

# Ghana Socio-Economic Panel Survey

## Wave II Report

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## **LIST OF ACRONYMS AND ABBREVIATIONS**

CAPI	Computer-aided personal interviewing
BECE	Basic Education Certificate Examination
EGC	Economic Growth Centre
GPS	
GLSS	Ghana Living Standard Survey Six
ISSER	Institute of Statistical, Social and Economic Research

## **EXECUTIVE SUMMARY**

The Ghana socio-economic panel survey is meant to remedy a major constraint on the understanding of development in low-income countries - the absence of detailed, multi-level and long-term scientific data that follows individuals over time and describes both the natural and man-made environment in which the individuals reside. This report summarizes the main findings of the survey.

The data from the second wave of the Ghana Socioeconomic Panel Survey covered a sample of 4,774 households containing 16,356 household members. The second wave was unique in the sense that it tracked movement of households as well as individual within a household. A total of 5484 households were selected for the survey comprising of 5009 households from the baseline survey and 475 households from split of households created of which 4774 households were successfully interviewed.

Detailed information was collected on the Demographic characteristics of households, Education, Health, Employment, Migration, Land Information, Agricultural Production Input, Livestock and Household Tools, Non-Farm Enterprise, Housing Characteristics of Household, Financial Assets, Psychological Measures, and Risk Preference, Social Status and Responsibilities. A summary of the main findings from the survey are presented below.

### **Demographic Characteristics**

The report provides information on household composition, size, headship and age at first marriage, among others. The result from the survey indicates that the mean household size is 3.4 which is relatively small compared to mean household size of 4.0 and 4.4 obtained from Ghana Living Standard Survey Six (GLSS6) and 2010 Population and Housing Census respectively. The result put Brong Ahafo (3.5), Northern (5.0), Upper East (4.5) and Upper West (3.9) as having an average household sizes that are higher than the national average. Household sizes are generally higher in rural (3.8) than urban (2.9) areas.

The results also indicate that a higher proportion of households are headed by males (63.5%). The proportion of households headed by male is higher in rural areas (67.6%) than in the urban area (57.4%). The average age of a household head is 49.4 years with female (51.6 years) household heads older than their male (48.2 years) counterparts on average.

The results also give an indication that the population in the working age group is more than those in dependency age group relatively. The data reveals that the working age (15-64) group account for the 56 percent of the population. The mean age at first marriage is 23.1 years with females (21.2 years) marrying earlier than their male (25.6 years) counterpart.

### **Education**

The result indicates that about 4 percent of adults have never been to school. A further 36.5 percent attended school but did not obtain MSLC/BECE certificate. About 45 percent of adults

have the MSLC/BECE certificate and only about 7.9 percent have obtained secondary or higher level qualification.

The result also reveals a clear gender gap in education in favor of males. A higher proportion of females (4.9%) have never attended any school as compared to their male (3.2%) counterpart. In addition, the proportion of females (7.9%) who have secondary or higher level qualifications as compared to their male (20.7%) counterpart is low.

In terms of educational expenses, households spent on average spend GH¢347.60 annually per household member attending school. On average, the total annual amount spent is higher in urban (GH¢578.50) than rural areas (GH¢217.30).

The result further reveals that 40.3 percent of Ghanaians are literate in English and any Ghanaian language with understanding. The literacy rate is higher for males (47.3%) than for females (34.0%) with some substantial differences between rural and urban literacy rates.

With regard to apprenticeship training, the major trade groups which take persons aged 15 years and older as apprentices are textile, apparel and furnishing, building, personal/grounds service, and transportation and material moving. Apprenticeship in the textile, apparel and furnishing trades is more common among females than among males in both urban and rural areas.

## **Health**

The result from the study indicates that reported illness or injury varies with age, with the oldest and youngest age groups being mostly affected. The result also revealed that fewer people in the rural areas (16.0 %) tend to be sick compared to their counterpart in the urban localities (17.4). The proportion of people suffering from illness or injury in the two weeks preceding interview, by age group, locality and sex revealed that more females (18.6%) suffered illness or injury two weeks preceding the interview compared to their male (14.6) counterpart.

The result also reveals that 71.9 percent of the population are registered and covered by the health insurance scheme. The Upper East (88.5%) and Brong Ahafo (85.3%) region has the highest coverage where as the Greater Accra (68.6%) and the Central (63.4%) region has the lowest proportion of individuals who are covered or have registered to the scheme.

## **Employment**

The results from the study indicate that labour force participation rates of people aged between 25 and 44 is the highest (33.0 percent). The least economically active on the other hand were those above 65 years (3.7 percent). For each age group, the activity rates for both males and females are higher in rural areas than in urban areas, and the differences are more pronounced amongst the younger age groups and the elderly.

In terms of the main paid occupation the survey results show that, in both urban and rural areas, majority of paid employees are Professionals (25.1 percent). As expected, a significant number of people (15.8%) in rural areas are into agriculture and fishing than people in urban areas.

(3.3%). Regionally, the results confirms that the proportion of people who are agriculture/fishery workers is slightly lower than proportions for most of the other categories of main occupation.

Results for industry employment also reveal that the education, other community services, manufacturing, trade and agriculture sector employs the majority of people. The education sector alone employs 18.3 percent of the people, with the proportion higher for females than males in each locality.

Generally as shown in the survey, the overall unemployment rate is 15%. Among all age groups, unemployment is highest for people aged between 25 and 44 (50.1%) and declines with age to 21.1% for 45-64 and 2.9% for 65+ age groups respectively. There is also a marked difference between unemployment rates in urban and rural areas.

## **Migration**

The incidence of individuals, seven years and older, living outside of their original places of birth more than a year or moving back to their places of birth having lived in a foreign place more than a year, is widespread in the country. According to the survey data, about 68% of Ghanaians either moved to a place other than their birth places for more than a year or moved back to their places of birth having lived in other places for more than a year as of 2013.

Migrant population in urban areas is relatively higher than the case in rural areas as of 2013. In terms of regional distribution, Ashanti Region houses the largest proportion of migrant population (16.5%) followed by Eastern (13%), Brong-Ahafo (11.7%) and Northern (11.7%) regions. As of 2013, most in-migrant population are found in Ashanti (18%), Northern (14%) and Greater Accra (13%) Regions while most returned-migrants are found in Ashanti (15%), Eastern (13.9%) and Brong-Ahafo (13.4) Regions. The incidence of migration, especially in-migration, is higher in urban areas across the various regions which gives evidence to the prevalence of rural-urban migration in Ghana.

Generally, female migrant population constitutes about 69% relative to 66% male migrant population. Across the various regions, there is little to choose between male and female migrant proportions as they are generally high.

Within in-migrants, the age groups 10-14 years and 15-19 years constitute the largest, 14% and 12% while the age groups 60-64 years and 55-59 years constitute the least. Similarly, returned migration is common among 10-14 years and 15-19 years but not so much within the age group 55-64 years.

Accompaniment of parents is most cited as the reason for in-migrating in all the regions except Volta and the three northern regions. Within the three northern regions, marriage is the most reported factor behind individuals in-migrating to these regions, accounting for 51%, 46% and 66% of in-migration in Northern, Upper East and Upper West Regions. For returned migrants, other family reasons, employment seeking and accompaniment of parents were the reasons that undermined their exodus to their first destinations.



It is evident from the data analysis that, majority of in-migrants in urban areas of Ghana were born in Ashanti (23%), Greater Accra (15), Eastern (13%) and Northern (12%) Regions. Also, the first stop for most returned-migrants had dominantly been Ashanti (21%) and Greater Accra (20%).

In general, in-migrants with Akan, Ga-Dangbe, Ewe, Grusi and Guan ethnic background constitute 40%, 43%, 43%, 42% and 37% respectively of their ethnic population while non-migrants constitute the least proportions.

### **Land Information**

On average each farming household has approximately two plots of farmland on which crops and/or farm animals are cultivated and/or reared. The Volta and Greater Accra regions have the lowest number of plots (1.7) and (1.4) respectively on average. Farming households in the Northern and the Upper East regions have the highest number of plots (2.4) on average.

On average an urban household uses a plot size of about 2.2 hectares for male plot holders and 1.6 hectares for female plot holders, whilst a rural household uses an average of about 1.8 hectares for male holders and 1.4 hectares for female holders. In general male holders have bigger parcels (1.9ha) than their female counterparts (1.4ha).

The most common method of land acquisition across the households is through inheritance which represents over 60 percent of all respondents. This is followed by rented for cash or in-kind (14.7%) and then by free allocation (14.0%). About 5 percent of responding households obtained their land for agricultural purposes through begging. Land borrowing as a form of land acquisition for agricultural purposes represented the least method of land acquisition representing 1.7 percent.

### **Agricultural Production Input**

The study realized that the annual average for quantity of hired labor used in the urban areas (about 630 man-days/ha) is lower than that of the rural areas (approximately 1041 man-days/ha). The study further observe that Rural farm households recorded a higher average family labor utilization (1381 man-days/ha) compared to the average quantities used by the urban farm households (1014 man-days/ha).

Concerning the quantity of agro-chemicals used, the urban and rural farm households in the Western dominated with an average amount of about 386 litres/ha and 536 litres/ha respectively, followed by the urban and rural farm households in the Central region recording an average quantity of about 87 litres/ha and 153 litres/ha respectively.

In regards to the quantity of agro-chemicals purchased, we observe that urban and rural farm households Western continue to dominate with an average amount of about 391 litres/ha and 498 litres/ha respectively, followed by the urban and rural farm households in the Central region recording an average value of GHS 2,007.39 per ha and GHS 2,722.46 per ha respectively.

The total average for quantity of grains and cereal seeds used in the urban areas is about 265 kg/ha and that of the rural areas is approximately 132 kg/ha. Total average quantities of

vegetables and cash crop seed used by the urban farm households is about 45 kg/ha and 4418 seedlings/ha respectively whilst that of the rural households is about 158 kg/ha and 5910 seedlings/ha respectively.

### **Livestock and Household tools**

The Northern region recorded the most households owning or rearing livestock for domestic consumption or for commercial purposes or both (27.9%), followed by the Eastern and the Upper East regions recording about 12.1 percent and 11.6 percent respectively. The Greater Accra region recorded the least households (i.e., 2.3%).

The study further reveal that chicken/rosters are the most raised livestock in households across the ten (10) regions, followed by goats and sheep respectively. We further observed that rabbits rearing is not popular across the ten (10) regions as the proportion of households raising rabbits is the least among the various categories of livestock across all regions. The pattern is the same for all regions.

In terms of the actual expenditure incurred on maintaining the livestock across regions. In the urban category, the Greater Accra region registered the most cost in raising livestock (GHS 279.90) followed by the Western region (GHS 177.60) with the Upper West region recording the least cost (GHS 18.20) in raising animals.

We also observe that the national average number of agricultural machines owned by households is 2 given an indication that most households across all regions depend largely on subsistence method of farming whilst others rent agricultural machines from commercial operators with few owning their own machines. Central region recorded the highest average number of (4) above the national average number of agricultural machines owned by households followed by the Greater Accra region; Eastern region; Ashanti region; Northern and the Upper East regions recording an average number of 2 each.

### **Non-Farm Enterprise**

The EGC/ISSER Socio-economic panel survey (wave II) provides detailed information on non-farm activities which are mostly micro and small enterprises and operate largely in the country's informal sector. Data from the survey indicate that nearly 40% of households in Ghana operate some form of a non-farm enterprise. The proportion of households with non-farm enterprises in the urban areas (51%) slightly exceeds that of the rural localities (49%). Over two-thirds of these non-farm enterprises do the normal buying and selling-that is trading-followed by other enterprises and manufacturing respectively. A much higher fraction of manufacturing activities are operated by males (67.6%) than females (32.4%).

On the main source of start-up capital for non-farm enterprises, the survey points out that over 60% of these enterprises rely mostly on household savings, followed by assistance from relatives and friends (13%) with loans from banks being as low as 3.7%. While more females are likely to get help from relatives and friends, more males on the other hand are very likely to use proceeds from family farms.

With regard to the number of people engaged in non-farm activities, it is recognized that about two-thirds (70.6%) of these enterprises employ just one worker (who is more likely to be the owner), less than one-third (26.6%) employ 2 up to 4 workers, with just about 3% employing more than 4 workers. On average, male owned enterprises are found with more workers than their female counterparts.

As part of the survey, data was collected on the expenditure of inputs and revenue for all non-farm enterprises. The average annual expenditure for an enterprise in Ghana is found to be about GH¢5,957.46; GH¢7,342.15 for an urban enterprise and GH¢4,510.36 for a rural enterprise while the average annual revenue for an enterprise is found to be GH¢10,749.16; GH¢14,336.6 for an urban enterprise and GH¢6,988.96 for a rural enterprise. In terms of the net revenue, the average annual figure is found to be about GH¢5.48 thousand; GH¢8.03 thousand for an urban enterprise and GH¢2.87 thousand for a rural enterprise. The data point to high values of standard deviations, indicating large unequal working capital and consequently unequal revenues and net revenues in the non-farm sector.

### **Housing Characteristics**

The result from the study reveal that most households (50.6%) live in compound houses made up of several rooms. The proportion of households that live in compound houses is higher in the urban areas (60.4%) than rural (44.0%). The results further reveals that most households (54.0%) in Ghana own the houses they live in. About 26 percent lives in rent-free houses, while about 18.6 percent live in rented premises. The average amount of money that was paid as rent was (GH¢43.50). The survey reveals substantial difference between the amount paid as rent in the urban and rural localities with the urban areas (GH¢52.00) paying higher rents than households in the rural areas (GH¢24.30).

The main materials used by households for the construction of walls are cement/sandcrete blocks (53.5%) and mud (34.6%). In the urban areas, 79.8 percent of households live in dwellings constructed with cement/sandcrete blocks while as compared to 35.6 percent of household in the rural areas. A higher proportion of rural (50.3%) households live in dwellings constructed mainly with mud

The study also reveals that 33.6 percent of households in Ghana have access to pipe-borne water. About 37 percent also use water from the well, and 11 percent depend on natural sources for drinking water. The most common way households dispose of rubbish is through dumping, although the percentage of rural households doing so is larger. About 26 percent of households have no toilet facility. A substantial proportion of household also use public toilet (24.29%). Sixteen percent of households surveyed use KVIP and further 12.68 percent of households use flush toilets.

The study also reveals that over 80 + percent of households use or have access to mobile phone. Less than one percent have fixed telephone number. A significant number of household also have access to personal computer (7.5%) and internet (7.1%). The survey reveals substantial difference between the localities. The proportion of households in urban area using electronic and communication gadget is relatively higher compared to households in the rural localities.

## **Financial Assets**

Results show that the Ashanti Region recorded the highest average of indebtedness of household members with 20.3% and the Upper West Region recorded the lowest average of indebtedness with about 2%. Moreover, the level of indebtedness of males across regions is higher than that of females, 16% as against 9.8% of females.

It is evident that both urban household lent less out of their households (37%) than rural households who lent out more (63%). The Ashanti region recorded highest lending rate (19%) while the Upper West recorded the lowest lending rate (1.0%). Males across regions lend more than females with overall lending rate for males being 14% and that of females being 6.8%.

Brong Ahafo recorded the highest (41.1%) number of individuals that transfer money or goods outside the household. Results show that 40% of the male population admitted transferring out of their households while only 18% of females admitted transferring money and goods outside their household. The Ashanti Region on the other hand, recorded the highest number of household members (18.8%) who received remittances. On the whole more females (55.7%) reported receiving than males (44.4%).

Majority (about 85 percent) of households in all ten regions had no savings accounts with the Upper East and West recording the worst figure (2.7%). Urban males and females dominated their rural counterpart with the proportion of savings with urban males recording about 43.4% and urban females recording about 53.2% of individuals owning savings account. Results show that individuals save mainly to prepare for unexpected events such as accidents (36%).

## **Psychological Measures**

Among individuals living in urban areas, the incidence of depression is relatively less severe compared to the case among rural dwellers. 77 percent of urban dwellers scored less than 20 on the K-10 measurement implying low depression compared to 66% for rural folks.

In terms of depression across various regions, Volta Region recorded the highest rate of severe depression among its populace, about 9% followed by Upper East (3.9) and Northern Regions (3.8%).

There is a general sense of lack of trust among individuals living in urban areas as revealed in the survey data. Significant 46.2% of urban dwellers either disagree or strongly disagree to the fact that most individuals in their villages are trustworthy. On the contrary, about 56% of rural folks do not have issues with trusting individuals in their villages/towns as they feel most individuals in their villages can be trusted.

In terms of gender categories, about 51% of males 13 years and older feel most individuals in their villages can be trusted compared to only 46% of females feeling same. Individuals aged 13 years and older in the three northern regions have the least problem trusting individuals in their villages/towns. About 76% of individuals ages 13 years and older in villages/towns in the Upper West Region agree that most individuals can be trusted.

With individuals' perceived willingness to offer assistance to other village/town folks when needed, 36% of all individuals aged 13 years and above disagree that most individuals are willing to help others. Individuals 13 years and older in the three northern regions yet again appear most friendly and willing to assist others in need.

Undoubtedly, more individuals aged 13 years and above in the urban areas (66%) agree that individuals need to be alert or else they could easily fall prey to cheats who will take advantage of them. Though a little less than the proportion in the urban areas, the percentage of rural folks who also agree to the need to be alert is significantly high (60%). All the regions have more than 50 percent of their individuals aged 13 years and older agreeing to the need to be on high alert in order not to be taken advantage of.

### **Risk Preferences, Social Status and Responsibilities**

In general, individuals 13 years and more are risk averse rather than risk loving. About 95% of the individuals will rather go for the little but sure reward in the short term, than wait to get big reward in the future. Region wise, Western and Greater Accra Regions have the most risk loving individuals aged 13 years and more while Volta Region houses the least risk loving individuals.

Generally, about 50% of individuals aged 13 years and older perceive themselves having high social status in the communities while only 22% feel they have low social status in the community. With perceived social status in relation to the entire country, about 74% of these individuals perceive themselves as having high social status in relation to Ghana with only 9% claiming to have low social status.

Generally, about 21% of individuals aged 13 years and above take time out of their busy schedules to cater for children while the remaining 79% claim they do not have the time for that. Unsurprisingly, more females (23%) than males (18%) devote some time to caring for children since care for children is generally seen as a key responsibility for women in the Ghanaian society.

# **1 INTRODUCTION**

## **1.1 Background**

The Ghana socio-economic panel survey is a joint effort between the Economic Growth Centre (EGC) at Yale University and the Institute of Statistical, Social and Economic Research (ISSER) at Legon (Accra, Ghana). The survey is meant to remedy a major constraint on the understanding of development in low-income countries - the absence of detailed, multi-level and long-term scientific data that follows individuals over time and describes both the natural and built environment in which the individuals reside. Most data collection efforts are short-term - carried out at one point in time; and limited in scope – collecting information on only a few aspects of the lives of the persons in the study; and when there are multiple rounds of data collection, individuals who leave the study area are dropped. This latter means that the most mobile people are not included in existing surveys and studies, perhaps substantially biasing inferences about who benefits from and who bears the cost of the development process.

The 2013 survey is the second in a series of survey that will be implemented approximately every 3 years. The survey used the Computer-aided personal interviewing (CAPI) technique in the capture of data. This is the first of its kind that CAPI is being used to capture data in a complex socioeconomic panel survey in Ghana. Until recent, survey data in developing countries had been collected using the paper and pencil interviewing technique.

The second wave also interviewed a sample of moved households and individuals who have moved out of original households to form new households or joined other households originally not in the panel sample. Thus increasing the number of households in the Panel Study due to the nature of the design; tracking wholly moved and split households.

## **1.2 Objectives of the Survey**

The principal objective of the panel survey was to provide a comprehensive data base for carrying out a wide range of studies of the medium- and long-term changes, or lack of changes, that take place during the process of development.

The information gathered from the survey was expected to inform decision makers in the formulation of economic and social policies to:

- Identify target groups for government assistance;
- Construct models to stimulate the impact on individual groups of the various policy options and to analyze the impact of decisions that have already been implemented;
- Access the economic situation on living conditions of households; and
- Provide benchmark data for district assemblies.

### **1.3 Operations and Management**

Funding for the Ghana Panel Survey is provided by the EGC at Yale University. Designing of the survey is being done collaboratively between the ISSER. ISSER supervises and carries out the survey operations. The Principal Investigator of the project is Christopher Udry. Other 3 researchers are Dean Karlan and Mark Rosenzweig at Yale University, and Ernest Aryeetey, Isaac Osei-Akoto and Robert Osei at University of Ghana.

The survey is being managed by a Project Directorate, which is assisted by a Project Implementation Team and a staff of technical officers based at ISSER and the EGC. The Project Implementation Team is headed by a Project Coordinator and two research assistants (Field Operations Assistant and a Help-Desk Officer).

### **1.4 Survey Instrument**

The survey used two questionnaires:

- A household questionnaire and
- A community questionnaire (including a Price Questionnaire)

The household questionnaire is divided into 12 main sections covering the following topics:

- Household Background Information,
- Information on Non-resident Relatives and Spouses,
- Household assets – Farm assets and financial assets
- Agricultural production - plot, land tenure, inputs, labor, harvest, crop stores and sales,
- Non-farm Household Enterprises-types, assets and finance, labor, revenue and expenses,
- Household health - Insurance, Anthropometry, Immunization, Activities of Daily Living, Miscellaneous Health, Health in the Past 2 Weeks, Health in Last 12 Month,
- Women's health - fertility and power relations,
- Men's health – reproductive health and power relations,
- Children's module-health, Digit Span test, Raven's Pattern Cognitive Assessment,
- Psychology and Social Networking – psychology, personality questions, social networking and information seeking,
- Household Consumption and Expenditure and
- Housing characteristics

The household head (the individual designated by the household members as the household head) provided responses to major part of the questionnaire and where appropriate, individuals identified as most knowledgeable in the household responded to specific sections of the questionnaire.

All households were mapped using Geographic Positioning System (GPS) mapping units.

## **1.5 Sample design**

The survey provides regionally representative data for the 10 regions of Ghana. In all, 5010 households from 334 Enumeration Areas (EAs) were sampled. Fifteen households were selected from each of the EAs. The number of EAs for each region was proportionately allocated based on estimated 2009 population share for each region. EAs for Upper East and Upper West regions, which have relatively smaller population sizes, were over sampled to allow for a reasonable number of households to be interviewed in these regions.

A two-stage stratified sample design was used for the survey. Stratification was based on the regions of Ghana. The first stage involved selecting geographical precincts or clusters from an updated master sampling frame constructed from the 2000 Ghana Population and Housing Census. A total of 334 clusters (census enumeration areas) were selected from the master sampling frame. The clusters were randomly selected from the list of EAs in each region. The selection was based on a simple random sampling technique. A complete household listing was conducted in 2009 in all the selected clusters to provide a sampling frame for the second stage selection of households.

The second stage of selection involved a simple random sampling of 15 of the listed households from each selected cluster. The primary objective of the second stage of selection was to ensure adequate numbers of completed individual interviews to provide estimates for key indicators with acceptable precision at the regional level. Other sampling objectives were to facilitate manageable interviewer workload within each sample area and to reduce the effects of intra-class correlation within a sample area on the variance of the survey estimates

The second wave interviewed a sample of moved households and individuals who have moved out of original households to form new households or joined other households originally not in the panel sample. Thus increasing the number of households in the Panel Study. A total of 475 split of households were created and added to the panel study.

## **1.6 Training and fieldwork**

A 4 weeks (25 days) training for field enumerators was held at Diocesan Pastoral and Training Centre, Koforidua from 19th of January to 12th February 2013 to prepare for the data collection. In all 85 candidates were recruited for the training. This is made up of 20 Supervisors and 65 Interviewers. Recruitment was done with careful consideration for language proficiency and diversity. Consideration was also given to experience in the conduct of household surveys and especially participation in previous ISSER surveys as well as knowledge in Information and



Communication Technology (ICT). The minimum educational qualification for consideration was a diploma (Higher National Diploma).

The Project Management Team took the enumerators through the various sections of the questionnaire including the concepts and definitions used as well as CAPI technique using the Blaise software. The training also involved assessment exercises, field practice, role plays and group discussions and interviews in the major local languages.

Eighteen teams were involved in the data collection. Each of the teams was made up of a Supervisor, and three Primary Interviewers. The Supervisor is responsible for conducting the community survey and collection of GPS data points of facilities and structures of various institutions. The Primary Interviewers conduct daily interviews with the household. The questionnaire was administered through CAPI technique. Each household was visited four times to complete an interview and each visit was expected to last a maximum of two hours. At the end of every interview encounter, until the last visit, the respondent is made to understand that there will be another visit to the household. This enabled the respondent to agree to an appointment with the interviewer.

A number of supervisory teams from ISSER visited the field at regular intervals to enforce good quality control for field operations.

## 1.7 Survey completion

The survey completed interviews for 4774 households across the country, indicating that 13.0 percent of the sampled household were not completed. The data contained information for 16,356 household members. The data also suggests a household size of 3.4 – 3.8 for rural and 2.9 for urban localities.

Table 1-1 Completion rate

Region of Residence in Wave II	Completed Interview		Incomplete		Total	
	freq	%	Freq	%	freq	%
Western Region	410	81.7	92	18.3	502	100.0
Central Region	401	88.5	52	11.5	453	100.0
Greater Accra Region	542	87.3	79	12.7	621	100.0
Volta Region	413	79.3	108	20.7	521	100.0
Eastern Region	557	80.1	138	19.9	695	100.0
Ashanti Region	835	85.3	144	14.7	979	100.0
Brong Ahafo Region	490	89.1	60	10.9	550	100.0
Northern Region	673	96.7	23	3.3	696	100.0
Upper East Region	260	98.1	5	1.9	265	100.0
Upper West Region	193	95.5	9	4.5	202	100.0
Total	4,774	87.1	710	13.0	5,484	100.0

Table 1-2 Distribution of Households

Region of Residence in Wave II	Region of Residence in wave I											Total
	WR	CR	GA	VR	ER	AR	BA	NR	UE	UW	Split off	
Western Region	456	3	0	0	0	3	3	0	1	0	36	502
Central Region	2	411	8	1	2	1	0	0	0	0	28	453
Greater Accra Region	2	4	571	5	15	12	3	1	1	0	7	621
Volta Region	0	1	1	484	1	0	0	2	1	0	31	521
Eastern Region	0	1	2	4	605	17	1	0	0	0	65	695
Ashanti Region	4	0	2	0	7	853	6	0	3	2	102	979
Brong Ahafo Region	1	0	0	0	0	9	491	3	2	1	43	550
Northern Region	0	0	0	1	0	2	4	574	1	2	112	696
Upper East Region	0	0	1	0	0	3	0	2	231	0	28	265
Upper West Region	0	0	0	0	0	0	2	2	0	175	23	202
Total	465	420	585	495	630	900	510	584	240	180	475	5,484

Table 1-3 number of Households completed

Region of Residence in Wave II	Region of Residence in wave I											Split off	Total
	WR	CR	GA	VR	ER	AR	BA	NR	UE	UW			
Western	378	3	0	0	0	2	2	0	0	0	25	410	
Central	2	366	7	1	2	1	0	0	0	0	22	401	
Greater Accra	1	4	493	5	15	12	3	1	1	0	7	542	
Volta	0	1	1	376	1	0	0	2	1	0	31	413	
Eastern	0	0	2	4	485	16	1	0	0	0	49	557	
Ashanti	3	0	2	0	4	726	6	0	3	2	89	835	
Brong Ahafo	1	0	0	0	0	9	435	3	2	1	39	490	
Northern	0	0	0	1	0	1	3	562	1	2	103	673	
Upper East	0	0	1	0	0	3	0	2	228	0	26	260	
Upper West	0	0	0	0	0	0	2	2	0	172	17	193	
Total	385	374	506	387	507	770	452	572	236	177	408	4,774	

## 2 DEMOGRAPHIC CHARACTERISTICS

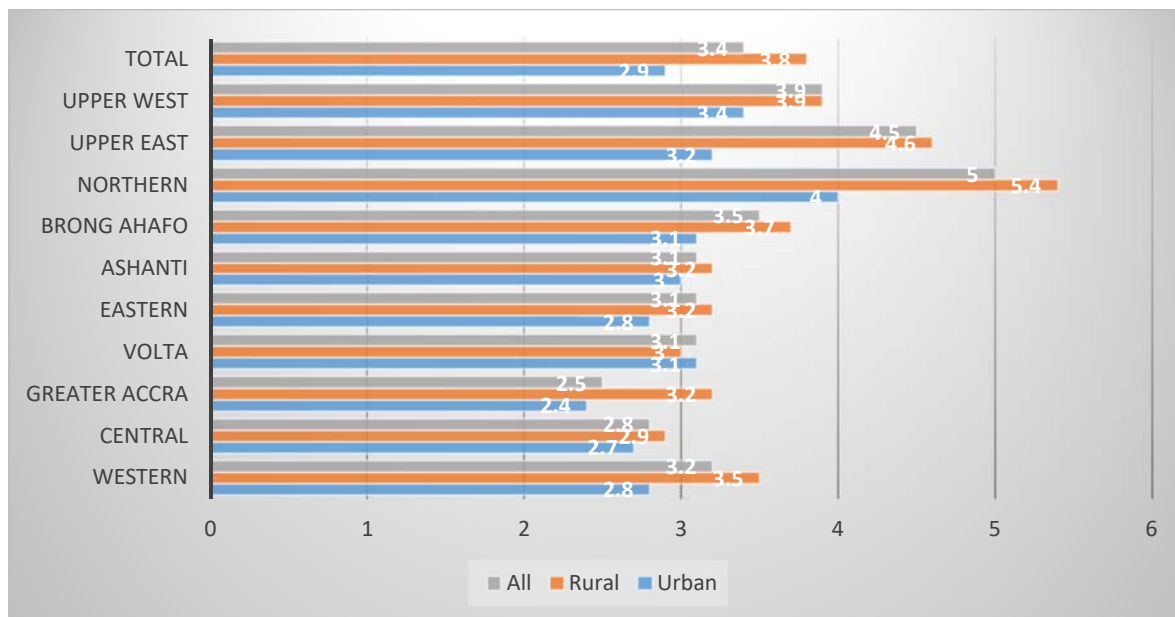
### 2.1 Household composition

The data from the second wave of the Ghana Socioeconomic Panel Survey covered a sample of 4,774 households containing 16,356 household members. The second wave however was unique in the sense that it tracked movement of households as well as individual within a household. Thus present a much more detailed and longer-term picture of households and individuals' movement over time.

A household is defined as a person or a group of persons, who live together in the same dwelling, share the same house-keeping arrangements and are catered for as one unit, who acknowledge an adult male or female as the head of the household. In general, a household 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.

A total of 5484 households were selected for the survey comprising of 5009 households from the baseline survey and 475 households from split of households created of which 4774 households were successfully interviewed

Figure 2-1 Mean household size, by region and locality



The mean household size for the country is 3.4 compared to mean household size of 4 obtained from Ghana Living Standard Survey Six (GLSS6) and mean household size of 4.4 from the 2010 Census. Average household sizes that are higher than the total average are found in Brong Ahafo (3.5), Northern (5.0), Upper East (4.5) and Upper West (3.9). The survey results further indicates

that rural (3.8) households are on average higher than households in the urban (2.9) localities (Figure 2-1).

Results from **Error! Not a valid bookmark self-reference.** suggests that more Ghanaians are living in the rural areas compared to the urban areas. In the urban areas, across region most households are located in the Greater Accra and Ashanti Region. In the rural areas a higher proportion of households are in the northern region.

The percentage of households with at least one adult of each sex together and one or more children is 82.2 percent (

Table 2-2). The survey results reveals that 8.8 percent of households consist of one female adult living with one or more children compared to 1 percent of their male adult counterparts. The percentage of households containing one male adult without children (20.4%) is higher than the corresponding percentage of households containing one female adult without children (15.4%).

Table 2-1 Estimated population, by region and locality

Region of Residence	Percentages			Estimated Population		
	Urban	Rural	Total	Urban	Rural	Total
Western	6.8	8.8	8.1	382	945	1,327
Central	8.4	6.2	7.0	474	662	1,136
Greater Accra	20.3	2.1	8.4	1,149	226	1,375
Volta	7.0	8.1	7.7	396	864	1,260
Eastern	9.5	11.1	10.6	539	1,187	1,726
Ashanti	21.9	12.4	15.6	1,236	1,322	2,558
Brong Ahafo	10.1	10.6	10.4	569	1,134	1,703
Northern	13.8	24.0	20.5	780	2,567	3,347
Upper East	1.2	10.3	7.2	70	1,104	1,174
Upper West	1.0	6.5	4.6	54	696	750
Total	100.0	100.0	100.0	5,649	10,707	16,356

Table 2-2 Distribution of households, by adult composition and presence of children

Adults in household	Without Children	With Children	Total
At least one adult of each sex	51.0	82.2	75.4
One male adult	20.4	1.0	5.2
Two or more male adults	2.8	0.3	0.9
One female adult	15.4	8.8	10.2
Two or more female adults	10.4	7.7	8.3
Total	100.0	100.0	100.0

Table 2-3 results indicate that a higher proportion of households are headed by males (63.5%) than females (36.6%). The result is however not different from what GLSS 6; 69.5 percent of households are headed by males as compared to 30.5 percent headed by females (GSS, 2014). The proportion of male-headed households is higher in rural areas (67.6) than in the urban area (57.4%). The proportion of male-headed households is highest in the rural areas of the northern region (85.8%) and lowest in the rural areas of the central region of Ghana (47.1%).

Table 2-3 Percentage of male or female-headed households, by region and locality

Region of Residence	Urban		Rural		Total	
	Male	Female	Male	Female	Male	Female
Western	55.5	44.5	67.4	32.6	63.4	36.6
Central	48.9	51.2	47.1	52.9	47.9	52.1
Greater Accra	58.3	41.7	70.0	30.0	59.8	40.2
Volta	59.1	40.9	59.8	40.2	59.6	40.4
Eastern	53.9	46.1	63.4	36.6	60.1	39.9
Ashanti	57.2	42.8	64.2	35.8	60.7	39.3
Brong Ahafo	51.4	48.6	67.6	32.4	61.6	38.4
Northern	70.6	29.4	85.8	14.2	81.4	18.6
Upper East	59.1	40.9	67.7	32.4	66.9	33.1
Upper West	75.0	25.0	72.9	27.1	73.1	26.9
Total	57.4	42.6	67.6	32.4	63.5	36.6

Table 2-4 Average age of household heads, by locality and sex

Region of Residence	Urban			Rural			Total		
	Male	Female	All	Male	Female	All	Male	Female	All
Western	43.9	45.4	44.6	45.5	50.6	47.2	45.1	48.5	46.3
Central	48.4	49.9	49.2	47.4	52.5	50.1	47.8	51.4	49.7
Greater Accra	45.7	50.1	47.5	48.1	57.1	50.8	46.0	50.8	47.9
Volta	44.1	47.8	45.7	51.3	57.9	53.9	49.1	54.8	51.4
Eastern	48.7	50.2	49.4	48.8	53.2	50.4	48.8	52.0	50.1
Ashanti	44.8	47.2	45.9	47.9	54.8	50.4	46.5	50.7	48.1
Brong Ahafo	48.2	55.5	51.7	49.3	54.2	50.9	49.0	54.8	51.2
Northern	49.7	49.2	49.6	48.3	49.0	48.4	48.7	49.1	48.7
Upper East	42.3	43.0	42.6	54.7	51.4	53.6	53.8	50.5	52.7
Upper West	48.0	55.8	49.9	53.1	53.7	53.3	52.7	53.8	53.0
Total	46.5	49.4	47.7	49.2	53.5	50.6	48.2	51.6	49.4

The average age of a household head is 49.4 years (Table 2-4). Female (51.6 years) household heads on average are older than their male (48.2 years) counterparts. Table 2-4 further indicates

that the mean ages of male household heads in both urban (46.5 years) and rural (49.2 years) areas of Ghana are lower than the average age of female household heads in urban (49.4 years) and rural (53.5 years) areas.

Figure 2-2 Status of household members, by locality

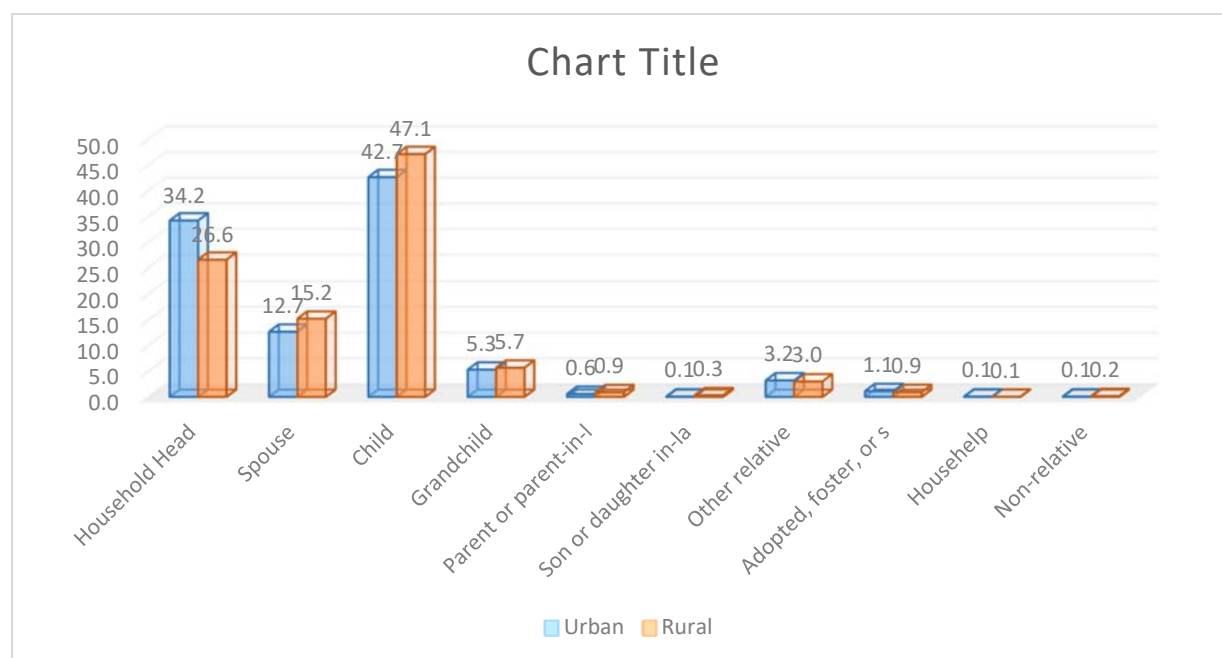


Figure 2-1 reveals that about 34.2 percent of the household members in the urban areas are household heads whereas 26.6 percent of their rural counterparts are head. The figure further reveals that there are relatively more spouses in the rural areas (15.2%) than in the urban area (12.7%). This gives an indication that there are more households with only one parent (single parent) in the urban areas than there are in the rural areas.

## 2.2 Age and Sex Distribution

The results from Table 2-5 give an indication that the population in the working age group is relatively more than those in the dependency age group. The data reveals that children under 15 years account for about 37 percent of the population, while the aged persons (65 years and older) form 7.5 percent. The data further reveals that working age (15-64) group account for the remaining 56 percent of the population. This implies that on average each person in the working age group has one additional person to support.

The distribution of the age groups differs by locality with the rural areas (47.1%) having more people in the dependency age group compared to those living in the urban areas (39.8%).

Table 2-5 Age distribution of population, by locality and sex (percent)

Region	Urban			Rural			Total		
	Male	Female	All	Male	Female	All	Male	Female	All
0-4	11.6	9.0	10.2	12.3	10.9	11.6	12.1	10.2	11.1
5-9	13.6	10.2	11.7	15.7	14.0	14.8	15.0	12.6	13.8
10-14	12.1	10.1	11.0	14.5	11.5	12.9	13.7	11.0	12.3
15-19	9.7	9.4	9.5	11.5	8.6	10.0	10.9	8.9	9.9
20-24	7.2	7.4	7.3	6.7	5.8	6.3	6.9	6.4	6.6
25-29	5.5	7.5	6.6	4.6	5.7	5.2	4.9	6.4	5.7
30-34	6.4	9.3	8.0	4.6	7.4	6.0	5.2	8.1	6.7
35-39	5.9	6.4	6.2	4.5	5.5	5.0	4.9	5.8	5.4
40-44	6.0	6.4	6.2	5.2	5.8	5.5	5.4	6.0	5.7
45-49	5.9	5.0	5.4	3.6	4.6	4.2	4.4	4.8	4.6
50-54	3.8	4.9	4.4	3.7	4.9	4.3	3.7	4.9	4.3
55-59	4.3	4.0	4.1	2.9	3.3	3.1	3.4	3.6	3.5
60-64	2.2	2.9	2.6	3.3	3.6	3.4	2.9	3.3	3.1
65 and above	6.1	7.6	7.0	7.0	8.4	7.7	6.7	8.2	7.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

### 2.3 Marital status and age at first marriage

Figure 2-3 shows that 62.3 percent of population have ever married (consensual union, married, divorced, separated and widowed) whilst 37.7 percent have never married. This compares well with GLSS 6 results where 57.7 percent of the population 12 years and older have ever married while 42.3 percent have never married. The figure further reveals that the proportion who have married is higher in the rural area (45.0%) of Ghana compared to the urban areas (39.3). The data also indicates that the proportion of persons divorced is high in the urban areas (6.2%) relative to the rural areas (4.0%).

Figure 2-4 reveals that in Ghana, the mean age at first marriage is 23.1 years with females (21.2 years) marrying earlier than their male (25.6 years) counterparts. The age at first marriage varies by locality with rural areas marrying earlier than their urban counterpart. In the rural areas, the mean age at first marriage is 22.5 years compared to 24.0 years in the urban areas. The survey results show that females in both the rural and urban areas marry earlier (20.7 years for rural and 22.2 years for urban) than their male counterparts (20.7 years for rural and 26.7 years for urban).

Figure 2-3 Population by marital status and locality

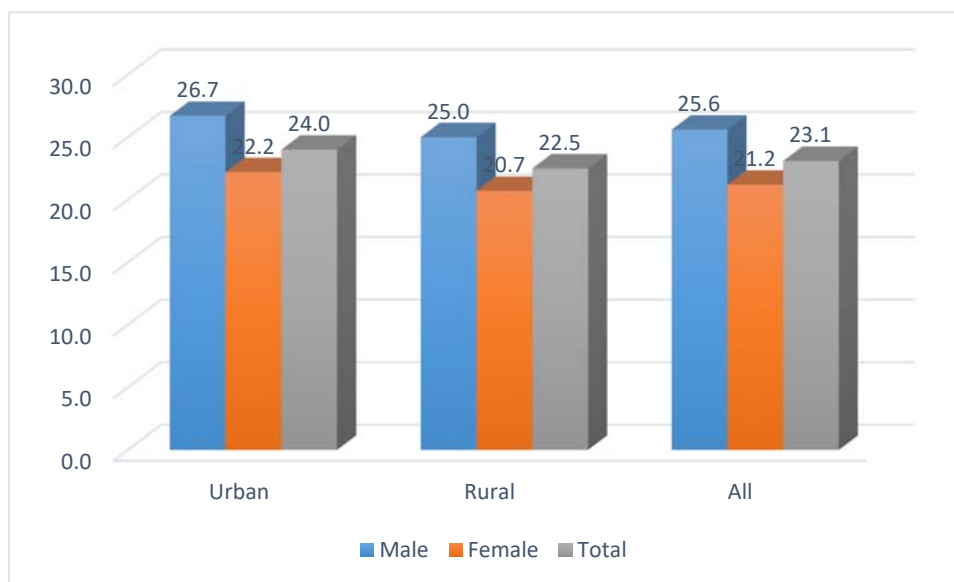
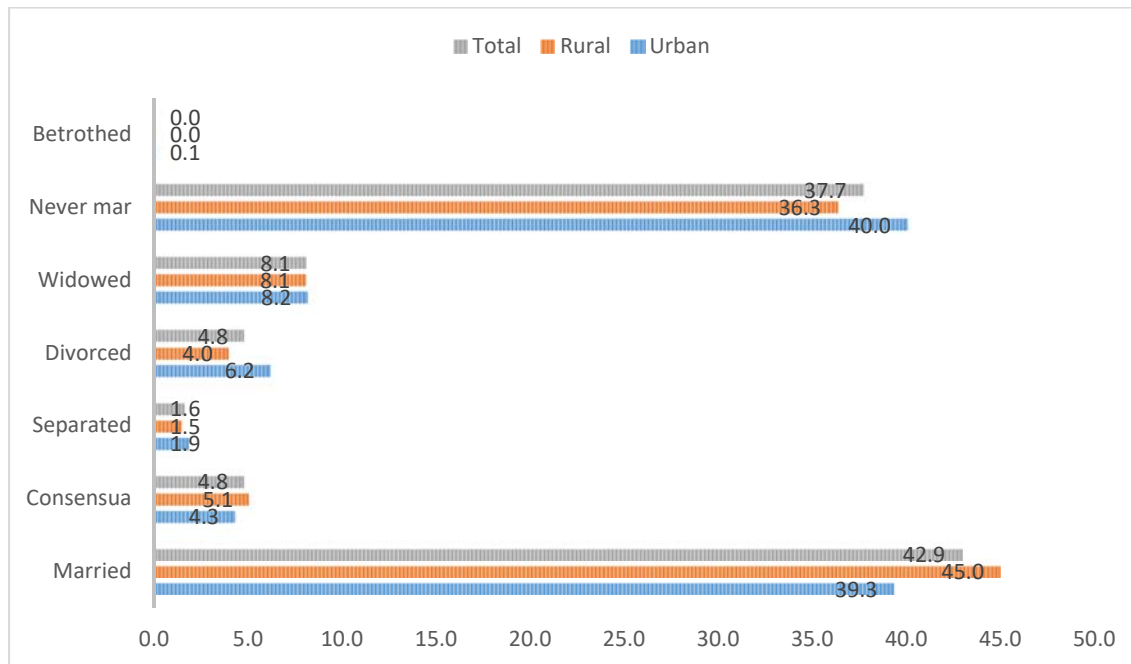


Figure 2-4 Mean age (years) of population at first marriage, by sex and locality



## 2.4 Nationality, Ethnicity and Religion

Results from Table 2-6 reveals that the vast majority of the populations surveyed are Ghanaians (99.6%), with less than two percent (0.4%) being non-Ghanaians. Togolese, Burkinabe and Nigerian nationals constitute majority of non-Ghanaians, probably because of the proximity of these countries to Ghana.

Table 2-6 Population, by sex and nationality (percent)

Nationality	Male	Female	Total
Ghanaian (Birth)	99.4	99.1	99.2
Ghanaian (Naturalization)	0.3	0.5	0.4
Burkinabe	0.2	0.2	0.2
Nigerian	0.0	0.1	0.0
Ivorian	0.0	0.0	0.0
Togolese	0.1	0.2	0.1
Liberian	0.0	0.0	0.0
Other African	0.0	0.0	0.0
British	0.0	0.0	0.0
Total	100.0	100.0	100.0

Household heads were asked of the ethnic group to which they belong.

Table 2-8 also presents information on the religious affiliation of the household heads. The survey reveals that majority of the household heads are affiliated to Christianity religion (68.5%). Islam and Traditional religion constitute 17.7 percent and 6.6 percent respectively. About 6.9 percent of household heads profess to have no religious affiliation.

Christianity is dominant in all the regions except Northern, Upper East and Upper West. The majority of household heads in the Upper East (23.9%) and Upper West (32.3%) regions who are Christians are Catholic.

Table 2-7 summarizes the ethnic group to which these households head belongs. Members of the same ethnic group share certain beliefs, values and norms that relate to a common cultural background. The survey results indicate that the majority of the heads of households within the country are Akan (44.1%) followed by Mole-Dagbani (16.6%) and Ewe (12.7%) whilst the Mande (0.9%) constitute the smallest ethnic group.

The data from

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Table 2-7 further reveals 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. The majority of the household heads in Northern (56.5%), Upper East (48.5%) and Upper West (68.4%) are Mole-Dagbani. The Western, Central, Eastern, Ashanti and Brong Ahafo regions are predominantly inhabited by the Akan ethnic group. A higher proportion of household heads in Greater Accra identify themselves as Ga-Dangme (48.1%), Akans (25.9%) and Ewes (17.2%). Eastern region is predominantly inhabited by Akans (51.3%), Ga-Dangme (22.6%) and Ewes (13.9%).

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Christianity is dominant in all the regions except Northern, Upper East and Upper West. The majority of household heads in the Upper East (23.9%) and Upper West (32.3%) regions who are Christians are Catholic.

Table 2-7 Household heads, by region and ethnicity (percent)

Ethnicity	Region of Residence										All
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Akan	76.3	88.3	25.9	1.0	51.3	79.3	64.9	3.6	0.4	0.5	44.1
<i>Asante</i>	51.2	10.3	11.9	0.2	40.4	8.9	45.7	2.7	0.0	0.0	18.0
<i>Fante</i>	5.1	2.5	6.7	0.5	8.7	68.5	17.8	0.7	0.4	0.0	16.4
<i>Other Akan</i>	20.0	75.5	7.3	0.2	2.2	1.9	1.4	0.2	0.0	0.5	9.7
Ga-Dangme	1.7	1.0	48.1	0.0	22.6	1.1	1.4	0.3	0.4	0.0	8.6
Ewe	9.0	2.5	17.2	78.2	13.9	2.2	4.9	3.3	0.0	0.0	12.7
Guan	0.5	4.3	1.5	9.7	7.4	0.0	2.0	7.0	0.4	0.0	3.5
Gurma	1.5	0.0	0.6	5.1	1.1	2.9	3.7	14.3	32.3	6.2	5.7
Mole-Dagbani	4.9	0.3	2.1	0.0	0.9	7.5	10.4	56.5	48.5	68.4	16.6
Grusi	0.2	0.0	0.8	0.2	0.9	1.7	3.9	0.2	3.1	22.8	2.0
Mande	0.2	0.3	0.0	0.2	0.0	0.2	1.0	0.2	11.9	0.0	0.9
Other tribes (Ghana)	4.6	0.8	2.1	3.9	1.3	3.5	3.5	10.9	2.7	0.0	3.8
Other tribes (West African)	0.2	1.0	1.5	1.7	0.7	1.7	3.7	3.0	0.4	2.1	1.7
Other tribes (Other African)	0.7	1.8	0.2	0.0	0.0	0.0	0.6	1.0	0.0	0.0	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

Table 2-8 Household heads, by religion (percent)

Religious Denomination	Region of Residence										All
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Christians	86.8	83.3	83.2	78.2	87.9	83.4	68.2	16.2	38.5	41.1	68.5
<i>Catholic</i>	14.6	10.7	5.6	16.7	8.1	19.3	15.5	6.5	23.9	32.3	13.7
<i>Anglican</i>	2.7	1.8	3.5	0.5	1.1	1.0	0.0	0.2	0.8	0.0	1.2
<i>Presbyterian</i>	4.6	3.2	8.0	24.7	20.6	4.2	7.1	0.7	0.8	0.0	7.7
<i>Methodist</i>	13.4	16.0	7.8	1.7	5.2	10.8	8.6	0.2	0.0	1.6	7.0
<i>Pentecostal</i>	17.3	16.0	16.8	15.3	21.5	14.3	14.9	3.3	11.5	5.2	13.9
<i>Spiritualist</i>	2.2	3.0	1.3	1.7	0.4	0.8	0.8	0.6	0.0	0.0	1.1
<i>Other</i>											
<i>Christian</i>	32.0	32.7	40.3	17.7	31.1	33.1	21.2	4.8	1.5	2.1	24.0
Muslim	3.9	7.2	9.2	3.4	3.3	8.1	20.8	59.9	24.6	40.6	17.7
Traditional	0.5	0.3	0.6	12.6	1.8	1.1	1.6	16.5	33.5	16.7	6.6
Other Non- Christian	0.7	0.3	0.9	0.0	0.0	0.1	0.0	0.7	0.0	0.0	0.3
No Religion	8.1	9.0	6.1	5.8	7.0	7.3	9.4	6.7	3.5	1.6	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

### 3 EDUCATION

Education constitutes the main means through which a country invests in human capital. It is an important determinant of later life success. It is the process of acquiring knowledge, skills, values and attitudes to fully develop individual capacities for societal wellbeing. Over the past decade human capital investments have been a central focus of development policy. There has been a number of educational policies and programmes to improve education access and participation.

This chapter provides information on the levels of educational attainment by the adult population, current school enrolment, and educational expenditure by household, adult literacy rates and apprenticeship training that can be used to assist in monitoring performance to meet commitments such as the Education for All (EFA) goals, Millennium Development Goals (MDGs), UNESCO Goals and Ghana Education Strategic Plan (2010-2020).

#### 3.1 Educational Attainment

The result from Table 3-1 indicates that about 4 percent of adults have never been to school. A further 36.5 percent attended school but did not obtain MSLC/BECE certificate. About 45 percent of adults have the MSLC/BECE certificate and only about 7.9 percent have obtained secondary or higher level qualification. There is also a clear gender gap in education in favor of males. A higher proportion of females (4.9%) have never attended any school as compared to their male (3.2%) counterpart. In addition, the proportion of females (7.9%) who have secondary or higher level qualifications is low compared to their male (20.7%) counterpart.

Table 3-1 Population aged 15 years and older, by educational attainment and sex (percent)

Level of Educational Attainment	Percent			Sample		
	Male	Female	All	Male	Female	All
None	3.2	4.9	4.0	39	56	95
less than MSLC/BECE/V	27.8	45.8	36.5	342	523	865
MSLC/BECE/VOC	48.4	41.4	45.0	595	472	1,067
Secondary or Higher	20.7	7.9	14.5	254	90	344
Total	100.0	100.0	100.0	1,230	1,141	2,371

Table 3-2 further reveals that apart from the northern region of Ghana where the proportion of females who have never been to school is lower compared to their male counterpart, the proportion of females who have never been to school is higher than for males in the other nine

regions of Ghana. On the other hand, the proportion of males who have attained MSLC/BECE/Vocational education is higher than the proportion of females in all the regions of Ghana. The same pattern is observed at the Secondary/SSS/SHS and higher category where the level of attainment is higher for males than for females.

Table 3-2 Population aged 15 years and older, by educational attainment, region and sex (percent)

Region of Residence	Level of Educational Attainment				
	None	less than	MSLC/BECE	Secondary	Total
<b>MALE</b>					
Western	4.9	32.5	45.5	17.1	100.0
Central	1.1	39.3	51.7	7.9	100.0
Greater Accra	1.7	23.1	44.5	30.6	100.0
Volta	2.5	24.6	51.6	21.3	100.0
Eastern	2.7	29.4	57.8	10.2	100.0
Ashanti	3.5	18.8	55.1	22.7	100.0
Brong Ahafo	1.4	35.7	47.1	15.7	100.0
Northern	5.6	32.2	27.8	34.4	100.0
Upper East	10.5	26.3	26.3	36.8	100.0
Upper West	8.3	41.7	25.0	25.0	100.0
Total	3.2	27.8	48.4	20.7	100.0
<b>FEMALE</b>					
Western	6.5	36.6	47.3	9.7	100.0
Central	3.6	53.6	40.2	2.7	100.0
Greater Accra	2.7	33.0	46.0	18.4	100.0
Volta	3.9	44.2	45.7	6.2	100.0
Eastern	6.7	50.8	40.9	1.6	100.0
Ashanti	4.9	46.3	42.3	6.5	100.0
Brong Ahafo	4.0	54.8	34.9	6.4	100.0
Northern	3.9	65.4	15.4	15.4	100.0
Upper East	16.7	29.2	33.3	20.8	100.0
Upper West	14.3	85.7	0.0	0.0	100.0
Total	4.9	45.8	41.4	7.9	100.0

### 3.2 Current School Attendance

Table 3-3 and

Table 3-4 report on current school attendance of people who are of school age at all levels of the education ladder in the country by age, sex, locality and region. Table 3-3 shows that school attendance rate for persons of primary school is 86.6 percent at the national level. Similarly

attendance rate at the junior high school is 86.6 percent at the national level. Attendance rates are generally high in the urban areas than the rural areas of Ghana. Generally, attendance rates for males are higher than for females but the differences are minimal at both the national and locality levels. The difference in rates between males and females is more pronounced for rural areas, where attendance rates for age-group 19-25 for females is 24.7 percent compared to 42.0 percent for males.

Table 3-3 Current school attendance rate, by age, locality (rural/urban) and sex (%)

Age Groups (Years)	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
3-5	89.0	87.4	88.2	81.9	84.0	82.8	84.4	85.4	84.9
6-11	91.8	89.4	90.6	86.3	83.3	84.8	87.9	85.2	86.6
12-15	89.9	88.5	89.2	85.6	84.9	85.3	86.9	86.2	86.6
16-18	88.1	78.8	83.1	73.4	67.7	70.8	77.8	72.0	75.0
19-25	39.3	26.6	32.1	42.0	24.7	33.9	41.0	25.6	33.1
All	80.1	72.0	75.9	76.4	71.7	74.2	77.6	71.8	74.8

Table 3-4 shows that over 80+ percent of children aged 3 to 5 are currently attending school in all regions except the northern and upper west regions where less than 70 percent are currently attending school. The picture is almost the same among persons aged 6 to 11 years old, with a higher attendance rate (80% +) in all the regions except northern (70.5%) and upper west regions (57.9%).

Table 3-4 Current school attendance rate, by age and region (%)

Region of Residence	Age Groups (Years)					Total
	3-5	6-11	12-15	16-18	19-25	
Western	89.4	90.9	84.6	70.4	28.1	74.8
Central	85.5	94.8	92.5	86.2	24.7	80.1
Greater Accra	85.7	92.8	88.7	80.0	28.9	74.4
Volta	97.2	95.2	93.9	82.0	34.8	80.1
Eastern	92.9	91.9	94.0	79.0	24.7	78.3
Ashanti	94.6	95.9	94.3	77.5	30.7	79.9
Brong Ahafo	91.2	88.6	87.1	67.4	37.0	76.2
Northern	63.5	70.5	74.0	67.1	34.2	64.5
Upper East	83.7	94.4	94.9	89.8	57.8	85.2
Upper West	54.6	61.0	57.9	45.8	30.9	52.5
Total	84.9	86.6	86.6	75.0	33.1	74.8



Table 3-5 shows that over 80 + percent of adults in almost all the regions in the south have previously been to school. In the 3 northern region of Ghana, the story is different with only about 50 percent of adults in the northern region, 61.7 percent in the Upper East, and 52.4 percent in the Upper West region of Ghana had done the same. The survey reveals substantial difference between males and females. The proportion of males (81.2%) who have been to school are, generally higher than those of females (70.1%) throughout Ghana.

Table 3-5 Proportion of adults in each region who have been to school, by sex and locality

Region of Residence	Male	Female	Total
Western	94.5	80.1	86.9
Central	88.7	78.8	83.1
Greater Accra	95.5	89.6	92.3
Volta	87.5	75.0	80.8
Eastern	91.8	82.6	86.8
Ashanti	92.1	83.4	87.5
Brong Ahafo	88.1	75.6	81.7
Northern	58.8	42.5	50.6
Upper East	69.0	55.6	61.7
Upper West	58.1	47.1	52.4
Total	81.2	70.1	75.3

### 3.3 Educational expenses

The survey sought to find information on educational expenses incurred by households on each member attending school or college during the 12 months preceding the interview. The results from Table 3-6 indicates that households on average spend GH¢347.60 annually per household member attending school. On average, the total annual amount spent is higher in urban (GH¢578.50) than rural areas (GH¢217.30). Table 3-6 also indicates that relatively higher amount of money are spent on school and registration fees (GH¢267.40) and on food, boarding and lodging (GH¢219.80) and transportation (GH¢190.1) compared to PTA contribution (GH¢16.20), Uniforms and sports clothes (GH¢28.3), books and school supplies (GH¢44.70) and In-kind expenses (GH¢32.2).

Table 3-7 reveals information on household members responsible for paying for most of the educational expenses of household members currently attending school. According to the survey result, most of the educational expenses are paid for by the father (60.1%). The data show that the mother pays 19.3 percent of the educational expenses of the household members while both parents together pay 7.2 percent. Other household members (6.7%) and other relatives (4.7%) also contribute to the payment of educational expenses. At the levels of JHS and below, fathers pay about 61.8 percent of the educational expenses, but the contribution of fathers reduces for

household members attending secondary or vocational (51.7%) or higher (25.4%) levels of education.

Table 3-6 Average total amount spent by household per member attending school/college in the last 12 months by locality (GH¢)

Item	Urban	Rural	Total
School fees, registration fees	402.6	161.9	267.4
PTA contribution	23.7	12.2	16.2
Uniforms and sports clothes	34.9	24.4	28.3
Books and school supplies	71.0	29.3	44.7
Transportation	231.5	137.0	190.1
Food, boarding and/or lodging	271.0	183.7	219.8
Extra classes	79.9	49.3	63.2
In-kind expenses	42.4	24.8	32.2
Total	578.5	217.3	347.6

Table 3-7 Level of education of household members currently attending school/college by type of locality and persons paying for most educational expenses

Level	Father	Mother	Both parent	Other Household members	Other relatives	Non-relatives	Self	Other	Total
<b>Urban</b>									
JHS and less	57.0	23.3	8.2	6.4	4.4	0.4	0.1	0.2	100.0
Secondary	47.0	23.2	12.8	3.7	11.0	0.0	1.2	1.2	100.0
Higher	25.0	13.9	16.7	6.9	9.7	1.4	23.6	2.8	100.0
Total	54.8	22.9	9.0	6.1	5.2	0.4	1.2	0.4	100.0
<b>Rural</b>									
JHS and less	64.1	17.2	6.2	7.3	4.0	0.1	0.3	0.8	100.0
Secondary	56.0	20.9	7.1	5.0	8.2	0.6	1.7	0.6	100.0
Higher	26.2	16.7	7.1	0.0	14.3	2.4	31.0	2.4	100.0
Total	63.2	17.4	6.3	7.0	4.3	0.2	0.8	0.8	100.0
<b>All</b>									
JHS and less	61.8	19.2	6.9	7.0	4.1	0.2	0.3	0.6	100.0
Secondary	51.7	22.0	9.8	4.3	9.5	0.3	1.5	0.9	100.0
higher	25.4	14.9	13.2	4.4	11.4	1.8	26.3	2.6	100.0
Total	60.3	19.3	7.2	6.7	4.7	0.3	0.9	0.7	100.0

### 3.4 Literacy

This section provides information on the literacy status of persons 15 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 and any Ghanaian language with understanding. Table 3-8 shows that the literacy rate in Ghana is 40.3 percent. The literacy rate for males (47.3%) is higher than for females (34.0%). There are substantial differences between rural and urban literacy rates. Whereas 58.9 percent of adults in the urban areas is literate, only 30.3 percent.

Table 3-8 Adult literacy rates by sex and locality (read and write in English)

Sex	Urban	Rural	All
Male	67.7	37.2	47.3
Female	51.9	23.7	34.0
Total	58.9	30.3	40.3

Table 3-9 Adult literacy in English and Ghanaian Languages by sex and locality

Sex/Locality	Literate (Read and Write) in				Total
	English Only	Ghanaian Language	English and Ghanaian languages	Illiterate	
<b>Male</b>					
Urban	26.7	2.0	41.0	30.2	100.0
Rural	15.5	3.2	21.6	59.6	100.0
All	19.2	2.8	28.1	49.9	100.0
<b>Female</b>					
Urban	23.3	2.2	28.6	45.9	100.0
Rural	12.5	2.2	11.3	74.1	100.0
All	16.4	2.2	17.6	63.8	100.0
<b>Both Sexes</b>					
Urban	24.8	2.1	34.1	38.9	100.0
Rural	14.0	2.7	16.3	67.1	100.0
All	17.7	2.5	22.5	57.3	100.0

Table 3-9 shows information on adults who are literate in English and a Ghanaian Language. The results from the survey indicates that only about 22.5 percent of adults are literate in both English and a Ghanaian language while only small proportions are literate either in English only (17.7%) or in Ghanaian language only (2.5%).

It is also observed that about 25 percent of adult in the urban areas are literate in English only, 2.1 percent literate in a Ghanaian language only and 34.1 percent literate in both English and Ghanaian languages. In the rural areas, 14 percent are literate in English only, 2.7 percent literate in Ghanaian languages and about 16 percent literate in both English and Ghanaian languages.

The result from Table 3-9 also gives an indication that a higher proportion of adult male literate compared to their female counterpart. Whilst 28.1 percent of male adults are literate in both English and Ghanaian languages, the corresponding percentage for female adults is only 17.6 percent.

Table 3-10 Population 15 years and older by region, locality, sex and literacy course attendance

Region of Residence	Male		Female		All	
	Urban	Rural	Urban	Rural	Urban	Rural
Western	3.8	3.3	2.0	4.1	2.7	3.7
Central	0.0	5.2	1.1	7.9	0.6	6.9
Greater Accra	2.4	1.6	2.4	1.3	2.4	1.4
Volta	1.9	0.8	0.7	4.4	1.2	2.8
Eastern	0.7	2.1	0.5	2.5	0.6	2.3
Ashanti	4.0	3.7	2.0	5.8	2.9	4.8
Brong Ahafo	2.8	0.9	1.4	2.6	1.9	1.8
Northern	2.9	3.9	1.4	0.4	2.0	2.1
Upper East	0.0	3.9	3.2	1.7	1.9	2.7
Upper West	21.7	4.7	6.3	1.6	15.4	3.1
Total	2.8	3.1	1.7	3.0	2.1	3.0

Table 3-10 shows the population 15 years and older who have ever attended a literacy course by region, locality and sex. There are substantial differences between the localities. A higher proportion of the rural population (3.0%) has ever attended a literacy course compared to 2.1 percent of those in urban areas. Males and females in rural areas are also more likely to have taken courses in literacy than those in urban areas.

There are regional differences in the proportions of the population who have ever attended a literacy course. In the urban areas the Upper West region (15.4%) has the highest proportion of the population who had ever attended a literacy course while the Central region has the least (0.6%). In the rural areas, the Central region (15.4%) has the highest proportion of the population who had ever attended a literacy course while the Greater Accra region has the least (1.4%).

### 3.5 Apprenticeship training

This section looks at the distribution of apprentices 15 years and older in various industrial sectors of the Ghanaian economy and the length of time spent on apprenticeship training. According to Table 3-11, the major trade groups which take persons aged 15 years and older as apprentices are textile, apparel and furnishing, building, personal/grounds service, and transportation and material moving. Apprenticeship in the textile, apparel and furnishing trades is more common among females than among males in both urban and rural areas. The survey result indicate that 51.6 percent of females and 12.8 percent of males are engaged in textile, apparel

and furnishing trade apprenticeship. Again, trades like personal/grounds service and food preparation/processing and beverage services are also dominated by female apprenticeship, with little less than 2 percent of males engaged in them.

Major trades like building, transportation and material moving, automotive, mechanical trade, electrical trade and fishing/hunting/forestry on the other hand have high proportions of males relative to their female counterpart.

Table 3-11 Apprentices 15 years and older by main trade learnt, locality and sex

Main trade learnt	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Food preparation/ Processing and Beverage Service	0.6	5.2	3.1	0.0	6.6	3.0	0.3	5.9	3.0
Personal/Grounds Service Trades	2.3	45.2	25.2	0.9	35.8	16.8	1.6	40.9	21.0
Building Trades	31.0	0.4	14.7	34.4	0.0	18.8	32.8	0.2	16.7
Automotive Trades	11.7	0.2	5.6	9.2	0.2	5.1	10.4	0.2	5.3
Electrical Trades	9.1	0.0	4.3	7.0	0.2	3.9	8.0	0.1	4.1
Mechanical Trades	13.2	0.0	6.1	10.5	0.0	5.7	11.7	0.0	5.9
Fishing/Hunting/Forestry Trades	1.1	0.0	0.5	0.9	0.0	0.5	1.0	0.0	0.5
Textile, apparel and Furnishing	14.0	48.5	32.4	11.8	55.2	31.5	12.8	51.6	32.0
Other Production related Trade	2.6	0.4	1.4	3.0	1.6	2.3	2.8	0.9	1.9
Transportation and material moving trades	13.4	0.0	6.2	21.6	0.0	11.8	17.8	0.0	9.0
Visual and Performance Artists	0.6	0.2	0.4	0.2	0.0	0.1	0.4	0.1	0.3
Administrative/Support Services	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Others	0.2	0.0	0.1	0.6	0.4	0.5	0.4	0.2	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3-12 provides information on the average length of time spent on apprenticeship training for the population 15 years and older. On average, it takes about 24.3 months to complete apprenticeship training. The longest periods spent on apprenticeship training are in the areas of automotive trade (30.4 months) Mechanical trade (29.7 months) and Building trade (28.9).

Generally, males take a longer duration (26.4 months) to complete apprenticeship training than females (22.1 months). The longest average duration of apprenticeship training for males is spent on other trade (54 months) while the highest for females is spent on building apprenticeship (40.0 months). On average apprenticeship training in the urban areas takes a relatively longer

period (average 24.9 months) to complete than training undertaken in rural areas (average 23.6 months).

Table 3-12 Average length of time (in months) spent on apprenticeship training by main trade, locality and sex

Main trade learnt	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Food preparation/ Processing and Beverage Service	15.7	7.8	8.6	24.0	13.5	13.5	15.7	10.8	11.0
Personal/Grounds Service Trades	21.0	23.5	23.4	.	20.9	21.0	21.9	22.5	22.4
Building Trades	29.5	45.0	29.7	28.2	.	28.2	28.8	45.0	28.9
Automotive Trades	26.5	2.0	26.1	35.0	36.0	35.0	30.6	19.0	30.4
Electrical Trades	26.3	.	26.3	25.2	2.0	24.6	25.8	2.0	25.5
Mechanical Trades	29.3	.	29.3	30.1	.	30.1	29.7	.	29.7
Fishing/Hunting/Forestry Trades	12.0	.	12.0	16.0	.	16.0	14.0	.	14.0
Textile, apparel and Furnishing	26.6	24.6	25.0	24.3	21.5	22.1	25.4	23.1	23.6
Other Production related Trade	36.0	33.0	35.6	16.7	16.0	16.5	25.0	19.8	23.7
Transportation and material moving trades	19.7	.	19.7	19.6	.	19.6	19.6	.	19.6
Visual and Performance Artists	22.0	6.0	18.0	1.0	.	1.0	16.8	6.0	14.6
Administrative/Support Services	18.0	.	18.0	.	.	.	18.0	.	18.0
Others	60.0	.	60.0	52.0	15.0	37.2	54.0	15.0	41.0
Total	26.8	23.2	24.9	26.1	20.7	23.6	26.4	22.1	24.3

## 4 HEALTH

This chapter discusses health information on all household members as well as the cost incurred in obtaining health care. The survey collected information on all household members who reported suffering from an injury or illness two weeks preceding the interview. Additional information on whether individuals had to stop their usual activities as a result of the ill-health and for how long were also sought. Information was also gathered from household members on whether they consulted a health practitioner for health care and if they did who they consulted and the reason for seeing a health practitioner. Another important indicator is the type of facility from which people usually seek medical care, be it public, private or medical alternatives. Health expenditure on illness or injury, in-patient (admissions) service delivery and drugs are also discussed.

### 4.1 Health condition in the last two weeks preceding the interview

The result from the study indicates that reported illness or injury varies with age, with the oldest and youngest age groups being mostly affected (Figure 4-1). For example, while 20.3% of children 0-5 years, adults aged 50 to 64 years (26.8%) and persons aged 65 years and older (31.5%) were reported to have suffered from an injury or illness two weeks preceding the interview, the proportion of those who suffered illness or injury was relatively low among the intervening age groups, with the age group 5-11 years being the least affected.

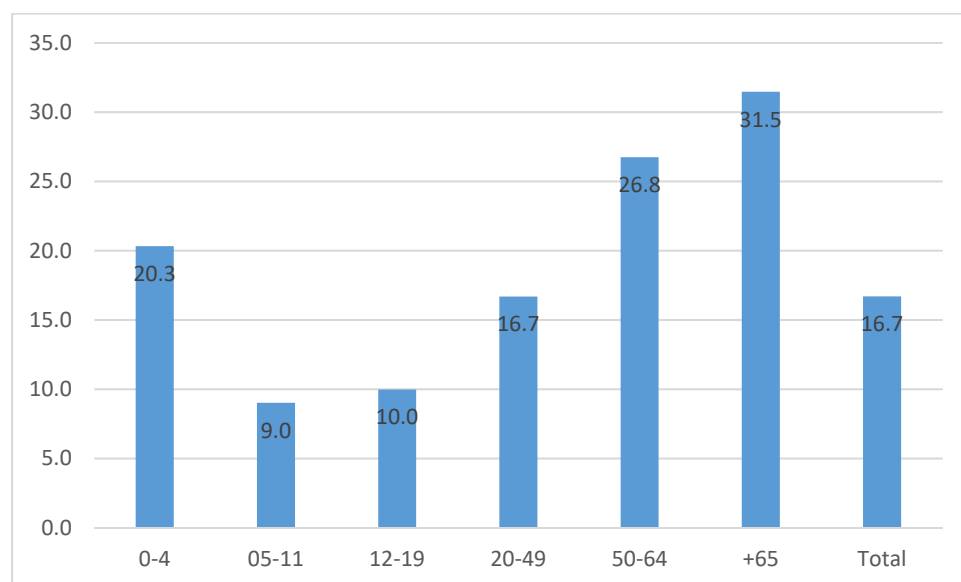


Figure 4-1 Proportion of people suffering from illness or injury in the two weeks preceding interview, by age group (%)

Among the localities, fewer people in the rural areas tend to be sick than their counterpart in the urban localities. While in the rural localities about 16 percent of persons were sick during the reference period, the corresponding proportions for the urban areas was 17.4 percent who were sick during the reference period. Table 4-1 Proportion of people suffering from illness or injury in the two weeks preceding interview, by age group, locality and sex (%) Table 4-1 further gives an indication that more females (18.6%) suffered illness or injury two weeks preceding the interview compared to their male (14.6) counterpart. Male and female data for localities show a similar pattern.

Table 4-1 Proportion of people suffering from illness or injury in the two weeks preceding interview, by age group, locality and sex (%)

Age Group	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
0-4	18.0	24.0	20.9	18.5	21.7	20.1	18.3	22.5	20.3
5-11	11.1	9.2	10.2	8.8	8.3	8.5	9.5	8.5	9.0
12-19	10.4	11.5	11.0	9.4	9.6	9.5	9.7	10.3	10.0
20-49	13.5	19.6	17.0	14.8	17.8	16.5	14.3	18.6	16.7
50-64	23.1	27.7	25.8	25.0	29.2	27.3	24.3	28.6	26.8
65+	26.9	36.4	32.7	24.5	35.9	30.9	25.2	36.1	31.5
Total	14.8	19.5	17.4	14.5	18.1	16.3	14.6	18.6	16.7

According to Table 4-3 a little below than half (48.0%) of those who reported being ill or injured consulted a health practitioner. The data indicate that more persons in the urban localities (57.8%) consulted health practitioners than persons in rural areas (44.7%). Between the sexes, more females (48.9%) than males (42.9%) consulted health practitioners and the pattern is the same in terms of localities. Relatively, those who reported being ill or injured consulted a health practitioner is high among the age group 0-5 years (55.2%).

Table 4-2 Proportion of people who reported ill and consulted health practitioner during the previous two weeks, by age group, locality and sex (%)

Age Group	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
0-4	54.7	58.2	56.7	53.8	55.0	54.4	54.1	56.1	55.2
5-11	51.9	47.5	50.0	39.0	50.0	44.1	43.4	49.2	46.0
12-19	28.9	21.8	25.0	26.8	36.7	31.3	27.5	30.6	29.0
20-49	42.9	53.5	50.0	36.4	49.4	44.3	38.8	51.2	46.6
50-64	55.7	47.0	50.3	46.1	47.9	47.2	49.2	47.6	48.2
65+	52.4	60.5	57.8	43.8	42.8	43.1	46.6	48.8	48.0
Total	47.2	50.7	49.3	40.8	47.8	44.7	42.9	48.9	46.4



About 53 percent of all people who reported ill or suffer from injury consult a doctor and 20.3 percent consult a nurse (Table 4-3). Among those who report ill or have injuries, less than five percent consult a dentist, traditional provider, spiritualist and TBA. About 15 percent did not consult any health care provider, but purchase medicines for their ailments. People in the urban areas are more likely to seek consultation with a doctor than those in the rural areas. While about 62 percent of the sick and injured in urban areas consulted a doctor in the rural areas only 47.5 percent consulted a doctor. Again, persons in rural localities are more likely to consult nurses than their counterpart in urban localities.

The survey results also reveals that a higher proportions of sick persons tend to purchase drugs for their ailments without consulting any health practitioner.

Table 4-3 People who consulted a Health Practitioner in the two weeks preceding interview, by Health Practitioner consulted, locality and sex (%)

Health Practitioner	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
Doctor	56.0	65.6	62.0	44.9	49.1	47.5	49.2	55.6	53.2
Dentist	0.9	0.0	0.3	0.0	0.0	0.0	0.3	0.0	0.1
Nurse	12.9	11.0	11.8	27.3	24.9	25.8	21.7	19.4	20.3
Medical Assistant	2.6	2.9	2.8	3.3	4.3	3.9	3.0	3.7	3.5
Midwife	1.3	3.2	2.5	2.5	5.5	4.3	2.0	4.6	3.6
Pharmacist	5.2	2.9	3.8	1.4	2.1	1.8	2.9	2.4	2.6
Drug or chemical sell	18.5	12.3	14.7	19.3	12.7	15.2	19.0	12.6	15.0
Traditional healer	2.6	1.1	1.6	1.4	0.2	0.6	1.9	0.5	1.0
Trained TBA	0.0	0.0	0.0	0.0	0.5	0.3	0.0	0.3	0.2
Other	0.0	1.1	0.7	0.0	0.9	0.5	0.0	0.9	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4-4 People who consulted a health practitioner in the two weeks preceding interview, by reason for medical consultation, locality and sex (%)

Reason for Medical Consultation	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
Illness	69.0	73.5	71.8	78.5	75.0	76.3	74.8	74.4	74.5
Injury	6.9	5.0	5.7	9.4	5.7	7.1	8.4	5.4	6.5
Follow-Up	6.0	3.7	4.6	2.2	3.3	2.9	3.7	3.4	3.5
Check-Up	11.6	9.7	10.4	6.6	7.2	7.0	8.6	8.2	8.3
Prenatal care	0.9	5.8	3.9	0.0	4.0	2.4	0.3	4.7	3.0
Postnatal Care	3.5	2.1	2.6	3.0	4.3	3.8	3.2	3.4	3.3
Vaccination	0.9	0.0	0.3	0.0	0.5	0.3	0.3	0.3	0.3
Other – specify	1.3	0.3	0.7	0.3	0.2	0.2	0.7	0.2	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The result from the dataset reveals that illness (74.5%) is the major reason people go for consultation (Table 4-4). The result further gives an indication that in general, low proportions of sick persons go for consultation due to injury (6.5%) and check-up (8.3%). There is however some little variation between rural and urban localities. In terms of persons seeking consultation because check-up the urban (10.4%) areas has relatively high proportion than the rural (8.6%) localities, whereas in terms of injury the rural (7.1%) areas has high proportion of person seeking consultation than the urban (5.7%) areas. There is also some little variation in proportions of male and females seeking consultation for various reasons. However, more male than female seek consultation due to injury and check-up. Consultation for pre-natal care is limited to females.

Table 4-5 People who reported ill and underwent medical consultation, by type of facility, ownership of facility, locality and sex (%)

Facility consulted	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
<b>Type</b>									
Hospital	53.9	58.5	56.8	33.1	45.8	40.9	41.2	50.8	47.2
Clinic	17.7	21.8	20.2	35.8	30.5	32.6	28.7	27.1	27.7
MCH Clinic	0.4	0.3	0.3	3.6	2.4	2.9	2.4	1.6	1.9
Maternity Home	0.0	0.5	0.3	0.6	1.2	1.0	0.3	0.9	0.7
Pharmacy	4.7	3.2	3.8	1.7	2.1	1.9	2.9	2.5	2.6
Chemical Store	19.0	12.3	14.9	17.9	12.2	14.4	18.3	12.2	14.6
Consultants Home	1.7	1.1	1.3	0.8	0.9	0.9	1.2	0.9	1.0
Patients Home	0.0	0.5	0.3	1.1	0.3	0.6	0.7	0.4	0.5
Community epicenter	0.9	0.3	0.5	1.4	1.4	1.4	1.2	0.9	1.0
Chiefs compound	0.0	0.3	0.2	1.7	1.9	1.8	1.0	1.2	1.2
Other	1.7	1.3	1.5	2.5	1.4	1.8	2.2	1.4	1.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Ownership of facility</b>									
Public	52.2	54.9	53.8	62.0	69.1	66.4	58.2	63.5	61.5
Private	44.8	42.5	43.4	35.0	29.3	31.5	38.8	34.5	36.2
Private non-religious	3.0	2.6	2.8	3.0	1.5	2.1	3.0	2.0	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4-5 indicates that a higher proportion of people who reported ill and underwent medical consultation went to the hospital (47.2%) and clinics (27.7%). A reasonable percentage also visited the chemical stores (14.6%).

Table 4-6 Average consultation fees and medicines paid (excluding those who paid nothing), locality and sex (GH¢)

Component of Medical Expenses	Urban			Rural			All		
	Male	Female	All	Male	Female	All	Male	Female	All
Consultation fee	14.1	78.5	58.3	59.0	58.9	58.9	44.4	67.2	58.7
Amount for Medicines	50.2	66.9	60.4	28.9	39.9	35.4	36.0	49.4	44.0
Total Medical Expenses	83.5	142.3	121.5	89.2	89.2	89.2	87.2	108.7	100.8

Average medical expenses by people who reported ill or injured two weeks preceding the interview was GH¢100.80 (Table 4-6). Total expenditure on medical care is much higher in urban areas (GH¢121.50) than the rural areas (GH¢87.20).

## 4.2 Fertility, pregnancy, and pre-natal care

Table 4-7 presents the pregnancy status of women aged 15-49 years by age group and locality. Overall, 69.9 percent of the women aged 15-49 reported ever being pregnant. Again, 17.7 percent also reported being pregnant during previous 12 months before the survey while 7.2 percent were pregnant at the time of the interview. In all cases for 29 years and below, the proportions were relatively higher for rural areas than for urban areas. Across age groups, the percentage of women who were currently pregnant was at highest for the 20-24 age group, and then gradually declines. The proportion of women in the reproductive age group who have ever been pregnant increases with age till it reaches its highest peak of 95.1 percent among those aged 40-44 years.

Table 4-7 Pregnancy status of women aged 15-49 years (proportions by age and locality)

Age Group	Ever Pregnant			Pregnant during previous 12 month			Currently Pregnant		
	Urban	Rural	All	Urban	Rural	All	Urban	Rural	All
15-19	7.8	12.9	10.9	46.7	56.8	53.9	6.3	2.6	3.7
20-24	32.7	54.1	45.2	29.8	30.9	30.6	9.6	14.5	13.3
25-29	69.8	86.8	79.6	23.1	36.2	31.0	3.9	13.7	10.0
30-34	90.6	93.8	92.5	20.3	20.1	20.1	8.6	9.4	9.1
35-39	94.9	92.6	93.5	13.6	17.6	16.0	6.6	10.3	8.8
40-44	93.4	96.2	95.1	6.2	9.2	8.1	2.7	3.0	2.9
45-49	94.7	91.3	92.6	1.4	4.5	3.3	0.0	3.1	1.9
Total	66.1	72.5	69.9	14.8	19.5	17.7	5.1	8.5	7.2

Figure 4-2 illustrates the proportion of pregnancies in the last 12 months that did not result in a live birth, by reproductive age of women for urban and rural areas. About 9 percent of pregnancies did not result in live births. The result also shows that the proportion of women whose pregnancies did not result in live births were high in the urban areas (11.0%) than in the rural areas (8.6%). Women 35 year and older, are more likely to have pregnancies that do not result in live births. Thus, while only 6.4 percent of pregnancies among women aged 34 and younger did not result in a live birth, as much as 17.2 percent of pregnancies in the 35-49 years age group's pregnancy did not result in a live birth.

Figure 4-2 Proportion of pregnancies in the last 12 months not resulting in a live birth, by reproductive age of women and locality (%)

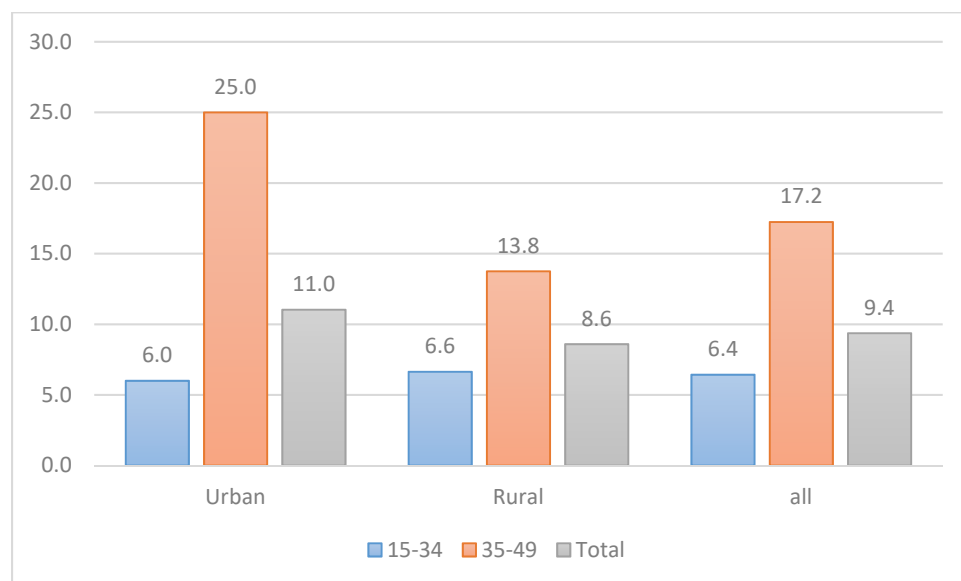


Table 4-8 Women aged 15-49 years currently pregnant or pregnant during the last 12 months who received pre-natal care, by age and locality (%)

Age Group	Urban	Rural	All
15-19	100.0	100.0	100.0
20-24	80.0	78.3	78.6
25-29	83.3	82.9	82.9
30-34	85.7	85.7	85.7
35-39	75.0	85.7	82.5
40-44	60.0	88.9	78.6
45-49	.	28.6	28.6
Total	80.0	81.2	80.9

The result from Table 4-8 indicates that 80.9 percent of women aged 15-49 years currently pregnant had received pre-natal care. The result from the table gives an indication that women who were 40 years and older and are currently pregnant and were less likely to receive pre-natal care. Generally, there is not much differences between the localities.

### 4.3 Child Health (Welfare)

This section focuses on vaccination of children aged 0 to 5 years against the six childhood killer diseases, and the expenses incurred. The result from Table 4-9 indicates that 2.2 percent of children below the age of 6 have never received any vaccination. The proportion who has not received any vaccination is higher in rural (2.8%) localities than in urban (0.9%) areas.

Table 4-9 Percent distribution of children aged 5 years and younger who have not been vaccinated by age of child and locality

Age in years	Urban	Rural	All
Below 1 year	2.7	5.5	4.6
1 year	0.0	1.8	1.2
2 years	0.9	2.5	2.0
3 years	0.0	3.2	2.2
4 years	0.8	1.0	0.9
5 years	0.8	3.2	2.4
Total	0.9	2.8	2.2

About 98 percent of parents made no payment for vaccination of children (Table 4-10). About one percent of parent also paid GH¢1.00 for the service. The result from the table gives an indication that people from the urban (GH¢98.6) areas are less likely to pay for vaccination of children than those in rural (GH¢97.4) areas.

Table 4-10 Amount paid in for vaccination and/or child welfare consultation by locality

Amount Paid	Urban	Rural	Total
No payment	98.6	97.4	97.8
less than 1.00	0.0	0.1	0.0
1.00 - 1.99	0.1	0.3	0.3
2.00 - 2.99	0.1	0.4	0.3
3.00 - 3.99	0.3	0.5	0.4
4.00 - 4.99	0.1	0.3	0.3
50.00 and more	0.7	1.1	0.9
Total	100.0	100.0	100.0

#### 4.4 Health Insurance

This section provides information on the population covered by health insurance, reasons for not registering, and types of health schemes. The health insurance data provide important information to assess the national response to the health insurance scheme.

The result from Table 4-11 indicates that 71.9 percent of the population are registered and covered by the health insurance scheme. About 28 percent of the population were neither registered nor covered by a health insurance scheme during the period of data collection. There were some marked differences across region. The Upper East (88.5%) and Brong Ahafo (85.3%) region has the highest coverage where as the Greater Accra (68.6%) and the Central (63.4%) region has the lowest proportion of individuals who are covered or have registered to the scheme. The proportion of the population registered or covered in by a health insurance scheme in the urban areas (77.5%) is higher than in the rural areas (69.0%).

Table 4-11 Coverage rate of health insurance by region, locality and sex

Region of Residence	Registered or covered			Not registered or covered		
	Male	Female	All	Male	Female	All
Western	66.1	77.5	72.0	33.9	22.5	28.0
Central	57.9	67.8	63.4	42.2	32.2	36.6
Greater Accra	62.8	73.6	68.6	37.3	26.4	31.4
Volta	67.7	79.3	73.9	32.3	20.7	26.1
Eastern	63.7	77.7	71.3	36.3	22.3	28.7
Ashanti	67.6	77.4	72.7	32.4	22.7	27.3
Brong Ahafo	82.1	88.3	85.3	17.9	11.7	14.7
Northern	57.4	64.8	61.2	42.6	35.2	38.8
Upper East	85.2	91.3	88.5	14.8	8.8	11.5
Upper West	72.0	83.0	77.7	28.0	17.0	22.3
Urban	72.3	81.8	77.5	27.7	18.2	22.5
Rural	64.2	73.5	69.0	35.8	26.5	31.1
All	66.8	76.5	71.9	33.2	23.5	28.1

Table 4-12 shows the reasons cited by those who are not registered or covered by health insurance. Majority of respondents cited the lack of money (58.6%) as the main reason why they were not registered or covered by health insurance. About 20 percent of the respondents who are not registered or covered said they did not need health insurance. About 3 percent also thinks that health insurance does not cover the services they needed. Other reasons cited include not heard of NHIS (0.3%) and do not understand the NHIS (1.9%).

Table 4-12 Persons who are not covered by Health Insurance by reason for not registering, region, locality and sex

Region of Residence	Not heard of NHIS		Dont understand the NHIS			Cannot afford premium			Do not need health insurance			NHIS does not cover health insurance needs			Other			All
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	
Western	0.0	0.7	0.3	0.9	0.7	0.8	44.2	51.0	47.0	31.3	27.7	29.8	5.5	2.6	4.3	18.0	17.4	17.7
Central	0.0	0.0	0.0	3.7	2.9	3.4	36.5	39.2	37.8	23.4	19.6	21.5	7.0	4.9	6.0	29.4	33.3	31.3
Greater Accra	0.4	0.0	0.2	0.4	2.5	1.3	17.1	25.0	20.7	45.5	31.9	39.3	6.9	9.3	8.0	29.7	31.4	30.4
Volta	0.0	0.7	0.3	5.7	5.7	5.7	60.6	68.1	63.8	22.8	9.2	17.1	0.5	1.4	0.9	10.4	14.9	12.3
Eastern	0.3	0.5	0.4	1.7	1.4	1.6	53.4	64.1	57.9	21.4	13.9	18.3	3.1	3.8	3.4	20.1	16.3	18.5
Ashanti	0.5	0.0	0.3	2.7	2.0	2.4	46.9	58.5	51.9	27.7	19.9	24.3	6.2	4.6	5.5	16.1	15.0	15.6
Brong Ahafo	0.7	1.0	0.8	1.3	1.9	1.6	43.6	60.6	50.6	26.9	18.3	23.3	2.0	0.0	1.2	25.5	18.3	22.5
Northern	0.0	0.7	0.3	1.1	1.3	1.2	82.9	83.6	83.2	10.7	8.9	9.9	0.0	0.2	0.1	5.3	5.4	5.3
Upper East	0.0	0.0	0.0	1.2	0.0	0.7	57.8	63.2	60.0	30.1	26.3	28.6	1.2	0.0	0.7	9.6	10.5	10.0
Upper West	0.0	0.0	0.0	1.0	1.5	1.2	66.0	86.8	74.3	16.5	4.4	11.7	2.9	0.0	1.8	13.6	7.4	11.1
Urban	0.3	0.7	0.5	2.1	3.1	2.5	35.5	40.9	37.9	35.1	28.8	32.3	4.5	4.9	4.7	22.6	21.7	22.2
Rural	0.2	0.3	0.2	1.9	1.5	1.7	63.2	70.8	66.6	18.6	11.9	15.7	2.8	2.0	2.5	13.3	13.4	13.4
Total	0.2	0.4	0.3	1.9	2.0	1.9	55.6	62.4	58.6	23.2	16.7	20.3	3.3	2.8	3.1	15.9	15.8	15.8



Table 4-13 Percentage distribution of persons with health insurance coverage by type of scheme, region, locality and sex

Region of Residence	National/District Health Insurance (NHIS)			Private Health Insurance			Both		
	Male	Female	All	Male	Female	All	Male	Female	All
Western	99.3	99.8	99.6	0.2	0.0	0.1	0.5	0.2	0.3
Central	99.7	100.0	99.9	0.0	0.0	0.0	0.4	0.0	0.1
Greater Accra	97.0	98.5	97.9	2.0	1.1	1.5	1.0	0.4	0.6
Volta	99.5	99.6	99.6	0.3	0.2	0.2	0.3	0.2	0.2
Eastern	99.0	99.7	99.4	0.6	0.3	0.4	0.4	0.0	0.2
Ashanti	99.0	99.5	99.3	0.4	0.2	0.3	0.6	0.3	0.4
Brong Ahafo	100.0	99.9	99.9	0.0	0.1	0.1	0.0	0.0	0.0
Northern	99.9	99.9	99.9	0.0	0.1	0.1	0.1	0.0	0.1
Upper East	99.8	100.0	99.9	0.2	0.0	0.1	0.0	0.0	0.0
Upper West	99.6	100.0	99.8	0.4	0.0	0.2	0.0	0.0	0.0
Urban	98.7	99.5	99.2	0.6	0.3	0.4	0.7	0.2	0.4
Rural	99.7	99.8	99.8	0.2	0.1	0.2	0.1	0.1	0.1
Total	99.3	99.7	99.5	0.4	0.2	0.3	0.3	0.1	0.2

Table 4-13 present the type of health insurance schemes being used by people in Ghana. The result from the survey indicates that 99.5 percent of the health insurance holders are registered with district mutual health insurance schemes nationwide, while less than one percent are on private mutual health insurance schemes. The proportion of scheme holders on the National Health Insurance Scheme (NHIS) in rural localities (99.8%) is slightly higher than those in urban areas (99.2%)

## **5 EMPLOYMENT**

### **5.1 Introduction**

This chapter presents the results of the labor force module of the survey, which is in turn based on the standard labor force framework. This framework categorizes the population into economically active and non-economically active groups. The economically active population includes all persons:

- Who worked for pay or profit or family gain during the seven days preceding the survey;
- Who did not work, but had jobs to return to, such as those on leave (with or without pay), those temporarily ill, or temporarily laid off, and
- Who did not work during the reference period, but were actively looking for work (i.e., the unemployed).

People are considered employed if they did some work for pay, profit or family gain during the reference period, which is the seven days prior to the interview. They are considered unemployed if they did not have work but were actively seeking work, or were, at least, available to take up work if they were offered some during the reference period. The non-economically active population consists of people who, for reasons, such as age or incapacitation, did not engage in the production of economic goods and services during the reference period. Information was also collected on people aged 7 to 14 years.

The chapter presents the activity rate of the economically active population, by type of work, employment status, main occupation and industrial classification as well as by locality

(rural/urban), region, age group and sex. Although information was sought on up to two jobs that a person had done during the 12 months preceding the interview, this chapter presents summaries only of the main job of individuals. It also includes sub-sections on working children and time used for both economic and non-economic activities, including housekeeping.

### **5.2 Economic Activities**

Out of the entire population of the survey about 2,558 people were estimated to be engaged in some kind of economic activity for pay, profit, family or produced something for barter or home use (i.e. economic activity) in the preceding seven days (Table 5.1).

Generally as expected, the economic activity rates, also called labour force participation rates of people aged between 25 and 44 is the highest (33.0 percent) of all age groups (Tables 5.1 and 5.2), followed by people aged between 7-14 (22.4 percent), 15-24 (21.1 percent) and 45-64 (19.9 percent). The least economically active were those above 65 years (3.7 percent). For each age group, the activity rates for both males and females are higher in rural areas than in urban areas, and the differences are more pronounced amongst the younger age groups and the elderly which is comparable to the Ghana Living Standards Survey 6 (GLSS6).

Table 5.2 also shows that the activity rate is higher for people aged between 15 and 44 living in urban communities than same group of people living in rural communities. The reverse is true for older people (65+) and the very young ones (7-14). As can be seen from the table, activity rate for the first age group is lower in urban areas than in rural areas. This pattern cuts across both sexes. Females dominate in age categories 7-14 and 15- 24 in the urban communities while males also dominate in age categories 25-44 and 45-64 in the rural communities.

Table 5-1: Currently economically active population and participation rates, by age group, locality and sex

Age in Groups	Urban		Rural		All Localities			All Localities (%)		
	Male	Female	Male	Female	Male	Female	Total	Male	Female	Total
7-14	149	180	112	131	261	311	572	20.5	24.2	22.4
15-24	149	152	135	103	284	255	539	22.3	19.8	21.1
25-44	253	284	154	152	407	436	843	32.0	33.9	33.0
45-64	170	142	98	100	268	242	510	21.1	18.8	19.9
65+	31	25	21	17	52	42	94	4.1	3.3	3.7
Total	752	783	520	503	1272	1286	2558	100.0	100.0	100.0

Table 5-2: Current participation rate, by sex, age group and locality (%)

Age in Groups	Male			Female			All Localities		
	Rural	Urban	Total	Rural	Urban	Total	Urban	Rural	Total
7-14	21.5	19.8	20.5	26.0	23.0	24.2	21.4	23.8	22.4
15-24	26.0	19.8	22.3	20.5	19.4	19.8	19.6	23.3	21.1
25-44	29.6	33.6	32.0	30.2	36.3	33.9	35.0	29.9	33.0
45-64	18.9	22.6	21.1	19.9	18.1	18.8	20.3	19.4	19.9
65+	4.0	4.1	4.1	3.4	3.2	3.3	3.7	3.7	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.3 reports the activity of the various age groups in the ten regions of Ghana, by sex. People within the 25-44 age group still recorded the highest proportions across regions followed by those between the ages of 7 to 14 – this is true for both sexes. The table confirms the fact that activity rates are higher among younger people than older people. Upper West, Greater Accra and Upper East regions recorded 79.4, 40.2 and 42.4 percent respectively for ages 25-44. The lowest for this age group was 28.6 percent representing Eastern region.

Table 5-3 Current participation rate, by sex, age group and regions (%)

Age Groups	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong-Ahafo	North ern	Uppe r East	Upper West	
	Males										
7-14	25.2	16.0	15.1	19.0	22.1	20.9	24.8	24.5	14.6	19.1	20.5
15-24	21.0	16.0	17.2	19.0	23.9	23.3	28.4	24.5	27.3	38.1	22.3
25-44	30.5	46.7	41.8	38.0	29.2	30.3	22.7	22.6	29.1	14.3	32.0
45-64	19.8	20.0	21.6	16.5	20.4	23.0	20.6	21.6	23.6	19.1	21.1
65+	3.6	1.3	4.3	7.6	4.4	2.4	3.6	6.9	5.5	9.5	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Females										
7-14	29.4	26.7	19.5	16.7	25.3	25.1	22.5	29.1	22.9	31.6	24.2
15-24	20.6	13.3	19.5	24.2	11.1	19.2	21.8	19.1	28.9	31.6	19.8
25-44	30.0	45.3	38.3	31.8	33.3	35.8	29.3	34.6	25.3	15.8	33.9
45-64	20.0	12.0	20.3	22.7	22.2	17.3	22.5	12.7	16.9	21.1	18.8
65+	0.0	2.7	2.3	4.6	8.1	2.6	4.1	4.6	6.0	0.0	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

Table 5.4 and 5.5 present the employment status of both males and females across localities (rural/urban) and regions. Table 5.4 shows that the majority of the people (68.7 percent) are Self-employed/Contributing family workers both on farm and non-farm. Other contributing family workers followed with 22.7 percent whilst Paid employees outside of their households recorded 8.56 percent. Among both rural and urban dwellers, the proportion of males who are Self-employed/Contributing family workers is higher than that of females. This is however the reverse for other contributing family workers where the number of females is higher than that of males. This is also true for paid employees. The distribution by sex in Table 5.4 is quite different from that in Table 5.5, which shows male and female dominance changing across regions in the various categories of employment status. Males dominate in most regions for Employees and Self-employed/Contributing family workers except in Greater Accra where females dominate for Self-employed/Contributing family workers. Female also dominate in all regions for other contributing family worker.

Table 5-4 Employment status of the currently employed population aged 15 years and above, by sex and locality (%)

Employment Status	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee	28.9	11.6	18.7	5.1	1.8	3.3	12.6	5.3	8.6
Self employed/Contributing Family worker on farm/non-farm	59.7	56.8	58.0	86.6	63.9	74.3	78.1	61.3	68.7
Other Contributing Family worker	11.4	31.6	23.3	8.3	34.4	22.4	9.3	33.4	22.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5-5 Employment status of the currently employed population aged 15 years and above, by sex and regions (%)

Employment Status	Region										
	Western			Central			Greater Accra			Volta	
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Employee	16.1	5.8	10.4	14.4	3.7	7.9	40.5	18.8	28.0	11.6	3.3
Self employed/Contributing Family worker on farm/non-farm	74.8	63.7	68.7	70.0	73.6	72.2	52.8	58.7	56.2	86.3	71.5
Other Contributing Family worker	9.1	30.5	20.9	15.7	22.7	19.9	6.7	22.5	15.8	2.1	25.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Employment Status	Region										
	Ashanti			Brong-Ahafo			Northern			Upper East	
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Employee	23.2	8.9	15.2	7.1	3.8	5.4	3.3	1.7	2.4	4.7	2.5
Self employed/Contributing Family worker on farm/non-farm	68.7	66.0	67.2	86.9	58.5	71.3	86.1	61.2	73.2	64.5	34.2
Other Contributing Family worker	8.2	25.1	17.7	5.7	37.7	23.3	10.7	37.1	24.4	30.8	63.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

### 5.3 Employment and working conditions

Tables 5.6 and 5.7 present the main occupation of paid employees for males and females, by locality and region. Table 5.6 indicates that in both urban and rural areas, a majority of paid employees are Professionals (25.1 percent) followed by Service/Sales workers (22.2 percent). Also, a significant number of people (15.8%) in rural areas are into agriculture and fishing than people in urban areas (3.3%). Across the two localities, however, the proportion of males who are agriculture/fishery workers is more than the proportion of females. Elementary occupations followed with 15.9 percent. This include a sub group of all laborers in the mining, construction, manufacturing and transport sectors of the economy. Agricultural and Fishery workers came after Plant and machinery operators with a proportion of 7.5 percent and then Craft and related trade workers followed with 6.9 percent. The respective locality proportions are higher for rural (31 percent) than rural (13.4 percent) communities for elementary occupation. Table 5.6 also shows that services/sales workers, elementary occupation, clerks and professionals recorded higher proportion of females than of males.

Table 5-6 Main occupation of the currently employed (paid employees) population aged 15-64 years, by locality and sex (%)

Main Occupation	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/Manager	6.1	2.1	4.7	2.4	1.6	2.1	4.6	1.9	3.7
Professionals	21.7	32.8	25.6	21.5	31.2	24.4	21.6	32.3	25.1
Technical and Associate Prof	5.7	1.6	4.3	1.7	0.0	1.2	4.1	1.1	3.1
Clerks	5.5	9.0	6.7	2.7	8.8	4.5	4.4	8.9	5.9
Service/Sales workers	22.2	33.6	26.1	15.1	16.8	15.6	19.4	27.9	22.2
Agric/Fishery workers	4.6	0.8	3.3	15.8	16.0	15.8	9.0	6.0	8.0
Craft and related trade workers	11.2	1.6	7.9	6.7	1.6	5.2	9.4	1.6	6.9
Plant and machinery operators	8.8	1.2	6.1	13.8	0.0	9.7	10.7	0.8	7.5
Elementary Occupation	11.6	16.8	13.4	18.8	22.4	31.0	14.5	18.7	15.9
Armed and security personnel	2.6	0.4	1.9	1.7	1.6	1.7	2.3	0.8	1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Regionally, Table 5.7 confirms that the proportion of people who are agriculture/fishery workers is slightly lower than proportions for most of the other categories of main occupation. In Greater Accra and Upper West regions for instance, agricultural/fishery workers recorded the lowest of 0.4% and 0% respectively. In Central (19.1%) and Upper West (23.5%) regions, agricultural and fishery workers however recorded the highest proportions showing the current nature of agriculture in Ghana. With the exception of Volta and Western where females dominate the

agriculture and fishery workers, all other regions had male dominance. Other categories of main occupation are not clear-cut since males and female interchange in dominance across regions. Elementary occupation however has majority of the regions dominated by females.

Table 5-7 Main occupation of the currently employed (paid employees) population aged 15-64 years, by Region and sex (%)

Main Occupation	Region											
	Western			Central			Greater Accra			Volta		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/Manager	4.2	2.3	3.6	1.9	0.0	1.5	6.3	3.3	5.2	4.2	0.0	2.1
Professionals	19.0	32.6	23.2	17.3	37.5	22.1	17.5	26.7	21.0	27.1	24.0	26.0
Technical and Associate Prof	3.2	0.0	2.2	3.9	0.0	2.9	5.6	2.2	4.3	0.0	0.0	0.0
Clerks	2.1	4.7	2.9	0.0	12.5	2.9	9.8	11.1	10.3	6.3	12.0	8.3
Service/Sales workers	15.8	16.3	15.9	13.5	25.0	16.2	25.9	35.6	29.6	8.3	20.0	12.3
Agriculture/Fishery workers	12.6	20.9	15.2	23.1	6.3	19.1	0.7	0.0	0.4	4.2	4.0	4.0
Craft and related trade workers	5.3	2.3	4.4	11.5	0.0	8.8	14.0	4.4	10.3	6.3	0.0	4.0
Plant and machinery operators	16.8	0.0	11.6	9.6	0.0	7.4	7.0	2.2	5.2	18.8	0.0	12.3
Elementary Occupation	19.0	20.9	19.6	13.5	18.8	14.7	12.6	14.4	13.3	20.8	36.0	26.0
Armed and security personnel	2.1	0.0	1.5	5.8	0.0	4.4	0.7	0.0	0.4	4.2	4.0	4.0
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

Table Cont'd Main occupation of the currently employed (paid employees) population aged 15-64 years, by Region and sex (%)

Main Occupation	Region											
	Ashanti			Brong-Ahafo			Northern			Upper East		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/Manager	6.3	1.3	4.7	2.7	2.7	2.7	6.0	0.0	4.3	11.1	4.8	8.3
Professionals	20.6	24.4	21.7	24.7	40.5	30.0	38.0	55.0	42.9	29.6	76.2	50.0
Technical and Associate Prof	6.3	0.0	4.4	2.7	0.0	1.8	2.0	5.0	2.9	7.4	0.0	4.2
Clerks	3.4	10.3	5.5	2.7	2.7	2.7	4.0	10.0	5.7	7.4	14.3	10.4
Service/Sales workers	17.7	38.5	24.1	27.4	16.2	23.6	24.0	25.0	24.3	14.8	4.8	10.4
Agriculture/Fishery workers	9.1	5.1	7.9	15.1	10.8	13.6	10.0	0.0	7.1	0.0	0.0	0.0



Craft and related trade workers	9.1	0.0	6.3	8.2	0.0	5.5	10.0	0.0	7.1	3.7	0.0	2.0
Plant and machinery operators	10.3	1.3	7.5	2.7	0.0	1.8	4.0	0.0	2.9	18.5	0.0	10.0
Elementary Occupation	14.9	18.0	15.8	9.6	27.0	15.5	2.0	5.0	2.9	3.7	0.0	2.0
Armed and security personnel	2.3	1.3	2.0	4.1	0.0	2.7	0.0	0.0	0.0	3.7	0.0	2.0
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

Tables 5.8 and 5.9 present the industry of occupation of paid employees across sexes for urban and rural areas and region respectively. Both tables show that the education, other community services, manufacturing, trade and agriculture sector employs the majority of people. Table 5.8 shows that the education sector alone employs 18.3 percent of the people, with the proportion higher for females than males in each locality.

The proportion of paid employees in agriculture is about 10.7 percent for rural areas, five times the proportion in urban areas (2.5 percent). It can be seen from the table that the trade industry employs the highest proportion (19.1 percent) of people and relatively more people are employed in urban areas than in rural areas. The majority of people employed in the trade sector are males and this is true for the respective localities. Thus, in all localities, while the trade sector absorbs more of the male population, the education sector also absorbs more of the female population.

Table 5-8 Distribution of the currently employed (paid employees) population aged 15-64 years, by industry group, locality and sex (%).

Industry of Occupation	Urban			Rural			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture	3.0	1.6	2.5	10.6	10.8	10.7	5.9	4.7	5.5
Fishing	1.3	0.0	0.8	1.7	1.5	1.6	1.4	0.5	1.1
Mining	4.2	0.4	2.9	8.9	6.2	8.1	6.1	2.4	4.8
Manufacturing	7.0	2.8	5.5	4.6	3.9	4.4	6.1	3.2	5.1
Trade	21.3	18.4	20.3	17.2	16.9	17.1	19.7	17.9	19.1
Hotel and restaurant	1.5	7.2	3.5	0.7	3.1	1.4	1.2	5.8	2.7
Transport and communication	7.2	0.4	4.8	11.6	0.8	8.3	8.9	0.5	6.1
Financial services	4.4	7.2	5.4	1.3	0.0	0.9	3.2	4.7	3.7
Real estate	6.8	4.8	6.1	5.3	3.9	4.9	6.2	4.5	5.6
Public Administration	3.6	4.0	3.7	3.3	3.1	3.2	3.5	3.7	3.6
Education	14.8	20.4	16.7	17.6	29.2	21.1	15.9	23.4	18.3

Health and Social work	5.3	10.8	7.2	4.3	5.4	4.6	4.9	9.0	6.2
Other community serv	16.5	19.2	17.4	12.9	10.8	12.3	15.1	16.3	15.5
Activities of private hhlds	2.1	2.4	2.2	0.0	4.6	1.4	1.3	3.2	1.9
Extra-territorial organization	1.3	0.4	1.0	0.0	0.0	0.0	0.8	0.3	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The proportion of males engaged in the other community services industry (15.0%) as well as the Health and Social work industry (4.9%) which are the third and fourth largest employment industries respectively is lower than that of females (16.3% and 9.0% respectively) in both localities. This pattern is also observed for the other categories of main occupation with the exception of trade, financial services, transport and communication, and real estate.

Table 5-9 Distribution of the currently employed population (paid employees) aged 15-64 years, by industry group, Region and sex (%)

Industry of Occupation	Region										
	Western			Central			Greater Accra			Volta	
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Agriculture	4.1	9.3	5.7	7.3	5.6	6.9	0.0	0.0	0.0	2.0	3.9
Fishing	0.0	2.3	0.7	3.6	0.0	2.7	0.7	0.0	0.4	2.0	0.0
Mining	9.2	11.6	9.9	14.6	0.0	11.0	2.0	1.1	1.7	2.0	0.0
Manufacturing	13.3	4.7	10.6	0.0	0.0	0.0	8.1	5.4	7.1	2.0	0.0
Trade	22.5	16.3	20.6	21.8	0.0	16.4	17.6	18.3	17.8	12.2	26.9
Hotel and restaurant	1.0	7.0	2.8	1.8	16.7	5.5	1.4	7.5	3.7	0.0	3.9
Transport and communication	10.2	0.0	7.1	3.6	0.0	2.7	9.5	1.1	6.2	24.5	0.0
Financial services	1.0	4.7	2.1	1.8	5.6	2.7	6.8	6.5	6.6	4.1	0.0
Real estate	5.1	7.0	5.7	3.6	5.6	4.1	10.1	4.3	7.9	4.1	7.7
Public Administration	2.0	0.0	1.4	3.6	0.0	2.7	4.7	7.5	5.8	6.1	7.7
Education	16.3	23.3	18.4	16.4	16.7	16.4	8.9	14.0	10.8	22.5	23.1
Health and Social work	2.0	7.0	3.6	0.0	5.6	1.4	6.1	9.7	7.5	4.1	3.9
Other community serv	11.2	4.7	9.2	16.4	16.7	16.4	20.3	20.4	20.3	12.2	19.2
Activities of private hhlds	1.0	2.3	1.4	5.5	5.6	5.5	2.0	3.2		2.0	3.9
Extra-territorial organization	1.0	0.0	0.7	0.0	0.0	0.0	2.0	1.1	1.7	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 Cont'd Distribution of the currently employed population (paid employees) aged 15-64 years, by industry group, Region and sex (%)

Industry of Occupation	Region										
	Ashanti			Brong-Ahafo			Northern			Upper E	
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Agriculture	12.8	8.9	11.6	5.4	10.5	7.1	7.7	0.0	5.6	0.0	0.0
Fishing	1.1	1.3	1.2	5.1	0.0	3.6	1.9	0.0	1.4	0.0	0.0
Mining	6.7	0.0	4.6	5.4	2.6	4.5	1.9	0.0	1.4	0.0	0.0
Manufacturing	6.7	1.3	5.0	1.4	0.0	0.9	0.0	0.0	0.0	7.4	0.0
Trade	22.8	25.3	23.6	20.3	13.2	17.9	13.5	5.0	11.1	7.4	9.0
Hotel and restaurant	1.7	2.5	1.9	0.0	7.9	2.7	0.0	5.0	1.4	3.7	0.0
Transport and communication	5.6	0.0	3.9	12.2	0.0	8.0	3.9	0.0	2.8	7.4	4.0
Financial services	2.2	6.3	3.5	1.4	0.0	0.9	1.9	15.0	5.6	14.8	0.0
Real estate	5.0	5.1	5.0	5.4	2.6	4.5	1.9	0.0	1.4	0.0	4.0
Public Administration	1.7	1.3	1.5	5.4	0.0	3.6	3.9	0.0	2.8	7.4	9.0
Education	12.8	15.2	13.5	23.0	36.8	27.7	28.9	35.0	30.6	11.1	59.0
Health and Social work	5.0	8.9	6.2	4.1	5.3	4.5	7.7	25.0	12.5	25.9	9.0
Other community serv	15.6	20.3	17.0	9.5	21.1	13.4	23.1	15.0	20.8	14.8	4.0
Activities of private hhllds	0.6	3.8	1.5	0.0	0.0	0.0	1.9	0.0	1.4	0.0	0.0
Extra-territorial organization				1.4	0.0	0.9	1.9	0.0	1.4	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

Table 5.9 shows that in terms of the sex distribution within occupations, there is not much difference across regions. Education and Trade industries dominate in terms regional distribution. Trade is highest for Western (18.4%), Central (16.4%), Eastern (22.2%), Ashanti (23.6%) and Greater Accra (17.8%) regions. Education is highest for Volta (22.7%), Brong-Ahafo (27.7%), Northern (30.6%), Upper East (32.7%) and Upper West (23.5%).

The second dominating industry was other community services which was second highest for Greater Accra (20.3%), Ashanti (17.0%), Brong-Ahafo (13.4%) and Northern (20.3%) regions. Mining and manufacturing although not dominating recorded some highs in the Western and Central regions.

Of the dominating industries for all the regions, females dominated for education and other community services whilst males dominated trade and mining. Manufacturing was dominated by males in most regions.

The hours worked in the last seven days by paid employees in the various categories of main occupation are reported in Tables 5.10 to 5.13. From Table 5.10, it can be observed that the majority of people in the various types of occupation worked for more than 70 hours in the previous seven days, followed by those who worked for 40-49 hours. About 23.4% of those who had a job during the reference period spent less than 40 hours per week on their main job which is lesser than the GLSS6 figure of 27.5%. This 23.4% is a reflection of the existence of underemployment in the labour force. In the urban areas, majority (37.7%) worked for more than

70 hours followed by those who worked for between 50-59 hours (32.3%) whilst those who worked for more than 70 hours still dominated the rural areas followed by 50-59 hours.

For the paid employees and for those who worked for more than 70 hours, armed and security personnel (79.2%) recorded the highest proportion among all types of main occupation followed by Plant and machinery operators (59.6%), Service/sales workers (49.8%), Elementary Occupation (41.2%), Crafts and related works (38.0%), Legislator/manager (31.0%) and then Technical and associated professional (30.6) workers in that order.

Majority of agricultural workers (29.0%) in all localities worked for 40-49 hours per week with 30.0% in rural areas working for these same hours. In the urban areas, the majority of 26.1% worked for 40-49 hours in the same agricultural industry. The proportions of technical and associate professionals, clerks, professionals, legislator/manager and services/sales workers who worked for above 70 hours in the urban areas follow similar trend as the overall trend for both localities discussed above. For elementary occupation in the urban areas, majority (47.9%) worked for more than 70 hours which was the same for the rural majority 35.7%). None of the legislator/managers worked for less than 29 hours in rural and urban communities.

In the regions, the proportions reported are quite different from those reported in rural/urban localities. Majority of people in the ten regions worked for 50 to 59 hours. This was followed by the 70+ hours with Brong Ahafo recording a high for 40-49 hours. In Western, Central, Ashanti and Upper West regions, majority worked for 70+ hours.

Table 5-10 Hours worked per week, by main occupation of currently employed (paid employees) population aged 15 years and above (%)

Age Group	Main Occupation										Total
	Legis	Prof	Tech	Clerks	Serv	Agric	Craft	Plant	Elem	Security	
<b>Urban</b>											
1-9	0.0	0.6	0.0	0.0	1.1	4.4	0.0	0.0	4.3	0.0	1.1
10-19	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	3.2	0.0	0.7
20-29	0.0	2.3	0.0	2.1	5.5	4.4	3.6	2.3	5.3	0.0	3.4
30-39	3.0	2.3	3.3	2.1	1.6	0.0	0.0	0.0	3.2	0.0	1.9
40-49	9.1	29.8	20.0	10.6	6.6	26.1	5.5	0.0	10.6	0.0	14.0
50-59	36.4	43.3	33.3	51.1	24.6	13.0	36.4	34.9	19.2	15.4	32.3
60-69	15.2	8.4	10.0	8.5	8.7	13.0	9.1	9.3	6.4	0.0	8.7
70+	36.4	13.5	33.3	25.5	50.8	39.1	45.5	53.5	47.9	84.6	37.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Rural</b>											
1-9	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.5
10-19	0.0	1.0	20.0	0.0	3.0	1.5	0.0	0.0	1.2	0.0	1.4
20-29	0.0	3.9	0.0	0.0	6.1	14.9	0.0	0.0	9.5	0.0	6.2
30-39	0.0	6.8	0.0	5.3	0.0	17.9	0.0	2.4	7.1	0.0	6.4

40-49	0.0	34.0	0.0	31.6	15.2	29.9	18.2	7.3	11.9	28.6	21.3
50-59	88.9	35.9	20.0	42.1	15.2	16.4	40.9	12.2	28.6	0.0	26.7
60-69	0.0	4.9	40.0	10.5	10.6	10.5	18.2	12.2	4.8	14.3	8.8
70+	11.1	12.6	20.0	10.5	50.0	9.0	22.7	65.9	35.7	57.1	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>All</b>											
1-9	0.0	0.7	0.0	0.0	0.8	1.1	0.0	0.0	3.2	0.0	1.0
10-19	0.0	0.4	2.8	0.0	1.6	1.1	0.0	0.0	2.1	0.0	1.0
20-29	0.0	3.2	0.0	1.5	5.8	11.8	3.8	1.2	7.5	0.0	4.7
30-39	2.4	3.9	2.8	4.4	1.6	14.0	0.0	1.2	4.8	0.0	3.7
40-49	7.1	31.1	16.7	16.2	9.0	29.0	10.1	3.6	12.3	8.3	16.9
50-59	47.6	40.2	30.6	48.5	21.8	15.1	36.7	23.8	22.5	8.3	29.6
60-69	11.9	7.0	16.7	8.8	9.7	10.8	11.4	10.7	6.4	4.2	8.9
70+	31.0	13.6	30.6	20.6	49.8	17.2	38.0	59.5	41.2	79.2	34.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5-11 Hours worked per week, by main occupation of currently employed (paid employees) and region population aged 15 years and above (%)

Main Occupation	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total	1-9	10-19	20-29	30-39	40-49	50-59	60-69
Western									Central							
Legislator/Manager	0.0	0.0	0.0	0.0	0.0	60.0	20.0	20.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0
Professionals	3.1	0.0	3.1	9.4	18.8	37.5	12.5	15.6	100.0	0.0	6.3	0.0	6.3	31.3	50.0	6.3
Technical and Associate Prof	0.0	33.3	0.0	0.0	0.0	0.0	0.0	66.7	100.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0
Clerks	0.0	0.0	0.0	0.0	25.0	25.0	0.0	50.0	100.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0
Service/Sales workers	4.4	4.4	4.4	0.0	8.7	4.4	13.0	60.9	100.0	0.0	0.0	8.3	0.0	8.3	41.7	0.0
Agric/Fishery workers	0.0	4.8	23.8	14.3	28.6	19.1	0.0	9.5	100.0	0.0	0.0	0.0	7.1	28.6	0.0	7.1
Craft and related trade workers	0.0	0.0	0.0	0.0	0.0	16.7	0.0	83.3	100.0	0.0	0.0	0.0	0.0	0.0	50.0	33.3
Plant and machinery operators	0.0	0.0	0.0	0.0	0.0	18.8	6.3	75.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Elementary Occupation	3.6	3.6	10.7	10.7	14.3	14.3	7.1	35.7	100.0	0.0	8.3	8.3	0.0	16.7	16.7	16.7
Armed and security personnel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	2.1	2.8	7.1	6.4	13.5	20.6	7.8	39.7	100.0	0.0	2.7	2.7	2.7	19.2	26.0	8.3
Greater Accra									Volta							
Legislator/Manager	0.0	0.0	0.0	0.0	16.7	41.7	16.7	25.0	100.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0
Professionals	0.0	0.0	2.0	0.0	17.7	52.9	7.8	19.6	100.0	0.0	0.0	0.0	0.0	31.6	52.6	0.0
Technical and	0.0	0.0	0.0	0.0	30.0	30.0	20.0	20.0	100.0	0.0	0.0	0.0	0.0	33.3	50.0	0.0

Associate Prof																
Clerks	0.0	0.0	4.2	0.0	12.5	58.3	8.3	16.7	100.0	0.0	0.0	11.1	0.0	22.2	0.0	11.1
Service/Sales workers	0.0	0.0	4.2	2.8	5.6	34.7	9.7	43.1	100.0	0.0	0.0	33.3	0.0	0.0	0.0	33.3
Agric/Fishery workers	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	33.3	66.7	11.1
Craft and related trade workers	0.0	0.0	4.0	0.0	12.0	24.0	8.0	52.0	100.0	0.0	0.0	11.1	0.0	0.0	0.0	11.1
Plant and machinery operators	0.0	0.0	0.0	0.0	0.0	58.3	8.3	33.3	100.0	4.8	0.0	9.5	4.8	9.5	28.6	4.8
Elementary Occupation	0.0	0.0	9.4	0.0	6.3	25.0	3.1	56.3	100.0	1.3	0.0	6.7	1.3	17.3	29.3	6.7
Armed and security personnel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3
Total	0.0	0.0	3.7	0.8	10.8	39.8	8.7	36.1	100.0	0.0	0.0	3.7	0.8	10.8	39.8	8.7

Table Cont'd Hours worked per week, by main occupation of currently employed (paid employees) and region population aged 15 years and above (%)

Main Occupation	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total	1-9	10-19	20-29	30-39	40-49	50-59	60-69
					Eastern									Ashanti		
Legislator/Manager	0.0	0.0	0.0	0.0	28.6	47.6	14.3	9.5	100.0	0.0	0.0	0.0	8.3	0.0	33.3	11.1
Professionals	0.0	0.0	0.0	0.0	33.3	33.3	0.0	33.3	100.0	1.9	0.0	3.7	1.9	33.3	31.5	11.1
Technical and Associate Prof	0.0	0.0	0.0	0.0	0.0	80.0	20.0	0.0	100.0	0.0	0.0	0.0	0.0	16.7	25.0	22.2
Clerks	0.0	0.0	0.0	0.0	10.7	35.7	14.3	35.7	100.0	0.0	0.0	0.0	20.0	13.3	26.7	11.1
Service/Sales workers	0.0	0.0	0.0	25.0	37.5	12.5	12.5	12.5	100.0	0.0	1.6	7.9	3.2	6.4	9.5	11.1
Agric/Fishery workers	0.0	0.0	0.0	0.0	25.0	37.5	0.0	37.5	100.0	0.0	0.0	14.3	19.1	19.1	9.5	11.1
Craft and related trade workers	0.0	0.0	0.0	0.0	0.0	9.1	18.2	72.7	100.0	0.0	0.0	11.8	0.0	5.9	47.1	11.1
Plant and machinery operators	4.8	0.0	3.2	0.0	19.4	35.5	12.9	29.0	100.0	0.0	0.0	0.0	0.0	15.8	26.3	22.2
Elementary Occupation	1.3	0.0	0.9	1.7	18.8	35.0	12.8	29.9	100.0	5.0	0.0	5.0	10.0	10.0	15.0	11.1
Armed and security personnel	0.0	0.0	0.0	0.0	50.0	0.0	0.0	50.0	100.0	0.0	0.0	0.0	0.0	0.0	33.3	11.1
Total	0.0	0.0	3.7	0.8	10.8	39.8	8.7	36.1	100.0	1.2	0.4	5.4	5.8	14.7	22.0	11.1
					Brong-Ahafo									Northern		
Legislator/Manager	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	33.3	33.3
Professionals	0.0	0.0	3.0	3.0	57.6	27.3	3.0	6.1	100.0	0.0	0.0	6.3	12.5	25.0	37.5	11.1
Technical and Associate Prof	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	0.0	50.0	0.0	50.0	11.1
Clerks	0.0	0.0	0.0	0.0	0.0	66.7	33.3	0.0	100.0	0.0	0.0	0.0	0.0	0.0	75.0	11.1
Service/Sales workers	0.0	0.0	7.7	0.0	7.7	15.4	11.5	57.7	100.0	0.0	11.8	0.0	0.0	17.7	23.5	11.1
Agric/Fishery workers	0.0	0.0	0.0	12.5	50.0	31.3	6.3	0.0	100.0	20.0	0.0	0.0	20.0	20.0	0.0	44.4
Craft and related trade workers	0.0	0.0	0.0	0.0	16.7	33.3	0.0	50.0	100.0	0.0	0.0	0.0	0.0	0.0	60.0	44.4

Plant and machinery operators	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	50.0	0.0	50.0
Elementary Occupation	11.8	11.8	11.8	0.0	11.8	17.7	5.9	29.4	100.0	0.0	0.0	0.0	50.0	0.0	0.0
Armed and security personnel	0.0	0.0	0.0	0.0	25.0	0.0	0.0	75.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	1.8	1.8	4.5	2.7	29.5	26.8	6.3	26.8	100.0	1.4	2.8	2.8	11.1	16.7	34.7

Table Cont'd Hours worked per week, by main occupation of currently employed (paid employees) and region population aged 15 years and above (%)

Main Occupation	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total	1-9	10-19	20-29	30-39	40-49	50-59	60-69
				Upper-East									Upper-West			
Legislator/Manager	0.0	0.0	0.0	0.0	0.0	75.0	0.0	25.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Professionals	0.0	0.0	8.3	0.0	45.8	33.3	4.2	8.3	100.0	0.0	0.0	0.0	25.0	25.0	50.0	
Technical and Associate Prof	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Clerks	0.0	0.0	0.0	0.0	40.0	40.0	20.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Service/Sales workers	0.0	0.0	20.0	0.0	40.0	20.0	0.0	20.0	100.0	0.0	0.0	50.0	0.0	0.0	0.0	
Agric/Fishery workers	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	0.0	0.0	50.0	0.0	25.0	25.0	
Craft and related trade workers	0.0	0.0	0.0	0.0	0.0	40.0	0.0	60.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Plant and machinery operators	0.0	0.0	0.0	0.0	50.0	50.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	33.3	
Elementary Occupation	0.0	0.0	6.1	0.0	32.7	36.7	6.1	18.4	100.0	0.0	0.0	0.0	0.0	0.0	50.0	
Armed and security personnel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	0.0	0.0	2.8	0.0	16.7	34.7	12.5	18.1	100.0	0.0	0.0	17.7	5.9	11.8	29.4	100.0

Table 5.14 to 5.19 report the hours worked by paid employees in the various industries in the last 7 days. Table 5.14 presents the results for the localities, Table 15 for all localities and Tables 5.16 to 5.19 present the results on the regions. In the urban areas, agriculture had its majority of employees (33.3%) working for 70+ hours whilst fishing had its majority (50.0%) working for 70+ hours. Mining and trade had its majority (52.4% and 54.4% respectively) working for 70+ hours with manufacturing's majority (52.5%). Comparing urban to rural areas, agriculture had its majority of employees (37.8%) working for more hours (40-49 hours) whilst fishing had its majority (28.6%) working for (30-39) hours. Majority in mining (22.9%) and trade (39.7%) worked for less hours (30-39) and same hours (60-69) respectively. Manufacturing's majority (36.8%) worked for same hours (70+).

Table 5-12 Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Age Group	Industry of Occupation												
	Agric	Fishing	Mining	Manuf	Trade	Hotel	Transpt	Finance	Real estate	Pub Adm	Edu	Health	Othe Com
<b>Urban</b>													
1-9	5.6	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0	0.0	0.8	0.0	3.0
10-19	0.0	0.0	0.0	0.0	0.0	4.0	0.0	0.0	2.3	0.0	0.0	0.0	2.0
20-29	11.1	0.0	0.0	0.0	3.4	0.0	2.9	7.7	2.3	0.0	3.3	1.9	7.0
30-39	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	2.3	0.0	2.5	1.9	4.0
40-49	16.7	16.7	19.1	7.5	4.1	12.0	5.9	2.6	6.8	3.7	34.7	26.9	11.0
50-59	22.2	16.7	23.8	30.0	26.5	20.0	26.5	35.9	40.9	51.9	43.0	38.5	24.0
60-69	11.1	16.7	4.8	10.0	8.8	20.0	14.7	18.0	4.6	14.8	6.6	11.5	5.0
70+	33.3	50.0	52.4	52.5	54.4	44.0	50.0	35.9	40.9	29.6	9.1	19.2	40.0
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
<b>Rural</b>													
1-9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	1.0
10-19	2.2	0.0	2.9	5.3	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	3.0
20-29	6.7	0.0	17.1	0.0	9.6	16.7	0.0	0.0	4.8	0.0	3.3	0.0	11.0
30-39	20.0	28.6	5.7	5.3	5.5	0.0	5.6	0.0	0.0	0.0	6.6	0.0	3.0
40-49	37.8	14.3	20.0	21.1	8.2	33.3	8.3	0.0	9.5	14.3	42.9	15.0	13.0
50-59	17.8	57.1	22.9	21.1	26.0	33.3	5.6	75.0	33.3	64.3	30.8	40.0	18.0
	8.9	0.0	20.0	10.5	11.0	0.0	5.6	25.0	14.3	7.1	6.6	10.0	0.0
	6.7	0.0	11.4	36.8	39.7	16.7	75.0	0.0	38.1	14.3	7.7	35.0	47.0
	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 5-13 Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Industry of Occupation	Age Group								Total
	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	
Agriculture	1.6	1.6	7.9	14.3	31.8	19.1	9.5	14.3	100.0
Fishing	0.0	0.0	0.0	15.4	15.4	38.5	7.7	23.1	100.0
Mining	0.0	1.8	10.7	3.6	19.6	23.2	14.3	26.8	100.0
Manufacturing	0.0	1.7	0.0	1.7	11.9	27.1	10.2	47.5	100.0
Trade	0.9	0.0	5.5	2.7	5.5	26.4	9.6	49.6	100.0
Hotel and restaurant	0.0	3.2	3.2	0.0	16.1	22.6	16.1	38.7	100.0
Transport and	0.0	0.0	1.4	2.9	7.1	15.7	10.0	62.9	100.0



communication										
Financial services	0.0	0.0	7.0	0.0	2.3	39.5	18.6	32.6	100.0	
Real estate	0.0	1.5	3.1	1.5	7.7	38.5	7.7	40.0	100.0	
Public Administration	0.0	0.0	0.0	0.0	7.3	56.1	12.2	24.4	100.0	
Education	0.9	0.5	3.3	4.3	38.2	37.7	6.6	8.5	100.0	
Health and Social work	0.0	0.0	1.4	1.4	23.6	38.9	11.1	23.6	100.0	
Other community serv	2.8	2.8	8.4	4.5	12.3	22.9	3.9	42.5	100.0	
Activities of private hhlhs	0.0	0.0	0.0	4.6	13.6	18.2	9.1	54.6	100.0	
Extra-territorial organization	0.0	0.0	0.0	14.3	0.0	28.6	0.0	57.1	100.0	
Total	1.1	0.7	3.6	1.9	16.8	29.7	8.9	34.4	100.0	

In rural areas, the education industry had majority of its paid employees working for 40-49 hours than the urban areas. Unlike in the rural areas which has its majority working for different number of hours in the different occupations, urban areas has same number of working hours for all the occupations. A careful examination of the tables seems to point to the fact that working for long hours depends on just the locality.

With the regional distribution, other community services came highest in the 1-9, 10-19 and the 20-29 hours worked per week category (its majority is in the Volta, Eastern Brong-Ahafo regions). Education recorded the highest for the 30-39, 40-49 and 50-59 hours (its majority is in the Brong-Ahafo, Northern and Volta region) whilst the trade sector took the 60-69 and 70+ hours category (its majority is in the Ashanti region).

Table 5-14 Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (1 – 9 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	10.0
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade	50.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	20.0
Hotel and restaurant	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Transport and communication	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Financial services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Public Administration	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	50.0	0.0	0.0	0.0	0.0	33.3	0.0	0.0	0.0	0.0	20.0
Health and Social work	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other community serv	0.0	0.0	0.0	100. 0	100. 0	33.3	100. 0	0.0	0.0	0.0	50.0
Activities of private hhlds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Extra-territorial organization	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

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (10 – 19 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Tota l
Agriculture	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	9.1
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1
Manufacturing	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1
Trade	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hotel and restaurant	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1
Transport and communication	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.1
Public Administration	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	25.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	9.1
Health and Social work	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other community serv	25.0	0.0	100. 0	100. 0	0.0	0.0	0.0	50.0	0.0	0.0	45.5
Activities of private hhlds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Extra-territorial organization	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

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (20 – 29 years age group)

Main Occupation	W R	C R	G.	V. R	E. R.	A. R	B.	N. R	U. E.	U.	Tota
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	A.					A.			W.		1
Agriculture	10.0	0.0	0.0	0.0	0.0	30.8	0.0	0.0	0.0	0.0	9.4
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining	40.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	33.3	11.3
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade	30.0	0.0	22.2	8.3	0.0	23.8	8.3	0.0	33.3	33.3	22.6
Hotel and restaurant	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.3	1.9
Transport and communication	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9
Financial services	0.0	50.0	22.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7
Real estate	0.0	0.0	0.0	0.0	0.0	7.7	0.0	0.0	0.0	0.0	3.8
Public Administration	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	10.0	0.0	11.1	0.0	0.0	7.7	20.0	50.0	66.7	0.0	13.2
Health and Social work	0.0	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	1.9
Other community serv	10.0	0.0	44.4	60.0	0.0	30.8	60.0	0.0	0.0	0.0	28.3
Activities of private hhlds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Extra-territorial organization	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
	0	0	0	0	0	0	0	0	0	0	0

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (30 – 39 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	22.2	0.0	0.0	0.0	50.0	20.0	67.7	12.5	0.0	0.0	20.3
Fishing	0.0	0.0	0.0	0.0	0.0	13.3	0.0	0.0	0.0	0.0	4.7
Mining	11.1	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7
Manufacturing	11.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3
Trade	22.2	0.0	0.0	0.0	0.0	26.7	0.0	0.0	0.0	0.0	14.0
Hotel and restaurant	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Transport and communication	0.0	0.0	0.0	0.0	0.0	6.7	0.0	12.5	0.0	0.0	4.7
Financial services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3
Public Administration	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	22.2	0.0	0.0	0.0	0.0	6.7	33.3	50.0	0.0	100.0	20.9
Health and Social work	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	0.0	0.0	2.3

Other community serv	11.1	50.0	50.0	0.0	0.0	50.0	0.0	12.5	0.0	0.0	18.6
Activities of private hhlds	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	2.3
Extra-territorial organization	0.0	0.0	0.0	50.0	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
	0	0	0	0	0	0	0	0	0	0	0

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (40 – 49 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	5.3	21.4	0.0	0.0	14.3	18.4	12.1	8.3	0.0	50.0	10.3
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	6.1	0.0	0.0	0.0	1.0
Mining	31.6	7.4	3.9	0.0	4.8	0.0	6.1	0.0	0.0	0.0	5.7
Manufacturing	10.5	0.0	0.0	0.0	9.6	7.9	0.0	0.0	0.0	0.0	3.6
Trade	5.3	14.3	0.0	15.4	14.3	2.6	6.1	0.0	6.3	0.0	6.2
Hotel and restaurant	0.0	7.4	7.7	7.7	0.0	0.0	3.0	0.0	0.0	0.0	2.6
Transport and communication	0.0	0.0	0.0	7.7	0.0	7.9	3.0	0.0	0.0	0.0	2.6
Financial services	0.0	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
Real estate	5.3	0.0	7.7	0.0	4.8	0.0	3.0	0.0	0.0	0.0	2.6
Public Administration	5.3	0.0	3.9	0.0	0.0	0.0	3.0	0.0	0.0	0.0	1.6
Education	26.3	50.0	19.2	46.2	33.3	18.5	39.5	66.7	56.3	50.0	41.8
Health and Social work	5.3	0.0	19.2	7.7	4.8	7.9	3.0	16.7	18.8	0.0	8.8
Other community serv	0.0	0.0	30.8	15.9	9.5	15.8	0.0	8.3	18.8	0.0	8.8
Activities of private hhlds	5.3	0.0	3.9	0.0	4.8	0.0	0.0	0.0	0.0	0.0	1.6
Extra-territorial organization	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
	0	0	0	0	0	0	0	0	0	0	0

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (50 – 59 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	6.9	0.0	0.0	0.0	2.4	12.3	3.3	0.0	0.0	20.0	3.5
Fishing	3.5	0.0	1.0	4.6	0.0	0.0	6.7	0.0	0.0	0.0	1.5
Mining	3.5	0.0	1.0	0.0	12.2	5.3	10.0	0.0	0.0	0.0	3.8
Manufacturing	13.8	0.0	4.2	4.6	4.9	5.3	0.0	0.0	11.1	0.0	4.7
Trade	13.8	31.6	18.8	13.7	14.6	17.5	20.0	16.0	0.0	20.0	17.0

Hotel and restaurant	3.5	0.0	3.1	0.0	2.4	0.0	3.3	0.0	5.6	0.0	2.1
Transport and communication	3.5	0.0	5.2	0.0	0.0	3.5	3.3	4.0	5.6	0.0	3.2
Financial services	3.5	5.3	7.3	9.1	0.0	1.8	0.0	8.0	16.7	0.0	5.0
Real estate	6.9	5.3	10.4	4.6	14.6	5.3	3.3	0.0	5.6	0.0	7.3
Public Administration	0.0	0.0	10.4	9.1	4.9	5.3	6.7	4.0	16.7	0.0	6.7
Education	27.6	42.1	13.5	40.2	24.4	17.5	30.0	28.0	22.2	40.0	23.4
Health and Social work	6.9	0.0	5.2	4.6	12.2	10.5	6.7	16.0	16.7	0.0	8.2
Other community serv	3.5	15.8	17.7	4.6	7.3	14.0	6.7	20.0	0.0	20.0	12.0
Activities of private hhlds	3.5	0.0	0.0	4.6	0.0	1.8	0.0	4.0	0.0	0.0	1.2
Extra-territorial organization	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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
	0	0	0	0	0	0	0	0	0	0	0

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (60 – 69 years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	0.0	16.7	0.0	0.0	0.0	16.7	14.3	0.0	0.0	0.0	5.8
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.1	0.0	0.0	1.0
Mining	9.1	0.0	4.8	20.0	6.7	12.5	0.0	11.1	0.0	0.0	7.8
Manufacturing	9.1	0.0	4.8	0.0	13.3	8.3	0.0	0.0	0.0	0.0	5.8
Trade	18.2	33.3	14.3	0.0	20.0	20.8	14.3	33.3	0.0	100.0	20.4
Hotel and restaurant	9.1	16.7	9.5	0.0	0.0	0.0	0.0	11.1	0.0	0.0	4.9
Transport and communication	0.0	0.0	14.3	20.0	6.7	4.2	14.3	0.0	0.0	0.0	6.8
Financial services	0.0	0.0	19.1	0.0	6.7	8.3	0.0	0.0	33.3	0.0	7.8
Real estate	0.0	0.0	0.0	20.0	6.7	8.3	14.3	0.0	0.0	0.0	4.9
Public Administration	9.1	0.0	9.5	20.0	6.7	0.0	0.0	0.0	0.0	0.0	4.9
Education	36.4	0.0	9.5	0.0	13.3	12.5	14.3	11.1	33.3	0.0	13.6
Health and Social work	0.0	16.7	9.5	0.0	0.0	8.3	14.3	11.1	33.3	0.0	7.8
Other community serv	9.1	0.0	4.8	20.0	13.3	0.0	14.3	11.1	0.0	0.0	6.8
Activities of private hhlds	0.0	16.7	0.0	0.0	6.7	0.0	0.0	0.0	0.0	0.0	1.9
Extra-territorial organization	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
	0	0	0	0	0	0	0	0	0	0	0

Table Cont'd: Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%) (70+ years age group)

Main Occupation	W R	C R	G. A.	V. R	E. R.	A. R	B. A.	N. R	U. E.	U. W.	Total
Agriculture	1.8	3.6	0.0	7.1	0.0	4.7	0.0	0.0	0.0	0.0	2.3
Fishing	0.0	7.1	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.8
Mining	0.0	21.4	1.2	0.0	5.7	5.6	0.0	0.0	0.0	0.0	3.8
Manufacturing	10.7	0.0	13.8	0.0	8.6	4.7	3.3	0.0	0.0	25.0	7.1
Trade	28.6	7.1	23.0	25.0	37.1	34.6	33.3	7.7	22.2	25.0	27.5
Hotel and restaurant	3.6	3.6	2.3	0.0	2.9	4.7	3.3	0.0	0.0	0.0	3.0
Transport and communication	16.1	7.1	8.1	32.1	14.3	1.9	20.0	0.0	22.2	50.0	11.1
Financial services	3.6	0.0	2.3	0.0	2.9	5.6	3.3	15.4	0.0	0.0	3.5
Real estate	7.1	3.6	6.9	7.1	8.6	6.5	6.7	7.7	0.0	0.0	6.6
Public Administration	0.0	7.1	1.2	7.1	2.9	0.9	3.3	7.7	11.1	0.0	2.5
Education	8.9	0.0	5.8	7.1	0.0	3.7	3.3	7.7	0.0	0.0	4.5
Health and Social work	3.6	0.0	6.9	3.6	0.0	4.7	3.3	0.0	22.2	0.0	4.3
Other community serv	14.3	28.6	21.8	7.1	17.1	18.7	16.7	46.2	22.2	0.0	19.1
Activities of private hhlts	0.0	10.7	5.8	3.6	0.0	2.8	0.0	0.0	0.0	0.0	3.0
Extra-territorial organization	1.8	0.0	1.2	0.0	0.0	0.0	3.3	7.7	0.0	0.0	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	0	0	0	0	0	0	0	0	0	0	0

Table 5.20 presents the working conditions of currently paid employed people. About 52.2% of all employees did not have signed contracts with their employers before starting work and about 63.4% are in organizations where trade unions do not exist. About 47% are entitled to paid holidays. Also about 33.1% are entitled to sick or maternity leave with pay. While 47.3% have taxes already deducted from their pay, about 40.2% do have pension schemes. Also, 77.5% of employees do not have free or subsidized medical care. According to the various working conditions considered, there are slight differences in composition with respect to males and females. With the condition of having a written contract, about 51.4% were females compared to 46.1% males. Females dominated work places where conditions such as written contracts, paid holidays, paid sick/maternity leave, pension schemes, free or subsidized medical care and tax deductions existed. With the condition of trade union availability, there is a slight difference between males and female.

Table 5-15 Employees with contracts, unions, tax deductions and employee benefits, by sex (%)

	Male	Female	Both Sexes
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Written Contract			
Yes	46.1	51.4	47.8
Trade Union Available			
Yes	37.5	34.8	36.6
Entitled to Paid Holidays			
Yes	44.4	52.2	47.0
Entitled to paid sick leave and /or maternity			
Yes, sick leave	44.2	26.6	38.5
Yes, maternity leave	0.1	2.7	1.0
Yes, both	26.0	47.6	33.1
Receive Pension			
Yes	39.7	41.3	40.2
Taxes already deducted from pay			
Yes	45.6	50.8	47.3
Entitled to free or subsidized medical care			
Yes	23.9	19.6	22.5

## 5.4 Unemployment and Underemployment

The proportion of the economically active population aged 15 to 64 years who were not working in the seven days prior to the interview but were available for work are defined as the unemployed. Tables 5.21 and 5.22 show the unemployment rates by age group, sex, locality and region. Generally as shown in Table 5.21, the overall unemployment rate is 15%, slightly higher than the 5.2% for the GLSS6. Table 5.22 also shows that among all age groups, unemployment is highest for people aged between 25 and 44 (50.1%) and declines with age to 21.1% for 45-64 and 2.9% for 45-64 age groups respectively. There is a marked difference between unemployment rates in urban and rural areas. The rate in urban areas (35.1%) is extremely lower than that of rural areas (64.9%)-a similar case is recorded for GLSS6-and this is true for both males and females. However, the unemployment rate for females (54.3%) is higher than that for males (45.8%).

Table 5-16 Unemployment rates, by sex, age and locality (%)

Sex	Age group	Urban	Rural	Total
Male				
	15-24	29.0	30.4	30.0
	25-44	45.0	47.3	47.6
	45-64	26.0	22.3	23.5
	Total	31.5	68.5	45.8
Female				

Both Sexes	15-24	26.8	28.4	27.8
	25-44	56.5	51.0	53.1
	45-64	16.7	20.6	19.1
	Total	38.2	61.8	54.3
	15-24	27.7	29.4	28.8
	25-44	51.8	49.2	50.1
	45-64	20.5	21.4	21.1
	Total	35.1	64.9	14.9

From Table 5.22, it can be seen that the unemployment rate is higher in the Northern (23.3%), Ashanti (12.7%) and Eastern (11.0%) regions. Unemployment among females in these three regions is higher than that of males. The age group 25-44 recorded the highest unemployment rate for Northern region and also shows similar results for the 45-64 age group

Table 5-17 Unemployment Rates, by Sex, Age and Region (%)

Sex	Age group				
	Region	15-24	25-44	45-64	Total
Male	Western	9.3	10.0	9.5	9.7
	Central	6.2	2.4	3.2	3.7
	Greater Accra	4.4	8.0	11.1	7.4
	Volta	7.5	8.4	6.4	7.7
	Eastern	11.8	9.6	9.5	10.2
	Ashanti	16.2	13.6	12.7	14.2
	Brong-Ahafo	11.8	8.4	10.3	9.9
	Northern	24.2	28.4	26.2	26.6
	Upper East	5.0	7.2	9.5	7.1
	Upper West	3.7	4.0	1.6	3.4
	Total	30.0	46.6	23.5	16.1
Females	Western	10.6	7.9	10.6	9.2
	Central	7.8	7.0	5.7	7.0
	Greater Accra	9.6	10.8	10.6	10.4
	Volta	11.7	7.0	8.1	8.5
	Eastern	13.4	10.5	12.2	11.7
	Ashanti	18.4	12.0	9.8	13.4
	Brong-Ahafo	9.6	11.8	6.6	10.0
	Northern	14.0	24.0	20.3	20.5
	Upper East	3.9	6.4	15.5	7.5



Upper West	1.1	2.6	0.8	1.9
Total	27.8	53.1	19.1	14.0
Both Sexes				
Western	10.0	8.8	10.0	9.4
Central	7.1	5.1	4.4	5.5
Greater Accra	7.0	9.6	10.9	9.1
Volta	9.7	7.6	7.2	8.1
Eastern	12.7	10.1	10.8	11.0
Ashanti	17.4	12.7	11.2	12.7
Brong-Ahafo	10.6	10.3	8.4	10.0
Northern	18.8	25.8	23.3	23.3
Upper East	4.1	6.8	12.5	7.3
Upper West	2.4	3.2	1.2	2.5
Total	28.8	50.1	21.1	14.9

## Working children

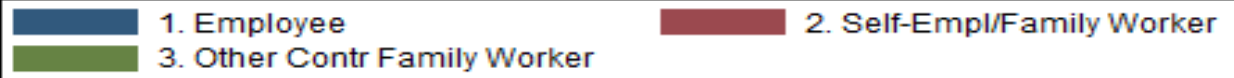
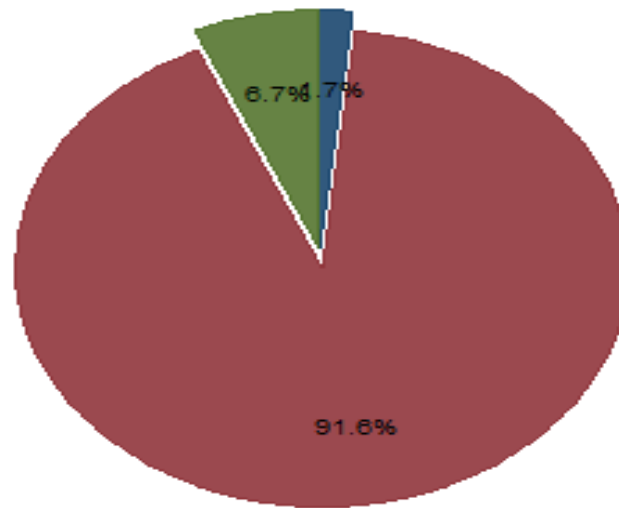
This section only looks at the employment status of economically active children aged 7 to 14.

Figure 5.2 provides information on the employment status of the working children identified in the survey. Out of 1.89 million economically active children, 91.6 percent are self-employed or family workers in either a farm or non-farm enterprise. Whilst 7 percent work as paid employees, 6.7 percent are other contributing family workers.

Unlike the GLSS 6 outcome, higher proportions of these children are females (24%) compared to males (20%). For the localities, males dominate in the rural areas whilst females take the majority in the urban areas. (Refer to Table 5.1 and 5.2)

Figure 5-1 Employment status of children aged 7-14 years (%)

“Employment Satus of Children aged 7-14 year (percent)”



\*Source: ISSER-Yale Wave 2\*

## 6 MIGRATION

### 6.1 Introduction

Migration distributes or allocates human resources to where there are perceived unmet needs in different geographical locations. However, its undesirable effects can undermine sustainable development in the form of unwanted stress on social amenities, national and local infrastructure as well as unregulated population numbers. According to United Nations Population Funds (UNFPA) “the number of people living outside their country of birth today is larger than at any other time in history. International migrants would now constitute the world's fifth most populous country if they all lived in the same place”.

*Migration* is a form of geographic mobility between one geographical unit and another generally involving a change of residence from the place of departure to the place of destination (UN, 2003). Movement of people within the country is termed as *internal migration*. Those who have resided in the area of enumeration continuously since birth are *non-migrants*. Those who, in the course of their lives, have lived elsewhere other than in the area of enumeration constitute the *migrants* (ibid).

In this chapter, the extent of migration across regions, locality as well as among gender and age categories of sampled respondents in Ghana are investigated. Particularly, the extent of in-migration and returned-migration are explored against staying put (non-migration) in the region and community of birth.

### 6.2 Extent of migration

Individuals moving across communities, villages, towns and regions is a common phenomenon that is as old as Ghana's independence. The incidence of individuals, seven years and older, living outside of their original places of birth more than a year or moving back to their places of birth having lived in a foreign place more than a year, is widespread in the country. As reported in Table 6-1, the rate of migration stood at 68% as of 2013. In other words, about 68% of Ghanaians either moved to a place other than their birth places for more than a year or moved back to their places of birth having lived in other places for more than a year as of 2013. Out of the total population who currently reside in urban areas, about 71% are migrants while migrant population constitutes 66% of the total population residing in rural areas. In short, migrant population in urban areas is relatively higher than the case in rural areas as of 2013. Volta Region recorded the highest proportion of migrants in the region (81%) while Northern Region recorded the least proportion of migrants (42%). About 93%, 82% and 78% of the population living in urban areas in Upper East, Volta and Brong Ahafo Regions are migrants while 81%, 80% and 77% of the rural population in Eastern, Volta and Central Regions are also migrants as of 2013.

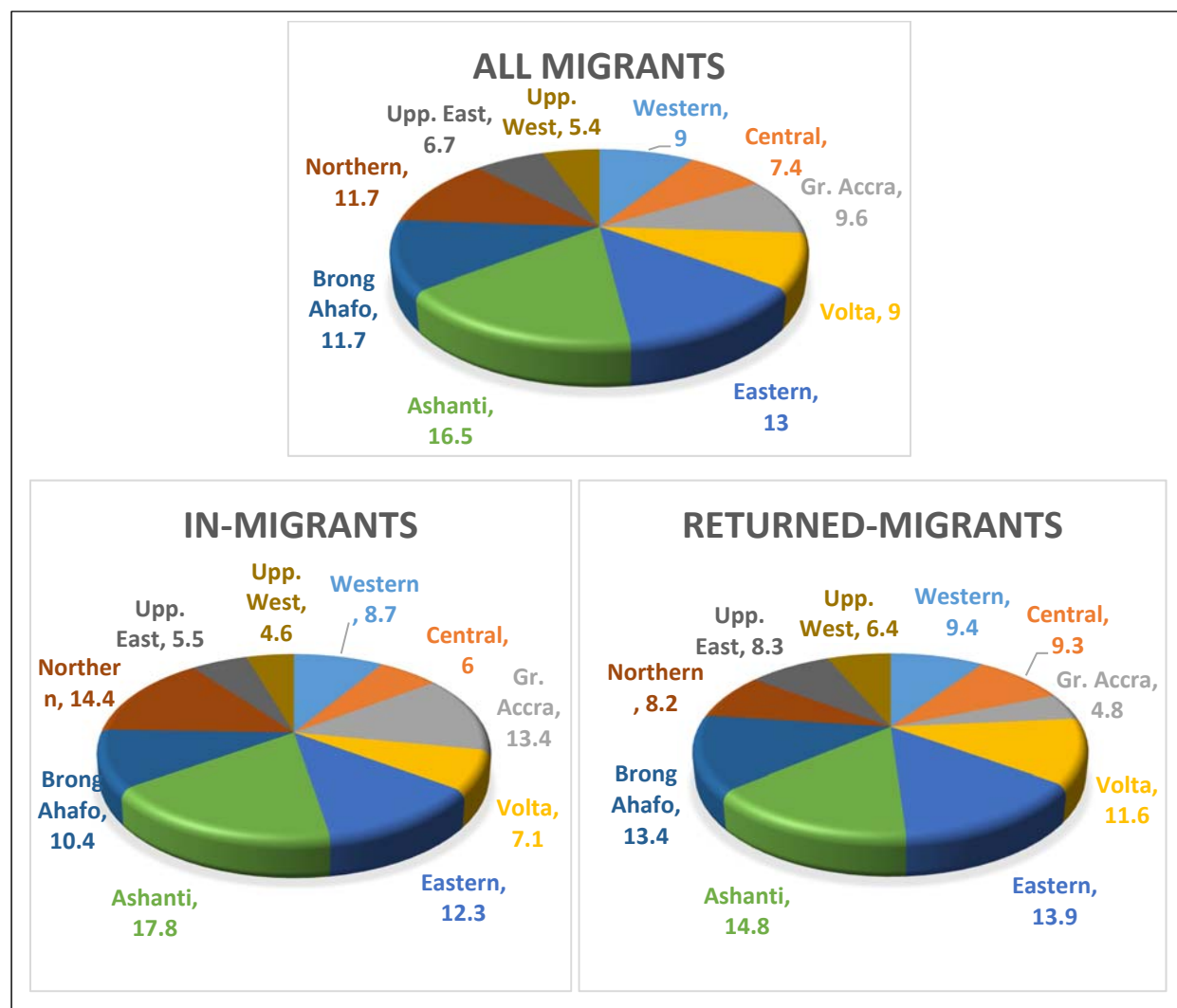
Table 6-1: Extent of migration among population aged 7 year and older by region of residence and locality (%)

Region of Residence	Urban		Rural		All	
	No.	Proportion	No.	Proportion	No.	Proportion
Western	234	75.0	479	73.8	713	74.2
Central	239	68.9	351	76.5	590	73.2
Greater Accra	654	71.2	111	65.3	765	70.3
Volta	219	81.7	499	80.2	718	80.7
Eastern	311	76.2	721	81.2	1,032	79.6
Ashanti	625	71.4	683	71.7	1,308	71.6
Brong Ahafo	319	77.6	612	76.2	931	76.7
Northern	293	51.4	633	38.6	926	41.9
Upper East	62	92.5	471	63.4	533	65.8
Upper West	30	66.7	398	70.9	428	70.6
Total	2,986	70.7	4,958	66.2	7,944	67.8

Source:

Figure 6-1 shows the distribution of migrant population across the ten regions of Ghana. Ashanti Region houses the largest proportion of migrant population (16.5%) followed by Eastern (13%), Brong-Ahafo (11.7%) and Northern (11.7%) regions. The two upmost regions (Upper East and Upper West) jointly host 12.1% of the migrant population. Also displayed in Figure 6-1 are distribution of in-migrants and returned-migrants across the various regions. As of 2013, most in-migrant population are found in Ashanti (18%), Northern (14%) and Greater Accra (13%) Regions with the least in-migrant population in Upper West and Upper East Regions. Similarly, Ashanti (15%), Eastern (13.9%) and Brong-Ahafo (13.4) Regions have received the most returned migrants as of 2013.

Figure 6-1: Distribution of Migrant population across regions



Source:

Evidence from the data analysis also reveals that the incidence of migration is common in females relative to their male counterparts. Generally, female migrant population constitutes about 69% relative to 66% male migrant population (Table 6-2). Across the various regions, there is little to choose between male and female migrant proportions as they are generally high. In Western, Greater Accra, Volta, Eastern and Brong-Ahafo Regions, male migrant population constitutes 72%, 73%, 79%, 81% and 79% respectively of the entire regional population while female migrant population constitutes about 76%, 68%, 83%, 79%, 71% and 74% respectively. The least migrant population in terms of gender is found in the Northern Region where male and female migrant populations constitute about 37% and 47% respectively (Table 6-2).

Table 6-2: Migration among population aged 7 year and older vis-à-vis region of residence and sex category of the populace (%)

Region of Residence	Male		Female	
	No.	Proportion	No.	Proportion
Western	315	72.1	398	76.0
Central	252	70.8	338	75.1
Greater Accra	362	72.8	403	68.1
Volta	342	78.8	376	82.5
Eastern	467	80.8	565	78.7
Ashanti	640	72.4	668	70.8
Brong Ahafo	488	79.1	443	74.2
Northern	431	37.2	495	47.1
Upper East	213	58.8	320	71.4
Upper West	214	72.1	214	69.3
<b>Total</b>	<b>3,724</b>	<b>66.3</b>	<b>4,220</b>	<b>69.3</b>

Source:

### 6.3 Migration status by current region and locality of residence

This sub-section examines the state of migration in various regions in Ghana as well as in the locality of residents, whether urban or rural. The essence of this investigation is to assess which regions host the most migrants in the country. According to the results presented in Table 6-3, Western Region hosts about 74.2% migrants out of which 40% are in-migrants while 34% are returned migrants. Greater Accra, Eastern and Asnanti Regions host 55%, 42% and 43% of in-migrants and 15%, 37% and 28% of returned migrants respectively. Northern Region hosts only 29% of in-migrants and 13% of returned migrants. The low proportions of non-migrant population across all the regions except Northern Region relative to the proportions recorded in the baseline study attest to the extent and magnitude of individuals moving in or out of their birth places. The entire country only has about 32% of the population stationary at their birth places, not having moved out as of 2013.

There exist a slight gender disparity in migration status of residents across the various regions as shown in Table 6-4. In-migrants and returned migrants among the male populace in Western Region constitute about 40% and 33% respectively. Among the male populace in Greater Accra, Eastern and Ashanti regions, in-migrants and returned migrants constitute 55% and 16%; 42% and 39%; and 43% and 30% respectively. In the three northern regions (Northern, Upper East and Upper West), in-migrants and returned migrants constitute less than 40% of the male populace.

Table 6-3: Migration status vis-à-vis region of current residence (%)

Region of current residence	Migration Status			Total
	In-Migrants	Returned Migrants	Non-Migrants	
Western	40.3	33.9	25.8	100
Central	32.9	40.3	26.8	100
Greater Accra	54.9	15.3	29.8	100
Volta	35.3	45.4	19.3	100
Eastern	42.2	37.4	20.4	100
Ashanti	43.4	28.2	28.5	100
Brong Ahafo	38.2	38.5	23.3	100
Northern	29.0	12.9	58.1	100
Upper East	30.3	35.6	34.2	100
Upper West	33.7	37.0	29.4	100
<b>Total</b>	<b>38.1</b>	<b>29.8</b>	<b>32.2</b>	<b>100</b>

Source:

Female migrant population (69.3%) is slightly higher than that of males (56.3%). In-migrants and returned migrants constitute about 41% and 35% among the female populace in Western Region. Elsewhere among the female populace in Greater Accra, Eastern and Ashanti Regions, in-migrants and returned migrants constitute 55% and 14%; 43% and 36%; and 44% and 27% respectively.

Table 6-4: Migration status by region of residence for sex categories (%)

Region of Residence	Male				Female			
	In-Migrants	Returned Migrants	Non-Migrants	Total	In-Migrants	Returned Migrants	Non-Migrants	Total
Western	39.6	32.5	27.9	100	40.8	35.1	24.1	100
Central	33.2	37.6	29.2	100	32.7	42.4	24.9	100
Greater Accra	55.3	17.5	27.2	100	54.6	13.5	31.9	100
Volta	36.2	42.6	21.2	100	34.4	48.0	17.5	100
Eastern	41.7	39.1	19.2	100	42.6	36.1	21.3	100
Ashanti	42.7	29.8	27.6	100	44.1	26.7	29.2	100
Brong Ahafo	41.7	37.4	20.9	100	34.7	39.5	25.8	100
Northern	26.0	11.2	62.8	100	32.3	14.8	52.9	100
Upper East	24.6	34.3	41.2	100	34.8	36.6	28.6	100
Upper West	30.3	41.8	28.0	100	36.9	32.4	30.7	100

Total	37.0	29.3	33.8	100	39.1	30.2	30.7	100
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Source:

Table 6-5 shows migration status of the population across the various regions and locality of current residence. In general, in-migrants and returned migrants in urban Ghana constitute 46% and 25% respectively while in-migrants and returned migrants in rural Ghana constitute 34% and 32% respectively. Evidently, non-migrants in urban areas of Ghana are less (29%) than in rural areas (34%). In urban areas of Western, Greater Accra, Ashanti and Upper East Regions, in-migrants and returned migrants constitute about 50% and 25%; 55% and 16%; 52% and 16%; and 73% and 19% respectively. In the rural areas of the same regions, in-migrants and returned migrants constitute about 36% and 26%; 54% and 11%; 35% and 37%; and 26% and 37% respectively. Clearly, the incidence of migration, especially in-migration, is higher in urban areas across the various regions which gives credence to the prevalence of rural-urban migration in Ghana.

Table 6-5: Migration status by region of residence vis-à-vis locality of residence (%)

Region of Residence	Urban				Rural			
	In-Migrants	Return Migrants	Non-Migrants	Total	In-Migrants	Return Migrants	Non-Migrants	Total
Western	49.7	25.3	25.0	100.0	35.8	38.1	26.2	100.0
Central	25.9	42.9	31.1	100.0	38.1	38.3	23.5	100.0
Greater Accra	55.1	16.1	28.8	100.0	54.1	11.2	34.7	100.0
Volta	40.7	41.0	18.3	100.0	33.0	47.3	19.8	100.0
Eastern	42.2	34.1	23.8	100.0	42.2	39.0	18.8	100.0
Ashanti	52.3	19.1	28.6	100.0	35.2	36.5	28.3	100.0
Brong Ahafo	34.6	43.1	22.4	100.0	40.1	36.1	23.8	100.0
Northern	39.0	12.5	48.6	100.0	25.5	13.1	61.4	100.0
Upper East	73.1	19.4	7.5	100.0	26.4	37.0	36.6	100.0
Upper West	35.6	31.1	33.3	100.0	33.5	37.4	29.1	100.0
Total	45.5	25.3	29.3	100.0	33.9	32.3	33.8	100.0

Source

#### 6.4 Sex and Age differentials in migration status

Discussed in this sub-section are the differences observed in migration status with respect to gender and age of the populace. The population within the age groups of 7-9 years, 10-14 years, 15-19 years, 20-24 years and 65 plus years together constitute about 55.5% of all migrants, with the age groups 10-14 years and 15-19 years particularly constituting majority shares, 15% and 12% respectively. The same age groups just about constitute the largest proportions of non-migrants with the age group 10-14 constituting about 16%. Within in-migrants, the age groups



10-14 years and 15-19 years constitute the largest, 14% and 12% while the age groups 60-64 years and 55-59 years constitute the least. Female in-migrants within the age groups of 25-39 years and 50 plus years are more than their male counterparts (Table 6-6).

Similarly to in-migrants, returned migration is common among 10-14 years and 15-19 years but not so much within the age group 55-64 years. Also female returned-migrants within the age groups 25 plus years are more than the male counterparts. Evidently, females within the age group 7-24 years don't move about frequently like their male counterparts. The reverse however, is the case for females 25 years and older (Table 6-6).

Table 6-6: Migration status vis-à-vis age and sex of the populace (%)

Age Category	In-Migrants			Returned-Migrants			All Migrants	Non-Migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	8.7	8.4	8.5	11.9	7.7	9.7	9.0	12.4	8.5	10.5
10-14	14.2	13.4	13.7	19.1	16.2	17.5	15.4	19.6	13.0	16.3
15-19	13.7	10.4	11.9	14.4	10.7	12.5	12.2	13.7	11.0	12.4
20-24	9.4	8.6	9.0	9.9	6.7	8.2	8.7	8.1	7.9	8.0
25-29	5.8	6.0	5.9	4.3	6.6	5.5	5.7	4.7	5.9	5.3
30-34	5.9	7.3	6.7	4.1	5.4	4.8	5.8	5.9	10.4	8.1
35-39	6.3	8.1	7.2	4.7	6.2	5.5	6.5	6.0	4.0	5.0
40-44	6.5	6.0	6.2	4.6	6.5	5.6	6.0	6.4	9.5	7.9
45-49	6.3	6.2	6.3	3.6	8.0	5.9	6.1	4.8	4.6	4.7
50-54	5.7	5.8	5.7	4.4	4.3	4.4	5.1	5.2	5.1	5.2
55-59	4.7	4.9	4.8	5.4	5.2	5.3	5.0	3.7	4.8	4.3
60-64	3.5	4.9	4.2	3.7	5.1	4.4	4.3	2.8	3.9	3.3
65+	9.4	10.0	9.7	9.9	11.4	10.7	10.2	6.6	11.5	9.0
Total	100	100	100	100	100	100	100	100	100	100

Source:

Reported in Table 6-7 and

Table 6-8 are the age and sex differential of the migration status of the populace with respect to their location of residence. The picture is not entirely different from the national picture presented in Table 6-6 above. The highest proportions of migrant population in the urban areas are found in the age groups 10-14 years, 15-19 years and 20-24 years while the least proportion of migrants in the urban areas are within the age group 60-64 years. For in-migrants in the urban areas, majority are in the age groups 10-24 years, constituting about 34.6% of all in-migrants in the urban areas with male in-migrants claiming dominance proportions. Similarly, most returned migrants in the urban areas are within the age group 10-24 years, constituting about 39.1% of all returned migrants in the urban areas. The age group 60-64 years constitutes the least proportion of returned migrants. The age groups 10-14 years and 15-19 years yet again dominated the non-migrants in the urban areas. This is unsurprising because the Ghanaian population is generally youthful in urban areas hence they dominate on all states of migrations.

Table 6-7: Migration status vis-à-vis age and sex of the populace in the urban areas (%)

Age Category	In-Migrants			Returned-Migrants			All Migrants	Non-Migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	7.9	6.9	7.3	13.1	4.0	7.6	7.4	7.4	9.9	8.7
10-14	12.6	12.3	12.4	16.0	14.6	15.1	13.4	16.6	9.7	13.0
15-19	12.4	9.9	11.0	14.8	11.8	13.0	11.7	9.9	10.8	10.4
20-24	10.2	12.0	11.2	11.2	10.9	11.0	11.2	9.1	7.4	8.2
25-29	6.4	7.6	7.1	5.3	7.4	6.6	6.9	7.5	5.9	6.7
30-34	7.3	7.8	7.6	5.0	7.1	6.3	7.1	7.2	11.4	9.4
35-39	6.9	9.0	8.1	4.5	8.1	6.7	7.6	7.7	3.5	5.5
40-44	6.8	6.3	6.5	3.1	6.1	4.9	5.9	8.6	9.6	9.1
45-49	8.7	4.6	6.4	3.8	6.2	5.3	6.0	9.7	6.9	8.3
50-54	4.6	5.7	5.2	6.0	5.0	5.4	5.3	5.6	5.1	5.4
55-59	5.0	5.1	5.1	5.7	6.2	6.0	5.4	3.3	6.3	4.9
60-64	1.8	3.8	2.9	3.3	3.1	3.2	3.0	1.7	3.2	2.5
65+	9.5	9.0	9.2	8.1	9.6	9.0	9.1	5.8	10.3	8.2
Total	100	100	100	100	100	100	100	100	100	100

Source:

Similar to the migration status among sex and age categories observed in the urban areas, the populace within the age group 7-24 years dominate the migrant and non-migrant rural population reflecting the youthful nature of the population structure in the rural areas. The age groups 7-9, 10-14, 15-19 and 20-24 years constitute 10%, 15%, 13% and 7% of rural in-migrants; 11%, 19%, 12% and 7% of rural returned migrants; and 11%, 18%, 13% and 8% of rural non-migrants

respectively. The least proportion of rural migrants are found in the age group 50-55 years while the least proportion of rural non-migrants are found among 60-64 years group (

Table 6-8).

Table 6-8: Migration status vis-à-vis age and sex of the populace in the rural areas (%)

Age Category	In-Migrants			Returned-Migrants			All Migrants	Non-Migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	9.2	9.7	9.5	11.5	9.6	10.6	10.0	14.7	7.7	11.3
10-14	15.2	14.2	14.7	20.1	17.0	18.6	16.6	21.0	14.7	17.9
15-19	14.7	10.8	12.7	14.3	10.1	12.2	12.5	15.4	11.1	13.3
20-24	8.8	5.9	7.3	9.5	4.5	7.0	7.2	7.7	8.1	7.9
25-29	5.4	4.7	5.1	4.0	6.1	5.0	5.0	3.5	5.9	4.7
30-34	5.0	6.9	6.0	3.8	4.5	4.1	5.1	5.3	9.9	7.5
35-39	5.9	7.2	6.6	4.7	5.2	5.0	5.8	5.2	4.3	4.7
40-44	6.2	5.8	6.0	5.1	6.8	5.9	6.0	5.5	9.4	7.4
45-49	4.6	7.6	6.2	3.5	9.0	6.2	6.2	2.6	3.4	3.0
50-54	6.4	5.9	6.1	3.9	4.0	3.9	5.1	5.0	5.2	5.1
55-59	4.5	4.8	4.7	5.3	4.6	5.0	4.8	4.0	4.0	4.0

60-64	4.6	5.7	5.2	3.8	6.2	5.0	5.1	3.3	4.2	3.7
65+	9.3	10.9	10.1	10.5	12.4	11.5	10.8	6.9	12.2	9.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source:

## 6.5 Reasons for migrating

Migration is often triggered by certain socio-economic factors that either push or pull (attract) immigrants to the targeted destination (Heisel, 1982). This sub-section discusses the reasons behind migration in general. Specifically, the main factors that pull in-migrants to their current place of residence as well as factors that pushed individuals to their first destination outside their birth places are investigated under this sub-section.

Reported in Table 6-9 are the various reasons assigned to in-migrants moving to their current place of residence. Generally, marriage, individuals accompanying their parents and other family reasons are the topmost reasons cited by in-migrants for moving to their destinations while fire, flood/famine/drought, war and political reasons remain the least pushing factors. Given the youthful nature of the population structure with high proportion of children aged 7 years and above, it is unsurprising that accompaniment of parents is most cited as the reason for in-migrating in all the regions except Volta and the three northern regions. In these three northern regions (Northern, Upper East and Upper West), marriage is the most reported factor behind individuals in-migrating to these regions, accounting for 51%, 46% and 66% of in-migration in Northern, Upper East and Upper West Regions. Apart from other family reasons which is the third-most cited reason, employment seeking also contributes significantly to in-migration across all the regions but not so influential in Upper West (1%), Central (2.3%) and Northern (2.8%) regions.

Table 6-9: Reason for in-migrants moving to village/town vis-à-vis region of current residence (%)

Reasons for migrating	Region										Total
	Western	Central	Gr. Accra	Volta	Eastern	Ashanti	Brong - Ahafo	Northern	Upper East	Upper West	
Job transfer	2.8	3.0	2.2	6.7	3.1	4.7	3.5	1.9	2.5	1.0	3.2
Seeking Employment	15.8	2.3	8.5	8.3	7.7	9.7	9.5	2.8	3.3	1.0	7.5
Own business	0.8	3.0	2.0	5.1	3.1	3.5	4.7	1.1	0.0	0.5	2.6
Spouses employment	0.8	1.9	0.7	0.6	1.5	0.9	0.7	0.2	0.0	0.0	0.7
Accompanying parents	31.3	34.0	28.9	17.5	23.4	28.0	33.0	18.3	18.4	19.1	25.7
Marriage	14.7	15.9	19.1	19.4	22.7	15.9	25.0	50.5	46.1	65.7	27.2
Other family reasons	25.8	26.4	29.9	32.5	32.9	23.3	14.4	18.6	21.2	9.3	24.1

Political/religious	0.3	1.1	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.5	0.2
Education	5.2	4.2	2.5	6.1	1.8	5.4	6.0	2.5	4.9	2.5	4.0
War	0.0	0.0	0.0	1.0	0.2	0.0	0.2	0.6	0.0	0.0	0.2
Fire	0.0	0.4	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Flood/famine/drought	0.0	0.8	0.0	0.0	0.2	0.0	0.0	0.6	0.0	0.0	0.2
Other - Specify	2.6	7.2	6.2	2.9	3.5	8.3	2.8	3.0	3.7	0.5	4.5
Total	100	100	100	100	100	100	100	100	100	100	100

Source:

With respect to the locality of current residence, the same three driving factors behind immigration strongly prevail. Together, they (Accompanying parents, marriage and other family reasons) accounted for 76.62% of immigration in urban areas with employment seeking accounting for 8% of immigration in the urban areas. Employment seeking and marriage are strong push factors among male in-migrants in the urban areas (

Table 6-10). Similarly in the rural areas, marriage, accompaniment of parents, other family reasons and employment seeking accounted for 34%, 25%, 20% and 7% of rural immigration (

Table 6-10).

Table 6-10: Reason for immigrating to current place of residence vis-à-vis sex and locality of current residence (%)

Reason for immigrating to current place	Urban			Rural		
	Male	Female	Total	Male	Female	Total
Job transfer	6.42	4.45	5.32	1.94	1.31	1.62
Seeking Employment	9.99	6.4	7.97	8.73	5.69	7.17
Own business	2.38	2.88	2.66	3.07	1.92	2.48
Spouses employment	0.59	0.65	0.63	0.49	1.15	0.83
Accompanying parents	25.92	25.97	25.95	25.63	25.21	25.41
Marriage	18.55	18.18	18.34	32.01	35.51	33.81
Other family reasons	25.45	32.47	29.39	18.11	21.91	20.06
Political/religious	0.12	0.09	0.1	0.32	0.08	0.2
Education	3.69	5.29	4.59	4.45	2.77	3.59
War	0.12	0.09	0.1	0.24	0.31	0.28
Fire	0	0.09	0.05	0	0.08	0.04
Flood/famine/drought	-	-	-	0.24	0.31	0.28
Other – Specify	6.78	3.43	4.9	4.77	3.77	4.26
Total	100	100	100	100	100	100

Source:

For returned migrants, other family reasons, employment seeking and accompaniment of parents were the reasons that undermined their exodus to their first destinations. The least reported reasons influencing their out-migration was political/religious and flood/famine/drought reasons. Across the regions, marriage was a key factor in addition to other family reasons, employment seeking and accompanying parents in individuals moving to their first destinations particular from Greater Accra (13%), Central (10%), and Volta (9%) regions (

Table 6-11).

Regarding the locality of current residence, employment seeking was the second most reported reason (15%) for returned migrants (especially male returned migrants) in the urban areas

moving to their first destination after other family reasons (35%). Similarly in the rural areas, other family reasons accounted for about 33% of out-migration to the first destination among returned migrants followed by employment seeking (22%) and accompaniment of parents (11%) as shown in Table 6-12.

Table 6-11: Reason for returned-migrants moving to first village/town (destination) by region of current residence (%)

Reasons for migrating to first destination	Region										Total
	Western	Central	Gr. Accra	Volta	Eastern	Ashanti	Brong-Ahafo	Northern	Upper East	Upper West	
Job transfer	5.5	1.2	3.6	4.0	3.5	4.3	3.0	1.1	1.7	0.5	3.0
Seeking Employment	23.6	14.8	13.8	18.6	19.2	18.6	16.5	21.0	30.6	25.9	19.9
Own business	0.6	4.9	4.8	4.0	3.1	4.7	4.3	0.0	1.0	10.3	3.6
Spouses employment	0.9	0.9	1.2	6.7	3.1	1.2	3.7	2.8	1.4	0.0	2.4
Accompanying parents	14.4	7.4	22.2	8.9	10.3	12.0	17.0	22.7	5.2	6.7	12.3
Marriage	5.8	10.2	13.2	8.7	8.0	7.8	7.5	5.2	8.3	5.4	7.9
Other family reasons	36.2	39.7	27.0	38.4	37.5	26.0	33.1	31.1	38.2	22.3	33.5
Political/religious	0.0	0.0	0.0	0.0	0.4	0.0	0.4	0.0	0.0	0.0	0.1
Education	6.8	8.0	5.4	7.9	8.5	12.8	8.8	10.1	11.8	0.9	8.7
Flood/famine/drought	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	0.1
Other - Specify	6.1	12.9	9.0	3.0	6.4	12.6	5.8	5.9	1.7	25.9	8.4
Total	100	100	100	100	100	100	100	100	100	100	100

Source:

Table 6-12: Reason for returned-migrants moving to first destination vis-à-vis sex and locality of current residence (%)

Reason for migrating to first destination	Urban			Rural		
	Male	Female	Total	Male	Female	Total
Job transfer	6.68	2.31	4.03	2.69	2.51	2.6
Seeking Employment	17.9	13.58	15.28	25.45	18.44	21.99
Own business	7.16	2.62	4.4	3.83	2.77	3.31

Spouses employment	3.82	1.85	2.62	1.22	3.52	2.36
Accompanying parents	16.71	13.12	14.53	12.81	9.89	11.37
Marriage	4.06	12.65	9.28	7.34	7.12	7.23
Other family reasons	27.92	39.81	35.15	26.67	38.89	32.7
Political/religious	0.48	0	0.19	0.16	0	0.08
Education	9.55	7.87	8.53	9.54	7.88	8.72
Flood/famine/drought				0	0.42	0.21
Other – Specify	5.73	6.17	6	10.28	8.55	9.43
Total	100	100	100	100	100	100

Source:

## 6.6 Origin and destination of in-migrants

This sub-section discusses the region of birth of in-migrants vis-à-vis their current locations. The analysis gives evidence of the regions that mostly experience lots of exodus and the regions that mostly host migrants from other regions. Reported in Table 6-13 is the region of birth of in-migrants vis-à-vis their gender and locality of their current residence. It is evident from the table that, majority of in-migrants in urban areas of Ghana were born in Ashanti (23%), Greater Accra (15), Eastern (13%) and Northern (12%) Regions. More male than female in-migrants living in the urban areas were originally born in these regions except Northern Region. In the rural areas, most in-migrants living in these areas were born in Northern (17%), Ashanti (15%), Eastern (14%) and Volta (10%) Regions (Table 6-13). More of the male in-migrants in the rural areas were born in these regions except Eastern Region.

Table 6-13: Region of birth of in-migrants vis-à-vis sex and locality of current residence (%)

Region of birth of in-migrants	Urban			Rural		
	Male	Female	Total	Male	Female	Total
Ashanti Region	23.0	22.8	22.9	15.1	15.0	15.0
Brong-Ahafo Region	8.6	7.1	7.8	10.5	6.8	8.6
Central Region	7.9	10.3	9.3	7.6	8.4	8.0
Eastern Region	14.1	11.5	12.7	12.5	14.6	13.6
Greater Accra Region	17.4	12.2	14.5	5.3	3.9	4.6
Northern Region	10.9	12.9	12.0	17.8	16.6	17.2
Upper East	2.8	3.4	3.1	6.1	8.5	7.3
Upper West	1.8	3.2	2.5	8.0	9.1	8.5
Volta Region	6.9	9.5	8.3	11.4	8.7	10.0
Western Region	6.9	7.1	7.0	5.8	8.6	7.2
Total	100	100	100	100	100	100

Source:



The region of destination of returned-migrants for the first four places they ever migrated to or lived for a year and above are presented in

Table 6-14. The first stop for most returned-migrants had dominantly been Ashanti (21%) and Greater Accra (20%). This is no surprise as these two regions have the two largest and economically busiest cities, Kumasi and Accra, in Ghana. Some returned-migrants also first stopped at Brong-Ahafo (12%) and Western (12%) Regions. It is again evident from the table that Greater Accra (26%), Ashanti (16%), Eastern (15%) and Western (14%) Regions served as the second destination for many other returned migrants. Some returned migrants moved and lived in at least four different places in four different regions.

Table 6-14: Region of destination of returned-migrants for the first four (4) places they migrated to (%)

<b>Region of destination</b>	<b>Destination One</b>	<b>Destination Two</b>	<b>Destination Three</b>	<b>Destination Four</b>
Ashanti	20.7	16.1	16.2	15.0
Brong-Ahafo	12.4	10.3	13.7	11.7
Central	5.6	6.0	9.0	10.0
Eastern	10.9	14.6	15.4	1.7
Gr. Accra	20.4	25.8	13.7	5.0
Northern	6.8	2.9	9.4	8.3
Upper East	2.6	1.8	0.4	3.3
Upper West	2.0	1.4	0.0	0.0
Volta	7.2	6.7	12.0	26.7
Western	11.6	14.4	10.3	18.3
Total	100	100	100	100

Source:

Table 6-15 reports the region of current residence of the populace vis-à-vis their regions of birth. Accordingly, the regions from which most migrants hail from as well as the regions that host most migrants are determined from the data presented in Table 6-15. About 67% of the individuals living in Ashanti Region were born in Ashanti Region. Similarly, about 66% of individuals living in Greater Accra Region were born in Greater Accra Region while the remaining came from the other regions, particularly Eastern Region (13%). All the other regions

have more than 50% of their population being born in those regions while the birth regions of the remaining proportion spread across the other regions. Northern Region in particular has about 78% of its population born in the region implying that only 22% of the individuals living in the region were born in other regions. Central Region on the contrary has about 49% of its population with different birth regions other than central Region. This implies that Central Region houses the largest proportion of in-migrants while Northern Region houses the fewest.

Table 6-15: Region of current residence by region of birth of in-migrants

Region of current residence	Region of birth										Total
	Ashanti	Brong-Ahafo	Central	Eastern	Gr. Accra	Northern	Upper East	Upper West	Volta	Western	
Western	5.0	4.6	18.0	4.7	3.5	0.6	3.9	2.8	2.5	61.6	8.9
Central	1.2	1.2	51.4	3.2	2.9	0.3	0.0	0.0	1.3	6.3	6.0
Greater Accra	5.5	2.9	10.5	16.3	66.3	0.6	1.3	0.4	14.3	8.3	12.3
Volta	0.9	0.9	0.6	3.8	1.9	4.0	0.0	0.0	57.5	2.3	7.0
Eastern	4.2	2.6	9.1	59.6	13.1	2.1	1.3	0.0	10.7	4.0	12.4
Ashanti	66.6	15.5	7.7	7.3	3.5	2.4	13.7	13.1	3.3	8.9	18.3
Brong Ahafo	7.8	62.5	2.2	3.2	3.2	7.6	6.8	15.9	3.8	5.0	10.6
Northern	3.1	3.7	0.0	1.4	2.7	78.4	6.8	4.4	6.6	0.0	14.3
Upper East	4.0	1.7	0.3	0.2	2.4	3.3	65.8	1.6	0.0	1.7	5.5
Upper West	1.7	4.6	0.3	0.4	0.5	0.8	0.4	61.9	0.0	2.0	4.8
Total	100	100	100	100	100	100	100	100	100	100	100

Source:

## 6.7 Ethnicity and migration status

This sub-section discusses the status of migration in different localities in connection with the ethnic background of the individuals. In general, in-migrants with Akan, Ga-Dangbe, Ewe, Grusi and Guan ethnic background constitute 40%, 43%, 43%, 42% and 37% respectively of their ethnic population while non-migrants constitute the least proportions. Among the Akans living in urban areas, only 27% are non-migrants while 46% are in-migrants. Similarly, Ga-Dangbe, Ewe

and Grusi urban in-migrants constitute 42%, 51% and 46% while urban non-migrants of the same ethnic background constitute 33%, 23% and 30% respectively (Table 6-16).

For Akans living in rural areas, in-migrants constitute about 34% while returned migrants and non-migrants constitute about 41% and 24% respectively. Similarly, Ewes living in rural areas have about 39% as in-migrants while returned migrants and non-migrants make up about 38% and 23% respectively. Also, in-migrants living in rural areas with Guan, Gurma, Mole-Dagbani, Grusi and Mande ethnic background are about 32%, 28%, 32%, 40% and 28% respectively of the ethnic population in the rural areas (Table 6-16).

Table 6-16: Ethnic background vis-à-vis locality and migration status (%)

Ethnic Group	Urban				Rural				All			
	In-Migrants Returned	Migrants	Non-migrants	Total	In-Migrants Returned	Migrants	Non-migrants	Total	In-Migrants Returned	Migrants	Non-migrants	Total
Akan	45.8	27.6	26.6	100	34.4	41.5	24.1	100	39.7	35.0	25.3	100
Ga-Dangbe	42.3	24.8	32.9	100	43.6	23.6	32.7	100	42.9	24.3	32.8	100
Ewe	51.4	25.3	23.3	100	39.4	37.7	23.0	100	43.0	34.0	23.1	100
Guan	51.1	40.2	8.7	100	32.1	33.8	34.2	100	37.4	35.5	27.1	100
Gurma	50.0	21.8	28.2	100	27.7	22.3	49.9	100	29.8	22.3	47.9	100
Mole-Dagbani	43.5	15.6	40.9	100	31.5	29.1	39.4	100	34.7	25.6	39.8	100
Grusi	45.7	24.3	30.0	100	40.4	21.7	38.0	100	42.0	22.5	35.6	100
Mande	38.5	53.9	7.7	100	27.7	30.1	42.2	100	29.2	33.3	37.5	100
Other	41.8	25.1	33.1	100	31.9	18.4	49.6	100	35.1	20.6	44.4	100
Total	45.5	25.3	29.3	100	33.9	32.3	33.8	100	38.1	29.8	32.2	100

Source:

Table 6-17: Ethnic background vis-à-vis migration status for sex categories (%)

Ethnic Group	Male				Female			
	In-Migrants Returned	Migrants	Non-migrants	Total	In-Migrants Returned	Migrants	Non-migrants	Total
Akan	39.9	35.2	24.9	100	39.5	34.9	25.6	100

Ga-Dangbe	45.2	27.5	27.3	100	40.8	21.2	38.0	100
Ewe	41.2	35.7	23.1	100	44.4	32.5	23.1	100
Guan	35.5	29.0	35.5	100	38.9	41.1	20.0	100
Gurma	29.0	20.0	51.0	100	30.7	24.8	44.6	100
Mole-Dagbani	31.9	25.1	43.0	100	37.3	26.0	36.7	100
Grusi	33.7	22.5	43.9	100	47.8	22.5	29.7	100
Mande	25.5	29.1	45.5	100	34.2	39.0	26.8	100
Other	33.9	17.7	48.4	100	36.5	24.0	39.5	100
Total	37.0	29.3	33.8	100.0	39.1	30.2	30.7	100
Source								

Table 6-17 presents the ethnic group and gender differential of migrants as well as non-migrants. Male in-migrants with Akan, Ga-Dangbe, Ewe, Mole-Dagbani and Grusi ethnic background constitute about 40%, 45%, 41% 32% and 34% respectively of the male ethnic population while their counterpart non-migrants constitute 25%, 27%, 23%, 43% and 44% respectively. Similarly, female in-migrants from Akan, Ga-Dangbe, Ewe, Mole-Dagbani and Grusi ethnic groups constitute 40%, 41%, 44%, 37% and 48% respectively of the female ethnic population while their counterpart returned-migrants constitute 35%, 21%, 33%, 26% and 23% respectively (Table 6-17).

## **7 LAND INFORMATION**

### **7.1 Introduction**

Land continues to be an indispensable input factor for agricultural production. Its structure, profile, texture and fertility influence agricultural productivity levels in varied ways. A piece of land with well soil structure and macropores is vital as each of these influence water movement, air exchange, plant root exploration and habitat for soil organisms. A fertile piece of land will not only affect the quality of crops produced but also the amount of resources spent on inputs during land preparation.

For parcels of lands which are poorly drained, large amount of resources are utilized to construct drainage systems and for those parcels which are steeply sloped huge investments are needed for making contour bands and terraces that will prevent quick run-off and help conserve enough water and nutrients for crop production.

For livestock production such as ruminants, vast stretches of grass lands interspaced with ponds for watering are required for feeding the farm animals on the extensive systems. Even for those on the intensive and semi-intensive systems of livestock production, it is necessary to get parcels of land growing with fresh pasture to be cut and prepared and fed to the animals as fodder.

This chapter presents details of land tenure characteristics of households in Ghana. It also provides information on the characteristics of soil such as the type, the structure and the colour. Finally the chapter throws light on the soil improvement strategies as well as the sources of irrigation water.

### **7.2 Plot Size and number of parcels controlled and used by households**

The Table 7.1 presents information on the average number of plots owned, controlled and used by households across all regions. On average each farming household has approximately two plots of farmland on which crops and/or farm animals are cultivated and/or reared. The Volta and Greater Accra regions have the lowest number of plots (1.7) and (1.4) respectively on average. Farming households in the Northern and the Upper East regions have the highest number of plots (2.4) on average. The average number of plots for the remaining regions (i.e., Western; Central; Eastern; Ashanti; Brong Ahafo and the Upper West) is just around the overall average number of plots owned by the households (2.1).

Table 7-1: Average number of plots across regions

Region	mean	Std. Dev.	min	max
Western	2.2	1.0	1	5
Central	1.8	0.9	1	5
Greater Accra	1.4	0.7	1	3
Volta	1.7	0.8	1	4
Eastern	2.1	1.1	1	6
Ashanti	2.2	1.2	1	7
Brong Ahafo	2.0	0.9	1	5
Northern	2.4	1.0	1	6
Upper East	2.4	0.9	1	6
Upper West	1.8	0.9	1	5
Total	2.1	1.0	1	7

Source: ISSER – Yale wave II survey (2014)

Table 7.2 presents the average plot sizes by gender across locality of residence and regions. On average an urban household uses a plot size of about 2.2 hectares for male plot holders and 1.6 hectares for female plot holders, whilst a rural household uses an average of about 1.8 hectares for male holders and 1.4 hectares for female holders. In general male holders have bigger parcels (1.9ha) than their female counterparts (1.4ha).

Table 7-2: Average sizes of plot by gender across localities and regions

Region	All		Urban		Rural	
	Male	Female	Male	Female	Male	Female
Western	1.1	0.6	1.8	0.8	1.0	0.6
Central	0.6	0.2	1.4	0.3	0.4	0.2
Greater Accra	1.7	1.3	2.5	1.7	1.3	1.1
Volta	1.7	1.4	1.5	1.3	1.7	1.4
Eastern	1.9	1.3	2.0	1.6	1.9	1.2
Ashanti	2.3	1.7	2.5	1.3	2.3	1.8
Brong Ahafo	2.5	1.9	2.4	1.7	2.5	1.9
Northern	2.0	1.9	2.8	3.6	1.9	1.7
Upper East	0.8	0.6	0.2	0.2	0.8	0.6
Upper West	3.2	2.6	3.2	2.4	3.2	2.6
Total	1.9	1.4	2.2	1.6	1.8	1.4

Source: ISSER-Yale wave II survey (2014)

Table 7.3 presents information for the total land area cultivated and/or used for livestock production by each farmer in the household across locality of residence and regions. Urban male

farmers used an average of 1.5 hectares for crop cultivation and/or livestock production whilst urban female farmers used an average of 0.9 hectares for crop cultivation and/or livestock production. We further observe that rural male farmers also used an average of 1.3 hectares for crop cultivation and/or livestock production whilst the rural female farmers used an average of 1.0 hectares for crop cultivation and/or livestock production.

Table 7-3: Average size of plots cultivated by gender across locality and regions

Region	All		Urban		Rural	
	Male	Female	Male	Female	Male	Female
Western	0.9	0.5	1.4	0.7	0.8	0.4
Central	0.4	0.2	1.0	0.3	0.3	0.2
Greater Accra	1.2	1.1	2.2	1.7	0.7	0.8
Volta	0.9	0.9	0.6	0.8	0.9	0.9
Eastern	1.2	0.8	1.2	0.9	1.2	0.8
Ashanti	1.9	1.3	2.1	1.1	1.8	1.4
Brong Ahafo	1.7	1.4	1.8	1.0	1.7	1.5
Northern	1.7	1.5	1.4	0.8	1.7	1.5
Upper East	0.7	0.5	0.0	0.2	0.7	0.5
Upper West	1.8	1.4	0.9	2.4	1.8	1.4
Total	1.4	1.0	1.5	0.9	1.3	1.0

Source: ISSER-Yale wave II survey (2014)

### 7.3 Land Boundaries and Disputes

In any human institution like the land market, there is a possibility of misunderstandings among the players especially over contracts and boundaries of land and this may result in disputes that can stall production cycles and prevent the flow of benefits from the land to land owners and users. In this sub section a discussion on land disputes experienced by respondents is made.

Table 7.4 presents the proportions of plots on which respondents ever had a dispute to the overall total of plots they used by region, locality of residence and gender of the plot holder. Of all the 402 plots controlled by males in the urban centres about 1.9 percent had disputes; a total of 52 of land (representing 2.6% of the 1,993 plots) controlled by males in the rural areas had disputes. The greatest proportion of disputed lands (2.7%) among male plot holders was found in the Western Region.

Among female plot holders in urban localities, the incidence of disputes continues to be dominated by the Western region (3.5%) and in the rural areas it is dominated by the Northern region (5.5%).

Table 7-4: Proportion of plots respondents had dispute by gender, locality and regions

Gender of plot owner	Region	Locality		Total number of plots	
		Urban	Rural	Urban	Rural
Male	Western	2.7	2.6	31	187
	Central	1.5	1.5	19	117
	Greater Accra	2.0	1.0	7	14
	Volta	1.5	2.0	34	147
	Eastern	0.0	2.3	66	232
	Ashanti	1.5	2.4	102	239
	Brong Ahafo	2.3	3.5	60	222
	Northern	2.0	3.3	71	484
	Upper East	0.0	3.0	4	212
	Upper West	0.0	1.7	8	139
	Total	1.9	2.6	402	1,993
Female	Western	3.5	3.3	25	179
	Central	1.5	1.3	24	125
	Greater Accra	0.0	1.0	3	6
	Volta	2.0	2.3	18	135
	Eastern	1.0	3.7	58	212
	Ashanti	1.3	2.8	85	247
	Brong Ahafo	1.8	2.9	74	209
	Northern	0.0	5.5	33	340
	Upper East	0.0	2.0	1	194
	Upper West	0.0	2.0	1	82
	Total	1.8	3.0	322	1,729

Source: ISSER-Yale wave II survey (2014)

The disputes that respondents have been engaged in concerning their lands are in several forms. It ranges from disputes over boundaries, multiple claims to land and breach of contracts. In the urban areas, disputes over boundaries of land constitute the greatest proportion of all disputes



and represents over 56.4 percent of the total disputes over farm lands. In the same locality multiple claims to land is the next most important form of disputes and represents 28.2 percent.

Table 7-5: The nature of land disputes by locality of residence

Nature of Dispute	Urban		Rural		Total	
	Frequency	%	Frequency	%	Frequency	%
Boundaries of land	22	56.4	84	54.6	106	54.9
Multiple claims to land	11	28.2	49	31.8	60	31.1
Breach of contract by former owner	2	5.1	10	6.5	12	6.2
Other forms of dispute	4	10.3	11	7.1	15	7.8
Total	39	100	154	100	193	100

Source: ISSER-Yale wave II survey (2014)

In the rural areas disputes over boundaries and multiple claims to land constitute 54.6 percent and 31.8 percent of disputes respectively (Table 7.5). We observe from Table 7.5 that one of the most important forms of land disputes is over land boundaries and the likely cause of this is the lack of clearly defined boundaries.

In Table 7.6 the relationship of the person with whom the respondent had a dispute is reported. About 36.3 percent of the respondents had disputes over their plots with members of their family or relatives. Respondents who had disputes with people with people from the same community were 34.7 percent and those who had disputes with people from another community represented 22.8 percent. Nonetheless, very few households had disputes with the state or government (1.6%) and the chief (4.7%) over their lands. This shows that the more likely the state or the community chief has custody of the land, the less likely individuals are to have disputes over land. The disputes with government is the least because government controls very few farm lands across the regions.

Table 7-6: Persons with whom individuals had disputes

Persons	Frequency	Percent
Relative or family member	70	36.3
Member of this community	67	34.7
Member of another community	44	22.8
A state or government body	3	1.6
Chief	9	4.7
Total	193	100

Source: ISSER-Yale wave II survey (2014)

#### 7.4 Forms of Land Acquisition, Land Values and Share Cropping Arrangements

The land acquisition mode, the price of the land and existing tenancy agreements to a large extent influence the amount of land that a farm household can secure for agricultural activities. The source of land and tenancy agreement will for instance influence the agricultural production decisions such as crop choice and cultural practices and irrigation/soil improvement decisions to be adopted. Table 7.7 gives an idea of the various modes through which responding households acquired their land for agricultural purposes. In general, the most common method of land acquisition across the households is through inheritance which represents over 60 percent of all respondents. This is followed by rented for cash or in-kind (14.7%) and then by free allocation (14.0%). About 5 percent of responding households obtained their land for agricultural purposes through begging. Land borrowing as a form of land acquisition for agricultural purposes represented the least method of land acquisition representing 1.7 percent. The situation for the localities follows a similar trend as the general one described, with inheritance showing prominence by 54.1 percent and 61.2 percent for the urban and rural households respectively. The proportion of households which obtained their lands through outright purchase is greater in urban areas (5.9%) than those in rural areas (2.8%).

Table 7-7: Forms of land acquisition by households across locality

Forms of Land Acquisition	Urban	Rural	Total
Purchased	5.9	2.8	3.3
Inherited from deceased	54.1	61.2	60.0
Rented (for cash or in-kind)	16.0	14.5	14.7
Allocated free of charge	13.3	14.2	14.0
Begged	7.3	4.2	4.7
Borrowed	1.5	1.8	1.7
Other forms of land acquisition	1.8	1.5	1.6
Total	100	100	100

Source: ISSER-Yale wave II survey (2014)

Access to and use of land can be a difficult thing to do because of the huge transaction costs associated with land acquisition processes. Nonetheless some family and friends relations are known to influence the process positively. Table 7.8 elaborates some of the relations that qualified households to obtain land for agricultural purposes. Paramount among these relations is the fact that one is a member of a lineage or clan which represents in general 40.8 percent of all

households. Being a member of a village also has a strong influence on whether or not one is allotted land. Indeed about 29.9 percent of all the respondents said that they were allotted the land because they were members of the village. Other important things which qualified respondents to be allotted land include being friends with the land owner, (12.4%), someone in the community vouching for a holder (10.8%) and finally being an employee of the land owner (1.4%).

Table 7-8: Qualifications of plot holders

Qualification	Frequency	Percentage
Lineage (living)	254	40.8
Member of the community, including unrelated to the chief	186	29.9
Friend of owner	77	12.4
Employee of owner	9	1.4
Someone in the community vouched for me	30	4.8
Other forms of qualification	67	10.8
Total	623	100

Source: ISSER-Yale wave II survey (2014)

The value of land used by respondents for their farming activities per their own estimation if it were to be sold at the time of interview is computed below in Table 7.9 and 7.10. The average for the per hectare of agricultural land in the urban areas is GHS 534.70 and that of the rural areas is GHS 817.77. Land values per hectare were estimated at an average of GHS 2,764.18 in the Central region and this represents the highest for all regions. In the rural areas, Central region continues to dominate with an average value of GHS 4,884.37.

Table 7-9: Average value of land by locality and region (GHS/ha)

Region	Urban	Rural	Pooled
Western	1240.98	2244.10	2110.99
Central	2764.18	4884.37	4564.49
Greater Accra	22.78	971.85	655.49
Volta	173.10	270.60	255.42
Eastern	1137.52	1697.10	1574.94
Ashanti	205.53	171.25	180.78
Brong Ahafo	56.30	168.08	141.57
Northern	17.68	19.24	19.07
Upper East	112.75	41.63	42.49
Upper West	11.96	12.18	12.17
Total	534.70	817.77	771.67

Source: ISSER-Yale wave II survey (2014)

Table 7.10 gives a further break down of the values as estimated by male and female plot holders.

Table 7-10: Average land value by region and locality (GHS/ha)

Region	Urban				Rural			
	Male	Std. Dev.	Female	Std. Dev.	Male	Std. Dev.	Female	Std. Dev.
Western	1589.81	2895.25	808.44	1616.97	2047.44	4777.79	2449.56	4237.49
Central	3406.33	4563.33	2255.81	2292.42	5575.44	16345.50	4237.54	6631.41
Greater Accra	19.60	30.11	30.19	24.09	1148.49	3990.47	559.68	1186.93
Volta	109.75	269.80	292.75	707.29	222.75	714.04	322.70	858.73
Eastern	741.94	1989.70	1587.67	5414.29	2437.04	11078.93	887.35	3043.62
Ashanti	188.47	832.90	225.99	952.60	209.13	1156.52	134.60	709.22
Brong Ahafo	53.74	201.83	58.38	131.00	174.01	766.78	161.77	752.24
Northern	17.15	15.46	18.83	11.74	20.93	135.39	16.84	17.58
Upper East	122.34	74.66	74.39	0.00	47.74	205.67	34.95	24.73
Upper West	12.68	12.28	6.20	0.00	9.80	9.34	16.22	14.42

Source: ISSER-Yale wave II survey (2014)

Some farmers have some kind of share cropping arrangements with their land owners, while others do not. For those who do, the predominant proportion given to the land lord is one-half which is represented by 45.9 percent followed by one-third which represent 35.5 percent of the respondents (Table 7.11).

Table 7-11: The proportion of farm produce given to the landlord

Proportion to the landlord	Frequency	Percent
Two thirds (2/3)	38	11.1
Half (1/2)	158	45.9
One third (1/3)	122	35.5
One quarter (1/4)	4	1.2
One fifth (1/5)	4	1.2
Other proportion	18	5.2
Total	344	100

Source: ISSER-Yale wave II survey (2014)

## 7.5 Travel distance of plots from home

How far a farming plot is from the location of the household has serious implications on the household total cost of production in terms of transportation and travel time. In instances where

the farming family must walk over long distances, it affects their productivity by taking away some of their productive energies during the walking time. Even for farming households which can get access to vehicles the transportation cost will feed into their production expenses and eventually reduce their profit margins. Table 7.12 reports the average distance travelled by households to get to their farms. On average, urban dwellers travel a distance of 10.2km to their farming plots while those in the rural localities travel a distance of 5.3km to do the same. In the urban localities the Upper East region reported the least average travel distance (1.9km) with the Greater Accra region reporting the highest average travel distance of 24.7km. In the rural areas the lowest average travel distance of 1.9km is reported by Upper East and the highest of 18.3km is reported by the Greater Accra region.

Table 7-12: Average distance from the respondents' house to their farming plots (Km)

Region	Urban	Rural
Western	10.4	5.4
Central	5.1	2.4
Greater Accra	24.7	18.3
Volta	5.5	2.8
Eastern	8.2	3.6
Ashanti	21.5	6.4
Brong Ahafo	12.4	6.1
Northern	8.7	3.4
Upper East	1.9	1.9
Upper West	3.2	2.9
Average	10.2	5.3

Source: ISSER-Yale wave II survey (2014)

It has also been asserted that usually female headed households are less likely to get access to good quality farm lands that are close to the home because the land markets are dominated by men and favours the interests of men. However, our findings from this survey disputes that assertion. Table 7.13 shows that male headed households travel an average distance of 8.6km to their farms while female headed travel an average distance of about 7.9km to get to their farms.

Table 7-13: Average distance travelled by respondents to their farming plots by Gender (Km)

Gender of Household Head	Urban	Rural	Average
Male	12.8	4.4	8.6
Female	11.9	3.8	7.9

Source: ISSER-Yale wave II survey (2014)

## 7.6 Land Conservation and Soil Structure of Farming Plots

To continuously derive the needed benefits from land resources it is important that its nutrients and physical structure be conserved and improved through conscious effort by the farmer. Table 7.14 presents the soil types that are pre-dominant on plots cultivated by respondents by region. Generally loamy soils are the most predominant (29.5%), followed by clayey soils (28.7%), then by sandy soils (28.1%). Gravely and silty soils are 11.2% and 2.3% respectively.

Table 7-14: Soil Type by region (% and total frequency)

Region	Loamy		Gravely		Sandy		Silty		Clayey		Other Soil Type		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Western	130	30.8	65	15.4	106	25.1	51	12.1	67	15.9	3	0.7	422	100
Central	76	26.7	18	6.3	82	28.8	19	6.7	88	30.9	2	0.7	285	100
Greater Accra	10	33.3	1	3.3	7	23.3	0	0.0	12	40.0	0	0.0	30	100
Volta	108	32.3	27	8.1	98	29.3	8	2.4	93	27.8	0	0.0	334	100
Eastern	160	28.2	47	8.3	149	26.2	5	0.9	207	36.4	0	0.0	568	100
Ashanti	217	32.2	91	13.5	153	22.7	11	1.6	201	29.9	0	0.0	673	100
Brong Ahafo	191	33.8	96	17.0	200	35.4	3	0.5	75	13.3	0	0.0	565	100
Northern	244	26.3	120	12.9	193	20.8	2	0.2	369	39.8	0	0.0	928	100
Upper East	115	28.0	13	3.2	188	45.7	1	0.2	93	22.6	1	0.2	411	100
Upper West	60	26.1	19	8.3	74	32.2	4	1.7	73	31.7	0	0.0	230	100
Total	1,311	29.5	497	11.2	1,250	28.1	104	2.3	1,278	28.7	6	0.1	4,446	100

Source: ISSER-Yale wave II survey (2014)

The colour of the soil is an important determinant of the nutrients in the soil and could be used as an indicator for the presence of organic matter. Dark coloured soils are known to contain lots of organic matter and usually have adequate pores for ventilation and possess the right soil structure that can support plant growth and development. Red to brown coloured soils are typically known to be ferric (contain iron) and also has the potential of becoming permanently hardened when exposed to wetting and drying. Light coloured soils (grey and white) are usually found in water logged areas and such plots have the potential of becoming acidic since the continual presence of water drains down the minerals through seepage. Table 7.15 presents the overall colour hue for plots across the regions. On average the least most popular soil colour is yellow which consists of 19 plots (0.4%) out of the 4446 plots under consideration. The most common soil colour is black and consists of 1638 (36.8%) of the total number of plots under consideration.

Table 7-15: Soil Colour by region (Total Frequency)

Region	Red		Black		Grey		Yellow		Brown		White		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Western	142	33.7	175	41.5	26	6.2	4	1.0	46	10.9	29	6.9	422	100
Central	104	36.5	118	41.4	8	2.8	0	0.0	29	10.2	26	9.1	285	100
Greater Accra	2	6.7	12	40.0	6	20.0	0	0.0	10	33.3	0	0.0	30	100
Volta	32	9.6	194	58.1	33	9.9	0	0.0	70	21.0	5	1.5	334	100
Eastern	132	23.2	215	37.9	67	11.8	0	0.0	124	21.8	30	5.3	568	100
Ashanti	180	26.8	279	41.5	46	6.8	4	0.6	137	20.4	27	4.0	673	100
Brong Ahafo	184	32.6	184	32.6	34	6.0	11	2.0	76	13.5	76	13.5	565	100
Northern	183	19.7	239	25.8	172	18.5	0	0.0	283	30.5	51	5.5	928	100
Upper East	14	3.4	107	26.0	99	24.1	0	0.0	139	33.8	52	12.7	411	100
Upper West	25	10.9	115	50.0	19	8.3	0	0.0	51	22.2	20	8.7	230	100
Total	998	22.5	1,638	36.8	510	11.5	19	0.4	965	21.7	316	7.1	4,446	100

Source: ISSER-Yale wave II survey (2014)

The micro-climate, soil fertility and structure of the soil can be improved through tree planting on fields. In most of the urban centres not many households have engaged in tree planting exercises on their fields but in the rural areas, there is considerable effort to do so (Table 7.16).

Table 7-16: Average number of trees planted by plot holders by locality and regions

Region	Urban	Rural	Total
Western	5.8	14.6	13.5
Central	0.1	2.3	1.9
Greater Accra	1.0	2.5	2.0
Volta	0.0	10.8	9.2
Eastern	3.4	0.9	1.4
Ashanti	2.3	6.1	5.0
Brong Ahafo	16.3	10.1	11.6
Northern	1.8	1.2	1.2
Upper East	0.0	1.0	1.0
Upper West	0.3	1.2	1.2
Average	3.1	5.1	4.8

Source: ISSER-Yale wave II survey (2014)

## 7.7 Irrigation and Source of Soil Water

Ghana's agriculture is mainly rain fed and productivity on most farm lands is hinged to rain fall patterns during the cropping season. While efforts are being made to encourage farmers to adopt irrigation technologies in order to have all year round production season, irrigation investments continue to see low popularity among farmers because of the high capital outlays required. From Table 7.17 just about 15 percent of plot holders in the urban areas irrigated their plots with about 85 percent of all plot holders irrigated their plots from rain. The situation in the rural areas is similar to that of the urban centres in this respect. However the incidence of plot holders who irrigated their plots is greatest in the Northern region for both rural (38%) and urban (2.7%). It is

known that many males have the potential to invest in irrigation facilities because they have a higher economic power.

Table 7-17: Proportion of plot holders irrigated their plots by gender (%)

Gender of Household Head	Urban	Rural	Total
Male	8.3	46.4	54.7
Female	6.7	38.7	45.3
Total	14.9	85.1	100

Source: ISSER-Yale wave II survey (2014)

From Table 7.17 it is clear that there are more male plot holders in the urban (8.3%) and rural (46.4%) areas than female plot holders who are engaged in the use of irrigation facilities. The main sources of water for irrigation of farm lands across the regions and localities are well, borehole, pond/tank, weir, river or stream. Table 7.17 presents information on households using the various water sources for irrigation by sex of household head and by locality.

Table 7-18: Source of Irrigation Water by locality of Residence

Source	Urban		Rural	
	Frequency	Percent	Frequency	Percent
Well	0	0.0	23	7.2
Borehole	5	8.9	8	2.5
Pond/tank	1	1.8	4	1.3
Weir	2	3.6	3	0.9
River or stream	47	83.9	281	88.1
Other - specify	1	1.8	0	0.0
Total	56	100	319	100

Source: ISSER-Yale wave II survey (2014)

In the urban Upper East and Upper West regions, there were no households that have made irrigation improvements during the period under study.

Table 7-19: Households which have made irrigation improvements by region



Region	Urban		Rural	
	Proportion of plot irrigated	Total Frequency	Proportion of plot irrigated	Total Frequency
Western	1.3	5	16.2	61
Central	1.1	4	5.3	20
Greater Accra	0.3	1	1.1	4
Volta	1.1	4	1.9	7
Eastern	0.8	3	4.0	15
Ashanti	1.9	7	12.0	45
Brong Ahafo	1.1	4	3.5	13
Northern	2.7	10	38.0	143
Upper East	0.0	0	6.4	24
Upper West	0.0	0	1.6	6
TOTAL	10.1	38	89.9	338

Source: ISSER-Yale wave II survey (2014)

It is encouraging to know that about 3 percent and 38 percent of the households in the rural and urban Northern region respectively had made irrigation improvements which are consistent with the objective of government to boost agricultural production in the Northern region under irrigation all year round (Table 7.19).

## **8 AGRICULTURAL PRODUCTION INPUTS**

### **8.1 Introduction**

The urban and rural farm households' decisions on the level and composition of agricultural production inputs often determine whether their farm enterprise prospers or fails. Ideally, a more intensive and efficient use of agricultural inputs include better technologies and farmers' technical know-how, which are fundamental ingredients for the type of sustainable intensification that experts now see as key to the future of farming and national food security in Ghana. However, an extremely limited access to and use of improved seeds and agro-chemicals, labor, irrigation, small-scale mechanization, and reliable sources of technical advice, credit, market information and other inputs continue to predominate in urban and rural agriculture in Ghana. This chapter provides a detailed overview of the major agricultural inputs acquired and used by the Ghanaian rural and urban farm households in their crop production processes. Specifically, these agricultural inputs include farm labour (which constitute hired, family and communal labor); agro-chemicals (which includes chemical fertilizers, weedicides, pesticides, rodenticides and insecticides) and seeds.

### **8.2 Farm Labor**

This section provides information on farm labor utilization by the urban and rural farm households across all regions of Ghana. Table 8.1 presents the total annual quantities of hired, family and communal labor used by the urban and the rural farm households in the ten (10) regions of Ghana.

Table 8-1: Average quantities of farm labor used by households by region and locality (Man-days/ha)

Region	Urban			Rural		
	Hired Labor	Communal Labor	Family Labor	Hired Labor	Communal Labor	Family Labor
Western	683.71	0.90	3323.43	3530.73	108.50	6349.05
Central	1203.83	164.71	6149.85	5362.46	4.46	6844.38
Greater Accra	8.36	2.50	30.00	20.29	0.00	578.09
Volta	192.91	26.29	317.47	250.19	37.25	676.87
Eastern	1467.25	0.40	1999.77	2275.41	63.72	1874.52
Ashanti	931.56	4.59	124.49	513.73	3.45	374.08
Brong Ahafo	171.62	2.96	26.74	339.40	35.12	315.15
Northern	28.02	1.33	36.33	19.78	10.11	95.71
Upper East	0.00	0.00	343.37	59.77	39.87	105.55
Upper West	30.63	0.00	0.00	24.59	16.39	31.24
Total	630.22	14.09	1014.08	1040.86	32.68	1380.68

Source: ISSER – Yale wave II survey (2014)

The annual average for quantity of hired labor used in the urban areas is about 630 man-days/ha and that of the rural areas is approximately 1041 man-days/ha. We further observe that the average quantity for communal labor used in the urban areas is only about 14 man-days/ha whilst that of the rural areas is about 33 man-days/ha. Rural farm households recorded a higher average family labor utilization (1381 man-days/ha) compared to the average quantities used by the urban farm households (1014 man-days/ha). Average quantity of hired labor was estimated at about 1467 man-days/ha in the urban Eastern region and this represents the highest for all regions. In the rural areas, Central region dominates the quantity of hired labor with an average of about 5362 man-days/ha. Concerning family labor, urban and rural Central region continues to dominate with an average of about 6150 man-days/ha and 6844 man-days/ha respectively.

Table 8.2 presents an overview of the total annual value of farm labor used by farm households by region and locality of residence. The annual average for value of hired labor used in the urban areas is GHS 20,044.37 per ha and that of the rural areas is GHS 41,560.87 per ha. It is also found that the average annual value of communal labor used in the urban areas is only GHS 376.75 per ha whilst that of the rural areas is GHS 702.40 per ha.

Table 8-2: Average value of farm labor used by households by region and locality (GHS/ha)

Region	Urban			Rural		
	Hired Labor	Communal Labor	Family Labor	Hired Labor	Communal Labor	Family Labor
Western	15539.56	25.61	19940.56	203131.00	2360.00	38094.31
Central	41443.12	4941.18	36899.10	160927.90	27.38	41066.25
Greater Accra	471.49	0.00	180.00	506.58	0.00	3468.52
Volta	32161.01	499.26	1904.82	5226.67	449.17	4061.20
Eastern	52829.71	7.95	11998.61	84292.26	2126.53	11247.13
Ashanti	20484.40	38.35	746.92	5537.73	67.59	2244.45
Brong Ahafo	2846.71	38.56	160.45	18311.35	75.82	1890.91
Northern	1411.91	106.74	217.96	1137.75	202.94	574.28
Upper East	0.00	0.00	2060.20	2675.00	1132.78	633.32
Upper West	945.00	0.00	0.00	1018.24	348.30	187.41
Total	20044.37	376.75	6084.46	41560.87	702.40	8284.07

Source: ISSER – Yale wave II survey (2014)

Rural farm households showed a higher average value of family labor utilized (GHS 8,284.07 per ha) compared to the average value used by the urban farm households (GHS 6,084.46 per ha). The value of hired labor was estimated at about GHS 52,829.71 per ha in the urban Eastern region and this represents the highest for all regions. In the rural areas, Central region dominates the value of hired labor with an estimate of about GHS 160,927.90 per ha. Concerning family labor, urban and rural Central region continues to dominate with an estimate of about 36,899.10 per ha and 41,066.25 per ha respectively. Table 8.3 provides an overview of the major sources of farm labor for the households in all regions by locality of residence. We find that only a total of 5.78 percent of urban farm households depend mainly on their family for their farm labor whilst a total of 38.41 percent of the rural farm households depend mainly on their family for their farm labor. A total of only 0.74 percent obtain their farm labor mainly from communal source whilst a total of 8.10 percent of the urban farm depend mainly on communal source of farm labor for their agricultural production.

Table 8-3: Proportion of households who obtain their farm labor from these major sources (%)

Urban				
Region	Family Labor	Communal Labor	Hired Labor	Total
Western	0.46	0.08	0.6	1.15
Central	0.52	0.03	0.38	0.93
Greater Accra	0.05	0.03	0.11	0.19
Volta	0.46	0.11	0.52	1.09
Eastern	1.01	0.03	1.36	2.4
Ashanti	1.34	0.25	1.91	3.49
Brong Ahafo	0.82	0.11	2.26	3.19
Northern	1.04	0.11	1.2	2.34
Upper East	0.08			0.08
Upper West			0.22	0.22
Total	5.78	0.74	8.56	15.08
Rural				
Western	3.57	0.41	3.49	7.47
Central	2.84	0.08	2.54	5.45
Greater Accra	0.35		0.16	0.52
Volta	3.14	0.35	3.08	6.57
Eastern	4.42	0.44	4.66	9.51
Ashanti	3.44	0.52	5.4	9.35
Brong Ahafo	3.03	0.68	6.73	10.44
Northern	10.52	2.48	6.95	19.96
Upper East	5.07	1.64	3.19	9.9
Upper West	2.04	1.5	2.21	5.75
Total	38.41	8.1	38.41	84.92

Source: ISSER – Yale wave II survey (2014)

Finally, we observe that only a total of only 8.56 percent of urban farm households depend mainly hired labor for their agricultural production whilst a total of 38.41 percent of rural farm households depend mainly on hired labor for the crop production.

### 8.3 Agro-chemicals

This section provides an overview of agro-chemicals used by farm households in the rural and urban areas of the regions. It presents information on the quantities and the values agro-chemicals used as well as the major sources the farm households obtain these chemicals for their crop production. Table 8.4 presents information on the quantity of agro-chemicals purchased and/or used by the rural farm households. Concerning the quantity of agro-chemicals used, the urban and rural farm households in the Western dominated with an average amount of about 386 litres/ha and 536 litres/ha respectively, followed by the urban and rural farm households in the Central region recording an average quantity of about 87 litres/ha and 153 litres/ha respectively.

In regards to the quantity of agro-chemicals purchased, we observe that urban and rural farm households continue to dominate with an average amount of about 391 litres/ha and 498 litres/ha respectively.

Table 8-4: Average quantities of agro-chemicals purchased and used by households (Litres/ha)

Region	Urban		Rural	
	Quantity Used	Quantity Purchased	Quantity Used	Quantity Purchased
Western	386.48	391.13	536.16	498.37
Central	87.24	96.48	152.55	150.17
Greater Accra	1.74	2.64	19.02	19.02
Volta	21.62	39.94	12.47	12.58
Eastern	46.35	45.26	72.89	72.86
Ashanti	11.16	11.15	15.84	15.62
Brong Ahafo	3.67	3.68	13.81	14.01
Northern	2.77	2.76	2.85	2.80
Upper East	0.00	0.00	1.79	1.63
Upper West	1.48	1.48	1.68	1.67
Total	47.49	49.57	70.64	67.14

Source: ISSER – Yale wave II survey (2014)

Table 8.5 provides a detailed overview on the value of agro-chemicals used by the farm households in all the regions across locality of residence.

Table 8-5: Average value of agro-chemicals used by households in all regions (GHS/ha)

Region	Urban	Rural
Western	6125.42	7168.08
Central	2007.39	2722.46
Greater Accra	29.66	303.27
Volta	175.86	149.89
Eastern	911.30	1101.55
Ashanti	139.03	379.56
Brong Ahafo	61.54	302.77
Northern	129.56	56.24
Upper East	0.00	61.42
Upper West	51.30	82.01
Total	812.85	1047.12

Source: ISSER – Yale wave II survey (2014)

We observe that the urban and rural farm households in the Western dominated with an average value GHS 6,125.42 per ha and GHS 7,168.08 per ha respectively, followed by the urban and

rural farm households in the Central region recording an average value of GHS 2,007.39 per ha and GHS 2,722.46 per ha respectively.

Table 8-6: Major sources of agro-chemicals for households by regions and localities (%)

Region	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Purchased from shop in the city	1.45	0.51	0.25	1.07	1.77	2.34	2.65	2.09		0.38	12.52
Purchased from a local village seller	0.32	0.06	0.13	0.13	0.25	1.14	1.14	0.44			3.60
Barter (In exchange for produce)						0.06					0.06
Borrowed (loan)					0.13			0.06			0.19
Gift	0.06					0.06		0.06			0.19
Organization came to village					0.06	0.06					0.13
Other source							0.06				0.06
TOTAL	1.83	0.57	0.38	1.20	2.21	3.67	3.86	2.65		0.38	16.75
Rural											
Purchased from shop in the city	6.7	3.03	0.76	5.5	8.53	7.59	9.23	10.43	3.73	6.26	61.76
Purchased from a local village seller	1.77	0.88		0.76	3.03	1.07	1.9	6.32	0.32	0.51	16.56
Barter (In exchange for produce)										0.06	0.06
Borrowed (loan)						0.13	0.13	0.06	0.06		0.38
Gift	0.51	0.06		0.13	0.25	0.32	0.06	0.06	0.13	0.13	1.64
Organization came to village	0.44	0.13		0.06	0.13	0.44	0.13	0.06		0.32	1.71
Other source	0.38	0.06			0.06	0.25	0.06		0.13	0.19	1.14
TOTAL	9.8	4.17	0.76	6.45	12.01	9.8	11.5	16.94	4.36	7.46	83.25

Source: ISSER – Yale wave II survey (2014)

Table 8.6 shows the major sources of agro-chemicals by regions and locality of residence. In urban areas, we observe that the highest proportion (12.52%) of farm households purchased their agro-chemicals from agro-input shops in the city whilst the least proportion (0.06%) of the farm households obtained their agro-chemicals through barter arrangement and other sources respectively. In the rural areas, we further observed that about 61.76 percent of the farm households obtained their agro-chemicals from agro-input shops in the city whilst only a few (0.06%) obtained their agro-chemicals through a barter arrangements.

## 8.4 Seeds

This section provides an overview on the quantity and the value of seeds used by households in their production processes. We sub-group the seed quantities into types consisting of grains and cereals, vegetables, cash crops, root and tubers, and nuts and peas. Table 8.7 presents information on the annual quantities of the various seed types used by farm households in all regions across urban and rural localities.

The total average for quantity of grains and cereal seeds used in the urban areas is about 265 kg/ha and that of the rural areas is approximately 132 kg/ha. Total average quantities of vegetables and cash crop seed used by the urban farm households is about 45 kg/ha and 4418

seedlings/ha respectively whilst that of the rural households is about 158 kg/ha and 5910 seedlings/ha respectively.

Table 8-7: Average quantities of the type of seeds used by households by regions and locality

Urban					
Region	Grains & Cereals (Kg/ha)	Vegetables (Kg/ha)	Cash crops (Seedlings/ha)	Roots & Tubers (Stems/ha)	Nuts & Peas (Kg/ha)
Western	327.81	342.86	21110.39	3721.43	10.58
Central	3172.21	222.40	32709.44	2915.18	0.00
Greater Accra	0.00	59.38	98.29	44.21	0.00
Volta	256.40	1.12	15.63	3580.62	2.87
Eastern	121.66	19.86	3053.26	436.36	0.05
Ashanti	19.05	13.14	940.26	1284.01	0.24
Brong Ahafo	3.44	0.35	460.46	1510.69	8.00
Northern	9.81	1.08	0.00	615.45	2.40
Upper East	8.56	0.00	0.00	0.00	0.00
Upper West	7.76	0.00	0.00	0.00	7.94
Total	264.66	46.99	4417.69	1503.41	3.26
Rural					
Western	180.55	556.66	38570.26	4128.98	0.41
Central	463.00	291.52	17042.22	2167.51	3.00
Greater Accra	164.76	21.77	0.05	286.20	0.11
Volta	12.93	43.03	307.61	5472.28	1.58
Eastern	700.05	683.16	3359.36	9263.44	0.12
Ashanti	9.26	66.61	6406.44	541.68	2.29
Brong Ahafo	15.19	17.61	2580.67	2657.46	24.13
Northern	8.19	0.21	0.70	751.62	2.21
Upper East	9.16	4.61	0.00	86.76	3.21
Upper West	6.12	0.09	0.01	163.37	4.98
Total	132.34	157.77	5909.98	2549.53	4.82

Source: ISSER – Yale wave II survey (2014)

We further observe that the total average quantities root and tuber crops, and nuts and peas crops used in the urban areas is 1503 stems/ha and 3 kg/ha respectively and that of the rural areas is 2550 stems/ha and 5 kg/ha respectively.

Table 8.8 also presents information on the value of the various types of seeds used by households across regions and locality of residence. The total annual average for value of grains and cereal seeds used in the urban areas is GHS 251.81 per ha and that of the rural areas is GHS 160.43 per ha. Total annual average value of vegetables and cash crop seed used by the urban farm households is about GHS 150.72 per ha and GHS 120,175.50 per ha respectively whilst that of the rural households is about GHS 245.14 per ha and GHS 35,855.32 per ha respectively. We also find that the total annual average value of root and tuber crops, and nuts and peas crops used in the urban areas is GHS 58,585.35 per ha and GHS 200.11 per ha respectively and that of the rural areas is GHS 31,145.77 per ha and GHS 164.13 per ha respectively.



Table 8-8: Annual average values of the type of seeds used by households (GHS/ha)

Urban					
Region	Grains & Cereals	Vegetables	Cash crops	Roots & Tubers	Nuts & Peas
Western	80.92	137.71	927775.30	4773.38	50.60
Central	1572.27	360.53	42642.85	1176.74	0.00
Greater Accra	0.00	1967.86	70243.21	21544.29	0.00
Volta	392.14	41.95	0.00	223988.30	1282.70
Eastern	283.43	425.62	165015.30	2886.28	52.27
Ashanti	53.14	22.44	52248.14	30607.84	19.31
Brong Ahafo	195.78	80.05	37092.41	90738.88	220.19
Northern	135.83	1.86	0.00	96030.47	283.12
Upper East	0.00	0.00	0.00	0.00	0.00
Upper West	47.25	0.00	0.00	0.00	5.63
Total	251.81	150.72	120175.50	58585.35	200.11
Rural					
Western	488.37	123.07	269220.80	4271.60	1.53
Central	33.22	51.21	27783.49	1641.95	0.56
Greater Accra	109.05	30.95	3.16	740.00	6.32
Volta	134.08	30.47	5985.70	55251.37	49.36
Eastern	100.05	7.69	16411.19	5645.86	3.77
Ashanti	101.70	551.81	46469.90	27343.78	123.54
Brong Ahafo	190.31	1236.90	24106.34	97585.35	767.27
Northern	212.55	9.79	32.91	44766.98	150.00
Upper East	24.43	105.29	0.00	0.55	34.60
Upper West	84.12	3.00	0.05	3300.85	183.87
Total	160.43	245.14	35855.32	31145.77	164.13

Source: ISSER – Yale wave II survey (2014)

Table 8.9 provides information on the major sources farm households obtain their seeds or planting materials for their crop production. In urban areas, it is observe that the highest proportion (4.58%) of the farm households depend mainly on the seeds from their own harvest for planting whilst the least proportion (0.06%) of the farm households obtained their seeds or planting materials mainly from organisations. In the rural areas, we further observed that about

34.88 percent of the farm households obtained their planting seeds mainly from their harvested seeds whilst only a few (0.09%) obtained their planting seeds through barter arrangements.

Table 8-9: Major sources of seeds for households by regions and localities (%)

Urban											
Region	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Seed from own harvest	0.15	0.32	0.06	0.38	0.44	0.71	0.86	1.42	0.06	0.18	4.58
Purchased from shop in town	0.21	0.21		0.35	0.24	0.56	0.38	0.21		0.06	2.22
Purchased from local village seller	0.15	0.15	0.03	0.15	0.18	0.74	0.3	0.03			1.71
Barter (In exchange of farm produce)						0.03					0.03
Borrowed (loan) seeds			0.03					0.03			0.06
Gift	0.09	0.09	0.03	0.03	0.03	0.3	0.35	0.06			0.97
Organization that comes to your village			0.03		0.03						0.06
Other Source	0.32	0.24		0.12	1.09	0.95	1.03	0.77	0.03		4.55
Total	0.92	1	0.18	1.03	2.01	3.28	2.92	2.51	0.09	0.24	14.18
Rural											
Seed from own harvest	1.06	1.62	0.24	3.43	3.34	2.92	3.57	10.28	4.84	3.57	34.88
Purchased from shop in town	0.5	0.62	0.15	0.32	1.18	0.83	0.53	0.74	0.53	0.27	5.67
Purchased from local village seller	0.89	0.41		0.47	0.53	1.03	0.62	0.56	0.12	0.18	4.81
Barter (In exchange of farm produce)					0.03	0.06					0.09
Borrowed (loan) seeds	0.03			0.03		0.03	0.03		0.03	0.03	0.18
Gift	1.18	0.77	0.03	0.56	0.44	1	1.09	0.06		0.12	5.26
Organization that comes to your village	0.18	0.03		0.12		0.03	0.06	0.03	0.03	0.12	0.59
Other Source	3.34	1.89	0.09	1.71	3.19	2.95	4.16	9.89	5.17	1.95	34.35
Total	7.18	5.35	0.5	6.65	8.71	8.86	10.07	21.56	10.72	6.23	85.82

Source: ISSER – Yale wave II survey (2014)

## **9 LIVESTOCK AND HOUSEHOLD TOOLS**

### **9.1 Introduction**

This section presents the descriptive information on livestock and tools owned by households for various agricultural and non-agricultural activities. Specifically, comprehensive descriptive analysis on expenditure and revenues on household livestock by locality and region are presented by this section.

### **9.2 Livestock**

This section provides information on households that own and raise livestock in all regions and localities. It further presents the distribution of livestock among households; the average expenditure on raising livestock and the average revenue on the sale of livestock across all regions in Ghana.

#### **9.2.1 Numbers and Distribution of Livestock**

The livestock sub-section is an essential component of agricultural production activities in Ghana. According to the Ministry of Food and Agriculture (2004), it is characterized to include ruminants (such as cattle, sheep, goats, etc.); pigs; poultry (such as chicken, guinea fowl, ducks; turkey, ostriches and other domesticated birds) and non-conventional species (such as rabbits, grasscutter; guinea pigs, snails, etc.). Table 8.1 below provides the distribution of households raising livestock by regions and localities across the ten (10) regions of Ghana.

Table 9-1: The distribution of households raising livestock across regions

Region	Percentage (%)
Western	5.8
Central	5.7
Greater Accra	2.3
Volta	8.6
Eastern	12.1
Ashanti	7.9
Brong Ahafo	9.1
Northern	27.9
Upper East	11.6
Upper West	9.2
Total	100.0

Source: ISSER-Yale Survey (2014)

From the Table, it is evident that Northern region recorded the most households owning or rearing livestock for domestic consumption or for commercial purposes or both (27.9%), followed by the Eastern and the Upper East regions recording about 12.1 percent and 11.6 percent respectively. The Greater Accra region recorded the least households (i.e., 2.3%). Confirming the evidence from the previous survey, the low percentage recorded in the Greater Accra region could be ascribed to the growing level of urbanization in the region where there is a constant competition for space for housing needs and other economic activities (ISSER-YALE Baseline Report, 2011). The regions that recorded closer percentage of households owning or raising livestock for consumption and/or for sale are the Upper West region (9.2%); Brong Ahafo region (9.1%); Volta region (8.6%) and Ashanti region (7.9%). The Western and the Central regions also showed a closer proportion of households, recording about 5.8 percent and 5.7 percent respectively.

Table 8.2 also shows the distribution of livestock across regions. Consistent with the previous report, we observe that, chicken/rosters are the most raised livestock in households across the ten (10) regions, followed by goats and sheep respectively. We further observed that rabbits rearing is not popular across the ten (10) regions as the proportion of households raising rabbits is the least among the various categories of livestock across all regions. The pattern is the same for all regions. We also observe from the findings that, draught animals are not raised in the Central, Eastern, Ashanti and Brong Ahafo regions whilst rabbits are not raised in the Upper Eastern region (Table 8.2).

Table 9-2: The distribution of livestock by regions (%)

Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle	0.0	0.0	1.1	2.4	0.9	0.0	2.9	12.9	16.9	9.1	7.0
Chicken and Roasters	59.7	50.5	65.9	48.9	50.9	58.6	52.6	34.3	22.1	33.8	42.8
Drought Animals	0.5	0.0	1.1	0.3	0.0	0.0	0.0	1.4	6.1	1.4	1.3
Goats	19.9	38.1	22.7	32.5	29.1	20.9	27.6	25.6	28.4	31.5	27.6
Pigs	2.7	2.3	1.1	3.0	2.2	1.0	3.5	6.1	4.3	11.7	4.5
Rabbits	0.5	0.9	2.3	0.6	0.0	1.0	1.2	0.3	0.0	0.9	0.5
Sheep	14.5	7.3	3.4	11.6	15.7	17.6	11.5	18.8	22.3	11.4	15.5
Other Farm Animals	2.3	0.9	2.3	0.6	1.3	1.0	0.9	0.7	0.0	0.3	0.8
Total	100	100	100	100	100	100	100	100	100	100	100

Source: ISSER-Yale Survey (2014)

On urban and rural basis, we observe that the difference is not much with chicken/rosters followed by goats and sheep for both urban and rural households. We observe that for urban

household that keep livestock, a higher proportion of them rear chicken/rosters (53%) followed by goats (25%) and sheep (12%). Similar to the distribution in urban households, we find that a higher proportion of households in the rural communities also raise chicken/rosters (41%) followed by goats (28%) and sheep (16%).

Comparing the distribution in the urban and rural households, we observe that the proportion of urban households that raise chicken/roaster are more than the proportion of rural households that raise chicken/roster. However, we observe an opposite situation in the case of the distribution of goats and sheep, as the findings show that the proportion of rural households that raise goats and sheep are more than the proportion of urban households (Table 8.3).

Table 9-3: The Distribution of livestock by localities across regions (%)

Urban											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle	0.0	0.0	0.0	3.3	1.4	0.0	2.4	8.7	10.0	7.1	3.2
Chicken and Roasters	61.8	52.3	77.3	51.7	58.1	59.4	49.4	39.1	30.0	64.3	52.6
Drought Animals	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.3
Goats	17.7	36.9	11.4	25.0	32.4	14.5	32.5	21.7	50.0	21.4	25.2
Pigs	0.0	4.6	0.0	6.7	0.0	1.5	2.4	3.6	0.0	0.0	2.5
Rabbits	2.9	0.0	4.6	1.7	0.0	4.4	2.4	0.7	0.0	7.1	1.9
Sheep	8.8	4.6	2.3	11.7	8.1	17.4	9.6	22.5	10.0	0.0	12.2
Other Farm Animals	5.9	1.5	4.6	0.0	0.0	2.9	1.2	2.9	0.0	0.0	2.0
Total	100	100	100	100	100	100	100	100	100	100	100
Rural											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle	0.0	0.0	2.3	2.2	0.8	0.0	3.0	13.5	17.1	9.2	7.7
Chicken and Roasters	59.4	49.7	54.6	48.3	49.5	58.4	53.6	33.6	21.9	32.5	41.0
Drought Animals	0.0	0.0	2.3	0.4	0.0	0.0	0.0	1.5	6.2	1.5	1.5
Goats	20.3	38.6	34.1	34.2	28.5	22.8	26.0	26.2	27.9	32.0	28.0
Pigs	3.2	1.3	2.3	2.2	2.6	0.9	3.8	6.4	4.4	12.1	4.8
Rabbits	0.0	1.3	0.0	0.4	0.0	0.0	0.8	0.2	0.0	0.6	0.3
Sheep	15.5	8.5	4.6	11.5	17.2	17.6	12.1	18.2	22.6	11.8	16.1
Other Farm Animals	1.6	0.7	0.0	0.7	1.5	0.4	0.8	0.3	0.0	0.3	0.6
Total	100	100	100	100	100	100	100	100	100	100	100

Source: ISSER-Yale Survey (2014)

We present the average number of livestock owned or kept by households across the ten (10) regions of Ghana in Table 8.4 below. Among the households that rear cattle, Eastern region recorded the highest average of 36 cattle above the national average of 10 cattle. The national average for chicken/rosters among households who reported owning them is eight (16). We find that Ashanti region has the highest average (21) among households who raise chicken/rosters followed by Northern region (19); Western region (19) and the Upper East region (17).

Table 9-4: Average Number of livestock by regions

Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle			5	15	36		5	7	13	8	10
Chicken and Roasters	18	11	13	12	13	21	15	19	17	12	16
Drought Animals	2		2	6				2	2	2	2
Goats	5	5	7	4	6	6	7	6	5	8	6
Pigs	14	8	20	8	9	13	5	5	8	4	6
Rabbits	5	8	5	6		7	8	5		14	7
Sheep	5	8	8	6	5	7	8	7	7	9	7
Other Farm Animals	401	4	9	2	3	3	4	10		2	69
Total	22	8	11	8	9	15	11	11	9	9	11

Source: ISSER-Yale Survey (2014)

Among the households that keep drought animals, we find that Volta region recorded the highest average of 6 above the national average of 2 drought animals. It is worth noting that a few number of households in the Volta region reporting having drought animals whilst a majority in the Upper East and the Northern regions reported having drought animals.

Upper West (8); Brong Ahafo (7) and Greater Accra (7) regions recorded averages higher than the national average of 6 among households who rear goats. Greater Accra (20), Western (14) and Ashanti (13) regions recorded averages higher than the national average of 6 among households that own pigs followed by Eastern (9); Central (8); Volta (8) and Upper East (8) regions. With regards to sheep, Upper West (9); Brong Ahafo (8); Greater Accra (8) and Central (8) regions recorded an average higher than the national average of 7 among households who rear sheep. Meanwhile, Upper East (7); Northern (7) and Ashanti (7) regions recorded an average equal to the national average of 7 sheep for households who own sheep in the country.

Table 8.5 below provides a detail breakdown of the average number of livestock owned by households across urban-rural divide in each regions.

Table 9-5: Average number of livestock owned by households by localities across regions

Urban											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle				20	100		2	9	1	1	13
Chicken and Roasters	17	12	11	9	12	18	16	17	16	11	14
Drought Animals	2							1			2
Goats	4	6	8	4	6	6	6	5	4	9	5
Pigs		10		13		16	4	11			11
Rabbits	5		5	8		7	11	5		6	7
Sheep	7	9	10	9	7	11	11	7	4		8
Other Farm Animals	501	5	9			3	5	3			87
Total	41	9	10	9	11	14	11	11	7	9	12
Rural											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle			5	13	14		6	7	13	8	9
Chicken and Roasters	18	11	16	12	13	22	15	20	17	12	16
Drought Animals			2	6				2	2	2	2
Goats	5	5	7	5	6	6	7	6	5	8	6
Pigs	14	4	20	5	9	11	5	4	8	4	6
Rabbits		8		4			5	5		18	8
Sheep	5	8	7	5	5	5	7	7	7	9	6
Other Farm Animals	335	3		2	3	4	3	20		2	58
Total	18	8	12	8	9	15	11	11	10	9	11

Source: ISSER-Yale Survey (2014)

Among the urban household, the Eastern region reported the highest average of one hundred (100) for cattle followed by the Volta region (20). Households in the Ashanti region recorded the highest average ownership of chicken/rosters of 18 followed by the Western region (17) and the Northern region (17). Western (2) and Northern (1) regions were the only regions that reported rearing draught animals. Upper East (9) recorded the highest average of goats followed by the Greater Accra region. Ashanti (11) and Brong Ahafo (11) regions have the highest average for sheep. Talking of the rural households, we find that the Eastern region (14) has the highest average number of cattle among households that rear them. Upper West region recorded the highest average of goats (8) and Sheep (9) while the Volta region has the highest average for drought animals (6). The Ashanti region had the highest average number of chicken/rosters (22) followed by the Northern region (20) among households that raised chicken.

### 9.2.2 Expenditure and revenue for the livestock

Table 8.6 presents information on the proportion of households who spent money in rearing their livestock in the past 12 months preceding this survey. Among the urban households, households in all the regions spent money on chicken/roasters with the Northern region (23.1%) taking the lead among households who spent money in raising their livestock.

Table 9-6: The proportion of households who spent money in maintaining their livestock in last 12 months

<b>Urban</b>											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	TOTAL
Cattle	0.0	0.0	0.0	13.3	6.7	0.0	13.3	60.0	0.0	6.7	100
Chicken and Roasters	10	6.3	14.4	8.8	9.4	11.3	15.0	23.1	1.3	0.6	100
Drought Animals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100
Goats	5.4	9.8	4.4	12.0	9.8	7.6	26.1	19.6	4.4	1.1	100
Pigs	0.0	30.0	0.0	30.0	0.0	0.0	10.0	30.0	0.0	0.0	100
Rabbits	10.0	0.0	20.0	10.0	0.0	30.0	10.0	10.0	0.0	10.0	100
Sheep	5.5	1.8	1.8	10.9	9.1	16.4	12.7	41.8	0.0	0.0	100
Other Farm Animals	25.0	0.0	12.5	0.0	0.0	0.0	12.5	50.0	0.0	0.0	100
TOTAL	7.7	6.6	8.8	10.5	8.6	10.5	17.1	27.4	1.7	1.1	100
<b>Rural</b>											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	TOTAL
Cattle	0.0	0.0	0.5	2.6	0.5	0.0	3.6	52.6	32.7	7.7	100
Chicken and Roasters	10.7	4.2	1.4	7.1	9.1	7.7	12.6	32.8	11.2	3.2	100
Drought Animals	0.0	0.0	2.8	0.0	0.0	0.0	0.0	33.3	63.9	0.0	100
Goats	5.9	5.3	1.8	10.4	9.0	4.7	10.2	28.4	20.5	3.7	100
Pigs	5.6	1.9	0.0	2.8	6.5	0.9	7.5	41.1	15.9	17.8	100
Rabbits	0.0	0.0	0.0	0.0	0.0	0.0	33.3	33.3	0.0	33.3	100
Sheep	7.4	1.8	0.3	6.1	7.1	8.0	8.3	32.5	24.9	3.7	100
Other Farm Animals	22.2	0.0	0.0	22.2	22.2	11.1	0.0	11.1	0.0	11.1	100
TOTAL	7.2	3.4	1.2	7.0	7.5	5.6	9.7	34.1	19.6	4.8	100

Source: ISSER-Yale survey (2014)

Furthermore, households in all regions spent money on goats with households in the Brong Ahafo region (26.1%) recording the highest among households who spent money to maintain their livestock (specifically goats). Apart from the Upper West and the Upper East regions, households in all the regions spent money to maintain their sheep with the Northern region registering the highest percentage (41.8%). In the rural category, money was spent by households who were raising chicken/roasters, goats and sheep across all the regions. Overall, the Northern region spent the most money in raising livestock at the urban (27.4%) and rural (34.1%) settlements.

Table 8.7 also presents the actual expenditure incurred on maintaining the livestock across regions. This expenditure include the cost of feed, the cost of home-prepared feed (if it were to be bought), veterinary expenses, shelter, hired labour, water expenses and other related expenses. In the urban category, the Greater Accra region registered the most cost in raising livestock (GHS 279.90) followed by the Western region (GHS 177.60) with the Upper West region recording the least cost (GHS 18.20) in raising animals.

Table 9-7: Average expenses on livestock by localities across regions (GHS)



Urban											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle				275.0	1700.0		102.5	109.7	0.0	140.0	205.8
Chicken and Roasters	158.8	13.9	269.7	45.9	125.8	58.6	36.2	44.9	3.3	1.7	84.1
Drought Animals	0.0							65.0			32.5
Goats	49.9	19.9	393.4	112.8	31.7	67.9	60.0	74.3	42.8	10.0	66.9
Pigs		268.7		473.5		0.0	20.0	13.0			187.0
Rabbits	700.0		340.0	80.0		70.0	5.0	50.0		70.0	163.6
Sheep	145.0	75.0	200.0	331.3	88.8	142.5	377.3	143.7	0.0		179.1
Other Farm Animals	635.0	0.0	150.0			0.0	110.0	40.3			153.4
Total	177.6	30.5	279.9	132.7	113.6	72.5	78.1	78.0	22.4	18.2	100.5
Rural											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle			1820.0	95.3	533.3		254.3	233.6	615.3	25.1	328.4
Chicken and Roasters	69.6	9.4	24.4	31.6	23.1	28.2	31.9	33.6	74.1	8.4	33.4
Drought Animals			200.0	0.0				116.3	544.6	0.0	344.4
Goats	79.5	22.6	50.3	69.2	37.1	27.7	64.6	27.2	181.3	6.7	55.8
Pigs	1018.3	1083.0	0.0	72.8	180.1	390.0	847.6	91.9	785.0	48.1	268.6
Rabbits		0.0		0.0			130.0	30.0		628.5	175.2
Sheep	261.6	41.9	25.0	101.2	21.3	45.5	49.8	49.1	229.2	40.2	92.9
Other Farm Animals	3110.0	0.0		130.0	11.7	80.0	0.0	16.7		4.0	515.5
Total	180.6	31.1	77.5	55.3	34.5	34.4	80.6	66.7	291.7	21.5	91.1

Source: ISSER-Yale survey (2014)

A high amount (GHS 205.80) was spent on cattle followed by expenses on pigs (GH¢ 187.00) and sheep (GHS 179.10) respectively. In the rural category, the Upper East region registered a high amount (GHS 291.70) in the raising of livestock with the Western region spending the least amount (GHS 180.60) of money in raising livestock. Households who raised other farm animals (such as grasscutter, snail, etc.) and drought animals incurred the most cost, GHS 515.50 and GHS 344.40 respectively in the rural category.

Similar to Table 8.7, Table 8.8 presents the revenue accrued from the sale of livestock across regions. We find that the highest average revenue from the sale of livestock is realized in the Northern region (GHS 189.20) followed by the Greater Accra region (GHS 103.70) with the Central region accruing the least average revenue from the sale of livestock (GHS 30.30). Among the animals, the highest average revenue was accrued by households who raised and sold cattle (GHS 721.8), followed by pigs (GHS 133.10). The least average revenue is accrued by households who raised and sold rabbits (GHS 23.50).

Though the Eastern region recorded the highest number of cattle, the Northern region made the highest average revenue (GHS 1117.30) from raising and selling cattle. Among households that raised chicken/roasters, the Greater Accra region made the most average revenue (GHS 114.10) followed by the Western region (GHS 64.00). Upper East region made the highest average

revenue (GHS 155.20) from the sale of drought animals followed by the Northern region. In regards to goats, Greater Accra region recorded the highest average revenue (GHS 117.50) from the sale of goats followed by the Brong Ahafo region (GHS 80.00) with the Upper East region recording the least revenue (GHS 29.40). Ashanti region recorded the highest revenue (GHS 1,203.30) from the sale of pigs followed by the Brong Ahafo region (GHS 383.30). The Brong Ahafo region was the region that made the highest average revenue of GH 165.00 from the sale of sheep followed by the Ashanti region, recording an average revenue of GHS 148.20 from the sale of sheep.

Table 9-8: Average revenue from the sale of livestock by regions (GHS)

Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle			0.0	1081.3	0.0		465.0	1117.3	248.7	228.1	721.8
Chicken and Roasters	64.0	9.4	114.1	12.8	38.1	29.1	28.7	33.5	37.9	22.3	34.3
Drought Animals	0.0		0.0	0.0				10.0	155.2	0.0	86.8
Goats	33.5	39.0	117.5	25.1	47.6	36.2	80.0	45.7	29.4	44.7	44.7
Pigs	308.3	220.0	0.0	190.0	90.0	1023.3	383.3	84.9	40.3	77.6	133.1
Rabbits	90.0	0.0	80.0	0.0		38.3	26.3	0.0		0.0	23.5
Sheep	140.3	77.2	0.0	63.9	124.4	148.2	165.0	87.0	51.8	84.9	97.0
Other Farm Animals	80.0	0.0	0.0	125.0	0.0	0.0	0.0	39.3		0.0	29.8
Total	75.8	30.3	103.7	54.6	54.8	61.1	83.0	189.2	81.4	61.0	99.9

Source: ISSER-Yale Survey (2014)

Table 8.9 provides detailed information on revenues realized from the sale of livestock by locality across regions. In the urban category, we observe that cattle continues to be the animal that gave the highest average (GHS 605.30) among households that raised and sold them. The Northern region recorded the highest average amount of GHS 875.00 from the sale of cattle followed by the Volta region (GHS 500.00). Greater Accra and Ashanti regions recorded equal average amount (GHS 60.00) of revenue from the sale of goats with the Upper East region recording the highest average amount (GHS 64.00) of revenue. In regards to pigs, households in the Volta region recorded the highest average revenue (GHS 300.00) followed by the Northern region (GHS 240.00). We found the Western region to be the region that recorded the highest average revenue (GHS 700.00) from the sale of sheep followed by the Ashanti region (GHS 433.30).

Table 9-9: Average revenue from the sale of livestock by locality across regions (GHS)

Urban											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle				500.0	0.0		0.0	875.0	0.0	0.0	605.3
Chicken and Roasters	12.6	11.4	182.6	4.3	142.2	29.8	10.3	12.9	0.0	0.0	49.7
Drought Animals	0.0							0.0			0.0
Goats	11.7	42.5	60.0	10.0	44.6	60.0	53.7	34.5	64.0	113.3	42.7
Pigs		166.7		300.0		64.0	0.0	240.0			197.6
Rabbits	90.0		80.0	0.0		38.3	52.5	0.0		0.0	42.7
Sheep	700.0	100.0	0.0	42.9	40.0	433.3	200.0	36.5	0.0		151.0
Other Farm Animals	0.0	0.0	0.0			0.0	0.0	0.0			0.0
Total	74.3	34.0	151.6	46.4	100.4	104.3	43.1	105.5	32.0	24.3	80.6
Rural											
Animal	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Cattle			0.0	1275.0	0.0		581.3	1140.3	252.1	235.5	730.7
Chicken and Roasters	73.7	8.5	16.9	14.8	14.9	28.9	34.0	37.1	39.1	24.1	30.7
Drought Animals			0.0	0.0				10.7	155.2	0.0	90.4
Goats	37.0	37.6	136.7	27.6	48.3	31.7	90.3	47.1	28.0	42.8	45.0
Pigs	308.3	300.0	0.0	116.7	90.0	1503.0	460.0	72.0	40.3	77.6	126.9
Rabbits		0.0		0.0			0.0	0.0		0.0	0.0
Sheep	82.4	71.9	0.0	68.7	131.9	64.8	156.3	96.3	52.3	84.9	89.6
Other Farm Animals	133.3	0.0		125.0	0.0	0.0	0.0	91.7		0.0	48.7
Total	76.1	28.8	55.8	56.5	46.1	48.4	95.5	201.6	82.6	62.6	103.5

Source: ISSER-Yale survey (2014)

In the rural category, households in the Northern region recorded the highest average revenue of GHS 1,140.30 from the sale of cattle, with households in the Brong Ahafo region recording the highest average revenue (GHS 156.30) from the sale of sheep. The highest average revenue is recorded in the Greater Accra region (GHS 136.70) among households who raise goats. Rural Ashanti region realized the highest average revenue from the sale of pigs (GHS 1,503.00) followed by rural households in the Brong Ahafo region (GHS 460.00).

### 9.3 Household Tools

This section gives an overview of the stock of tools owned by households across all regions in Ghana. Table 8.10 to 8.13 show that, among the major tools owned by households included Agricultural Machines (such as 2 – wheel tractor, 4 – wheel tractor, harrow, plough, tiller, etc.); Simple farm tools (such as cutlass, hoe, rake, mattock, pick axe, garden fork, etc.); Fishing tools and equipment (including fishing nets, canoe, outboard motor, etc.) and other household tools and equipment (such as wheel barrow, welding machines, hand drier, power generator, hammer, hack saw, chain saw, spanner, screw drivers, plane, etc.)

Table 9-10: Average number of household tools by regions

Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines	1	4	2		2	2	1	2	2	1	2
Simple Farm Tools	5	4	3	5	6	4	6	8	7	8	6
Fishing Tools and Equipment	1	5	2	2	1		1	1	1	2	2
Other household tools	2	2	4	2	2	2	2	2	2	2	2
Total	4	3	3	5	5	4	5	7	5	6	5

Source: ISSER-Yale survey (2014)

We observe from the Table 8.10 above that the national average number of agricultural machines owned by households is 2. This implies that, most households across all regions depend largely on subsistence method of farming whilst others rent agricultural machines from commercial operators with few owning their own machines. Meanwhile, Central region recorded the highest average number of (4) above the national average number of agricultural machines owned by households followed by the Greater Accra region; Eastern region; Ashanti region; Northern and the Upper East regions recording an average number of 2 each. We also find that the national average number of simple farm tools is 6. The Northern and the Upper West regions recorded the highest average number 8 above the national average number of simple farm tools owned by households followed by the Upper East region recording an average number of 7 with Greater Accra recording the least average number (3). Central region recorded the highest average number (5), above the national average number (2) of fishing tools and equipment owned by households followed by the Greater Accra region (2); Volta region (2) and the Upper West region (2).

Table 8.11 presents the outlook of the average number of tools owned by households by locality across regions. In the urban locality, we find that the Upper West (5) and the Eastern (5) regions recorded the highest average number of household tools. Northern region recorded the highest average number (3) of agricultural machines followed by the Greater Accra region recording an average number of 2. Upper West region recorded the highest average number (7) simple farm tools followed by the Eastern region (5); Northern region (5) and Upper East region (5). Central region dominated the number of fishing and equipment tools owned by households by recording an average of 6 followed by the Brong Ahafo region (3). In the rural category, we observe that Northern region recorded the highest average number (8) of household tools followed by the Upper West region recording an average number (6) of tools owned by households.

Table 9-11: Average number of household tools by locality across regions

Urban											
Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines			2				1	3			2
Simple Farm Tools	4	3	3	4	5	4	4	5	5	7	4
Fishing Tools and Equipment	1	6	2	2			3				3
Other household tools	2	2	5	2	3	2	2	1	2	2	3
Total	3	3	3	3	5	3	4	4	4	5	4
Rural											
Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines	1	4			2	2	1	2	2	1	2
Simple Farm Tools	5	4	4	6	6	5	6	9	7	8	6
Fishing Tools and Equipment	1	1		3	1		1	1	1	2	1
Other household tools	2	2	2	2	2	2	2	2	1	2	2
Total	4	4	3	5	5	4	5	8	5	6	5

Source: ISSER-YALE survey (2014)

Central region recorded the highest average number (4) of agricultural machines owned by households followed by the Eastern region (2); Ashanti region (2); Northern region (2) and Upper East region (2). Northern region recorded the highest average number (9) of simple agricultural tools owned by the rural households followed by the Upper West region (8) and the Upper East region (7). We also observe that rural Volta region recorded the highest average number (3) of fishing and equipment owned by households followed by the Upper West region recording an average number (2) of fishing tools and equipment.

Similar to Table 8.11, Table 8.12 presents the average value of household tools by region. From the table below, we observe that the national average value for agricultural machines is GHS 2,965.06. Among the households that own agricultural machines, the Northern region recorded the highest average value (GHS 7,893.51) of agricultural machines above the national average of GHS 2,965.06 followed by the Brong Ahafo region recording an average value of GHS 4,700.00.

Table 9-12: Average value of household tools by regions (GHS)

Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines	71.82	60.00	80.00		10.00	170.54	4,700.00	7,893.51	587.19	2,098.95	2,965.06
Simple Farm Tools	134.78	57.13	56.75	71.35	100.67	94.75	95.14	67.38	62.68	94.87	84.71
Fishing Tools and Equipment	695.79	14,460.74	13,116.40	1,724.00	773.50		373.57	1,022.00	300.00	14.00	4,146.87
Other household tools	58.65	64.94	95.35	58.74	50.97	65.95	81.10	28.15	15.16	48.23	59.91
Total	121.27	370.48	362.55	86.16	98.26	87.96	123.66	299.92	92.86	153.72	178.17

Source: ISSER-Yale survey, 2014

With the national average value of GHS 84.71, we find that the Western region recorded the highest average value (134.78) of simple farm tools above the national average value followed by the Eastern region recording an average value of GHS 100.67. Furthermore, the national average value of fishing tools and equipment was recorded to be GHS 4,146.87. The Central region (GHS 14,460.74) and the Greater Accra region (GHS 13,116.40) recorded the highest average value of fishing tools and equipment above the national average of GHS 4,146.87

followed by the Volta and the Northern regions recording an average value of GHS 1,724.00 and GHS 1,022.00 respectively.

Table 8.13 provides an outlook of the value of household tools by locality across all the regions of Ghana. In the urban category, the Central region (GHS 823.22) recorded the highest average value of household tools. In regards to agricultural machines, we observe that the urban households in the Northern region recorded the highest average value (GHS 14,487.50) followed by the urban households in the Brong Ahafo region. The urban households in the Eastern region recorded the highest average value (GHS 105.44) of simple farm tools followed by the urban households in the Ashanti region recording an average value of GHS 93.59.

Table 9-13: Average value of household tools by locality across all regions (GHS)

Urban											
Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines			80.00				3,050.00	14,487.50			7,143.33
Simple Farm Tools	86.07	61.30	62.68	54.37	105.44	93.59	58.10	45.46	45.53	64.33	71.30
Fishing Tools and Equipment	200.00	16,263.95	13,116.40	1,675.00			15.00				11,174.61
Other household tools	27.59	88.27	105.58	72.29	57.65	62.14	31.20	23.50	24.27	52.31	67.43
Total	70.37	823.22	440.72	104.51	90.01	85.37	86.39	333.13	36.54	59.52	262.41
Rural											
Tool ID	WR	CR	GAR	VR	ER	AR	BAR	NR	UER	UWR	Total
Agricultural machines	71.82	60.00			10.00	170.54	8,000.00	6,245.01	587.19	2,098.95	2,348.60
Simple Farm Tools	153.65	54.86	37.03	78.28	99.07	95.53	112.12	74.22	63.83	97.58	90.76
Fishing Tools and Equipment	778.42	35.00		1,920.00	773.50		433.33	1,022.00	300.00	14.00	839.70
Other household tools	71.14	33.22	37.91	53.02	47.84	69.09	120.45	31.95	13.75	47.45	54.21
Total	140.73	51.34	37.29	78.42	101.23	89.79	142.62	288.24	97.41	163.91	135.40

Source: ISSER-Yale survey (2014)

We further observe that the Central region recorded the highest value (GHS 16,263.95) of fishing tools and equipment followed by the Greater Accra region (GHS 13,116.40) with the Brong Ahafo region recording the least average value of GHS 15.00. In the rural category, we find that the Northern region recorded the highest value (GHS 288.24) of household tools followed by the Upper West region (GHS 163.91) and Brong Ahafo region (GHS 142.62). The rural households in the Brong Ahafo region recorded the highest average value (GHS 8,000.00) of agricultural machines followed by the rural households in the Northern region, recording an average value of GHS 6,245.01. We also find that the rural households in the Western region recorded the highest average value (GHS 153.65) of simple farm tools followed by the rural households in the Brong Ahafo region (GHS 112.12). In regards to the fishing tools and equipment, we observe that rural households in the Volta region recorded the highest value of GHS 1,920.00 followed by the rural households the Northern region recording an average value of GHS 1,022.00.

## 10 NON-FARM ENTERPRISES

### 10.1 Characteristics of non-farm enterprises

The contribution of the informal sector to the socio-economic development of Ghana is very significant, at least in terms of employment generation. Non-farm enterprises-mostly small and micro enterprises are part of the informal sector. So to understand household welfare better, data on non-farm enterprises have been collected from those who own and or operate them as part of the EGC/ISSER Socio-economic panel survey.

Detailed information was collected on whether households operate non-farm enterprises or not, the principal activity, the number of people engaged in the enterprises as well as their working hours, sources of start-up capital and credit, assets of the enterprise, the amount of expenditure and revenue generated by non-farm enterprises and their stock levels. All Table computations were computed for enterprises with less than 10 workers to make sure they are all microenterprises (Mesakure et al., 2009).

Figures in Table 4.1 show the proportion of households in Ghana that operate a non-farm enterprise by locality (urban and rural) and by region in Ghana. From the Table, approximately 38.9% of households in Ghana have some form of a non-farm enterprise. The GLSS6<sup>1</sup> report showed a percentage of 44.3%. More households in the urban centers (49.02%) have some form of a non-farm enterprise than those in the rural areas (31.96%). The GLSS6 reported 50.4% for urban and 36.8% for rural.

At the regional level, close to a half of households in the Greater Accra region (49%) operate non-farm enterprises. This is probably because many rural households (50%) in the region operate non-farm enterprises than any other region. This is followed by the Eastern and Central regions with 48% and 47% operating enterprises respectively. The Upper West region reported the least, 12% of the households operate non-farm enterprises. The percentages for urban areas in some regions are higher than 50% (Central, Volta and Eastern regions).

The proportion of households with non-farm enterprises for rural localities is lower than that of urban probably because of the option of farming in the rural areas. From Table 4.2, for households in the urban areas that have non-farm enterprise(s), 23.68 % have farm(s) and 76.32% have no farm. For those without non-farm enterprises 27% have farm(s) and 73% have no farms, probably they are employed. In the rural areas, for those with non-farm enterprises, 71% also have farm(s)-thus they combine farming and the non-farm, 29% of them have no farm. For those without non-farm enterprises 79% have farms but 20% do not.

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<sup>1</sup> Some figures will be compared with that of the GLSS6 data because it is also nationally representative.

Table 10-1 Proportion of Households operating a non-farm enterprise by region and locality (%)

Region	Urban	Rural	All
Western	42.34	40.29	40.98
Central	52.87	42.73	47.13
Greater Accra	48.52	50.00	48.71
Volta	63.78	32.17	41.89
Eastern	54.45	43.99	47.58
Ashanti	50.00	30.55	40.24
Brong Ahafo	44.75	36.57	39.59
Northern	39.18	18.79	24.67
Upper East	50.00	27.31	29.23
Upper West	37.50	10.17	12.44
Total	49.02	31.96	38.86

Table 10-2 Proportion of households with only non-farm enterprise(s) or only farm(s) or have both farm(s) and non-farm enterprises (%).

All -Urban and Rural			
Have an enterprise	Have a Farm		
	Yes	No	Total
	46.85	53.15	100
Yes			
No	61.97	38.03	100
Urban			
Have an enterprise	Have a Farm		
	Yes	No	Total
	23.68	76.32	100
Yes			
No	26.93	73.07	100



Rural			
Have an enterprise	Have a Farm		
	Yes	No	Total
	70.96	29.04	100
Yes			
No	79.79	20.21	100

Table 4.3 shows the number (sample) of non-farm enterprises and households with non-farm enterprises in the second panel for the different localities. In urban localities there are over one thousand household non-farm enterprises. A bit less can be found in rural areas, about 982 enterprises. About 2,010 household non-farm enterprises can be found in Ghana. As some households operate more than one enterprise, the number of households with non-farm enterprises is less than the number of non-farm enterprises. Thus, about 1,855 households operate non-farm enterprises in Ghana.

Table 10-3 Number (Sample) of Households operating non-farm enterprise and the number of non-farm enterprises by locality (%).

Number of Non-farm Enterprises		Percentage of the total
Urban	1,028	51.14
Rural	982	48.86
Total	2,010	100
Number of Households with Non-farm Enterprises		
Urban	946	51
Rural	909	49
Total	1,855	100

Table 4.4 shows figures for the number of non-farm enterprises in the different regions in Ghana and also by the different localities (urban and rural). The highest number can be found in the Ashanti region (369), followed Eastern region (287) and Greater Accra region (277) respectively. As usual, small number of enterprises are found in the three northern regions of the country, with Upper West reporting the least.

Table 10-4 Number (Sample) of non-farm enterprises by region and locality.

Region	Urban	Rural	Total
Western	62	119	181
Central	103	105	208
Greater Accra	239	38	277
Volta	94	100	194
Eastern	120	167	287
Ashanti	232	137	369
Brong Ahafo	81	127	208
Northern	78	96	174
Upper East	13	73	86
Upper West	6	20	26
Total	1,028	982	2,010

What kinds of non-farm enterprises do Ghanaians operate? Table 4.5 gives the percentages of the enterprises which are in the manufacturing sector, trading and those in other sectors of the economy by locality (urban and rural) and region. From the Table, 74.3% of the enterprises do the normal buying and selling, that is trading in a wide range of goods. This is followed by other enterprises with 15% and manufacturing with 11.19%. This order is the same if percentages for the urban areas are compared with that of the rural areas; though in the rural areas the difference between the percentages for other enterprises and manufacturing is somewhat negligible.

Table 10-5 Characteristics of non-farm enterprises by industrial classification, locality and region (%)

	All				Urban				Rural			
Region	Manufacturing	Trading	Other	Total	Manufacturing	Trading	Other	Total	Manufacturing	Trading	Other	Total
Western	7.18	82.9	9.9	100	8.06	77.4	14.52	100	6.72	85.71	7.56	100
Central	11.54	80.3	8.2	100	14.6	78.6	6.8	100	8.57	81.9	9.52	100

Greater Accra	12.64	75.5	12	100	13.4	74.1	12.55	100	7.89	84.21	7.89	100
Volta	11.86	74.2	14	100	8.51	72.3	19.15	100	15	76	9	100
Eastern	16.38	57.8	26	100	8.33	56.7	35	100	22.2	58.68	19.16	100
Ashanti	11.11	70.5	18	100	9.48	74.6	15.95	100	13.9	63.5	22.63	100
Brong Ahafo	5.77	83.2	11	100	3.7	81.5	14.81	100	7.09	84.25	8.66	100
Northern	9.2	80.5	10	100	6.41	82.1	11.54	100	11.5	79.17	9.38	100
Upper East	11.63	76.7	12	100	0.00	92.3	7.69	100	13.7	73.97	12.33	100
Upper West	15.38	69.2	15	100	16.7	66.7	16.67	100	15	70	15	100
Total	11.19	74.3	15	100	9.82	74	16.15	100	12.6	74.54	12.83	100

Enterprises in the urban localities are 74% trading, 16% other enterprises and about 10% manufacturing. For the rural areas 74.54% are trading, 12.83 % are other enterprises and 12.6% are manufacturing. Some of the principal activities categorized as manufacturing enterprises are dressmaking, carpentry, construction, bakery and agro processing. It must be stressed that these are small scale processing or fabricating enterprises. The trading enterprises include petty trading, buying and selling of second-hand household goods, clothes, food items, drinks (alcoholic and non-alcoholic). Some principal activities that dominate the other enterprises are hairdressing, photographers, barbers, transport business and repairers of household appliances.

Table 4.6 shows how the enterprises are distributed throughout the regions. The region with the highest share of the enterprises is the Ashanti with 18.4%, followed by Eastern and Greater Accra with 14.4% and 13.8% respectively. The region with the lowest share is Upper West with less than 1.5%. As expected, Greater Accra reported the highest share of enterprises in urban areas while in the rural areas, the highest share was reported by Eastern region. It must be noted again that the Upper West region had the least share in urban centers as well as in the rural areas. The Eastern region dominates in manufacturing activities followed by Ashanti and Greater Accra respectively while that of trading is very common in the Ashanti region. Not surprisingly, the Greater Accra region dominates in both manufacturing and trading activities in the urban areas whereas in the rural areas, Eastern largely dominates the manufacturing industry.

Table 10-6 Characteristics of non-farm enterprises by industrial classification, locality and region (%)

	ALL	URBAN	RURAL
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Region	Manufacturing	Trading	Other	Total	Manufacturing	Trading	Other	Total	Manufacturing	Trading	Other	Total
Western	5.78	10.1	6.2	9	4.95	6.31	5.42	6.03	6.45	13.93	7.14	12.12
Central	10.67	11.2	5.8	10.4	14.9	10.6	4.22	10.02	7.26	11.75	7.94	10.69
Greater Accra	15.56	14	11	13.8	31.7	23.3	18.07	23.25	2.42	4.37	2.38	3.87
Volta	10.22	9.65	9.3	9.65	7.92	8.94	10.84	9.14	12.1	10.38	7.14	10.18
Eastern	20.89	11.1	25	14.3	9.9	8.94	25.3	11.67	29.8	13.39	25.4	17.01
Ashanti	18.22	17.4	23	18.4	21.8	22.7	22.29	22.57	15.3	11.89	24.6	13.95
Brong Ahafo	5.33	11.6	7.90	10.4	2.97	8.67	7.23	7.88	7.26	14.62	8.73	12.93
Northern	7.11	9.38	6.20	8.66	4.95	8.41	5.42	7.59	8.87	10.38	7.14	9.78
Upper East	4.44	4.42	3.40	4.28	0.00	1.58	0.60	1.26	8.06	7.38	7.14	7.43
Upper West	1.78	1.21	1.40	1.29	0.99	0.53	0.60	0.58	2.42	1.91	2.38	2.04
Total	100	100	100	100	100	100	100	100	100	100	100	100

Comparing the gender of the owner of the enterprises, Table 4.7 shows that 54% of all non-farm enterprises in Ghana are owned by males with 46% for females. The GLSS6 on the other hand reported that about 72% of non-farm enterprises are being owned by females. In the first panel, females were however found with more enterprises than males, making it consistent with both the GLSS5 and GLSS6 datasets. A much higher fraction of manufacturing activities are operated by males (67.56%) than females (32.44%), regardless of locality. In the urban areas however, more females (52%) are engaged in trading activities than males (48%). This is consistent with the GLSS6 which reported that the proportion of females (69%) engaged in trading activities exceeds that of males (67.1%). Other enterprises are highly dominated by males (61%), compared with 39% for females in the rural areas.

It is interesting to know the main source of start-up capital for non-farm enterprises in Ghana. Tables 4.8, 4.9 and 4.10 give information on the main source of start-up capital for non-farm enterprises in Ghana, by principal activity of the enterprise and the gender of the owner. Table 4.8 give figures for both urban and rural, Table 4.9 for urban and Table 4.10 for rural.

Table 10-7 Characteristics of non-farm enterprises by industrial classification and gender of the owner (%)

Urban				Rural			All		
Industry	Male	Female	Total	Male	Female	Total	Male	Female	Total
Manufacturing	63.37	36.63	100	70.97	29.03	100	67.56	32.44	100
Trading	47.96	52.04	100	55.87	44.13	100	51.84	48.16	100
Other	48.8	51.2	100	61.11	38.89	100	54.11	45.89	100
Total	49.61	50.39	100	58.45	41.55	100	53.93	46.07	100

From the Tables, the main source of start-up capital for non-farm enterprises is household savings, which accounts for 65% of all the enterprises, 67% of the urban enterprises and 63% of the rural enterprises. The GLSS6 report also showed that 73% of the household enterprises used household savings as start-up capital. Monies from relatives and friends form the next frequent source with 13% of all enterprises, 14.3% of urban enterprises and 11.51% for rural areas (14.6% in the GLSS6 data of all enterprises).

Table 10-8 Main source of capital to start non-farm enterprises, by type of enterprise, locality and sex of owner (%)

All (Both Urban and Rural)							
Source of capital	Manufacturing	Trading	Other	Total	Male	Female	Total
Household Savings	63.56	64.03	70.55	64.93	65.50	64.25	64.93
Bank	0.89	4.42	2.05	3.68	2.95	4.54	3.68

Remittances from abroad	2.22	1.27	0.34	1.24	0.74	1.84	1.24
Proceeds from family farms	9.33	5.43	4.11	5.67	8.12	2.81	5.67
Proceeds from family enterprise	1.33	2.28	1.71	2.09	2.77	1.30	2.09
Income from family properties	2.22	1.41	1.71	1.54	1.94	1.08	1.54
NGO Support	0.00	0.27	0.00	0.20	0.37	0.00	0.20
Church Assistance	0.00	0.13	0.00	0.10	0.00	0.22	0.10
Money Lenders	0.44	2.01	2.05	1.84	1.85	1.84	1.84
Relatives/friends	8.89	13.93	10.96	12.94	10.79	15.44	12.94
Other partners	0.89	1.21	0.68	1.09	0.92	1.30	1.09
No capital required	7.56	2.01	5.14	3.08	3.23	2.92	3.08
OTHERS NOT SPECIFIED	0.89	0.33	0.68	0.45	0.37	0.54	0.45
Credit Purchase	1.33	0.94	0.00	0.85	0.46	1.30	0.85
SPOUSE	0.44	0.33	0.00	0.30	0.00	0.65	0.30
Total	100	100	100	100	100	100	100

For rural localities proceeds from family farms is quite popular, 10% of the enterprises used it but that source only occurred in 1.5% of the urban cases, 5.7% for both urban and rural (7% in the GLSS6 data). This points to income diversification behaviour by the households as farm income is invested in non-farm activities so as to protect the household from shocks to farm returns. Proceeds from other non-farm enterprises formed 2% of the sources of start-up capital in both rural and urban localities, 1.8 % for urban and 2.4% for rural. Bank loans as a source of start-up capital is not very popular (3.7% for all enterprises) even in the urban localities reporting just 2% and 1.5% for rural areas (1.9% in the GLSS6 data).

When the sources for the male owners are compared with that of the female owners, most of the sources have comparable percentage for both sexes. It appears that male owners are more likely to use proceeds from family farms (13% for males and 6% for females in rural localities, where it is most popular). Females are more likely to use relatives and friends than males (11% for males and 15% for females-both urban and rural). When the percentages between the types of enterprises are compared, it can be observed that the little bank loans went to traders (0.89% for manufacturing, 4.42% for trading and 2.05% for other).

Table 10-9 Main source of capital to start non-farm enterprises, by type of enterprise and sex of owner-Urban (%)

URBAN							
Source of capital	Manufacturing	Trading	Other	Total	Male	Female	Total
Household Savings	69.31	65.44	72.89	67.02	69.61	64.48	67.02
Bank	1.98	4.86	2.41	4.18	3.92	4.44	4.18
Remittances from abroad	0.99	1.58	0.60	1.36	0.98	1.74	1.36
Proceeds from family farms	1.98	1.31	1.81	1.46	2.55	0.39	1.46
Proceeds from family enterprise	1.98	1.84	1.20	1.75	3.14	0.39	1.75
Income from family properties	3.96	1.58	1.81	1.85	1.96	1.74	1.85
NGO Support	0.00	0.26	0.00	0.19	0.39	0.00	0.19
Church Assistance	0.00	0.26	0.00	0.19	0.00	0.39	0.19
Money Lenders	0.99	2.50	1.81	2.24	2.55	1.93	2.24
Relatives/friends	8.91	15.51	12.05	14.30	10.20	18.34	14.30
Other partners	0.99	1.31	0.60	1.17	0.98	1.35	1.17
No capital required	4.95	1.45	4.22	2.24	2.55	1.93	2.24
OTHERS NOT SPECIFIED	0.99	0.39	0.60	0.49	0.39	0.58	0.49
Credit Purchase	2.97	1.18	0.00	1.17	0.78	1.54	1.17
SPOUSE	0.00	0.53	0.00	0.39	0.00	0.77	0.39
Total	100	100	100	100	100	100	100

Table 10-10 Main source of capital to start non-farm enterprises, by type of enterprise and sex of owner-Rural (%)

RURAL							
Source of capital	Manufacturing	Trading	Other	Total	Male	Female	Total
Household Savings	58.87	62.57	67.46	62.73	61.85	63.97	62.73
Bank	0	3.96	1.59	3.16	2.09	4.66	3.16
Remittances from abroad	3.23	0.96	0.00	1.12	0.52	1.96	1.12
Proceeds from family farms	15.32	9.70	7.14	10.08	13.07	5.88	10.08
Proceeds from family enterprise	0.81	2.73	2.38	2.44	2.44	2.45	2.44
Income from family properties	0.81	1.23	1.59	1.22	1.92	0.25	1.22
NGO Support	0.00	0.27	0.00	0.20	0.35	0.00	0.20
Church Assistance	0.00	0.00	0.00	0.20	0.00	0.00	0.00
Money Lenders	0.00	1.5	2.38	1.43	1.22	1.72	1.43
Relatives/friends	8.87	12.3	9.52	11.51	11.32	11.76	11.51
Other partners	0.81	1.09	0.79	1.02	0.87	1.23	1.02
No capital required	9.68	2.60	6.35	3.97	3.83	4.17	3.97
OTHERS NOT SPECIFIED	0.81	0.27	0.79	0.41	0.35	0.49	0.41
Credit Purchase	0.00	0.68	0.00	0.51	0.17	0.98	0.51
SPOUSE	0.81	0.14	0.00	0.20	0.00	0.49	0.20
Total	100	100	100	100	100	100	100

*NB: In the rural areas, no one reported on church assistance as source of capital*

After starting the business, where do the non-farm enterprises get additional credit to operate?

Tables 4.11 to 4.13 give information on the source of credit for non-farm enterprises, by principal activity and gender of the owner for all (both urban and rural), urban and rural respectively. The Tables give information about those who did not try to obtain credit, others who tried but were not successful and those who tried and were successful through the source shown



Table 10-11 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for Ghana (%)

Source of credit assistance	Manufacturing	Trading	Other	Male	Female	Total
No Credit Sought	92.44	84.06	88.7	86.44	84.77	85.67
Tried but unsuccessful	3.11	4.76	4.11	4.70	4.21	4.48
Bank	1.33	3.62	1.71	2.77	3.46	3.08
Other financial agencies	0.89	2.01	1.71	1.66	2.05	1.84
Cooperative	0.00	1.41	0.34	0.83	1.40	1.09
Money Lender	0.00	0.6	0.34	0.37	0.65	0.5
Relative/friend	1.33	1.88	2.4	2.03	1.73	1.89
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.00	0.13	0.00	0.18	0.00	0.10
NGO	0.00	0.27	0.00	0.18	0.22	0.2
Community Epicenter	0.00	0.07	0.00	0.00	0.11	0.05
Other sources	0.89	1.21	0.68	0.83	1.40	1.09
Total	100	100	100	100	100	100

About 86% of non-farm enterprises do not seek any other source of credit apart from their savings and retained earnings. The GLSS6 data reported 92.3% for the same category. Those who try to obtain credit but are not successful are 4.5%.

For those who try and are successful, about 2% use relatives and friends, 3% use bank loans and close to 2% use funds from other financial agencies. The GLSS6 reported 2% for banks, 1.8% for other financial agencies and 1.9% for family and friends. The percentage for bank in the urban areas (2.8%) is somehow lower than that of the rural areas (3.4%). Credit from relatives and friends is relatively more popular in the rural areas (2.6%) than urban centers (1.3%).

Between the principal activities, more trading enterprises (3.6%) and other enterprises (1.7%) get funds from the banks than manufacturing enterprises (1.3%). Similarly, other financial agencies give their monies to more trading enterprises (2%) than other enterprises (1.7%) and manufacturing enterprises (0.9%). Especially in the urban areas, it is found that 2.4 % of urban trading enterprises get credit from

other financial agencies and 1.8% for other enterprises and only about 1% for urban manufacturing enterprises get credit from that source.

Comparing the gender of the owner of the enterprise, Table 4.11 shows that 86.4% of males and 84.7% of females do not try to obtain any credit from another source other than retained earnings and household savings. For the category of those who try but are not successful, the Table shows 4.7% for males and 4.2% for females. It also appears that access to bank credit is slightly higher for females (3.5%) than males (2.8%) and similarly funds from other financial agencies is relatively common among females owners (2.1%) than males (1.7%). Further, access to bank loans in the rural localities and that of the urban centers are higher for females than males.

Table 10-12 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for urban areas (%)

Source of credit assistance	Manufacturing	Trading	Other	Male	Female	Total
No Credit Sought	93.07	83.44	89.76	86.27	84.56	85.41
Tried but unsuccessful	2.97	4.34	4.22	4.31	4.05	4.18
Bank	0.99	3.55	0.60	2.55	3.09	2.82
Other financial agencies	0.99	2.37	1.81	1.76	2.51	2.14
Cooperative	0.00	1.84	0.60	1.18	1.74	1.46
Money Lender	0.00	0.92	0.60	0.59	0.97	0.78
Relative/friend	0.99	1.31	1.20	1.57	0.97	1.26
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.00	0.13	0.00	0.20	0.00	0.10
NGO	0.00	0.13	0.00	0.00	0.19	0.10
Community Epicenter	0.00	0.00	0.00	0.00	0.00	0.00
Other sources	0.99	1.97	1.20	1.57	1.93	1.75
Total	100	100	100	100	100	100

Table 10-13 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for rural areas (%)

Source of credit assistance	Manufacturing	Trading	Other	Male	Female	Total
No Credit Sought	91.94	84.70	87.30	86.59	85.05	85.95
Tried but unsuccessful	3.23	5.19	3.97	5.05	4.41	4.79
Bank	1.61	3.69	3.17	2.96	3.92	3.36
Other financial agencies	0.81	1.64	1.59	1.57	1.47	1.53
Cooperative	0.00	0.96	0.00	0.52	0.98	0.71
Money Lender	0.00	0.27	0.00	0.17	0.25	0.20
Relative/friend	1.61	2.46	3.97	2.44	2.70	2.55
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.00	0.14	0.00	0.17	0.00	0.10
NGO	0.00	0.41	0.00	0.35	0.25	0.31
Community Epicenter	0.00	0.14	0.00	0.00	0.25	0.10
Other sources	0.81	0.41	0.00	0.17	0.74	0.41
Total	100	100	100	100	100	100

Table 4.14 shows percentages for all those who try to obtain credit whether they are successful or not. The figures are a bit higher in Table 4.14 than those in Table 4.11 as the latter includes only those who were successful in acquiring the loan. The Table shows that more trading enterprises (34.5%) made attempt to access loans from banks than other enterprises (27%) and manufacturing (23.5%). This may explain why most trading enterprises are relatively successful in getting credits from bank than those in manufacturing and other enterprises (from Table 4.11). More female owners tried to get funds from relatives and friends than their male counterparts.

Table 10-14 Source of credit assistance that non-farm enterprises tried, by industrial classification and gender of the owner (%)

ALL (URBAN AND RURAL)						
Source of credit assistance	Manufacturing	Trading	Other	Male	Female	Total
Bank	23.53	34.45	27.27	33.33	32.62	32.99
Other financial agencies	23.53	17.23	18.18	17.69	17.73	17.71
Cooperative	11.76	12.18	6.06	10.20	12.77	11.46

Money Lender	0.00	7.56	9.09	5.44	9.22	7.29
Relative/friend	23.53	16.81	33.33	23.13	14.89	19.10
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.00	0.84	0.00	1.36	0.00	0.69
NGO	0.00	2.52	0.00	1.36	2.84	2.08
Community Epicenter	0.00	0.42	0.00	0.00	0.71	0.35
Other sources	17.65	7.98	6.06	7.48	9.22	8.33
Total	100	100	100	100	100	100

## 10.2 People Engaged in Non-Farm Enterprises

As part of the survey, information was collected on the number of workers of the non-farm enterprises and the categories of such workers. Table 4.15 provides information on the size of non-farm household enterprises in Ghana, using the percentage of enterprises employing one worker, two workers, up to nine workers, by type of enterprise and locality. From the Table 70.6% of all non-farm enterprises employ just one worker. In most cases, the one worker is the owner of the enterprise who is more likely to be the operator. Table 4.16 gives the same information by gender of the owner and locality.

About 17% employ two people (probably the owner and one other person), 7% employ three people, 2.8% employ four people and about 3% employ more than four people. Comparing the urban and the rural figures, 72% of enterprises in the urban areas employ one person while that of the rural is 69%. For those employing two people, urban has 16% and rural has 17%. Thus, on average, the size of urban enterprises is not much different from rural enterprises as 96.6% of urban enterprises employ four or less workers while 97.7% of the rural enterprises also employ four or less workers.

Table 10-15 Number of people employed per enterprise, by type of industry and locality firm size (%)

URBAN										
Industry	1	2	3	4	5	6	7	8	9	Total
Manufacturing	52.48	18.81	12.87	4.95	0.99	2.97	2.97	2.97	0.99	100
Trading	74.11	16.16	5.26	2.1	0.92	0.66	0.39	0.26	0.13	100

Other	75.3	12.65	6.02	2.41	2.41	0.6	0.6	0.00	0.00	100
Total	72.18	15.86	6.13	2.43	1.17	0.88	0.68	0.49	0.19	100
RURAL										
Manufacturing	58.06	14.52	13.71	6.45	0.81	4.84	1.61	0.00	0.00	100
Trading	70.22	18.44	7.24	2.46	0.96	0.27	0.41	0.00	0.00	100
Other	71.43	16.67	6.35	3.97	1.59	0.00	0.00	0.00	0.00	100
Total	68.84	17.72	7.94	3.16	1.02	0.81	0.51	0.00	0.00	100
ALL										
Manufacturing	55.56	16.44	13.33	5.78	0.89	4.00	2.22	1.33	0.44	100
Trading	72.2	17.28	6.23	2.28	0.94	0.47	0.4	0.13	0.07	100
Other	73.63	14.38	6.16	3.08	2.05	0.34	0.34	0.00	0.00	100
Total	70.55	16.77	7.01	2.79	1.09	0.85	0.60	0.25	0.10	100

In comparing the types of enterprises, 72% and 73.6% of trading enterprises and other enterprises employ one worker respectively, but the percentage for manufacturing is 55.6%. For those employing two workers, trading is 17%, manufacturing is 16% and other enterprise is 14%. Trading and other enterprises are on average smaller or employ fewer workers as compared to manufacturing. For employing three or fewer workers, trading has 95.7%, manufacturing has 85% and 94% for other enterprises.

Table 4.16 provides figures on the number of people employed by the gender of the owner and locality. For male owned enterprises, 68.5%, 17%, 8%, and 2.6% employ one, two, three and four workers respectively. For enterprises owned by females, 73%, 16.4%, 6% and 3% employ one, two, three and four workers respectively. For enterprises employing one or two workers, male is 85.5% and female is 89.4%. Thus, on average, enterprises owned by males seem to employ more workers than those owned by females.

Table 10-16 Number of people employed, by gender of the owner and locality-firm size (%)

URBAN										
Gender	1	2	3	4	5	6	7	8	9	Total
Male	69.8	16.27	6.86	2.16	1.76	1.18	0.78	0.78	0.39	100

Female	74.52	15.44	5.41	2.70	0.58	0.58	0.58	0.19	0.00	100
Total	72.18	15.86	6.13	2.43	1.17	0.88	0.68	0.49	0.19	100
RURAL										
Male	67.25	17.77	8.89	2.96	1.57	0.87	0.70	0.00	0.00	100
Female	71.08	17.65	6.62	3.43	0.25	0.74	0.25	0.00	0.00	100
Total	68.84	17.72	7.94	3.16	1.02	0.81	0.51	0.00	0.00	100
ALL										
Male	68.45	17.07	7.93	2.58	1.66	1.01	0.74	0.37	0.18	100
Female	73.00	16.41	5.94	3.02	0.43	0.65	0.43	0.11	0.00	100
Total	70.55	16.77	7.01	2.79	1.09	0.85	0.60	0.25	0.10	100

The same information in the above two Tables has been provided by region in Table 4.17 below. The majority of the enterprises (about 63% and over) employ just one worker in all the regions. Upper West appears to be the region with very small enterprises, employing just one worker or two.

Table 10-17 Number of people employed, by region and locality-firm size (%)

Region	1	2	3	4	5	6	7	8	9	Total
Western	73.48	11.05	9.39	2.76	1.66	1.10	0.55	0.00	0.00	100
Central	64.90	23.56	7.21	2.40	0.96	0.00	0.00	0.96	0.00	100
Greater Accra	73.29	16.25	3.61	1.81	2.53	1.08	0.72	0.00	0.72	100
Volta	70.62	17.53	7.22	2.58	1.03	1.03	0.00	0.00	0.00	100
Eastern	63.07	21.25	9.76	2.79	0.70	1.74	0.70	0.00	0.00	100
Ashanti	76.42	13.55	5.96	1.90	1.08	0.54	0.27	0.27	0.00	100
Brong Ahafo	68.27	17.31	7.21	4.81	0.48	0.00	0.96	0.96	0.00	100
Northern	75.29	12.64	6.32	2.30	0.57	0.57	2.30	0.00	0.00	100
Upper East	62.79	16.28	10.47	8.14	0.00	2.33	0.00	0.00	0.00	100
Upper West	76.92	23.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Total	70.55	16.77	7.01	2.79	1.09	0.85	0.60	0.25	0.10	100

The actual number of people (from the sample) employed in the non-farm enterprises in Ghana are provided in Table 4.18, by type of enterprise, locality and gender of the owner. It is found that over 3,000 Ghanaians are engaged in the non-farm enterprises, either as part-time or full time workers. Of this figure, about 51% are in the urban areas and 49% are in the rural areas.

Table 10-18 Number (Sample) of people employed by type of enterprise, locality and gender of the owner

	Urban	Rural	Total	Percentage of total-%
Manufacturing	227	246	473	15.29
Trading	1,105	1,083	2,188	70.74
Other	246	186	432	13.97
Total	1,578	1,515	3,093	100.00
Percentage-%	51.02	48.98	100.00	
By gender of the owner				
Male	830	914	1,744	56.39
Female	748	601	1,349	43.61
Total	1,578	1,515	3,093	100.00

Considering differences in principal activities, about 15% are engaged in the manufacturing industry, 71% are into trading and 14% in the other types of enterprises<sup>2</sup>. About 56% are in male owned enterprises and 44% are in female owned enterprises, confirming the results in Table 4.16.

### 10.3 Expenditure on Inputs of Non-Farm Enterprises

Table 4.19 presents figures on the average total expenses per enterprise by principal activity and locality. The figures were obtained by summing all the expenditure in high, average and low months. The Table shows the mean, median and standard deviation of firm's annual expenditure. The average

<sup>2</sup> Refer to the paragraph before Table 4.6 for the description of the types of activities that were categorized as manufacturing, trading and other.

annual expense is about GH¢5,957.46, GH¢7,342.15 for urban enterprises and GH¢4,510.36 for rural enterprises. Trading enterprises have much higher mean values than manufacturing and other enterprises, regardless of locality. The high values of the standard deviations and the difference between the mean amounts and median values show that the enterprises are very unequal in working capital.

Table 10-19 Average annual expenses per enterprise, by principal activity and locality (GH¢)

Locality		Manufacturing	Trading	Other	Total
URBAN	Mean	6,101.14	8,450.03	3,006.12	7,342.15
	Median	2,230.00	2,280.00	925.00	1,850.00
	Sd	12,339.65	21,261.70	8,685.80	19,120.58
RURAL	Mean	2,188.46	5,359.38	1,875.75	4,510.36
	Median	915.00	1,500.00	480.00	1,200.00
	Sd	3,401.66	17,869.57	4,245.62	15,608.87
ALL	Mean	3,944.82	6,933.90	2,517.21	5,957.46
	Median	1,200.00	1,800.00	675.00	1,490.00
	Sd	8,839.37	19,724.96	7,125.61	17,544.62

To have a better understanding of the unequal or skewed distribution of enterprise working capital, the average annual expenses have been computed by the number of workers employed and by principal activities in Table 4.20. The average annual expenditure for an enterprise employing 1, 2, 3, 4 or 5+ workers is respectively GH¢4,874.12, GH¢6,064.13, GH¢8,370.34, GH¢15,829.57 and GH¢16,383.56. Thus, as the number of workers employed increase, the average annual expenditure-which reflects the working capital of an enterprise, also increases. A similar thing can be observed for manufacturing enterprises. On the other hand, the average expenditure for trading enterprises is much higher than the values for manufacturing and other enterprises.

Female owned enterprises are also characterized by a similar trend and also depict higher average annual expenditure than male owned enterprises particularly for enterprises employing two or more workers.



Table 10-20 Average annual expenses per enterprise, by principal activity, firm size and gender of the owner (GH¢)

Number of workers	Manufacturing	Trading	Other	Male	Female	Total
1	2,604.22	5,679.45	2,168.24	5,026.00	4,707.28	4,874.12
2	2,969.50	6,808.98	4,232.57	5,585.35	6,643.70	6,064.13
3	3,847.50	11,033.37	2,149.44	7,864.70	9,160.98	8,370.34
4	3,411.54	23,987.53	2,947.78	15,618.86	16,040.29	15,829.57
5+	14,620.50	20,626.77	3,235.71	14,422.21	21,875.33	16,383.56

Table 4.21 provides information on the total annual expenses for all non-farm enterprises in Ghana, by locality, gender of the owner and principal activity. The total annual expenditure for all non-farm enterprises in Ghana is GH¢11.90 million. For all urban enterprises, the annual expense is found to be GH¢7.49 million (representing 63% of the total) and GH¢4.40 million for rural enterprises (representing 37% of the total).

The total annual expenses for manufacturing enterprises is GH¢0.89 million (7.5% of the total),

GH¢10.28 million for trading (86.4% of the total) and GH¢0.73 million for other enterprises (6.1% of the total). Comparing for the gender of the owner, the total annual expenses for male owned enterprises is GH¢6.45 million and that for females is GH¢5.44 million. Similarly, by rural and urban locality, the total values for male enterprises exceed that of females. Hence, while the average annual expenses were found to be mostly higher for females at the different firm size or employment levels (from Table 4.20), the total annual figures are however higher for males than females.

Table 10-21 Total Annual Expenses for non-farm enterprise by principal activity, locality and gender of the owner (million GH¢)

Total Annual Expenses for non-farm enterprise (million GH¢)					
	Gender	Manufacturing	Trading	Other	Total
All	Male	0.58	5.45	0.41	6.45
	Female	0.31	4.82	0.32	5.44
	Total	0.89	10.28	0.73	11.90
Urban	Male	0.39	3.22	0.25	3.86
	Female	0.22	3.16	0.24	3.63

	All	0.62	6.38	0.49	7.49
Rural	Male	0.19	2.23	0.16	2.58
	Female	0.08	1.67	0.07	1.82
	All	0.27	3.90	0.23	4.40

#### 10.4 Revenue of Non-farm Enterprises

This subsection describes average annual revenue per enterprise and total annual revenue for non-farm enterprises in Ghana. Table 4.22 shows the average annual revenue per enterprise for non-farm household enterprises by principal activity and locality. The Table shows the mean, median and standard deviation of annual revenue per enterprise by the type of enterprise and locality. The average annual revenue for all non-farm enterprises in Ghana is GH¢10,749.16.

For an urban enterprise, the average annual revenue is GH¢14,336.6 and GH¢6,988.96 for a rural enterprise. The median annual revenue (GH¢3,450) for an enterprise is far lower than the average of GH¢10,749.16. This means that more enterprises have annual revenues smaller than the mean as compared to the number of enterprises with annual revenues greater than the mean. The standard deviation (GH¢34,930.66) is also very high as compared to the mean. The same can be said about the urban and the rural figures. Thus “the distribution of enterprise size is highly skewed” (Vijverberg, 1995)<sup>3</sup>. Few enterprises have high values of turnover but a greater number has very low values. The highest annual revenue reported is several (thus, about 91) times that of the average.

Table 10-22 Average annual revenue per enterprise, by principal activity and locality (GH¢)

Locality		Manufacturing	Trading	Other	Total
Urban	Mean	16,063.01	15,630.41	7,344	14,336.6
	Median	6636	4,580	2,828	4,306
	Sd	32,536.95	50,007.06	28,748.89	45,776.41
Rural	Mean	5,268.94	7,787.94	4,048.38	6,988.96
	Median	3,040	2849	1,440	2,611
	Sd	6,575.69	18,780.69	6,964.59	16,619.9

<sup>3</sup> Vijverberg Wim P. M. 1995. “Returns to Schooling in Non-Farm Self-Employment: An Econometric Case Study of Ghana”. World Development, Vol. 23, No. 7, pp. 1215-1227.

All	Mean	10,114.28	11,788.45	5,923.48	10,749.16
	Median	4,120	3,698.75	1,975	3,450
	Sd	22,919.61	38,247.28	22,192.38	34,930.66

Table 4.23 shows the average annual revenues by principal activity, locality and the gender of the owner of the enterprise. On average, male owners receive higher revenues than their female counterparts. Thus, the average annual revenue for enterprises owned by a male is GH¢11,958.59 and those owned by a female is GH¢9,333.56. For manufacturing enterprises, the figures are quite closer (GH¢10,516.76 for males and GH¢9,276.23 for females). But for trading enterprises-GH¢13,264.07 for males is about 1.3 times that of females- GH¢10,201.37. The same can be said for other enterprises, GH¢6,960.15 for males is close to 1.5 times that of GH¢4,699.74 for females.

By locality, the figures show that the average annual revenue for males (GH¢17,177.45) is much higher than females (GH¢11,534.37) in the urban areas than the rural areas where the values are somehow closer. A similar thing can also be said of the types of enterprises.

Table 10-23 Average annual revenue per enterprise, by principal activity, gender of the owner and locality (GH¢)

	Gender	Manufacturing	Trading	Other	Total
Urban	Male	17,602.88	18,870.39	9,254.42	17,177.45
	Female	13,399.46	12,645.36	5,501.82	11,534.37
	All	16,063.01	15,630.41	7,344	14,336.6
Rural	Male	5,363.23	8,251.53	4,514.93	7,307.4
	Female	5,038.46	7,201.6	3,324.76	6,541.9
	All	5,268.94	7,787.94	4,048.38	6,988.96
All	Male	10,516.76	13,264.07	6,960.15	11,958.59
	Female	9,276.23	10,201.37	4,699.74	9,333.56
	Total	10,114.28	11,788.45	5,923.48	10,749.16

To understand the reason for the skewed distribution of enterprise revenues, the average annual revenues have been computed by the number of workers employed and by principal activities in Table 4.24. The average annual revenue for an enterprise employing 1, 2, 3, 4 and at least 5 workers is respectively GH¢8,019.57, GH¢11,106.64, GH¢19,949.41, GH¢22,071.46 and GH¢42,233.21. Thus, as the number of workers employed increase, the average annual revenue also increases. If the results in Table

4.24 are compared to those in Table 4.15 where 70.6% of the enterprises employ one worker, it can be inferred that those employing more than one worker skewed the distribution of enterprise revenues.

Table 10-24 Average annual revenue per enterprise, by principal activity and number of people employed (firm size) (GH¢)

Number of workers	Manufacturing	Trading	Other	Total
1	6,574.16	8,711.13	5,406.06	8,019.57
2	7,325.54	12,358.84	6,775.38	11,106.64
3	9,354.03	26,132.1	5,664.5	19,949.41
4	8,143.54	30,600.21	9,969.89	22,071.46
5+	39,820.5	50,874.27	12,093.57	42,233.21
Total	10,114.28	11,788.45	5,923.48	10,749.16

Table 4.25 shows the average annual revenue for the non-farm enterprises by the principal activities and by region. The highest is found in the Greater Accra with about GH¢18,032 and the lowest is found in the Upper West with GH¢2,396. Also, the figures indicate that Brong Ahafo, Greater Accra and Ashanti regions respectively reported the highest average revenues in manufacturing, trading and other enterprises.

Table 10-25 Average annual revenue per enterprise, by principal activity and region of Ghana (GH¢)

Region	Manufacturing	Trading	Other	Total
Western	4,463.35	9,004	1,853.78	7,955.21
Central	5,325.04	7,489	1,648.47	6,761.96
Greater Accra	13,081.29	20,796.2	5,566.22	18,032.03
Volta	7,870.57	4,022.69	3,934.3	4,468.88
Eastern	6,269.34	9,196.22	4,104.13	7,403.96
Ashanti	9,488.61	15,513.8	12,281.22	14,250.54
Brong Ahafo	29,460.83	11,414.65	4,006.61	11,638.77

Northern	20,997.75	10,020.98	1,950.78	10,196.5
Upper East	7,213.2	16,693.74	10,116.2	14,826.52
Upper West	1,425.5	2,193.78	1,425.5	2,395.62
Total	10,114.28	11,788.45	5,923.48	10,749.16

Table 4.26 provides information on total annual revenues for all non-farm enterprises in Ghana, by locality, gender of the owner and principal activity. The total annual revenue for all non-farm enterprises in Ghana is GH¢21.5 million. For all urban enterprises, the annual revenue is found to be GH¢14.7 million (representing 68% of the total) and GH¢6.82 million for rural enterprises (representing 32% of the total).

The total revenue for manufacturing enterprises is GH¢2.28 million (10.6% of the total),

GH¢17.49 million for trading (81.4% of the total) and GH¢1.72 million for other enterprises (8% of the total). Comparing for the gender of the owner, the total annual revenue for male owned enterprises is GH¢12.90 million (60% of the total) and that for females is GH¢8.60 million (40% of the total). A similar thing can also be said of the revenues of male and female owners in the urban centers and the rural areas.

Table 10-26 Total Annual Revenue for non-farm enterprise by principal activity, locality and gender of the owner (million GH¢)

Total Annual Revenue for non-farm enterprise (million GH¢)					
	Gender	Manufacturing	Trading	Other	Total
All	Male	1.60	10.20	1.09	12.90
	Female	0.68	7.29	0.63	8.60
	Total	2.28	17.49	1.72	21.50
Urban	Male	1.13	6.85	0.75	8.73
	Female	0.50	4.98	0.46	5.94
	All	1.62	11.83	1.21	14.70
Rural	Male	0.47	3.35	0.34	4.17
	Female	0.18	2.31	0.16	2.66
	All	0.65	5.66	0.51	6.82

Table 4.27 provides information on the average net revenues or profits of enterprises by principal activity. The profit figures are obtained by subtracting the firm's annual expenditure from its annual revenue. The average annual net revenue is about GH¢5.48 thousand, GH¢8.03 thousand for urban enterprises and GH¢2.87 thousand for rural enterprises. Again the median values are far lower than the mean values, with large standard deviations, particular for urban enterprises and all enterprise in the country at large. A few enterprises with large net revenues have biased the mean upwards. The average annual net revenue is higher for manufacturing (GH¢6.88 thousand), followed by trading (GH¢5.64 thousand) and other enterprises (GH¢3.62 thousand) respectively.

Table 10-27 Average annual net revenues per enterprise, by principal activity and locality (thousand GH¢)

Locality		Manufacturing	Trading	Other	Total
Urban	Mean	11.62	8.26	4.75	8.03
	Median	4.50	2.16	1.55	2.20
	Sd	29.38	45.44	21.47	41.01
Rural	Mean	3.16	2.93	2.21	2.87
	Median	1.86	1.24	0.92	1.20
	Sd	4.66	5.04	3.69	4.83
All	Mean	6.88	5.64	3.62	5.48
	Median	2.52	1.68	1.20	1.68
	Sd	20.18	32.69	16.20	29.51

## 11 HOUSING CHARACTERISTICS

This section provides information on the type of dwelling and the main materials used in the construction of the roof, walls, and the floor. Additional descriptive are given on housing expenses, occupancy status and utilities and amenities available to the household members.

### 11.1 Type of Dwelling

Table 11-1 presents data on the type of dwelling households live in by locality of residence. The result from the table reveal that most households (50.6%) live in compound houses made up of several rooms. The proportion of households that live in compound houses is higher in the urban areas (60.4%) than rural (44.0%). About 21 percent of households live in a separate house (bungalow), semi-detached house, flat or apartment. The proportion of households who live in several huts/buildings on the same compound is higher in the rural area (8.1%) than in urban area (2.1%).

Table 11-1 Households, by type of dwelling and locality (percent)

Type of Dwelling	Urban	Rural	Total
Separate house (bunga	9.0	9.1	9.0
Semi-detached house	7.3	10.2	9.0
Flat/Apartment	6.6	1.2	3.4
Room(s) in a compound	60.4	44.0	50.6
Room(s) (Other type)	13.5	24.7	20.2
Several huts/building (same compound)	2.1	8.1	5.6
Several huts/building (several compound)	0.4	2.2	1.5
Tents/improvised home	0.4	0.1	0.3
Other – specify	0.4	0.4	0.4
Total	100.0	100.0	100.0

Table 11-2 also presents data on the occupancy status of households in dwellings in which they live by locality of residence. The result from the table reveal that most households (54.0%) in Ghana own the houses they live in. About 26 percent lives in rent-free houses, while about 18.6 percent live in rented premises. Perching is not common in Ghana, accounting for less than 2 percent of households. Owning a house is more common in rural areas (64.5%) than in urban areas (38.5%), whereas renting houses and rooms is more common in urban areas (31.9%) than in rural areas (9.6%).

Table 11-2 Occupancy status of households in dwellings in which they live by locality of Residence (% and Total Frequency)

Status	Urban	Rural	Total
Owning	38.5	64.5	54.0
Renting	31.9	9.6	18.6
Rent-free	27.3	24.4	25.6
Perching	2.3	1.5	1.8
Total	100.0	100.0	100.0

In the urban areas, the proportion of homes who are renting apartments is highest in the Upper East (54.6%), followed by Western (42.3%) and Ashanti Region (37.0%). On the other hand, the Northern region has the least proportion of households renting apartment lives in the urban areas. In the rural areas, Eastern region (15.7%) has the highest proportion of households renting apartment with the Upper West (1.7%) having the least proportion of households renting apartment.

Table 11-3 Proportion of Households renting the dwelling in which they live by region and locality of residence

Region of Residence	Urban	Rural	All
Western	42.3	9.9	20.7
Central	22.4	10.1	15.5
Greater Accra	34.3	15.7	31.9
Volta	32.3	11.5	17.9
Eastern	35.3	14.8	21.8
Ashanti	37.0	12.7	24.9
Brong Ahafo	24.3	8.4	14.3
Northern	18.6	4.2	8.3
Upper East	54.6	9.2	13.1
Upper West	18.8	1.7	3.1
Total	31.9	9.6	18.6

Table 11-4 shows the average value of rent paid by households across in Ghana Cedis. The average amount of money that was paid as rent was (GH¢43.50). The survey reveals substantial difference between the amount paid as rent in the urban and rural localities with the urban areas (GH¢52.00) paying higher rents than households in the rural areas (GH¢24.30).

Across regions the upper west region recorded the least amount of money that was paid as rent (GH¢16.70 for urban areas and GH¢13.30 for rural areas). The Western region (GH¢83.70) recorded the highest average amount paid as rent in the urban areas. This was followed by Greater Accra with an average amount of GH¢70.30. Among those living in the rural localities,



the Upper East (GH¢37.50) and Greater Accra (GH¢29.10) recorded the highest amount of money paid as rent.

Table 11-4 Average amount in GH¢ paid by households as monthly rent by region and locality of residence

Region of Residence	Urban	Rural	All
Western	83.7	23.8	64.7
Central	42.9	22.7	35.4
Greater Accra	70.3	29.1	67.7
Volta	24.1	23.7	23.9
Eastern	37.2	25.9	32.2
Ashanti	47.0	23.1	40.9
Brong Ahafo	39.3	16.8	30.9
Northern	32.9	21.1	28.7
Upper East	36.5	37.5	37.1
Upper West	16.7	13.3	15.0
Total	52.0	24.3	43.5

## 11.2 Room occupancy and housing density

Table 11-5 Households in different Regions and localities by number of rooms occupied (percent)

Region of Residence	Number of Rooms					Total
	1	2	3	4	5+	
Western	56.6	26.8	10.7	2.7	3.2	100.0
Central	72.3	19.5	3.5	2.7	2.0	100.0
Greater Accra	53.4	35.9	5.6	1.9	3.3	100.0
Volta	48.4	30.0	12.6	5.6	3.4	100.0
Eastern	53.7	30.1	9.4	4.0	2.9	100.0
Ashanti	62.9	18.3	8.2	3.6	7.0	100.0
Brong Ahafo	62.5	24.4	6.4	3.1	3.7	100.0
Northern	18.2	19.7	17.5	15.1	29.6	100.0
Upper East	21.2	30.4	28.5	9.6	10.4	100.0
Upper West	18.3	24.6	25.1	10.0	22.0	100.0
Urban	54.3	26.1	8.8	4.3	6.5	100.0
Rural	46.0	24.7	12.7	6.5	10.1	100.0
Total	49.4	25.3	11.1	5.6	8.7	100.0

Room occupancy relates to the number of rooms occupied by a household excluding bathrooms, toilets and kitchens. Table 11-5 reveals that about 49 percent of households in Ghana occupy one room for living while 25.3 percent occupy two rooms.

The proportion of households occupying one room in urban areas (54.3%) is higher than in rural areas (46.0%). Across regions the proportion of households occupying one room is high in Central (72.3%), Ashanti (62.9%), Brong Ahafo (62.5%), Western (56.6%) and Greater Accra (53.4%) regions. Northern (18.2%) and Upper West (18.3) regions has the lowest proportion of households occupying one room.

A little more than one-quarter of households in urban areas (26.1%) and rural areas (24.7%) occupy two rooms. Across regions, the proportions is slightly higher in Accra (35.9%). The Upper East and Upper West regions has the highest percentage of households that occupy more than two rooms. About 29 percent of households in northern region occupy five or more rooms.

Table 11-6 Household size by number of rooms occupied (percent)

Household Size	Number of Rooms					Total
	1	2	3	4	5+	
1	41.6	15.1	9.4	6.7	9.0	26.5
2	16.8	19.1	9.3	8.2	10.9	15.6
3	15.9	17.3	16.6	10.1	12.1	15.7
4	11.8	16.8	17.4	18.0	10.2	13.9
5	7.3	14.6	14.9	14.2	14.3	11.0
6	4.2	9.0	11.9	14.6	13.1	7.6
7	1.5	4.8	7.7	8.6	7.8	4.0
8	0.5	1.9	6.6	9.7	8.0	2.7
9	0.4	0.8	2.3	4.5	3.9	1.2
10+	0.1	0.5	4.0	5.2	10.7	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 11-6 reveals that about 42 percent of households occupying single rooms are single member households. Households with two or three members account for 32.7 percent of single-room occupants, those with four members account for 11.8 percent and households with five members account for 7.3 percent of those who occupy a single room. Of the households occupying two rooms, 19.1 percent have a household size of two. About 14 percent of households occupying five or more rooms have a household size of five.

With an average household size of 2.9, households in the urban area occupy 2.0 rooms; those in the rural areas which have a slightly higher average household size of 3.8 usually occupy an average of 2.3 rooms (Table 11-7). The ratio of rooms per person in the urban areas is 0.7 while that of the rural areas is 0.6. Therefore, even though the rural folks seem to have more rooms than the urban folks the space available to each household member is higher for the urban dwellers.

Table 11-7 Number of rooms occupied by households as compared to their sizes on average by region and locality of residence

Region of Residence	Urban		Rural		All	
	Number of rooms	Household size	Number of rooms	Household size	Number of rooms	Household size
Western	2.0	2.8	1.6	3.5	1.7	3.2
Central	1.4	2.7	1.4	2.9	1.4	2.8
Greater Accra	1.7	2.4	1.7	3.2	1.7	2.5
Volta	1.8	3.1	2.0	3.0	1.9	3.1
Eastern	1.9	2.8	1.7	3.2	1.8	3.1
Ashanti	1.8	3.0	2.0	3.2	1.9	3.1
Brong Ahafo	1.7	3.1	1.6	3.7	1.7	3.5
Northern	4.3	4.0	3.8	5.4	3.9	5.0
Upper East	2.9	3.2	2.9	4.6	2.9	4.5
Upper West	2.3	3.4	3.3	3.9	3.2	3.9
Total	2.0	2.9	2.3	3.8	2.2	3.4

## 11.3 Housing Conditions

### 11.3.1 Construction materials for dwelling

Table 11-8 Main materials used for outer wall of dwellings by locality (percent)

Outer Wall	Urban	Rural	Total
Mud/mud bricks	11.5	50.3	34.6
Wood/bamboo	3.0	1.3	2.0
Metal sheet/slate/asb	0.3	0.8	0.6
Stone	0.1	0.2	0.1
Burnt bricks	0.4	0.5	0.4
Cement/sandcrete blocks	79.8	35.6	53.5
Landcrete	0.2	0.8	0.6
Thatch	0.0	0.0	0.0
Mud bricks with cement	4.6	9.7	7.7
Other	0.2	0.7	0.5
Total	100.0	100.0	100.0

Table 11-8, *Table 11-9* and *Table 11-10* presents information on construction materials used for walls, floors and roofs of dwellings. The main materials used by households for the construction of walls are cement/sandcrete blocks (53.5%) and mud (34.6%). In the urban areas, 79.8 percent

of households live in dwellings constructed with cement/sandcrete blocks while as compared to 35.6 percent of household in the rural areas. A higher proportion of rural (50.3%) households live in dwellings constructed mainly with mud (Table 11-8).

Table 11-9 shows that the main construction material used for floor of dwellings by households in the country is cement (83%). About 10 percent of households also live in dwellings with mud floors. The proportion of households that live in dwellings with cement floors is higher in the urban areas (88.7%) than the rural areas (79.1%).

Table 11-9 Main materials used for floor of dwellings by locality (percent)

Floor	Urban	Rural	Total
Earth/mud/mud bricks	2.6	15.7	10.4
Wood	1.0	2.3	1.8
Stone	0.2	0.5	0.4
Cement/concrete	88.7	79.1	83.0
Burnt bricks	0.0	0.1	0.0
Vinyl tiles	1.6	0.3	0.8
Ceramic/marble/tiles	5.3	1.4	3.0
Terrazzo	0.7	0.1	0.3
Other	0.1	0.5	0.3
Total	100.0	100.0	100.0

In the case of main roofing material, about 79 percent of households in the country live in dwellings roofed with corrugated metal sheets. A substantial proportions of household also use thatch (7.8%) and asbestos (7.0%), for roofing. Thatched roofing is second to corrugated metal sheets in rural areas, while in urban areas it is asbestos.

Table 11-10 Main materials used for roof of dwellings by locality (percent)

Roof	Urban	Rural	Total
Palm leaves/raffia/thatch	1.1	12.4	7.8
Wood	0.1	0.3	0.2
Corrugated iron sheet	77.4	80.0	79.0
Cement/concrete	6.8	1.8	3.8
Asbestos/slate	13.8	2.5	7.0
Roofing tiles	0.5	0.5	0.5
Mud bricks/earth	0.1	0.4	0.3
Bamboo	0.1	0.2	0.2
Other	0.3	1.9	1.2
Total	100.0	100.0	100.0

### 11.3.2 Main Source of Water Supply

Table 11-11 indicates that 33.6 percent of households in Ghana have access to pipe-borne water. About 37 percent also use water from the well, and 11 percent depend on natural sources for drinking water. The remaining 18 percent of households have access to other sources like water tanker service, water vendor and sachet/bottled water and others. In urban areas, 49.9 percent of households have access to pipe-borne water as compared to 22.5 percent of households in the rural localities.

A substantial proportion of households in urban areas (15.4%) have access to well water, while about 35 percent have access to natural and other sources. In rural areas the story is different with about half of rural households (52.2%) using wells as source of drinking water. About 29 percent of the rural households also uses natural and other sources of water for drinking

Table 11-11 Main Source of Drinking water for households by locality of residence (percent)

Source of Drinking Water	Urban	Rural	Total
<b>Pipe-borne</b>	<b>49.9</b>	<b>22.5</b>	<b>33.6</b>
<i>Indoor plumbing</i>	<i>6.0</i>	<i>1.2</i>	<i>3.1</i>
<i>Indoor standpipe</i>	<i>12.4</i>	<i>2.0</i>	<i>6.2</i>
<i>Pipe in neighbouring</i>	<i>10.6</i>	<i>2.6</i>	<i>5.9</i>
<i>Public standpipe</i>	<i>14.6</i>	<i>14.5</i>	<i>14.6</i>
<i>Private outside standpipe</i>	<i>6.3</i>	<i>2.2</i>	<i>3.8</i>
<b>Well</b>	<b>15.4</b>	<b>52.2</b>	<b>37.3</b>
<i>Borehole</i>	<i>12.1</i>	<i>46.6</i>	<i>32.6</i>
<i>Protected well</i>	<i>2.7</i>	<i>3.6</i>	<i>3.3</i>
<i>Unprotected well</i>	<i>0.6</i>	<i>1.9</i>	<i>1.4</i>
<b>Natural sources</b>	<b>1.4</b>	<b>18.0</b>	<b>11.3</b>
<i>River/stream</i>	<i>0.7</i>	<i>14.2</i>	<i>8.8</i>
<i>Rainwater/spring</i>	<i>0.5</i>	<i>0.9</i>	<i>0.8</i>
<i>Dugout pond/lake/dam</i>	<i>0.2</i>	<i>2.9</i>	<i>1.8</i>
<b>Other</b>	<b>33.3</b>	<b>7.3</b>	<b>17.8</b>
<i>Water truck/tanker se</i>	<i>0.2</i>	<i>0.0</i>	<i>0.1</i>
<i>Water vendor</i>	<i>0.8</i>	<i>0.3</i>	<i>0.5</i>
<i>Sachet/bottle water</i>	<i>32.0</i>	<i>6.8</i>	<i>17.0</i>
<i>Other</i>	<i>0.3</i>	<i>0.3</i>	<i>0.3</i>
Total	100.0	100.0	100.0

The result from Table 11-12 indicates that pipe-borne water (42.4%) and Wells (41.9%) and are the two leading sources of water for general use in the country. Natural and other water sources account for 13.5 percent and 2.2 percent, respectively, of water supply for general use.

In urban areas, about 70 percent of households have access to pipe-borne water for general use, while in the rural areas only 23.5 percent of households have access to this source. Most rural households (54.5%) depend on well water for general use.

Table 11-12 Main Source of Household Water for General use by locality of residence (percent)

Source of Drinking Water (General Use)	Urban	Rural	Total
<b>Pipe-borne</b>	<b>70.3</b>	<b>23.5</b>	<b>42.4</b>
<i>Indoor plumbing</i>	<i>9.1</i>	<i>1.4</i>	<i>4.5</i>
<i>Indoor standpipe</i>	<i>20.2</i>	<i>2.4</i>	<i>9.6</i>
<i>Pipe in neighbouring</i>	<i>15.5</i>	<i>3.0</i>	<i>8.1</i>
<i>Private outside stand</i>	<i>8.4</i>	<i>2.1</i>	<i>4.6</i>
<i>Public standpipe</i>	<i>17.2</i>	<i>14.6</i>	<i>15.6</i>
<b>Well</b>	<b>23.3</b>	<b>54.5</b>	<b>41.9</b>
<i>Borehole</i>	<i>15.5</i>	<i>46.6</i>	<i>34.0</i>
<i>Protected well</i>	<i>6.4</i>	<i>5.4</i>	<i>5.8</i>
<i>Unprotected well</i>	<i>1.4</i>	<i>2.6</i>	<i>2.1</i>
<b>Natural sources</b>	<b>2.5</b>	<b>20.9</b>	<b>13.5</b>
<i>River/stream</i>	<i>1.3</i>	<i>16.2</i>	<i>10.2</i>
<i>Rainwater/spring</i>	<i>1.0</i>	<i>0.7</i>	<i>0.8</i>
<i>Dugout pond/lake/dam</i>	<i>0.3</i>	<i>4.1</i>	<i>2.5</i>
<b>Other</b>	<b>3.9</b>	<b>1.1</b>	<b>2.2</b>
<i>Water truck/tanker se</i>	<i>0.9</i>	<i>0.2</i>	<i>0.5</i>
<i>Water vendor</i>	<i>2.3</i>	<i>0.5</i>	<i>1.2</i>
<i>Sachet/bottle water</i>	<i>0.5</i>	<i>0.2</i>	<i>0.3</i>
<i>Other</i>	<i>0.3</i>	<i>0.3</i>	<i>0.3</i>
Total	100.0	100.0	100.0

The average distance in kilometres to the source of water from household dwelling is consistently lower in the urban localities than the rural localities for both drinking and general use water. Urban dwellers on average must travel 0.1 km and 0.2 km to get water for drinking and general use respectively. In the rural areas, households on average travel 1.0 km and 1.1 km to get water for drinking and general use respectively (Table 11-13).

Table 11-13 Average Distance between source of water and dwelling of household by region and locality of residence in kilometres

Region of Residence	Drinking		General Use	
	Urban	Rural	Urban	Rural
Western	0.1	1.8	0.8	1.8
Central	0.0	1.7	0	1.5
Greater Accra	0.0	0.1	0.1	0.1
Volta	0.6	0.5	0.1	0.5
Eastern	0.1	0.8	0.6	0.8
Ashanti	0.1	0.7	0.2	1.3
Brong Ahafo	0.2	0.6	0.1	0.2
Northern	0.4	1.8	0.4	2
Upper East	0.2	0.3	0.2	0.4
Upper West	0.3	0.7	0.3	0.7
Total	0.1	1	0.2	1.1

Table 11-14 Average Number of minutes spent by households on a round trip to fetch water by region and locality of residence

Region of Residence	Drinking		General Use	
	Urban	Rural	Urban	Rural
Western	4.7	11.2	6.5	12.1
Central	6.9	10.3	7.3	10.8
Greater Accra	5.2	11.5	8.4	10.7
Volta	8.1	17.7	9.9	17.9
Eastern	6.8	11.4	7.0	11.7
Ashanti	6.5	13.5	7.1	13.5
Brong Ahafo	8.5	14.6	8.6	13.5
Northern	10.4	29.5	11.2	30.4
Upper East	14.3	19.9	14.7	18.8
Upper West	19.3	15.3	18.1	15.1
Total	7.0	16.6	8.3	16.7

Table 11-14 reveals that on average households in rural areas spend more time to fetch water as compared to households living in the urban localities to go and fetch water for drinking (7.0 minutes for urban dwellers and 16.6 minutes for rural dwellers) as well as for general use drinking (8.3 minutes for urban dwellers and 16.7 minutes for rural dwellers). This is consistent

with the average distance that households need to cover to get to the source of water. Across regions, apart from Upper east region where the urban dwellers take relatively more time to go and fetch water, in the other regions households living in the rural areas spent more time

### 11.3.3 Provision of basic utilities

Table 11-15 reveals that the main source of lighting for household dwelling is electricity (69.0%). The proportion of households that uses electricity as the main source of lighting is higher in the urban area than the rural areas. A significant proportion of household also use candles (23.7%) as the main sources of lighting for household dwelling.

Table 11-15 Main source of lighting for household dwelling by locality of residence (percent)

Main source of lighting for Household dwelling	Urban	Rural	Total
Electricity (mains)	88.3	55.8	69.0
Kerosene	1.2	1.0	1.1
Candles/torches/flash	7.9	34.4	23.7
Solar energy	0.2	0.7	0.5
Generator	0.0	0.1	0.1
No light	2.3	7.9	5.6
Other	0.1	0.1	0.1
Total	100.0	100.0	100.0

Table 11-16 Main Source of Fuel used by Households for Cooking

Source of Cooking fuel	Urban	Rural	Total
None, no cooking	7.1	5.4	6.1
Wood	15.8	71.5	49.0
Charcoal	45.0	17.5	28.6
Gas	31.3	5.2	15.7
Electricity	0.4	0.1	0.2
Kerosene	0.4	0.1	0.2
Other	0.1	0.3	0.2
Total	100.0	100.0	100.0

The survey further reveals that about half of households (49.0%) use wood as the main cooking fuel (Table 11-16). This is followed by charcoal (28.6%) and gas (15.7%). A higher proportion of household in the urban area use charcoal (45.0%) for cooking. A significant proportion of



household in the urban area also use gas (31.3%) for cooking. In the rural areas, about 71.5 percent of households use wood while 17.5 percent use charcoal.

Dumping rubbish elsewhere (40.4%) is the most common way households dispose of rubbish (Table 11-17). This is followed by dumping rubbish through public dumps (37.4%). In both urban and rural areas, higher proportion of households dispose of rubbish through dumping (public dump and dumping elsewhere), although the percentage of rural households doing so is larger. The table further reveals that 26.1 percent of households in the urban areas have their rubbish collected where as in the rural area only 2.5 percent are doing so.

Table 11-17 Mode of refuse disposal by locality of residence (percent)

Mode of Refuse disposal	Urban	Rural	Total
Collected	26.1	2.5	12.0
Public Dump	32.2	40.9	37.4
Dumped elsewhere	33.0	45.5	40.4
Burned by household	5.3	8.9	7.4
Buried by household	1.8	2.0	1.9
Other	1.6	0.2	0.8
Total	100.0	100.0	100.0

#### 11.3.4 Toilet facilities

Table 11-18 Type of Toilet facility available to households by locality of residence (percent)

Type of Toilet facility	Urban	Rural	Total
No toilet facility (bush, beaches)	9.2	36.7	25.5
Flush toilet	26.5	3.3	12.7
Pit latrine	12.0	24.1	19.2
KVIP	17.7	14.5	15.8
Pan/bucket	0.0	0.0	0.0
Public toilet (flush, bucket, Kvip)	32.8	18.5	24.3
Toilet in another house	1.6	2.6	2.2
Other	0.2	0.4	0.3
Total	100.0	100.0	100.0

Table 11-18 presents information on type of toilet facilities used by households. About 26 percent of households have no toilet facility. A substantial proportion of household also use

public toilet (24.29%). Sixteen percent of households surveyed use KVIP and further 12.68 percent of households use flush toilets.

Pit latrine is the most common form of toilet for households in the rural area, and it is used by 24 percent of households. About 37 percent of households in the rural locality do not have any toilet facility, while 18.5 percent use public toilets.

In the urban areas 9.2 percent of households have no toilet facility. Public toilet is the most common form of toilet used by households

### 11.3.5 Electronic and communication gadgets

Table 11-19 shows the proportion of household using electronic and communication by locality. The result reveals that over 80 + percent of households use or have access to mobile phone. Less than one percent have fixed telephone number. A significant number of household also have access to personal computer (7.5%) and internet (7.1%). The survey reveals substantial difference between the localities. The proportion of households in urban area using electronic and communication gadget is relatively higher compared to households in the rural localities.

Table 11-19 Proportion of household using Electronic and communication by locality

Electronic and communication	Urban	Rural	Total
Fixed line - Telephone	1.2	0.4	0.7
Mobile Phone	91.9	77.1	83.1
Personal Computer	13.7	3.3	7.5
Internet	13.7	2.6	7.1
E-Commerce	2.3	0.5	1.2
Paid Cable Network	5.6	2.1	3.5

## 12 FINANCIAL ASSETS

### 12.1 Introduction

This section named financial asset, contains information on the borrowing, lending, out transfers, in transfers and savings of household in Ghana. Data on debts of households-borrowings of cash or other items from any source that had not been fully repaid by the date of the interview were collected. Also loans made by the households, cash or in-kinds that were still owed to the household were captured. Information on remittances received or sent by the households has also been described here as well as savings of households.

### 12.2 Borrowing

This section provides information on households borrowing, in terms of money or goods that the household borrowed and has not fully repaid as the time of interview. The information is organized by Regions, Locality and Sex.

Table 12-1 Households who owned money and goods by Region & Locality (%)

Region	Urban	Rural	All
Western	9.5	15.1	13.1
Central	8.9	6.3	7.2
Greater Accra	14.3	1.2	5.8
Volta	5.5	6.6	6.2
Eastern	8.8	11.5	10.5
Ashanti	27.9	16.1	20.3
Brong-Ahafo	11.8	13.4	12.8
Northern	12.2	22.0	18.6
Upper East	1.2	5.1	3.7
Upper West	0.1	2.7	1.8
Total	35.5	33.7	34.3

Table 11-1 presents percentages of households that owed money and goods by region and locality. Ashanti Region recorded the highest average of indebtedness of household members with 20.3% and the Upper West Region recorded the lowest average of indebtedness with about 2%. The overall country average of indebtedness is about 34%. The country picture paints one that shows a slightly higher level of indebtedness of the urban (33.5%) than the rural population with 33.7%. It is however not surprising to note that across regions the storylines do not differ. It is however interesting to note that the figures are high for some rural areas than the urban areas and vice versa.

Table 10-2 presents household members that owed money and goods by region and sex. It is evidently clear that the level of indebtedness of males across regions is higher than that of females as the overall indebtedness of males is 16% as against 9.8% of females. The Central, Eastern, Western and Brong Ahafo Regions are the regions that recorded higher levels of

indebtedness above the overall level of indebtedness in the country. While rural male are more indebted (16.7%) than their urban male counterparts (14.8%) urban females are more (10.8%) indebted than their rural female counterparts (9.1%), see table 11-3.

Table 12-2 Individuals who owe money and goods by Region & Sex (%)

Region	Sex of Individuals owed money and goods		Total
	Male	Female	
Western	12.9	13.5	13.1
Central	7.6	6.8	7.2
Greater Accra	5.8	5.8	5.8
Volta	6.4	6.0	6.2
Eastern	10.3	10.8	10.5
Ashanti	20.5	20.1	20.3
Brong-Ahafo	13.4	12.4	12.8
Northern	17.9	19.2	18.6
Upper East	3.5	3.6	3.7
Upper West	1.9	1.7	1.8
Total	35.1	33.6	34.3

Table 12-3 Individuals who owe money and goods by Locality & Sex (%)

Locality	Individuals who owe money and goods		Total
	Male	Female	
Urban	34.2	36.31	35.3
Rural	65.8	63.69	64.7
Total	48.16	51.8	34.3

Table 12-4 Sources of Household Loans by Region (%)

Source	Regions										GH
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
State bank	1.4	5.6	3.0	7.1	3.1	4.4	3.4	1.8	8.9	0.0	3.5
Private Bank	6.6	5.0	13.0	5.5	11.5	18.6	13.1	2.3	7.1	0.0	10.4
Cooperative	2.8	5.6	2.4	7.1	6.2	5.7	11.2	1.4	12.5	11.5	5.6
Govt. agency	0.6	0.0	0.0	0.0	0.4	0.2	0.8	1.4	1.8	0.0	0.5
NGO	0.0	0.0	0.0	2.4	0.4	0.0	0.4	0.5	1.8	0.0	0.3
Business firm	1.1	0.0	3.0	7.9	4.4	2.0	1.5	3.6	7.1	3.9	2.7
Employer	1.9	2.5	1.2	0.0	0.9	0.9	0.0	0.5	0.0	0.0	1.0
Moneylender	1.9	3.1	1.2	4.7	0.4	1.5	1.1	0.0	1.8	0.0	1.5
Trader	17.4	18.0	11.8	11.8	18.6	14.9	15.4	5.4	1.8	3.9	14.1
Farmer	1.4	1.9	0.6	0.0	0.0	2.0	0.8	1.4	3.6	0.0	1.2
Relative/neighbor	61.2	49.1	56.8	48.8	51.3	42.3	45.7	80.1	35.7	53.9	53.1

r/friend											
Community Epicenter	0.0	0.6	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.1
Other	3.9	8.7	7.1	4.7	2.7	7.5	6.0	1.8	17.9	26.9	5.9
Total	100	100	100	100	100	100	100	100	100	100	100

Table 10-4 above presents the various sources of household loans by region. Relatives, Neighbors or friends were reported as the biggest source of loans. This is evident across all the regions with an overall average of 53% in Ghana. Other sources people took money from are traders (13%), state (14%) and private banks (10%).

Table 12-5 Purpose of Household Loans by Region (% cases)

Purpose	Regions										GH
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
Agricultural land/ equipment	2.2	1.2	1.2	3.2	4.4	3.3	4.1	11.8	10.7	19.2	4.3
Agricultural inputs	7.2	9.3	1.2	7.1	11.1	5.5	15.0	12.2	3.6	11.5	8.4
Business	27.0	36.7	43.2	37.8	29.7	34.7	28.1	13.6	26.8	15.4	30.3
Housing	5.8	5.6	12.4	12.6	4.4	11.4	6.0	8.1	14.3	7.7	8.4
Education/ training	8.8	11.2	11.2	14.2	12.4	11.6	12.4	13.6	17.9	15.4	11.8
Health	8.5	4.4	4.1	6.3	6.2	6.1	7.1	13.1	8.9	15.4	7.3
Ceremonies	7.2	9.9	8.3	5.5	8.4	3.5	4.5	6.8	1.8	3.9	6.1
Vehicles	2.5	2.5	0.0	2.4	1.3	2.9	1.1	2.3	0.0	3.9	2.0
Other consumer goods	27.3	15.5	8.9	10.2	17.3	16.5	15.4	11.3	14.3	3.9	16.5
Other	3.6	3.7	9.5	0.8	4.9	4.6	6.4	7.2	1.8	3.9	5.0

Table 10-5 gives an indication of the purpose for which loans were contracted, by region of household. Generally loans contracted are used for purposes of Business (30%), Consumer goods (17%), Education/training (12%) and Agricultural inputs and Housing (8%). Other important uses across the ten regions are Health (7.3%), Ceremonies (6.1%) and other purposes (5%). The least important uses of the loans are for Vehicle (2%) and Agricultural land/ equipment (4.3%). In terms of these important uses of loans contracted, there are not many differences across the ten regions. One still observes that Business and other consumer goods are the most important uses of the loan across the different regions.

## 12.3 Lending

This section provides information on money and goods that households lent out to people outside their households and have not fully recuperated. The information is organized by Region, Locality and Sex. Table 10.6 provides information on loans made by members of households to individuals outside their household during the past 12 months by region and locality. It is evident that both urban household lent less out of their households (37%) than rural households who lent out more (63%). Regions that recorded high urban and rural lending are Ashanti (19%), Western (15.1%), Eastern (14%), Northern (14.2%) and Brong-Ahafo (13.5). Regions which recorded the lowest lending rate are Upper West (1.0%), Upper West (3.5%) and Greater Accra (5.8%), with urban Upper West recording no (0%) lending. The national figures suggest that 24.7% of the overall population lent to individuals outside their households.

Table 12-6 Household Members that Lent Money and Goods by Region & Locality (%)

Region	Locality of individuals that lent out money and goods		All
	Urban	Rural	
Western	11.7	17.1	15.1
Central	8.4	7.1	7.7
Greater Accra	13.5	1.2	5.8
Volta	6.8	6.2	6.4
Eastern	11.9	15.3	14
Ashanti	27.5	14	19
Brong-Ahafo	9.7	15.7	13.5
Northern	9.7	16.8	14.2
Upper East	0.8	5.0	3.5
Upper West	0.0	1.6	1.0
Total	37	63.0	24.7

Table 11-7 indicates the household members who lent out of their households by region and sex. The figures show that males across regions lend more than females with overall lending rate for males being 14% and that of females being 6.8%. While rural male lent more (14.7%) than their urban male counterparts (12.9%), urban females lent more (7.8%) than their rural female counterparts (6.2%) see table 10-8.

Table 12-7 Households that Lent Money and Goods by Region & Sex (%)

Region	Sex of Individuals lent money and goods		Total
	Male	Female	
Western	15.4	14.8	15.1
Central	7.6	7.5	7.6
Greater Accra	6.1	5.4	5.8
Volta	6.2	6.7	6.4
Eastern	13.4	14.6	14.0
Ashanti	19.4	18.7	19.0

Brong-Ahafo	13.6	13.5	13.5
Northern	14.0	14.4	14.2
Upper East	3.5	3.4	3.5
Upper West	1.0	1.0	1.0
Total	48.5	51.5	24.7

Table 12-8 Individuals that Lent Money and Goods by Locality and Sex (%)

Locality	Individuals who lent money and goods		Total
	Male	Female	
Urban	35.2	38.7	37.0
Rural	64.8	61.3	63.0
Total	48.5	51.5	24.7

Table 11-9 indicate the type of guarantee that households are supposed to provide before obtaining a loan. More than 95% of individual who lent out of their households, in all regions said they required no guarantee from those who borrowed from them. This is evident from the table as Brong-Ahafo regions recorded no guarantee at all. This is further confirmed by 96.8% of the total respondents for all the ten regions. The most notable guarantees reported by households were relatives and non-relatives for 0.2% for overall average of the country.

Table 12-9 Guarantee Used for Lending Out Money by Regions (%)

Purpose	Regions										GH
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
None	96.7	99.2	98.6	96.0	98.6	91.6	100.0	97.7	95.4	100.	96.8
Land	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.1
Cattle	0	0	0	0	0	0	0	0	0	0	0
Housing/Building	0	0	0	0	0	0	0	0	0	0	0
Employer	1.5	0.0	0.7	1.0	0.5	0.7	0.0	0.0	4.7	0.0	0.8
Relatives	0.0	0.0	0.0	2.0	0.0	0.3	0.0	0.0	0.0	0.0	0.2
Non-relatives	0.9	0.0	0.0	0.0	0.0	4.7	0.0	0.0	0.0	0.0	1.1
Other	0.6	0.8	0.7	1.0	0.9	2.4	0.0	2.3	0.0	0.0	1.1
Total	100	100	100	100	100	100	100	100	100	100	100

## 12.4 Out Transfers

This section provides information on transfers of money or goods outside households. It provides a description of the data in relation to who households remit, where these people live, the amount they send and the means through which they send the money or goods, among others.

Table 10-10 shows the proportion of individuals that remit outside the household. Brong Ahafo recorded the highest (41.1%) number of individuals that transfer money or goods outside the household, Eastern Region recorded 39.8% and Central Region recorded 39.3%. 25% of the

urban population remitted outside their households and 27% of the rural population remitted outside their households. In all ten regions, 26% percent transferred money or goods outside the household. Across regions about 40% of the male population admitted transferring out of their households while only 18% of females admitted transferring money and goods outside their household, see Table 10-11. Rural males and females dominated their urban counterparts with about 37% and 19% of out transfers respectively, see table 10-12.

Table 12-10 Households that Remits Out by Region & Locality (%)

Region	Locality of Individuals who Remit Out		Total
	Urban	Rural	
Western	10.4	13.6	12.5
Central	5.6	6.0	5.8
Greater Accra	15.8	1.6	6.6
Volta	7.2	8.6	8.1
Eastern	9.8	14.9	13.1
Ashanti	27	15.7	19.7
Brong-Ahafo	12.0	13.7	13.1
Northern	10.2	16.8	14.5
Upper East	1.4	5.8	4.3
Upper West	0.6	3.5	2.5
Total	35.2	64.2	45.9

Table 12-11 Household members who Remits Out by Region & Sex (%)

Region	Locality of Individuals who Remit Out		Total
	Male	Female	
Western	12.4	12.5	12.5
Central	5.7	6.0	5.8
Greater Accra	6.7	6.6	6.6
Volta	8.0	8.2	8.1
Eastern	12.7	13.5	13.1
Ashanti	20.3	19.1	19.7
Brong-Ahafo	13.4	12.9	13.2
Northern	14.1	14.8	14.5
Upper East	4.1	4.4	4.3
Upper West	2.7	2.2	2.5
Total	48.3	51.7	45.9



Table 12-12 Household members who Remits Out by Locality &amp; Sex (%)

Locality	Individuals who remit money and goods		Total
	Male	Female	
Urban	34.2	36.2	35.2
Rural	65.8	63.6	64.8
Total	48.3	51.7	45.9

Table 11-14 gives a summary of out transfers by region. It gives an indication of the average number of transfers per region, average amount of cash sent, average value of food and goods sent by the 10 regions of Ghana. On the average households send remittances twice in a year. Households send an average amount of GH¢566 in cash, send an average of GH¢182 as value of food and GH¢177 as an average value of goods sent out of the households in a period of 12 months. On the whole, average value of out transfers of both cash and non-cash is GH¢585. Regions which recorded higher averages of total cash and non-cash transfers than the overall country average are Greater Accra (GH¢688), Ashanti (GH¢638), and Volta Region (GH¢566). Western Region recorded the least (GH¢264.80) value for both cash and non-cash transfers. Households in the urban areas recorded higher transfers of cash (GH¢735), food (GH¢263) and goods (GH¢236) with an overall value of total cash and non-cash transfer of GH¢814 see table 11-15.

Table 12-13 Out Transfers of Households by Region

Region	Out Transfer				
	No of transfers	Cash sent (GH¢)	Food sent (GH¢)	Goods sent (GH¢)	Total Cash & Non Cash (GH¢)
Western	3.5	329.80	95.70	120.30	264.80
Central	1.7	483.40	119.40	117.90	460.70
Eastern	2.0	400.00	137.30	175.10	444.30
Greater Accra	1.8	725.90	256.80	165.00	687.80
Volta	1.7	520.10	181.90	130.30	566.60
Ashanti	2.0	576.50	204.90	189.40	638.20
Brong-Ahafo	2.1	414.80	159.60	92.70	411.50
Northern	1.5	360.30	152.20	194.40	407.40
Upper East	1.7	485.80	124.00	142.40	551.00
Upper West	1.6	404.90	228.15	142.70	441.40
Total	1.6	566.40	182.10	177.60	585.40

Table 12-14 Out Transfers by Locality of Residence of Recipient Households

Locality	Out Transfer				
	No of transfers	Cash sent (GH¢)	Food sent (GH¢)	Goods sent (GH¢)	Total Cash & Non Cash (GH¢)
Urban	1.5	734.90	263.00	235.70	814.60
Rural	1.6	436.70	138.70	129.40	433.70
Total	1.6	566.40	182.10	177.60	585.40

## 12.5 In Transfers

This section provides information on remittances received by households in the form of money, food or goods. It provides a description of the data in relation to who remits to households, where these people live, the amount they send and the means through which they send the money or goods, among others.

Table 10-16 shows the proportion of household members who received remittances by region and locality. The Ashanti Region, recorded the highest number of household members (18.8%) who received remittances, followed by the Eastern Region (13.8%) and the Northern Region (12.1%). The Upper West and Upper East and Central Regions recorded the lowest of proportion of households who received remittances with 2.6%, 6.3% and 6.9% respectively. Rural dwellers received significantly more 64% remittance than their rural folks 36% with an overall average of 40.3% of the total population receiving remittances. On the whole more females (55.7%) reported receiving than males (44.4%) and this is however reflected partly in Table 11-18 where rural males outweighed their female counterparts with 65.9% and 62.5% respectively when it comes to remittances received with a reverse situation in the urban areas 37.6% and 34.1% respectively. This is the case for all regions as both males and females dominate in the in one region or the other reporting in transfers to their households see Table 10-17.

*Table 12-15 Proportion of household members who received Remittances by Region and Locality (%)*

Region	In Transfers		Total
	Urban	Rural	
Western	9.0	12.5	11.3
Central	7.1	6.7	6.9
Greater Accra	16.8	1.4	7.0
Volta	7.7	10.8	9.7
Eastern	11.8	14.9	13.8
Ashanti	22.7	16.7	18.8
Brong-Ahafo	11.6	11.6	11.6
Northern	11.9	12.2	12.1

Upper East	0.7	9.5	6.3
Upper West	0.6	3.8	2.6
Total	36.0	64.0	40.3

Table 12-16 Proportion of household members who received Remittances by Region and Sex (%).

Region	In Transfers		Total
	Male	Female	
Western	12.0	10.7	11.3
Central	6.8	7.0	6.9
Greater Accra	6.9	7.0	7.0
Volta	9.2	10.1	9.7
Eastern	12.8	14.6	13.8
Ashanti	19.2	18.6	18.8
Brong-Ahafo	11.9	11.4	11.6
Northern	12.2	12.0	12.1
Upper East	6.2	6.3	6.3
Upper West	2.8	2.5	2.6
Total	44.4	55.7	40.3

Table 12-17 Proportion of household members who received Remittances by Locality and Sex (%)

Locality	Households who received money and goods		Total
	Male	Female	
Urban	34.1	37.6	36.0
Rural	65.9	62.5	64.0
Total	44.4	55.7	40.3

Table 12-18 Main Uses of Received Remittances by Region (%)

Use of remittance	Regions										GH
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
Daily Consumption	38	38.8	34.1	39	38	37.5	39.5	17.6	30.9	20.8	34.2
Housing	1.6	0.9	3.2	5.5	2.4	4.0	1.6	0.6	2.3	6.4	2.7
Business	1.6	1.6	0.7	2.7	0.9	2.5	0.6	0.6	0.4	0.0	1.3
Savings	1.2	0.0	0.3	0.0	0.5	1.4	0.2	0.0	0.4	0.0	0.5
Education	5.5	3.1	3.9	7.0	3.9	5.5	5.8	2.2	5.3	4.5	4.6
Health	6.9	5.8	7.9	13.1	11.3	10.8	8.2	3.3	6.4	3.0	8.3
Funeral	0.4	0.2	0.7	6.9	1.2	0.5	0.4	0.3	1.1	0.0	0.5
Other Ceremony	10.5	0.7	1.9	2.1	8.2	0.9	1.6	0.9	0.1	0.0	3.0
Agriculture	1.2	0.7	0.2	2.0	1.6	2.0	1.5	3.5	8.3	0.0	1.9
Other	0.8	0.5	1.5	0.0	0.7	1.2	2.9	1.2	1.1	1.0	1.1

Table 10-20 and Table 10-21 give an indication of the main uses of received remittances by Region and Locality respectively. Most people interviewed on the use of received remittances said they mainly use it for their daily consumption (34.2%) and for Health (8.3%). Remittances were also used for education (4.6%) and other ceremonies (3%).

The trend remains same for both urban and rural dwellers, as in 88% and 86% cases respondent said the used remittance for daily consumption for urban and rural respectively. Health follows suite with 2% and 2.3% for urban and rural respectively see Table 10-21.

Table 12-19 Main Uses of Received Remittance by Locality (%)

Use of Remittance	Locality	
	Urban	Rural
Daily Consumption	87.7	85.8
Housing	1.1	0.9
Business	1.3	1.3
Savings	0.2	0.2
Education	2.0	2.0
Health	2.0	2.3
Funeral	0.6	0.4
Other Ceremony	3.4	4.0
Agriculture	0.6	1.4
Other	1.3	1.9

Table 10-22 shows the frequency of received remittances. Most (71%) households do not receive remittances on a regular basis while 13.5% receive remittances on a monthly basis. This is evident across the various regions.

Table 12-20 How Often Remittances are received by Region (%)

How regular are Remittances received by Regions											
How Often	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	GH
Daily	7.6	7.8	6.3	2.7	1.8	8.0	6.9	5.9	0	8	5.8
Weekly	2.8	5.9	8.7	2.7	6.3	5.8	2.9	2.2	0	8	4.7
Monthly	6.4	19	17.5	14.3	13.9	17.8	9.5	10.2	9.7	8	13.5
Quarterly	1.7	1.27	4.5	10.2	2.5	2.9	4.0	2.7	1.8	8	3.8
Not regular	80.7	66.7	62.4	69.6	75.1	64.8	74.4	73.1	86.7	64	71.1
Other	0.9	0	0.6	0.54	0.5	0.8	2.4	5.91	1.8	4	1.2
Total	100	100	100	100	100	100	100	100	100	100	100

Table 12-21 Means through which Remittances are received by Locality (%)

Means	Locality		Ghana
	Urban	Rural	
Bank Account	5.7	3.4	4.3
Money transfer Agency	15.4	7.2	10.5
Sender him or herself	54.2	56	55.3
Carried by someone else	16.5	27.0	22.8
Personal Cheque	6.0	5.1	5.5
Cell phone transfer	1.9	1.0	1.4
Other	100	100	100

Table 10-23 shows the various means through which remittances are received in all ten regions by Locality. Generally, households receive remittances through the sender himself or herself (55.3%) or remittances are sent by someone else (22.8%). The third preference is the money transfer agency (10.5%). It is however evident that Transfer Agency is not a very popular means of transfer of remittances in the rural locality (7.2%) as compared to the urban centers (15.4%). The Banks are also not very popular means of transfers as bank accounts and personal cheque recorded 4.3% and 5.5% respectively.

Table 12-22 Average In Transfers of household members by Locality (%)

Locality of residence	In Transfer				
	No of Transfers	Cash Received (GH¢)	Food Received (GH¢)	Goods Received (GH¢)	Total Cash & Non Cash (GH¢)
Urban	1.7	828.30	326.10	407.40	964.50
Rural	1.8	462.90	176.90	149.70	506.10
Total	1.8	607.40	228.40	241.40	683.20

Households in the urban areas received more (GH¢964.50) transfers than their rural counterparts (GH¢506). Urban dwellers received more transfers in cash (GH¢828), food (GH¢326) and in goods (GH¢407) than their rural counterparts who received GH¢463 in cash, GH¢177 as value of food and 149.70 as value of goods received on the average in a period of 12 months see Table 10-24.

Table 11-25 gives a summary of in transfers by region. It indicates the average number of transfers received by households, the average amount of cash received, the average value of food and goods received by the 10 regions of Ghana. On the average households received remittances.

twice in a year, households receive an average amount of GH¢607 in cash, receive an average of GH¢228 as value of food and GH¢241 as an average value of goods received into the households in a period of 12 months. On the whole, the average value of in transfers of both cash and non cash is GH¢683. Greater Accra Region and Ashanti Regions were the only regions which recorded a higher average of total cash and non cash (GH¢1173.90 and GH¢949.30) in-transfers than the overall country average. Other Regions which recorded averages close to the National average are Brong-Ahafo Region (GH¢66.70) and Central Region (GH¢569.70).

Table 12-23 Average In Transfers of household members by Region (%)

Region	In Transfer				
	No of Transfers	Cash Received (GH¢)	Food Received (GH¢)	Goods Received (GH¢)	Total Cash & Non Cash (GH¢)
Western Region	2.3	580.50	244.40	137.40	545.40
Central Region	1.5	542.80	141.30	233.90	569.70
Greater Accra Region	1.7	1,028.60	491.80	302.40	1,173.90
Volta Region	1.9	421.40	172.90	171.90	484.90
Eastern Region	1.7	446.40	162.90	121.80	523.70
Ashanti region	2	795.50	252.60	378.60	949.30
Brong Ahafo Region	1.7	584.10	196.30	416	666.70
Northern Region	1.3	412.60	288.30	204.50	502.20
Upper East	1.3	333.70	82.10	75.10	341.50
Upper West	1.1	256.20	188.10	236.70	382.30
Total	1.8	607.40	228.40	241.40	683.20

## 12.6 Savings

This subsection provides information on households and individuals owning savings account, table 10-26 show that by region and locality. Majority (about 85 percent) of households in all ten regions had no savings accounts. The worst figures were in the Upper West, Upper East, Volta and Central recording 2.7%, 2.7%, 7.8% and 10.4% respectively of households having savings account. Ashanti Region had an encouraging savings background with about 23% of the population owning a savings account. Western, Brong Ahafo and Greater Accra Regions recorded 11.4%, 10.5% and 13.6% respectively of individuals owning a savings account. The Urban population owns less (47.3%) savings accounts than the rural population (52.7%).

Table 12-24 Household members with Savings Accounts by Region and Locality (%)

Region	Urban	Rural	Total
Western Region	9.1	13.5	11.4
Central Region	4.9	7.8	6.4
Greater Accra Region	26.2	2.3	13.6
Volta Region	6.3	9.2	7.8

Eastern Region	9.0	13.7	11.5
Ashanti region	26.9	20.0	23.0
Brong Ahafo Region	38.2	61.8	10.5
Northern Region	7.5	13.0	10.4
Upper East	1.0	4.3	2.7
Upper West	0.8	4.4	2.7
Total	47.3	52.7	15.4

Urban males and females dominated their rural counterpart with the proportion of savings with urban males recording about 43.4% and urban females recording about 53.2% of individuals owning savings account see Table 10-27.

In all ten regions, Greater Accra males and females formed a greater proportion (about 60% and 47% respectively) of individuals with a savings account see Table 10-28.

Table 12-25 Household members with Savings Accounts by Locality and Sex (%)

Locality	Male	Female	Total
Urban	43.4	53.2	47.3
Rural	56.6	46.9	52.7
Total	60.2	39.8	15.4

Table 12-26 Household members with Savings Accounts by Region and Sex (%)

Region	Male	Female	Total
Western Region	11.3	11.6	11.4
Central Region	5.3	8.2	6.4
Greater Accra Region	12.9	14.6	13.6
Volta Region	7.4	8.5	7.8
Eastern Region	11.4	11.6	11.5
Ashanti region	20.8	26.4	23.2
Brong Ahafo Region	10.9	9.9	10.5
Northern Region	13.6	5.5	10.8
Upper East	3.4	1.8	2.7
Upper West	3.2	1.8	2.7
Total	60.2	39.8	15.4

Table 12-27 Purpose for holding a Saving Account by Locality and Sex (%)

Purpose of Saving	Locality		Sex		Total
	Urban	Rural	Male	Female	
Build capital to start a business	26.8	29.0	25.0	31.5	27.7
Support a HH member	18.3	23.8	21.5	20.8	21.0
Make money available for own funeral	0.0	0.0	0.0	0.0	0.0
Prepare for unexpected events such as accidents	39.7	32.9	38.1	33.8	36.7
Other	15.2	14.3	15.4	14.0	14.6
Total	100	100	100	100	100

Table 10-29 gives an indication of the various reasons individuals hold savings account by Locality and Sex. Individuals save mainly to prepare for unexpected events such as accidents (36%), build capital to start a business (27%) and also to support a household member (21%). Rural dwellers prioritize saving to build capital to start a business (29%) over the purpose of saving to support a household member (24%). Both men and women prioritize the purpose of saving to start a business (25% and 32% respectively) over to support a household member (21% and 20% respectively).



## 13 PSYCHOLOGICAL MEASURES

### 13.1 Introduction

This chapter discusses psychological, trust and solidarity issues among individuals aged 13 years and over across various urban and rural areas as well as the ten regions of Ghana. Analysis of the data will reveal which gender group, locality of residence and regions have issues of depression, mistrust and solidarity relative to other categories or regions.

### 13.2 Measure of Depression using the Kessler 10 Survey Instrument

The Kessler 10 (K-10) depression measure was developed by Professor Ronald C. Kessler of Health Care Policy, Harvard University, as the mental health component at the ‘core’ of the annual United States National Health Interview Survey (Coombs 2005). Computations of the measure in this report are based on the scoring guide in the Australian Mental Health Outcomes and Classification Network’s Kessler-10 Training Manual. Summing the responses of the first 10 question of the measure, the sum was categorized as follows 10-19 as low; 20-24 as mild; 25-29 as moderate; and 30–50 as severe. The measure was computed for all the individuals aged 13 years and older who answered all ten questions under the K-10 survey instrument.

Table 13-1 presents the K-10 depression results per locality of residence and gender categories of the individuals surveyed for this report. Among individuals living in urban areas, the incidence of depression is relatively less severe compared to the case among rural dwellers. 77 percent of urban dwellers scored less than 20 on the K-10 measurement implying low depression compared to 66% for rural folks. About 16%, 5% and 2% of individuals aged 13 years and more living in urban areas are suffering from mild, moderate and severe depression compared to 20%, 10% and 3% of rural folks suffering mild, moderate and severe depression (Table 13-1).

Table 13-1: Kessler 10 Depression measure of severity of depression vis-à-vis locality and gender categories of individuals aged 13 years and above (%)

CATEGORY	KESSLER 10 DEPRESSION				TOTAL
	LOW	MILD	MODERATE	SEVERE	
Locality					
Urban	77.0	15.9	5.1	2.0	100
Rural	66.4	20.4	9.8	3.4	100
Gender					
Male	71.5	18.2	7.6	2.8	100
Female	69.9	18.9	8.2	2.9	100
All	70.7	18.6	7.9	2.8	100

Source:

With respect to the level of depression across various regions, Volta Region recorded the highest rate of severe depression among its populace, about 9% followed by Upper East (3.9) and Northern Regions (3.8%) (Table 13-2). About 17% of individuals 13 years and older in the Volta Region also reported suffering from moderate depression while 16%, 12% and 11% of individuals 13 years and older in Upper East, Upper West and Northern Region also had moderate depression as of 2013. Individuals 13 years and older in Brong-Ahafo Region reported the least depression (i.e, 81% low and 1.4 severe depression) followed by Eastern, Central, Western and Greater Accra Regions.

Table 13-2: Kessler 10 Depression measure of severity of depression vis-à-vis region of current residence of individuals aged 13 years and above (%)

REGION	KESSLER 10 DEPRESSION				TOTAL
	LOW	MILD	MODERATE	SEVERE	
Western Region	77.4	13.6	7.4	1.7	100
Central Region	79.3	15.0	4.0	1.7	100
Greater Accra Region	77.2	16.7	5.0	1.2	100
Volta Region	48.8	25.2	17.0	9.1	100
Eastern Region	80.6	12.9	4.9	1.6	100
Ashanti Region	76.4	15.2	5.7	2.8	100
Brong-Ahafo Region	81.2	14.5	2.9	1.4	100
Northern Region	62.2	22.7	11.3	3.8	100
Upper East Region	54.8	25.8	15.6	3.9	100
Upper West Region	47.0	39.3	12.0	1.8	100

Source:

### 13.3 Issues of Trust and solidarity among the individuals

This sub-section analyses issues of trust, security and feeling of helplessness among localities, regions and gender categories. There is a general sense of lack of trust among individuals as revealed in the survey data. A little below 10 percent of the individuals aged 13 years and older reported to have regretted purchasing some items. Chief among the reasons reported for the regretted purchase are that the items were of poor quality (25%) and that the items didn't work well (13%) or they were overpriced (12%) (Table 13-3). These reasons are reflection of mistrust in individuals which is revealed in services and goods they offer for sale. Males, more than their female counterparts mostly noted these reasons for their regretted purchases.

Table 13-3: Reasons given for regretting buying certain items vis-à-vis gender and locality of individuals 13 years and above (%)

Reason for regretting purchasing first item	Locality		Gender		Total
	Urban	Rural	Male	Female	
It broke	19.0	6.9	13.9	11.0	12.4
It didn't work as well	14.1	11.3	12.8	12.4	12.6
It was overpriced	12.8	11.8	10.5	14.1	12.3
It is poor quality	26.6	23.7	25.5	24.5	25.0
Don't need it	6.4	8.5	7.9	7.2	7.5
Don't use it	3.4	4.1	4.3	3.3	3.8
It was stolen	0.9	2.3	1.4	1.9	1.7
Now I don't money for other things	6.7	10.5	8.5	9.1	8.8
Other – specify	10.1	20.8	15.3	16.5	15.9
Total	100	100	100	100	100

Source:

Table 13-4 presents individuals' views on the level of trust exhibited in their villages or towns within urban and rural localities as well as among male and female categories. About 37% of urban dwellers aged 13 years and older agreed that most individuals in their villages/towns can be trusted while 17% are indifferent/neutral about individuals being trust-worthy in their villages/towns. Significant 46.2% of urban dwellers either disagree or strongly disagree to the fact that most individuals in their villages are trust worthy. The issue of trust in rural areas is a little different from the case observed in urban areas. About 56% of rural folks do not have issues with trusting individuals in their villages/towns as they feel most individuals in their villages can be trusted. Only 31% of rural folks feel most individuals in their villages/towns are not trust worthy.

In terms of gender categories, males have little issues with trusting individuals compared to their female counterparts. About 51% of males 13 years and older feel most individuals in their villages can be trusted compared to only 46% of females feeling same. Meanwhile 36% of males aged 13 years and older feel most individuals in their villages/towns cannot be trusted.

Table 13-4: Responses for perceived level of trust vis-à-vis locality of current residence and gender of individuals aged 13 and above (%)

Categories	Most individuals in this village/town can be trusted					Total
	Strongly	Disagree	Neutral	Agree	Strongly	
Locality of residence						
Urban	18.4	27.8	17.2	31.0	5.7	100
Rural	9.8	21.1	13.3	43.5	12.2	100
Gender						
Male	12.2	23.7	14.1	39.3	10.8	100
Female	14.1	23.8	15.5	37.9	8.6	100
All	13.3	23.8	14.9	38.5	9.6	100

Source:

Issues of trust across the regions are presented in Table 13-5. Individuals aged 13 years and older in the three northern regions have the least problem trusting individuals in their villages/towns. About 76% of individuals ages 13 years and older in villages/towns in the Upper West Region agree that most individuals can be trusted. Following are Northern (72%) and Upper East (66%) Regions. The region with the least perceived trust worthy individuals aged 13 years and above is Greater Accra Region (Table 13-5).

Table 13-5: Responses for perceived level of trust vis-à-vis region of current residence of individuals aged 13 and above (%)

Region	Most individuals in village/town can be trusted					Total
	Strongly	Disagree	Neutral	Agree	Strongly	
Western Region	4.7	24.3	13.6	50.3	7.2	100
Central Region	24.4	20.4	20.5	26.9	7.9	100
Greater Accra Region	25.9	30.4	19.2	19.2	5.3	100
Volta Region	20.7	27.6	19.5	25.9	6.3	100
Eastern Region	11.4	28.9	18.8	37.0	3.9	100
Ashanti Region	11.6	25.8	13.7	42.2	6.7	100
Brong-Ahafo Region	12.0	35.5	13.5	29.4	9.6	100
Northern Region	8.1	11.1	9.2	41.9	29.6	100
Upper East Region	8.6	19.0	6.1	62.9	3.4	100
Upper West Region	3.1	5.5	15.9	71.7	4.0	100
Total	13.3	23.8	14.9	38.5	9.6	100

Source:

In addition to the perception on trust in villages/towns, individuals' perceived willingness to offer assistance to other village/town folks when needed is also discussed. The results are presented in Table 13-6 below. Similar to issues of trust among localities, more proportion of rural folks (55%) agree to individuals' willingness to help others than individuals in the urban areas (36%).

Among gender categories of individuals aged 13 years and above, about 49% of males agree that most individuals in their villages/towns are willing to help others if they are in need compared to about 46% of females aged 13 years and older agreeing to that fact. Generally, 36% of all individuals aged 13 years and above disagree that most individuals are willing to help others.

Table 13-6: Perceptions of willingness to help or give assistance vis-à-vis locality of current residence and gender of individuals aged 13 years and above (%)

	Most individuals in this village/town are willing to help if you need help/assistance					
Category	Strongly	Disagree	Neutral	Agree	Strongly	Total
Locality of residence						
Urban	15.9	28.8	19.3	31.5	4.5	100
Rural	9.8	20.6	14.5	45.4	9.7	100
Gender						
Male	11.2	23.8	15.9	40.4	8.8	100
Female	13.2	23.9	16.9	39.4	6.7	100
All	12.3	23.9	16.4	39.8	7.7	100

Source:

In terms of regional distribution of individuals willing to help others, individuals 13 years and older in the three northern regions yet again appear most friendly and willing to assist others in need. About 71% of individuals 13 years and older in Upper West Region agree that most individuals in their villages/towns are willing to help others in need while 67% and 65% of Northern and Upper East Regions agree to the fact that most individuals in their villages/towns offer help willingly to others in need (Table 13-7). In Greater Accra and Central Regions, more than 50% of individuals aged 13 years and older disagree that most individuals are willing to help others in need (Table 13-7).

Table 13-7: Perceptions of willingness to help or give assistance vis-à-vis region of current residence of individuals aged 13 years and above (%)

Region	Most individuals in this village/town are willing to help if you need help/assistance					Total
	Strongly	Disagree	Neutral	Agree	Strongly	
Western Region	4.0	26.8	12.5	52.8	3.9	100
Central Region	26.3	23.4	18.6	25.1	6.5	100
Greater Accra Region	20.6	34.1	18.7	22.2	4.4	100
Volta Region	20.4	21.4	26.0	27.6	4.6	100
Eastern Region	10.3	24.6	23.9	37.9	3.3	100
Ashanti Region	10.8	24.5	15.0	43.8	5.9	100
Brong Ahafo Region	8.9	37.1	14.1	30.8	9.2	100
Northern Region	9.1	12.4	11.1	44.3	23.1	100
Upper East Region	8.4	19.5	6.8	63.8	1.6	100
Upper West Region	2.7	7.3	18.6	67.7	3.7	100
Total	12.3	23.9	16.4	39.8	7.7	100

Source:

The final element discussed under this sub-section is the perception on the need to be alert due to activities of fraudsters or scums who seek to take undue advantage of the weak and vulnerable in the society. Presented in Table 13-8 is the gender and locality differential on the perception of the need to be alert. Undoubtedly, more individuals aged 13 years and above in the urban areas (66%) agree that individuals need to be alert or else they could easily fall prey to cheats who will take advantage of them. Urban centres are often more crowded, busy and full of strangers presenting high possibility of the existence of tricksters, cheats, and fraudsters who are on the lookout to take advantage of the weak and vulnerable. Though a little less than the proportion in the urban areas, the percentage of rural folks who also agree to the need to be alert is significantly high (60%) (Table 13-8).

Among gender groups, more females aged 13 years and above (63%) agree to the need to be alert compared to the proportion of their male counterparts (62%) who agree to the same fact. Few and similar proportions of both males and females aged 13 years and above disagree with the need to be on the lookout for individuals who might want to easily take advantage of the weak and vulnerable. This reflects on the general picture of the need to be on high alert in villages/towns as 62% either agree or strongly agree with that (Table 13-8).

Table 13-8: Perception of the need to be alert due to cheats vis-à-vis locality of current residence and gender of individuals 13 years and above (%)

Category	In this village/town, you have to be alert or else someone is likely to take advantage of you					Total
	Strongly	Disagree	Neutral	Agree	Strongly	
Locality of residence						
Urban	6.6	12.6	14.6	43.4	22.9	100
Rural	6.5	17.6	16.5	41.2	18.3	100
Gender						
Male	6.7	15.9	15.5	42.1	19.7	100
Female	6.4	15.3	15.9	42.0	20.6	100
All	6.5	15.6	15.7	42.0	20.2	100

Source:

The regional distribution of the perception on the need to be alert is presented in Table 13-9. All the regions have more than 50 percent of their individuals aged 13 years and older agreeing to the need to be on high alert in order not to be taken advantage of. Upper East (47%) and Northern (36%) Regions have the highest proportions of those who disagree with the need to be on high alert due to the existence of cheats and fraudsters in the system (Table 13-9). This is not surprising since these regions together with Upper West have good records of trust worthiness and willingness to help others in need. Western, Central and Greater Accra Regions particularly have high percentages of those who agree with the need to be highly alert or else be taken advantage of.

Table 13-9: Perception of the need to be alert due to cheats vis-à-vis region of current residence of individuals 13 years and above (%)

Region	In this village/town, you have to be alert or else someone is likely to take advantage of you					Total
	Strongly	Disagree	Neutral	Agree	Strongly	
Western Region	1.3	10.5	10.4	66.1	11.7	100
Central Region	7.1	6.7	9.2	38.2	38.8	100
Greater Accra Region	10.5	18.5	12.1	41.0	18.0	100
Volta Region	5.8	11.6	23.8	43.3	15.4	100
Eastern Region	3.4	7.0	20.1	41.3	28.2	100
Ashanti Region	6.1	13.8	13.5	37.0	29.6	100
Brong Ahafo Region	3.9	11.3	10.3	49.6	24.9	100
Northern Region	14.3	21.6	18.9	34.8	10.4	100
Upper East Region	4.1	42.5	9.5	41.6	2.3	100

Upper West Region	1.5	21.0	36.9	30.5	10.1	100
Total	6.5	15.6	15.7	42.0	20.2	100



## 14 RISK PREFERENCES, SOCIAL STATUS AND RESPONSIBILITIES

### 14.1 Introduction

This chapter assesses risk preference of individuals aged 13 years and above as well as their perceived social status in relation to the community and Ghana as a whole. The final section of the chapter discusses social responsibility of the individuals (aged 13 years and more) in terms of caring for children. These outcomes are analysed based on gender, locality and region of current residence of the individuals aged 13 years and older.

### 14.2 Risk Preferences

The individuals aged 13 years and more sampled for the study were asked at least three questions pertaining to money related risk preference choices. Individuals who prefer little reward in the present moment to big rewards in the future are regarded as risk averse individuals. On the other side, individuals who prefer big rewards in the future to little reward with certainty now are regarded as risk loving individuals.

Table 14-1 presents gender and locality of residence differentials in risk preference of individuals 13 years and over. In general, individuals 13 years and more are risk averse rather than risk loving. About 95% of the individuals will rather go for the little but sure reward in the short term, as in now, than wait to get big reward in the future. Only 5% of the individuals will wait to get big reward in the future. This is fully reflected in the gender and locality categories of the individuals. About 96% and 95% of males and females 13 years and older will rather accept little reward now than wait for big reward in the future. Similarly about 96% and 95% of urban and rural dwellers are risk averse (Table 14-1).

Table 14-1: Risk preference vis-à-vis gender and locality of residence of individuals aged 13 years and above (%)

Risk Preference	Gender		Locality		All
	Male	Female	Urban	Rural	
Risk averse	96.0	95.0	95.9	95.1	95.4
Risk loving	4.1	5.0	4.1	4.9	4.6
Total	100	100	100	100	100

Source:

In terms of risk preference across regions, Western and Greater Accra Regions have the most risk loving individuals aged 13 years and more while Volta Region houses the least risk loving individuals. Generally, over 90% of all individuals aged 13 years and over across all the ten regions will rather accept little reward now than wait for big reward in the future. While as little as 2% of individuals 13 years and older in the Volta Region will wait for big reward in the

future, about 7% of individuals aged 13 years and over in the Western and Greater Accra Region will do same (Table 14-2).

Table 14-2: Risk preference vis-à-vis region of residence of individuals aged 13 years and above (%)

Region	Risk Preference		Total
	Risk averse	Risk loving	
Western Region	92.6	7.4	100
Central Region	96.6	3.5	100
Greater Accra Region	92.6	7.4	100
Volta Region	97.6	2.4	100
Eastern Region	96.7	3.3	100
Ashanti Region	96.7	3.3	100
Brong Ahafo Region	95.3	4.7	100
Northern Region	94.9	5.2	100
Upper East Region	95.7	4.3	100
Upper West Region	95.4	4.6	100
Total	95.4	4.6	100

Source:

### 14.3 Perceived Social Status

Individuals aged 13 years and older were asked to rank their level of social status on an inclined ladder (one to ten) with the highest point representing high social status and the lowest point low social status. The perceived level of social status in relation to the community in which these individuals live is presented in

Table 14-3. Generally, about 50% of individuals aged 13 years and older perceive themselves having high social status in the communities while only 22% feel they have low social status in the community. There is evidence of social equality in the communities as similar proportion of both males (47%) and females (51%) perceive themselves as having high social status in the community (

Table 14-3).

Table 14-3: Perceived level of social status in the community vis-à-vis gender category (%)

<b>Gender</b>	<b>Perceived level of social status in the community</b>					<b>Total</b>
	<b>Very high</b>	<b>High</b>	<b>Normal</b>	<b>Low s</b>	<b>Very low</b>	
Male	20.9	26.1	30.4	13.8	8.8	100
Female	22.9	28.8	26.2	13.0	9.1	100
All	21.9	27.6	28.2	13.4	9.0	100

Source:

With respect to regional differences, over 50% of individuals in all regions except Greater Accra, Ashanti, Brong-Ahafo and Northern Regions perceive to be of high social status in their communities. Meanwhile about 21%, 25%, 26%, 26% and 23% of individuals aged 13 years and above in Western, Greater Accra, Ashanti, Brong-Ahafo and Northern Regions have perceived low social status respectively (Table 14-4).

Table 14-4: Perceived level of social status in the community vis-à-vis region of current residence of individuals aged 13 and above (%)

<b>Region</b>	<b>Perceived level of social status in the community</b>					<b>Total</b>
	<b>Very high</b>	<b>High</b>	<b>Normal</b>	<b>Low s</b>	<b>Very low</b>	
Western	31.5	21.0	25.9	10.8	10.8	100
Central	30.0	29.4	28.3	10.1	2.1	100
Greater Accra	11.8	26.6	36.1	16.9	8.6	100
Volta	21.2	30.7	26.8	12.4	8.8	100
Eastern	21.8	34.4	30.6	8.0	5.5	100

Ashanti	19.4	22.7	32.2	12.0	13.7	100
Brong-Ahafo	21.5	19.0	33.2	16.2	10.1	100
Northern	18.6	22.7	25.7	23.0	10.0	100
Upper East	17.4	38.0	28.5	12.9	3.2	100
Upper West	13.7	38.7	32.0	11.6	4.0	100
All	20.5	26.8	30.1	14.0	8.6	100

Source:

The individuals aged 13 years and above were also asked to rank their perceived social status in relation to the entire country. The results with respect to gender are presented in Table 10.5. Generally, about 74% of these individuals perceive themselves as having high social status in relation to Ghana with only 9% claiming to have low social status (Table 14-5). About 73% and 75% of males and females aged 13 years and above perceive to have high social status respectively while only 9% of both males and females aged 13 years and more claim they have low social status considering the entire country (Table 14-5).

Table 14-5: Perceived level of social status in relation to Ghana vis-à-vis gender category (%)

Gender	Perceived level of social status in relation to Ghana					Total
	Very high	High	Normal	Low s	Very low	
Male	51.7	21.4	17.7	5.5	3.7	100
Female	53.9	21.2	16.0	5.2	3.8	100
All	52.9	21.3	16.8	5.3	3.8	100

Source:

With the regional distribution, more than 60% of individuals aged 13 years and more in all ten regions perceive themselves to have high social status in relation to the entire country, with particularly Upper West Region having 92% of its people having perceived high social status. Northern (17%), Greater Accra (15%) Brong-Ahafo (14%) and Volta (12%) Regions are the regions with relatively high proportions of individuals aged 13 years and over with low social status in connection to the entire country (Table 14-6).

Table 14-6: Perceived level of social status in relation to Ghana vis-à-vis region of residence of individuals ages 13 and above (%)

Region	Perceived level of social status in relation to Ghana					Total
	Very high	High	Normal	Low s	Very low	
Western	62.2	18.3	12.6	2.9	4.0	100
Central	56.3	20.0	15.8	6.0	1.9	100
Greater Accra	38.6	24.9	21.7	8.5	6.4	100

Volta	42.6	25.0	20.1	6.8	5.6	100
Eastern	53.1	25.2	17.2	3.5	1.2	100
Ashanti	45.8	21.2	22.0	5.2	5.8	100
Brong-Ahafo	44.0	19.6	22.3	7.9	6.2	100
Northern	41.1	19.9	21.8	11.3	6.0	100
Upper East	44.0	33.8	16.6	3.9	1.8	100
Upper West	82.2	10.4	6.2	0.8	0.4	100
All	48.0	22.1	19.0	6.3	4.5	100

Source:

#### 14.4 Social Responsibility (Caring for children)

Discussed in this sub-section is child caring responsibilities of individuals aged 13 years and older amidst other social and economic responsibilities. It is however important to understand the number of days in a week that these individuals are engaged because, more time allocated for work within the week could imply less time available for other social responsibilities such as caring for children. Presented in Table 14-7 is the number of days individuals aged 13 years and above get engaged in work vis-à-vis gender and locality of current residence of the individuals.

Generally, about 20% of the individuals aged 13 years and above do not work and this come as no surprise as the sample contains some individuals who are still in school. Of significant not however is about 25% and 15% of individuals aged 13 years and older who work for 6 and 7 days in an average week. About 23% of individuals aged 13 years and above in the urban areas do not work while close to 41% of them work for 6 or 7 days in an average week. In similar vein, 19% of individuals aged 13 years and older in the rural areas do not work in an average week but close to 39% of them work for 6 or 7 days within an average week Table 14-7. The remaining work for at least a day and maximum, 5 days in a week.

There is little to choose between the number of days worked in week for males and females aged 13 years and older considered for the study. About 18% and 23% of males and females aged 13 years and older who do not work in a typical week respectively. While close to 43% of males aged 13 years and older work for 6 or 7 days a week, about 39% of their female counterparts work for 6 or 7 days in a typical week (Table 14-7).

Table 14-7: Average number of days worked in a week vis-à-vis gender and locality of current residence of individuals aged 13 years and above (%)

Category	In an average week, how many days does one work?								Total
	0	1	2	3	4	5	6	7	
Locality of residence									
Urban	23.3	1.7	2.0	2.9	3.8	24.2	26.4	15.7	100

Rural	18.5	2.3	3.5	4.5	6.5	25.4	24.4	14.9	100
Gender									
Male	17.7	2.0	2.6	4.4	5.2	25.5	27.2	15.4	100
Female	22.7	2.2	3.2	3.5	5.7	24.4	23.4	15.1	100
All	20.4	2.1	2.9	3.9	5.5	24.9	25.2	15.2	100

Source:

Considering the regional distribution of the number of days individuals aged 13 years and above work in a typical week, the results are presented in

Table 14-8 below. The regions with the most engaging week, that is, with individuals aged 13 years and above working for 6 or more days, are Northern (54%), Upper West (48%), Western (45%) and Greater Accra (43%) Regions (

Table 14-8). The least engaging region however is Upper East Region where only 23% of individuals aged 13 years and older reported to work for 6 or 7 days in an average week.

Table 14-8: Average number of days worked in a week vis-à-vis region of current residence of individuals aged 13 years and above (%)

Region	In an average week, how many days does one work?								Total
	0	1	2	3	4	5	6	7	
Western	22.4	1.5	2.2	4.0	3.7	21.1	20.6	24.6	100
Central	20.4	3.3	2.5	3.5	7.1	36.7	18.4	8.3	100
Greater Accra	32.8	0.8	0.6	2.7	2.1	18.0	31.2	11.9	100
Volta	24.3	0.9	3.1	5.5	5.0	30.5	23.0	7.9	100
Eastern	15.2	2.5	1.8	3.3	8.3	33.5	27.1	8.3	100
Ashanti	19.8	3.0	1.8	2.8	4.3	23.1	28.5	16.6	100
Brong-Ahafo	18.3	4.5	4.5	4.3	5.6	25.6	29.4	7.9	100
Northern	7.5	1.1	5.8	5.4	7.9	18.5	23.1	30.7	100
Upper East	45.9	1.4	4.3	3.6	2.5	19.0	15.6	7.7	100
Upper West	4.9	0.9	2.7	4.3	7.9	31.4	27.1	20.7	100
All	20.4	2.1	2.9	3.9	5.5	24.9	25.2	15.2	100

Source:

Having examined the busy schedules of individuals aged 13 years and above in terms of the number of days they get engaged by work in a week, the results on the decision to spend time caring for children will be analysed and interpreted with a lens of the availability of the individuals. Table 14-9 presents the results for gender and locality of current residence of

individuals aged 13 years and above on the decision to care for children amidst other social responsibilities. Generally, about 21% of individuals aged 13 years and above take time out of their busy schedules to cater for children while the remaining 79% claim they do not have the time for that. Unsurprisingly, more females (23%) than males (18%) devote some time to caring for children since care for children is generally seen as a key responsibility for women in the Ghanaian society. In terms of locality, more individuals aged 13 years and older in the rural areas (21%) take time to cater for children than their urban counterparts (20%) (Table 14-9).

With the regional differentials, Western (28%), Northern (25%) and Central (24%) Regions house the highest proportions of individuals who take time to cater for children relative to their counterparts who do not have the time to. In Upper East and Upper West Regions, close to 90% of individuals aged 13 years and older do not have the time to care for children amidst their busy social and economic responsibilities (Table 14-10). Accordingly, only 11% and 12% of individuals aged 13 years and older in Upper East and Upper West Regions take time to care for little ones.

Table 14-9: Decision to spend time caring for children on a typical busy working day vis-à-vis locality of residence and gender of individuals aged 13 years and above (%)

<b>Category</b>	<b>One spends time caring for children</b>		<b>Total</b>
	<b>Yes</b>	<b>No</b>	
Locality of residence			
Urban	20.2	79.8	100
Rural	21.4	78.6	100
Gender			
Male	18.0	82.0	100
Female	23.4	76.6	100
All	20.9	79.1	100

Source:

Table 14-10: Decision to spend time caring for children on a typical busy working day vis-à-vis region of residence of individuals aged 13 years and above (%)

<b>Region</b>	<b>One spends time caring for children</b>		<b>Total</b>
	<b>Yes</b>	<b>No</b>	

Western	28.09	71.91	100
Central	24.38	75.62	100
Greater Accra	16.03	83.97	100
Volta	21.58	78.42	100
Eastern	18.14	81.86	100
Ashanti	23.69	76.31	100
Brong Ahafo	20.47	79.53	100
Northern	25.07	74.93	100
Upper East	10.86	89.14	100
Upper West	11.89	88.11	100
All	20.93	79.07	100

Source:



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