Ghana Socioeconomic Panel Survey

Report of the Baseline Survey

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1. INTRODUCTION

1.1. Background

The EGC-ISSER socio-economic panel household survey is a joint effort between the Economic Growth Center at Yale University and the Institute of Statistical, Social and Economic Research at Legon (Accra, Ghana).

The data sets provide a foundation for the investigation of the large set of issues that have remained outside the scope of scientific analysis because of the short time frame and narrow methodological focus of most existing surveys in developing countries.

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 a one point in time; are 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 goal of this project, which aims to follow all individuals, or a random subset, over time using a comprehensive set of survey instruments is thus to shed new light on long-run processes of economic development.

The report covers information on the first wave of interviews on 5,009 households in all the ten regions of Ghana. Funding for the Ghana Panel Survey is provided by the Economic Growth Center at Yale. The survey was designed collaboratively between the EGC and ISSER. ISSER supervised and carried out the survey.

1.2. Objectives and Questionnaires

The principal objective of the panel survey is to provide a new 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 would generally aid 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.

To achieve the above objectives, detailed data has been collected on the following key elements:

- Demographic Characteristics, employment, education, and migration.
- Information on non resident relatives and spouses.
- Household assets-livestock, tools, durable goods and financial assets (borrowing, lending, out and in transfers and savings.
- Agricultural production-land information, crop sales and storage
- Non-farm Household Enterprises-types, assets and finance, labour, revenue and expenses.
- Household health and fertility- women's health, men's health and power relations for men and women
- A children's module-health, Digit Span test, Raven's Pattern Cognitive Assessment
- Housing and Housing Conditions Prices of Consumer Items.
- Psychology and Social Network-Kessler 10 Depression, time use, Big 5 Personality questions and information seeking
- Household Consumption and Expenditure
- Housing characteristics

Above key modules in the survey were captured using two sets of household instrument: in parts-A and B. There is also a community inventory that documents a broad range of natural and institutional features of the community, including political organizations, financial institutions, the presence of various development programs, and community infrastructure. There was also a questionnaire for Districts and Municipal Assemblies. All households and community facilities were mapped using Geographic Positioning System (GPS) mapping units.

1.3. Sample Design and Organization of the Survey

The panel survey is being conducted by a Project Directorate which is assisted by a Project Implementation Committee and a staff of technical officers based at ISSER, University of Ghana and the Economic Growth Center, Yale University.

The survey provides a regionally representative data for the 10 regions of Ghana. In all, 5009 households from 334 Enumeration Areas (EAs) were interviewed. Fifteen households were selected from each of the EAs. The distribution of the enumeration areas across the regions in Ghana is presented in Table 1-1. 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 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 a simple random 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.

Table 1-1: The distribution of Enumeration Areas across the regions

Region	Number of EAs	Percent
Western	31	9.3
Central	28	8.4
Greater Accra	39	11.7
Volta	33	9.9
Eastern	43	12.9
Ashanti	60	18.0
Brong Ahafo	34	10.2
Northern	38	11.4
Upper East	16	4.8
Upper West	12	3.6
Total	334	100.0

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.

Since the design is not self-weighting, household sample weights have been computed and applied for the estimation of the survey results in this report. This was to facilitate estimation of the true contribution of each selected cluster in the sample.

The main field work for the survey covered a 6-month period (November 2009 to April 2010) in order to ensure that enough household baseline information was gathered. Seventeen teams were involved in the data collection. Each of the teams was made up of a Supervisor, a Senior Interviewer, four Interviewers and a Driver. A number of supervisory teams from ISSER visited the field at regular intervals to enforce good quality control for field operations and also shaped the direction for the survey.

1.4. Data Processing

The processing of the survey data began shortly after the fieldwork commenced. The first stage of the data processing involved office editing and post-coding. The editing of the questionnaires was to double-checked for completeness and consistency in the questionnaires returned, while the post-coding served to define new response categories to pre-coded question or define a response set for open ended questions. Once the editing and post-coding was done, the questionnaires were passed on for data entry.

The data entry program was designed in CSPro version 4.0. The entry program was designed with the necessary skip patterns and consistency checks to ensure adequate data quality and validity. All questionnaires were entered twice (100 percent verification) and the two files were compared for entry errors which were subsequently verified and corrected with the questionnaires. The data entry was completed in August of 2010. The consolidated data files in CSPro format was then converted to STATA format for further consistency checks and cleaning.
The remaining sections of this report present detailed information on the living conditions of the people in the regions.

2. DEMOGRAPHIC CHARACTERISTICS

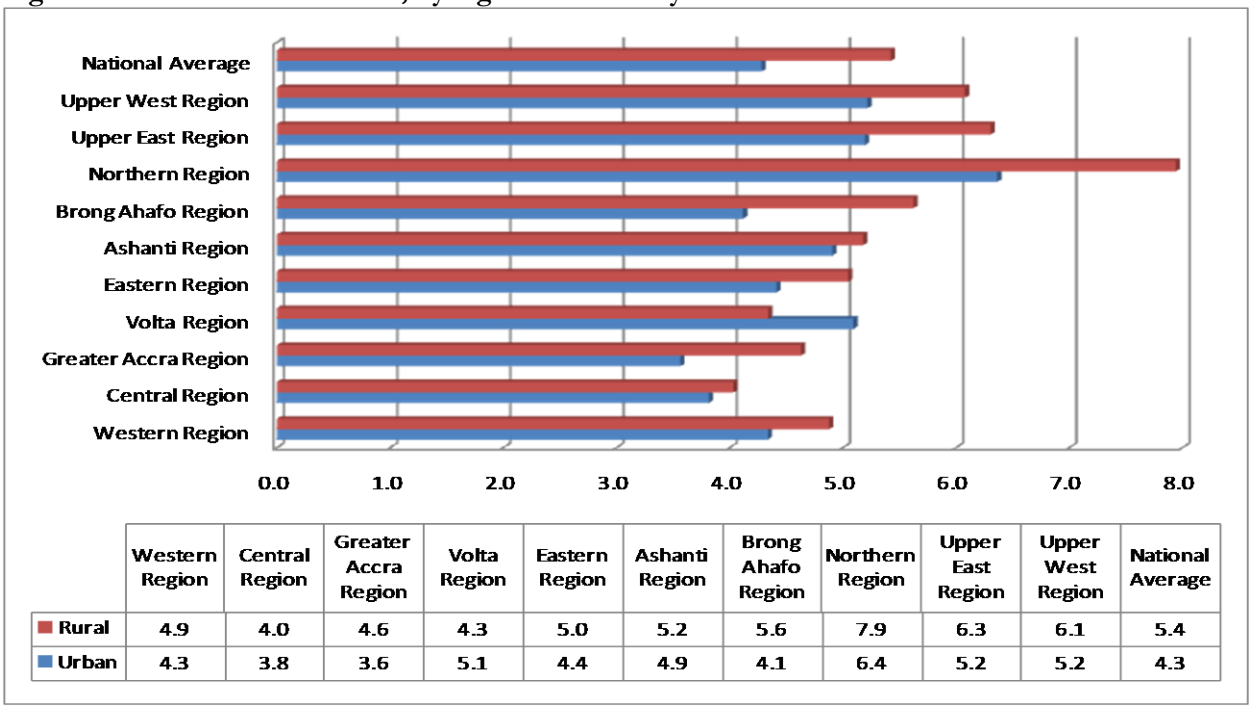
2.1. Household composition

The data from the baseline Ghana Socio-Economic Panel Survey consists of a nationally representative sample of 5009 households in 334 enumeration areas (EAs) containing 18,889 household members. The survey defines household 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.

The data suggests large household sizes as common in the rural Ghana (5.4), compared to the urban (4.3) (Figure 2.1). A combination of factors determines the composition of households in Ghana. While the desire for large families exists in some traditional homes, especially in the rural areas, extended family systems sometimes compel the more privileged members of the society in the urban centres to take care of their less fortunate relatives from rural areas (Report on GLSS 5, page 5). The desire for large family size in the rural communities in Ghana is generally motivated by craves for family labour to assist in the various farm activities.

Additionally, the data shows the three northern regions, Northern, Upper East and Upper West, as having larger household sizes in both urban and rural areas, compared to the other regions. This confirms the results of the GLSS5 which also report Upper West, Northern, and Upper East regions as recording relatively higher household sizes of 6.5, 5.5 and 5.3 respectively.

Figure 2.1 Mean household size, by region and locality



	Western Region	Central Region	Greater Accra Region	Volta Region	Eastern Region	Ashanti Region	Brong Ahafo Region	Northern Region	Upper East Region	Upper West Region	National Average
Rural	4.9	4.0	4.6	4.3	5.0	5.2	5.6	7.9	6.3	6.1	5.4
Urban	4.3	3.8	3.6	5.1	4.4	4.9	4.1	6.4	5.2	5.2	4.3

Table 2.1 illustrates the estimated population of Ghana and the popular localities they are often concentrated. The data suggests more Ghanaians as living in the rural areas. For example, out of the country's estimated population of 24.2 million, about 8.5 million (35.3 percent) live in the urban while 15.7 million (64.7 percent) live in the rural communities. It appears the population is unevenly distributed among the regions. About one out of every five Ghanaians lives in the Ashanti Region while Greater Accra Region hosts 36.2 percent of all Ghanaians living in urban localities.

Table 2-1 Estimated population, by region and locality

Region	Percentage			Estimated Population		
	Urban	Rural	National	Urban	Rural	National
Western Region	7.7	10.7	9.6	653,801	1,672,230	2,326,031
Central Region	6.5	9.9	8.7	553,468	1,553,502	2,106,969
Greater Accra Region	36.2	5.2	16.2	3,093,663	815,608	3,909,271
Volta Region	6.2	10.1	8.7	526,789	1,573,218	2,100,007
Eastern Region	8.9	11.5	10.6	757,653	1,804,854	2,562,507
Ashanti Region	21.0	18.7	19.5	1,791,407	2,932,764	4,724,171
Brong Ahafo Region	7.7	10.4	9.4	656,975	1,625,336	2,282,311
Northern Region	4.5	13.3	10.2	382,986	2,085,058	2,468,045
Upper East Region	1.1	6.0	4.3	94,521	936,694	1,031,215
Upper West Region	0.3	4.2	2.8	26,921	650,979	677,900
Total	100.0	100.0	100.0	8,538,186	15,650,244	24,188,429

The data indicates that about 1 out of every 3 households in Ghana are headed by females (Table 2.2). Just like the GLSS 5, the proportion of female-headed households tends to increase with urbanization. For example, whereas about 28.4 percent of households in rural areas are headed by females, the proportion of female-headed households rises to 38.7 percent in urban areas. The data also suggests lower proportion of females as household heads in the three northern regions.

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

Region	Urban		Rural		National	
	Male	Female	Male	Female	Male	Female
Western Region	64.4	35.6	70.3	29.7	68.6	31.4
Central Region	45.3	54.7	51.5	48.5	49.3	50.7
Greater Accra Region	62.2	37.8	67.8	32.2	63.1	36.9
Volta Region	62.5	37.5	61.1	38.9	61.4	38.6
Eastern Region	57.8	42.2	69.3	30.7	65.3	34.7
Ashanti Region	63.3	36.7	69.6	30.4	66.9	33.1
Brong Ahafo Region	51.3	48.7	69.8	30.2	62.7	37.3
Northern Region	85.8	14.2	92.2	7.8	90.9	9.1
Upper East Region	73.3	26.7	75.1	24.9	75.0	25.0
Upper West Region	73.3	26.7	87.3	12.7	86.1	13.9
National Average	61.3	38.7	71.6	28.4	67.8	32.2

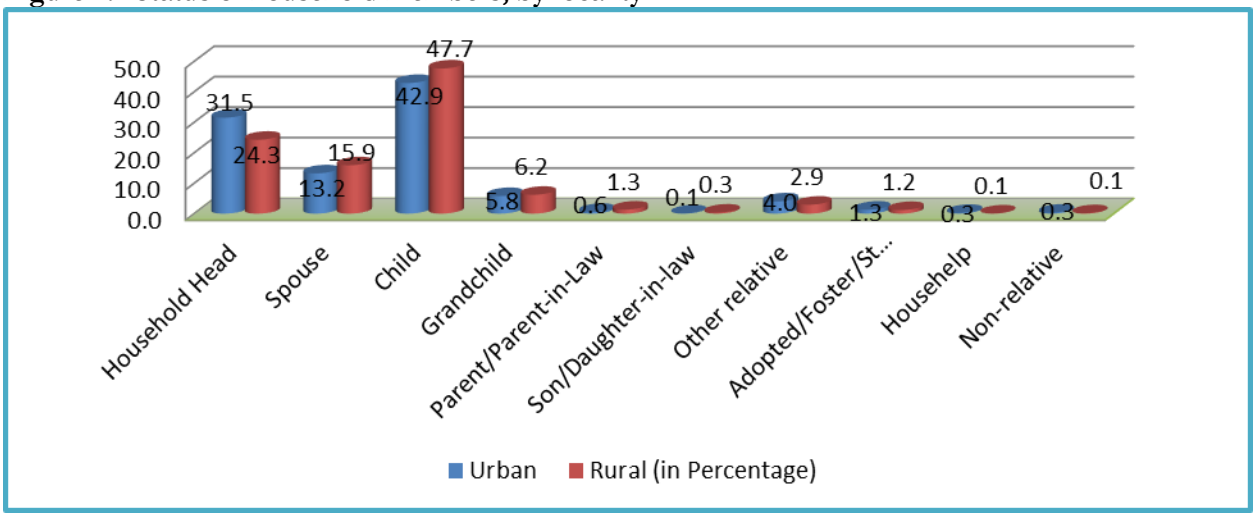
Table 2.3 illustrates the mean age of household heads in the various regions in Ghana. The data suggests mean age of household heads in Ghana as 47.9 years. Female household heads (50.6 years) are, on average, older than their male (46.4 years) counterparts. Additionally, household heads in the rural areas tend to be older than their counterparts in urban areas. This compares favourably with GLSS 5 results that report mean ages of male household heads in both urban (42.2 years) and rural (45.4years) areas of Ghana as lower than those of female household heads in urban (46.2 years) and rural (50.4 years) areas.

Table 2-2-3 Average age of household heads, by locality and sex

Region	Urban			Rural			National		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Western Region	44.6	44.7	44.6	43.5	49.7	45.3	43.8	47.8	45.1
Central Region	44.2	47.5	46.1	47.4	51.9	49.6	46.7	50.6	48.7
Greater Accra Region	43.8	47.9	45.4	45.8	54.9	48.6	44.2	48.9	46.0
Volta Region	43.4	47.3	45.1	50.4	56.8	52.8	48.9	54.4	51.1
Eastern Region	47.3	47.7	47.4	47.4	54.9	49.8	47.4	52.3	49.0
Ashanti Region	44.2	47.8	45.5	47.2	50.7	48.4	46.1	49.4	47.2
Brong Ahafo Region	48.0	51.9	49.9	47.1	53.4	48.8	47.3	52.7	49.2
Northern Region	47.7	54.8	48.6	46.4	51.9	46.7	46.6	52.8	47.1
Upper East Region	43.9	40.0	42.9	53.5	52.7	53.3	52.6	51.3	52.3
Upper West Region	50.5	50.3	50.4	50.6	63.1	52.2	50.6	62.1	52.1
National Average	44.7	48.0	46.0	47.4	53.0	49.2	46.4	50.6	47.9

Figure 2.2 shows the composition of households by status. Whereas 31.5 percent of household members in the urban areas are household heads, only 24.3 percent of their counterparts in the rural areas are household heads. The proportion of household members who are spouses declines from 15.9 percent in the rural to 13.2 percent in the urban. This suggests more households in the urban as consisting only one parent. While children constitute the highest proportion of household membership, both in the urban and in the rural, proportions of house helps and non-relatives appear negligible.

Figure 2.2 Status of household members, by locality



2.2. Age and sex distribution

The sample constitutes 47.6 percent males and 52.4 percent females (Table 2.4). This distribution gives an overall sex ratio of 92 males to every 100 females. This deviates slightly from the results of the GLSS5 that divides the population into 48.5 percent male and 51.5 percent females with an overall sex ratio of 94 males to every 100 females. The excess of females is observed in both urban and rural localities.

Children under 15 years account for about 38.6 percent of the population, while the aged persons (65 years and older) form 7.1 percent. The survey therefore reveals a dependency ratio of 80 compared to 96 and 82 as reported respectively by GLSS 4 and GLSS 5. The dependency ratio of 80 means that on average, each person of working age (15-64) has one additional person to support. Additionally, the data suggests higher proportion of children in the rural areas (42.9%) than in the urban areas.

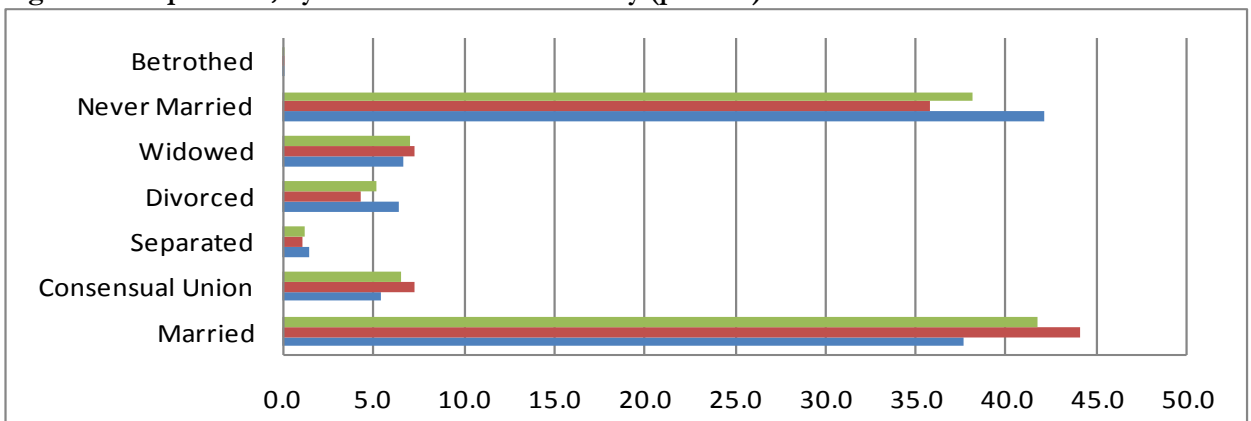
Table 2-2-4 Age distribution of population, by locality and sex (percent)

Age Group	Urban			Rural			National		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	5.3	4.8	10.1	7.3	7.4	14.7	6.4	6.1	12.6
5-9	5.8	5.6	11.4	7.3	7.8	15.1	6.6	6.7	13.3
10-14	5.9	6.7	12.6	7.2	5.9	13.1	6.7	6.0	12.7
15-19	5.4	5.7	11.1	5.3	4.4	9.7	5.3	4.7	10.0
20-24	3.8	4.6	8.3	2.6	3.0	5.6	3.0	3.5	6.5
25-29	2.8	4.2	7.1	2.5	3.5	6.0	2.7	4.0	6.6
30-34	2.7	3.7	6.5	2.2	3.1	5.3	2.5	3.3	5.8
35-39	3.0	3.6	6.6	2.4	2.9	5.3	2.7	3.2	5.9
40-44	2.5	3.0	5.5	1.9	2.4	4.3	2.2	2.6	4.8
45-49	2.2	3.0	5.2	1.9	2.6	4.4	2.1	2.9	5.0
50-54	2.1	2.6	4.7	1.8	2.1	3.8	2.0	2.3	4.3
55-59	1.3	1.3	2.6	1.4	1.4	2.8	1.5	1.5	3.0
60-64	1.2	1.2	2.4	1.0	1.3	2.3	1.1	1.3	2.4
65 and above	2.4	3.6	6.0	3.2	4.2	7.5	3.0	4.1	7.1
Total	46.4	53.6	100.0	48.1	51.9	100.0	47.6	52.4	100.0

2.3. Marital status and age at first marriage

Figure 2.3 indicates that 61.8 percent of the Ghanaian population are either marrying or had married in the past (consensual union, married, divorced, separated and widowed) whilst 38.3 percent have never married. This compares favourably with the results of the GLSS 5 where 58.5 of the population were reported to have ever married. Rural Ghana (64.2 percent) has the higher proportion of people who are married compared to the urban (57.8 percent). Interestingly, the proportion of divorced cases appears higher in the urban (6.5 percent) than it is in the rural (4.4 percent).

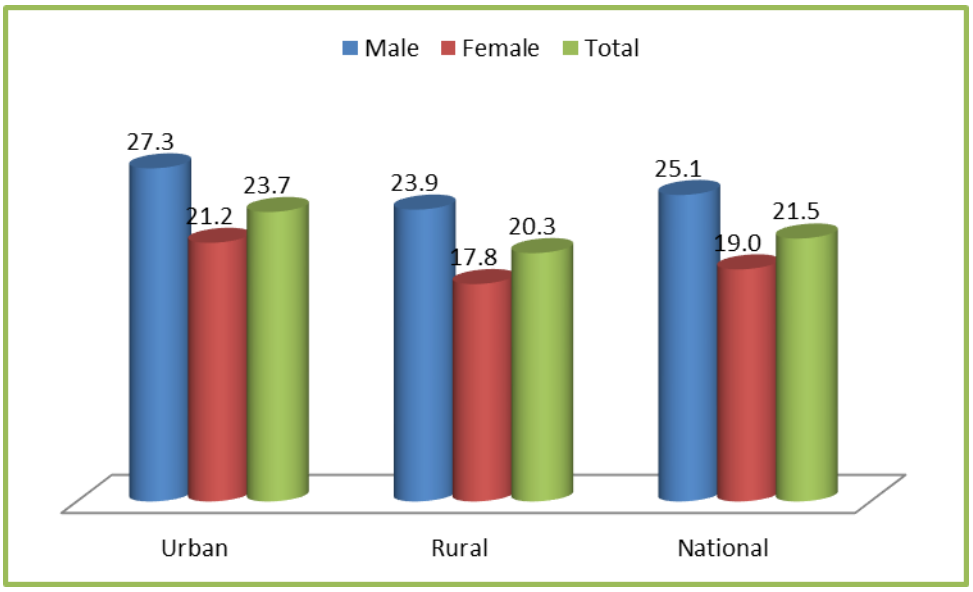
Figure 2.3 Population, by marital status and locality (percent)



	Married	Consensual Union	Separated	Divorced	Widowed	Never Married	Betrothed
Total	41.7	6.6	1.2	5.2	7.1	38.2	0.1
Rural	44.1	7.3	1.1	4.4	7.3	35.8	0.0
Urban	37.7	5.5	1.5	6.5	6.7	42.1	0.2

The survey describes the age at first marriage as the age at which the individual began living with his/her first spouse/partner. The data indicates the mean age at first marriage as 21.5 years (Figure 2.4). This is exactly a year lower than the 22.5 years reported by the GLSS 5 in 2005/2006. It appears females marry about six years earlier than their male counterparts. In addition, rural dwellers marry early (20.3 years) compared to their urban counterparts (23.7 years).

Figure 2.4 Mean age (years) of population at first marriage, by sex and locality



2.4. Nationality, Ethnicity and Religion

Table 2.5 presents information on the nationality of the population. The data suggest 99.5 percent of the population as Ghanaian (either by birth or naturalized). The remaining 0.5 percent are foreign nationals, of which majority are Togolese (0.2 percent).

Table 2-5 Population, by sex and nationality (percent)

Nationality	Sex		Total
	Male	Female	
Ghanaian (birth)	99.1	99.1	99.1
Ghanaian (naturalized)	0.3	0.4	0.4
Burkinabe	0.1	0.1	0.1
Malian	0.1	0.0	0.1
Nigerian	0.1	0.0	0.1
Ivorian	0.0	0.0	0.0
Togolese	0.2	0.2	0.2
Other ECOWAS	0.1	0.2	0.1
Other	0.0	0.0	0.0
British	0.0	0.0	0.0
Total	100.0	100.0	100.0

Members of an ethnic group share certain beliefs, values and norms because of their common cultural and ancestral background. Household heads were asked of the ethnic group to which they belong. The data (Table 2.6) suggests 50.7 percent of the household heads in Ghana as being Akans, 13.9 percent Ewes, 13.9 percent Ga/Adangbes, 8.8 percent Mole-Dagbanis, 3.9 percent Gurmas, 3.8 percent Guans with the remaining proportion consisting of other minor ethnic groups. Akan and Ewe are the two major ethnic groups; GLSS5 also reported 52.7 percent of the household heads in Ghana as Akans and 12.4 percent as Ewes.

The distribution of household heads by their ethnic group and region of residence indicates that a large proportion of heads of household who live in Central (91 percent), Ashanti (82.8 percent), Western (82.8 percent) and Eastern (52.7 percent) are Akans. Additionally, 78.1 percent of household heads who reside in Volta are Ewes, 50.9 percent of those in Greater Accra are Ga-Dangme, 52.9 percent, 46.9 percent and 66.5 percent of those in Northern, Upper East and Upper West respectively are Mole-Dagbanis.

Table 2.7 illustrates the religious affiliation of household heads in the various regions of Ghana. About three out of every four Ghanaian household heads are Christians (Catholic, Anglican, Presbyterian, Methodist, Pentecostal and Other Christian). The next major religion of the household heads in Ghana after Christianity is Islam (13 percent) followed by Traditional Religion (4.6 percent). Islam is more predominant in the Brong Ahafo and the three northern regions. For example, about six out of every ten household heads in the Northern Region are Muslims. In addition, the data suggests Traditional Religion as relatively more popular in the three northern regions.

Table 2-6 Household heads, by region and ethnicity (percent)

Ethnicity	Region										All
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Akan	82.8	91.0	26.7	0.3	52.7	82.8	64.4	5.4	3.5	0.0	50.7
Asante	5.7	1.0	6.5	0.2	13.8	74.7	13.3	0.6	0.3	0.0	18.7
Fante	21.1	81.6	7.8	0.1	2.7	2.5	2.2	0.2	0.3	0.0	13.6
Other Akan	56.1	8.5	12.4	0.0	36.2	5.7	49.0	4.6	2.9	0.0	18.4
Ga-Dangme	1.6	1.4	50.9	0.0	21.7	0.9	2.2	0.4	0.0	0.0	13.9
Ewe	11.0	2.4	15.0	78.1	11.4	2.0	4.8	2.5	0.0	0.0	13.9
Guan	0.5	4.0	1.9	14.0	9.5	0.3	1.8	7.2	0.0	0.3	3.8
Gurma	0.8	0.0	0.8	3.0	0.5	3.2	2.4	24.8	36.0	0.0	3.9
Mole-Dagbani	2.4	0.5	1.5	0.1	2.3	5.9	11.6	52.9	46.9	66.5	8.8
Grusi	0.1	0.0	1.7	0.0	0.3	0.7	3.1	0.3	3.5	33.2	1.6
Mande	0.1	0.0	0.1	0.0	0.0	0.4	2.7	0.2	9.3	0.0	0.6
All other tribes originating from Ghana	0.5	0.7	0.6	2.6	0.3	2.0	3.0	4.6	0.3	0.0	1.4
All other tribes originating from other West African countries	0.0	0.0	0.7	1.9	1.3	1.5	4.1	1.3	0.5	0.0	1.2
All other tribes originating from other African countries	0.2	0.0	0.1	0.0	0.0	0.3	0.0	0.6	0.0	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2-7 Household heads, by religion (percent)

Religion	Region										All
	Western	Central	Greater Accra	Volta Region	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Christians	87.1	81.7	84.9	77.1	87.4	81.6	66.8	13.6	33.9	37.5	75.4
Catholic	16.2	12.6	6.3	18.6	10.1	19.5	17.1	6.0	23.4	27.2	13.8
Anglican	2.8	1.9	4.4	0.3	0.5	1.0	0.7	0.0	0.3	0.0	1.8
Presbyterian	6.3	3.8	9.8	17.4	23.7	4.3	6.5	1.5	2.3	0.0	8.7
Methodist	12.8	17.5	11.4	2.0	4.7	10.8	8.4	0.1	0.3	1.1	9.1
Pentecostal	19.8	11.7	23.8	8.0	26.2	18.8	14.0	2.1	0.8	6.6	16.7
Spiritualist	3.8	4.5	1.2	2.0	2.1	2.8	1.7	0.0	1.1	0.0	2.2
Other Christian	25.4	29.8	28.0	28.9	20.1	24.5	18.5	4.0	5.7	2.5	23.2
Muslim	5.4	8.9	8.7	2.8	3.5	9.5	23.9	60.7	30.9	33.8	13.0
Traditional	0.3	1.8	0.9	10.1	2.0	1.0	0.8	22.7	32.9	24.8	4.6
No Religion	7.2	7.1	5.0	10.1	7.2	7.8	8.5	3.0	2.3	4.0	6.7
Other non-Christian	0.0	0.4	0.2	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.1
Buddhism	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Rastafarianism	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

3. EDUCATION

3.1. Introduction

Human capital asset is seen among development economists as a vital asset for poverty reduction. According to Moser and Felton (2007), human capital asset refers to individual investments in education, health and nutrition, which all together affect people's ability to use their labour and change the nature of their returns from labour. As a key component of human capital development, education should therefore feature prominently in all poverty reduction and its related discussions.

This section of the paper primarily focuses on education and training, covering seven major parts namely: educational attainment, current school attendance, gross enrolment ratio, net enrolment ratio, educational expenses, literacy and apprenticeship training. The main objective of the section is to measure the level of education or formal schooling of all household members aged three years or more. Additionally, it is intended to measure how much was spent on education of household members during the last twelve months preceding the day of the interview.

3.2. Educational Attainment

This part discusses educational attainment of people aged 15 years and over. It is measured by the highest certificate acquired by an individual. The study adopts an age cut-off point of 15 years for the analysis of educational attainment because in Ghana a six year old new entrant into the formal educational system usually needs about nine years of schooling to acquire a certificate[1].

Table 3.1 illustrates educational attainment of male and female household members. The data indicates that while 29.1 percent adults in Ghana (representing about 4.7 million adults) have never been to school, 28.5 percent of the adults (a little less than 4.4 million) went to school but did not obtain any qualification. This compares favourably with educational attainment as reported by GLSS5 data where about 31 percent of adults in Ghana (representing a little over 4 million people) never had formal education. A further 28.5 percent (representing 2.5 million adults) have the MSLC/JSS/VOC certificate as their highest qualification while the remaining 14 percent (representing about 2 million adults) have either secondary or a higher level qualification.

The data indicates a clear gender gap in education. While about 35 percent of the female adults have never been to school, only about 21 percent of their male counterparts have also never been

[1] The minimum legislated age for entering primary school in Ghana is six years. Moreover, a new entrant will have to spend about 9 years to qualify to sit the Basic Education Certificate of Examination (BECE) or 10 years as it was the case of the Middle School Leaving Certificate (MSLC) before the 1987 Educational Reforms.

to school. Moreover, there is lesser proportion of females (11.4 percent) than males (17.3 percent) with secondary or higher qualification.

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

Level of Educational Attainment	Percent			Estimate		
	Male	Female	Both Sexes	Male	Female	Both Sexes
Never Been to School	21.1	35.3	29.1	884,623	3,805,313	4,689,936
Less Than MSLC/BECE	26.4	30.2	28.5	1,105,310	3,258,642	4,363,952
MSLC/BECE/VOC	35.3	23.2	28.5	1,480,266	2,496,857	3,977,123
Secondary or Higher	17.3	11.4	14.0	725,200	1,225,819	1,951,019
Total	100.0	100.0	100.0	4,195,399	10,786,631	14,982,030

There is a marked contrast across the various regions in Ghana in terms of the levels of educational attainment (Table 3.2). For example, while Greater Accra Region appears as the region with the smallest proportion of female adults who have never been to school (8.5 percent), the three northern regions fare badly in this category. The data indicates that as high as 79.2 percent of female adults in the Northern Region, 60.9 percent in Upper East and 74.3 percent in Upper West Region have never been to school. Additionally, while 32.2 percent of the female adults in Greater Accra Region have acquired either secondary school or a higher level certificate, less than one percent of female adults in Upper West Region have acquired such certificates.

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

Level of Educational Attainment/Region	Male				
	Never Been to School	Less Than MSLC/BECE	MSLC/BECE/VOC	Secondary or Higher	Total
Western Region	9.1	25.9	43.2	21.9	100.0
Central Region	17.6	39.2	34.7	8.5	100.0
Greater Accra Region	2.9	12.4	42.4	42.3	100.0
Volta Region	12.8	32.2	38.6	16.5	100.0
Eastern Region	12.6	25.3	48.7	13.5	100.0
Ashanti Region	11.3	31.9	39.7	17.1	100.0
Brong Ahafo Region	39.3	31.2	23.9	5.7	100.0
Northern Region	60.9	22.8	7.3	9.1	100.0
Upper East Region	42.1	33.6	12.7	11.6	100.0
Upper West Region	60.0	31.6	5.0	3.5	100.0
National (Ghana)	21.1	26.4	35.3	17.3	100.0
Level of Educational Attainment/Region	Female				
	Never Been to School	Less Than MSLC/BECE	MSLC/BECE/VOC	Secondary or Higher	Total
Western Region	28.5	28.6	32.8	10.1	100.0
Central Region	38.0	35.7	22.9	3.4	100.0
Greater Accra Region	8.5	24.2	35.1	32.2	100.0
Volta Region	36.9	29.4	30.3	3.4	100.0
Eastern Region	26.9	47.1	18.5	7.5	100.0
Ashanti Region	23.4	35.1	34.8	6.7	100.0
Brong Ahafo Region	46.1	27.7	17.0	9.1	100.0
Northern Region	79.2	12.8	4.1	4.0	100.0
Upper East Region	60.9	21.5	10.0	7.6	100.0
Upper West Region	74.3	20.8	4.3	0.7	100.0
National (Ghana)	35.3	30.2	23.2	11.4	100.0

3.3. Current School Attendance

This part presents current school attendance rate of household members, aged three years to 25 years. Table 3.3 and Table 3.4 report on current school attendance of household members who are of school going age at all levels (age groups) of the educational ladder in the country by age, sex, locality and region. The data indicates that 74.0 percent of Ghanaians between the ages of 3-25 years were in school at the time of the interview. The results on school attendance rate generally show current school attendance rate as declining in line with advancement in age. For example, while 91.5 percent of children in the age group 6-11 years were in school at the time of the interview, only 29.1 percent of adults in the age group 19-25 years were actually in school (Table 3.3). This means that about 2 out of every 3 adults in Ghana are unable to progress academically beyond the age of 18 years.

School attendance rate in the urban appears slightly higher than the rural. While 74.6 percent of urban dwellers of school going age were in school at the time of the interview, 73.7 of the rural counterparts were also in school (Table 3.3)[2]. Except for the age group 19-25 years where the data suggests a clear gender gap, attendance rate at all levels for male is comparable to that of the female in the urban. For example, whereas 97.8 percent of males and 97.0 percent of females in the age group 6-11 years were in school at the time of the interview, 51.9 percent of the males compared to only 24.0 percent of females of the age group 19-25 years in the urban communities were actually in school.

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

Age Group (Years)	Urban			Rural			National		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
3-5	93.6	91.5	92.9	86.2	81.4	83.8	88.5	83.3	86.1
6-11	97.8	97.0	97.3	91.5	87.8	89.9	92.6	90.1	91.5
12-15	98.2	95.1	96.4	90.1	87.3	89.0	91.9	90.1	91.1
16-18	75.5	61.5	67.1	75.7	64.0	68.9	75.6	63.2	68.3
19-25	51.9	24.0	36.2	27.0	23.9	25.3	35.4	24.0	29.1
Total	81.4	69.2	74.6	78.0	68.8	73.7	78.9	68.9	74.0

Table 3.4 presents rather interesting results on current school attendance rates in Ghana. Current school attendance rate in Upper East Region (75.9 percent) appears slightly higher than the national average (74.0 percent). Again, the data indicates that Central Region, a citadel of education in the country, had only 8.0 percent of its adults from age 19 years to 25 years in school during the time of the interview. Expectedly, however, Northern Region appears to have only 53.5 percent of the school going age household members in school at the time of the interview.

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

Level of Educational Attainment/Region	Age Groups (Years)					Total
	(3-5)	(6-11)	(12-15)	(15-18)	(19-25)	
Western Region	92.1	96.1	94.6	75.3	23.3	74.6
Central Region	86.8	92.1	94.6	81.3	8.0	76.3
Greater Accra Region	89.8	97.0	98.5	59.3	48.0	75.0
Volta Region	95.3	90.6	95.2	84.8	30.7	74.1
Eastern Region	80.6	96.4	96.1	70.2	20.1	68.5
Ashanti Region	90.1	95.6	94.5	69.2	20.1	75.7
Brong Ahafo Region	96.1	98.0	96.6	68.7	39.5	84.6
Northern Region	60.4	63.3	60.1	53.1	19.7	53.5
Upper East Region	70.1	90.0	89.3	72.4	40.9	75.9
Upper West Region	77.3	84.8	77.6	61.3	31.9	70.7
National (Ghana)	86.1	91.5	91.1	68.3	29.1	74.0

[2]The GLSS5 report did not consider the age group 3-5 as part of the national educational system. However the government's new educational policy in 2006 recognised pre-school (3-5 age group) as part of the formal educational system and therefore it became necessary to look at the picture of preschool in Ghana. Unfortunates the data is unable to explain the historical trend of pre-school attendance in the country.

Adult school attendance is the other aspect of schooling considered in this section. All household members aged 15 years and older were asked whether they had ever been to school. The results are summarized in Table 3.5 by region and sex. The data reports 70.0 percent of adult population in Ghana to have ever attended school. Apart from Brong Ahafo Region where attendance rate for females (53.6 percent) appears slightly higher than their male counterparts (53.2 percent), the rates in all other regions appear higher among male adults.

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

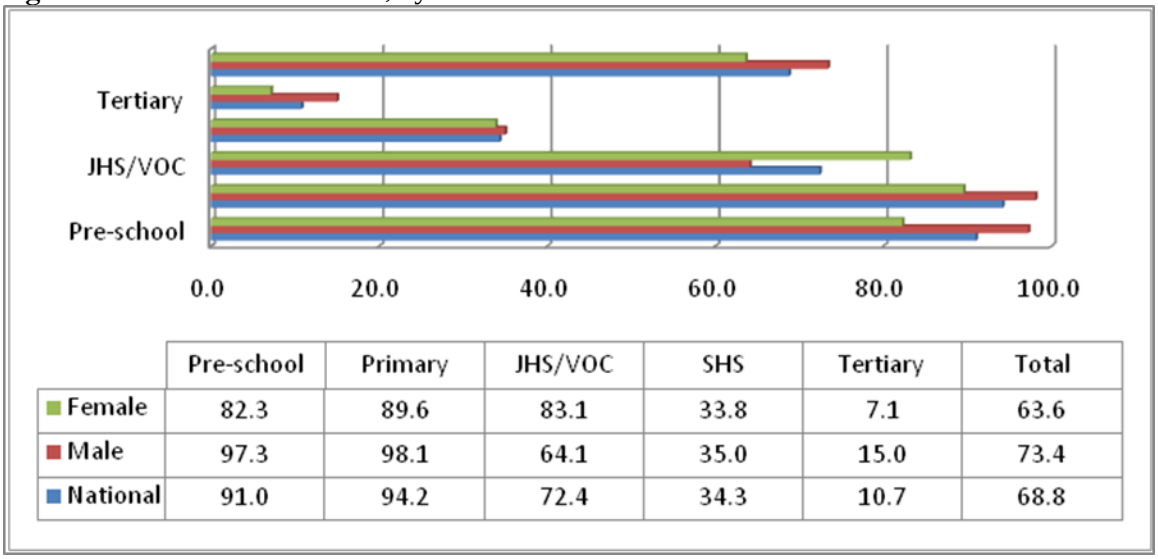
Region	Male	Female	Total
Western Region	91.2	71.4	80.6
Central Region	82.1	61.0	69.8
Greater Accra Region	97.0	90.8	93.4
Volta Region	87.4	62.1	73.7
Eastern Region	86.8	72.6	79.9
Ashanti Region	88.9	76.4	82.2
Brong Ahafo Region	53.2	53.6	53.5
Northern Region	39.0	20.5	28.8
Upper East Region	56.6	38.4	46.1
Upper West Region	39.0	24.9	31.9
National	77.6	64.1	70.0

3.4. Gross Enrolment Ratio

The Gross Enrolment Ratio (GER) is an internationally recognized statistical measure used to indicate a rough level of education from kindergarten to postgraduate. GER is calculated by expressing the number of students enrolled at the various levels of education, regardless of age, as a percentage of the population of official school age for the levels of education. A Combined Gross Enrolment Ratio (CGER), incorporating all levels of education, is often considered as an important element in assessing the knowledge component of the Human Development Index (HDI) of a country.

Figure 3.1 illustrates GER at all levels of education in Ghana. Using the current legal age of entry to pre-school as three years, the ages for the various levels of education were categorized as: 3 – 5 years (Pre-school); 6 – 11 years (Primary); 12 – 14 years (Junior High School (JHS)/Vocational); 15 – 17 years (Senior High School (SHS) and 18 – 22 years (Tertiary). The data indicates about 7 out of every 10 Ghanaians of school going age to be in school. Generally, GER declines as one climbs up the academic ladder. The proportion of males in school at all levels of education except (JHS/Vocational) appears higher than that of females. The higher rate for the females at the JSS/Vocational level might be explained by the higher affinity of females in Ghana to vocational training.

Figure 3.1 Gross enrolment ratio, by sex and educational level



	Pre-school	Primary	JHS/VOC	SHS	Tertiary	Total
Female	82.3	89.6	83.1	33.8	7.1	63.6
Male	97.3	98.1	64.1	35.0	15.0	73.4
National	91.0	94.2	72.4	34.3	10.7	68.8

Table 3.6 shows over hundred percent rates in the GER at some levels of education in some regions. This means that some students might have started school either too late or too early. For example, if most children enter Primary School before the legal age of six years, the nominator (number of children actually at primary) is likely to be higher than the denominator (all children of primary school going age). The 64.2 percent of GER for males in Greater Accra Region at the Tertiary level and zero percent of GER at the Tertiary level for Upper West appear awkward.

Table 3-6 Gross enrolment, by educational level, sex and region

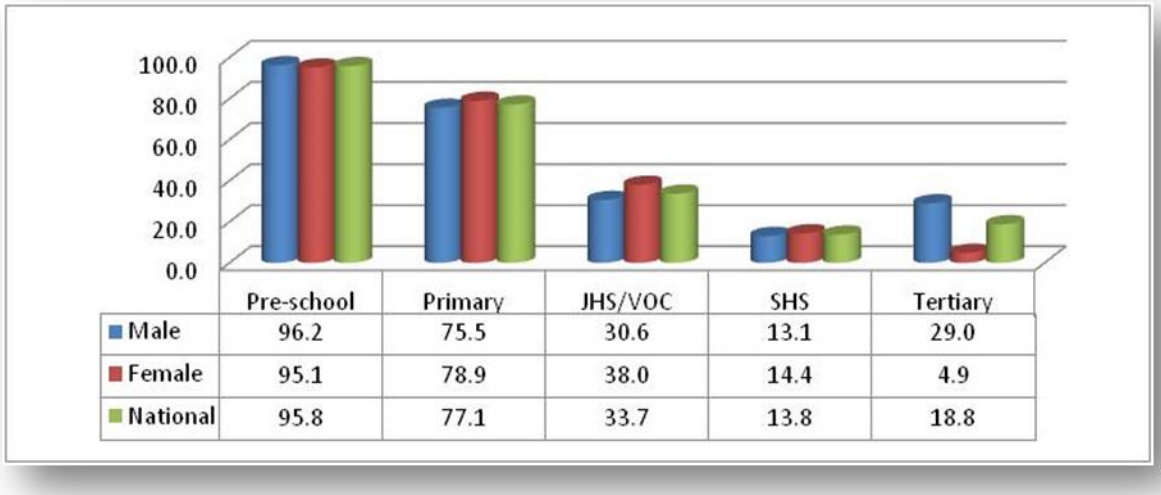
Male						
Region	Pre-school	Primary	JHS/VOC	SHS	Tertiary	Total
Western	90.8	114.9	71.5	40.1	8.6	72.9
Central	85.3	108.9	74.7	6.2	4.5	68.4
Greater Accra	84.9	98.7	130.0	41.8	64.2	85.4
Volta	81.3	88.7	147.3	32.0	8.2	69.4
Eastern	64.9	119.4	38.0	119.5	2.1	68.4
Ashanti	95.6	100.6	86.2	31.6	3.5	70.3
Brong Ahafo	170.6	84.0	32.0	22.3	2.6	79.2
Northern	43.5	82.8	55.7	8.8	4.2	50.8
Upper East	44.6	107.1	83.1	22.4	1.2	61.4
Upper West	53.4	113.8	55.5	7.4	1.1	57.7
National	94.3	95.2	62.2	33.9	14.5	71.2
Female						
Region	Pre-school	Primary	JHS/VOC	SHS	Tertiary	Total
Western	104.3	99.2	83.7	37.5	11.9	69.9
Central	94.2	101.3	61.7	13.8	4.9	70.1
Greater Accra	100.1	67.6	125.0	21.2	54.0	77.6
Volta	67.3	97.4	100.8	55.7	3.3	65.3
Eastern	64.2	145.8	22.4	19.9	0.4	57.9
Ashanti	107.1	98.8	80.4	28.6	2.6	70.1
Brong Ahafo	139.6	76.1	293.3	55.7	0.3	72.7
Northern	38.3	72.1	56.6	11.4	3.8	47.4
Upper East	74.7	112.4	93.6	16.3	2.3	68.6
Upper West	85.8	101.6	70.6	13.9	0.0	68.5
National	85.7	93.3	86.6	35.3	7.4	66.3

3.5. Net Enrolment Rate

The Net Enrolment Rate (NER[3]) is the number of children of a school-age group for a given level of education, expressed as a percentage of the total population in that age group. In other words, NER is the ratio of the number of children of official school going age at the various levels of education who are actually enrolled at these levels to the total official school age population. As a result of the special emphasis placed on the net primary enrolment rate by the MDGs[4], it is important that any discussion on state of affairs of education highlights the NER. The data suggests that Ghana might not meet this goal of the MDGs as the current net primary enrolment rate of 77.1 percent (Figure 3.2) appears way below the required 100 percent target envisaged for the year 2015.

While the NER at the various levels of education between males and females seems comparable, it appears striking at the tertiary level. This suggests that fewer females progress academically to the tertiary level at the right age.

Figure 3.2 Net enrolment ratio, by educational levels



	Pre-school	Primary	JHS/VOC	SHS	Tertiary
Male	96.2	75.5	30.6	13.1	29.0
Female	95.1	78.9	38.0	14.4	4.9
National	95.8	77.1	33.7	13.8	18.8

When NER is compared with the Gross Enrolment Rate (GER) the difference between the two ratios highlights the incidence of under-aged and over-aged enrolment. While NER emphasizes on the pupils of particular age-group enrolled at a given level of education, GER looks at the number of pupils enrolled in a given level of education, regardless of age, expressed as a percentage of the population in the theoretical age group for the same level of education. The data (Table 3.7) suggests Ghana educational system as highly characterized by over-aged

[3] Much of the information on GER and NER was taken from the website: http://www.uis.unesco.org

[4] Goal 2, Target 2.A., Indicator 2.1: by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling

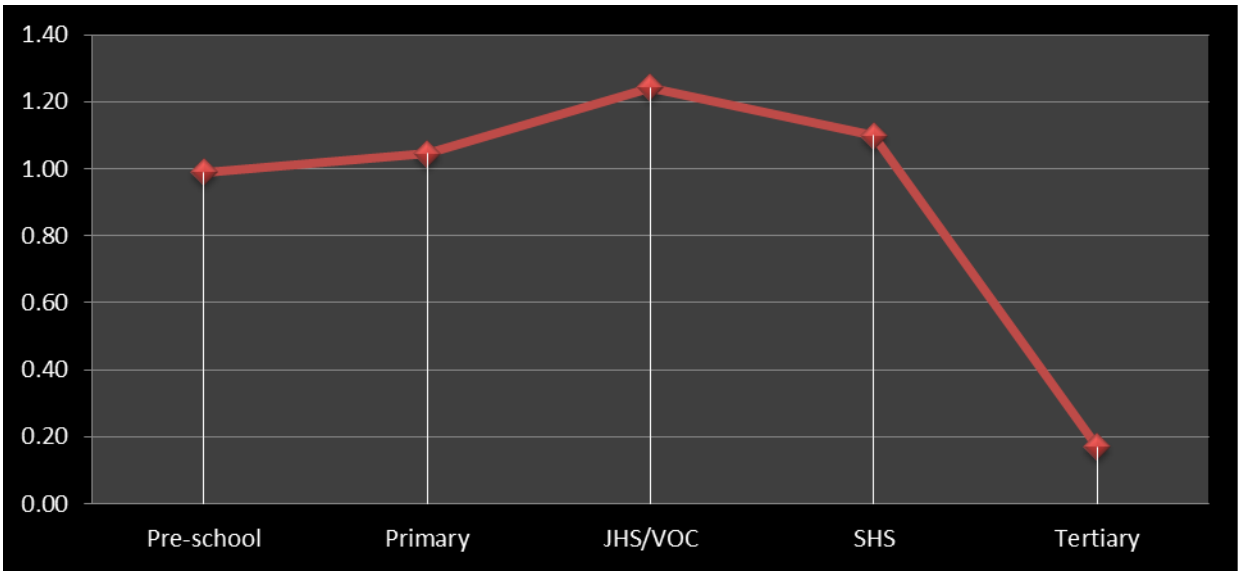
enrolment. For example, about one out of every five pupils who is supposed to be in primary school is at the pre-school and about two out of every three pupils expected to be in JHS/Vocational were at the primary school. The situation gets worst as one climbs up the academic ladder. About eight out of every ten students expected to be at the tertiary level were rather found at the lower levels.

Table 3-7 Net enrolment rates at the various levels of education

Age Group (Years)	3-5	6-11	12-14	15-17	18-22
Pre-school	95.8	21.1	0.4	0.2	0.4
Primary	4.2	77.1	65.5	20.7	3.5
JHS/VOC	-	1.9	33.7	65.4	27.0
SHS	-	-	0.5	13.8	50.2
Tertiary	-	-	-	-	18.8
Total	100.0	100.0	100.0	100.0	100.0

Generally, the disparities between males and females net enrolment rates are not too visible (Figure 3.3). But for the tertiary level where NER of females appears considerably lower, the relationship would have been linear.

Figure 3.3 Gender parity index (GPI) for net enrolment rate (NER), by educational levels



3.6. Educational Expenses

The survey collected information on educational expenses incurred by the households for each member attending school during the 12 months preceding the interview. Table 3.8 and Appendix 3.2 show the average amount of money spent on different items. The data indicates that households, on average, spent about GH¢ 62.66 annually per household member attending school or college. This is rather on the lower side compared to GH¢88.65 that was reported by the GLSS5 data as an annual expenditure per household member attending school or college in 2005/06 in Ghana.
The two main items of expenditure are: school/registration fees (accounting for 30.8 percent of total educational expenditure) and food, boarding and lodging at school (42.7 percent). The annual amount spent on education is much higher in the urban communities (GH¢ 98.50) than it is in the rural areas (GH¢ 43.11).

Table 3-8 Average household expenditure per member attending school/college in the last 12 months (GH¢)

Type of Expenditure	Urban		Rural		All	
	Amount	Percent	Amount	Percent	Amount	Percent
School/Registration Fees	37.40	38.0	9.48	22.0	19.33	30.8
Contribution to PTA	1.28	1.3	0.94	2.2	1.06	1.7
Uniform & Sports Clothes	3.35	3.4	2.78	6.5	2.98	4.8
Transportation to & from School	6.62	6.7	1.73	4.0	3.45	5.5
Books/School Supplies	7.84	8.0	3.51	8.1	5.05	8.1
Food, Boarding & Lodging	36.10	36.6	21.63	50.2	26.73	42.7
Expenses on Extra Classes	5.18	5.3	2.40	5.6	3.37	5.4
In-kind Expenses	0.73	0.7	0.65	1.5	0.67	1.1
Total	98.50	100.0	43.11	100.0	62.66	100.0

3.7. Literacy

This part assesses questions on literacy where respondents are asked whether they could read or write a simple letter in English or in a local language, in which they are most proficient. The data have been analysed separately for males and females and also for the type of locality people live in.

Figure 3.4 indicates that about 48 percent of adults in Ghana can read and write in English or a local language. This is closer to the 51 percent of adults in Ghana who could read and write in English or a local language as reported by the GLSS5 (2005/06). The data suggests substantial differences between the sexes and also between rural and urban dwellers. Whilst a little over 6 out of every 10 men are literate, a fewer than 4 out of every 10 women, are literate. Additionally, about 72 percent of adults in urban areas are literate with only about 37 percent of their counterparts in rural areas being literate.

Figure 3.4 Adult literacy rates, by sex and locality (percent)

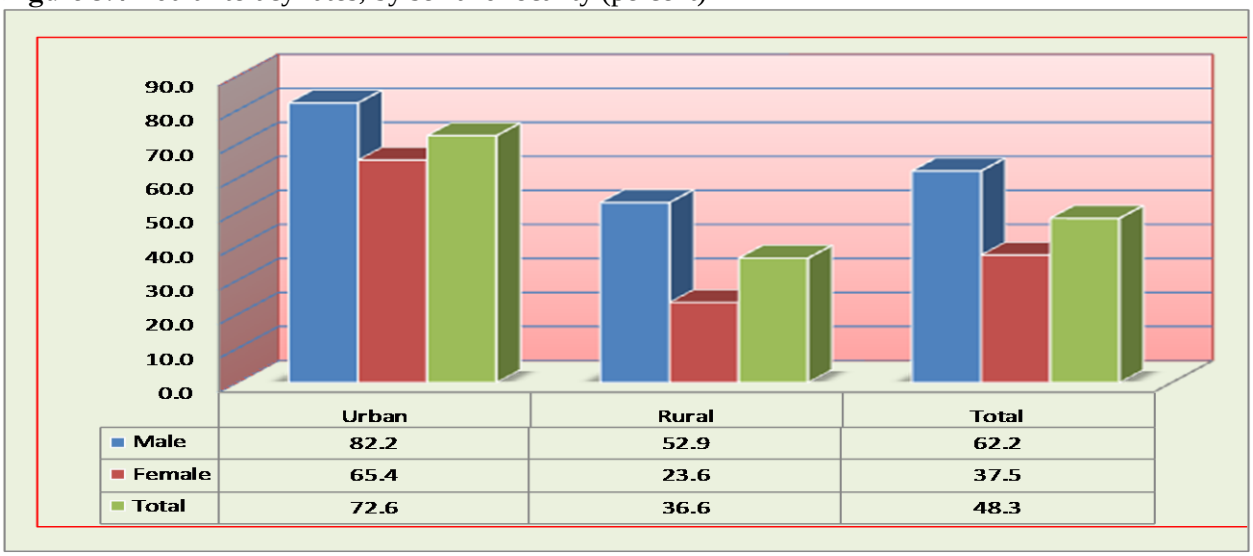


Table 3.9 illustrates adult literacy in English Language and Local Languages in the urban and rural communities in all regions in Ghana. An adult is considered a literate in a language if he/she is able to read as well as write a phrase in that language. The data has been separated into literacy in English only, literacy in a Ghanaian language only, and literacy in both English and Ghanaian languages.

The data suggests that a Ghanaian adult is more literate in English Language than his/her own local language. While 14 percent of the adults admitted they could read and write only in English Language, only about 5 percent could read and write only in a Ghanaian Language. Compared to adults who are either literate in only English Language or only a Ghanaian language, a higher proportion of adults (29.4 percent) appears to be literate in both English Language and a Ghanaian Language.

Table 3-9 Adult literacy (Can read and write in English and Ghanaian Languages) by sex and locality (percent)

Region	Urban			
	English Language Only	Ghanaian Languages Only	English Language & Ghanaian Languages	Illiterate
Western Region	28.8	0.5	55.2	15.5
Central Region	15.6	3.0	29.2	52.3
Greater Accra Region	20.1	6.8	57.0	16.1
Volta Region	12.4	1.8	33.7	52.1
Eastern Region	11.1	3.4	47.6	38.0
Ashanti Region	14.3	5.9	48.2	31.7
Brong Ahafo Region	21.4	1.4	30.5	46.8
Northern Region	9.7	1.1	42.9	46.4
Upper East Region	26.7	6.7	42.2	24.4
Upper West Region	17.0	2.1	10.6	70.2
Total	18.0	4.9	49.7	27.4

Region	Urban			
	English Language Only	Ghanaian Languages Only	English Language & Ghanaian Languages	Illiterate
Western Region	14.6	2.2	31.6	51.7
Central Region	10.8	1.9	23.6	63.7
Greater Accra Region	22.8	2.7	33.4	41.1
Volta Region	8.2	7.2	35.9	48.8
Eastern Region	5.0	12.7	26.3	56.0
Ashanti Region	11.4	4.3	32.2	52.2
Brong Ahafo Region	21.9	0.6	5.5	72.0
Northern Region	5.3	1.3	5.9	87.5
Upper East Region	17.0	0.5	13.6	69.0
Upper West Region	9.3	7.2	6.8	76.7
Total	12.1	5.0	19.6	63.4
National (Ghana)	14.0	4.9	29.4	51.7

3.8. Apprenticeship Training

Table 3.10 illustrates the distribution of apprentices 15 years and older in various industrial sectors of the Ghanaian economy. The major trade groups which take persons aged 15 years and older as apprentices are: tailoring/dressmaking, building, mechanical and hairdressers/barbers/beauty culture. While apprenticeship in tailoring/dressmaking, hairdressers/barbers/beauty-culture and fashion & models are more common among females than among males in both urban and rural areas, apprenticeship in building, mechanical and driving/driver's mate appear male-dominated. This is consistent with results on apprenticeship training as reported by the GLSS5 survey. According to the GLSS5 data, about 36 percent (59 percent of females and 17 percent of males) are engaged in textile, apparel and furnishing trade apprenticeship.

There are some variations between urban and rural dwellers in the choice of trade. For example, while about 28 percent of adults in the rural areas are involved in apprenticeship in building, only about 9 percent of their counterparts in the urban areas are learning building as a trade.

Table 3-10 Apprentices 15 years and over, by main trades learnt, sex and locality (percent)

Main Trade	Urban			Rural			All
	Male	Female	Total	Male	Female	Total	
Food Preparation/Processing and Beverage Service	0.3	3.3	1.8	0.4	7.6	3.0	2.4
Health Service and Related Trades	0.0	0.5	0.2	0.0	0.7	0.3	0.2
Hairdressers/Barbers/Beauty Culture	0.6	24.7	12.7	0.3	20.7	7.8	10.2
Floral/Funeral Decorations	0.0	0.3	0.2	0.2	0.3	0.2	0.2
Building Trade	17.6	0.1	8.8	44.7	0.4	28.4	18.6
Automotive Trade	8.8	0.0	4.4	7.6	0.1	4.8	4.6
Electrical Trade	13.6	0.2	6.9	2.0	0.0	1.3	4.1
Mechanical Trade	29.9	0.1	15.0	11.4	0.2	7.3	11.1
Fishing/Hunting/Forestry	0.4	0.0	0.2	0.7	0.0	0.5	0.3
Tailoring/Dressmaking	3.7	42.7	23.2	5.3	39.7	18.0	20.6
Other Textiles, Apparels and Furnishing	1.9	0.5	1.2	4.8	2.0	3.8	2.5
Other Production-related Trades	0.7	0.1	0.4	0.5	2.8	1.4	0.9
Driving/Driver's Mate	15.6	0.0	7.8	14.2	0.1	9.0	8.4
Visual and Performance Artists	0.2	0.0	0.1	0.8	0.0	0.5	0.3
Housekeeping/Restaurant Services /Personal Care	0.1	6.5	3.3	0.2	4.4	1.7	2.5
Fashion and Models	1.2	12.9	7.0	1.4	10.5	4.7	5.9
Precision, Handicraft, Printing and related Trades	1.9	1.1	1.5	2.3	0.8	1.8	1.6
Other Craft and Related Trades	3.8	7.1	5.4	3.4	9.7	5.7	5.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.11 shows the duration of training of apprentices by main trade in the Ghanaian economy. Training period for trades such as electrical, automotive, other craft and related and floral/funeral decorations take the longest time compared to other major trade groups under discussion. On the average, an apprentice would need about two years to detach from his/her master/madam. Rural dwellers take slightly lesser duration (22.6 months) to complete apprenticeship compared to the duration (25 months) apprentices resident in the urban areas need to complete apprenticeship.

Table 3-11 Average length of apprenticeship training of population 15 years and older, by main trade learnt, sex and locality (months)

Trade	Urban			Rural			All
	Male	Female	Total	Male	Female	Total	
Food Preparation/Processing and Beverage Services	39.6	24.3	25.7	21.5	13.5	14.2	18.4
Health Service and Related Trades	-	35.7	35.7	-	11.0	11.0	27.3
Hairdressers/Barbers/Beauty Culture	27.5	31.3	31.2	28.4	20.4	20.6	27.1
Floral/Funeral Decorations	-	48.0	48.0	23.8	3.0	13.3	28.0
Building Trade	30.0	30.0	30.0	21.2	2.0	21.0	23.1
Automotive Trade	32.1	-	32.1	27.7	3.0	27.4	29.6
Electrical Trade	33.5	48.0	33.7	35.4	-	35.4	34.0
Mechanical Trade	14.4	12.0	14.4	29.4	2.0	29.1	19.2
Fishing/Hunting/Forestry	11.5	-	11.5	10.9	-	10.9	11.1
Tailoring/Dressmaking	29.5	23.4	23.9	22.4	24.8	24.3	24.1
Other Textiles, Apparels and Furnishing	21.1	14.7	19.8	18.0	18.8	18.2	18.6
Other Production-related Trades	23.1	36.0	25.0	35.3	9.4	15.3	17.5
Driving/Driver's Mate	24.7	-	24.7	18.5	3.0	18.4	21.4
Visual and Performance Artists	12.0	-	12.0	11.0	-	11.0	11.1
Housekeeping/Restaurant Services /Personal	30.0	22.3	22.4	1.0	19.1	18.2	20.9
Fashion and Models	28.1	21.2	21.8	21.4	21.0	21.1	21.5
Precision, Handicraft, Printing and related Trades	35.6	14.1	27.3	24.7	28.6	25.3	26.2
Other Craft and Related Trades	34.6	22.0	26.4	38.0	29.5	32.7	29.6
Total	25.1	25.0	25.0	23.0	21.9	22.6	23.8

4. Health

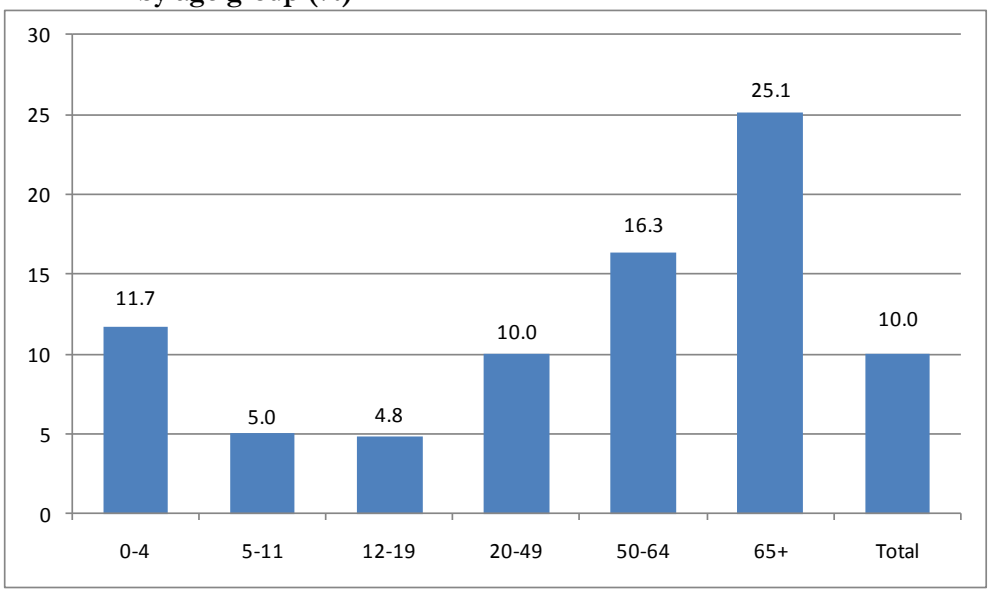
4.1. Introduction

This section presents information on health, the cost of medical care and the use of different kinds of health services and facilities in Ghana. It also assesses the use of preventive services during the 12 months prior to the interview. Data on relevant issues such as fertility, child mortality, child development, HIV awareness and participation in health insurance schemes are also discussed.

4.2. Health condition in the last two weeks preceding the interview

Reporting on injuries or illness are the two main health conditions considered in the last two weeks preceding the interview. This is expected to capture the incidence of illness at a given point in time. The data shows that a tenth (10.0%) of the total population reported either an injury or sickness during the two weeks preceding the interview (Figure 4.1). Comparing this to the Ghana Living Standards Survey round five (GLSS 5), shows that the incidence of illness may have declined drastically from a fifth of the population (GSS, 2008) to just a half of that proportion. As expected the incidence of illness or injury varies significantly according to the age categorization of the population.

Figure 4.1 Proportion of people suffering from illness or injury in the two weeks preceding interview, by age group (%)



The data indicates that the incidence of illness or injury is higher among people aged 50 years and older, and particularly high among the more advanced 65 age group. More than a quarter of the people who reported illness or injury in the two weeks preceding the interview are aged 65 years or older. The incidence of reported illness among the younger age groups is however lower. Among the population that reported illness or injury, one-tenth is in the 20 to 49 age group. This is about half the proportion observed in the latest GLSS report (GSS, 2008). Similar positive decline is observed among the age group less than five, as the incidence of reported illnesses decline by more than half between the last GLSS 5 and this data.

The data shows that people in urban areas (10.4%) are slightly more likely to report illness than in rural areas (9.8%). Similarly, females (11.3%) are more likely to be sick than males (8.7%). In terms of age category the female-male difference is higher among the 65 years and above age group than the other groups (Table 4.1). The proportion of females who are 65 years or older reporting illness in the two weeks preceding the data collection is 11 percentage points wider than males in that age group. There are however more males than females aged less than 11 years reporting illness, even though the difference is not wide.

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			National		
	Male	Female	All	Male	Female	All	Male	Female	All
0-4	12.5	11.4	12.0	12.2	10.9	11.5	12.3	11.0	11.7
5-11	7.2	5.9	6.6	4.5	4.2	4.3	5.2	4.6	5.0
12-19	4.2	5.2	4.7	4.2	5.5	4.8	4.2	5.6	4.8
20-49	7.2	11.6	9.6	9.1	11.0	10.2	8.3	11.2	10.0
50-64	13.3	20.7	17.1	14.7	16.7	15.8	14.2	18.1	16.3
65+	23.3	32.5	29.0	17.1	28.4	23.5	18.7	29.7	25.1
Total	8.6	12.0	10.4	8.7	10.9	9.8	8.7	11.3	10.0

A large proportion (71.9%) of the population who consulted health practitioners in the last two weeks did so because of illness (Table 4.2). This shows an increase in health care utilisation for illness treatment over the proportion reported in the GLSS 5 data (59.9%). The data also indicate that more males (75.6%) are likely to consult with illness than females (69.4%) and higher in the rural areas (74.8%) than in the urban areas (67.7%). Among the age groups, children less than five years old (82.1%) have more consultations, while persons 65 years or more (66.8%) have the least proportion of consultations for illness. This means that even though the aged are more likely to consult health care facility, the predominant reason for consultation may not be illness.

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			National		
	Male	Female	All	Male	Female	All	Male	Female	All
0-4	79.0	82.1	80.2	84.8	80.4	82.9	83.1	80.8	82.1
5-11	87.0	68.1	79.2	65.6	76.2	70.1	74.2	73.0	73.7
12-19	76.0	70.5	72.6	83.3	68.9	76.1	80.5	69.7	74.5
20-49	68.7	60.6	62.8	81.2	70.9	74.4	76.5	66.1	69.3
50-64	75.1	70.1	71.8	70.1	71.4	70.9	72.0	70.8	71.3
65+	62.3	59.2	60.2	67.3	75.7	72.7	65.2	67.7	66.8
Total	73.8	64.3	67.7	76.7	73.5	74.8	75.6	69.4	71.9

Ghana's health care system is conceptualised broadly as both orthodox (involving modern medicines) and unorthodox (involving herbal treatment and other unconventional medications). This gives rise to various health practitioners in the health care system (orthodox: Doctor, nurse, dentist, medical assistant, midwife, pharmacist, drug/chemical seller, and some trained traditional birth attendants; and unorthodox: traditional healer, and untrained traditional birth attendant).

The data indicates that Doctors are the most consulted health practitioners in Ghana today. Nearly half (47.3%) of the people who visited health care facility consulted a Doctor (Table 4.3). This shows an improvement over the 39 percent reported in GLSS 5 report (GSS, 2008). About one in every five Ghanaians who visited a health facility also consulted a drug store or chemical store. This is higher than the proportion of Ghanaians who consulted a nurse in the last two weeks before this interview. The proportion of people who consulted a nurse is almost the same as reported in GLSS 5 (15.7%). People in urban localities (58.8%) are more likely to seek consultation with a Doctor than those in rural localities (39.2%). Consultation with a nurse is however more predominant in rural localities (23%) nearly two times the proportion that consulted a nurse in urban localities (8%).

On the average females (50.4%) are slightly more likely to consult with a Doctor as compared with males (42.5%). This distribution is similar across localities. Males on the other hand are more likely to consult a drug/chemical seller than females. The difference is higher in urban areas as compared to rural areas.

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			National		
	Male	Female	All	Male	Female	All	Male	Female	All
Doctor	55.7	60.5	58.8	34.7	42.5	39.2	42.5	50.4	47.3
Dentist	0.7	0.3	0.5	0.0	0.5	0.3	0.3	0.4	0.4
Nurse	4.2	10.2	8.0	21.7	24.1	23.0	15.2	18.0	16.9
Medical Asst.	2.7	2.8	2.8	2.9	1.9	2.3	2.9	2.3	2.5
Midwife	1.6	5.5	4.1	1.1	3.5	2.5	1.3	4.4	3.1
Pharmacist	9.6	6.1	7.3	6.9	3.1	4.7	7.9	4.4	5.8
Drug/Chemical Seller	22.5	12.5	16.1	25.8	18.0	21.3	24.6	15.6	19.2
Traditional Healer	0.4	0.0	0.1	0.5	0.3	0.4	0.5	0.2	0.3
Trained TBA	0.0	0.0	0.0	0.0	0.6	0.3	0.0	0.3	0.2
Untrained TBA	0.0	0.0	0.0	0.4	0.3	0.3	0.2	0.2	0.2
Other	2.6	2.1	2.3	6.0	5.3	5.6	4.8	3.9	4.3
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			National		
	Male	Female	All	Male	Female	All	Male	Female	All
Illness	75.1	65.6	69.0	76.9	73.6	75.0	76.2	70.1	72.5
Injury	3.8	4.6	4.3	7.6	3.4	5.2	6.2	4.0	4.9
Follow up	2.8	0.8	1.5	1.8	1.0	1.4	2.2	0.9	1.4
Check up	6.1	13.8	11.1	3.1	7.7	5.8	4.2	10.4	7.9
Prenatal care	0.0	6.2	4.0	0.1	4.1	2.3	0.0	5.0	3.0
Postnatal care	2.3	1.6	1.9	1.3	2.9	2.2	1.6	2.3	2.1
Vaccination	0.0	0.0	0.0	0.4	0.0	0.2	0.3	0.0	0.1
Family planning	4.9	5.2	5.1	7.6	6.1	6.7	6.6	5.7	6.0
Purchase drugs	0.0	0.2	0.1	0.0	0.3	0.2	0.0	0.3	0.2
Fertility test	4.7	1.8	2.8	1.3	0.8	1.0	2.6	1.2	1.8
Other	0.3	0.2	0.3	0.0	0.0	0.0	0.1	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Many people consult health care facilities mainly for one illness or the other. The data shows that more than seven out of every ten people (72.5%) who consulted health practitioners in the last two weeks did so because they were ill (Table 4.4). This confirms assertions that our health care facilities are largely used for treatment purposes as compared to use for preventive purposes. This is similar across rural-urban localities and across sex. Slightly more people consult for illness reasons in the rural areas (75%) than in the urban localities (69%). Vaccination is common in the rural areas than in the urban areas.

Health care facilities mostly consulted by people according to the data appear to be hospitals, clinics and chemical stores (Table 4.5). Four out of every ten persons who visited a health care

facility in the last two weeks prior to the interview consulted in a hospital and nearly three out of ten consulted in a clinic. This indicates a slight improvement over the GLSS 5 report which indicates that 38.5 percent and 24.7 percent consulted in a hospital and clinic respectively in 2005/06 (GSS, 2008). Consultation in a hospital is significantly higher in urban areas (50.5%) as compared to rural areas (31.7%). As expected, consultations in a clinic or a chemical store are predominant in rural localities as compared to urban localities. This is simply a reflection of the distribution of health facilities in across the country. Females are slightly more likely to utilise a hospital and a clinic as compared to males, but with chemical store males dominate.

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			National		
	Male	Female	All	Male	Female	All	Male	Female	All
Type									
Hospital	45.1	53.6	50.5	35.0	41.5	38.7	38.8	46.8	43.6
Clinic	22.0	25.3	24.1	28.5	33.5	31.4	26.0	29.9	28.4
MCH Clinic	0.0	0.8	0.5	0.0	0.1	0.0	0.0	0.4	0.2
Maternity Home	0.3	0.0	0.1	0.0	0.4	0.2	0.1	0.2	0.2
Pharmacy	12.9	6.7	8.9	7.2	3.7	5.2	9.4	5.0	6.8
Chemical store	18.4	11.1	13.7	24.2	16.0	19.5	22.0	13.8	17.1
Consultatant's home	0.4	0.4	0.4	1.1	1.6	1.4	0.8	1.1	1.0
Patient's home	1.1	1.3	1.2	2.9	1.8	2.3	2.2	1.6	1.8
Community epicenter	0.0	0.6	0.4	1.1	1.3	1.2	0.7	1.0	0.9
Other	0.0	0.2	0.1	0.0	0.1	0.1	0.0	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ownership of facility									
Public	37.4	59.2	51.4	51.9	66.3	60.2	46.4	63.1	56.5
Private-religious	47.7	35.6	39.9	43.1	29.9	35.5	44.9	32.4	37.4
Private non-religious	15.0	5.2	8.7	5.0	3.8	4.3	8.7	4.4	6.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The percentage of people who consulted in a publicly owned health care facility (56.5%) is higher than in private religious establishments (37.4%) and nearly ten times higher than the number that visited private non-religious health institutions (6.1%). In terms of sex, females are more likely to visit public health institutions than males who are also highly likely to use both private religious and private non-religious health institutions. Slightly more people in rural areas (60.2%) visit public health institutions than does in urban areas (51.4%).

Average medical expenses incurred by people who visited a health care facility in the two weeks preceding the interview was GH¢17.80 (Table 4.6). There is no difference in average total cost of health expenditure between males and females. Total expenditure is however much higher in urban areas (GH¢22.10) than in rural areas (GH¢14.6). Consultation fee is quite high in relation to cost incurred on medicines. The average total health expenditure in the two weeks is high for males as compared to females in both urban and rural areas. But clearly urban dwellers spend more on seeking health care attention than their rural counterparts.

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

Component of medical expenses	Urban			Rural			National		
	Male	Female	All	Male	Female	All	Male	Female	All
Consultation fee	19.7	15.0	16.2	15.2	11.4	13.1	16.5	13.0	14.3
Amount for medicines	11.6	13.4	12.7	6.8	9.0	7.9	8.6	11.1	10.0
Total medical expenses	25.8	20.0	22.1	13.2	15.8	14.6	17.9	17.7	17.8

The data shows that there has been a significant shift in source of financing health care expenditure for people as compared to the GLSS report for 2005/06. Even though household members and other relatives remain the main source of financing health care expenditures (48.3%), its importance is gradually giving way to a reliance on health insurance to finance health care expenses (40.7%). This shows a monumental increase from the 1.8% use of health insurance reported in 2005/06 (GSS, 2008). This goes to show the increasing importance of health insurance as a vital tool for accessing health care in Ghana.

Table 4-7 Main financier of people's health expenses in the last 12months, by locality and sex (%)

Component	Urban			Rural			National		
	Male	Female	All	Male	Female	All	Male	Female	All
Other relative	38.3	36.1	37.1	53.6	54.1	53.8	48.6	48.0	48.3
Government	1.3	1.6	1.4	0.1	0.6	0.4	0.5	0.9	0.7
Employer	0.6	0.3	0.4	0.1	0.2	0.1	0.3	0.2	0.2
Household member's employer	1.7	1.7	1.7	1.0	0.7	0.9	1.2	1.1	1.1
Health insurance	49.3	52.9	51.2	34.1	36.5	35.4	39.1	42.1	40.7
Other	9.0	7.5	8.2	11.0	7.9	9.4	10.4	7.8	9.0
Total	100	100	100	100	100	100	100	100	100

The importance of health insurance as a source of financing health care expenses is however more pronounce in the urban areas (51.2%) than in the rural localities (35.4%). In the rural areas household members and other relatives are the predominant source of payment for medical bills (53.8%). The distribution remains relatively the same for both males and females in both rural and urban localities.

4.3. Fertility, pregnancy, and pre-natal care

Women's fertility is very important as it determines birth outcomes and a nation's population growth generally. This section focuses on pregnancy status of women of reproductive age (15-49 years) as captured in the data, pregnancy outcomes, and use of prenatal care in the last 12 months preceding the data collection exercise.

The data shows that 70 percent of women of reproductive age reported they had ever been pregnant (Table 4.8). In the rural areas the proportion of women who reported as having ever been pregnant (74.6%) is higher than reported in the urban areas (63.3%). The distribution is particularly higher for women aged between 30 and 49 years in both rural and urban areas. As expected, only one out of ten respondents aged between 15 and 19 years reported having ever been pregnant. This is only slightly higher in the rural areas (13.2%) but significantly lower in urban areas (7.3%).

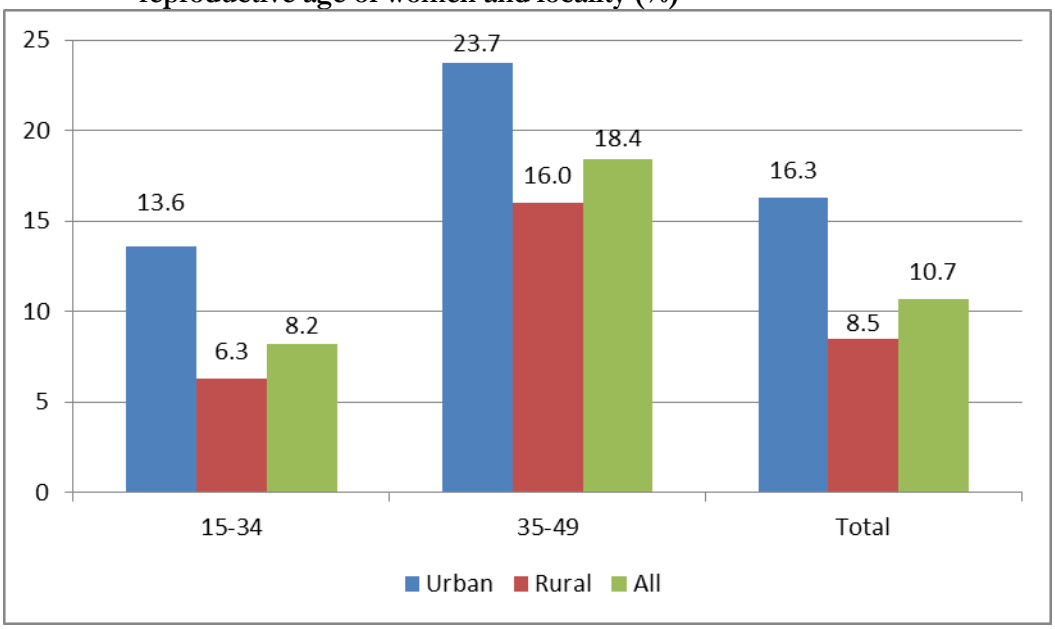
Table 4-8 Pregnancy status of women aged 15-49 years (proportions by age and locality)

Age group	Ever pregnant			Pregnant during previous 12months			Currently pregnant		
	Urban	Rural	All	Urban	Rural	All	Urban	Rural	All
15-19	7.3	13.2	11.0	2.3	3.6	3.1	0.9	2.9	2.1
20-24	32.4	62.6	49.4	7.4	19.5	14.2	4.5	8.9	7.0
25-29	61.2	86.9	76.9	10.3	21.8	17.3	10.3	10.5	10.4
30-34	86.0	93.9	90.6	15.5	22.6	19.6	8.1	9.8	9.1
35-39	89.8	96.2	93.6	9.8	14.1	12.3	3.4	6.8	5.5
40-44	91.0	95.3	93.5	3.5	6.5	5.3	2.2	2.8	2.5
45-49	96.2	97.2	96.8	1.7	2.3	2.1	0.0	0.8	0.5
Total	63.3	74.6	70.0	7.4	12.9	10.7	4.3	6.2	5.4

Considering only the last 12 months prior to the interview, 10.7 percent indicated as having been pregnant. This again is slightly higher in the rural areas than in the urban areas and high among women between the ages of 20 and 34 years. As of the time of the interview 5.4% of all women within the reproductive age group said they were pregnant. The highest proportion of women pregnant at the time of interview was 10.4 percent for women aged 25-29. The distribution in terms of rural and urban areas was not substantially different.

Pregnancy outcomes are seen in terms of the percentage of all women who indicated they were pregnant the last 12 months preceding the interview whose birth resulted in a live birth or otherwise (still birth, miscarriage, abortion, etc.). On the average an impressive percentage of pregnancies resulted in live births as only one out of ten reported having suffered no-live birth (Figure 4.2). Similar finding was reported in the GLSS report of 2005/06. The percentage of women who suffered no-live births is predominantly located in the urban areas. The percentage of women whose pregnancies did not result in a live birth in urban areas is indeed two times that suffered in rural areas. In terms of age of women, the younger age group (15-34 years) suffer the less pregnancy loses (8.2%) as compared with the more matured age group between 35 and 49 (18.4%) even in rural areas as well.

Figure 4.2 Proportion of pregnancies in the last 12 months not resulting in a live birth, by reproductive age of women and locality (%)



Attendance to prenatal care is one way by which women can reduce their chances of losing pregnancy to stillbirth or miscarriage. Use of prenatal care in the last 12 months prior to the as observed in the data is high. Nearly nine out of ten women who indicated they were pregnant 12 months ago received prenatal care (Table 4.9). It is particularly high for women in the last years of their reproductive cycle (45-49 years) especially in urban areas. Indeed all women aged 45-49 years in urban areas who reported being pregnant during the past 12 months received prenatal care. The only category of women that is slightly low in the use of prenatal care in comparison to other women is the much younger age group (15-19 years).

Table 4-9 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	81.6	72.3	74.5
20-24	79.6	94.3	90.7
25-29	84.2	90.5	88.6
30-34	93.6	87.9	89.9
35-39	90.8	86.2	87.6
40-44	79.2	83.5	82.1
45-49	100.0	88.3	91.3
Total	87.2	88.4	88.0

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 Ghana, about 9.02 million 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). This is comparable to GLSS5's figure of 9.72 million people.

Generally as expected, the economic activity rates, also called labour force participation rates of people aged between 25 and 44 is the highest (32.3 percent) of all age groups (Tables 5.1 and 5.2), followed by people aged between 7-14 (21.0 percent) and 45-64 (20.0 percent). The least economically active were those above 65 years. 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 5 (GLSS5). 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 7-14 and 25-44 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	319,550.5	348,873.3	649,692.7	578,862.8	969,243.2	927,736.1	1,896,979.0	21.9	20.2	21.0
15-24	367,704.2	429,424.4	438,018.9	471,614.2	805,723.1	901,038.5	1,706,762.0	18.2	19.6	18.9
25-44	697,069.9	728,485.9	747,617.2	737,270.2	1,444,687.0	1,465,756.0	2,910,443.0	32.6	32.0	32.3
45-64	385,170.3	399,812.1	502,870.7	515,435.1	888,041.0	915,247.3	1,803,288.0	20.0	20.0	20.0
65+	110,153.4	137,827.6	215,035.2	239,135.9	325,188.7	376,963.5	702,152.1	7.3	8.2	7.8
Total	1,879,648	2,044,423	2,553,235	2,542,318	4,432,883	4,586,741	9,019,624	100	100	100

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

Age in groups	Male			Female			All		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
7-14	17.0	25.5	21.9	17.1	22.8	20.2	17.0	24.1	21.0
15-24	19.6	17.2	18.2	21.0	18.6	19.6	20.3	17.9	18.9
25-44	37.1	29.3	32.6	35.6	29.0	32.0	36.3	29.1	32.3
45-64	20.5	19.7	20.0	19.6	20.3	20.0	20.0	20.0	20.0
65+	5.9	8.4	7.3	6.7	9.4	8.2	6.3	8.9	7.8
Total	100	100	100	100	100	100	100	100	100

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 percents 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										
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong-Ahafo	Northern	Upper East	Upper West	Total
Male											
7-14	22.0	22.4	13.5	21.2	28.6	23.5	26.3	27.3	0.0	0.0	21.9
15-24	18.5	16.3	15.7	19.8	17.2	22.0	18.0	13.2	6.0	9.9	18.2
25-44	32.7	28.4	42.8	28.0	29.1	30.4	27.4	32.1	48.4	80.5	32.6
45-64	20.9	23.4	21.1	21.3	16.9	17.7	20.9	21.4	42.2	4.8	20.0
65+	6.0	9.6	6.9	9.7	8.2	6.5	7.5	6.1	3.4	4.8	7.3
All	100	100	100	100	100	100	100	100	100	100	100
Female											
7-14	20.0	19.0	18.1	13.0	23.8	22.8	20.8	27.7	4.3	0.0	20.2
15-24	25.2	14.9	16.3	18.6	18.8	22.4	21.4	20.7	9.1	0.0	19.6
25-44	28.6	29.8	37.9	36.5	28.1	28.7	31.6	31.3	33.8	73.4	32.0
45-64	21.1	23.5	22.4	18.7	19.2	18.8	16.7	13.3	40.9	26.6	20.0
65+	5.1	12.8	5.4	13.2	10.0	7.3	9.4	7.2	11.9	0.0	8.2
All	100	100	100	100	100	100	100	100	100	100	100
Both Sexes											
7-14	21.0	20.6	15.9	17.1	26.2	23.1	23.6	27.5	1.8	0.0	21.0
15-24	21.8	15.5	16.0	19.2	18.0	22.2	19.7	16.8	7.3	8.4	18.9
25-44	30.7	29.1	40.2	32.2	28.6	29.5	29.5	31.7	42.4	79.4	32.3
45-64	21.0	23.5	21.8	20.0	18.1	18.2	18.8	17.4	41.7	8.2	20.0
65+	5.6	11.3	6.1	11.4	9.1	6.9	8.5	6.6	6.9	4.1	7.8
All	100	100	100	100	100	100	100	100	100	100	100

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 (63.8 percent) are Self employed/Contributing family workers both on farm and non-farm. This is a bit higher than the 55% for the GLSS5 because the 55% represented only the self employed. Paid employees outside of their households followed with 30.1 percent, whilst other contributing family workers and Apprentice recorded 5.4 and 0.7 percents respectively. Among both rural and urban dwellers, the proportion of females who are Self employed/Contributing family workers is higher than that of males just as was found in the GLSS5 report. While this is also true for other contributing family workers and apprenticeship it is not 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 all regions for Employees but dominate in only Greater Accra, Volta and Northern regions for Apprentice.

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	54.4	30.2	42.0	30.2	10.4	20.1	41.2	19.5	30.1
Self employed/Contributing Family worker on farm/non-farm	41.4	64.0	53.0	64.3	81.2	72.9	53.9	73.3	63.8
Other Contributing Family worker	3.8	5.2	4.5	4.7	7.5	6.1	4.3	6.5	5.4
Apprentice	0.3	0.6	0.4	0.8	0.9	0.8	0.6	0.7	0.7
Total	100	100	100	100	100	100	100	100	100

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			Eastern		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee	42.7	15.7	29.5	47.8	18.5	32.3	59.5	38.7	48.8	25.2	10.0	17.3	25.5	10.9	17.8
Self employed/Contributing Family worker on farm/non-farm	51.4	77.4	64.1	43.4	69.6	57.3	37.1	56.4	47.0	65.9	78.2	72.3	65.5	77.8	72.0
Other Contributing Family worker	5.5	6.2	5.8	8.1	10.6	9.4	2.5	4.6	3.6	8.1	11.1	9.6	8.4	10.4	9.5
Apprentice	0.4	0.7	0.5	0.7	1.2	1.0	0.9	0.3	0.6	0.9	0.8	0.8	0.6	1.0	0.8
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Ashanti			Brong-Ahafo			Northern			Upper East			Upper West		
Employee	34.9	13.2	23.8	36.7	11.4	23.6	39.5	19.5	30.0	100.0	100.0	100.0	100.0	100.0	100.0
Self employed/Contributing Family worker on farm/non-farm	62.4	80.2	71.5	62.1	86.4	74.7	58.0	78.4	67.7	0.0	0.0	0.0	0.0	0.0	0.0
Other Contributing Family worker	2.2	5.5	3.9	1.2	2.2	1.7	2.5	1.4	2.0	0.0	0.0	0.0	0.0	0.0	0.0
Apprentice	0.6	1.1	0.8	0.0	0.0	0.0	0.0	0.8	0.4	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

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 (18.9 percent) followed by Service/Sales workers (13.7 percent). Also, a significant number of people (24.7%) in rural areas are into agriculture and fishing than people in urban areas (4.0%). Across the two localities, however, the proportion of males who are agriculture/fishery workers is more than the proportion of females. Elementary occupations include a sub group of all labourers in the mining, construction, manufacturing and transport sectors of the economy.

Craft and related trade workers came after Service/sales workers with a proportion of 12.8 percent and then Technical and associate professionals followed with 12.2 percent. The respective locality proportions are higher for urban (9.0 percent) than rural (8.1 percent) communities for elementary occupation. Table 5.6 also shows that services/sales workers, elementary occupation, clerks, technical and associate professionals, 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 (%)

	Urban			Rural			All		
Main occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/manager	2.3	0.2	1.5	0.5	0.0	0.4	1.6	0.1	1.1
Professionals	14.5	20.4	16.7	19.1	35.0	22.9	16.3	24.3	18.9
Technical and associate professionals	13.4	15.2	14.1	8.6	9.5	8.8	11.5	13.7	12.2
Clerks	6.0	10.5	7.7	4.2	2.9	3.9	5.3	8.5	6.3
Service/sales workers	10.5	30.7	18.0	3.1	15.0	6.0	7.6	26.5	13.7
Agric/fishery workers	5.2	1.9	4.0	26.8	18.0	24.7	13.8	6.1	11.3
Craft and related trade workers	17.7	6.3	13.5	12.5	8.4	11.5	15.6	6.8	12.8
Plant and machine operators	13.7	2.3	9.5	15.5	0.0	11.7	14.4	1.7	10.3
Elementary occupation	7.4	11.6	9.0	7.0	11.4	8.1	7.2	11.6	8.6
Armed/Security personnel	9.3	1.0	6.3	2.8	0.0	2.1	6.7	0.8	4.8
Total	100	100	100	100	100	100	100	100	100

Regionally, Table 5.7 confirms that the proportion of people who are agriculture/fishery workers is far higher than proportions for most of the other categories of main occupation. In Central and Brong-Ahafo regions for instance, agric/fishery workers recorded the highest of 38.9% and 30.2% respectively. In Western (14.7%) and Eastern (11.8%) regions, agric and fishery workers recorded the third highest proportions showing the strong nature of agriculture in Ghana. Greater Accra recorded a very low proportion for agric and fishery workers (2.1%). With the exception of Volta and Western where females dominate the agric 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 (%)

	Region														
	Western			Central			Greater Accra			Volta			Eastern		
Main occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/manager	1.4	1.6	1.4	0.0	0.0	0.0	2.0	0.0	1.2	0.0	0.0	0.0	2.3	0.0	1.6
Professionals	9.8	33.3	15.5	10.1	15.7	11.9	13.1	12.6	12.9	23.5	35.2	26.7	16.5	26.7	19.7
Technical and associate professionals	12.4	8.1	11.3	7.9	8.2	8.0	19.3	21.0	20.0	9.4	0.0	6.8	5.7	19.5	10.1
Clerks	0.5	3.3	1.2	2.0	7.7	3.8	6.6	12.2	8.8	2.0	0.0	1.5	8.8	7.0	8.2
Service/sales workers	8.9	17.1	10.9	4.5	29.5	12.3	11.2	31.2	19.2	4.9	30.9	12.1	4.9	21.2	10.1
Agric/fishery workers	14.4	15.8	14.7	49.4	15.7	38.9	2.6	1.5	2.1	6.3	17.3	9.3	12.6	10.2	11.8
Craft and related trade workers	21.3	15.1	19.9	10.8	8.3	10.0	17.2	7.3	13.2	16.9	0.0	12.2	16.1	7.3	13.3
Plant and machine operators	14.9	0.0	11.4	13.4	0.0	9.2	11.3	3.7	8.2	11.7	0.0	8.5	15.5	0.0	10.6
Elementary occupation	11.5	5.7	10.1	1.9	14.9	6.0	6.1	8.9	7.2	17.3	16.6	17.1	7.8	8.0	7.9
Armed/Security personnel	4.9	0.0	3.7	0.0	0.0	0.0	10.7	1.7	7.1	8.0	0.0	5.8	9.7	0.0	6.6
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Ashanti			Brong-Ahafo			Northern			Upper East			Upper West		
Main occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislator/manager	2.0	0.0	1.5	0.0	0.0	0.0	3.7	0.0	2.7	6.6	0.0	4.0	0.0	0.0	0.0
Professionals	19.0	38.1	24.3	17.4	46.9	24.9	47.5	62.5	51.5	30.2	22.3	27.1	43.1	73.4	48.0
Technical and associate professionals	7.2	3.8	6.2	2.8	7.1	3.9	5.9	0.0	4.3	13.4	23.4	17.3	10.1	0.0	8.5
Clerks	6.3	4.3	5.8	6.1	3.0	5.3	5.0	11.7	6.8	15.4	22.3	18.1	0.0	0.0	0.0
Service/sales workers	7.1	27.9	12.9	3.1	5.8	3.8	2.1	18.0	6.4	11.6	17.2	13.8	0.0	26.6	4.3
Agric/fishery workers	10.3	3.1	8.3	35.9	13.0	30.2	7.6	0.0	5.6	0.0	0.0	0.0	0.0	0.0	0.0
Craft and related trade workers	21.2	7.5	17.4	0.6	0.0	0.4	5.3	0.0	3.8	4.4	0.0	2.6	10.1	0.0	8.5
Plant and machine operators	18.7	0.0	13.5	20.2	0.0	15.1	6.1	0.0	4.5	11.1	0.0	6.7	24.5	0.0	20.6
Elementary occupation	4.6	15.3	7.6	8.1	24.1	12.1	11.2	7.8	10.3	4.1	14.8	8.3	12.1	0.0	10.2
Armed/Security personnel	3.7	0.0	2.7	5.7	0.0	4.3	5.6	0.0	4.1	3.5	0.0	2.1	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

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, manufacturing, transport and communications and agriculture sector employs the majority of people. Table 5.8 shows that the education sector alone employs 17.5 percent of the people, with the proportion higher for males than females in each locality.

The proportion of paid employees in agriculture is about 20.6 percent for rural areas, nine times the proportion in urban areas (2.3 percent). It can be seen from the table that the manufacturing industry employs the next highest proportion (17.4 percent) of people and relatively more people are employed in urban areas than in rural areas. The majority of people employed in the manufacturing sector are males and this is true for the respective localities. Thus, in all localities, while the manufacturing sector absorbs more of the male population, the education sector also absorbs more of the female population.

The proportion of males engaged in the transport and communication industry (12.6%) as well as the Agriculture industry (10.6%) which are the third largest industries is higher than that of females (0.8% and 4.9% respectively) in both localities. This pattern is also observed for the other categories of main occupation with the exception of trade, hotels and restaurants, health and social work, and other community services.

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

	Urban			Rural			All		
Industry of occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture	3.2	0.6	2.3	22.0	16.4	20.6	10.6	4.9	8.8
Fishing	4.5	1.2	3.3	6.4	1.6	5.2	5.3	1.3	4.0
Mining	1.7	0.5	1.3	3.7	3.7	3.7	2.5	1.3	2.1
Manufacturing	24.1	12.2	19.7	15.1	7.4	13.2	20.5	10.9	17.4
Trade	6.3	12.3	8.5	3.7	4.8	4.0	5.3	10.3	6.9
Hotels and restaurant	3.9	14.9	7.9	0.3	8.0	2.2	2.5	13.0	5.9
Transport and communication	12.2	1.1	8.1	13.2	0.0	10.0	12.6	0.8	8.8
Financial services	2.3	2.5	2.4	1.8	0.8	1.5	2.1	2.0	2.1
Real estate	8.6	4.1	7.0	1.9	1.1	1.7	6.0	3.3	5.1
Public administration	9.0	4.6	7.4	3.2	0.4	2.5	6.7	3.5	5.7
Education	11.5	21.5	15.1	17.3	36.3	21.9	13.8	25.5	17.5
Health and social work	2.5	10.7	5.5	2.1	8.5	3.6	2.4	10.1	4.8
Other community services	7.6	11.8	9.1	7.4	9.0	7.8	7.5	11.0	8.6
Activities of private households	2.4	2.3	2.4	2.0	2.2	2.0	2.3	2.3	2.3
Extra-territorial organizations	0.3	0.0	0.2	0.0	0.0	0.0	0.2	0.0	0.1
Total	100	100	100	100	100	100	100	100	100

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

	Western			Central			Greater Accra			Volta			Eastern		
Industry of occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture	9.7	15.8	11.1	13.4	6.3	11.1	2.8	0.0	1.7	5.1	17.3	8.4	13.6	10.2	12.6
Fishing	6.6	0.0	5.0	36.6	5.0	26.6	3.0	1.9	2.6	2.4	0.0	1.7	0.0	0.0	0.0
Mining	10.6	10.7	10.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	0.0	4.4
Manufacturing	18.4	8.5	16.1	10.1	21.7	13.8	28.1	16.1	23.3	23.1	0.0	16.7	17.7	2.8	13.0
Trade	5.5	8.7	6.3	5.8	14.5	8.5	5.8	8.6	6.9	1.2	7.2	2.9	4.9	12.3	7.3
Hotels and restaurant	2.7	3.7	2.9	1.4	6.2	2.9	4.9	18.7	10.4	0.0	26.0	7.2	0.0	9.7	3.1
Transport and communication	10.9	0.0	8.3	11.1	3.6	8.8	11.5	1.1	7.4	14.2	0.0	10.3	9.5	0.0	6.5
Financial services	3.2	1.6	2.8	0.0	3.0	0.9	2.4	1.3	2.0	3.6	0.0	2.6	3.0	8.1	4.7
Real estate	7.0	1.6	5.7	0.0	0.0	0.0	7.7	5.3	6.8	8.5	0.0	6.2	3.4	4.6	3.8
Public administration	4.6	0.0	3.5	0.0	0.0	0.0	11.0	5.8	8.9	6.0	0.0	4.3	11.2	3.7	8.8
Education	12.3	39.1	18.8	13.3	18.1	14.9	9.5	20.5	13.8	18.0	35.5	22.8	14.9	23.1	17.5
Health and social work	0.0	4.3	1.0	0.0	5.0	1.6	3.5	9.7	6.0	4.8	2.7	4.2	2.8	13.8	6.3
Other community services	6.5	1.6	5.3	8.3	16.6	10.9	7.9	9.2	8.4	7.8	2.7	6.4	9.0	9.5	9.2
Activities of private households	2.1	4.3	2.7	0.0	0.0	0.0	1.4	2.0	1.7	5.4	8.5	6.3	3.5	2.2	3.1
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
	Ashanti			Brong-Ahafo			Northern			Upper East			Upper West		
Industry of occupation	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture	11.8	4.1	9.7	36.2	13.0	30.3	9.8	0.0	7.1	7.7	0.0	4.7	0.0	0.0	0.0
Fishing	0.5	0.0	0.4	0.6	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mining	3.9	3.2	3.7	1.1	0.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing	22.2	6.1	17.7	9.5	0.0	7.1	8.4	0.0	6.1	7.7	0.0	4.7	19.4	0.0	16.3
Trade	8.9	15.5	10.7	0.0	8.6	2.2	2.4	8.7	4.1	8.4	0.0	5.1	0.0	0.0	0.0
Hotels and restaurant	1.4	10.0	3.9	2.1	0.0	1.6	0.0	5.9	1.6	3.9	5.4	4.5	0.0	26.6	4.3
Transport and communication	14.5	0.0	10.4	18.4	0.0	13.7	3.8	0.0	2.8	17.6	0.0	10.7	15.2	0.0	12.8
Financial services	0.5	1.2	0.7	1.1	1.9	1.3	2.4	0.0	1.7	14.6	11.4	13.4	5.1	0.0	4.3
Real estate	4.4	0.0	3.1	5.6	0.0	4.2	8.7	5.9	7.9	17.6	16.3	17.1	0.0	0.0	0.0
Public administration	4.6	1.7	3.7	2.3	0.0	1.7	7.8	10.1	8.4	7.1	6.0	6.7	0.0	0.0	0.0
Education	13.6	25.2	16.9	16.8	39.8	22.6	41.4	43.3	41.9	15.4	28.3	20.5	43.1	73.4	48.0
Health and social work	2.4	15.0	5.9	0.0	15.4	3.9	5.2	14.9	7.8	3.5	6.0	4.5	5.1	0.0	4.3
Other community services	7.9	15.8	10.1	3.9	21.3	8.3	9.1	7.8	8.7	4.1	26.5	13.0	12.1	0.0	10.2
Activities of private households	3.5	2.3	3.1	2.5	0.0	1.9	1.3	3.4	1.9	0.0	0.0	0.0	0.0	0.0	0.0
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Table 5.9 shows that in terms of the sex distribution within occupations, there is not much difference across regions. Education industry dominates in terms regional distribution. It is highest for Western (18.8%), Volta (22.8%), Eastern (17.5%), Northern (41.9%), Upper East (20.5%) and Upper West (48.0%) regions. The second dominating industry was manufacturing which was highest for Greater Accra (23.3%) and Ashanti (17.7%) regions. Fishing dominated in the Central region with 26.6% whilst Brong-Ahafo recorded highest for agriculture with 30.3%. Of the dominating industries for all the regions, females dominated for education whilst males dominated fishing and agriculture. Manufacturing was dominated by males in both Greater Accra and Ashanti 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 40 to 49 hours in the previous seven days, followed by those who worked for 30-39 hours ((consistent with GLSS5). About 34.5% 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 GLSS5 figure of 51.9%. This 34.5% is a reflection of the existence of underemployment in the labour force. In the urban areas, majority (36.4%) worked for 40-49 hours followed by those who worked for 70+ hours (15.8%) whilst those who worked for more than 40-49 still dominated the rural areas followed by 30-39 hours. For the paid employees and for those who worked for 40 to 49 hours, technical and associate professionals (42.5%) recorded the highest proportion among all types of main occupation followed by clerks (40.6%), Professionals (35.8%), Legislator/manager and then service/sales workers (33.3%) in that order.

Majority of agricultural workers (22.1%) in all localities worked for 40-49 hours per week with 24.6% in rural areas working for these same hours. In the urban areas, the majority of 27.2% worked for 30-39 hours in the same agricultural industry. The proportions of technical and associate professionals, clerks, professionals, legislator/manager and services/sales workers who worked for 40 to 49 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 (26.2%) worked for 40-49 hours whilst the majority (25.6%) in the rural areas worked for lesser hours between 10 and 19 hours per week. Correspondingly, while none of the legislator/managers worked for less than 29 hours in rural communities, about 8.6% worked for 20-29 hours in urban communities. In the regions, the proportions reported are not so different from those reported in rural/urban localities. Majority of people in the ten regions worked for 40 to 49 hours. This was followed by the 30-39 and 70+ hours interchangeably. In Ashanti and Upper West regions, majority worked for 30-39 hours whilst majority in Central region 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 (%)

Main occupation	Hours worked in the last 7 days								
	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total
Urban									
Legislator/manager	0.0	0.0	8.6	21.3	38.8	20.7	10.7	0.0	100
Professionals	3.4	4.2	10.8	19.5	41.5	7.2	6.3	7.1	100
Technical and associate professionals	1.6	6.5	10.6	11.2	47.5	11.0	5.3	6.3	100
Clerks	2.6	1.8	1.9	12.0	47.0	9.3	13.8	11.5	100
Service/sales workers	1.8	4.4	7.0	6.0	36.4	8.6	20.8	15.1	100
Agric/fishery workers	0.0	7.1	0.0	27.2	13.2	3.7	23.9	25.0	100
Craft and related trade workers	3.8	0.9	8.3	16.8	38.9	13.1	12.8	5.3	100
Plant and machine operators	0.5	3.1	3.3	6.6	33.8	8.7	13.7	30.3	100
Elementary occupation	2.1	3.4	15.3	18.2	26.2	12.4	4.6	18.0	100
Armed/Security personnel	3.0	0.0	0.0	0.8	16.4	17.9	6.4	55.5	100
Total	2.3	3.5	7.5	12.7	36.4	10.4	11.4	15.8	100
Rural									
Legislator/manager	0.0	0.0	0.0	21.3	0.0	0.0	53.6	25.1	100
Professionals	4.1	5.5	13.5	38.5	28.3	2.8	1.1	6.1	100
Technical and associate professionals	0.0	2.9	9.3	49.9	27.8	3.1	3.2	3.9	100
Clerks	3.3	15.1	14.5	14.5	17.9	2.5	20.9	11.4	100
Service/sales workers	3.4	12.9	1.7	13.2	17.4	6.6	18.2	26.6	100
Agric/fishery workers	5.8	10.3	22.4	18.5	24.6	7.4	1.6	9.4	100
Craft and related trade workers	2.3	7.8	9.5	21.0	18.7	23.0	5.3	12.5	100
Plant and machine operators	0.0	7.0	5.8	8.8	17.9	11.2	14.6	34.9	100
Elementary occupation	10.2	25.6	19.5	13.5	17.0	2.6	2.8	8.7	100
Armed/Security personnel	0.0	0.0	0.0	5.8	0.0	11.4	0.0	82.8	100
Total	3.8	9.2	13.5	23.7	22.4	7.6	5.6	14.2	100
All									
Legislator/manager	0.0	0.0	7.6	21.3	34.5	18.5	15.4	2.8	100
Professionals	3.7	4.8	12.0	27.7	35.8	5.3	4.0	6.7	100
Technical and associate professionals	1.2	5.6	10.3	21.0	42.5	9.0	4.8	5.7	100
Clerks	2.8	4.8	4.7	12.6	40.6	7.8	15.4	11.5	100
Service/sales workers	2.1	5.8	6.1	7.2	33.3	8.2	20.3	17.0	100
Agric/fishery workers	4.5	9.6	17.4	20.5	22.1	6.5	6.6	12.9	100
Craft and related trade workers	3.4	3.1	8.7	18.1	32.5	16.2	10.4	7.6	100
Plant and machine operators	0.3	4.6	4.3	7.5	27.4	9.7	14.1	32.1	100
Elementary occupation	4.8	10.7	16.7	16.6	23.1	9.2	4.0	14.9	100
Armed/Security personnel	2.6	0.0	0.0	1.5	14.1	17.0	5.6	59.2	100
Total	2.8	5.5	9.6	16.6	31.4	9.4	9.3	15.3	100

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	70+	Total
	Western										Central							
Legislator/manager	0.0	0.0	0.0	0.0	100	0.0	0.0	0.0	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professionals	10.8	0.0	3.7	22.0	63.6	0.0	0.0	0.0	100	0.0	26.3	11.7	28.8	7.1	10.9	0.0	15.3	100
Technical and associate professionals	3.5	13.7	21.1	14.1	35.1	3.5	9.0	0.0	100	0.0	10.0	34.5	55.6	0.0	0.0	0.0	0.0	100
Clerks	0.0	0.0	0.0	0.0	100	0.0	0.0	0.0	100	0.0	0.0	0.0	11.2	48.8	0.0	28.7	11.2	100
Service/sales workers	9.4	0.0	9.4	0.0	6.2	25.1	28.8	21.2	100	0.0	11.3	11.3	11.3	4.6	0.0	32.4	29.1	100
Agric/fishery workers	0.0	13.8	27.2	25.1	20.4	0.0	8.1	5.4	100	3.3	8.0	3.3	16.7	13.2	5.6	16.0	34.1	100
Craft and related trade workers	1.9	6.8	7.4	31.0	23.0	8.0	11.1	11.0	100	0.0	5.2	0.0	21.7	33.7	20.0	19.5	0.0	100
Plant and machine operators	0.0	16.4	0.0	6.6	39.3	17.1	3.9	16.8	100	4.6	15.3	29.9	12.8	0.0	0.0	17.2	20.2	100
Elementary occupation	7.2	23.6	14.7	16.2	16.8	0.0	14.2	7.2	100	0.0	30.3	21.6	26.4	12.2	9.4	0.0	0.0	100
Armed/Security personnel	28.7	0.0	0.0	0.0	0.0	0.0	0.0	71.3	100	0.0	0.0	0.0	0.0	0.0	0.0	100	0.0	100
Total	5.5	9.1	10.8	17.1	29.3	6.9	9.7	11.6	100	1.7	11.8	10.4	20.9	12.5	6.0	15.6	21.2	100
		Greater Accra								Volta								
Legislator/manager	0.0	0.0	0.0	48.4	23.1	28.5	0.0	0.0	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professionals	0.7	4.3	7.9	16.5	46.9	9.9	6.0	7.9	100	0.0	10.3	8.9	28.3	23.9	6.4	0.0	22.3	100
Technical and associate professionals	0.0	2.9	8.7	22.7	48.6	8.0	4.2	5.0	100	0.0	0.0	11.0	0.0	36.8	29.6	0.0	22.6	100
Clerks	0.0	0.0	2.9	8.7	45.9	10.2	13.5	18.8	100	0.0	0.0	0.0	59.3	0.0	0.0	40.7	0.0	100
Service/sales workers	0.0	3.0	6.4	8.7	52.3	4.0	17.3	8.3	100	0.0	15.6	0.0	5.1	20.7	20.7	38.0	0.0	100
Agric/fishery workers	0.0	16.4	0.0	30.2	42.0	11.4	0.0	0.0	100	0.0	11.0	36.7	6.5	27.2	18.7	0.0	0.0	100
Craft and related trade workers	2.4	0.0	6.5	13.5	48.6	15.4	11.7	1.8	100	0.0	6.6	24.9	0.0	25.9	35.4	0.0	7.2	100
Plant and machine operators	0.0	0.0	3.6	5.5	40.9	8.8	12.6	28.8	100	0.0	0.0	0.0	43.8	6.0	0.0	21.6	28.7	100
Elementary occupation	0.0	7.2	19.3	16.0	36.1	13.2	0.0	8.3	100	0.0	12.0	11.8	3.3	26.1	13.2	8.7	24.9	100
Armed/Security personnel	0.0	0.0	0.0	0.0	19.0	25.3	2.5	53.2	100	0.0	0.0	0.0	0.0	0.0	14.3	25.5	60.2	100
Total	0.4	2.5	6.7	13.6	44.3	11.0	8.6	13.0	100	0.0	8.5	11.7	14.2	22.0	15.3	10.0	18.5	100

Table 5-12 Hours worked per week, by main occupation of currently employed (paid employees) 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	70+	Total
	Eastern									Ashanti								
Legislator/manager	0.0	0.0	34.6	0.0	65.4	0.0	0.0	0.0	100	0.0	0.0	15.8	0.0	13.6	27.3	43.4	0.0	100
Professionals	2.7	3.9	26.5	35.4	24.6	0.0	0.0	7.1	100	8.0	0.0	7.9	50.5	20.7	5.6	6.0	1.3	100
Technical and associate professionals	0.0	0.0	7.7	12.0	63.2	4.1	9.3	3.8	100	10.7	20.8	0.0	4.9	25.9	15.3	9.9	12.6	100
Clerks	21.9	16.2	10.3	4.2	23.1	12.6	11.7	0.0	100	0.0	17.7	6.0	28.3	27.0	0.0	21.2	0.0	100
Service/sales workers	9.0	15.3	5.9	12.3	10.1	0.0	4.8	42.6	100	4.0	8.8	2.8	4.4	15.1	15.6	21.3	28.0	100
Agric/fishery workers	15.1	8.5	30.0	14.5	23.5	8.3	0.0	0.0	100	5.3	19.6	25.2	29.2	5.9	0.0	2.6	12.2	100
Craft and related trade workers	5.9	12.6	7.0	23.7	25.5	18.0	0.0	7.4	100	7.5	0.0	13.4	17.4	13.4	18.9	11.2	18.3	100
Plant and machine operators	0.0	0.0	0.0	21.8	12.8	10.7	23.4	31.4	100	0.0	0.0	0.0	0.0	29.3	5.2	12.2	53.4	100
Elementary occupation	22.3	24.2	18.8	14.3	13.4	0.0	0.0	7.0	100	6.9	0.0	14.3	32.2	8.4	4.5	6.2	27.5	100
Armed/Security personnel	0.0	0.0	0.0	0.0	16.3	6.2	0.0	77.6	100	0.0	0.0	0.0	0.0	24.5	15.4	0.0	60.1	100
Total	7.8	8.4	14.3	18.0	24.7	6.1	4.7	16.0	100	5.3	5.3	8.6	22.6	18.2	9.3	11.1	19.8	100
	Brong-Ahafo									Northern								
Legislator/manager	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	0.0	0.0	42.1	0.0	57.9	0.0	100
Professionals	2.8	3.2	21.5	13.7	46.1	0.0	4.2	8.6	100	5.8	10.0	20.0	20.2	31.6	3.9	8.5	0.0	100
Technical and associate professionals	0.0	0.0	0.0	42.3	21.2	36.6	0.0	0.0	100	0.0	0.0	0.0	0.0	60.0	0.0	0.0	40.0	100
Clerks	8.1	0.0	9.5	9.5	56.6	0.0	8.2	8.2	100	0.0	0.0	13.5	0.0	39.9	23.3	0.0	23.3	100
Service/sales workers	0.0	0.0	0.0	0.0	69.1	0.0	19.7	11.3	100	0.0	0.0	0.0	18.4	67.2	14.5	0.0	0.0	100
Agric/fishery workers	6.6	2.4	22.5	21.8	36.2	10.6	0.0	0.0	100	0.0	0.0	27.4	0.0	44.1	0.0	28.5	0.0	100
Craft and related trade workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100	0.0	44.3	0.0	0.0	55.7	0.0	0.0	0.0	100
Plant and machine operators	0.0	13.1	6.0	3.8	10.4	16.5	22.5	27.6	100	0.0	0.0	0.0	0.0	0.0	52.0	0.0	48.0	100
Elementary occupation	10.8	5.4	12.6	11.6	23.5	19.5	0.0	16.5	100	0.0	12.3	9.7	0.0	12.3	0.0	10.3	55.5	100
Armed/Security personnel	0.0	0.0	0.0	10.1	0.0	0.0	18.8	71.1	100	0.0	0.0	0.0	29.1	0.0	0.0	0.0	71.0	100
Total	4.4	4.2	15.2	14.4	33.4	9.4	6.6	12.4	100	2.9	8.1	13.6	13.1	33.0	6.3	8.6	14.5	100

Table 5-13 Hours worked per week, by main occupation of currently employed (paid employees) 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	70+	Total
	Upper East									Upper West								
Legislator/manager	0.0	0.0	0.0	45.9	0.0	0.0	0.0	54.2	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professionals	0.0	0.0	12.9	0.0	87.1	0.0	0.0	0.0	100	0.0	0.0	0.0	56.4	34.4	9.3	0.0	0.0	100
Technical and associate professionals	0.0	13.7	0.0	13.7	50.9	12.4	0.0	9.3	100	0.0	0.0	50.0	0.0	0.0	50.0	0.0	0.0	100
Clerks	0.0	0.0	0.0	19.0	32.7	17.1	31.1	0.0	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Service/sales workers	0.0	0.0	17.8	0.0	15.6	0.0	15.6	51.0	100	0.0	0.0	100	0.0	0.0	0.0	0.0	0.0	100
Agric/fishery workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Craft and related trade workers	0.0	0.0	0.0	0.0	100	0.0	0.0	0.0	100	0.0	0.0	0.0	100	0.0	0.0	0.0	0.0	100
Plant and machine operators	0.0	0.0	35.5	0.0	32.3	32.3	0.0	0.0	100	0.0	20.7	0.0	0.0	58.6	20.7	0.0	0.0	100
Elementary occupation	0.0	0.0	29.6	0.0	70.4	0.0	0.0	0.0	100	0.0	0.0	100	0.0	0.0	0.0	0.0	0.0	100
Armed/Security personnel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100	100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	2.5	11.2	7.3	51.0	7.2	6.9	13.8	100	0.0	4.1	17.9	38.2	27.4	12.4	0.0	0.0	100

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 (37.8%) working for 30-39 hours whilst fishing had its majority (32.0%) working for 70+ hours. Mining and trade had its majority (23.8% and 33.1% respectively) working for 60-69 hours with manufacturing's majority (40.7%). Comparing urban to rural areas, agriculture had its majority of employees (27.8%) working for more hours (40-49 hours) whilst fishing had its majority (42.9%) still working for 70+ hours. Majority in mining (51.8%) and trade (22.3%) worked for less hours (30-39) and same hours (60-69) respectively. Manufacturing's majority (20.5%) worked for more hours (60-69).

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

Industry of occupation	Hours worked in the last 7 days								
	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total
Urban									
Agriculture	0.0	16.3	3.4	37.8	26.3	8.3	3.0	5.0	100
Fishing	0.0	0.0	4.5	15.2	26.2	6.3	15.8	32.0	100
Mining	0.0	5.9	17.4	12.1	23.4	5.9	23.8	11.6	100
Manufacturing	2.4	1.3	4.5	15.5	40.7	16.7	13.6	5.2	100
Trade	4.1	8.3	2.6	2.5	24.6	12.1	33.1	12.7	100
Hotels and restaurant	0.6	1.9	6.2	11.3	44.5	8.7	11.2	15.7	100
Transport and communications	1.3	3.7	0.0	5.0	34.3	5.4	9.2	41.2	100
Financial services	0.0	0.0	13.1	2.9	32.5	22.2	22.9	6.4	100
Real estate	3.2	2.8	5.0	5.9	39.2	8.5	13.4	22.0	100
Public administration	1.1	0.0	3.7	9.0	42.6	20.2	3.8	19.6	100
Education	3.8	6.8	11.5	21.3	45.3	3.4	0.0	7.9	100
Health and social work	0.0	0.0	1.9	9.4	55.4	8.0	14.8	10.5	100
Other community services	4.6	6.2	26.0	14.5	14.7	4.2	6.3	23.5	100
Activities of private households	0.0	0.0	13.5	11.9	15.7	18.2	8.5	32.3	100
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100
Total	2.3	3.5	7.6	12.7	36.5	10.5	11.2	15.9	100
Rural									
Agriculture	6.4	10.9	25.4	19.7	27.8	5.2	0.6	4.0	100
Fishing	0.0	13.3	0.0	15.7	11.1	13.3	3.6	42.9	100
Mining	0.0	8.1	0.0	51.8	18.3	0.0	9.3	12.6	100
Manufacturing	0.0	17.2	9.8	16.0	20.1	20.5	4.9	11.6	100
Trade	19.8	2.6	7.4	9.0	8.0	9.2	22.3	21.6	100
Hotels and restaurant	0.0	14.0	10.8	31.9	0.0	17.9	8.5	17.0	100
Transport and communication	2.2	6.6	7.0	7.0	18.2	4.1	17.5	37.3	100
Financial services	0.0	13.4	12.6	0.0	55.0	6.8	6.1	6.1	100
Real estate	0.0	0.0	0.0	25.0	24.7	5.2	0.0	45.2	100
Public administration	0.0	6.5	0.0	9.5	25.9	9.5	0.0	48.6	100
Education	2.7	5.2	12.8	48.8	25.2	2.4	0.0	3.1	100
Health and social work	0.0	0.0	8.9	3.8	33.9	22.7	0.0	30.7	100
Other community services	5.3	11.0	28.2	20.4	20.7	2.7	8.6	3.2	100
Activities of private households	19.0	20.4	7.6	10.4	16.2	0.0	19.1	7.4	100
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	3.8	9.2	13.5	23.8	22.4	7.7	5.3	14.3	100

The education industry had majority of its paid employees working for more hours in the urban areas (40-49 hours) than the rural areas (30-39 hours). Unlike education which has its majority working for different number of hours in the different localities, transport and communication has same number of working hours for both the rural and urban areas. A careful examination of the tables seems to point to the fact that working for long hours depends on both the industry and the locality.

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

	Hours worked in the last 7 days								
Industry of occupation	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	Total
All									
Agriculture	5.4	11.8	21.8	22.7	27.5	5.7	1.0	4.2	100
Fishing	0.0	5.9	2.5	15.4	19.5	9.4	10.4	36.8	100
Mining	0.0	7.4	5.3	39.6	19.9	1.8	13.7	12.3	100
Manufacturing	1.8	5.4	5.9	15.6	35.5	17.7	11.4	6.8	100
Trade	8.2	6.8	3.9	4.2	20.3	11.4	30.3	15.0	100
Hotels and restaurant	0.5	3.6	6.9	14.2	38.3	10.0	10.8	15.8	100
Transport and communication	1.7	4.8	2.8	5.8	27.9	4.9	12.5	39.7	100
Financial services	0.0	3.4	13.0	2.1	38.3	18.2	18.6	6.3	100
Real estate	2.8	2.4	4.4	8.3	37.4	8.1	11.8	24.8	100
Public administration	1.0	1.0	3.1	9.0	40.2	18.7	3.2	23.9	100
Education	3.3	6.1	12.1	33.5	36.4	3.0	0.0	5.7	100
Health and social work	0.0	0.0	4.0	7.8	49.2	12.3	10.5	16.3	100
Other community services	4.8	7.7	26.7	16.4	16.6	3.7	7.0	17.1	100
Activities of private households	5.5	5.9	11.8	11.4	15.8	13.0	11.6	25.2	100
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100
Total	2.8	5.6	9.7	16.6	31.5	9.5	9.1	15.3	100

With the regional distribution, education sector came highest in the 1-9 and 30-39 hours worked per week category (its majority is in the Northern region). Agriculture recorded the highest for 10-19 hours (its majority is in the Ashanti region) whilst other community service took the 20-29 hours category (its majority is in the Central region). Manufacturing covered the 40-49 hours (its majority is in the Greater Accra region), the 50-59 hours (its majority is in the Western region) and the 60-69 hours (its majority is in the Ashanti region) categories. Transport and communication industry recorded the majority for 70+ hours (its majority is in the Ashanti region).

Table 5-16 Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Industry of occupation	Hours worked in the last 7 days																					
	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total
1-9												**10-19**										
Agriculture	0.0	0.0	0.0	0.0	38.4	9.3	46.3	0.0	0.0	0.0	17.3	20.1	6.2	13.4	13.2	13.1	46.0	31.8	0.0	0.0	0.0	19.2
Fishing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
Mining	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.7
Manufacturing	7.5	0.0	60.4	0.0	0.0	20.3	0.0	0.0	0.0	0.0	11.4	22.4	34.8	11.3	9.1	17.9	9.1	0.0	21.8	0.0	0.0	17.2
Trade	0.0	78.8	0.0	0.0	41.9	12.9	8.2	0.0	0.0	0.0	18.2	4.6	11.9	20.6	0.0	0.0	7.9	0.0	0.0	0.0	0.0	7.7
Hotels and restaurant	0.0	0.0	19.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	22.2	7.0	5.2	0.0	0.0	0.0	0.0	3.7
Transport and communication	0.0	21.2	0.0	0.0	0.0	0.0	29.6	0.0	0.0	0.0	5.2	11.8	0.0	0.0	22.2	0.0	0.0	49.4	0.0	0.0	100.0	7.6
Financial services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.7	0.0	0.0	0.0	1.3
Real estate	26.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	24.5	0.0	0.0	0.0	0.0	0.0	0.0	2.2
Public administration	0.0	0.0	0.0	0.0	4.7	0.0	0.0	40.7	0.0	0.0	2.1	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	100.0	0.0	1.1
Education	33.6	0.0	19.8	0.0	6.9	21.5	15.9	59.3	0.0	0.0	19.9	17.9	23.1	45.5	8.8	4.8	0.0	0.0	63.1	0.0	0.0	18.6
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other community services	32.8	0.0	0.0	0.0	8.1	22.4	0.0	0.0	0.0	0.0	15.1	6.8	2.1	0.0	0.0	45.2	31.9	0.0	15.1	0.0	0.0	12.5
Activities of private households	0.0	0.0	0.0	0.0	0.0	13.5	0.0	0.0	0.0	0.0	4.5	0.0	0.0	9.3	0.0	8.1	0.0	0.0	0.0	0.0	0.0	2.4
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Table 5-17 Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Industry of occupation	Hours worked in the last 7 days																					
	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total
20-29												**30-39**										
Agriculture	33.5	0.0	0.0	32.0	26.9	30.5	45.5	11.6	0.0	0.0	20.4	11.7	26.5	4.3	10.9	12.2	8.2	46.6	0.0	0.0	0.0	12.4
Fishing	0.0	0.0	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	7.8	7.7	6.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6
Mining	3.4	0.0	0.0	0.0	0.0	4.7	0.0	0.0	0.0	0.0	1.1	32.4	0.0	0.0	0.0	5.7	4.2	0.0	0.0	0.0	0.0	4.8
Manufacturing	17.0	0.0	8.8	33.3	5.8	15.3	6.3	0.0	23.4	0.0	10.8	12.9	7.6	32.1	0.0	19.8	11.9	0.0	0.0	0.0	32.1	16.8
Trade	0.0	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	4.2	0.0	0.0	8.0	0.0	2.3	0.0	9.3	0.0	0.0	1.6
Hotels and restaurant	0.0	0.0	12.8	7.3	0.0	0.0	0.0	0.0	0.0	22.8	4.0	0.0	11.6	8.6	0.0	7.7	1.4	0.0	0.0	0.0	0.0	4.8
Transport and communication	0.0	22.6	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	2.5	4.2	5.0	0.0	26.8	0.0	0.0	7.3	0.0	26.7	0.0	3.0
Financial services	13.3	0.0	0.0	0.0	11.6	0.0	0.0	0.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	0.0	0.3
Real estate	0.0	0.0	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.3	0.0	0.0	4.3	0.0	0.0	2.8	3.5	0.0	38.6	0.0	2.5
Public administration	0.0	0.0	6.2	0.0	3.8	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	4.7	0.0	2.1	7.3	0.0	0.0	0.0	0.0	3.4
Education	4.5	11.6	13.6	20.8	37.4	14.4	35.4	74.4	30.5	0.0	21.1	26.9	31.9	19.5	54.4	30.1	49.0	33.5	78.4	34.7	67.9	34.2
Health and social work	0.0	0.0	0.0	0.0	0.0	10.1	0.0	7.0	0.0	22.8	2.1	0.0	0.0	3.7	0.0	11.1	1.4	0.0	0.0	0.0	0.0	2.4
Other community services	18.4	39.2	45.9	6.6	5.3	20.7	12.8	7.1	23.4	54.5	24.7	0.0	9.7	16.3	0.0	8.2	4.9	9.2	12.3	0.0	0.0	8.8
Activities of private households	10.0	0.0	0.0	0.0	9.3	4.4	0.0	0.0	0.0	0.0	2.8	0.0	0.0	0.0	0.0	0.0	6.6	0.0	0.0	0.0	0.0	1.6
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Table 5-18Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Industry of occupation	Hours worked in the last 7 days																					
	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total
40-49												**50-59**										
Agriculture	12.9	29.4	1.3	8.5	12.2	3.0	33.4	12.5	9.8	0.0	7.9	0.0	0.0	2.1	6.7	6.5	5.7	30.4	0.0	0.0	0.0	5.5
Fishing	1.4	14.4	3.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.0	38.6	0.0	5.8	0.0	4.1	4.7	0.0	0.0	0.0	3.8
Mining	3.5	0.0	0.0	0.0	13.0	1.8	0.0	0.0	0.0	0.0	1.3	5.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
Manufacturing	13.3	33.1	27.2	13.7	8.4	18.5	2.1	3.6	5.5	27.3	20.1	47.2	33.4	35.6	40.5	34.7	29.1	24.0	0.0	0.0	0.0	33.3
Trade	1.4	0.0	3.4	0.0	3.1	15.5	3.1	3.7	0.0	0.0	4.1	20.7	0.0	0.0	0.0	11.1	25.0	8.2	27.9	0.0	0.0	7.6
Hotels and restaurant	1.4	4.5	10.6	11.7	0.0	0.0	4.8	4.9	0.0	0.0	6.9	20.9	0.0	7.5	6.0	0.0	3.7	0.0	0.0	0.0	0.0	6.0
Transport and communication	12.3	4.5	7.6	2.4	1.6	16.1	5.0	0.0	4.5	14.9	7.7	0.0	0.0	5.2	0.0	11.4	0.0	13.2	0.0	32.3	32.8	4.5
Financial services	0.0	0.0	1.7	12.2	9.3	1.9	0.0	5.4	9.5	0.0	2.5	0.0	0.0	6.6	0.0	0.0	0.0	5.1	0.0	35.5	32.8	3.9
Real estate	10.1	0.0	5.5	0.0	1.6	8.1	7.4	9.9	13.6	0.0	6.0	0.0	0.0	6.4	0.0	6.5	3.5	0.0	16.1	32.3	0.0	4.3
Public administration	8.0	0.0	9.8	0.0	14.9	4.0	2.1	12.9	9.0	0.0	7.9	6.0	0.0	17.8	19.2	13.0	6.9	0.0	25.7	0.0	0.0	12.2
Education	24.8	14.1	17.2	29.5	21.7	8.3	29.5	32.6	26.4	57.8	19.6	0.0	18.6	5.2	6.5	0.0	5.2	0.0	15.1	0.0	34.4	5.3
Health and social work	3.7	0.0	8.0	10.9	11.4	11.9	7.3	3.6	9.4	0.0	7.8	0.0	0.0	10.1	5.0	0.0	5.6	7.8	0.0	0.0	0.0	6.5
Other community services	1.4	0.0	4.0	3.5	2.8	11.0	5.3	10.9	12.3	0.0	4.7	0.0	9.4	0.0	10.3	16.8	7.1	0.0	0.0	0.0	0.0	3.5
Activities of private households	5.8	0.0	0.9	3.6	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	3.7	0.0	0.0	4.1	6.6	15.1	0.0	0.0	3.2
Extra-territorial organizations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Table 5-19Hours worked per week on main job, by industry of currently employed (paid employees) population aged 15 years and above (%)

Industry of occupation	Hours worked in the last 7 days																					
	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total	Western	Central	G.Accra	Volta	Eastern	Ashanti	B. Ahafo	Northern	U.East	U. West	Total
60-69												**70+**										
Agriculture	4.7	0.0	0.0	0.0	0.0	0.0	0.0	19.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	10.9	0.0	0.0	0.0	0.0	2.5
Fishing	6.4	24.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.4	6.1	66.5	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.2
Mining	20.8	0.0	0.0	0.0	0.0	4.0	0.0	0.0	0.0	0.0	3.0	6.7	0.0	0.0	0.0	0.0	4.8	0.0	0.0	0.0	0.0	1.6
Manufacturing	19.0	21.5	20.6	0.0	12.4	41.8	18.0	0.0	0.0	0.0	22.3	14.0	0.0	6.7	12.8	5.5	9.1	12.9	18.4	0.0	0.0	7.9
Trade	25.8	16.8	24.7	18.1	0.0	28.9	0.0	0.0	33.3	0.0	21.0	9.2	8.1	4.0	0.0	21.0	6.0	0.0	0.0	18.4	0.0	6.2
Hotels and restaurant	8.0	0.0	12.7	11.4	11.4	2.3	0.0	0.0	0.0	0.0	6.7	3.6	0.0	6.1	0.0	5.5	14.2	0.0	0.0	0.0	0.0	5.9
Transport and communication	4.3	8.7	6.8	18.8	35.3	7.3	54.1	0.0	33.3	0.0	12.0	15.7	11.9	23.9	13.5	22.2	32.2	29.5	11.3	0.0	0.0	22.6
Financial services	11.0	6.0	2.9	0.0	0.0	3.6	0.0	0.0	33.3		4.2	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	16.7	0.0	0.8
Real estate	0.0	4.8	10.4	6.2	21.6	0.0	12.1	11.9	0.0	0.0	6.5	13.4	0.0	10.6	19.7	11.7	1.7	3.6	19.7	28.8	0.0	8.2
Public administration	0.0	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.2	17.2	0.0	13.7	8.3	15.8	5.9	8.5	11.3	0.0	0.0	9.7
Education	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9	0.0	8.5	26.8	0.0	0.0	11.4	12.2	0.0	0.0	6.3
Health and social work	0.0	0.0	6.2	0.0	19.3	5.9	0.0	69.1	0.0	0.0	5.8	0.0	7.4	7.1	6.1	8.9	2.8	5.9	0.0	0.0	0.0	5.4
Other community services	0.0	17.7	5.8	0.0	0.0	6.3	15.8	0.0	0.0	0.0	6.9	6.3	6.1	10.7	8.3	3.4	11.1	18.2	11.3	36.2	0.0	10.0
Activities of private	0.0	0.0	0.0	45.5	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.0	0.0	4.9	4.5	6.2	1.4	10.0	15.9	0.0	0.0	3.8
Extra-territorial organizations	0.0	0.0	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Table 5.20 presents the working conditions of currently paid employed people. About 54.9% (57.3% for GLSS5) of all employees did not have signed contracts with their employers before starting work and about 57.5% (64.1 for GLSS5) are in organizations where trade unions do not exist. Only 44.2% are entitled to paid holidays which is less but comparable to 45.5% for GLSS5. Also about 59.1% are entitled to sick or maternity leave with pay. While 49.4% (24.1%-GLSS5) have taxes already deducted from their pay, about 59.3% (64%-GLSS5) do have pension schemes. Also, 78% of employees do not have free or subsidized medical care like the 66.7% for the GLSS5. 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 48.1% were females compared to 43.7% 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 no marked difference between males and female.

Table 5-20 Employees with contracts, unions, tax deductions and employee benefits, by sex (%)

	Male	Female	Both Sexes
Written contract			
Yes	43.7	48.1	45.1
Trade Union available			
Yes	42.7	42.2	42.5
Entitled to Paid holidays			
Yes	42.1	48.8	44.2
Entitled to paid sick leave and /or maternity			
Yes, sick leave	40.3	22.7	34.7
Yes, maternity leave	8.0	8.1	8.0
Yes, both	7.8	34.9	16.4
Receive pension			
Yes	38.7	45.0	40.7
Taxes already deducted from pay			
Yes	48.0	52.2	49.4
Entitled to free or subsidized medical care			
Yes	21.4	23.3	22.0

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 3.4%, slightly lower than the 3.6% for the GLSS5. Table 5.22 also shows that among all age groups, unemployment is highest for people aged between 15 and 24 (4.3%) and declines with age to 3.2% for 25- 44 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 (2.9%) is a percentage point lower than that of rural areas (3.9%)-the opposite is the case for GLSS5-and this is true for both males and females. However, the unemployment rate for females (4.1%) is slightly higher than that for males (2.7%).

Table 5-21 Unemployment rates, by sex, age and locality (%)

Sex	Age group	Urban	Rural	Total
Male				
	15-24	4.6	4.3	4.4
	25-44	0.8	2.9	1.9
	45-64	1.5	3.2	2.4
	Total	1.9	3.4	2.7
Female				
	Age group	Urban	Rural	Total
	15-24	5.6	2.9	4.2
	25-44	3.8	5.1	4.4
	45-64	1.8	4.7	3.4
	Total	3.8	4.4	4.1
Both Sexes				
	Age group	Urban	Rural	Total
	15-24	5.2	3.6	4.3
	25-44	2.3	4.0	3.2
	45-64	1.6	3.9	2.9
	Total	2.9	3.9	3.4

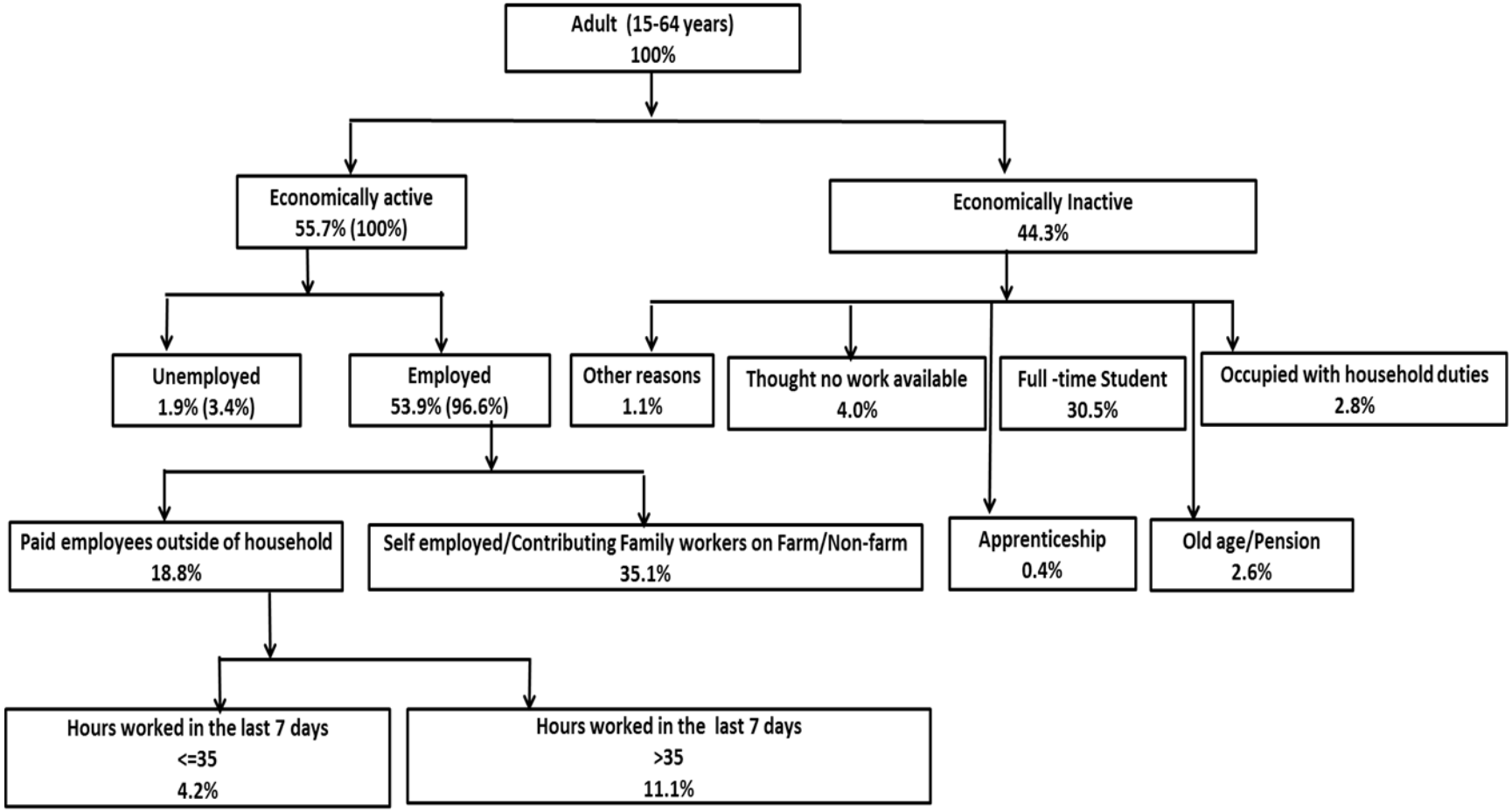
From Table 5.22, it can be seen that the unemployment rate is higher in the Northern (15.4%), Central (9.1%) and Western (5.3%) regions. Unemployment among females in these three regions is higher than that of males. The age group 14-24 recorded the highest unemployment rate for Central region whilst 45-64 recorded highest for Northern region.

Table 5-22 Unemployment Rates, by Sex, Age and Region (%)

	Age group				
Sex	Region	15-24	25-44	45-64	Total
Male	Western	3.9	2.3	4.6	3.4
	Central	12.8	4.8	8.5	8.0
	Greater Accra	6.9	0.6	0.0	1.7
	Volta	0.0	1.2	0.0	0.5
	Eastern	2.4	3.1	0.0	2.1
	Ashanti	2.5	1.0	1.9	1.7
	Brong-Ahafo	4.0	0.6	0.0	1.3
	Northern	15.0	10.9	17.8	13.9
	Upper East	-	-	-	-
	Upper West	-	-	-	-
	Total	4.4	1.9	2.4	2.7
Female					
	Western	3.8	10.2	7.2	7.2
	Central	17.1	8.6	7.6	10.1
	Greater Accra	4.1	2.6	2.1	2.8
	Volta	5.0	0.7	1.6	2.0
	Eastern	2.1	3.0	0.9	2.2
	Ashanti	2.1	3.8	1.0	2.5
	Brong-Ahafo	1.5	2.8	2.0	2.2
	Northern	10.6	17.2	26.1	16.9
	Upper East	-	-	-	-
	Upper West	-	-	-	-
	Total	4.2	4.4	3.4	4.1
Both Sexes					
	Western	3.8	5.9	5.9	5.3
	Central	15.0	6.9	8.0	9.1
	Greater Accra	5.5	1.6	1.2	2.3
	Volta	2.4	1.0	0.7	1.3
	Eastern	2.3	3.1	0.5	2.1
	Ashanti	2.3	2.4	1.5	2.1
	Brong-Ahafo	2.7	1.8	0.9	1.8
	Northern	12.4	14.0	21.0	15.4
	Upper East	-	-	-	-
	Upper West	-	-	-	-
	Total	4.3	3.2	2.9	3.4

Figure 5.1 shows the breakdown of the adult population in the different categories of activity. Out of every 100 adults, about 55.7 (68.8 for GLSS5) reported working. Out of those who were economically active, 53.9% were employed and out of the employed, 18.8% were paid employees outside of the household. 4.2% of the paid employees outside of the household worked for 35 hours or less indicating some level of underemployment (5.1% for GLSS5). The figure also shows the breakdown for the economically inactive.

Figure 5.1 Activity status of the adult population in the last seven days

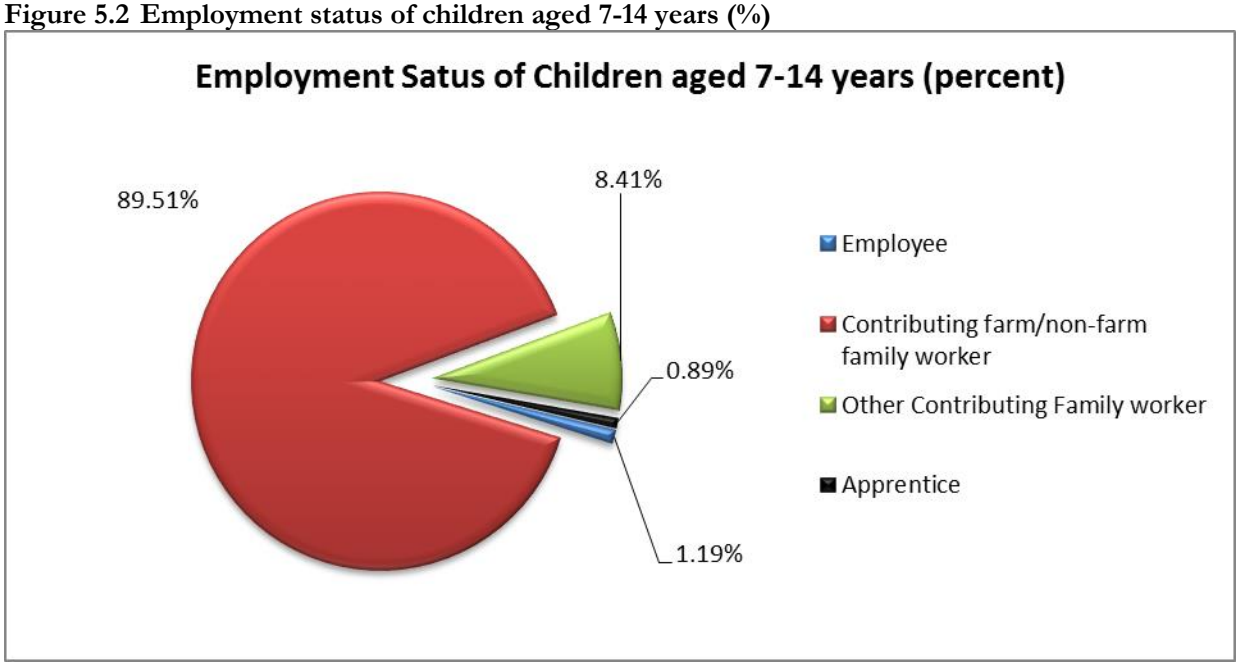


5.5. Working children

This section only looks at the employment status of economically active children aged 7 to14. 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, 89.5 percent are contributing family workers in either a farm or non-farm enterprise. Whilst 1.19 percent works as paid employees, 8.41 percent are other contributing family workers. 0.89 percent of children 7-14 years are apprentices.

Like the GLSS5 outcome, higher proportions of these children are males (21.9%) compared to females (20.2%). 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 5.2 Employment status of children aged 7-14 years (%)



5.6. Housekeeping activities

The survey also collected detailed time-use information on a number of housekeeping activities. The time people spent in the previous seven days on activities such as collecting firewood and fetching water are reported on all people aged seven and older in sub-section. People were asked whether they spent any time on each activity in the seven days preceding the interview, and if so, the number of hours spent. They were also asked to report the time spent separately for activities they performed while caring for children and while not taking care for children. The results are reported in Tables 5.23 to 5.30

Table 5-23 Average time (in minutes) spent taking care of children while working by sex and locality

Activities/sex	Proportion (%)	Urban	Rural	Total
Collecting fire wood				
Male	4.9	77.5	92.2	90.7
Female	21.2	72.9	95.8	93.6
All	16.0	73.3	95.5	93.4
Fetching water				
Male	3.0	26.5	64.7	55.9
Female	19.5	31.4	53.9	47.9
All	13.9	31.1	54.7	48.5
Shopping				
Male	2.3	63.5	125.2	112.4
Female	19.5	65.5	110.8	98.8
All	15.2	65.5	111.3	99.3
Running errands				
Male	3.2	54.7	67.3	64.3
Female	18.2	57.6	68.4	65.4
All	11.2	57.3	68.2	65.3
Caring for clothes				
Male	4.8	51.8	54.6	53.8
Female	27.2	80.9	79.0	79.5
All	19.6	78.5	77.1	77.5
Washing dishes/pots				
Male	2.8	12.2	14.6	14.0
Female	19.7	21.9	28.2	26.2
All	14.9	21.5	27.4	25.6
Cleaning and upkeep of dwelling				
Male	8.0	49.9	65.0	60.2
Female	20.5	54.3	52.8	53.3
All	15.7	53.5	54.9	54.5
Cooking and preparing food				
Male	6.7	52.8	56.0	55.2
Female	27.8	76.5	83.2	81.1
All	22.7	75.3	81.3	79.4

The proportions of females engaged in the various house-keeping activities while caring for children are higher in all activities than those of males. With the exception of taking care of the elderly and the sick, collecting firewood, and caring for clothes, much more time was spent on the other activities in the rural areas than the urban areas.

Table 5-24 Average time (in minutes) spent taking care of children while working by sex and locality

Activities/sex	Proportion (%)	Urban	Rural	Total
Taking care of elderly				
Male	5.0	10.3	60.9	53.3
Female	8.4	110.4	84.0	90.3
All	7.0	92.7	77.5	80.8
Taking care of the sick				
Male	11.0	92.5	67.4	75.1
Female	15.9	105.6	86.9	93.6
All	13.9	102.0	80.5	87.9
Reading newspapers, books or magazines				
Male	6.2	55.5	84.0	74.5
Female	7.7	59.5	61.9	60.9
All	6.9	57.7	74.0	67.8
Listening to radio				
Male	9.6	70.9	97.2	90.6
Female	20.9	91.7	89.7	90.3
All	15.1	85.8	92.4	90.4
Watching TV				
Male	11.1	86.8	90.5	88.7
Female	26.1	103.5	100.5	102.1
All	19.0	99.2	97.6	98.5

In both urban and rural areas, females spend more time on most of the activities than males as reported by the GLSS5 report. Males spent more hours than females in activities like cleaning and upkeep of dwelling, shopping, collecting firewood, fetching water, reading and listening to radio-all in the rural areas except collecting firewood. The activity which engages the largest proportion (22.7 percent) of people is cooking and preparing food. For most of housekeeping activities, average time spent by people in rural areas is higher than the average time spent by people in urban communities and this confirms what the GLSS5 reported.

Table 5-25 Average time (in minutes) spent doing activities by sex and locality

Activities/sex	Proportion (%)	Urban	Rural	Total
Collecting fire wood				
Male	25.7	69.4	75.5	74.8
Female	49.4	86.4	101.6	100.1
All	38.8	81.3	94.4	93.1
Fetching water				
Male	43.3	27.1	34.4	31.5
Female	72.5	31.3	51.5	45.2
All	59.4	29.9	46.9	41.1
Shopping				
Male	27.6	52.9	99.1	83.4
Female	79.4	69.2	104.1	91.5
All	56.1	65.7	103.0	89.7
Running errands				
Male	63.9	83.2	75.1	77.8
Female	57.1	61.1	63.3	62.6
All	60.2	71.6	69.0	69.9
Caring for clothes				
Male	53.6	58.6	55.6	56.8
Female	89.1	79.8	87.7	85.0
All	73.2	72.7	78.1	76.2
Washing dishes/pots				
Male	34.1	16.4	16.1	16.2
Female	77.7	21.0	25.8	24.2
All	58.1	19.8	23.7	22.3
Cleaning and upkeep of dwelling				
Male	65.0	52.0	49.3	50.2
Female	84.6	51.3	47.2	48.6
All	75.8	51.6	48.0	49.2
Cooking and preparing food				
Male	31.6	61.3	63.7	62.9
Female	91.1	85.8	93.5	90.9
All	64.4	81.1	87.4	85.2

Apart from the activity sleeping in Table 5.30, the activity that people spent more hours doing without having to take care of children was watching TV which recorded an average of 114 minutes (dominated by males) followed by listening to radio with 104.4 minutes (dominated by females).With the other activities, the proportion of males dominated that of females in running errands (same as GLSS5), and cleaning and upkeep of dwelling. Moreover, time spent on sleeping, watching TV, listening to radio, reading, taking care of the elderly and the sick, running errands, taking care of children in the form of helping them with their homework, as well as cleaning and upkeep of dwelling are more in the urban areas than rural areas. From tables 5.29 and 5.30, females are more engaged in housekeeping activities than males irrespective of whether they live in urban or rural communities and whether the activity is done while caring for children or not.

Table 5-26 Average time (in minutes) spent doing activities by sex and locality

Activities/sex	Proportion (%)	Urban	Rural	Total
Taking care of elderly				
Male	5.3	115.3	71.2	80.2
Female	7.4	91.1	106.1	102.2
All	6.5	98.4	93.1	94.3
Taking care of the sick				
Male	6.0	108.8	67.9	79.4
Female	8.0	137.6	102.5	111.8
All	7.1	126.7	90.0	100.0
Reading newspapers, books or magazines				
Male	41.4	81.9	71.6	76.4
Female	24.4	73.5	64.9	69.5
All	32.0	78.2	69.1	73.6
Listening to radio				
Male	79.3	113.5	117.3	116.0
Female	60.3	95.6	88.8	91.6
All	68.8	104.5	104.4	104.4
Watching TV				
Male	51.7	114.4	103.7	109.7
Female	46.2	123.2	110.1	118.0
All	48.6	119.1	106.9	114.0
Taking care of children (helping with homework)				
Male	31.0	61.3	55.1	56.7
Female	49.0	73.3	71.3	71.9
All	41.0	69.2	64.9	66.1
Taking care of children (other activities)				
Male		50.8	66.3	62.7
Female		74.9	81.6	79.8
All		67.9	76.5	74.3
Sleeping				
Male		433.8	436.4	435.5
Female		440.1	437.2	438.2
All		437.4	436.8	437.0

Tables 5.27 and 5.28 report time spent by the various age groups on housekeeping activities while taking care of children and those performed when not taking care of children respectively.

Table 5-27 Average time (in minutes) spent taking care of children while working by sex and age

Activities/sex	13-19	20-24	25-44	45-59	60+	Total
Collecting fire wood						
Male	47.2	22.5	100.6	110.7	60.0	90.7
Female	80.2	93.2	96.7	81.2	81.9	93.6
All	73.5	91.3	97.0	86.7	79.0	93.4
Fetching water						
Male	72.5	56.4	45.1	52.5	45.0	55.9
Female	46.8	53.4	49.6	33.9	32.9	47.9
All	54.2	53.6	49.4	34.8	33.6	48.5
Shopping						
Male	165.0	155.0	95.1	66.7	165.0	112.4
Female	86.4	102.0	100.3	88.3	82.1	98.8
All	93.8	103.9	100.2	87.3	93.9	99.3
Running errands						
Male	76.4	42.5	60.0	76.9	20.0	64.3
Female	53.9	64.9	67.9	58.1	52.9	65.4
All	61.4	62.7	67.4	62.8	48.2	65.3
Caring for clothes						
Male	41.6	82.2	49.8	63.2	60.0	53.8
Female	59.2	83.3	83.3	72.5	55.8	79.5
All	55.4	83.3	81.2	71.3	56.1	77.5
Washing dishes/pots						
Male	17.0	5.0	12.8	13.0	--	14.0
Female	37.4	27.0	25.3	21.3	31.6	26.2
All	32.7	26.6	24.9	20.7	31.6	25.6
Cleaning and upkeep of dwelling						
Male	47.3	136.7	62.6	57.0	25.0	60.2
Female	40.7	48.1	51.9	65.2	77.4	53.3
All	42.8	53.6	53.4	62.3	70.5	54.5
Cooking and preparing food						
Male	49.1	50.0	58.2	58.8	25.0	55.2
Female	75.5	91.3	80.8	78.2	73.5	81.1
All	69.6	89.8	79.6	76.4	72.1	79.4

Table 5-28 Average time (in minutes) spent taking care of children while working by sex and age

Activities/sex	13-19	20-24	25-44	45-59	60+	Total
Taking care of elderly						
Male	10.0	--	48.8	82.8	45.0	53.3
Female	63.3	79.5	63.5	79.1	216.9	90.3
All	50.0	79.5	58.6	80.1	182.5	80.8
Taking care of the sick						
Male	35.0	--	87.0	65.4	60.0	75.1
Female	57.5	103.6	93.0	82.2	190.0	93.6
All	50.0	103.6	91.1	74.7	157.5	87.9
Reading newspapers, books or magazines						
Male	66.1	77.2	57.1	108.8	92.5	74.5
Female	62.9	71.5	47.2	92.7	90.0	60.9
All	64.5	73.9	51.8	102.5	91.9	67.8
Listening to radio						
Male	63.3	50.0	95.0	89.7	104.6	90.6
Female	70.0	79.0	88.8	108.9	125.8	90.3
All	67.1	75.8	90.6	98.2	115.2	90.4
Watching TV						
Male	106.1	123.6	84.9	86.1	90.5	88.7
Female	91.9	118.2	101.0	99.4	95.6	102.1
All	96.2	118.7	96.7	93.5	94.3	98.5

People aged 20 to 24 and 60+ spent more time in majority of activities reported in Table 5.19 (shopping, caring for clothes, cooking and watching TV for 20-24 age group and taking care of the sick and elderly, listening to radio, and cleaning and upkeep of dwelling for the 60+ age group). This is followed by people aged 13 to 19 (fetching water and washing dishes) and 25 to 44 (running errands and collecting firewood). The 45 to 59 year group spent the most time in reading as compared to the other activities. Depending on the type of activity and the age group, time spent on a particular activity could either be dominated by males or females. For instance, less time is spent on fetching water as age increases and it is dominated by males except the age group 25 to 44. Similarly, time spent on cooking and preparing food is female dominated.

Table 5.29 presents the average time spent on the various activities while not taking care of children, and people aged 25-44 spent more time on most of the activities followed by those in the 20 to 24 age group. The age group 13-19 spent the most time in sleeping and washing dishes. Taking care of the elderly and listening to the radio were the activities the 60+ age group spent most time on. The only activity the 45 to 59 age group spent the most time on was running errands.

Table 5-29 Average time (in minutes) spent doing activities by sex and age

Activities/sex	13-19	20-24	25-44	45-59	60+	Total
Collecting fire wood						
Male	71.6	80.4	77.0	75.6	68.9	74.8
Female	88.6	100.4	105.6	98.2	96.6	100.1
All	81.4	95.0	98.8	92.2	90.4	93.1
Fetching water						
Male	38.4	28.3	28.1	28.9	22.3	31.5
Female	45.4	44.3	49.0	39.6	35.9	45.1
All	42.2	39.0	43.8	37.2	32.9	41.1
Shopping						
Male	70.7	88.2	85.1	86.6	83.3	83.4
Female	73.2	90.7	98.6	90.5	83.5	91.5
All	72.5	90.1	95.7	89.7	83.5	89.7
Running errands						
Male	62.2	70.6	82.1	88.7	79.3	77.8
Female	53.9	60.7	66.2	64.2	63.1	62.6
All	58.1	65.3	73.7	76.0	70.8	69.9
Caring for clothes						
Male	58.0	59.5	56.0	55.5	53.5	56.8
Female	79.6	88.0	93.4	80.7	65.4	85.0
All	69.5	77.3	83.5	74.3	62.7	76.2
Washing dishes/pots						
Male	20.3	16.2	13.6	13.1	13.8	16.2
Female	29.0	22.9	24.0	22.3	21.3	24.2
All	25.7	21.3	22.1	20.7	20.0	22.3
Cleaning and upkeep of dwelling						
Male	44.1	51.1	54.4	50.8	44.3	50.2
Female	46.0	49.1	51.1	50.1	39.6	48.6
All	45.2	49.8	52.3	50.4	41.3	49.2
Cooking and preparing food						
Male	62.1	59.0	62.9	65.6	64.0	62.9
Female	86.7	88.9	93.9	92.6	83.7	90.8
All	80.0	82.3	87.9	87.6	80.6	85.2

Table 5-30 Average time (in minutes) spent doing activities by sex and age

Activities/sex	13-19	20-24	25-44	45-59	60+	Total
Taking care of elderly						
Male	77.2	73.9	63.2	101.2	90.9	80.2
Female	91.6	99.3	87.5	93.7	155.9	102.2
All	86.4	90.8	78.1	96.2	134.7	94.3
Taking care of the sick						
Male	67.1	78.3	72.3	89.4	86.4	79.4
Female	85.4	137.4	112.5	105.5	119.8	111.8
All	78.0	117.7	98.5	99.3	107.7	100.0
Reading newspapers, books or magazines						
Male	74.8	97.2	75.5	72.1	69.4	76.4
Female	73.0	76.4	66.9	61.5	54.2	69.5
All	73.9	87.6	72.4	68.4	65.3	73.6
Listening to radio						
Male	82.0	103.6	116.0	124.3	138.8	115.9
Female	65.8	92.3	92.7	92.2	113.0	91.5
All	74.4	97.6	104.5	109.8	127.8	104.3
Watching TV						
Male	114.5	132.1	106.2	101.6	108.6	109.7
Female	122.2	133.3	120.8	103.9	106.0	118.0
All	118.4	132.8	114.0	102.8	107.3	114.0
Taking care of children (helping with homework)						
Male	43.9	51.9	59.6	54.0	66.3	56.7
Female	59.8	89.1	74.9	63.2	67.1	71.9
All	53.4	80.2	69.6	58.9	66.8	66.1
Taking care of children (other activities)						
Male	57.8	68.7	67.5	53.1	62.5	62.7
Female	58.1	100.2	84.7	67.7	70.0	79.8
All	58.0	94.4	79.4	61.7	67.5	74.3
Sleeping						
Male	457.8	447.0	435.8	420.4	427.0	435.5
Female	450.8	440.8	434.6	433.9	440.9	438.2
All	454.2	443.2	435.1	427.7	434.4	437.0

6. MIGRATION

6.1. Introduction

Migration is generally defined as a form of geographic or spatial mobility involving a change of usual residence between clearly defined geographic units. In this section, we examine the extent of migration in Ghana and the migration status of the populace. The section presents various descriptions of the demographic characteristics (such as age, sex, and ethnicity) of migrants and non-migrants. Moreover, the section describes geographic distribution of the migrants in terms of regions and locality (i.e., rural-urban distributions). All these are done in an attempt to determine who the migrants are, why they are migrating, from where are they migrants and to where are they migrating.

Three migration statuses are determined which are in-migrants, returned migrants and non-migrants. In-migrants refer to individuals who have moved from their place of birth for at least a year and are currently living outside of their place of birth. Returned migrants constitute individuals who have ever lived outside their place of birth for a least one (1) year but are currently living in their place of birth. Non migrants, on the other hand, have never lived outside their place of birth for up to one (1) year.

6.2. Extent of migration

Migration in Ghana is quite extensive. Table 6.1 indicates that about 5.32 million Ghanaians, representing 22 percent of the population are migrants. Out of the total population of migrants, 3.03 million live in rural areas, which constitute about 19.4 percent of the rural population. About 2.29 million of the migrants are resident in urban areas and this figure forms about 26.8 percent of the urban population. Thus, the migrant population in urban areas of Ghana is relatively higher than that of rural communities.

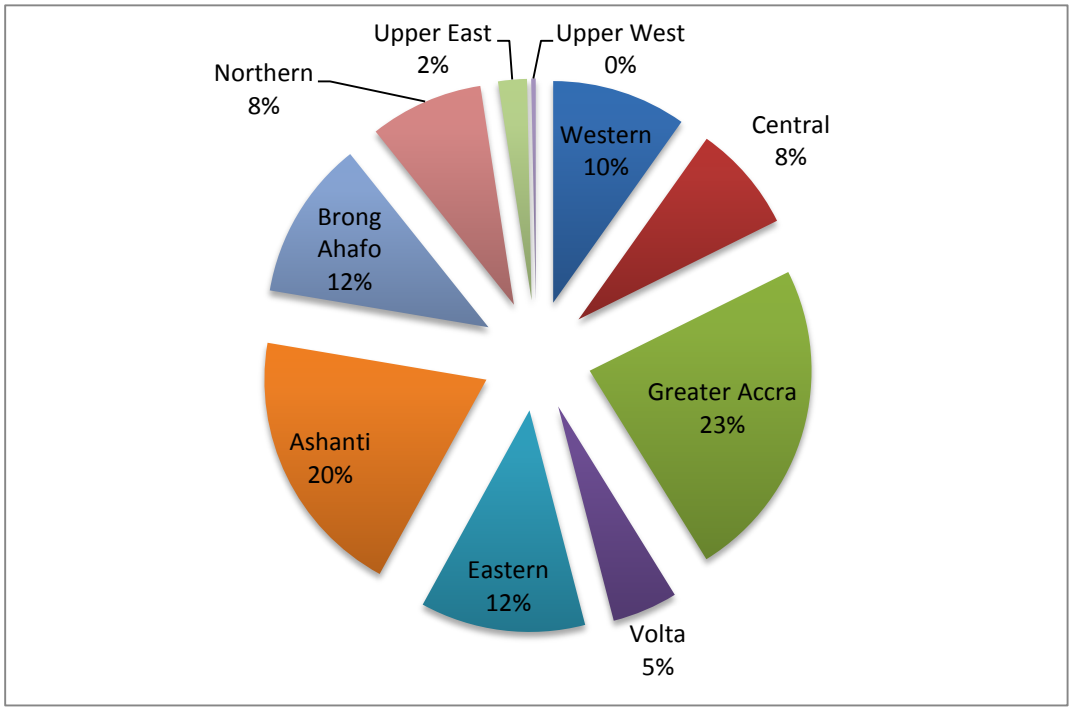
Table 6.1 also shows the extent of migration across the regions. From the table, migrant population is highest in Greater Accra. The region has about 32 percent of its population being migrants. Migrants constitute about 34 percent of the region's urban population as compared to 25 percent for rural communities. The next region with high proportion of its population constituting migrants is Brong Ahafo (27 percent), followed by Eastern Region (25 percent), Western Region (22.4 percent), Ashanti region (22 percent), Central Region (19.8 percent) and Northern Region (17.9 percent) in that order. The region with the lowest proportion of population for migrants is Upper West (2.6 percent), followed by Upper East (10.8 percent), and then Volta Region (12.1 percent). For six (6) region (Western, Greater Accra, Volta, Eastern, Ashanti, Brong Ahafo, and Upper West), migrants' share of urban population is higher than that of migrants in rural areas and the reverse true for rest of the regions except Northern Region.

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.	Prop. (%)	No.	Prop. (%)	No.	Prop. (%)
Western	196,816	30.1	324,926	19.4	521,742	22.4
Central	74,199	13.4	342,630	22.1	416,829	19.8
Greater Accra	1,046,239	33.8	205,819	25.2	1,252,058	32.0
Volta	72,595	13.8	181,396	11.5	253,991	12.1
Eastern	235,730	31.1	403,756	22.4	639,486	25.0
Ashanti	430,949	24.1	615,562	21.0	1,046,510	22.2
Brong Ahafo	152,338	23.2	465,919	28.7	618,257	27.1
Northern	68,434	17.9	372,201	17.9	440,635	17.9
Upper East	6,656	7.0	104,861	11.2	111,518	10.8
Upper West	1,106	4.1	16,392	2.5	17,499	2.6
Total	2,285,062	26.8	3,033,462	19.4	5,318,524	22.0

In absolute terms, migrant population is high in Greater Accra (1.25 million) and Ashanti (1.05 million) regions, with Eastern Region (0.62 million) placing third in that order. Upper West has the lowest migrant population followed by Upper East and then Volta Region. Figure 6.1 shows the distribution of the migrant population across the regions. Only three regions (Greater Accra, Ashanti and Eastern, which are located in southern Ghana) host about 55 percent of the migrant population in Ghana while the three northern regions (Northern region, Upper East and Upper West) have only 10 percent of the migrant population.

Figure 6.1 Distribution of migrant population across regions



There is some difference between the level of migration between male and female populations. Table 6.2 shows that 2.91 million of the migrants are females representing 23 percent of the female population as against 2.41 million males, which forms about 21 percent of male population in Ghana. Thus, the migrant population in Ghana has more females than males: 55 percent for females and 45 percent for males.

Table 6-2 Migration among population aged 7 year and older by region of residence and sex

	Male		Female	
Region of residence	No.	Prop. (%)	No.	Prop. (%)
Western	260,309	23.0	261,433	21.9
Central	185,764	19.3	231,065	20.2
Greater Accra	565,624	31.1	686,434	32.8
Volta	125,723	12.4	128,268	11.8
Eastern	273,295	22.9	366,191	26.8
Ashanti	524,057	22.7	522,454	21.6
Brong Ahafo	304,932	27.5	313,325	26.7
Northern	118,181	10.1	322,455	24.8
Upper East	38,166	8.1	73,352	13.1
Upper West	9,517	2.8	7,982	2.4
Total	2,405,567	20.9	2,912,958	23.0

6.3. Migration status by current region and locality of residence

This subsection presents migration status by locality (i.e., whether urban or rural) and region of current residence. The aim is to determine which regions or localities host migrants. From table 6.3, Brong Ahafo region has the highest proportion of its population being in-migrants: in-migrants in this region constitute over 45 percent. Other regions with relatively high proportions for migrants include Greater Accra (43.8 percent), Eastern region (43.3 percent), Western region (38.4 percent), Northern Region (35.9 percent) and Ashanti Region (35.1 percent) in that order. Upper West has the lowest proportion for in-migrants (3.3 percent), followed by Volta Region (16 percent) and then Upper East (16.7 percent). The table also shows that 34.5 percent of population (7 years and older) are in-migrants as against 15 percent that are returned migrants. The proportion of this population for returned migrants vary greatly across the regions. Ashanti region has the lowest proportion for returned migrants (4.3 percent), followed by Greater Accra (4.8 percent). Meanwhile, regions such as Central, Eastern, Upper West, Upper East and Western Regions have relatively high proportions (between 20 and 30 percent) for returned migrants. Central Region has the highest proportion (27 percent), followed by Upper East (26.6 percent) and then Eastern Region (26 percent).

Table 6-3 Migration status by region of current residence (%)

Region	In-Migrant	Returned Migrants	Non-Migrants	Total
Western	38.4	21.9	39.7	100
Central	31.0	27.5	41.5	100
Greater Accra	43.8	4.8	51.5	100
Volta	16.0	19.4	64.6	100
Eastern	43.3	26.0	30.7	100
Ashanti	35.1	4.3	60.7	100
Brong Ahafo	45.5	19.9	34.6	100
Northern	35.9	14.3	49.8	100
Upper East	16.7	23.3	60.1	100
Upper West	3.3	26.6	70.1	100
Total	34.5	15.4	50.1	100

Non-migrants population in Ghana is quite high. For the entire population, aged 7 years and above, a little over 50 percent are non-migrants with each region recording at least 30 percent for non-migrants. The region with lowest proportion is Eastern Region (30.7 percent), followed by Brong Ahafo (34.6 percent). Generally, the regions in Northern Ghana have relatively high proportions for non-migrants population as compared to the regions in Southern Ghana. Upper West had 70.1 percent, followed by Volta region (64.6 percent) and then Upper East (60.1 percent).

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

Region	Male				Female			
	In-Migrant	Returned Migrants	Non-Migrants	Total	In-Migrant	Returned Migrants	Non-Migrants	Total
Western	41.3	22.5	36.2	100	35.9	21.4	42.7	100
Central	32.7	24.1	43.3	100	29.7	30.0	40.3	100
Greater Accra	42.9	4.2	52.9	100	44.5	5.3	50.2	100
Volta	16.4	21.6	62.0	100	15.6	17.3	67.1	100
Eastern	42.8	26.3	30.9	100	43.7	25.7	30.6	100
Ashanti	36.5	4.7	58.8	100	33.7	3.8	62.5	100
Brong Ahafo	48.3	18.9	32.8	100	43.1	20.8	36.0	100
Northern	23.5	17.3	59.2	100	44.4	12.3	43.3	100
Upper East	13.5	25.6	60.9	100	19.0	21.6	59.5	100
Upper West	3.5	26.7	69.8	100	3.1	26.5	70.4	100
Total	34.1	15.4	50.5	100	34.9	15.3	49.8	100

Generally, migration pattern between males and females do not seem to differ much. Table 6.4 shows that the distributions across the various migration statuses do not differ a lot between the different sex categories. However, the distribution varies greatly between the regions for a particular sex category. For example, Upper West, Upper East and Volta regions

have high proportions for non-migrants as compared to regions such as Eastern, Western and Brong Ahafo regions and the reverse is true for returned- and in-migrants.
Non-migrants in both urban and rural areas have almost the same proportion: 50.2 percent for urban communities and 50.1 percent for rural areas. The proportion for returned migrants in urban areas (10.8 percent) is much lower than that in rural areas (18.2 percent). For in-migrants, urban areas seem to host relatively more migrants than rural localities. With the exception of Upper West, the proportion for non-migrants is higher than those for in-migrants and returned migrants for all urban areas in all the regions. Within urban areas, Upper East is the region with the highest proportion for non migrants (90.4 percent), followed by Volta (69.6 percent) and then Upper West (69 percent). Eastern Region has the lowest proportion for non migrants (18.4 percent), followed by Brong Ahafo (37.5 percent), Western (39.2 percent) and Greater Accra (49 percent) in that order. In rural areas, Upper West recorded the highest proportion for non migrants (70.1 percent) with Volta and Accra regions following with 63 percent and 61 percent respectively.

Table 6-5 Migration status by region of residence and locality of residence (%)

Region	Urban				Rural			
	In-Migrants	Returned Migrants	Non-Migrants	Total	In-Migrants	Returned Migrants	Non-Migrants	Total
Western	48.2	12.6	39.2	100	34.2	25.9	39.9	100
Central	19.3	16.9	63.8	100	35.7	31.7	32.6	100
Greater Accra	46.2	4.9	49.0	100	34.5	4.5	61.0	100
Volta	18.6	11.8	69.6	100	15.1	21.8	63.0	100
Eastern	52.9	28.7	18.4	100	39.2	24.8	36.1	100
Ashanti	37.2	3.2	59.6	100	33.7	4.9	61.4	100
Brong Ahafo	34.1	28.4	37.5	100	51.2	15.7	33.1	100
Northern	25.7	23.1	51.2	100	38.7	11.9	49.4	100
Upper East	9.6	0.0	90.4	100	17.5	25.9	56.6	100
Upper West	5.2	25.9	69.0	100	3.3	26.6	70.1	100
Total	39.0	10.8	50.2	100	31.8	18.2	50.1	100

6.4. Sex and Age differentials in migration status

Table 6.6 shows migration status, by age group and sex. From the table, relatively high proportions of the in-migrant population are between 25 and 40 years. For all age groups within this range, female in-migrants have higher proportions than their male counterparts. For example, 10.6 percent (the highest proportion among the various age groups for in-migrants) of in-migrants are between age 25 and 29 and 8 percent of the males within age 25 and 29 are males as against 12.7 percent for female within the same age group. Interestingly, for the other age brackets which recorded relatively low proportions, the male in-migrants generally have higher proportions than the females.
The returned migrants seem younger than the in-migrants. Table 6.6 shows that while higher proportion of in-migrants are recorded for age groups between 25 and 40; higher proportions

for returned migrants are recorded for age group between 7 and 24 years. The proportion of male returned migrants within this age bracket appears much higher than that of female returned migrants. For those between 10 and 14 years, for example, 17.3 percent are males and the corresponding figure for females is 11.5 percent. Thus, while male in-migrants are relatively smaller than female in-migrants, male returned migrants are relatively greater than female returned migrants. For remaining age groups (that is, aside those within 7 and 24 years), there is no visible pattern with regards to the age composition between males and females.

Table 6-6 Migration status by age and sex (%)

Age	In-migrants			Returned Migrants			All migrants	Non-migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	3.9	3.9	3.9	8.7	9.0	8.9	5.4	9.6	9.2	9.4
10-14	8.2	6.8	7.4	17.3	11.5	14.2	9.5	17.3	13.7	15.3
15-19	7.3	6.6	6.9	13.1	9.8	11.3	8.3	14.9	10.3	12.4
20-24	5.7	7.4	6.6	7.8	8.3	8.1	7.1	8.5	7.8	8.1
25-29	8.0	12.7	10.6	7.9	7.8	7.9	9.7	7.9	8.7	8.3
30-34	9.8	10.6	10.2	4.4	6.2	5.4	8.7	6.5	7.4	7.0
35-39	10.3	10.4	10.3	7.1	5.1	6.0	9.0	6.7	7.2	7.0
40-44	8.9	8.2	8.5	5.4	6.5	6.0	7.8	5.3	5.8	5.6
45-49	8.2	8.2	8.2	4.4	7.2	5.9	7.5	5.5	7.3	6.5
50-54	8.5	7.3	7.8	5.6	5.6	5.6	7.1	4.1	5.4	4.8
55-59	6.1	4.6	5.3	3.9	6.4	5.2	5.3	3.6	3.1	3.3
60-64	4.0	3.8	3.9	3.2	4.2	3.7	3.8	2.8	2.7	2.8
65-99	11.3	9.5	10.3	11.4	12.4	11.9	10.8	7.4	11.4	9.5
Total	100	100	100	100	100	100	100	100	100	100

Comparatively, the non-migrant population is much younger than both in-migrant and returned migrant populations. From table 6.6, over 45 percent of non-migrant population is below 25 years and relatively higher proportions are recorded for age groups between 7 and 24 years. Even for older age groups, proportions recorded for non-migrants are generally lower than those recorded for in-migrants and returned migrants. Between male and female non-migrants, there seem to be no discernible pattern in terms of the distribution across the age categories.

It should be noted that for all the migration statuses defined, the aged (65 years and above) recorded relatively high proportions. However, the proportion of returned migrants who are within this age group is slightly higher than those of in-migrants and returned migrants.

Table 6-7 Migration status by age and sex for urban areas (%)

Age	In-migrants			Returned migrants			All migrants	Non migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	3.9	3.8	3.8	10.6	7.7	9.0	5.0	7.7	6.5	7.0
10-14	6.8	6.7	6.8	16.4	12.3	14.1	8.3	14.6	13.5	14.0
15-19	5.7	7.3	6.6	10.8	9.1	9.8	7.3	14.5	11.2	12.7
20-24	8.5	7.8	8.1	10.8	8.2	9.4	8.4	10.2	9.5	9.8
25-29	8.6	13.6	11.3	5.0	9.4	7.4	10.5	9.3	8.9	9.0
30-34	11.1	10.9	11.0	2.1	5.6	4.0	9.5	7.6	8.2	7.9
35-39	10.5	10.8	10.7	9.7	5.4	7.3	9.9	8.2	7.8	8.0
40-44	12.0	8.9	10.3	7.3	6.7	7.0	9.6	4.9	6.6	5.8
45-49	6.2	7.1	6.7	7.0	10.4	8.9	7.2	7.0	7.6	7.3
50-54	8.7	7.4	8.0	8.0	6.3	7.1	7.8	4.6	5.6	5.1
55-59	5.3	4.0	4.6	1.6	4.1	3.0	4.2	3.5	2.6	3.0
60-64	4.3	2.9	3.5	2.3	3.1	2.8	3.4	2.8	2.8	2.8
65-99	8.4	8.9	8.7	8.5	11.7	10.2	9.0	5.4	9.2	7.5
Total	100	100	100	100	100	100	100	100	100	100

Table 6-8 Migration status by age and sex of rural areas (%)

Age	In-migrants			Returned migrants			All migrants	Non migrants		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
7-9	3.9	4.0	3.9	8.0	9.5	8.8	5.7	10.8	11.0	10.9
10-14	9.2	6.8	7.9	17.6	11.2	14.2	10.2	18.9	13.7	16.2
15-19	8.6	6.0	7.2	13.9	10.0	11.8	8.9	15.2	9.7	12.3
20-24	3.5	7.2	5.5	6.7	8.4	7.6	6.3	7.4	6.8	7.1
25-29	7.4	12.1	10.0	8.9	7.3	8.0	9.3	7.1	8.6	7.9
30-34	8.9	10.3	9.7	5.2	6.4	5.9	8.3	5.9	6.9	6.4
35-39	10.1	10.0	10.1	6.2	4.9	5.5	8.4	5.8	6.8	6.3
40-44	6.6	7.7	7.2	4.8	6.5	5.7	6.7	5.5	5.3	5.4
45-49	9.7	9.1	9.4	3.5	6.0	4.8	7.7	4.6	7.1	6.0
50-54	8.3	7.3	7.7	4.7	5.3	5.1	6.8	3.7	5.3	4.6
55-59	6.7	5.1	5.8	4.7	7.3	6.1	5.9	3.7	3.4	3.6
60-64	3.7	4.4	4.1	3.5	4.6	4.1	4.1	2.8	2.7	2.7
65-99	13.4	9.9	11.5	12.4	12.7	12.5	11.9	8.5	12.8	10.8
Total	100	100	100	100	100	100	100	100	100	100

For all migrants[5], the highest proportion is recorded by the aged (10.8 percent), followed by those between 25 and 29 years (9.7 percent), 10 to 14 years (9.5 percent), 35 to 39 years (9 percent) and 30 to 34 years (8.7 percent) in that order. The age group which recorded the lowest proportion is 60 to 64 years (3.8 percent), with those between 55 and 59 (5.3 percent), and 7 and 9 years (5.4 percent) following in that order. Tables 6.7 and 6.8 respectively report results of migration status by age and sex for rural and urban localities. Generally, in both

[5] All migrants refer to all people who have still in migration (i.e., in-migrants) and those who have migrated before (i.e., returned migrants).

localities, similar patterns are observed as described above except for the fact that the proportion for non-migrant in rural areas are relatively much higher than those of the urban communities.

6.5. Reasons for migrating

Table 6.9 looks at the reasons for migrating by region of current residence. From the table, many people migrate to seek for employment (14.7 percent) and to marry (19.3 percent). Others migrate because they have to accompany migrating parents (23.2 percent) and significant proportion (24.3 percent) migrates because of other family reasons. For each of the regions, these four factors also emerge as the important reasons why people migrate either from other regions or from within the regions. Other peripheral reasons for migration include job transfer (5.1 percent), reason relating own business (4.7 percent) and education (4 percent).

Table 6-9 Reason for moving to village/town by region of current residence (%)

Reasons for migrating	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Job Transfer	6.9	6.9	5.3	5.3	3.7	4.8	6.2	1.9	6.5	0.0	5.1
Seeking Employment	19.0	13.1	13.2	11.6	15.0	24.5	11.4	2.0	2.4	2.1	14.7
Own Business	2.8	1.2	3.3	11.0	3.9	6.5	7.5	4.9	0.0	0.0	4.7
Spouse's Employment	1.7	2.7	1.1	1.8	3.4	2.8	3.9	1.9	1.1	0.0	2.3
Accompanying parent	26.1	20.7	23.1	22.3	23.3	20.7	30.3	12.4	36.1	68.9	23.2
Marriage	15.7	17.0	15.0	17.2	17.5	14.9	21.0	51.2	22.6	6.5	19.3
Other Family Reasons	22.2	32.0	31.1	26.6	26.5	17.9	17.1	19.6	28.5	22.5	24.3
Political/Religious	0.0	0.6	0.2	0.0	0.6	0.3	0.6	0.0	0.0	0.0	0.3
Education	4.2	2.4	7.2	3.4	3.6	3.3	1.0	3.2	2.9	0.0	4.0
War	0.0	0.0	0.0	0.5	0.9	0.0	0.5	0.8	0.0	0.0	0.3
Fire	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Flood, Famine/Drought	0.0	1.2	0.2	0.0	0.2	0.5	0.0	0.2	0.0	0.0	0.3
Other	0.6	1.2	0.1	0.4	0.5	1.2	0.0	0.2	0.0	0.0	0.5
Learn a trade	0.8	0.6	0.3	0.0	0.3	0.9	0.2	0.3	0.0	0.0	0.4
On holidays	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sickness/Ill health	0.1	0.6	0.0	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.1
Agricultural reasons	0.0	0.0	0.0	0.0	0.1	0.7	0.2	1.3	0.0	0.0	0.3
Accommodation	0.0	0.0	0.0	0.0	0.2	0.9	0.0	0.0	0.0	0.0	0.2
Total	100	100	100	100	100	100	100	100	100	100	100

Table 6.9 also shows that there are some important differences in the importance of these reasons across the regions, which are worth-mentioning. Majority of migrants in Western (26.1 percent), Volta (26.6 percent), Eastern (26.5 percent), Brong Ahafo (30.3 percent), Upper East (36 percent) and Upper West (68.9 percent) regions migrated because they had to

accompany migrating parents. In Central and Greater Accra Regions, however, most people (31-32 percent of the migrants) migrate because of other family issues or reasons. For Ashanti region, the major reason for the migration into and within the region has to do with job search: Majority of migrants (24.5 percent) move there to seek employment. In Northern Region, 51.2 percent migrated because of marriage.

The importance of these factors differs slightly between urban and rural communities. Table 6.10 indicates that in urban communities, the most significant factor is other family issues which account for 25.8 percent of migrants, followed by accompanying parents (22.5 percent), job seeking (16.6 percent) and then marriage (14 percent). While majority of male migrants in urban areas migrate because of they have to accompany their migrating parents (24.7 percent), majority of the females migrate because of other family issues (28.1 percent). Another important reason for females' migration into or within urban communities is marriage which accounts for 23.3 percent as against 2.8 percent for males. Job seeking is more important for male migration (23.5 percent) than for female migration (11 percent) in urban areas.

Table 6-10 Reasons for moving by sex and locality of current residence (%)

Reasons for migrating	Urban			Rural		
	Male	Female	Total	Male	Female	Total
Job Transfer	10.1	3.2	6.4	6.9	2.1	4.2
Seeking Employment	23.5	11.0	16.6	22.1	5.9	13.3
Own Business	5.1	2.5	3.7	8.4	3.0	5.5
Spouse's Employment	0.1	4.2	2.4	0.2	4.0	2.3
Accompanying parent	24.7	20.6	22.5	29.0	19.3	23.7
Marriage	2.8	23.3	14.0	4.0	39.2	23.2
Other Family Reasons	23.0	28.1	25.8	24.4	22.3	23.3
Political/Religious	0.1	0.2	0.2	0.6	0.2	0.4
Education	7.1	5.5	6.2	2.3	2.3	2.3
War	0.1	0.1	0.1	0.4	0.5	0.4
Fire				0.0	0.0	0.0
Flood, Famine/Drought	0.5	0.3	0.4	0.1	0.3	0.2
Other	1.0	0.3	0.6	0.7	0.2	0.4
Learn a trade	1.1	0.5	0.8	0.1	0.2	0.2
On holidays	0.1	0.0	0.1	0.0	0.2	0.1
Sickness/Ill health	0.1	0.2	0.1	0.7	0.3	0.5
Accommodation	0.7	0.2	0.4	0.1	0.0	0.1
Total	100	100	100	100	100	100

For rural areas, marriage is the most important reason for females' migration. Almost 40 percent of the female migrants, as against only 4 percent of their male counterparts, move into or within rural communities because of marriage. Like the urban male migrants, the major reason why males in rural areas migrate is accompanying migrating parents (29 percent), followed by other family issues (24.4 percent). Moreover, job seeking is much more important for males (22.1 percent) than females (5.9 percent) in rural areas. For the entire rural migrants, the most important factors are job seeking (13.3 percent), marriage (23.2 percent), other family issues or reasons (23.3 percent) and accompanying parents (23.7 percent), all accounting for over 80 percent of the migrants in rural communities.

6.6. Origin and destination of migrants

This subsection looks at the origin of migrants, in term of region of birth, in relation to the type of locality of their current residence, that is, whether they live in urban or rural communities. This will help to determine whether the locality of migrants' destination is related to their place (region) of birth. Table 6.11 presents region of birth by sex and locality of current residence. The table shows that generally, migrants born in Greater Accra and Ashanti regions migrate more to urban communities than rural communities, followed by those born in Volta and Eastern regions. For the other regions, especially those in Northern Ghana, migrants born in them migrate more to rural communities than to urban communities. As the table indicates, migrants born in Volta recorded relatively high proportions (12.1 percent) for the urban category, following after Eastern (15.7 percent), Ashanti (19.3 percent) and Greater Accra (19.6 percent) in that order than for the rural communities. For rural areas, migrants born in Ashanti region constitute the highest proportion (17 percent), followed by followed by Northern region (15.7 percent) with Greater Accra lagging behind rest with only 3.8 percent.

Table 6-11 Region of birth by sex and locality of current residence (%)

Region of birth	Urban			Rural		
	Male	Female	Total	Male	Female	Total
Western	5.8	8.7	7.4	9.5	8.9	9.2
Central	11.6	11.9	11.8	13.4	13.3	13.3
Greater Accra	22.9	16.7	19.6	4.9	3.0	3.8
Volta	11.4	12.7	12.1	8.7	7.8	8.2
Eastern	15.9	15.5	15.7	14.3	14.7	14.5
Ashanti	20.0	18.7	19.3	17.9	16.3	17.0
Brong Ahafo	4.4	7.5	6.1	9.6	7.8	8.6
Northern	4.2	4.4	4.3	11.6	19.1	15.7
Upper East	3.1	3.0	3.0	5.8	5.4	5.6
Upper West	0.8	0.8	0.8	4.2	3.8	4.0
Total	100	100	100	100	100	100

The table also shows that majority of male migrants in urban areas were born in Greater Accra (22.9 percent), followed by Ashanti (20 percent) and then Eastern (15.9 percent). For females, high proportions are also recorded for those born in these three regions, with Ashanti region leading with 18.7 percent, followed by Greater Accra (16.7 percent) and then Eastern (15.5 percent). For both sexes, the three northern regions (Northern region, Upper East and Upper West) trail in that order, with Upper West recording as low as 0.8 percent for both male and female categories. Interestingly, female migrants born in Northern region recorded the highest proportion (19.1 percent) of female migrants living in rural areas. For rural male counterparts, Ashanti region recorded the highest proportion of 17.9 percent.

Table 6.12 presents region of birth of migrants by the number of times they have lived outside of their place of birth. The table shows that majority of the migrants have lived outside their place of birth only once – All the regions recorded high proportions (between 55 to 76 percent). The region with the highest proportion is Greater Accra (76.3 percent) with Volta region (73.5 percent) and Ashanti region (71 percent) following in that order. For those who have migrated for two times, almost all the regions, especially, Upper East, Brong

Ahafo, Central and Northern regions recorded relatively high proportions as compared to those who have lived outside their place of birth for three times. Upper West, Western and Greater Accra region recorded relatively high proportion for migrants who lived outside their place of birth as compared to the other regions; however, these region generally recorded low proportions for those migrants who have had two times of living outside their place of birth. The table further shows that for those who have migrated for more than three times, relatively low proportions (zero for most of regions) are recorded for the various numbers of times they have lived outside their place of birth.

Table 6-12 Region of birth by no. of times person has lived in another village/town for more than 1 year (%)

Region of birth	No. of times person has lived in another village/town for more than 1 year							Total
	1	2	3	4	5	6	7	
Western	57.5	23.8	14.1	4.6	0.0	0.0	0.0	100
Central	61.2	28.0	3.9	3.6	3.4	0.0	0.0	100
Greater Accra	76.3	4.8	12.9	6.1	0.0	0.0	0.0	100
Volta	73.5	17.8	5.9	2.1	0.0	0.7	0.0	100
Eastern	61.5	24.2	7.5	5.2	0.6	0.0	1.0	100
Ashanti	71.0	16.8	7.4	2.8	0.6	1.4	0.0	100
Brong Ahafo	61.7	30.0	4.7	2.5	0.6	0.0	0.5	100
Northern	70.9	26.5	1.3	0.6	0.7	0.0	0.0	100
Upper East	61.3	31.1	7.7	0.0	0.0	0.0	0.0	100
Upper West	55.5	15.3	27.5	1.8	0.0	0.0	0.0	100
Total	65.6	22.9	7.4	2.9	0.8	0.3	0.2	100

Table 6.13 shows the region of destination of migrants for the first four places of their destination. For the first place of destination, Greater Accra accounted for the highest proportion (19.6 percent), with Ashanti (18.3 percent), Western (15.1 percent) and Brong Ahafo (12.9 percent) following in that order. These four regions also recorded relatively high proportions for the other three places although the ordering among varies. Upper East and Upper West had negligible proportions for the first place and the same can be said of the all the proportions they had for the other three places.

Table 6-13 Region of destination for the first four (4) places (%)

Region of destination	Place 1	Place 2	Place 3	Place 4
Western	15.1	12.8	16.3	18.9
Central	8.1	7.0	9.1	6.9
Greater Accra	19.6	17.6	15.1	4.4
Volta	5.8	5.7	11.8	21.1
Eastern	9.5	15.1	10.2	18.4
Ashanti	18.3	12.5	13.2	10.7
Brong Ahafo	12.9	16.9	13.5	12.2
Northern	7.2	8.9	5.1	3.3
Upper East	1.5	1.0	0.8	3.0
Upper West	2.0	2.6	5.0	1.1
Total	100	100	100	100

Table 6-14 Region of current residence by region of birth (%)

Region of Current residence	Region of Birth										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Western	50.0	18.9	4.2	8.2	6.9	7.6	3.6	0.8	8.9	5.6	11.4
Central	6.0	52.2	4.4	2.5	4.6	1.3	1.8	0.0	1.3	0.0	9.1
Greater Accra	18.8	12.0	73.4	32.7	27.0	13.0	5.3	3.6	2.3	2.1	21.3
Volta	1.2	0.7	2.2	35.9	2.0	0.1	0.3	5.7	0.0	0.9	5.0
Eastern	2.7	3.4	6.9	11.3	47.7	3.4	2.8	2.0	1.5	0.8	10.5
Ashanti	11.7	9.2	3.4	3.9	7.4	56.9	20.5	7.1	44.7	40.2	19.9
Brong Ahafo	5.5	3.7	3.3	3.3	3.7	11.6	60.2	15.8	17.6	47.5	12.4
Northern	2.2	0.0	1.2	2.3	0.7	1.6	2.1	62.0	6.1	0.3	8.0
Upper East	0.7	0.0	0.8	0.0	0.1	3.9	2.1	2.6	17.7	2.2	2.1
Upper West	1.1	0.0	0.3	0.0	0.0	0.6	1.3	0.4	0.0	0.5	0.4
Total	100	100	100	100	100	100	100	100	100	100	100

Table 6.14 shows migrants origin in terms of region of birth against their region of their current place of residence. The results in the table help to determine the regions from which people mostly migrate from and the regions to which they migrate to. About more than half of the migrants from regions such as Western, Central, Greater Accra, Ashanti, Brong Ahafo and Northern Regions do not migrate to places outside their region of birth. Greater Accra has the highest proportion of migrants (73.4 percent) migrating within their region of birth, followed by Northern Region (62 percent), Ashanti Region (57 percent) and then Central Region (52.2 percent). Upper East and Upper West Regions, however, recorded low proportions for migrants migrating within their region of birth. For these two regions, the popular regions of destination are Ashanti region and Brong Ahafo regions. For entire population, Greater Accra region emerges as the most popular region of destination, followed by Ashanti region, Brong Ahafo region and then Eastern region, which are all located in the southern part of the country.

6.7. Ethnicity and migration status

This subsection looks at the ethnic background of migrants and non-migrants in order to describe the ethnicity pattern in migration in Ghana. Table 6.15 presents ethnic background by locality and migration status. The table indicates that among the main ethnic group, Gurma has highest proportion (about 40 percent) being in-migrants, followed Akan (37 percent), and then Mole Dagbani (34.8 percent). The ethnic group with the least proportion for in-migrants is Ga Dangbe (27.2 percent), with Guan and Grusi following in that order with 24.1 percent and 31.4 percent respectively.

In the case of returned migrants, Ga Dangbe recorded the least proportion of 9.5 percent followed by Ewe (10.3 percent) and then Akan and Gurma (each had 16.4 percent). Guans recorded the highest proportion of 33.9 percent with Grusi and Mande following in that order with 18.2 percent and 17.2 percent respectively.

While Ga Dangbe had the lowest proportion for returned migrants, it recorded highest proportion for non-migrants (63.4 percent). The group with the second largest proportion is

Ewe (57.6 percent), with Mande, Grusi and Mole Dagbani following in that order with 56 percent, 50.3 percent and 48.4 percent respectively. Guans recorded the lowest proportion (41.9 percent) for non migrants. A consistent pattern in proportions among all the ethnic groups is that non migrants have the highest proportions followed by in-migrants with returned migrants trailing. Generally, similar patterns are observed for both rural and urban populations.

Table 6-15 Ethnic background by locality and migration status (%)

Ethnic groups	Urban				Rural				All			
	In-Migrant	Returned Migrants	Non-Migrants	Total	In-Migrant	Returned Migrants	Non-Migrants	Total	In-Migrant	Returned Migrants	Non-Migrants	Total
Akan	44.0	11.9	44.2	100	32.3	19.5	48.2	100	37.0	16.4	46.6	100
Ga Dangbe	26.1	8.6	65.3	100	29.1	11.1	59.9	100	27.2	9.5	63.4	100
Ewe	48.1	7.1	44.7	100	24.0	12.0	64.1	100	32.1	10.3	57.6	100
Guan	31.3	14.5	54.2	100	20.9	42.7	36.4	100	24.1	33.9	41.9	100
Gurma	49.4	4.4	46.2	100	37.7	18.7	43.6	100	39.6	16.4	44.0	100
Mole Dagbani	29.0	18.7	52.3	100	36.4	16.3	47.3	100	34.8	16.8	48.4	100
Grusi	37.2	0.0	62.8	100	30.1	22.3	47.5	100	31.4	18.2	50.3	100
Mande	16.9	34.5	48.7	100	30.4	10.9	58.6	100	26.8	17.2	56.0	100
Other	38.8	6.6	54.5	100	50.9	14.8	34.3	100	46.4	11.8	41.8	100
Total	39.0	10.8	50.2	100	31.8	18.2	50.0	100	34.5	15.4	50.1	100

Table 6.16 presents ethnic background by migration status for the sex categories. The table clearly indicates that for all the ethnic groups, the proportions for non-migrants are far higher than the proportions for the other migration status categories. As observed for the rural-urban categories, the in-migrant proportions are also consistently higher than those of the returned migrants for both male and female categories. Generally, between males and females, the distribution across migration status categories are so far off from each other especially in case of the ethnic groups such as Akan, Ga Dangbe and Ewe.

Table 6-16 Ethnic background by migration status for sex categories (%)

Ethnic groups	Male				Female			
	In-Migrant	Returned Migrants	Non-Migrants	Total	In-Migrant	Returned Migrants	Non-Migrants	Total
Akan	38.0	15.7	46.3	100	36.1	17.1	46.8	100
Ga Dangbe	28.0	8.1	63.9	100	26.4	10.7	62.9	100
Ewe	32.5	10.9	56.6	100	31.6	9.9	58.5	100
Guan	18.9	42.2	38.9	100	28.7	26.7	44.6	100
Gurma	31.9	19.5	48.6	100	45.2	14.2	40.6	100
Mole Dagbani	31.0	17.8	51.2	100	38.0	16.0	46.0	100
Grusi	31.5	16.8	51.7	100	31.3	19.9	48.8	100
Mande	29.9	21.5	48.7	100	22.9	11.7	65.4	100
Other	45.3	10.4	44.3	100	47.5	13.0	39.5	100
Total	34.2	15.4	50.4	100	34.9	15.3	49.8	100

7. Land Information

7.1. Introduction

Agricultural land remains an essential component for the production of crops and livestock. The quality in terms of physical structure and fertility in terms of mineral composition affect productivity in diverse ways. 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, tonnes of resources are spent in creating channels for free flow of water 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 especially 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 grasses to be cut and prepared and fed to the animals as fodder.

The variety of transactions accompanying agricultural land acquisition and use are also very important determinants of the productivity of land. The source and the price per plot affect not only the production decisions on the land but also the profitability to the farmer in terms of how much accrues to him from crop sales especially in shared cropping systems. The land markets may play out some potential users because of their purchasing power, or their relationship with land holders or sometimes whether or not they are members of particular communities or clans or lineage.

Because land is a very valuable commodity, many people compete for ownership, use rights and control of benefits. This sometimes results in disputes over land proceeds and boundaries as well as who has the right to use or not to use. Some disputes can slow down production activities for weeks and disrupt the cropping seasons and timings for many households which do not only affect their incomes but also distorts their food security objective.

This section presents detailed information about all plots of land that are owned or used by household members during the period of the interview. Particular attention is focused on issues such as the average size of available land and how land is held, used or acquired in the various regions and localities paying attention to the sex of the household head.

7.2. Plot Size and number of parcels controlled and used by households

Table 7-1 presents information on the average number of plots by region. On average each farming household has two plots of farmland on which crops are cultivated. The Volta and Greater Accra regions have the lowest number of plots (1.4) on average. Farming households in the Northern region have the highest number of plots (2.8) on average. The average number of plots for the other regions is just around two, the overall mean.

Table 7-1 Average number of plots owned, controlled or used by household across the regions

Region	Mean number of plots
Western	1.9
Central	2.0
Greater Accra	1.4
Volta	1.4
Eastern	2.2
Ashanti	1.9
Brong Ahafo	2.0
Northern	2.8
Upper East	2.4
Upper West	1.8
Total	2.0

Table 7.2 presents the average plot sizes by region and locality of residence. On average an urban household uses a plot size of about 1.7 hectares for male plot holders and 0.8 hectares for female plot holders and a rural household uses an average of about 1.7 for male holders and 1.0 for female holders. In general male holders have bigger parcels (1.7ha) than their female counterparts (1.0ha).

Table 7-2 Average Plot Sizes by Region, Locality of Residence and Gender of Plot Holder (Hectares)

	All		Urban		Rural	
Region	Male	Female	Male	Female	Male	Female
Western	1.8	0.88	1.0	0.88	1.9	0.88
Central	1.2	0.62	1.1	0.67	1.2	0.61
Greater Accra	4.5	2.37	0.6		4.8	2.37
Volta	1.1	0.47	0.9	0.54	1.1	0.46
Eastern	2.1	1.14	2.6	0.70	1.9	1.16
Ashanti	1.9	1.28	1.1	0.73	2.0	1.40
Brong Ahafo	1.6	1.16	1.4	0.94	1.6	1.25
Northern	1.4	0.80	2.4	0.92	1.3	0.80
Upper East	0.9	0.50	0.3		0.9	0.50
Upper West	1.9	1.2	1.0	2.39	1.9	1.2
Total	1.7	1.0	1.7	0.8	1.7	1.0

Table 7-3 presents figures for total land area cultivated by each farmer in the household. Urban male farmers cultivate on average 3.1 hectares and urban female farmers cultivate on average 1.1 hectares. Rural male farmers cultivate on average 3.3 hectares and rural female farmers cultivate on average 1.5 hectares.

Table 7-3 Average Land area cultivated by Region, Locality of Residence and Gender of Plot Holder (Hectares)

	All		Urban		Rural	
Region	Male	Female	Male	Female	Male	Female
Western	3.4	1.5	1.6	1.2	3.7	1.5
Central	2.5	1.0	2.0	1.1	2.6	1.0
Greater Accra	6.3	2.6	0.6		7.0	2.6
Volta	1.5	0.5	1.2	0.5	1.6	0.5
Eastern	4.3	1.7	6.3	0.9	3.8	1.8
Ashanti	3.6	1.9	2.0	1.0	3.8	2.2
Brong Ahafo	3.0	1.7	2.6	1.3	3.1	1.8
Northern	3.7	1.0	4.4	0.9	3.6	1.0
Upper East	2.1	0.8	0.7		2.1	0.8
Upper West	3.5	1.5	1.0	2.4	3.5	1.5
Total	3.3	1.4	3.1	1.1	3.3	1.5

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 isolates the proportions of plots on which respondents have ever had a dispute to the overall total of plots they use by region, locality of residence and gender of the plot holder. Of all the 723 plots controlled by males in the urban centres about 3.2% have ever had disputes on the land under discussion; a total 246, 4.8% of the 5505 plots controlled by males in the rural areas have ever had disputes. The greatest proportion of disputed lands (8.4%) among male plot holders was found in the Brong Ahafo Region.

Among female plot holders in urban localities, the incidence of disputes continues to be dominated by the Brong Ahafo region (9%) and in the rural areas it is dominated by the Greater Accra Region 9.7%.

Table 7-4 Proportion of plots on which there have been disputes by sex of plot holder, region of respondents and their locality

Gender of Plot Holder	Region	Locality		Total Number of Plots	
		Urban	Rural	Urban	Rural
Male	Western	1.3	7.6	80	525
	Central	0	2.1	16	291
	Greater Accra	0	8.2	13	61
	Volta	1.1	4.2	93	426
	Eastern	3.4	3.4	116	683
	Ashanti	2.6	9.4	114	778
	Brong Ahafo	8.4	5.4	166	537
	Northern	0	2.9	94	1359
	Upper East	0	2	6	458
	Upper West	0	5.2	25	387
	All	3.2	4.8	723	5505
Female	Western	1.8	7.4	57	542
	Central	0	1.8	29	334
	Greater Accra	0	9.7	9	62
	Volta	0	3.9	84	439
	Eastern	1	4.5	103	694
	Ashanti	5.3	9.5	113	746
	Brong Ahafo	9	5.9	167	542
	Northern	0	2.7	94	1462
	Upper East	0	1.6	4	557
	Upper West	0	2.8	19	395
	All	3.4	4.5	679	5776

The disputes that respondents have been engaged in over their lands take 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 54.3% 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 30.4%. In the rural areas multiple claims to land and boundaries of land constitute 48.8% and 42.0% of disputes respectively. See table 7.5.

Table 7-5 Nature of Land Disputes by locality (percent and total frequency)

Nature of Dispute	Urban	%	Rural	%	All	%
Boundaries of land	25	54.3	211	42.0	236	43.07
Multiple claims to land	14	30.4	245	48.8	259	47.26
Breach of contract by former owner	1	2.2	30	6.0	31	5.66
Breach of contract by potential buyer	0	0.0	11	2.2	11	2.01
Other forms of disputes	6	13.0	5	1.0	11	2.01
Total	46	100	502	100.0	548	100

From table 7.5, it is clear 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. Table 7.5 gives an idea of the proportion of farm lands used or owned by households which have clearly defined boundaries and those which do not in relation to whether or not they have ever had disputes.

Table 7-6 Relationship between boundary type and the incidence of disputes (Total frequency and Percent)

Disputes	Parcels with Clear Boundaries	%	Parcels without Clear Boundaries	%	Total	%
Ever had Disputes	492.9	5.2	143.2	4.3	636.1	5.0
Never had Disputes	8896.3	94.8	3186.6	95.7	12083.0	95.0
Total	9389.2	100.0	3329.8	100.0	12719.0	100.0

Different households have disputes with different groups of persons on different plots. In table 7.7 the relationship of the person with whom the respondent had a dispute is reported. Close to 41% of the respondents had disputes over their plots with members of different ethnicity. Respondents who had disputes with people with whom they had similar ethnicity were 34.9% and those who had disputes with family members represented 24.1. However, very few households had disputes with the state or government over their lands, (0.4%). This shows that the more related with an individual, the less likely they are to have disputes over land. The disputes with government are very few because government controls very few farm lands across the regions.

Table 7-7 Person with whom Individual had disputes

With whom did you have the dispute	Frequency	Percent
Same family member	136.4	24.1
Member of same ethnic group	197.6	34.9
Member of a different ethnic group	230.5	40.7
The state/government entity	2.4	0.4
Total	567.0	100.0

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 farming household can secure for agricultural activities. The source of land and tenancy agreement will for instance influence the cropping decisions such as crop choice and cultural practices and irrigation/soil improvement decisions to be adopted.

Table 7.8 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 43% percent of all respondents. This is followed by free allocation (36.94%) and then by share cropping

(9.95%). About 7% of responding households obtained their land for agricultural purposes through rental agreements. Outright purchase as a form of land acquisition represented the least method of land acquisition representing 1.98%. The situation for the localities follows a similar trend as the general one described, however the inheritance and free allocation had equal power in terms of importance, and they each represented 39.22% for the urban households. In the rural households, inheritance is the most prominent form of land acquisition (43.67%) and is followed by free allocation (36.66%). The proportion of households which obtained their lands through outright purchase is greater in urban areas (4.25%) than those in rural areas (1.70%).

Table 7-8 Forms of Land Acquisition by Households by Locality of Residence (% and Total Frequency

Forms of Land Acquisition	Urban	Rural	Total (%)	Total Frequency
Purchase	4.25	1.70	1.98	112
Inherit	39.22	43.67	43.19	2,445
Rent for cash or kind	6.7	6.85	6.84	387
Sharecrop	9.64	9.98	9.95	563
Allocated free	39.22	36.66	36.94	2,091
Sharecrop with initial payment	0.98	1.13	1.11	63
Total	100	100	100	5,661

Access to and use of land can be a difficult thing to do because of the huge transaction costs associated with land acquisition processes. However some family and friends relations are known to influence the process positively. Table 7.9 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 40.53% of all households; the situation is no different across the localities with 40.17% of urban dwellers attesting to the fact that they were allotted the plot they are using because they were members of a particular lineage, and 40.58% of rural dwellers also said the same.

Table 7-9 Qualification of Plot Holders

What qualified holder of the plot to be allotted the land	Frequency	Percent
Member of lineage	2,846.5	40.0
Member of village	2,938.2	41.3
Friend of owner	946.9	13.3
Employee of owner	115.3	1.6
Ability to pay	59.4	0.8
Spouse	57.9	0.8
Anyone interested	35.1	0.5
In-law	28.8	0.4
Member of another village	24.4	0.3
Membership of farmers' group	7.2	0.1
Other	62.3	0.9
Total	7,122	100

Being a member of a village also has a strong influence on whether or not one is allotted land. Indeed on average over 42.55% 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, (12.3%), and finally being an employee of the land owner.

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 7.10 and 7.11. The average for the urban areas per hectare is GHc3078.2. and that of the rural areas is GHc2980.6. Land values per hectare were estimated as GHc5182.2 by Western Region respondents on average and this represents the highest for all regions. In the rural areas, Ashanti regional plots, are estimated at GHc3509.9, and represents the highest among all the regions. Table 7.11 gives a further break down of the values as estimated by male and female plot holders.

Table 7-10 Land Values by Region and by Locality (Cedis per Hectare)

Region	Urban	Rural	General
Western	5182.2	2457.2	2769.9
Central	1686.1	2173.8	2082.3
Greater Accra	_	5177.9	5177.9
Volta	4875.2	2368.0	2622.2
Eastern	3779.4	3008.6	3108.1
Ashanti	3511.8	3509.9	3510.1
Brong Ahafo	2957.6	3159.2	3090.0
Northern	1829.2	1724.0	1729.5
Upper East	_	2923.7	2923.7
Upper West	804.0	3304.1	3210.2
Total	3078.2	2980.6	3022.4

Table 7-11 Land Values by Region and by Locality (Cedis per Hectare)

Region	Urban				Rural			
	Male	SD	Female	SD	Male	SD	Female	SD
Western	5468.5	8557.4	4872.7	8739.2	2445.8	3591.4	2469.3	5007.0
Central	1441.9	942.9	1808.2	1331.6	1946.9	2872.3	2398.9	4672.1
Greater Accra	-	-	-	-	5784.0	6008.5	4513.2	5119.1
Volta	6179.9	5903.6	3446.2	5478.3	1831.7	3893.0	2877.5	5164.1
Eastern	3452.4	4795.3	4024.7	5463.6	3442.8	8423.0	2600.2	4149.9
Ashanti	4080.1	4460.9	2726.8	3382.0	3327.9	6085.1	3742.6	6850.9
Brong Ahafo	3133.0	3809.0	2831.2	3325.3	3719.3	5050.7	2567.6	5174.7
Northern	2661.6	8494.1	898.8	802.1	1827.7	8848.3	1616.4	4799.2
Upper East					2482.6	5390.2	3312.5	12673.3
Upper West	914.7	269.9	645.9	450.5	3803.6	7786.8	2799.9	5780.9

Some farmers have some kind of share cropping arrangements with their land owners, whiles others do not. For those who do, the predominant proportion given to the land lord is one-half which is represented by 29.64% followed by one-third which is represented by 24.65% of the respondents. See Table 7.12.

Table 7-12 Proportion of Produce given to Land Lord

Proportion to the landlord	Frequency	Percent (%)
Two-thirds	48	7.6
One-half	297	46.8
One-third	247	38.9
One-fourth	5	0.8
One-fifth	17	2.7
Other proportion	21	3.3
Total	635	100.0

7.5. Travel Time and 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 7.13 reports the average time taken by households to get to their farms. On average, urban dwellers spend about 66 minutes in travelling to their farming plots whiles those in the rural localities spend about 44 minutes to do the same. In the urban localities East Region reported the least travel time of 51.1 minutes with Upper West reporting the highest travel time of 101 minutes. In the rural areas the lowest travel time of 24 minutes is reported by Upper East and the highest of 56 minutes is reported by the Brong Ahafo Region.

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. Table 7.14 shows that male headed households travel an average of 54 minutes to their farms whiles female headed travel about 61 minutes to get to their farms.

Table 7-13 Average Travel Time (in minutes) from respondents' house to their farming plots by region and locality (minutes)

Region	Urban	Rural
Western	52.90	45.67
Central	97.22	37.79
Greater Accra	76.75	45.54
Volta	58.73	43.83
Eastern	51.00	38.71
Ashanti	65.55	55.44
Brong Ahafo	73.63	56.11
Northern	76.68	46.68
Upper East	__	24.07
Upper West	101.25	46.23
Average	65.57	44.01

Table 7-14 Average Travel Time (in minutes) from respondents' house to plot by sex of household head and by locality

Sex of Household Head	Urban	Rural	Average
Male	61.70	45.45	53.58
Female	77.05	44.52	60.79

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 through conscious effort by the farmer. These efforts among other things include leaving the land to rest for sometime after some period of continuous cultivation, tree planting to protect the land from erosion and run-off. In table 7.15 it is clear that most of the households (90.47%) have never fallowed their plots. This shows that many households now do not have the luxury of leaving the land to rest without cultivating it and probably shows how scarce land has become in recent times. This actually calls for technology that will encourage intensification without running the soils on plots down completely.

Table 7-15 Last Fallow Period of Plot

	Locality		
Beginning of Last Fallow Period	Urban	Rural	Total
Less than two years	0.73	0.74	0.74
Between two and five years	1.63	3.22	3.04
More than five year	2.36	2.17	2.19
Never fallowed	88.93	90.66	90.47
Don't know	6.36	3.22	3.56
Total	100	100	100

Table 7.16 presents the soil types that are pre-dominant on plots cultivated by respondents by region. Generally loamy soils are the most predominant (32.35%), followed by mixed soils (22.42%), then by light clay (15.95%). Gravels and Heavy clay soils are 5.4% and 3.78% respectively.

Table 7-16 Soil Type by region (% and total frequency)

Region	Sand		Loam		Light Clay		Heavy Clay		Grevely		Mixed		Total	
	Freq	%	Freq	%	freq	%	freq	%	freq	%	Freq	%	Freq	%
Western	311.1	21.3	450.1	30.8	338.9	23.2	60.7	4.2	165.5	11.3	133.8	9.2	1460.0	100
Central	198.6	16.5	396.3	32.8	230.2	19.1	64.1	5.3	42.4	3.5	275.2	22.8	1206.8	100
Greater Accra	43.8	14.5	93.8	31.0	27.5	9.1	33.0	10.9	20.2	6.7	84.1	27.8	302.4	100
Volta	92.5	8.2	440.9	39.1	118.0	10.5	50.8	4.5	65.7	5.8	359.8	31.9	1127.6	100
Eastern	456.8	28.6	403.0	25.3	164.5	10.3	25.9	1.6	50.6	3.2	495.4	31.0	1596.0	100
Ashanti	616.7	26.6	751.2	32.5	254.2	11.0	53.0	2.3	23.2	1.0	616.9	26.7	2315.2	100
Brong Ahafo	346.4	23.1	365.2	24.3	342.0	22.8	5.6	0.4	145.0	9.7	297.2	19.8	1501.3	100
Northern	172.9	9.0	747.6	39.0	220.8	11.5	169.4	8.8	65.6	3.4	541.9	28.3	1918.1	100
Upper East	212.2	27.9	176.4	23.2	181.3	23.9	4.8	0.6	48.5	6.4	136.6	18.0	759.8	100
Upper West	80.1	15.1	341.2	64.3	66.9	12.6	17.4	3.3	13.6	2.6	11.6	2.2	530.8	100
Total	2,531.1	19.9	4,165.5	32.8	1,944.3	15.3	484.6	3.8	640.2	5.0	2,952.3	23.2	12,718.0	100

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 posses 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 7.17 presents the overall colour hue for plots across the regions. On average the least most popular soil colour is yellow which consists of 16 plots out of the 5659 plots under consideration. The most common soil colour is black and consists of 2399 (over 50%) of the total number of plots under consideration.

Table 7-17 Soil Colour by region (Total Frequency)

	Red		Black		Grey		Yellow		Brown		White		Total	
	freq	%	Freq	%	freq	%	freq	%	freq	%	freq	%	freq	%
Western	467.3	32	484.8	33.2	206.8	14.2	7.4	0.51	217.2	14.9	76.8	5.3	1460.3	100
Central	483.9	40.2	367.1	30.5	90.6	7.5	0.0	0.0	158.2	13.2	103.2	8.6	1203.0	100
Greater Accra	63.4	21.0	104.5	34.6	39.3	13.0	11.4	3.8	57.5	19.0	26.4	8.7	302.4	100
Volta	83.0	7.3	675.7	59.1	132.0	11.6	0.0	0.0	239.7	21.0	13.0	1.1	1143.5	100
Eastern	406.9	25.1	707.8	43.7	50.6	3.1	0.8	0.1	282.8	17.5	169.7	10.5	1618.5	100
Ashanti	740.1	31.5	900.6	38.4	74.5	3.2	0.0	0.0	274.3	11.7	358.3	15.3	2347.8	100
Brong Ahafo	559.6	37.1	418.1	27.7	49.3	3.3	2.1	0.1	285.3	18.9	194.0	12.9	1508.4	100
Northern	153.4	8.0	1150.0	60.0	76.6	4.0	8.6	0.5	263.9	13.8	265.1	13.8	1917.7	100
Upper East	107.0	14.0	179.2	23.5	68.2	8.9	0.0	0.0	299.5	39.2	109.8	14.4	763.7	100
Upper West	80.9	14.8	322.5	58.9	95.4	17.4	0.0	0.0	15.7	2.9	33.2	6.1	547.6	100
Total	3145.5	24.6	5310.2	41.4	883.3	6.9	30.4	0.2	2094.2	16.3	1349.5	10.5	12813.0	100

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. See Table 7.18

Table 7-18 Number of trees planted on average by respondents on their plot by region and locality in the last three years

Region	Locality	
	Urban	Rural
Western	0	66.2
Central	0	11.0
Greater Accra	0	3.6
Volta	55	225.9
Eastern	128.7	22.6
Ashanti	138.5	240.0
Brong Ahafo	13.6	69.8
Northern	0	44.4
Upper East	0	6.8
Upper West	0	20.4
Average	33.6	71.1

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. Whiles efforts are being made to encourage farmers to adopt irrigation technologies so they can produce all year round, irrigation investments continue to see low popularity among farmers because of the high capital outlays required. Indeed from table 7.19 just about 5% of plots in the urban areas are irrigated with over 94% of all plots used or owned by respondents watered from rain and just a little above 4% are watered from other sources. The situation in the rural areas is similar to that of the urban centres in this respect. However the incidence of irrigated plots is greatest in the Western Region for both rural (10.6%) and urban (12.9%)

It is known that many males have the potential to invest in irrigation facilities because they have a higher economic power. However from table 7.17 it is clear that there are more female plot holders in the urban areas (5.59%) than male plot holders who are engaged in the use of irrigation facilities. In terms of the rural we observe a slightly different story with more males (5.73%) irrigating than females (5.45%). See Table 7.19.

The main sources of water for irrigation of farm lands across the regions and localities are well, borehole, pond, weir, river and dam. See table 7.20 for the frequency of households using the various water sources for irrigation by sex of household head and by locality.

Table 7-19 Proportion of plots irrigated by the gender of the plot holder and the locality of residence (% and total frequency)

Gender of Plot Holder	Proportion of Plot Holders Irrigating their Plots (%)	Total Frequency
	Urban	
Male	5.35	733.4
Female	5.59	669.6
Urban Total	5.47	1403.0
	Rural	
Male	5.73	5,488.6
Female	5.45	5,773.4
Rural Total	5.59	11,262.0

Table 7-20 Source of Irrigation Water by locality of Residence (Total frequency and %)

Primary Source of Watering	Frequency	Percent
Urban		
Well	12.2	17.37
Borehole	6.1	8.67
Weir	0.5	0.78
River/stream	51.2	73.18
Total	70	100
Rural		
Well	101.3	20.35
Borehole	36.7	7.38
Pond/tank	41.7	8.37
Weir	18.3	3.67
River/stream	289.7	58.18
Other	3.1	0.63
Dam	4.7	0.94
Bunding	0.3	0.05
Other	2.1	0.43
Total	498	100

In the Volta and Brong Ahafo Regions there were no households that have made irrigation improvements during the period under review. It is encouraging to know that more than 38% of the households in the urban Greater Accra Region had made irrigation improvements which are consistent with the objective of government to bring the Accra Plains under irrigation all year round. See table 7.21.

Table 7-21 Households which have made irrigation improvements by region

Region	Urban		Rural	
	Proportion of Plots Irrigated	Total Frequency	Proportion of Plots Irrigated	Total Frequency
Western	12.9	162	10.6	1,318
Central	1.48	92	12.9	1,104
Greater Accra	0	40	8.7	253
Volta	8.2	132	1.9	1,012
Eastern	6.3	237	5.5	1,373
Ashanti	7.5	301	6.4	2,043
Brong Ahafo	1.8	319	2.3	1,196
Northern	0	124	0.2	1,790
Upper East	0	12	9.8	756
Upper West	0	14	0.49	538
Total	5.34	1433	5.58	11,383

8. LIVESTOCK

8.1. Introduction

This section provides information on household livestock and farm tools used for various agricultural activities. A detailed breakdown on expenditure and revenues on livestock are also presented by locality and region.

8.2. Numbers and distribution of livestock

Livestock production is as essential part of agriculture not only for the economic benefits accruing from raising them but also the nutritional benefits it brings to households that raise them. Table 8.1 provides percentage distribution of households raising livestock by locality across the ten (10) regions of Ghana. The Northern region recorded the most households owning or rearing livestock for domestic consumption or for commercial purposes or both (18.9%), followed by the Eastern region (14.1%) with the Greater Accra region recording the least (3.3%). The low percentage recorded in the Greater Accra region could be attributed to the increasing urbanization of the region where there is a constant competition for space for housing needs and other economic activities. Regions with closer proportions are the Upper East region (11.5%), Ashanti region (11.0%) and Brong Ahafo region (10.4%).

Table 8-1 Distribution of households raising livestock across regions (%)

Western	7.9
Central	8.1
Greater Accra	3.3
Volta	8.0
Eastern	14.1
Ashanti	11.0
Brong Ahafo	10.4
Northern	18.9
Upper East	11.5
Upper West	6.9
Total	100.0

The distribution of livestock across the regions of Ghana show that, chicken/roster are the mostly raised animal in the households followed by goats and sheep. The proportion of households rearing rabbits is least among the various livestock categories across regions. This pattern is almost the same across all the regions. We also observe from our results that, draught animals and rabbits are not raised among the households interviewed in the Central, Greater Accra and Volta regions. See Table 8-2.

Table 8-2 Distribution of livestock across regions (%)

Animal	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Drought Animal	0.5	0.0	0.0	0.0	0.0	0.6	0.0	1.3	10.6	4.3	1.9
Cattle	0.0	0.0	3.7	1.4	0.9	0.2	2.0	13.5	11.0	9.4	5.1
Sheep	14.2	9.5	9.7	10.9	19.4	20.4	12.4	15.9	18.1	11.9	15.3
Goats	21.8	36.1	27.2	32.8	25.3	27.0	30.2	23.4	20.8	28.1	26.6
Pigs	4.3	2.4	7.7	2.1	1.1	1.6	2.8	5.0	4.8	12.6	3.9
Rabbits	0.0	0.0	0.0	0.0	0.3	0.5	0.4	0.2	0.1	0.3	0.2
Chicken/Rosters	57.4	49.0	50.1	50.1	46.7	47.4	46.9	31.3	24.9	29.4	41.6
Other Farm Animals	1.9	3.0	1.5	2.7	6.4	2.3	5.2	9.5	9.7	4.0	5.5
Total	100	100	100	100	100	100	100	100	100	100	100

Comparing urban and rural distributions of the livestock, the difference is not much. For urban households that keep livestock, the proportion of households raising chicken/rosters are highest (47%) followed by goats (29%) and sheep (15%). For most the regions apart from chicken/rosters, goat or sheep are kept. (Table 8-3)

Table 8-3 Distribution of livestock across regions (%)

Urban											
Animal	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Drought Animal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.28
Cattle	0.00	0.00	0.00	1.2	1.05	1.44	1.53	8.90	0.00	0.00	1.89
Sheep	8.25	0.00	9.45	14.26	5.00	23.49	22.37	24.71	20.00	13.33	14.84
Goats	24.6	35.07	24.83	21.76	29.98	32.81	30.59	23.98	40.00	26.67	28.50
Pigs	0.00	7.46	5.25	3.02	0.00	0.00	1.71	0.00	0.00	0.00	1.60
Rabbits	0.00	0.00	0.00	0.00	0.81	0.00	0.00	1.58	0.00	0.00	0.35
Chicken/Rosters	67.15	42.6	60.47	55.05	54.03	40.8	39.42	31.23	20.00	40.00	46.84
Other Farm Animals	0.00	14.87	0.00	4.72	9.13	1.46	4.38	9.61	0.00	20.00	5.69
Total	100	100	100	100	100	100	100	100	100	100	100
Rural											
Animal	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Drought Animal	0.50	0.00	0.00	0.00	0.00	0.69	0.00	1.35	10.50	4.41	2.04
Cattle	0.00	0.00	5.16	1.49	0.90	0.00	2.12	13.85	11.10	9.59	5.44
Sheep	14.7	10.43	9.84	10.29	21.80	19.86	10.43	15.28	18.10	11.86	15.30
Goats	21.54	36.19	28.18	34.86	24.45	25.97	30.08	23.34	20.6	28.13	26.33
Pigs	4.65	1.89	8.68	1.90	1.29	1.87	3.05	5.30	4.89	12.79	4.20
Rabbits	0.00	0.00	0.00	0.00	0.22	0.62	0.53	0.12	0.12	0.35	0.21
Chicken/Rosters	56.58	49.63	45.99	49.19	45.41	48.6	48.46	31.31	25.00	29.17	40.99
Other Farm Animals	2.03	1.87	2.14	2.27	5.95	2.4	5.34	9.45	9.81	3.70	5.50
Total	100	100	100	100	100	100	100	100	100	100	100

Table 8.4 presents the average number of livestock owned by households across regions in Ghana. Among the households that own draught animal, Ashanti region recorded the highest average of 3 above the national average of 2. It is important to note that, only a few households in the Ashanti region reported having draught animals, whereas a good majority of respondents indicated they owned draught animals in the North. The national average for cattle among households who reported owning them is eight (8).

Table 8-4 Average number of livestock by region

Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	1					3		2	2	2	2
Cattle			27	5	10	6	7	8	6	10	8
Sheep	5	8	5	5	5	9	7	6	6	7	6
Goats	5	4	6	6	5	7	7	5	5	8	6
Pigs	12	14	7	7	4	13	2	4	6	3	6
Rabbits					3	40	2	7	8	9	12
Chicken/Rosters	16	10	13	14	13	18	19	16	13	15	15
Other Farm Animals	8	2	6	6	5	7	7	7	7	5	6
Total	12	8	10	10	8	13	13	9	7	9	10

Greater Accra region has the highest average (27) among households who rear cattle followed by the Eastern and Upper West regions of ten (10). Ashanti (9), Central (8), Brong Ahafo (7) and the Upper West (7) regions recorded averages higher than the national average (6) among households who own sheep.

Among households we raise goats, the Upper West region (8), Ashanti (7) and Brong Ahafo (7) regions also recorded averages higher than the national average of six (6). The Central region recorded the least average number of goats (4) owned by households that raised them. There was a national average of six (6) for pigs. The Central region (14), Ashanti (13), Western (12), Greater Accra (7) and the Volta (7) regions all had averages for pigs above six (6) which is the national average. For chicken, the highest averages are fairly distributed among the Brong Ahafo region (19), Ashanti region (18), Western region (16) and the Northern region (16) which were all above the national average of fifteen (15). The Central region, Greater Accra, Volta, Eastern and Upper East regions recorded averages below the national average.

Similar to table 8.4, table 8.5 gives a detail breakdown of the average number of animals owned by households who rear such animals.

Table 8-5 Average number of livestock owned by locality and region

Urban											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal									2.0		2.0
Cattle				8.0	5.0	6.0	3.0	12.8			9.5
Sheep	8.6		8.0	4.1	12.2	6.7	10.7	6.0	2.0	3.0	7.6
Goats	5.6	6.0	7.3	6.9	7.6	6.2	7.4	4.1	6.5	4.75	6.6
Pigs		12.0	8.0	2.0			1.0				6.6
Rabbits					6.0			3.0			4.4
Chicken/Rosters	10.0	11.5	22.7	12.6	10.3	16.3	15.6	21.8	26.0	11.3	14.7
Other Farm Animals		1.0		2.0	3.6	2.0	8.3	8.1		3.0	4.4
Total	8.8	8.1	16.7	9.3	8.9	10.4	11.2	11.2	8.6	6.8	10.4
Rural											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	1.0					2.9		2.3	2.3	2.4	2.3
Cattle			27.1	4.0	11.1		7.6	8.0	6.3	10.1	8.3
Sheep	5.4	7.9	3.8	4.7	4.4	9.0	6.0	5.9	6.5	7.1	6.2
Goats	4.4	4.2	5.6	5.8	4.3	6.8	7.1	5.6	5.0	7.7	5.6
Pigs	12.4	15.0	7.0	8.5	3.8	12.7	2.3	4.5	5.8	3.1	5.9
Rabbits					1.0	40.0	2.0	10.0	8.0	9.0	13.1
Chicken/Rosters	16.6	10.0	8.1	14.6	13.0	18.5	20.1	15.7	13.2	14.6	15.1
Other Farm Animals	8.0	2.0	6.0	7.7	4.8	8.0	7.2	6.9	7.4	5.7	6.6
Total	11.9	7.6	7.8	10.1	8.3	13.2	13.1	9.2	7.5	9.0	9.7

In the urban category, Upper West region was the only region that reported rearing draught animal (2). The Northern region reported the highest average of thirteen (13) for cattle while urban Eastern has the highest average for sheep (12) and goats (8). Households in the Upper East region recorded the highest average ownership of chicken/rosters of 26 followed by the Greater Accra region (23) and the Northern region (22).
The Greater Accra region has the highest average number of cattle among households that rear them. Sheep registered a higher average of 9 in the Ashanti region while the Upper West region has the highest average for goat (8).The Brong Ahafo region had the highest average number of chicken/rosters (20) followed by the Ashanti region (19) among households that raised chicken.

8.3. Expenditure and revenue for the livestock

Table 8.7 presents the proportion of households who spent money in raising livestock in the past 12 months preceding this survey.In the urban category, all the regions spent money on goat with Brong Ahafo region taking the lead among households who spent money in raising their livestock. Apart from the Upper West region, households in all the regions spent money

in raising livestock with the Eastern region registering the highest percentage (21.7%). In the rural category, money was spent by households who were raising goats and chicken across all the regions. Overall, the Northern region spent the most money in raising livestock at the rural (17.1%) and urban (22.9%) settlements.

Table 8-6 Proportion of households who spent money in maintaining their livestock in the last 12 months (%).

Urban											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
Cattle	0.0	0.0	0.0	0.0	13.3	14.7	16.2	55.8	0.0	0.0	100.0
Sheep	2.3	0.0	7.5	2.3	0.0	19.0	26.0	42.9	0.0	0.0	100.0
Goats	3.8	15.3	11.4	4.6	16.9	14.0	20.3	11.4	1.8	0.5	100.0
Pigs	0.0	43.5	0.0	31.7	0.0	0.0	24.9	0.0	0.0	0.0	100.0
Chicken/Rosters	10.8	17.6	19.2	7.9	21.7	1.1	11.8	9.5	0.0	0.5	100.0
Other Farm Animals	0.0	36.7	0.0	0.0	41.0	0.0	0.0	22.3	0.0	0.0	100.0
Total	5.7	15.4	12.2	5.7	17.1	8.6	16.5	17.1	1.3	0.4	100.0
Rural											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	4.6	0.0	0.0	0.0	0.0	0.0	0.0	16.0	76.9	2.4	100.0
Cattle	0.0	0.0	5.1	0.9	3.6	0.0	4.4	65.2	20.5	0.4	100.0
Sheep	10.1	4.1	2.5	5.3	18.3	11.2	13.4	19.7	15.5	0.0	100.0
Goats	7.9	10.5	3.7	9.6	11.4	8.3	20.3	18.1	9.9	0.3	100.0
Pigs	16.6	7.4	0.0	3.2	3.8	8.2	9.5	27.9	12.0	11.5	100.0
Rabbits	0.0	0.0	0.0	0.0	0.0	36.3	41.9	0.0	0.0	21.8	100.0
Chicken/Rosters	16.4	10.1	3.4	6.4	15.6	5.0	15.7	16.3	9.1	2.2	100.0
Other Farm Animals	7.5	0.0	0.0	1.0	8.1	2.0	19.5	33.3	27.6	1.1	100.0
Total	11.0	7.2	2.9	5.8	12.4	6.5	15.1	22.9	14.4	1.8	100.0

Following from table 8.7, table 8.8 presents the actual expenditure incurred on raising livestock. This expenditure include the cost of feed, the cost of home-prepared feed (if it were to be bought), veterinary costs, shelter, hired labour, water expenses and other related costs as presented.

In the urban category, the Upper East region registered the most cost in raising livestock (GH¢ 328.4) followed by the Greater Accra region (184.7) with the Upper West region recording the least cost (GH¢ 9.4) in raising animals. A high amount (GH¢ 898.0) was spent on draught animals followed by expenses on goats (GH¢ 320.4) and pigs (315.6) respectively.

In the rural category, the Greater Accra region registered a high amount (GH¢ 129.2) in the raising of livestock with the Upper West region spending the least amount (GH¢ 18.3) of money in raising livestock. Households who raised pigs and cattle incurred the most cost, GH¢ 153.0 and GH¢ 125.1 respectively in the rural category.

Table 8-7 Average expenses on livestock by locality and regions (GH¢)

Urban											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal									898.0		898.0
Cattle				130.0	500.0	900.0	465.0	142.5			315.6
Sheep	540.5		55.5	24.8	31.6	23.3	77.1	105.8	50.0	7.5	72.8
Goats	21.1	177.5	241.1	40.2	22.5	51.2	60.3	39.5	323.0	20.0	73.0
Pigs		335.0	676.0	85.0			15.0				320.4
Rabbits					36			29			32.2
Chicken/Rosters	34.3	56.5	139.2	16.3	29.6	280.8	41.0	80.8	48.0	6.9	82.6
Other Farm Animals		50.0		10.8	74.4	10.0	0.0	30.2		1.3	39.9
Total	72.8	118.7	184.7	25.9	36.7	149.9	59.2	76.9	328.4	9.4	86.3
Rural											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	130.0					69.8		101.4	50.6	23.2	55.0
Cattle			1124.6	89.2	622.5		147.3	107.6	68.3	30.1	125.1
Sheep	43.9	72.3	107.1	46.9	38.9	89.8	43.2	37.1	31.9	16.2	47.1
Goats	53.0	32.2	92.9	41.8	34.9	55.4	38.9	28.7	19.3	13.6	36.3
Pigs	281.6	841.3	180.0	101	42.4	907.0	42.5	75.3	46.9	47.6	153.0
Rabbits					0.0	20.0	100.0	0.0	50.0	15.0	36.0
Chicken/Rosters	32.8	17.2	40.6	27.5	16.8	29.6	57.8	22.8	18.9	7.7	27.1
Other Farm Animals	143.3	16.1	2.0	39.1	18.3	11.0	62.5	33.1	19.3	6.9	30.9
Total	53.1	44.0	129.2	37.1	31.9	64.4	52.5	42.9	31.6	18.3	44.0

From table 8.9 below, the most revenue from raising livestock is realized in the Greater Accra region (GH¢ 97.3) followed by the Northern region (GHc52.5) with the Central region realizing the least revenue from the raising of livestock (GH¢ 8.8). Among the animals, the most income was realized among households who raise cattle (GHc212.6), followed by pigs (GHc72.5). The least revenue is realized among households who raise rabbits (GHc9.9). Although the Upper East region recorded the most households who raise draught animal, the Northern region made the most revenue (GHc78.8) from raising draught animals.

Among households that raised cattle, the greater Accra region made the most revenue (GHc2336.9) followed by the Eastern region (GH¢ 1250.1). Ashanti region was the highest region that made average revenue of GH¢ 68.6 followed by the Northern region (GHc65.3) among households that raised sheep. Upper West region and the Northern regions made the most revenue from the sale of goats with GHc40.4 and GH¢ 36.6 respectively. The Western region realized the most income from the sale of pigs (GHc234.6) while the Northern region realized the most income from rearing chicken/rosters (GHc17.2) followed by the Volta region (GH¢ 16.4).

Table 8-8 Average revenue from livestock regions (GH¢)

Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Drought Animal	0.0					21.8		78.8	63.4	32.2	57.6
Cattle			2336.9	275.6	1250.1	0.0	0.0	162.7	81.7	121.4	212.6
Sheep	36.6	35.6	0.0	50.3	24.1	68.6	19.2	65.3	13.3	12.2	38.7
Goats	18.5	4.9	32.8	35.3	19.8	24.2	28.5	36.6	11.5	40.4	25.1
Pigs	234.6	73.6	0.0	16.0	22.3	497.2	20.4	75.5	17.4	14.7	72.5
Rabbits					19.6	6.9	0.0	15.2	0.0	15.0	9.9
Chicken/Rosters	11.9	3.7	3.1	16.4	4.9	12.4	9.0	17.2	7.8	8.9	10.1
Other Farm Animals	26.4	2.1	0.0	10.4	7.9	6.2	18.4	14.9	12.4	1.1	11.9
Total	26.6	8.8	97.3	29.9	24.2	34.6	16.7	52.5	24.4	30.2	32.2

Table 8.10 presents a detailed outlook of revenues realized from the sale of livestock by locality. In the urban category, cattle continued to be the animal that gave the most income (GH¢ 774.3) among households that raised them. The Eastern region realized a high amount of GH¢ 6000 and GH¢ 78.2 for cattle and sheep respectively. Following closely is the Greater Accra region (GH¢ 400) for cattle and Western region (GHc56.1).

Table 8-9 Average revenue from livestock by locality across regions (GH¢)

Urban											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal									0.0		0
Cattle				400.0	6000.0	0.0	0.0	154.7			774.3
Sheep	56.1		0.0	19.6	78.2	14.1	31.7	31.1	0.0	0.0	26.9
Goats	0.0	4.1	0.0	18.5	17.4	19.3	28.6	13.2	0.0	25.0	15.9
Pigs		170	0.0	70.0			0.0				68.3
Rabbits					51			0.0			23.4
Chicken/Rosters	0.4	3.7	0.0	6.3	3.8	34.6	1.8	5.8	0.0	2.2	7.5
Other Farm Animals		5		0.0	1.5	8.0	6.3	0		0.0	2.5
Total	4.9	16.4	0.0	17.2	74.8	23.9	16.8	26.4	0.0	7.5	28.0
Rural											
Animal ID	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
Draught Animal	0.0					21.8		78.8	64.9	32.2	58.6
Cattle			2336.9	257.0	299.5		0	163.0	81.7	121.4	189.8
Sheep	35.7	35.6	0.0	58.3	21.9	80.2	13.7	69.2	13.5	12.4	40.0
Goats	20.3	5.0	44.0	37.2	20.2	25.3	28.5	38.3	11.7	40.6	26.3
Pigs	234.6	38.0	0.0	0.0	22.3	497.2	22.7	75.5	17.4	14.7	72.7
Rabbits					0.0	6.9	0.0	30.0	0.0	15.0	7.3
Chicken/Rosters	13.1	3.7	4.6	18.5	5.1	9.0	10.2	18.0	7.9	9.1	10.5
Other Farm Animals	26.4	0.0	0.0	14.4	9.6	6.0	20.4	16.0	12.4	1.2	13.1
Total	28.5	8.0	135.2	32.2	15.6	36.5	16.7	54.3	24.8	30.6	32.6

In the rural category, households in the Greater Accra region who raised cattle made the most income of GHc2336.9 with Ashanti region recording the most income (GH¢ 80.2) among households who raise sheep. The most income is made in the Greater Accra region (GH¢ 44)

among households who raise goats. Rural Ashanti region realized higher revenue from the sale of pigs (GHc497.2) over Western region (GH¢ 234.6).

8.4. Agricultural inputs

This section gives an overview of the stock of assets owned by households which include agricultural inputs. Table 8.11 and 8.12 show that, among the major farm tools owned by households included hoe (3) and irrigation pipes (4). Cutlass which is a major farm tool in Ghana due to the subsistence nature of our agriculture had an average household ownership of three (3). Other household tools that recorded high ownership among households were Hammer (which could be used for farming activities and commercial purposes), Allen key and screw driver. The average national ownership of 4- wheel tractor is zero. This is an indication that, almost all households depend largely on subsistence modes of farming. Meanwhile, there was an average tractor ownership of one (1) for 4- wheel tractor in the Ashanti, Northern and Upper East region among households who owned them. Upper East and West had an average hoe ownership of four (4). Interestingly, there was an average cutlass ownership of two (2) across all the regions of Ghana.

Table 8-10 Average household assets

Name Tool	W/R	C/R	G/R	V/R	E/R	A/R	B/R	N/R	U/E	U/W	Total
2-wheel tractor		1	0		0	1	0				0
4-wheel tractor			0		0	1	0	1	1		0
Cane Crusher		1	0	2	0	1	0	1	4		1
Hoe	2	2	2	2	2	2	3	4	4	4	3
Axe	1	1	1	1	1	1	1	2	2	2	1
Rake	1	1	1	1	1	2	1	1	1	2	1
Shovel	2	1	1	1	1	2	1	1	2	2	2
Pick axe	1	1	1	1	1	2	1	1	1	1	1
Sickle/reaping hook	2	1	0	2	1	2	1	2	2	2	2
Harrow		1	0		0	3	0	1	1		0
Tiller	1		0		0	1	0	1	1		0
Water Pump	1	1	1	1	0	1	0				1
Irrigation Pipe	2	5	8	1	0	2	3	2			3
Cutlass	2	2	2	2	2	2	2	2	2	2	2
Trailer/cart	1		0	4	0	1	0	1	1		1
Spraying machine	1	1	1	1	1	1	1	1	1	1	1
Outboard motor		1	1		0	1	0				0
Canoe	1	1	1	1	0		0	1	2		1
Plough			0		1	1	0	2	1	1	1
Spanner	2	3	2	8	1	3	1	1	1		2
Hammer	5	1	4	3	2	6	2		3	1	4

Table 8-11 Average household assets

Name Tool	W/ R	C/ R	G/ R	V/ R	E/ R	A/ R	B/ R	N/ R	U/ E	U/ W	Tota l
Allen key	5		2		3	7			1		4
Vulcanizing machine	2		1		2	4					3
Head pan	1		1	3	1	1			3	4	1
Wheel barrow	1		1		1	1	1				1
Saw		4			3	1		2			3
Plane	1	5			2						3
Cutter					1			4			2
Pincers		2									2
Spou-shape							2				2
Wellington boot						2	1				1
Nap sack						1					1
Mattock		1			1		2	1			1
Plough	1						2				2
Trowel				3	1			3		3	3
Float				2	1			3			2
Square					2						2
Tape measure				2	1			2			2
Basket						1					1
Water can		1		2							2
Chisel		2				1	1				1
Fishing net			3								3
Pumping machine							1				1
Screw driver		4									4
Pinch bar		2									2
Spirit level								2		2	2
Scrapper								2			2
Thread mill						1					1

9. Non-Farm Enterprises

9.1. 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 nonfarm 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 at al, 2009).

Figures in Table 9.1 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% of households in Ghana have some form of a non-farm enterprise. The GLSS5[6] report showed a percentage of 46%. More households in the urban centers (45.75) have some form of a non-farm enterprise than those in the rural areas (33.15). The GLSS5 reported 52% for urban and 41% for rural.

At the regional level, about half of the households in Central region (50%) operate nonfarm enterprises. This is probably because most of the region is urban. This is followed by the Eastern region with 43% operating enterprises. 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, Eastern, Ashanti and Northern regions)

[6] Some figures will be compared with that of the GLSS5 data because it is also nationally representative.

Table 9-1 Proportion of Households operating a non-farm enterprise by region and locality (%)

Region	Urban	Rural	All
Western	47.7	31.05	36.15
Central	54.29	48.46	49.97
Greater Accra	40.53	44.86	41.24
Volta	54.94	32.47	37.56
Eastern	56.82	36.93	43.16
Ashanti	50.6	26.47	36
Brong Ahafo	37.74	35.91	36.56
Northern	55.54	20.93	27.94
Upper East	6.67	26.64	24.72
Upper West	40	11.12	12.28
Total	45.75	33.15	38.35

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 9.2, for households in the urban areas that have non-farm enterprise(s), 12% have farm(s) and 88.23% have no farm. For those without non-farm enterprises 16.6% have farm(s) and 83% have no farms, probably they are employed. In the rural areas, for those with non-farm enterprises, 65% also have farm(s)-thus they combine farming and the nonfarm, 35% of them have no farm. For those without non-farm enterprises 79% have farms but 21% do not.

Table 9-2 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	
Yes	38.88	61.12	100
No	56.22	43.78	100
Urban			
Have an Enterprise	Have a Farm		
	Yes	No	
Yes	11.77	88.23	100
No	16.59	83.41	100
Rural			
Have an Enterprise	Have a Farm		
	Yes	No	
Yes	65.15	34.85	100
No	78.75	21.25	100

Table 9.3 shows estimates of non-farm enterprises in the first panel and estimates of households with non-farm enterprises in the second panel for the different localities. In urban localities there are just over one and a half million household enterprises. A bit more can be found in rural areas, about 1.75 million enterprises. A little over 3 million household 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. About 2.68 million households operate non-farm enterprises in Ghana.

Table 9-3 Estimates of Households operating non-farm enterprise and the number of non-farm enterprises by locality (%).

Estimated Number of Nonfarm Enterprises		Percentage of the total
Urban	1,503,533	48.9
Rural	1,569,532	51.1
Total	3,073,065	100
Estimated number of Households with Nonfarm Enterprises		
Urban	1,319,996	49.2
Rural	1,362,184	50.8
Total	2,682,180	100

Table 9.4 shows figures for estimates of non-farm enterprises in the different regions in Ghana and also by the different localities (urban and rural). As usual, the highest number- about seven hundred thousand enterprises can be found in the Greater Accra region. The lowest of about seventeen thousand can be found in the Upper East region.

Table 9-4 Estimated number of non-farm enterprises by region and locality.

Region	Urban	Rural	All
Western	106,233	159,523	265,756
Central	125,351	325,454	450,805
Greater Accra	577,361	123,298	700,660
Volta	96,775	178,249	275,024
Eastern	152,647	218,125	370,772
Ashanti	297,089	230,685	527,774
Brong Ahafo	95,000	185,977	280,977
Northern	49,534	77,445	126,979
Upper East	1,331	56,025	57,356
Upper West	2,213	14,751	16,963
Total	1,503,533	1,569,532	3,073,065

What kinds of non-farm enterprises do Ghanaians operate? Table 9.5 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 52% of the enterprises do the normal buying and selling, that is trading in a wide range of goods. This is followed by manufacturing with 27% and other enterprises with 21%. This order is the same if percentages for the urban areas are compared with that of the rural areas.

Table 9-5 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	24.26	53.94	21.8	100	15.56	63	21.44	100	30.05	47.91	22.05	100
Central	26.54	49.85	23.6	100	35.75	45.8	18.45	100	23.04	51.4	25.56	100
Greater Accra	30.28	42.58	27.14	100	31.44	42.34	26.22	100	24.84	43.69	31.47	100
Volta	30.8	54.42	14.77	100	28.54	50.49	20.96	100	32.03	56.56	11.41	100
Eastern	35.53	47.63	16.83	100	23.05	59.89	17.06	100	44.27	39.05	16.67	100
Ashanti	18.7	61.03	20.27	100	18.73	62.72	18.55	100	18.66	58.85	22.49	100
Brong Ahafo	18.57	65.21	16.22	100	16.75	69.93	13.32	100	19.5	62.82	17.68	100
Northern	30.7	55.72	13.58	100	17.9	60.41	21.68	100	38.88	52.72	8.39	100
Upper East	39.21	35.82	24.97	100	0	100	0	100	40.15	34.29	25.56	100
Upper West	77.96	12.68	9.36	100	33.33	66.67	0	100	84.66	4.58	10.77	100
Total	27.28	51.79	20.94	100	25.73	52.84	21.43	100	28.76	50.78	20.46	100

Enterprises in the urban localities are 53% trading, 26% manufacturing and 21% other. For the rural areas 50.8% are trading, 28.8% are manufacturing and 20.5% are other enterprises. 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 preparations and sale of food-cooked meals, hairdressing, photographers, barbers, transport business and repairers of household appliances.

Table 9-6 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	7.7	9.02	9.02	8.66	4.28	8.44	7.08	7.08	10.63	9.6	10.96	10.17
Central	14.25	14.1	16.51	14.64	11.47	7.15	7.1	8.25	16.63	21.01	25.93	20.76
Greater Accra	25.35	18.78	29.61	22.84	47.04	30.85	47.08	38.49	6.79	6.77	12.09	7.86
Volta	10.12	9.42	6.33	8.96	7.16	6.17	6.31	6.45	12.66	12.66	6.34	11.37
Eastern	15.64	11.04	9.65	12	9.06	11.46	8.05	10.11	21.27	10.62	11.26	13.82
Ashanti	11.79	20.27	16.66	17.2	14.42	23.51	17.14	19.81	9.55	17.05	16.17	14.71
Brong Ahafo	6.21	11.49	7.07	9.12	4.08	8.29	3.89	6.26	8.04	14.67	10.25	11.86
Northern	4.66	4.45	2.68	4.14	2.3	3.78	3.34	3.3	6.68	5.13	2.03	4.94
Upper East	2.69	1.29	2.23	1.87	0	0.17	0	0.09	4.99	2.41	4.46	3.57
Upper West	1.58	0.14	0.25	0.55	0.19	0.19	0	0.15	2.77	0.08	0.5	0.94
Total	100	100	100	100	100	100	100	100	100	100	100	100

Table 9.6 shows how the enterprises are distributed throughout the regions. The region with the highest share of the enterprises is the Greater Accra with 23%, followed by the Ashanti with 17% and Central with 14.6%. The region with the lowest share is Upper West less than 1%.

Comparing the gender of the owner of the enterprises, Table 9.7 shows that 69% of all non-farm enterprises in Ghana are owned by females with 31% for males. The GLSS5 report gave a closer percentage of 72% of enterprises being owned by females.
But most of the females do more of trading, 81% of the trading enterprises are owned by females while 19% of the traders are males. The distribution is closer for manufacturing (46% males and 54% females) and other types of enterprises (42% males and 58% females)

Table 9-7 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	54.13	45.87	100	38.95	61.05	100	45.95	54.05	100
Trading	21.03	78.97	100	16.48	83.52	100	18.75	81.25	100
Other	47.69	52.31	100	35.71	64.29	100	41.71	58.29	100
Total	35.26	64.74	100	26.88	73.12	100	30.98	69.02	100

It is interesting to know the main source of start-up capital for non-farm enterprises in Ghana. Tables 9.8, 9.9 and 9.10 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 9.8 give figures for both urban and rural, Table 9.9 for urban and Table 9.10 for rural.

From the tables, the main source of start-up capital for the nonfarm enterprises is household savings, which accounts for 61% of all the enterprises, 67% of the urban enterprises and 56% of the rural enterprises. The GLSS5 report also showed that 60% of the household enterprises used household savings as start-up capital. Monies from relatives and friends form the next frequent source with 17.5% of all enterprises, 19% of rural enterprises (20% in the GLSS5 data for both urban and rural) and 16% for urban areas.

Table 9-8 Main source of capital to start non-farm enterprises, by type of enterprise, residence and sex of owner (%)

All(Both urban and rural)						
Source of capital	Manufacturing	Trading	Other	Male	Female	Total
Household Savings	59.39	62.75	59.63	62.67	60.46	61.19
Bank	0.67	2.71	0.71	1.49	1.85	1.74
Remittances from abroad	0.82	1.02	1.48	1.63	0.81	1.06
Proceeds from family farms	6.48	5.9	3.93	8.07	4.63	5.65
Proceeds from family ent.	2.6	3	2.21	2.65	2.76	2.73
Income from family properties	0.5	0.15	1.64	1.17	0.28	0.56
NGO Support	0.27	0.18	0.17	0.15	0.22	0.2
Church Assistance	0	0	0.21	0	0.06	0.04
Money Lenders	0.44	2.35	2.53	1.73	1.92	1.87
Relatives/friends	17.63	16.81	18.9	11.48	20.16	17.47
Other partners	1.92	1.71	1.46	1.49	1.82	1.72
No capital required	6.18	1.45	5.06	6.57	2.1	3.49
OTHERS NOT SPECIFIED	1.14	0.49	0.17	0.41	0.69	0.6
Credit Purchase	0.96	1.17	1.19	0.49	1.4	1.11
SPOUSE	1	0.3	0.71	0	0.83	0.57
Total	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 1.3% of the urban cases, 6% for both urban and rural (8% in the GLSS5 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 2.7% of the sources of start-up capital in both rural and urban localities. Bank loans as a source of start-up capital is not very popular even in the urban localities, with 2% and 1.5% in the rural areas (1.74% for both urban and rural; 1.3% in the GLSS5 data, minimal improvement)

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 (15% for males and 8% 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 18% for females-both urban and rural). When the percentages between the types of enterprises are comparing, they are very similar. But it can be observed that the little bank loans went to traders (0.67% for manufacturing, 2.71% for trading and 0.71% for other).

Table 9-9 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	Male	Female	Total
Household Savings	59.96	69.26	70.63	68.78	66.34	67.21
Bank	1.01	3.09	0.38	1.73	2.14	1.99
Remittances from abroad	1.1	1.69	3.02	2.98	1.19	1.82
Proceeds from family farms	1.92	1.21	0.92	2	0.96	1.33
Proceeds from family ent.	2.11	3.25	1.95	2.14	2.99	2.69
Income from family properties	0.88	0.3	0	0.35	0.4	0.38
NGO Support	0.34	0.36	0.35	0.27	0.4	0.35
Church Assistance	0	0	0.43	0	0.14	0.09
Money Lenders	1	2.23	0.77	0.96	1.97	1.61
Relatives/friends	19.38	14.9	12.34	11.12	17.89	15.48
Other partners	2.44	0.91	1.16	2.05	0.97	1.35
No capital required	6.84	0.87	6.26	7.15	1.52	3.52
OTHERS NOT SPECIFIED	0.62	0.61	0	0.19	0.64	0.48
Credit Purchase	0.15	0.87	0.34	0.27	0.74	0.57
SPOUSE	2.26	0.44	1.44	0	1.72	1.11
Total	100	100	100	100	100	100

Table 9-10 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	Male	Female	Total
Household Savings	58.94	56.41	49.02	55.28	55.69	55.65
Bank	0.4	2.34	1.02	1.19	1.62	1.5
Remittances from abroad	0.61	0.37	0	0	0.5	0.36
Proceeds from family farms	10.1	10.47	6.83	15.41	7.62	9.63
Proceeds from family ent.	3	2.76	2.45	3.28	2.57	2.76
Income from family properties	0.21	0	3.23	2.16	0.18	0.71
NGO Support	0.21	0	0	0	0.08	0.06
Money Lenders	0	2.46	4.22	2.67	1.89	2.1
Relatives/friends	16.24	18.68	25.22	11.92	22.01	19.29
Other partners	1.5	2.49	1.75	0.81	2.51	2.05
No capital required	5.66	2.02	3.9	5.86	2.57	3.46
OTHERS NOT SPECIFIED	1.55	0.38	0.33	0.67	0.73	0.71
Credit Purchase	1.6	1.46	2.02	0.76	1.93	1.61
SPOUSE	0	0.16	0	0	0.11	0.08
Total	100	100	100	100	100	100

After starting the business, where do the non-farm enterprises get additional credit to operate? Tables 9.11 to 9.13 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 9-11 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for Ghana (%)

All (URBAN AND RURAL)						
Source of credit assistance	Manufacturing	Trading	Other	Male	female	All
No Credit Sought	87.35	82.97	87.58	83.53	85.86	85.14
Tried but unsuccessful	5.98	6.63	4.23	7.19	5.39	5.95
Bank	0.69	3.13	2.75	2.08	2.52	2.38
Other financial agencies	1.84	1.32	1.42	2.19	1.16	1.48
Cooperative	0.14	1.12	0.39	0.26	0.90	0.70
Money lender	0.00	0.89	0.00	0.00	0.67	0.46
Relative/ friend	2.96	2.85	3.11	4.03	2.44	2.93
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.11	0.16	0.00	0.00	0.17	0.11
NGO	0.00	0.15	0.00	0.14	0.05	0.08
Community Epicenter	0.00	0.00	0.00	0.00	0.00	0.00
Other Sources	0.00	0.13	0.00	0.00	0.10	0.07
Total	100.00	100.00	100.00	100.00	100.00	100.00

About 85% of non-farm enterprises do not seek any other source of credit apart from their saving and retained earnings. The GLSS5 data reported 90% for the same category. Those who try to obtain credit but are not successful are 6%.

For those who try and are successful, 3% use relatives and friends, 2.4% use bank loans and about 1.5% use funds from other financial agencies. In the GLSS5 report, 1.9% for banks, 0.5% for other financial agencies and 4.7% for family and friends were reported. The percentage for bank in the urban areas (2.25%) is closer to that in the rural areas (2.5%). Credit from relatives and friends is more popular in the rural areas (4%) than urban centers (1.8%).

Between the principal activities, more trading enterprises (3.13%) and other enterprises (2.75%) get funds from the banks than manufacturing (0.6%) enterprises. Other financial agencies give their monies to more manufacturing enterprises (1.84%) than trading (1.32%) and other enterprises (1.42%). Especially the urban manufacturing enterprises, where 4% of urban manufacturing enterprises get credit from other financial agencies and only 1.73% of urban trading enterprises and 0.38% of other enterprises get credit from that source.

Comparing the gender of the owner of the enterprise, Table 9.11 shows that 84% of males and 86% 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 7% for males and 5.4% for females. It also appears access to that bank credit is almost the same for females (2.52%) and males (2%) whiles funds from other financial agencies is more common for males (4%) than for females (2.44%).

Table 9-12 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for urban areas (%)

URBAN						
Source of credit assistance	Manufacturing	Trading	Other	male	female	All
No Credit Sought	92.22	82.18	89.91	86.14	86.50	86.37
Tried but unsuccessful	2.03	7.88	3.01	4.98	5.58	5.36
Bank	0.53	3.03	2.41	2.55	2.08	2.25
Other financial agencies	3.88	1.73	0.38	2.45	1.74	1.99
Cooperative	0.31	1.14	0.39	0.00	1.18	0.76
Money lender	0.00	0.75	0.00	0.00	0.61	0.40
Relative/ friend	0.54	1.78	3.34	3.06	1.10	1.79
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.00	0.22	0.00	0.00	0.18	0.12
NGO	0.00	0.29	0.00	0.25	0.10	0.15
Community Epicenter	0.00	0.00	0.00	0.00	0.00	0.00
Other Sources	0.00	0.16	0.00	0.00	0.13	0.08
Total	100.00	100.00	100.00	100.00	100.00	100.00

Table 9-13 Main source of credit for non-farm enterprises, by type of enterprise and sex of owner for rural areas (%)

RURAL						
Source of credit assistance	Manufacturing	Trading	Other	male	female	All
No Credit Sought	83.45	83.74	85.33	80.36	85.34	84.00
Tried but unsuccessful	9.15	5.41	5.42	9.87	5.24	6.49
Bank	0.84	3.24	3.09	1.48	2.89	2.51
Other financial agencies	0.09	0.92	2.46	1.87	0.67	1.00
Cooperative	0.00	1.11	0.39	0.58	0.67	0.64
Money lender	0.00	1.03	0.00	0.00	0.71	0.52
Relative/ friend	5.03	3.91	2.88	5.27	3.57	4.02
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.20	0.11	0.00	0.00	0.15	0.11
NGO	0.00	0.00	0.00	0.00	0.00	0.00
Community Epicenter	0.00	0.00	0.00	0.00	0.00	0.00
Other Sources	0.00	0.11	0.00	0.00	0.08	0.06
Total	100.00	100.00	100.00	100.00	100.00	100.00

Table 9.14 shows percentages for all those who try to obtain credit whether they are successful or not. The figures are a bit higher in Table 9.14 than those in Table 9.11 as the later include only those who were successful in acquiring the loan.

Table 9-14 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	All
Bank	2.18	5.42	5.35	5.42	4.11	4.51
Other financial agencies	3.44	2.31	2.07	3.54	2.13	2.57
Cooperative	1.46	1.62	1.02	0.63	1.82	1.45
Money lender	0.49	1.25	0.68	0.60	1.07	0.93
Relative/ friend	4.21	3.93	3.70	4.76	3.59	3.95
Proceeds from other enterprise	0.00	0.00	0.00	0.00	0.00	0.00
Government Agency	0.43	0.69	0.17	0.26	0.62	0.51
NGO	0.16	0.20	0.00	0.28	0.09	0.15
Community Epicenter	0.00	0.00	0.00	0.00	0.00	0.00
Other Sources	0.28	0.13	0.00	0.00	0.21	0.15
No Credit Sought	87.35	82.97	87.58	83.53	85.86	85.14
Total	100	100	100	100	100	100

9.2. 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 the workers. Table 9.15 provides information on firm size of the non-farm household enterprises in Ghana, using the percentage of enterprises employing one worker, two workers to nine workers, by type of enterprise and locality. From the table 74% 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 9.16 gives the same information by gender of the owner and locality.

About 14% employ two people (probably the owner and one other person), 5.5% employ three people, 3% employ four people and about 3% employ more than four people. Comparing the urban and the rural figures, 71% of enterprises in the urban areas employ one person whiles that of the rural is 77%. For those employing two people, urban has 15% and rural has 14%. Thus on average, the size of urban enterprises is not much different from rural enterprises as 96.18% of urban enterprises employ four or less workers whiles 98% of the rural enterprises employ four or less workers.

Table 9-15 Number of people employed per enterprise, by type of industry and locality-firm size (%)

URBAN										
	1	2	3	4	5	6	7	8	9	Total
Manufacturing	66.45	14.03	6.79	6.21	1.44	1.63	1.46	0.34	1.65	100
Trading	79.13	12.53	4.9	1.61	0.87	0.87	0	0	0.08	100
Other	56.72	22.15	6.16	9.44	1.15	1.23	2.74	0.15	0.27	100
Total	71.1	14.96	5.66	4.46	1.08	1.14	0.96	0.12	0.53	100
RURAL										
Manufacturing	69.25	17.28	7.89	2.37	1.06	1.08	1.07	0	0	100
Trading	85.54	9.68	2.78	0.81	0.77	0.16	0	0.25	0	100
Other	68.31	19.22	8.32	1.4	1.2	0.63	0.3	0.63	0	100
Total	77.34	13.81	5.38	1.39	0.94	0.52	0.37	0.25	0	100
All										
Manufacturing	67.96	15.78	7.38	4.14	1.23	1.33	1.25	0.16	0.76	100
Trading	82.33	11.11	3.84	1.21	0.82	0.52	0	0.13	0.04	100
Other	62.46	20.7	7.23	5.46	1.17	0.93	1.53	0.38	0.14	100
Total	74.28	14.37	5.51	2.89	1.01	0.83	0.66	0.19	0.26	100

In comparing the types of enterprises, 82% of trading enterprises employ one worker, but the percentage for manufacturing is 68% and 62% for other enterprises. For those employing two workers, trading is 11%, manufacturing is 16% and other enterprise is 21%. Trading enterprises are on average smaller or employ fewer workers as compared to manufacturing and other enterprises. For employing three or fewer workers, trading has 97%, manufacturing has 91% and other enterprises have 90%.

Table 9.16 provides figures on the number of people employed by the gender of the owner and locality. For male owned enterprises 62%, 19%, 8%, and 4% employ one, two, three and four workers respectively. For enterprises owned by females, 80%, 12%, 4% and 2% employ one, two, three and four workers respectively. For enterprises employing one or two workers, male is 82% and female is 92%, thus on average enterprises owned by males employ more workers than those owned by females.

Table 9-16 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	61.74	17.31	7.51	6.52	1.14	2	2.21	0.25	1.33	100
Female	76.1	13.7	4.67	3.36	1.05	0.68	0.29	0.05	0.1	100
Total	71.1	14.96	5.66	4.46	1.08	1.14	0.96	0.12	0.53	100
RURAL										
Male	63.12	21.94	8.77	1.79	0.92	1.79	0.71	0.95	0	100
Female	82.49	10.86	4.15	1.24	0.95	0.06	0.25	0	0	100
Total	77.35	13.8	5.38	1.39	0.94	0.52	0.37	0.25	0	100
ALL										
Male	62.35	19.36	8.07	4.43	1.04	1.91	1.54	0.56	0.74	100
Female	79.55	12.17	4.39	2.22	0.99	0.35	0.27	0.02	0.05	100
Total	74.29	14.37	5.51	2.89	1.01	0.83	0.66	0.19	0.26	100

The same information in the above two tables has been provided by region in Table 9.17 below. The majority of the enterprises (about 70% and over) employ just one worker in all the regions except the Upper West region where about 53% employ one worker and 40% employ two workers.

Table 9-17 Number of people employed, by region and locality-firm size (%)

Region	1	2	3	4	5	6	7	8	9	Total
Western	73.16	13.96	8.54	2.64	0.42	0.38	0.9	0	0	100
Central	80.56	13.26	2.97	1.23	1.38	0	0	0.28	0.33	100
Greater Accra	68.12	16.39	7.72	3.86	0	1.66	1.5	0	0.75	100
Volta	81.22	13.19	2.38	1.37	1.23	0.25	0.36	0	0	100
Eastern	69.35	16.41	7.65	3.36	1.71	0.92	0.36	0	0.25	100
Ashanti	76.06	12.21	4.44	3.65	1.31	0.99	0.45	0.89	0	100
Brong Ahafo	80.96	11.35	3.41	1.66	1.5	0.47	0.65	0	0	100
Northern	68.77	16.82	6.21	4.79	1.82	0.74	0.5	0.36	0	100
Upper East	77.45	10.35	2.24	6.47	1.24	2.24	0	0	0	100
Upper West	52.81	40.38	6.82	0	0	0	0	0	0	100
Total	74.29	14.36	5.51	2.89	1.01	0.83	0.66	0.19	0.26	100

Estimates of the actual number of people employed in the non-farm enterprises in Ghana are provided in Table 9.18, by type of enterprise, locality and gender of the owner. It is estimated that about 4.5 million Ghanaians are engaged in the non-farm enterprises, either as part-time or full time workers. Of this figure, about 52% are in the urban areas and 48% are in the rural areas.

Table 9-18 Estimates of the number of people employed by type of enterprise, residence and gender of the owner

	Urban	Rural	Total	Percent of total-%
Manufacturing	693,014	690,647	1,383,660	30.88
Trading	1,058,430	968,892	2,027,322	45.25
Other	594,130	475,410	1,069,540	23.87
Total	2,345,574	2,134,948	4,480,522	100.00
Percentage-%	52	48	100	
By gender of the owner				
Male	975,908	679,515	1,655,423	36.91
Female	1,373,271	1,456,084	2,829,355	63.09
Total	2,349,179	2,135,599	4,484,778	100.00

Considering differences in principal activities, about 31% are in the manufacturing industry[7], 45% are into trading and 24% in the other types of enterprises. About 37% are in male owned enterprises and 63% are in female owned enterprises.

9.3. Expenditure on Inputs of Non-Farm Enterprises

Information has been collected on the main types of expenses that non-farm enterprises incur in their operations. Table 9.19 provides information on the average annual expenses per enterprise by principal activity for all non-farm enterprises. It also gives the standard deviation (Sd) of those expenses. Table 9.20 and Table 9.21 give the same information for urban and rural respectively. On average a manufacturing non-farm enterprise will spend GH¢ 5580 annually, a trading enterprise will spend GH¢ 8022 and other enterprises spend GH¢6008 annually (Table 9.15). This gives an indication of the relative size of the types of enterprises using the values of their expenditures.

The most dominant annual expenditure item depends on the type of enterprise. For trading enterprises, the dominant expenditure items are articles for resale (GH¢4614), followed by raw materials (GH¢707) and travelling and transport (GH¢374). For manufacturing enterprises, the dominant items are raw materials (GH¢2047), articles for resale (GH¢519) and travelling and transport (GH¢365). For other enterprises the dominant items are raw materials (GH¢2439), articles for resale (GH¢1477) and fuel and lubricants (GH¢608).

Table 9-19 Average annual expenses per enterprise, by principal activity (GH¢)

	ALL(URBAN AND RURAL)					
	Manufacturing		Trading		Other	
Expense Type	Mean	Sd	Mean	Sd	Mean	Sd
Raw Materials	2,047.45	3,110.44	707.16	511.32	2,438.93	2,418.84
Taxes	98.19	201.33	129.31	355.87	82.29	122.47
Bank Fees	36.88	81.06	128.22	43.91	60.00	.
Rent on Assets/land and buildings	112.61	144.97	180.08	240.85	37.97	24.48
Electricity	282.74	264.00	197.53	632.38	148.44	109.95
Water Expense	128.50	181.51	50.55	67.88	105.34	111.17
Treatment/disposal of waste products	36.44	29.20	78.83	103.33	99.32	70.10
Telephone	145.38	141.67	93.37	105.00	84.43	63.60
Articles for Resale	519.08	562.07	4,614.73	9,441.39	1,477.17	1,479.52
Travelling and Transport	365.61	517.81	374.87	654.96	304.54	405.06
Expense on Accident	42.87	19.25	75.13	101.73	46.26	60.06
Fuel and Lubricant Expense	256.06	346.04	247.37	328.02	608.22	970.02
Spare parts	246.92	188.51	435.93	359.61	0.00	.
Advertising/Computer services	0		120.00	.	0.00	.
Training Expense	0		0.00		0.00	
Expense on uniforms and clothing	31.03	26.05	10.52	11.04	100.00	.
Printing/Stationary/Postages	885.30	937.65	108.83	16.93	138.37	39.11
Other expense 1	172.80	298.27	147.23	160.47	117.05	142.91
Other expense 2	107.01	87.54	150.54	168.28	102.21	138.22
Other expense 3	64.93	38.43	171.52	77.04	57.02	90.94
Total	5,579.79		8,021.72		6,007.54	

Comparing tables 9.20 and 9.21 for urban and rural respectively, figures for urban enterprises on the dominant expenditure items are higher than those in the rural localities. From the

[7] Refer to the paragraph before Tables 9.6 for a description of the types of activities that were categorized as manufacturing.

tables manufacturing enterprises in urban (rural) localities spend GH¢6945 (GH¢3953) annually. Trading enterprises in urban (rural) localities spend GH¢8853 (GH¢6464) annually and other enterprises spend GH¢6693 and GH¢5232 annually for urban and rural respectively. The dominant expenditure items are the same for both urban and rural enterprises-raw material, articles for resale, travelling and transport and fuel and lubricants. Other high items are telephone expense and electricity.

Table 9-20 Average annual expenses per enterprise, by principal activity (GH¢)

URBAN						
	Manufacturing		Trading		Other	
Expense Type	Mean	Sd	Mean	Sd	Mean	Sd
Raw Materials	3,189.92	3,662.46	697.10	529.85	2,951.27	2,562.38
Taxes	76.12	136.73	131.92	399.25	77.27	84.44
Bank Fees	180.00	0.00	134.49	37.18	0.00	.
Rent on Assets/land and buildings	94.00	51.11	198.85	258.22	37.97	24.48
Electricity	291.16	271.87	126.05	116.57	126.36	70.02
Water Expense	199.00	218.94	42.80	43.99	125.16	111.83
Treatment/disposal of waste products	36.44	29.20	76.62	111.82	99.32	70.10
Telephone	114.62	73.96	110.49	129.97	94.48	72.24
Articles for Resale	445.32	614.12	5,822.14	9,326.88	1,233.34	1049.39
Travelling and Transport	511.69	571.91	388.03	609.72	320.60	292.22
Expense on Accident	0.00		0.00	.	10.00	.
Fuel and Lubricant Expense	204.15	269.83	326.01	389.78	816.20	1,200.91
Spare parts	298.64	211.83	502.11	362.65	0.00	.
Advertising/Computer services	0.00		0.00	.	0.00	.
Training Expense	0.00		0.00		0.00	.
Expense on uniforms and clothing	33.24	27.48	10.52	11.04	100.00	.
Printing/Stationary/Postages	885.30	937.65	96.00	.	138.37	39.11
Other expense 1	179.18	108.62	105.50	141.17	195.31	312.10
Other expense 2	137.04	109.31	55.01	155.13	228.72	224.94
Other expense 3	69.13	42.53	30.00	.	139.42	136.35
Total	6,944.97		8,853.61		6,693.79	

Table 9-21 Average annual expenses per enterprise, by principal activity (GH¢)

RURAL						
	Manufacturing		Trading		Other	
Expense Type	Mean	Sd	Mean	Sd	Mean	Sd
Raw Materials	1,529.54	2,677.39	717.42	517.64	2,130.58	2,283.17
Taxes	113.33	235.89	124.69	263.89	90.37	168.73
Bank Fees	6.31	3.87	75.67	78.59	60.00	.
Rent on Assets/land and buildings	153.62	254.53	109.97	146.16	0.00	.
Electricity	237.93	226.00	341.06	1,076.16	204.86	178.17
Water Expense	55.15	85.34	63.77	95.83	89.13	108.68
Treatment/disposal of waste products	0.00	0.00	96.00	.	0.00	.
Telephone	246.39	241.36	68.67	41.91	67.87	52.38
Articles for Resale	538.17	556.11	3,403.36	9,411.92	1,576.53	1,643.69
Travelling and Transport	281.02	465.62	361.66	698.11	294.19	465.15
Expense on Accident	42.87	19.25	75.13	101.73	96.00	.
Fuel and Lubricant Expense	284.26	379.45	114.85	101.85	428.12	675.51
Spare parts	145.48	83.61	107.49	21.42	0.00	.
Advertising/Computer services	0.00		120.00		0.00	.
Training Expense	0.00		0.00		0.00	.
Expense on uniforms and clothing	13.45	10.52	0.00	.	0.00	.
Printing/Stationary/Postages	0.00		120.00	.	0.00	.
Other expense 1	171.59	323.05	180.77	170.93	102.08	82.15
Other expense 2	85.47	67.42	199.79	164.60	70.54	91.59
Other expense 3	48.00	.	183.64	66.22	22.42	22.28
Total	3,952.59		6,463.95		5,232.68	

Estimates of the annual value of inputs or expenses by principal activity and locality are provided in Table 9.22 in millions of Ghana cedis. Tables 9.23 and 9.24 give the same information for urban and rural respectively. All non-farm enterprises spend GH¢7953 million annually in their activities. About 71% (GH¢5,684 million) are from trading enterprises, 17% (GH¢1,321 million) are from manufacturing enterprises and 12% (GH¢948 million) from other enterprises. This indicates how popular trading activities are as compared to manufacturing and other enterprises. As with the annual averages, articles for resale (GH¢5,211 million, representing 66%) and raw materials (GH¢1,775, representing 22%), constitute the bulk of the value of inputs.

Table 9-22 Estimated annual value of inputs for all non-farm enterprises, by principal activity (million GH¢)

Estimated annual value of inputs for all non-farm enterprises (million GHC)				
Expense item/Industry	Manufacturing	Trading	Other	Total
Raw Materials	1044.80	22.22	707.92	1,774.94
Taxes	10.60	50.85	6.42	67.88
Bank Fees	0.22	1.40	0.05	1.67
Rent on Assets/land and buildings	3.76	17.86	0.22	21.84
Electricity	24.23	47.74	2.58	74.56
Water Expense	19.39	4.43	22.62	46.45
Treatment/disposal of waste products	0.82	0.94	2.91	4.67
Telephone	7.36	10.49	1.15	19.00
Articles for Resale	23.97	5134.79	52.87	5,211.63
Travelling and Transport	115.34	370.64	59.08	545.07
Expense on Accident	0.08	0.14	0.05	0.27
Fuel and Lubricant Expense	51.08	9.41	86.54	147.04
Spare parts	2.90	4.37	0.00	7.26
Advertising/Computer services	0.00	0.08	0.00	0.08
Training Expense	0.00	0.00	0.00	-
Expense on uniforms and clothing	0.45	0.04	0.17	0.66
Printing/Stationary/Postages	5.07	0.49	0.42	5.98
Other expense 1	9.79	4.87	3.03	17.69
Other expense 2	1.29	1.81	1.11	4.21
Other expense 3	0.31	1.13	0.42	1.86
Total	1,321.46	5,683.72	947.56	7,952.74

For urban enterprises, the estimated value of inputs is GH¢4622 million, of which trading alone takes 77% (GH¢3543 million), manufacturing takes 14% (GH¢643 million) and other enterprises take 9% (GH¢436 million). Considering rural enterprises, the estimated value of inputs is GH¢3330 million, of which trading alone takes 64% (GH¢2141 million), manufacturing takes 21% (GH¢678 million) and other enterprises take 15% (GH¢511 million).

Table 9-23 Estimated annual value of inputs for urban non-farm enterprises, by principal activity (million GH¢)

Estimated annual value of inputs for urban non-farm enterprises (million GHC)				
Expense item/Industry	Manufacturing	Trading	Other	Total
Raw Materials	507.74	11.06	321.86	840.66
Taxes	3.35	33.15	3.72	40.21
Bank Fees	0.19	1.31	0.00	1.50
Rent on Assets/land and buildings	2.16	15.55	0.22	17.93
Electricity	21.00	20.34	1.58	42.92
Water Expense	15.31	2.37	12.09	29.77
Treatment/disposal of waste products	0.82	0.81	2.91	4.54
Telephone	4.45	7.33	0.80	12.58
Articles for Resale	4.23	3244.44	12.78	3,261.45
Travelling and Transport	59.20	192.30	24.38	275.88
Expense on Accident	0.00	0.00	0.01	0.01
Fuel and Lubricant Expense	14.33	7.78	53.90	76.01
Spare parts	2.32	4.19	0.00	6.51
Advertising/Computer services	0.00	0.00	0.00	-
Training Expense	0.00	0.00	0.00	-
Expense on uniforms and clothing	0.43	0.04	0.17	0.64
Printing/Stationary/Postages	5.07	0.20	0.42	5.69
Other expense 1	1.62	1.56	0.81	3.99
Other expense 2	0.69	0.22	0.50	1.42
Other expense 3	0.26	0.02	0.30	0.58
Total	643.17	3,542.67	436.44	4,622.28

Table 9-25 presents figures on the average total expenses per enterprise by principal activity. The figures were obtained by summing of all the expenditure items. It must be noted that they do not include any labour cost actual or imputed; neither do they include the depreciation of fixed assets for the period. The mean, median and standard deviation of the sum of the expenses are as shown. The average annual expense is about GH¢3500, GH¢4700 for urban enterprises and GH¢2600 for rural enterprises. The 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 9-24 Estimated annual value of inputs for rural non-farm enterprises, by principal activity (million GH¢)

Estimated annual value of inputs for rural non-farm enterprises (million GHC)				
Expense item/Industry	Manufacturing	Trading	Other	Total
Raw Materials	537.05	11.16	386.06	934.28
Taxes	7.26	17.71	2.70	27.66
Bank Fees	0.03	0.09	0.05	0.17
Rent on Assets/land and buildings	1.60	2.30	0.00	3.90
Electricity	3.23	27.41	1.00	31.64
Water Expense	4.08	2.07	10.53	16.67
Treatment/disposal of waste products	0.00	0.13	0.00	0.13
Telephone	2.91	3.16	0.35	6.42
Articles for Resale	19.74	1890.35	40.09	1,950.18
Travelling and Transport	56.15	178.35	34.70	269.19
Expense on Accident	0.08	0.14	0.04	0.26
Fuel and Lubricant Expense	36.75	1.63	32.65	71.02
Spare parts	0.58	0.18	0.00	0.76
Advertising/Computer services	0.00	0.08	0.00	0.08
Training Expense	0.00	0.00	0.00	-
Expense on uniforms and clothing	0.02	0.00	0.00	0.02
Printing/Stationary/Postages	0.00	0.29	0.00	0.29
Other expense 1	8.17	3.32	2.22	13.70
Other expense 2	0.60	1.58	0.61	2.80
Other expense 3	0.05	1.12	0.12	1.28
Total	678.29	2,141.06	511.12	3,330.47

Table 9-25 Average annual expenses per enterprise by principal activity (GH¢)

Average annual expense per enterprise (GH¢)					
Locality		Manufacturing	Trading	Other	Total
Urban	Mean	3,807.44	5,186.30	4,120.15	4,737.75
	Median	3,600.00	3,036.00	3,900.00	3,636.00
	Sd	3,589.81	8,259.62	2,155.04	6,767.10
Rural	Mean	2,094.40	3,267.29	1,802.06	2,572.18
	Median	902.00	2,075.20	624.00	1,502.60
	Sd	2,705.26	8,494.12	2,453.09	6,046.23
All	Mean	2,581.27	4,239.62	2,821.80	3,497.17
	Median	1,200.00	2,496.00	2,400.00	2,160.00
	Sd	3,077.98	8,426.36	2,592.19	6,451.62

9.4. Revenue of Non-farm Enterprises

This subsection describes average annual revenue per enterprise and estimated annual revenue for non-farm enterprises in Ghana. Table 9.25 shows the average annual revenue per enterprise for non-farm household enterprises by principal activity. 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¢4,175.

For an urban enterprise average annual revenue is GH¢5,610 and GH¢2818 for a rural enterprise. The median annual revenue (GH¢1680) is far lower than the average of GH¢4,175. This means that more enterprises have annual revenues smaller than the means as compared to the number of enterprises with annual revenues greater than the means. The standard deviation (GH¢9161) 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)[8]. Few enterprises have high values of turnover but a greater number have very low values. The highest annual revenue reported is several times that of the average. The 75th percentile (GH¢3900) is far lower than the average.

Table 9-26 Average annual revenue per enterprise, by principal activity and locality (GH¢)

Average annual revenue per enterprise (GH¢)					
Locality		Manufacturing	Trading	Other	Total
Urban	Mean	3975.97	6308.35	5873.49	5610.28
	Median	1800.00	2600.00	1745.00	2299.00
	Sd	8163.93	11033.49	16487.87	11816.55
Rural	Mean	1857.60	3410.14	2709.75	2817.48
	Median	1050.00	1470.00	1110.00	1250.00
	Sd	2522.13	6324.57	4973.63	5248.69
All	Mean	2827.07	4848.13	4286.77	4174.79
	Median	1395.00	1960.00	1548.00	1680.00
	Sd	5914.95	9087.55	12248.48	9161.18

Tables 9.26 show the average annual revenues by principal activity, locality and the gender of the owner of the enterprise. The average annual revenue for enterprises owned by a male is GH¢5621 and those owned by a female is GH¢3542. For manufacturing enterprises the figures are closer (GH¢3135 for males and GH¢2570 for females). But for trading enterprises-GH¢8357 for males is more than twice that of females- GH¢4055. The same can be said for other enterprises, GH¢6233 for males and GH¢2966 for females.

[8] Vijverberg Wim P. M. "Returns to Schooling in Non-Farm Self-Employment: An Econometric Case Study of Ghana". World Development, Vol. 23, No. 7, pp. 1215-1227, 1995.

Table 9-27 Average annual revenue per enterprise, by principal activity, gender of the owner and locality (GH¢)

Average annual revenue per enterprise (GH¢)					
Residence	Gender	Manufacturing	Trading	Other	Total
Urban	Males	3898.14	9366.03	8252.87	6836.40
	Females	4067.25	5525.24	3786.01	4959.64
	All	3975.97	6308.35	5873.49	5610.28
Rural	Males	2227.89	7132.23	3487.33	4114.07
	Females	1627.25	2672.11	2305.96	2351.16
	All	1857.60	3410.14	2709.75	2817.48
All	Males	3134.63	8357.25	6232.62	5621.33
	Females	2570.28	4054.94	2965.73	3542.15
	Total	2827.07	4848.13	4286.77	4174.79

To understand the reason for the skewed distribution of enterprise revenues, the annual revenues have been computed by the number of workers employed and principal activities in Table 9.27. The average annual revenue for an enterprise employing 1, 2, 3, 4 or 5+ workers is respectively GH¢3,174, GH¢6,346, GH¢5,936, GH¢7,781 and GH¢15,124. Thus as the number of workers employed increases, the average annual revenue increases, except a slight drop between two workers and three workers. If the results in Table 9.27 are compared to those in Table 9.15 where 74.28% of the enterprises employ one worker, it can be inferred that those employing more than one worker skewed the distribution of enterprise revenues.

Table 9-28 Average annual revenue per enterprise, by principal activity and number of people employed (firm size) (GH¢)

Number of Workers	Manufacturing	Trading	Other	Total
1	2022.47	3804.05	2794.10	3173.91
2	2802.78	9632.78	5468.98	6345.56
3	4855.76	9534.98	2576.75	5936.14
4	4178.46	10714.68	9597.44	7780.95
5+	11835.24	15566.72	19596.46	15124.09
Total	2896.03	4956.33	4406.21	4271.51

Table 9.28 shows the average annual revenue for the non-farm enterprises by the principal activities and by region of Ghana. The highest is found in the Greater Accra with about GH¢6015 and the lowest is found in the Upper West about GH¢923.

Table 9-29 Average annual revenue per enterprise, by principal activity and region of Ghana (GH¢)

Region	Manufacturing	Trading	Other	Total
Western	3341.40	5636.70	3572.32	4629.67
Central	2969.20	2128.37	3255.19	2618.39
Greater Accra	3517.35	6632.68	7837.34	6015.82
Volta	1433.60	4485.10	1712.74	3117.21
Eastern	3366.54	5264.27	3968.35	4347.71
Ashanti	2560.11	4726.84	2585.57	3880.98
Brong Ahafo	2960.43	4320.84	5738.87	4308.45
Northern	2123.17	6159.27	2226.07	4386.19
Upper East	812.06	6428.91	3067.72	3412.68
Upper West	610.99	2408.39	1510.13	923.00
Total	2856.44	4874.88	4651.66	4273.06

Table 9.29 provides information on estimated annual revenue for all non-farm enterprises in Ghana in millions of Ghana cedis, by locality, gender of the owner and principal activity. Estimated annual revenue for all non-farm enterprises in Ghana is 12,850 million Ghana cedis. For all urban enterprises, the estimate annual revenue is 8,130 million Ghana cedis (representing 65% of the total) and 4,318 million Ghana cedis for rural enterprises (representing 35% of the total).

The estimated total for manufacturing enterprises is GH¢2,328 million (19% of the total), GH¢7,497 million for trading (60% of the total) and GH¢2,623 million for other enterprises (21% of the total). Comparing for the gender of the owner, the estimated annual revenue for male owned enterprises is GH¢5,475 million (43% of the total) and that for females is GH¢7375 million (57% of the total)[9].

Table 9-30 Estimated Annual Revenue for non-farm enterprise by principal activity, locality and gender of the owner (million GH¢)

Estimated Annual Revenue for non-farm enterprise (million GH¢)					
Locality	Gender	Manufacturing	Trading	Other	Total
All	Male	1,174.51	2,384.05	1,542.38	5,474.77
	Female	1,153.47	5,113.09	1,081.06	7,374.57
	Total	2,327.98	7,497.14	2,623.43	12,849.34
Urban	Male	792.92	1,465.23	1,176.52	3,434.68
	Female	705.45	3,374.98	615.20	4,695.62
	All	1,498.37	4,840.21	1,791.72	8,130.30
Rural	Male	381.59	918.81	365.85	1,666.26
	Female	448.02	1,738.12	465.86	2,652.00
	All	829.62	2,656.93	831.71	4,318.26

[9] From Tables 9.7, 31% of the enterprises are owned by males and 69% are owned by females, but the figures for the estimated revenues are a bit closer than the percentage for ownership. Thus on average the male owned enterprises are bigger than the female owned enterprises.

The GLSS5 report gave estimates of annual cash received by non-farm enterprises as GH¢2002.52 million (17% of the total) for manufacturing enterprises, GH¢7580.13 million (65% of the total) for trading enterprises and GH¢2025.10 million (18% of the total) for other enterprises[10].

Table 9.30 shows estimated annual revenue by principal activity and region of Ghana in millions of Ghana cedis and the percentage of the total for each region. Greater Accra has the highest percentage of 31.4% (GH¢3,915 million) of the estimated annual revenues. This is followed by the Ashanti region with 16% (GH¢1987 million) and Eastern region with 12% (GH¢1516 million).

Table 9-31 Estimated annual revenue per enterprise, by principal activity and region of Ghana (GH¢ millions)

Region	Manufacturing	Trading	Other	Total	Percent (%)
Western	215.40	731.52	190.26	1,137.18	9.12
Central	349.40	468.21	317.94	1,135.55	9.11
Greater Accra	738.44	1,965.47	1,211.28	3,915.19	31.41
Volta	121.45	654.74	69.59	845.77	6.79
Eastern	429.93	859.95	225.94	1,515.82	12.16
Ashanti	225.93	1,484.79	276.21	1,986.93	15.94
Brong Ahafo	147.52	776.49	260.56	1,184.57	9.50
Northern	73.57	435.03	38.38	546.98	4.39
Upper East	18.26	132.07	30.87	181.20	1.45
Upper West	8.08	5.18	2.40	15.66	0.13
Total	2,327.98	7,513.44	2,623.43	12,464.86	100

Table 9.32 provides information on the net revenues or profits of enterprises by principal activity. These figures are profits before actual or imputed labour costs and depreciation of fixed assets are deducted. The average annual net revenue is about GH¢1754 all enterprise, about GH¢2950 for urban enterprises and about GH¢793 for rural enterprises. Again the median values are far lower than the mean value, with large standard deviations. A few enterprises with large net revenues have biased the mean upwards.

Table 9-32 Average annual net revenues per enterprise by principal activity (GH¢)

Average net revenue per enterprise (GH¢)					
Locality		Manufacturing	Trading	Other	Total
Urban	Mean	1,334.25	3,178.39	4,072.26	2,949.11
	Median	260.40	299.00	60.00	256.40
	Sd	6,823.36	13,888.91	19,978.80	13,856.91
Rural	Mean	467.77	866.29	1,112.93	793.23
	Median	119.00	(40.80)	340.40	68.00
	Sd	2,133.04	6,409.84	4,123.57	5,261.51
All	Mean	775.29	1,988.48	2,347.98	1,753.75
	Median	130.00	82.00	208.00	116.00
	Sd	4,419.65	10,769.43	13,317.63	10,097.84

[10] Percentages were calculated from the amounts shown in the GLSS5 report. The order is the same as that of the Yale data.

10. HOUSING CHARACTERISTICS

10.1. Introduction

One of the three basic needs of humanity aside food and clothing is shelter. A great deal of the household activities takes place in the home. The household structure serves as a place of sleeping for household members, receiving visitors, resting, cooking and as a shelter for farm animals where applicable. For households with sizeable compounds it also serves as play ground for children. Other sub-structures such as toilet facilities are also essential for the comfort and sanitary conditions of the home. This section discusses rents and rental arrangements of the households, dwelling structure and amenities and utilities.

10.2. Occupancy Arrangements and Rents for Household Dwelling

There are four main occupancy statuses that a household may possess in relation the dwelling in which they live. The household may own, rent, perch or occupy without rent. Across the both the rural and urban localities most of the households own the dwelling in which they live. However, more rural households (58.31%) as compared to the urban households (36.55%) own the dwelling in which they live. On the other hand there are more urban households (32.01%) than rural households (9.09) who are renting their dwellings in proportionate terms. Households which pay no rent for their dwelling is about the same proportion for both urban (31.02%) and rural (32.44%). Perching as an occupancy status in general is on the low side represent 0.27% of all households. See Table 10.1

Table 10-1 Occupancy status of households in dwellings in which they live by locality of residence (% and Total Frequency)

Status	Urban		Rural		All	
	%	Frequency	%	Frequency	%	Frequency
Owning	36.55	744.0	58.31	1,698.1	49.35	2,442.0
Renting	32.01	651.7	9.09	264.7	18.52	916.5
Rent-free	31.02	631.4	32.44	944.8	31.86	1,576.3
Perching	0.42	8.6	0.16	4.7	0.27	13.2
Total	100	2035.7	100	2,912.3	100	4,948.0

For the urban centres the proportion of homes which rent the apartments in they live is highest in the Upper East Region (69.01%), followed by Ashanti Region (40.78%) and then by the Eastern Region (39.85%). The least in terms of proportion households renting their dwellings in the urban centres is Upper West (11.67%). For the rural areas, renting of household dwelling is relatively low as compared to the urban centres. Here, the eastern region has the highest proportion of households (14.1%) renting their homes. Ashanti Region follows with 11.7% and then by Brong Ahafo Region with 9.4%. (See Table 10.2)

Table 10-2 Proportion of Households renting the dwelling in which they live by region and locality of residence

Region	Urban		Rural	
	Proportion of households renting dwelling	Total Frequency	Proportion of households renting homes	Total Frequency
Western	35.83	439.2	5.2	1,372.4
Central	19.9	380.4	7.7	1,262.6
Greater Accra	30.15	2,122.1	9.2	677.7
Volta	27.69	319.1	6.4	1,303.5
Eastern	39.85	511.6	14.1	1,484.5
Ashanti	40.78	1,228.3	11.7	2,394.1
Brong Ahafo	29.84	446.9	9.4	1,333.2
Northern	23.51	263.2	0.6	1,724.6
Upper East	69.01	64.9	2.9	778.3
Upper West	11.67	15.2	0.3	530.9
Total	32.01	5,791	9.09	12,862

Table 10.3 gives an average value in Ghana Cedis of rents paid by households across the regions and locality of residence. In the urban areas, the Greater Accra Region has the highest average of GH¢76.80 whiles Volta Region recorded the least average of GH¢5.30 per month. The highest average of GH¢26.40 was also recorded in the greater Accra for the rural areas and a least of GH¢2.5 was recorded by the Northern Region per month. An average monthly rent for all urban centres is GH¢31.00 and an average for rural localities is GH¢6.90.

Table 10-3 Average amount in GH¢ paid by households as monthly rent by region and locality of residence

Region	Urban	Rural	All
Western	33	7.8	25.5
Central	8.9	6	7.7
Greater Accra	76.8	26.4	74.0
Volta	5.3	5	5.2
Eastern	13.4	5.3	10.8
Ashanti	28	4.8	20.9
Brong Ahafo	8.2	4.8	7.2
Northern	10.9	2.5	10.7
Upper East	15.5	16.3	15.9
Upper West	10	14	11.3
Average	31	6.9	26.1

The living space occupied by the dwelling used by households across the regions is estimated in Table 10.3. For the inside measure of the dwelling in square metres in urban areas, Eastern Region recorded the highest average of 54.8 and Upper East recorded the least average of 10.5 square metres. For the inside measure in the rural areas, Greater Accra recorded the highest value in square metres of 58.8 and Upper East recorded least value of 12.6 square

metres. For the outside area occupied by the dwelling, Greater Accra had the highest (158 square metres) for the urban centres; with Upper East recording the least of 11.5 square metres. The situation in the rural areas shows that the eastern region has the highest (75.9 square metres) in terms of the area occupied by the dwelling and Upper West has the least of 14.2. In general, the inside area occupied by rural dwellings (30.4 square metres) is larger than those of urban households (25.7 square metres). The situation for the outside measure of the area occupied by dwellings is a reverse of that of the inside; the urban areas have an average value of 77.5 square metres as opposed to 32.2 in the rural areas.

Table 10-4 Area in square metres of dwelling, by region and locality of residence

Region	Urban		Rural	
	Inside	Outside	Inside	Outside
Western	23.9	25.9	19.9	24.4
Central	13.6	13.7	17.0	20.0
Greater Accra	31.7	158.9	58.8	27.2
Volta	24.6	21.0	19.0	27.6
Eastern	54.8	102.3	23.3	75.9
Ashanti	19.1	32.4	17.5	22.0
Brong Ahafo	16.8	49.6	14.9	21.7
Northern	29.2	23.5	37.1	19.2
Upper East	10.5	11.5	27.8	15.6
Upper West	12.6	15.1	12.3	14.2
Average	25.7	77.5	30.4	32.2

Different households across the regions and localities occupy different types of housing facilities. On the whole, the greatest proportion of households in Ghana occupies rooms in a compound house (54.9%). The situation is no different across the localities with about 65% of urban dwellers and 47.8% of rural dwellers occupying rooms in a compound house. Another form of structure that features quite prominently among households (23.5%) are rooms that are not in a compound house but may stand alone or be in another form of housing structure. See Table 10.5

Table 10-5 Type of Dwelling in which households live by locality of residence (% and frequencies)

Type of dwelling	Urban		Rural		Total	
	Frequency	%	Frequency	%	Frequency	%
Separate house (bungalow)	146.7	7.2	267.5	9.2	414.2	8.4
Semi-detached house	94.5	4.6	84.8	2.9	179.2	3.6
Flat/Apartment	108.1	5.3	28.4	1.0	136.5	2.8
Room(s) Compound house	1323.0	65.0	1391.0	47.8	2714.1	54.9
Room(s) Other type]	327.4	16.1	834.7	28.7	1162.1	23.5
Several huts/building	19.3	1.0	249.7	8.6	269.0	5.4
Several huts/building	4.8	0.2	50.8	1.8	55.6	1.1
Tents/improvised home	6.5	0.3	1.5	0.1	8.0	0.2
Other	4.3	0.2	0.0	0.0	4.3	0.1
Total	2034.7	100.0	2908.3	100.0	4943.0	100.0

On the average urban households which have an average household size of 3.2 usually occupy about 1.7 rooms; those in the rural areas which have a slightly higher average household size of 4.1 usually occupy an average of 2.1 rooms. The ratio of rooms per person in the urban areas is 0.53 whiles that of the rural areas is 0.51. 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. See Table 10.6.

Table 10-6 Number of rooms occupied by households as compared to their sizes on average by region and locality of residence

Region	Urban		Rural	
	Number of Rooms	Household Size	Number of Rooms	Household Size
Western	1.8	3.2	1.6	3.7
Central	1.2	2.8	1.3	2.7
Greater Accra	1.7	2.5	1.7	3.4
Volta	2.0	3.6	1.9	3.2
Eastern	2.0	3.4	2.2	3.7
Ashanti	1.6	3.4	1.8	3.8
Brong Ahafo	1.3	3.0	1.5	3.9
Northern	2.2	4.5	2.9	6.4
Upper East	2.8	4.7	3.1	5.0
Upper West	2.7	4.8	3.6	5.0
Average	1.7	3.2	2.1	4.1

In the urban centres, the mean number of bedrooms available to each household has mode of 1.6 across the regions (Central, Greater Accra, Volta and Northern). However the region with the highest number of bedrooms on average for households is the Upper West with an average of two bedrooms per household. The least is Western and Brong Ahafo with an average of 1.4 bedrooms. In the rural areas a highest number of bedrooms 2.2, is recorded in Upper West and the least of 1.5 is recorded by 1.5 in the Greater Accra Region.

Table 10-7 Mean number of bed rooms occupied by households by region and locality of residence

Region	Urban	Rural
Western	1.4	1.7
Central	1.6	1.6
Greater Accra	1.6	1.5
Volta	1.6	1.8
Eastern	1.5	1.7
Ashanti	1.5	1.8
Brong Ahafo	1.4	1.6
Northern	1.6	2.0
Upper East	1.5	1.9
Upper West	2.0	2.2
Average	1.5	1.8

10.3. Housing Conditions and Source of Household Amenities

About 49% and 33% of all urban and rural dwellers respectively assess their general housing condition as good; another 49% and 61.1% respectively think their house is liveable. For those households which think their housing condition is bad, there urban dwellers are 2.2 and the rural dwellers are 4.2 in proportionate terms.
For the surroundings of the dwelling, 57.11% on average of the respondents think that it is averagely clean, 37.7% think it is clean and the remaining 5.19% think it is dirty.

Table 10-8 Housing condition as assessed by households (% and Total frequency)

	Urban (%)	Rural (%)	Total (%)	Total Frequency
General Housing Condition				
Good	48.9	33.3	39.7	1,965.5
Liveable	48.9	61.1	56.1	2,780.5
Badly damaged	2.2	5.6	4.2	209.0
Total	100.0	100.0	100.0	4,955.0
Surrounding of house				
Clean	43.2	33.88	37.7	1,865.6
Average	51.62	60.93	57.11	2,825.8
Dirty	5.18	5.19	5.19	256.6
Total	100	100	100	4,948.0
Regularity of power supply after sunset				
Regular	55.58	46.53	51.91	1357.9
Cut once or twice a week	29.48	32.01	30.51	798.1
Cut more than twice a week	14.93	21.46	17.59	460.0
Total	100	100	100	2,616

To maintain the household dwelling, different households across the regions spent an amount on repairs. In total there was an urban average of GH¢45.9 and a rural average of GH¢79.4. See Table 12.9.

Table 10-9 Average amount of money in GH¢ spent on repairs of household structure

Region	Urban	Rural
Western	50.0	199.1
Central	1.2	107.9
Greater Accra	726.4	73.1
Volta	10.7	227.3
Eastern	34.9	44.6
Ashanti	2.9	28.5
Brong Ahafo	36.4	41.7
Northern	32.1	21.3
Upper East	9.8	59.8
Upper West	99.4	_
Average	45.9	79.4

One other important element for a complete household is water for drinking and for general use. Different households used different sources as their main source of water supply. Borehole as a source of drinking water is used in general by over 35% of households and based on the locality divide serves an average of 9.0% of urban dwellers and 50.9% of rural folks in Ghana. Pipe in neighbouring household, public stand pipe and sachet/bottled water serves 16.5% appease of urban dwellers. Inside standpipe is also used by about one fifth of all urban dwellers. In the rural areas river or stream and public stand pipe serves 17.0% and 11.4% respectively of the population. See Table 10.10.

Table 10-10 Main Source of Drinking water for households by locality of residence (%) and Total frequency

Source of Water	Urban		Rural		All	
	Frequency	%	Frequency	%	Frequency	%
Indoor plumbing	88	4.8	20	0.6	108	2.2
Inside standpipe	351	19.1	37	1.2	388	7.8
Water truck/tanker service	14	0.8	35	1.1	49	1.0
Water vendor	39	2.1	4	0.1	43	0.9
Pipe in neighbouring household	303	16.5	50	1.6	353	7.1
Private outside standpipe/tap	137	7.5	90	2.9	227	4.6
Public standpipe	303	16.5	358	11.4	661	13.3
Sachet/bottled water	302	16.5	81	2.6	383	7.7
Borehole	165	9.0	1,594	50.9	1759	35.4
Protected well	99	5.4	104	3.3	203	4.1
Unprotected well	1	0.1	106	3.4	107	2.2
River/Stream	25	1.4	531	17.0	556	11.2
Rain water/spring	4	0.2	33	1.1	37	0.7
Dugout/pond/lake/dam	4	0.2	75	2.4	79	1.6
Other	0	0.0	12	0.4	12	0.2
Total	1835	100	3130	100	4965	100

For general use urban households rely heavily on inside stand pipe (22.2.5%) whiles about 46% of rural dwellers rely on borehole for general use. In general about 16% of all the households continue to rely heavily on river or stream for general use. Refer to table 10.11

Table 10-11 Main Source of Household Water for General use by locality of residence (% and Total frequency)

Source of Water	Urban		Rural		All	
	Frequency	%	Frequency	%	Frequency	%
Indoor plumbing	113	6.2	21	0.7	134	2.7
Inside standpipe	409	22.5	44	1.4	453	9.2
Water truck/tanker service	28	1.5	41	1.3	69	1.4
Water vendor	59	3.2	5	0.2	64	1.3
Pipe in neighbouring household	366	20.1	50	1.6	416	8.4
Private outside standpipe/tap	121	6.6	83	2.7	204	4.1
Public standpipe	310	17.0	324	10.4	634	12.8
Sachet/bottled water	7	0.4	2	0.1	9	0.2
Borehole	177	9.7	1,428	45.7	1605	32.4
Protected well	158	8.7	124	4.0	282	5.7
Unprotected well	6	0.3	141	4.5	147	3.0
River/Stream	55	3.0	724	23.1	779	15.7
Rain water/spring	6	0.3	21	0.7	27	0.5
Dugout/pond/lake/dam	6	0.3	110	3.5	116	2.3
Other	0	0.0	10	0.3	10	0.2
Total	1821	100	3128	100	4949	100

The situation and distance of sources of water for household consumption is a crucial factor in determining how much time households can allocate to other household chores especially when it comes to fetching water for drinking and for general use. 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 0.22km and 0.21km to get to their drinking water and general use water respectively. In the rural areas the distance to both drinking and general use water is the same, (0.34km). Table 10.12

Table 10-12 Average Distance between source of water and dwelling of household by region and locality of residence in kilometres

	Drinking		General Use	
Region	Urban	Rural	Urban	Rural
Western	0.10	0.17	0.12	0.18
Central	0.39	0.30	0.43	0.28
Greater Accra	0.16	0.22	0.12	0.23
Volta	0.17	0.30	0.20	0.31
Eastern	0.38	0.37	0.32	0.33
Ashanti	0.16	0.28	0.17	0.27
Brong Ahafo	0.09	0.23	0.09	0.24
Northern	0.60	0.61	0.61	0.66
Upper East	0.04	0.36	0.04	0.40
Upper West	0.42	0.41	0.42	0.42
Average	0.22	0.34	0.21	0.34

Consistent with the discussion in Table 10.12, it naturally takes more time on average (18.0minutes) for rural dwellers to make around trip to fetch water as opposed to 11.2minutes in the urban centres. However in the upper West Region Urban Dwellers Seems to take significantly more time on a round trip to fetch water (19.9 minutes) than their rural counterparts, 13.7minutes. The situation in the northern region is quite high for both the urban (18.6 minutes) and rural (35.3 minutes) than the other regions. Table 10.13

Table 10-13 Average Number of minutes spent by households on a round trip to fetch water by region and locality of residence

Region	Urban	Rural
Western	10.0	11.7
Central	9.6	21.2
Greater Accra	8.5	9.4
Volta	12.2	14.7
Eastern	14.1	13.5
Ashanti	12.4	13.8
Brong Ahafo	9.4	14.6
Northern	18.6	35.3
Upper East	7.0	22.6
Upper West	19.9	13.7
General	11.2	18.0

The amount of water consumed by households has a direct link with the types of activities carried out in the households and to a large extant the household size and invariably the level of availability of water to the households. The rural northern Ghana with an average household size of 6.4 uses an average of 11.3 buckets of water a day and for urban Western with an average household size of 3.2 the average number of buckets of water used a day is 4.3. This shows some consistency in the relationship between household size and water use. See Table 10.14 below.

Table 10-14 Average number of buckets (No 34) of water used per household per day across regions and localities of residence by average household size

Region	Urban		Rural	
	Buckets of Water	Household Size	Buckets of Water	Household Size
Western	4.3	3.2	5.0	3.7
Central	3.9	2.8	3.5	2.7
Greater Accra	3.8	2.5	4.9	3.4
Volta	6.9	3.6	5.9	3.2
Eastern	5.3	3.4	5.2	3.7
Ashanti	4.9	3.4	5.5	3.8
Brong Ahafo	4.1	3.0	5.7	3.9
Northern	6.6	4.5	11.3	6.4
Upper East	6.5	4.7	8.8	5.0
Upper West	8.4	4.8	8.3	5.0
Average	4.69	3.2	6.48	4.1

In the urban areas, Ghana Water Company is mostly responsible for the operation of the water facility whiles the rural folks mainly rely on themselves and the community water and sanitation agency for the operation of their water supply. See Table 10.15.

Table 10-15 Mode of Operation of water supply system for households by region and locality of residence (frequencies and percent)

Region	Self	Managed Community Operated and	Sanitation Community Water and	Ghana Water Company Ltd	NGO	Other	Total Frequency	Self	Managed Community Operated and	Sanitation Community Water and	Ghana Water Company Ltd	NGO	Other	Total Percent
Urban			Frequencies							Percent				
Western	3	24	2	103	0	1	133	2.3	18.0	1.5	77.4	0.0	0.8	100
Central	8	13	3	115	0	10	149	5.4	8.7	2.0	77.2	0.0	6.7	100
Greater Accra	6	28	19	390	0	43	486	1.2	5.8	3.9	80.2	0.0	8.8	100
Volta	11	22	14	46	0	0	93	11.8	23.7	15.1	49.5	0.0	0.0	100
Eastern	30	26	3	135	0	8	202	14.9	12.9	1.5	66.8	0.0	4.0	100
Ashanti	54	85	2	99	0	106	346	15.6	24.6	0.6	28.6	0.0	30.6	100
Brong Ahafo	4	84	27	59	0	9	183	2.2	45.9	14.8	32.2	0.0	4.9	100
Northern	2	3	1	113	0	0	119	1.7	2.5	0.8	95.0	0.0	0.0	100
Upper East	0	1	6	4	0	0	11	0.0	9.1	54.5	36.4	0.0	0.0	100
Upper West	0	10	0	0	0	0	10	0.0	100.0	0.0	0.0	0.0	0.0	100
Rural														
Western	23	213	2	3	3	5	249	9.2	85.5	0.8	1.2	1.2	2.0	100
Central	5	82	15	90	26	6	224	2.2	36.6	6.7	40.2	11.6	2.7	100
Greater Accra	10	22	21	21	5	9	88	11.4	25.0	23.9	23.9	5.7	10.2	100
Volta	18	153	3	88	13	0	275	6.5	55.6	1.1	32.0	4.7	0.0	100
Eastern	7	249	28	23	0	1	308	2.3	80.8	9.1	7.5	0.0	0.3	100
Ashanti	16	348	16	52	0	22	454	3.5	76.7	3.5	11.5	0.0	4.8	100
Brong Ahafo	6	186	30	8	1	2	233	2.6	79.8	12.9	3.4	0.4	0.9	100
Northern	4	335	5	15	0	0	359	1.1	93.3	1.4	4.2	0.0	0.0	100
Upper East	10	168	9	17	0	0	204	4.9	82.4	4.4	8.3	0.0	0.0	100
Upper West	1	105	0	0	4	0	110	0.9	95.5	0.0	0.0	3.6	0.0	100

The source and reliability of lighting in a home has become very important for many homes especially at night when households would want to carry out some activities which they could

not finish during the day. In Ghana electricity as a source of lighting is by far the most important being used by over 84.6% of urban dwellers and over 35% of all rural households. Kerosene is the next most important for rural households and about 33% of them use it. Another important source of lighting for rural dwellers is the Candles/Torches and close to 30% of the rural households uses it. See Table 10.16

Table 10-16 Main source of lighting for household dwelling by locality of residence, (total frequency and percent)

Main source of lighting for Household dwelling	Urban		Rural	
	Total Frequency	Percent	Total Frequency	Percent
Electricity (mains)	1,549	84.6	1,104	35.4
Kerosene	164	9.0	1,018	32.6
Gas lamp	87	4.8	21	0.7
Candles/Torches (flashlights)	0	0.0	924	29.6
Solar energy	0	0.0	3	0.1
Generator	0	0.0	10	0.3
No light	28	1.5	39	1.2
Other	2	0.1	3	0.1
Total	1,830	100.0	3,122	100

The proportion of households which pay regular water bills for water supply varies across regions and localities. So far, the region with the greatest proportion of households paying water bills in the urban centres is eastern (49.1%) and this is followed by the Northern region 45.0%. The least in terms of payment of water bills in the urban areas is the central region (8.7%). In the rural areas eastern region continues to lead in terms of payment of regular bills for water supply and this could be an indirect proxy for the spread of use of pipe borne water. On the average, urban dwellers and rural dwellers pay GH¢7.2 and GH¢4.2 respectively as their monthly water bill. See Table 10 .17 and 10.18.

Table 10-17 Proportion of households paying regular bills for the water they use at home by Region and locality

Region	Urban		Rural		All	
	Proportion which pays regular bills for water supply	Total Frequency	Proportion which pays regular bills for water supply	Total Frequency	Proportion which pays regular bills for water supply	Total Frequency
Western	37.3	134.0	2.7	329.0	12.7	463
Central	8.7	150.0	3.7	269.0	5.5	419
Greater Accra	42.2	488.0	5.7	88.0	36.6	576
Volta	18.4	103.0	4.6	368.0	7.6	471
Eastern	49.1	220.0	18.4	412.0	29.1	632
Ashanti	31.7	378.0	17.4	499.0	23.6	877
Brong Ahafo	14.3	189.0	15.0	301.0	14.7	490
Northern	45.0	120.0	5.4	447.0	13.8	567
Upper East	38.5	13.0	13.2	219.0	14.7	232
Upper West	0.0	13.0	1.9	157.0	1.8	170
Average	33.3	1808	9.87	3,089	18.5	4897

Table 10-18 Average of Last Water bill paid by households by region and locality of residence in GH¢

Region	Urban	Rural
Western	7.0	0.5
Central	10.1	3.0
Greater Accra	7.8	11.2
Volta	3.8	3.0
Eastern	4.6	2.6
Ashanti	8.6	2.8
Brong Ahafo	3.4	4.6
Northern	6.2	3.0
Upper East	10.3	11.2
Upper West	_	2.5
Average	7.2	4.2

On average the monthly urban household bill (GH¢ 9.7) is about two times the average paid in rural areas (GH¢5.3). In the urban areas Greater Accra households pay the highest monthly average of GH¢13.0 as against the least of GH¢4.4 paid in the Volta Region. Quite surprisingly, rural households in the Greater Accra region recorded an average monthly light bill of GH¢15.9 which is higher than their urban counterparts. The least average of GH¢3.5 for the rural areas is in the central region. In total however, an average Ghanaian is expected to pay GH¢8.00 a monthly light bill. See Table 10.19

Table 10-19 Average amount in Ghana Cedis paid for last month Light bill by region and locality of residence (GH¢)

Region	Urban	Rural	All
Western	10.4	3.8	6.4
Central	7.3	3.5	5.5
Greater Accra	13.0	15.9	13.1
Volta	4.4	5.3	4.9
Eastern	8.5	4.9	7.1
Ashanti	10.1	6.0	8.6
Brong Ahafo	6.4	4.0	5.3
Northern	7.2	5.7	6.6
Upper East	6.1	9.9	9.4
Upper West	9.1	5.1	5.5
Average	9.7	5.3	8.0

The source of fuel for cooking to a greater extent has direct implication on the environment especially those sources that are extracted from forestry products. Ghana has in the past encouraged the use of Liquefied petroleum gas as an indirect means of protecting the forest against degradation as a result of wood fuel extraction and charcoal production. However from Table 10.20, it is abundantly clear that Charcoal (57.2%) and Wood fuel (86.9%) remain the number one source of fuel for cooking in the urban centres and rural areas respectively. The use of Gas has assumed some prominence in some urban localities especially in the Western Region (40.2%), Greater Accra (45.5%), and in the Ashanti Region (24.2). However it is yet to gain grounds in the rural areas where the highest region (Greater Accra) in terms of its use is just a little above the 20% mark of households. See Table 10.20

Table 10-20 Main Source of Fuel used by Households for Cooking

Region	Wood	Charcoal	Gas	Electricity	Kerosene	Crop residue/sawdust	Other	Total Frequency	Wood	Charcoal	Gas	Electricity	Kerosene	Crop residue/sawdust	Other	Total Percent
Urban	Frequencies								Percentages							
Western	24	55	53	0	0	0	0	132	18.2	41.7	40.2	0.0	0.0	0.0	0.0	100
Central	17	120	8	1	2	0	0	148	11.5	81.1	5.4	0.7	1.4	0.0	0.0	100
Greater Accra	3	235	203	2	3	0	0	446	0.7	52.7	45.5	0.4	0.7	0.0	0.0	100
Volta	37	55	9	0	0	0	0	101	36.6	54.5	8.9	0.0	0.0	0.0	0.0	100
Eastern	39	132	38	0	0	0	0	209	18.7	63.2	18.2	0.0	0.0	0.0	0.0	100
Ashanti	58	191	80	0	0	1	0	330	17.6	57.9	24.2	0.0	0.0	0.3	0.0	100
Brong Ahafo	72	78	23	0	0	0	0	173	41.6	45.1	13.3	0.0	0.0	0.0	0.0	100
Northern	21	77	10	0	1	0	1	110	19.1	70.0	9.1	0.0	0.9	0.0	0.9	100
Upper East		12	1	0	1	0	0	14	0.0	85.7	7.1	0.0	7.1	0.0	0.0	100
Upper West	9	4	1	0	0	0	0	14	64.3	28.6	7.1	0.0	0.0	0.0	0.0	100
Total	280	959	426	3	7	1	1	1677	16.7	57.2	25.4	0.2	0.4	0.1	0.1	100
Rural																
Western	258	58	8	0	2	0	1	327	78.9	17.7	2.4	0.0	0.6	0.0	0.3	100
Central	201	41	5	0	1	0	0	248	81.0	16.5	2.0	0.0	0.4	0.0	0.0	100
Greater Accra	42	26	18	0	0	0	0	86	48.8	30.2	20.9	0.0	0.0	0.0	0.0	100
Volta	302	53	13	0	0	0	1	369	81.8	14.4	3.5	0.0	0.0	0.0	0.3	100
Eastern	332	64	3	1	1	0	0	401	82.8	16.0	0.7	0.2	0.2	0.0	0.0	100
Ashanti	337	107	16	1	1	0	0	462	72.9	23.2	3.5	0.2	0.2	0.0	0.0	100
Brong Ahafo	238	57	3	0	0	0	0	298	79.9	19.1	1.0	0.0	0.0	0.0	0.0	100
Northern	425	10	0	0	1	0	0	436	97.5	2.3	0.0	0.0	0.2	0.0	0.0	100
Upper East	149	24	17	0	0	30	0	220	67.7	10.9	7.7	0.0	0.0	13.6	0.0	100
Upper West	146	9	0	0	0	0	0	155	94.2	5.8	0.0	0.0	0.0	0.0	0.0	100
Total	2430	449	83	2	6	30	2	3002	80.9	15.0	2.8	0.1	0.2	1.0	0.1	100

Household health and general well being goes hand in hand with good environmental sanitation which to a large extent is dependent on the management of refuse, sewage and excreta in and around the household. In recent times efforts are being made by local government authorities to instil environmental cleanliness by placing sanctions on defaulters. To help properly dispose of refuse, private operators are now involved in the collection and management of household waste. There is however a lot to be desired especially taken a look at our surroundings in the cities. In the urban centres, a about one in five of all households have their refuse collected by refuse management companies whiles just about one in hundred of the rural households dispose their refuse this way. The public dump is the most important way of disposing refuse by urban households and is used by about 63.3% of households. In the rural areas 44.1% dump their refuse elsewhere. In total rural folks who either throw their refuse at a public dumping place or elsewhere constitute over 85%. See table 10.21.

Table 10-21 Mode of refuse disposal by locality of residence (Frequency and percent)

Mode of Refuse Disposal	Urban		Rural	
	Frequency	Percent	Frequency	Percent
Collected	363	19.9	41	1.3
Public dump	1,156	63.3	1,300	41.6
Dumped elsewhere	219	12.0	1,376	44.1
Burned by household	65	3.6	355	11.4
Buried by household	22	1.2	44	1.4
Other	1	0.1	6	0.2
Total	1826	100	3122	100

From the discussions in table 10.22, it is not surprising to note that where as the urban dwellers spend an average of GH¢3.6 per month to dispose their refuse, the rural folks spend virtually nothing. See table 10.22

Table 10-22 Average amount paid per month by households for refuse disposal by locality of residence (GH¢)

Locality of Residence	Average amount paid per month for refuse disposal
Urban	3.6
Rural	0.0

One other important element in the environmental sanitation of the home is the disposal of children stools. It is critically crucial for guarding against diarrhoea and other diseases to properly handle the disposal of stools. Most households in our sample who live in the urban areas (28.64%) make their children directly use toilet or latrine. About 20% and 16% throw it into garbage or rinse it into drain respectively. In the rural areas, about 40% of the households throw children stools into garbage. See Table 10.23.

Table 10-23 The last time the youngest child under five in the household passed stools

Mode of Disposal of Child under 5 stool	Urban	Rural	Total
Child used toilet/latrine	28.64	18.92	21.64
Put/rinsed into drain	16.15	9.35	11.25
Thrown into garbage	20.85	40.27	34.84
Buried	6.76	12.2	10.68
Left in the open	0.2	0.8	0.63
Other	14.82	7.95	9.88
Don't know	12.57	10.5	11.08
Total	100	100	100

In the urban localities the most important toilet facility is the public toilet and it serves 32.4% of all households. The next most important toilet facility in terms of the proportion of households it serves in the urban centres is the flush toilet representing 27.9% of all households. The pit latrine serves over 38% of rural dwellers and 26.5% of all the households have no toilet facilities and so either use the bush or beach as a place of convenience. See Table 10.24

Table 10-24 Type of Toilet facility available to households by region and locality of residence (% and Total Frequency)

	Flush toilet	Pit latrine	KVIP	Pan/bucket	Public to	Toilet in another house	No toilet facility (Bush, Beach)	Total %	Total frequency
Urban									
Western	51.9	16.5	5.8	2.0	21.6	0.7	1.5	100	128.9
Central	4.2	17.1	19.9	3.6	41.0	0.0	14.2	100	127.4
Greater Accra	36.8	5.6	13.9	4.0	30.8	1.0	7.9	100	806.7
Volta	4.2	10.1	28.2	2.7	44.4	1.3	9.3	100	85.1
Eastern	9.6	28.7	21.9	0.2	37.0	1.6	1.0	100	139.7
Ashanti	29.4	21.5	11.3	0.0	33.3	0.4	4.2	100	326.7
Brong Ahafo	14.1	14.3	37.5	0.0	27.3	1.3	5.5	100	143.8
Northern	11.1	4.2	26.4	0.8	48.5	0.0	9.0	100	52.6
Upper East	6.7	13.3	0.0	0.0	0.0	0.0	80.0	100	12.8
Upper West	7.1	0.0	0.0	0.0	0.0	0.0	92.9	100	3.3
Total	27.9	12.7	16.7	2.3	32.4	0.8	7.3	100	1,827
Rural									
Western	1.5	46.1	8.0	0.1	18.7	2.0	23.6	100	346.3
Central	3.7	45.5	14.4	2.3	19.1	1.7	13.5	100	438.1
Greater Accra	27.3	27.0	15.1	0.0	7.9	0.8	21.9	100	187.7
Volta	2.0	29.7	25.0	0.5	15.1	2.2	25.6	100	383.3
Eastern	0.5	58.8	12.6	0.5	10.3	8.8	8.5	100	367.4
Ashanti	2.9	49.8	15.9	0.8	20.3	1.6	8.6	100	596.4
Brong Ahafo	0.0	42.2	19.8	0.0	20.2	2.4	15.4	100	313.2
Northern	0.0	4.3	3.7	0.4	3.8	0.3	87.5	100	244.8
Upper East	6.9	7.8	4.1	0.0	6.2	0.3	74.8	100	143.0
Upper West	0.0	1.5	0.6	0.0	1.4	1.3	95.2	100	99.7
Total	3.5	38.2	13.9	0.6	14.8	2.4	26.5	100	3,120

Across the regions it urban dwellers in the eastern region the most number of minutes (18.1) to travel to and wait at a public toilet than any other region. The total average for all urban dwellers is 13.7minutes and that of the rural localities is 13.5 minutes. See Table 10.25.

Table 10-25 Average number of minutes spent in travelling to and waiting at a public toilet

Region	Urban	Rural
Western	12.4	11.8
Central	13.5	21.7
Greater Accra	11.9	11.2
Volta	13.6	14.2
Eastern	18.1	11.5
Ashanti	15.1	16.4
Brong Ahafo	13.8	12.6
Northern	5.6	5.9
Upper East	17.0	3.8
Upper West	_	4.5
Average	13.7	13.5

In general the most common construction material for the outer wall of most urban dwellings is cement of Sandcrete blocks (86.9%) and that of the rural areas is the same material (48.9%) but to a large extent bricks even with mud/mud bricks (48.5%) as can be seen from Table 10.26. In general the most common floor construction material is concrete (84.1%) and earth or mud constitutes 13.7%. For the roof, corrugated roofing sheets constitute over 75%.

Table 10.27 shows the proportion of households that possess certain electronic and communication gadgets by region and locality.

In the urban areas, the Ashanti Region has the highest proportion (27.7%) of households with fixed lines. The Upper East and Upper West Regions have the least connectivity (less than 1%) to fixed telephone lines. In the rural areas, Ashanti region continues to lead in connectivity to fixed lines with 6.0% of all households having fixed lines. For accessibility and use of mobile phones, the urban average is 89.6% of all households where as that of rural areas is 63.5%.

For the possession of personal computers the proportion of households is 13.4% and 2.3% for urban and rural households respectively on average. Internet access in the urban centres is highest in the western region (40.3%) and for the rural areas it is highest in the Greater Accra Region (7.8%). For paid cable networks 23.1% of all households in urban Ashanti have access and in fact represents the highest for among all the ten regions.

Table 10-26 Main Construction material for dwelling (Outer Wall and Floor, Floor and Roof), by locality of residence (% and Total frequency)

Main Construction Material	Urban		Rural		All	
Outer Wall	Freq	Percent	Freq	Percent	Total Frequency	Total Percent
Mud/Mud bricks	109.3	5.4	1,391.10	48.5	1,500.50	30.7
Wood/Bamboo	91.9	4.6	28.1	1.0	120	2.5
Metal sheet/Slate/Asbestos	9.2	0.5	0.9	0.0	10.1	0.2
Stone	1.7	0.1	3.4	0.1	5	0.1
Burned bricks	40.7	2.0	26.8	0.9	67.5	1.4
Cement/Sandcrete blocks	1751.7	86.9	1,402.60	48.9	3,154.20	64.6
Landcrete	1	0.0	4.6	0.2	5.7	0.1
Thatch	5.2	0.3	3.8	0.1	9	0.2
Cardboard	1.4	0.1	0	0.0	1.4	0.0
Other	4.1	0.2	8.5	0.3	12.6	0.3
Total	2016.2	100.0	2,869.80	100.0	4,886.00	100.0
Floor						
Earth/Mud/Mud bricks	55.1	2.7	618.2	21.5	673.3	13.7
Wood	10.3	0.5	33.8	1.2	44.1	0.9
Stone	5.6	0.3	8.7	0.3	14.3	0.3
Cement/ concrete	1926.2	95.5	2193	76.2	4119.2	84.1
Burnt bricks	3.9	0.2	6.9	0.2	10.8	0.2
Vinyl tiles	9.6	0.5	10.9	0.4	20.5	0.4
Ceramic/Marble/Tiles	7.1	0.4	4.9	0.2	12	0.2
Other	0	0.0	3	0.1	3	0.1
Total	2,017.82	100	2,879.18	100	4,897	100.0
Roof						
Palm leaves/Raffia/Thatch	13.3	0.7	415.3	14.5	428.6	8.8
Wood	1.1	0.1	28.2	1.0	29.3	0.6
Corrugate iron sheets	1464.5	72.6	2230.9	77.7	3695.5	75.6
Cement/Concrete	96.7	4.8	49	1.7	145.7	3.0
Asbestos/Slate	426.9	21.2	90.6	3.2	517.5	10.6
Roofing tiles	12.2	0.6	4.4	0.2	16.7	0.3
Mud bricks /Earth	1.2	0.1	13	0.5	14.2	0.3
Bamboo	1.7	0.1	30.4	1.1	32.1	0.7
Other	0	0.0	10.5	0.4	10.5	0.2
Total	2,017.7	100.0	2,872.3	100.0	4,890.00	100.0

Table 10-27 Electronic and communication gadgets possessed by households, proportion to total frequency by region and locality

	Fixed Line		Mobile Phone		Personal Computer		Internet		E-commerce		Paid Cable Network	
Region	Proportion	Freq	Proportion	Freq	Proportion	Freq	Proportion	Freq	Proportion	Total Freq	Proportion	Total Freq
					Urban							
Western	5.2	134.0	96.3	135.0	11.2	134.0	40.3	134.0	34.3	134.0	7.5	134.0
Central	2.0	149.0	84.6	149.0	0.7	149.0	3.4	149.0	12.1	149.0	0.0	148.0
Greater Accra	7.4	486.0	92.6	486.0	18.1	486.0	17.7	486.0	5.8	486.0	5.4	484.0
Volta	16.2	105.0	83.8	105.0	21.9	105.0	24.8	105.0	4.8	105.0	21.9	105.0
Eastern	14.1	220.0	95.5	220.0	25.0	220.0	29.1	220.0	13.6	220.0	15.5	220.0
Ashanti	27.7	386.0	88.9	386.0	17.4	386.0	22.5	386.0	6.5	386.0	23.1	385.0
Brong Ahafo	1.1	190.0	78.9	190.0	4.7	190.0	3.7	190.0	0.0	190.0	6.8	190.0
Northern	15.8	120.0	90.8	120.0	20.8	120.0	34.2	120.0	10.0	120.0	5.9	119.0
Upper East	0.0	15.0	86.7	15.0	6.7	15.0	0.0	15.0	0.0	15.0	0.0	15.0
Upper West	0.0	14.0	78.6	14.0	7.1	14.0	0.0	14.0	0.0	14.0	0.0	14.0
Total	12.2	1819.0	89.6	1820.0	13.4	1819.0	20.3	1819.0	9.0	1819.0	11.1	1814.0
					Rural							
Western	0.0	329.0	88.8	329.0	1.8	329.0	0.3	329.0	17.3	329.0	0.0	328.0
Central	0.0	267.0	87.3	267.0	1.9	267.0	1.1	267.0	5.6	267.0	0.0	267.0
Greater Accra	1.1	90.0	77.5	89.0	10.0	90.0	7.8	90.0	6.7	90.0	2.2	90.0
Volta	0.0	375.0	54.9	375.0	2.1	373.0	0.0	373.0	0.0	373.0	0.8	373.0
Eastern	0.7	416.0	74.7	415.0	1.7	414.0	0.7	414.0	0.2	414.0	4.8	414.0
Ashanti	6.0	497.0	54.7	499.0	2.8	497.0	4.0	497.0	0.2	497.0	8.3	495.0
Brong Ahafo	0.0	312.0	64.4	312.0	0.3	312.0	0.3	312.0	0.0	312.0	10.3	311.0
Northern	0.2	443.0	43.4	442.0	0.2	442.0	0.2	442.0	0.7	442.0	0.0	442.0
Upper East	5.4	223.0	69.5	223.0	8.5	223.0	7.2	223.0	8.1	223.0	5.4	222.0
Upper West	0.0	163.0	28.8	163.0	0.0	163.0	0.0	163.0	0.0	163.0	0.0	163.0
Total	1.5	3115.0	63.5	3114.0	2.3	3110.0	1.7	3110.0	3.2	3110.0	3.5	3105.0

10.4. Conclusion

Without the household structure or dwelling there cannot be room for household activities; without household amenities it is virtually impossible for the household to live. However the use of the dwelling and the accompanying facilities come at a cost to the household in terms of rents, repairs and bills that come due every month. The quality and ease of access to household amenities is also of great importance in terms of management of the home. The general sanitation and cleanliness of the surroundings of the household dwelling can have direct implications on household health. This section has discussed in general rental arrangements, household water and toilet facilities and the average cost incurred per month as opposed to the amount or quantity consumed by the household during the same period. Though the use of electricity is gradually hitting the 90% mark for urban dwellers, in the rural areas, just a little over a third have access. The main construction material for the outer walls of about four out of every five households is made of cement or Sandcrete blocks as opposed a little bellow 50% of rural dwellers. It is interesting to note that whiles urban dwellers pay about GH¢ to dispose their refuse, rural dwellers pay virtually nothing.

11. FINANCIAL ASSETS

11.1. 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.

11.2. 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 11-1 Households who owned money and goods by Region & Locality (%)

Region	Urban	Rural	All
Western	14.6	17.6	16.7
Central	12.7	18.8	17.1
Greater Accra	10.3	3.1	9
Volta	8.4	3.8	4.9
Eastern	18.3	16.3	17
Ashanti	13.3	14.5	14
Brong Ahafo	20.3	15.5	17
Northern	7.8	7.4	7.5
Upper East	13.3	9.1	9.5
Upper West	6.4	14.2	13.9
Total	12.6	12.6	12.6

Table 10-1 presents percentages of households that owed money and goods by region and locality. Central Region recorded the highest average of indebtedness of household members with 17% and the Volta Region recorded the lowest average of indebtedness with about 5%. The overall country average of indebtedness is about 13%. The country picture paints one that shows an equal level of indebtedness of the urban and the rural population with 12.6%.

It is however interesting to note that across regions the storylines differ, as 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 10-3.

Table 11-2 Individuals who owe money and goods by Region & Sex (%)

Region	Sex of Individuals who owe money and goods		Total
	Male	Female	
Western	22.3	11.8	16.7
Central	20.9	14.4	17.1
Greater Accra	11.6	6.8	9
Volta	6.5	3.5	4.9
Eastern	20.9	13.7	17
Ashanti	16.9	11.6	14
Brong Ahafo	21.2	13.4	17
Northern	12.8	3.1	7.5
Upper East	11.5	8	9.5
Upper West	15	12.8	13.9
Total	16	9.8	12.6

Table 11-3 Individuals who owe money and goods by Locality & Sex (%)

Locality	Individuals who money and goods		Total
	Male	Female	
Urban	14.8	10.8	12.6
Rural	16.7	9.1	12.6
Total	16	9.8	12.6

Table 11-4 Sources of Household Loans by Region (%)

Source	Region										GH
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
State bank	12	12	10	16	0.8	9.1	5.4	5.9	16.6	3.8	8.4
Private bank	5	2.6	13	11	10	6.3	14	2.7	15.2	0	8.1
Cooperative	3.3	5.1	5.4	0	5.3	4.3	5.2	0.6	0	6.4	4.2
Govt. agency	0.4	0	2.3	0	1.8	1.5	0.3	0	0	0	1
NGO	0	0	1.4	0	0	0.3	1.7	3	0.74	4	0.8
Business firm	0.7	1.2	1.4	0	1.7	0	2.3	2.1	1.8	0	1.1
Employer	0.3	0	1	0	1.3	0	0	0.6	1.13	0	0.4
Moneylender	3.6	1.7	1.7	13	2.3	1.7	2.3	1.4	2.06	0	2.5
Trader	10	7.4	20	4.7	17	13	12	9.7	7.49	8.5	13
Farmer	0.8	2.5	0	3.7	2.4	6.8	5.1	3.9	2.12	3.3	3.3
Relative/neighbour/friend	64	67	41	48	53	54	51	69	49.1	74	56
Community epicenter	0	0	0	0	0.6	0	0	0	0	0	0.1
Other	0	1.2	0	2.2	2.5	1.2	0.4	0.7	0	0	0.9
Rural Bank	0	0	0	1.3	0.5	0.8	0	0	2.14	0	0.4
Church	0	0	2.9	0	0	0	0.7	0.5	1.58	0	0.5
Customer	0	0	0	0	0.4	0	0	0	0	0	0.1
Spouse	0	0	0	0	0.2	0.5	0	0.4	0	0	0.1
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, Neighbours or friends were reported as the biggest source of loans. This is evident across all the regions with an overall average of 56% in Ghana. Other sources people took money from are traders (13%), state (8.4%) and private banks (8.1%).

Table 11-5 Purpose of Household Loans by Region (% cases)

Purpose	Region										
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	GH
Agricultural land / equipment	3.85	4.16	1.7	5.8	7.4	6.3	22	14.8	6	36.9	8.5
Agricultural inputs	13.1	7.06	0.9	4.1	14	7.3	4.1	19.1	4.3	6.47	8.1
Business	28.1	31.5	44	24	29	33	26	20.9	22	11.5	30
Housing	9.24	2.76	6.7	11	5	9.7	3.2	8.19	13	5.31	6.9
Education / training	15.9	13.3	11	27	12	14	16	13.1	11	10.6	14
Health	12	17.3	3.3	11	7	12	13	7.29	5.9	15.5	10
Ceremonies	10.8	8.39	9.9	4.8	14	7.6	11	8.15	12	6.74	9.8
Vehicle	1.43	0	3.5	1	0.4	0.5	3.2	0.61	3.2	0	1.4
Other consumer goods	11.8	15.6	19	13	13	11	8.4	8.67	19	24.1	13
Other	2.27	4.05	2.4	1.4	2.1	2.9	3.2	4.22	5.4	2.06	2.9

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%), Education/Training (14%), Consumer Goods (13%) and Health (10%). Other important uses across the ten regions are Ceremonies (9.8%), Agricultural Land (8.5%) and Agricultural Inputs (8.1%). The least important uses of the loans are for Vehicle (1.4%) and other non-agriculture investments like Housing (6.9%). In terms of these important uses of loans contracted, there are not many differences across the ten regions. One still observes that Business and Education/ Training are the most important uses of the loan across the different regions.

11.3. 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 and rural household lent out of their households at an equal percentage (10%). Regions that recorded high urban and rural lending are Eastern (18.5%), Central (18%) and Brong Ahafo (13.8%). Regions which recorded the lowest lending rate are Upper East (5.2%), Volta (5.2%) and Northern Region (5.6%), with urban Upper East recording no (0%) lending. The national figures suggest that 10% of the overall population lent to individuals outside their households.

Table 11-6 Household Members that Lent Money and Goods by Region & Locality (%)

Region	Locality of Individuals that lent out money and goods		Total
	Urban	Rural	
Western	5.4	7.7	7
Central	13.4	19.6	18
Greater Accra	10.4	5.1	9.5
Volta	7.1	4.6	5.2
Eastern	17.5	19	18.5
Ashanti	7	8.4	7.8
Brong Ahafo	14.1	13.7	13.8
Northern	8	5.1	5.6
Upper East	0	5.7	5.2
Upper West	6.4	8.1	8.1
Total	10.1	10.1	10.1

Table 10-7 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 11-7 Households that Lent Money and Goods by Region & Sex (%)

Region	Households that lent out money and goods		Total
	Male	Female	
Western	10.3	4.2	7
Central	22.9	14.2	18
Greater Accra	13.3	6.1	9.5
Volta	7.5	3.3	5.2
Eastern	25.6	12.5	18.5
Ashanti	11	5.1	7.8
Brong Ahafo	18.1	10	13.8
Northern	9.1	2.7	5.6
Upper East	6.6	4.1	5.2
Upper West	13.2	2.9	8.1
Total	14	6.8	10.1

Table 11-8 Individuals that Lent Money and Goods by Locality and Sex (%)

Locality of Residence	Households that lent out money and goods		Total
	Male	Female	
Urban	12.9	7.8	10.1
Rural	14.7	6.2	10.1
Total	14	6.8	10.1

Table 10-9 indicate the type of guarantee that households are supposed to provide before obtaining a loan. More than 90% 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 3Bii.4 as Central, Greater Accra, Upper East and Upper West regions recorded no guarantee at all. This is further confirmed by 99.3% 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 11-9 Guarantee Used for Lending Out Money by Regions (%)

Guarantee	Region										Total
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
None	99.3	100	100	97.92	99.4	98.07	99.6	98.46	100	100	99.33
Land	0	0	0	0	0	0.35	0.38	0	0	0	0.1
Relatives	0.7	0	0	0	0	0.87	0	0	0	0	0.17
Non-relatives	0	0	0	0	0.38	0.72	0	0	0	0	0.18
Other	0	0	0	0	0.27	0	0	0	0	0	0.05
Chainsaw	0	0	0	2.08	0	0	0	0	0	0	0.1
Shea nut	0	0	0	0	0	0	0	0.69	0	0	0.03
Monthly salary	0	0	0	0	0	0	0	0.86	0	0	0.04
Total	100	100	100	100	100	100	100	100	100	100	100

11.4. 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 11-10 Households that Remits Out by Region & Locality (%)

Region	Locality of Individuals who Remit Out		Total
	Urban	Rural	
Western	28.8	31.2	30.5
Central	21.1	45.5	39.3
Greater Accra	25.5	23.2	25.1
Volta	18	15	15.7
Eastern	36.7	41.3	39.8
Ashanti	14.3	27.6	22.6
Brong Ahafo	45.2	39.1	41.1
Northern	17.4	7.7	9.6
Upper East	2.2	12.3	11.4
Upper West	14.6	5.7	6
Total	25	27.3	26.4

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

Region	Male	Female	Total
Western	43.2	18.8	30.5
Central	44.5	35.4	39.3
Greater Accra	33.9	17	25.1
Volta	25.3	7.1	15.7
Eastern	51.5	29.6	39.8
Ashanti	32.3	13.4	22.6
Brong Ahafo	53.1	29.8	41.1
Northern	17.7	2.6	9.6
Upper East	19.9	4.8	11.4
Upper West	7.9	4.2	6
Total	35.9	18	26.4

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

Locality	Male	Female	Total
Urban	34.3	16.8	25
Rural	36.8	18.7	27.3
Total	35.9	18	26.4

Table 10-13 shows the places where the main recipients of the transfers outside the household live. Amongst the places where most out transfers go to are other urban centers (32.6%), other rural centers (16.1%), the same town/ village (15.9%) and Accra (15.8%) the capital city of Ghana.

The dynamics for the regions slightly differs from that of the country dynamics. In the Western Region for instance, most (38%) of the recipients live in other urban areas, 18% live in other rural areas and 14% live in the same town/village as the sender of the remittance. In the Central Region, most (38%) of the recipients live in the same town/village, 32% live in other urban areas

and 14% live in other rural areas. In the Greater Accra Region however, most remittance (38%) was made to people living in the capital city Accra, 23% of recipients live in other urban areas and 11% live in the same town as the sender. Whereas in the Volta Region, 27% live in other rural and 21% live in other urban and 20% live in Accra. Eastern Region, recorded 36% of recipients live in other urban, 25% in the national capital city, Accra and 20% of recipients for this region live in other rural areas.

In the Ashanti Region, most transfers (36.3%) were made to people living in other urban areas, 22.8% to people living in the regional capital, Kumasi and 14.34% were made to people living in other rural areas. In the Brong Ahafo Region, 42% of out transfers were made to people living in other urban areas, 18% to people living in Kumasi and 12% were transferred to people in the same town as the senders. Northern Region recorded 30% of out transfers were sent to residents of Tamale, 24% of the transfers were sent to other rural areas and 20% were sent to other urban areas. In the Upper East Region, 25% of the total transfers were made to other urban areas and 20% were sent to residents of Bolgatanga and 18% to people living in other rural areas. In Upper West Region, 37% of total remittances were sent to residents of Wa, 32% to people living in other rural areas and 11% to people who reside in the same town/village as the senders.

Table 11-13 Residence of Recipients of Out Transfers by Region (% cases)

Residence of Recipient	Region of Senders										Total
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	
This town/village	14	38	11	15	10	15.1	12	15	12	11	15.9
Sekondi/Takoradi	11	0.8	0.7	1.2	0.5	0.24	0.4	0.7	0	0	1.68
Cape Coast	2.6	1.9	2.3	0	0.2	0.95	0.2	0.7	2.8	0	1.22
Accra	7.5	10	38	20	25	5.04	4.7	2.6	6.9	1.5	15.8
Ho	0	0	4	8.1	0.6	0.63	0.1	0	0	0	1.35
Koforidua	1.3	0	4.1	2	3.3	0.92	0.1	0.4	0	0	1.68
Kumasi	4.3	2.1	4.3	1.7	1.3	22.8	18	2.1	3.8	1.6	8.23
Sunyani	0.4	0	0	0	0.2	0.27	4.5	0	2.5	6.2	0.86
Tamale	0	0.4	0.7	0	1	0.28	1.6	30	6.8	4.7	1.63
Bolgatanga	0.2	0	0	0	0.1	1.12	0	2.9	20	0	0.66
Wa	0	0.5	0	0	0.5	1.54	1.6	0.5	1.7	37	0.88
Other urban	38	32	23	21	36	36.3	42	20	25	6.3	32.6
Other rural	18	14	9.4	27	20	14.34	15	24	18	32	16.1
Other ECOWAS	2.1	0	2.5	4	1.7	0.47	0.2	1.3	1.4	0	1.32
Africa other than ECO	0.5	0	0	0	0	0	0	0	0	0	0.05
Outside Africa	0	0	0	0	0.1	0	0.2	0.4	0	0	0.05
Total	100	100	100	100	100	100	100	100	100	100	100

Table 10-14 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¢365.8 in cash, send an average of GH¢122.90 as

value of food and GH¢101.60 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¢415.60. Regions which recorded higher averages of total cash and non cash transfers than the overall country average are Upper East (GH¢586.70), Greater Accra Region (GH¢568.40), Western (GH¢488.7) and Ashanti Region (GH¢488.60). Brong Ahafo Region recorded the least (GH¢287.10) value for both cash and non cash transfers. Households in the urban areas recorded higher transfers of cash (GH¢457.20), food (GH¢137.90) and goods (GH¢127.40) with an overall value of total cash and non cash transfer of GH¢563.10 see table 10-15.

Table 11-14 Out Transfers of Households by Region

Region	Out Transfers				
	No of transfers	Cash sent (GH¢)	Food sent (GH¢)	Goods sent (GH¢)	Total Cash & Non Cash (GH¢)
Western Region	1	408.10	130.40	105.30	488.70
Central Region	2	282.50	113.30	67.30	337.40
Greater Accra Re	1	465.60	137.60	176.0	568.40
Volta Region	1	268.60	100.40	76.10	325.50
Eastern Region	2	268.0	105.0	83.70	304.50
Ashanti Region	2	434.90	179.20	83.80	488.60
Brong Ahafo Region	2	292.20	93.30	51.10	287.10
Northern Region	1	315.30	138.60	113.90	399.80
Upper East Region	2	479.0	175.20	121.50	586.70
Upper West Region	1	341.40	78.0	83.20	357.40
Total	2	365.80	122.90	101.60	415.60

Table 11-15 Out Transfers by Locality of Residence of Recipient Households

Locality	Out Transfers				
	No of transfers	Cash sent (GH¢)	Food sent (GH¢)	Goods sent (GH¢)	Total Cash & Non Cash (GH¢)
Urban	2	457.20	137.90	127.40	536.10
Rural	2	305.80	116.40	81.80	345.50
Total	2	365.80	122.90	101.60	415.60

11.5. 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 Eastern Region, recorded the highest number of household members (38.7%) who received remittances, followed by the Central Region (36.3%) and the Brong Ahafo Region (33.3%). The Northern, Upper West and Upper East Regions recorded the lowest of proportion of households who received remittances with 5.5%, 11% and 19.1% respectively. Urban dwellers received slightly more 28% remittance than their rural folks 25% with an overall average of 26% of the total population receiving remittances. On the whole more females (30.1%) reported lending out of their households than males (21.5%) and this is also reflected in Table 10-18 as both urban and rural females outweighed their male counterparts with 32.8% and 28.4% respectively when it comes to lending. This however is not the case for all regions as more males in the Upper East (24.4%) and Upper West (13.5%) Regions reported lending out of their households see Table 10-17.

Table 11-16 Proportion of household members who received Remittances by Region and Locality (%)

Region	In Transfers		Total
	Urban	Rural	
Western	25.6	25	25.2
Central	23.8	40.4	36.3
Greater Accra	31.8	20	29.7
Volta	12.5	27.7	24.3
Eastern	34.5	40.5	38.7
Ashanti	21.5	23.3	22.6
Brong Ahafo	45.5	21.9	30.3
Northern	10.7	4.2	5.5
Upper East	2.2	20.8	19.1
Upper West	2.1	11.4	11
Total	28.1	25.1	26.3

Table 11-17 Proportion of household members who received Remittances by Region and Sex (%)

Region	Male	Female	Total
Western	18.3	30.9	25.2
Central	25	43.9	36.3
Greater Accra	24	34.4	29.7
Volta	20.8	27.2	24.3
Eastern	33.3	42.6	38.7
Ashanti	17.7	26.7	22.6
Brong Ahafo	25.4	34.2	30.3
Northern	6.5	4.7	5.5
Upper East	24.4	15	19.1
Upper West	13.5	8.6	11
Total	21.5	30.1	26.3

Table 11-18 Proportion of household members who received Remittances by Locality and Sex (%)

Locality	Male	Female	Total
Urban	22.1	32.8	28.1
Rural	21.1	28.4	25.1
Total	21.5	30.1	26.3

Table 10-19 shows the places where the senders of received household remittances live. Mostly, households receive remittances from Accra (24.8%), other urban areas (22.2%), outside Africa (13.8%) and from people living in the same town/villages (12.6%) as the receivers of the remittances.

Urban dwellers receive more remittance from people living in Accra (26%) and Outside Africa (24.5%). A bit more is also received from people living in other urban centers (18.2%) and also from people in the same town/village (11%). Rural dwellers unlike their urban counterparts receive more remittances from people living in other urban centers (25%) than from people living in Accra (24%). A good part of the rural remittance also comes from people living in the same town/village (13.6%) as the receivers and from other rural areas (13.3%).

Table 11-19 Residence of Senders of Remittances by locality

Residence of Senders of Remittances by Locality			
Residence	Urban	Rural	Total
This town/village	11.11	13.59	12.57
Sekondi/Takoradi	1.57	1.7	1.65
Cape Coast	2.01	0.59	1.17
Accra	26.04	23.92	24.79
Ho	0.16	1.09	0.71
Koforidua	1.15	1.09	1.11
Kumasi	6.98	8.57	7.92
Sunyani	0.72	1.02	0.9
Tamale	0.87	0.72	0.78
Bolgatanga	0.07	0.33	0.22
Wa	0.25	0.3	0.28
Other urban	18.16	24.97	22.19
Other rural	4.09	13.29	9.52
Other ECOWAS	1.62	1.81	1.73
Africa other than ECO	0.75	0.57	0.64
Outside Africa	24.46	6.44	13.82
Total	100	100	100

Table 11-20 Main Uses of Received Remittances by Region (%)

Use of remittance	Region										
	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	GH
Daily consumption	93.4	95	90	93	95	92	91	90	94	95.5	93
Housing	2.62	6.9	12	0.2	13	9.6	3.3	24	34	12.9	9.2
Business	5.41	1.6	6.7	4.9	1.2	5.5	3.3	6.9	1.8	0	4.1
Savings	3.9	6.3	8.4	3	1	3.4	0.6	6.4	14	0	4
Education	17.2	11	13	9.4	9.6	12	6.9	18	22	17.5	12
Health	23.2	24	29	47	15	30	31	42	2.5	54.5	28
Funeral	0.41	0.3	2	0.7	2.2	7.1	1.3	1.7	17	21.8	2.5
Other ceremony	7.9	2.9	20	6.5	13	4.8	9.1	16	20	0	11
Agriculture	4.63	10	0	2.8	3.5	3.4	0.5	12	3.3	8.73	4
Other	1.91	1	0	0.5	0.5	0	0.5	0	0	0	0.6
Family dues	0.53	0	0	0	0	0.4	0	0	0	0	0.1
Gift	0	0	0	0.3	0	0	0	0	0	0	0
To pay debt	1.89	0	0	0	0	0.8	0	0	0	0	0.3
Clothing	0	0.9	0	0	0.1	0	0	0.6	0	0	0.1

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 (93%) and for health purposes (28%). Remittances were also used for education (12%), other ceremonies (11%) and for housing purposes (9%).

The trend remains same for both urban and rural dwellers, as in 92% and 94% cases respondent said the used remittance for daily consumption for urban and rural respectively. Health follows suite with 27% and 28.4% for urban and rural respectively see Table 10-21.

Table 11-21 Main Uses of Received Remittance by Locality (%)

Use of Remittance	Locality	
	Urban	Rural
Daily consumption	91.6	93.71
Housing	10.1	8.55
Business	5.92	2.86
Savings	5.2	3.22
Education	14.9	9.24
Health	27	28.36
Funeral	2.28	2.69
Other ceremony	14.3	7.87
Agriculture	0.6	6.34
Other	0.33	0.7
Family dues	0.27	0.05
To pay debt	0.25	0.33
Clothing	0	0.25

Table 10-22 shows the frequency of received remittances. Most (58.3%) households do not receive remittances on a regular basis while 17.8% receive remittances on a monthly basis. This is evident across the various regions.

Table 11-22 How Often Remittances are received by Region (%)

How Often Remittances are Received by Region											
How Often	WR	CR	GR	VR	ER	AR	BR	NR	UE	UW	GH
Weekly	11.02	12.4	10.05	4.2	5.51	10.63	3.81	6.74	4.33	0	8.23
Monthly	21.81	15.8	22.99	16.54	14.3	20.15	11.79	13.2	12.7	15.17	17.8
Quarterly	16.55	9.27	3.37	1.91	18	7.87	2.25	5.47	5.25	1.75	8.28
Annually	4.5	3.31	0.57	0.46	8.62	6.41	15.09	13.7	22.3	17.42	6.14
Not regular	45.9	55.9	62.46	74.75	52.7	53.47	65.82	58	55.4	64.75	58.3
Daily	0	2.47	0.23	0.67	0	1.33	1.25	2.22	0	0.91	0.8
Twice a year	0	0.9	0.07	0.22	0	0	0	0	0	0	0.14
Fortnightly	0.22	0	0.26	0	0.34	0	0	0	0	0	0.13
Other	0	0	0	1.24	0.57	0.14	0	0.69	0	0	0.24
Total	100	100	100	100	100	100	100	100	100	100	100

Table 11-23 Means through which Remittances are received by Locality (%)

Means	Locality		Ghana
	Urban	Rural	
Bank Account	3.7	1.4	2.3
Money transfer agency	19.6	3.6	10.3
Sender him or herself	55.3	57.3	56.5
Carried by someone else	17.9	35.6	28.1
Personal cheque	3.1	0.9	1.8
Cell phone transfer	0.0	0.1	0.1
Other	0.2	0.4	0.4
Recipient	0.3	0.8	0.5
Total	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 (56.5%) or remittances are sent by someone else (28.1%). The third preference is the money transfer agency (10.3%). It is however evident that Transfer Agency is not a very popular means of transfer of remittances in the rural locality (3.6%) as compared to the urban centers (19.6%). The Banks are also not very popular means of transfers as bank accounts and personal cheque recorded 2.3% and 1.8% respectively.

Table 11-24 Average In Transfers of household members by Locality (%)

Locality of Residence	In Transfers				
	No of Transfers	Cash Received (GH¢)	Food Received (GH¢)	Goods Received (GH¢)	Total Cash & Non Cash (GH¢)
Urban	2	748.10	186.10	256.10	893.80
Rural	2	283.90	122.80	77.10	348.30
Total	2	491.10	146.60	148.90	583.20

Households in the urban areas received more (GH¢893.80) transfers than their rural counterparts (GH¢348.30). Urban dwellers received more transfers in cash (GH¢748.10), food (GH¢186.10) and in goods (GH¢256.10) than their rural counterparts who received GH¢283.90 in cash, GH¢122.80 as value of food and 77.10 as value of goods received on the average in a period of 12 months see Table 10-24.

Table 10-25 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¢491.10 in cash, receive an average of GH¢146.60 as value of food and GH¢148.90 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¢583.20. Greater Accra Region was the only region which recorded a higher average of total cash and non cash (GH¢1147.90) in-transfers than the overall country average. Other Regions which recorded averages close to the National average are Ashanti Region (GH¢576.80) and Western Region (GH¢504.40).

Table 11-25 Average In Transfers of household members by Region (%)

Region	In Transfers				
	No of Transfers	Cash Received (GH¢)	Food Received (GH¢)	Goods Received (GH¢)	Total Cash & Non Cash(GH¢)
Western Region	1	416.40	132.20	127.10	504.40
Central Region	2	285.10	113.80	67.70	365.90
Greater Accra Region	2	965.10	193.20	329.50	1147.90
Volta Region	2	336.20	241.90	122.10	476.50
Eastern Region	2	238.20	113.50	90.50	337.50
Ashanti Region	1	516.20	174.60	111.30	576.80
Brong Ahafo Region	2	322.60	81.20	85.70	322.60
Northern Region	1	302.0	142.50	169.40	439.50
Upper East Region	1	128.40	91.30	47.90	186.0
Upper West Region	1	184.80	106.60	102.90	237.10
Total	2	491.10	146.60	148.90	583.20

11.6. Savings

This subsection provides information on households and individuals owning savings account, table 10-26 show that by region and locality. Majority (about 63 percent) of households in all ten regions had no savings accounts. The worst figures were in the Upper West, Northern, Volta and Upper East recording 4.6%, 14.2%, 20.4% and 25.6% respectively of households having savings account. Greater Accra Region has an encouraging savings background with over half (55.6) of the population owning a savings account. Western, Brong Ahafo and Eastern Regions recorded 41.8%, 41.3% and 40.3% respectively of individuals owning a savings account. The Urban population owns more (46.4%) savings accounts than the rural population (31%).

Table 11-26 Household members with Savings Accounts by Region and Locality (%)

Region	Urban	Rural	Total
Western	47.2	39.4	41.8
Central	38.5	30.2	32.5
Greater Accra	55.7	55.3	55.6
Volta	20.7	20.4	20.4
Eastern	44.8	36.9	39.5
Ashanti	46.1	36.5	40.3
Brong Ahafo	44.6	39.7	41.3
Northern	25.2	11.6	14.2
Upper East	4.4	27.9	25.6
Upper West	4.3	4.6	4.6
Total	46.4	31	37

Urban males and females dominated their rural counterpart with the proportion of savings with urban males recording about 54% and urban females recording about 40% of individuals owning savings account see Table 10-27.

In all ten regions, Greater Accra males and females formed a greater proportion (about 63% and 49% respectively) of individuals with a savings account. Generally males recorded higher proportion (44.8%) of savings account than females (30.4%) see Table 10-28.

Table 11-27 Household members with Savings Accounts by Locality and Sex (%)

Locality	Male	Female	Total
Urban	53.6	40.3	46.4
Rural	39.2	24.1	31
Total	44.8	30.4	37

Table 11-28 Household members with Savings Accounts by Region and Sex (%)

Region	Male	Female	Total
Western	52.1	32.8	41.8
Central	39.2	27.5	32.5
Greater Accra	63.2	48.7	55.6
Volta	29.7	12.5	20.4
Eastern	45.7	34.5	39.5
Ashanti	47.7	33.9	40.3
Brong Ahafo	50	33.7	41.3
Northern	20.4	9.1	14.2
Upper East	33.1	20	25.6
Upper West	7.5	1.7	4.6
Total	44.8	30.4	37

Table 11-27 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	20.44	26.29	21.21	25.11	22.73
Support a HH member	24.31	24.14	26.45	20.78	24.24
Make money available for own funeral	0.28	1.72	0.55	1.3	0.84
Prepare for unexpected events such as accident	46.13	38.79	44.9	40.69	43.27
Other	4.43	3.87	3.86	4.76	4.21
Investment in non-farm enterprise	1.1	1.29	0.55	2.16	1.18
Education	1.93	1.29	1.1	2.6	1.68
Housing	1.38	2.59	1.38	2.6	1.85
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 (43%), support a household member (24%) and also to build capital to start a business (23%). Rural dwellers prioritize saving to build capital to start a business (26%) over the purpose of saving to support a household member (24%). Men prioritize the purpose of saving to support a household member (26%) over to build capital to start a business (21%).

12. Social Networks, Community Participation and Volunteerism

12.1. Social network

A social network is a social structure made up of individuals (or organizations) called nodes which are tied (connected) by one or more specific types of interdependency, such as friendship, kinship, common interest, financial exchange, dislikes, relationships of beliefs, knowledge or prestige. This may result in an individual of a particular household having to spend a number of hours of the day with members of other households who are in their networks. Social networks do not only provide some kind of security in terms of who to go to in times of need, but also an opportunity to access certain things necessary for day to day living.

In Table 12-1, an attempt is made to establish the proportion of household members across the regions who spend at least an hour per week with members of other households. On the whole about one out of every four household members spent an hour a week in the company of other people in their community. In comparative terms the highest proportion of household members finds themselves in the company of their neighbours for at least an hour per week (35.6%). The next most important is other relative (29.3%) and then friends (24.8%). Using the proportion of household members who spend at least an hour in the company of other people per week as a proxy for social relationships, we could say that dwellers in the Upper West Region (64.1) is the most socially networked whiles Ashanti (6.8%) is the least networked. A critical look at the pattern shows some relationship between urbanization and social networking. The more urbanized the locality, the less likely the people will be related socially.

Table 12-1 Proportion of Household members Spending More than One Hour per Week with Members of other Households in the Community, by Region and Relationship with Person in the other Household (%)

Region	Brother/Sister	Other relative	Work colleague	Friend	Neighbour	Other	Total (%)
Western	11.7	18.7	0.2	49.8	18.4	1.2	19.4
Central	3.6	50.4	0.5	28.4	14.9	2.2	9.9
Greater Accra	8.3	18.1	2.2	27.4	43.3	0.6	6.9
Volta	10.7	17.4	0.3	34.8	36.3	0.5	20.4
Eastern	6.8	23.4	0.4	32.0	34.2	3.2	14.9
Ashanti	3.4	9.7	0.4	28.9	56.9	0.7	6.8
Brong Ahafo	7.8	19.2	1.1	19.5	51.2	1.0	15.5
Northern	11.6	49.7	1.2	8.7	28.0	0.7	56.4
Upper East	10.6	32.4	3.7	12.0	41.1	0.1	42.8
Upper West	2.7	54.2	3.4	7.1	32.6	0.0	64.1
Total	7.7	29.3	1.3	24.8	35.6	1.0	25.7

The gravity and extent of a social relationship is perhaps largely dependent on the length of time over which one has known the relation in question. In Table 12-2, the average time in years that responding households have known other households in their community is presented. In addition the last column isolates the proportion of households who have known others in the community for their entire lives. In general the average household has known the other for about fourteen years, with the highest (20 years) being recorded in the Upper West Region whiles the least is recorded in the Northern Region (9.9 year). The Rural average (14.4 years) is slightly higher than the Urban Average (13.1 years). A little below one-fifth of all household members have known other households (members) for their entire life.

Table 12-2 Length of Acquaintance of Household Members with Other Households, by Region and Locality of Residence (Years) and Proportion of Household Members who have been acquainted with other HH members for their entire life (%)

Region	Urban (Years)	Rural (Years)	All (Years)	Known Other HH Member for Entire Life (%)
Western	12.0	11.2	11.3	5.9
Central	13.0	18.3	17.3	4.5
Greater Accra	12.4	8.8	11.9	5.4
Volta	18.1	12.6	14.2	15.1
Eastern	9.5	13.4	12.6	8.0
Ashanti	13.3	15.1	14.3	4.0
Brong Ahafo	24.0	19.0	20.3	10.8
Northern	9.3	10.6	9.9	61.6
Upper East	4.3	13.7	13.4	47.2
Upper West	15.1	30.6	27.0	62.0
Total	13.1	14.4	14.0	17.4

12.2. Information Sharing

One other important measure and usefulness of social networking is information sharing and general interaction through giving and taking of agricultural advice especially in farming communities. On average, 51.7% of all households received agricultural advice from other households in the period under review whiles at the same time 52.1% gave agricultural advice to others. Indeed there is very little difference between households giving advice and households receiving advice in general. However, there is a relatively huge difference in terms of such interactions by locality of residence. On average one in four of urban dwellers turn to give and receive agricultural advice from other households whiles more than half of all rural dwellers are engaged in such information exchange (See Table 12-3).

Table 12-3 Proportion of Household Members Receiving and Giving Agricultural Advice from/to Members of Other Households

Region	Advice Receipt			Advice Given		
	Urban	Rural	All	Urban	Rural	All
Western	61.2	69.4	68.4	62.5	71.7	70.6
Central	13.6	52.6	44.2	13.0	53.8	44.9
Greater Accra	1.0	55.5	21.7	1.0	55.5	21.8
Volta	24.2	57.8	52.9	28.2	55.6	52.0
Eastern	17.5	68.3	60.6	18.3	68.9	61.4
Ashanti	19.5	70.9	58.7	20.7	71.7	59.5
Brong Ahafo	18.1	47.9	41.2	18.1	47.7	41.1
Northern	41.1	49.7	48.9	35.5	48.8	47.5
Upper East	0.0	68.5	68.2	0.0	69.7	69.4
Upper West	0.0	40.1	38.6	0.0	39.0	37.5
Total	24.5	56.2	51.7	23.6	56.0	52.1

In terms of information sharing when it comes to business management, more households on average (92.2%) give than receive (29.3). See Table 12-4. This shows that more of the households under consideration are likely to interact through business networks than agricultural networks. And perhaps more households are ready to give business advice than to give agricultural advice.

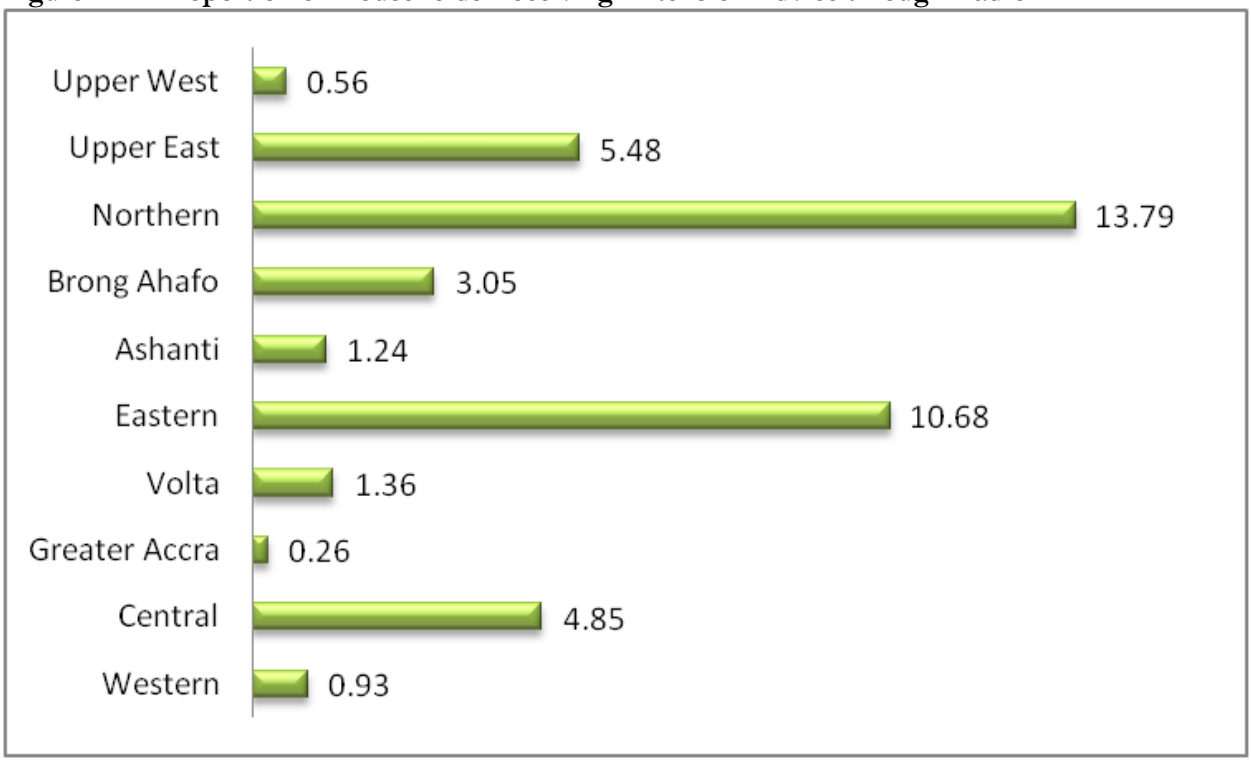
Table 12-4 Proportion of Household Members Receiving and Giving Business Management Advice from/to Members of Other Households

Region	Advice Receipt			Advice Given		
	Urban	Rural	All	Urban	Rural	All
Western	61.0	49.4	50.8	98.5	89.1	90.3
Central	24.7	24.9	24.9	89.0	76.6	79.2
Greater Accra	51.0	17.6	37.7	95.4	99.6	97.0
Volta	25.4	23.8	23.9	87.8	96.7	95.5
Eastern	28.0	46.0	43.2	84.1	96.2	94.1
Ashanti	34.4	37.7	36.7	95.8	97.6	97.2
Brong Ahafo	18.2	37.2	32.9	88.0	93.3	92.3
Northern	35.0	15.5	17.7	91.9	98.3	97.5
Upper East	0.0	28.5	28.4	100.0	87.6	87.7
Upper West	12.8	34.3	33.4	84.3	91.4	91.3
Total	29.1	31.5	29.3	91.5	92.6	92.2

Some households do interact with others through the mass media and specifically the radio. Radio penetration for the purposes of agricultural extension advice is highest in the northern region (13.79%) followed by the eastern (10.68%) and then by Upper East (5.48) and Central

(4.85). Greater Accra is at the bottom in terms of proportion of households receiving extension advice through radio with 0.26% penetration, as there is less farm work in the region. See figure 12-1 below.

Figure 12-12 Proportion of Households Receiving Extension Advice through Radio



12.3. Volunteerism

In Table 12-5, the proportion of household members who are engaged in organizations and also involved in helping relatives and non-relatives is presented. In the Upper West Region, all the households had at least one household member engaged in helping another relative. However in the Eastern region seven out of ten households did so. The proportion of households having at least one household member helping a relative (85.0%) was slightly higher than those helping non-relatives (84.1%). The incidence of household members joining an organization that helps others is very low. Nevertheless the Ashanti Region had close to one out of every ten households reporting that they had a household member who was engaged in such a group. Eastern Region had the least (1.6%) and shows some correlation with their willingness to help others which was the least compared to other regions.

Table 12-5 Household Members in Volunteerism Groups and Household Members Helping Others.

Region	Proportion of Household Members who Volunteer in the cause to help (...) or belong to an (...)		
	Relatives	Non-Relatives	Organization
Western	87.65	82.1	2.6
Central	76.42	71.1	5.2
Greater Accra	97	85.1	4.3
Volta	78.57	83.5	3.2
Eastern	69.52	71.5	1.6
Ashanti	89.55	88.6	9.2
Brong Ahafo	82.15	94.5	3.9
Northern	90.46	84.1	2.6
Upper East	98.12	97.6	7.3
Upper West	100	97.4	2.9
Total	85.0	84.1	4.6

13. Psychological Measures

13.1. Measuring depression with the Kessler 10 Survey

The Kessler 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). Various scoring guides have been used by different users of the measure. 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 those who answered all of questions one to ten and also 12 years or above.

Table 13-1 present figures on a measure of depression of Ghanaians 12 years and above by gender, locality and the severity of depression. On average 6.8 percent of Ghanaians have severe depression, 11.7 percent are moderately depressed, 22.3 percent have mild depression and 59.3 percent have no or low depression. On average Ghanaians living in rural areas are more depressed than those in urban localities as percentages for moderate and severe depression are higher for rural localities (13.3% and 7.9%) than for urban localities (9.2% and 4.9%). Females are more depressed than males on average. This is because figures for moderate and severe depression for females (13.7% and 7.5%) are higher than those for males (9.3% and 5.8%).

Table 13-1 Kessler 10 Depression measure by locality, gender and severity of depression (%)

DEPRESSION-KESSLER 10					
Group	LOW	MILD	MODERATE	SEVERE	Total
Urban	67.0	18.9	9.2	4.9	100
Rural	54.4	24.4	13.3	7.9	100
Male	64.4	20.5	9.3	5.8	100
Female	55.1	23.7	13.7	7.5	100
All	59.3	22.3	11.7	6.8	100

Regional measures of depression are presented in table 13-2. Regions with relatively low percentages of moderate and severe depressions are Greater Accra (6% and 2.4%), Ashanti 7.6% and 4.7%), Western (12% and 4.5%) and Central (12.3% and 4.5%). Regions with relatively high percentages for moderate and severe depressions are Northern (19.5% and 18.9%), Eastern (15% and 12%) and Upper East (16.5% and 7.8%).

Table 13-2 Kessler 10 Depression measure by region and severity of depression (%)

DEPRESSION-KESSLER 10					
	LOW	MILD	MODERATE	SEVERE	Total
Western	59.7	23.6	12.3	4.5	100
Central	58.6	22.6	11.7	7.0	100
Greater Accra	73.3	18.2	6.2	2.4	100
Volta	63.5	19.1	12.4	5.0	100
Eastern	50.8	22.1	15.0	12.1	100
Ashanti	75.1	12.6	7.6	4.7	100
Brong Ahafo	44.4	35.3	14.1	6.2	100
Northern	28.6	33.0	19.5	18.9	100
Upper East	51.2	24.6	16.5	7.8	100
Upper West	50.6	31.8	9.6	8.1	100

13.2. Subjective Life Expectancy

Table 13-3 presents percentages for the responses of whether individuals think they will live beyound age 60 or not, by locality of residence and gender. About 88 percent of the respondents are absolutely sure that they will live to be more than 60 years. More urban dwellers (90%) than rural dwellers (86.6) are absolutely sure they will live to be more than 60 years. More males (89%) than females (87.1%) are absolutely sure they will live for more than 60 years.

Table 13-3 Subjective Life Expectancy of at least 60 years by gender and locality (%)

At least 60 years					
	Urban	Rural	Male	Female	All
Cannot Tell	0.0	0.0	0.0	0.0	0.0
No chance at all	0.0	0.9	0.6	0.0	0.6
2	0.0	0.1	0.1	0.5	0.0
3	0.1	0.1	0.1	0.1	0.1
4	0.4	0.4	0.3	0.5	0.4
5	0.7	2.0	1.3	1.7	1.5
6	1.1	1.6	1.2	1.5	1.4
7	0.9	1.6	1.2	1.5	1.4
8	3.4	2.9	3.0	3.2	3.1
9	3.4	3.8	3.3	4.0	3.6
Absolutely sure	90.0	86.6	89.0	87.1	87.9
	100	100	100	100	100

When the expected number of years is increased to from 60 to 70 years, the percentage of respondents who are absolutely sure they will live up to that age falls. From table 13-4, about 81 percent of the respondents are absolutely sure that they will live up to 70 years, that of urban dwellers is 84.3 and rural is 78.8. The difference between that of males (81.8%) and females

(80.2%) is not much. As expected, the level of surety falls when the number of years is increased to 80 years. Only 69.6 percent of the respondents are absolutely sure that they will live up to 80 years. Urban dwellers, rural dwellers, males and females are 70.6 percent, 68.9 percent, 69.9 percent and 69.3 percent are respectively sure that they will live beyound age 80.

Table 13-4 Subjective Life Expectancy of at least 70 and 80 years by gender and locality (%)

	At least 70 years					At least 80 years				
	urban	rural	Male	female	All	urban	Rural	Male	female	All
Cannot Tell	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
No chance at all	0.0	0.7	0.4	0.4	0.4	0.5	0.9	0.7	0.8	0.7
1	0.1	0.3	0.3	0.2	0.2	0.4	0.6	0.6	0.4	0.5
2	0.2	0.2	0.1	0.3	0.2	0.9	0.6	0.7	0.7	0.7
3	0.3	0.4	0.2	0.4	0.3	1.5	1.0	0.9	1.5	1.2
4	0.7	0.8	0.6	0.9	0.8	1.6	1.5	1.5	1.6	1.5
5	1.8	3.1	2.5	2.7	2.6	7.0	6.6	7.0	6.5	6.7
6	1.4	1.6	1.5	1.6	1.6	2.5	2.6	2.4	2.7	2.5
7	2.8	2.5	2.5	2.8	2.7	2.9	4.5	3.7	4.1	3.9
8	4.5	4.9	4.5	5.0	4.8	6.2	7.2	6.8	6.9	6.8
9	3.9	6.6	5.6	5.5	5.5	6.0	5.6	5.8	5.6	5.7
Absolutely sure	84.3	78.8	81.8	80.2	80.9	70.6	68.9	69.9	69.3	69.6
	100	100	100	100	100	100	100	100	100	100

13.3. Trust

Table 13-5 presents percentages of the levels of trust by Ghanaians by locality of residence and gender of the respondents. The figures concern levels of trust in their particular town or village. It appears more people trust their neighbours on average than otherwise, especially if neutral responses are ignored. Twenty percent strongly agree that they trust their neighbours whiles 19.2 percent strongly disagree. For those who agree to trust, about 30 percent do as against 15.5% who do not agree.

Table 13-5 Responses for perceived level of trust by locality and gender (%)

Most people in this village can be trusted					
	Urban	Rural	Male	Female	All
Strongly disagree	27.1	14.4	18.6	19.7	19.2
Disagree	18.3	13.7	15.3	15.6	15.5
Neutral	18.7	13.7	14.1	16.7	15.6
Agree	25.4	32.5	30.4	29.2	29.8
Strongly agree	10.6	25.8	21.6	18.7	20.0
Total	100	100	100	100	100

It is more likely for rural dwellers to trust their neighbours than urban dwellers. If responses for neutral are left out, those who don't trust their neighbours in urban areas are more than those who trust them. The reverse happens in the rural areas. More rural dwellers trust their neighbours than otherwise. There is not much difference between males and females in terms of trust.
Table 13-6 shows regional percentages for levels of trust and mistrust. If neutral responses are left out, Central and Brong Ahafo regions still have balanced trust and mistrust responses. Regions with relatively more mistrust are the Greater Accra and Volta regions. Regions with relatively more trust than otherwise are Northern, Eastern, Western, Ashanti, Upper East and Upper West.

Table 13-6 Responses for perceived level of trust by region (%)

Most people in this village can be trusted						
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Western	16.9	12.2	13.1	33.5	24.3	100
Central	17.9	14.9	25.6	20.2	21.4	100
Greater Accra	29.5	17.9	20.2	24.9	7.5	100
Volta	22.9	25.1	16.6	29.0	6.5	100
Eastern	11.2	14.6	16.6	40.6	17.1	100
Ashanti	18.6	11.5	15.2	35.4	19.2	100
Brong Ahafo	21.0	25.2	10.8	19.4	23.7	100
Northern	5.7	7.0	6.8	33.9	46.7	100
Upper East	23.7	10.2	3.6	38.3	24.2	100
Upper West	19.2	15.5	15.6	29.8	20.0	100

Following from the perceived levels of trust is perceptions of whether people are willing to help others or give assistance to their neighbours. Table 13-7 presents percentages of such perceptions. The figures are comparable to that of perceptions of trust. On average more people agreed than otherwise that most people are willing to help others in need of assistance. But in urban localities, more people disagreed or strongly disagreed than agree or strongly agree. The reverse is true in the rural localities.

Table 13-7 Perceptions of willingness to help or give assistance by locality and gender (%)

Most people in this village are willing to help if you need help or assistance					
	Urban	Rural	Male	Female	All
Strongly disagree	26.7	15.9	17.8	21.8	20.0
Disagree	21.7	16.6	18.4	18.7	18.6
Neutral	17.3	14.7	15.6	15.7	15.7
Agree	24.7	31.1	30.1	27.5	28.7
Strongly agree	9.6	21.7	18.1	16.3	17.1
Total	100	100	100	100	100

The results for most of the regions can be compared to perceptions of trust. Greater Accra and Volta regions have fewer respondents agreeing to willingness to help than otherwise. Regions with more respondents agreeing to willingness to help are Northern, Upper East, Eastern and Ashanti. Regions with closer percentages between agreeing and disagreeing to willingness to help are Upper West, Western, Central and Brong Ahafo.

Table 13-8 Perceptions of willingness to help or give assistance by region (%)

Most people in this village are willing to help if you need help or assistance						
	Strongly	Disagree	Neutral	Agree	Strongly	Total
Western	19.6	22.4	13.7	29.0	15.3	100
Central	22.5	19.6	22.9	20.1	15.0	100
Greater Accra	29.9	25.0	18.5	21.0	5.7	100
Volta	20.8	24.6	13.8	34.8	5.9	100
Eastern	11.8	17.0	19.4	36.8	15.1	100
Ashanti	20.9	12.1	15.4	31.2	20.6	100
Brong Ahafo	17.9	22.8	15.7	24.5	19.1	100
Northern	3.6	5.8	8.1	38.0	44.5	100
Upper East	15.0	11.0	8.0	29.2	36.9	100
Upper West	25.1	19.1	4.2	30.2	21.4	100

13.4. Personality

The Big Five personality test was originally derived in the 1970's by two independent research teams, Paul Costa and Robert McCrae as one team and Warren Norman and Lewis Goldberg as another. Most human personality traits can be categorised into five broad dimensions of personality, regardless of language or culture (Oliver and Srivastava, 1999). Table 13-9 presents the average measures of the Big Five Personality traits by gender and locality. The averages were computed with all the responses for particular traits without any factor analysis to check the reliability of the specific responses that were used to measure each trait. Thus this level of analysis is preliminary and the results are suggestive. The computations were done with respondents who answered all questions for a particular trait.

In table 13-9, average responses for each trait are presented. The p value, m-f is the t test of the difference between the male and female averages and urb-rur is the difference between the urban and the local averages, for each trait. Males have more extraversion and openness than females. Females have more neuroticism (the reverse of emotional stability) than males. As for conscientiousness and agreeableness, there is no significant difference between the males and females.

The results for males and females are quite similar with those between the urban and rural responses. Urban residents have more extraversion, conscientiousness and openness than rural residents. Urban residents also have less neuroticism or are emotionally more stable than rural residents. There is no significant difference between their levels of agreeableness.

Table 13-9 Average measures of the Big Five Personality Traits by gender and locality

	All						
	Male	Female	P value (m-f)	Urban	Rural	P value (urb-rur)	Total
Extraversion	3.443	3.385	0.000	3.446	3.389	0.000	3.411
Agreeableness	3.219	3.221	0.636	3.222	3.219	0.5925	3.220
Conscientiousness	3.224	3.228	0.8388	3.239	3.218	0.0035	3.226
Neuroticism	2.741	2.826	(0.000)	2.772	2.798	(0.0007)	2.788
Openness	3.652	3.441	0.000	3.614	3.486	0.000	3.536

Table 13-10 shows figures for males and females within urban or rural localities. The results, using the p values, are quite comparable to the males and females for both urban and rural in table 13-9. In urban localities, males have more extraversion and openness than females; females have more neuroticism than males and there is no difference between males and females with regards to conscientiousness and agreeableness. The same thing can be said about males and females within rural localities.

Table 13-10 Average measures of the Big Five Personality Traits by gender and locality.

	Urban			Rural		
	Male	Female	P value	Male	Female	P value
Extraversion	3.484	3.416	0.0001	3.418	3.364	0.0006
Agreeableness	3.219	3.224	0.9451	3.219	3.219	0.5775
Conscientiousness	3.238	3.240	0.7955	3.216	3.220	0.9846
Neuroticism	2.730	2.805	(0.0056)	2.748	2.840	(0.000)
Openness	3.763	3.500	0.000	3.585	3.402	0.000

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