3	5.7	6.8	7.8	6.7	7.5	6.3	3.4	5.5
50-54	5.4	5.2	5.3	5.8	5.8	5.8	4.6	3.8	4.4
55-59	3.4	2.5	3.1	3.8	2.1	3.3	2.4	3.4	2.7
60-64	2.1	1.3	1.9	2.0	1.0	1.7	2.4	1.9	2.2
65+	2.2	2.2	2.2	2.6	2.0	2.4	1.1	2.6	1.6

Table 5.12 indicates that the labour market is characterized by the dominance of the private sector as 92.5 percent of the currently employed population are engaged by the private sector with only 6.8 percent employed in the public sector. This general pattern is true irrespective of sex and location. Urban dwellers (9.8%) were more likely than rural dwellers (3.8%) to be engaged by the public sector. Also, males (8.7%) were more likely than females (5.0%) to be engaged by the public sector. On the contrary, females (94.5%) and those residing in rural areas (95.7%) were more likely than others to be engaged by the private sector.

Table 5.12: Employer type of currently employed population aged 15 years and older by type of locality, sex and region

Characteristics	Private Sector	Government Sector	Parastatal	NGOs	Cooperatives	International Organization	Other	All
Ghana	92.5	6.8	0.1	0.3	0.1	0.1	0.0	100.0
Type of locality								
Urban	89.3	9.8	0.2	0.3	0.1	0.1	0.1	100.0
Rural	95.7	3.8	0.1	0.2	0.1	0.1	0.0	100.0
Sex								
Male	90.4	8.7	0.2	0.3	0.2	0.1	0.1	100.0
Female	94.5	5.0	0.1	0.2	0.1	0.1	0.0	100.0
Region								
Western	91.7	7.8	0.0	0.2	0.0	0.0	0.3	100.0
Central	92.7	6.9	0.0	0.1	0.1	0.1	0.0	100.0
Greater Accra	90.3	8.5	0.1	0.5	0.2	0.3	0.0	100.0
Volta	94.6	4.9	0.2	0.0	0.1	0.1	0.0	100.0
Eastern	91.5	7.8	0.4	0.1	0.1	0.0	0.0	100.0
Ashanti	92.9	6.5	0.2	0.3	0.1	0.0	0.0	100.0
Brong Ahafo	93.6	6.2	0.0	0.0	0.1	0.0	0.0	100.0
Northern	95.4	3.7	0.2	0.5	0.1	0.1	0.1	100.0
Upper East	91.7	6.5	0.0	0.3	1.3	0.2	0.1	100.0
Upper West	91.1	8.5	0.0	0.2	0.1	0.1	0.0	100.0

5.7 Main Occupation and Industry of Employment

Occupation of employment

Occupation refers to the type of work the person was engaged in at the establishment where he/she worked. The occupational classification reflects the type of job or work the currently employed did. All persons who worked during the reference period were classified by the kind of work they were engaged in. The emphasis was on the work the person did during the reference period and not what he/she was trained to do. For those who did not work during the reference week but had a job to return to, their occupation was the job they would go back to after the period of absence. Up to two occupations were considered if a person was engaged in more than one occupation. However, only the main occupation has been analyzed in this report.

Table 5.13 presents the main occupation of the currently employed population by sex and locality. Agriculture plays a central role in employment work as 37.1 percent of the currently employed population worked as skilled agricultural and/or fishery workers. The table further shows that 23.0 percent of the employed population worked as service or sales workers while craft and related trade workers constitute 17.2 percent.

The employment gap by gender is evident in almost all the occupational groups with higher proportions of males engaged in various employment activities than females. Table 5.13 further shows that, with the exception of service and sales workers as well as craft and related trades workers, male engagement in all occupations dominate that of their female counterparts. The proportion of males who are professionals is much higher than the

proportion of females in the same occupation (7.9% and 5.0% for males and females respectively).

Urban dwellers (34.6%) were more likely than their rural counterparts (11.2%) to be engaged as service and sales workers. On the other hand, those residing in rural areas (63.3%) were more likely to be engaged as skilled agricultural workers compared to those in urban areas (11.4%). Compared to males (19.8%), relatively higher proportions of females (48.2%) were employed as service and sales workers in urban areas. However, in rural areas, males (65.9%) were in relatively higher proportion compared to females (60.7%) skilled agricultural workers.

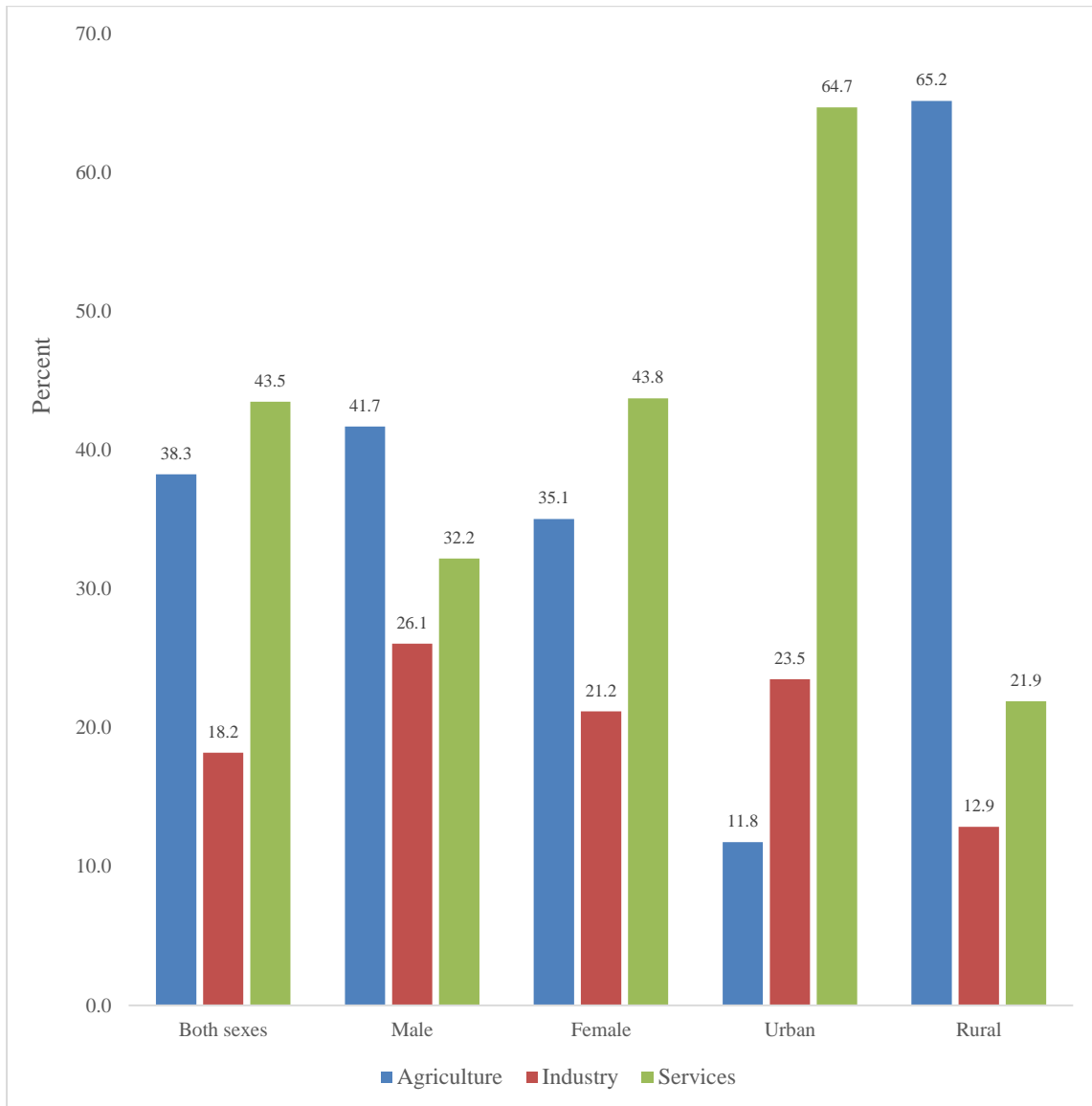
Table 5.13: Main occupation of currently employed population 15 years and older by type of locality, disability and sex (%)

Main occupation	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Legislators/managers	2.5	1.2	1.8	4.1	1.7	2.8	1.0	0.7	0.8
Professionals	7.9	5.0	6.4	10.9	7.5	9.1	4.9	2.3	3.6
Technicians and associate professionals	3.3	1.2	2.2	5.5	1.5	3.4	1.1	0.8	0.9
Clerical support workers	2.1	1.2	1.6	3.4	1.8	2.6	0.7	0.6	0.7
Service/sales workers	12.2	33.0	23.0	19.8	48.2	34.6	4.7	17.3	11.2
Skilled agric/fishery workers	40.0	34.4	37.1	13.8	9.1	11.4	65.9	60.7	63.3
Craft and related trades workers	15.7	18.7	17.2	22.9	24.4	23.7	8.5	12.7	10.7
Plant machine operators and assemblers	11.0	0.6	5.6	13.4	0.2	6.5	8.7	0.9	4.7
Elementary occupations	5.2	4.7	4.9	6.0	5.6	5.8	4.3	3.9	4.1
Other Occupations	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0

Industry of employment

Industry refers to the type of product produced or service rendered at the place of work (irrespective of the occupation the person has). In this report, information on only the main product produced or service rendered in the establishment during the reference period has been considered. Figure 5.2 indicates that the services sector (43.5%) engaged the bulk of the employed population followed by the agricultural (38.3%) and industry (18.2%) sectors. Males (41.7%) were more likely than females (35.1%) to be engaged by the agricultural sector. On the other hand, females (43.8%) were more likely than males (32.2%) to work in the services sector. The service sector employed majority of urban dwellers (64.7%) compared to 21.9 percent of their rural counterparts. On the other hand, the agricultural sector employed majority of rural dwellers (65.2%) as compared to urban dwellers (11.8%).

Figure 5.2: Currently employed population 15 years and older by major industry group, sex and locality



Substantial employment gaps exist between males and females in the various sub-sectors. About one-fifth (21.3%) of the employed were engaged in the wholesale and retail trade sub-sector while 11.9 percent was engaged by the manufacturing sub-sector. Two in every five (42.8%) employed urban females were engaged in the wholesale and retail trade sub-sector, and this is about double the proportion of males (21.1%) engaged in the sub-sector. Twice as many male urban dwellers (10.5%) as female urban dwellers (20.7%) were engaged by the manufacturing sub-sector (Table 5.14).

**Table 5.14: Currently employed population 15 years and older
by major industry group, locality and sex**

Industry	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry and fishing	41.7	35.1	38.3	14.6	9.2	11.8	68.7	61.9	65.2
Mining and quarrying	2.6	0.5	1.5	2.4	0.1	1.2	2.9	1.0	1.9
Manufacturing	7.4	16.1	11.9	10.5	20.7	15.8	4.4	11.3	7.9
Electricity, gas, steam and air conditioning supply	0.3	0.1	0.2	0.4	0.1	0.2	0.2	0.1	0.1
Water supply, sewerage, waste management	0.2	0.2	0.2	0.4	0.2	0.3	0.1	0.1	0.1
Construction	8.9	0.2	4.4	12.5	0.1	6.0	5.3	0.3	2.7
Wholesale and retail trade	12.6	29.4	21.3	21.1	42.8	32.4	4.2	15.6	10.0
Transportation and storage	7.1	0.3	3.6	9.4	0.3	4.7	4.8	0.2	2.4
Accommodation and food service activities	0.8	5.4	3.2	1.3	7.1	4.3	0.4	3.6	2.0
Information and communication	0.5	0.1	0.3	1.0	0.1	0.6	0.1	0.0	0.0
Financial and insurance activities	1.4	0.8	1.1	2.6	1.2	1.9	0.3	0.4	0.4
Real estate activities	0.3	0.0	0.2	0.6	0.0	0.3	0.0	0.0	0.0
Professional, scientific and technical activities	0.9	0.3	0.6	1.6	0.4	1.0	0.2	0.1	0.2
Administrative and support service activities	0.8	0.3	0.6	1.3	0.5	0.9	0.4	0.1	0.3
Public administration and defence	2.5	1.1	1.8	4.1	2.0	3.0	0.8	0.2	0.5
Education	5.8	4.4	5.1	7.0	6.7	6.8	4.6	2.1	3.3
Human health and social work activities	1.2	1.7	1.5	1.8	2.3	2.1	0.6	1.1	0.8
Arts, entertainment and recreation	1.3	0.2	0.7	2.1	0.3	1.1	0.5	0.0	0.3
Other service activities	3.2	3.2	3.2	5.1	4.8	4.9	1.5	1.6	1.5
Activities of households as employers	0.2	0.6	0.4	0.4	1.0	0.7	0.1	0.3	0.2
Activities of extraterritorial organizations and bodies	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0

5.8 Hours of Work and Earnings from Employment

In this report, hours worked are the time actually spent on a job for the performance of activities that contribute to the production of goods and services during the reference period. Figure 5.3 shows the mean number of hours worked per week by currently employed population 15 years and older and indicates that on average, employed persons worked for 36 hours within a week. Males and those residing in urban areas worked for longer hours on average than females and those in rural areas did in a week. On average, males and urban dwellers, worked 39 hours compared to 33 hours for females and rural dwellers.

Figure 5.3: Mean number of hours worked per week by currently employed population 15 years and older by sex and type of locality

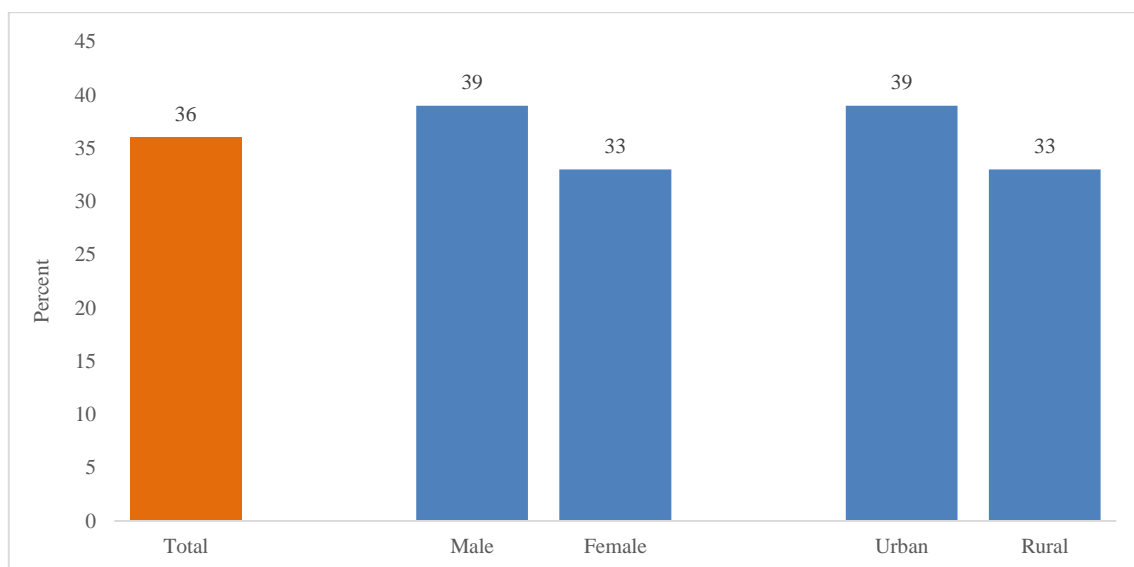


Table 5.15a indicates that 60.4 percent of the employed population worked up to 40 hours and about two-fifth (39.6%) worked more than 40 hours within the reference period. More than one-fifth (21.7%) worked for less than 20 hours within the week. This is an indication that there is high time-related underemployment among the employed population. Compared with other occupational groupings, plant machine operators and assemblers worked for longer hours as two-thirds (66.4%) of them worked for more than 40 hours in the week. On the contrary, skilled agric/fishery workers worked for less hours as 29.1 percent of them worked less than 20 hours in the reference week.

Table 5.15a: Hours worked per week by currently employed population 15 years and older by main occupation

Main occupation	Hours worked per week								<= 40	> 40	Total
	0 - 9	10 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70+			
Both sexes											
Total	14.2	7.5	12.0	17.7	24.2	10.0	8.5	6.0	60.4	39.6	100.0
Legislators/managers	6.0	0.3	4.0	14.0	50.1	11.3	6.7	7.5	55.6	44.4	100.0
Professionals	12.6	3.7	11.6	26.0	37.4	5.3	2.1	1.3	78.2	21.8	100.0
Technicians and associate professionals	15.5	1.9	9.5	14.3	38.1	9.3	6.7	4.7	62.4	37.6	100.0
Clerical support workers	6.0	2.4	5.7	8.3	43.5	11.9	12.3	9.9	46.8	53.2	100.0
Service/sales workers	11.5	5.4	8.8	14.3	24.8	12.2	12.1	10.9	48.3	51.7	100.0
Skilled agric/fishery workers	18.2	10.9	16.0	21.5	18.2	7.7	5.0	2.5	71.9	28.1	100.0
Craft and related trades workers	12.8	6.5	10.2	16.3	26.5	13.4	9.9	4.3	53.6	46.4	100.0
Plant machine operators and assemblers	9.7	2.6	6.5	8.0	22.1	11.4	21.0	18.6	33.6	66.4	100.0
Elementary occupations	12.8	12.8	15.3	16.6	20.5	8.2	7.9	5.8	66.8	33.2	100.0
Other Occupations	16.0	0.0	0.0	0.0	53.1	22.4	0.0	8.5	16.0	84.0	100.0

It is observed from Table 5.15b that compared to males, females are more likely to work less hours as 65.8 of the employed females and 54.6 percent of their male counterparts worked up to 40 hours. For all occupational groups, the proportions of females who worked for up to 40 hours is higher than that of males. About one-quarter (24.7%) of females compared to 18.4 percent of males worked for less than 20 hours in the reference period.

**Table 5.15b: Hours worked per week by currently employed population
15 years and older by main occupation and sex**

Main occupation	Hours worked per week										Total
	0 - 9	10 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70+	<= 40	> 40	
Male											
Total	12.0	6.4	10.3	16.1	26.5	11.1	9.9	7.7	54.6	45.4	100.0
Legislators/managers	4.8	0.4	3.2	12.9	54.1	12.8	6.3	5.5	53.9	46.1	100.0
Professionals	12.6	3.9	11.5	26.3	36.7	6.3	1.9	0.9	76.7	23.3	100.0
Technicians and associate professionals	15.9	1.8	10.0	15.7	33.5	9.8	7.8	5.6	59.2	40.8	100.0
Clerical support workers	5.3	3.0	3.4	8.1	42.1	15.0	9.1	14.0	42.2	57.8	100.0
Service/sales workers	6.6	3.8	4.3	10.5	27.6	13.1	16.3	17.8	36.2	63.8	100.0
Skilled agric/fishery workers	15.3	10.0	14.5	20.3	20.6	9.4	6.3	3.6	65.2	34.8	100.0
Craft and related trades workers	10.7	4.5	7.7	12.9	31.1	16.6	11.2	5.3	44.7	55.3	100.0
Plant machine operators and assemblers	9.6	2.5	5.5	7.2	22.3	11.8	21.7	19.5	31.6	68.4	100.0
Elementary occupations	11.0	10.4	14.9	14.6	24.7	7.7	9.6	7.1	63.9	36.1	100.0
Other Occupations	16.0	0.0	0.0	0.0	53.1	22.4	0.0	8.5	16.0	84.0	100.0
Female											
Total	16.2	8.5	13.5	19.3	21.9	8.9	7.2	4.5	65.8	34.2	100.0
Legislators/managers	8.4	0.0	5.6	16.1	42.4	8.5	7.5	11.5	59.0	41.0	100.0
Professionals	12.7	3.4	11.7	25.6	38.5	3.9	2.4	1.9	80.3	19.7	100.0
Technicians and associate professionals	14.5	2.1	8.3	10.4	50.6	8.0	3.6	2.4	71.0	29.0	100.0
Clerical support workers	7.0	1.4	9.4	8.6	45.6	7.2	17.3	3.5	53.9	46.1	100.0
Service/sales workers	13.2	5.9	10.4	15.6	23.8	11.9	10.6	8.5	52.4	47.6	100.0
Skilled agric/fishery workers	21.4	11.9	17.6	22.8	15.5	5.8	3.5	1.4	79.2	20.8	100.0
Craft and related trades workers	14.5	8.0	12.2	19.0	22.8	10.9	9.0	3.6	60.6	39.4	100.0
Plant machine operators and assemblers	12.4	5.3	24.6	22.5	18.8	4.4	10.0	2.1	68.2	31.8	100.0
Elementary occupations	14.6	15.3	15.7	18.6	16.3	8.7	6.3	4.5	69.9	30.1	100.0

Employed persons who were engaged by the agriculture sector worked relatively less hours compared to those who were engaged by industry and service sectors. Nearly 3 in 10 (29.1%) of the agricultural workers compared to industry (19.0%) and service (16.2%) workers who worked less than 20 hours in a week. As high as 72.1 percent of the agricultural sector workers compared with 54.9 percent of Industry workers and 52.4 percent of service workers worked for a maximum of 40 hours (Table 5.16).

**Table 5.16: Hours worked per week by currently employed population
15 years and older by major industry group and sex**

Industry	Hours worked per week										All
	0 - 9	10 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70+	<= 40	> 40	
Both sexes	14.2	11.0	12.0	17.7	24.2	10.0	8.5	6.0	60.4	39.6	100.0
Agriculture	18.1	11.0	16.4	21.3	18.0	7.7	4.9	2.6	72.1	27.9	100.0
Industry	13.4	5.6	10.3	16.2	26.7	12.4	10.1	5.4	54.9	45.1	100.0
Services	11.0	5.2	8.8	15.2	28.5	10.9	11.1	9.3	52.4	47.6	100.0
Male											
Total	12.0	6.4	10.3	16.1	26.5	11.1	9.9	7.7	54.6	45.4	100.0
Agriculture	15.1	10.4	14.9	20.0	20.4	9.4	6.1	3.7	65.6	34.4	100.0
Industry	12.4	3.5	7.8	13.6	30.9	14.2	10.6	7.0	48.5	51.5	100.0
Services	8.5	3.6	6.6	13.0	31.0	11.4	13.6	12.3	45.7	54.3	100.0
Female											
Total	16.2	8.5	13.5	19.3	21.9	8.9	7.2	4.5	65.8	34.2	100.0
Agriculture	21.3	11.8	18.0	22.7	15.4	5.9	3.5	1.4	79.2	20.8	100.0
Industry	14.5	7.8	12.9	18.9	22.3	10.5	9.4	3.7	61.7	38.3	100.0
Services	13.0	6.3	10.4	16.9	26.6	10.5	9.2	7.1	57.4	42.6	100.0

The decision to work, and for how long, has been known to depend largely on the remuneration from the work done. For many of the currently employed, the most important characteristic of work is the income received. Income from employment in this report consists of payments in cash or in kind which were received by individual workers as a result of their current involvement in paid or self-employment jobs. Table 5.17 shows that about 3.2 million people were identified as paid employees, majority (68.2%) of whom were males. Of the paid employees, 95.7 percent of them were cash recipients while 15.2 percent received in-kind payments. It must be pointed out that there were a few who received both cash and in-kind payments.

Table 5.17: Main occupation of paid employees 15 years and older and proportion receiving cash and/or in-kind earnings by sex

Main occupation	Paid employees			*Proportion receiving:					
	Male	Female	Both sexes	Cash earnings			In-kind earnings		
				Male	Female	Both sexes	Male	Female	Both sexes
All	2,201,527	1,025,962	3,227,489	96.4	94.2	95.7	16.1	13.4	15.2
Legislators/managers	105,486	44,814	150,300	98.6	92.5	96.8	21.1	18.1	20.2
Professionals	389,937	279,184	669,122	97.2	97.0	97.1	17.1	12.0	15.0
Technicians and associate professionals	131,481	57,349	188,829	93.7	93.1	93.5	32.9	25.9	30.8
Clerical support workers	94,295	67,074	161,369	92.3	90.2	91.5	32.9	21.1	28.0
Service/sales workers	344,463	305,933	650,397	96.3	94.1	95.2	17.0	14.8	16.0
Skilled agric/fishery workers	73,945	29,338	103,283	97.4	64.6	88.1	10.9	8.4	10.2
Craft and related trades workers	385,599	86,577	472,177	96.6	95.6	96.4	7.5	9.1	7.8
Plant machine operators and assemblers	465,579	22,144	487,724	96.2	95.8	96.2	17.4	11.5	17.1
Elementary occupations	206,781	133,548	340,329	96.8	96.7	96.7	6.9	6.3	6.6
Other Occupations	3,960	-	3,960	100.0	0.0	100.0	8.5	0.0	8.5

* Cash and in-kind recipients do not add up to 100% because some workers received both cash and in-kind payments.

Table 5.18 shows that the average monthly earnings for workers in all occupations is GHC972. On average, Legislators/managers, Technicians and associate professionals and Professionals earned more than those in other occupational groups as they earned averagely, income of GHC1,937, GHC1,284 and GHC1,107 respectively. Those who worked in elementary occupations earned the least monthly income of GHC597.

Table 5.18: Main occupation of paid employees 15 years and older by average monthly earnings and sex

Occupation	Average monthly earnings								
	Total amount (GHC) (Cash and in-kind)			Cash amount (GHC)			In-kind amount (GHC)		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	1,106	679	972	1,053	654	928	369	225	329
Legislators/managers	1,999	1,781	1,937	1,891	1,649	1,822	505	678	551
Professionals	1,229	934	1,107	1,171	912	1,063	354	179	295
Technicians and associate professionals	1,409	996	1,284	1,290	961	1,191	405	214	356
Clerical support workers	1,002	806	923	902	709	823	463	500	474
Service/sales workers	814	444	641	779	432	618	226	115	178
Skilled agric/fishery workers	1,068	798	1,009	1,052	805	1,000	175	322	209
Craft and related trades workers	1,081	349	947	1,071	340	938	205	143	192
Plant machine operators and assemblers	1,117	604	1,094	1,039	546	1,017	457	480	457
Elementary occupations	766	335	597	736	332	577	452	90	318
Other occupations	2,426	-	2,426	2,375	-	2,375	596	-	596

5.9 Labour Underutilization

In developing countries, especially countries with high levels of informal activity, unemployment figures tend to be very low (Baah-Boateng, 2011). These low levels of unemployment rates do not mean that the labour market is very effective. On the contrary, it only shows that unemployment is only part of the problem. Due to the lack of unemployment relief programmes in the country, some potential workers who find themselves without work have to engage in some activities just to survive even if it does not engage them full time or utilize their skills adequately. This and some other reasons make some economically active persons to work fewer hours, earn lower incomes, underutilize their skills and in effect, work less productively than they could or would like to. This section provides information about the underemployed and unemployed population – labour underutilization, as captured by the survey.

Over the years, unemployment rate has been the most widely known and used component of labour underutilization than any other labour market indicators in Ghana. There are limitations to the aggregate unemployment rate that is usually measured. Typically, it is based on a narrow concept of labour underutilization which ignores underemployment and potential labour force. Labour underutilization rate and the components provide a more comprehensive view and reflect the degree of underutilization of manpower. The measures

are meant to capture mismatches between the demand and supply of labour due to insufficient labour absorption. They also signal situations of unmet need for employment among the population. Labour underutilization has three components: time-related underemployment, unemployment and potential labour force. The potential labour force identifies situations of inadequate absorption of labour and these are persons who also, put pressure on the labour market. See Figure 5.1 for the labour underutilization components.

5.9.1 Time-related underemployment

The concept of time-related underemployment has been introduced to complement the statistics on unemployment. Time-related underemployed persons are those whose total actual hours worked were less than 40 hours and were willing and available to work additional hours on the job(s) in which they worked or wanted to change their work situation for different reasons. Thus, underemployment as defined here is limited to hours of work, and no account is taken of the skills levels and any other factors. This reflects underutilization of the productive capacity of the labour force and implies any sort of employment that is “unsatisfactory”, in terms of insufficient hours, insufficient compensation or insufficient use of one’s skills as perceived by the worker. It becomes a critical factor in periods of extremely low unemployment by providing economic development professionals with a reserve of workers to be considered by new or expanding businesses.

About 2.4 million persons 15 years and older, representing 21.4 percent of the employed population are estimated to be underemployed (Table 5.19). Of this number, 1,421,192 or 59.3 percent are females and about 2 in every 5 (40.7%) are males. Also, 59.3 percent of the underemployed are located in rural areas and 40.7 percent are in urban areas. In terms of regional distribution, more than two-fifths (1,095,782) of the estimated underemployed persons are located in three regions; Northern (16.1%), Central (15.2%) and Ashanti (14.5%).

Table 5.19: Time-related underemployment estimates of persons 15 years and older by region, sex and locality

Region	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	976,623	1,421,192	2,397,815	392,394	583,020	975,414	584,229	838,171	1,422,400
Western	117,053	139,699	256,752	54,917	71,776	126,692	62,136	67,924	130,060
Central	150,143	213,320	363,463	62,295	89,490	151,785	87,849	123,830	211,679
Greater Accra	70,740	122,576	193,317	61,158	111,269	172,427	9,582	11,307	20,889
Volta	68,248	122,356	190,604	21,281	43,524	64,805	46,966	78,832	125,798
Eastern	126,100	155,603	281,703	49,569	62,158	111,727	76,531	93,445	169,976
Ashanti	133,002	213,489	346,491	61,168	93,594	154,761	71,834	119,895	191,730
Brong Ahafo	67,594	112,307	179,902	28,398	49,112	77,510	39,196	63,195	102,391
Northern	157,665	228,163	385,828	38,198	40,741	78,939	119,467	187,422	306,889
Upper East	50,798	78,290	129,088	11,107	16,002	27,110	39,691	62,288	101,979
Upper West	35,279	35,388	70,667	4,302	5,355	9,657	30,977	30,033	61,010

Table 5.20 shows that nearly half (1,180,747) or 49.2 percent of the underemployed persons is within the youthful age group (15-34 years). It is observed that male youth (51.7%) are more likely than their female counterparts (47.6%) to be underemployed. The highest proportion of the underemployed persons is in the 30-34 and 20-24 age groups (14.3% and 13.5% respectively). In rural areas, nearly half (49.7%) of the underemployed population are youthful compared with 48.6 percent of those in urban areas.

Table 5.20: Time-related underemployment estimates of persons 15 years and older by age group, locality and sex

Age	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	976,623	1,421,192	2,397,815	392,394	583,020	975,414	584,229	838,171	1,422,400
15-19	94,191	100,536	194,726	22,760	31,674	54,434	71,431	68,862	140,293
20-24	140,324	183,629	323,954	58,980	74,637	133,618	81,344	108,992	190,336
25-29	138,615	180,110	318,725	57,126	77,742	134,868	81,489	102,368	183,857
30-34	131,612	211,730	343,342	60,434	91,060	151,494	71,178	120,670	191,849
35-39	110,915	182,957	293,872	53,391	66,748	120,139	57,524	116,208	173,732
40-44	104,450	155,240	259,690	39,868	65,412	105,280	64,582	89,828	154,410
45-49	83,088	131,687	214,775	33,799	62,559	96,358	49,289	69,128	118,417
50-54	55,190	109,774	164,964	27,565	50,588	78,153	27,625	59,186	86,811
55-59	41,325	64,531	105,856	14,669	23,367	38,036	26,656	41,164	67,820
60-64	38,551	37,856	76,407	11,303	11,099	22,402	27,248	26,757	54,005
65+	38,361	63,142	101,503	12,499	28,135	40,634	25,863	35,007	60,870

Table 5.21 presents the underemployment rate for persons 15 years and older. The overall time-related underemployment rate is 21.4 percent. The rate is higher for females (24.5%) than males (18.0%). Rural dwellers (25.5%) are more likely than those residing in urban areas (17.3%) to be underemployed. There are marked disparities in the underemployment rates recorded in the regions, with Northern Region (39.0%) recording the highest underemployment rate and Greater Accra Region (10.4%) recording the lowest.

Table 5.21: Time-related underemployment rate of persons 15 years and older by region, type of locality and sex

Region	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	18.0	24.5	21.4	14.6	19.8	17.3	21.4	29.3	25.5
Western	19.8	23.1	21.5	25.4	28.3	27.0	16.6	19.3	17.9
Central	32.8	38.4	35.9	29.9	34.2	32.3	35.2	42.2	39.0
Greater Accra	7.9	12.6	10.4	7.6	12.8	10.3	11.6	11.3	11.4
Volta	14.2	22.5	18.6	14.2	24.0	19.5	14.2	21.8	18.2
Eastern	19.9	23.7	21.8	20.3	22.8	21.6	19.6	24.4	22.0
Ashanti	12.7	20.0	16.4	9.6	14.6	12.1	17.3	28.1	22.8
Brong Ahafo	12.6	20.1	16.4	12.9	19.2	16.3	12.4	20.8	16.5
Northern	33.1	44.4	39.0	26.0	29.1	27.5	36.2	50.1	43.6
Upper East	29.6	36.7	33.5	27.7	32.8	30.5	30.2	37.9	34.4
Upper West	28.5	30.1	29.3	21.3	27.3	24.3	29.9	30.7	30.3

It is observed in Table 5.22 that the underemployment rate is highest for the population aged 20-24 years (30.2%) and lowest for the 55-59 years olds (16.1%). For all age groups, the underemployment rate is higher for females than males. Also, for all age groups, the underemployment rate in rural areas is higher than that of urban areas.

Table 5.22: Time-related underemployment rate of persons 15 years and older by age group, locality and sex

Age group	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	18.2	24.7	21.6	14.7	20.0	17.5	21.6	29.6	25.7
15-19	20.1	24.9	22.3	19.6	21.2	20.5	20.2	27.1	23.1
20-24	27.2	33.1	30.2	25.0	27.1	26.1	28.9	39.1	34.0
25-29	20.0	24.3	22.2	15.8	19.9	17.9	24.5	29.2	26.9
30-34	17.3	26.5	22.0	13.6	20.2	16.9	22.5	34.6	28.9
35-39	16.0	25.9	21.0	13.5	18.1	15.7	19.2	34.4	27.2
40-44	19.3	23.9	21.8	14.2	18.7	16.7	24.8	29.9	27.5
45-49	17.2	25.0	21.3	12.8	22.0	17.6	22.5	28.4	25.6
50-54	14.0	23.4	19.1	13.5	20.0	17.1	14.6	27.4	21.4
55-59	12.7	19.3	16.1	8.3	14.2	11.1	18.2	24.2	21.4
60-64	17.0	17.5	17.3	12.4	12.8	12.6	20.1	20.7	20.4
65+	14.0	18.5	16.5	12.5	19.6	16.7	14.8	17.7	16.3

Table 5.23 shows that most of the underemployed persons worked as skilled agriculture/fishery workers (48.6%), service/sales workers (18.0%) or craft and related trades workers (15.3%). The underemployed males mainly worked as skilled agriculture/fishery workers (53.2%) and craft and related trades workers (13.1%); for females, the underemployed were mainly engaged as skilled agriculture/fishery workers (45.5%) and service/sales workers (25.7%). In urban areas, 30.5 percent of the underemployed were service/sales workers while 24.1 percent were craft and related trades workers. In the rural areas however, the underemployed were mainly skilled agriculture/fishery workers (68.7%).

Table 5.23: Time-related underemployed persons 15 years and older by main occupation, locality and sex

Occupation	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Legislators/managers	0.6	0.3	0.4	0.7	0.3	0.5	0.5	0.3	0.3
Professionals	7.8	3.8	5.4	11.8	6.5	8.6	5.1	1.9	3.2
Technicians and associate professionals	2.2	0.4	1.2	4.6	0.8	2.3	0.6	0.2	0.4
Clerical support workers	0.7	0.7	0.7	1.3	1.3	1.3	0.3	0.3	0.3
Service/sales workers	6.7	25.7	18.0	12.9	42.4	30.5	2.5	14.2	9.4
Skilled agric/fishery workers	53.2	45.5	48.6	26.2	14.7	19.3	71.3	66.9	68.7
Craft and related trades workers	13.1	16.8	15.3	21.3	26.0	24.1	7.6	10.4	9.3
Plant machine operators and assemblers	7.6	0.8	3.6	11.0	0.4	4.6	5.4	1.1	2.9
Elementary occupations	8.2	6.0	6.9	10.2	7.8	8.7	6.8	4.8	5.6

Table 5.24 shows that half (50.1%) of the underemployed persons were engaged by the agriculture, forestry and fishing sector. The wholesale and retail trade sector engaged 16.7 percent while the manufacturing sector engaged 11.1 percent of the underemployed persons. Seven in every ten (70.8%) of the underemployed persons in the rural areas were engaged by the agriculture, forestry and fishing sector compared to 20.0 percent for their urban counterparts. The underemployed in urban areas are three times likely (28.8%) than those in rural areas (8.5%) to be engaged in the wholesale and retail trade sector.

Table 5.24: Time-related underemployed persons 15 years and older by major industry, locality and sex

Major industry	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry and fishing	55.4	46.5	50.1	27.3	15.0	20.0	74.3	68.3	70.8
Mining and quarrying	3.3	0.8	1.8	4.7	0.0	1.9	2.4	1.4	1.8
Manufacturing	5.7	14.8	11.1	8.9	22.5	17.0	3.5	9.5	7.1
Electricity, gas, stream and air conditioning supply	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0
Water supply, sewerage, waste management	0.2	0.3	0.3	0.5	0.6	0.5	0.1	0.1	0.1
Construction	10.0	0.2	4.2	15.4	0.2	6.3	6.4	0.3	2.8
Wholesale and retail trade	7.1	23.4	16.7	14.5	38.5	28.8	2.1	12.9	8.5
Transportation and storage	4.0	0.2	1.7	5.8	0.3	2.5	2.7	0.1	1.2
Accommodation and food service activities	0.3	4.2	2.6	0.5	6.2	3.9	0.2	2.9	1.8
Information and communication	0.2	0.0	0.1	0.6	0.0	0.3	0.0	0.0	0.0
Financial and insurance activities	0.3	0.4	0.4	0.4	0.6	0.5	0.3	0.3	0.3
Real estate activities	0.1	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0
Professional, scientific and technical activities	0.2	0.2	0.2	0.1	0.4	0.3	0.3	0.0	0.1
Administrative and support service activities	0.7	0.3	0.4	1.2	0.2	0.6	0.3	0.3	0.3
Public administration and defence	1.0	0.3	0.6	2.3	0.8	1.4	0.1	0.0	0.0
Education	6.3	4.3	5.2	8.4	7.7	8.0	4.9	2.0	3.2
Human health and social work activities	0.7	0.5	0.6	0.9	0.9	0.9	0.6	0.2	0.4
Arts, entertainment and recreation	1.5	0.1	0.7	3.1	0.1	1.3	0.5	0.2	0.3
Other service activities	2.5	2.8	2.7	4.7	5.2	5.0	1.1	1.1	1.1
Activities of households as employers	0.3	0.6	0.4	0.3	0.8	0.6	0.2	0.4	0.3

Table 5.25 indicates the employment status of the underemployed persons aged 15 years and older. Of the total underemployed population, slightly more than half (51.5%) are own-account workers, 24.5 percent are contributing family workers. Thus, more than three-quarters (76.0%) of the underemployed workers were in vulnerable employment. One-fifth (21.4%) of the underemployed workers were identified as paid employees. The own-account workers are in high proportions irrespective of sex and locality of residence. However, females (54.9%) are more likely than males (46.6%) to be own-account workers. Also, rural dwellers (53.3%) are more likely than urban dwellers (48.9%) to be own-account workers.

Table 5.25: Time-related underemployment persons 15 years and older by employment status, locality and sex

Employment status	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Employee	32.7	13.6	21.4	50.1	21.1	32.8	21.0	8.4	13.6
Employer	2.8	1.0	1.7	4.3	1.6	2.7	1.9	0.5	1.1
Own account worker	46.6	54.9	51.5	31.9	60.4	48.9	56.6	51.0	53.3
Contributing family worker	16.6	29.9	24.5	12.1	16.5	14.8	19.6	39.2	31.2
Apprentice	0.9	0.3	0.6	1.5	0.4	0.8	0.5	0.3	0.4
Other	0.4	0.3	0.3	0.1	0.0	0.1	0.5	0.6	0.5

5.9.2 Unemployment

Unemployment is widely regarded as one of the key labour market indicators and a good measure of current economic activity. The strict International Labour Organisation (ILO)'s definition for the unemployed population consists of all persons (15 years and older) who are available for work and actively seeking for a job during the reference period. However, this report uses the broad unemployment definition which relaxes the requirement that the person must be available and actively looking for work. This is because, in Ghana as in many developing economies, work opportunities are limited, and potential workers may well give up after unsuccessful periods of looking for work. Thus, the relaxed definition of unemployment is adopted in this report as persons aged 15 years and older, who within the reference period, was not engaged in any work (as defined previously), had no attachment to a job or business and was "potentially" available for jobs.

The potential labour force includes persons who were without work or had no job to go back to during the reference period but were available to work, these includes discouraged job seekers who have indicated their availability for work but had not made any effort to search for one. The potential labour force identifies situations of inadequate absorption of labour and these are persons who also, put pressure on the labour market.

About 1,027,594 persons 15 years and older are estimated to be unemployed (Table 5.26). Of this number, 57.4 percent are females. About 7 in every 10 (70.4%) of the unemployed are located in urban areas and 29.6 percent are in rural areas. It is observed that 493,071 (or 48.0%) of the estimated unemployed persons are located in Greater Accra (24.2%) and Ashanti (23.7%) regions.

In terms of age, nearly three-quarters (74.1%) of the unemployed persons are within the youthful age group (15-34 years). In urban areas, 72.2 percent of the unemployed population are youthful compared to 78.4 percent of their rural counterparts. Irrespective of sex and locality type, the 20-24 age group recorded large numbers of the unemployed population (Table 5.26).

Table 5.26: Estimates of unemployed persons 15 years and older by region, age group, type of locality and sex

Region/ Age	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana	438,113	589,481	1,027,594	321,626	402,028	723,654	116,487	187,454	303,941
Western	47,298	67,573	114,871	30,059	49,023	79,081	17,239	18,550	35,790
Central	27,162	53,421	80,583	17,781	31,823	49,604	9,381	21,598	30,979
Greater Accra	129,269	119,783	249,051	121,226	114,992	236,218	8,043	4,790	12,833
Volta	17,472	33,366	50,839	7,842	14,618	22,461	9,630	18,748	28,378
Eastern	37,764	55,873	93,637	25,854	27,408	53,262	11,910	28,465	40,375
Ashanti	99,693	144,328	244,020	79,940	105,270	185,210	19,753	39,058	58,810
Brong Ahafo	26,831	43,397	70,229	18,027	26,514	44,540	8,805	16,884	25,688
Northern	30,336	43,483	73,820	13,137	21,923	35,060	17,199	21,560	38,759
Upper East	14,019	18,197	32,216	5,215	7,795	13,010	8,803	10,403	19,206
Upper West	8,268	10,061	18,329	2,545	2,662	5,208	5,723	7,398	13,121
15-19	87,862	92,866	180,727	58,359	54,128	112,488	29,502	38,737	68,240
20-24	132,409	143,032	275,441	96,922	92,753	189,674	35,487	50,279	85,766
25-29	63,836	114,103	177,940	49,590	77,830	127,419	14,247	36,274	50,520
30-34	51,210	75,657	126,866	38,863	54,292	93,156	12,346	21,364	33,710
35-39	20,067	42,307	62,375	16,783	29,704	46,487	3,284	12,603	15,887
40-44	15,703	34,323	50,026	12,091	27,699	39,790	3,612	6,624	10,236
45-49	18,239	19,119	37,358	11,724	14,659	26,383	6,516	4,460	10,975
50-54	19,226	16,557	35,783	16,339	12,641	28,980	2,887	3,917	6,803
55-59	4,396	17,544	21,940	3,321	14,798	18,118	1,076	2,746	3,822
60-64	7,876	15,482	23,358	4,978	12,759	17,737	2,897	2,724	5,621
65+	17,289	18,492	35,781	12,656	10,765	23,421	4,634	7,727	12,360

As indicated earlier, this report adopts the relaxed definition of unemployment. Thus, the unemployment rate has been computed based on persons 15 years and older, who within the reference period, were without jobs and “potentially” available for jobs. It is derived by dividing the unemployed population by the labour force.

Table 5.27 shows the unemployment rate of persons 15 years and older by region, locality and sex. The total unemployment rate for Ghana is 8.4 percent; the rate is higher among females (9.2%) than males (7.5%). There are marked differences in the unemployment rates recorded in the regions, with Greater Accra (11.8%) recording the highest unemployment rate followed by Ashanti (10.3%) and Volta (5.8%) recording the lowest. It is observed that the female unemployment rate is higher than for males in all regions except Greater Accra Region where the reverse is the case (12.7% for males and 11.0% for females). In all regions, the unemployment rate in urban areas is higher than the rates in rural areas.

Table 5.27: Unemployment rate of persons 15 years and older by region, type of locality and sex

Region	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana	7.5	9.2	8.4	10.7	12.0	11.4	4.1	6.2	5.2
Western	7.4	10.1	8.8	12.2	16.2	14.4	4.4	5.0	4.7
Central	5.6	8.8	7.4	7.9	10.8	9.5	3.6	6.9	5.4
Greater Accra	12.7	11.0	11.8	13.0	11.7	12.3	8.9	4.6	6.6
Volta	3.5	5.8	4.7	5.0	7.5	6.3	2.8	4.9	3.9
Eastern	5.6	7.9	6.8	9.6	9.1	9.3	3.0	6.9	5.0
Ashanti	8.7	11.9	10.3	11.2	14.1	12.7	4.5	8.4	6.5
Brong Ahafo	4.8	7.2	6.0	7.6	9.4	8.6	2.7	5.3	4.0
Northern	6.0	7.8	6.9	8.2	13.5	10.9	5.0	5.5	5.2
Upper East	7.5	7.9	7.7	11.5	13.8	12.8	6.3	5.9	6.1
Upper West	6.3	7.9	7.1	11.2	12.0	11.6	5.2	7.0	6.1

In terms of age, Table 5.28 indicates that the unemployment rate is highest among the 20-24 years age group (19.9%) and lowest among the 55-59 years age group (3.0%). This general pattern is also true for males, females and those residing in rural areas. However, for those residing in urban areas, the unemployment rate is highest among the 15-19 years age group (28.8%).

Table 5.28: Unemployment rate of persons 15 years and older by age group, type of locality and sex

Region	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Ghana	7.5	9.2	8.4	10.7	12.0	11.4	4.1	6.2	5.2
15-19	15.5	18.1	16.7	32.8	25.5	28.8	7.6	12.8	9.9
20-24	19.8	19.9	19.9	28.2	24.4	26.2	11.0	14.8	12.9
25-29	8.4	13.2	10.9	12.0	16.3	14.3	4.1	9.3	6.8
30-34	6.3	8.6	7.5	8.0	10.8	9.4	3.8	5.7	4.8
35-39	2.8	5.6	4.3	4.1	7.4	5.7	1.1	3.6	2.4
40-44	2.8	5.0	4.0	4.1	7.4	5.9	1.4	2.2	1.8
45-49	3.6	3.5	3.6	4.3	4.9	4.6	2.9	1.8	2.3
50-54	4.7	3.4	4.0	7.4	4.8	6.0	1.5	1.8	1.7
55-59	1.3	5.0	3.2	1.8	8.3	5.0	0.7	1.6	1.2
60-64	3.4	6.6	5.0	5.1	12.6	9.0	2.1	2.1	2.1
65+	5.9	5.1	5.5	11.2	7.0	8.8	2.6	3.8	3.2
15-24	17.9	19.1	18.5	29.7	24.8	27.1	9.1	13.9	11.4
15-35	11.4	13.8	12.6	16.5	17.2	16.8	6.3	10.0	8.1
15-64	7.6	9.5	8.6	10.7	12.3	11.5	4.2	6.3	5.3

Table 5.29 shows the unemployment rate of persons 15 years and older by educational qualification. The unemployment rate is highest among persons with WASSCE, O' level and A' Level qualifications (21.5%) and those with Certificate, Diploma and HND qualifications (15.9%). Persons with no educational qualifications have the lowest unemployment rate (6.5%). Generally, the unemployment rate is highest for persons with WASSCE, O' level and A' Level qualifications and residing in Ashanti Region (22.3%).

Table 5.29: Unemployment rate of persons 15 years and older by educational qualification, type of locality and sex

Educational qualification	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Total	8.8	7.4	11.8	4.7	6.8	10.3	6.0	6.9	7.7	7.1	8.4
<i>No education</i>	7.0	5.4	11.0	3.6	6.5	8.2	4.4	5.9	6.1	5.7	6.5
<i>MSLC/BECE</i>	8.9	7.6	9.8	6.6	5.8	8.1	5.5	8.8	12.9	7.4	7.9
<i>WASSCE/O&A level</i>	11.2	15.6	17.8	7.7	10.5	22.3	13.8	15.4	15.1	18.4	15.9
<i>Cert/Diploma/HND</i>	13.6	6.5	13.0	1.0	5.8	9.0	6.0	13.3	9.3	5.9	9.5
<i>Tertiary</i>	10.6	6.2	7.9	4.2	9.4	10.2	6.5	4.0	14.8	8.1	8.3
Sex											
Male	7.4	5.6	12.7	3.5	5.6	8.7	4.8	6.0	7.5	6.3	7.5
<i>No education</i>	6.8	3.8	10.5	1.8	4.3	3.8	2.6	4.6	6.0	5.0	4.7
<i>MSLC/BECE</i>	6.0	5.7	11.1	5.6	5.0	6.9	4.5	7.9	12.6	5.4	6.9
<i>WASSCE/O&A level</i>	9.5	10.7	17.0	6.2	10.9	22.2	12.4	14.6	12.6	16.5	14.7
<i>Cert/Diploma/HND</i>	13.5	5.2	16.9	0.0	3.3	4.5	1.3	5.9	5.7	3.8	8.4
<i>Tertiary</i>	4.5	4.0	8.9	3.9	7.1	8.9	3.4	4.4	11.1	3.8	7.3
<i>No education</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	0.0	0.4
Female	10.1	8.8	11.0	5.8	7.9	11.9	7.2	7.8	7.9	7.9	9.2
<i>Total</i>	7.2	6.2	11.3	4.8	7.7	10.4	5.5	6.8	6.2	6.4	7.5
<i>No education</i>	12.8	9.6	8.6	7.8	7.1	9.7	6.7	10.1	13.3	10.1	9.1
<i>MSLC/BECE</i>	13.6	22.0	18.9	10.8	9.8	22.3	15.9	17.3	18.0	22.2	17.7
<i>WASSCE/O&A level</i>	13.9	7.7	9.2	2.4	8.1	14.9	16.2	29.7	13.0	8.2	10.8
<i>Cert/Diploma/HND</i>	23.1	9.7	5.8	5.4	16.2	13.0	15.5	0.0	27.1	17.9	10.5
<i>Tertiary</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	51.9	0.0	0.0	7.5

Methods of searching for work

The survey identifies the various methods of job search activities undertaken by unemployed persons in the previous four weeks. The unemployed persons indicated what they had done within the four weeks prior to the survey, to look for work or start a business. Table 5.30 indicates that for persons who actively searched for work during the period, half (50.1%) contacted friends and relatives for information while 18.1 percent indicated that they applied to prospective employers. About one-tenth (11.2%) of the job seekers also took some steps to start businesses on their own. Males are more likely than females to contact friends and relatives and also apply to prospective employers while females are more likely than males to start their own businesses.

Table 5.30: Method used by unemployed persons 15 years and older in looking for work by type of locality and sex

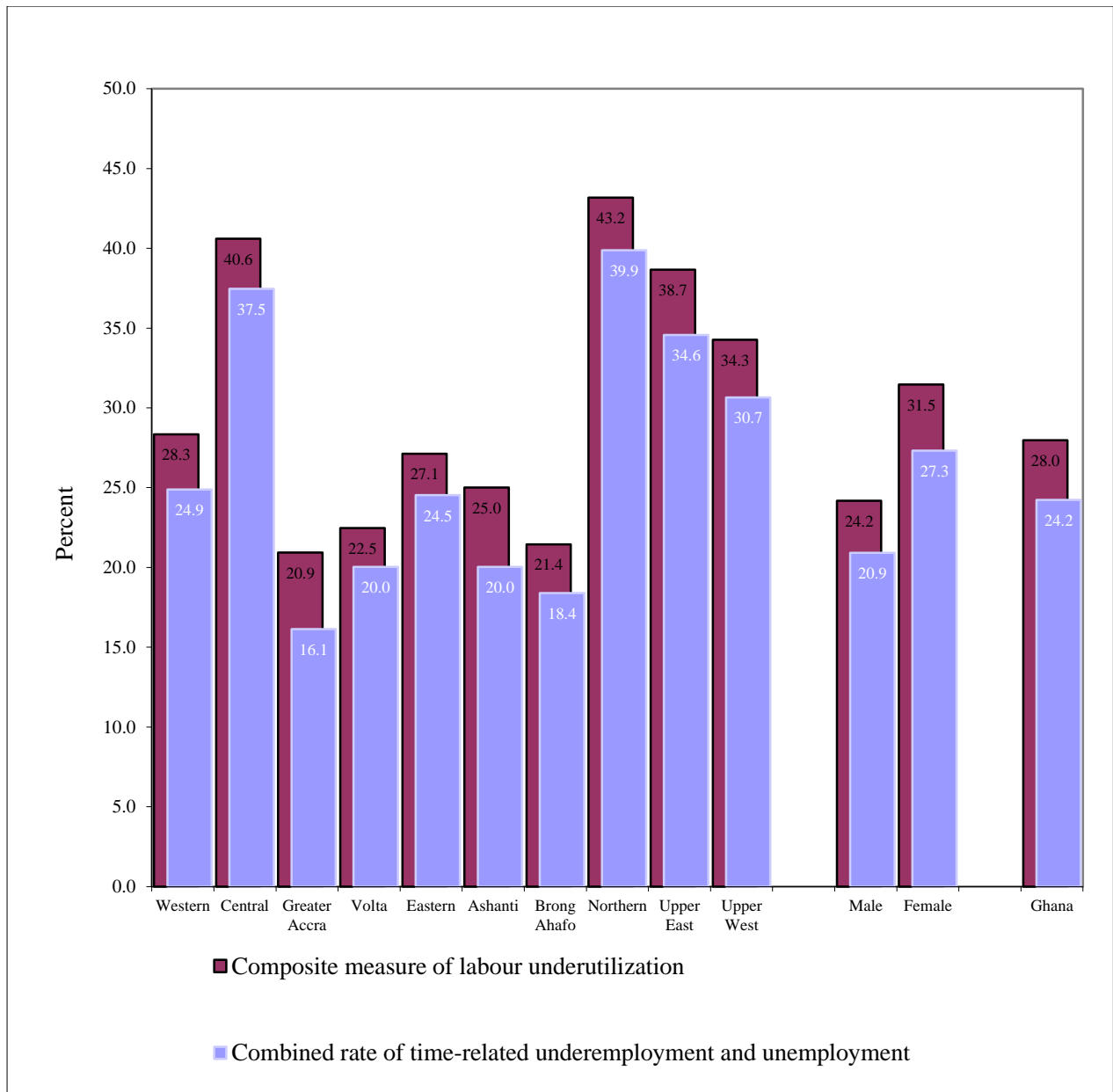
Main method	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Applied to prospective employer	25.2	12.0	18.1	25.8	13.0	19.1	22.7	8.5	14.8
Checked at farm/factories/work sites	3.2	2.0	2.5	1.7	1.6	1.7	8.7	3.1	5.6
Asked friends and relatives	54.7	46.0	50.1	57.6	44.9	50.9	44.1	49.4	47.0
Took action to start business	3.8	17.7	11.2	4.6	19.1	12.2	0.6	12.9	7.5
Took action to start agricultural act	1.2	0.0	0.5	0.2	0.0	0.1	4.8	0.0	2.1
Upgrading skills	6.0	6.7	6.3	4.3	5.7	5.1	12.3	9.9	10.9
Searched internet	1.6	1.0	1.3	2.1	1.2	1.6	0.0	0.0	0.0
Searched employment services	0.3	1.0	0.7	0.4	0.9	0.7	0.0	1.1	0.6
Looked for land, building, equipment	0.8	1.1	1.0	0.8	1.1	1.0	0.8	1.2	1.0
Registered at an employment centre	0.0	0.4	0.2	0.0	0.4	0.2	0.0	0.7	0.4
Took a test or interview	0.0	0.5	0.3	0.0	0.7	0.4	0.0	0.0	0.0
Waited on the street to be recruited	0.1	0.2	0.1	0.0	0.0	0.0	0.5	0.7	0.6
Sought financial assistance to look	1.7	8.4	5.3	1.3	7.8	4.7	3.2	10.5	7.3
Applied for a permit or license to start business	0.3	0.6	0.4	0.3	0.7	0.5	0.0	0.0	0.0
Placed/answered job advertisement(s)	0.5	0.5	0.5	0.6	0.7	0.7	0.0	0.0	0.0
Other	0.7	2.1	1.4	0.3	2.1	1.2	2.3	2.1	2.2

5.9.3 Composite measure of labour underutilization

The combined rate of time-related underemployment and unemployment, and the composite measure of labour underutilization of the population 15 years and older, are presented in Figure 5.4. The combined rate of time-related underemployment and unemployment is 24.2 percent, with females (27.3%) recording a relatively higher rate than males (20.9%). The composite measure of labour underutilization for Ghana is 28.0 percent (31.5 percent for females and 24.2 percent for males).

It is observed that for both measures, there are marked differences in the regions. Greater Accra Region (16.1%) recorded the least combined rate of time-related underemployment and unemployment while Northern Region (39.9%) has the highest rate for this measure. On the other hand, Greater Accra Region (20.9%) recorded the least composite measure of labour underutilization while Northern Region (43.2%) recorded the highest rate for this measure.

Figure 5.4: Combined rate of time-related underemployment and unemployment compared with composite measure of labour underutilization of population 15 years and older by region and locality of residence



5.10 Reasons for Inactivity

This section deals with issues of persons 15 years or older who were outside the labour force. Persons not in the labour force are those who, during the reference week, were unwilling or unable to offer or supply labour services under conditions existing in their labour markets. There are several reasons why some categories of the population would not demand for jobs even if they are offered one. These groups of people are either in full-time education or performing household duties (homemakers) and persons who were unable to work because of their age (too young or old to work).

Table 5.31 presents information on persons who were outside the labour force. Of the population 15 years and older who were outside the labour force, the data shows that 49.0 percent of them would not work or accept work because they were in full-time education. The proportion of male students (59.2%) is higher than female students (40.8%). A higher proportion of males in urban areas (64.4%) than rural (52.8%) did not work because they are students. The proportion of the population who were too young or old to work constitutes 10.3 percent, with relatively more females (13.5%) than males (6.3%). Most of these categories of persons are found in the rural areas (11.0%) while the urban proportion is 9.8 percent. A relatively high proportion (12.6%) of those outside the labour force were engaged in own-use production work and were not willing to change their activity during the period. This group of the population is more likely to reside in rural areas (22.4%) than in urban areas (5.2%).

Table 5.31: Population currently not in labour force by reason for inactivity, type of locality and sex (%)

Reason	Ghana			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
In school/training	59.2	40.8	49.0	64.4	43.7	52.6	52.8	36.7	44.2
Household duties	1.0	6.9	4.3	0.9	8.5	5.2	1.1	4.5	3.0
Too old/young	6.3	13.5	10.3	6.0	12.7	9.8	6.7	14.7	11.0
Disabled/unable to work/handicapped	6.4	6.9	6.7	5.5	6.7	6.2	7.5	7.3	7.4
Pensioner/retirement	4.2	2.5	3.3	6.6	3.6	4.9	1.3	0.9	1.1
Pregnancy	0.0	2.9	1.6	0.0	2.9	1.6	0.0	3.0	1.6
Off-season/awaiting the seasons work	0.4	0.2	0.3	0.3	0.1	0.2	0.5	0.2	0.4
Temporary layoff	0.9	0.6	0.7	0.5	0.4	0.5	1.4	0.9	1.1
No desire to work	2.8	1.8	2.3	3.4	2.0	2.6	2.2	1.5	1.8
Holiday	0.3	0.4	0.4	0.4	0.6	0.5	0.3	0.2	0.2
Engaged in own-use production work & not willing to change job*	14.0	11.4	12.6	6.3	4.4	5.2	23.6	21.4	22.4
Other	4.4	12.1	8.6	5.6	14.5	10.7	2.8	8.7	5.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* These were those who were engaged in own-use production work and were not unwilling to change jobs

It is observed that of those who cited education and training as the main reason for inactivity, 91.2 percent were aged 15 to 24 years. The proportion of females aged 15 to 24 years who cited education and training as the reason for inactivity is higher (92.5%) than males (90.1%). Also, 75.3 percent of those who mentioned that they had no desire to work were aged 15 to 24 years. As expected, very high proportions of those aged 60 years and older indicated that they were retirees or pensioners (95.0%). More than two-fifths (47.2%) of the population who cited disability as the cause of inactive were old, aged 60 years or older (Table 5.32).

Table 5.32: Population currently not in labour force by age group and reason for inactivity (%)

Age/ sex	Reason											Total	
	In school/ training	Household duties	Too old/ young	Disabled/ unable to work/ handicapped	Pensioner/ retirement	Pregnancy	Off-season/ awaiting the seasons work	Temporary layoff	No desire to work	Holiday	*Engaged in own-use production work		Other
Both Sexes													
15-19	65.9	18.7	9.3	3.5	0.0	13.0	20.8	15.6	48.3	6.2	16.7	15.7	39.2
20-24	25.3	13.7	1.2	5.8	0.0	23.8	19.6	18.2	27.0	36.6	12.1	21.8	18.2
25-29	6.9	20.8	0.3	2.8	0.0	21.0	15.6	10.1	6.5	3.6	10.4	17.1	7.9
30-34	1.1	19.4	0.2	6.9	0.0	26.2	7.4	10.8	1.5	4.5	8.9	12.3	4.6
35-39	0.3	6.1	0.4	4.7	0.0	12.2	0.9	11.7	0.2	10.6	6.3	8.7	2.6
40-44	0.2	7.1	0.5	4.5	0.0	2.7	10.2	8.6	0.1	12.8	7.7	5.5	2.4
45-49	0.2	1.9	0.3	8.1	0.0	1.0	0.8	6.4	4.3	2.3	6.4	6.9	2.3
50-54	0.0	4.6	1.3	8.2	1.0	0.0	0.9	6.1	1.7	6.9	7.2	5.1	2.4
55-59	0.0	2.0	2.8	8.5	4.1	0.0	3.2	1.9	2.3	0.0	5.9	3.4	2.2
60-64	0.0	2.1	7.7	11.5	23.0	0.0	15.3	3.9	4.6	14.0	5.7	1.3	3.4
65+	0.0	3.7	76.1	35.7	72.0	0.0	5.3	6.6	3.5	2.6	12.9	2.1	14.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* These were those who were engaged in own-use production work and were not unwilling to change jobs

Table 5.32 (cont'd): Population currently not in labour force by sex, age group and reason for inactivity (%)

Age/ sex	Reason												Total
	In school/ training	Househ old duties	Too old/ young	Disabled/ unable to work/ handicapped	Pensioner/ retirement	Pregnancy	Off-season/ awaiting the seasons work	Temporary layoff	No desire to work	Holiday	*Engaged in own-use production work & not	Other	
Male													
15-19	64.5	60.3	18.9	3.1	0.0	0.0	25.9	16.2	50.7	1.9	20.5	16.0	45.5
20-24	25.6	16.3	2.7	9.6	0.0	0.0	23.1	11.5	29.0	20.2	12.1	18.8	19.7
25-29	8.0	19.3	0.9	3.8	0.0	0.0	14.4	13.5	7.4	9.2	11.2	13.5	7.8
30-34	1.2	2.5	0.2	5.6	0.0	0.0	4.7	11.8	1.5	3.8	8.0	14.2	3.0
35-39	0.2	0.0	1.1	2.9	0.0	0.0	0.0	14.9	0.0	0.0	6.2	9.4	1.8
40-44	0.2	0.0	0.6	5.7	0.0	0.0	10.6	8.2	0.1	10.7	5.8	7.0	1.8
45-49	0.3	1.0	0.0	5.0	0.0	0.0	1.2	6.1	7.4	5.7	5.6	9.1	2.0
50-54	0.0	0.0	1.4	5.5	0.6	0.0	1.3	1.7	0.5	17.4	6.6	6.4	1.8
55-59	0.0	0.0	3.6	8.0	2.9	0.0	3.4	2.8	2.4	0.0	5.8	5.3	2.0
60-64	0.0	0.6	5.0	13.4	18.8	0.0	10.6	1.8	0.1	24.7	4.4	0.2	2.7
65+	0.0	0.0	65.7	37.5	77.7	0.0	4.7	11.5	0.8	6.6	13.8	0.0	11.9
Total	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Female													
15-19	67.6	13.7	5.7	3.8	0.0	13.0	10.7	15.0	45.3	9.1	13.0	15.7	34.2
20-24	24.9	13.4	0.6	2.9	0.0	23.8	13.0	25.9	24.5	47.4	12.0	22.7	17.0
25-29	5.7	21.0	0.1	2.1	0.0	21.0	17.8	6.2	5.4	0.0	9.7	18.2	8.0
30-34	1.1	21.4	0.2	7.8	0.0	26.2	12.5	9.7	1.4	4.9	9.7	11.8	5.9
35-39	0.4	6.8	0.1	6.0	0.0	12.2	2.7	8.0	0.4	17.6	6.3	8.6	3.3
40-44	0.2	8.0	0.5	3.6	0.0	2.7	9.4	9.0	0.0	14.2	9.5	5.0	2.8
45-49	0.1	2.0	0.4	10.4	0.0	1.0	0.0	6.8	0.2	0.0	7.1	6.2	2.6
50-54	0.0	5.2	1.2	10.2	1.6	0.0	0.0	11.2	3.2	0.0	7.8	4.7	2.9
55-59	0.0	2.2	2.5	8.8	5.6	0.0	2.8	0.8	2.3	0.0	5.9	2.9	2.3
60-64	0.0	2.3	8.7	10.0	28.7	0.0	24.6	6.3	10.4	6.9	7.0	1.6	4.0
65+	0.0	4.1	80.0	34.3	64.1	0.0	6.4	0.9	6.9	0.0	12.0	2.7	16.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* These were those who were engaged in own-use production work and were not unwilling to change jobs

5.11 Youth Employment and Youth Unemployment

Young women and men are invaluable assets that no country can afford to waste. They bring energy, talent and creativity to the world of work together with new skills and the motivation that enable companies to grow, innovate and prosper. But today's youth face important challenges in the labour market. Meeting the youth employment challenge requires determined and concerted action over time. This report defines youth to be the population aged 15-35 years as contained in the National Youth Policy of Ghana which is different from the United Nation's definition as persons between the ages of 15 and 24 years. For planning purposes, the report presents figures for both UN and Ghana definitions for the youth.

5.11.1 Share of the youth in total population

Table 5.33 shows the share of youth in the total population by region, type of locality and sex. Of a total population of 28,358,411, the youth (15-35 years) constitutes 34.2 percent. There were more females (51.5%) than males (49.5%). Also, there were more people aged 15-35 years in urban areas (54.3%) than those in rural areas (45.7%). The region with the highest share of youth population 15-35 years is Ashanti (36.1%), followed by Western (36.1%) whilst Upper East and Volta regions have the lowest share of youth population of 31.7 percent and 31.0 percent respectively. The population aged 15-24 years form 18.9 percent of the total population. Upper East and Upper West regions had highest share of population 15-24 years (about 20 percent) while Volta Region (17.7%) had the lowest share.

Table 5.33: Share of youth in total population by region, locality and sex

Locality/ Region	Estimated total population ('000)			Estimated total youth (15-35 yrs) population ('000)			Estimated total youth (15-24 yrs) population ('000)		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Total	13,746,229	14,612,181	28,358,411	4,692,751	4,992,783	9,685,534	2,692,609	2,654,989	5,347,598
Locality									
Urban	6,835,733	7,506,696	14,342,430	2,476,026	2,784,058	5,260,084	1,339,915	1,448,085	2,788,000
Rural	6,910,496	7,105,485	14,015,981	2,216,725	2,208,724	4,425,450	1,352,694	1,206,904	2,559,598
Region									
Western	1,428,037	1,466,216	2,894,253	501,871	544,266	1,046,137	270,100	289,845	559,945
Central	1,144,018	1,284,137	2,428,155	394,791	450,892	845,682	235,123	240,810	475,933
Greater Accra	2,211,593	2,409,310	4,620,903	776,083	867,564	1,643,647	418,376	433,451	851,827
Volta	1,180,869	1,258,756	2,439,625	369,486	387,125	756,611	225,055	207,004	432,060
Eastern	1,452,708	1,582,972	3,035,680	477,152	490,798	967,950	271,291	268,604	539,895
Ashanti	2,628,695	2,791,579	5,420,274	959,912	1,015,445	1,975,357	519,001	517,886	1,036,887
Brong Ahafo	1,301,611	1,365,956	2,667,567	429,257	463,626	892,883	257,731	269,068	526,799
Northern	1,436,786	1,429,141	2,865,927	452,936	463,949	916,885	279,484	244,544	524,028
Upper East	566,033	625,489	1,191,522	189,043	188,544	377,588	124,600	115,837	240,437
Upper West	395,880	398,626	794,505	142,220	120,574	262,794	91,847	67,939	159,786

5.11.2 Activity status of youth aged 5-35 years

Table 5.34 presents the current activity status of the population aged 15-35 years by sex and locality. For the population aged 15-35 years, two-thirds (63.5%) were economically active (55.4 percent were employed, 8.0 percent were unemployed) and 36.6 percent were not in the labour force. Females (46.5%) are more likely than males (45.8%) to be economically active. In the case of the population aged 15-24 years, less than half (46.1%) were economically active (37.6 percent were employed, 8.5 percent were unemployed) and a little over half (53.9%) were not in the labour force. Females (46.5%) are more likely than males (45.8%) to be economically active. For the two age groups, similar trends are observed in both urban and rural areas.

Table 5.34: Current activity status of population 15-35 years by type of locality and sex

Age/Type of locality	Employed			Unemployed			Not in labour force		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total									
15-35	56.2	54.7	55.4	7.3	8.7	8.0	36.5	36.6	36.6
15-24	37.6	37.6	37.6	8.2	8.9	8.5	54.2	53.5	53.9
25-35	81.2	74.1	77.3	6.0	8.5	7.4	12.8	17.4	15.3
Urban									
15-35	50.9	49.7	50.3	10.0	10.3	10.2	39.1	39.9	39.5
15-24	27.4	30.7	29.1	11.6	10.1	10.8	61.0	59.1	60.0
25-35	78.6	70.3	74.2	8.2	10.5	9.4	13.1	19.2	16.4
Rural									
15-35	62.1	60.9	61.5	4.2	6.7	5.4	33.7	32.4	33.1
15-24	47.8	45.8	46.8	4.8	7.4	6.0	47.4	46.8	47.1
25-35	84.5	79.0	81.6	3.1	6.0	4.7	12.3	15.0	13.8

5.11.3 Labour force participation of youth aged 15-35 years

As shown in Table 5.35, the labour force participation rate (LFPR) for the population 15-35 years is 63.4 percent. There is not much difference between female youth participation (63.4%) in the labour force and their male counterparts (63.5%). At the locality level, the participation of youth in the labour force is higher in the rural areas (66.9%) compared to urban areas (60.5%).

The rate for those aged 15-24 years is 46.1 percent (Table 5.35). Female youth participation (46.5%) in the labour force is slightly higher than males (45.8%) in the age group 15-24. Regional differentials indicate that Volta region has the highest proportion of youth labour force participation of 60.9 percent with Ashanti recording the lowest participation of the youth labour force (37.8%). Participation of youth (15-24 years) in the labour force is higher in the rural areas (52.9%) compared to urban areas (40.0%).

Table 5.35: Labour force participation rate of population 15-35 years by region and sex

Region	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	45.8	46.5	46.1	87.2	82.6	84.7	63.5	63.4	63.4
Locality									
Urban	39.0	40.9	40.0	86.9	80.8	83.6	60.9	60.1	60.5
Rural	52.6	53.2	52.9	87.7	85.0	86.2	66.3	67.6	66.9
Regions									
Western	44.1	48.5	46.3	88.3	85.3	86.7	64.5	65.7	65.1
Central	51.6	51.2	51.4	87.9	89.6	88.8	66.3	69.1	67.8
Greater Accra	38.4	38.0	38.2	88.5	80.8	84.3	61.5	59.4	60.4
Volta	62.5	59.3	60.9	92.3	85.3	88.4	74.1	71.4	72.7
Eastern	57.9	50.9	54.5	89.3	83.5	86.3	71.5	65.7	68.5
Ashanti	36.7	38.9	37.8	88.0	83.8	85.8	60.3	60.9	60.6
Brong Ahafo	44.6	47.3	46.0	89.9	81.0	85.1	62.7	61.4	62.0
Northern	48.7	55.9	52.0	81.9	77.7	79.6	61.4	66.2	63.8
Upper East	43.2	47.3	45.2	70.3	75.8	73.2	52.4	58.3	55.3
Upper West	42.6	38.0	40.6	72.4	67.6	70.0	53.2	51.0	52.1

5.11.4 Employment sector, occupation and industry of youth aged 15-35 years

Table 5.36 indicates that the private sector engages majority of the youth. Majority (92.5%) of the population aged 15-35 years were engaged by the private sector with 6.9 percent employed in the Government sector. In the case of the population aged 15-24 years 97.5 percent were engaged by the private sector with only 2.0 percent employed in the Government sector.

Table 5.36: Distribution of employed population 15-35 years by employment sector and sex

Employment sector	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Government Sector	2.4	1.7	2.0	10.8	9.0	9.9	7.6	6.3	6.9
Parastatals	0.1	0.0	0.1	0.2	0.1	0.1	0.2	0.0	0.1
NGOs (Local & International)	0.2	0.0	0.1	0.2	0.1	0.1	0.2	0.1	0.1
Cooperatives	0.1	0.2	0.2	0.3	0.0	0.1	0.2	0.1	0.2
International Organization/ Diplomat	0.2	0.0	0.1	0.1	0.2	0.1	0.2	0.1	0.1
Private Sector	96.9	98.1	97.5	88.4	90.6	89.5	91.6	93.3	92.5
Other	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Occupation refers to the type of work the person was engaged in at the establishment where he/she worked. The occupational classification reflects the type of job or work the currently employed did. Table 5.37 presents the main occupation of the currently employed youth population by sex. Agriculture plays a central role in employment work as one-third (32.9%) of the currently employed population 15-35 years worked as skilled agricultural and/or fishery workers. Males (36.5%) were in higher proportions compared to females (29.4%). The table further shows that, 22.9 percent of the employed population 15-35 years worked as service or sales workers while craft and related trade workers constitute 18.6 percent. More than twice as many males (12.2%) as females (33.1%) are likely to be engaged as service or sales workers.

Similar trend is observed for the working population 15-24 years (Table 5.37). Skilled agricultural and/or fishery workers constitute 43.8 percent (51.3 percent males and 36.2 percent females). One-fifth (21.0%) of the currently employed population 15-24 years worked as service or sales workers (12.8 percent males and 29.3 percent females).

Table 5.37: Distribution of employed population 15-35 years by occupation and sex

Occupation	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislators/managers	0.5	0.5	0.5	2.4	1.0	1.6	1.6	0.8	1.2
Professionals	4.7	4.8	4.8	11.7	8.5	10.0	9.0	7.1	8.1
Technicians and associate professionals	1.3	0.8	1.0	3.7	2.1	2.9	2.8	1.6	2.2
Clerical support workers	1.5	2.3	1.9	2.5	2.1	2.3	2.1	2.1	2.1
Service/sales workers	12.8	29.3	21.0	11.9	35.4	24.0	12.2	33.1	22.9
Skilled agric/fishery workers	51.3	36.2	43.8	27.2	25.5	26.3	36.5	29.4	32.9
Craft and related trades workers	12.6	19.4	15.9	20.2	20.1	20.2	17.3	19.8	18.6
Plant machine operators and assemblers	6.6	1.3	4.0	15.5	0.7	7.9	12.1	0.9	6.4
Elementary occupations	8.6	5.6	7.1	4.8	4.8	4.8	6.3	5.1	5.7
Other Occupations	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.38 shows that, 34.5 percent of the employed youth population (15-35 years) is in agriculture, forestry and fishing, followed by the wholesale and retail activities which employs 20.2 percent and manufacturing (12.6%). In terms of sex, a higher proportion of male youth (38.8%) were engaged in agriculture, forestry and fishing compared to their female counterparts (30.3%). In the wholesale and retail the situation is different as the proportion of male youth (12.9%) is far lower than their female colleagues (27.2%). Twice as many males (8.0%) as females (16.9%) were engaged by the manufacturing sector.

Similar trend is observed among the population 15-24 years with relatively higher proportions of the youth engaged by the agriculture, forestry and fishing sector (46.5%) and lower proportions engaging in wholesale and retail trade (18.5%) and manufacturing (11.8%) activities (Table 5.38).

Table 5.38: Distribution of employed population 15-35 years by industry and sex

Industry	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, forestry and fishing	55.1	37.7	46.5	28.8	26.0	27.3	38.8	30.3	34.5
Mining and quarrying	2.0	1.0	1.5	3.9	0.6	2.2	3.2	0.7	1.9
Manufacturing	7.2	16.4	11.8	8.5	17.2	13.0	8.0	16.9	12.6
Electricity, gas, steam and air condition	0.1	0.1	0.1	0.3	0.1	0.2	0.2	0.1	0.2
Water supply, sewerage, waste management	0.0	0.0	0.0	0.2	0.1	0.2	0.1	0.1	0.1
Construction	6.2	0.2	3.2	12.2	0.4	6.1	9.9	0.3	5.0
Wholesale and retail trade	12.6	24.4	18.5	13.1	28.9	21.3	12.9	27.2	20.2
Transportation and storage	4.3	0.3	2.3	9.5	0.4	4.8	7.5	0.4	3.9
Accommodation and food service activities	1.8	7.6	4.7	0.8	5.8	3.4	1.2	6.4	3.9
Information and communication	0.3	0.1	0.2	1.0	0.1	0.5	0.7	0.1	0.4
Financial and insurance activities	1.0	1.5	1.3	2.3	1.4	1.8	1.8	1.4	1.6
Real estate activities	0.0	0.0	0.0	0.2	0.0	0.1	0.1	0.0	0.1
Professional, scientific and technical a	0.7	0.2	0.4	1.2	0.4	0.8	1.0	0.3	0.7
Administrative and support service activities	0.4	0.4	0.4	1.0	0.3	0.7	0.8	0.4	0.6
Public administration and defence	0.6	0.3	0.5	2.3	1.7	2.0	1.7	1.2	1.4
Education	3.7	4.7	4.2	8.0	6.7	7.3	6.3	6.0	6.2
Human health and social work activities	0.2	0.7	0.4	1.9	3.5	2.7	1.2	2.5	1.9
Arts, entertainment and recreation	1.2	0.2	0.7	1.3	0.3	0.8	1.3	0.3	0.8
Other service activities	2.4	3.2	2.8	3.1	5.5	4.3	2.9	4.6	3.8
Activities of households as employers	0.1	1.1	0.6	0.3	0.5	0.4	0.2	0.7	0.5
Activities of extraterritorial organization	0	0	0	0	0	0	0	0	0

5.11.5 Hours of work of youth aged 15-35 years

The mean number of hours worked per week by currently employed population 15-35 years was 34 hours within a week. On average, males (37 hours) worked for longer hours than females (31 hours) in a week. The mean number of hours worked per week (30 hours within a week) by currently employed population 15-24 years was lower than that for the age group 25-35 years, which was 37 hours per week (Table 5.39).

The table further indicates that 62.8 percent of the employed population 15-35 years worked up to 40 hours and 37.2 percent worked more than 40 hours within the reference period. One-quarter (25.4%) worked for less than 20 hours within the week. This is an indication that there is high time-related underemployment among the employed population. Females aged 15-35 years worked more hours compared with their male counterparts as 68.3 percent of females compared to 57.1 percent of males worked for a maximum of 40 hours in the week. For the population aged 15-24 years, 71.4 percent of them worked up to 40 hours (males is 68.2 percent and females is 74.6 percent).

Table 5.39: Distribution of employed population 15-35 years by sex, hour worked per week and average hours

Age/Sex	Hours worked per week								Total	<=40	>40	Average hours worked
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+				
15-35												
Total	17.2	8.2	12.4	16.1	23.1	9.6	7.8	5.7	100.0	62.8	37.2	34
Male	14.4	7.3	11.0	15.0	25.1	10.9	9.0	7.2	100.0	57.1	42.9	37
Female	19.8	9.1	13.7	17.2	21.1	8.3	6.6	4.2	100.0	68.3	31.7	31
15-24												
Total	22.4	12.3	14.7	15.4	17.9	7.4	5.4	4.6	100.0	71.4	28.6	30
Male	21.4	11.5	13.4	15.0	18.7	8.5	6.0	5.5	100.0	68.2	31.8	31
Female	23.3	13.1	16.1	15.7	17.1	6.2	4.8	3.7	100.0	74.6	25.4	28
25-35												
Total	14.1	5.8	11.0	16.6	26.2	10.9	9.2	6.4	100.0	57.7	42.3	37
Male	10.0	4.6	9.6	15.0	29.1	12.5	10.9	8.3	100.0	50.2	49.8	41
Female	17.8	6.9	12.3	18.0	23.5	9.5	7.5	4.5	100.0	64.7	35.3	33

5.11.6 Unemployment rate of youth aged 15-35 years

The unemployment rate as defined earlier is computed by dividing the unemployed population by the labour force. Table 5.40 shows the unemployment rate of persons 15-35 years by region, locality and sex. The unemployment rate for the population aged 15-35 years is 12.6 percent; the rate is higher among females (13.8%) than males (11.4%). There are marked differences in the unemployment rates recorded in the regions, with Greater Accra (17.6%) recording the highest unemployment rate and Northern (8.6%) recording the lowest. It is observed that the female unemployment rate is higher than for males in all regions except Greater Accra (19.1% - male, 16.3% - female) and Upper East (11.2% - male, 10.7% - female) Regions where the reverse is the case.

The unemployment rate for the population aged 15-24 years is 18.5 percent compared to 8.7 percent for those aged 25-35 years. The unemployment rate for the population aged 15-24 years is higher among females (19.1%) than males (17.9%). Irrespective of sex, the unemployment rate among the population 15-24 years is higher than that of the population 15-35 years in all the regions. It is observed that the unemployment rate among the population aged 15-24 years is quite high in Ashanti (30.8%), Greater Accra (30.2%) and Western (18.5%) regions (Table 5.40).

Table 5.40: Unemployment rate of population 15-35 years by region, type of locality and sex

Region/Type of locality	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total	17.9	19.1	18.5	6.9	10.3	8.7	11.4	13.8	12.6
Western	20.1	17.1	18.5	4.9	12.5	8.8	10.5	14.3	12.5
Central	12.5	18.1	15.3	4.9	8.8	7.2	8.4	12.5	10.6
Greater Accra	34.2	26.2	30.2	11.4	11.6	11.5	19.1	16.3	17.6
Volta	7.9	10.8	9.2	3.2	7.4	5.5	5.6	8.9	7.3
Eastern	10.3	16.6	13.3	7.3	10.9	9.1	8.7	13.3	11.0
Ashanti	29.2	32.3	30.8	7.7	11.8	9.8	14.8	18.5	16.7
Brong Ahafo	15.7	15.1	15.4	3.8	9.0	6.5	8.9	11.8	10.4
Northern	9.0	10.7	9.9	7.0	7.9	7.5	8.0	9.1	8.6
Upper East	15.6	14.6	15.1	6.0	6.8	6.4	11.2	10.7	11.0
Upper West	11.7	13.2	12.3	4.2	8.3	6.2	8.1	10.4	9.1

Table 5.41 shows the unemployment rate of persons 15-35 years by educational qualification. For the population 15-35 years, the unemployment rate is highest for persons with WASSCE, O' level and A' Level qualifications (19.7%) and those with Tertiary qualifications (13.0%). Persons with no education recorded the lowest unemployment rate of 9.4 percent. For the population 15-24 years however, the unemployment rate is highest among persons with Certificate, Diploma and Higher National Diploma (HND) qualifications (34.4%) and those with tertiary qualifications (31.6%).

Table 5.41: Unemployment rate of population 15-35 years by educational qualification and sex

Educational attainment	15 - 24 years			25-35 years			15 - 35 years		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total	17.9	19.1	18.5	6.9	10.3	8.7	11.4	13.8	12.6
No education	8.2	14.0	11.4	4.8	9.6	7.8	6.4	11.4	9.4
MSLC/BECE	20.9	18.9	19.9	5.6	9.3	7.5	11.8	12.8	12.3
WASSCE/O&A level	26.5	28.2	27.3	10.5	12.6	11.3	18.4	21.3	19.7
Cert/Diploma/HND	32.3	39.2	34.4	6.2	12.1	9.3	10.4	14.1	12.3
Tertiary	31.5	31.8	31.6	9.8	14.1	11.3	11.4	16.0	13.0
Dont know	0.0	0.0	0.0	0.0	11.7	5.5	0.0	9.3	4.5

5.12 Working Children

International labour regulations stipulate 15 years as the minimum working age. According to the 1998 Children's Act of Ghana, children under 15 years of age are not supposed to be employed. However, children aged 13 and 14 years can do light work. Therefore, a child below 13 years is not supposed to engage in any economic activity. This section looks at children (5-14 years) who were engaged in some economic activity for pay, profit or for family gain, for at least one hour in the seven days preceding the interview.

5.12.1 Current activity status of children aged 5-14 years

Table 5.42 presents information on the current activity status of persons aged 15 years and older. The results indicate that out of the population of interest, children aged 5-14 years constitute 29.2 percent. Males (31.0%) are in high proportions compared to females (27.5%). In rural areas, one-third (32.5%) compared with 26.1 percent of urban dwellers of the population are aged 5-14 years. It is observed that 12.6 percent of the children were in the labour force. Of the total labour force, 88.6 percent were employed in some form of economic activity (working children) while only 11.4 percent were not in labour force. There were more children engaged in some form of economic activity in the rural areas (90.5%) compared to those in the urban areas (80.9%). Female children are less likely than male children (91.7%) to be engaged in economic activity.

Table 5.42: Current activity status of persons aged 15 years and older by locality and sex

Activity status	Total			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Pop 15yrs+	8,091,493	9,166,763	17,258,257	4,251,824	4,981,351	9,233,175	3,839,670	4,185,412	8,025,082
Pop 5-14 years	3,634,294	3,483,685	7,117,979	1,662,318	1,595,319	3,257,637	1,971,976	1,888,366	3,860,342
Population 5-14	31.0	27.5	29.2	28.1	24.3	26.1	33.9	31.1	32.5
5-9	15.8	14.1	14.9	14.3	12.1	13.1	17.3	16.4	16.8
10-14	15.2	13.4	14.3	13.8	12.1	12.9	16.6	14.7	15.7
15yrs+	69.0	72.5	70.8	71.9	75.7	73.9	66.1	68.9	67.5
Labour force	12.8	12.4	12.6	4.4	6.4	5.4	19.8	17.4	18.6
Employed	91.7	85.2	88.6	81.3	80.6	80.9	93.6	86.7	90.5
Unemployed	8.3	14.8	11.4	18.7	19.4	19.1	6.4	13.3	9.5
Not in labour force	87.2	87.6	87.4	95.6	93.6	94.6	80.2	82.6	81.4

5.12.2 Main occupation and industry of working children 5-14 years

Table 5.43 shows that majority (73.9%) of the working children 5-14 years were engaged as skilled agriculture and fishery workers, and 14.5 percent also engaged as service and sales workers. This general pattern is true for males and females as well as those residing in rural areas. In the urban areas, 44.1 percent of the working children aged 5-14 years are service and sales workers, one-third (32.5%) were skilled agriculture and fishery workers, and 15.6 percent were engaged as craft and related trades workers. In the rural areas, 83.0 percent of working children aged 5-14 were skilled agriculture and fishery workers. The proportion of male working children engaged in skilled agriculture and fishery (82.8%) is higher compared to females (63.7%).

Table 5.43: Currently employed children aged 5-14 years by occupation, locality and sex

Occupation	Total			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Service/sales workers	8.9	21.0	14.5	35.2	50.4	44.1	4.6	12.5	8.0
Skilled agric/fishery workers	82.8	63.7	73.9	50.2	19.8	32.5	88.2	76.4	83.0
Craft and related trades workers	2.4	8.6	5.3	10.8	19.1	15.6	1.1	5.6	3.0
Plant machine operators and assembler	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Elementary occupations	5.8	6.7	6.2	3.8	10.7	7.8	6.1	5.5	5.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

From Table 5.44, majority of the working children were engaged by the agriculture, forestry and fishing sector (78.0%) and wholesale and retail trade (14.1%) sectors. The proportion of children in rural areas (87.6%) engaged in the agriculture, forestry and fishing industry is more than double those in urban areas (34.1%). In both urban and rural areas, the proportion of males engaged in the agriculture, forestry and fishing sector is higher than females. On the other hand, the proportion of females engaged by the wholesale and retail trade is higher than males, irrespective of location.

Table 5.44: Currently employed children aged 5-14 years by industry, locality and sex

Sector	Total			Urban			Rural		
	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes
Agriculture, forestry and fishing	87.3	67.3	78.0	51.5	21.6	34.1	93.1	80.5	87.6
Mining and quarrying	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1
Manufacturing	1.6	7.9	4.5	5.1	16.7	11.9	1.0	5.4	2.9
Construction	0.2	0.0	0.1	0.3	0.0	0.1	0.2	0.0	0.1
Wholesale and retail trade	8.4	20.7	14.1	30.4	51.4	42.6	4.8	11.8	7.9
Transportation and storage	0.3	0.0	0.2	2.1	0.0	0.9	0.0	0.0	0.0
Accommodation and food service activities	1.6	3.5	2.5	8.0	8.2	8.1	0.6	2.1	1.3
Other service activities	0.5	0.4	0.4	2.6	1.7	2.1	0.1	0.0	0.1
Activities of households as employers	0.0	0.1	0.0	0.0	0.4	0.2	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

5.12.3 Hours of work of working children 5-14 years

Table 5.45 presents the hours of work per week of the children aged 5-14 years. On average, children worked for 14 hours within a week. Majority (94.4%) of the children worked up to 40 hours and only 5.6 percent worked more than 40 hours within the reference period. Relatively high proportions of the children in Northern Region (10.3%) and Upper West (7.3%) worked for more than 40 hours in the week.

Table 5.45: Distribution of employed population 5-14 years by sex, hour worked per week and average hours

Age/Sex	Hours worked per week								Total	<=40	>40	Average hours worked
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+				
Total	47.8	24.9	12.2	8.1	4.4	1.4	1.0	0.3	100.0	94.4	5.6	14
Sex												
Male	47.1	26.8	11.7	7.6	3.5	1.6	1.4	0.2	100.0	94.0	6.0	14
Female	48.5	22.6	12.8	8.7	5.4	1.1	0.5	0.3	100.0	94.8	5.2	14
Locality												
Urban	46.2	27.2	11.4	5.5	7.1	0.9	1.4	0.2	100.0	94.5	5.5	14
Rural	48.1	24.3	12.4	8.7	3.8	1.5	0.9	0.3	100.0	94.3	5.7	14
Regions												
Western	46.6	26.5	13.9	7.8	3.4	0.0	1.8	0.0	100.0	94.8	5.2	14
Central	65.1	22.9	4.5	1.8	2.8	2.8	0.0	0.0	100.0	96.4	3.6	10
Greater Accra	51.0	25.5	10.0	8.3	5.3	0.0	0.0	0.0	100.0	100.0	0.0	13
Volta	36.8	23.4	15.9	16.7	4.1	1.6	1.5	0.0	100.0	94.3	5.7	18
Eastern	52.0	29.2	6.9	7.7	2.5	0.7	0.5	0.5	100.0	98.0	2.0	12
Ashanti	32.8	37.4	22.2	2.7	3.0	0.0	1.9	0.0	100.0	98.1	1.9	16
Brong Ahafo	54.4	21.5	10.5	5.6	6.1	1.2	0.6	0.2	100.0	92.2	7.8	13
Northern	43.2	21.7	14.1	10.0	7.0	2.2	1.2	0.6	100.0	89.7	10.3	16
Upper East	54.2	25.1	12.1	4.2	2.7	1.0	0.4	0.3	100.0	95.7	4.3	11
Upper West	46.2	26.1	14.3	4.6	3.5	1.6	3.1	0.5	100.0	92.7	7.3	15

CHAPTER SIX

MIGRATION, INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) AND TOURISM

6.1 Migration and Remittances

Migration is generally defined as a form of geographic or spatial mobility involving a change of usual place of residence between clearly defined geographic units. Persons involved in this movement either choose to move on their own volition (voluntary migration) or are compelled to move (involuntary migration) due to several reasons. The movement could be over long distances, normally from one country to another referred to as international migration or within the same country which is referred to as internal migration.

In this study, information related to migration was collected on place of birth, place of previous residence, reasons for migrating, remittances received by households, and others. Respondents born outside their current place of residence are classified as in-migrants. Persons born at their current place of residence but who had moved out and lived outside their localities of birth for more than a year and have stayed in the current locality for a year or more or intend to do so are referred to as return migrants. On the other hand, those born at their current place of residence and have never stayed away for a year or more are classified as non-migrants.

This chapter examines data on spatial mobility of the population which usually results in a change in the place of residence. It also reviews evidence on how migrants contribute to the economic development of their places of origin in terms of remittances (cash or goods) received by households from relatives and friends living in Ghana or abroad.

6.2 Extent and pattern of migration in Ghana

This section presents information on the extent of migration of the population. The data presented in Table 6.1 indicate that about 40 percent of the population are migrants. At the locality of residence level, Accra (AMA) has the highest proportion of migrants (54.9%) followed by urban coastal with a little lower than half (49.7%) of the population being migrants. The rural coastal area has 45.5 percent of its population being migrants while rural savannah (27.8%) has the least proportion of the migrant population. The data seem to suggest that more movements of people in the country are towards urban areas than rural areas. Table 6.1 further shows that 42.9 percent of the female population are migrants compared to 36.9 percent for males. Again, the proportion of female migrants is higher than males in all the localities.

**Table 6.1: Extent of migration of population 7 years and older
by present locality and sex**

Sex	Locality of residence							Total
	AMA	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
Male	50.7	46.0	38.2	29.1	40.8	37.5	22.1	36.9
Female	58.7	53.0	42.5	32.6	49.8	39.3	33.3	42.9
Total	54.9	49.7	40.5	30.9	45.5	38.4	27.8	40.0

Migration status by region

Table 6.2 shows the migration status of the population aged 7 years and older by region and sex. The Table indicates that Upper West Region has the highest proportion (78.4%) of non-migrant population, followed by Northern Region (75.6%) and Upper East Region (74.6%) with the least being Greater Accra Region (45.5%). This shows that the majority of the population in the three northern regions had never moved out of their regions. The Table further shows that apart from the Greater Accra Region where the migrant population exceeds that of non-migrant population, the non-migrant population constitutes the majority in the remaining nine regions. A little more than half (51.3%) of the population in Greater Accra Region are in-migrants. This confirms the result of the 2010 Population and Housing Census and could be as a result of its important status as the region hosting the national capital with many economic activities and therefore, receiving the largest inflow of in-migrants (51.3%) and return migrants (3.2%).

Among the sexes, males are more likely not to move than females. Close to two thirds (63.1%) of the male population are non-migrants, meaning that they have never moved out from their place of birth as compared to their female counterparts (57.1%). This is true in all the regions except the Brong Ahafo Region where the proportion of female non-migrants (63.2%) is slightly higher than males (62.6%).

Table 6.2: Migration status of population 7 years and older by region and sex

Region	Migration status								
	Total			Male			Female		
	In migrant	Return migrant	Non migrants	In migrant	Return migrant	Non migrants	In migrant	Return migrant	Non migrants
Total	33.9	6.1	60.0	31.0	5.9	63.1	36.6	6.3	57.1
Western	39.1	5.1	55.8	38.3	5.5	56.3	40.0	4.7	55.3
Central	35.5	9.7	54.8	32.8	8.2	59.0	37.9	10.9	51.2
Greater Accra	51.3	3.2	45.5	47.2	3.4	49.5	55.0	3.0	42.0
Volta	33.8	14.5	51.7	27.9	13.3	58.8	39.2	15.5	45.3
Eastern	35.3	10.3	54.4	34.1	10.3	55.7	36.4	10.4	53.2
Ashanti	28.4	2.7	68.9	27.0	2.6	70.4	29.8	2.8	67.4
BrongAhafo	32.0	5.1	62.9	32.6	4.9	62.6	31.5	5.3	63.2
Northern	21.9	2.5	75.6	14.9	2.4	82.7	28.7	2.6	68.6
Upper East	13.6	11.8	74.6	10.5	11.8	77.6	16.4	11.7	71.9
Upper West	17.1	4.6	78.4	11.4	5.0	83.6	22.6	4.1	73.3

6.3 Age and sex differentials of migrants

Table 6.3 presents information on the migratory status of the population by age and sex. Among the in-migrant population, the proportions increase steadily from age group 7-9 and peaks at age group 30-34, from where they reduce gradually to the extreme age group. This pattern is replicated among the return migrant group and among the sexes in the two migrant groups. The situation is completely different among the non-migrant group, which has nearly 50 percent of the population (49.3%) concentrated in age group 7-19 years. The patterns described above support the view that it is the young adult population which participates in migration. The fact that both the in-migrant and return migrant populations are exhibiting similar patterns also

suggests that migration in Ghana, like elsewhere in Africa, is largely circulatory, that is, migrants keep moving between their places of origin and destination and eventually return to their places of origin. The fact that migrants eventually return may explain the significantly higher proportions among the oldest age groups (60-64 and 65+) of the return migrant population than the in-migrant population (6.0% and 13.6%, versus 3.8% and 7.8%). In those age groups people may be returning to their places of origin after retirement.

Table 6.3: Migration status by age (7 years and older) and sex (percent)

Age	In migrant			Return migrant			Non migrants		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
7-9	4.1	3.6	3.8	2.0	1.4	1.7	13.3	12.8	13.0
10-14	8.2	7.5	7.8	4.1	4.6	4.4	21.5	19.7	20.6
15-19	10.0	8.6	9.2	7.8	7.6	7.7	17.3	15.2	16.2
20-24	8.2	9.6	9.0	6.3	10.0	8.3	11.4	10.3	10.9
25-29	9.0	11.3	10.3	11.6	8.8	10.1	8.1	7.8	7.9
30-34	11.4	12.2	11.9	10.9	9.8	10.3	6.1	6.4	6.3
35-39	10.5	9.7	10.0	11.4	9.2	10.2	4.7	5.2	5.0
40-44	8.3	8.3	8.3	7.6	8.1	7.9	3.8	5.0	4.4
45-49	7.5	6.8	7.1	7.0	7.0	7.0	3.5	4.0	3.8
50-54	6.3	6.3	6.3	6.1	7.1	6.6	2.9	3.5	3.2
55-59	5.2	4.3	4.6	5.9	6.6	6.3	2.3	2.7	2.5
60-64	3.9	3.7	3.8	6.6	5.5	6.0	1.8	2.1	1.9
65+	7.5	8.1	7.8	12.8	14.2	13.6	3.2	5.4	4.3

6.4 Migration flows by previous residence and region of current residence

Table 6.4 shows migration flows by region of current residence and region of previous residence. A little more than half of the population (50.2%) have previously lived in Greater Accra (20.3%), Ashanti (17.4%) and Eastern (12.5%) regions. The results also show that only 2.2 percent of the population which moved had lived previously in the Upper West Region. The regions with high proportions of the migrant population whose current place of residence and previous place of residence is the same are the Northern (71.4%), Ashanti (59.0%) and Volta (56.3%) regions while the least is Upper East Region representing 21.2 percent. About 47 percent of the migrant population in the Upper East Region had previously lived in the Ashanti region.

Table 6.4: Migration flows by region of current residence and region of previous residence (percent)

Region of current residence	Region of previous residence										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Total	8.8	10.1	20.3	10.0	12.5	17.4	8.1	7.9	2.7	2.2	100.0
Western	43.0	13.8	5.3	3.3	5.8	14.7	5.2	3.9	3.0	1.9	100.0
Central	12.3	46.1	18.5	3.1	7.0	7.9	3.0	1.4	0.4	0.3	100.0
Greater Accra	3.1	8.3	53.9	8.6	13.4	6.4	2.0	2.6	1.1	0.5	100.0
Volta	2.1	2.0	18.2	56.3	8.8	4.4	0.9	6.7	0.4	0.1	100.0
Eastern	3.4	6.2	18.4	9.3	51.1	8.0	1.3	1.0	1.1	0.1	100.0
Ashanti	3.0	6.0	4.1	2.2	3.7	59.0	7.9	6.8	5.2	2.2	100.0
Brong Ahafo	7.5	2.6	4.0	2.0	1.9	11.9	52.0	8.2	3.1	6.8	100.0
Northern	0.6	1.0	2.9	4.9	0.9	7.8	5.5	71.4	3.4	1.6	100.0
Upper East	7.4	0.9	8.0	0.4	1.5	47.1	7.2	5.8	21.2	0.5	100.0
Upper West	5.0	1.0	3.6	1.0	1.8	16.6	17.6	3.5	1.6	48.5	100.0

Duration of Stay in the current place of residence

Table 6.5 presents information on the duration of stay of the population in the current place of residence. It is observed that slightly more than half (50.7%) of the population have lived in the current place of residence for more than ten years while 22.8 percent have lived there for less than five years. Less than six percent (5.1%) of the population have lived for less than a year. The pattern is the same among the sexes in all the regions. It is worth noting that nearly half of all the migrants in the country have stayed in their current place of residence for less than ten years. On the basis of that we may conclude that nearly half of the population movement in the country took place in the last ten years, which is phenomenal.

Table 6.5: Migrant population by current place of residence and duration of stay

Current place of residence	Number	Duration of stay			
		Less than 1 year	1 year < 5 years	5 years < 10 years	10+ years
<i>Both Sexes</i>					
Total	9,334,293	5.1	22.8	21.4	50.7
Western	1,044,495	6.5	19.5	21.7	52.4
Central	907,113	5.6	26.2	19.2	49.0
Greater Accra	2,130,539	4.7	20.8	23.5	51.1
Volta	947,472	6.8	24.6	18.2	50.4
Eastern	1,165,908	4.1	23.9	17.7	54.3
Ashanti	1,403,973	3.4	24.4	25.6	46.6
Brong Ahafo	809,079	6.0	24.3	23.2	46.5
Northern	533,648	5.1	21.8	18.7	54.5
Upper East	250,260	5.8	21.9	18.7	53.5
Upper West	141,806	5.0	17.7	16.1	61.2
<i>Male</i>					
Total	4,120,826	4.4	22.6	22.5	50.5
Western	506,372	4.1	19.6	25.4	51.0
Central	383,203	5.0	28.1	19.3	47.6
Greater Accra	933,722	4.2	19.2	23.3	53.3
Volta	386,620	5.7	25.0	18.1	51.1
Eastern	535,651	3.9	23.5	19.0	53.5
Ashanti	637,344	3.4	23.2	28.1	45.3
Brong Ahafo	391,099	4.6	25.2	22.0	48.2
Northern	187,626	5.1	22.6	21.0	51.2
Upper East	105,753	6.6	22.7	21.7	49.0
Upper West	53,435	5.5	19.4	16.1	59.0
<i>Female</i>					
Total	5,213,467	5.6	23.0	20.5	50.9
Western	538,123	8.7	19.4	18.2	53.7
Central	523,910	6.0	24.7	19.2	50.0
Greater Accra	1,196,817	5.0	22.0	23.7	49.3
Volta	560,852	7.6	24.3	18.2	49.9
Eastern	630,258	4.2	24.2	16.6	54.9
Ashanti	766,629	3.4	25.4	23.6	47.6
Brong Ahafo	417,980	7.3	23.5	24.2	44.9
Northern	346,021	5.0	21.4	17.4	56.2
Upper East	144,507	5.3	21.4	16.5	56.8
Upper West	88,371	4.7	16.6	16.1	62.6

6.5 Reasons for recent migration

People migrate from one place to another for a variety of reasons; these include having better access to public services or to various recreational options, and for economic gain. The main reasons people moved from their place of birth are shown in Table 6.6. Nearly 72 percent of the reasons were family-related and they included accompanying parent (23.8%), marriage (14.9%), spouse's employment (3.2%) and other family reasons (29.7%). Family-related reasons like accompanying parents and other family reasons were almost equally spread among urban and rural locations. However, marriage-related movements appeared a little more prominent in rural locations than urban locations. For example, as much as 29.2 percent rural savannah residents

gave marriage as their reason for migrating compared to 14.1 percent of their urban savannah counterparts; 13.6 percent of rural forest residents compared to 11.1 percent of urban forest residents; and 13.4 percent for rural coastal compared to 12.4 percent of urban coastal residents. The Table further reveals that the proportion of the population who moved for employment purposes is higher in rural localities (33.0%) than urban localities (29.1%). On the contrary, the proportion of the population who moved for education purposes is higher in urban localities (27.9%) than rural (11.0%).

Table 6.6: Migrants by reason for most recent migration and locality of current residence

Reasons for recent migration/ movement	Locality of residence							Total
	AMA	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Job transfer	2.2	3.7	5.5	6.2	3.4	3.3	1.4	3.7
Seeking employment	15.8	15.0	12.9	8.8	9.9	15.4	7.7	13.1
Own business	1.4	1.6	3.3	4.9	3.5	3.9	3.0	3.0
Spouse's employment	1.3	2.7	3.5	2.5	1.8	4.3	3.8	3.2
Accompanying parent	24.1	24.9	22.0	22.2	24.2	26.4	20.6	23.8
Marriage	17.3	12.4	11.1	14.1	13.4	13.6	29.2	14.9
Other family reasons	24.1	30.9	32.9	29.7	35.0	26.8	27.2	29.7
Political/religious reasons	0.6	-	0.2	0.2	0.1	0.2	0.1	0.2
Education	6.3	6.1	6.2	9.3	5.4	3.1	2.5	5.1
War	-	0.2	0.2	0.3	0.3	0.1	0.4	0.2
Fire	-	-	-	-	-	-	0.1	-
Flood/famine/drought	0.4	-	0.1	0.3	0.3	0.2	0.4	0.2
Other	6.7	2.5	2.1	1.4	2.7	2.7	3.5	2.9

6.6 Main occupation of migrants

Table 6.7 presents the main occupation of migrants 15 years and older by type of locality. Most migrants are engaged in services and sales (37.4%) and agricultural, forestry and fisheries (32.7%). While the services and sales workers are concentrated in the urban areas (60.5%, 51.2%, 40.5% in Accra, Urban Coastal and Urban Forest respectively) those in agricultural, forestry and fisheries are concentrated in the rural localities (73.6%, 45.2% and 25.3% in rural savannah, rural forest and rural coastal respectively) compared with 6.2%, 13.5% and 16.4% in Accra, urban coastal and urban forest respectively. Another finding is that most migrants in the services and sales sector are found in coastal localities. The Table further shows that, with the exception of rural forest and rural savannah areas, all migrants engaged in service and sales work have the highest proportion while those who are managers have the least proportions.

Table 6.7: Main occupation of migrants 15 years and older by type of locality

Occupation	Locality of residence							Total
	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Armed forces occupations	0.8	0.9	2.4	1.2	0.3	3.1	0.2	1.7
Managers	1.9	2.3	1.5	0.8	-	0.5	0.4	1.1
Professionals	7.5	8.6	12.4	8.1	9.3	6.8	2.5	8.0
Technicians and associate professionals	4.1	1.7	3.6	1.3	0.7	1.7	0.1	2.0
Clerical support workers	2.1	1.6	1.6	0.6	2.0	0.5	0.3	1.1
Service and sales workers	60.5	51.2	40.5	34.3	48.1	29.1	13.6	37.4
Skilled agricultural, forestry and fishery workers	6.2	13.5	16.4	39.5	25.3	45.2	73.6	32.7
Craft and related trades workers	9.6	10.6	6.4	8.7	9.1	5.0	1.3	6.5
Plant and machine operators, and assemblers	1.9	2.5	1.3	0.5	1.1	1.2	0.5	1.4
Elementary occupations	5.5	7.2	14.0	5.2	4.0	6.8	7.5	8.2

6.7 Industry of migrants

The percentage distribution of migrants by industry and type of locality is presented Table 6.8. Majority of the migrants (53.2%) are employed in Agriculture, forestry and fishing (33.8%) and wholesale and retail, repair of motor vehicles and motorcycles (19.4%) sectors. The proportion of migrants in the former is highest in the rural savannah localities (76%) and lowest in Accra (6.9%). On the other hand, the highest proportion of migrants in the Agriculture, forestry and fishing sector is found in Accra (31.6%) and the lowest in the rural savannah area (6.3%). Migrants in the manufacturing sector constitute almost 10 percent of the population. Interestingly, they are almost evenly found among all the localities both urban and rural. It must be noted that in the study manufacturing is broadly defined and includes almost any activity involving some processing. Education is another important sector which employs a reasonable proportion of migrants (6.2%) and is also almost evenly spread among both urban and rural localities.

Table 6.8: Industry of migrants 15 years and older by type of locality

Industry	Locality of residence							Total
	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry and fishing	6.9	14.0	17.5	40.7	25.1	46.4	76.0	33.8
Mining and quarrying	0.3	0.5	2.2	0.2	1.9	1.1	0.8	1.2
Manufacturing	15.1	14.6	9.2	8.9	15.5	7.0	5.0	9.9
Electricity, gas, stream and air conditioning supply	0.2	0.4	0.3	1.0	0.1	0.1	0.2	0.3
Construction	4.5	4.4	3.9	3.3	4.6	3.2	0.7	3.4
Wholesale and retail; repair of motor vehicles and motorcycles	31.6	25.7	21.7	23.0	23.1	15.1	6.3	19.4
Transportation and storage	1.9	4.6	3.0	0.9	1.6	1.9	0.6	2.3
Accommodation and food service activities	1.2	2.7	3.5	3.4	2.0	2.0	2.8	2.5
Information and communication	0.5	0.3	0.2	0.2	-	0.2	0.1	0.2
Financial and insurance activities	2.1	1.7	0.7	0.1	1.1	0.2	-	0.8
Real estate activities	-	0.2	-	-	-	0.1	-	-
Professional, scientific and technical activities	2.5	2.3	1.1	1.6	3.0	1.4	0.3	1.6
Administrative and support service activities	1.3	2.3	1.0	0.9	1.0	0.3	0.2	0.9
Public administration and defense; compulsory social security	1.1	0.9	1.3	1.7	0.1	0.2	0.2	0.7
Education	2.7	5.4	14.0	4.6	3.7	5.1	1.2	6.2
Human health and social work activities	1.4	0.7	1.5	1.0	1.5	1.4	0.7	1.2
Arts, entertainment and recreation	0.8	0.7	0.5	1.6	0.3	0.4	0.2	0.5
Other service activities	25.6	18.2	17.9	6.7	15.5	13.8	4.5	14.9
Activities of extraterritorial organizations and bodies	0.5	0.3	0.3	0.2	-	0.3	0.2	0.3

6.8 Employment sector of migrants

Table 6.9 presents information on the employment sector of migrants 15 years and older by locality. The Table indicates that more than half (51.0%) of migrants are engaged in self-employment, followed by the private sector (34.6%). Migrants in these two sectors could be found in almost equal proportions in all the localities, both urban and rural. The government sector employs 8.4 percent of migrants and they are a little more represented in the urban than

rural localities. The least proportion of migrants is found in cooperatives and International Organizations and Diplomatic Missions with the same proportion of less than 1 percent each. In all the localities more than half or close to half of the migrant population are self-employed with the exception of AMA (47.0%) and urban forest (42.1%).

Table 6.9: Employment sector of migrants 15 years and older by locality

Employment Sector	Locality of residence							Total
	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Government sector	8.9	11.3	13.6	9.8	5.0	6.2	2.6	8.4
Parastatals	-	0.5	0.1	-	0.1	0.3	0.1	0.2
NGOs (Local & International)	0.2	0.3	0.3	0.5	0.5	-	0.2	0.2
Cooperatives	-	0.1	0.2	-	-	-	-	0.1
International Organization/Diplomatic Mission	0.2	0.2	0.1	0.1	0.5	0.1	-	0.1
Private Sector	41.1	34.8	36.2	27.8	39.0	30.8	34.1	34.6
Self-employed	47.0	50.4	42.1	55.0	53.5	56.4	55.4	51.0
Other	2.6	2.4	7.3	6.9	1.4	6.2	7.7	5.4

Households receiving remittances in the past 12 months

Remittances from migrants have become an important source of income and foreign exchange for many developing countries. This section provides information on households having relatives and friends living outside the household either within Ghana or abroad and who received remittances in the past 12 months prior to the survey. Thus, the section covers both internal and external remittances received by households. Table 6.10 shows that out of 880,279 households who have relatives and friends living away from the household both within and abroad, 379,916 households representing 43.2 percent, received remittances. There are variations in the proportion of households who received remittances at the regional level; households in Upper East (58.5%) and Western (50.7%) regions received remittances while households in Brong Ahafo (29.2%) and Upper West (30.0%) regions were the least.

The Table further shows that forty percent of households received remittances from migrants living within Ghana. At the regional level, Upper East and Western regions recorded the highest proportion accounting for 59.5 percent and 48.9 percent respectively. On the other hand, out of a total of 91,923 households who indicated that they have friends and relatives living abroad, 61,558 households representing 67.0 percent received remittances. The regions with relatively high proportions of households who received remittances from migrants living abroad are Greater Accra (80.3%) and Central (75.1%) regions while the Upper East region had the least (18.3%).

Table 6.10: Households receiving remittances from friends and relatives in the past 12 months

Region	Number			Percent	
	Total number of households	Households with relatives and friends away from household	Households receiving remittances	Households with relatives and friends away from household	Households receiving remittances
<i>Total remittances</i>					
All	7,299,925	880,279	379,916	12.1	43.2
Western	753,642	93,606	47,499	12.4	50.7
Central	607,837	98,866	41,960	16.3	42.4
Greater Accra	1,324,504	91,825	45,221	6.9	49.2
Volta	547,455	76,454	31,052	14	40.6
Eastern	857,405	142,733	53,666	16.6	37.6
Ashanti	1,661,560	39,090	15,081	2.4	38.6
Brong Ahafo	678,208	39,781	11,605	5.9	29.2
Northern	479,675	110,215	33,904	23	30.8
Upper East	226,983	152,826	89,463	67.3	58.5
Upper West	162,655	34,884	10,468	21.4	30
<i>Remittances received from migrants living within Ghana</i>					
All	7,299,925	788,355	318,358	10.8	40.4
Western	753,642	89,181	43,432	11.8	48.7
Central	607,837	97,321	40,799	16	41.9
Greater Accra	1,324,504	51,759	13,062	3.9	25.2
Volta	547,455	67,323	27,019	12.3	40.1
Eastern	857,405	131,256	45,665	15.3	34.8
Ashanti	1,661,560	28,470	8,511	1.7	29.9
Brong Ahafo	678,208	34,147	7,898	5	23.1
Northern	479,675	105,039	32,796	21.9	31.2
Upper East	226,983	149,415	88,838	65.8	59.5
Upper West	162,655	34,445	10,338	21.2	30
<i>Remittances received from migrants living abroad</i>					
All	7,299,925	91,923	61,558	1.3	67
Western	753,642	4,425	4,067	0.6	91.9
Central	607,837	1,545	1,160	0.3	75.1
Greater Accra	1,324,504	40,066	32,158	3	80.3
Volta	547,455	9,131	4,033	1.7	44.2
Eastern	857,405	11,477	8,001	1.3	69.7
Ashanti	1,661,560	10,620	6,569	0.6	61.9
Brong Ahafo	678,208	5,634	3,707	0.8	65.8
Northern	479,675	5,176	1,108	1.1	21.4
Upper East	226,983	3,410	625	1.5	18.3
Upper West	162,655	440	130	0.3	29.6

Total and mean cash remittances received by households in the past 12 months and most recent

Table 6.11 provides information on cash remittances received by households in the 12 months preceding the survey. The total amount of cash remittance received from within and outside Ghana by households is GH¢687.2 million. Households in Greater Accra Region received the highest amount of remittances (GH¢164.0 million) while Eastern Region received the second highest (GH¢123.6 million). The region with the least amount of remittances received by households is Upper West Region (GH¢4.6 million). The mean cash remittances received by households in the past 12 months is GH¢1,988.20 with Ashanti Region recording the highest mean cash remittances of GH¢4,002.00 while the Upper West Region received the least mean cash remittances (GH¢666.56).

Table 6.11: Cash remittances received in the past 12 months by households

Region	Households receiving cash remittances	Total cash (¢)	Mean cash (¢)
<i>Total cash remittances</i>			
All	345,624	687,169,252.39	1,988.20
Western	40,898	123,619,426.99	3,022.65
Central	35,865	50,123,463.22	1,397.57
Greater Accra	42,393	164,041,139.77	3,869.57
Volta	26,111	40,432,322.39	1,548.46
Eastern	51,008	102,754,898.89	2,014.50
Ashanti	15,081	60,352,088.33	4,002.00
Brong Ahafo	10,391	35,441,687.29	3,410.93
Northern	31,796	37,444,577.37	1,177.67
Upper East	85,154	68,340,811.72	802.55
Upper West	6,929	4,618,836.44	666.56
<i>Cash remittances received from migrants living within Ghana</i>			
All	285,321	384,046,916.10	1,346.02
Western	36,831	106,160,587.40	2,882.38
Central	34,704	43,846,054.11	1,263.42
Greater Accra	11,359	13,968,664.93	1,229.73
Volta	22,078	24,593,642.29	1,113.94
Eastern	43,007	73,139,547.87	1,700.65
Ashanti	8,511	17,198,994.20	2,020.69
Brong Ahafo	6,684	6,553,991.44	980.57
Northern	30,688	25,748,283.24	839.05
Upper East	84,529	68,218,314.17	807.04
Upper West	6,929	4,618,836.44	666.56
<i>Cash Remittances received from migrants living abroad</i>			
All	60,303	303,122,336.30	5,026.63
Western	4,067	17,458,839.59	4,292.99
Central	1,160	6,277,409.11	5,409.65
Greater Accra	31,034	150,072,474.84	4,835.83
Volta	4,033	15,838,680.09	3,927.02
Eastern	8,001	29,615,351.02	3,701.57
Ashanti	6,569	43,153,094.13	6,569.19
Brong Ahafo	3,707	28,887,695.85	7,793.21
Northern	1,108	11,696,294.13	10,555.22
Upper East	625	122,497.54	196.10
Upper West	0	0.00	0.00

Table 6.11 also provides information on internal remittances received by households in the past 12 months preceding the survey. An amount of GH¢384.0 million was received by households as remittances from migrants living within Ghana. Households in Greater Accra and Western regions received relatively higher amounts of remittances (GH¢164.0 million and GH¢123.6 million respectively) from migrants living in Ghana. The mean internal remittances received by households is GH¢1,346.02 with Western Region (GH¢2,882.38) and Ashanti Region (GH¢2,020.69) having relatively high proportions of the mean amount of internal remittances.

The total amount of cash remittances received from abroad amounted to GH¢303.1 million. Greater Accra Region has the highest amount of remittances received from relatives and friends living abroad accounting for GH¢150.1 million. It is interesting to note that even though there are 440 households in the Upper West Region who indicated that they had relatives and friends living abroad, no remittance was received by the households in the past 12 months. The mean amount of cash remitted from abroad is GH¢5,026.63.

Value of goods received in the past 12 months

Table 6.12 shows that the total value of goods received by households from relatives and friends who are either living in Ghana or abroad is GH¢425.64 million with a mean value of GH¢2,525.12. Western Region has the highest value of goods received as remittance amounting to GH¢93.9 million followed by Eastern Region with GH¢86.2 million. Upper West Region has the lowest value of goods received as remittance (GH¢2.2 million).

The value of goods received by households as internal remittances is higher than those received from abroad (GH¢269.6 million and GH¢155.9 million respectively). On the other hand, the mean value of goods received from abroad (GH¢4,384.16) is higher than the mean value of goods received internally (GH¢1,856.56).

Table 6.12: Value of goods received in the past 12 months by region

Region	Households receiving remittances	Total value (¢)	Mean value (¢)
<i>Total goods remittances</i>			
Ghana	195,650	425,550,412.48	2,525.12
Western	17,682	93,859,797.76	8,225.83
Central	21,821	35,271,214.36	1,995.08
Greater Accra	16,509	74,756,323.15	4,827.05
Volta	25,172	33,636,888.74	1,646.26
Eastern	35,720	86,156,234.48	2,579.31
Ashanti	5,061	28,628,049.78	5,656.16
Brong Ahafo	3,721	15,620,957.35	6,202.41
Northern	11,927	8,024,257.71	813.49
Upper East	51,766	47,407,689.29	992.56
Upper West	6,271	2,188,999.86	378.48
<i>Goods remittances received from migrants living within Ghana</i>			
Ghana	170,638	269,616,114.43	1,856.56
Western	17,025	80,604,117.95	7,473.04
Central	21,207	30,360,108.77	1,751.15
Greater Accra	4,957	7,489,314.97	832.45
Volta	21,409	19,099,297.31	1,139.60
Eastern	30,826	61,242,010.21	2,142.96
Ashanti	3,709	12,511,798.77	3,373.43
Brong Ahafo	2,327	1,888,184.61	1,629.58
Northern	11,674	6,937,320.59	721.36
Upper East	51,363	47,307,309.42	998.94
Upper West	6,141	2,176,651.83	378.48
<i>Goods Remittances received from migrants living abroad</i>			
Ghana	25,012	155,934,298.05	4,384.16
Western	658	13,255,679.82	20,160.00
Central	614	4,911,105.59	8,000.00
Greater Accra	11,552	67,267,008.18	5,823.00
Volta	3,762	14,537,591.43	3,864.13
Eastern	4,894	24,914,224.27	5,090.77
Ashanti	1,352	16,116,251.01	11,916.21
Brong Ahafo	1,394	13,732,772.74	9,853.96
Northern	253	1,086,937.12	4,300.00
Upper East	404	100,379.87	248.77
Upper West	130	12,348.03	95

6.9 Information Communication Technology (ICT)

Introduction

This section on Information Communication Technology (ICT) looks at computer ownership and usage, mobile phone ownership and usage, use of e-commerce and knowledge of ICT skills. The statistics covers the population aged 12 years or older.

ICT is increasingly becoming the key driver for socio-economic development worldwide. A nation's ability to accelerate its socio-economic development process, gain competitive advantage and improve the well-being of its people depends to some extent on access and use of ICT in one form or the other. Improvement in the use of ICT could help in poverty reduction, creation of quality jobs, wealth creation and as well as making Ghana globally competitive.

Computer ownership and use

Access to computer devices provides opportunity to learn and use computer softwares and internet facilities in the performance of the day to day activities of the individuals and institutions. This could render the individual and the institution to be more effective and efficient in the performance of their daily activities.

The survey (Table 6.13) reveals that 7.2 percent of the population aged 12 years or older own at least one type of computer device. The percentage is higher for males (11.5%) than females (3.3%). Out of those who own a computer device, 5.2 percent own a laptop, 1.8 percent own a desktop while only 0.9 percent own a tablet. There are significant regional variations across regions in the north and south divide of the country. While 14.6 percent of persons living in Greater Accra own at least one computer device, just 2.1 percent of persons living in either Upper East or Northern regions own at least one device. Similarly, significant differences exist among rural and urban dwellers, such that 10.8 percent of urban dwellers own at least one computer device when only 3.1 percent do same in the rural areas.

There are several persons who may use a computer device either at the work place, educational institution or some other environment without necessarily owning it. The results show that the proportion of those who use a computer device is almost twice (14.3%) the proportion of persons who own (7.2%) same. The sex distribution indicates that close to one-fifth (19.5%) of males use a computer device and out of these, more than half (11.5%) of them own the device. Relatively, only 9.5 percent of females use a computer device with close to one-third (3.3%) owning it. In the rural urban divide, out of 20.6 percent of urban dwellers who use a computer device, close to half (10.8%) of them own the device. On the other hand, less than half of the 7.2 percent of persons in the rural areas who use a computer device own it. Regionally, while more than a quarter of persons in the Greater Accra region use a computer device, less than 3.5 percent of persons in the northern region use same.

Table 6.13: Proportion of Individuals aged 12years and older who own, or use computers by region, locality, sex and age group

Background Characteristics	Own Laptop	Own Desktop	Own Tablet	Own any one of the device	Used a computer
Total	5.2	1.8	0.9	7.2	14.3
Region					
Western	5.1	1.8	0.6	7.1	12.4
Central	3.9	1.4	1.1	6	14.9
Greater Accra	11.6	3	1.6	14.6	26.1
Volta	2.3	1.9	1	4.5	9.4
Eastern	3.7	1.8	0.9	5.9	12.8
Ashanti	5.8	2.4	0.7	8.3	17.4
Brong Ahafo	3.2	1.6	0.7	4.7	9.8
Northern	1.6	0.4	0.2	2.1	3.5
Upper East	1.8	0.3	0.2	2.1	6.2
Upper West	1.8	0.4	0.6	2.6	4.4
Locality					
Urban	8.1	2.5	1.3	10.8	20.6
Rural	1.9	1.1	0.4	3.1	7.2
Sex					
Male	8.1	3.4	1.2	11.5	19.5
Female	2.5	0.5	0.6	3.3	9.5
Age group					
12 - 14	0.2	0.4	0.1	0.7	8.8
15 - 17	1	0.8	0.1	1.8	16.2
18 - 25	7.5	1.9	0.7	9.8	24.3
26 - 35	9.8	3.7	2	14.2	20.4
36 - 59	4.8	1.7	0.9	6.4	8.3
60+	2	1	0.3	2.8	3.5

Mobile phone ownership and use

Mobile phones have emerged as the ‘must have’ ICT tool in the country in recent times. Its importance is not only for the convenience it offers in communication, but more importantly the facilitation and promotion of businesses. Figure 6.1 examines the proportional distribution of ownership and usage of mobile phones. The results indicate that 74.3 percent of the population use mobile phones however, only 63.8 percent own these devices. This is an indication that about 10 percent of the population who use the mobile device do not own one. The rural urban dichotomy shows that there is about 20 percentage points difference in use or ownership of mobile phones with urban dwellers having the higher proportions. The statistics of the sex distribution show that there are far more males than females who own or use mobile phones but the gap is wider for ownership than usage. Comparably, there is 10 percentage points difference between male ownership (68.4%) and female ownership (59.6%).

Figure 6.1: Proportions of persons owning and using mobile phone by locality and sex

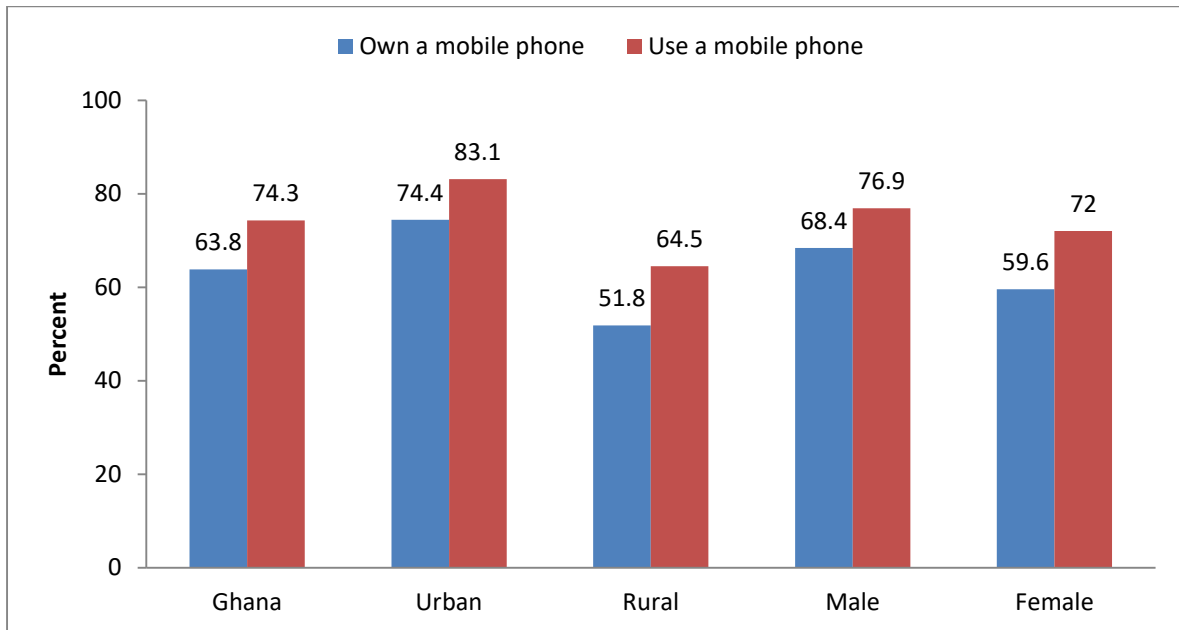
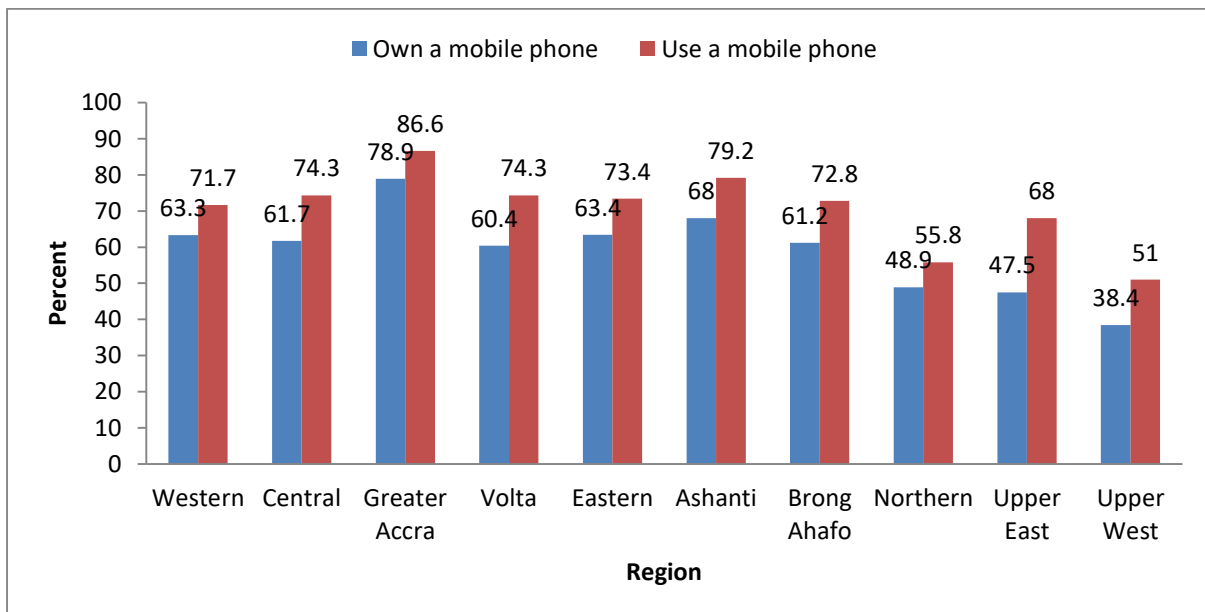


Figure 6.2 presents the proportional distribution of persons owning or using mobile phone by region. The regional distribution shows that there are far more people who own or use mobile phone within regions located in the south than those in the north of the country. Compare to Upper West region where barely half (51.0%) of the population use mobile phones and 38.4 percent own the device, more than 8 out of 10 persons (86.6%) in Greater Accra use a mobile phone device and close to 8 out of 10 (78.9%) own the device.

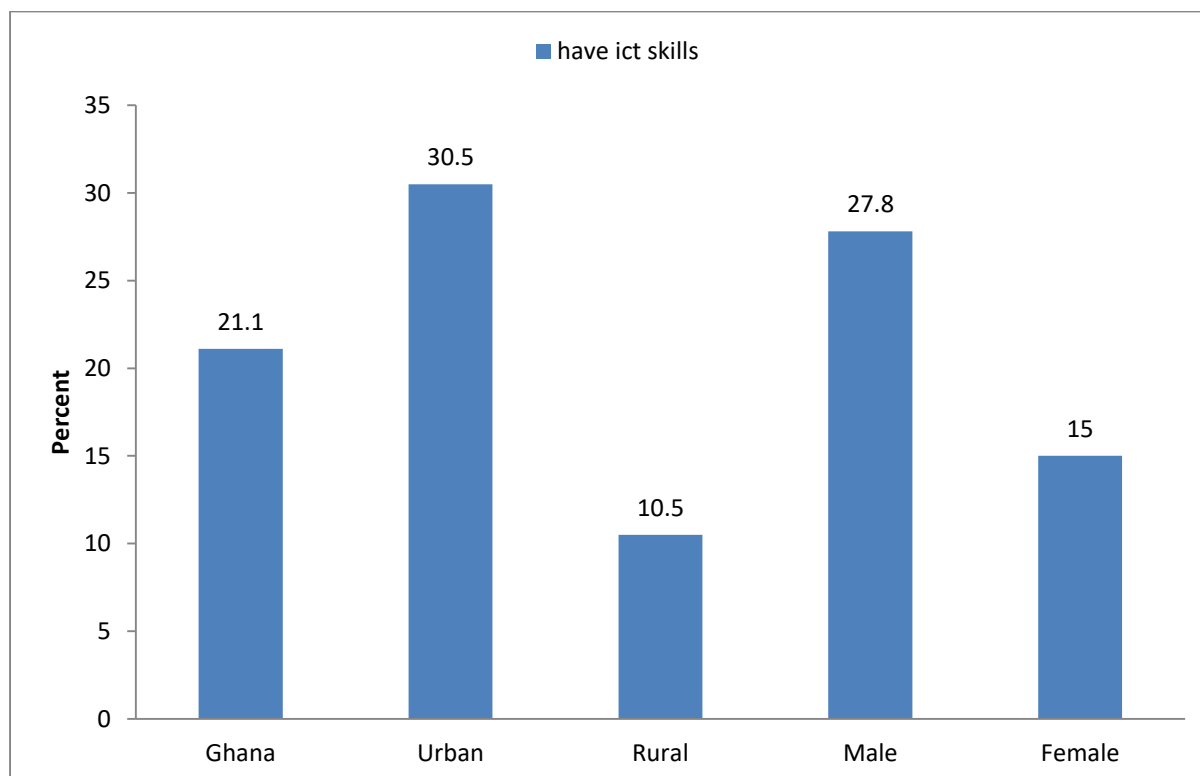
Figure 6.2: Proportions of persons owning and using mobile phone by region



Knowledge of ICT skills

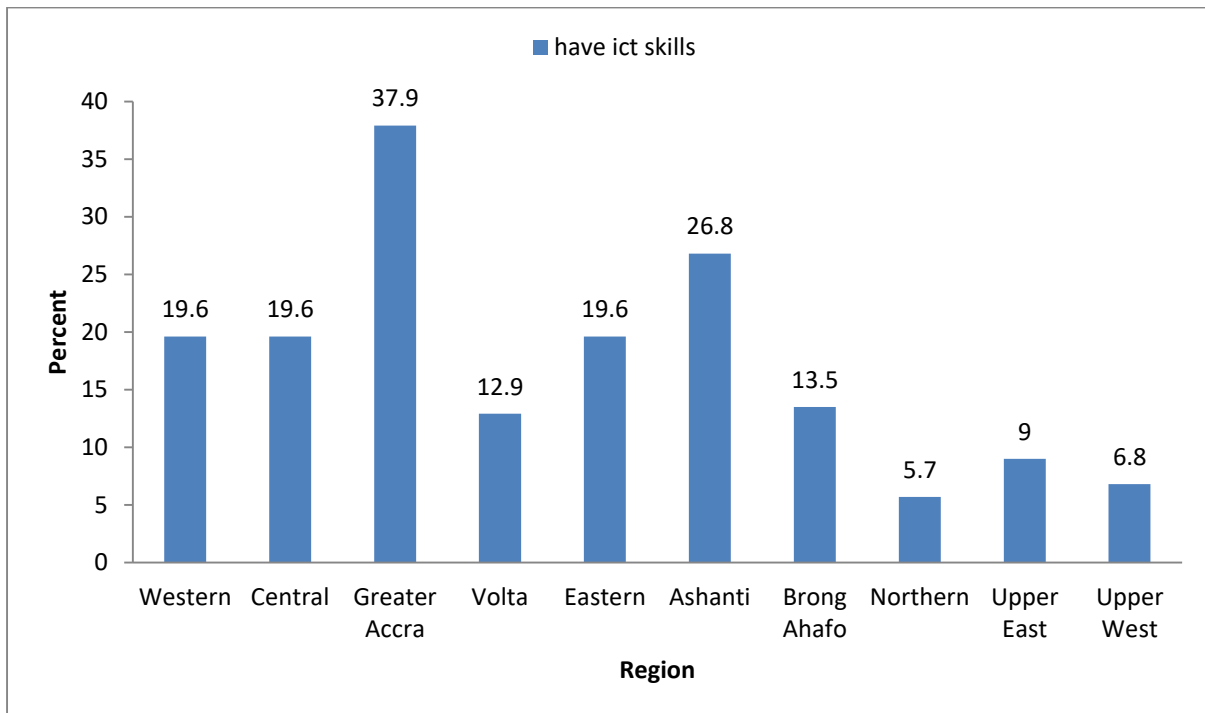
Information Communication Technology (ICT) skills are required for an individual and businesses to explore and acquire knowledge in the 21st century. Figure 6.3 brings to the fore the proportional distribution of persons having ICT skills by locality and sex. The results indicate that about one-fifth (21.1%) of the population have acquired ICT skills in the country. There is a marked difference between urban dwellers (30.5%) and rural dwellers (10.5%) of about 20 percentage points. The sex distribution also shows that there are far more males (27.8%) who has acquired ICT skills than females (15.0%).

Figure 6.3: Proportions of persons having ICT skills by locality and sex



The proportional distribution of persons having ICT skills by region is presented in figure 6.3. The proportion of persons having ICT skills in Greater Accra (37.9%) or Ashanti (26.8%) is higher than the national average of 21.1 percent (figure 6.2), the proportion for the rest of the eight regions are lower with regions in the northern part of the country having far lower proportions than those in the southern part.

Figure 6.4: Proportions of persons having ICT skills by region

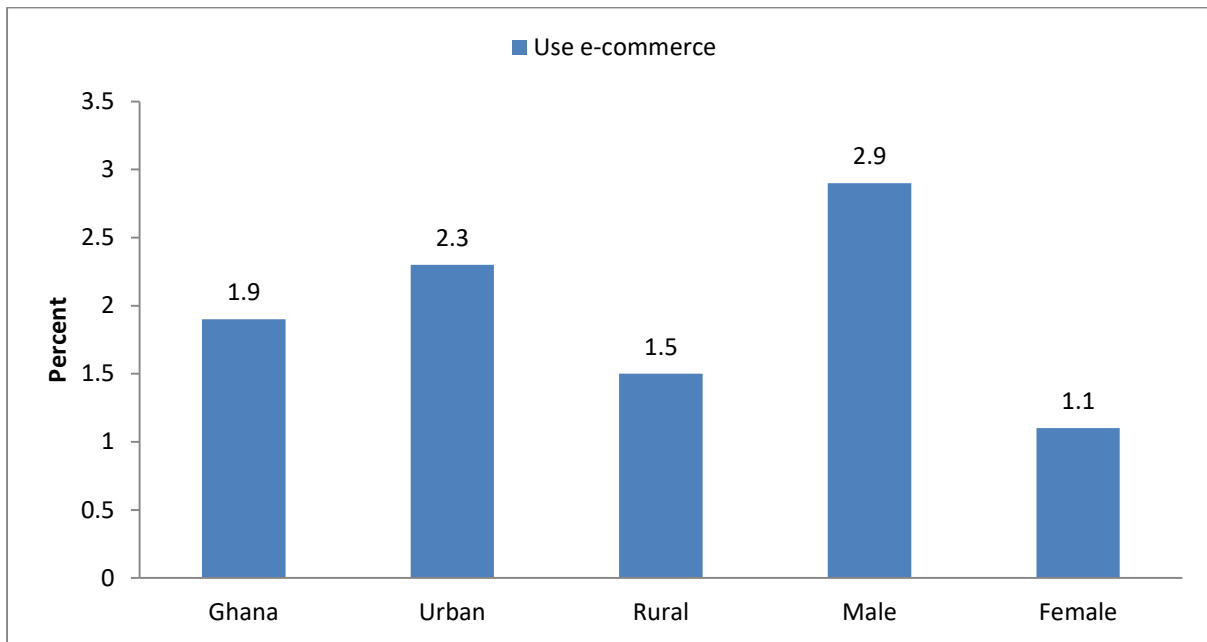


E- Commerce

Commerce has traditionally been with mankind since the advent of human civilization. Advancement in the technological space of the global economy and development of ICT has spurred the world to the emergence of a new type of commerce called e-commerce or electronic commerce, hence E-commerce is a type of business or commercial transaction that involves exchange of information through the internet. The evolution of e-commerce has become possible with growth and development of electronic funds transfer, electronic data interchange and automation. The survey solicited information from respondents on the use of e-commerce to buy and sell products.

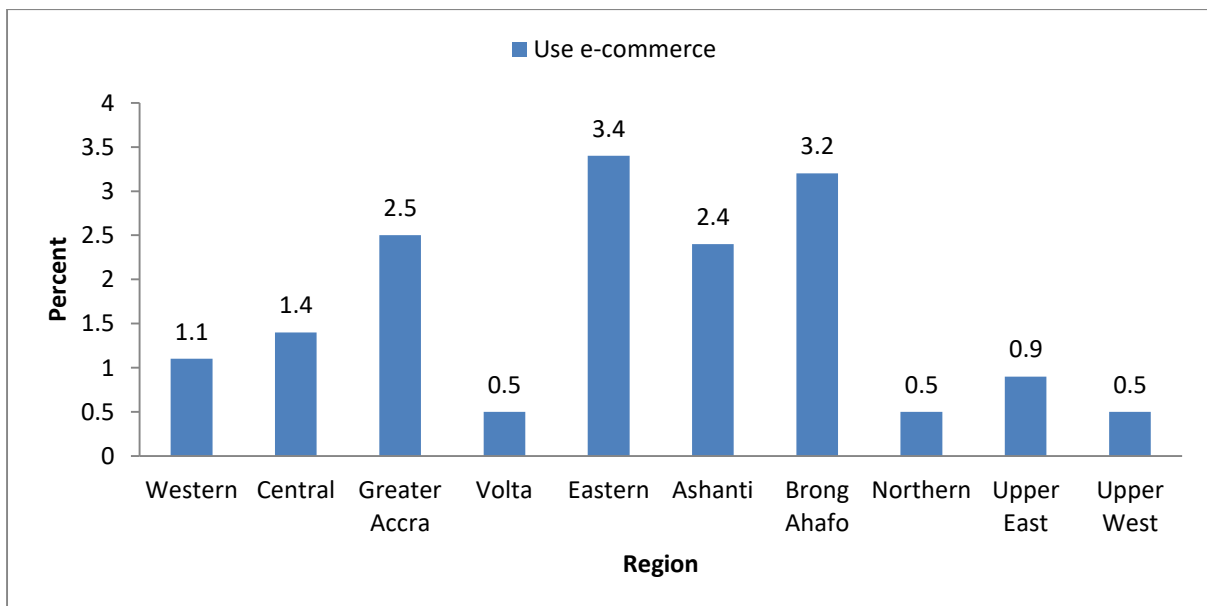
Proportional distribution of the use of e-commerce platforms by locality and sex is presented in figure 6.5. The results indicate that barely 2 out of every hundred persons in the country use e-commerce in trading. The distribution within locality shows that urban dwellers have a higher proportion (2.3%) than rural dwellers (1.5%). Also the sex distribution indicates that while 2.9% of males use e-commerce only 1.1 percent of females do same. These very low proportion of persons using e-commerce could be attributed to the low level of knowledge in ICT skills (figures 6.3 and 6.4), since the use of e-commerce is highly dependent on knowledge in ICT skills.

Figure 6.5: Proportions of persons using e-commerce platforms by locality and sex



The regional distribution of the proportion of persons using e-commerce in the country is presented in figure 6.6. Even though Greater Accra had the highest proportion having ICT skills (figure 6.3) the results indicate that Eastern region (3.4%) has the highest proportion of persons who use e-commerce followed by the Brong Ahafo (3.2%) and Greater Accra (2.5%) regions. Each of the three Northern regions or the Volta region has less than 1 percent of the population using e-commerce.

Figure 6.6: Proportions of persons using e-commerce platforms by region



6.10 Domestic and Outbound Tourism

People travel from one place to another for various reasons. Notable among them are funerals, visiting friends and relatives, business/professional purposes, holidays, recreation, education purposes, sports, shopping, etc. This section presents information on tourism, specifically domestic and outbound visitors and trips by purpose of travel, mode of travel, type of tour and sponsorship, type of accommodation unit stayed in, expenditure incurred, and duration of stay within Ghana and outside Ghana.

Tourism involves the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business or other purposes not related to the exercise of an activity remunerated from the place visited. Domestic tourism involves activities of residents of a country, traveling within the same country while outbound tourism involves the activities of residents of a country who travel to countries outside their country of residence (International Recommendations for Tourism Statistics (IRTS) Manual, 2008).

6.11 Domestic Tourism

6.11.1 Domestic same-day visitors

An ecological zone is a large bio-geographical unit of land which is characterized by its distinct species and communities. The country is characterized by coastal, forest and savannah ecological zones.

Table 6.14 shows the distribution of domestic same-day visitors by sex and ecological zone. The data shows that about 1.9 million domestic same-day visitors travelled within Ghana. There is no marked difference between the sex distribution regarding domestic same day travel. A similar distribution pattern is observed across the ecological zones, except in urban coastal (52.0%) and urban forest (52.8%) where the proportions of females are higher than males.

Table 6.14: Domestic same-day visitors by sex and ecological zone

Sex	Estimated No.	Ecological zone							
		All	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Both sexes	1,915,640	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male	965,236	50.4	53.2	48.0	47.2	53.8	51.4	54.7	60.5
Female	950,404	49.6	46.8	52.0	52.8	46.2	48.6	45.3	39.5

6.11.2 Domestic overnight visitors

Table 6.15 presents the distribution of domestic tourists across the ecological zones by sex. The results indicate that, the estimated number of domestic tourists in the country was about 4.5 million. Similar to domestic same-day visitors, there is no marked difference in the sex distribution of the proportion of domestic overnight visitors.

Table 6.15: Domestic overnight visitors/tourists by sex and ecological zone

Sex	Ecological zone								
	Estimated No.	All	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Both sexes	4,507,469	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male	2,210,027	49.0	45.6	49.3	48.4	46.9	45.9	50.4	54.1
Female	2,297,442	51.0	54.4	50.7	51.6	53.1	54.1	49.6	45.9

6.12 Outbound Tourism

6.12.1 Outbound same-day visitors

Table 6.16 present the distribution of outbound same-day visitors by sex. The statistics shows that an estimated 22,581 visitors travelled outside Ghana as outbound same-day visitors. The sex distribution shows that more than half (56.3%) are males (12,707). Except for urban forest and urban savannah, the observed pattern is the same for the remaining ecological zones.

Table 6.16: Outbound same-day visitors by sex and ecological zone

Sex	Ecological zone								
	Estimated Number	All	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Both sexes	22,581	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male	12,707	56.3	50.0	62.5	35.4	39.3	63.1	50.2	80.3
Female	9,874	43.7	50.0	37.5	64.6	60.7	36.9	49.8	19.7

6.12.2 Outbound overnight visitors

The proportional distribution of outbound tourist by sex and ecological zone is presented in Table 6.17. The results show that the estimated number of overnight visitors that travelled outside the country was 168,254. Of this number, more than half (56.0%) are males. Except for Accra and rural forest where the proportion of females exceeds that of males, male outbound tourists exceed that of females in the remaining ecological zones.

Table 6.17: Outbound tourists by sex and ecological zone

Sex	Ecological zone								
	Estimated No.	All	Accra (AMA)	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Both sexes	168,254	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male	94,167	56.0	48.2	63.0	60.5	58.5	57.8	44.4	50.5
Female	74,088	44.0	51.8	37.0	39.5	41.5	42.2	55.6	49.5

6.13 Expenditure of domestic and outbound visitors

The amount of visitor consumption expenditures on tourism goods and services are important indicators needed by the tourism industry for policy making and research. These expenditures are used to monitor and assess the effects of tourism on different sectors of the economy, and more importantly on the national economy. Visitor consumption expenditure refers to the total consumption expenditure a visitor incurs on or on behalf of a visitor for and during his or her trip and stay at a destination. These expenditures are broken down into accommodation, food and beverages, transport, sports and recreational activities, shopping, cultural services, travel agencies and other reservation services and other services.

6.13.1 Expenditure of Domestic Tourism

Domestic tourism contributes largely to the economy and communities across the country. Domestic visitors' expenditures are expenditures incurred by domestic visitors within the country by domestic same-day and overnight visitors.

6.13.2 Expenditure of domestic same-day visitors by category of expenditure and sex

Table 6.18 presents the distribution of expenditures of domestic same-day visitors by category of expenditure and sex. Out of about 1.3 billion Ghana Cedis spent by domestic same-day visitors, about one-third (33.7%) was on transport, fuel and transport rental services and shopping accounting for 32.6 percent. Almost one-quarter (23.8%) was spent on food and beverages (GH¢ 303.9 million).

Among the sexes, the expenditure of domestic same-day male visitors is almost four-fifth (79.1%) of the total expenditure. Domestic same-day male visitors spent a little over two-fifth (40.7%) on transport, fuel and transport rental services. The corresponding figure for female visitors is 27.4 percent. Similarly, the proportion spent on food and beverages by male visitors (27.9%) is higher compared to that of female visitors (20.1%). The least expenditure by male visitors was on travel agencies and reservation services (0.1%).

Table 6.18: Expenditure of domestic same-day visitors by sex (Ghana Cedis)

Category of expenditure	Both Sexes		Male		Female	
	Amount	%	Amount	%	Amount	%
All	1,279,400,633	100.0	1,012,557,684	100.0	266,842,949	100.0
Food and beverages	303,932,549	23.8	282,879,408	27.9	53,530,108	20.1
Transport, fuel and transport rental services	430,652,936	33.7	412,134,708	40.7	73,213,927	27.4
Sports and recreational activities	1,242,871	0.1	1,574,470	0.2	121,618	0.0
Shopping	416,903,018	32.6	188,199,569	18.6	119,967,519	45.0
Cultural services	40,096,128	3.1	60,144,601	5.9	1,745,634	0.7
Travel agencies and other reservation services	424,590	0.0	679,432	0.1	8,577	0.0
Other services	29,456,055	2.3	26,644,459	2.6	5,367,564	2.0
Pre-trip expenses	56,692,486	4.4	40,301,035	4.0	12,888,002	4.8

6.13.3 Expenditure of domestic overnight visitors by category of expenditure and sex

Table 6.19 shows that about one-third (33.8%) of the total of GH¢ 1.6 billion was spent on transport, fuel and transport rental services. Similarly, each of the sexes spent the largest share of their total expenditures on transport, fuel and transport rental activities, with domestic overnight female visitors (39.4%) recording a higher proportion compared with their male (29.6%) counterparts. However, with the expenditure on food and beverages, which is the second highest to domestic overnight visitors, male visitors (26.1%) recorded a higher proportion compared to females (23.9%). This is followed by expenditure on shopping, representing 15.1 per cent of the total expenditure. The share of expenditure by domestic overnight male visitors (15.5%) on shopping is slightly higher compared to that of the females (14.5%). The lowest share of the expenditure by males is recorded on cultural services (0.8%).

Table 6.19: Expenditure of domestic overnight visitors by category of expenditure and sex (Ghana Cedis)

Category of expenditure	Both Sexes		Male		Female	
	Amount	%	Amount	%	Amount	%
All Categories	1,629,628,561	100.0	1,020,832,248	100.0	608,796,313	100.0
Accommodation	133,838,751	8.2	93,526,661	9.2	40,298,231	6.6
Food and beverages	423,065,618	26.0	273,391,822	26.8	149,661,815	24.6
Transport including fuel and transport rental services	550,440,117	33.8	310,467,974	30.4	240,021,268	39.4
Sports and recreational activities?	9,460,983	0.6	9,049,248	0.9	407,268	0.1
Shopping	246,227,268	15.1	157,827,734	15.5	88,394,404	14.5
Cultural services	12,731,934	0.8	8,160,216	0.8	4,571,454	0.8
Travel agencies and other reservation services	23,108,724	1.4	22,965,129	2.2	131,451	0.0
Other services	90,680,660	5.6	77,912,115	7.6	12,738,347	2.1
Pre-trip expenses	140,074,506	8.6	67,531,350	6.6	72,572,075	11.9

6.13.4 Expenditure of Outbound Visitors

Outbound visitors' expenditures are expenditures of international outbound visitors (outbound same-day visitors and outbound overnight visitors) in other countries, which include payment to foreign carriers for international transport. These include the value of the travel item as well as passenger transport items. The data refers to international tourism, where the travellers' country of residence differs from the country of visit.

6.13.5 Expenditure of outbound same-day visitors by category of expenditure and sex

Table 6.20 shows the distribution of the expenditure of outbound same-day visitors by category of expenditure and sex. About 6.8 million Ghana Cedis was spent by outbound same-day

visitors, with the highest expenses being on transport, fuel and transport rental services (41.2%). Shopping accounted for 27.7 percent and food and beverages, 25.9 percent.

Among the sexes, while a similar distribution pattern is observed, the proportion of expenditure of outbound same-day female visitors on transport, fuel and transport rental services and food and beverages (45.1% and 31.1% respectively) were higher than for male visitors (33.5% and 15.9% respectively). However, outbound same-day male visitors (35.6%) spent relatively higher proportions of their travel budget on shopping compared with that of their female counterparts (23.6%). Additionally, outbound same-day male visitors spent less than one percent of their travel budget on sports and recreational activities (0.1%), cultural services (0.1%), and travel agencies and other reservation services (0.1%).

Table 6.20: Expenditure of outbound same-day visitors by category of expenditure and sex (Ghana Cedis)

Category of expenditure	Both Sexes		Male		Female	
	Amount	%	Amount	%	Amount	%
All Categories	6,807,271	100.0	2,312,625	100.0	4,494,646	100.0
Food and beverages	1,764,925	25.9	366,712	15.9	1,397,800	31.1
Transport including fuel and transport rental services	2,803,298	41.2	774,157	33.5	2,028,825	45.1
Sports and recreational activities?	1,555	0.0	1,557	0.1	-	-
Shopping	1,882,573	27.7	823,018	35.6	1,059,881	23.6
Cultural services	2,318	0.0	2,321	0.1	-	-
Travel agencies and other reservation services	1,179	0.0	1,180	0.1	-	-
Other services	54,237	0.8	52,503	2.3	1,794	0.0
Pre-trip expenses	297,186	4.4	291,178	12.6	6,346	0.1

6.14 Visitor arrivals to some selected tourist sites

Table 6.21 shows the distribution of domestic visitors to selected tourist sites in the country by sex of visitor. The data indicate that, in terms of domestic same-day visitors, the majority of them (19%) travel to Kakum National Park. Visitors to Lake Bosomtwi is the second highest (11.6%) followed by those who went to Cape Coast Castle (8.9%) while Paga Crocodile Pond records the least number of visitors.

With regard to domestic overnight visitors, Cape Coast Castle records the highest (28.8%) followed by Elmina Castle (10%) and Kakum National Park. Other sites including Nzulezu, Mole National Park and Boti Water Falls record visitors of around 5 percent. Tafi Atome Monkey Sanctuary records the least number of visitors (0.1%).

Table 6.21: Domestic and overnight visitors by tourist site visited and sex

Tourist site	Domestic same-day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Total	100.0	100.0	100.0	37,625	100.0	100.0	100.0	42,875
Cape Coast Castle	10.4	6.7	8.9	3,351	31.4	25.6	28.8	12,356
Elmina Castle	1.9	6.5	3.8	1,417	3.0	18.6	10.0	4,268
Kumasi Zoo	10.3	1.9	6.9	2,585	2.8	4.6	3.6	1,557
Accra Zoo	-	4.0	1.6	619	0.5	2.5	1.4	582
Agumatsa Resource	3.1	8.9	5.5	2,057	-	-	-	-
Shai Hills	-	4.6	1.9	711	-	-	-	-
Kakum National Park	25.1	10.2	19.0	7,154	9.0	5.4	7.4	3,172
Mole National. Park	0.9	-	0.5	201	2.1	7.9	4.7	2,016
Dubois Centre	-	2.5	1.0	388	-	-	-	-
Nkrumah Museleum	1.2	-	0.7	271	6.6	-	3.7	1,575
Damango Game Reserve	-	0.8	0.3	128	1.7	-	0.9	397
Tafi-Atome Monkey S.	1.0	-	0.6	234	0.2	-	0.1	55
Paga Crocodile Pond	0.4	-	0.2	89	0.4	2.4	1.3	560
Kintampo Waterfalls	2.1	10.5	5.6	2,095	-	-	-	-
Lake Bosomtwe	9.3	15.1	11.6	4,380	-	-	-	-
Nzulezu	7.0	-	4.1	1,560	5.7	3.6	4.8	2,043
Akosombo Dam	1.0	9.4	4.4	1,671	-	-	-	-
Boti Falls	3.3	3.6	3.4	1,295	8.1	-	4.5	1,927
Bui Dam	-	-	-	-	0.8	-	0.4	181
Ada Foah Estuary	6.4	-	3.8	1,415	-	-	-	-
Other	14.6	15.2	14.8	5,573	28.1	28.2	28.1	12,066

CHAPTER SEVEN

HOUSING

7.1 Introduction

Housing is a crucial factor in the development of every economy (Boamah, 2011). Adequate housing provides shelter and also contributes to household health and income. In economies where policy ensures sufficient resource allocation to the sector, housing contributes positively to economic growth and social stability (Boamah, 2015). Inadequate housing produces stress within households, contributes to child health problems and poor performance of children in schools (Conger, Patterson & Ge, 1995e Krieger & Higgins, 2002). The availability of an efficient housing system is capable of delivering adequate housing to meet the needs of the citizenry and is thus essential for the development of a nation.

The housing stock in Ghana is inadequate and challenged with overcrowding, congestion, housing decay and blight in some neighborhoods (Boamah, 2015). This challenge largely, is a direct result of rapid population growth particularly, increasing urbanization, cumulative effect of housing deficit and poor maintenance over the years.

This chapter discusses the survey findings on housing conditions of Ghanaian households. Data collected on housing conditions include the type of dwelling units, main construction materials for walls, floor and roof, holding/tenure arrangement, ownership type, type of lighting, source of water supply and toilet facilities by locality type (urban/rural) and region.

7.2 Type of dwelling unit by households by locality and region

Table 7.1 presents data on the type of dwelling units occupied by households by locality and region. From the Table, about 58 percent (57.3%) of households in Ghana live in compound houses with 28 percent living in separate houses. In the Greater Accra region for example, close to three-quarters (73%) of households live in compound houses. The data further show that about five percent of households live in semi-detached houses with a little over four percent residing in huts-on-same-compound. Just over three percent live in flats/apartments. Quite significant proportions of households reside in kiosks/containers (1.2%) and huts-on-different-compounds (0.5%).

In both rural and urban areas of the country, the majority of households reside in compound houses. This is followed by those who reside in separate houses. However, the proportion of rural households who live in separate houses is higher than urban and more so in rural forest areas (47.8%).

Except in three regions (Western, Volta and Upper East), more than 50.0 percent of households in the remaining seven regions reside in compound houses.

Table 7.1: Type of dwelling of households by ecological zone, locality and region

Locality /region	Type of Dwelling											Total
	Separate house	Semi-detached house	Flat/ Apartment	Compound house (rooms)	Huts/ Buildings (same compound)	Huts/ Buildings (different compound)	Tent	Improvised home (kiosk/ container, etc)	Living quarters attached to office/ shop	Uncompleted building	Other	
Locality												
All	28.0	4.7	3.3	57.3	4.3	0.5	0.0	1.2	0.2	0.5	0.1	100.0
Accra	7.5	5.3	5.0	73.9	0.6	-	-	7.2	0.2	0.2	0.2	100.0
Urban												
Urban Coastal	25.2	8.6	5.8	56.4	0.5	-	0.1	2.1	0.2	1.1	0.1	100.0
Urban Forest	24.3	3.0	4.7	65.2	0.6	0.1	0.0	1.2	0.4	0.6	0.0	100.0
Urban Savannah	15.9	2.2	1.5	75.1	4.9	0.4	-	-	-	0.0	0.0	100.0
Rural												
Rural Coastal	33.7	8.3	1.9	50.9	2.6	1.3	-	0.8	0.1	0.2	0.1	100.0
Rural Forest	43.7	2.6	1.3	47.8	3.5	0.5	-	0.1	0.0	0.3	0.1	100.0
Rural Savannah	22.2	5.7	1.6	45.7	22.7	2.1	-	-	0.0	0.0	-	100.0
Region												
Western	38.8	7.3	3.2	47.8	2.3	0.2	-	0.0	-	0.3	0.1	100.0
Central	31.2	4.0	2.5	59.5	0.6	0.8	-	0.2	0.1	1.1	0.1	100.0
Greater Accra	19.6	7.8	5.5	60.8	0.6	-	0.1	4.8	0.2	0.6	0.1	100.0
Volta	46.1	3.7	1.9	44.1	2.5	1.0	-	0.5	0.1	0.1	-	100.0
Eastern	39.8	1.8	2.4	52.0	3.5	-	-	0.3	-	0.1	0.0	100.0
Ashanti	25.7	3.1	4.1	62.8	1.2	0.4	-	1.2	0.5	0.9	0.0	100.0
Brong Ahafo	22.8	6.5	2.6	60.4	7.1	0.2	0.1	0.1	-	0.1	0.1	100.0
Northern	11.4	2.1	1.0	70.3	14.2	0.9	-	-	0.0	0.0	-	100.0
Upper East	17.8	2.2	1.1	37.3	36.4	5.1	-	-	-	0.1	-	100.0
Upper West	20.1	6.5	1.9	57.6	12.2	1.4	-	-	0.1	-	0.1	100.0
All regions	28.0	4.7	3.3	57.3	4.3	0.5	0.0	1.2	0.2	0.5	0.1	100.0

7.3 Occupancy status of dwelling units of households by locality and region

Table 7.2 depicts the present occupancy status of dwellings by households by locality type and region. The Table shows that 42.1 percent of households in Ghana occupy their own dwelling units with close to 30.0 percent (29.1%) living in rent-free dwelling units. About 28 percent of households pay rent for the dwelling unit they occupy. Less than one percent (0.5%) of households either perch (0.3%) or squat (0.2%) with other households. Urban households are more likely to live in a rented dwelling unit (37.2%) than rural households (13.6%). High proportions of households tend to live in rent-free accommodation in urban (30.6%) and rural areas (28.2%).

Table 7.2 also present data on occupancy status by ecological zones and region. Most rural savannah households (78.4%) own their dwelling units while most urban forest households (40.2%) are rent-paying occupants. However, almost equal proportions in the urban (32.8%) and rural (32.9%) forest households live in rent-free dwelling units.

In the regions, more than half of the households in four (Northern, Upper East, Upper West and Western regions) out of the ten regions own their dwelling units. The Greater Accra region tend to have the lowest proportion of households owning their dwelling units (27.8%) and the highest percentage of households who live in rented houses. In the Eastern region, more than one third of households (36.7%) live in rent-free dwelling units. Households who are perching or squatting though uncommon, are more likely to be found in urban areas especially in Greater Accra.

Table 7.2: Household occupancy status of dwelling unit by locality and region

Locality Type	Present holding agreement of the dwelling					Total
	Owning	Renting	Rent-free	Perching	Squatting	
All	42.1	27.6	29.7	0.3	0.2	100.0
Accra	18.3	48.6	32.4	0.1	0.6	100.0
Urban	31.4	37.2	30.6	0.5	0.3	100.0
Urban Coastal	34.1	36.5	28.3	0.5	0.6	100.0
Urban Forest	26.2	40.2	32.8	0.6	0.2	100.0
Urban Savannah	46.1	26.3	27.3	0.2	-	100.0
Rural	57.9	13.6	28.2	0.2	0.1	100.0
Rural Coastal	48.3	20.5	31.1	0.1	-	100.0
Rural Forest	51.3	15.5	32.9	0.2	0.1	100.0
Rural Savannah	78.4	4.8	16.3	0.4	0.1	100.0
Region						
Western	53.4	25.6	20.7	0.2	-	100.0
Central	44.4	28.2	27.1	0.3	-	100.0
Greater Accra	27.8	40.9	30.2	0.3	0.8	100.0
Volta	48.0	19.5	31.9	0.6	-	100.0
Eastern	39.6	23.4	36.7	0.1	0.1	100.0
Ashanti	30.9	33.7	34.9	0.3	0.2	100.0
Brong Ahafo	41.0	25.1	33.2	0.6	0.1	100.0
Northern	69.2	9.0	21.1	0.5	0.2	100.0
Upper East	81.3	6.2	12.2	0.2	-	100.0
Upper West	76.3	8.5	14.6	0.6	-	100.0

7.4 Payment for dwelling unit of households

Table 7.3 provides data on the household member who pays for the dwelling units occupied by households who do not live in their own dwelling unit. About 61.0 percent of households who pay rent, have the rent paid by a relative. It is more so for households in rural areas (66.9%) than urban (58.5%). While private individuals support 13.4 percent of households to pay rent, about one in ten (10.3%) households in Ghana is supported by private employers (10.3%). Close to nine percent (8.6%) of households have their rent paid for by Government.

Except for the Upper East and Upper West regions, where the rent of less 29.0 percent of households are being paid for by relatives, the rent for more than 50.0 percent of households in the remaining eight regions is paid for by a relative. Government agencies pay for significant proportions the rent of households in five regions; namely, Upper West (51.3%), Eastern (40.6%), Upper East (22.0%), Northern (19.4%) and Central (14.6%).

Table 7.3: Payment of rent for dwelling unit by households, locality and region

Locality Type	Who pays for the rent					Total
	Relative	Private individual	Government	Private employer	Other	
All	60.7	13.4	8.7	10.3	6.9	100.0
Accra	64.2	13.0	6.7	7.8	8.4	100.0
Urban	58.5	13.6	8.4	12.3	7.3	100.0
Urban Coastal	65.9	1.4	7.0	25.7	0.0	100.0
Urban Forest	54.4	18.5	8.3	8.2	10.6	100.0
Urban Savannah	73.4	6.5	12.8	7.4	0.0	100.0
Rural	66.9	12.7	12.1	4.6	3.7	100.0
Rural Coastal	70.5	22.6	6.9	0.0	0.0	100.0
Rural Forest	76.3	7.0	12.3	2.2	2.2	100.0
Rural Savannah	49.8	10.5	17.2	12.8	9.8	100.0
REGION						
Western	69.5	12.3	2.9	15.4	0.0	100.0
Central	69.6	2.7	14.6	9.1	3.9	100.0
Greater Accra	61.9	10.2	3.9	19.2	4.9	100.0
Volta	72.2	7.2	7.4	10.8	2.4	100.0
Eastern	52.4	7.1	40.6	0.0	0.0	100.0
Ashanti	53.2	26.6	1.4	4.2	14.7	100.0
Brong Ahafo	77.8	2.5	2.5	10.1	7.0	100.0
Northern	68.3	6.3	19.4	6.0	0.0	100.0
Upper East	28.7	15.9	22.0	33.4	0.0	100.0
Upper West	19.5	0.0	51.3	13.8	15.4	100.0

7.5 Improvements/additions made to dwelling unit of households

Improvements and additions made to buildings/dwellings units to preserve, restore or improve them as a comfortable shelter is presented in Table 7.4. During the period under review, most dwelling units (87.6%) occupied by households in Ghana did not have improvements or additions made to them. Just a little over 12 percent (12.3%) of households had changes made to their dwelling units. About one in ten households (10.7%) indicated improvements were made to their dwelling units. Dwelling units in rural savannah benefited more from improvements than dwelling units in any other ecological zone. Among the regions, dwellings units of households in the Upper East region benefited most from improvements (27.7%) than the remaining nine regions. Dwelling units of households in the Ashanti region saw the least improvement during the period of the study.

Table 7.4: Improvements/Additions made to dwelling by ecological zone and region

Locality	Improvements or additions made to dwelling				Total
	Yes, my dwelling	Yes, other dwelling	Yes, both	No	
All	10.7	1.4	0.2	87.6	100.0
Accra	11.4	1.0	0.3	87.2	100.0
Urban	9.4	1.3	0.2	89.2	100.0
Urban Coastal	10.9	0.9	0.2	88.0	100.0
Urban Forest	7.9	1.5	0.1	90.4	100.0
Urban Savannah	11.6	1.2	0.2	87.0	100.0
Rural	12.1	1.7	0.3	85.9	100.0
Rural Coastal	10.7	0.5	0.1	88.7	100.0
Rural Forest	10.2	1.5	0.1	88.2	100.0
Rural Savannah	17.2	3.0	0.8	79.1	100.0
Region					
Western	13.3	1.3	0.1	85.3	100.0
Central	17.2	0.7	0.3	81.8	100.0
Greater Accra	7.7	0.9	0.3	91.1	100.0
Volta	14.2	2.0	0.2	83.6	100.0
Eastern	10.9	2.2	0.2	86.7	100.0
Ashanti	5.0	0.7	0.0	94.3	100.0
Brong Ahafo	8.4	2.3	0.2	89.1	100.0
Northern	17.4	2.0	0.7	79.9	100.0
Upper East	27.7	4.2	1.0	67.1	100.0
Upper West	11.3	2.1	0.1	86.4	100.0

7.6 Households and dwelling room density

The number of rooms occupied by a household has great impact on the lives of the occupants in so far as their health and social lives are concerned. Table 7.5 presents data on room occupancy by household size in Ghana. While one-man household constitute 38.3 percent of households living in one room, 45.5 percent of households with two to four members live in two rooms (two members, 13.3%; three members; 14.6% and four members 17.6%). The data further show that about 18 percent of households have five to nine members living in single rooms.

Table 7.5: Household size by number of rooms occupied

Household Size	Number of rooms					Total
	1 room	2 rooms	3 rooms	4 room	5+ rooms	
One	38.3	12.4	6.4	3.9	5.3	23.9
Two	14.5	13.3	7.3	6.0	6.4	12.4
Three	15.4	14.6	11.5	11.7	6.5	14.0
Four	13.4	17.6	13.7	13.2	12.5	14.5
Five	9.2	17.2	20.6	16.5	10.6	13.1
Six	5.0	11.9	12.0	15.0	11.5	8.6
Seven	2.4	6.6	12.7	10.7	11.3	5.7
Eight	1.2	3.6	7.8	7.4	7.3	3.3
Nine	0.3	1.5	3.6	3.9	5.7	1.5
Ten or more	0.3	1.2	4.5	11.7	23.0	3.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

7.8 Housing conditions

Housing conditions can affect the health status of a household depending on the type and quality of materials used for the wall, floor and roof of the dwelling. This section discusses the materials used to construct the outer walls, roofs and floors of dwelling units of households.

7.8.1 Main material for outer walls of dwelling units

Table 7.6 presents data on materials used for the outer walls of dwelling units of households. From the data, outer walls of more than half (59.4%) of dwelling units in Ghana are made of cement blocks/concrete. Close to 30.0 percent (29.6%) of dwelling units still have their outer walls being mud/mud bricks/earth. Six percent of dwelling units have their outer walls made of burnt bricks, two percent made of wood and 1.3 percent, landcrete. Outer walls of dwelling units made of metal sheet/slate/asbestos, stone, bamboo, palm leaves/thatch (grass/raffia) form insignificant proportions.

In the regions, the outer walls of dwellings units in the three northern regions (Northern, Upper East and Upper West) are predominately mud/mudbricks/earth (more than 72%). However, in the Greater Accra and Ashanti regions, two percent and 14.0 percent respectively of the outer walls of dwelling units are made up of mud/mudbricks/earth.

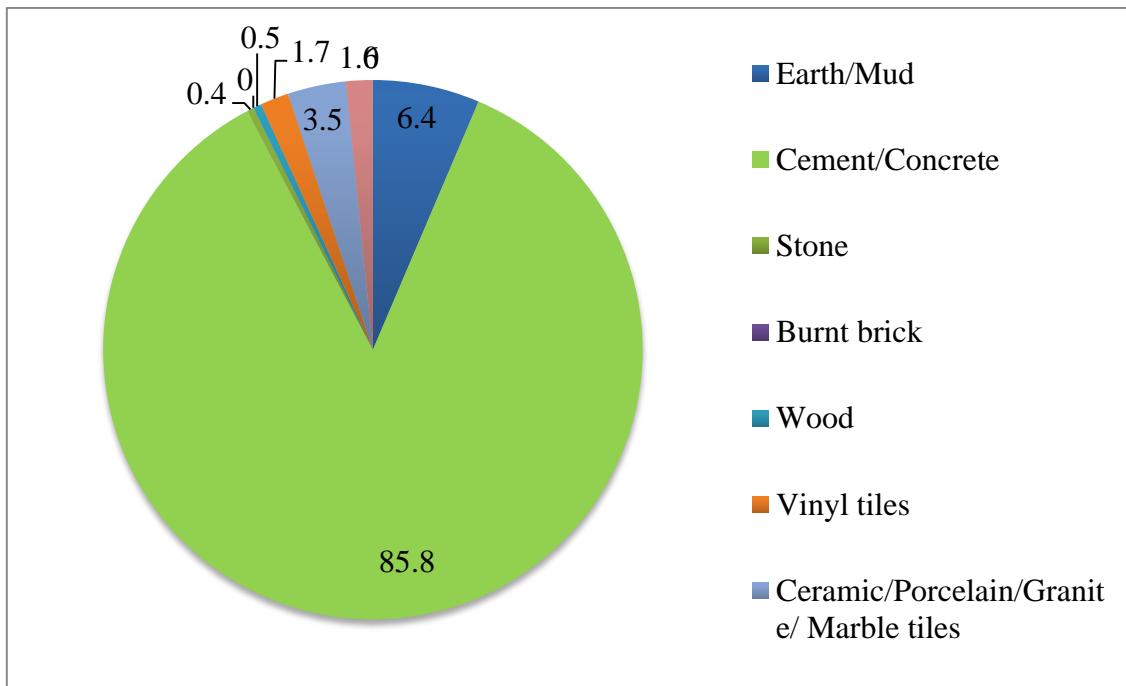
Table 7.6: Main construction material used for outer walls of dwelling units by region

Main construction material used for outer wall	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Mud/Mud bricks/Earth	29.6	35.3	29.4	2.0	46.4	36.0	14.0	36.1	73.4	80.3	72.5
Wood	2.0	0.4	0.5	7.8	0.4	1.0	1.4	0.3	0.4	0.3	0.2
Metal sheet/slate/asbestos	0.5	0.5	0.1	1.1	0.6	0.5	0.4	0.2	0.7	0.0	0.3
Stone	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.2
Burnt bricks	6.8	6.1	7.0	7.4	7.6	4.0	8.6	9.5	2.6	5.1	3.1
Cement blocks/concrete	59.4	55.7	63.0	81.6	44.3	50.1	75.1	53.9	21.2	14.3	23.7
Landcrete	1.3	1.4	0.0	0.0	0.6	8.5	0.4	0.0	0.0	0.0	0.0
Bamboo	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Palm leaves/Thatch(grass/Raffia)	0.1	0.6	0.0	0.0	0.0	0.0	0.0	0.1	1.1	0.0	0.0
Other	0.1	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.4	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.8.3 Main construction material for floor of dwelling units

Figure 7.1 presents data on the main material used for the floor of dwelling units. The statistics show that cement/concrete is the most (85.8%) used material for the floors of dwelling units in the country followed by earth/mud accounting for about 6 percent (6.4%).

Figure 7.1 Distribution of main construction material for floor



7.8.4 Main material for roof of dwelling units

The proportional distribution of main material for roofing is presented in table 7.8. More than three-quarters (78.2%) of dwelling units in Ghana are roofed with metal sheets (Table 7.8). Other materials used for roofing include slate/asbestos (14.8%), thatch/palm leaf/raffia (3.2%), and cement/concrete (2.4%). Mud/mud bricks/earth (0.6%), roofing tiles (0.3%) and bamboo (0.3%) constitute less than one percent each as the main roofing material for dwellings.

Except for the Upper East, Upper West and Northern regions where mud/mudbricks/earth constitute between two to about five percent of main material used for the roofs of dwelling units, mud/mudbricks/earth constitute less than one percent of the roofs of dwelling units in the remaining seven regions.

Slate/asbestos is common as a roofing material for the Greater Accra (45.0%), Central (26.6%), Ashanti (10.0%) and Western (9.5%) regions. In the Northern (18.6%), Volta (7.1%), Upper East and Brong Ahafo regions, thatch/palm leaf or raffia is still a common roofing material as shown in Table 7.8.

A similar pattern is observed in the regions. In the Eastern region, a high proportion of dwelling units are roofed with metal sheets (94.1%) than dwellings units in the Greater Accra region (69.5%). Slate/Asbestos however, is important as roofing material for dwelling units in the Greater Accra region (45.0%) than in the Eastern region (2.0%). It is only in the Western region that Bamboo is used as a roofing material with close to two percent.

Table 7.8: Main construction material used for roof of dwelling by region

Main material used for roof	Region										
	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Mud/Mud bricks/Earth	0.6	0.6	0.2	0.3	0.5	0.3	0.0	0.2	2.0	4.8	4.1
Wood	0.3	0.4	0.1	0.3	0.4	0.0	0.4	0.4	0.2	0.3	2.8
Metal sheet	78.2	80.0	69.5	49.7	82.0	94.1	86.4	91.6	78.3	86.0	85.9
Slate/ Asbestos	14.8	9.5	26.6	45.0	9.2	2.0	10.0	0.7	0.4	0.9	4.5
Cement/Concrete	2.4	6.6	2.9	3.9	0.8	1.0	2.0	1.0	0.3	0.5	0.8
Bamboo	0.3	1.6	0.3	0.0	0.0	0.1	0.2	0.1	0.1	0.1	0.0
Thatch/Palm leaf or Raffia	3.2	1.3	0.4	0.1	7.1	2.4	0.8	6.0	18.6	6.8	1.9
Roofing tile	0.3	0.0	0.0	0.8	0.1	0.1	0.3	0.0	0.1	0.3	0.0
Other	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.9 Main source of water supply

7.9.1 Main source of water for drinking

The main sources of water for drinking by households in Ghana (Table 7.9) include pipe-borne (27.3%), wells (28.5%), natural sources (8.0%) and other sources (36.1%). Other sources which include sachet water (35%), bore-holes/pumps/tube wells (23.9%) and public tap/standpipes (11.5%) are most used as of drinking water by the households.

In the regions, however, sachet water (79.5%) is the most important single drinking water source in Greater Accra while tube wells are the most important in Upper West (77.6%) and East (73.4%) regions. Except for Greater Accra (2.0%), Eastern (8.7%), Upper East (3.3%) and Upper West (5.4%) regions, public taps/standpipes constitute more than ten percent of households' main source of drinking water. Water from natural sources such as rivers/streams and springs as a main source of drinking water is quite high in the Northern (20.6%), Volta (19.0%), Eastern (17.7%) and Western (10.7%) regions.

7.9.2 Main source of water supply for general use

Table 7.10 presents data on main source of water for general use by households. On the whole, most households in Ghana use pipe-borne water as the main source of water for general use (48.5%). This is followed by water from wells ((36.4%). Water from natural sources such as rivers/streams, rain water and wells only constitute about five percent (5.2%) of water for general use by households in Ghana. With regard to locality of residence and the main source of water for general use, residents in urban localities tend to use pipe-borne water for general use while rural residents use water from wells and other related sources.

In the regions, only three regions namely Greater Accra (82.2%), Central (58.1%) and Ashanti (53.6%) have the majority of households using pipe-borne water for general use. In the remaining seven regions, well water is mainly used for other purposes other than drinking. In four regions (Volta, Northern, Eastern and Western), use of water from natural sources by households for other purposes other than drinking is quite high, ranging from 12.6 percent for Western region to 26.7 percent for Volta region.

Table 7.9: Main source of water supply for drinking by region

Source of Drinking water for household	Region										
	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Pipe-borne	27.3	32.2	41.3	14.8	36.6	19.4	32.9	25.0	35.0	12.1	11.9
Pipe-borne inside dwelling	4.5	6.1	4.4	3.9	3.8	3.3	6.6	2.9	3.4	3.4	2.5
Pipe-borne outside dwelling but on compound	4.2	3.9	2.6	5.4	5.5	2.5	5.1	2.6	5.3	2.2	1.7
Pipe-borne outside dwelling but from neighbours house	7.1	10.8	13.1	3.2	9.7	4.9	7.7	3.0	12.0	3.2	2.3
Public tap/Standpipe	11.5	11.4	21.2	2.3	17.6	8.7	13.5	16.5	14.3	3.3	5.4
Well	28.5	27.8	18.0	2.2	26.8	31.4	29.1	50.3	38.0	81.9	80.0
Bore-hole/Pump/Tube well	23.9	21.0	14.7	2.1	19.8	25.2	26.7	40.4	28.6	73.4	77.6
Protected well	3.2	4.3	3.0	0.1	2.8	3.9	2.2	8.6	4.9	5.9	1.8
Unprotected well	1.4	2.5	0.3	0.0	4.2	2.3	0.2	1.3	4.5	2.6	0.6
Natural Source	8.0	10.7	6.1	0.1	19.0	17.7	3.5	6.8	20.6	1.5	2.7
Rain water	0.3	0.1	0.4	0.0	2.4	0.7	0.0	0.1	0.2	0.0	0.1
Protected spring	0.1	0.0	0.4	0.0	0.5	0.1	0.0	0.0	0.0	0.0	0.0
Unprotected spring	0.1	0.2	0.4	0.0	0.2	0.3	0.0	0.1	0.3	0.1	0.3
River/Stream	6.4	10.4	3.8	0.0	11.2	16.6	3.5	5.2	13.1	1.2	1.8
Dugout/Pond/Lake/Dam/Canal	1.1	0.0	1.1	0.1	4.7	0.0	0.0	1.4	7.0	0.2	0.5
Other	36.1	29.4	34.6	82.8	17.6	31.2	34.4	17.8	6.5	4.5	5.5
Bottled water	0.6	0.2	0.2	1.7	0.1	0.1	0.6	0.4	0.2	0.1	0.0
Sachet water	35.0	28.4	34.4	79.5	16.9	31.0	33.8	17.4	6.0	3.4	3.2
Tanker supply/Vendor provided	0.5	0.8	0.0	1.6	0.5	0.1	0.0	0.0	0.3	1.0	2.3
Other	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Table 7.10: Households main source of water supply for general use
by locality and region**

Source of water supply	Type of Localities			Region									
	Ghana	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Pipe-borne	48.5	68.4	23.2	43.5	58.1	82.2	35.2	28.1	53.6	33.0	37.8	10.1	13.2
Pipe-borne inside dwelling	10.6	16.6	2.8	11.4	7.6	19.9	4.1	6.2	13.9	5.4	4.1	3.2	3.6
Pipe-borne outside dwelling but not on compound	9.8	16.1	1.7	6.6	6.0	24.7	6.9	4.5	9.2	5.0	5.8	2.4	2.0
Pipe-borne outside dwelling but from neighbours house	14.5	22.8	4.0	11.4	19.9	31.3	9.5	6.6	14.1	4.0	12.6	2.1	1.9
Public tap/Standpipe	13.7	12.9	14.7	14.0	24.6	6.3	14.6	10.9	16.4	18.6	15.4	2.3	5.7
Well	36.4	25.1	50.9	42.8	32.7	6.7	37.4	50.1	41.6	58.0	36.3	85.6	79.5
Bore-hole/Pump/Tube well	28.9	15.9	45.6	30.6	22.1	4.9	20.6	32.5	35.7	42.5	27.3	69.3	75.5
Protected well	7.1	8.9	4.8	8.8	8.8	1.4	6.3	14.3	4.9	13.6	3.8	11.2	2.8
Unprotected well	0.4	0.3	0.5	3.4	1.8	0.4	10.5	3.3	1.0	2.0	5.2	5.1	1.1
Natural sources	5.2	4.0	6.7	12.6	8.4	1.0	26.7	21.3	4.4	8.6	25.4	2.9	4.5
River/Stream	0.1	0.1	0.2	11.2	4.5	0.2	16.8	20.0	4.1	6.6	16.1	2.2	2.6
Rain water	0.0	0.0	0.0	0.0	1.0	0.2	1.8	0.7	0.0	0.1	0.3	0.0	0.1
Dugout/Pond/Lake/Dam/Canal	0.3	0.4	0.1	0.1	2.2	0.6	7.2	0.1	0.2	1.7	8.6	0.6	1.6
Protected spring	2.0	1.8	2.3	0.3	0.4	0.0	0.6	0.2	0.1	0.0	0.0	0.0	0.0
Unprotected spring	2.7	1.6	4.1	1.0	0.3	0.0	0.3	0.3	0.0	0.2	0.4	0.2	0.3
Others	9.9	2.5	19.2	1.1	0.8	10.1	0.7	0.4	0.4	0.3	0.5	1.4	2.8
Bottled water	0.3	0.1	0.4	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Sachet water	7.9	2.2	15.2	0.4	0.4	0.5	0.1	0.1	0.3	0.1	0.1	0.0	0.0
Tanker supply/Vendor provided	1.7	0.1	3.6	0.8	0.4	9.5	0.4	0.2	0.1	0.1	0.4	1.4	2.8
Other	0.0	0.1	0.0	0.0	0.0	0.1	0.2	0.1	0.0	0.1	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.10 Household water management

7.10.1 Quality of drinking water

Table 7.11 shows data on water quality by ecological zone and region. The data show that rural residents have quality issues with their drinking water regarding odour (72.1%), colour/suspended materials (70.8%) and taste (62.7%). The same can be said of urban households in respect of their drinking water as they tend to have issues with the odour (27.9%), taste (37.3%) and colour/suspended materials (29.1%).

The proportion of rural forest households who have issues with their drinking water is high (experience colour/suspended material (40.7%), odour (33.0%) and taste (28.7%)) compared to other ecological zones. In the regions, households in the Volta region more than any region have odour (23.1%), taste (22.2%) and colour/suspended materials (15.9%) in their drinking water.

Table 7.11: Households drinking water quality problem by ecological zone and region

locality/Region	Water quality problem			
	Yes, Odour	Yes, Taste	Yes, Colour / Suspended materials	None
Urban Areas	27.9	37.3	29.1	59.5
Accra	2.1	2.1	1.4	7.8
Urban Coastal	10.2	19.7	13.6	16.7
Urban Forest	9.6	7.9	10.2	28.7
Urban Savannah	6.0	7.6	3.9	6.3
Rural Areas	72.1	62.7	70.8	40.6
Rural Coastal	12.0	15.2	11.5	6.9
Rural Forest	33.0	28.7	40.7	23.0
Rural Savannah	27.1	18.8	18.6	10.7
Regions				
Western	17.0	16.5	17	9.5
Central	9.4	8.6	11.1	7.9
Greater Accra	8.4	17.9	6.1	19.3
Volta	23.1	22.2	15.9	6.2
Eastern	7.8	4.7	13.4	11.8
Ashanti	5.5	7.1	13.8	24.2
Brong Ahafo	3.2	4.2	6.7	9.7
Northern	21.9	14	12.3	5.8
Upper East	2.4	3.3	2.7	3.1
Upper West	1.3	1.6	1.0	2.4
Total	100.0	100.0	100.0	100.0

7.11 Method of purifying drinking water

Households experiencing problems with water quality adopt various methods for water purification. Table 7.12 provides data on water purification methods adopted by households by region. Generally, most Ghanaian households (57.6%) do not treat their drinking water. In households where drinking water is treated, the majority of households allow their drinking water to ‘stand and settle’ (20.9%). Other methods used include; sieved through a cloth (9.2%) or boiled (4.9%) before use. Some households also add camphor/naphthalene (2.3%), bleach/chlorine (1.7%), use water filters (1.3%) or solar disinfect (0.1%).

A similar pattern is observed in the regions except the Northern region where all households interviewed indicated they do not treat their drinking water before use. More than 42.0 percent (42.4%) households in the Volta region indicated they allow their drinking water to ‘stand and settle’ before use.

7.12 Main source of water management

7.12.1 Type of dwelling unit and method of water storage

Table 7.13 shows data on method of water storage by dwelling type, locality and region. Slightly more than 80 percent (81.3%) of households in Ghana store water in plastic containers/buckets. About 13 percent (12.6%) store water in pots/earthenware vessels while 4.5 percent store water in metal containers with 1.7 percent in other container types.

Urban households (89.4%) more than their rural counterparts (75.5%) store water in plastic containers/buckets. In rural households on the other hand, higher proportions store water in pots/earthenware vessels (17.8%) than their urban counterparts (5.6%).

In the regions, plastic containers/buckets are common in the Greater Accra region for water storage than other regions. Pots/earthenware vessels on the other hand are common in the Upper East region (55.7%), metal containers in Upper West region (6.1%) and other container types in the Volta region (2.3%).

7.12.2 Supplier of water to households

Table 7.14 provides data on the supplier of households’ water by locality type and region. Generally, the Ghana Water Company Limited (GWCL) and the Community Operated and Managed Water Systems (COMWS) are the two most important suppliers of water to households in Ghana. Together they serve 60 percent of households; GWCL (39.2%) and COMWS (20.8%). Other suppliers include Community Water Sanitation Agency (4.0%), NGOs (6.8%) and others (12.9%). Some other households provide their own water (5.2%). There are, however, households (11.1%) which do not provide their own water or get supplies from any of these agencies.

COMWS is the most important water provider (35.3%) to rural households whereas GWCL is the most important source (57.8%) for urban households. COMWS is also important for households in the Upper West (39.7%), Upper East (35.3%), Brong Ahafo (26.6%) and Eastern (22.8%) regions. GWCL on the other hand, is important for households in Greater Accra (79.6%), Central (61.4%), Northern (38.8%), Ashanti (33.0%), Volta (30.5%) and Western (24.9%) regions.

Table 7.12: Method of purifying drinking water by region

Methods of purification	Region										
	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Boil	4.9	8.6	2.9	4.7	5.7	6.5	6.1	10.6	0.0	8.7	6.1
Add bleach/chlorine	1.7	3.0	2.0	2.3	0.0	1.8	1.0	0.0	0.0	0.0	3.1
Strain it through a cloth	9.2	1.2	3.8	2.9	2.2	14.1	9.1	0.0	0.0	0.0	3.9
Use water filter	1.3	1.2	0.2	0.5	0.7	1.4	1.1	2.9	0.0	2.4	0.0
Solar disinfectant	0.1	0.0	0.0	0.0	1.5	0.0	0.6	0.0	0.0	0.0	0.0
Let it stand and settle	20.9	33.7	23.8	27.0	42.4	22.4	30.9	17.9	0.0	14.7	4.4
Add camphor/naphthalene	2.3	1.3	4.5	3.4	4.2	3.6	3.8	0.8	0.0	0.7	9.2
Add water tablet	1.5	1.3	0.0	0.4	3.6	2.4	2.9	0.0	0.0	0.0	5.3
No action	57.6	49.6	61.9	57.9	38.9	47.9	44.1	66.1	100.0	72.1	68.0
Other	0.5	0.0	1.0	0.7	0.9	0.0	0.4	1.6	0.0	1.3	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7.13: Percent of households using method of water storage by type of locality and region

Water storage method	Locality			Region									
	Ghana	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Plastic Container/ Bucket	81.3	89.4	75.5	94	94.7	96.6	71.6	83.8	91.7	83.4	49.3	41.5	65.5
Pot/ Earthenware Vessel	12.6	5.3	17.8	2.2	1.9	1.8	20.7	10.9	1.9	7.8	39.6	55.7	27.8
Metal Container	4.5	2.9	5.6	2.4	2.7	0.3	5.3	4.6	3.2	7.9	9.2	1.8	6.1
Other	1.7	2.5	1.1	1.3	0.7	1.2	2.3	0.6	3.1	0.9	1.9	1.1	0.6
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7.14: Supplier of water to households by type of locality and region

Supplier of water	Locality		Region										
	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	All regions
Self	6.5	3.6	13.1	4.8	2.8	5.3	5.1	3.8	6.0	5.9	3.4	1.8	5.2
Community operated and managed	9.4	35.3	22.2	16.1	5.5	19.7	22.8	26.6	26.6	22.9	35.3	39.7	20.8
Community Water Sanitation Agency	2.5	6.0	3.7	0.6	1.5	1.0	5.3	1.7	13.0	1.6	19.8	12.7	4.0
Ghana Water Company Limited	57.8	15.4	24.9	61.4	79.3	30.5	19.7	33.0	17.3	38.8	17.4	11.9	39.2
NGO	1.9	13.1	4.2	4.1	0.0	9.5	12.7	6.2	7.0	13.2	16.0	17.6	6.8
Other	15.3	9.9	18.3	6.8	7.5	12.6	9.3	19.7	21.5	2.9	5.0	11.7	12.9
Not Applicable	6.6	16.7	13.6	6.2	3.4	21.4	25.2	8.9	8.6	14.6	3.1	4.5	11.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.13 Source of Electricity

Table 7.15 presents data on household sources of electricity supply by ecological zone and region. The Table shows that electricity from the national grid is the predominant source of lighting for most households in Ghana. It is the most important lighting source in Accra (96.5%), urban forest zone (91.9%) than rural savannah (48.0%). Apart from the Upper East and Upper West regions, where about 48 percent and 58 percent of households respectively use electricity from the national grid as their main source of lightening, more than two-thirds of households in the remaining eight regions use electricity from the national grid as their main source of lightening.

Other electricity sources include local mini-grids, private generators, home solar systems, solar lanterns/lights and other forms of energy sources. Mini-grids, private generators, and solar systems remain insignificant sources of light for households in Ghana. Less than two percent use these sources. For example, households use mini-grids in rural savannah (0.8%) and rural forest (0.3%), Upper West (0.9%), Brong Ahafo (0.8%) and Eastern (0.6%) regions.

Table 7.15: Source of electricity supply to households by ecological zone and region

Locality /Region	National Grid Connection	Local Mini Grid	Private Generator	Solar Home System	Solar Lantern/ Lighting System	Other (specify)	No Electric Power	Total
Locality								
Accra	96.5	0.0	0.0	0.0	0.0	0.0	2.8	100.0
Urban Coastal	91.5	0.0	0.0	0.0	0.2	0.1	8.0	100.0
Urban Forest	91.9	0.0	0.0	0.0	0.1	0.2	7.5	100.0
Urban Savannah	88.3	0.0	0.0	0.1	0.0	0.1	11.2	100.0
Rural Coastal	80.9	0.0	0.1	0.0	0.8	0.6	17.0	100.0
Rural Forest	71.9	0.3	0.2	0.2	0.8	0.7	25.5	100.0
Rural Savannah	48.0	0.8	0.1	0.5	1.9	0.2	46.1	100.0
Region								
Western	82.9	0.0	0.1	0.1	0.6	0.8	15.0	100.0
Central	84.4	0.0	0.1	0.2	0.9		13.8	100.0
Greater Accra	93.7	0.0		0.0	0.1	0.0	5.8	100.0
Volta	75.3	0.0	0.0	0.1	0.7	0.3	23.7	100.0
Eastern	73.8	0.6	0.2	0.2	0.6	0.2	24.0	100.0
Ashanti	89.2	0.0	0.0	0.0	0.2	0.6	9.5	100.0
Brong Ahafo	72.5	0.8	0.1	0.1	0.1	0.2	25.9	100.0
Northern	66.1	0.0	0.0	0.4	0.3	0.2	32.1	100.0
Upper East	47.7	0.0	0.2	0.7	5.3	0.6	38.8	100.0
Upper West	57.8	0.9	0.0	0.4	0.2	0.0	40.5	100.0

7.13.1 Reasons for not connecting to national grid

The main reason why households are not connected to the national grid by locality type and region is presented in Table 7.16. Reasons given by households for not being connected to the national grid include none availability of the national grid in their community or the lines

being too far from the household (32.1%), cost of initial connection (21.2%), high electricity bills (17.0%), application being submitted and waiting for connection (8.4%), or because the landlords decide not to connect (3.0). Other reasons include service unreliability (2.9%), company refusing to connect the households (2.4%) and complicated administrative procedures (2.3%). Some others indicated that they are satisfied with the current energy solution (1.2%).

Rural households (41.6%) are more likely than their urban counterparts (2.4%) not to be connected to the national grid because the grid is not available/too far from their households. Urban households (35.0%) however, are more likely not to be connected because the light bills are too expensive.

Grid unavailability/distance from household account for why households in five regions are not connected to the national grid; these are Northern (59.5%), Upper West (40.6%), Upper East (35.3%), Brong Ahafo (34.7%) and Eastern (33.9%). Expensive monthly bills barred households in three regions from getting connected to the national grid; Central (39.8%), Greater Accra (39.5%) and Ashanti (24.9%) regions. Cost of initial connectivity and service unavailability respectively account for why households in the Volta (35.3%) and Western (20.9%) regions are not connected to the national grid.

7.13.2 Light bulbs use

Table 7.17 presents data on the types of bulbs used in households connected to the national grid for lighting. Urban forest households (38.8%) use compact fluorescent light (CFL) bulbs than other households for lighting. Urban coastal households, however, use the fluorescent tube with choke (33.6%), LED light bulbs (25.0%) and other unknown bulb types (22.1%) for lighting, while rural forest households use incandescent light bulbs (26.3%) than their counterparts for lighting.

In the regions, Greater Accra households use fluorescent tube with choke (60.0%) and LED bulbs (20.9%) for lighting than other regions. Western region households use other bulb types (33.0%), whereas households in the Ashanti regions use incandescent bulbs (27.6%) and CFL bulbs (31.4%) for lighting.

**Table 7.16: Main reason household is not connected to the national grid
by type of locality and region**

Main reason	Locality			Region									
	Ghana	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Grid is too far from household/not available	32.1	2.4	41.6	37.1	13.5	1.6	29.9	33.9	18.3	34.7	59.5	35.3	40.6
Cost of initial connection is too expensive	21.2	27.7	19.1	4	22.5	28.6	35.3	20.1	19	27.3	16.2	24.3	12.3
Monthly fee is too expensive	17	35	11.2	13.4	39.8	39.5	11.8	18.8	24.9	11.2	6.1	7.6	5.3
Satisfied with current energy solution	1.2	1.7	1	0	0.4	0.8	2.1	1.8	1.4	1.9	1	0	0.2
Renting, Landlord decision	3	9	1.1	4.6	1.8	7.7	3.8	2.8	4.8	3.2	0.9	0	0
Service unreliable	2.9	0.3	3.8	20.9	2.7	0	0.4	0.3	1.2	0	0.4	5.5	3.2
Administrative procedure is too complicated	2.3	0.5	2.8	0.3	1.4	0.3	0.8	0.4	0	4.9	5.4	0.7	11.1
Submitted application and waiting for connection	8.4	7.4	8.7	10.3	6.1	6	7.3	12.4	5.3	9.8	5	11	8.5
Company refused to connect the household	2.4	3.6	2	0.3	2.6	8.6	1.8	0.6	0.5	1.6	0.8	6.5	10.2
Other	9.6	12.2	8.7	9.3	9.1	6.9	6.8	8.8	24.7	5.4	4.8	9.1	8.6
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7.17: Households Light bulb-use with main electricity system by ecological zone and region

Locality/Region	Light bulb-use					
	All	Incandescent Light Bulb	Fluorescent tube (with choke)	Compact fluorescent light (CFL) Bulb	LED Light Bulb	Light Bulb, Other/Unknown type
Locality						
Accra	8.2	8.6	31.5	6.5	8.3	4.9
Urban	55.1	50.0	59.9	58.9	51.4	47.6
Urban Coastal	18.4	13.9	33.6	14.0	25.0	22.1
Urban Forest	30.1	19.6	23.5	38.8	23.1	18.1
Urban Savannah	6.6	16.6	2.8	6.2	3.3	7.4
Rural	36.7	41.4	8.7	34.6	40.3	47.6
Rural Coastal	7.5	3.1	2.2	5.7	12.1	12.9
Rural Forest	21.9	26.3	4.5	24.0	19.8	18.4
Rural Savannah	7.4	12.0	2.0	4.9	8.5	16.3
Region						
Western	10.7	13.0	7.2	6.9	11.2	33.0
Central	8.5	4.9	3.8	4.6	16.9	12.4
Greater Accra	20.5	19.5	60.0	18.6	20.9	10.6
Volta	6.9	4.4	5.2	7.4	8.0	4.8
Eastern	10.7	0.9	9.8	13.3	10.9	8.3
Ashanti	25.3	27.6	9.0	31.4	20.7	6.2
Brong Ahafo	8.1	5.1	0.6	12.8	3.3	3.0
Northern	5.4	19.6	3.2	2.2	5.0	8.4
Upper East	2.3	2.1	0.1	1.5	1.7	10.8
Upper West	1.6	2.9	1.1	1.3	1.3	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

7.14 Provision of basic utilities

7.14.1 Use of basic utilities

Wood and charcoal are the dominant sources of fuel for cooking by households in Ghana. The data in Table 7.18 shows that close to one third (34.1%) of households in Ghana use charcoal as their main source of fuel for cooking. The next most important source of fuel for cooking is wood, accounting for 33.3 percent of households. The use of gas as a main source of cooking fuel for households is just close to 25 percent. Other energy sources used by households for cooking include electricity, kerosene, crop residues, sawdust and animal waste.

Wood is most used in rural households (63.0%) for cooking. Gas and charcoal are more important in urban coastal (50.2%) and urban savannah households (48.2%). Wood (81.6%) and crop residues (3.4%) are important in rural savannah households for cooking than the other ecological zones.

In the regions, wood is the most common energy source for cooking in the Upper West, Northern, Volta and Brong Ahafo regions.

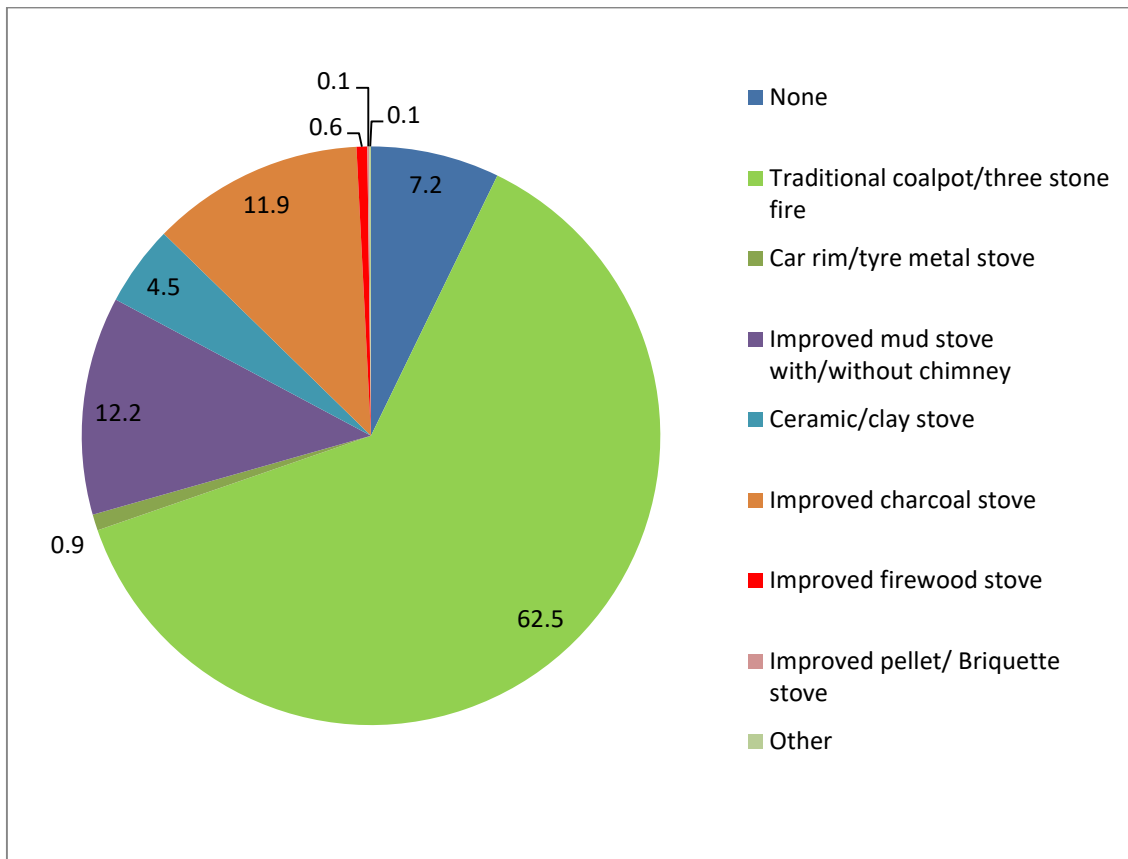
Table 7.18: Households main fuel for cooking by ecological zone and region

Locality	Main fuel used by the household for cooking										Total
	None, No Cooking	Wood	Charcoal	Gas	Electricity	Kerosene	Crop residue	Sawdust	Animal waste	Other	
Accra	7.6	0.5	39.5	51.2	0.6	0.3	0.0	0.0	0.0	0.3	100.0
Urban	9.1	11.3	44.3	34.8	0.4	0.1	0.0	0.0	0.0	0.0	100.0
Urban Coastal	5.0	4.5	40.1	50.2	0.2	0.0	0.0	0.0	0.0	0.0	100.0
Urban Forest Urban	11.6	11.1	46.1	30.6	0.5	0.1	0.0	0.0	0.0	0.0	100.0
Savannah	9.2	30.6	48.2	11.6	0.2	0.0	0.2	0.0	0.0	0.0	100.0
Rural	5.0	63.0	22.0	8.7	0.2	0.0	0.9	0.0	0.1	0.0	100.0
Rural Coastal	3.5	43.9	32.4	19.8	0.3	0.1	0.0	0.0	0.0	0.1	100.0
Rural Forest Rural	5.9	60.3	25.1	8.4	0.2	0.0	0.0	0.0	0.0	0.0	100.0
Savannah	4.1	81.6	8.3	1.8	0.2	0.0	3.4	0.0	0.5	0.1	100.0
Region											
Western	4.1	40.5	30.6	24.4	0.4	0.0	0.0	0.0	0.0	0.0	100.0
Central	3.9	34.1	38.5	23.1	0.2	0.0	0.0	0.0	0.0	0.2	100.0
Greater Accra	6.6	0.9	37.7	54.1	0.4	0.2	0.0	0.0	0.0	0.1	100.0
Volta	2.2	53.1	27.5	17.2	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Eastern	5.0	38.4	39.2	17.1	0.2	0.1	0.0	0.0	0.0	0.0	100.0
Ashanti	13.5	22.4	40.2	23.2	0.6	0.0	0.0	0.0	0.0	0.0	100.0
Brong Ahafo	8.4	51.2	28.6	11.4	0.3	0.1	0.0	0.0	0.0	0.0	100.0
Northern	7.4	65.5	23.4	3.4	0.3	0.0	0.0	0.0	0.0	0.1	100.0
Upper East	2.7	60.0	16.0	6.6	0.0	0.0	12.9	0.0	1.9	0.1	100.0
Upper West	3.4	71.1	19.1	6.1	0.1	0.0	0.0	0.1	0.0	0.1	100.0
All regions	7.2	33.3	34.1	24.5	0.3	0.1	0.4	0.0	0.1	0.1	100.0

7.14.2 Type of biomass cook-stove

Data from the survey show that some households use biomass stoves for cooking. Table 7.19 shows the types of biomass cook-stoves used by households by region. The traditional coal pot/three-stone fire place is the most (62.5%) used cook-stove in Ghana. Improved mud stoves with/without chimney (12.2%) rank second while improved charcoal stoves (11.9%) ranks third.

Figure 7.2: Distribution of type of biomass cook-stove used



7.14.3 Cooking place

Table 7.20 shows that about half (49.1%) of households in Ghana cook outdoors. Other places where households cook include; separate dwellings (17.9%), in verandas/roofed platforms with at least two open sides (17.9%), dwelling not in sleeping area (13.7%) and dwelling in sleeping area (1.2%). Whereas outdoor cooking is almost as important for rural households (48.5%) as it is for urban households (49.8%), cooking on a veranda (26.2%) is more common with urban than rural households. Cooking in a separate dwelling (23.6%) and in dwellings not sleeping areas (15.6%) are also more common in rural than urban households.

In the regions, cooking in a veranda/ roofed platform with at least two open sides is most common in Greater Accra (34.4%), Upper West (20.5%), Ashanti (17.6%) and Brong Ahafo regions. Cooking in separate dwellings on the other hand is common in Western (35.0%), Volta (27.4%), Central (27.2%) and Eastern (26.1%) regions.

For households in the Northern (29.3%) and Upper East (21.9%) regions, however, cooking in a dwelling place which is not a sleeping area is the most common place

7.14.4 Methods of waste disposal

Table 7.21 provides information on household's refuse, kitchen and bath waste disposal methods by region. Most households in dispose of their refuse on public refuse dumps (47.8%), by burning (19.5%), by indiscriminate dumping (10.8%) or have it collected by

refuse collecting companies (21.9%). The data show that rural households (52.9%) dispose of their refuse on public dumps more than their urban (43.7%) counterparts. Public dump is the most important household refuse disposal method in the Western (75.0%), Central (68.2%), Brong Ahafo (67.0%), Ashanti (57.5%) and Eastern (55.9%) regions. Burning on the other hand is the most common disposal method in Upper East (52.8%) and Volta (39.8%) regions, while household refuse in the Greater Accra region (65.4%) is mostly disposed of through refuse collecting companies.

Table 7.21 further shows that household kitchen and bath waste water is predominantly discharged in open areas by most households (68.8%) in Ghana. Rural households (93.6%), more than their urban counterparts (49.3%) discharge kitchen waste and bath water into open areas. This method of kitchen waste and bath water disposal is most common in all regions except Greater Accra region where most (53.6%) of it is discharged into drains.

7.14.5 Type of toilet facility

Figure 7.3 illustrates toilet facilities used in households by locality. Urban households (36.2%) use public latrines more than their rural counterparts (27.2%). Urban households also use WC (28.6%) and KVIPs (15.4%) more than their rural counterparts while rural households use pit latrines more than their urban counterparts (27.2%) or have no toilet facilities (29.0%) at all.

Figure 7.3: Type of toilet facility used by households by locality

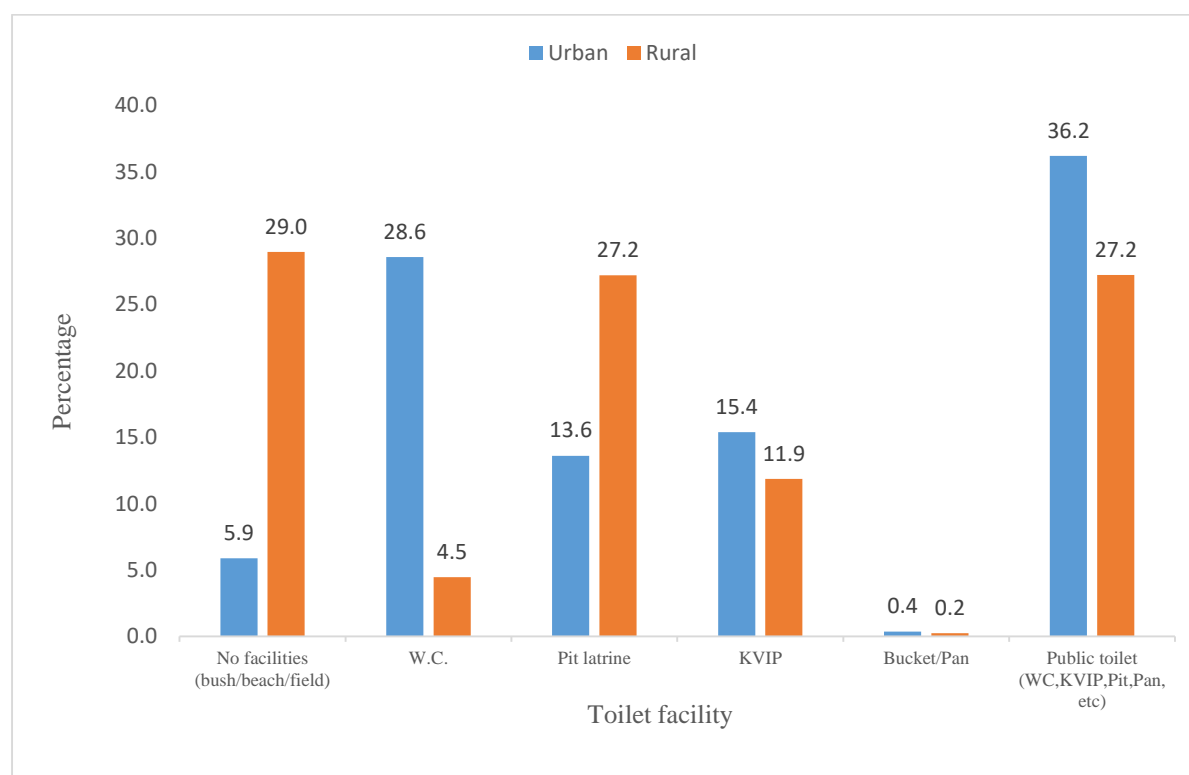


Table 7.20: Households by Cooking place locality and region (%)

Cooking place	Locality		Region										All regions
	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
In dwelling, NOT in sleeping area	11.3	15.6	11.6	7.1	8.0	9.6	15.9	15.7	7.9	29.3	21.9	12.4	13.7
In dwelling, in a sleeping area	1.4	1.1	2.0	0.5	1.0	1.5	0.3	1.4	0.2	3.5	1.6	0.4	1.2
In a separate dwelling	11.0	23.6	35.0	27.2	4.8	27.4	26.1	10.6	13.0	4.9	21.7	10.7	17.9
In a veranda (roofed platform with at least two open sides)	26.2	11.0	14.0	14.8	34.4	16.9	22.1	17.6	17.4	5.0	7.2	20.5	17.9
Outdoors	49.8	48.5	37.4	50.2	51.2	44.1	35.5	54.2	61.6	57.2	47.4	55.7	49.1
Other	0.3	0.2	0.0	0.2	0.6	0.5	0.0	0.5	0.0	0.1	0.1	0.3	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7.21: Type of waste disposal method by type of locality and region

Type of Waste Disposal Method	Ghana	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Solid waste													
Collected	21.9	36.2	3.7	8	7.3	65.4	5.7	5.9	27.7	2.6	6.2	8.1	12.5
Burned by household	19.5	16.1	23.8	11.1	18.8	14.6	39.8	28.8	11.5	15.9	23.4	52.8	23.3
Public dump	47.8	43.7	52.9	75	68.2	17.4	31.6	55.9	57.5	67	33.1	7.2	25.4
Dumped indiscriminately	10.8	3.9	19.6	5.9	5.7	2.7	22.8	9.4	3.3	14.4	37.3	31.9	38.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Liquid waste													
Discharged in open area	68.8	49.3	93.6	78.6	79.5	32.4	86.4	80	55.5	91	92.3	97.4	95.8
Discharged into drains	25.9	43.1	3.9	15.7	18.6	53.6	6.3	17.6	40.9	7.4	5.3	1.9	2.7
Septic tank	3.7	5.5	1.4	5.1	1.4	12	2	1.8	1	1.4	1.8	0.6	1.2
Discharge into sewer	0.9	1.2	0.6	0.2	0.4	2	0.3	0.6	1.8	0.1	0.2	0.2	0.2
Other	0.7	0.8	0.5	0.3	0.1	0	4.9	0	0.9	0.1	0.4	0	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The survey shows that, about 20 percent (19.6%) of households use pit latrines with 18.0 percent using WC (Table 7.22). A high proportion (16.0%) of households has no toilet and therefore, resort to defecating in the bush/beach/field. Households' use of KVIP accounts for about 14 percent. The use of WC as toilet facility however, is more common in urban households (28.6%) than rural areas (4.5%). On the other hand, the use of bushes/beaches/fields as toilet facilities is more of a rural phenomenon (29.0%) than urban (5.9%) whereas KVIP use is more associated with urban (15.4%) than rural (11.9%) households.

In the regions, pit latrines are used by households in Western (29.2%), Eastern (29.0%), Volta (28.9%), Upper West (22.1%) and Brong Ahafo (18.0%) regions. The use of WCs is more common in Greater Accra (36.0%) and Ashanti (24.7%) regions. KVIPs are also more common amongst households in the Central region (24.6%) whereas the use of bushes/beaches/fields is common in the Upper East (77.1%) and Northern (57.5%) regions.

Table 7.22 also shows that about 35 percent (34.8%) of households in Ghana do not share toilet facilities with other households. Some 65 percent (65.2%) of households however, share with other household(s) in same house (48.9%), with other household(s) in different house (11.2%) and with other household(s) and located in different houses (5.0%). Urban households (54.8%) more than rural ones (39.1%) share toilet facilities with other household(s) in the same house while rural households (20.6%) more than urban ones (5.6%) share their facilities with other household(s) in different houses.

Table 7.22: Toilet facility by locality and region

Type of toilet facility household usually used	Locality		Region										
	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Ghana
No facilities (bush/beach/field)	5.9	29.0	9.2	13.3	4.0	26.6	9.9	6.0	15.1	57.5	77.1	51.4	16.0
W.C.	28.6	4.5	17.1	11.1	36.0	7.6	10.2	24.7	10.4	2.6	3.4	4.9	18.0
Pit latrine	13.6	27.2	29.2	18.9	9.7	28.9	29.0	21.0	18.0	6.4	9.3	22.1	19.6
KVIP	15.4	11.9	16.4	24.6	15.6	11.7	21.5	9.0	12.0	5.4	4.7	8.7	13.8
Bucket/Pan	0.4	0.2	0.1	0.0	0.0	0.1	0.1	0.9	0.3	0.4	0.1	1.1	0.3
Public toilet (WC/KVIP/Pit,Pan, etc)	36.2	27.2	28.0	32.0	34.6	25.1	29.0	38.5	44.1	27.7	5.2	11.8	32.2
Other	0.0	0.1	0.1	0.1	0.0	0.0	0.2	0.0	0.1	0.0	0.1	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Share toilet facility with other households													
Yes, with other household(s) in same house	54.8	39.1	36.4	46.7	46.6	35.6	48.4	62.4	57.0	44.4	32.8	28.8	48.9
Yes, with other household(s) in different house	5.6	20.6	18.1	14.2	2.7	25.3	18.1	5.5	11.9	12.4	12.7	11.8	11.2
Yes, with other household(s) and located in different house	2.9	8.7	7.1	10.5	1.5	10.1	4.8	3.4	5.2	4.1	10.9	8.1	5.0
No	36.7	31.6	38.3	28.6	49.2	28.9	28.7	28.8	25.9	39.1	43.6	51.3	34.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.14.6 Use of soap or detergent for washing of hands

Table 7.23 present data on households' soap or detergent use for washing hands by locality of residence and region. Urban households use more liquid hand washing soap (82.4%), detergent (74.2%), toilet soap (64.3%) and washing soap (60.1%) than their rural counterparts for hand washing. In the regions, liquid hand washing soap (46.0%), toilet soap (38.8%) and detergents (36.5%) are most important amongst households in Greater Accra than the other regions for hand washing.

Table 7.23: Use of Soap or detergent for hand washing by ecological zone and region (%)

Locality/Region	Soap or detergent						
	Soap/ Detergent - Washing Soap	Soap/ Detergent - Detergent	Soap/ Detergent - Liquid hand washing soap	Soap/ Detergent - Ash	Soap/ Detergent - Toilet Soap	Soap/ Detergent - Other soap	None
Accra	9.5	12.0	10.5	0.0	16.8	0.0	9.5
Urban	60.1	74.2	82.4	0.0	64.3	21.7	43.8
Urban Coastal	19.5	31.9	47.5	0.0	25.6	21.7	16.9
Urban Forest	35.9	34.1	31.7	0.0	34.3	0.0	21.9
Urban Savannah	4.7	8.2	3.2	0.0	4.4	0.0	5.0
Rural	30.4	13.9	7.1	100.0	19.0	78.4	46.7
Rural Coastal	4.7	3.7	1.7	9.0	5.5	37.3	8.5
Rural Forest	18.8	4.9	3.3	5.1	9.6	0.0	27.0
Rural Savannah	6.9	5.3	2.1	85.8	3.8	41.1	11.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region							
Western	17.9	7.5	7.4	0.0	5.4	59.0	10.1
Central	3.0	2.5	6.7	14.2	6.2	0.0	12.5
Greater Accra	23.1	36.5	46.0	0.0	38.8	0.0	21.1
Volta	4.5	5.8	3.6	0.0	4.1	0.0	4.9
Eastern	6.6	2.1	6.0	0.0	5.4	0.0	11.0
Ashanti	28.6	26.8	21.7	0.0	26.5	0.0	21.7
Brong Ahafo	6.5	7.2	4.3	0.0	7.6	0.0	5.8
Northern	7.1	9.5	3.0	84.3	5.4	30.0	5.8
Upper East	1.2	0.5	0.9	0.0	0.3	0.0	4.4
Upper West	1.5	1.6	0.3	1.5	0.2	11.1	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CHAPTER EIGHT

HOUSEHOLD AGRICULTURE

8.1 Introduction

The agricultural sector remains a major driving force in the development of the Ghanaian economy, despite being overtaken by the services sector in recent times. The sector continues to provide employment for almost fifty percent of employed persons in Ghana (ref.). The Household Agriculture section of the Ghana Living Standards Survey (GLSS7) questionnaire sought information on household agricultural activities. This chapter presents information on households' ownership and operation of farms as well as ownership of equipment, technology use, processing, harvesting, marketing, and consumption of own produce, among others.

8.2 Agricultural activities and assets

Table 8.1 shows the distribution of households and members owning or operating a farm by region and type of locality. It is estimated that 44.1 percent of households in Ghana own or operate a farm. The proportion of households which own or operate a farm is higher in the three regions of the north, with the Upper East Region having the highest proportion of 83.2 percent, followed by Upper West Region with 80.4 percent and Northern with 70.6 percent. Greater Accra Region has the least proportion of households which own or operate a farm in Ghana. The proportion of households owning or operating a farm in rural localities (74.4%) is more than three times the proportion for urban localities (20.4%). The estimated number of households which own or operate a farm is about 7.3 million involving about 5.3 million persons.

On average, the proportion of females who own or operate a farm is 46.4 percent for the entire country while those who own or operate a farm is between 40 percent and 50 percent for all regions except Greater Accra which recorded 36.8 percent. Central Region recorded the highest proportion (49.9%) of females who own or operate a farm half followed by Ashanti and Volta Regions with both recording 49.1 percent. The female proportion of household members who own or operate a farm in rural localities (47.8%) is higher than that for urban localities (41.5%). The proportion of female household members who own or operate a farm in rural coastal localities is also higher (51.2%) compared to the rural forest (48.5%) and rural Savannah (46.0%) areas.

Table 8.1: Households and members owning or operating a farm by region and type of locality

Region/Type of locality	<i>Households:</i>		<i>Members:</i>	
	Estimated total number	Proportion owning or operating a farm	Estimated total	Female proportion
Total	7,299,925	44.1	5,297,280	46.4
Western	753,642	51.7	586,212	42.8
Central	607,837	52.0	494,442	49.9
Greater Accra	1,324,504	5.4	99,237	36.8
Volta	547,455	66.7	640,326	49.1
Eastern	857,405	58.4	717,752	45.6
Ashanti	1,661,560	29.9	660,921	49.1
Brong Ahafo	678,208	62.3	693,577	48.7
Northern	479,675	70.6	783,275	42.7
Upper East	226,983	83.2	387,862	48.8
Upper West	162,655	80.4	233,677	42.0
Urban	4,089,329	20.4	1,162,368	41.5
Accra	514,422	3.1	17,199	14.6
Other Urban	3,574,907	22.8	1,145,169	41.9
Rural	3,210,595	74.4	4,134,912	47.8
Rural Coastal	562,328	54.2	478,105	51.2
Rural Forest	1,802,279	73.2	2,014,694	48.5
Rural Savannah	845,988	90.4	1,642,113	46.0

Table 8.2 presents information on the estimated number of households raising livestock, the number of livestock and estimated value, sales and purchases by type of livestock. The estimated number of households that are involved in raising chicken is a little over one million (1,115,757), those raising goats are almost seven hundred thousand (688,904) while households that are into grasscutter rearing is 2,186.

Households raising chicken produce nearly seventeen million (16,866,545) chicken, while those raising goat produce almost five million (4,577,996). Households raising sheep produce a little over three million sheep (3,237,157). About two million guinea fowls (1,802,838), fifty-eight thousand (58,019) turkeys and about thirty thousand grass cutters (29,809) are produced by various households.

The total estimated value of all livestock is GH¢5,291.43 million, of which GH¢433.23 million representing 8.2 percent were sales made during the 12 months preceding the survey. Sale of cattle was highest (GH¢173.09 million), followed by goats (GH¢72.58 million) and sheep (GH¢71.77 million). Total purchases of livestock in the past 12 months amounted to GH¢91.75 million. The highest purchases made was for cattle, excluding those used for work (GH¢38.80 million), followed by goats (GH¢14.10 million), sheep (GH¢12.91 million) and chicken (GH¢10.52 million).

Table 8.2: Type of livestock raised by households, number, value, sales and purchases in the last 12 months

Type of livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Total		31,427,026	5,291.43	433.23	91.75
Draught animals e.g bull, donkey, horse etc.	45,039	92,764	115.21	17.54	6.62
Cattle, excluding those used for work	140,404	1,553,624	2,695.77	173.09	38.80
Sheep	393,202	3,237,157	741.61	71.77	12.91
Goats	688,904	4,577,996	824.72	72.58	14.10
Pigs	135,150	1,049,603	339.79	40.32	5.10
Rabbits	18,187	213,925	6.77	0.61	1.08
Chicken	1,115,757	16,866,545	442.57	39.04	10.52
Guinea fowl	163,440	1,802,838	43.41	11.52	0.79
Turkey	8,448	58,019	10.75	0.75	0.03
Duck	49,622	457,629	21.04	1.67	0.43
Grass cutter	2,186	29,809	0.48	0.34	0.00
Dogs	219,727	519,156	30.59	2.57	1.04
Cats	181,371	414,942	8.88	0.33	0.27
Dove	28,216	553,020	9.85	1.09	0.07

Note: A household could be rearing different livestock

Figure 8.1 shows the estimated value, sales and purchases of livestock by region. The regions with the highest value of livestock are Northern (GH¢1,319.3 million), Volta (GH¢878.4 million), Brong Ahafo (GH¢797.3 million), Upper East (GH¢554.2 million) and Eastern (GH¢538.6 Million) constituting a total of 77 percent of the total value of livestock for the country. The Northern (GH¢92.1 million), Volta (GH¢74.9 million), Upper East (GH¢72.1 million), Greater Accra (GH¢52.9 million) and Ashanti (GH¢37.2 million) are regions with the highest value of sales of livestock contributing about 76 percent.

The Northern region has both the highest value (GH¢1,319.27 million) and sales (GH¢92.1 million) of livestock followed by Volta region with a value of GH¢878.4 million and sales of GH¢74.9 million.

Figure 8.1: Estimated annual value, sales and purchased of livestock by region

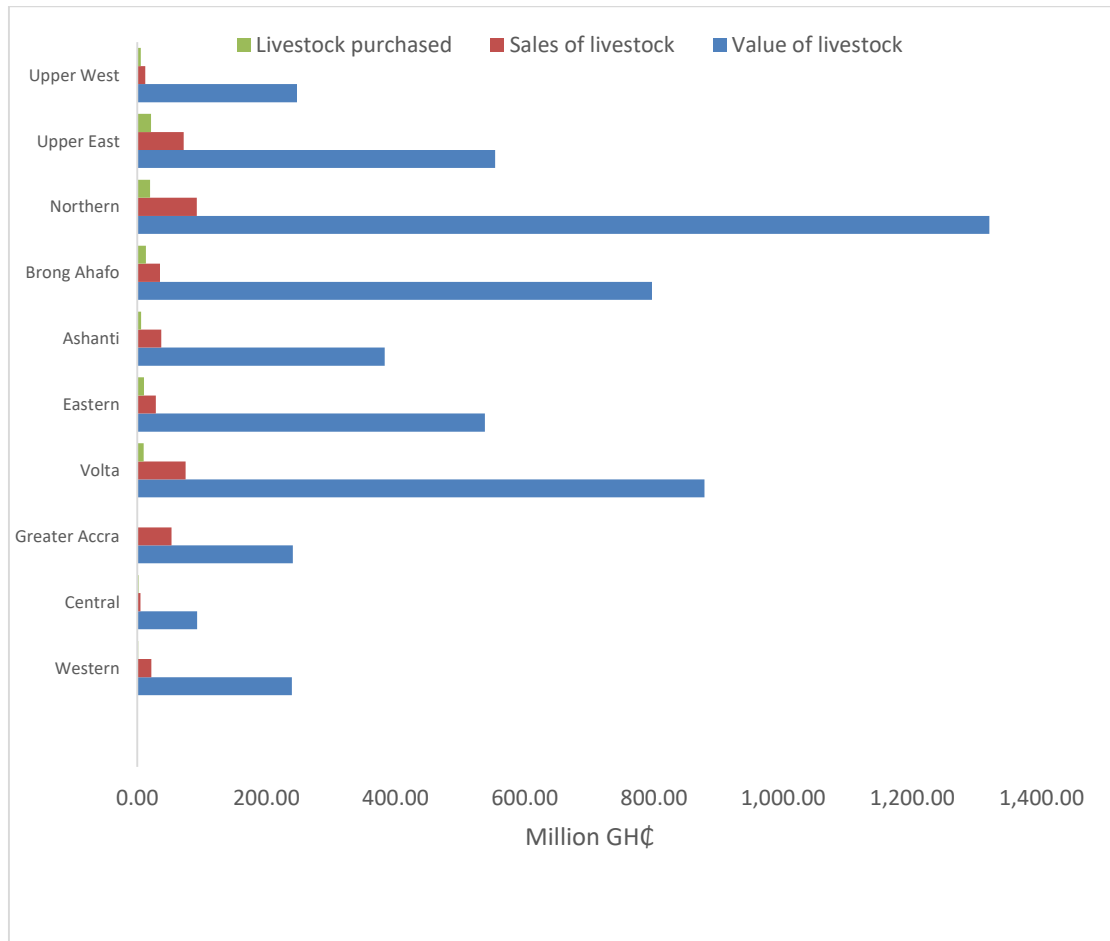


Table 8.3 shows the distribution of livestock by type of locality. Livestock rearing is predominant in the rural savannah areas, contributing about 40 percent (31,427,026) to total livestock of the country, followed by rural forest (33.4%) with the least being urban coastal (3.0%). More than half of draught animals (94.5%), doves (84.4%), guinea fowls (81.6%), cattle (57.7%) and pigs (51.7%) are reared in the rural savanna while over three-fourth of total grass cutter (29,809) is reared in rural coastal. Rural forest and rural savanna contribute a little over 70 percent of the total stock of sheep (71.4%), goats (74.6%) and pigs (74.4%). Accra contributes less than one-twentieth of the various types of livestock, except for rabbits (22.6%) and duck (15.7%).

Table 8.3: Distribution of Livestock by type of locality (percent)

Type of livestock	Number	Percent							
		Total	Accra	Urban Coastal	Urban Forest	Urban Savannah	Rural Coastal	Rural Forest	Rural Savannah
Total	31,427,026	100.0	1.3	3.0	9.6	6.8	6.1	33.4	39.8
Draught Animals e.g bull, donkey, horse etc.	92,764	100.0	0.0	0.0	0.0	2.8	1.3	1.4	94.5
Cattle, excluding those used for work	1,553,624	100.0	4.6	0.5	2.9	22.1	4.6	7.6	57.7
Sheep	3,237,157	100.0	1.8	0.9	9.3	13.4	3.2	36.7	34.7
Goats	4,577,996	100.0	1.3	2.4	8.7	5.9	7.0	29.9	44.7
Pigs	1,049,603	100.0	0.3	2.6	13.4	5.9	3.4	22.7	51.7
Rabbits	213,925	100.0	22.6	5.0	35.1	3.7	0.0	30.1	3.5
Chicken	16,866,545	100.0	0.5	4.2	11.1	4.9	6.4	41.3	31.6
Guinea fowl	1,802,838	100.0	0.0	0.2	0.6	7.9	5.1	4.5	81.6
Turkey	58,019	100.0	0.0	0.0	25.9	8.2	1.9	40.8	23.3
Duck	457,629	100.0	15.7	9.2	7.3	0.4	7.4	25.5	34.5
Grass cutter	29,809	100.0	0.0	0.0	0.0	0.0	96.2	3.8	0.0
Dogs	519,156	100.0	0.0	1.2	10.8	2.3	4.1	33.4	48.2
Cats	414,942	100.0	0.0	2.4	14.0	5.5	12.2	33.6	32.1
Dove	553,020	100.0	0.0	0.0	0.0	1.1	11.7	2.8	84.4

8.3 Harvesting and disposal of crops

8.3.1 Staples and cash crops

The estimated total number of households engaged in harvesting various crops in the 12 months preceding the survey is presented in Table 8.4. The number of households harvesting maize is higher compared to those harvesting other crops. Over one million (1,622,282) households harvested maize, followed by cassava (1,306,357), plantain (760,123) cocoa (549,091) and groundnut/peanut (493,434). A few households harvested lime/lemon (348), woodlot (758), rubber (821), cotton (900) and tobacco (939).

The number of households harvesting various crops is higher in rural areas for all the crops except for coffee, mango, pawpaw and moringa. Kola nut, cotton, kenaf, lime/lemon, rubber, tiger nut, tobacco and woodlot are mainly harvested by rural households while moringa is mainly harvested by urban households.

Table 8.4: Households harvesting crops, fruits and vegetables in the past 12 months by type of locality

Harvested crop code	Urban	Rural	Total
Avocado pear	2,599	8,590	11,188
Bananas	5,328	17,937	23,265
Beans/Peas	34,217	271,126	305,343
Cashew nut	15,999	46,798	62,798
Cassava	260,547	1,045,810	1,306,357
Cocoa	115,689	433,403	549,091
Coconut	1,447	8,417	9,864
Cocoyam	62,713	232,628	295,341
Coffee	1,184	382	1,566
Kola nut		7,821	7,821
Cotton		900	900
Garden egg/Egg plant	20,105	71,601	91,706
Ginger	1,194	6,420	7,614
Groundnut/Peanut	58,916	434,518	493,434
Guinea corn/Sorghum	14,803	228,898	243,702
Kenaf		911	911
Leafy vegetables	4,649	20,355	25,004
Lime/Lemon		348	348
Maize	328,071	1,294,211	1,622,282
Mango	2,731	851	3,582
Millet	29,335	226,258	255,593
Oil palm	31,831	87,894	119,724
Okro	21,455	186,948	208,402
Onion	786	26,179	26,966
Oranges/tangerine	9,844	27,382	37,225
Pawpaw	1,086	934	2,020
Pepper	75,816	343,262	419,078
Pineapple	2,445	8,222	10,667
Plantain	177,241	582,882	760,123
Potatoes/Sweet potatoes	1,863	12,719	14,582
Rice	29,683	230,528	260,210
Rubber		821	821
Sugarcane	3,744	15,199	18,944
Tiger nut		1,693	1,693
Tobacco		939	939
Tomatoes	29,065	114,837	143,901
Water melon	1,710	15,104	16,814
Woodlot		758	758
Yam	56,553	313,594	370,148
Other crops	7,505	32,811	40,317
Other fruits		376	376
Other vegetables	1,510	6,405	7,915
Moringa	216		216

Harvesting and sale of crops

In Table 8.5 crops such as Cola nuts, Cotton, Lime/ Lemon, Kenaf among others harvested by households were wholly sold unprocessed. In addition, more than eighty percent of Cocoa, Cashew nuts, Mango and Watermelon were sold unprocessed. However, crops such as millet, guinea corn, leafy vegetables and cassava among others had less than half of the harvested crops sold unprocessed.

The total annual estimated value of crops, fruits and vegetables produced households in Ghana is GH¢12,290.05 million. The total value of sales within the same period is GH¢7,448.86 million representing 60.6 percent of harvested value. Cocoa remains the major crop in terms of value of sales amounting to GH¢2,473.13 million, representing 85 percent of the harvested value (GH¢2,907.30 million). Maize and yam are the next major crops in terms of value of sales. The value of maize harvested by households within the period is GH¢1,325.80 million, with sales value amounting to GH¢550.60 million while the annual yam harvested was valued at GH¢1,327.54 million with the sales value of GH¢550.20 million. The annual cassava harvested was valued at GH¢1,369.82 million with total sales of GH¢483.69.

These four crops (cocoa, maize, yam and cassava) account for 56.4 percent of the total estimated annual value of harvested crops. In terms of sales, these four crops again constitute 54.5 percent of the total annual value.

Table 8.5: Estimated number of households harvesting crops, percentage selling crops and estimated annual value of harvest in the past 12 months

Crop	Estimated number of households harvesting crops	Percentage of households selling unprocessed crop	Estimated annual value (Million GH¢)	
			Harvest	Sales
All			12,290.05	7,448.86
Avocado pear	11,188	68.1	7.23	4.50
Bananas	23,265	49.5	15.33	9.37
Beans/Peas	305,343	40.0	147.44	53.53
Cashew nut	62,798	97.8	387.44	363.64
Cassava	1,306,357	34.6	1,369.82	483.69
Cocoa	549,091	93.8	2,907.30	2,473.13
Coconut	9,864	70.0	9.21	7.76
Cocoyam	295,341	18.8	282.09	72.77
Coffee	1,566	62.2	6.49	6.07
Cola nut	7,821	100.0	1.64	1.64
Cotton	900	100.0	0.40	0.38
Garden egg/Egg plant	91,706	35.3	111.61	98.81
Ginger	7,614	67.4	28.99	13.38
Groundnut/Peanut	493,434	65.0	585.45	410.84
Guinea corn/Sorghum	243,702	22.7	75.41	15.65
Kenaf	911	100.0	0.17	0.14
Leafy vegetables	25,004	23.3	21.76	12.66
Lime/Lemon	348	100.0	0.03	0.02
Maize	1,622,282	43.8	1,325.80	550.60
Mango	3,582	84.1	7.46	6.72
Millet	255,593	25.9	98.87	26.93
Oil palm	119,724	66.8	264.20	133.00
Okro	208,402	52.3	252.62	211.50
Onion	26,966	75.1	486.69	468.28
Oranges/tangerine	37,225	62.7	46.90	24.29
Pawpaw	2,020	59.5	1.93	1.81
Pepper	419,078	40.3	603.53	295.84
Pineapple	10,667	40.1	10.83	6.16
Plantain	760,123	44.1	912.15	450.76
Potatoes/Sweet potatoes	14,582	58.9	20.63	13.27
Rice	260,210	45.4	269.70	94.63
Rubber	821	100.0	8.66	8.66
Sugarcane	18,944	57.9	37.03	9.13
Tiger nut	1,693	65.6	0.94	0.68
Tobacco	939	64.4	2.01	0.99
Tomatoes	143,901	48.9	528.08	465.73
Water melon	16,814	93.6	42.31	34.65
Wood lot	758	100.0	0.46	0.37
Yam	370,148	40.2	1,327.54	550.20
Other crops	40,317	53.9	24.94	10.09
Other fruits	376	100.0	1.25	1.31
Other vegetables	7,915	63.4	57.69	55.22
Moringa	216	100.0	0.03	0.03

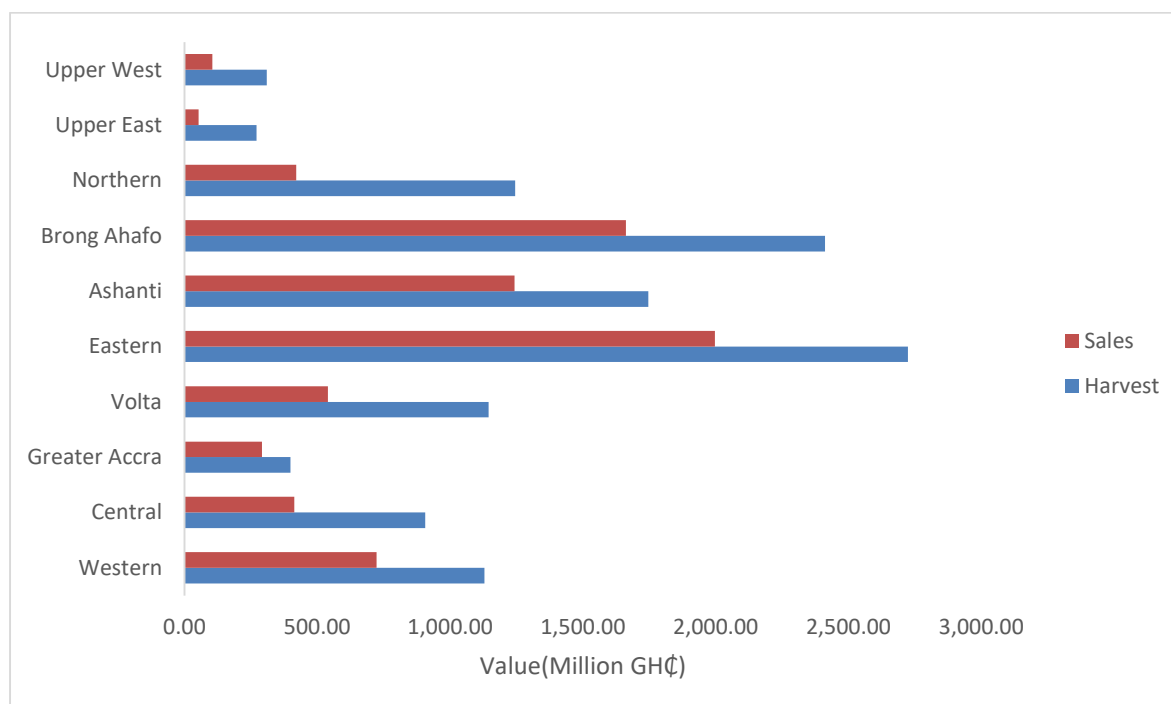
Note: A household may grow more than one crop

Annual value of crops harvested and sold

Figure 8.2 shows the estimated annual value of crops harvested and sold by regions. The Eastern, Brong Ahafo and Ashanti are the regions with the highest estimated value of crops harvested and sold. The annual estimated value of crops harvested in Eastern Region is GH¢2,724.40 million with sales amounting to GH¢1,997.54 million; Brong Ahafo (GH¢2,412.20 million) with sales value of GH¢1,661.95 million, while Ashanti has harvested value of GH¢1,746.52 million and sale value of GH¢1,242.61 million. The three regions contributed about 56 percent and 66 percent of total estimated annual value of crops harvested and sales respectively.

The regions with the lowest estimated value of crops harvested and sold are Upper East, Upper West and Greater Accra. The total estimated annual value of crops harvested in Upper East Region is GH¢270.87 million with sales of GH¢53.07 million; the total estimated annual value of crops harvested in Upper West Region is GH¢309.65 million with sales of GH¢104.35 million, while the total estimated annual value of crops harvested in Greater Accra Region is GH¢398.42 million with sales of GH¢291.20 million.

Figure 8.2: Estimated annual value of crops harvested and sales by region



The total annual value of harvested crops produced in the three ecological zones by Ghanaian households is estimated to be GH¢12,290,045.63 thousand with the forest zone accounting for about 60 percent and coastal 10 percent. The total value of sales for the three zones within the same period is GH¢7,448,855.63 thousand with the forest zone accounting for 68 percent and the coastal 10 percent (Table 8.6).

Table 8.6 further shows that cocoa (GH¢2,519,750.89 thousand), plantain (GH¢838,044.80 thousand), cassava (GH¢830,733.08 thousand), maize (GH¢639,845.04 thousand) and onions (GH¢448,987.26 thousand) are the top five most important crops grown in the forest zone

accounting for 70 percent of the total value of harvest for the zone. Tomatoes (GH¢294,445.94 thousand), cassava (GH¢270,393.26 thousand), pepper (GH¢143,631.391 thousand), cocoa (GH¢134,582.54 thousand) and maize (GH¢128,651.84 thousand) are on the other hand, the top five most important crops grown in the coastal zone accounting for 77 percent of the total value of harvest for the zone.

In terms of the value of sales, cocoa (GH¢2,129,607.27 thousand), onion (GH¢448,769.54 thousand), plantain (GH¢415,314.62 thousand), maize (GH¢326,611.55 thousand) and cassava (GH¢294,400.49 thousand) are the top five most important crops harvested in the forest zone accounting for 71 percent of the total value of sales for the zone while tomatoes (GH¢264,329.69 thousand), cassava (GH¢125,223.31 thousand), cocoa (GH¢107,235.51 thousand), pepper (GH¢51,337.25 thousand) and maize (GH¢45,271.70 thousand) are the top five most important crops harvested in the coastal zone, accounting for 78 percent of the total value of sales for the zone.

Table 8.6: Estimated annual value of harvested crops and sales by ecological zones

Crop	Value of harvest (Thousand GH¢)	Sales (Thousand GHC)	Crop	Value of harvest (Thousand GH¢)	Sales (Thousand GHC)
Tomatoes	528,081.75	465,732.53	Cocoyam	282,088.73	72,772.28
Cassava	1,369,818.62	483,692.20	Kenaf	174.64	136.7
Cocoa	2,907,301.12	2,473,132.08	Avocado pear	7,231.97	4,504.34
Pepper	603,526.10	295,838.04	Lime/Lemon	34.81	17.4
Maize	1,325,798.03	550,604.67	Tiger nut	938.02	675.8
Okro	252,622.55	211,499.74	Cashew nut	387,441.31	363,635.63
Plantain	912,145.21	450,759.40	Other vegetables	57,685.60	55,224.80
Garden egg/Egg plant	111,611.36	98,809.65	Bananas	15,329.72	9,374.31
Oil palm	264,196.33	132,998.20	Ginger	28,992.02	13,379.08
Potatoes/Sweet potatoes	20,630.91	13,272.71	Coffee	6,488.66	6,074.15
Water melon	42,306.41	34,654.75	Other crops	24,935.68	10,091.40
Rubber	8,661.82	8,661.82	Pawpaw	1,929.45	1,814.69
Oranges/tangerine	46,899.70	24,294.54	Colanut	1,639.23	1,638.51
Sugarcane	37,026.20	9,125.84	Mango	7,461.92	6,722.07
Coconut	9,205.25	7,757.96	Cotton	399.01	383.46
Groundnut/Peanut	585,448.85	410,839.15	Guinea corn/Sorghum	75,414.82	15,647.52
Rice	269,696.01	94,625.95	Millet	98,869.02	26,929.64
Onion	486,689.60	468,282.21	Tobacco	2,013.05	994
Pineapple	10,827.17	6,156.49	Wood lot	460.56	369.05
Leafy vegetables	21,764.24	12,662.48	Other fruits	1,246.20	1,308.16
Beans/Peas	147,437.01	53,534.71	Moringa	34.56	25.92
Yam	1,327,542.48	550,201.62			

8.3.2 *Roots, fruits, vegetables and other crops*

Among all the crops presented in Table 8.7, maize (1,622,282) and cassava (1,306,357) were harvested by a greater number of households in Ghana. About 40 percent of total households are engaged in harvesting these two crops. In terms of ecological zones, majority of households in the coastal zones harvested cassava (217,419), maize (197,345), plantain (84,461) pepper (64,072) and tomatoes (45,171) while a large number of households in the forest zones also harvested cassava (868,518), maize (744,360), plantain (656,317), cocoa (486,360) and cocoyam (263,072). In the savannah zones, a greater number of households harvested maize (680,578), groundnut/peanut (368,399), bean/peas (276,103), millet (255,593), and guinea corn/sorghum (243,702). Forty-six percent of households in the forest zone and 42 percent of households in the savannah zone harvested maize, while 66 percent of households and 17 percent of households in the forest and savannah zones respectively, harvested cassava. Whereas cocoa is the predominant crop harvested by more than three-quarters of households (89%) in the forest zone, only four percent of households in the savannah zone harvested cocoa.

Table 8.7: Estimated number of households harvesting crops in the past 12 months by ecological zone

Crop	Total	Coastal	Forest	Savannah
Avocado pear	11,188	391	9,834	963
Bananas	23,265	0	21,319	1,945
Beans/Peas	305,343	10,899	18,341	276,103
Cashew nut	62,798	0	17,105	45,693
Cassava	1,306,357	217,419	868,518	220,420
Cocoa	549,091	41,515	486,360	21,216
Coconut	9,864	4,350	5,514	0
Cocoyam	295,341	7,179	263,027	25,136
Coffee	1,566	0	1,566	0
Colanut	7,821	0	7,821	0
Cotton	900	0	0	900
Garden egg/Egg plant	91,706	24,224	59,490	7,992
Ginger	7,614	0	2,284	5,330
Groundnut/Peanut	493,434	16,158	108,876	368,399
Guinea corn/Sorghum	243,702	0	0	243,702
Kenaf	911	759	0	153
Leafy vegetables	25,004	1,703	3,667	19,634
Lime/Lemon	348	348	0	0
Maize	1,622,282	197,345	744,360	680,578
Mango	3,582	0	2,459	1,123
Millet	255,593	0	0	255,593
Oil palm	119,724	23,360	94,008	2,355
Okro	208,402	26,974	70,036	111,393
Onion	26,966	441	14,694	11,831
Oranges/tangerine	37,225	12,431	23,774	1,021
Pawpaw	2,020	0	2,020	0
Pepper	419,078	64,072	248,221	106,785
Pineapple	10,667	2,180	8,114	373
Plantain	760,123	84,461	656,317	19,345
Potatoes/Sweet potatoes	14,582	3,781	5,783	5,019
Rice	260,210	1,931	39,825	218,454

Crop	Total	Coastal	Forest	Savannah
Rubber	821	821	0	0
Sugarcane	18,944	13,110	4,447	1,387
Tiger nut	1,693	1,044	463	186
Tobacco	939	0	0	939
Tomatoes	143,901	45,171	73,158	25,573
Water melon	16,814	7,803	1,851	7,160
Wood lot	758	0	0	758
Yam	370,148	10,449	127,544	232,154
Other crops	40,317	0	4,291	36,026
Other fruits	376	0	0	376
Other vegetables	7,915	0	4,037	3,878
Moringa	216	0	0	216

8.3.3 Other agricultural income

Households also derived income from the sale of other agricultural produce. Table 8.8 shows households selling other agricultural produce and the value of sales. Sales of fish from fresh water amounted to GH¢87.3 million representing 49% of the total sales value (GH¢179 million). Almost all the fish from fresh water was sold by households in the rural areas accounting for 95.8 percent of the annual value of sales (GH¢87.3 million). Shea nut and other wild fruits was second (GH¢30.8 million), accounting for 17 percent of the total sales, with the larger share from the rural areas.

Table 8.8: Households selling other agricultural produce and estimated value of sales in the past 12 months by type of locality

Agricultural produce	Number of households			Annual value of sales (Million GH¢)		
	Ghana	Urban	Rural	Ghana	Urban	Rural
All				179.0	21.2	157.8
Hunting (game)	101,075	26,223	74,853	25.4	5.1	20.3
Wild Honey	23,599	6,562	17,037	8.5	6.5	2.0
Fruit, berries, etc.	116,508	29,664	86,844	8.8	1.4	7.4
Milk from cows	15,165	6,156	9,009	3.6	0.3	3.4
Other dairy products	8,242	4,274	3,968	0.4	0.1	0.4
Eggs (both poultry, local eggs and wild egg)	46,370	7,497	38,872	5.1	0.7	4.4
Wild Mushroom	72,444	12,007	60,437	3.2	0.5	2.7
Wild Snail/crab collection	78,905	20,137	58,768	5.9	2.2	3.7
Fish from fresh water	29,695	6,837	22,858	87.3	3.6	83.7
Shea nut and other wild fruits	160,026	4,417	155,609	30.8	0.8	30.0

8.4 Seasonal patterns

Data was collected on the seasonal patterns of eight main crops: cassava, yam, cocoyam, plantain, maize, rice, sorghum and millet cultivated by agricultural households during the 12 months prior to the survey. They were asked to specify the main months of the year when each crop was harvested, sold or bought for home consumption.

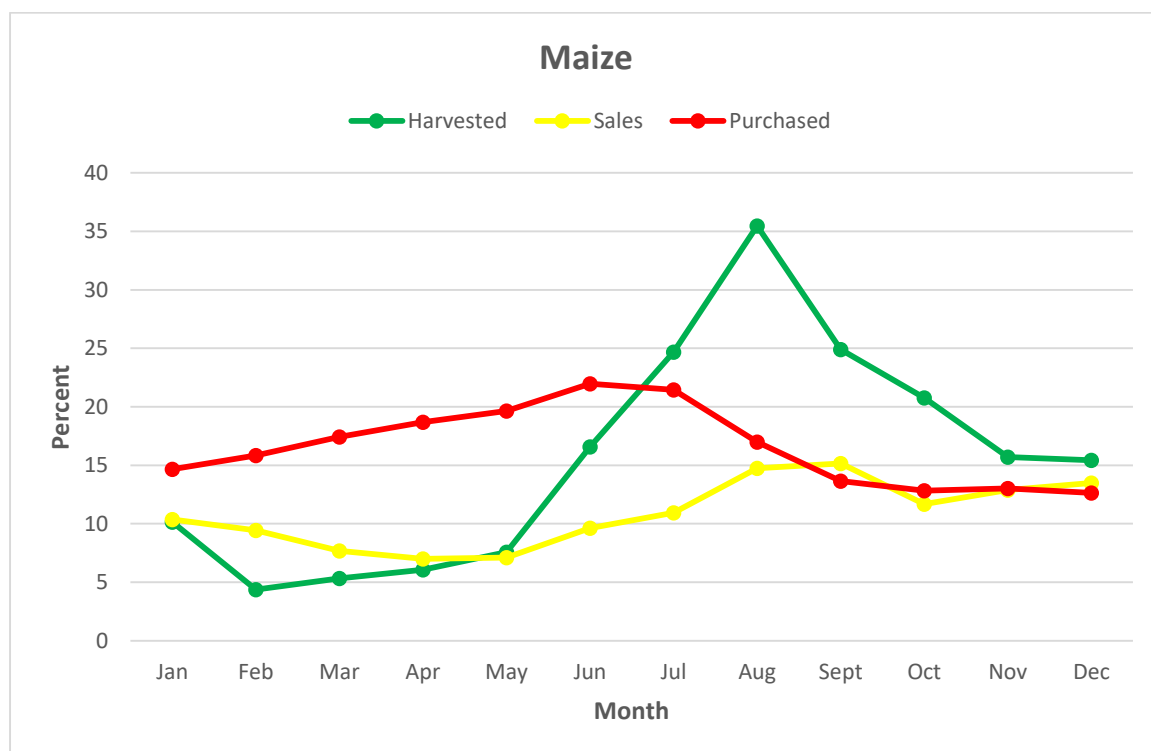
Figure 8.3 shows the proportion of households and the seasonal patterns of harvest, sale, purchase and consumption of cereals (maize, rice, millet and sorghum). These cereals show marked variations in the pattern of harvesting. Households growing maize- mainly harvest their crops from July to October; rice and millet from October to December; and sorghum in October and November. Millet is harvested mainly during the period October to December.

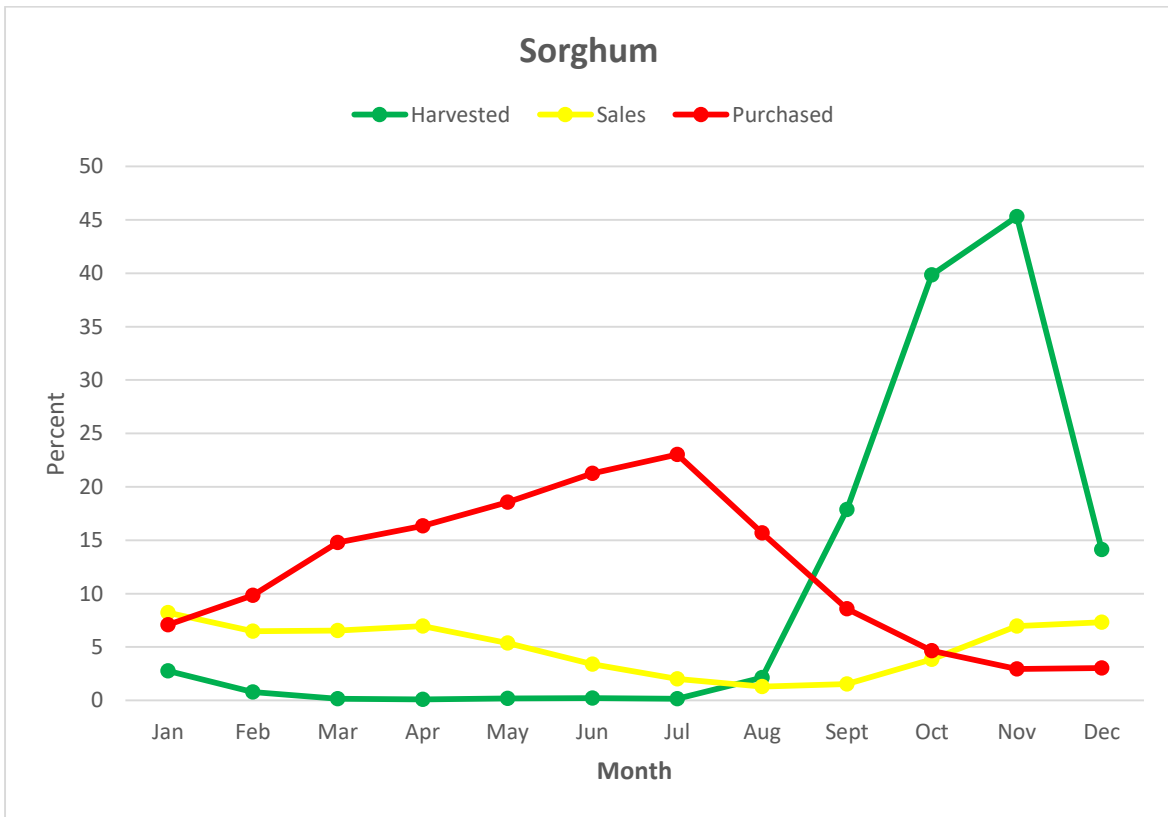
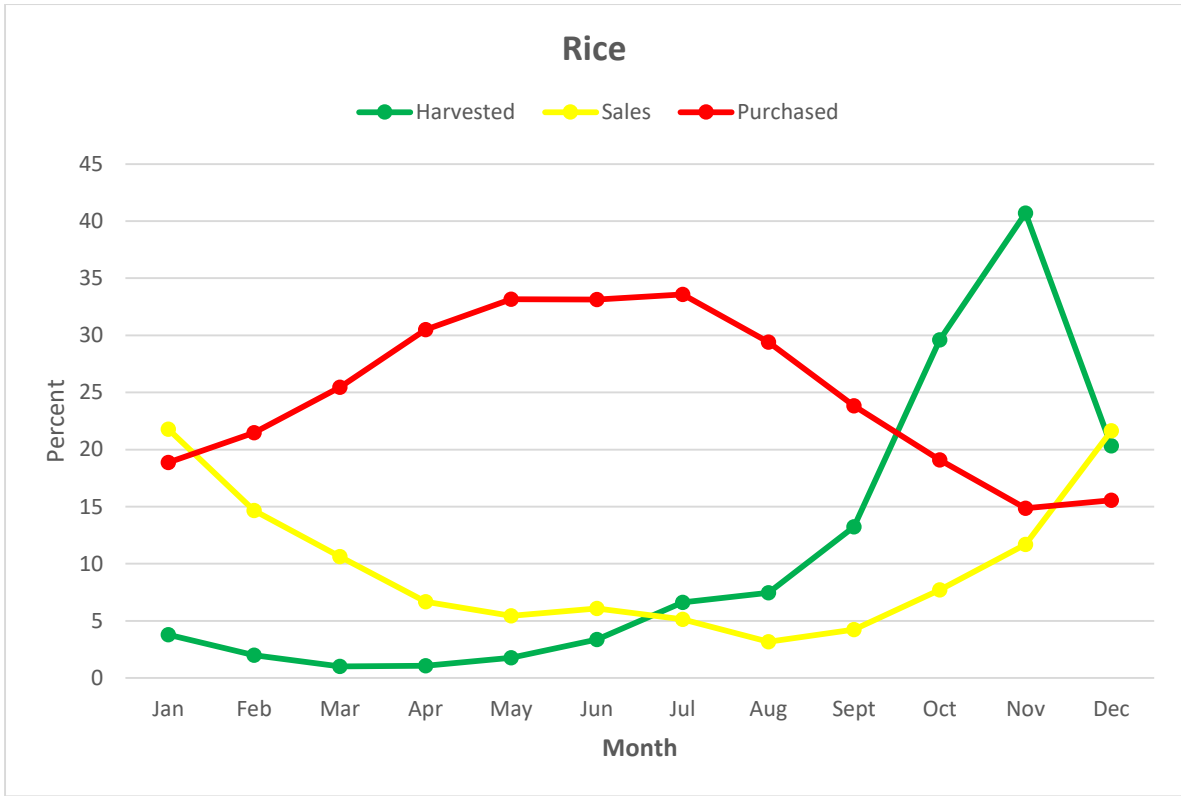
Purchase of cereals is far in excess of harvest or sales during the first half of the year (February to June). The situation persists for rice till September, sorghum till August and Millet till July.

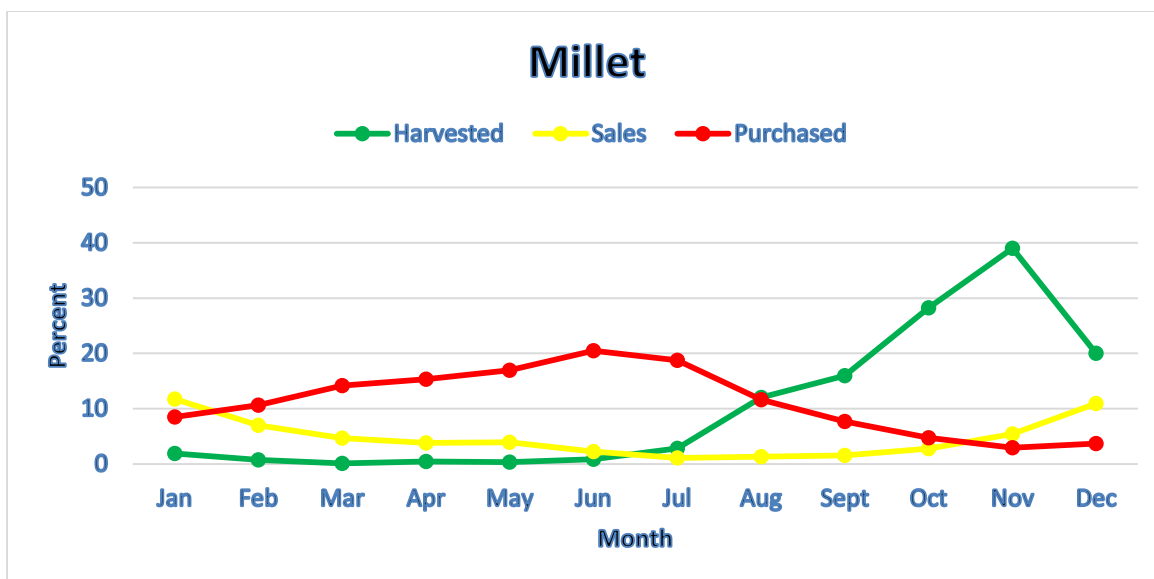
Maize is harvested throughout the year but the peak of it is July to August, while that of sale peak in August to September. However, the purchase of maize rises from January and peaks in June.

The harvesting of rice mainly starts from May, peaks in November and begins to decline. Sale of rice is mainly from September to January, with purchasing of rice peaking between May to July. Sorghum is mainly harvested between August and November, while its sale is mainly done from September to January and purchase mainly in July. Millet is harvested throughout the year but the peak is in November, while the sale peaks in December and January and its purchase mainly done between May and July.

Figure 8.3: Seasonal patterns of households’ harvest, sales, purchases and consumption of cereals



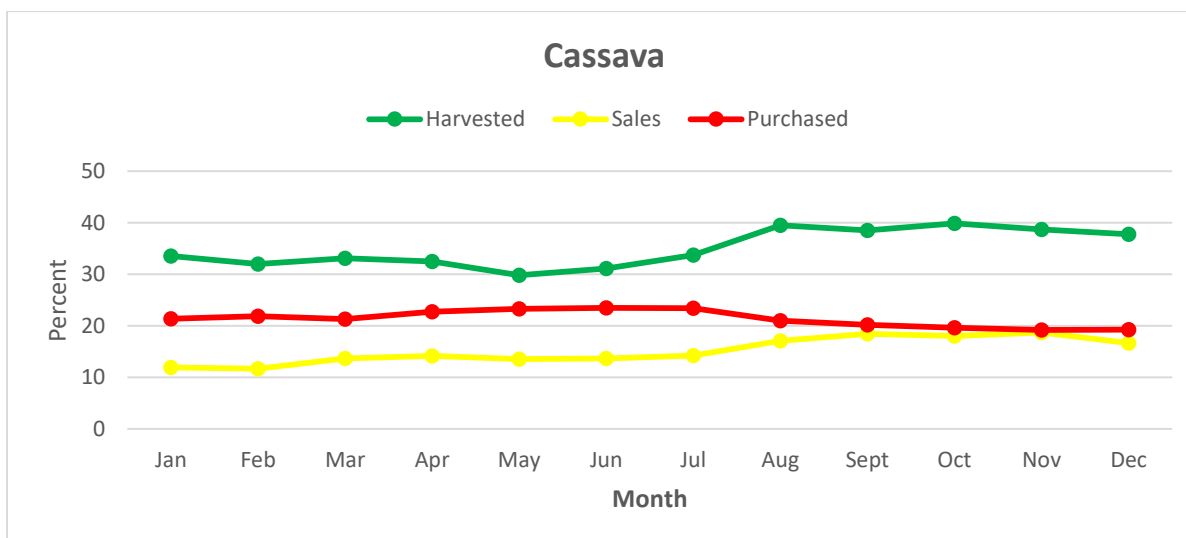


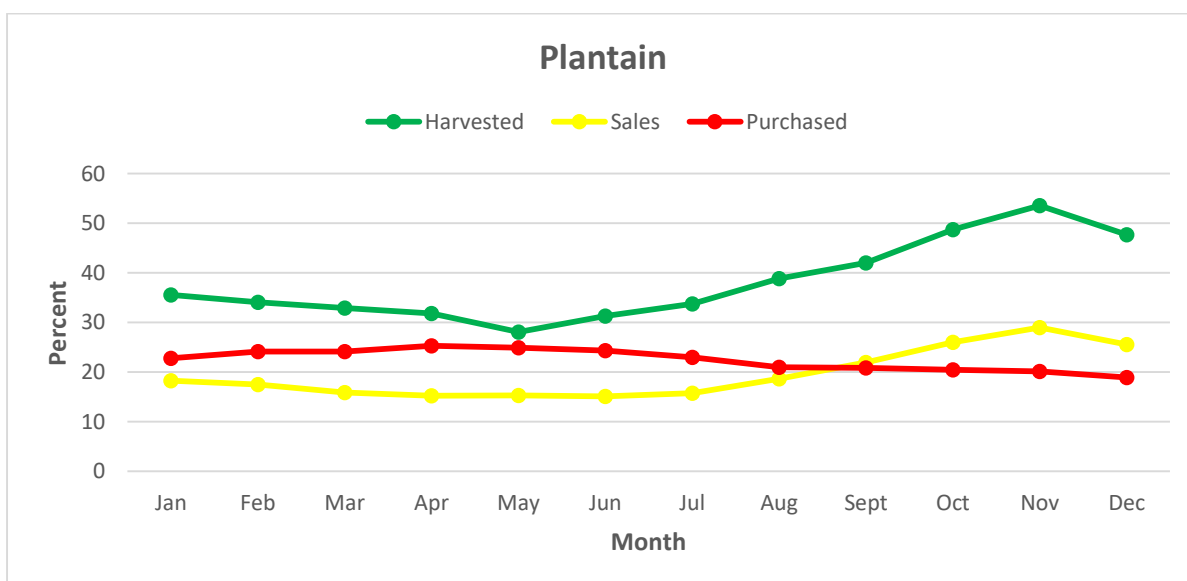
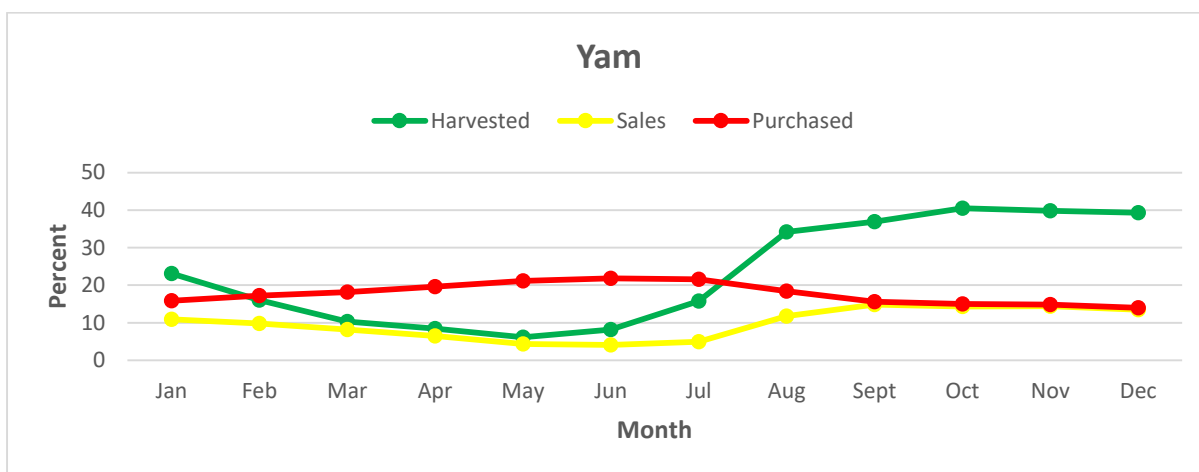
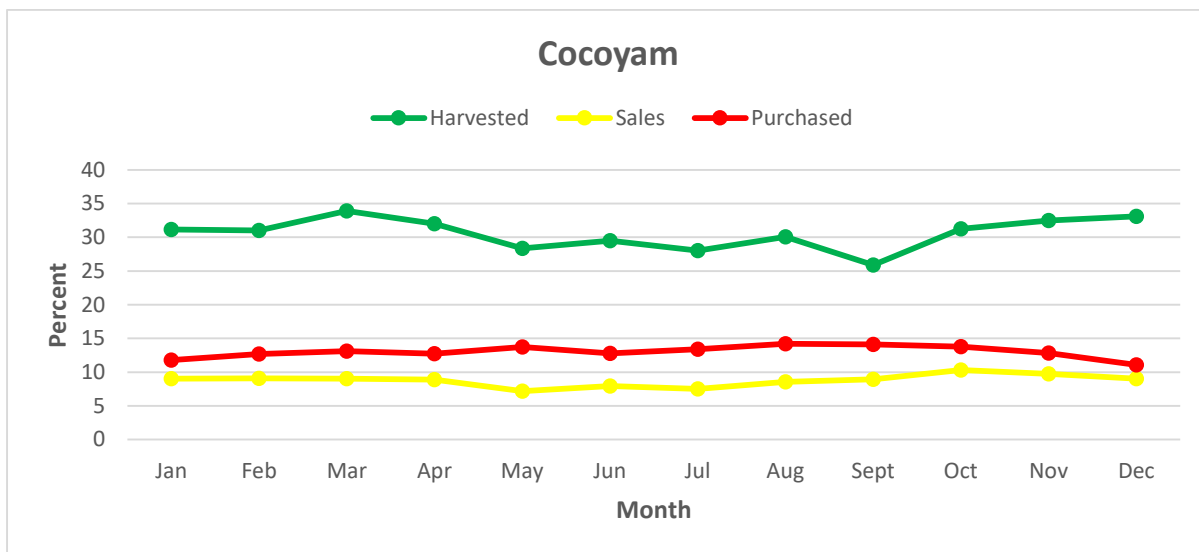


Harvesting seasons for roots and plantain

Figure 8.4 shows the seasonal trend in harvesting of roots and tubers (cassava, cocoyam and yam) and plantain. Cassava is harvested throughout the year but the peak is in August and October, while the sale peaks in September and October. The purchasing of cassava declines as the main harvesting period begins. Harvesting of cocoyam is mainly done in March and also in December. Sales and purchases of cocoyam is evenly distributed throughout the year with sales slightly dipping between April and May. The harvesting of yam mainly starts from June to December. The sale of yam is lowest from May to June with September to December being the peak. Purchase of yam is mainly done between May and July. Plantain is mainly harvested between October and November, and its sales takes place within the same period. Purchase on the other hand, is done throughout the year, peaking in April.

Figure 8.4: Seasonal patterns of households' harvest, sales, purchases and consumption of root crops and plantain





8.5 Agricultural Inputs

Table 8.9 provides a summary of the cost of producing crops, raising livestock and fisheries. About 1.7 million households purchased herbicides/weedicides for use on their farms. Another 1.5 million, hired labour to work on their farms while a million purchased insecticides/pesticides for their farming activities. Out of the total amount of GH¢185,628.68 million spent on different types of agricultural inputs, 86 percent was spent on crop inputs (GH¢159,496.79 million), 14 percent on livestock (GH¢25,906.91 million) and less one percent on fish (GH¢224, 97 million). Out of the total expenditure incurred on crop inputs, 15.8 percent was spent on locally made hand tools (GH¢25,167.72 million) and 14 percent was spent on hired labour GH¢22,356.34 million).

With regard to the expenditure on livestock, 94.0 percent was spent on veterinary services including vaccinations and medicine (GH¢24,357.38 million) and 5.3 percent on hired labour (GH¢1,365.05 million). Of the total expenditure on fisheries, 36.5 percent was on fuel/lubricants/premix (GH¢82.20 million) and 25.9 percent on hired labour (GH¢58.36 million).

Generally, households' purchases of agricultural inputs for crops, livestock and fisheries were from private dealers. With the exception of fuel/lubricants/premix all other purchases recorded more than seventy percent.

About 83 percent of households reported that renting animals for ploughing as an input is sometimes unobtainable while 74 percent reported difficulties in getting veterinary services including vaccinations and medicines for their livestock. Similarly, about 80 percent of households also reported difficulties obtaining outboard motors to enable them carry out their fishing activities.

Table 8.9: Household's expenditure on crops, livestock and fisheries inputs and their source of purchase in the past 12 month

Agricultural Inputs	Estimated number of households purchasing inputs	Amount spent (cash and kind) (million GH¢)	Percent of amount spent on inputs	Percent of farm households obtaining item from:					Percent of farm households reporting that input is sometimes unobtainable
				Private sector	Cooperative	MOFA	NGOs	Other	
Crops									
Fertilizer (inorganic) chemical	919,077	10,701.88	6.7	90.0	1.6	5.9	0.1	2.4	64.9
Organic fertilizer composite	219,730	64.77	0.0	89.0	3.3	4.5	0.5	2.7	67.3
Insecticides/Pesticides	1,060,435	16,544.54	10.4	92.5	2.0	3.5	0.2	2.0	58.3
Herbicides/Weedicides	1,744,858	288.49	0.2	94.9	1.9	1.9	0.2	1.1	53.2
Storage of crops	95,132	8,913.51	5.6	93.7	0.8	2.1	0.0	3.4	70.2
Purchased seed, seedlings etc.	667,303	17,759.71	11.1	92.9	1.1	5.2	0.2	0.5	53.6
Irrigation	22,476	10.72	0.0	83.7	2.4	3.0	0.0	11.0	81.9
Bags, containers, string, baskets	664,979	16,257.06	10.2	94.7	1.0	0.6	0.1	3.6	61.4
Petrol/Diesel/oil	525,931	17,806.97	11.2	98.6	1.1	0.1	0.1	0.1	59.2
Spare parts	62,434	21.38	0.0	99.7	0.3	0.0	0.0	0.0	75.9
Hired labour	1,530,144	22,356.34	14.0	95.4	1.6	0.0	0.0	2.9	25.1
Transport of crops	690,040	1,833.91	1.1	96.6	0.5	0.0	0.0	2.8	40.5
Renting animals	75,459	10.38	0.0	99.0	0.3	0.0	0.0	0.6	82.6
Renting equipment	406,933	21,715.42	13.6	98.0	0.5	0.1	0.0	1.4	57.4
Hand tools (local)	744,303	25,167.72	15.8	98.5	0.5	0.1	0.0	0.9	60.3
Hand tools (imported)	92,770	4.70	0.0	98.3	1.5	0.0	0.0	0.2	72.7
Repairs/Maintenance	94,534	7.72	0.0	98.0	0.0	0.0	0.0	2.0	67.4
Other crop costs	73,605	31.58	0.0	100.0	0.0	0.0	0.0	0.0	74.9
Total		159,496.79	100.0						

	Estimated number of households purchasing inputs	Amount spent (cash and kind) (million GH¢)	Percent of amount spent on inputs	Percent of farm households obtaining item from:					Percent of farm households reporting that input is sometimes unobtainable
				Private sector	Cooperative	MOFA	NGOs	Other	
Agricultural Inputs									
<u>Livestock</u>									
Animal feed including salt	203,574	147.88	0.6	95.5	0.9	0.7	0.1	2.7	70.7
Vet. services incl. vacc.and medicine	304,493	24,357.38	94.0	70.4	1.4	26.9	0.6	0.7	73.5
Paid labour for herding	34,406	16.39	0.1	98.0	0.5	0.4	0.0	1.2	71.4
Maintenance of pens, stables, hencoop	91,950	10.95	0.0	96.2	0.8	0.0	0.0	3.0	60.4
Transport of animal feed	35,436	3.42	0.0	96.4	0.0	0.0	0.0	3.6	62.0
Commission on sale of animals	12,410	1.41	0.0	88.0	1.9	3.9	0.0	6.3	
Hired labour	44,261	1,365.05	5.3	90.8	4.9	0.4	0.0	3.9	61.9
Compensation for damage caused by animals	25,961	4.03	0.0	94.8	0.0	0.0	0.0	5.2	
Other livestock costs	5,670	0.40	0.0	96.8	0.0	0.0	0.0	3.2	78.2
Total		25,906.91	100.0						
<u>Fisheries</u>									
Fuel/Lubricants/premix	18,748	82.20	36.5	65.2	11.8	14.0	0.0	8.9	66.5
Hired labour	14,089	58.36	25.9	78.8	1.1	0.0	0.0	20.2	41.4
Spare parts	8,085	9.33	4.1	100.0	0.0	0.0	0.0	0.0	70.3
Repairs and Maintenance	12,841	19.82	8.8	94.9	1.2	0.0	0.0	3.9	59.6
Hiring of Equipment	6,469	3.07	1.4	100.0	0.0	0.0	0.0	0.0	58.1
Outboard motor	5,498	23.60	10.5	93.5	0.0	0.0	0.0	6.5	79.9
Fishing net	30,761	23.71	10.5	93.9	0.8	1.7	0.0	3.6	71.3
Fish feed	6,914	4.87	2.2	96.0	0.0	0.0	0.0	4.1	81.1
Total		224.97	100.0						
Grand Total		185,628.68							

8.6 Home Processing of Agricultural Produce

The estimated number of households processing agricultural produce for sale or own use by urban and rural localities is presented in Table 8.10. Overall, a quarter (1,789,680) of households engage in the processing of agricultural produce either for sale or own use. Of the population responsible for processing agriculture produce, the share of females is 90.2 percent. At the locality level, 16.3 percent of urban households engage in processing of agricultural produce either for sale or own use, while the proportion for rural households is 35 percent. The proportion of female population responsible for processing agricultural produce either for sale or own use is 90.4 percent for urban and 90.0 percent for rural, almost the same as the proportion for the whole country.

Table 8.10: Households processing agricultural produce for sale or own use by locality

Type of locality	Households:			Population:			
	All	Engaged in processing of agriculture produce	%	Total	Male	Female	Women's share
All localities	7,299,924	1,789,680	24.5	1,986,385	195,070	1,791,316	90.2
Urban	4,089,329	665,633	16.3	706,809	67,520	639,289	90.4
Accra (AMA)	514,422	2,163	0.4	2,163	0	2,163	100.0
Other Urban	3,574,907	663,470	18.6	704,646	67,520	637,126	90.4
Rural	3,210,595	1,124,047	35.0	1,279,576	127,550	1,152,028	90.0
Rural Coastal	562,328	188,656	33.5	208,183	16,744	191,440	92.0
Rural Forest	1,802,279	419,129	23.3	448,517	62,388	386,129	86.1
Rural Savannah	845,988	516,262	61.0	622,876	48,418	574,459	92.2

Table 8.11 shows that the main food items that most households' process are maize flour and corn dough. An estimated number of 838,241 households are involved in processing of maize flour, while that of corn dough is 754,005. The estimated annual value of labour cost for the two activities is GH¢57.33 million which constitutes nearly half (48.4%) of the estimated total annual value of labour cost. The annual value of other inputs is highest for processed fish (GH¢122.14 million) followed by maize (GH¢74.07 million). Processed fish has both the highest annual value of sales (GH¢395.46 million) and total production (GH¢1,422.06 million).

Total annual labour costs (in cash or in kind) on processing activities amounts to GH¢118.38 million, while other costs, mainly inputs, totaled GH¢300.42 million. Total annual sales of agricultural produce amounts to GH¢911.00 million and the total production is valued at GH¢2,846.73 million.

Table 8.11: Estimated number of households processing agricultural items, value of labour and other inputs, percentage selling items and estimated annual value of sales

Item	Estimated number of households processing agricultural item in the past 12 months	Estimated annual value of labour costs (million GH¢)	Estimated annual value of other inputs (million GH¢)	Estimated annual value of sales (million GH¢)	Estimated total production (million GH¢)	Percentage of households selling item in the past 2 weeks
All		118.38	300.42	911.00	2,846.73	
Cassava flour	190,195	2.23	7.47	6.92	47.97	2.3
Cassava chips	23,758	0.56	0.38	3.49	6.20	9.8
Cooking oils	87,480	12.72	22.04	110.79	199.25	15.9
Flour from other grains	111,704	4.83	5.26	1.59	31.16	1.8
Gari	91,095	5.51	14.63	81.25	71.26	36.1
Groundnut paste	28,026	0.16	0.29	0.00	1.69	0.0
Home-brewed drink	5,040	6.56	1.77	26.27	143.79	47.7
Husked/polished rice	33,284	0.26	1.34	0.30	8.18	0.2
Maize flour	838,241	33.60	74.07	4.40	353.96	0.6
Processed fish	126,089	11.70	122.14	395.46	1,422.06	26.5
Processed meat	8,276	1.69	3.18	20.36	34.51	30.7
Shea butter	26,721	0.43	0.38	1.30	2.28	6.7
Cassava dough	302,802	10.84	9.62	37.57	155.33	5.8
Corn dough	754,005	23.73	34.19	46.88	183.20	2.1
Other	109,060	3.56	3.66	174.42	185.89	10.2

8.7 Home consumption of own produce

A large proportion of the food consumed by most households, particularly in the rural localities, is from their own farms. The quantities of home produced food that were consumed were estimated by the respondents, who were also asked to state how much they could sell a unit of each item. The prices stated, which were regarded as farm-gate prices, were used to compute the value of the household's consumption of own produce.

In Table 8.12, an average agricultural household in Ghana consumes GH¢3,363.87 worth of its own produced food items and GH¢160.10 of own produced alcoholic drinks per annum. This translates to a per capita consumption of GH¢788.60 for own produced food and GH¢48.10 for alcoholic drinks. Of the own produced food consumed by an average household, the value of roots, tubers and plantain constitute nearly half (47.3%) followed by grains and flours which constitute 16 percent with meat, poultry and fish making up 12 percent. In terms of value of annual consumption, roots, tubers and plantain constitute more than two-thirds (64.5%) followed by grains and flours, which is about 20 percent and vegetables (6.8%).

Table 8.12: Value of average annual household, per capita consumption of own produce and estimate of total annual value by food groups

Group	Average annual household consumption (GH¢)	Average annual per capita consumption of own produce (GH¢)	Estimated value of annual consumption (Million GH¢)	Percentage distribution of annual consumption
HH home consumption	3,523.97	836.70	5,277.88	100.0
Food	3,363.87	788.60	5,273.28	99.9
Grains and Flours	549.70	119.52	1,046.24	19.8
Roots, Tubers and Plantain	1,591.64	395.78	3,404.00	64.5
Pulse, Nuts and Seed/Oil	168.13	33.49	174.29	3.3
Fruits	108.47	29.35	50.04	0.9
Vegetables	197.98	54.35	359.35	6.8
Meat, Poultry and Fish	404.18	92.30	235.01	4.5
Other Livestock Products	274.69	41.84	3.40	0.1
Non-Alcoholic Drinks	69.08	21.97	0.95	0.0
Alcoholic Drinks	160.10	48.10	4.60	0.1

The value of consumption of own produce by households, per capita consumption and value of annual consumption is higher in rural localities compared to urban. The average annual household consumption of food for rural households is GH¢3,674.38 and GH¢2,421.76 for urban households (Table 8.13). The estimated annual consumption of roots, tubers and plantain in the rural localities (GH¢2,881.6) is a little over five times that of urban localities (GH¢522.44). Roots, tubers and plantain forms the bulk of all home produced consumption, constituting more than half of the estimated value of annual consumption for both rural (65.4%) and urban (59.8%) localities. This is followed by grains and flours which constitute 19.2 percent for rural and 23 percent for urban.

The distribution of the value of home produced food items consumed by households within the ecological zones is shown in Table 8.14. The mean annual value of household consumption of home produced food is highest in the savannah (GH¢4,744.53) followed by forest (GH¢2,833.93) and coastal (GH¢1,938.15) zones. On the other hand, the mean annual per capita consumption is highest in the forest (GH¢833.75) followed by savannah (GH¢828.50) and coastal (GH¢533.32) zones. Roots, tubers and plantain account for the greatest proportion of annual consumption of own produce across the three ecological zones; 70.8 percent for forest, 59.5 percent for coastal and 56.9 percent in the case of savannah.

Table 8.15 shows the consumption of own produce across food groups by region. The proportion of own produce roots, tubers and plantain consumed is high among all the food groups in all regions with the exception of Upper East, Upper West and Greater Accra where grains and flours is the highest. Northern region (10.1%) has the highest proportion of households consuming own produced meat, poultry and fish followed by Greater Accra (9.9%) and Western (8.6%).

Brong Ahafo region has the highest total annual food consumption of GH¢961.94 million followed by Eastern region (GH¢30.32 million). Northern region has the highest mean annual household food consumption of GH¢4,593.56 followed by Volta (GH¢3,547.20) with Greater Accra region recording the lowest value of GH¢1,558.72. The Western region has the highest mean annual per capita food consumption of GH¢3,547.20 followed by the Brong Ahafo region with GH¢843.81.

Table 8.13: Value of average annual household, per capita consumption of own produce, estimate of total annual value by food groups and type of locality

Group	Urban				Rural			
	Average annual household consumption (GH¢)	Average annual per capita consumption of own produce (GH¢)	Estimated value of annual consumption (Million GH¢)	Percentage distribution of annual consumption	Average annual household consumption (GH¢)	Average annual per capita consumption of own produce (GH¢)	Estimated value of annual consumption (Million GH¢)	Percentage distribution of annual consumption
<i>All home consumption</i>	<i>2,524.41</i>	<i>755.47</i>	<i>874.11</i>	<i>100.0</i>	<i>3,838.88</i>	<i>859.84</i>	<i>4403.8</i>	<i>100.0</i>
<i>Food</i>	<i>2,421.76</i>	<i>724.93</i>	<i>873.90</i>	<i>100.0</i>	<i>3,674.38</i>	<i>810.39</i>	<i>4399.4</i>	<i>99.9</i>
Grains and Flours	405.38	96.03	202.12	23.1	600.93	127.85	844.1	19.2
Roots, Tubers and Plantain	1,058.45	315.05	522.44	59.8	1,751.62	420.01	2881.6	65.4
Pulse, Nuts and Seed/Oil	96.46	23.09	15.83	1.8	181.61	35.45	158.5	3.6
Fruits	77.21	23.48	7.74	0.9	117.15	30.98	42.3	1.0
Vegetables	163.79	60.09	62.57	7.2	207.09	52.82	296.8	6.7
Meat, Poultry and Fish	531.19	145.65	62.88	7.2	371.71	78.66	172.1	3.9
Other Livestock Products	50.85	41.64	0.18	0.0	364.29	41.91	3.2	0.1
Non-Alcoholic Drinks	38.43	19.90	0.14	0.0	79.98	22.71	0.8	0.0
<i>Alcoholic Drinks</i>	<i>102.65</i>	<i>30.54</i>	<i>0.21</i>	<i>0.0</i>	<i>164.50</i>	<i>49.45</i>	<i>4.4</i>	<i>0.1</i>

Table 8.14: Value of average annual household, per capita consumption of own produce, estimate of total annual value by food groups and ecological zone

Group	Mean annual household consumption					Mean annual per capita consumption				
	Coastal	Forest	Savannah	AMA	All	Coastal	Forest	Savannah	AMA	All
All	2,030.91	2,894.71	4,999.12	1,208.92	3,523.97	613.53	866.37	882.85	387.77	836.70
Food	1,938.15	2,833.93	4,744.53	1,208.92	3,363.87	533.32	833.75	828.50	387.77	788.60
Grains and Flours	305.07	454.24	728.35	80.54	549.70	85.33	120.11	130.20	30.00	119.52
Roots, Tubers and Plantain	851.67	1,392.03	2,627.17	256.31	1,591.64	250.17	393.21	483.92	84.96	395.78
Pulse, Nuts and Seed/Oil	115.88	153.05	192.87	76.65	168.13	28.33	34.73	33.30	25.55	33.49
Fruits	39.31	122.46	57.35	305.10	108.47	12.94	33.03	13.22	100.60	29.35
Vegetables	139.93	200.21	209.14	113.68	197.98	34.11	66.80	36.23	38.10	54.35
Meat, Poultry and Fish	388.04	347.94	509.83	376.64	404.18	114.10	94.83	79.52	108.56	92.30
Other Livestock Products	98.25	54.41	380.36	0.00	274.69	8.34	49.67	44.33	0.00	41.84
Non-Alcoholic Drinks	0.00	109.59	39.46	0.00	69.08	0.00	41.37	7.78	0.00	21.97
Alcoholic Drinks	92.76	60.78	254.59	0.00	160.10	80.21	32.62	54.35	0.00	48.10

Group	Estimated value of annual consumption (Million GH¢)					Percentage distribution of annual consumption				
	Coastal	Forest	Savannah	AMA	All	Coastal	Forest	Savannah	AMA	All
All	347.10	2,826.94	2,101.00	2.83	5,277.88	100.0	100.0	100.0	100.0	100.0
Food	346.83	2,826.24	2,097.37	2.83	5,273.28	99.9	100.0	99.8	100.0	99.9
Grains and Flours	79.99	377.59	588.51	0.15	1,046.24	23.0	13.4	28.0	5.2	19.8
Roots, Tubers and Plantain	206.55	2,001.43	1,195.13	0.89	3,404.00	59.5	70.8	56.9	31.2	64.5
Pulse, Nuts and Seed/Oil	10.64	70.78	92.76	0.11	174.29	3.1	2.5	4.4	3.7	3.3
Fruits	1.76	44.71	2.81	0.76	50.04	0.5	1.6	0.1	26.9	0.9
Vegetables	20.94	217.53	120.65	0.23	359.35	6.0	7.7	5.7	8.3	6.8
Meat, Poultry and Fish	26.82	113.42	94.07	0.70	235.01	7.7	4.0	4.5	24.7	4.5
Other Livestock Products	0.13	0.16	3.12	0.00	3.40	0.0	0.0	0.1	0.0	0.1
Non-Alcoholic Drinks	0.00	0.64	0.31	0.00	0.95	0.0	0.0	0.0	0.0	0.0
Alcoholic Drinks	0.26	0.71	3.63	0.00	4.60	0.1	0.0	0.2	0.0	0.1

Table 8.15: Consumption of own produce by region

Group	Region										
	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food	99.9	100.0	99.9	100.0	100.0	99.9	100.0	100.0	100.0	99.9	97.5
Grains and Flours	19.8	11.2	9.9	43.0	17.6	15.0	12.2	8.5	30.4	84.3	60.0
Roots, Tubers and Plantain	64.5	63.0	71.2	26.0	73.2	71.3	77.0	81.8	43.8	1.8	9.5
Pulse, Nuts and Seed/Oil	3.3	2.1	6.2	1.4	1.7	2.6	1.7	1.7	6.8	4.9	17.5
Fruits	0.9	1.0	1.2	4.1	0.4	1.5	1.8	1.0	0.1	0.0	0.1
Vegetables	6.8	14.0	8.4	15.6	3.6	5.4	5.2	4.9	8.3	7.3	7.8
Meat, Poultry and Fish	4.5	8.6	2.9	9.9	3.6	4.1	1.9	2.2	10.1	1.3	2.5
Other Livestock Products	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.1	0.1
Non-Alcoholic Drinks	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Alcoholic Drinks	0.1	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.1	2.5
Total annual consumption (million GH¢)	5,277.88	637.44	290.43	19.27	706.72	830.79	754.81	961.98	677.23	280.87	118.33
Mean annual household consumption (GH¢)	3,523.97	3,307.30	1,861.37	1,558.72	3,579.53	2,729.59	3,103.58	3,511.97	4,663.29	3,103.57	3,249.82
Mean annual per capita consumption (GH¢)	836.70	1,045.26	564.14	395.76	618.63	818.63	901.98	867.86	670.88	512.06	462.83
Total annual food consumption (million GH¢)	5,273.28	637.35	290.15	19.27	706.67	830.32	754.75	961.94	676.93	280.52	115.37
Mean annual household food consumption (GH¢)	3,363.87	3,264.32	1,737.95	1,558.72	3,547.20	2,663.59	3,043.96	3,476.70	4,593.56	2,968.72	2,805.53
Mean annual per capita food consumption (GH¢)	788.60	1,031.85	462.80	395.76	612.24	781.22	842.36	843.81	657.30	487.44	367.34

CHAPTER NINE

NON-FARM ENTERPRISES

9.1 Introduction

The survey collected information on the operations of households' non-farm (Industry and Services Sector) business enterprises in the country. The information collected included the characteristics of non-farm enterprises, sex and locality of the owners of those enterprises. Additionally, information on the use and sources of capital, and the principal activities were also obtained.

The survey found out that only 11.5 percent of total assets constitute machinery/ equipment which is in contrast with the expectation that enterprises engaged in manufacturing that would not invest in production equipment are liable to low productivity that could render them less competitive.

This chapter has been divided into seven sub-sections. Section one deals with characteristics of non-farm enterprises by industrial classification, ecological zone and sex. Section two on the other hand deals with the main source of capital for setting up non-farm enterprises by industrial classification, type of locality and sex. The third section deals with the use of credit for non-farm enterprises by industrial classification and sex. Section four analyzes the skill levels and number of persons engaged in non-farm enterprise activities, while section five deals with expenditure on input for non-farm enterprises by industrial classification. The sixth section deals with the sources of revenue and the allocation of income from non-farm enterprises by industrial classification and sex of owner. This section also discusses information on the characteristics of non-farm enterprises by sex and locality. Section seven looks at assets of non-farm enterprise by industrial classification. It must be noted that most non-farm enterprises are very small in size in terms of capital and operations and rely almost exclusively on household members to provide the required labour inputs.

9.2 Characteristics of non-farm enterprises

Table 9.1 shows the characteristics of non-farm enterprises classified into major sectors of industry and service with emphasis on the manufacturing and trade sub-sectors. There are approximately 3.8 million non-farm enterprises which engage about 6.6 million people, out of which 58.4 percent are females and 41.6 percent are males. Apart from the other industry sector which is made up of mining, electricity, water and construction sub sectors where males dominated, all other sectors had females dominating. There are far more non-farm enterprises in the urban areas than the rural areas. While half (50.5%) of every household in the urban areas have a non-farm enterprise, a little above one-third (34.6%) of households in the rural areas have a non-farm enterprise.

Table 9.1: Characteristics of non-farm enterprises by industrial classification, ecological zone and sex of persons engaged

Locality/Region	Proportion of households operating a business	Number of HHs having Non-farm enterprise	Estimated number of non-farm enterprises	Persons Engaged									
				Manufacturing		Other Industry		Trade		Other Services		Total	
				Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Urban	50.5	2,063,750	2,474,411	37.0	63.0	95.3	4.7	29.3	70.7	43.3	56.7	44.3	55.7
Accra	56.4	290,144	338,705	47.7	52.3	87.7	12.3	36.9	63.1	46.8	53.2	49.5	50.5
Other Urban	49.6	1,773,606	2,135,706	34.5	65.5	96.5	3.5	28.3	71.7	42.7	57.3	43.4	56.6
Rural	34.6	1,111,955	1,351,263	30.7	69.3	83.6	16.4	24.8	75.2	40.2	59.8	36.0	64.0
Rural Coastal	48.5	272,787	332,846	31.8	68.2	75.3	24.7	28.2	71.8	52.2	47.8	42.4	57.6
Rural Forest	33.0	594,275	715,636	33.5	66.5	93.0	7.0	18.3	81.7	35.1	64.9	32.8	67.2
Rural Savannah	28.9	244,894	302,780	23.9	76.1	91.1	8.9	34.8	65.2	40.2	59.8	34.9	65.1
Total	43.5	3,175,705	3,825,674	34.3	65.7	92.7	7.3	27.9	72.1	42.4	57.6	41.6	58.4

9.3 Source of capital for setting up non-farm enterprises

Table 9.2 indicates the main sources of capital for setting up non-farm enterprises. It shows that the main source of capital for non-farm enterprises is household savings (68.8%) followed by support from relatives or friends (17.0%) and proceeds from family farm constitutes 4.2 percent. The remaining sources of capital put together is 10 percent of non-farm enterprises start-up capital. The main source of capital for starting a manufacturing venture is household savings (70.7%), followed by support from relatives or friends (16.9%). A similar trend is observed for the other industry activities.

Seven in ten males engaged in manufacturing activities (71.6%) depend on household savings as their source of capital compared to 68.7 percent for their female counterparts. This trend is similar for the other industry activities. In the services sector, the main source of capital for starting a trading activity is also household savings (68.6%), followed by support from relatives or friends (17.8%); and proceeds from family farm (3.4%). The same trend is observed in other service activities with household savings (66.2%), relatives and friends (17.3%) and proceeds from family farm (4.7%).

9.4 Use of and sources of credit for non-farm enterprises.

9.4.1 Use of credit

Table 9.3a presents information on the use of credit for non-farm enterprises and sex of owner. Analysis of the data indicates that majority (89.8%) of owners of non-farm enterprises did not use any form of credit. This trend is reflected in manufacturing (90.0%), other industry (95.9%), trade and other services (90.9%).

From Table 9.3b, the main source of credit for non-farm enterprises is the bank, representing (30.5%). This is followed by sourcing of credit from family and friends (25.1%) and from micro finance (15.6%). The least source of credit for non-farm enterprises is government agencies with only (0.3%). The main source of credit for manufacturing activity is family and friends (27.6%) followed by banks (20.3%) and money lenders (13.6%) and the least being proceeds from other enterprises (3.1%). In the other industries, there was credit from four sources with the leading source being the bank (42.8%) followed by micro finance (32.8%) and family and friends (22.2%).

The leading source of credit for trade related activities is the bank (33.8%), followed by family and friends (21.1%), micro finance (15.7%) and the least is government agencies (0.3%). The leading source of credit for other services is bank (30.9%), family and friends (30.6%), micro finance (16.3%) and government agencies (0.5%).

With regard to distribution in terms of sex the same trend is observed as in the industry and services sector except for females in other industry where micro finance institution is the only source of credit.

**Table 9.2: Main source of capital for setting up non-farm enterprises
by industrial classification, type of locality and sex of owner**

Main source of capital	Principal Activity of the Enterprise (ISIC)														
	Manufacturing			Other Industry			Trade			Other Services			Total		
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All
Household savings	71.6	68.7	70.7	82.6	92.1	83.0	70.8	64.1	68.6	68.0	62.7	66.2	70.6	64.9	68.8
Bank	2.2	2.2	2.2	1.3	0.0	1.2	2.8	4.2	3.3	2.5	3.9	3.0	2.5	3.7	2.9
Remittance from abroad	0.1	0.1	0.1	0.0	0.0	0.0	0.1	1.0	0.5	0.7	0.3	0.6	0.3	0.6	0.4
Proceeds from family farm	6.3	3.6	5.4	2.9	7.9	3.2	4.4	1.8	3.4	5.0	4.0	4.7	4.9	2.8	4.2
Proceeds from family non-farm enterprises	1.9	0.4	1.4	5.9	0.0	5.6	1.7	1.3	1.5	3.2	0.8	2.4	2.4	0.9	1.9
Income from family property(ies)	0.1	0.0	0.0	0.1	0.0	0.1	0.5	0.1	0.3	0.3	0.2	0.3	0.3	0.1	0.2
NGO support	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.2	0.1	0.0	0.0	0.0	0.1	0.1	0.1
District Assembly	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Church assistance	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.3	0.7	0.4	0.2	0.2	0.2
Money lenders (microfinance)	0.9	1.1	1.0	0.5	0.0	0.5	1.8	1.8	1.8	1.0	1.5	1.2	1.3	1.6	1.4
Relative/Friends	14.3	22.3	16.9	5.4	0.0	5.1	14.6	23.5	17.8	14.6	22.8	17.3	14.1	22.9	17.0
Other partners	0.6	0.4	0.6	0.7	0.0	0.7	0.8	0.6	0.7	0.9	0.2	0.6	0.8	0.4	0.7
Cooperatives	0.5	0.1	0.3	0.0	0.0	0.0	0.5	0.2	0.4	0.3	0.0	0.2	0.4	0.1	0.3
Other	1.3	1.1	1.2	0.6	0.0	0.6	1.8	1.2	1.5	3.2	2.9	3.1	2.1	1.7	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 9.3a: Use of credit for non-farm enterprises by industrial classification and sex of owner

Credit used in past 12 months	Principal Activity of the Enterprise (ISIC)														
	Manufacturing			Other Industry			Trade			Other Services			Total		
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All
Credit not used	91.0	88.0	90.0	96.1	93.5	95.9	89.1	87.2	88.4	91.9	88.7	90.9	90.7	87.8	89.8
Credit used	9.0	12.0	10.0	3.9	6.5	4.1	10.9	12.8	11.6	8.1	11.3	9.1	9.3	12.2	10.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 9.3b: Main source of credit used for non-farm enterprises by industrial classification and sex of owner

Main source of credit used in past 12 months	Principal Activity of the Enterprise (ISIC)														
	Manufacturing			Other Industry			Trade			Other Services			Total		
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All
Bank	15.6	27.6	20.3	46.9	0.0	42.8	33.8	33.9	33.8	26.5	37.5	30.9	28.4	33.8	30.5
Other financial agencies	11.9	2.4	8.1	0.0	0.0	0.0	11.4	7.1	9.7	7.9	3.0	5.9	10.3	5.0	8.2
Cooperative	6.8	0.9	4.4	0.0	0.0	0.0	4.4	7.2	5.5	4.0	1.8	3.1	4.6	4.4	4.6
Money lender	8.7	21.2	13.6	0.0	0.0	0.0	6.1	8.3	7.0	6.1	9.7	7.5	6.5	11.1	8.3
Family/Friend	34.3	16.8	27.6	24.3	0.0	22.2	21.5	20.6	21.1	30.0	31.6	30.6	26.5	23.0	25.1
Proceeds from other enterprises	1.2	6.2	3.1	0.0	0.0	0.0	0.8	0.0	0.5	2.2	0.9	1.7	1.3	1.4	1.3
Government agencies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.3	0.8	0.0	0.5	0.2	0.3	0.3
NGOs	4.8	1.9	3.7	0.0	0.0	0.0	0.7	2.0	1.2	0.9	0.0	0.6	1.5	1.4	1.5
Micro financial Institution	8.6	20.6	13.3	26.4	100.0	32.8	14.7	17.0	15.7	17.5	14.5	16.3	14.6	17.2	15.6
Other	8.1	2.4	5.9	2.4	0.0	2.2	6.6	3.2	5.2	4.1	1.0	2.9	6.1	2.4	4.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9.4 Skill level and principal activity of persons engaged in non-farm enterprises

Table 9.4 presents the skill levels and status of persons engaged in non-farm activities categorized by their principal activity. The Table indicates there are a total of 3,915,673 persons engaged in non-farm enterprises of which 64.2 percent (2,515,514) are skilled and 1,400,159 are unskilled. The number of skilled persons is evenly distributed between males and females. There are more skilled females (435,312) representing 34.1 percent engaged in Trade than any other non-farm activity. However, there are more skilled males of 424,929 representing 34.3 engaged in Other Services sector than any other non-farm activity for skilled males. About 55.4 percent (309,218) of unskilled females are casual workers. A higher proportion (56.2%) of persons engaged is casual compared to permanent workers.

9.5 Expenditure of non-farm enterprises

Table 9.5 presents the average annual expenditure and estimated annual value of expenditure of non-farm enterprise. The data indicates average annual expenditure of non-farm enterprise is GH¢3,714.5. Other industry on average incurred the highest expenditure of GH¢20,113.0 annually with Trade being the least (GH¢750.3). Households engaged in non-farm enterprises spend an average of GH¢24,835.1 on fuel and lubricants and GH¢8,146.8 on spare parts making them the two highest expenditure items. Raw material is the main input for manufacturing; fuel and lubricants are the main input for other industry, and other services while spare parts is the main input for trade activities.

Non-farm households spend an estimated total of GH¢22,203.8 million on their enterprises of which GH¢7,275.3 million representing 32.8 percent was spent on fuel and lubricants and 19.7 percent on taxes. Households engaged in other services spend an estimated GH¢15,432.1 million annually representing 69.5 percent of total cost of non-farm enterprises while manufacturing households spend only 7.5 percent.

9.6 Source of revenue and allocation of income from non-farm enterprises

Table 9.6 shows the source of revenue and allocation of income from non-farm enterprises. The total average annual earnings of non-farm enterprises amounted to GH¢8,034.3 with enterprises operating in other industry earning a revenue of GH¢19,464.3 per enterprise. Enterprises operating in the manufacturing sector recorded the lowest revenue of GH¢5,426.9 per enterprise.

The Table further shows that non-farm enterprises made an estimated total annual revenue of GH¢3,630.8 million. Enterprises operating in the manufacturing sector earned the least revenue of 6.7 percent (GH¢244.7 million) of the total revenue while enterprises operating in other services sector earned more than 48.3 percent (GH¢1,752.4), the highest.

Table 9.4: Principal activity of persons engaged in non-farm enterprises by status, skill level and sex

Principal activity of enterprise	Total Persons Engaged				Permanent				Casual			
	Skilled		Unskilled		Skilled		Unskilled		Skilled		Unskilled	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Manufacturing	275,826	385,749	101,427	197,871	140,316	178,033	29,158	72,056	135,510	207,716	72,269	125,815
Other Industry	256,582	33,957	436,816	19,759	106,904	14,705	23,069	725	149,678	19,252	413,747	19,034
Trade	281,847	435,312	178,802	154,493	180,699	204,056	62,900	84,138	101,148	231,256	115,902	70,355
Other Services	424,929	421,312	124,759	186,232	234,683	242,863	48,936	92,218	190,246	178,449	75,823	94,014
Total	1,239,183	1,276,330	841,804	558,353	662,602	639,657	164,063	249,137	576,582	636,673	677,741	309,218

Table 9.5: Expenditure on non-farm enterprises by industrial classification

Expenditure item	Average annual expenditure per enterprise (GH¢)					Estimated annual value of inputs (Million GH¢)				
	Manufac- turing	Other Industry	Trade	Other Services	Total	Manu- facturing	Other Industry	Trade	Other Services	Total
Accident claims	0	100	45	103.1	89.8	0	0	0	0.1	0.2
Advertising/Computer service	0	100	4,530.90	249.9	1,358.40	0	0.2	9.8	1.1	11.1
Bank charges (excl. bank int. change)	34.8	495.7	1,291.80	94.4	879.4	0	1.2	16.7	0.5	18.3
Electricity	1,058.80	3,395.30	753.6	9,293.30	4,309.00	125.8	31.5	188.3	2,392.40	2,738.00
Fuel and lubricants	1,264.50	173,921.00	1,198.80	34,055.20	24,835.10	93.2	1,784.60	62.7	5,334.80	7,275.30
Lease of machinery or transport equipment	393.6	18,753.20	640	36	7,703.00	3.1	117.5	0.5	0	121.2
Other expenditure on articles for resale	548.1	280	1,400.60	2,068.10	1,409.20	11.2	0.1	66.1	57.5	134.9
Printing/Stationery/Postage/Packaging	291.8	300	143.4	605.8	280.7	17.9	0.1	23	39.7	80.7
Raw materials	4,834.40	17,849.20	2,818.40	6,180.60	5,190.90	1,089.30	254.1	232.9	600.9	2,177.10
Rents on land and buildings	489.2	2,717.30	540.3	710	644.5	19.5	13.9	59.2	76.3	168.9
Repairs/Maintenance of fixed assets	475	620.8	342.6	559.4	504	23.3	5.3	13.6	69	111.2
Spare parts	426.4	130,600.10	8,020.20	1,368.50	8,146.80	5.9	778.6	107.2	125.5	1,017.20
Taxes	135.6	2,701.10	281.3	11,499.40	4,082.40	19	40.5	155.7	4,151.40	4,366.60
Telephone - mobile and fixed line	219.9	546.8	188.3	17,563.90	5,557.60	7.9	9.7	23	1,371.30	1,411.90
Training	98.4	0	0	361.2	197.7	0.2	0	0	0.9	1
Travelling and Transport (T&T)	633.7	3,944.60	989.1	2,512.50	1,432.60	186.1	212	869	1,138.20	2,405.30
Treatment/Disposal of waste product	142.4	291.1	137.9	112.4	133.9	1.4	0.4	1.9	2	5.7
Uniform and clothing	79.8	520	81.7	118.4	103.4	0.5	0.2	0.5	1.4	2.6
Others	544.8	56.6	160.8	379.1	336.8	12.9	0	5.1	8	26
Water	316.4	997.1	223.9	292.4	297.2	39.6	8.1	21.7	61.3	130.7
Total	1,327.70	20,113.00	750.3	7,374.10	3,714.50	1,656.70	3,258.10	1,857.00	15,432.10	22,203.80

Table 9.6: Source of revenue and allocation of income from non-farm enterprises by industrial classification and sex of owner

Source of revenue	Average revenue per enterprise (GH¢)					Estimated revenue (Million GH¢)				
	Manu- facturing	Other Industry	Trade	Other Services	Total	Manu- facturing	Other Industry	Trade	Other Services	Total
Commissions	927.4	60,000.00	763.7	5,391.90	4,594.10	8.8	67.2	7.8	80.8	164.6
Delivery Of Goods Sold	10,146.90	13,817.90	9,654.60	13,642.20	11,001.80	261	42.5	1,147.70	896.3	2,347.50
Gain On Sale Of Fixed Assets	749.8	0	1,037.90	386.8	825.4	1	0	6.7	1.1	8.8
Inspection And Valuation Fees	31,577.30	96	284.2	96	8,106.00	43	0	0.9	0	44
Provision Of Other Services	3,721.90	20,168.00	1,935.50	12,577.80	8,929.80	76.2	114.3	44.8	706	941.2
Rendering Of Alteration Services	120	0	0	0	120	0	0	0	0	0
Resides Of Pito	252	0	0	720	486	0	0	0	0.1	0.1
Residues Of Guinea Corn	240	0	0	0	240	0	0	0	0	0
Rental Of Buildings	1,170.20	420	872.5	1,085.50	1,001.80	2.2	0.2	4.3	8.4	15.1
Rental Of Machinery And Transport Equipment	476.8	18,000.00	1,963.90	3,272.60	3,892.80	0.8	20.2	8	12.8	41.7
Royalties, Copyright Etc Belonging To The Enterprise	401.4	72	175.2	278.9	248.4	0.8	0	0.7	0.4	2.1
Sale Of Bicycles Pss,Alcoholic Beverages	0	0	0	600	600	0	0	0	0.1	0.1
Sale Of Pure Water	300	0	0	0	300	0.2	0	0	0	0.2
Sale Of Scraps	729.6	1,308.00	804.2	2,687.00	1,748.90	2.9	0.1	10.1	45.5	58.5
Storage And Handling Fees	480.1	0	513.2	936.7	533.8	2.3	0	3.5	0.9	6.7
Wiring of a Single Room	0	2,400.00	0	0	2,400.00	0	0.2	0	0	0.2
Total	5,426.90	19,464.30	6,353.30	10,219.20	8,034.30	399.2	244.7	1,234.50	1,752.40	3,630.80

9.7 Assets of non-farm enterprise

Table 9.7 presents data on the assets of non-farm enterprises. Non-farm enterprises had a total asset of GH¢1,632,222 million of which enterprises operating in other services had 36.7 percent worth GH¢ 599,473 million while 5.5 percent (GH¢ 89,675 million) are owned by enterprises operating in other industry. Machinery/ equipment and tools which are used for production constituted only 11.5 percent of the total asset.

Table 9.7: Value of assets of non-farm enterprises by industrial classification

Type of Asset	Principal Activity of Enterprise				Total
	Manu- facturing	Other Industry	Trade	Other Services	
Land	5,528	5,647	5,567	17,265	34,007
Land Improvement	1,730	299	1,809	3,552	7,389
Residential Buildings	2,092	114	3,164	5,848	11,217
Office building/factory	26,767	2,137	42,454	46,358	117,716
Other Buildings	6,813	1,096	30,905	19,497	58,311
Other Construction	0	0	2,459	33,288	35,747
Passenger vehicle	2,070	620	2,205	6,675	11,570
Goods/distribution vehicle	0	0	0	476	476
Motor hearse	0	0	270	0	270
Ambulance	585	1,181	2,795	10,756	15,317
Other vehicle	6,470	2,796	22,215	27,084	58,565
Motor bikes	0	0	791	0	791
Carts	1,200	501	0	416	2,116
Boats	3,498	3,035	12,540	5,596	24,670
Other Transport Equipment	283,599	61,695	287,453	289,135	921,881
Bicycles	1,350	402	3,906	2,631	8,290
Machinery/Equipment/Tools	36,115	5,320	71,820	74,191	187,446
Tricycle	16,901	2,305	23,264	26,234	68,705
Other	15,576	2,527	19,164	30,471	67,739
Total	410,294	89,675	532,781	599,473	1,632,223

CHAPTER TEN

HOUSEHOLD EXPENDITURE AND INCOME

10.1 Introduction

The income and expenditure of households in Ghana are presented and discussed in detail in this chapter. Estimates of household income and expenditure are of interest for a wide variety of statistical analytical purposes including the estimation of household welfare, the computation of gross domestic product (GDP) and other economic indicators.

The survey defined household consumption expenditure as the sum of the value of goods and services purchased by households, consumed from own production, received as gifts and payments in kind.

Household income on the other hand, refers to income received either in cash (Monetary income) or in-kind (Non-monetary income) by all household members. This includes not only wages and salaries but also all the other income sources such as agricultural and non-agricultural activities, other monetary receipts such as pensions, disability and relief payments, regular rental and remittance receipts and returns from businesses or ventures, investments and any other irregular gains such as compensations, lottery winnings among others.

10.2 Total household expenditure

Table 10.1 presents the distribution of annual household expenditure and per capita expenditure by quintiles. The average annual household expenditure in Ghana is GH¢12,857 with annual per capita of GH¢4,574. The Table shows that households in the highest quintile spend on average GH¢19,421 annually and this is almost four times that of the annual expenditure of the lowest quintile (GH¢5,168).

The expenditure of the lowest or first quintile with average household size of 6.2 accounts for 5.0 percent of the total expenditure while the highest or fifth quintile with average household size of 2.4 accounts for 47.9 percent of total expenditure. This is followed by the third quintile (14.9%) with an average household size of 4.3.

The highest quintile has an annual average per capita expenditure of GH¢8,987 per person which is twice the national average of GH¢4,574 and ten times that of the lowest quintile (GH¢872).

Table 10.1 Average (mean) annual household and per capita expenditure by quintile group

Quintile group	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Mean household size	Percentage share of total expenditure
First (Lowest)	5,168	872	6.2	5.0
Second	8,250	1,704	5.0	9.9
Third	10,660	2,581	4.3	14.9
Fourth	12,744	3,944	3.4	22.3
Fifth (Highest)	19,421	8,987	2.4	47.9
Ghana	12,857	4,574	3.8	100.0

The distribution of households in each region by quintile, average annual household expenditure and per capita expenditure is shown in Table 10.2. The Greater Accra region has the highest annual average household expenditure of GH¢21,271, followed by the Central region with GH¢13,062 with the Upper West recording the lowest annual average household expenditure of GH¢ 6,077.

The Greater Accra region again has the highest annual per capita expenditure of GH¢ 7,520. The Ashanti region follows with an annual per capita expenditure of GH¢ 5,078 and then Central region with GH¢4,397 with Upper West region recording the lowest annual per capita expenditure of GH¢1,662. Apart from the Greater Accra and Ashanti regions, all the other regions have per capita expenditure lower than the national average (GH¢4,574).

Compared with other regions, Greater Accra has the highest percentage of households (58.6%) in the fifth quintile and the lowest percentage of households in the first quintile (1.1%). Ashanti and Central regions follow with 38.5 percent and 30.7 percent of households in the highest quintile and 5.1 percent and 7.9 percent in the lowest quintile respectively.

Table 10.2: Regional distribution of households by quintile, average (mean) annual household expenditure and per capita expenditure

Region	Quintile					All	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)
	1	2	3	4	5			
Western	11.4	20.9	21.2	24.2	22.2	100.0	11,312	3,940
Central	7.9	16.6	22.6	22.1	30.7	100.0	13,062	4,397
Greater Accra	1.1	3.6	9.7	26.9	58.6	100.0	21,271	7,520
Volta	22.9	24.7	21.0	17.8	13.6	100.0	9,759	3,021
Eastern	6.0	17.9	23.4	23.8	28.9	100.0	11,139	4,126
Ashanti	5.1	11.9	18.2	26.4	38.5	100.0	12,252	5,078
Brong Ahafo	15.0	19.9	22.1	22.0	21.0	100.0	9,750	3,429
Northern	41.1	22.7	14.6	11.1	10.6	100.0	9,534	2,353
Upper East	45.7	24.3	13.4	6.9	9.7	100.0	7,909	1,902
Upper West	56.6	20.6	9.0	8.0	5.7	100.0	6,077	1,662
Ghana	12.4	15.4	17.9	22.5	31.7	100.0	12,857	4,574

The Northern, Upper East and Upper West regions recorded higher proportion of households in the first quintile and low proportions in the fifth quintile. Upper West region has the highest percentage of households in the lowest quintile (56.6%) and the lowest percentage in the highest quintile (5.7%).

Table 10.3 presents the average annual household expenditure by locality and ecological zone. The total annual household expenditure in Ghana is GH¢93,858 million. In terms of locality, the percentage share of urban expenditure (68.0%) is more than twice that of rural localities (32.0%).

Average annual household expenditure is higher in Accra (GAMA) (GH¢21,194) than the other urban areas (GH¢14,792). Rural coastal has the highest average annual expenditure of GH¢10,390 compared to the rural forest (GH¢9,880) and rural savannah (GH¢7,596).

The average annual per capita expenditure in urban localities is GH¢5,753 while for rural localities it is GH¢3,072. In urban localities, the average is higher for Accra (GH¢7,929) than other urban (GH¢5,440) while for rural, rural coastal constitutes the highest with GH¢3,723.

Table 10.3: Average (mean) annual household per capita expenditure and estimated total expenditure by locality and ecological zone

Locality	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Mean household size	Percentage share of total expenditure	Estimated total annual expenditure (million GH¢)
Urban	15,598	5,753	3.5	68.0	63,784
Accra (GAMA)	21,194	7,929	3.3	11.6	10,903
Other Urban	14,792	5,440	3.5	56.3	52,881
Rural	9,367	3,072	4.3	32.0	30,074
Rural Coastal	10,390	3,723	3.7	6.2	5,842
Rural Forest	9,880	3,480	3.8	19.0	17,806
Rural Savannah	7,596	1,770	5.6	6.8	6,426
Ghana	12,857	4,574	3.8	100.0	93,858

10.3 Components of household expenditure

Table 10.4 presents the components of household expenditure. The total annual expenditure by all households is estimated at GH¢93,858 million with household's total annual expenditure on food (actual and imputed) accounting for 42.9 percent. Household's total expenditure on housing is GH¢14,873 representing 15.8 percent of total expenditure with a mean annual average household expenditure of GH¢2,037 per household. Other expenditure (actual and imputed) is GH¢38,784 million which accounts for 41.3 percent of the total expenditure.

Table 10.4: Expenditure components, average (mean) annual per capita and estimate of total annual expenditure

Expenditure component	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Estimated total annual expenditure (million GH¢)	Percentage share of total expenditure
Food expenditure (actual)	5,126	1,931	37,419	39.9
Food expenditure (imputed)	1,946	443	2,782	3.0
Expenditure on housing	2,037	744	14,873	15.8
Other expenditure (actual)	4,682	1,584	34,053	36.3
Other expenditure (imputed)	724	261	4,731	5.0

The distribution of the various components of household expenditures, for quintile, locality, ecological zone and region is presented in Table 10.5. The components of household expenditure are grouped into food, housing and other non-food categories. Food expenditure constitutes 42.9 percent of the overall expenditure.

Although the consumption of locally-produced food remains important for households which have low welfare, the share of the total budget (actual and imputed) represented by cash expenditure on food does not vary so much across the quintiles. Food expenditure accounts for 38.2 percent of the total expenditure of households in the fifth quintile, with 49.2 percent in the first and second quintiles. The percentage of total expenditure spent on other non-food (actual and imputed) is much higher for households in the fifth quintile than in the first (Table 10.5).

Rural households spend 50.6 percent of their expenditure on food (42.6% for actual and 8.0% for imputed) whereas urban households spend 39.2 percent (38.6% for actual and 0.6% for imputed). With the exception of Greater Accra which has the lowest percentage of total expenditure on food (35.5%), the other regions range between 41.7 to 49.7 percent. The highest percentage of total expenditure on food (actual and imputed) is in the Brong Ahafo and Eastern regions with 49.7 and 49.4 percent respectively.

Table 10.5: Components of household expenditure by quintile, locality and region

Welfare/Locality/Region	Components of expenditure					Total	Food (actual and imputed) as a percentage of total expenditure
	Food		Housing	Other non-food			
	Actual	Imputed	Actual & Imputed	Actual	Imputed		
Quintile							
First (Lowest)	41.4	7.8	16.4	32.5	1.9	100.0	49.2
Second	42.4	6.8	15.3	33.5	2.1	100.0	49.2
Third	43.1	4.6	15.5	34.4	2.5	100.0	47.7
Fourth	42.6	2.7	15.9	35.8	3.0	100.0	45.3
Fifth (Highest)	36.9	1.3	16.0	38.1	7.7	100.0	38.2
Urban	38.6	0.6	17.8	37.3	5.8	100.0	39.2
Accra (GAMA)	38.3	0.0	18.7	37.8	5.2	100.0	38.3
Other Urban	38.6	0.7	17.6	37.2	5.9	100.0	39.3
Rural	42.6	8.0	11.7	34.2	3.5	100.0	50.6
Rural Coastal	42.7	2.0	14.5	35.8	5.0	100.0	44.7
Rural Forest	44.8	7.4	10.4	34.3	3.0	100.0	52.2
Rural Savannah	36.5	15.1	12.5	32.5	3.4	100.0	51.6
Region							
Western	40.4	4.5	16.5	34.8	3.9	100.0	44.9
Central	44.7	1.8	13.6	36.4	3.5	100.0	46.5
Greater Accra	35.5	0.0	17.9	38.9	7.7	100.0	35.5
Volta	40.4	6.7	14.9	34.1	3.8	100.0	47.1
Eastern	44.6	4.8	12.3	35.0	3.4	100.0	49.4
Ashanti	41.1	1.8	16.9	36.0	4.2	100.0	42.9
Brong Ahafo	42.6	7.1	12.3	33.6	4.3	100.0	49.7
Northern	40.7	7.4	14.8	33.4	3.8	100.0	48.1
Upper East	33.9	10.9	13.5	38.2	3.5	100.0	44.8
Upper West	36.0	5.7	20.2	33.6	4.5	100.0	41.7
Ghana	39.9	3.0	15.8	36.3	5.0	100.0	42.9

Again, from Table 10.5, the total expenditure on housing in Ghana accounts for 15.8 percent of total expenditure. Households in the second and third quintiles spend 15.3% and 15.5% respectively on housing, which is almost the same as the national average. It is also observed that expenditure is high on housing in urban localities (17.8%) than in the rural localities (11.7%). Among the regions, households in Eastern and Brong Ahafo spent the least percentage (12.3%) of their total expenditure on housing while those in Upper West spent the highest percentage (20.2%). Households in rural coastal spend more on housing (14.5%) than households in rural savannah (12.5%) and rural forest (10.4%).

10.4 Classification of household expenditure by groups

In this section, the United Nations (UN) Statistical Classification System called “Classification of Individual Consumption According to Purpose” (COICOP) is used to categorize expenditure into food and non-food groups. The non-food component comprises expenditure on alcoholic beverages, tobacco and narcotics, clothing and footwear, housing,

water, electricity, gas and other utilities, health, education, recreation, personal care and durable goods.

Table 10.6 shows the average annual household per capita and estimated total annual cash expenditure by group. The average annual cash expenditure by a Ghanaian household is GH¢15,083. Out of this amount, GH¢5,126, representing 45.4 percent, is spent on food and GH¢9,957, representing 54.6 percent, is spent on non-food items.

The total annual expenditure for the country is GH¢82,417 million of which GH¢44,998 million is spent on non-food and GH¢37,417 million on food. Total expenditure on Housing, Water, Electricity and Gas contributes the highest to the non-food category (13.3%). This is followed by Education (13.2%), Clothing and Footwear (8.9%) and Transport (8.2%).

Table 10.6: Average (mean) annual household, per capita and estimated total annual cash expenditure by expenditure group

Expenditure group	Mean annual household cash expenditure (GH¢)	Mean annual per capita cash expenditure (GH¢)	Total annual cash expenditure (million GH¢)	Percentage distribution
Food	5,126	1,931	37,419	45.4
Food and non-alcoholic beverages	5,126	1,931	37,419	45.4
Non-food	9,957	3,397	44,998	54.6
Alcoholic Beverage and Tobacco	326	152	440	0.5
Clothing and Footwear	1,026	364	7,282	8.8
Housing, Water, Electricity and Gas	1,643	613	10,945	13.3
Furnishings, Household Equipment and Maintenance	378	140	2,558	3.1
Furnishings, Household Equipment and Maintenance	379	141	2,559	0.7
Transport	1,238	522	6,707	8.1
Communication	441	181	2,168	2.6
Recreation and Culture	462	162	874	1.1
Education	2,472	578	10,807	13.1
Restaurants and Hotels	1,286	427	75	0.1
Miscellaneous Goods and Services	447	176	2,538	3.1
Total	15,083	5,328	82,417	100.0

Table 10.7 shows the distribution of annual household cash expenditure by expenditure group and locality. Households in rural localities spend less (39.9%) of their annual expenditure on food compared to the 60.1 percent spent by households in urban localities.

Expenditure on non-food items is higher in the urban localities (55.3%) than in the rural localities (44.7%). It can further be observed that urban localities spend more on Housing, Water, Electricity and Gas (15.3%) than the rural areas (8.7%). In the same vein, households

in urban localities spend more on Education (13.6%) compared to that of rural localities (12.0%). On the other hand, rural households spend more on clothing and footwear (10.0%), Health (0.9%) and alcoholic beverages and tobacco (0.9%) than urban households.

Table 10.7: Mean annual household cash expenditure by expenditure group and locality

Expenditure group	Mean annual cash expenditure (GH¢)				Percentage of total		
	Urban	Rural	Total		Urban	Rural	Total
Food	6,015	3,994	5,126	42.8	43.1	50.6	45.4
Food and non-alcoholic beverages	6,015	3,994	5,126	42.8	43.1	50.6	45.4
Non-food	11,455	9,270	9,957	57.2	56.9	49.4	54.6
Alcoholic Beverage and Tobacco	386	282	326	0.4	0.4	0.9	0.5
Clothing and Footwear	1,197	810	1,026	8.4	8.3	10.0	8.8
Housing, Water, Electricity and Gas	2,163	843	1,643	15.4	15.3	8.7	13.3
Furnishings, Household Equipment and Maintenance	415	332	378	2.7	2.7	4.0	3.1
Health	280	189	238	0.7	0.7	0.9	0.7
Transport	1,501	814	1,238	8.8	8.8	6.7	8.1
Communication	536	292	441	2.8	2.8	2.2	2.6
Recreation and Culture	545	333	462	1.1	1.1	1.0	1.1
Education	3,306	1,500	2,472	13.7	13.6	12.0	13.1
Restaurants and Hotels	590	3,558	1,286	0.0	0.0	0.2	0.1
Miscellaneous Goods and Services	536	317	447	3.2	3.2	2.9	3.1
Total	17,470	13,264	15,083	100	100.0	100.0	100.0

Table 10.8 presents average annual per capita expenditure and estimated total annual cash expenditure by place of residence and expenditure groups. The total estimated annual cash expenditure by households for Ghana is GH¢82,417 million which converts into an average annual cash expenditure of GH¢5,328 per person.

Meanwhile, average household cash expenditure is GH¢57,102 million per annum in urban areas, compared to GH¢25,315 million per annum in rural areas. The analysis further shows that urban households tend to have higher expenditures than rural households; the variation is obvious on per capita basis, as average per capita cash expenditure is GH¢6,415 per person per annum in urban areas compared to GH¢4,211 per person per annum in rural households.

Table 10.8: Average (mean) annual per capita and estimated total annual cash expenditure by expenditure group and locality

Expenditure group	Mean annual per capita cash expenditure (GH¢)			Estimated total annual cash expenditure (Million GH¢)			Rural share of total cash expenditure
	Urban	Rural	Total	Urban	Rural	Total	
Food	2,339	1,411	1,931	24,597	12,822	37,419	34.3
Food and non-alcoholic beverages	2,339	1,411	1,931	24,597	12,822	37,419	34.3
Non-food	4,076	2,800	3,397	32,505	12,493	44,998	27.8
Alcoholic Beverage and Tobacco	215	107	152	218	222	440	50.4
Clothing and Footwear	443	264	364	4,746	2,536	7,282	34.8
Housing, Water, Electricity and Gas	812	307	613	8,731	2,213	10,945	20.2
Furnishings, Household Equipment and Maintenance	162	112	140	1,554	1,004	2,558	39.3
Health	104	56	82	384	220	604	36.4
Transport	653	312	522	5,016	1,691	6,707	25.2
Communication	224	114	181	1,614	554	2,168	25.5
Recreation and Culture	193	113	162	626	248	874	28.4
Education	795	325	578	7,780	3,028	10,807	28.0
Restaurants and Hotels	261	970	427	26	48	75	64.8
Miscellaneous Goods and Services	214	120	176	1,809	729	2,538	28.7
Total	6,415	4,211	5,328	57,102	25,315	82,417	30.7

Table 10.9 presents the pattern of expenditure among the different quintiles. Total cash expenditure per person in the highest quintile (GH¢10,235) is more than 10 times that of the lowest quintile (GH¢897). For the food and non-alcoholic beverages expenditure group, individuals in the highest quintile spend about ten times (GH¢3,612) as much per capita as individuals in the lowest quintile (GH¢380).

Similarly, under the non-food expenditure group, individuals who spend most on transport fall within the highest quintile (GH¢1,059). This is about seventeen times as much per capita cash expenditure by individuals in the lowest quintile (GH¢59). Also, in education, housing, water, electricity and gas, individuals in the highest quintile spend about fifteen and thirteen times as much per capita compared to the lowest quintiles, respectively.

In percentage terms, individuals in Ghana spend more than half of their total cash income on non-food (63.8%) and a lower percentage on food (36.2%). However, for the quintiles, individuals in each quintile spend more than 40 percent on food and non-alcoholic beverages while for the various expenditure groups under non-food, individuals in each quintile spend less than 15 percent. Expenditure on health is the least (1.5%) compared to all the other expenditure groups.

Table 10.9: Average (mean) annual per capita cash expenditure by quintile and expenditure group

Expenditure group	Quintile (GH¢)						Quintile (%)					
	1	2	3	4	5	Ghana	1	2	3	4	5	Ghana
Food	380	775	1,186	1,801	3,612	1,931	42.4	43.4	42.6	41.5	35.3	36.2
Food and non-alcoholic beverages	380	775	1,186	1,801	3,612	1,931	42.4	43.4	42.6	41.5	35.3	36.2
Non-food	517	1,010	1,601	2,542	6,623	3,397	57.6	56.6	57.4	58.5	64.7	63.8
Alcoholic Beverage and Tobacco	39	71	105	144	309	152	4.3	4.0	3.8	3.3	3.0	2.9
Clothing and Footwear	85	147	215	316	690	364	9.5	8.2	7.7	7.3	6.7	6.8
Housing, Water, Electricity and Gas	89	194	319	523	1,157	613	9.9	10.9	11.4	12.0	11.3	11.5
Furnishings, Household Equipment and Maintenance	37	61	79	116	269	140	4.1	3.4	2.8	2.7	2.6	2.6
Health	21	33	47	73	149	82	2.3	1.8	1.7	1.7	1.5	1.5
Transport	59	105	165	301	1,059	522	6.6	5.9	5.9	6.9	10.3	9.8
Communication	27	49	79	132	333	181	3.0	2.7	2.8	3.0	3.3	3.4
Recreation and Culture	22	39	68	129	294	162	2.5	2.2	2.4	3.0	2.9	3.0
Education	96	226	362	591	1,450	578	10.7	12.7	13.0	13.6	14.2	10.8
Restaurants and Hotels	19	41	91	97	557	427	2.1	2.3	3.3	2.2	5.4	8.0
Miscellaneous Goods and Services	23	44	71	120	356	176	2.6	2.5	2.5	2.8	3.5	3.3
Total	897	1,785	2,787	4,343	10,235	5,328	100.0	100.0	100.0	100.0	100.0	100.0

10.5 Cash expenditure at the subgroup and item level

Table 10.10 shows the annual expenditure at a subgroup levels. The total annual cash expenditure by all households as estimated from the survey is GH¢82,416.66 million of which the annual cash expenditure on Food and Non-alcoholic Beverages is GH¢37,418.7 million representing 45.4 percent of the total annual expenditure. Within the Food and Non-Alcoholic Beverages subgroup, the major expenditure items are Bread and cereals (8.6%), Catering services (prepared meals) 8.5 percent, Fish and sea foods (7.9%). The expenditure on the Education subgroup is of GH¢10,807.45 million (13.3%). About 9 percent (GH¢7,281.59 million) of expenditure by households was on Clothing and Footwear. The subgroup with the least expenditure was Restaurants and Hotels (GH¢74.70 million) representing 0.1 percent of total expenditure.

Table 10.10: Average annual household expenditure, per capita expenditure and estimated total expenditure by subgroup of expenditure

Group (item)	Average annual household cash expenditure (GH¢)	Average annual per capita cash expenditure (GH¢)	Total annual cash expenditure (Million GH¢)	Percentage distribution
1. Food and Non-Alcoholic Beverages	5,126	1,931	37,418.72	45.4
Bread and cereals	1,012	336	7,055.51	8.6
Meat	642	201	2,940.20	3.6
Fish and Sea food	979	327	6,531.37	7.9
Milk, Cheese and Eggs	231	85	1,062.17	1.3
Oils and Fats	217	71	1,113.68	1.4
Fruits	204	91	681.84	0.8
Vegetables	685	221	4,465.01	5.4
Sugar, Jam, Honey and Chocolate	135	40	819.39	1.0
Food products n.e.c.	645	208	3,539.09	4.3
Catering services (prepared meals)	1,162	632	7,008.94	8.5
Non-Alcoholic Beverages	380	165	2,201.53	2.7
2. Alcoholic Beverages, Tobacco and Narcotics	326	152	439.84	0.5
Alcoholic Beverages	335	160	391.56	0.5
Tobacco	164	79	29.33	0.0
Narcotics	87	19	18.95	0.0
3. Clothing and Footwear	1,026	364	7,281.59	8.8
Clothing Materials	823	294	5,739.25	7.0
Footwear	235	81	1,542.34	1.9
4. Housing, Water, Electricity and Gas	1,643	613	10,944.84	13.3
Actual Rentals for housing	854	374	1,688.09	2.0
Maintenance and Repair of dwelling	917	277	867.19	1.1
Water supply and Miscellaneous services related to dwelling	839	300	4,349.52	5.3
Electricity, Gas and Other fuels	654	248	4,040.03	4.9

Group (item)	Average annual household cash expenditure (GH¢)	Average annual per capita cash expenditure (GH¢)	Total annual cash expenditure (Million GH¢)	Percentage distribution
5. Furnishings, Household Equipment and Maintenance	378	140	2,558.02	3.1
Furniture and furnishings, Carpets and floor coverings	209	91	320.62	0.4
Household Textiles	68	25	196.4	0.2
Household Appliances	117	49	19.13	0.0
Glassware, Tableware, Kitchenware and Household Utensils	71	24	201.57	0.2
Household and Garden Tools and Equipment	-	-	-	-
Goods of routine Household Maintenance and Repairs	283	102	1,820.31	2.2
6. Health	238	82	604.25	0.7
Medical Products, Appliances and Equipment	189	63	418.89	0.5
Out-Patient Services	303	113	185.36	0.2
7. Transport	1,238	522	6,707.02	8.1
Operations of Personal Transport Equipment including Fuel	2,275	932	1,770.55	2.1
Transport Services	975	416	4,936.47	6.0
8. Communication	441	181	2,168.49	2.6
Postal Services	114	50	3.62	0.0
Telephone and Telefax Equipment	48	19	6.39	0.0
Telephone and Telefax Services	441	181	2,158.48	2.6
9. Recreation and Culture	462	162	873.94	1.1
Audio-Visual, Photographic and Information Equipment	325	154	100.36	0.1
Other Articles and Equipment of Luxury	282	96	21.85	0.0
Recreational and Cultural Services	564	234	153.88	0.2
Newspapers, Books and Stationery	393	122	591.75	0.7
Packaged Holidays	199	88	6.09	0.0
10. Education	2,472	578	10,807.45	13.1
Education	2,472	578	10,807.45	13.1
11. Restaurant and Hotels	1,286	427	74.7	0.1
Hotel Accommodation Services	1,286	427	74.7	0.1
12. Miscellaneous Goods and Services	447	176	2,537.79	3.1
Personal Care	322	122	1,647.20	2.0
Personal Effects nec.	106	44	143.3	0.2
Social Protection	424	183	687	0.8
Insurance	123	44	53.22	0.1
Financial Services nec.	85	45	2.47	0.0
Other Services nec.	68	29	4.6	0.0
Total	15,083	5,328	82,416.66	100.0

10.6 Total food consumption expenditure

The cash expenditure and the estimates for the consumption of home produced food are combined to arrive at estimates of total food consumption expenditure at the household level and per capita food consumption.

The average annual household food consumption as shown in Table 10.11 is GH¢15,538 of which GH¢9,246 is home-produced and GH¢6,292 is cash expenditure. The annual per capita food consumption as indicated is GH¢4,234. The food item with the highest mean consumption is fish and sea food (GH¢3,653) followed by meat (GH¢2,842). The food item with the least mean annual household consumption expenditure is sugar, jam, honey and chocolate (GH¢135).

Table 10.11: Value of average annual household and per capita consumption (both cash expenditure and home produced) and estimated total value by food subgroups and food budget shares

Food subgroup	Mean annual household food consumption (GH¢)			Mean annual per capita food consumption (GH¢)			Estimated value of all food consumption (Million GH¢)	Food budget share
	Cash expenditure	Home produced	Total	Cash expenditure	Home produced	Total		
Food and non-alcoholic beverages	6,292	9,246	15,538	2,377	1,857	4,234	40,201	100.0
Bread and cereals	1,012	898	1,910	336	193	529	7,625	19.0
Meat	642	2,200	2,842	201	291	492	2,955	7.4
Fish and Sea food	979	2,674	3,653	327	614	941	6,576	16.4
Milk, Cheese and Eggs	231	501	732	85	77	162	1,065	2.6
Oils and Fats	217	235	452	71	50	121	1,124	2.8
Fruits	204	278	482	91	55	146	692	1.7
Vegetables	685	331	1,016	221	91	312	4,646	11.6
Sugar, Jam, Honey and Chocolate	135	0	135	40	0	40	819	2.0
Food products n.e.c.	645	2,129	2,774	208	486	694	5,488	13.7
Catering services (prepared meals)	1,162	0	1,162	632	0	632	7,009	17.4
Non-alcoholic beverages	380	0	380	165	0	165	2,202	5.5
Total food consumption	6,292	9,246	15,538	2,377	1,857	4,234	40,201	100.0

The value of average annual household food consumption and estimated total food consumption by subgroups and locality is presented in Table 10.12. Generally, rural households spend less (GH¢13,757) on food and non-alcoholic beverages than urban households (GH¢19,851). Urban households spend GH¢5,224 on catering services, almost seven folds that of rural (GH¢739).

Table 10.12: Value of average annual household food consumption and estimated food consumption food subgroups and locality

Food subgroup	Urban				Rural			
	Mean annual household food consumption (GH¢)			Estimated value of all food consumption (Million GH¢)	Mean annual per capita food consumption (GH¢)			Estimated value of all food consumption (Million GH¢)
	Cash expenditure	Home produced	Total		Cash expenditure	Home produced	Total	
Food and non-alcoholic beverages	7,106	12,745	19,851	24,966	5,054	8,703	13,757	15,235
Bread and cereals	1,123	936	2,059	4,564	865	890	1,755	3,061
Meat	708	2,774	3,482	1,960	542	2,103	2,645	995
Fish and Sea food	1,021	6,148	7,169	3,761	928	2,149	3,077	2,815
Milk, Cheese and Eggs	267	377	644	827	157	538	695	238
Oils and Fats	242	89	331	659	189	244	433	466
Fruits	232	151	383	587	117	290	407	105
Vegetables	761	428	1,189	2,719	596	317	913	1,927
Sugar, Jam, Honey and Chocolate	132	0	132	428	138	0	138	391
Food products n.e.c.	719	1,842	2,561	2,547	538	2,172	2,710	2,941
Catering services (prepared meals)	1,445	0	1,445	5,224	739	0	739	1,785
Non-alcoholic beverages	456	0	456	1,690	245	0	245	512
Total food consumption	7,106	12,745	19,851	24,966	5,054	8,703	13,757	15,235

Table 10.13 shows that the total per capita food consumption for urban localities is higher (GH¢5,616) than rural (GH¢3,509). Cash expenditure in urban households (GH¢2,748) is higher than rural households (GH¢1,810). The average per capita food consumption of fish and sea food is the highest food budget share for both urban (34.4%) and rural areas (21.9%).

Table 10.13: Value of average per capita household food consumption and food budget shares by food subgroups and locality

Food (subgroup)	Urban				Rural			Food budget share
	Mean annual per capita food consumption (GH¢)			Food budget share	Mean annual per capita food consumption (GH¢)			
	Cash expenditure	Home produced	Total		Cash expenditure	Home Produced	Total	
Food and non-alcoholic beverages	2,748	2,868	5,616	100.0	1,810	1,699	3,509	100.0
Bread and cereals	379	212	591	10.5	279	189	468	13.3
Meat	223	252	475	8.5	168	297	465	13.3
Fish and Sea food	348	1,582	1,930	34.4	300	468	768	21.9
Milk, Cheese and Eggs	99	83	182	3.2	58	75	133	3.8
Oils and Fats	80	33	113	2.0	61	51	112	3.2
Fruits	103	25	128	2.3	52	58	110	3.1
Vegetables	248	160	408	7.3	189	81	270	7.7
Sugar, Jam, Honey and Chocolate	43	0	43	0.8	37	0	37	1.1
Food products n.e.c.	227	521	748	13.3	180	480	660	18.8
Catering services (prepared meals)	800	0	800	14.2	380	0	380	10.8
Non-alcoholic beverages	198	0	198	3.5	106	0	106	3.0
Total food consumption	2,748	2,868	5,616	100.0	1,810	1,699	3,509	100.0

Table 10.14 shows estimates of food budget share by locality. Urban households spend their highest share of the food budget on catering services or prepared meals with 21.7 percent for Accra and 20.8 percent for other urban households. Rural savannah and rural coastal spend the highest share of the food budget on bread and cereals with 25.2 and 22.0 percent respectively while a fifth of the food budget in rural forest is on fish and sea food.

Table 10.14: Food budget share (cash expenditure and home produced) by type of locality

Food (subgroup)	Locality					
	Accra (AMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	Ghana
Bread and cereals	19.0	18.1	22.0	17.7	25.2	19.0
Meat	8.0	7.8	4.9	7.0	6.5	7.4
Fish and Sea food	12.5	15.6	20.5	20.2	12.1	16.4
Milk, Cheese and Eggs	4.9	3.0	2.4	1.5	1.0	2.6
Oils and Fats	2.5	2.7	3.1	2.8	3.6	2.8
Fruits	3.9	2.0	1.7	0.5	0.4	1.7
Vegetables	9.7	11.1	12.4	12.8	12.5	11.6
Sugar, Jam, Honey and Chocolate	1.8	1.7	1.8	1.6	5.8	2.0
Food products n.e.c.	7.1	10.8	10.6	19.9	24.5	13.7
Catering services (prepared meals)	21.7	20.8	15.4	12.6	6.2	17.4
Non-alcoholic beverages	9.0	6.3	5.3	3.2	2.2	5.5
Total food consumption	100.0	100.0	100.0	100.0	100.0	100.0

10.7 Total Annual Expenditure by Type of House

Annual expenditures by the type of dwelling occupied and type of locality is presented in Table 10.15. From the estimates, households who live in quarters attached to an office/ shop have a higher expenditure (GH¢33,552) than those residing in any other type of dwelling. This is followed by those who live in flats/apartments (GH¢24,263). In terms of locality, the annual household expenditure for those residing in flats/apartments in Accra (AMA) is much higher (GH¢35,598) than that of all other localities followed by those residing in separate houses (GH¢31,693). It is observed that households living in separate houses in Accra (AMA) on the average spend more than twice the national average (GH¢14,251).

Table 10.15: Average annual expenditure of households by type of dwelling occupied and type of locality (GHC)

Type of dwelling	Locality					Ghana
	Accra (AMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Separate house	31,693	18,871	9,424	11,042	8,290	14,251
Semi-detached house	29,032	18,579	17,434	9,650	7,025	16,369
Flat/Apartment	35,598	24,627	21,437	16,446	14,101	24,263
Compound house (rooms)	19,278	12,425	9,801	8,919	7,542	11,694
Huts/Buildings (same compound)	16,200	10,000	6,839	6,754	6,865	7,325
Huts/Buildings (different compound)	-	7,805	6,355	5,721	6,059	6,176
Tent	-	9,707	-	-	-	9,707
Improvised home (kiosk/container,etc)	14,684	9,740	6,448	8,606	-	11,550
Living quarters attached to office/shop	15,213	38,542	16,963	21,963	11,289	33,552
Uncompleted building	23,580	11,400	12,966	8,787	3,106	11,343
Other	19,377	4,024	7,771	9,748	-	9,551
All	21,194	14,792	10,390	9,880	7,596	12,857

Table 10.16 shows the average annual expenditure of households by type of occupancy status and locality. Households residing in rented dwelling units on average spend more (GH¢14,323) compared to owners who reside in their dwelling units (GH¢13,021). However in Accra, those who own and reside in their dwelling units spend more (GH¢24,878) than those renting (GH¢21,003). The average annual expenditure of households living in rented dwelling units in Accra is higher than those in other urban as well as all rural Ghana.

Table 10.16: Average annual expenditure of households by occupancy status and type of locality (GHC)

Occupancy status	Locality					Ghana
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Owning	24,878	17,834	10,343	10,544	7,751	13,021
Renting	21,003	14,126	13,439	10,506	8,439	14,323
Rent-free	19,652	12,495	8,458	8,542	6,631	11,264
Perching	5,687	14,434	10,935	6,486	6,894	12,199
Squatting	10,031	14,641	-	17,856	6,108	13,577
All	21,194	14,792	10,390	9,880	7,596	12,857

10.8 Household Income

The survey provides enough information to estimate gross and net income. The income reported in this section of the report is can be much more related to the gross income. The mean annual income of a household in an urban locality is GHC46,902 this is higher than the national average which is GHC 33, 937. Among the urban localities, households in Accra (63,027) has a higher average income compared to those in other urban areas while

households in rural coastal have the highest average income (GH¢27,875) among the rural localities.

Urban households in the country have an estimated total annual income of GH¢185,509.35 million, representing 76.6 percent of the total national income whereas rural localities have GH¢56,762.16 million representing 23.4 percent. Furthermore, among the rural localities, rural forest has the highest annual income of GH¢30,497.99 million followed by rural coastal (GH¢15,550.65 million), with rural savannah having the lowest of GH¢10,713.52 million (Table 10.18).

The annual average per capita income in urban localities is GH¢16,373 implying an average income of GH¢44.86 per day while their rural counterparts have an average annual income of GH¢5,880 which represents an average income of GH¢16.11 per day.

Table 10.17: Mean annual household and per capita income by type of locality

Locality	Mean annual household income (GHC)	Mean annual per capita income (GHC)	Estimated total annual income (Million GHC)	Percentage share of annual income
Urban	46,902	16,373	185,509.35	76.6
Accra	63,027	23,532	31,338.59	12.9
Other Urban	44,583	15,344	154,170.76	63.6
Rural	17,830	5,880	56,762.16	23.4
Rural Coastal	27,875	10,199	15,550.65	6.4
Rural Forest	17,110	5,947	30,497.99	12.6
Rural Savannah	12,706	2,882	10,713.52	4.4
Ghana	33,937	11,694	242,271.51	100.0

*This is gross income and this applies to subsequent tables unless otherwise stated

10.9 Sources of household income

The sources of income for households are presented in Table 10.18. About 75% of household income is from non-farm self-employment. Wages from employment accounts for 14.1 percent and income from household agriculture activity accounts for 5%. Income from rent, remittances and other sources make up less than 5 percent of total household income.

Table 10.18: Sources of household income, per capita and estimated total income

Source of income	Mean annual household income (GHC)	Mean annual per capita income (GHC)	Estimated total annual income (Million GHC)	Percentage distribution
Wage	12,399	5,172	34,133.44	14.1
Household agriculture	4,838	1,609	12,098.82	5.0
Non-farm self-employment	59,101	19,485	182,320.00	75.3
Rent	1,607	541	8,841.02	3.6
Remittances	1,511	712	3,422.95	1.4
Other	4,048	1,447	1,455.28	0.6
All	33,937	11,694	242,271.51	100.0

Income from non-farm self-employment accounts for 46.6 percent and 77.7 percent of the lowest and highest quintile respectively. Within all the quintiles, income from rent and remittances contribute less than 10 percent to household income. More than 50 percent of the source of income for households across the localities and regions are from non-farm self-employment as well.

Table 10.19: Households sources of income by quintile, locality and region

Quintile/Locality/ Region	Sources of income						Total
	Wage income from employment	Household agricultural income	Non-farm self- employment income	Rental income (actual and imputed)	Remittance	Other income	
Quintile							
Lowest	18.1	22.9	46.6	9.9	2.1	0.5	100.0
Second	14.2	10.8	69.8	3.7	1.3	0.3	100.0
Third	15.0	7.6	71.1	4.4	1.5	0.4	100.0
Fourth	12.7	4.4	78.1	2.6	1.3	0.9	100.0
Highest	14.2	2.4	77.7	3.6	1.5	0.6	100.0
Urban	13.5	1.4	79.6	3.4	1.3	0.7	100.0
Accra	10.8	0.0	85.8	1.9	0.7	0.8	100.0
Other Urban	14.1	1.7	78.4	3.8	1.4	0.6	100.0
Rural	15.9	16.8	60.9	4.3	1.7	0.4	100.0
Rural Coastal	13.2	6.2	76.5	2.6	1.3	0.2	100.0
Rural Forest	18.3	20.1	55.4	3.7	2.0	0.5	100.0
Rural Savannah	12.8	22.8	53.8	8.6	1.5	0.4	100.0
Region							
Western	16.7	6.1	73.2	2.5	1.3	0.3	100.0
Central	13.0	4.3	77.9	2.5	1.8	0.5	100.0
Greater Accra	12.6	0.5	82.3	3.1	0.9	0.7	100.0
Volta	9.5	7.0	78.3	2.9	1.5	0.7	100.0
Eastern	18.5	15.0	56.7	5.8	2.9	1.1	100.0
Ashanti	18.6	4.1	70.1	4.8	1.7	0.7	100.0
Brong Ahafo	9.4	11.2	75.7	1.9	1.6	0.2	100.0
Northern	9.9	8.9	73.3	6.2	1.5	0.1	100.0
Upper East	16.5	7.5	67.1	6.9	1.5	0.5	100.0
Upper West	23.1	8.3	53.6	12.9	0.6	1.4	100.0
Ghana	14.1	5.0	75.3	3.6	1.4	0.6	100.0

10.10 Transfers and Remittances

The survey collected information on income transfers to and from households. Transfers could be made by any member of the household but regarded as having been made by the head. Income transfers to parents are 25.9 percent being the highest in the country followed by transfers to children (21.4%). In Urban households, 29.7 percent of all transfers were made to parents compared to 20.5 percent in rural households (Table 10.20).

Table 10.20: Income transfers to non-household members by locality

Relationship of non-household member to head	Urban			Rural			Ghana		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Parent	21.9	33.8	29.7	16.1	23.3	20.5	19.4	29.7	25.9
Spouse	0.7	10.0	6.7	1.1	17.3	11.0	0.8	12.8	8.5
Child	26.3	14.2	18.4	32.0	21.9	25.8	28.8	17.2	21.4
Brother/sister	18.8	12.1	14.4	22.4	11.3	15.6	20.3	11.8	14.9
Other relative	19.1	22.9	21.6	17.4	12.9	14.7	18.4	19.0	18.8
Non-relative	13.2	7.1	9.2	11.0	13.4	12.5	12.3	9.6	10.5
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10.21 indicates that a higher proportion of transfer payments received by households were from children (30.2%) and the least from parents (8.5%). The same pattern exists in both urban and rural households. Transfer payments received by households in Ghana are higher for female children (39.7%) than male children (26.5%). Also, in urban households, transfers received are higher for female children (36.5%) than male children (25.7%). This pattern is also observed in the rural distribution.

Table 10.21: Transfer payments received by households by locality

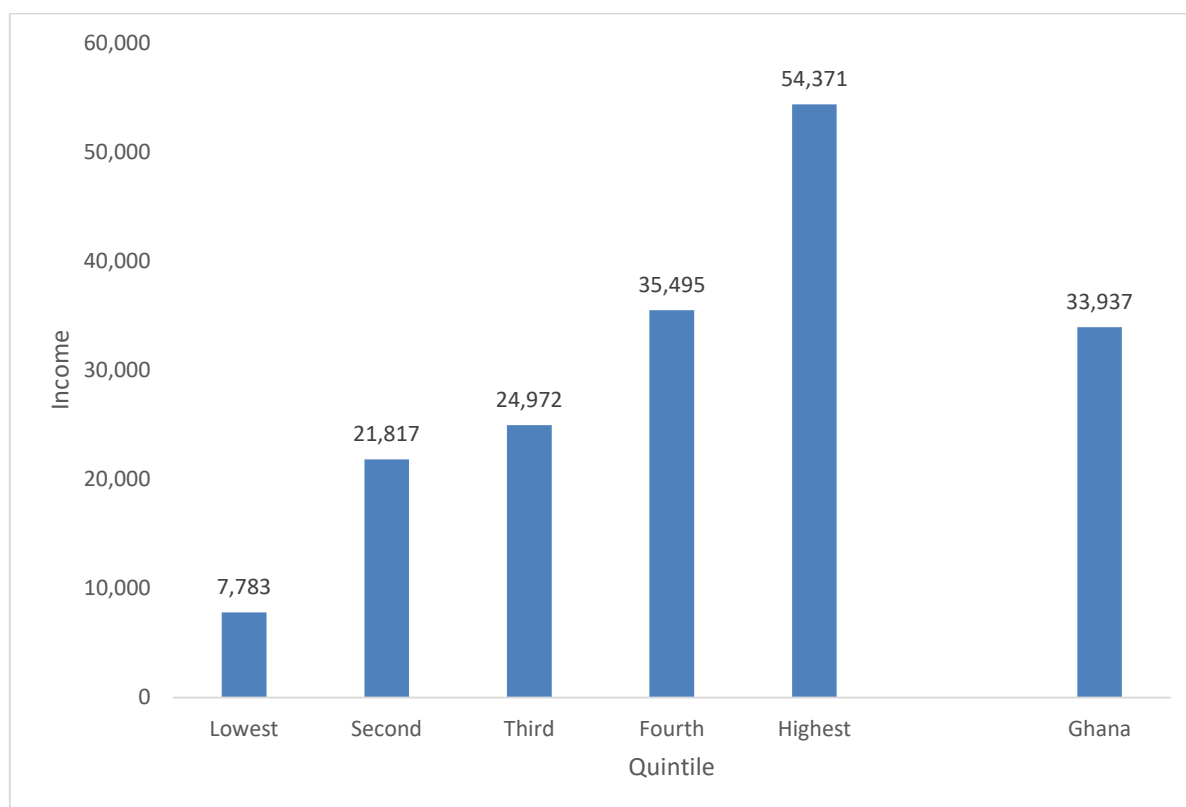
Relationship of member to head	Urban			Rural			Ghana		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Parent	6.8	12.2	8.3	6.7	14.6	9.2	6.8	12.9	8.5
Spouse	21.3	2.6	16.2	15.7	0.9	11.0	19.8	2.1	14.7
Child	25.7	36.5	28.7	28.4	46.6	34.2	26.5	39.7	30.2
Brother/sister	13.0	20.1	14.9	15.6	20.5	17.2	13.7	20.2	15.5
Other relative	13.6	13.3	13.5	14.5	12.9	14.0	13.9	13.2	13.7
Non relative	19.6	15.3	18.4	18.9	4.5	14.4	19.4	11.9	17.3
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

10.11 Total Household Income

The highest quintile contributes half of the total annual household income. The mean annual household income of the highest quintile is GHC54,371 more than the national mean annual household income. Moreover, the mean annual per capita income is twice more than the national mean annual per capita income whereas the mean annual per capita income of the lowest quintile is about a tenth of the national mean annual per capita income.

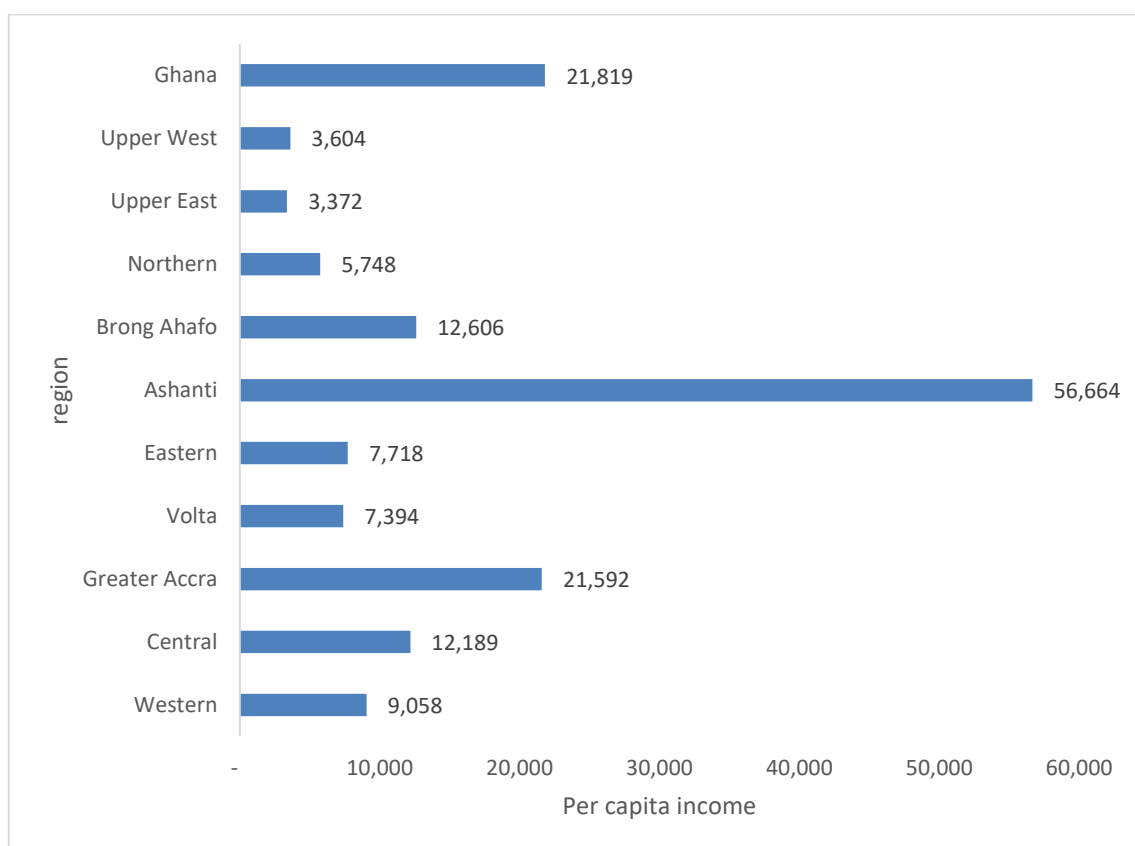
Table 10.22: Mean annual household and per capita income by quintile group

Quintile	Mean annual household income (GHC)	Mean annual per capita income (GHC)	Mean household size	Percentage share of annual income
Lowest	7,783	1,320	6.2	2.9
Second	21,817	3,739	5.0	9.9
Third	24,972	5,792	4.3	13.2
Fourth	35,495	9,433	3.4	23.5
Highest	54,371	24,748	2.4	50.4
Ghana	33,937	11,694	3.9	100.0

Figure 10.1: Mean annual household income by quintile group

At the regional level, Ashanti has the highest average annual household income of GH¢72,491 which is higher than the average national income of GH¢44,042 (Table 10.23). This is followed by the Greater Accra region and then Central region. The three regions in the North have the lowest mean annual incomes. In terms of per capita income, only the Ashanti region has an annual per capita income of GH¢56,664 above the national annual average (Figure 10.2).

Figure 10.2: Average annual per capita income by region



The regional distribution of mean annual household income and mean annual per capita income is represented in table 10.24. Within the Greater Accra region, the highest quintile contributes 58.6 percent of the regional mean annual household income whereas the lowest quintile contributes 1.1 percent. A similar pattern exists in the Ashanti region.

In contrast, within the three regions in the North (Northern, Upper East and Upper West) the lowest quintile contributes the largest share of regional mean annual household income whereas the highest quintile contributes the lowest share. The situation is more pronounced in the Upper West region.

Table 10.23: Regional distribution of households by quintile, average (mean) annual household and per capita income

Region	Quintile						Mean annual household income (GH¢)	Mean annual per capita income (GH¢)
	1	2	3	4	5	All		
Western	11.4	20.9	21.2	24.2	22.2	100.0	30,862	9,058
Central	7.9	16.6	22.6	22.1	30.7	100.0	32,564	12,189
Greater Accra	1.1	3.6	9.7	26.9	58.6	100.0	64,701	21,592
Volta	22.9	24.7	21.0	17.8	13.6	100.0	31,612	7,394
Eastern	6.0	17.9	23.4	23.8	28.9	100.0	21,592	7,718
Ashanti	5.1	11.9	18.2	26.4	38.5	100.0	72,491	56,664
Brong Ahafo	15.0	19.9	22.1	22.0	21.0	100.0	30,710	12,606
Northern	41.1	22.7	14.6	11.1	10.6	100.0	22,919	5,748
Upper East	45.7	24.3	13.4	6.9	9.7	100.0	16,130	3,372
Upper West	56.6	20.6	9.0	8.0	5.7	100.0	12,958	3,604
Ghana	12.4	15.4	17.9	22.5	31.7	100.0	44,042	21,819

Table 10.24 indicates that the estimated total annual expenditure on remittance sent by households is GH¢4,144.59 million. Households who actually remitted incurred an annual expenditure of GH¢1,008. Households in the urban localities paid out an annual estimated total amount of GH¢2,457.56 million. Urban households who actually remitted paid an annual expenditure on remittances of GH¢1,076, while that of rural household is GH¢924. Households in rural areas incurred an annual estimated expenditure of GH¢1,687.02 million which is less than half of the national annual total expenditure. If all households were to be remitting, urban households would have incurred GH¢509 and rural GH¢440.

Households also received some income from individuals who are not members of their households. Like remittances, such in-flows are usually not to be repaid. The annual receipt of remittances by households which actually received them amounted to GH¢3,422.95 million. The estimated total annual value of remittances received by urban households (GH¢2,453.18 million) is more than twice that which was received by rural households (GH¢969.77 million).

Table 10.24: Mean annual household expenditure on and receipts from remittances and estimated total remittances by locality

Locality	Annual expenditure on remittances			Annual receipts from remittances		
	By households who actually remitted (GH¢)	All households (GH¢)	Estimated total expenditure (Million GH¢)	By households who actually received (GH¢)	All households (GH¢)	Estimated total income (Million GH¢)
Urban	1,076	509	2,457.56	1,485	546	2,453.18
Accra (AMA)	909	480	291.76	1,524	415	225.32
Other Urban	1,103	513	2,165.80	1,481	564	2,227.86
Rural	924	440	1,687.02	722	274	969.77
Rural Coastal	778	398	272.39	684	317	202.61
Rural Forest	1,069	538	1,177.31	832	306	605.97
Rural Savannah	632	247	237.32	507	175	161.19
Ghana	1,008	478	4,144.59	1,143	426	3,422.95

10.12 Miscellaneous income and expenditure

The survey also collected information on miscellaneous or other income and expenditure of the households. In the case of miscellaneous income, households were asked how much income, either in cash or in kind, they received in the last 12 months prior to the survey from social security payments, state pensions, or other sources from the central government such as the LEAP. Households were also asked about cash or in-kind receipts from retirement benefits, dowries or inheritances, or from other non-government sources such as churches and institutions, dividends and interests.

Table 10.25: Mean annual income (GH¢) received by households from various sources by quintile

Source of income	Mean household income (GH¢)						Percent share of total estimated miscellaneous income	Estimated total miscellaneous income (Million GH¢)
	1st	2nd	3rd	4th	5th	All		
Central Government	612	1,740	4,569	11,107	8,199	6,002	95.8	1,165.98
Social Security	4,249	4,002	6,025	6,402	8,176	7,178	59.4	722.88
State Pension	4,800	4,097	7,280	9,517	7,398	7,537	14.5	176.80
LEAP	357	327	320	499	566	358	1.9	23.45
Retirement Benefits	0	7,944	7,355	53,144	8,336	22,821	20.0	242.84
Other Sources	330	239	645	522	1,551	808	4.2	50.97
Dowry or Inheritance	314	251	508	418	1,853	786	2.6	31.43
Other (excluding susu)	581	217	757	765	1,202	845	1.6	19.54
All	564	1,258	3,313	9,017	6,910	4,823	100.0	1,216.95

Susu (the mutual savings scheme widely used in Ghana) were not included

The estimated total miscellaneous income is GH¢1,216.95 million with central government accounting for GH¢1,165.98 representing 95.8 percent. Of the sources of income from government social security accounts for more than half of all miscellaneous estimated income for households (59.4%). Retirement benefits follows with 20.0 percent of the estimated total miscellaneous income and LEAP (1.9%) was the least.

Other survey information collected included that on miscellaneous expenditure like: taxes (TV licence, property tax, etc.); contributions to self-help projects; weddings/dowries/funerals/other ceremonies; gifts and presents (excluding any transfers); and other miscellaneous expenditure (excluding contributions to susu).

Table 10.26 shows that urban and rural households in Ghana on average spend GH¢996 annually on the various items. Out of the estimated total miscellaneous expenditure of about GH¢3,990.92 million spent by households, 40.0 percent was spent on contribution to self-help projects. The second largest spending by all households was on wedding, dowry, and funerals and this constitutes 35.7 percent. The least recorded expenditure incurred by all households is the payment of taxes on property and TV license fees constituting less than two percent of the estimated total miscellaneous expenditure.

Table 10.26: Mean annual expenditure paid by urban and rural households for various purposes and estimated total miscellaneous expenditure

Purpose of expenditure	Mean household expenditure (GH¢)			Percent share of total estimated miscellaneous expenditure	Estimated total miscellaneous expenditure (Million GH¢)
	Urban	Rural	All		
Taxes (TV license, property tax, etc.)	121	161	132	1.4	57.58
Contributions to self-help projects	3,476	635	2,054	40.0	1,596.97
Wedding, dowry, funeral, etc.	337	300	319	35.7	1,423.58
Gifts and presents (excluding remittances)	242	194	222	17.3	691.47
Other (excluding susu)	155	138	149	5.5	221.31
All	996	514	774	100.0	3,990.92

CHAPTER ELEVEN

ACCESS TO FINANCIAL AND INSURANCE SERVICES, CREDIT AND ASSETS

11.1 Introduction

Financial and insurance services are the economic services provided by the finance industry, which encompasses a broad range of businesses that manage money, including credit unions, banks, credit-card companies, insurance companies, accountancy firms, consumer-finance companies, stock brokers, investment funds, individuals, etc. Credit is defined as the provision of material or financial resources by a party to another with an arrangement for repayment of such at a later date. Savings is the setting aside of unspent income in a bank or a non-bank financial institution or in other forms of arrangement such as pension plans and some insurance products.

An asset is a resource with economic value that a household or a member of a household own or control with the expectation that it will provide current and future benefit. These assets include the cash that households have on hand, plus any bank accounts, retirement accounts, certificates of deposit, savings and bonds that households own. It can also include durable assets such as land, housing, furniture etc.

Credit, assets and savings are interrelated, and access to credit and savings services and ownership of assets impact on the living standards of individuals and households, their communities and the nation as a whole. Insurance is a means of protection from financial loss. It is a form of risk management primarily used to hedge against the risk of a contingent or uncertain losses.

This chapter assesses how persons aged 5 years and older in households access financial services. Some of the aspects being considered include ownership of bank accounts by household members, type of accounts being operated, type of institutions which household members transact business with, institutions household members contract loans from and the main sources of loans. The risk management undertaken by household members is also considered in this chapter.

11.2 Access to financial services

Table 11.1 presents information on the type of financial institutions in which accounts are held by household members by region, locality and ecological zone. Commercial banks, mobile money and community/rural banks are the most common financial institutions in which household members hold accounts. Accounts in commercial banks constitute the highest with a proportion of 43.4 percent followed by mobile money (30.4%) with cooperative/credit union recording the lowest proportion (3.0%).

At the regional level, the proportion of accounts in commercial banks is highest in Greater Accra (70.0%) and lowest in Upper East (17.4%). Mobile money accounts is highest in Central region (60.0%) and lowest in the Western region with 13.7 percent. The proportion of accounts held in community/rural bank is lower than that of commercial banks across all

regions. Susu scheme is predominately used in Upper East (26.3%) compared to (7.1%) in Ashanti. The proportion of accounts held with savings and loans schemes is about the same in Greater Accra and Eastern regions (9.7%).

The proportion of accounts held with commercial banks is higher in urban (51.9%) than rural (26.7%). Accounts held with commercial banks among the various ecological zones ranges from 19.1 percent in rural savannah to 59.1 percent in urban coastal.

Table 11.1: Type of financial institution in which accounts are held by region, type of locality and ecological zone (%)

Regions and ecological Zone	Financial Institution							
	Commer- cial Bank	Investment/ mortgage	Community/ Rural Bank	Savings and loans Scheme	Cooperative/ Credit Union	Susu Scheme	Mobile Money	Other
Region								
Western	37.1	4.2	27.9	18.6	4.4	9.5	13.7	0.0
Central	33.5	4.5	13.5	10.7	4.1	13.7	60.0	0.1
Greater Accra	70.0	4.3	2.1	9.7	1.5	9.2	19.7	0.0
Volta	34.2	1.4	6.9	5.5	3.8	12.2	55.0	0.2
Eastern	29.2	7.3	27.2	9.7	0.8	8.2	33.4	0.0
Ashanti	37.3	1.8	22.3	18.2	2.1	7.1	31.7	0.1
Brong Ahafo	38.7	1.9	21.1	14.9	9.5	11.1	19.0	0.0
Northern	32.5	11.8	7.5	5.0	2.1	30.1	24.1	0.0
Upper East	17.4	5.7	12.2	6.4	2.3	18.6	51.2	0.3
Upper West	35.9	7.1	13.8	8.6	6.0	26.3	14.9	0.1
Urban	51.9	5.1	12.2	12.9	2.8	9.0	27.3	0.0
Accra	73.1	4.4	0.5	8.2	0.8	10.4	11.9	0.0
Urban Coastal	59.1	4.4	5.9	11.7	2.6	10.8	32.9	0.0
Urban Forest	41.9	4.5	19.9	16.3	3.1	6.9	27.4	0.0
Urban Savannah	41.2	12.0	15.7	7.1	5.0	10.6	28.9	0.1
Rural	26.7	2.1	21.2	11.1	3.3	14.3	36.6	0.1
Rural Coastal	36.0	1.5	10.7	12.2	2.1	15.3	39.3	0.1
Rural Forest	26.5	2.2	27.8	11.7	3.4	8.8	35.9	0.1
Rural Savannah	19.1	2.4	14.4	8.7	4.3	27.0	35.9	0.2
Total	43.4	4.1	15.2	12.3	3.0	10.8	30.4	0.0

Table 11.2 presents the types of accounts held in financial institutions by region, type of locality and ecological zone. Savings account is the most common type held with male proportion of 82.8 percent and 87.5 percent for females. This pattern is not different from the regional distribution. For current accounts held, males (35.3%) in Western region has the highest proportion compared to females (23.3%). Current accounts held by females is lowest in Northern region (6.9%) while that of males is in the Central region with 16.9 percent. The difference between urban and rural areas in the proportion of accounts that are savings is marginal. The proportion of savings account held by males is 83.2 percent in urban areas and 81.8 percent in rural areas. With respect to accounts held by females, savings account represents 88.1 percent in urban areas compared to 86.1 percent in rural.

Table 11.2: Type of accounts held in financial institutions by region, type of locality and ecological zone (%)

Regions and ecological Zone	Type of account													
	Current		Investment		Savings		Susu		Fixed Deposit		E-zwich		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Western	35.3	23.3	1.7	1.7	73.1	75.4	2.0	3.5	0.0	0.0	1.4	2.6	0.0	0.0
Central	16.9	9.9	3.1	0.5	83.5	88.2	5.8	7.4	1.0	1.5	6.0	6.9	0.4	0.0
Greater Accra	19.5	9.3	1.8	1.9	86.7	90.5	0.7	3.2	0.7	1.2	0.1	2.5	0.0	0.0
Volta	18.7	10.6	1.2	1.5	82.7	81.2	2.9	7.2	0.3	0.0	2.3	7.4	0.2	0.6
Eastern	24.6	13.1	1.7	1.5	82.8	88.6	1.6	2.6	0.1	0.4	0.3	2.0	0.0	0.0
Ashanti	24.6	14.1	3.3	1.4	80.4	87.3	2.2	2.1	0.2	0.1	0.3	0.9	0.0	0.0
Brong Ahafo	21.1	10.0	1.4	0.1	84.6	92.6	2.0	1.6	0.4	1.7	0.3	0.4	0.0	0.0
Northern	17.9	6.9	0.8	2.0	86.9	91.0	2.5	3.2	1.0	0.0	0.7	3.2	0.0	0.0
Upper East	21.6	8.0	1.2	1.0	82.2	80.8	2.2	5.0	0.7	0.1	2.5	12.8	0.4	0.7
Upper West	28.5	11.8	2.2	0.6	77.5	88.6	0.8	1.7	0.0	0.0	4.3	4.8	0.3	0.0
Urban	24.4	12.7	2.3	1.6	83.2	88.1	1.3	3.0	0.3	0.9	0.3	2.0	0.0	0.0
Accra	26.7	9.9	1.4	1.1	79.5	89.3	0.5	2.3	0.0	0.8	0.4	2.0	0.0	0.0
Urban Coastal	16.3	9.8	2.8	2.3	90.3	89.8	0.5	4.6	0.8	1.5	0.1	3.1	0.1	0.0
Urban Forest	30.3	16.2	2.6	1.4	78.3	85.7	2.2	2.4	0.1	0.6	0.4	1.4	0.0	0.0
Urban Savannah	23.8	12.8	0.6	1.1	85.5	90.0	1.7	1.2	0.2	0.0	0.3	0.8	0.1	0.1
Rural	18.9	10.2	1.6	0.8	81.8	86.1	3.3	4.4	0.6	0.2	2.7	5.5	0.1	0.2
Rural Coastal	21.9	12.8	0.6	0.6	77.8	86.1	8.6	5.8	1.2	0.2	7.5	7.1	0.3	0.0
Rural Forest	18.1	11.6	2.0	0.9	82.9	86.1	1.8	3.0	0.3	0.0	1.2	2.6	0.0	0.1
Rural Savannah	18.6	5.6	1.6	1.0	82.1	86.1	2.9	5.9	1.3	0.4	2.8	9.7	0.1	0.5
Total	22.7	12.0	2.1	1.4	82.8	87.5	1.9	3.4	0.4	0.7	1.0	3.0	0.1	0.1

Table 11.3 presents information on the type of bank transaction products used by bank account holders by region, type of locality and ecological zone. The most common transaction product is the cheque book (65.9%) while the least used product is E-zwich (2.8%). The cheque book is the most widely used in Western region (77.4%) and Ashanti region (76.5%) but is less used in the Northern region (44.5%). The use of ATM cards is highest amongst bank account holders in Greater Accra (56.9%) and lowest in Upper East region (17.5%). There is relatively greater use of E-zwich (9.5%) and E-banking (9.2%) products by bank account holders in the Central region compared to other regions. The use of cheque book is higher in urban localities (68.4%) than rural (60.1%). The use of ATM card is higher in Accra (53.6%) followed by urban coastal (52.7%) with urban savannah (28.4) having the lowest proportion. The use of E-zwich and E-banking products are however low in urban (3.4% and 4.2%) and rural (1.5% and 1.2%) respectively.

Table 11.3: Type of transaction products used by bank account holders by region, type of locality and ecological zone (%)

Regions and ecological Zone	Transaction products				
	Cheque book	ATM Card	E-zwich	E-banking	Other
REGION					
Western	77.4	19.2	0.9	0.6	19.7
Central	71.2	38.1	9.5	9.2	21.6
Greater Accra	60.7	56.9	3.9	6.3	14.5
Volta	48.4	33.3	2.5	1.1	36.1
Eastern	60.1	32.2	1.2	2.7	35.8
Ashanti	76.5	42.1	1.1	0.7	10.0
Brong Ahafo	72.7	21.2	2.4	-	22.9
Northern	44.5	24.8	2.2	1.4	43.0
Upper East	58.1	17.5	1.2	1.5	38.0
Upper West	59.2	22.7	1.5	1.9	35.6
Urban	68.4	46.1	3.4	4.2	15.8
Accra	49.5	53.6	0.5	3.2	21.5
Urban Coastal	70.0	52.7	7.2	8.7	12.4
Urban Forest	73.7	41.1	1.6	1.5	15.2
Urban Savannah	71.6	28.4	1.7	0.9	21.1
Rural	60.1	23.0	1.5	1.2	32.4
Rural Coastal	56.5	37.0	2.6	3.1	29.3
Rural Forest	67.6	21.7	1.0	0.5	26.4
Rural Savannah	44.3	14.0	2.0	1.2	50.5
Total	65.9	39.2	2.8	3.3	20.7

Table 11.4 shows the distribution of households with insurance policy by sex of head of household, region, type of locality and ecological zone. Insurance coverage varies from 11.5 percent in the Northern region to 34.9 percent in the Eastern region. Insurance policy coverage in urban areas is higher (25.0%) than rural (19.6%). Insurance policy coverage also varies by ecological zone. It is highest (30.3%) in urban forest zone and lowest (18.4%) in rural coastal.

Female headed households are more likely to have insurance cover with 25.2 percent than male headed (21.4%), except Greater Accra where the proportion of male headed households (20.8%) is slightly higher than female headed (16.0%). Insurance coverage in Accra is 19.6 percent with female headed households (20.3%) being higher than male headed (19.3%).

Table 11.4: Households with members holding insurance policy/ cover by region, sex of head of household, type of locality and ecological zone (%)

	Percent of households with members holding insurance policy/ cover		
	Male	Female	Total
Region			
Western	14.3	20.6	16.1
Central	22.9	26.3	24.3
Greater Accra	20.8	16.0	19.2
Volta	29.5	31.1	30.1
Eastern	29.4	44.8	34.9
Ashanti	20.5	20.8	20.6
Brong Ahafo	23.8	28.2	25.3
Northern	10.7	16.9	11.5
Upper East	25.6	26.5	25.9
Upper West	21.8	29.1	23.6
Urban	24.2	26.5	25.0
Accra	19.3	20.3	19.6
Urban Coastal	21.6	18.4	20.5
Urban Forest	28.4	33.3	30.3
Urban Savannah	20.1	22.6	20.8
Rural	18.0	23.4	19.6
Rural Coastal	18.4	18.6	18.4
Rural Forest	17.2	23.6	19.3
Rural Savannah	19.1	28.7	21.0
Total	21.4	25.2	22.7

Table 11.5 presents the reasons for not having insurance cover by region, type of locality and ecological zone. The most cited reason for not having insurance of any kind is the inability to afford it (46.1%). There are variations in the regional distribution of those who cannot afford any form of insurance policy. This ranges from 32.8 percent in the Northern region to 60.7 percent in the Volta region. More than a third (36.5%) of respondents in the Ashanti region did not have insurance because they do not consider it as necessary compared to 9.9 percent in the Upper East region. A significant proportion of respondents do not have insurance because they do not know about insurance or how it works. Respondents in the Northern region (48.0%), Upper East region (43.7%) and Brong Ahafo region (40.6%) are more likely not to have insurance for this reason.

In Accra, the major reason cited for not having an insurance policy is that respondents said they cannot afford the premium payment (37.3%) while 31.9 percent said they find insurance as not necessary. The data shows that except for urban savannah (34.5%) which cited don't know what insurance is/how it works as the major reason for not having an insurance policy, other urban areas said they cannot afford the premium payment. The reasons cited by respondents in rural localities for not having insurance policy are that they cannot afford the policy (45.1%) while 34.2 percent said they do not know what insurance is or how it works with 18.8 percent indicating they do not see it as necessary.

Table 11.5: Percent of individuals without insurance policy giving reason for not having an insurance policy/cover by region, type of locality and ecological zone

	Do not see it necessary	Cannot afford it	Insurance companies are deceptive	Inadequate compen- sation	Don't know what insurance is/how it works	Procedure for claims takes too long	Other
Region							
Western	22.2	41	2.6	0.4	31.3	2.2	0.4
Central	23.0	48.5	1.4	0.8	24.9	1.2	0.3
Greater Accra	29.6	49.4	4.0	3.2	8.9	4.0	0.9
Volta	16.4	60.7	0.8	0.6	14.7	4.3	2.4
Eastern	21.7	51	1.8	0.7	21.1	1.1	2.4
Ashanti	36.5	46.1	2.6	0.6	12.7	1.0	0.5
Brong Ahafo	14.6	40.1	1.3	1.2	40.6	1.6	0.5
Northern	17.2	32.8	0.4	0.4	48.0	0.7	0.4
Upper East	9.9	44.3	0.5	0.2	43.7	0.9	0.5
Upper West	15.9	58.1	0.9	0.3	24.0	0.5	0.4
Urban	29.5	47.2	3.1	1.6	15.2	2.6	0.8
Accra	31.9	37.3	4.7	3.3	16.2	5.9	0.8
Urban Coastal	26.7	55.2	3.6	2.4	9.2	2.2	0.8
Urban Forest	31.8	48.2	2.8	0.8	13.3	2.2	1.0
Urban Savannah	27.5	33.6	1.2	1.0	34.5	2.1	0.1
Rural	18.8	45.1	1.0	0.5	32.4	1.2	0.9
Rural Coastal	24.3	53.8	0.9	1.1	17.0	2.2	0.6
Rural Forest	24.0	44.4	1.5	0.4	27.9	1.0	0.8
Rural Savannah	8.4	42.1	0.5	0.4	46.4	1.1	1.3
Total	24.1	46.1	2.0	1.1	23.9	1.9	0.9

Table 11.6 presents information on the type of short term insurance policies held by policy holders by region, type of locality and ecological zone. Almost all short-term insurance policies (92.4%) are medical policies. The medical policies varied across the regions; the Greater Accra region accounts for 81.1 percent of such policies being the lowest while Upper East region recorded 97.2 percent as the highest. Vehicle/motor policy constitutes 4.3 percent of insurance held and it ranges from less than one percent in the Upper West region (0.7%) to 15.1 percent in the Greater Accra region.

Nearly nine in ten (89.8%) persons in urban localities hold medical insurance policies while 6.5 percent hold motor vehicle insurance policy. The Table also reveals that 0.8 percent hold property insurance policy. In the rural localities, 95.8 percent hold medical insurance policy while 1.6 percent hold motor vehicle policy.

The proportion of medical policy holders is higher in urban savannah (94.4%) than in the other urban ecological zones. Motor vehicle insurance policy holders are higher in urban ecological zones than rural with the exception of urban savannah (2.9%).

Table 11.6: Persons holding short-term insurance policy by region, type of locality and ecological zone (%)

Region/locality/ ecological zone	Vehicle/ Motor	Medical	Funeral	Property	Commercial/ Business	Travel	Other
Western	1.6	89.5	2.0	0.5	0.7	0.3	0.1
Central	1.6	94.6	1.5	0.3	0.1	0.0	0.1
Greater Accra	15.1	81.1	1.5	0.7	1.1	1.0	0.0
Volta	1.3	96.4	0.7	0.0	0.2	0.0	0.0
Eastern	1.2	96.3	0.9	0.4	0.0	0.1	0.1
Ashanti	7.7	89.4	0.6	1.3	0.3	0.0	0.2
Brong Ahafo	2.4	94.9	0.9	0.1	0.2	0.0	0.0
Northern	1.7	95.0	0.6	0.0	0.3	0.0	0.2
Upper East	1.6	97.3	0.4	0.1	0.0	0.0	0.1
Upper West	0.7	96.9	0.9	0.4	0.2	0.1	0.0
Urban	6.5	89.8	1.3	0.8	0.5	0.3	0.1
Accra	4.4	92.9	1.0	0.8	0.5	0.5	0.0
Urban Coastal	13.4	82.3	2.1	0.7	1.0	0.9	0.0
Urban Forest	5.0	91.1	1.1	0.9	0.3	0.1	0.1
Urban Savannah	2.9	94.4	0.9	0.5	0.5	0.0	0.1
Rural	1.6	95.8	0.6	0.1	0.1	0.0	0.0
Rural Coastal	3.6	91.5	0.8	0.0	0.1	0.0	0.0
Rural Forest	1.4	96.1	0.7	0.2	0.1	0.0	0.0
Rural Savannah	1.1	96.9	0.4	0.0	0.1	0.0	0.1
Total	4.3	92.4	1.0	0.5	0.3	0.2	0.1

The type of short-term insurance policy held by persons is further categorized by male and female policy holders (Table 11.7). Apart from medical policy holders where females have higher proportion, all the other insurance policies have more males.

Table 11.7: Persons holding short-term insurance policy region, type of locality and ecological zone (%)

Region/Locality	Vehicle/Motor		Medical		Funeral		Property		Commercial/ Business		Travel		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Western	2.9	0.4	85.9	92.9	2.6	1.5	0.8	0.2	0.0	1.4	0.0	0.6	0.0	0.2
Central	2.9	0.5	92.2	96.7	2.5	0.7	0.6	0.0	0.2	0.1	0.0	0.0	0.2	0.0
Greater Accra	23.8	6.9	69.9	91.5	1.8	1.2	1.2	0.2	1.7	0.5	1.2	0.8	0.0	0.0
Volta	3.0	0.0	94.5	97.9	1.0	0.4	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0
Eastern	2.5	0.2	94.8	97.4	0.7	1.0	0.4	0.3	0.1	0.0	0.1	0.1	0.1	0.0
Ashanti	11.4	4.3	84.9	93.5	0.4	0.8	2.6	0.2	0.6	0.0	0.0	0.0	0.2	0.2
Brong Ahafo	5.4	0.1	90.6	98.3	1.4	0.4	0.3	0.0	0.3	0.0	0.0	0.0	0.0	0.0
Northern	3.1	0.5	92.0	97.6	0.9	0.4	0.0	0.0	0.6	0.0	0.0	0.0	0.2	0.3
Upper East	3.3	0.2	95.6	98.8	0.7	0.1	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Upper West	1.5	0.0	96.1	97.7	1.3	0.5	0.8	0.1	0.1	0.2	0.0	0.1	0.0	0.0
Urban	10.7	2.9	84.3	94.4	1.5	1.1	1.3	0.2	0.7	0.3	0.3	0.3	0.1	0.1
Accra	6.6	2.7	88.2	96.6	1.5	0.7	1.3	0.3	1.1	0.0	1.1	0.0	0.0	0.0
Urban Coastal	21.3	5.6	72.9	91.7	2.7	1.6	1.2	0.2	1.3	0.6	0.7	1.2	0.0	0.1
Urban Forest	7.9	2.6	87.1	94.5	1.0	1.1	1.5	0.3	0.4	0.3	0.1	0.1	0.2	0.1
Urban Savannah	6.1	0.1	91.3	97.1	1.2	0.6	0.9	0.1	1.0	0.0	0.0	0.0	0.0	0.2
Rural	3.1	0.2	93.4	97.8	0.9	0.3	0.2	0.0	0.2	0.0	0.0	0.0	0.1	0.0
Rural Coastal	6.7	1.1	87.7	94.6	1.8	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
Rural Forest	3.0	0.0	93.9	97.9	0.9	0.6	0.5	0.0	0.2	0.0	0.0	0.0	0.1	0.0
Rural Savannah	2.1	0.2	94.7	98.8	0.6	0.1	0.0	0.0	0.3	0.0	0.0	0.0	0.1	0.0
Total	7.4	1.7	88.3	95.9	1.2	0.8	0.9	0.1	0.5	0.2	0.2	0.2	0.1	0.1

Table 11.8 presents information on the type of long-term insurance policies held by policy holders by region, type of locality and ecological zone. In general, the main long term insurance policy held by policy holders is life insurance paid by holder (7.4%) followed by education insurance policy (1.8%). Life insurance policy paid by holders varied across the region from 1.3 percent in both Upper East and Upper West regions to 19.2 percent high in the Western region. Education policy ranges from less than one percent (0.8%) in the Upper West to 4.4 percent in the Western region.

Nearly eleven percent (10.5%) of policy holders in Accra hold life insurance policy paid by holders while 2.4 percent hold same paid by employer. In urban localities, 6.4 percent have life insurance policies which are paid by holders followed by education plan policies (2.3%) and retirement annuity/plan (1.6%). The widely subscribed policy in rural localities is life insurance policies paid by holders and this accounts for 8.6 percent.

Table 11.8: Persons holding long-term insurance policy by region, type of locality and ecological zone (%)

Region	Life Insurance paid by holder	Life insurance paid by employer	Retirement annuity	Education	Other endowment/ investment savings plan	Other
Western	19.2	3.6	1.5	4.4	1.6	0.5
Central	8.0	1.0	1.6	1.9	0.3	-
Greater Accra	13.4	2.5	1.4	3.1	0.8	0.5
Volta	14.3	0.2	0.6	1.5	0.4	-
Eastern	4.8	0.9	2.2	1.5	0.7	-
Ashanti	3.6	0.4	0.7	1.2	0.5	0.3
Brong Ahafo	1.6	-	2.3	1.3	0.1	-
Northern	1.5	0.7	0.4	1.4	0.5	-
Upper East	1.3	-	0.2	1.2	0.9	0.1
Upper West	1.3	0.4	0.3	0.8	0.4	0.1
Urban	6.4	1.3	1.6	2.3	0.8	0.1
Accra	10.5	2.4	0.4	1.7	-	0.2
Urban Coastal	12.9	2.2	2.1	3.3	0.9	0.4
Urban Forest	3.8	0.9	1.6	2.2	1.0	-
Urban Savannah	2.1	0.2	2.4	1.7	0.8	-
Rural	8.6	0.5	0.8	1.1	0.3	0.2
Rural Coastal	10.8	0.5	1.1	1.8	0.5	-
Rural Forest	6.9	0.7	1.0	1.3	0.2	0.3
Rural Savannah	10.2	0.2	0.4	0.6	0.4	-
Total	7.4	0.9	1.3	1.8	0.6	0.1

Table 11.9 shows that more males hold long term insurance policies than females. Female life insurance policy holders vary from 0.6 percent in Upper East to 19.8 percent in Western region. It ranges from 1.6 percent in Upper West for males to 18.8 percent in Greater Accra. In the localities, the predominant policy held is life insurance paid by holders, with urban localities recording 4.9 percent for females compared to 8.1 percent for males.

Table 11.9: Persons holding type of long-term insurance policy by region, type of locality, ecological zone and sex

Region	Life Insurance paid by holder		Life insurance paid by employer		Retirement annuity		Education		Other endowment/ investment savings plan		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Western	18.5	19.8	6.2	1.2	2.9	0.3	6.9	2.0	1.5	1.8	0.6	0.4
Central	9.0	7.2	1.5	0.5	2.2	1.1	2.1	1.6	0.7	-	-	-
Greater Accra	18.8	8.4	3.9	1.3	1.4	1.4	4.3	2.1	1.1	0.6	0.8	0.3
Volta	17.4	11.8	-	0.4	1.0	0.3	2.4	0.6	0.8	0.2	-	-
Eastern	6.2	3.8	0.6	1.0	4.0	0.8	2.1	1.0	0.8	0.6	-	-
Ashanti	5.2	2.3	0.9	-	1.4	-	1.7	0.7	0.9	0.2	0.3	0.2
Brong Ahafo	2.5	0.8	-	-	3.6	1.2	1.7	0.9	0.2	-	-	-
Northern	2.1	1.1	0.4	0.9	0.9	-	2.4	0.5	1.0	-	-	-
Upper East	2.2	0.6	-	-	0.5	-	1.2	1.1	1.7	0.2	-	0.1
Upper West	1.6	1.0	0.4	0.4	0.3	0.2	1.1	0.6	0.5	0.4	0.1	-
Urban	8.1	4.9	2.1	0.6	2.5	0.9	3.5	1.3	1.2	0.5	0.2	0.1
Accra	13.5	8.0	4.4	0.9	0.6	0.2	2.4	1.1	-	-	0.5	-
Urban Coastal	16.5	9.4	3.0	1.4	2.4	1.8	4.5	2.0	1.4	0.4	0.6	0.3
Urban Forest	4.3	3.4	1.7	0.2	2.8	0.6	3.7	1.0	1.3	0.7	-	-
Urban Savannah	3.9	0.5	-	0.4	3.2	1.6	1.9	1.6	1.4	0.2	0.1	-
Rural	10.8	6.8	0.5	0.5	1.5	0.3	1.3	0.9	0.4	0.2	0.2	0.2
Rural Coastal	14.9	7.6	1.2	-	1.1	1.1	1.1	2.3	-	0.9	-	-
Rural Forest	8.4	5.6	0.5	1.0	2.2	0.1	1.8	0.8	0.3	0.1	0.4	0.3
Rural Savannah	12.4	8.3	0.2	0.2	0.7	0.1	0.8	0.4	0.7	0.1	-	-
Total	9.3	5.7	1.4	0.6	2.1	0.6	2.6	1.1	0.9	0.4	0.2	0.1

11.3 Savings

Table 11.10 presents information on the proportion of persons with bank accounts or contributing to a savings scheme by region, type of locality and ecological zone. At the national level, the proportion of males is 30.8 percent and females, 25 percent. The urban population shows a higher proportion of persons with bank accounts or contributing to a savings scheme compared to the rural population (36.2% and 19.0% respectively). In Accra, 41.0 percent of the population have bank account or are contributing to a savings scheme with the proportion of males (44.8%) being higher than females (37.5%).

The percentage of persons with bank account or contributing to a savings scheme is highest in Greater Accra region (42.8%) and lowest in Northern region (11.3%). Central region has the second highest percentage (30.6%) with 33.4 percent and 28.1 percent for males and females respectively.

Table 11.10: Persons with or contributing to savings scheme by region, type of locality and ecological zone (%)

Region	Bank accounts/ savings scheme		
	Percent distribution		
	Male	Female	Both Sexes
Region			
Western	28.7	22.6	25.6
Central	33.4	28.1	30.6
Greater Accra	45.6	40.2	42.8
Volta	23.5	19.0	21.2
Eastern	30.1	23.6	26.7
Ashanti	36.2	27.7	31.7
Brong Ahafo	28.0	20.4	24.1
Northern	13.5	9.2	11.3
Upper East	22.9	21.2	22.0
Upper West	14.6	13.0	13.8
Urban	39.5	33.3	36.2
Accra	44.8	37.5	41
Urban Coastal	42.7	37.9	40.2
Urban Forest	40	33	36.3
Urban Savannah	26	19.3	22.6
Rural	22	16.2	19
Rural Coastal	27.8	22.4	25
Rural Forest	25.8	17.4	21.5
Rural Savannah	14	11.6	12.8
Total	30.8	25	27.8

Table 11.11 presents information on the reasons given by persons 5 years and older with no bank account or not contributing to a savings scheme by region, type of locality and ecological zone. The major reason cited by respondents for not having a bank account or not contributing to a saving scheme was that they “don't have enough money or income” (45.7%). This is followed by those who reported not having regular income (26.9%) and 21.5 percent said it is not necessary/interested.

The proportion of respondents who cited holding a bank account as “not necessary or not interested” is highest in Greater Accra region (26.0%) and lowest in Eastern region (13.8%). Within the various localities, 19.6 percent of respondents in rural localities cited the reason for not having a bank account or contributing to a savings scheme as “not necessary or not interested”.

Among the ecological zones, the most cited reason for not having a bank account is that they “do not have enough money or income” with the exception of rural coastal which recorded 32.5 percent.

Table 11.11: Reasons given by persons with no bank account or not contributing to a savings scheme by region, type of locality and ecological zone (%)

Region	Main reasons for not having bank account/ savings scheme							
	Not necessary/ interested	Not aware of one	Process cumber- some	Financial Institution too far away	Don't have enough money or income	Don't have regular income	Young / student	Other
Western	23.0	1.9	0.3	1.0	41.7	30.9	0.8	0.4
Central	25.6	3.5	0.5	0.7	38.3	30.5	0.6	0.3
Greater Accra	26.0	5.4	1.5	0.3	35.0	30.5	1.0	0.3
Volta	19.9	3.4	1.1	0.6	40.9	33.7	0.0	0.3
Eastern	13.8	0.8	0.5	0.3	62.2	21.9	0.0	0.5
Ashanti	25.9	1.3	0.7	0.4	38.9	28.9	3.7	0.3
Brong Ahafo	13.9	2.5	0.3	0.9	53.9	26.5	1.4	0.5
Northern	18.3	3.3	0.5	0.8	59.5	15.8	1.7	0.2
Upper East	32.5	5.4	0.5	0.9	37.5	21.7	1.4	0.1
Upper West	14.2	6.0	0.4	0.5	53.0	25.4	0.3	0.1
Urban	23.9	3.1	0.8	0.2	39.9	30.4	1.6	0.3
Accra	16.8	6.7	2.3	0.3	37.1	33.9	2.6	0.4
Urban Coastal	24.9	4.4	0.9	0.2	37.8	31.2	0.6	0.0
Urban Forest	22.9	1.2	0.6	0.1	40.5	32.6	1.8	0.4
Urban Savannah	29.8	3.3	0.4	0.4	43.7	20.4	1.8	0.3
Rural	19.6	2.8	0.5	1.0	50.5	24.1	1.2	0.4
Rural Coastal	30.1	5.1	1.0	0.9	29.3	32.5	0.4	0.7
Rural Forest	18.6	1.8	0.4	1.0	51.6	24.9	1.5	0.3
Rural Savannah	16.8	3.4	0.5	0.9	57.3	19.7	1.2	0.2
Total	21.5	2.9	0.7	0.6	45.7	26.9	1.4	0.3

11.4 Credit

Table 11.12 presents information on members of households who applied for a loan by region, type of locality, ecological zone and sex. In total, 7.1 percent applied for loan, 6.6 percent were males and 8.0 percent females. At the regional level, the proportion of household members who applied for loans varied from 3.1 percent in Ashanti to 14.1 in Central with Upper East and Western recording 11.6 and 9.9 percent respectively. Across the regions for both males and females, Ashanti has the lowest proportion while Central has the highest. The rural localities (8.1%) showed a slightly higher proportion of persons who applied for loan than urban (6.2%).

Table 11.12: Persons applying for a loan in the past 12 months by sex, region, type of locality and ecological zone (%)

Region	Persons who applied for loan		
	Male	Female	Both sexes
Western	9.6	10.4	9.9
Central	13.8	14.6	14.1
Greater Accra	3.8	6.3	4.7
Volta	7.1	13.3	9.4
Eastern	7	8.4	7.5
Ashanti	2.7	3.9	3.1
Brong Ahafo	7.3	6.1	6.9
Northern	8.7	8.7	8.7
Upper East	11.4	12	11.6
Upper West	5.8	11.9	7.3
Urban	5.5	7.7	6.2
Accra	5.4	5.6	5.5
Urban Coastal	5.3	10.1	7
Urban Forest	5.4	6.7	5.9
Urban Savannah	6.2	8.5	6.8
Rural	8	8.4	8.1
Rural Coastal	8.6	8.1	8.4
Rural Forest	7.2	8	7.5
Rural Savannah	9.1	10.1	9.3
Total	6.6	8.0	7.1

Table 11.13 presents information on regional distribution of loans applied for in the past 12 months by status, type of locality and ecological zone. Nine in ten (92.9%) of those who applied for loans were granted while 2.4 percent were being processed and 4.7 percent refused.

The regional distribution shows that the proportion of household members who had their loans granted ranges from 89.3 percent in Greater Accra to 95.9 percent in Upper East. The proportion of loan applicants who had their loan applications refused ranges from 1.3 percent in Western to 8 percent in Ashanti region.

The probability of having a loan granted in rural localities is higher (93.3%) than urban (92.4%). proportion of rural applicants had their loans granted (93.3%). Rural savannah has the highest percentage (95.7%) of loans granted, followed by rural coastal (94.0%) while the lowest was in rural forest (91.3%).

Table 11.13: Regional distribution of loan applicants by status of application, type of locality and ecological zone (%)

Region	Percent of persons with loans granted	Percent of persons with loans being processed	Percent of persons with refused loans
Western	92.9	5.8	1.3
Central	95.3	2.7	2.0
Greater Accra	89.3	2.8	7.9
Volta	90.4	2.8	6.8
Eastern	93.5	1.2	5.3
Ashanti	91.1	0.9	8.0
Brong Ahafo	91.5	2.0	6.5
Northern	95.2	0.4	4.3
Upper East	95.9	1.7	2.4
Upper West	95.4	2.8	1.8
Urban	92.4	2.0	5.6
Accra	86.1	2.7	11.3
Urban Coastal	93.6	2.7	3.7
Urban Forest	93.2	1.4	5.4
Urban Savannah	91.4	1.9	6.7
Rural	93.3	2.8	3.8
Rural Coastal	94.0	0.9	5.1
Rural Forest	91.3	4.7	4.0
Rural Savannah	95.7	1.3	3.0
Total	92.9	2.4	4.7

The reasons why household members did not try to obtain a loan are presented in Table 11.14 by region, locality and ecological zone. The most frequently cited reason for not trying to obtain a loan was because household members found it not necessary (78.4%). Other reasons include interest rate too high (13.0%), demand for collateral (2.7%), already has too much debt (0.9%) and cannot obtain the amount needed (3.2%).

There are variations among those who did not find the need to apply for a loan and this ranges from 69.0 percent in the Northern to 86.8 in Eastern. In the urban localities, those who cited high interest rate as a reason for not applying for loan is higher (15.4%) than rural (10.4%).

Table 11.14: Reasons for household members not obtaining a loan by region, locality and ecological zone

Regions	Reasons					
	No need	Interest rate too high	Demand for collateral	Already has too much debt	Cannot obtain the amount needed	Other
	82.9					
Western		12.4	1.5	0.2	2.1	0.9
Central	79.8	13.5	2.6	0.3	2.5	1.3
Greater Accra	77.0	16.2	2.3	0.5	3.1	0.9
Volta	73.2	15.8	4.2	1.0	4.2	1.6
Eastern	86.8	7.3	2.3	0.5	2.9	0.2
Ashanti	75.4	17.0	1.9	1.7	3.0	1.0
Brong Ahafo	86.3	8.3	2.8	0.6	0.7	1.3
Northern	69.0	8.9	4.8	2.1	6.2	9.0
Upper East	77.6	12.4	3.8	0.5	3.2	2.5
Upper West	76.5	9.2	3.2	1.0	8.6	1.5
Urban	77.3	15.4	2.7	0.8	2.9	0.9
Accra	75.7	16.4	2.6	0.6	2.7	2.0
Urban Coastal	77.1	17.0	2.4	0.3	2.9	0.3
Urban Forest	77.7	14.8	2.7	1.2	2.7	0.9
Urban Savannah	77.4	12.9	3.7	1.1	3.8	1.1
Rural	79.5	10.4	2.7	1.0	3.6	2.8
Rural Coastal	80.8	10.5	3.4	0.9	2.5	1.9
Rural Forest	83.2	11.0	1.6	0.8	2.5	0.9
Rural Savannah	73.5	9.5	4.1	1.2	5.7	6.0
Total	78.4	13.0	2.7	0.9	3.2	1.8

In Table 11.15, the proportion of males who cited “no need” as a reason for not trying to obtain loan are higher (79.4%) than females (77.3%). On the other hand, a higher proportion of females (13.8%) than males (12.1%) cited “interest rate too high” as a reason for not trying to obtain loan.

Table 11.15: Reasons for household members not obtaining a loan by sex, region, locality and ecological zone

Region	Main reason for not trying to obtain a loan											
	No need		Interest rate too high		Demand for collateral		Already has too much debt		Cannot obtain the amount needed		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Western	84.5	81.2	10.8	14.0	1.7	1.4	0.2	0.2	1.9	2.4	0.9	0.9
Central	81.5	78.3	12.8	14.1	2.3	2.9	0.3	0.3	2.0	3.0	1.2	1.3
Greater Accra	78.3	75.9	15.5	16.8	2.1	2.4	0.6	0.5	2.3	3.7	1.1	0.7
Volta	72.8	73.6	15.9	15.7	4.4	4.0	1.0	0.9	4.3	4.1	1.6	1.6
Eastern	88.0	85.6	6.3	8.3	2.3	2.3	0.4	0.6	2.7	3.0	0.2	0.2
Ashanti	77.1	73.9	15.4	18.5	1.5	2.4	1.7	1.7	3.1	2.8	1.3	0.7
Brong Ahafo	87.2	85.3	7.5	9.0	3.1	2.6	0.6	0.5	0.9	0.6	0.7	1.9
Northern	69.4	68.7	8.6	9.2	4.5	5.2	2.5	1.6	6.0	6.3	9.0	8.9
Upper East	78.5	77.0	11.9	12.8	3.6	4.0	0.6	0.4	3.0	3.3	2.5	2.5
Upper West	76.5	76.6	9.8	8.5	3.1	3.3	1.2	0.7	8.2	9.0	1.2	1.9
Urban	78.6	76.0	14.4	16.3	2.5	2.9	0.9	0.8	2.6	3.1	0.9	0.9
Accra	76.7	74.9	15.0	17.6	2.6	2.6	0.7	0.5	2.3	3.0	2.7	1.4
Urban Coastal	78.5	75.7	16.3	17.6	2.1	2.7	0.4	0.2	2.3	3.4	0.3	0.3
Urban Forest	79.3	76.3	13.6	15.9	2.4	3.0	1.3	1.1	2.6	2.7	0.8	1.0
Urban Savannah	78.6	76.4	12.2	13.5	3.5	3.8	1.2	1.0	3.7	3.8	0.8	1.4
Rural	80.2	78.8	9.7	11.1	2.7	2.7	1.0	0.9	3.5	3.7	2.9	2.7
Rural Coastal	83.2	78.5	9.0	11.8	3.1	3.7	0.8	1.0	2.0	3.0	1.8	2.0
Rural Forest	84.0	82.5	10.1	11.9	1.7	1.5	0.7	0.9	2.5	2.5	1.1	0.7
Rural Savannah	73.4	73.7	9.4	9.5	4.1	4.1	1.4	0.9	5.7	5.8	5.9	6.0
Total	79.4	77.3	12.1	13.8	2.6	2.8	1.0	0.8	3.1	3.4	1.9	1.8

Table 11.16 presents information on the main purpose of loan contracted by household members by region, type of locality and ecological zone. Loans were contracted for business purposes (41.1%), family reasons (35.8%), for agriculture-related activities (13.5%) and to acquire assets (9.4%). Households in urban localities are more likely to contract loans for their businesses (48.0%) than rural (34.4%). Rural households are more likely to contract loans for agriculture-related activities (22.5%) than urban (4.2%). Nearly six in ten (59.0%) of households in Greater Accra stated doing business as the purpose of acquiring loan while in Upper West it was 15.7 percent.

Table 11.16: Purpose of loans to households by region, type of locality and ecological zone

Region	Purpose of loan				
	Family	Assets	Agriculture & Fishing	Business	Other
Western	37.7	12.6	12.3	36.1	2.4
Central	49.3	5.5	10.8	33.6	1.8
Greater Accra	25.2	10.5	2.8	59.0	2.6
Volta	30.0	6.7	15.1	49.8	0.5
Eastern	28.8	10.3	11.7	46.6	3.1
Ashanti	24.9	17.2	3.8	54.6	0.5
Brong Ahafo	25.9	8.0	22.7	41.9	1.9
Northern	45.1	7.2	29.8	25.1	1.4
Upper East	52.2	4.6	18.7	25.1	1.3
Upper West	51.4	6.2	23.6	15.7	5.1
Urban	33.9	12.4	4.2	48.0	2.3
Accra	32.4	10.2	3.6	51.4	2.4
Urban Coastal	31.7	12.9	0.7	53.1	2.6
Urban Forest	34.1	11.9	5.4	46.9	2.3
Urban Savannah	41.1	14.8	9.7	35.0	1.3
Rural	37.7	6.5	22.5	34.4	1.5
Rural Coastal	40.5	7.5	13.5	37.7	2.7
Rural Forest	33.1	7.5	19.5	39.7	1.1
Rural Savannah	42.3	4.7	30.6	26.0	1.5
Total	35.8	9.4	13.5	41.1	1.9

In Table 11.17, the proportion of males (41.2%) who indicated the purpose of loan “for family” are higher than females (31.7%). This trend is the same for all the other purposes with the exception of “business” where the female proportion (59.1%) is higher than males (18.2%).

Table 11.17: Purpose of loans to households by sex, region, locality and ecological zone

Region	Family		Assets		Agriculture & Fishing		Business		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Western	48.2	27.3	18.0	7.1	20.6	4.1	11.3	60.6	2.7	2.1
Central	55.7	43.8	9.6	2.0	15.6	6.7	18.1	46.7	3.1	0.7
Greater Accra	39.4	17.0	28.5	0.0	7.5	0.0	19.5	81.8	5.0	1.2
Volta	36.3	25.7	14.3	1.5	28.2	6.1	24.1	67.3	0.0	0.8
Eastern	26.6	30.6	17.5	4.6	24.5	1.7	26.6	62.3	4.8	1.7
Ashanti	22.2	26.4	51.2	0.0	5.0	3.1	23.0	70.5	1.5	0.0
Brong Ahafo	30.8	20.0	8.9	6.8	34.1	8.8	26.1	61.1	0.0	4.3
Northern	45.4	44.8	9.7	4.6	42.4	17.0	9.9	40.5	1.1	1.8
Upper East	57.4	48.4	6.7	3.1	22.7	15.8	12.9	34.1	2.1	0.8
Upper West	43.6	56.9	15.1	0.0	35.7	15.0	3.9	24.0	3.0	6.6
Urban	41.6	28.8	25.9	3.4	7.6	1.9	22.6	65.0	3.7	1.4
Accra	36.0	29.1	21.7	0.0	7.5	0.0	29.6	70.9	5.1	0.0
Urban Coastal	50.1	22.2	31.6	3.3	1.3	0.4	13.4	73.4	4.9	1.4
Urban Forest	37.9	31.6	24.9	3.1	8.4	3.4	26.7	60.7	3.3	1.6
Urban Savannah	41.7	40.6	21.5	8.3	17.4	2.3	21.5	47.9	1.0	1.7
Rural	40.8	34.8	10.9	2.4	34.8	11.1	14.7	52.6	1.4	1.6
Rural Coastal	40.8	40.2	12.1	3.5	25.1	3.4	18.2	54.5	5.8	0.0
Rural Forest	41.1	25.6	13.5	1.8	31.6	8.2	15.0	62.8	0.0	2.0
Rural Savannah	40.4	44.2	6.9	2.7	43.3	18.7	12.8	38.4	1.3	1.8
Total	41.2	31.7	17.6	2.9	22.6	6.2	18.2	59.1	2.4	1.5

Table 11.18 presents information on the source of loans to household members by region, type of locality and ecological zone. The main source of loans for household members are savings and loans schemes (22.4%), relative or friends or neighbours (17.8%), susu schemes (16.6%), private banks (15.3%) and state banks (9.0%).

The regional distribution shows that household members whose main source is savings and loans scheme ranges from a high of 47.6 percent in Ashanti to a low 3.4 percent in Northern. The proportion of household members whose source is savings and loans schemes is higher in urban localities (27.3%) than rural (17.6%). In regions where the main source of loan is susu scheme are Northern (45.9%), Upper West (42.6%), Upper East (30.5%) and Volta (28.9%) regions.

Information on the kind of guarantee or collateral for loans to household members by region, type of locality and ecological zone is presented in Table 11.19. In general, most loans did not require guarantees or collateral (62.6%). When guarantees or collateral are required these tend to be in the form of cash or owning a bank account (12.0%) or third party security (7.8%).

At the regional level, those who do not require collateral or guarantee are more than half with the exception of Volta which recorded 49.0 percent. Seven in ten households in Upper East (70.9%) and Upper West (70.2%) regions do not require collateral or guarantee for loans. The use of salary as guarantee or collateral for loans to household members ranges from 1.5 percent in Northern to 9.1 percent in Eastern. The proportion of household members using house/building as guarantee or collateral for loan is 3.7 percent for rural and 8.4 percent for urban.

Table 11.18: Sources of loan to household by region, type of locality and ecological zone

Region	State Bank	Private Bank	Co-operative	Government Agency	NGOs	Business firm	Employer	Money lender	Savings and loans scheme	Susu Scheme	Trader	Farmer	Relative/Friend/Neighbour	Other
Western	9.2	23.0	4.2	0.3	1.1	1.7	0.3	2.1	20.8	8.5	1.6	3.9	23.9	0.9
Central	8.9	13.6	7.4	0.5	0.0	0.0	2.3	1.4	23.5	13.1	0.0	0.0	27.0	3.6
Greater Accra	9.7	17.8	13.9	0.0	0.0	0.0	5.4	2.9	34.0	4.4	2.9	0.0	4.3	4.7
Volta	15.7	6.4	10.1	1.5	3.6	2.2	1.2	7.4	11.9	28.9	1.7	0.0	9.3	3.0
Eastern	10.1	17.7	9.2	0.0	0.9	0.0	1.5	4.1	20.6	9.0	2.5	1.1	13.4	9.9
Ashanti	7.1	15.8	6.6	0.0	0.0	0.0	1.1	4.4	47.6	4.9	0.6	0.0	11.9	0.0
Brong Ahafo	8.7	26.2	10.4	2.0	0.9	0.7	0.6	5.8	17.0	13.8	1.3	2.1	11.6	0.0
Northern	5.2	4.7	3.1	0.0	1.4	0.0	1.2	0.6	3.4	45.9	1.5	0.0	33.3	0.4
Upper East	5.3	9.9	5.6	2.0	0.7	0.1	0.4	2.8	16.8	30.5	0.7	2.4	22.7	1.0
Upper West	11.1	9.6	3.8	0.0	0.7	0.0	0.6	7.5	9.9	42.6	0.7	0.5	14.3	0.6
Urban	12.7	19.9	8.1	0.5	0.2	0.4	2.8	3.3	27.3	8.2	1.0	0.0	12.4	3.8
Accra	11.9	29.1	2.9	0.0	0.0	0.0	10.6	0.0	21.3	10.5	0.0	0.0	2.7	11.0
Urban Coastal	9.6	16.5	12.6	0.2	0.0	1.2	2.8	3.4	33.1	6.5	2.2	0.0	10.5	2.2
Urban Forest	13.6	20.1	5.6	0.6	0.1	0.0	0.9	3.8	28.7	6.4	0.5	0.0	16.0	4.0
Urban Savannah	18.6	20.9	9.4	0.9	1.5	0.2	2.8	3.9	11.1	17.9	0.7	0.0	12.7	0.7
Rural	5.4	10.8	7.3	0.6	1.5	0.6	0.6	3.4	17.6	24.8	1.8	2.0	23.0	1.8
Rural Coastal	9.2	11.1	6.1	0.9	0.8	2.0	0.4	2.2	17.6	29.5	0.0	0.0	18.7	3.3
Rural Forest	5.0	14.3	9.1	0.0	2.0	0.3	0.8	3.8	25.6	10.8	2.6	3.6	21.2	2.3
Rural Savannah	4.0	6.1	5.6	1.3	1.1	0.3	0.3	3.5	7.3	40.9	1.6	0.9	27.3	0.4
Total	9.0	15.3	7.7	0.5	0.8	0.5	1.7	3.4	22.4	16.6	1.4	1.0	17.8	2.8

Table 11.19: Guarantee or collateral for loans to households by region, type of locality and ecological zone

Region	Guarantee/collateral for loan												
	None	Land	Cattle	House/ Building	Employer	Relatives	Non- relative	Land title	Salary	Vehicle	Cash/ Bank Accounts	Third Party Security	Other
Western	59.5	0.4	0.0	0.6	3.8	3.9	2.2	0.0	7.4	0.2	9.5	11.8	1.0
Central	65.8	0.3	0.0	0.7	2.1	4.1	4.9	0.0	3.8	0.0	8.4	6.4	3.5
Greater Accra	62.1	0.0	0.0	2.1	2.1	0.9	1.6	0.0	7.1	0.0	5.1	16.5	2.6
Volta	49.0	0.2	0.0	1.5	0.7	1.8	2.3	0.0	8.8	1.4	28.7	6.6	0.4
Eastern	59.4	0.3	0.0	0.8	2.2	1.8	1.7	0.0	9.1	0.7	15.7	7.8	0.6
Ashanti	67.2	1.0	0.0	1.0	2.7	6.2	1.1	1.3	4.5	0.9	11.0	2.9	2.2
Brong Ahafo	60.8	0.0	0.0	1.3	1.6	2.5	11.4	0.0	5.3	0.4	6.3	8.8	2.3
Northern	67.1	0.6	0.3	0.3	0.6	6.0	1.3	0.0	1.5	0.0	19.0	1.9	1.6
Upper East	70.2	0.6	0.0	1.6	2.1	2.3	1.3	0.0	7.9	0.2	10.0	3.2	1.3
Upper West	70.9	0.0	0.7	0.0	5.9	4.1	0.0	0.0	4.5	0.0	7.1	8.5	0.3
Urban	57.9	0.2	0.0	1.5	2.9	3.9	3.6	0.0	8.4	0.7	9.6	10.4	1.4
Accra	59.2	0.0	0.0	0.8	4.9	0.0	0.0	0.0	3.7	0.0	2.4	22.9	6.1
Urban Coastal	57.3	0.0	0.0	0.9	3.1	4.6	3.8	0.0	9.4	0.0	7.6	13.2	0.3
Urban Forest	60.5	0.5	0.0	2.3	2.4	4.1	3.6	0.0	7.7	1.0	10.6	7.0	1.4
Urban Savannah	48.9	0.0	0.0	0.6	2.3	4.8	6.7	0.0	12.6	2.4	18.1	4.1	0.5
Rural	67.0	0.5	0.1	0.5	1.5	2.9	2.3	0.3	3.7	0.1	14.3	5.2	2.1
Rural Coastal	60.1	0.6	0.0	2.0	1.9	2.4	0.4	0.0	7.9	0.4	13.2	7.9	3.3
Rural Forest	65.8	0.5	0.0	0.0	1.7	2.4	3.2	0.6	3.4	0.0	15.0	5.7	2.3
Rural Savannah	71.9	0.6	0.3	0.6	1.1	3.8	2.0	0.0	2.1	0.0	14.0	3.3	1.2
Total	62.6	0.4	0.0	1.0	2.2	3.4	2.9	0.1	6.0	0.4	12.0	7.8	1.8

11.5 Assets and durable consumer goods

Table 11.20 shows the assets and durable consumer goods owned by households. More than nine out of ten (92.9%) households own ICT equipment with 90.8 percent owning household durables and 65.5 percent owning furniture and fixtures. Only 13.2 percent own land or plots with as low as 0.5 percent owning shares.

The proportion of household members who own ICT equipment is highest in Greater Accra (95.7%) and lowest in Upper West (75.2%). Ownership of land or plot amongst households is high in Central (22.3%), Volta (15.7%) and Upper East regions (13.6%) with the lowest proportion in Greater Accra (8.7%). Ownership of house/building is lower in urban localities (14.0%) than rural (27.1%).

Table 11.20: Household ownership of assets and consumer durables by region, type of locality and ecological zone (%)

Region	Land/ Plot	House/ Building	ICT equip- ment	Transport & equip- ment	House- hold durables	Furniture & fixtures	Shares	Gene- rator/ Plant	Personal Durables	Agric activities
Western	13.1	16.9	89.0	14.3	89.9	56.2	1.2	1.2	44.1	5.8
Central	22.3	25.3	91.0	11.6	92.0	71.2	1.1	1.1	54.9	11.0
Greater Accra	8.7	14.3	95.7	17.0	94.6	79.9	0.6	0.6	46.2	1.4
Volta	15.7	34.8	91.8	32.1	92.6	60.6	0.4	0.4	60.4	28.6
Eastern	14.7	19.5	89.9	15.9	89.8	70.6	0.9	0.9	54.5	17.3
Ashanti	11.3	11.7	94.3	8.3	93.8	71.8	0.1	0.1	34.7	5.6
Brong Ahafo	14.4	23.9	91.0	39.4	84.4	61.0	0.0	0.0	32.5	10.8
Northern	15.5	24.5	92.8	68.3	86.3	40.7	0.0	0.0	31.6	26.4
Upper East	13.6	36.0	92.7	69.0	82.4	32.7	0.4	0.4	39.3	34.1
Upper West	9.4	36.4	75.2	58.5	80.4	35.0	0.2	0.2	29.0	23.8
Urban	12.1	14.0	95.9	19.0	94.0	75.9	0.7	0.7	46.4	5.3
Accra	9.6	7.7	95.5	10.7	95.2	76.7	0.1	0.1	48.9	1.5
Urban Coastal	12.0	17.9	94.3	18.1	93.1	77.6	0.9	0.9	47.5	2.8
Urban Forest	12.5	12.0	96.7	13.3	94.6	77.9	0.8	0.8	46.1	6.6
Urban Savannah	14.0	19.3	97.1	55.5	92.8	61.4	0.2	0.2	42.0	11.1
Rural	14.7	27.1	87.4	28.7	86.8	52.4	0.3	0.3	39.3	19.5
Rural Coastal	14.7	25.5	90.3	17.1	92.1	63.5	0.5	0.5	48.9	12.3
Rural Forest	15.2	22.8	87.3	15.6	87.4	55.1	0.3	0.3	38.6	15.8
Rural Savannah	13.4	37.4	85.7	64.3	81.8	39.1	0.1	0.1	34.6	32.3
Total	13.2	19.8	92.2	23.3	90.8	65.5	0.5	0.5	43.3	11.6

CHAPTER TWELVE

GOVERNANCE, PEACE AND SECURITY

12.1 Introduction

Governance, in general denotes the overall setting, application and enforcement of rules that guide the exercise of political authority. It is the process by which political decisions are made and implemented. Peace, safety and security are important tenets of good governance and they have a direct relationship with development. The quality of security and governance institutions determines the extent to which the sector can deliver security, peace and safety in an effective and efficient manner to citizens of a community or state. In an atmosphere of peace and security, the citizens can go about their lawful activities without any constraints for the development of the nation. The survey, therefore, sought the views of respondents on their perceptions about security in the country.

12.2 Theft, robbery and burglary

The occurrence of theft, robbery and burglary is an indicator of how vulnerable individuals and members of households are when it comes to safety and security. Table 12.1 shows household members who were victims of stealing, attempted stealing during the last three (since 2014) years by region and type of locality. The Table indicates that 83.8 percent of respondents had not experienced theft, robbery and burglary during the past three years. The Table further shows that one in ten (12.3%) individuals and 2.9 percent of household members were victims of theft, robbery and burglary during the past three years.

At the regional level, the Volta region recorded the highest proportion of victims of theft, robbery and burglary. Nearly two in ten (19.9%) respondents have been victims of theft, robbery and burglary. Ashanti region (8.0%) has the lowest cases of theft, robbery and burglary. For those victims who were members of respondents' household, the Northern region (6.4%) recorded the highest proportion of reported cases followed by the Upper East (5.6%) region.

More importantly, the proportion of individuals who were victims of theft, robbery and burglary is slightly high among rural localities (13.5%) compared to the urban (11.2%) dwellers. Among the urban and rural dwellers, the proportion of respondents who knew of other members of their household who were victims of theft is higher in the Volta region (20.2% urban and 20.0% rural respectively). The Table further indicates that a high proportion of respondents in the urban (84.7%) compared to rural (82.6%) had not experienced theft, robbery or burglary during the past three years.

Table 12.1: Percent and number of household members who were victims of stealing or attempted stealing during the last three years by region and type of locality

Locality/Person involved	Region										ALL REGIONS	
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Percent	Number
Total	100	100	100	100	100	100	100	100	100	100	100	7,189,113
Yes, myself	10.88	18.36	10.61	19.92	11.63	7.65	13.17	19.45	12.72	8.27	12.26	881,204
Yes, a member of my household	2.78	4.2	2.57	5.03	1.72	1.2	3.2	6.39	5.59	3.58	2.93	210,446
None	84.26	77.3	85.68	74.38	85.69	90	83.05	73.49	80.27	85.88	83.77	6,022,075
Don't Know	2.09	0.15	1.14	0.67	0.95	1.14	0.58	0.68	1.42	2.27	1.05	75,388
Urban	100	100	100	100	100	100	100	100	100	100	100	4,011,946
Yes, myself	10.31	16.14	10.91	20.25	9.47	7.6	13.67	16.97	13.17	10.54	11.24	450,971
Yes, a member of my household	3.02	5.37	2.75	4.28	1.95	1.17	3.91	4.61	6.08	4.77	2.79	112,008
None	82.3	78.35	85.23	74.99	87.05	89.82	82.42	77.15	80.15	84.29	84.66	3,396,582
Don't Know	4.37	0.15	1.11	0.49	1.53	1.41	0	1.27	0.59	0.4	1.31	52,385.80
Rural	100	100	100	100	100	100	100	100	100	100	100	3,177,167
Yes, myself	11.34	20.3	7.57	19.72	13.48	7.75	12.71	21.18	12.58	7.72	13.54	430,233
Yes, a member of my household	2.58	3.17	0.66	5.47	1.53	1.25	2.55	7.62	5.44	3.29	3.1	98,438
None	85.88	76.38	90.28	74.03	84.54	90.32	83.62	70.94	80.3	86.27	82.64	2,625,493
Don't Know	0.2	0.15	1.49	0.78	0.46	0.68	1.11	0.26	1.69	2.72	0.72	23,002.21

Most people in an attempt to protect their property from theft and robbery used one form of protective gadget or the other. Table 12.2 shows that 32.0 percent of respondents used special door locks to protect their homes and properties. A little over a quarter (25.7%) used special windows/door grilles, while 18.7 percent used dogs. However, 5.6 percent used neighbourhood watchdogs with 3.7 percent using car alarm to protect their homes and properties. Nevertheless, 3.2 percent either used amulets/charms and barbed wire respectively. Only 1.3 percent used security guards to protect themselves and their property.

At the regional level, the Upper East region reported that 49.4 percent used dogs to protect their homes and properties, followed by the Upper West (48.3%) and Northern (39.1%) regions. The Volta region recorded 39.1 percent of households using special door locks to protect their homes and properties. The Western, Greater Accra and Ashanti regions equally recorded 38.6 percent, 37.1 percent and 35.3 percent of households using special door locks respectively to protect themselves and their property.

In the case of security guards, apart from four regions; Greater Accra (1.8%), Upper West (1.1%), Ashanti (1.0%) and Northern (1.0%), all other regions reported less than one percent as protection from theft.

Table 12.2: Type of protection used by households for cars, stores and dwelling units

	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Special door locks	38.6	27.1	37.1	39.1	21.4	35.3	11.7	21.2	15.5	30.7	32.0
Special window/door grilles	35.9	12.8	28.4	13.6	32.7	33.3	20.7	10.5	7.6	8.4	25.7
Neighbourhood watch scheme	2.7	3.3	3.8	0.6	6.8	7.4	2.3	5.8	21.0	2.5	5.6
Security guard	0.5	0.6	1.8	0.5	4.3	1.0	0.8	1.0	0.2	1.1	1.3
Dogs	6.6	12.6	13.9	20.8	23.9	13.3	29.7	39.1	49.4	48.3	18.7
Amulets/charms	2.4	0.5	0.8	21.6	1.3	0.5	4.5	17.8	6.0	3.9	3.2
Barbed Wire	1.1	2.6	4.9	0.5	5.6	3.9	0.8	-	0.2	0.7	3.2
Car alarm	1.1	1.9	6.9	1.0	3.0	3.9	0.6	0.7	0.0	0.2	3.7
Other protection	11.2	38.6	2.3	2.3	1.0	1.3	29.1	3.9	0.1	4.2	6.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Experience of intimidation, threat or assault

Table 12.3 shows households experience of intimidation, threat or assault by region and type of locality. More than nine in ten households (93.9%) did not experience any form of intimidation, threat or assault. A small percentage of household (4.3%) however, indicated they experienced intimidation, threat or assault. Respondents from the Ashanti (7.8%) region recorded the highest proportion of households that experienced intimidation, threat or assault. This is followed by Greater Accra (7.3%) and Central (5.5%) with the Northern (0.9%) region recording the least proportion of households that experienced intimidation, threat or assault. Table 12.3 further indicates that a slightly higher proportion of households in the urban (5.2%) experienced intimidation, threat or assault compared to their rural counterparts (3.4%). Nine in ten households for both urban (93.5%) and rural (94.3%) however, did not experience any form of intimidation, threat or assault.

Table 12.3: Households Experience of intimidation, threat or assault by region and type of locality

Intimidation, threat or assault	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes	2.8	5.5	7.3	2.9	1.0	7.8	4.2	0.9	3.9	5.1	4.3
No	91.7	94.5	92.7	94.6	95.3	92.2	95.2	95.0	95.1	94.3	93.9
Don't know	5.5	0.0	0.0	2.5	3.8	0.0	0.6	4.1	1.0	0.6	1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes	2.0	6.4	7.8	2.6	2.5	7.4	3.1	1.2	8.0	2.9	5.2
No	86.4	93.6	92.2	97.1	96.4	92.6	95.8	97.0	92.0	97.2	93.5
Don't know	11.6	0.0	0.0	0.3	1.1	0.0	1.1	1.9	0.0	0.0	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes	3.4	4.8		3.1	0.0	8.4	5.4	0.7	2.5	5.9	3.4
No	95.8	95.2	100.0	93.2	94.5	91.6	94.6	94.0	96.1	93.4	94.3
Don't know	0.7	0.0		3.7	5.5	0.0	0.0	5.2	1.4	0.8	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Reporting incidence of threat to Police

Households who experienced theft and decided to report to the Police, do so for various reasons. Table 12.4 presents households who reported incidence of theft, to the Police by region and type of locality. From the Table, 91.2 percent of households did not report the incidence of theft to the Police. However, only 8.3 percent of households reported an incidence of theft to the Police.

Table 12.4 further presents households who reported the incidence of theft, to the Police by region and type of locality. At the regional level, the highest proportion of households that reported an incidence of theft to the Police is Ashanti, with 14.0 percent. This is followed by Central (11.7%), Eastern (9.3%) and Volta (8.6%) with the Northern region having the lowest of 3.4 percent. The Upper East (96.0%), Northern (95.7%) and the Brong Ahafo (94.8%) regions

recorded the highest percentage of households who did not report the incidence of theft to the Police. More urban households (11.1%) reported the incidence of theft to the Police than households in the rural areas (5.3%). In rural Greater Accra however, there was no reported incidence of theft to the Police by the households.

Table 12.4: Households who reported incidence of theft, to the Police by region and locality

Incident reported	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes	6.2	11.7	7.7	8.6	9.3	14.0	5.1	3.4	3.9	6.8	8.3
No	92.8	88.3	91.3	91.1	90.3	85.2	94.8	95.7	96.0	93.2	91.2
Don't know	1.0	-	1.0	0.3	0.4	0.8	0.1	0.9	0.2	-	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes	7.8	14.8	8.2	11.4	18.1	18.4	7.2	4.6	1.6	7.7	11.1
No	91.1	85.2	90.8	88.6	81.9	80.3	92.8	94.6	98.4	92.3	88.3
Don't know	1.1	-	1.0	-	-	1.2	-	0.8	-	-	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes	4.9	9.3	-	6.9	3.6	6.8	2.9	2.8	4.6	6.5	5.3
No	94.1	90.7	100.0	92.6	95.7	93.2	96.9	96.3	95.1	93.5	94.3
Don't know	1.0	-	-	0.5	0.7	-	0.2	0.9	0.2	-	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.5 presents information on the knowledge of offender by name or face. Less than ten percent (8.8%) of Ghanaians knew the offender by name while 2.7 percent could identify their offenders by face only. Overall, 42.3 percent indicated that they did not see the offender while 23.7 percent said they did not know their offenders either by name or face.

Table 12.5 further presents information on the knowledge of offender by name or face by type of locality and region. At the regional level, 56.6 percent in Brong Ahafo indicated they did not see the offender. The Eastern (14.8%) and Volta (14.5%) regions reported the highest proportions for those who said they know the offender by name, while 3.3 percent from the Greater Accra region said they knew the person by name. For those who indicated they know the person by face only, Ashanti region reported the highest proportion of 5.7 percent with the Upper West region recording the lowest proportion. Four out of ten (42.1%) in both urban and rural areas reported they did not see the offenders. One out of ten (10.7%) of respondents in rural areas said they knew offender by name compared to 7.0 percent respondents in urban areas.

Table 12.5: Knowledge of offender by name or face by type of locality and region

Knowledge of offender	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Known by name	7.9	8.2	3.3	14.5	14.8	7.7	10.5	6.3	6.6	9.5	8.8
Known by face only	2.5	1.5	1.0	2.7	2.3	5.7	2.9	3.5	2.3	0.8	2.7
Did not see offender	34.5	49.1	43.0	43.2	45.3	37.7	56.6	31.8	38.3	33.6	42.3
No, did not know offender	39.3	22.6	31.2	14.8	12.0	28.3	20.5	17.7	27.9	24.3	23.7
Don't know	15.8	18.5	21.4	24.8	25.7	20.6	9.6	40.9	24.8	31.7	22.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Known by name	6.7	3.8	3.5	18.3	13.7	4.4	9.6	7.8	3.5	7.4	7.0
Known by face only	2.1	1.9	1.1	6.6	3.6	4.0	4.4	4.2	9.1	-	3.1
Did not see offender	32.4	47.4	42.0	42.0	36.3	34.8	58.3	48.7	26.2	49.9	42.1
No, did not know offender	44.4	31.6	32.5	16.6	18.8	33.9	23.2	13.0	47.1	10.3	28.8
Don't know	14.4	15.2	20.9	16.4	27.6	22.9	4.4	26.2	14.1	32.5	18.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Known by name	8.8	11.8	-	12.3	15.5	13.2	11.3	5.4	7.7	10.3	10.7
Known by face only	2.8	1.1	-	0.4	1.4	8.4	1.3	3.1	-	1.1	2.2
Did not see offender	36.1	50.5	60.8	43.9	51.2	42.2	54.7	23.0	42.4	28.2	42.5
No, did not know offender	35.4	15.4	9.5	13.8	7.6	19.2	17.6	20.1	21.5	28.9	18.2
Don't know	16.9	21.2	29.7	29.7	24.4	17.0	15.2	48.5	28.4	31.5	26.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Weapon used during incidence of theft

Table 12.6 presents information on the weapon used during the incidence of theft by region and type of locality. The Table shows that no weapon was used in 46.8 percent of the incidents of theft that occurred in the country during the period preceding the survey, whereas in 46.4 percent of the cases, the victims did not know whether any weapon was used. On the other hand, in 4.4 percent of the cases of theft, the perpetrators used weapons like knife/machete/cutlass. One percent of the perpetrators used a gun during the incidence while 1.5 percent used other weapons.

In the same vein, among the urban households, 46.0 percent indicated they didn't know whether any weapon was used during the incidence of theft, while 45.5 percent said no weapon was used during the incident of theft. However, within the regions, 72.5 percent of urban dwellers in the Central region indicated that a weapon was used during the incidence of theft compared to 8.1 percent reported cases where knife/machete/cutlass was used. In the rural areas 48.1 percent reported no weapon was used compared to less than one percent (0.6%) who reported the use of a gun during the incidence of theft.

Guns were used in the Greater Accra region (3.8%) than any other region, while for knives/machete /cutlass, the Eastern region reported the highest proportion of 7.8 percent. For those who used other objects as weapons Greater Accra again reported the highest of 4.0 percent. The distribution in the urban and rural areas follow a similar pattern.

12.3 Sexual offences

Sexual assault takes many forms including attacks such as rape or attempted rape, as well as any unwanted sexual contact or threat. Table 12.7 presents information on household members who experienced sexual offences by region and locality. Nearly a quarter (22.8%) of household members who experienced any form of sexual offences in Ghana is from the Ashanti region. Greater Accra (15.9%) and the Western region (11.9%) followed in that order with the Upper West (2.3%) region being the lowest.

The Table further shows that more than two in ten respondents experienced were sexually assaulted in Ashanti region (23.3%) out of which urban Ashanti constitute 25.3 percent and rural Ashanti (20.8%). Upper West (1.8%) region the least proportion of respondents who said they were sexually assaulted.

The same question was also asked of other household members who had been sexually assaulted. Table 12.7 shows that 39.8 percent of other household members who were sexually assaulted were all from the urban areas of Greater Accra region. On the other hand, the Brong Ahafo (2.3%) region which reported the lowest, also had all of such incidence in rural parts of the region.

Table 12.6: Weapon used during the incidence of theft by region and type of locality

Weapon used	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes, Gun	-	-	3.8	0.4	0.4	1.0	0.2	0.5	1.2	2.6	1.0
Yes, Knife/matchet/cutlass	3.8	4.2	7.0	2.4	7.8	4.6	5.1	1.5	-	1.7	4.4
Yes, other object used as weapon (axe/bottle/broken bottle/jack bar/block)	-	1.1	4.0	0.4	1.2	0.8	3.7	0.5	-	1.1	1.5
No	39.7	64.1	42.1	48.6	47.6	43.5	46.1	38.0	59.7	42.7	46.8
Don't know	56.5	30.5	43.1	48.2	42.9	50.0	44.9	59.6	39.0	52.0	46.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes, Gun	-	-	4	-	1.1	0.8	-	-	-	-	1.4
Yes, Knife/matchet/cutlass	-	8.1	7.4	-	1.7	4.0	8.3	0.6	-	2.6	4.7
Yes, other object used as weapon (axe/bottle/broken bottle/jack bar/block)	-	0.3	4.2	1.0	3.0	1.3	6.4	1.0	-	1.8	2.5
No	44.0	72.5	41.4	44.9	51.2	32.2	43.0	51.6	60.5	13.7	45.5
Don't know	56.0	19.1	43.0	54.1	43.0	61.7	42.4	46.8	39.5	81.8	46.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes, Gun	-	-	-	0.6	-	1.2	0.4	0.7	1.7	3.4	0.6
Yes, Knife/matchet/cutlass	6.9	1.2	-	3.7	11.8	5.7	1.7	1.9	-	1.3	4.1
Yes, other object used as weapon (axe/bottle/broken bottle/jack bar/block)	-	1.7	-	0.1	-	-	0.8	0.2	-	0.8	0.4
No	36.2	57.4	54.2	50.8	45.3	62.1	49.4	30.9	59.5	52.3	48.1
Don't know	56.9	39.7	45.8	44.8	42.9	31.0	47.6	66.3	38.9	42.1	46.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.7: Household members who experience sexual offences by region and locality

Region	Has anyone sexually assaulted you			Apart from you, has any other member of your household been sexually offended/assaulted			Total		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	All
Western	9.08	16.68	12.39	18.13	0.00	10.32	11.09	13.04	11.94
Central	5.79	15.21	9.90	5.53	12.66	8.60	5.73	14.65	9.61
Greater Accra	24.89	0.00	14.05	39.77	0.00	22.64	28.20	0.00	15.94
Volta	7.45	9.99	8.56	4.74	17.90	10.41	6.85	11.72	8.97
Eastern	13.76	6.13	10.44	0.00	10.48	4.51	10.71	7.08	9.13
Ashanti	25.26	20.80	23.32	24.30	16.58	20.97	25.05	19.88	22.80
Brong Ahafo	2.72	12.77	7.10	0.00	5.35	2.31	2.11	11.15	6.04
Northern	7.75	9.70	8.60	2.73	15.69	8.31	6.64	11.01	8.54
Upper East	2.47	5.63	3.85	4.82	11.73	7.80	2.99	6.97	4.72
Upper West	0.81	3.08	1.80	0.00	9.60	4.14	0.63	4.50	2.31
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Reporting of sexual offence to the Police

The stigma victims of sexual assault encounters in society make it unpleasant for any victim to report the case to parents let alone to the law enforcement agencies. In most cases, sexual offences are usually committed by offenders who are either close relatives of the victim or persons known by the victim's parents or relatives and so are rarely reported but settled at home. From Table 12.8, about nine out of ten (90.2%) of cases of sexual offences were not reported to the Police. The pattern is similar for both urban and rural areas. The proportion of households reporting sexual offences to the Police is higher in urban (11.4%) than rural (7.6%) areas.

The Upper East region (29.3%) has the highest proportion of households that reported cases of sexual offence to the Police, followed by the Greater Accra (18.9%) and Eastern (16.5%) regions. The Upper West region however reported no case to the police although some cases of assault took place. In the urban areas of some regions, except for Ashanti, Brong Ahafo and upper West regions assault cases were reported to the Police, with Upper East again recording the highest proportion of cases reported.

Table 12.8: Household reporting sexual offence to the Police by locality of residence and region

Locality of residence	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes	3.6	3.1	18.9	13.3	16.5	4.7	8.6	4.0	29.3	0.0	9.8
No	96.4	96.9	81.1	86.7	83.5	95.3	91.4	96.0	70.7	100.0	90.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes	6.9	9.2	18.9	5.5	24.8	0.0	0.0	9.1	37.4	0.0	11.4
No	93.1	90.8	81.1	94.5	75.2	100.0	100.0	90.9	62.6	100.0	88.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes	0.0	0.0	0.0	19.2	0.0	12.4	10.7	0.0	24.7	0.0	7.6
No	100.0	100.0	0.0	80.8	100.0	87.6	89.3	100.0	75.3	100.0	92.4
Total	100.0	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Reasons for not reporting cases of sexual assault to the Police

People either choose to report criminal offences to the Police while others do not. Offenders may choose to report or not to report for various reasons. Table 12.9 indicates that nearly half (47.6%) of sexual offences committed were not reported to the Police because the victims found the incidence not to be serious enough. More than two in ten (22.3%) solved the problem themselves as the perpetrators were known to them, while 12.6 percent were solved by families. About five

percent (4.6%) indicated that the case was inappropriate for the police (police not necessary). Notably, 1.7 percent indicated that the Police won't do anything about it and 2.3 percent said it was a waste of time reporting the incidence to the Police.

In the Greater Accra region, 56.1 percent indicated that the incidence was not serious enough to be reported to the Police. More than a half of the cases in the Central (55.4%) and Upper East (55.0%) regions were also not reported to the Police because the victims indicated the case was not serious to be reported to the Police. Eight percent (8%) in Brong Ahafo indicated it was time wasting with the same proportion reporting that the Police won't do anything about it if they report the incidence.

The Volta region had 37.6 percent of sexual offences not reported to the police, but solved by the victim since the perpetrator was known to them while 32.6 percent of cases were solved by victim's family, with 11.8 percent solved by chiefs/elders/traditional authorities.

12.4 Violence and Security

Table 12.10 shows persons who were attacked, assaulted or threatened in the last 12 months by sex, type of locality and region. At the national level, 33.2 percent of victims of attacks, assaults or threats are people known by the respondents with a quarter (25.4%) of the victims being the respondents themselves. Whereas one in every four (25.4%) of both male and female respondents were victims of attacks, assaults and threats, female respondents in the Northern region (47.3%) were victims of attacks, assaults and threats more than the male in the other regions.

At the locality level, three of every ten respondents (30.8%) in the rural areas were victims of attacks, assaults and threats compared with 21.2 percent in the urban areas.

Type of attack, assault or threat

Attack, assault and threat are forms of experiences that people suffer and make them insecure within the society these take various forms. Table 12.11 shows that physical assault (36.9%) is the highest form suffered by the victims followed by verbal assault (32.5%) and robbery (8.3%). Others forms like arson (0.3%) and vandalism (0.5%) recorded lower proportions.

In the Eastern region more than half (50.9%) of the victims experienced physical assault, followed by Central (47.7%), and Ashanti (37.4%) regions, with the least from the Northern region (28.6%). Verbal assault recorded 32.5 percent and is the second highest form that victims suffered with the Volta region recording the highest figure of 42.0 percent. The Northern (37.8%) and Ashanti (37.0%) followed with the Upper East region recording the lowest proportion of 14.2 percent. The three northern regions; Upper West (28.2%), Upper East (26.2%) and Northern (22.1%) experienced higher proportions of robbery far more than the national average of 8.3 percent. This situation can have serious policy implication on the region as people will live in a state of fear and this can retard development. It is also worthy to note that Kidnapping/Abduction was only recorded in the Western (12.4%) and Upper West (3.6%) regions.

Table 12.9: Reasons for not reporting incident of sexual offence to the Police by region

Reason for not reporting incident	Region										ALL REGIONS	
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Percent	Number
Not serious enough	50.0	55.4	56.1	18.0	45.9	52.6	48.2	43.0	55.0	18.1	47.6	54,110
Solved it myself/perpetrator known to me	11.0	25.0	26.6	37.6	23.4	20.7	15.7	27.0	8.3	23.5	22.3	25,356
My family solved it	23.7	4.4	13.1	32.6	4.9	9.9	5.1	6.0	11.1	14.4	12.6	14,327
Inappropriate for police/police not necessary	5.8	8.9	0.0	0.0	0.0	7.3	0.0	7.6	10.3	4.6	4.6	5,247
Solved by chiefs/elders/traditional authorities	0.0	0.0	0.0	11.8	2.5	0.0	4.7	13.4	10.3	6.1	3.3	3,702
Police won't do anything about it	2.1	0.0	0.0	0.0	9.3	0.0	8.0	0.0	0.0	6.0	1.7	1,932
Time wasting	0.0	0.0	4.2	0.0	0.0	2.4	8.0	3.0	4.0	6.8	2.3	2,567
Didn't dare (for fear of reprisal)	7.5	0.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	1.5	1.2	1,390
Fear of stigmatization	0.0	0.0	0.0	0.0	7.4	7.0	4.6	0.0	0.0	3.8	2.7	3,072
Other (Specify)	0.0	3.4	0.0	0.0	0.0	0.0	5.8	0.0	0.9	7.6	0.9	1,061
Don't know	0.0	2.8	0.0	0.0	3.9	0.0	0.0	0.0	0.0	7.4	0.8	922
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	113,685

**Table 12.10: Persons attacked, assaulted or threatened in the last 12 months
by sex, type of locality and region**

Persons attacked /Sex/Type of locality	Region										
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	Total
All											
Yes, myself	20.8	22.9	19.0	24.7	30.2	31.9	30.7	33.1	16.2	19.2	25.4
Yes, a member of my hh	12.8	8.8	12.4	15.5	4.9	11.5	9.8	17.0	13.2	6.2	11.5
Yes a relative	26.9	16.2	15.5	15.8	8.4	8.4	13.5	20.2	26.1	17.9	15.3
Yes, someone I know	34.1	33.4	26.4	31.9	40.0	41.0	32.0	21.1	32.7	42.4	33.2
Yes, someone I do not know	5.4	18.6	26.8	12.0	16.6	7.2	14.0	8.5	11.8	14.3	14.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Male											
Yes, ,myself	20.6	20.9	16.5	30.2	27.0	33.6	31.7	30.4	16.3	14.2	25.4
Yes, a member of my hh	13.7	10.9	11.6	17.1	3.3	11.1	10.4	17.3	13.0	4.6	11.7
Yes a relative	28.8	14.2	15.4	17.1	9.3	6.4	13.2	21.9	25.6	20.6	15.1
Yes, someone I know	29.0	35.2	26.0	28.5	43.2	45.6	32.2	21.1	34.3	43.2	34.0
Yes, someone I do not know	7.8	18.7	30.6	7.2	17.1	3.4	12.5	9.2	10.7	17.4	13.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Female											
Yes, ,myself	21.1	27.9	22.5	17.4	39.0	28.5	27.9	47.3	16.0	31.9	25.4
Yes, a member of my hh	10.9	3.6	13.5	13.5	9.1	12.4	8.2	15.4	13.7	10.2	11.2
Yes a relative	22.6	21.2	15.5	14.1	5.6	12.8	14.3	11.4	27.3	11.2	15.6
Yes, someone I know	45.4	29.1	27.0	36.5	31.1	31.3	31.4	21.0	28.1	40.4	31.6
Yes, someone I do not know	0.0	18.3	21.4	18.5	15.1	15.1	18.2	4.9	14.8	6.4	16.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Cont'd

Persons attacked /Sex/Type of locality	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Urban											
Yes, ,myself	14.5	8.7	18.4	28.4	19.0	31.5	22.6	38.6	10.3	17.8	21.2
Yes, a member of my hh	13.8	6.9	12.6	15.8	4.4	9.0	4.4	16.4	15.8	0.0	10.5
Yes a relative	49.3	14.8	15.8	9.0	12.3	5.0	20.8	16.8	13.9	7.0	14.8
Yes, someone I know	17.8	41.4	26.9	34.3	45.2	50.6	32.8	19.8	41.0	60.0	35.5
Yes, someone I do not know	4.6	28.2	26.3	12.6	19.1	3.8	19.4	8.4	19.0	15.2	17.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes, ,myself	25.3	42.8	50.0	22.6	35.0	32.5	39.9	28.8	19.4	19.7	30.8
Yes, a member of my hh	12.1	11.4	0.0	15.4	5.1	15.1	15.8	17.6	11.8	8.3	12.8
Yes a relative	10.9	18.2	0.0	19.6	6.6	13.6	5.2	22.9	32.6	21.6	15.8
Yes, someone I know	45.7	22.4	0.0	30.7	37.8	26.6	31.1	22.1	28.3	36.4	30.2
Yes, someone I do not know	6.0	5.2	50.0	11.7	15.5	12.1	8.0	8.6	8.0	14.0	10.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.11: Type of attack, assault or threat by region

Type of aggression, attack, assault or threat	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Physical assault	32.8	47.7	33.8	33.4	50.9	37.4	32.4	28.6	27.9	28.9	36.9
Verbal assault	30.9	28.3	36.0	42.0	29.5	37.0	23.5	37.8	14.2	20.0	32.5
Curse	6.1	4.7	3.3	1.4	3.0	12.2	22.1	0.0	1.4	0.0	6.5
Riots in the public place	2.0	1.6	0.0	0.0	0.0	1.4	7.6	0.0	0.0	0.0	1.3
Vandalism	0.0	0.0	2.4	0.4	0.0	0.0	1.0	0.0	0.4	0.0	0.5
Robbery	9.8	5.4	7.1	10.1	3.2	2.5	3.9	22.1	26.2	28.6	8.3
Stealing	0.8	7.3	7.6	7.8	7.5	5.4	2.1	3.6	15.5	4.1	6.2
Rape/Seduction	3.7	0.0	1.4	1.4	0.7	1.3	1.4	3.3	6.8	5.5	1.8
Defilement	0.0	4.3	0.0	0.9	2.0	0.0	0.0	0.0	0.0	0.0	0.9
Sexual harassment	1.5	0.6	3.9	0.7	0.7	1.6	0.8	4.6	2.6	5.1	1.9
Arson	0.0	0.0	0.0	0.2	0.0	0.0	2.6	0.0	0.0	0.0	0.3
Highway attack	0.0	0.0	4.5	0.9	1.3	0.0	1.2	0.0	2.5	3.2	1.2
Kidnapping/Abduction	12.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	1.0
Text message/Phone Call	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0
Other	0.0	0.0	0.0	0.8	1.2	1.2	1.4	0.0	2.6	0.0	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Reporting incidence of attack, assault or threat

Table 12.12 presents reported incidence of attack, assault or threat to the Police by region and type of locality. Only three out of ten (30.5 %) victims of attack, assault or threat reported the incidence to the Police. Victims in the Western region (46.3%) had the highest proportion of persons who reported such incidence to the Police. Also, Central (42.1%) Upper West (37.3%), Upper East (36.6%) and Brong Ahafo (34.9%) regions had proportions above the national average.

A similar trend is observed in urban areas where such incidence took place. Nearly a third (32.6%) of victims reported such incidence to the Police, with five regions having proportions higher than the national average. In urban areas, victims in the Western region (70.5%) were the highest to report such incidence to the Police. In the rural parts of the Greater Accra region, none of the victims of attack, assault or threat reported the incidence to the police, with six regions having proportions higher than the national average of 72.1 percent.

Table 12.12: Households reporting incidence of attack, assault or threat to the Police by region and type of locality

Reporting the incident to the Police	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes	46.3	42.1	21.6	22.2	23.0	28.2	34.9	29.7	36.6	37.3	30.5
No	53.7	57.9	78.4	77.8	77.0	71.8	65.1	70.3	63.4	62.7	69.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes	70.5	53.5	22.1	15.7	19.5	29.7	33.7	27.1	50.2	33.2	32.6
No	29.5	46.5	77.9	84.3	80.5	70.3	66.3	72.9	49.8	66.8	67.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes	29.1	25.9	-	25.3	24.5	26.1	36.2	31.7	30.1	38.9	27.9
No	70.9	74.1	100.0	74.7	75.5	73.9	63.8	68.3	69.9	61.1	72.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Incidence of crime

The frequency at which crime is committed in a community or workplace/school in most cases, puts fear in the people and this can retard development and learning. The survey sought the opinion of respondents on their perception of the incidence of crime in their communities as well as workplace/school and the frequency of occurrence.

Table 12.13 shows the frequency of the incidence of crime in the community, workplace or school in the past 12 months by region. At the community level, about half (50.3%) of respondents said the incidence of crime occurred less often, with a little over a quarter (27.5%)

saying it occurred often, while 21.1 percent said it occurred very often. At the workplace /school, more than half (50.5%) rated the occurrence as less often, 17.7 percent as often and 7.2 percent rating the occurrence as very often.

Table 12.13 further shows that 83.0 percent of respondents in the Eastern region rated the incidence of crime in the community as less often while four regions; Central (32.7%), Greater Accra (28.6%), Northern (48.6%) and Upper East (45.9%) had less than half of respondents rating the incidence of crime as less often.

At the workplace/school, the Eastern (79.4%), Volta (76.1%) and Ashanti (52.2%) rated the occurrence of crime as being less often, while the other regions had proportions less than fifty percent.

Table 12.13: Frequency of incidence of crime in the community, workplace or school in the past 12 months by region

Frequency incidence of crime	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Community											
Very Often	13.4	38.8	20.2	10.1	-	14.8	18.9	40.3	25.7	14.5	21.1
Often	22.6	28.6	51.2	16.7	17.0	32.4	22.9	11.1	28.4	23.6	27.5
Less Often	59.5	32.7	28.6	67.1	83.0	52.8	58.2	48.6	45.9	62.0	50.3
DK	4.5	-	-	6.1	-	-	-	-	-	-	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Workplace/ School											
Very Often	3.3	10.9	24.7	-	-	4.3	3.9	11.2	2.0	-	7.2
Often	11.8	12.5	28.6	12.2	-	35.0	12.2	21.2	6.7	15.6	17.7
Less Often	32.4	45.1	41.7	76.1	79.4	52.2	49.6	48.5	44.0	49.0	50.5
DK	9.0	3.3	5.0	7.8	-	-	-	11.5	2.5	1.9	3.8
Not Applicable	43.6	28.2	-	3.9	20.6	8.5	34.3	7.6	44.7	33.5	20.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

12.5 Public safety

Table 12.14 provides information on how safe individual feels walking down the street alone in the neighborhood at night by region and locality. The Table shows about four out of every ten (45.3%) persons feel moderately safe walking down the street alone in the neighborhood at night, while 37.4 percent feel very safe when walking down the street in their neighbourhood at night. On the other hand, about one percent (1.1%) said they feel very unsafe, while 5.1 percent of respondents said they feel unsafe walking down the street alone in the neighborhood at night. The proportion of individuals who feel safe walking in the neighborhood at night is higher in urban areas (53.5%) than rural areas (34.9%). On the contrary, the proportion of persons who feel very safe is higher in the rural areas (52.7%) compared to the urban areas (25.2%).

In the Greater Accra region 17.9 percent of the people said they feel very safe when walking down the street alone in the neighbourhood compared to about four out of ten people in the other regions. However, for those who said they feel safe, Greater Accra recorded the highest (56.0%), followed by Ashanti (51.6%) with the Northern region having the lowest proportion of 31.4 percent.

Safety at home alone after dark

Aside feeling safe walking at night in one's neighbourhood, safety at home is another important area the GLSS 7 measured. Table 12.15 shows that about five out of every ten persons feel safe when at home alone after dark (49.8%), while less than one percent (0.4%) said they feel very unsafe when at home alone after dark. Two out of every five (39.8%) respondents said they feel very safe when at home alone after dark. Less than ten percent of respondents said they feel unsafe (2.3%) and very unsafe (0.4%) when alone at home after dark.

At the regional level, the Western and Upper East regions have the highest proportion of households (54.0% and 52.2% respectively) in the urban areas who feel very safe when alone at home after dark. However, a higher proportion of households in urban areas of the following regions: Ashanti (71.7%), Upper West (64.6%), Eastern (64.0%) and Greater Accra (63.9%) said they feel safe when alone at home after dark.

A higher proportion of rural households (54.5%) feel very safe compared to 28.2 percent of urban households. In the rural areas, residents of both Ashanti and Brong Ahafo region recorded the highest proportion of households (66.5% and 61.6% respectively) indicating that they feel very safe when alone at home after dark. Besides, a higher proportion of households in the rural parts of Greater Accra (79.9%) feel safe when alone at home after dark.

Safety from crime and violence at home

Table 12.16 provides information on the safety of households from crime and violence at home by region and locality. The Table shows that in Ghana, three out of every ten households (35.3%) feel very safe from crime and violence at home while half (50.8%) feel safe from crime and violence at home. About three percent (2.9%) feel unsafe at home from crime and violence. The proportion of households that feel safe is higher (58.4%) in urban areas compared to that of rural areas (41.2%). On the other hand, the proportion of households who feel very safe is higher (48.9%) in rural areas compared to urban areas (24.4%).

In the urban areas, the Ashanti region has the highest proportion of households (74.4%) who indicated they feel safe at home from crime and violence, followed by Upper West (61.4%) and the Greater Accra (58.0%) regions. However, in the rural areas, households in Greater Accra (74.4%) and Upper West (53.0%) regions indicated they feel safe at home from crime and violence.

Table 12.14: Safety level when walking down the street at night in the neighborhood by region and type of locality

Level of safety/Type of locality	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Very safe	46.6	39.0	17.9	45.6	35.4	38.1	49.0	44.1	46.0	40.5	37.4
Safe	42.9	43.2	56.0	34.9	46.7	51.6	34.2	31.4	32.8	44.3	45.3
Moderately safe	6.7	11.5	19.4	11.5	12.3	7.2	10.8	9.8	7.3	10.3	11.2
Unsafe	2.9	5.5	5.8	7.0	5.4	1.9	5.3	12.2	9.9	4.3	5.1
Very unsafe	1.0	0.8	0.9	1.0	0.3	1.2	0.6	2.5	4.1	0.6	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Very safe	44.6	31.0	18.0	31.7	16.8	21.2	43.4	27.9	34.6	18.8	25.2
Safe	44.0	42.8	54.7	38.9	56.6	67.4	36.3	44.0	41.9	50.9	53.5
Moderately safe	8.0	17.8	20.1	17.5	18.2	8.9	11.8	13.8	10.2	16.0	14.6
Unsafe	1.9	6.7	6.2	11.1	8.1	2.3	7.5	12.5	9.0	11.6	5.8
Very unsafe	1.5	1.7	1.0	0.9	0.3	0.2	1.0	1.9	4.4	2.7	0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Very safe	48.2	46.1	16.9	53.8	51.3	66.5	54.2	55.2	49.5	45.8	52.7
Safe	41.9	43.7	69.5	32.5	38.3	25.1	32.3	22.7	29.9	42.7	34.9
Moderately safe	5.6	5.9	12.2	8.1	7.3	4.4	9.9	7.0	6.4	8.9	6.9
Unsafe	3.8	4.4	1.5	4.6	3.0	1.1	3.3	12.1	10.2	2.5	4.2
Very unsafe	0.5	0.0	0.0	1.0	0.2	2.8	0.3	3.0	4.0	0.1	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.15: Safety level when at home alone after dark by region and type of locality

Safety level	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Very safe	52.9	43.1	19.9	47.8	32.6	39.0	56.1	44.7	56.9	41.6	39.8
Safe	42.4	45.8	65.3	39.5	55.9	55.1	35.3	35.5	31.7	50.7	49.8
Moderately safe	2.7	7.6	13.5	7.5	8.6	5.0	6.8	11.0	4.2	5.2	7.6
Unsafe	1.3	2.9	1.1	4.5	2.7	0.8	1.5	8.0	4.9	2.2	2.3
Very unsafe	0.7	0.6	0.2	0.6	0.1	0.1	0.3	0.9	2.3	0.3	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Very safe	54.0	34.0	20.2	35.1	17.0	22.6	50.1	27.3	52.2	20.1	28.2
Safe	40.5	47.4	63.9	48.4	64.0	71.7	38.8	48.1	34.8	64.6	58.9
Moderately safe	2.6	13.1	14.4	10.8	15.2	4.7	8.0	15.1	5.2	11.5	10.1
Unsafe	1.5	4.4	1.2	5.7	3.6	1.0	2.5	8.6	5.1	2.8	2.4
Very unsafe	1.4	1.2	0.2	-	0.2	0.0	0.6	1.0	2.7	1.0	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Very safe	51.9	51.0	16.9	55.3	46.0	66.5	61.6	56.6	58.4	46.8	54.5
Safe	44.0	44.5	79.9	34.4	49.0	27.3	32.0	26.8	30.7	47.4	38.3
Moderately safe	2.9	2.7	3.2	5.5	3.0	5.5	5.6	8.2	3.9	3.7	4.5
Unsafe	1.0	1.7	-	3.8	1.9	0.5	0.6	7.5	4.9	2.0	2.2
Very unsafe	0.1	0.1	-	1.0	0.1	0.2	0.2	0.8	2.2	0.1	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.16: Safety level from crime and violence at home by region and type of locality

Level of safety/Type of locality	REGION										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Very safe	46.2	39.3	18.7	44.5	22.9	35.4	46.9	42.8	54.1	37.7	35.3
Safe	47.9	52.1	59.5	44.6	49.3	56.8	41.5	39.0	32.9	54.7	50.8
Moderately safe	4.0	6.3	18.5	7.0	18.8	6.8	8.2	13.0	5.3	5.8	10.5
Unsafe	1.5	1.9	2.9	3.5	7.0	1.0	2.7	4.6	6.7	1.6	2.9
Very unsafe	0.5	0.2	0.4	0.4	1.9	0.0	0.7	0.6	1.0	0.3	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Very safe	47.7	32.7	19.0	32.1	10.8	18.6	40.4	24.5	43.4	25.3	24.4
Safe	45.5	54.6	58.0	55.2	49.4	74.4	45.6	50.0	38.9	61.4	58.4
Moderately safe	4.0	9.2	19.4	8.8	28.6	5.6	8.5	18.5	5.8	8.2	13.0
Unsafe	2.2	3.2	3.2	4.0	8.6	1.3	4.3	5.8	11.4	4.0	3.5
Very unsafe	0.6	0.3	0.4	0.0	2.6	0.0	1.3	1.2	0.5	1.1	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Very safe	44.9	45.2	16.2	51.9	33.3	63.5	53.0	55.3	57.4	40.6	48.9
Safe	49.8	50.0	74.4	38.4	49.2	27.2	37.8	31.5	31.1	53.0	41.2
Moderately safe	4.0	3.8	9.3	5.9	10.5	8.8	7.8	9.3	5.1	5.3	7.2
The Unsafe	0.8	0.8	0.0	3.2	5.6	0.4	1.3	3.7	5.3	1.0	2.2
Very unsafe	0.5	0.2	0.0	0.6	1.3	0.0	0.1	0.2	1.2	0.1	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

12.6 Peace and social cohesion

Table 12.17 shows how often communities have experienced force or violence from other groups of people or one group against the other in the past 3 years preceding the survey. About 6 out of 10 communities (61.2%) of Ghanaians indicated that their communities had never experienced any force or violence by other groups of people or one group against the other, while 18.7 percent indicated that their communities have occasionally experienced force or violence. However, 14.7 percent had once gone through such experience.

Most urban dwellers (62.2%) indicated that they never experienced any force or violence in their communities from other group of people or one group against the other, while 20.7 percent indicated that their communities occasionally experienced this occurrence. Similarly, about six out of every ten (59.7%) rural dwellers also indicated that they never experienced any force or violence in their communities. However, 17.1 percent have experienced some force or violence in their communities once while 15.7 percent have occasionally experienced it. Nevertheless, 7.5 percent have frequently experienced the use of force and violence in their communities or neighbourhood in the past three years preceding the survey.

The regional distribution also follows a similar pattern where majority of communities indicated that they never experienced any force or violence in their communities. The Greater Accra (89.8%), followed by the Upper West (82.7%) indicated they never experienced any force or violence in their communities with the Ashanti region having the lowest proportion of 37.3 percent. In urban areas, except for the Ashanti region where majority (35.7%) of communities indicated that they occasionally experienced some force or violence in their communities, majority of communities in the other regions indicated they never experienced any force or violence.

Conflict in communities

Conflict in communities may occur as a result of many factors. Indebtedness, ethnic/ tribal conflict, political differences, land disputes, chieftaincy, religion among others are mostly the cause of conflict in communities. The GLSS 7, sought to find out the causes of conflict in communities. Table 12.18 looks at the causes of conflict in communities. In most cases of conflict, Ghanaians have identified chieftaincy disputes (45.2%) as the most common cause of conflict in communities. This is followed by land disputes (19.8%) and conflict due to political differences (11.7%). However, even though issues related to marriage (2.9% is not so prominent), it is higher compared to causes of conflict related to religion (0.3%).

A similar trend is observed in both the urban (47.6%) and rural (42.0%) where chieftaincy is the major cause of conflict in communities. This is followed by political differences (16.8%) in the urban areas and land disputes (29.3%) in the rural areas. A similar pattern is observed in communities in the regions where chieftaincy is the major cause of conflicts.

**Table 12.17: Use of force or violence in communities or neighbourhood in the past three years
by region and type of locality**

Violence against household or another group	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes, frequently	3.6	2.4	1.1	0.6	8.8	27.7	5.5	4.1	2.7	0.9	5.4
Yes, occasionally	11.4	27.0	5.8	15.7	16.0	19.0	29.3	29.1	28.7	9.7	18.7
Yes, once	20.7	18.6	3.3	22.8	19.9	16.0	12.3	10.4	17.3	6.6	14.7
Never	64.3	52.0	89.8	60.8	55.3	37.3	52.9	56.4	51.3	82.7	61.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes, frequently	0.0	0.5	1.4	0.7	6.2	23.7	6.2	7.5	1.7	2.5	4.0
Yes, occasionally	3.0	31.2	6.5	18.7	19.4	35.7	30.5	36.8	29.3	13.2	20.7
Yes, once	9.1	21.0	4.2	25.9	17.2	10.2	9.3	11.5	17.8	21.2	13.1
Never	87.9	47.3	87.9	54.7	57.2	30.3	54.0	44.2	51.2	63.1	62.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes, frequently	9.1	5.6	0.0	0.5	12.2	30.7	4.4	0.0	4.2	0.6	7.5
Yes, occasionally	24.2	20.0	2.8	12.8	11.5	6.3	27.5	20.0	27.8	9.0	15.7
Yes, once	38.4	14.7	0.0	19.9	23.5	20.3	16.9	9.0	16.5	3.6	17.1
Never	28.2	59.7	97.2	66.8	52.8	42.6	51.1	71.0	51.6	86.9	59.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.18: Causes of conflict in community by region and type of locality

Major causes of conflict	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Indebtedness	1.4	6.8	0.0	4.1	15.6	0.0	0.0	1.7	0.6	5.4	4.4
Ethnic/tribal conflict	8.2	11.1	25.0	5.2	0.7	0.0	11.1	10.9	30.2	12.6	9.2
Political differences	4.7	16.2	13.0	0.5	9.9	5.2	20.5	21.7	3.3	46.7	11.7
Marriage	0.0	3.9	5.3	2.8	6.1	0.0	1.1	3.7	2.2	0.0	2.9
Land disputes	9.0	10.1	41.9	34.8	19.2	36.7	20.4	4.5	17.8	13.0	19.8
Chieftaincy	76.7	39.6	14.9	51.0	43.4	44.0	44.6	52.1	33.7	22.3	45.2
Religion	0.0	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Other	0.0	10.7	0.0	1.6	5.1	14.1	2.4	5.4	12.2	0.0	6.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Indebtedness	0.0	5.2	0.0	2.2	2.7	0.0	0.0	0.0	0.0	0.0	1.8
Ethnic/tribal conflict	33.3	10.0	26.4	5.4	0.0	0.0	6.0	10.1	44.6	7.3	10.9
Political differences	16.2	18.3	13.7	0.0	16.2	10.8	35.1	25.2	5.5	16.8	16.8
Marriage	0.0	3.5	5.6	3.7	11.2	0.0	1.9	1.5	0.0	0.0	3.5
Land disputes	18.7	5.8	38.5	30.0	10.3	0.0	32.1	0.0	4.0	15.7	12.9
Chieftaincy	31.8	46.4	15.7	58.6	54.3	59.7	24.9	63.2	45.9	60.1	47.6
Religion	0.0	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
Other	0.0	8.5	0.0	0.0	5.3	29.5	0.0	0.0	0.0	0.0	5.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Indebtedness	1.8	10.2	0.0	6.6	31.2	0.0	0.0	5.7	1.5	8.6	8.1
Ethnic/tribal conflict	1.8	13.5	0.0	4.9	1.4	0.0	18.3	12.8	8.8	15.7	6.7
Political differences	1.8	11.7	0.0	1.1	2.2	0.0	0.0	13.6	0.0	64.3	4.6
Marriage	0.0	4.8	0.0	1.6	0.0	0.0	0.0	8.6	5.4	0.0	1.9
Land disputes	6.5	19.6	100.0	41.2	30.0	70.5	4.0	14.8	38.2	11.4	29.3
Chieftaincy	88.2	24.9	0.0	40.8	30.2	29.5	72.1	26.4	15.6	0.0	42.0
Other	0.0	15.3	0.0	3.8	4.8	0.0	5.7	17.9	30.4	0.0	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Risk of violence between different groups in community/town

Development of communities thrives on the absence of violence and the present of peace which allows citizens to go about their activities freely. Table 12.19 shows the level of risk of violence between different groups in communities as perceived by Ghanaians. Forty-one percent of Ghanaians perceived that the level of risk of violence in their community or town has greatly reduced, while 32.4 percent perceived the risk of violence in their community or town has slightly reduced. Nevertheless, 10.0 percent perceived a slight increase in the risk of violence between different groups in community or town as against 12.5 percent who perceived no change.

A similar proportion of respondents in the urban areas (41.8 %) and rural areas (40.1%) indicated that the level of risk of violence in their communities has greatly reduced. This is followed by those who perceived that it has slightly reduced, with 36.1 percent and 27.1 percent in urban and rural areas respectively. However, 5.1 percent of urban dwellers perceived that the risk of violence in their community/ town has greatly increased compared to 2.6 percent in the rural areas.

Table 12.19: Risk of violence between different groups in community/town in the past 3 years by region and type of locality

Risk of violence increase/decrease	Region										Tot2al
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Greatly increased	0.9	1.6	5.5	7.6	4.7	2.4	4.8	7.8	3.7	0.0	4.1
Slightly increased	19.7	13.8	17.9	6.7	1.0	3.1	9.8	18.3	2.6	25.1	10.0
Did not change	5.1	5.6	15.9	10.2	6.9	34.0	9.4	22.2	1.2	3.8	12.5
Slightly reduced	46.8	43.4	9.1	39.6	20.7	20.3	40.0	33.9	19.3	47.9	32.4
Greatly reduced	27.5	35.6	51.6	35.9	66.8	40.3	36.0	17.7	73.2	23.2	41.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Greatly increased	0.0	2.4	5.8	0.8	8.6	5.0	5.5	10.5	4.5	0.0	5.1
Slightly increased	34.7	7.6	18.9	0.0	1.8	0.0	16.8	10.8	0.0	0.0	7.7
Did not change	10.1	4.1	16.8	10.2	8.5	4.7	7.6	22.3	0.6	10.1	9.3
Slightly reduced	17.8	42.8	9.7	59.4	30.3	38.3	39.7	37.8	15.5	41.8	36.1
Greatly reduced	37.5	43.1	48.8	29.7	50.8	52.1	30.5	18.7	79.3	48.0	41.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Greatly increased	1.1	0.0	0.0	16.8	0.0	0.0	4.0	1.8	2.6	0.0	2.6
Slightly increased	15.8	27.0	0.0	15.8	0.0	5.9	0.0	35.7	6.5	39.9	13.2
Did not change	3.9	8.7	0.0	10.3	4.9	60.9	11.9	21.9	2.0	0.0	17.0
Slightly reduced	54.3	44.9	0.0	12.7	9.0	3.7	40.3	25.0	24.8	51.5	27.1
Greatly reduced	24.9	19.3	100.0	44.4	86.0	29.5	43.8	15.5	64.1	8.6	40.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Most regions indicated that the risk of violence between different groups in communities has greatly or slightly reduced. In the Eastern region for example, 66.8 percent indicated that the risk of violence has greatly reduced and another 20.7 percent indicated it has slightly reduced. The Northern region had the least proportion with more than half of communities indicating a reduction of the risk of violence in their communities.

Knowledge of dispute resolution mechanisms

Table 12.20 presents information on the knowledge of dispute resolution mechanisms in the communities or towns by region and type of locality. More than half of respondents (53.1%) reported they have knowledge about a dispute resolution mechanism in their community while 46.9 percent indicated they did not have any knowledge about such mechanisms. The Upper East (76.0%) recorded the highest proportion of respondents who had knowledge about dispute resolution mechanisms in their communities, whereas Greater Accra (23.3%) region recorded the lowest proportion of respondents who have knowledge about a dispute resolution mechanism in place.

A higher proportion of respondents (63.5%) in urban areas reported they did not have any knowledge of a dispute resolution mechanism in their communities. On the other hand, 73.9 percent of households in the rural areas said they did have knowledge about a dispute resolution mechanism.

Table 12.20: Knowledge of dispute resolution mechanisms in the community/town by region and type of locality

Knowledge/ Type of locality	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Yes	56.1	65.4	23.3	69.9	69.0	42.8	73.4	62.7	76.0	53.6	53.1
No	43.9	34.6	76.7	30.1	31.0	57.2	26.6	37.3	24.0	46.4	46.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Yes	46.9	53.9	21.5	61.6	56.0	23.5	63.6	41.6	55.3	24.1	36.5
No	53.1	46.1	78.5	38.4	44.0	76.5	36.4	58.4	44.7	75.9	63.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Yes	63.7	75.5	41.1	74.8	80.1	75.0	82.4	77.2	82.4	60.6	73.9
No	36.3	24.5	58.9	25.2	19.9	25.0	17.6	22.8	17.6	39.4	26.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Confidence in dispute resolution mechanism

Conflicts are bound to occur so far as different people from different backgrounds come together to form a community. When such conflicts do happen, measures are put in place to resolve them. When people have much confidence in these structures that are set up, the settling of such grievances is most of the time bound to succeed and peace prevails. Table 12.21 presents information on how much confidence people have in the public security services to protect them. The Table shows that 47.7 percent of respondents indicated that they are extremely confident in the dispute resolution mechanism in place. About two-fifths (40.5%) said they were somewhat confidence with 2.4 percent saying they do not have confidence at all in the resolution mechanisms put in place.

In the Upper West region, 67.7 percent (which is the highest proportion for the regions), said they have extreme confidence in mechanisms put in place to resolve disputes while Greater Accra (23.9%) region reported the least. For those who have no confidence at all, the Ashanti region recorded the lowest figure of 1.1 percent. In the three northern regions, about six out of every ten people indicated that they have extreme confidence in the dispute resolution mechanisms put in place while about four in every ten respondents in the southern part of the country indicated they have extreme confidence in such mechanisms.

People in rural localities (53.2%) are more likely to have extreme confidence in the various mechanisms put in place than people in the urban areas (39.0%). However, for those who were somewhat confident, urban communities (47.5%) have a higher proportion than those in the rural communities (36.2%).

12.7 Governance

The involvement of the citizenry in decision making is one of the principles of good governance. Consultation with the people to a large extent determines the acceptance of changes that are made regarding rules, laws and policies affecting them. The GLSS7 sought to find out the extent to which government takes into account the concerns of the people when changing laws, rules and policies affecting businesses and activities. Table 12.22 presents the views expressed by people during the survey. The Table shows more than two-fifths (47.1%) of persons interviewed said their views were never taken before changes were made to laws, rules and policies with only 2.2 percent indicating that their views are always considered before laws, rules and policies are changed. About a quarter (25.1%) said their views are considered occasionally.

Table 12.22 further shows that the Upper East region (61.5%), has the highest proportion of respondents who said their views are never considered before laws are amended. This is followed by Northern (57.1%), Brong Ahafo (56.4%) and Greater Accra (53.0%) regions. All the ten regions reported proportions below three percent for those indicated that their views are always considered when changing laws or rules. While more than 4 out of ten people said they were never consulted before changing laws, in the Eastern region, three out of ten people said they were never consulted. More than a quarter of respondents in six regions; Central, Greater Accra, Volta, Eastern, Ashanti and Brong Ahafo said they were occasionally consulted before rules, laws and policies are changed.

Table 12.21: Level of confidence in dispute resolution mechanism by region and locality

Level of confidence	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Extremely confident	44.6	36.7	23.9	41.7	50.4	48.3	58.5	59.5	63.3	67.6	47.7
Somewhat confident	35.3	52.9	58.0	44.9	37.7	44.6	32.1	31.2	26.3	23.4	40.5
Not very confident	6.7	7.5	16.0	9.7	8.4	6.0	7.0	5.9	5.5	5.6	7.9
Not at all confident	5.2	1.8	1.6	2.8	2.4	1.1	1.9	2.5	4.7	2.2	2.4
DK	8.2	1.1	0.5	1.0	1.0	-	0.5	1.0	0.1	1.3	1.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Extremely confident	45.6	27.5	26.7	35.0	39.2	44.7	50.0	38.1	56.0	69.5	39.0
Somewhat confident	39.7	62.4	54.3	44.2	47.7	50.0	36.0	46.9	35.1	20.0	47.5
Not very confident	5.0	8.4	16.4	13.6	9.6	4.1	9.8	12.1	3.3	10.5	9.6
Not at all confident	1.2	0.8	1.9	5.1	2.0	1.2	3.0	1.2	5.6	-	2.1
DK	8.5	1.0	0.6	2.0	1.5	-	1.3	1.8	-	-	1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Extremely confident	44.0	42.5	8.6	44.9	57.1	50.1	64.5	67.4	64.9	67.4	53.2
Somewhat confident	32.7	47.0	77.4	45.3	31.7	41.8	29.4	25.4	24.5	23.7	36.2
Not very confident	7.7	7.0	14.0	7.8	7.7	7.0	5.0	3.6	6.0	5.2	6.7
Not at all confident	7.7	2.3	-	1.6	2.7	1.1	1.2	2.9	4.5	2.4	2.7
DK	7.9	1.2	-	0.4	0.8	-	-	0.7	0.2	1.4	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.22: Frequency of government consultation with public before amendment of laws by region

Frequency of Consultation	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Always	2.8	2.3	0.8	0.5	7.0	1.9	0.5	2.9	2.1	0.8	2.2
Most of the time	14.3	13.7	6.7	4.4	11.1	7.2	2.8	5.1	5.3	4.4	7.9
About half the time	10.7	8.5	7.6	4.1	7.5	11.3	9.6	5.2	6.4	9.3	8.6
Occasionally	18.5	27.5	27.2	30.7	27.4	25.5	26.2	20.6	15.9	16.8	25.1
Never	50.5	42.5	53.0	52.1	30.0	41.3	56.4	57.1	61.5	46.0	47.1
Don't Know	3.1	5.4	4.8	8.2	17.0	12.8	4.5	9.1	8.9	22.7	9.0

Bribery and Corruption (Unauthorized payment of money to government officials)

In Ghana, there is the notion that one will have to pay some additional money to government officials before they perform the duties for which they are paid. From Table 12.23, 44.7 percent of Ghanaians said they have never had to pay additional money to government officials before getting things done. The proportion is higher for rural (47.3%) compared to their urban (42.7%) respondents. Nearly a fifth (18.6%) of respondents said they occasionally have to pay some additional money to have things done by government officials. For the urban-rural dimension, 21.0 percent of urban people compared to 15.6 percent of those in the rural areas said they occasionally have to pay some additional money before they are attended to. Those who said they have always had to pay additional money to government officials before services are provided constituted 6.9 percent, with 6.5 percent in the urban areas and 7.5 percent for rural areas.

Table 12.23 also shows that, more than half of respondents from five regions; Northern (61.0%), Volta (60.3%), Upper West (57.9%) Greater Accra (55.1%) and the Upper East (54.5%) said they have never had to pay additional monies to government officials before they get official services rendered. The Central region reported the lowest proportion of 27.4 percent saying they never paid additional money before they got official services rendered. On the other hand, 16.5 percent of respondents from the Central said they always have to pay additional money to government officials before services they seek are rendered with the Western region reporting 14.4 percent. All the other regions have figures below ten percent with those in the Volta region reporting the lowest proportion of 1.2 percent.

Table 12.23 further shows that about one out of ten people in all the regions reported that they occasionally have to pay additional money before they are provided with services they seek from government officials except in four regions; Greater Accra, Volta, Eastern and the Ashanti regions where more than a fifth reported they occasionally have to pay additional money. For those who reported that they have to pay additional money most of the time, a little over a quarter were from the Central region with a fifth from the Eastern (21.6%) and Brong Ahafo (20.3%) regions. Not much variations are seen in the rural-urban divide.

Democratic characteristics

Democracy is characterized by some principles or characteristics which when exhibited are considered as good governance. Such principles include freedom of expression, freedom of the press and equality before the law, free and fair elections to mention but few. Table 12.24 shows the views of Ghanaians regarding these characteristics of democracy. When respondents were asked which of the characteristics they consider as essential for Ghana's democracy, at least nine out of ten respondents considered all the characteristics asked of being essential to Ghana's democracy. For example, 96.6 percent said there is the need for freedom of expression; 97.2 percent said press freedom is also essential and 98.2 percent of responds said that free and fair elections are also essential.

Table 12.24 further shows the distribution at the regional level. A similar trend is observed in all the regions with more than nine out of ten reporting that those characteristics mentioned are essential except for Greater Accra (88.5%), Ashanti (86.2%) and Upper West (83.7%) regions which recorded proportions less than ninety percent.

Table 12.23: Distribution of unauthorized payment of money to government officials for delivery of service by region and type of locality

Type of locality/Frequency	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
All											
Always	14.9	16.5	2.4	1.2	5.7	7.0	8.4	3.0	6.1	3.2	6.9
Most of the time	14.8	26.9	9.9	7.3	21.6	13.6	20.3	10.8	12.6	7.6	14.9
About half the time	8.2	8.2	7.0	3.0	5.3	8.1	3.8	4.8	3.5	6.8	6.4
Occasionally	10.1	16.6	21.3	22.4	22.0	20.3	19.3	13.5	15.9	9.7	18.6
Never	40.2	27.4	55.1	60.3	37.3	37.0	42.5	61.0	54.5	57.9	44.7
DK	11.8	4.5	4.2	5.8	8.1	14.0	5.7	6.9	7.3	14.8	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Urban											
Always	21.1	13.1	2.4	2.1	5.6	5.5	10.6	2.8	3.8	4.8	6.5
Most of the time	15.4	33.3	9.4	10.2	21.7	11.7	19.2	15.1	16.6	5.0	14.5
About half the time	4.8	8.1	7.1	3.2	4.9	7.8	5.2	8.3	5.7	7.6	6.7
Occasionally	8.2	20.5	21.9	18.6	23.4	24.1	24.5	16.9	13.6	8.6	21.0
Never	35.2	22.7	54.5	62.8	34.8	35.9	35.1	48.1	56.5	67.2	42.7
DK	15.3	2.4	4.7	3.1	9.5	14.9	5.5	8.9	3.9	6.8	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rural											
Always	9.9	19.5	2.0	0.7	5.8	9.5	6.3	3.2	6.9	2.8	7.5
Most of the time	14.3	21.3	14.3	5.6	21.5	16.6	21.3	7.9	11.3	8.2	15.3
About half the time	11.0	8.2	6.3	2.8	5.6	8.5	2.5	2.4	2.9	6.6	6.1
Occasionally	11.6	13.3	15.2	24.6	20.8	13.9	14.6	11.2	16.7	10.0	15.6
Never	44.2	31.4	62.2	58.8	39.4	38.9	49.3	69.8	53.9	55.7	47.3
DK	9.0	6.3	0.0	7.4	7.0	12.5	6.0	5.5	8.3	16.7	8.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 12.24: Perception of democratic characteristics essential to Ghana by region

Democratic characteristics	Region										
	Ghana	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Freedom of expression											
Yes	96.6	94.5	95.2	98.4	98.1	96.8	97.6	95.6	92.8	96.4	97.3
No	3.4	5.5	4.8	1.6	1.9	3.2	2.4	4.4	7.2	3.6	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Having a job											
Yes	90.2	95.0	94.7	88.5	90.9	90.9	86.2	91.6	91.1	94.9	83.7
No	9.8	5.0	5.3	11.5	9.1	9.1	13.8	8.4	8.9	5.1	16.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Freedom of the press											
Yes	97.2	95.5	97.0	98.1	98.0	97.3	98.6	95.8	94.0	96.7	95.8
No	2.8	4.5	3.0	1.9	2.0	2.7	1.4	4.2	6.0	3.3	4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equality before the law											
Yes	97.7	97.8	97.1	98.1	98.9	97.3	98.1	97.4	95.4	97.6	96.6
No	2.3	2.2	2.9	1.9	1.1	2.7	1.9	2.6	4.6	2.4	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Political freedom (right to choose)											
Yes	98.3	98.3	97.8	98.4	99.3	98.4	98.7	97.8	96.8	97.7	97.6
No	1.7	1.7	2.2	1.6	0.7	1.6	1.3	2.2	3.2	2.3	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Free and Fair Elections											
Yes	98.2	98.0	98.0	99.0	99.4	97.2	98.6	97.4	97.0	97.8	97.6
No	1.8	2.0	2.0	1.0	0.6	2.8	1.4	2.6	3.0	2.2	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Freedom to travel											
Yes	94.9	97.9	96.9	93.6	98.0	96.9	90.7	96.6	95.0	96.5	96.7
No	5.1	2.1	3.1	6.4	2.0	3.1	9.3	3.4	5.0	3.5	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Religious freedom											
Yes	97.8	98.1	96.8	98.2	99.3	97.9	98.0	97.5	96.0	97.2	97.1
No	2.2	1.9	3.2	1.8	0.7	2.1	2.0	2.5	4.0	2.8	2.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Freedom of association											
Yes	97.8	98.0	97.4	98.2	98.9	97.9	98.1	97.0	95.9	97.1	96.7
No	2.2	2.0	2.6	1.8	1.1	2.1	1.9	3.0	4.1	2.9	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Freedom from discrimination											
Yes	95.6	95.0	97.2	97.4	97.9	95.5	93.3	96.2	95.1	95.7	95.0
No	4.4	5.0	2.8	2.6	2.1	4.5	6.7	3.8	4.9	4.3	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CHAPTER THIRTEEN

SUMMARY AND CONCLUSION

13.1 Introduction

Demographic characteristics

The estimated household population from the survey is 28.4 million, with half (50.6%) of this number been urban dwellers. The estimated population is made up of 48.5 percent males and 51.5 females indicating a sex ratio of 94 males to 100 females. The estimated number of households is 7.3 million with an average household size of 3.8. The Northern Region has the highest average household size of 7.7. Children under 15 years constitute 38.1 percent of the population while persons 65 years and older constitute 4.9 percent, resulting in a dependency ratio of 75.5.

About a quarter of children are living with only their mothers (23.7%) while only 4.1 percent live with their fathers only, but as much as 14.2 percent of children live with neither parents. This has implications for parental care for children and their future development. More than two-fifths (44.5%) of the population 12 years and older have never married with the percentage married being slightly lower (36.5%). Disaggregating it by gender, 52.2 percent of males aged 12 years and older have never been married whereas females are about 38 percent.

Education

On average nine out of every ten males and eight out of every ten females aged 15 years and older has ever attended school. There are large regional variation, such that among Greater Accra has the highest proportion for both males (96.8%) and females (91.4%), with the Northern region reporting the lowest of 56.8 percent and 35.9 percent for both males and females respectively. The proportion of the population 15 years and older who have ever attended school is higher in the urban areas compared with those in rural areas. However, close to a quarter (24.9%) of the female population 15 years and older have never attended school which is higher compared with their male (12.1%) counterparts. Northern region has the highest proportion of the population who have never attended school for both males (43.2%) and females (64.1%).

The literacy rate in English only of persons 11 years and older is 47.4 percent with males (54.2%) having a higher rate than females (41.2%). Urban localities have a higher literacy rate of 56.0 percent compared with 37.7 percent in rural areas. Regards to the age group 15 years and older, only 15.8 percent can read and write in English with 29.4 percent being literate in English and any Ghanaian Language(s). For the French language, less than one percent (0.2) can read and write and also less than two percent (1.7) are literate in any Ghanaian Language. On the contrary, 51.8 percent of the population 15 years and older are illiterate.

Health

An estimated 15.0 percent of the household population suffered from an illness or injury during the two weeks preceding the interview. About one-fifth of these were children 0-5 years (18.8%) with a slightly higher proportion being adults 50 years and older (22.4%). About 14 percent were within the age group 20-49 years (13.9%). Considering locality of residence, children 0-5 years in the rural (11.4%) suffered an illness or injury two weeks prior to the interview. 47.3 percent of persons who fell ill or were injured had to stop their usual activity.

A little over two-fifths (45.3%) of the population who suffered an illness or injury consulted a health practitioner. Majority of those who consulted a health practitioner did so due to an illness (91.2%) while 5.1 percent consulted due to an injury. More than half of the persons who reported ill or injured visited a private health facility (51.2%), with 45.7 percent visiting a public health facility. More than one-third (35.1%) of those who reported ill or injured went to a hospital while 28.8% percent visited a chemical store. Medical expenses of persons who reported ill or injured were mostly financed by a household member (72.8%).

In Ghana, 39.4 percent of respondents spent less than 30 minutes on average to travel to and from a health facility, while 41.1 percent spent 30-60 minutes on average to and from health facility. About four percent (3.9%) spent more than 181 minutes (more than 3 hours) on average to and from the health facility.

Among women 15-19 years, 12.9 percent indicated that they had ever been pregnant. More women in rural than urban were pregnant within the last 12 months for all age groups except 30-34 years where urban was 13.6 percent and rural was 11.2 percent

Out of 77.7 percent of the population who have registered with various health insurance programs including the national health insurance scheme (NHIS), only 51.7 percent are covered. The results indicate that NHIS alone have registered 77.0 percent of the population, but only 44.9 percent are currently covered. While there is a 3.3 percentage point difference (urban, 78.7%; rural, 75.3%) between rural and urban when it comes to registration, as much as 10.6 percentage point difference exist coverage between rural and urban areas (urban, 50.1%; rural 39.5%).

Employment

The report provides employment statistics in the country for persons 15 years and older. It looks at the various forms of work, current employment and characteristics of the employed population such as the employment status, main occupation, type of employer, level of informality in the economy, sector of employment, and average earnings of the employed, underemployment, unemployment and other measures of labour underutilization. More than three-quarters of the population 15 years and older is economically active (75.0%), out of this number, 64.4 percent are employed and 10.6 percent are unemployed. Currently the unemployed population among the sexes varies significantly such that six out every ten (62.1%) females, while barely four out of every ten males (37.9%) are unemployed. The unemployment rate, as computed for persons who during the reference period were without jobs and were “potentially” available for work as 14.1 percent. The rate is higher among females (16.5%) than males (11.4%). The unemployment rate is highest among persons with WASSCE, O’ level and A’ Level qualifications (21.5%), follow by those with Certificate,

Diploma and HND qualifications (13.3%), and then Persons with Tertiary educational qualifications (11.4%).

Labour Force Participation Rate (LFPR) which is the proportion of the Ghana's working-age population that engages actively in the labour market, either by working or looking for work for the population 15 years and older is 70.9 percent, but this rate is higher for rural dwellers (73.3%) than urban dwellers (68.9%). Also the employment-to-population ratio for the country is 65.0 percent, and it is relatively lower for urban (61.0%) than rural (69.5%) areas.

The services sector engages the bulk (43.5%) of the employed population followed by the agricultural (38.3%) and industry (18.2%) sectors. Males (41.7%) were more likely than females (35.1%) to be engaged by the agricultural sector. On the other hand, females (43.8%) were more likely than males (32.2%) to work in the services sector. The service sector employed majority of urban dwellers (64.7%) compared to 21.9 percent of their rural counterparts. The agricultural sector employed majority of rural dwellers (65.2%) as compared to urban dwellers (11.8%).

Regarding unemployment, an estimated 1,027,594 persons 15 years and older are unemployed, out of this, 57.4 percent are females and 42.6 percent are males. The overall unemployment rate for the country is 8.4 percent however, the unemployment rate for the youth (15-35 years) is 12.6 percent.

Migration, ICT and Tourism

Upper West Region has the highest proportion (78.4%) of non-migrant population, followed by Northern Region (75.6%) and Upper East Region (74.6%) with the least being Greater Accra Region (45.5%). This shows that the majority of the population in the three northern regions has never moved out of their regions. A little more than half (51.3%) of the population in Greater Accra Region are in-migrants. Among the sexes, males are more likely not to move than females. Close to two thirds (63.1%) of the male population are non-migrants, as compared to their female counterparts (57.1%).

It is observed that slightly more than half (50.7%) of the population have lived in the current place of residence for more than ten years while 22.8 percent have lived there for less than five years. Less than six percent (5.1%) of the population have lived for less than a year. The pattern is the same among the sexes in all the regions. It is worth noting that nearly half of all the migrants in the country have stayed in their current place of residence for less than ten years

Majority of the migrants (53.2%) are employed in Agriculture, forestry and fishing (33.8%) and wholesale and retail, repair of motor vehicles and motorcycles (19.4%) sectors. The proportion of migrants in the former is highest in the rural savannah localities (76%) and lowest in Accra (6.9%). On the other hand, the highest proportion of migrants in the Agriculture, forestry and fishing sector is found in Accra (31.6%) and the lowest in the rural savannah area (6.3%). Migrants in the manufacturing sector constitute almost 10 percent of the population.

The results indicate that 74.3 percent of the population used mobile phones however, only 63.8 percent own these devices. This is an indication that about 10 percent of the population

who use the mobile device do not own one. The rural urban dichotomy shows that there is about 20 percentage point difference in use or ownership of mobile phones with urban dwellers having the higher proportions. The statistics of the sex distribution show that there are far more males than females who own or use mobile phones but the gap is wider for ownership than usage. Comparably, there is 10 percentage points difference between male ownership (68.4%) and female ownership (59.6%).

The statistics also indicate that about one-fifth (21.1%) of the population have acquired ICT skills in the country. There is a marked difference between urban dwellers (30.5%) and rural dwellers (10.5%) of about 20 percentage points. The sex distribution also shows that there are far more males (27.8%) who has acquired ICT skills than females (15.0%).

The proportion of those who use a computer device is almost twice (14.3%) the proportion of persons who own (7.2%) same. The sex distribution indicates that close to one-fifth (19.5%) of males use a computer device and out of these, more than half (11.5%) of them own the device. Relatively, only 9.5 percent of females use a computer device with close to one-third (3.3%) owning it. In the rural urban divide, out of 20.6 percent of urban dwellers who use a computer device, close to half (10.8%) of them own the device. On the other hand, less than half of the 7.2 percent of persons in the rural areas who use a computer device own it. Regionally, while more than a quarter of persons in the Greater Accra region use a computer device, less than 3.5 percent of persons in the northern region use same.

Housing

More than half (57.3%) of households in Ghana live in compound houses irrespective of whether the household resides in rural and urban area, and 28 percent living in separate houses. Also five percent of households live in semi-detached houses with a little over four percent residing in huts-on-same-compound. Just over three percent live in flats/apartments. Relatively, quite significant proportions of households reside in kiosks/containers (1.2%) and huts-on-different-compounds (0.5%). Regarding occupancy status of dwellings by households, 42.1 percent of households occupy their own dwelling units with close to 30.0 percent (29.1%) living in rent-free dwelling units. About 28 percent of households pay rent, less than one percent (0.5%) of households either perch (0.3%) or squat (0.2%) with other households. Urban households are more likely to live in a rented dwelling unit (37.2%) than rural households (13.6%). Relatively, high proportions of households tend to live in rent-free accommodation in urban (30.6%) and rural areas (28.2%).

The main sources of drinking water for households in Ghana include pipe-borne (27.3%), wells (28.5%), natural sources (8.0%) and other sources (36.1%). These other sources includes sachet water (35%), bore-holes/pumps/tube wells (23.9%) and public tap/standpipes (11.5%).

Household Agriculture

The survey collected household agricultural activities. The statistics produced include information on the estimated number of households raising livestock, their estimated value of sales and purchases. It reveals that throughout the country 31,427,026 livestock, worth GH¢5,291.43 million has been raised. The regions with the highest value of livestock are Northern (GH¢1,319.3 million), Volta (GH¢878.4 million), Brong Ahafo (GH¢797.3 million), Upper East (GH¢554.2 million) and Eastern (GH¢538.6 Million) constituting a total of 77 percent of the total value of livestock for the country. In terms of harvesting of staples, over

one million (1,622,282) households harvested maize, followed by cassava (1,306,357), plantain (760,123) cocoa (549,091) and groundnut/peanut (493,434). A few households harvested lime/lemon (348), woodlot (758), rubber (821), cotton (900) and tobacco (939). Generally, about 40 percent of total households are engaged in harvesting maize and cassava.

The total annual estimated value of crops, fruits and vegetables produced by households in the country is GH¢12,290.05 million. The total value of sales within the same period is GH¢7,448.86 million representing 60.6 percent of harvested value. Cocoa remains the major crop in terms of value of sales amounting to GH¢2,473.13 million, representing 85 percent of the harvested value (GH¢2,907.30 million). The value of maize harvested by households within the period is GH¢1,325.80 million, with sales value amounting to GH¢550.60 million, while the annual yam harvested was valued at GH¢1,327.54 million with the sales value of GH¢550.20 million. The annual cassava harvested was valued at GH¢1,369.82 million with total sales of GH¢483.69 million. Generally, four crops (cocoa, maize, yam and cassava) account for 56.4 percent of the total estimated annual value of harvested crops. In terms of sales, these four crops again constitute 54.5 percent of the total annual value.

Non-farm Enterprises

There are approximately 3.8 million non-farm enterprises which engage about 6.6 million people, out of which 58.4 percent are females and 41.6 percent are males. Apart from the other industry sector which is made up of mining, electricity, water and construction sub sectors where males dominated, all other sectors had females dominating. There are far more non-farm enterprises in the urban areas than the rural areas. While half (50.5%) of every household in the urban areas have a non-farm enterprise, a little above one-third (34.6%) of households in the rural areas have a non-farm enterprise. The main source of capital for non-farm enterprises is household savings (68.8%) followed by support from relatives or friends (17.0%) and proceeds from family farm constitutes 4.2 percent. Seven in ten males engaged in manufacturing activities (71.6%) depend on household savings as their source of capital compared to 68.7 percent for their female counterparts.

Household Income and Expenditure

The distribution of expenditure and income along the quintile reveals the high level inequality in the population. On the average, annual household expenditure in the country is estimated at GH¢12,857, with an annual per capita of GH¢4,574. However, households in the highest quintile spend on average GH¢19,421 annually and this is almost four times that of the annual expenditure of the lowest quintile (GH¢5,168). The statistics show that the expenditure of the lowest or first quintile with average household size of 6.2 accounts for 5.0 percent of the total expenditure while the highest or fifth quintile with average household size of 2.4 accounts for 47.9 percent of total expenditure. Out of the total annual expenditure by all households of GH¢93,858 million, food (actual and imputed) expenditure accounts for 42.9 percent, and housing is GH¢14,873 accounting for 15.8 percent, while other expenditure (actual and imputed) is GH¢38,784 million and accounts for 41.3 percent. Although the consumption of locally-produced food remains important for households which have low welfare, the share of the total budget (actual and imputed) represented by cash expenditure on food does not vary so much across the quintiles. Food expenditure accounts for 38.2 percent of the total expenditure of households in the fifth quintile, with 49.2 percent in the first and second quintiles. The percentage of total expenditure spent on other non-food (actual and imputed) is much higher for households in the fifth quintile than in the first.

The mean annual income of a household in an urban locality is GH¢46,902, and is higher than the national average which is GH¢33,937. Among the urban localities, households in Accra has a higher average income of GH¢63,027 compared to those in other urban areas while households in rural coastal have the highest average income (GH¢27,875) among the rural localities. Urban households in the country have an estimated total annual income of GH¢185,509.35, representing 76.6 percent of the total national income whereas rural localities have GH¢56,762.16 representing 23.4 percent.

Household Access to Financial Services

Households holding accounts in commercial banks constitute the highest with a proportion of 43.4 percent followed by mobile money (30.4%) with cooperative/credit union recording the lowest proportion (3.0%). At the regional level, the proportion of accounts holders in commercial banks is highest in Greater Accra (70.0%) and lowest in Upper East (17.4%). Proportion of mobile money accounts holders is highest in Central region (60.0%) and lowest in the Western region (13.7%). The proportion of accounts held in community/rural bank is lower than that of commercial banks across all regions. Susu scheme is predominately used in Upper East (26.3%) compared to (7.1%) in Ashanti. The proportion of accounts held with savings and loans schemes is about the same in Greater Accra and Eastern regions (9.7%). The proportion of accounts held with commercial banks is higher in urban (51.9%) than rural (26.7%). Even though the proportion of persons holding a saving scheme is low across the country, there are more females (30.8%) than males (25%) holding some form of saving scheme. Generally, the proportion of the urban (36.2%) population with bank accounts or contributing to a savings scheme is close to twice the proportion (19.0%) in rural areas. With less than half the population holding some form of accounts, the results shows clearly that financial inclusion is still very low among households and individuals in the country, an indication of a large non-banked economy.

Governance, Peace and Security

The occurrence of theft, robbery and burglary is an indicator of how vulnerable individuals and members of households are when it comes to safety and security. Statistics from the survey shows that 83.8 percent of respondents had not experienced theft, robbery and burglary during the past three years. Also one in ten (12.3%) individuals and 2.9 percent of household members were victims of theft, robbery and burglary during the past three years, but, only 8.3 percent of them reported an incidence to the Police. With regards to intimidation, threat or assault, more than nine in ten households (93.9%) did not experience any form of intimidation, threat or assault. A small percentage of household (4.3%) experienced intimidation, threat or assault. Regards to sexual assault, nearly a quarter (22.8%) of household members who experienced any form of sexual offences are from the Ashanti region. We conclude that more than eight out of ten persons in the country can boast of general safety when it bothers on theft, robbery, burglary, intimidation, threat or assault, however there is still a sizable number that are still under threat of insecurity.

APPENDICES

Survey Methodology

Ghana Living Standards Survey seventh round (GLSS7), was designed to provide indicators at the national and regional levels. The sampling methodology adopted was same as the earlier rounds with similar questionnaires and covered the previous broad range of topics such as demographic characteristics, education, health, employment, housing conditions, migration and tourism etc, as well as new areas such as the anthropometry.

Across all the series of rounds of the GLSS, the round 7 introduced the use of tablets to collect data from the field. This CAPI application improved data quality with built-in range and consistency checks, prompting interviewers when wrong responses were entered.

This seventh round had expanded consumption items in order to take care of the rebasing of the consumer price index. The non-farm activities were also classified at the 4-digit isic level to enable very detailed classification, which was not the case previously. Water Quality Testing was excluded from the survey since it was programmed for MICS.

The number of Primary Sampling Units (PSUs) and households were respectively reduced from 1,200 and 18,000 to 1,000 and 15,000, a reduction of about 17% over the GLSS6 figures (Tables A1 and A2).

Table A1: Comparative samples between the sixth and seventh rounds of the GLSS

Survey period	2012/2013	2016/2017
	18th October 2012 to 17th October 2013	22nd October, 2016 to 17th October 2013
Number of PSUs selected	1,200	1,000
Urban	545	439
Rural	655	561
Number of households selected	18,000	15,000
Urban	8,175	6585
Rural	9,825	8415
PSUs interviewed	1,200	1,000
Urban	545	439
Rural	655	561
Households interviewed	16,772	14,009
Urban	7,445	6,018
Rural	9,327	7,991

Computation of Weights

The GLSS7 was not a self-weighting sample design because disproportionately larger samples from regions with smaller populations were drawn. Therefore, each sample household did not have the same chance of selection into the survey sample. Hence, weights were computed to reflect the different probabilities of selection in order to obtain the true contribution of each selected EA in the sample based on the first and second stage probabilities of selection. Hence, the reciprocal of the first and second stage probability of selection was computed to yield a design weight. More so, the number of households

successfully interviewed in each EA was used in the computation taking into consideration the non-response for each EA. Therefore, the final weights for the sample households based on the number of interviews plus the non-response in the sampled clusters as well as the stratum were all considered.

Let M_{hi} = Number of 2010 Population Census households in the i^{th} selected EA (PSU) in the h^{th} stratum or region

M_{hi}^* = Number of households listed in the i^{th} selected EA in the h^{th} stratum (U/R in the region)

ΣM_{hi} = Total number of households in the i^{th} stratum (i.e. number of households in either an urban or rural areas in a region)

a_{hi} = Number of sample EAs allocated to the h^{th} stratum (urban/rural in the region)

e.g. a_{11} = 41 for urban area in Western Region

and a_{12} = 57 for a rural area in Western Region

b = 15 (number of selected households per EA in each stratum)

Then, the first and second stage probabilities of selection are:

$$P_{1hi} = \frac{a_{hi} M_{hi}}{\sum M_{hi}} \quad \text{and} \quad P_{2hi} = \frac{b}{M_{hi}^*}$$

Where,

P_{1hi} is the probability of selecting the i^{th} EA in the h^{th} stratum, and P_{2hi} is the probability of selecting a household in the i^{th} EA of the h^{th} stratum. The overall probability of selection of a household in the i^{th} selected EA of the h^{th} stratum is given by:

$$F_{hi} = P_{1hi} * P_{2hi}$$

$$= \frac{a_{hi} b}{\sum M_{hi}} * \frac{M_{hi}}{M_{hi}^*}$$

The weighting factor (or expansion factor), W_{hi} , for a household in the i^{th} selected EA in the h^{th} stratum is the reciprocal (inverse) of the overall probability of selecting that household.

$$\text{That is, } W_{hi} = \frac{1}{F_{hi}}$$

$$= \frac{\sum M_{hi}}{a_{hi} b} * \frac{M_{hi}^*}{M_{hi}}$$

The number of households successfully interviewed in each EA was used in the computation. Therefore, the final weight for the sample households in the j^{th} cluster and in the i^{th} sample PSU in stratum h is given by:

$$W_{hi}' = W_{hi} * \frac{b'}{b''}$$

Where:

b' = The number of interviews plus the number of no interviews in the sample cluster

b'' = Total number of interviewed sample households selected in the j^{th} sample PSU within the i^{th} sample stratum

Table A2: Regional Distribution of EAs and Households

Region	EA			Household		
	urban	rural	Total	urban	rural	Total
Western	41	57	98	529	802	1,331
Central	44	50	94	621	697	1,318
Greater Accra	100	10	110	1,271	127	1,398
Volta	33	63	96	473	894	1,367
Eastern	43	57	100	589	806	1,395
Ashanti	71	48	119	1,042	693	1,735
Brong Ahafo	42	53	95	573	745	1,318
Northern	30	68	98	430	979	1,409
Upper East	20	76	96	279	1,092	1,371
Upper West	15	79	94	211	1,156	1,367
Ghana	439	561	1,000	6,018	7,991	14,009

Survey Period and Team Composition

The survey was spread over a 12-month period in order to ensure a continuous recording of household consumption and expenditures and seasonal changes occurring thereof. Aside twenty-five regular teams were involved in the data collection, there were two relieving teams whose inclusion enabled the field personnel to enjoy a twenty days leave. In all, there were 10 cycles of 35 days each and one travelling day, giving a total of 360 days in the survey year. A cycle in both rural and urban areas lasted 35 days. Interviewers in rural and urban areas all used the diary method as far as possible to capture each household's daily consumption and expenditure. Twenty-seven teams were constituted and each was made up of one Supervisor, four Interviewers and a driver.

Interviewer Workload

Each interviewer worked in an EA during a 35-day cycle and was assigned to complete 15 household interviews in one EA during a cycle. Each interviewer conducted five interviews per day and completed selected sections of the questionnaire. An interviewer visited each household in the EA assigned to him/her every sixth day i.e. after every five days. In other words, the interviewer visited each of the 15 selected household seven (7) times in order to complete the cycle. The total household interviews a team completed in a cycle were 60.

A diary of daily consumption and expenditure was used to support the interviews. During the first visit, a literate person already identified in each household was trained to record all subsequent expenditures made by the household and submit the diary to the interviewer on his next visit for entry into the appropriate sections. Where a household had no literate member, the interviewer made daily visits to the household and recorded all expenditures in the diary meant for the household.

Survey Instruments

Five separate survey instruments were used for the GLSS7, these are:

- a. Four household questionnaires were used to collect information at the household and individual levels, as well as at the level of household economic activities. These were labeled as Part A, Part B, Section 10 and GPS.
 - i. Part A: this questionnaire was used to capture demographic, education, health, employment activities, migration, tourism, ICT and housing condition information.
 - ii. Part B: this questionnaire was used to capture household agricultural activities, household consumption expenditure, remittances, financial services and assets ownership
 - iii. Section 10: this was used to capture household non-farm economic activity information.
 - iv. GPS: This was used to capture information on household's perception of governance, peace and security
- b. A community questionnaire was used to collect data on the environment in which households function with a focus on the available services, economic activities, access to markets and social capital;
- c. A price questionnaire was used to collect detailed price data on specific household expenditure items

To ensure quality data was collected, regular spot-check monitoring visits were undertaken by officials from the head office, regional offices and survey team members to assess progress of fieldwork, challenges faced and feedback on issues that were identified at the data processing stage.

Sampling Design for Ghana Living Standards Survey (GLSS7)

The seventh round of the Ghana Living Standards Survey (GLSS7), like the previous rounds, was designed to provide nationally and regionally representative indicators. It applied the same sampling methodology and covered the same broad range of topics such as education, health, employment, housing conditions, migration and tourism among others except the data collection, where Computer Assisted Personal Interviewing (CAPI) system was used (the first time for GLSS).

The major focus of the GLSS7 survey was to provide estimates which are not only comparable with the previous rounds of the GLSS but also with acceptable precision and reliability for a variety of indicators on various aspects of living conditions, including,

household consumption and expenditure, health, education, employment, housing conditions, the operation of non-farm household enterprises, agricultural activities, remittances, savings, credit and assets as well as household financial services.

Accordingly, a two-stage stratified sampling design was adopted. At the first stage, nationally representative sample consisting of 1,000 Enumeration Areas (EAs) randomly selected from the entire country to form the primary sampling units (PSUs). The PSUs were allocated into the 10 regions using stratified systematic probability proportional to size (PPS). The EAs were further divided into 438 urban and 562 rural localities of residence. A complete listing of households in the selected PSUs was undertaken to form the secondary sampling units (SSUs). At the second stage, a household listing operation was conducted in all households in each of the selected EAs nationwide where 15 households from each SSU were selected systematically yielding a total sample of 15,000 households nationwide.

Sampling frame

The GLSS7 is a household probability sample survey designed to cater for a variety of analyses at the various domains of interest. As in all probability sample surveys, it is important that each sampling unit in the target population has a known, non-zero probability of being included in the sample. To achieve this, an appropriate list or sampling frame of the PSUs is required. A standardized list of EAs together with their respective population and household sizes obtained from the 2010 Population and Housing Census (PHC) was used as the sampling frame for the GLSS7. This was developed by the Ghana Statistical Service with an update of information on identification of the 216 administrative districts defined after the 2010 PHC. The census frame is a complete list of all EA created for the PHC 2010. Ghana is administratively divided into ten geographical regions, and each region is sub-divided into a number of districts, in total there are 216 districts in Ghana. The institutional population which represents a very small percentage of 2010 Population and Housing Census (PHC), was excluded from the frame. Table 2.1 gives the population distribution by region and by type of residence. The regional share of the population varies greatly, from 2.8% for the Upper West region to 19.4% for Ashanti region. The urbanization of the regions also varies greatly, with the Greater Accra region having 90.5% urban and Upper West region having urban population of only 16.3%. In Ghana, 50.9% of the population lives in urban areas.

In total, there are 37,675 EAs; among them, 16,503 are in urban areas, and 21,172 are in rural areas (Table 2.2). The average EA has about 145 households; the urban EAs have a slightly larger size, with an average of 185 households per EA; and the rural EAs an average of 114 households per EA.

Table A3: Distribution of population by region and by type of residence

Region Name	Distribution of Population			Percentage	
	Urban	Rural	Total	Urban	Region
Western	1,007,969	1,368,052	2,376,021	42.4	9.6
Central	1,037,878	1,163,985	2,201,863	47.1	8.9
Greater Accra	3,630,955	379,099	4,010,054	90.5	16.3
Volta	713,735	1,404,517	2,118,252	33.7	8.6
Eastern	1,143,918	1,489,236	2,633,154	43.4	10.7
Ashanti	2,897,290	1,883,090	4,780,380	60.6	19.4
Brong Ahafo	1,028,473	1,282,510	2,310,983	44.5	9.4
Northern	750,712	1,728,749	2,479,461	30.3	10.1
Upper East	219,646	826,899	1,046,545	21.0	4.2
Upper West	114,653	587,457	702,110	16.3	2.8
Ghana	12,545,229	12,113,594	24,658,823	50.9	100.0

*Source: 2010 Population and Housing Census,

Table A4: Distribution of enumeration areas and their average size in number of households

Region Name	Distribution of EAs			Average EA size		
	Urban	Rural	Total	Urban	Rural	Total
Western	1,239	2,300	3,539	201	132	156
Central	1,350	1,885	3,235	189	144	163
Greater Accra	4,724	699	5,423	201	123	191
Volta	964	2,646	3,610	185	120	137
Eastern	1,708	2,705	4,413	172	125	143
Ashanti	3,618	3,442	7,060	198	119	160
Brong Ahafo	1,425	2,246	3,671	166	113	134
Northern	998	2,873	3,871	106	74	82
Upper East	324	1,403	1,727	129	97	103
Upper West	153	973	1,126	148	90	98
Ghana	16,503	21,172	37,675	185	114	145

*Source: 2010 Population and Housing Census

Domains of the survey

The GLSS 7 is a household probability sample survey designed to cater for a variety of analyses at the various domains of interest. The main domains considered for GLSS 7 are the Ten administrative regions of Ghana while the subdomains are:

- ❖ Urban and Rural localities of Residence (each as a separate domain)
- ❖ Each of the three main ecological zones namely:
 1. Coastal
 - Urban coastal
 - Rural coastal
 2. Forest
 - Urban forest
 - Rural forest
 3. Northern Savannah
 - Urban savannah
 - Rural savannah

Sample size, Sample allocation, and the sampling procedure

The sample size was calculated, using the formula below, which required that several factors be specified and the values for others be assumed or taken from previous or similar surveys. These factors are:

The sample size was calculated, using the formula below, which required that several factors be specified and the values for others be assumed or taken from previous or similar surveys. These factors are:

- e , the precision or relative sampling error needed, usually 5%;
- the level of confidence desired, usually 95%;
- p , the estimated or known proportion of the population in the specified target group;
- r , the predicted or anticipated coverage rate, or prevalence, for the specified indicator;
- d , the sample deff (sample design effect);
- h , the average household size;
- $1+nse$, an adjustment for potential loss of sample households due to non-response of rate nse .

Formula:

$$N^* = [4*(1-p)p*d*(1+nse)]/[(e*p)^2]*h*r]$$

where:

e = Relative error (5% in the case of the GLSS6);

p= Proportion of those who are under the poverty line or the incidence of poverty-GLSS6;

d = Design effect (deff) for the incidence of poverty indicator in GLSS6;

nse = Non-response rate for households in GLSS6;

h = Average household size in GLSS6;

r = All household members;

n = Minimum number of households to be interviewed for the indicator and;

Confidence level - 95%.

The computation yielded an average sample size of 1,500 households as the minimum number of interviews required for each domain in order to measure the proportion of persons under the poverty line accurately at 5% significance level. For the ten main domains, the total size became 15,000.

The GLSS7 was stratified sample selected in two stages from the sampling frame. Stratification was achieved by classifying all the EAs into the ten administrative regions (domains) and further stratified each region into urban and rural areas; in total, 20 sampling strata were created. Samples selected independently in each sampling stratum, by a two stages selection. Again, the sampling frame was organized in such a way that the survey results could be presented according to the three ecological zones, namely 1) Coastal, 2) Forest, and 3) Northern Savannah. In the first stage, 1,000 EAs was selected with probability proportional to size (PPS) selection procedure according to the sample allocation given in Table 2.3.

After the selection of EAs and before the main survey, a household listing operation was carried out in all of the selected EAs. The household listing operation consists of visiting each of the 1,000 selected EAs to record on the household listing forms all structures and households within the EAs with the address and the name of the head of the households using Computer Assisted Personal Interviewing (CAPI). The listed households served as sampling frame for the selection of 15 sample households in the second stage selection for the main survey by an equal probability using systematic sampling method. Table 2.3 gives the sample allocation of EAs and households by region and by type of residence. Sample allocated is then allocated to the regions within the country.

Table A5a: Sample allocation of EAs and households by region and by locality

Region Name	Allocation of EAs			Allocation of households		
	Urban	Rural	Region	Urban	Rural	Region
Western	41	57	98	615	855	1,470
Central	44	50	94	660	750	1,410
Greater Accra	100	10	110	1,500	150	1,650
Volta	32	64	96	480	960	1,440
Eastern	43	57	100	645	855	1,500
Ashanti	71	48	119	1,065	720	1,785
Brong Ahafo	42	53	95	630	795	1,425
Northern	30	68	98	450	1,020	1,470
Upper East	20	76	96	300	1,140	1,440
Upper West	15	79	94	225	1,185	1,410
Ghana	438	562	1,000	6,570	8,430	15,000

Table A5b: Survey response rates by region and locality

Region	Urban Households			Rural Households			Total Households		
	Selected	Inter-viewed	Response rate	Selected	Inter-viewed	Response rate	Selected	Inter-viewed	Response rate
Western	615	529	86.0	855	802	93.8	1,470	1,331	90.5
Central	660	621	94.1	750	697	92.9	1,410	1,318	93.5
Greater Accra	1,500	1,271	84.7	150	127	84.7	1,650	1,398	84.7
Volta	480	473	98.5	960	894	93.1	1,440	1,367	94.9
Eastern	645	589	91.3	855	806	94.3	1,500	1,395	93.0
Ashanti	1,065	1,042	97.8	720	693	96.3	1,785	1,735	97.2
Brong Ahafo	630	573	91.0	795	745	93.7	1,425	1,318	92.5
Northern	450	430	95.6	1,020	979	96.0	1,470	1,409	95.9
Upper East	300	279	93.0	1,140	1,092	95.8	1,440	1,371	95.2
Upper West	225	211	93.8	1,185	1,156	97.6	1,410	1,367	97.0
Ghana	6,570	6,018	91.6	8,430	7,991	94.8	15,000	14,009	93.4

Table A6: Distribution of household heads by region, sex and locality

Background characteristics	Male	Female	Total
Western	71.2	28.8	100.0
Central	60.4	39.6	100.0
Greater Accra	67.4	32.6	100.0
Volta	62.7	37.3	100.0
Eastern	64.0	36.0	100.0
Ashanti	61.6	38.4	100.0
Brong Ahafo	66.6	33.4	100.0
Northern	86.2	13.8	100.0
Upper East	71.6	28.4	100.0
Upper West	75.3	24.7	100.0
Locality			
Urban	64.6	35.4	100.0
Accra	66.1	33.9	100.0
Other Urban	64.3	35.7	100.0
Urban Coastal	64.9	35.1	100.0
Urban Forest	61.9	38.1	100.0
Urban Savannah	73.4	26.6	100.0
Rural	69.2	30.8	100.0
Rural Coastal	60.3	39.7	100.0
Rural Forest	67.1	32.9	100.0
Rural Savannah	79.7	20.3	100.0
Ghana	66.6	33.4	100.0

Table A7: Gross school attendance ratio for persons aged 4 – 17 years by ecological zones and sex

Ecological zone	Kindergarten (4-5)			Primary (6-11)			JSS/JHS (12-14)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total	130.2	120.6	125.4	113.1	111.1	112.1	87.0	85.8	86.4
Accra	128.1	86.5	102.7	111.5	115.3	113.4	83.8	97.6	91.0
Urban Coastal	136.2	126.2	131.5	108.2	108.1	108.2	89.4	91.0	90.1
Urban Forest	133.8	117.7	125.7	117.1	120.6	118.9	86.1	89.0	87.5
Urban Savannah	126.5	122.0	124.3	124.2	112.0	118.4	115.2	107.9	111.5
Rural Coastal	129.1	120.7	124.8	110.6	113.4	111.9	95.2	89.0	92.0
Rural Forest	140.0	131.3	135.7	112.5	109.5	111.1	93.3	85.4	89.3
Rural Savannah	112.9	116.4	114.5	111.1	103.7	107.5	67.8	66.0	67.0

Cont'd

Ecological zone	SSS/SHS (15-17)			SSS/SHS & Voc/Tech/Comm (15-17)		
	Male	Female	Total	Male	Female	Total
Total	47.4	44.9	46.2	49.0	45.9	47.5
Accra	72.9	64.8	68.1	78.4	66.7	71.6
Urban Coastal	53.3	51.1	52.1	54.9	53.0	53.9
Urban Forest	63.2	59.0	61.0	66.8	59.6	63.1
Urban Savannah	45.6	62.3	52.4	46.7	63.3	53.5
Rural Coastal	45.5	26.2	36.1	46.5	27.9	37.5
Rural Forest	39.7	33.5	37.0	40.7	34.2	37.9
Rural Savannah	34.3	30.5	32.6	34.5	30.6	32.7

**Table A8: Net school attendance ratio for persons aged 4 – 17 years
by ecological zones and sex**

Ecological zone	Kindergarten (4-5)			Primary (6-11)			JSS/JHS (12-14)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total	65.3	65.3	65.3	74.4	77.7	76.0	33.2	37.5	35.2
Accra	66.2	63.7	64.7	84.2	90.9	87.5	49.3	62.6	56.2
Urban Coastal	63.1	68.1	65.5	75.8	84.8	80.3	45.4	44.7	45.1
Urban Forest	76.5	73.1	74.8	82.0	87.1	84.6	42.3	41.0	41.7
Urban Savannah	64.7	67.2	65.9	79.7	81.0	80.3	19.8	43.4	31.8
Rural Coastal	63.0	65.3	64.2	75.9	76.8	76.3	31.7	39.8	35.8
Rural Forest	67.7	71.0	69.4	73.2	75.7	74.4	32.1	37.5	34.8
Rural Savannah	53.4	45.9	49.9	63.4	62.5	63.0	15.6	16.7	16.1

Cont'd

Ecological zone	SSS/SHS (15-17)			SSS/SHS & Voc/Tech/Comm (15-17)		
	Male	Female	Total	Male	Female	Total
Total	17.3	22.1	19.6	17.7	22.3	19.9
Accra	39.5	47.0	43.9	43.3	47.0	45.5
Urban Coastal	28.2	32.7	30.6	28.2	33.2	30.8
Urban Forest	25.9	34.6	30.4	27.0	34.6	30.9
Urban Savannah	13.4	11.7	12.7	13.4	11.7	12.7
Rural Coastal	16.1	13.3	14.8	16.1	13.8	15.0
Rural Forest	12.5	11.8	12.2	12.7	12.3	12.5
Rural Savannah	4.7	7.8	6.1	4.7	7.8	6.1

**Table A9: Distribution of ownership and usage of mobile phones and ICT
by region, locality, sex and age group**

Region, locality, sex and age group	Own a mobile phone	Use a mobile phone	Use e- commerce	have ict skills
Total	63.8	74.3	1.9	21.1
Region				
Western	63.3	71.7	1.1	19.6
Central	61.7	74.3	1.4	19.6
Greater Accra	78.9	86.6	2.5	37.9
Volta	60.4	74.3	0.5	12.9
Eastern	63.4	73.4	3.4	19.6
Ashanti	68	79.2	2.4	26.8
Brong Ahafo	61.2	72.8	3.2	13.5
Northern	48.9	55.8	0.5	5.7
Upper East	47.5	68	0.9	9
Upper West	38.4	51	0.5	6.8
Locality				
Urban	74.4	83.1	2.3	30.5
Rural	51.8	64.5	1.5	10.5
Sex				
Male	68.4	76.9	2.9	27.8
Female	59.6	72	1.1	15
Age group				
12 - 14	5.4	26.1	0.3	14.3
15 - 17	25.3	46.8	0.9	25.5
18 - 25	74.5	84	3	38.7
26 - 35	84.3	89.9	3.5	28.1
36 - 59	79.3	86.7	1.5	10.7
60+	57.3	67.8	0.9	4.6

Table A10: Distribution of type of floor material used in construction of dwelling by region and locality

Main floor material	Locality			Region									
	Ghana	Urban	Rural	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
Earth/Mud	6.4	1.4	14.3	9.3	2.7	1.4	4.4	6.7	6.5	11.6	7.7	23.4	31.5
Cement/Concrete	85.8	86.0	83.7	85.0	94.0	78.4	93.7	88.7	84.4	84.8	88.8	75.1	67.2
Stone	0.4	0.7	0.2	0.3	0.1	0.9	0.2	0.5	0.1	0.3	1.8	0.1	0.3
Burnt brick	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Wood	0.5	0.7	0.1	0.0	0.3	1.6	0.0	0.8	0.1	0.0	0.0	0.1	0.0
Vinyl tiles	1.7	2.9	0.6	3.7	1.6	3.9	0.7	0.7	1.4	1.2	1.2	1.1	0.2
Ceramic/Porcelain/Granite/ Marble tiles	3.5	5.5	0.9	1.3	1.3	10.4	0.9	2.2	3.7	1.5	0.5	0.1	0.7
Terrazzo/Terrazzo tiles	1.6	2.8	0.1	0.4	0.0	3.4	0.1	0.4	3.7	0.5	0.1	0.1	0.0
Other	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A11: Distribution of type of biomass stove used by region and locality

Region	None	Traditional coalpot/three stone fire	Car rim/tyre metal stove	Improved mud stove with/without chimney	Ceramic/clay stove	Improved charcoal stove	Improved firewood stove	Improved pellet/Briquette stove	Other
Ghana	7.2	62.5	0.9	12.2	4.5	11.9	0.6	0.1	0.1
Western	24.9	7.8	9.7	16.8	6.9	13.8	39.4	13.2	61.8
Central	5.1	6.4	1.2	20.3	13.1	15	15	0	23.3
Greater Accra	2.5	10.5	28.6	2.7	19.3	14.9	3.4	0	0
Volta	0.3	10.7	3.3	8.3	15.7	3.6	5.1	0	0
Eastern	6.9	12.6	9.3	24.2	5.3	15.1	10.9	0	0
Ashanti	29.3	18.7	9.2	22.7	28.2	21.5	9.6	0	11.8
Brong Ahafo	19.2	12.2	31.5	3.1	9.4	5.3	2.2	0	0
Northern	6.5	11.8	1	1	0.8	6	2.7	85.6	0
Upper East	0.2	5.7	5.6	0.5	0.5	4	10.9	0	1.9
Upper West	5.2	3.6	0.6	0.4	0.7	0.8	0.9	1.2	1.2
Total	100	100	100	100	100	100	100	100	100

Table A12: Estimated annual value of crops harvested by ecological zone

Crop	Value of harvest (Thousand GH¢)				
	Total	Coastal	Forest	Savannah	Accra
Total	12,290,045.63	1,266,044.83	7,449,635.43	3,566,190.61	8,174.77
Tomatoes	528,081.75	294,445.94	217,379.17	16,256.64	0
Cassava	1,369,818.62	270,393.26	830,733.08	266,194.46	2,497.81
Cocoa	2,907,301.12	134,582.54	2,519,750.89	250,115.50	2,852.18
Pepper	603,526.10	143,631.39	357,591.27	102,303.44	0
Maize	1,325,798.03	128,651.84	639,845.04	555,703.06	1,598.09
Okro	252,622.55	48,562.12	159,170.79	44,889.64	0
Plantain	912,145.21	60,237.82	838,044.80	13,327.35	535.25
Garden egg/Egg plant	111,611.36	16,981.14	81,975.45	12,654.77	0
Oil palm	264,196.33	49,583.51	212,475.78	1,445.60	691.44
Potatoes/Sweet potatoes	20,630.91	13,409.62	5,254.02	1,967.28	0
Water melon	42,306.41	11,409.03	7,970.35	22,927.03	0
Rubber	8,661.82	8,661.82	0	0	0
Oranges/tangerine	46,899.70	8,112.02	37,068.00	1,719.68	0
Sugarcane	37,026.20	31,999.35	4,854.78	172.07	0
Coconut	9,205.25	6,353.01	2,852.24	0	0
Groundnut/Peanut	585,448.85	8,269.88	280,417.73	296,761.24	0
Rice	269,696.01	8,581.37	96,817.92	164,296.72	0
Onion	486,689.60	5,735.14	448,987.26	31,967.20	0
Pineapple	10,827.17	2,144.74	8,537.07	145.35	0
Leafy vegetables	21,764.24	1,436.49	12,720.35	7,607.39	0
Beans/Peas	147,437.01	2,735.88	7,710.43	136,990.70	0
Yam	1,327,542.48	6,833.68	164,334.78	1,156,374.02	0
Cocoyam	282,088.73	2,965.83	242,840.70	36,282.20	0
Kenaf	174.64	151.75	0	22.89	0
Avocado pear	7,231.97	78.21	4,995.43	2,158.33	0
Lime/Lemon	34.81	34.81	0	0	0
Tiger nut	938.02	62.67	832.54	42.81	0
Cashew nut	387,441.31	0	171,265.74	216,175.56	0
Other vegetables	57,685.60	0	55,594.43	2,091.17	0
Bananas	15,329.72	0	13,396.56	1,933.16	0
Ginger	28,992.02	0	7,605.80	21,386.22	0
Coffee	6,488.66	0	6,488.66	0	0
Other crops	24,935.68	0	7,460.00	17,475.68	0
Pawpaw	1,929.45	0	1,929.45	0	0
Colanut	1,639.23	0	1,639.23	0	0
Mango	7,461.92	0	1,095.72	6,366.20	0
Cotton	399.01	0	0	399.01	0
Guinea corn/Sorghum	75,414.82	0	0	75,414.82	0
Millet	98,869.02	0	0	98,869.02	0
Tobacco	2,013.05	0	0	2,013.05	0
Wood lot	460.56	0	0	460.56	0
Other fruits	1,246.20	0	0	1,246.20	0
Moringa	34.56	0	0	34.56	0

Table A13: Estimated annual value of crop sales by ecological zone

Crop	Sales (Thousand GHC)				
	Total	Coastal	Forest	Savannah	Accra
Total	7,448,855.63	756,667.38	5,061,370.80	1,627,697.05	3,120.40
Tomatoes	465,732.53	264,329.69	193,693.75	7,709.09	0
Cassava	483,692.20	125,223.31	294,400.49	64,068.40	0
Cocoa	2,473,132.08	107,235.51	2,129,607.27	234,681.71	1,607.59
Pepper	295,838.04	51,337.25	207,479.53	37,021.26	0
Maize	550,604.67	45,271.70	326,611.55	177,623.48	1,097.94
Okro	211,499.74	43,080.77	144,576.39	23,842.59	0
Plantain	450,759.40	29,852.88	415,314.62	5,591.90	0
Garden egg/Egg plant	98,809.65	13,210.75	74,098.47	11,500.43	0
Oil palm	132,998.20	12,898.41	118,754.84	930.1	414.86
Potatoes/Sweet potatoes	13,272.71	9,379.75	3,580.37	312.59	0
Water melon	34,654.75	9,263.48	6,781.34	18,609.93	0
Rubber	8,661.82	8,661.82	0	0	0
Oranges/tangerine	24,294.54	7,249.78	15,325.08	1,719.68	0
Sugarcane	9,125.84	6,085.77	2,887.63	152.43	0
Coconut	7,757.96	5,929.12	1,828.84	0	0
Groundnut/Peanut	410,839.15	5,072.61	265,088.05	140,678.49	0
Rice	94,625.95	3,985.29	32,667.95	57,972.71	0
Onion	468,282.21	2,867.57	448,769.54	16,645.10	0
Pineapple	6,156.49	1,651.42	4,505.06	0	0
Leafy vegetables	12,662.48	1,262.99	8,988.62	2,410.86	0
Beans/Peas	53,534.71	988.53	4,443.44	48,102.74	0
Yam	550,201.62	930.89	41,840.23	507,430.50	0
Cocoyam	72,772.28	704.3	64,564.09	7,503.88	0
Kenaf	136.7	113.81	0	22.89	0
Avocado pear	4,504.34	46.93	2,299.08	2,158.33	0
Lime/Lemon	17.4	17.4	0	0	0
Tiger nut	675.8	15.67	647.53	12.61	0
Cashew nut	363,635.63	0	171,265.70	192,369.93	0
Other vegetables	55,224.80	0	54,419.97	804.83	0
Bananas	9,374.31	0	7,614.80	1,759.51	0
Ginger	13,379.08	0	6,171.54	7,207.54	0
Coffee	6,074.15	0	6,074.15	0	0
Other crops	10,091.40	0	2,799.39	7,292.01	0
Pawpaw	1,814.69	0	1,814.69	0	0
Colanut	1,638.51	0	1,638.51	0	0
Mango	6,722.07	0	818.29	5,903.78	0
Cotton	383.46	0	0	383.46	0
Guinea corn/Sorghum	15,647.52	0	0	15,647.52	0
Millet	26,929.64	0	0	26,929.64	0
Tobacco	994	0	0	994	0
Wood lot	369.05	0	0	369.05	0
Other fruits	1,308.16	0	0	1,308.16	0
Moringa	25.92	0	0	25.92	0

Table A14: Estimated number of households harvesting crops, value of harvest and sales in Western Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Western				
Total			1,129.77	723.56
Bananas	1,635	28.8	0.22	0.09
Beans/Peas	1,599	55.1	1.36	0.41
Cashew nut	370	100	0.59	0.59
Cassava	224,076	36.8	160.46	53.39
Cocoa	104,691	91	642.41	557.4
Coconut	1,483	100	5.39	5.36
Cocoyam	47,949	25.8	31.62	10.97
Garden egg/Egg plant	18,565	28.4	16.94	12.98
Groundnut/Peanut	1,384	39.5	3.38	1.23
Leafy vegetables	942	63.4	0.48	0.23
Maize	60,639	24.1	31.35	6.25
Oil palm	2,987	69.2	4.45	3.29
Okro	4,918	95.2	5.6	3.59
Oranges/tangerine	1,176	68.5	0.79	0.68
Pawpaw	536	0	0.03	0
Pepper	68,283	10.5	28.74	6.3
Pineapple	388	100	0.27	0.02
Plantain	133,901	42.5	156.23	48.23
Potatoes/Sweet potatoes	698	176.2	0.37	0
Rice	1,825	45	3.36	1.38
Rubber	821	0	8.66	8.66
Sugarcane	955	49.3	10.19	0.01
Tomatoes	14,196	36.2	6.12	2.33
Yam	18,783	5	10.76	0.15

Table A15: Estimated number of households harvesting crops, value of harvest and sales in Central Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Central				
Total			907.05	413
Avocado pear	1,266	69.4	0.66	0.3
Bananas	717	0	0.1	0
Beans/Peas	1,805	38	0.46	0.2
Cassava	171,176	36.5	155.67	39.08
Cocoa	81,005	79.3	400.62	250.3
Coconut	6,651	68.3	2.68	1.79
Cocoyam	27,360	16.4	24.76	1.11
Garden egg/Egg plant	24,460	17.5	6.57	2.13
Groundnut/Peanut	4,140	55.9	0.62	0.25
Leafy vegetables	1,643	50.4	1.26	0.83
Lime/Lemon	348	100	0.03	0.02
Maize	150,745	52	79.66	24.75
Oil palm	35,510	70.5	92.48	39.7
Okro	11,136	54.9	4.04	3.17
Oranges/tangerine	14,740	42.6	7.89	6.8
Pepper	44,030	26	10.09	3.32
Pineapple	2,629	77.3	4.53	4.22
Plantain	119,652	44.1	88.05	29.98
Potatoes/Sweet potatoes	1,009	0	0.37	0
Rice	1,479	0	3.84	0
Sugarcane	5,613	48.6	1.15	0.75
Tiger nut	1,044	50	0.06	0.02
Tomatoes	27,341	29.5	8.14	3.61
Water melon	1,004	47.7	0.25	0.17
Yam	19,118	11.9	13.07	0.52

Table A16: Estimated number of households harvesting crops, value of harvest and sales in Greater Accra Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Greater Accra				
Total			398.42	291.2
Beans/Peas	1,415	0	0.05	0
Cassava	8,355	41.1	10	5.07
Cocoa	1,383	100	2.85	1.61
Garden egg/Egg plant	390	100	0.3	0.25
Groundnut/Peanut	390	0	0	0
Kenaf	759	100	0.15	0.11
Leafy vegetables	610	100	0.43	0.43
Maize	10,540	28	10.53	4.99
Oil palm	691	100	0.69	0.41
Okro	9,684	75.1	2.33	1.69
Pepper	14,088	83.8	118.58	42.68
Plantain	3,813	40.6	1.68	0.54
Tomatoes	18,071	71.8	239.57	224.25
Water melon	6,799	100	11.16	9.1
Yam	360	100	0.09	0.07

Table A17: Estimated number of households harvesting crops, value of harvest and sales in Volta Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Volta				
Total			1,145.33	540.45
Avocado pear	853	100	0.85	0.85
Bananas	4,109	82	2.46	2.17
Beans/Peas	27,322	71.6	9.08	5.03
Cassava	168,822	29.6	301.58	116.92
Cocoa	14,733	88.7	49.63	35.39
Cocoyam	11,271	28.6	16.5	6.45
Coffee	382	100	0.15	0.15
Colanut	72	100	0	0
Garden egg/Egg plant	4,619	60.2	10.77	11.7
Ginger	6,770	68.5	28.69	13.31
Groundnut/Peanut	49,477	79.8	32.45	18.94
Guinea corn/Sorghum	9,895	57.8	1.58	0.33
Leafy vegetables	1,083	100	1.29	1.28
Maize	246,452	41	190.74	69.08
Millet	1,390	12	0.13	0.02
Oil palm	9,617	50.9	17.28	6
Okro	48,344	67	86.36	73.51
Onion	441	100	5.74	2.87
Oranges/tangerine	1,295	82.2	1.86	1.68
Pepper	41,828	37.5	34.68	13.06
Pineapple	813	100	0.98	0.87
Plantain	20,939	61.4	15.51	8.51
Potatoes/Sweet potatoes	3,565	100	14	10.22
Rice	27,492	40.5	49.44	10.62
Sugarcane	8,952	59.6	21.66	5.68
Tomatoes	22,491	61.1	54.76	41.94
Yam	43,557	50.5	196.89	83.8
Other crops	1,324	16.8	0.27	0.04
Other vegetables	165	100	0	0

Table A18: Estimated number of households harvesting crops, value of harvest and sales in Eastern Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Eastern				
Total			2,724.40	1,997.54
Avocado pear	3,374	85.7	0.69	0.25
Bananas	14,430	45.9	11.38	5.75
Beans/Peas	4,167	18.5	0.44	0.05
Cassava	245,808	33.4	230.45	80
Cocoa	129,657	96.2	526.11	434.94
Coconut	1,248	31.9	0.56	0.12
Cocoyam	114,654	17.4	84.21	16.68
Colanut	7,749	100	1.64	1.64
Garden egg/Egg plant	11,467	71	51.48	51.14
Groundnut/Peanut	76,241	96.8	247.27	243.42
Leafy vegetables	661	100	8.77	6.19
Maize	292,928	57	220.42	108.02
Mango	1,866	100	0.83	0.58
Oil palm	50,397	70.6	117.73	64.03
Okro	19,914	70.6	102.5	101.27
Onion	14,149	100	448.77	448.77
Oranges/tangerine	10,792	80.5	12.18	9.42
Pawpaw	1,202	100	1.81	1.81
Pepper	78,077	76.9	241.51	142.03
Pineapple	4,603	0	3.04	0
Plantain	165,134	44.8	225.05	143.21
Potatoes/Sweet potatoes	4,292	89.4	3.92	2.74
Rice	4,704	72.9	11.11	6.84
Sugarcane	2,037	100	3.85	2.53
Tomatoes	16,844	80.4	83.06	78.99
Water melon	1,232	100	4.88	4.07
Yam	31,764	31.7	42.64	6.45
Other crops	2,078	76.9	3.07	2.75
Other vegetables	1,867	75.8	35.02	33.85

Table A19: Estimated number of households harvesting crops, value of harvest and sales in Ashanti Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Ashanti				
Total			1,746.52	1,242.61
Avocado pear	1,664	100	0.37	0.37
Bananas	2,041	51.2	1.13	1.36
Beans/Peas	3,022	34.7	0.26	0.1
Cassava	208,695	48.8	205.52	108.73
Cocoa	127,284	99.6	672.3	609.66
Cocoyam	43,780	20.4	51.4	14.71
Garden egg/Egg plant	16,802	24.6	3.96	1.58
Groundnut/Peanut	16,415	78.7	20.92	16.31
Leafy vegetables	431	100	1.94	1.29
Maize	148,913	63.5	168.78	112.27
Oil palm	15,212	61.5	24.72	15.52
Okro	21,793	78.5	18.29	14.23
Oranges/tangerine	7,775	68.5	22.41	3.98
Pepper	61,169	43.1	34.43	21.79
Pineapple	1,046	100	1.26	1.05
Plantain	210,183	46.5	300.91	171
Rice	8,479	73.4	29.87	15
Tiger nut	463	100	0.83	0.65
Tomatoes	22,091	39.7	103.76	92.09
Water melon	619	100	3.1	2.71
Yam	40,134	26.2	55.68	17.64
Other crops	1,056	0	4.12	0
Other vegetables	2,005	100	20.57	20.57

Table A20: Estimated number of households harvesting crops, value of harvest and sales in Brong Ahafo Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Brong Ahafo				
Total			2,412.20	1,661.95
Avocado pear	4,033	33.1	4.66	2.74
Bananas	213	0	0.01	0
Beans/Peas	16,631	34.4	8.38	5.23
Cashew nut	60,098	98.1	383.45	361.69
Cassava	226,014	21.4	239.37	64.51
Cocoa	90,219	99.2	612.81	583.65
Coconut	482	100	0.58	0.48
Cocoyam	50,327	12.8	73.59	22.86
Coffee	1,184	50	6.34	5.92
Garden egg/Egg plant	14,250	43.6	20.79	18.29
Ginger	844	58.2	0.3	0.07
Groundnut/Peanut	57,526	65.6	66.95	40.85
Guinea corn/Sorghum	6,384	76.8	3.55	1.67
Maize	221,496	56.9	200.06	126.67
Mango	1,717	66.7	6.63	6.14
Millet	7,167	69.1	4.92	3.67
Oil palm	5,311	45.1	6.84	4.05
Okro	36,666	32	14.49	8.48
Onion	1,211	0	0.24	0
Oranges/tangerine	1,447	80.5	1.78	1.72
Pawpaw	282	0	0.09	0
Pepper	71,884	25.7	108.56	56.77
Pineapple	1,188	0	0.75	0
Plantain	106,501	36.8	124.72	49.29
Rice	9,917	68.5	33.65	17.19
Sugarcane	1,115	35.1	0.17	0.15
Tomatoes	9,148	40.6	23.45	19.9
Water melon	3,859	100	14.47	13.64
Yam	113,430	41.3	449.44	246.29
Other vegetables	1,621	34.4	1.16	0.03

Table A21: Estimated number of households harvesting crops, value of harvest and sales in Northern Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Northern				
Total			1,245.84	421.11
Beans/Peas	106,152	57.8	80.65	32.91
Cashew nut	2,136	89.1	2.7	1.01
Cassava	50,276	39.8	61.35	13.39
Garden egg/Egg plant	417	100	0.01	0.01
Groundnut/Peanut	132,469	71.9	118.68	60.21
Guinea corn/Sorghum	98,106	31.5	31.65	8.2
Leafy vegetables	3,272	7.3	0.79	0.09
Maize	266,320	31.4	244.73	42.05
Millet	93,327	52.1	46.57	20.98
Okro	32,204	36.4	11.95	3
Pepper	29,586	49.1	20.72	6.46
Potatoes/Sweet potatoes	774	66.7	0.17	0.06
Rice	82,170	62.5	80.29	29.53
Sugarcane	272	0	0	0
Tobacco	939	64.4	2.01	0.99
Tomatoes	7,937	22.5	5.63	0.71
Water melon	3,019	81.5	7.23	4.01
Wood lot	758	100	0.46	0.37
Yam	78,380	62.5	513.47	188.66
Other crops	25,745	70.4	15.3	7.12
Other fruits	376	100	1.25	1.31
Other vegetables	1,178	31.7	0.23	0.07

Table A22: Estimated number of households harvesting crops, value of harvest and sales in Upper East Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Upper East				
Total			270.87	53.07
Beans/Peas	82,842	24.9	26.14	3.76
Cocoa	120	100	0.57	0.17
Cotton	129	100	0.09	0.09
Garden egg/Egg plant	571	100	0.38	0.38
Groundnut/Peanut	72,936	12.9	26	2.16
Guinea corn/Sorghum	90,364	7	23.73	1.17
Kenaf	153	100	0.02	0.02
Leafy vegetables	12,646	8.7	5.54	2.23
Maize	122,609	14.6	71.42	7.89
Millet	116,842	7.6	33.45	1.37
Okro	15,533	10.6	2.55	0.6
Onion	11,164	50.7	31.95	16.65
Pepper	6,154	46.2	3.52	2.91
Potatoes/Sweet potatoes	2,533	5	1.48	0.13
Rice	95,726	33.5	41.8	12.1
Tomatoes	2,163	41.8	1.11	0.71
Yam	165	0	0.03	0
Other crops	1,742	11.8	0.47	0.03
Other vegetables	397	100	0.61	0.69

Table A23: Estimated number of households harvesting crops, value of harvest and sales in Upper West Region

Crop	Number of households harvesting crops	Percentage of households selling any unprocessed crop	Annual value of harvest (Million GH¢)	Annual value of sales (Million GH¢)
Upper West				
Total			309.65	104.35
Bananas	120	0	0.03	0
Beans/Peas	60,389	18.9	20.62	5.83
Cashew nut	193	100	0.7	0.34
Cassava	3,135	51	5.41	2.6
Cotton	771	100	0.31	0.29
Garden egg/Egg plant	164	100	0.4	0.34
Groundnut/Peanut	82,454	59.7	69.18	27.47
Guinea corn/Sorghum	38,952	19.6	14.91	4.29
Leafy vegetables	3,716	7.2	1.28	0.09
Maize	101,640	24.5	108.1	48.64
Millet	36,866	9.4	13.81	0.9
Okro	8,211	27.6	4.52	1.96
Pepper	3,977	15.8	2.69	0.51
Potatoes/Sweet potatoes	1,712	31.9	0.31	0.12
Rice	28,418	20.8	16.33	1.97
Tiger nut	186	67.7	0.04	0.01
Tomatoes	3,619	46.6	2.49	1.21
Water melon	282	100	1.22	0.97
Yam	24,457	28.1	45.47	6.62
Other crops	8,372	19.1	1.71	0.14
Other vegetables	682	15.7	0.09	0.02
Moringa	216	100	0.03	0.03

Table A24: Estimated number of households raising livestock, value of livestock and sales in Western Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Western Region					
Total	195,514	2,593,593	225.86	21.95	1.66
Draught Animals e.g bull, donkey, horse,	325	0	0	0	0
Cattle, excluding those used for work	754	4,264	12.04	2.01	0
Sheep	22,459	233,735	65.91	4.2	0.2
Goats	27,097	243,445	52.14	4.15	0
Pigs	4,059	49,204	20.85	5.64	0
Rabbits	2,565	31,517	1.04	0.01	0
Chicken	97,509	1,834,086	62.63	5.56	1.24
Guinea fowl	1,062	2,570	0.07	0	0.04
Turkey	908	11,941	2.73	0	0
Duck	2,413	31,015	1.72	0.09	0.01
Dogs	17,659	43,922	2.87	0.05	0.11
Cats	17,632	39,289	1.14	0.05	0.06
Dove	1,073	68,606	2.74	0.19	0

Note: there could be double counting for the number of households.

Table A25: Estimated number of households raising livestock, value of livestock and sales in Central Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Central					
Total	147,597	1,255,364	92.53	5.24	1.93
Draught Animals e.g bull, donkey, horse,	1,001	1,191	0	0	0
Cattle, excluding those used for work	414	828	0.41	0	0
Sheep	11,061	73,814	20.5	1.82	0.27
Goats	48,241	253,395	47.75	2.65	1.24
Pigs	380	4,558	1.37	0	0.08
Rabbits	291	5,236	0.26	0	0
Chicken	69,249	861,333	19.91	0.65	0.18
Guinea fowl	2,487	12,889	0.48	0	0.16
Duck	1,377	11,945	0.82	0	0
Dogs	3,694	11,028	0.49	0	0
Cats	9,402	19,147	0.53	0.11	0.01

Note: there could be double counting for the number of households.

Table A26: Estimated number of households raising livestock, value of livestock and sales in Greater Accra Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Greater Accra					
Total	77,775	923,889	240.86	52.9	1.2
Cattle, excluding those used for work	5,038	83,869	179.04	42.23	0
Sheep	5,194	68,086	7.36	2.87	0
Goats	17,355	168,926	28.9	4.99	0.1
Pigs	2,923	18,962	6.14	1.54	0.29
Rabbits	691	48,401	0.97	0	0.73
Chicken	28,391	406,342	11.66	0.62	0.06
Guinea fowl	967	9,328	0.34	0.01	0.01
Turkey	360	1,079	0.06	0	0
Duck	2,230	71,788	4.95	0.6	0
Dogs	5,668	15,938	0.51	0.04	0
Cats	8,959	31,170	0.93	0	0.01

Note: there could be double counting for the number of households.

Table A27: Estimated number of households raising livestock, value of livestock and sales in Volta Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Volta					
Total	450,520	4,883,128	877.67	74.92	10.1
Cattle, excluding those used for work	11,270	282,977	555.9	41.8	1.34
Sheep	42,405	335,688	89.15	6.56	1.79
Goats	105,490	690,167	126.37	13.15	3.98
Pigs	13,763	95,875	21.87	2.34	1.37
Rabbits	648	8,918	0.51	0.18	0.03
Chicken	194,024	2,876,412	64.45	8.93	1.01
Guinea fowl	9,184	136,832	3.72	0.58	0
Duck	13,511	124,742	5.45	0.45	0.26
Grass cutter	1,225	29,595	0.47	0.14	0
Dogs	27,990	83,543	3.96	0.15	0.27
Cats	27,205	74,819	1.4	0.04	0.03
Dove	3,804	143,559	4.42	0.61	0.03

Note: there could be double counting for the number of households.

Table A28: Estimated number of households raising livestock, value of livestock and sales in Eastern Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Eastern					
Total	445,859	3,949,437	537.2	28.81	10.32
Draught Animals e.g bull, donkey, horse,	1,937	0	0	0	0
Cattle, excluding those used for work	3,853	68,069	131.71	0	2.51
Sheep	48,245	261,601	90.28	5.21	0.95
Goats	109,303	698,429	151.14	9.56	2.78
Pigs	12,121	164,069	83.04	6.65	0.53
Rabbits	2,675	20,598	1.05	0.06	0.19
Chicken	192,758	2,523,891	72.42	6.42	3.15
Guinea fowl	1,508	5,617	0.19	0	0
Turkey	563	2,252	0.34	0.17	0
Duck	7,241	58,146	2.61	0.2	0.09
Dogs	29,897	74,113	3.14	0.48	0.07
Cats	35,758	72,653	1.28	0.05	0.05

Note: there could be double counting for the number of households.

Table A29: Estimated number of households raising livestock, value of livestock and sales in Ashanti Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Ashanti					
Total	245,710	3,052,273	383.3	83.68	5.84
Draught Animals e.g bull, donkey, horse,	2,002	0	0	0	0
Cattle, excluding those used for work	4,755	46,702	124.53	52.99	2.41
Sheep	44,389	618,104	101.6	18.03	2.03
Goats	49,954	340,319	70.73	6.86	0.38
Pigs	5,504	71,063	28.72	3.7	0.56
Rabbits	3,954	59,347	1.91	0.19	0.08
Chicken	89,705	1,792,204	50.55	1.66	0.37
Guinea fowl	3,986	43,732	1.29	0	0
Turkey	463	3,700	0.56	0	0
Duck	3,115	12,326	0.69	0	0
Grass cutter	747	0	0	0.19	0
Dogs	21,216	34,715	1.86	0.07	0.02
Cats	15,920	30,061	0.85	0	0

Note: there could be double counting for the number of households.

Table A30: Estimated number of households raising livestock, value of livestock and sales in Brong Ahafo Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Brong Ahafo					
Total	369,200	4,598,589	796.99	35.38	13.58
Draught Animals e.g bull, donkey, horse,	2,456	1,317	6.16	0	0
Cattle, excluding those used for work	8,787	234,395	354.94	0.59	9.61
Sheep	51,987	598,133	160.06	13.33	1.21
Goats	75,599	593,783	124.65	7	0.81
Pigs	14,357	139,610	58.69	8.38	0.86
Rabbits	4,669	24,599	0.71	0.14	0.03
Chicken	135,912	2,668,974	75.49	4.53	0.79
Guinea fowl	13,604	95,326	2.51	0.4	0.01
Turkey	1,574	20,783	5.07	0	0
Duck	3,845	45,468	1.77	0.1	0
Grass cutter	213	213	0	0	0
Dogs	31,489	91,063	5.5	0.85	0.2
Cats	22,353	64,203	1.19	0.01	0.06
Dove	2,354	20,722	0.25	0.04	0

Note: there could be double counting for the number of households.

Table A31: Estimated number of households raising livestock, value of livestock and sales in Northern Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Northern					
Total	604,228	5,422,364	1318.98	92.06	20
Draught Animals e.g bull, donkey, horse,	11,578	25,117	30.29	10.43	1.14
Cattle, excluding those used for work	51,577	573,971	894.83	40.86	10.28
Sheep	84,648	554,380	125.27	8.85	3.8
Goats	123,268	835,539	124.53	14.49	2.34
Pigs	35,268	246,612	79.15	5.95	0.81
Rabbits	765	6,459	0.13	0.02	0.01
Chicken	152,837	2,109,251	40.8	5.78	1.2
Guinea fowl	53,782	610,356	13.58	4.52	0.23
Turkey	1,960	9,800	1.26	0.36	0
Duck	9,725	59,831	1.76	0.17	0.01
Dogs	43,125	93,661	4.85	0.45	0.12
Cats	21,711	46,827	0.8	0.04	0.03
Dove	13,983	250,561	1.72	0.14	0.02

Note: there could be double counting for the number of households.

Table A32: Estimated number of households raising livestock, value of livestock and sales in Upper East Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Upper East					
Total	486,288	3,079,151	553.59	72.11	21.38
Draught Animals e.g bull, donkey, horse,	22,914	57,329	71.48	6.45	5.36
Cattle, excluding those used for work	45,853	177,101	296.09	33.44	10.27
Sheep	66,669	371,417	62.11	9.85	2.33
Goats	92,996	438,580	54.24	7.56	1.89
Pigs	31,525	179,209	29.6	5.19	0.37
Rabbits	798	2,566	0.05	0.01	0.01
Chicken	105,712	1,036,498	17.87	3.61	0.54
Guinea fowl	61,568	651,282	15.14	5.16	0.33
Turkey	1,825	5,463	0.46	0.21	0
Duck	2,548	17,942	0.56	0.04	0.03
Dogs	29,719	54,487	5.09	0.45	0.22
Cats	17,881	29,326	0.37	0.02	0.02
Dove	6,281	57,952	0.56	0.11	0.01

Note: there could be double counting for the number of households.

Table A33: Estimated number of households raising livestock, value of livestock and sales in Upper West Region

Region/Type of Livestock	Estimated number of households raising	Number of livestock	Total value of livestock (Million GH¢)	Sales of livestock in the last 12 months (Million GH¢)	Livestock purchased in the last 12 months (Million GH¢)
Upper West					
Total	166,962	1,669,237	717063.52	2681.4	8100.72
Draught Animals e.g bull, donkey, horse,	2,825	7,811	7.28	0.65	0.13
Cattle, excluding those used for work	8,102	81,449	40790	5.69	2.38
Sheep	16,146	122,200	115068.21	1.04	0.33
Goats	39,602	315,412	89724.36	2670.89	8095.56
Pigs	15,251	80,441	13516.86	0.93	0.24
Rabbits	1,131	6,284	0.13	0.01	0
Chicken	49,660	757,553	232005.32	1.27	1.98
Guinea fowl	15,292	234,907	5.88	0.85	0
Turkey	797	3,001	0.27	0.01	0.03
Duck	3,617	24,427	92312.5	0.02	0.02
Dogs	9,270	16,686	100942.42	0.03	0.04
Cats	4,550	7,446	24560.58	0.01	0.01
Dove	720	11,620	8129.71	0	0

Note: there could be double counting for the number of households

Table A34: Percentage distribution of persons with bank accounts or contributing to savings scheme of persons with bank accounts by selected characteristics

Region	Percent of persons with bank accounts		
	Total	Male	Female
Ghana	27.8	30.8	25.0
Western	25.6	28.7	22.6
Central	30.6	33.4	28.1
Greater Accra	42.8	45.6	40.2
Volta	21.2	23.5	19.0
Eastern	26.7	30.1	23.6
Ashanti	31.7	36.2	27.7
Brong Ahafo	24.1	28.0	20.4
Northern	11.3	13.5	9.2
Upper East	22.0	22.9	21.2
Upper West	13.8	14.6	13.0
Locality			
Urban	36.2	39.5	33.3
Rural	19.0	22.0	16.2
Age group			
5 - 14	0.5	0.5	0.4
15+	39.1	44.4	34.4
15-24	17.5	17.6	17.4
25 - 35	52.5	60.2	45.9
36+	46.7	56.4	38.8

Table A35: Sampling Errors for Selected Indicators

No.	Indicator	Estimate	Base Population
1	Population	Number	All household members
2	Households	Number	All households
3	Household size	Mean	All households
4	Currently married	Proportion	All household members 12 +

Table A36: Population

Ecological zone/Region/ Rural/Urban	Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Design Effect	Square Root Design Effect	Unweighted Count
			Lower	Upper				
Region								
Western	2,959,802	263,522	2,442,676	3,476,929	0.089	52.8	7.3	5,236
Central	2,463,667	103,656	2,260,257	2,667,076	0.042	9.8	3.1	5,262
Greater Accra	4,679,178	281,314	4,127,138	5,231,219	0.06	41.6	6.5	4,768
Volta	2,495,891	200,807	2,101,836	2,889,947	0.08	35.7	6.0	5,823
Eastern	3,078,391	268,458	2,551,580	3,605,203	0.087	53.9	7.3	5,042
Ashanti	5,473,284	339,810	4,806,453	6,140,115	0.062	54.0	7.3	5,689
Brong Ahafo	2,710,402	152,930	2,410,297	3,010,507	0.056	19.5	4.4	5,274
Northern	2,938,817	148,069	2,648,252	3,229,383	0.05	16.7	4.1	8,746
Upper East	1,213,197	85,284	1,045,838	1,380,555	0.07	12.8	3.6	7,189
Upper West	806,451	40,881	726,228	886,674	0.051	4.4	2.1	6,835
Urban/Rural								
Urban	14,535,814	662,884	13,234,996	15,836,633	0.046	124.4	11.2	21,748
Rural	14,283,266	627,914	13,051,071	15,515,461	0.044	109.4	10.5	38,116
Ecological Zone								
Coastal	6,683,188	413,953	5,870,863	7,495,514	0.062	68.1	8.2	10,877
Forest	13,487,164	584,926	12,339,327	14,635,001	0.043	96.9	9.8	20,624
Savannah	6,922,046	339,679	6,255,472	7,588,620	0.049	44.5	6.7	26,390
Accra	1,726,682	233,602	1,268,269	2,185,094	0.135	69.0	8.3	1,973
Total Country	28,819,081	664,415	27,515,258	30,122,903	0.023	2,060.60	45.4	59,864

Table A37: Households

Ecological zone/region/ locality	Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Design Effect	Square Root Design Effect	Unweighted Count
			Lower	Upper				
Region								
Western	753,642	68,498	619,225	888,059	0.091	13.3	3.7	1,331
Central	607,837	22,834	563,028	652,646	0.038	1.8	1.3	1,318
Greater Accra	1,324,504	64,928	1,197,091	1,451,917	0.049	7.5	2.7	1,398
Volta	547,455	27,312	493,860	601,051	0.05	2.8	1.7	1,367
Eastern	857,405	73,521	713,130	1,001,680	0.086	13.7	3.7	1,395
Ashanti	1,661,560	105,423	1,454,683	1,868,437	0.063	16.6	4.1	1,735
Brong Ahafo	678,208	37,765	604,100	752,317	0.056	4.5	2.1	1,318
Northern	479,675	22,235	436,041	523,309	0.046	2.1	1.5	1,409
Upper East	226,983	14,608	198,317	255,648	0.064	1.9	1.4	1,371
Upper West	162,655	7,656	147,630	177,679	0.047	0.7	0.8	1,367
Urban/Rural								
Urban	4,089,329	185,567	3,725,179	4,453,479	0.045	36.8	6.1	6,018
Rural	3,210,595	147,961	2,920,243	3,500,948	0.046	23.4	4.8	7,991
Ecological Zone								
Coastal	1,766,874	104,427	1,561,950	1,971,798	0.059	15.7	4.0	2,880
Forest	3,727,834	161,615	3,410,687	4,044,981	0.043	27.5	5.2	5,575
Savannah	1,290,794	61,579	1,169,955	1,411,634	0.048	6.9	2.6	4,950
Accra	514,422	65,874	385,153	643,692	0.128	17.4	4.2	604
Total Country	7,299,925	169,961	6,966,399	7,633,450	0.023			14,009

Table A38: Mean Household size

Ecological zone/region/ locality	Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Design Effect	Square Root Design Effect	Unweighted Count
			Lower	Upper				
Region								
Western	5.36	0.158	5.05	5.67	0.029	21.1	4.6	5,236
Central	5.63	0.129	5.37	5.88	0.023	10.4	3.2	5,262
Greater Accra	4.72	0.147	4.43	5.01	0.031	35.0	5.9	4,768
Volta	6.54	0.427	5.71	7.38	0.065	55.2	7.4	5,823
Eastern	4.93	0.105	4.73	5.14	0.021	11.8	3.4	5,042
Ashanti	4.67	0.09	4.5	4.85	0.019	17.8	4.2	5,689
Brong Ahafo	5.57	0.123	5.33	5.81	0.022	10.1	3.2	5,274
Northern	8.44	0.32	7.82	9.07	0.038	26.9	5.2	8,746
Upper East	6.75	0.232	6.3	7.21	0.034	11.0	3.3	7,189
Upper West	6.58	0.219	6.15	7.01	0.033	6.9	2.6	6,835
Urban / Rural								
Urban	4.95	0.07	4.81	5.09	0.014	20.8	4.6	21,748
Rural	6.32	0.123	6.08	6.56	0.019	33.0	5.7	38,116
Ecological Zone								
Coastal	5.14	0.11	4.92	5.36	0.021	22.3	4.7	10,877
Forest	5.07	0.064	4.94	5.2	0.013	17.6	4.2	20,624
Savannah	7.48	0.199	7.09	7.87	0.027	29.9	5.5	26,390
Accra	4.46	0.139	4.18	4.73	0.031	15.7	4.0	1,973
Total Country	5.63	0.072	5.49	5.77	0.013	28.4	5.3	59,864

Table A39: Proportions of persons 12 years and older who are currently married

Ecological zone region/locality	Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Design Effect	Square Root Design Effect	Unweighted Count
			Lower	Upper				
Region								
Western	0.201	0.024	0.159	0.252	0.118	6.984	2.643	337
Central	0.200	0.019	0.166	0.239	0.093	3.343	1.828	341
Greater Accra	0.160	0.020	0.125	0.203	0.123	9.522	3.086	291
Volta	0.160	0.020	0.124	0.204	0.128	5.075	2.253	318
Eastern	0.214	0.020	0.177	0.257	0.095	4.985	2.233	361
Ashanti	0.189	0.021	0.152	0.234	0.111	10.240	3.200	311
Brong Ahafo	0.182	0.016	0.152	0.217	0.090	3.280	1.811	289
Northern	0.033	0.008	0.021	0.054	0.248	4.159	2.039	110
Upper East	0.025	0.009	0.012	0.049	0.347	2.324	1.524	50
Upper West	0.047	0.009	0.031	0.069	0.203	1.088	1.043	94
Urban/Rural								
Urban	0.147	0.010	0.128	0.169	0.070	8.299	2.881	955
Rural	0.172	0.010	0.154	0.192	0.056	6.032	2.456	1547
Ecological Zone								
Coastal	0.178	0.015	0.150	0.210	0.086	7.211	2.685	694
Forest	0.195	0.011	0.174	0.218	0.058	7.301	2.702	1246
Savannah	0.069	0.007	0.056	0.085	0.106	3.780	1.944	445
Accra	0.169	0.025	0.126	0.224	0.148	5.323	2.307	117
Total Country	0.159	0.007	0.146	0.174	0.044	6.964	2.639	2,502

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