



2010 POPULATION & HOUSING CENSUS REPORT



WOMEN & MEN IN GHANA



**Ghana Statistical Service
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PREFACE AND ACKNOWLEDGEMENT

Activities of the Ghana Statistical Service, like many other national statistical offices, include data collection, compilation and analyses as well as dissemination of statistical information in an accessible and user-friendly manner. This means analysing and interpreting the statistics in a form that makes it easily understood for people to appreciate the value of the statistical information and disseminating it widely.

Ghana like many other developing countries, rely mainly on survey and population census data for planning at the national and sub-national levels. Characteristics of the population such as age, sex, education and occupation are obtained from census data and complemented by other relevant indicators from national sample survey data. The 2010 Population and Housing Census (PHC), which is the fifth post-independence census to be conducted in the country was, therefore, implemented to provide data for effective planning at all levels.

The success of the 2010 Population and Housing Census, including the preparation of analytical reports and monographs, has been a collaborative effort of the Government of Ghana, various Development Partners (DPs) and the people of Ghana. Local consultants from research institutions and universities in Ghana were engaged to prepare the national and regional analytical reports, including six monographs using the 2010 census data. In order to strengthen the report writing capacities of the Ghana Statistical Service (GSS) and Ministries, Departments and Agencies (MDAs) which are engaged in population-related activities, professional staff of GSS and these MDAs were paired up with consultant writers to prepare the reports.

The monograph on -Women and Men in Ghanaø is one of the six monographs that have been prepared from the 2010 Population and Housing Census data. The aim of this monograph is to assess the situation of women and men in key areas such as, education, employment, health, household arrangements and other social characteristics in contemporary Ghana.

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LIST OF ACRONYMS

| | |
|-----------|--|
| ADRA | Adventist Development Relief Agency |
| AIDS | Acquired Immune Deficiency Syndrome |
| CEDAW | Convention on the Elimination of all Forms of Discrimination against Women |
| CHRAJ | Commission for Human Rights and Administrative Justice |
| DFID | Department for International Development |
| DOVSSU | Domestic Violence and Victims Support Unit |
| FGM | Female Genital Mutilation |
| FIDA | International Federation of Women Lawyers |
| FWCW | Fourth World Conference on Women |
| GAR | Gross Attendance Rate |
| GDHS | Ghana Demographic and Health Survey |
| GER | Gross Enrolment Ratio |
| GLSS | Ghana Living Standards Survey |
| GRATIS | Ghana Regional Appropriate Technology Industrial Service |
| GSS | Ghana Statistical Service |
| HIV /AIDS | Human Immuno Virus/Acquired Immune Deficiency Syndrome |
| LESDEP | Local Enterprises & Skills Development Program |
| MASLOC | Micro Finance and Small Loans Center |
| MDAs | Ministries Departments and Agencies |
| MICS | Multiple Indicator Cluster Survey |
| MoE | Ministry of Education |
| MoH | Ministry of Health |
| MOWAC | Ministry of Women and Children |
| NAR | Net Attendance Rate |
| NCWD | National Commission on Women and Development |
| NDPC | National Development Planning Commission |
| NGOs | Non-governmental Organizations |
| NPC | National Population Council |
| OXFAM | Oxford Committee for Famine Relief |
| STI | Sexually Transmitted Infections |
| UN | United Nations |
| UNDAF | United Nations Development Assistance Framework |
| UNDP | United Nations Development Programme |
| UNFPA | United Nations Population Fund |
| UNICEF | United Nations Children's Fund |
| UNWOMEN | United Nations Women |
| USAID | United States Agency for International Development |
| WILDAF | Women in Law and Development in Africa |

EXECUTIVE SUMMARY

At all the different stages of life from infancy through childhood, adolescence, adulthood to old age, one fundamental distinction which all societies recognise is that between males and females. At each of these stages of life and for various aspects of social life, different roles, duties, rights and obligations are assigned to each category on the basis of this distinction. In the main, historically these allocations, whether in daily economic activity, in the home or in governance were meant to complement each other on the basis of societal presumptions about what roles were better performed by each group based on biological and inherent natural qualities. These distinctions did not necessarily imply a superior-inferior relationship in recognition of the woman's pivotal role in reproduction and the survival of the lineage.

Depending on the mode of social organisation however such as in patriarchal societies, one group especially the male tended to play a dominant role in the home, in governance and economy. In the course of time however, this differentiation of roles and innate biological differences became a basis for instituting a wide range of discriminatory and sometimes life-threatening practices against females which ultimately culminated in a clearly recognised inferior status being bestowed on the woman in society.

Modernisation and its attendant process of migration, urbanisation, the emergence of complex institutions and education all played a role in reinforcing the perception of the female as deserving a lower status than the male. This had far-reaching consequences for women who were sometimes denied basic rights such as the right to vote, own property, aspire to high office, or even equal justice before the law. Additionally, the woman often suffered a wide range of indignities and customarily approved violence against her person.

The severity and range of these discriminatory practices differed from society to society. But a general world-wide recognition that these discriminatory practices have reached intolerable levels has led to the emergence of the gender activist movement which seeks to use legislation, advocacy, education and other means to empower women to regain their dignity and enjoy full human rights.

Several international conferences such as the United Nations World Conferences (Cairo (1994), Beijing (1995), Copenhagen (1995) and the Millennium Summit (2000)) have thrown their full weight behind gender equality and equity and have persuaded governments worldwide to commit themselves to a series of well-crafted international agreements and plans of action to enhance the process of empowerment of women. Ghana has been an active participant in the process and this report documents several areas in which certain discriminatory practices perpetrated over the years have adversely affected the quality of life for women solely on the basis of their sex. This report also discusses measures that are being instituted to place the woman to her rightful place in society.

The analysis starts with a short description of pre-colonial Ghana which was inhabited by several ethnic groups with diverse social and kinship systems. While some such as the Gas, Ewes and the Mole-Dagbani were patrilineal, the Akan were matrilineal. Irrespective of the system of social organisation however, women were primarily responsible for reproduction, child care, cooking and care of the home. The men predominated the economic activities and the provision of basic resources. The household's resources such as livestock and farmland were often controlled by the man.

Differentiation of roles did not necessarily confer an inferior status on the woman but elements of discrimination or inequality based on sex differences manifested itself in a wide range of customary and religious practices or taboos such as child betrothal, *ötrokosiö*, female servitude, widowhood rites and female circumcision.

Several new forces were introduced into the male-female equation with the advent of colonisation, Christianity, Islam, western education, urbanisation and migration. Institutionalised preference for men in the new economic activities and education increasingly widened the gap between men and women in terms of their overall socio-economic status in society.

All the key social and economic indicators of a good quality of life such as participation in education and the labour force, access to human and legal rights examined in this report confirm the lower status of the Ghanaian woman compared to their male counterparts. She is a victim in a wide range of harmful traditional practices such as *ötrokosiö* and Female Genital Mutilation (FGM) and is often subjected to violence in inter- spousal relations.

Ghana is a signatory to several international agreements such as the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) and has embarked on an elaborate plan of action to empower women through advocacy, sensitisation, education and the creation of new gender-oriented organisations. The law is progressively being strengthened and reformed to create the necessary conditions for the elimination of some of the injustices. Institutions such as Ministry of Women and Children (MOWAC), National Commission on Women and Development (NCWD), National Population Council (NPC), Domestic Violence and Victims Support Unit (DOVSSU), Ministry of Education (MoE), and Ministry of Health (MoH) have either been established or are being strengthened to spearhead the national empowerment effort. They are being partnered in this effort by several civil society and non-governmental organisations such as International Federation of Women Lawyers (FIDA), Women in Law and Development in Africa (WILDAF), and the Ark Foundation among others, to widen the base of the crusade. Many of these institutions and agencies, especially the Ministries Departments and Agencies (MDAs) are funded or actively supported by both multilateral and bilateral agencies, and especially by the United Nations Population Fund (UNFPA), the United Nations Development Programme (UNDP), the United Nations Women (UNIFEM, now UN Women), the Department for International Development (DFID), and the United States Agency for International Development (USAID).

All the key stakeholders recognise the importance of education as an agent of change in the empowerment process, and the MOE has played a particularly active role in enhancing the educational status of the girl child. Through a series of proactive policies and strategies at the primary and secondary school levels, male-female parity has almost been attained, whilst female enrolment at the tertiary level has reached 40% percent. In other areas, the Ghanaian woman is beginning to take decisions in her own interest. She has for example considerably modified her reproductive behaviour, now bearing only an average of 3.3 children instead of the 6.7 children she had three decades ago. One in four women is using a modern contraceptive which gives her the flexibility and opportunity to operate more actively in the modern sector of the economy and improve her education. The expected progress increased in the contraceptive prevalence rate (CPR) has however not occurred and the rate has stalled in recent years. Although she participates actively in the labour force, the Ghanaian woman

rewards in terms of positions and remuneration still lag behind the manø partly because of lower educational qualifications.

In summary, it is fair to conclude that the laws, institutions, policies, strategies, plans of action to support the empowerment of women are now fairly well-entrenched in Ghana. With the right political commitment and resources, the Ghanaian woman and the society as a whole are likely to achieve the objective of equal status in the not too distant future. The 2010 Ghana MDG Report revealed Ghanaø growth has been robust despite the economic crises that plagued the globe- slowing down economic growth. Experts believe Ghanaø growth which averages at least 6.5% per annum between 2007 and 2010 is strong enough to sustain the progress towards national poverty reduction. Extreme poverty incidence in rural Ghana recorded about 50% reduction in 2005/06, while reduction in urban areas was more than 50%, thereby achieving the target ahead of the 2015 deadline

Summary of Key Statistical Male-Female Differentials

1. Population and Sex Ratio

The enumerated population in the census 2010 was 24,658,823 made up of 12,024,845 males (48.8%) and 12,633,978 females (51.2%), giving an overall sex ratio of 95.2/100.

2. Household Headship

About two-thirds of households (65.3%) are headed by males while more than one third (37.7%) are headed by females.

3. Education

- i. Current school attendance for the population six years and older is 40.7% for males compared to 38.6% for females.
- ii. Enrolment at the primary level for the population aged six to eleven years is 75.4% for boys and 76.3% for girls.
- iii. The rates for the population aged twelve to fourteen years are 99.1% for boys and 91.7% for girls.
- iv. The rates for the population aged fifteen to seventeen (SHS) years are 50.8% for boys and 44.9% for girls.
- v. The rates for the population aged eighteen to twenty-one years (tertiary) are 10.8% for males and 7.5% for females

4. Literacy

Of the population eleven years and older, 74.1% are literate while 25.9% are illiterate. Literacy is higher for males (80%) than for females (68.5 %).

5. Economic Activity

- i. Of the adult population fifteen years and older, 73.2% of males and 70.0% of females were reported as being economically active. Conversely, 26.8% of the males and 30.0% of females were considered economically inactive.
- ii. In the category of professional workers, females have a higher proportion (5.4%) than males (4.1%). Almost a third of women (31.6%) are engaged as service and sales workers, this is more than three times that of men (10.1%).
- iii. For females, the proportion which was self-employed was 69.4% in 2010 and that of was males 60.2 %.

6. Child Labour

Of the population aged five to fourteen years, 14.5% were reported as being economically active. Boys-girls differentials were not significant with a rate of 14.9% for boys and 14.1% for girls.

7. Nuptiality

For the adult population fifteen years and older 43.6% of males have never been married compared to 29.6% of females. If we consider now the two sub-populations by marital status 45.9% of males were married compared to 48.1% of females. The proportion of males in consensual unions was 5.1% compared to 5.9% of females. 2.4% of males were divorced compared to 5.1% of females., and 9.0% of females were widowed compared to only 1.5% of males. The singulate mean age at marriage was 28.2 years old for males and 24.2 years old for females.

8. Religion

The distribution of the population by major religious affiliation was 71.2% Christians, 17.3% Muslims, and 5.2% traditional beliefs. The proportion of all Christians category is higher for females 73.3% than for males. The reverse is the case for Islam where the proportion of males (18.3%) is higher than that of females (17.0%).

9. Fertility

- i. The total fertility rate (TFR) was estimated at 3.28 children per woman in 2010 indicating a decline of 18% compared to the 2000 figure of 3.99 children per woman aged 15-49.
- ii. The proportion of women aged 35 and over who have never had a child was 9.1% of the female population of reproductive age

10. Mortality

- i. With the use of indirect techniques, the infant mortality rate was estimated at fifty nine per thousand while under-five mortality was ninety per thousand.
- ii. Life expectancy was on the average five years higher for females than for males. The use of indirect techniques yielded rates of between 60.2 and 66.6 years old for males and 77.0 years old for females.

11. Disability

About three percent of the population was reported as having one form of disability or the other. 52.5 percent of these were females compared to 47.5 percent for males.

12. Information Communication Technology, (ICT)

Of the population aged twelve years and older (representing a population size of 16,886,306), nearly half (47.7%) owned mobile phones. On average, males ownership of phones was higher (53.0%) than the ownership of females (42.8%).

CHAPTER ONE

INTRODUCTION

1.1 General overview of Male-Female Dichotomy

Biological Basis

There are certain innate physical or biological differences between males and females. The fairly obvious external differences are buttressed by a whole range of non-visible or internal genetic properties such as chromosomes and gonads which in combination overtly determine basic differences in male-female identity (Hesse, 2004).

Apart from the basic anatomical differences, men are also generally taller, heavier and stronger than women. Males are on the average six inches taller and about fifteen percent heavier than women, (Gustafsson and Lindenfors, 2004). They are also on average physically stronger because they have more muscle mass (Ogden et al, 2004). The important fact however is that these exist and influence every aspect of our life on earth.

Associated with these differences in physical attributes are unique biological functions in women such as menstruation, reproduction, lactation and menopause which stress even further the differences between females and males.

The Cultural Superstructure

Based on these basic differences, societies have over the ages evolved or instituted a complex array of belief-systems, moral values, customs and practices in almost all spheres of life such as politics, governance, economic activity, management of the home and even religion.

Though there are similarities in the general thrust of differentiations, it is the particular collective experience of a society which determines which roles, rights, duties, obligations or status are assigned respectively to the male or female. The asymmetrical nature of these arrangements generally but not always reflects the biological division. Among adolescents, initiation rites for boys contrast with nubileity rites for the girls. For instance, boys are entrusted with the herding of the cattle; girls on the other hand, who are expected to take on the roles of wives and mothers in later life are assigned homemaking or household chores such as food preparation, cleaning, fetching firewood and taking care of younger siblings (Oppong, 1973).

This seems the general pattern in other agricultural communities. Gage and Njogu also report that in Kenya as in Ghana, men are usually responsible for clearing the land for cultivation and for growing cash and food crops of high commercial value, while women are more involved in the production of food crops for home consumption and sale. This division of labour between the sexes translates into separate though overlapping spheres of economic activities for men and women (Gage and Njogu, 1994).

These arrangements, in many simple or traditional societies, did not necessarily connote any superior-inferior relationship. As one writer noted, primitive societies knew no social inequalities, inferiorities or discriminations of any kind and were completely equalitarian (Reed, 1954).

In general, women in many societies suffer a wider range of restrictions, taboos and discriminatory practices solely as a result of their biological structure compared to men. For example, virginity testing for women, often using extremely invasive and humiliating techniques, is widely practiced throughout the Middle East and Northern Africa. Many African cultures have placed a high premium on the virginity of girls especially for marriage purposes. The lack of such status could affect a marriage or the bride-price (Magutu, 1992).

Pope (2012) argues that this is just to ensure that women do not have equal rights and have no control over their bodies. Some of the physical differences outlined above have contributed to the common stereotyping of the female as delicate, frail and the weaker sex. In France, women have played various roles in the army since 1800; nevertheless they are still not permitted to join field combat units or serve in submarines. Similarly in the United Kingdom, women may join the British Armed Forces in all roles except those whose primary duty is to close with and kill the enemy (Goldman, 1982; Campbell, 1993).

Buckley and Gottlieb (1988) argues that the notion of menstruation as taboo is universal even though the degree of taboo and its specific meaning may differ from society to society. Agyekum (2002) also reports that among the Akans, menstruation is considered a revolting, polluting and messy scatological substance and there are several restrictions on the performance of certain rituals and functions. In some areas, there is a widely recognised taboo on such a woman cooking for her husband or enter sacred places (Oppong, 1973).

In the same vein, widows are forced to undergo extremely dehumanising treatments, ranging from shaving of head, drinking of various kinds of concoctions to even sleeping with the dead husband for a period (Tasie, 2013). Perhaps, the most extreme of this discriminatory practice is the Indian practice of *sati*, now outlawed, in which wives are burnt on the funeral pyres of their deceased husbands (Hawley, 1994).

The new processes of urbanisation, migration and acculturation ensure that these roles are not static but are either consciously or unconsciously expunged, modified, wither away or are adapted from time to time depending on the particular experience of the group.

It is not uncommon therefore to find that the origins or rationale for a particular custom or belief is either blurred or unknown to those who practice or enforce them. For example, it is not all societies which practice male circumcision; conversely, it is not all societies which practice female circumcision. But these practices have existed for so long in some societies that even advocates of the practice, and find it difficult to offer any logical or coherent explanation for their existence even though consequences of the practice can be extremely severe for both the male and the female. An Ashanti royal, for example, can lose his right to the throne if he is found to have been circumcised (Opoku, 1978), while for many women, circumcision represents a threat to their very lives (Odoi-Agyarko, 2001).

Key Institutions – Fertility and Marriage

In all cultures where high fertility is highly valued such as Ghana, the woman's unique natural reproductive role also confers on her power and prestige. Many societies go to great lengths to acknowledge this fact through a wide range of customary practices such as the forty head of cattle paid as bride wealth by the Nuer, the slaughtering of sheep to honour a woman who produces a tenth child, and the presentation of various customary gifts at various stages of the relationship (Radcliffe-Brown and C.D. Forde 1950). The fact that the union between a man and a woman has other functions such as companionship and the fulfilment of

the biological need for sexual gratification is recognised but considered secondary. The primacy of the reproductive or procreation function as a non-negotiable aspect of any male-female relationship is exemplified in many cultures by the practice of asking for a refund of the bride wealth, either in part or whole, if the woman fails to produce a child (Lorimer, 1969). Child-bearing also had important spiritual implications for the average African. As Mbiti (1969) put it, procreation is the absolute way of ensuring that a person is not cut off from personal immortality for one is immortal so long as there are descendants to carry on the name.

There are other practical reasons for the glorification of child-bearing. As Caldwell (1969) noted, high fertility is buttressed by three main causes. Children are either economically valuable or at least share the work burden; they provide assistance, much needed in societies without governmental social services, during old age and sickness; and also, add by their numbers, to parental prestige.

So deeply ingrained and highly valued was this child-bearing duty that the woman was made to believe right from birth, through a mixed process of socialisation and indoctrination that the main *raison d'être* for her existence on this earth was to ensure the continuity of the lineage by producing children. The woman who therefore failed to achieve this objective was viewed, even by her own fellow women, with considerable scorn and/or pity (Lorimer, 1969).

The fact that this crucial function could only be achieved through liaison with a man conferred enormous power, prestige and authority to the man. The woman's lifelong vulnerability in society and especially in spousal relations stems from this fundamental biological need.

Within the marital home or household, the woman's subordination to the husband or male was the norm rather than the exception. The male head exercised enormous authority, not only within the household, but also over the woman's biological children. Schlegel (1972) describes such systems as brother-dominant societies. Manuh (1984) reinforces this point with the argument that regardless of the type of descent system, women are under the authority and control of a male in the community throughout their premarital and marital life, except in areas that are traditionally considered to be female.

This enormous power which the male exercises within marriage and in the household is epitomised for example by such practices as polygamy, child betrothal and child marriages which, whether intended or not, serve to demean or subjugate the woman and strengthen the man's authority and control over her. Polygamy for example, generally undermines the woman's self-esteem by forcing her to compete with others for the man's affection and attention. While in the traditional setting, polygamy was seen as a positive factor both in the sharing of domestic and economic chores, its potential conflict between husbands and wives, co-wives and children was an ever-present reality. It has been reported by Van de Walle (1989) for example, that there is a lower than average frequency of sexual intercourse between couples because a polygamous husband has to distribute his sexual activity between his wives. This can be interpreted as a denial of the woman's sexual rights.

For the child-bride or under-aged mother who is forced by the system to succumb to the man's whims and caprices, the prospect of higher maternal mortality and severe reproductive disorders including fistula are often the price she must pay for these customary practices. In general, in societies where these differentiations between males and females are pronounced,

the woman's status, defined as her overall position in the social system, is undermined. The key functional areas affected are the maternal, conjugal, domestic, occupational, and social interaction with kin and community members (Oppong and Abu, 1987).

1.2 The Ghanaian Context

Governance and Politics

Women have since immemorial times played a dominant role in the political, social and economic spheres of life in Ghana. This is not surprising for a number of historical and cultural reasons. Almost half of Ghana's population are Akans amongst whom the matrilineal system of descent is the foundation on which the whole socio-political system rests. The newly-born baby may inherit his or her spirit or (*sunsum*) from the father, but it is the *obloodö* (*mogya*) of the mother which ushers him/her into the world which defines for the whole period of life on this earth, his very essence and identity. The link between mother and child gives meaning and continuity to the lineage and the individual's rights, obligations, access to key offices and inheritance are based on this linkage (Fortes, 1980).

Amongst the Fanti who have over the years evolved to a pattern which is more akin to a double descent system rather than the pure Ashanti matrilineal system¹, the key unit for social structure is still the matrilineal *abusua* which controls inheritance of land and property, chiefly succession and performance of rituals for the ancestors (Christensen, 1954).

It is the male chief who to the outer world presides over the affairs of state and magnificently rides in his palanquin or sits in court, but invariably he would not even have ascended to the throne without the approval of the queen-mother. In the inner sanctum of the palace or behind the scenes, very few important decisions are taken without consultations with the queen-mother. Indeed, she is described as the *monarch behind the monarch* and the only person who can reprimand the chief (Busia, 1951). Female stools complemented the hierarchy of male stools with the usual set of elders, advisers, attendants and spokesmen. They presided over disputes between members of the royal lineage and matrimonial cases (Busia, 1951).

The other parallel systems of descent recognise the importance of the female although to a less extent than among the Ashanti. The centralised states of the north namely the Gonja, Dagomba, Mamprusi and Wala operate a dualistic principle which Nukunya describes as more akin to a bilateral or cognate descent system. But even in the purely patrilineal societies such as among the Gas, and Ewe where sons take preference over daughters, women are not denied their fair share. Women can own property through direct purchase or inheritance and transfer same to their children or relatives (Nukunya, 2003).

Unmarried, widowed or divorced daughters also have a right to use lineage land for farming and planting commercial trees but they forfeit this right on marriage (Kumekpor, 1970). Social recognition of the female and her rights were thus strongly entrenched in the traditional social system.

Economic Activity

General economic activity in traditional Ghanaian society was characterised in almost all spheres by a strict division of labour which did not necessarily connote a superior-inferior paradigm. The general principle was to ensure complementarity taking cognisance of other

¹ Ashanti matrilineal system is a family system where line of descent is traced through the female.

responsibilities such as the pivotal reproductive, child-caring and domestic roles of the women (Whitehead, 1994).

Thus though men and women worked on the farm, the physically challenging task of clearing the land and cutting down trees was done by the men while the women did the sowing and harvesting (Opoku, 1965). When one sees the woman carrying the heavy produce home, it is easy to overlook the fact that the man is carrying a machete ready to defend them in case of an unexpected attack by a wild animal.

In the fishing communities, the men did the fishing while the women concentrated on the preservation and marketing of the produce (Dibbs, 1961). The division of labour was therefore essentially a means of promoting complementarity to achieve societal objectives. The fact that some of these roles were man-made and not biological-determined was illustrated historically by the occasional classic reversal of roles in some societies. The man was almost universally stereotyped as the strong or brave one who fights to defend his family and society. But the Dahomey Amazons, an all-female elite military regiment in the kingdom of Dahomey were trained from an early age to handle weapons, to be strong and swift, hardy and withstand suffering (Alpern, 1999). Their skill in battle was the equal of every contemporary body of male elite soldiers from among the colonial powers (Alpern, 1999). The history of Ashanti resistance against the British colonisers is replete with examples of women of outstanding valour and military skills such as Yaa Asantewa who led the war of the Golden Stool in 1900 (Adu Boahen, 2003).

Significantly, the Dahomey female warriors were required to be celibate which again contradicts the stereotyped belief that child-bearing represents the sole or highest achievement of the African woman in society.

Women in Traditional Religion

In the very extensive discussion on the sources, origins, rationale or justification for the discrimination or subjugation of females throughout history, two of the world's major religions, Christianity and Islam, have often been cited as either tacitly or overtly, bearing responsibility for the subordination of women through their doctrines and practices. Gender researchers have pointed out for example that in spite of the prominent role which women played in the life of Jesus, not even one of his twelve disciples was a woman and several texts or teachings in the Bible imply or reinforce the man's superiority over the woman in various aspects of life. Feminist ideological critique points out that the Bible has been written by men from the perspective of men. It is not surprising therefore that the Bible reflects the patriarchal worldview of biblical and post-apostolic times.(Johnson, 1988).Major issues include the ordination of women, male dominance in marriage and the search for a feminine or gender transcendent divine (Anderson and Clack, 2004). In the twenty-first century, theological reasons are still being used to deny women the right to hold certain offices in the Church.

Islamic approval for the man's right to marry as many as four wives is one of the clearest examples of overt discrimination against women. Modern Islamic scholars and reformists acknowledge that the issue is only part of a much wider problem in Islamic theology. One of the leading Islamist reformers admits that the discrimination against women and the restrictions on their rights and freedoms are utterly unacceptable by common international human rights laws or standards (Baba Tibi, 1993). The problem however, according to his analysis, stems from a fundamental incompatibility between Islamist cosmological-

theocentric and a man-centered view of the world. He argues therefore that unless Muslims change their world-view and the cultural standards related to it, the conflict between Islamic and international human rights standards will prevail. The emergence of more fundamentalist sects seeking a stricter and more orthodox interpretation of Islam have, however, to a large extent thwarted the efforts of the reformists (Tibi Baba, 1993).

It has been argued in the earlier sections that the essence of the male-female paradigm in traditional Ghanaian society was one of complementarity or partnership which did not necessarily or always imply a superior-inferior distinction. This stands in sharp contrast to the Judeo-Christian and Islamic position. It is therefore opportune to examine the main features of African traditional religion as described in the ethnographic literature to determine whether the assignment of gender roles and statuses is consistent with the complementarity thesis (Martin, 1994).

In her well-known book, *Religion and Medicine of the Ga people*, Mary Field gives a basic description of Ga religious beliefs (Field, 1961). The Gas believe in the existence of a Supreme Spirit (God) who created the world but the Supreme Being has both masculine and feminine properties. Accordingly, the Supreme Being who is also described as “*Ofe*” (the one who is above all) is called *Ataa-Naa Nyonmor* the one who is both male (*Ataa*) and female (*Naa*).

Because the Creator lives far away from humanity, he normally works through a system of intermediaries (lesser gods) arranged in a hierarchical order or levels. The first level of gods (*Dzemawodzi* and *Wodzi*) may possess individuals turning them into mediums or *Wulomei* (priests) and *Woye* (priestesses) through whom they communicate with humans (Field, 1961).

The male-female complementarity is also exemplified in the Ga concept of a three-partnered relationship between the male Sky-god (*nwei*) and the female Earth (*shikpon*) and their offspring the Sea (*nsho*) who together regulate and sustain the lives of the people. Thus in all the critical areas of life, male and female spirits or gods are seen to be performing different but complementary roles without any connotations of superiority or inferiority.

Writing on the Akan people of Ghana, Opoku also reports that this male-female partnership is replicated in all aspects of Akan religion (Opoku, 1978). A key element in the religious hierarchical structures are the lesser gods or divinities or spirits. There are gods of war, fertility, agriculture, and various other spheres of specialisation as assigned by the Creator. The divinities may be male or female and are served at their respective shrines by priests and priestesses. The priesthood is a highly respected religious office and is open to both men and women who receive a *ɔ̃callingö*. A notable exception is the *Akonnedi* shrine located at Larteh, internationally known as a healing centre especially in the treatment of bone diseases and fractures. At this shrine, only females are trained to become priestesses (Opoku, 1978).

It is also significant that the Earth spirit who ranks after God is female and sometimes referred to as old woman or mother. She is known as *Asase Yaa* among the Ashantis and as *Asase Efua* among the Fanti. On either Thursday or Friday among the Ashanti and Fante respectively, no tilling of the land is allowed in her honour.

It is quite evident from the brief outline of some key aspects of traditional religion that it differs substantially from both Christianity and Islam as far as the male-female paradigm is

concerned. The notion of a Creator or God who has both male and female attributes is somewhat unique and represents the very quintessence of gender equality and equity.

1.3 The Modern Setting

In modern Ghanaian society, the woman's significance or importance has been enhanced in certain areas and diminished in others, by a myriad of forces emanating from what Ali Mazrui calls Africa's triple heritage or the interaction between African traditional cultures and value systems, European colonial and Euro-American missionary activities and Arab-Islamic traditions and values (Mazrui, 1986). Whilst European colonisation started from the coast and moved gradually northwards, Arab-Islamic penetration started from the north and moved southwards. There was some convergence and overlapping at some point but the respective indelible stamps they left in their areas of dominance is still discernible in the social and cultural differentials between north and south in language, religion, cultural traits and even mode of dressing (Mazrui, 1986).

Some of these new value systems either undermined or failed to enhance the status of the woman to any significant level. Education, a key factor in this social change, initially focused on the men. The main objective of establishing the *castle schools* (located initially in the forts) in the 15th and early 16th centuries by the European colonisers was to train some of the local citizens at the elementary level to support the complex colonial administrative structure and commerce. The most urgent needs were for clerks, porters, tax collectors, miners, surveyors, interpreters and teachers all of which were, for a variety of reasons, deemed to be more suited for the male (Graham, 1971).

Colonial interests and education thus created new economic and social opportunities outside the traditional structure which ultimately became the basis for a new system of social and economic stratification. This widened the gap not only between males and females but even within the same family or male siblings depending upon area or degree of specialisation, occupational and educational attainment. Within the wider society, these new sources of power and their attendant perquisites ultimately reinforced and exacerbated the man's domination and control over women.

But as women become educated, and to the highest possible levels, it is natural to expect a serious challenge to the status quo and at the very least a determined attempt to dismantle the structural barriers which a male dominated society has forced on them, such as polygamy, child marriages and betrothal, customary practices such as *trokosi*², and widowhood rites, for instance.

The transition to a modern economy, the absorption of Ghana into the broad global socio-economic system and acculturation were other significant factors which created conditions and practices which systematically created conflicts in the social system which deepened or crystallised the inferior status of the women.

As Clark noted only twenty years ago, the status of women within matrilineages (as in other systems) is being steadily eroded. Ashanti girls and women seem to be increasingly marginalised within their lineages in leadership, residence and inheritance (Clark, 1995).

² Young females virgins given out to oracles or shrines by their own parents in atonement for some family crime or act.

1.4 Policy Framework

The growing emphasis on gender analysis as a development tool is based on two premises. Firstly, the dominance of male-initiated, male-controlled and male-funded research whether sponsored by the universities, government or private institutions has led to the production of a large body of knowledge which ignores or only superficially recognises the major concerns, needs and interests of women.

A related problem is that the knowledge or information available on a wide range of issues such as education, unemployment and poverty is often not disaggregated by sex or detailed enough, and especially using census data. This defect in data often tends to obscure the true extent of the levels of deprivation, discrimination and marginalisation inflicted on women on a regular basis in all spheres of life. Without adequate information on data and policy, law makers may either propose the wrong solutions or even worse fail to recognise the seriousness or even the existence of an issue.

In twentieth century Ghana, elderly widows are still being herded into witches' camps. Young female porters (Kayayei) are still streaming into the towns and innocent maidens are still languishing at *ɔ̄trokosi* shrines for alleged crimes of others. A report by Addo (2001), which reviewed a comprehensive multi-disciplinary investigation into various aspects of Ghanaian social life concluded that there are several socio-cultural practices such as *ɔ̄trokosi*, inheritance laws, widowhood practices which are in conflict or contradiction with and more importantly adversely affect the human rights of women and children. In general, the male-female disparities in access to education, employment and high office constitute a serious threat to national development and cohesion through its failure to tap and maximise the full potential of its female population.

The persistence of these practices and disparities is not unconnected with the relatively low representation of females in the upper echelons of policy and law-making. For instance only nineteen seats out of the two hundred and thirty seats in parliament were occupied by women in 2008. The trend has been the same since 1996. Gender activism therefore continues to play a critical role in alerting the wider society to these issues and suggesting appropriate remedial action. Various policy initiatives, policies and programmes being currently implemented or proposed will be examined in terms of their appropriateness or effectiveness.

1.5 Objectives of the Study

The main aim or purpose of this study is to use sex-disaggregated data from the 2010 census and other recent research studies to assess and review the situation of women and men in key areas such as health, education, employment, household arrangements and other social characteristics in contemporary Ghana. The objectives designed to achieve this aim include those to:

- i. assess the current demographic, economic and social situation using key statistical indicators derived from the 2010 census;
- ii. review the trends or major changes which have occurred over the past few decades using data from other modern censuses and surveys;
- iii. analyse the process of transition from traditional society to the modern one and how this transition has positively or negatively affected the male-female relationship;
- iv. review some of the major policy, programme and legislative initiatives which are being pursued in all areas to promote gender equality and equity; and

- v. provide recommendations or proposals for further action in the light of the key findings from this study.

1.6 Sources of Data

The series of modern censuses undertaken between 1960 and 2010 will serve as the primary source of data for this study starting with the assessment of the current situation using the 2010 census data. To assess trends or changes over the past four decades, data from the other censuses will be used when necessary or available.

Over the past few decades, the series of Demographic and Health Surveys have provided a lot of very useful insights into current changes in socio-economic and demographic behaviours. There are several nationally based surveys which will be used when and where appropriate to supplement the statistical data specified above. These include the Multiple Indicator Cluster Survey (MICS) and the Ghana Living Standard Survey (GLSS). The growing body of gender-based studies from within Ghana and elsewhere will also be explored as a basis for comparative analysis or supplementary evidence.

CHAPTER TWO

POPULATION SIZE, COMPOSITION AND AGE-SEX STRUCTURE

2.1 Introduction

This section presents a portrait of Ghana's population and its characteristics by age, marital status, and living arrangements amongst others. It particularly focuses on male-female differentials and the implications these have for understanding demographic, social and economic behaviour.

2.2 Population Size and Composition

The 2010 Population and Housing Census showed that the resident population of Ghana was 24,658,823 made up of 12,024,845 males (48.8%) and 12,633,978 females (51.2%), giving an overall sex ratio of 95.2. In numerical terms there was an excess of 609,133 females in the population.

The fact that females outnumber men in the population is a normal and not a new phenomenon. This is most probably due to the fact that females have longer life expectancies. Female numerical dominance has been a feature of Ghana since the dawn of modern censuses except in 1960 where males exceeded females by 73,725 (Table 2.1).

Table 2.1: Population Size of Ghana 1960-2010

| Sex | 1960 | % | 1970 | % | 1984 | % | 2000 | % | 2010 | % |
|------------------------------|-----------|-------|-----------|-------|------------|-------|------------|-------|------------|-------|
| Total | 6,726,815 | 100.0 | 8,559,313 | 100.0 | 12,296,081 | 100.0 | 18,912,079 | 100.0 | 24,658,823 | 100.0 |
| Male | 3,400,270 | 50.5 | 4,247,809 | 49.6 | 6,063,848 | 49.3 | 9,357,282 | 49.5 | 12,024,845 | 48.8 |
| Female | 3,326,545 | 49.5 | 4,311,504 | 50.4 | 6,232,233 | 50.7 | 9,554,697 | 50.5 | 12,633,978 | 51.2 |
| Excess of Male/ Female | 73,725 | | -63,695 | | -168,385 | | -197,415 | | -609,133 | |

Source: Ghana Statistical Service, 2010 Population and Housing Census

In 1960, 12.3% of the enumerated population was foreign-born, made up of 491,850 males and 335,530 females giving a sex ratio of 14.7%. Male therefore dominated the immigration process in the 1960s.

2.3 Population Growth

The steady increase in the population over the period is shown in Table 2.2.

Table 2.2: Population Growth of Ghana 1960-2010

| Year | Population | Percentage Increase | Annual Growth Rate |
|------|------------|---------------------|--------------------|
| 1960 | 6,726,815 | | |
| 1970 | 8,559,313 | 28.3 | 2.4 |
| 1984 | 12,296,081 | 43.0 | 2.6 |
| 2000 | 18,912,079 | 53.7 | 2.7 |
| 2010 | 24,658,823 | 30.7 | 2.5 |

Source: Ghana Statistical Service, 1960,1970,1984,2000 and 2010 Censuses

The table shows that Ghana's population has increased at a rate of about 2.5% per year over the period 1960-2010 with the population more than tripling over the fifty year period. This population growth too is high by Ghana itself and an obstacle to development (Ghana Population Policy 1969, 1994 Rev.).

The same pattern is observed across the regions (Table 2.3), where women outnumber men in every region except in Western region where the population for both sexes was almost the same. The fact that females are in the majority in the Ghanaian population has occurred mainly because mortality gains among women have been greater than those among men, with the result that women live much longer, on average than males. As discussed later in another chapter, female life expectancy is about five and half years higher than that of males. An additional factor may be the higher emigration rates of males.

Table 2.3: Population Distribution by Region and Sex

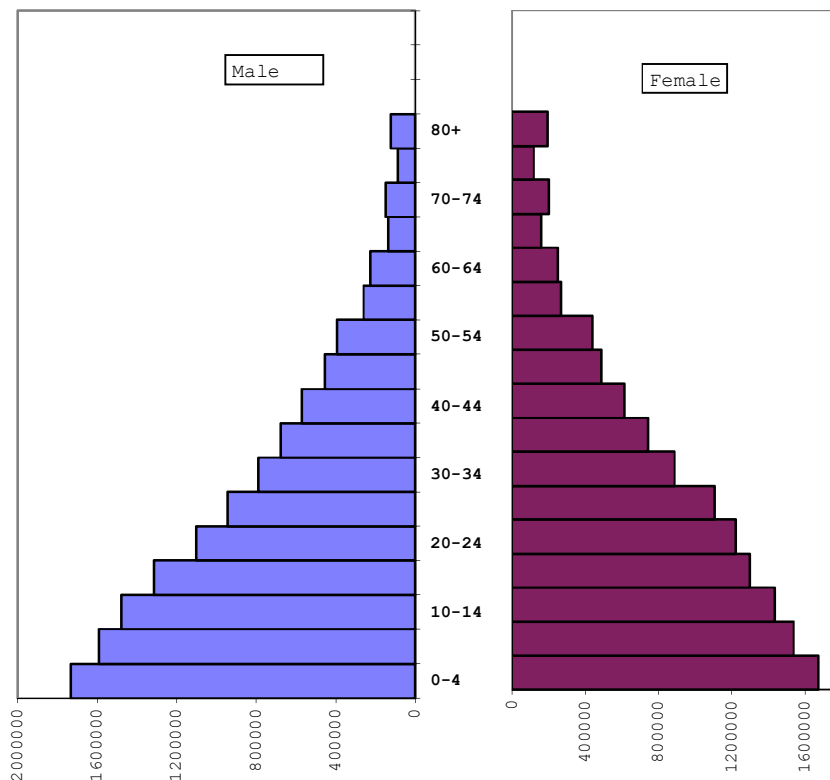
| | Number | | | Percent | |
|--------------------|-------------------|-------------------|-------------------|-------------|-------------|
| | Total | Male | Female | Male | Female |
| All Regions | 24,658,823 | 12,024,845 | 12,633,978 | 48.8 | 51.2 |
| Western | 2,376,021 | 1,187,774 | 1,188,247 | 50.0 | 50.0 |
| Central | 2,201,863 | 1,050,112 | 1,151,751 | 47.7 | 52.3 |
| Greater Accra | 4,010,054 | 1,938,225 | 2,071,829 | 48.3 | 51.7 |
| Volta | 2,118,252 | 1,019,398 | 1,098,854 | 48.1 | 51.9 |
| Eastern | 2,633,154 | 1,290,539 | 1,342,615 | 49.0 | 51.0 |
| Ashanti | 4,780,380 | 2,316,052 | 2,464,328 | 48.4 | 51.6 |
| Brong Ahafo | 2,310,983 | 1,145,271 | 1,165,712 | 49.6 | 50.4 |
| Northern | 2,479,461 | 1,229,887 | 1,249,574 | 49.6 | 50.4 |
| Upper East | 1,046,545 | 506,405 | 540,140 | 48.4 | 51.6 |
| Upper West | 702,110 | 341,182 | 360,928 | 48.6 | 51.4 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

2.4 Age-sex structure

The data analysed shows a youthful age structure, which is a common characteristic of a developing country. This is seen in the broad base of the population pyramid (Figure 2.1) consisting of large numbers of children and a conical top comprising of a small elderly population.

Figure 2.1: Population Pyramid of Ghana, 2010



Source: Ghana Statistical Service, 2010 Population and Housing Census

The age-sex pyramid is shown figuratively in more detail in table 2.4 which gives a distribution of the population by sex and broad age groups. Preference for certain digits particularly zero and five are common in many African censuses. Re-grouping the data into five year groups is normally adopted to minimise the statistical effect of such errors.

Consistent with biological patterns elsewhere, there are more males at birth than females. Similarly, mortality for females is generally lower than that of the males at most ages, except during the child-bearing years in societies where maternal mortality is exceptionally high.

Urban-Rural Differentials

There are notable urban-rural differences within the younger age groupings, as there are more children in rural areas due to higher fertility rates. There is also a rural-urban disparity for the working age population, especially among young adults, as rural areas have proportionally fewer individuals than urban areas between the ages of 20 and 34 years. The female population remains higher in the rural areas than the male population at these ages. This could be the result of male rural to urban labour migration among young adults.

However, among the group 65 years and older, there were more women than men indicating that women live longer. It is also somehow strange that relatively, a large number of elderly women live in the rural areas than urban though in general the pattern remains the same for both urban and rural localities, with more females than males.

Table 2.4: Percentage distribution of the population by age group, sex, and locality type

| | Total | | Urban | | Rural | |
|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Male | Female | Male | Female | Male | Female |
| All ages | 48.8 | 51.2 | 48.0 | 52.0 | 49.6 | 50.4 |
| 0 - 4 | 50.9 | 49.1 | 50.8 | 49.2 | 50.9 | 49.1 |
| 5 - 9 | 50.8 | 49.2 | 50.2 | 49.8 | 51.3 | 48.7 |
| 15-19 | 50.7 | 49.3 | 48.4 | 51.6 | 52.8 | 47.2 |
| 15 - 19 | 50.2 | 49.8 | 47.8 | 52.2 | 52.9 | 47.1 |
| 20 - 24 | 47.4 | 52.6 | 47.3 | 52.7 | 47.4 | 52.6 |
| 25 - 29 | 46.0 | 54.0 | 46.4 | 53.6 | 45.5 | 54.5 |
| 30 - 34 | 47.1 | 52.9 | 47.6 | 52.4 | 46.3 | 53.7 |
| 35 - 39 | 47.6 | 52.4 | 47.8 | 52.2 | 47.4 | 52.6 |
| 40 - 44 | 48.3 | 51.7 | 48.2 | 51.8 | 48.3 | 51.7 |
| 45 - 49 | 48.3 | 51.7 | 47.4 | 52.6 | 49.2 | 50.8 |
| 50 - 54 | 47.4 | 52.6 | 46.4 | 53.6 | 48.4 | 51.6 |
| 55 - 59 | 49.4 | 50.6 | 48.2 | 51.8 | 50.7 | 49.3 |
| 60 - 64 | 47.7 | 52.3 | 46.9 | 53.1 | 48.4 | 51.6 |
| 65 - 69 | 46.4 | 53.6 | 45.1 | 54.9 | 47.5 | 52.5 |
| 70 - 74 | 42.6 | 57.4 | 41.4 | 58.6 | 43.4 | 56.6 |
| 75 - 79 | 43.3 | 56.7 | 41.1 | 58.9 | 45.1 | 54.9 |
| 80 - 84 | 39.2 | 60.8 | 37.2 | 62.8 | 40.7 | 59.3 |
| 85 - 89 | 39.6 | 60.4 | 36.3 | 63.7 | 42.5 | 57.5 |
| 90 - 94 | 37.2 | 62.8 | 32.8 | 67.2 | 40.3 | 59.7 |
| 95 - 99 | 37.8 | 62.2 | 33.3 | 66.7 | 41.4 | 58.6 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Sex Ratios

It is important to examine the sex ratio of the population due to its implications for gender based analysis. Sex ratio is the difference between the number of males and females and is defined as the number of males per 100 females. The sex ratio for the whole of Ghana (Table 2.5) was 95.2, implying that for every 100 females there are 95.2 males.

As table 2.5 shows, the sex ratio declines steadily from 103.5 for the age group 0-4, and to 103.5 for the age group 5-9, and finally to 100.9 for the age group 15-19 where the numbers of males and females are almost balanced. The steady decline follows the expected pattern, and indication of the robustness of the census data. Between the ages 15-19 and 20-24 however, there is a sharp decline in the level of the sex-ratios from 100.9 to 90 with females substantially outnumbering males. The decline continues through to the last age category (95-99) where there are only 61 males per 100 females. Again, between ages 20-24 and 95-99, there are some obvious fluctuations, which could be attributed to a number of factors such as age misreporting, under-enumeration or emigration of males.

Table 2.5: Sex ratio by age and locality type

| | Male | Female | Sex Ratio | | |
|----------|------------|------------|-----------|-------|-------|
| | | | Total | Urban | Rural |
| All ages | 12,024,845 | 12,633,978 | 95.2 | 92.1 | 98.4 |
| 0 - 4 | 1,731,787 | 1,673,619 | 103.5 | 103.2 | 103.7 |
| 5 - 9 | 1,589,632 | 1,539,320 | 103.3 | 100.6 | 105.4 |
| 10 - 14 | 1,477,525 | 1,438,515 | 102.7 | 93.7 | 111.7 |
| 15 - 19 | 1,311,112 | 1,298,877 | 100.9 | 91.5 | 112.4 |
| 20 - 24 | 1,100,727 | 1,222,764 | 90.0 | 89.8 | 90.3 |
| 25 - 29 | 943,213 | 1,106,898 | 85.2 | 86.4 | 83.5 |
| 30 - 34 | 790,301 | 888,508 | 88.9 | 91.0 | 86.4 |
| 35 - 39 | 676,768 | 744,635 | 90.9 | 91.5 | 90.1 |
| 40 - 44 | 572,620 | 613,730 | 93.3 | 93.2 | 93.4 |
| 45 - 49 | 452,975 | 485,123 | 93.4 | 90.3 | 96.8 |
| 50 - 54 | 394,600 | 438,498 | 90.0 | 86.6 | 93.6 |
| 55 - 59 | 258,582 | 265,113 | 97.5 | 93.0 | 102.8 |
| 60 - 64 | 227,050 | 248,799 | 91.3 | 88.4 | 93.9 |
| 65 - 69 | 136,244 | 157,627 | 86.4 | 82.3 | 90.6 |
| 70 - 74 | 149,512 | 201,818 | 74.1 | 70.7 | 76.8 |
| 75 - 79 | 89,149 | 116,804 | 76.3 | 69.6 | 82.3 |
| 80 - 84 | 62,357 | 96,727 | 64.5 | 59.3 | 68.5 |
| 85 - 89 | 32,937 | 50,133 | 65.7 | 56.9 | 73.8 |
| 90 - 94 | 19,004 | 32,077 | 59.2 | 48.9 | 67.6 |
| 95 - 99 | 8,750 | 14,393 | 60.8 | 49.8 | 70.8 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

In very broad outlines, both the urban and the rural populations follow the general national pattern of high sex ratios at the young ages, gradual but steady decline in the teen ages and very low sex ratios in the adult age groups. There are however significant differences worth noting. For the male the decline in the sex ratio starts with the 10-14 age group (93.7) rather than the 20-24 group in the national population.

For the females however, the logical or expected steady decline in the sex ratio for the age group 10-14 (111.7) is far higher than that for the 0-4 group (103.7). It is also not until age 20-24 that females begin to outnumber males unlike the national sex ratio levels. At age 55-59, there are even more males than females (102.8). It is unlikely that female migration accounts for this anomaly. The possibility of better reporting in the urban areas may account for these apparent inconsistencies.

At the regional level (Table 2.6), Central region has the lowest sex ratio of 91.2. A possible explanation for this is that Fante fishermen who live along the coast are known to extend their activities all along the coast of West Africa depending on the season, while others migrate to the urban areas to look for jobs. The women on the other hand are more sedentary engaging in fish processing and trading activities. The sex ratios for the Brong Ahafo and the Upper East Regions are relatively high, 98.2 and 98.4 respectively, compared with the national figure.

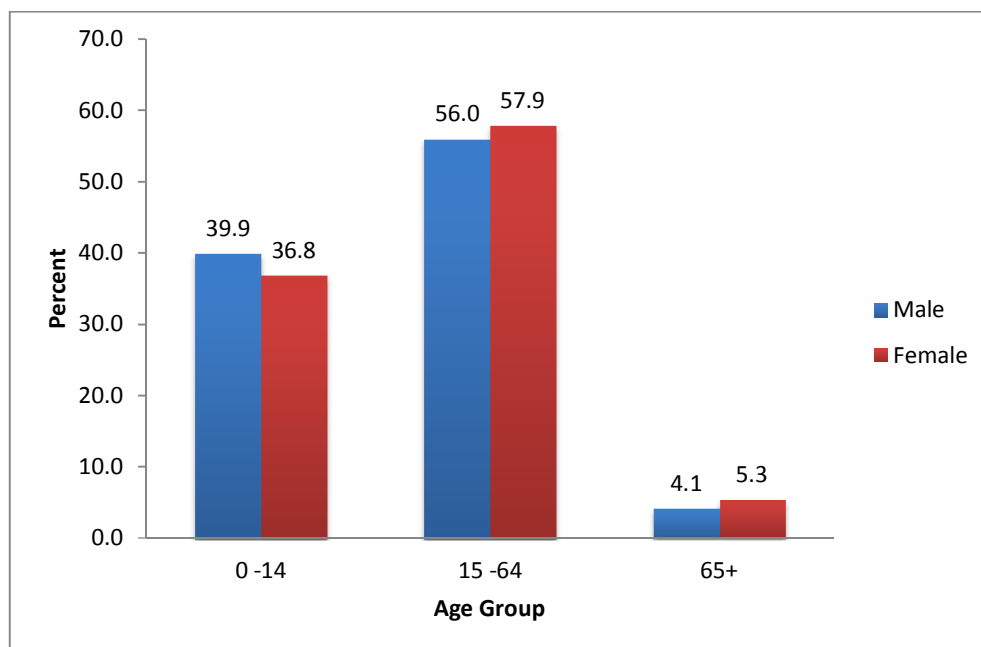
Table 2.6: Sex ratio by region

| | Number | | | Sex Ratio |
|---------------|------------|------------|------------|-----------|
| | Total | Male | Female | |
| All Regions | 24,658,823 | 12,024,845 | 12,633,978 | 95.2 |
| Western | 2,376,021 | 1,187,774 | 1,188,247 | 100.0 |
| Central | 2,201,863 | 1,050,112 | 1,151,751 | 91.2 |
| Greater Accra | 4,010,054 | 1,938,225 | 2,071,829 | 93.6 |
| Volta | 2,118,252 | 1,019,398 | 1,098,854 | 92.8 |
| Eastern | 2,633,154 | 1,290,539 | 1,342,615 | 96.1 |
| Ashanti | 4,780,380 | 2,316,052 | 2,464,328 | 94.0 |
| Brong Ahafo | 2,310,983 | 1,145,271 | 1,165,712 | 98.2 |
| Northern | 2,479,461 | 1,229,887 | 1,249,574 | 98.4 |
| Upper East | 1,046,545 | 506,405 | 540,140 | 93.8 |
| Upper West | 702,110 | 341,182 | 360,928 | 94.5 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

2.5 Dependent and Working Population

Figure 2.2 shows the proportions of dependent and working populations for 2010. The dependent population consists of those in the age groups 0-14 years and 65 years and above while the active population is those aged 15-64 years.

Figure 2.2: Population Distribution by Broad Age Groups

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 2.7 indicates that for both sexes, the population of the active population (15-64 years) is higher than that of the dependent population, 14,040,893 (56.9%) and 10,617,930 (43.1%) respectively. There are more women than men in the active population but the indication is that men tend to have a higher dependency ratio with an overall dependency ratio of 79.0 % compared with 73.0% for women. This is due to the higher number of younger dependents (0-14 years) among males relative to the male active population.

Table 2.7: Age dependent and working population

| Age Group | Total | | Male | | Female | |
|-------------------------|-------------------|-------------|------------------|-------------|------------------|-------------|
| | Number | Percent | Number | Percent | Number | Percent |
| 0 - 14 | 9,450,398 | 38.3 | 4,798,944 | 39.9 | 4,651,454 | 36.8 |
| 15 - 64 | 14,040,893 | 56.9 | 6,727,948 | 56.0 | 7,312,945 | 57.9 |
| 65+ | 1,167,532 | 4.8 | 497,953 | 4.1 | 669,579 | 5.3 |
| Dependent | 10,617,930 | 43.1 | 5,296,897 | 44.0 | 5,321,033 | 42.1 |
| Working | 14,040,893 | 56.9 | 6,727,948 | 56.0 | 7,312,945 | 57.9 |
| Dependency ratio | | 76.0 | | 79.0 | | 73.0 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

CHAPTER THREE

HOUSEHOLD HEADSHIP

3.1 Introduction

Headship of a household implies overall responsibility for the general well-being and personal development of all the members of the household. The characteristics of the head such as his/her income, educational level and occupation are therefore very important determinants of the household members' general level of health, comfort and security. The traditional household in Ghana was headed by a male who had prime responsibility for the economic sustenance and welfare of the household. Even in the matrilineal societies such as the Akan where matrilineal descent determines social and political relationships and structures, the lineages are headed by males (Fortes, 1980).

This traditional pattern has however undergone considerable changes in the modern setting as a result of various pressures. There is a rapidly rising proportion of female-headed households in both developed and less developed countries. A variety of demographic, social and economic factors such as high levels of migration, increasing levels of marital dissolution, and non-marital child-bearing, account for these changes. A world-wide study of nineteen less developed countries reported variable levels for the proportion of female head of household. Indeed, ten to forty-six percent of women over the age of twenty years could be labelled as heads of households (Bruce et al., 1995).

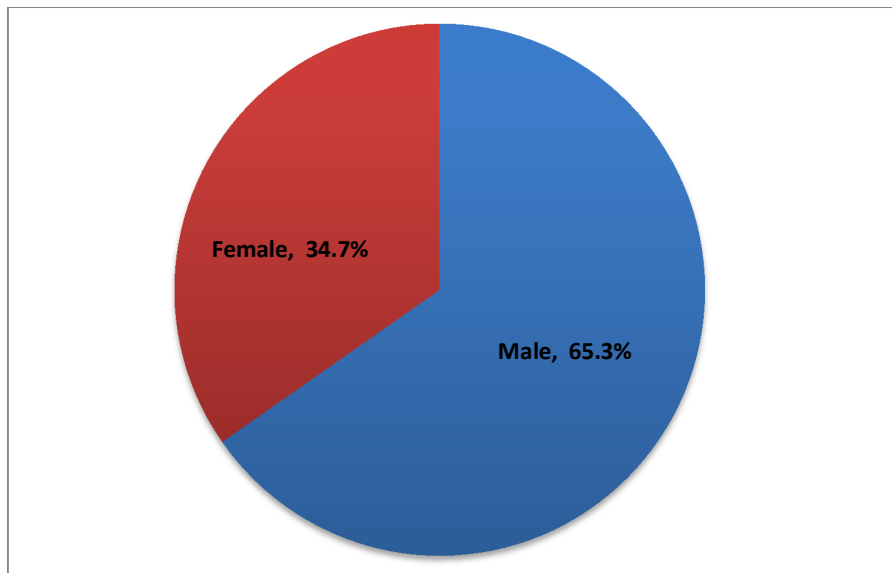
Much of the interest in household headship arises out of the perceived differences between households headed by women and those headed by men in terms of their ability or capacity to ensure the maximum welfare of members of the household financially, socially, and economically. This chapter discusses household headship and some demographic and economic characteristics.

3.2 Distribution of Household Headship

The household head is defined as a male or a female member of the household recognised as the head by the other household members. The head of household is generally the person who has economic and social responsibility for the household (2010 PHC Enumerator's Manual).

Despite the fact that females make up more than 50% of the population of Ghana they constitute only 34.7 % of the population of household heads. Female-headed households thus represent a little over one third of households in Ghana. Figure 3.1 shows the total distribution of household heads in Ghana. This trend has not changed over recent time with a similar pattern observed in 2000 where 65.7% of households were headed by a male and 34.3% by a female. However, when the total number of households for 2000 and 2010 are compared it can be concluded that there has been an overall increase in the number of female headed households given the increase in the total number of households for 2010.

Figure 3.1: Sex distribution of household headship



Source: Ghana Statistical Service, 2010 Population and Housing Census

The proportion of female household heads is higher in urban areas (37.9%) than in rural areas (30.6%) (See table 3.1). The higher proportion of female household heads in urban than rural areas can be attributed to several factors: these include independent migration of single women (or without their companions) to the cities in search of jobs, educational enhancement or separation from spouses due to accommodation or other domestic challenges. The increase in the proportion of female-headed household seems to be occurring in other parts of Africa. In Lesotho, female-headed households accounted for 45.2% of total households (Safilios-Rothschild, 1986). It has been reported that in Kenya, female-headed households constitute more than 30% of all households nationally, the figure being as high as 45% in certain high out-migration, high mortality districts (Adepoju, 1997).

Table 3.1: Distribution of household heads (15 years and older) by sex and locality

| Sex | National | | Urban | | Rural | |
|--------|-----------|---------|-----------|---------|-----------|---------|
| | Total | Percent | Number | Percent | Number | Percent |
| Male | 3,571,820 | 65.3 | 1,893,907 | 62.1 | 1,677,913 | 69.4 |
| Female | 1,895,316 | 34.7 | 1,155,531 | 37.9 | 739,785 | 30.6 |
| Total | 5,467,136 | 100.0 | 3,049,438 | 100.0 | 2,417,698 | 100.0 |

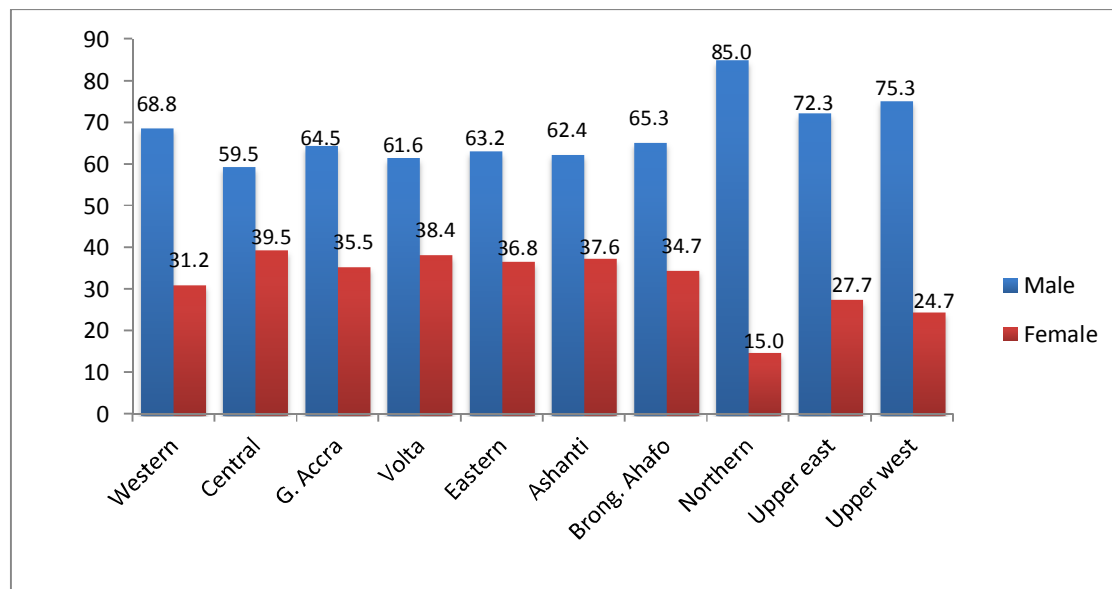
Source: Ghana Statistical Service 2010 Population and Housing Census

When household headship is analysed across regions (Figure 3.2), a similar pattern is observed, with, in each region, more male headed households than female-headed. However, the percentage of female heads in the three northern regions is very low, compared to other regions, with the Northern region having the lowest percentage (15%). This is because the proportion of Moslems in the three northern regions of Ghana is much higher than in the southern part of the country for historical reasons. Islamic influence on family life, marriage and social organisation, as in many other areas such as education and emancipation of women has been more conservative and therefore less susceptible to some of the changes taking place elsewhere in the country.

The region with the highest proportion of households headed by females was Central with almost two-fifths (39.5%), the region also known to have one of the highest rates of out-migration in the country.

A better understanding of the divergence between male and female-headed household is essential for policy design and the targeting of interventions. There are important differences between male and female headed households in terms of needs, constraints and opportunities for accessing and managing productive resources, services, and income-generating opportunities. The phenomenon of female-headed households is also seen as a major policy issue as it occurs in contexts in which traditional family patterns are waning resulting in the majority of the poorest households being female-headed (IUSSP, 2001)

Figure 3.2: Regional distribution of household heads by sex (heads 15 years and older)



Source: Ghana Statistical Service, 2010 Population and Housing Census

3.3 Characteristics of Household Heads

Marital Status of Household Heads

The marital status of a person is important in determining whether he or she becomes a household head or not. A woman who is single and lives alone will, traditionally, lose the position of household head once married and living with the husband. On the contrary, a woman who loses the husband as a result of death, divorce or separation may ascend to the position of household head which she formerly did not hold. It is possible that most female household heads captured in the 2010 census are those living alone, separated, divorced or widowed. Men on the other hand, usually do not lose their status of household head as result of a change of marital status.

Table 3.2 shows that for both male and female heads of household the most common marital status is married. However, while seven in ten male heads of household are married this is true for less than four in ten female household heads (71.3% and 37.2% respectively). Female household heads are more likely than their male counterparts to be widowed (23.3% compared with 2.0%), divorced (13.8% and 3.3%) or separated (6.2% and 1.9%). The vast

majority of male household heads (78.3%) are currently married, living together or are in consensual unions. On the other hand a relatively small proportion (43.1%) of female household heads are either married or living in a consensual union.

Similar patterns to the national results are found for male and female headed households in rural and urban areas with the most common marital status being married. The proportion of never married female household heads is higher in urban (17.7%) than rural (7.3%) areas. It is possible that married female household heads are living without their husbands who might have migrated as a result of their jobs. Combining widowed separated and divorced shows that 7.2 percent of male heads and 43.3 percent female heads have been married in the past although they are not currently. This means that women are much more likely to be heads of households when there is no partner than when they are married. Female headed households may therefore face problems with support since there is only one parent. It is much easier for men to remarry after a divorce or when widowed than for a female to do the same. This has led to the larger numbers of divorced or widowed women in the population.

The proportion of female heads who are married or in a consensual union is about the same for urban (42.6%) as rural areas (43.8 %). A slightly higher proportion of rural female heads (14.7%) than urban female heads (13.2%) are divorced. The proportion of never married heads of household is higher for males than females and for urban areas compared with rural areas. The rural areas recorded relatively low percentages of never married male and female household heads (8.7% and 7.3% respectively). Female heads, who are widowed, separated or divorced are more likely to face economic and financial problems as they may also have children to take care of and may have their income. Female heads who have never been married may have similar problems but potentially to a lesser extent than those of their counterparts that are widowed, separated or divorced.

Table 3.2: Marital status of household heads (15 years and older) by sex and locality

| Marital status | Total | | Urban | | Rural | |
|-----------------|-------|--------|-------|--------|-------|--------|
| | Male | Female | Male | Female | Male | Female |
| Married | 71.3 | 37.2 | 66.2 | 36.9 | 77.0 | 37.6 |
| Living Together | 7.1 | 5.9 | 7.4 | 5.7 | 6.7 | 6.2 |
| Separated | 1.9 | 6.2 | 1.8 | 6.4 | 1.9 | 5.9 |
| Divorced | 3.3 | 13.8 | 3.0 | 13.2 | 3.5 | 14.7 |
| Widowed | 2.0 | 23.3 | 1.9 | 20.1 | 2.2 | 28.3 |
| Never married | 14.6 | 13.6 | 19.7 | 17.7 | 8.7 | 7.3 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Educational Level of Household Head

The educational level of the household head is one of the factors that determine their access to gainful employment and hence the wellbeing of the household. It also, to a certain extent, determines the occurrence of demographic events such as mortality, migration and fertility within the household. Women are more likely to become economically sound and empowered with high educational attainments. While women's access to education is now generally accepted as a fundamental human right (Jejeeboy, 1995) it is also agreed that educating women results in improved productivity, income and economic

development as well as a better quality of life. Unfortunately female household heads, like women in general, lag behind men in terms of educational attainment.

The educational achievements of male and female household heads have improved considerably between 1970 and 2010 (Table 3.3). Indeed the proportion of household heads who have never attended school dropped by 37 percentage points for males (63.3% in 1970 to 26.2% in 2010) and by 44 percentage points for females (82.3% in 1970 to 38.5% in 2010). Clear sex differences in education levels are evident. Male head of household are more likely than female household heads to have secondary/SSS/SHS level of education (in 2010, 11.6% for males compared with 7.0% for females) and tertiary level (in 2010, 9.2% for males and 4.2% for females). However, even though females are still at a disadvantage, for both sexes there is evidence of increases in the education level since 1970.

Table 3.3: Educational level of household heads by sex and locality of residence

| Education | Male | | | | Female | | | |
|---------------------------------|-------|-------|-------|-------|--------|-------|-------|-------|
| | 1970 | 1984 | 2000 | 2010 | 1970 | 1984 | 2000 | 2010 |
| <u>Total country</u> | | | | | | | | |
| Never Attended | 63.3 | 46.7 | 38.8 | 26.2 | 82.3 | 65.3 | 57.7 | 38.4 |
| Primary | 7.3 | 7.7 | 4.9 | 8.3 | 6.9 | 9.0 | 6.0 | 12.3 |
| Middle/JSS/JHS | 23.0 | 35.2 | 33.6 | 39.1 | 9.0 | 20.8 | 23.0 | 33.2 |
| Secondary/SSS/SHS | 2.8 | 5.6 | 8.5 | 11.6 | 0.6 | 2.1 | 4.2 | 7.0 |
| Commercial/Technical/Vocational | 1.4 | 2.7 | 5.6 | 3.3 | 0.4 | 1.3 | 3.6 | 2.8 |
| Post-Secondary/Middle | 1.5 | 2.0 | 3.9 | 2.3 | 0.7 | 1.2 | 3.3 | 2.1 |
| Tertiary | 0.7 | 1.2 | 4.7 | 9.2 | 0.1 | 0.3 | 2.2 | 4.2 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <u>Urban</u> | | | | | | | | |
| Never Attended | 40.2 | 28.9 | 22.3 | 13.7 | 71.6 | 53.2 | 45.7 | 29.3 |
| Primary | 6.6 | 5.3 | 4.1 | 7.0 | 8.1 | 8.4 | 5.9 | 11.7 |
| Middle/JSS/JHS | 38.8 | 43.5 | 38.7 | 41.3 | 16.2 | 28.7 | 29.0 | 37.1 |
| Secondary/SSS/SHS | 6.7 | 11.4 | 13.2 | 16.2 | 1.5 | 4.3 | 6.5 | 9.5 |
| Commercial/Technical/Vocational | 3.8 | 5.8 | 9.2 | 4.8 | 1.0 | 2.8 | 5.7 | 3.9 |
| Post-Secondary/Middle | 2.0 | 2.3 | 4.7 | 2.7 | 1.3 | 2.2 | 4.6 | 2.6 |
| Tertiary | 1.9 | 2.8 | 7.8 | 14.3 | 0.3 | 0.4 | 2.6 | 5.9 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <u>Rural</u> | | | | | | | | |
| Never Attended | 74.0 | 55.1 | 52.2 | 40.3 | 88.0 | 73.5 | 70.7 | 52.7 |
| Primary | 7.6 | 8.8 | 5.5 | 9.9 | 6.1 | 9.4 | 6.0 | 13.2 |
| Middle/JSS/JHS | 15.6 | 30.3 | 29.5 | 36.4 | 5.1 | 15.4 | 16.5 | 27.1 |
| Secondary/SSS/SHS | 1.0 | 2.6 | 4.7 | 6.5 | 0.2 | 0.6 | 1.8 | 3.0 |
| Commercial/Technical/Vocational | 0.2 | 1.1 | 2.7 | 1.6 | 0.1 | 0.3 | 1.4 | 1.0 |
| Post-Secondary/Middle | 1.4 | 1.7 | 3.2 | 1.8 | 0.4 | 0.7 | 2.0 | 1.3 |
| Tertiary | 0.2 | 0.4 | 2.2 | 3.5 | 0.1 | 0.1 | 1.6 | 1.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Ghana Statistical Service, 1960, 1970, 1984, 2000 and 2010 Population Census reports

Until fairly recently, parents have preferred to send their male children to school rather than the girls for a variety of reasons. While the boy is expected to ōgrowö into the adult role of breadwinner and financial supporter of the family in old age, the girls' future role as mother and wife was not generally perceived as requiring a great deal of education (Robertson, 1977). However, with the interventions of some education policies and affirmative action on girls' education, this situation has improved. The importance and relevance of educating females is now generally recognised as a priority policy issue. When empowered with education, female heads especially those that are widowed, separated or divorced or even those never married could enhance their self-esteem, take advantage of opportunities for paid employment or even set up their own businesses and increase their income.

Employment Status of Household Head

When household heads are employed, it enables them to earn an income that can be used for the upkeep of the household. Poor households are therefore expected to be found in a large majority among those with unemployed household heads.

Table 3.4 presents the employment status of male and female household heads. An examination of the situation of household heads who are employed reveals the remarkable under representation of female household heads among permanent wage earners in both rural and urban areas. In total, 13.7% of female heads are employees against 27.0 % of male heads. This is true for both urban and rural areas, although the proportions who are employees are lower for both males and females in rural areas. In urban areas 40.4% of the male household heads are employees compared with 18.3% female heads. In rural areas the respective proportions are 13.0% and 7.0%, which give an indication that much more female heads are self-employed.

Overall, the majority of both male and female household heads are self-employed without employees. This type of employment status is usually concentrated in the informal sector and subsistence agriculture. The major industry within which household heads are employed is in the agriculture and fishing sector with males accounting for 44% and females 30.1% (GSS, 2010 Analytical Report, page 88). Even though the proportions of female and male household heads who are self-employed are high, for female household heads it is about 13 percentage points higher (68.1% against 81.5%). The proportion of female household heads who are self-employed with employees is less than that of their male counterparts, showing that the size of the business is smaller for females than for males.

In general female household heads occupy less privileged situations within employment than male household heads. For instance, in Cameroon household heads especially female ones are usually concentrated in the informal sector and peasant agriculture. These sectors are characterised by low or near absence of social security and no guarantee for old age pensions (UAPS, 2011).

There are more male heads (2.2%) engaged in casual work than female heads (1.1%) but the proportions overall are small. This is the same for both urban and rural areas.

The proportion of male and female heads who are contributing family workers is almost the same for both gender except at the rural level where there are more females contributing family workers (2.4%) than males (1.4%). Household heads who are domestic employees may represent household helps who may be living with households but make separate feeding arrangements for themselves or for their families. For the small category of domestic

employees who are reported as household heads, there are non-significant male/female differentials in both urban and rural area.

Table 3.4: Employment status of household heads by sex and locality

| Status in employment | Total | | Urban | | Rural | |
|-----------------------------------|-----------|-----------|-----------|---------|-----------|---------|
| | Male | Female | Male | Female | Male | Female |
| Employee | 27.0 | 13.7 | 40.4 | 18.3 | 13.0 | 7.0 |
| Self-employed without employee(s) | 61.3 | 76.4 | 45.0 | 70.4 | 78.3 | 85.0 |
| Self-employed with employee(s) | 6.8 | 5.1 | 9.4 | 6.4 | 4.2 | 3.1 |
| Casual worker | 2.2 | 1.1 | 2.4 | 1.2 | 2.0 | 1.0 |
| Contributing family worker | 1.0 | 1.6 | 0.6 | 1.0 | 1.4 | 2.4 |
| Apprentice | 1.0 | 1.6 | 1.7 | 2.1 | 0.4 | 0.8 |
| Domestic employee (House help) | 0.5 | 0.5 | 0.4 | 0.5 | 0.6 | 0.5 |
| Other | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <i>N</i> | 3,132,907 | 1,452,386 | 1,597,829 | 856,239 | 1,535,078 | 596,147 |

Source: Ghana Statistical Service 2010 Population and Housing Census

CHAPTER FOUR

EDUCATION AND LITERACY

4.1 Education as a Key Variable

Education, or more correctly, formal education as distinct from the more rudimentary traditional system of education is generally recognised as the one social variable which in many instances provides the key to interpretation of differential behaviour, attitudes and preferences as well as changing demographic trends (Livi-Bacci, 1975). He argues further that once acquired, it permanently marks the individual's personality and closely correlates with professional status, income and socio-economic status.

Resolution 11.2 of ICPD (1994) Programme of Action, states clearly that education is a key factor in sustainable development; it is at the same time a component of well-being through its links with demographic as well as economic, health and social indicators (ICPD, 1994).

Formal or 'western' education was introduced into Ghana (or then the Gold Coast) by the early European missionaries from the late 15th to early 16th centuries but real expansion occurred later, and by 1850, the Basel and Wesleyan (Methodist) missionaries pioneered the main educational drive in the coastal area with about 1000 students enrolled in schools (Addae-Mensah et al., 2005). It was also noted that the early missionaries placed emphasis on crafts such as carpentry, metalwork, building technology, printing in addition to the basic reading and writing skills.

In short, the establishment and expansion of the formal school system became an essential prerequisite for the drive to modernity in the course of nation-building (Goldthorpe, 1984). More significantly, education came with high rewards and glittering prizes. For instance, in Uganda in 1965, a junior secondary school leaver could expect a salary seven times the average income per head, a school certificate holder twenty times and a university graduate forty-nine times. It was not very different in India with a school leaver's salary being about eight times the national average income and a graduate twelve and a half times. The figures may vary for Ghana, but the general pattern is generally to be the same.

These colonially-induced differentials in rewards and their attendant changes in values, socio-economic status and life-styles were even sharper between women and men. Men were deemed to be more trainable for the range of specialised skills needed to support the colonial structure and even for such simple domestic chores as cooking and cleaning for the European elite, men were preferred.

Education widened the social and economic gap between men and women. Expanding educational opportunities for women is widely recognised as the key to the improvement of women and the elimination of the inequalities inflicted on them in society (Jejeeboy, 1995). This chapter will therefore examine the current status of education and especially the extent of the gap between men and women in education and the progress being made to redress the imbalance.

4.2 Educational Attainment

The steady expansion in education from 1960 to the present is reflected in Table 4.1. In 2010, only about a quarter (23.5%) of the population aged six years and over had never attended school. Those who have attended in the past or are still attending school constitute 76.5% of the population.

The progress in education can also clearly be seen in the steady decline of the population which has never been to school accounting for 73.0% in 1960 , 56.8% in 1970, 43.5% in 1984, 38.8 % in 2000, and 23.5% in 2010, for a decline of about 68% over the past 50 years.

There are corresponding increases in present and past school attendance over the same period. Those who are currently in school almost tripled from only 14.2% in 1960 to 40.7% in 2010. Similarly, the proportion with past school attendance increased about three-fold from 12.8% to 35.8% since 1960.

In relative terms, it seems that women have achieved more dramatic improvements than males and there is a progressive narrowing of the gap between the two groups. The proportion of those who have never been to school in 2010 is much higher for females than males (28.3% against 18.3%), a difference of ten percentage points. In 1960, however, the difference was twenty percentage points.

The proportion of males currently attending school in 2010 (43%) is more than twice what it was in 1960 (18.7%). For the females however, there was a four-fold increase from 9.6 % in 1960 to 38.6% in 2010. Similarly for past school attendance, male attendance doubled between 1960 and 2010 (from 18% to 38.7%), but the female proportion quadrupled, from 7.4% to 33.0%. The ten-year period between 2000 and 2010 seems to have experienced a significant improvement in education. The proportion of males who had never attended school declined dramatically from 33.1% to 18.3% while the decline in the proportion for females was even greater, from 44.5% to 28.3%.

Table 4.1: Trends in school attendance (six years and older) by sex

| School Attendance | 1960 | 1970 | 1984 | 2000 | 2010 |
|-------------------|-----------|-----------|-----------|------------|------------|
| Both Sexes | | | | | |
| Never | 73.0 | 56.8 | 43.5 | 38.8 | 23.5 |
| Present | 14.2 | 24.4 | 27.6 | 26.1 | 40.7 |
| Past | 12.8 | 18.8 | 28.9 | 35.0 | 35.8 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <i>N</i> | 5,198,747 | 6,671,500 | 9,837,586 | 15,580,541 | 20,600,411 |
| Male | | | | | |
| Never | 63.3 | 47.3 | 35.0 | 33.1 | 18.3 |
| Present | 18.7 | 28.5 | 31.6 | 27.9 | 43.0 |
| Past | 18.0 | 24.2 | 33.4 | 39.1 | 38.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <i>N</i> | 2,642,961 | 3,306,029 | 4,831,936 | 7,694,902 | 9,959,439 |
| Female | | | | | |
| Never | 83.0 | 66.2 | 51.8 | 44.5 | 28.3 |
| Present | 9.6 | 20.4 | 23.7 | 24.4 | 38.6 |
| Past | 7.4 | 13.1 | 24.5 | 31.1 | 33.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| <i>N</i> | 2,555,785 | 3,365,471 | 5,005,650 | 7,885,639 | 10,640,972 |

Source: Ghana Statistical Service, 1960 Post Enumeration Survey and 1970, 1984, 2000 and 2010 Censuses

4.3 Current School Attendance Rates for Primary, JHS, SHS and Tertiary Levels

The two basic indices used in this section to assess current school attendance (at the four main levels of primary, Junior High School, Secondary High School and tertiary) are the Gross Enrolment Ratio and the Net Enrolment Ratio. The former represents the total number of children registered in a class or school regardless of age as a percentage of the age group that officially corresponds to the given level of education. The Net Enrolment Ratio on the other hand is the total number of children of a specific age group registered in a class or school expressed as a percentage of the total population of children of that age group.

Table 4.2 shows the primary enrolment rates for the population aged six to eleven years by place of residence and by region. In general, the primary Gross Enrolment Rates (GER) are higher than the Net Enrolment Rates (NER), but for both indices, there are very little differences between males and females. Urban Net Enrolment Rates are substantially higher (83.5) than the rural enrolment rates (69.5). The GER for urban areas (116.0) is also higher than the rural rate of 107.8. This may reflect differences in opportunities to access education with children in rural areas having less opportunity than those in urban areas. The GER for females (116.1) is the same as that of males (115.9). The gender parity index for both urban and rural areas is equal (1.0).

Using the NER to assess the level of primary enrolment, it is evident that the enrolment is highest in Greater Accra (84.9) followed closely by the Ashanti region (83.1). The lowest enrolment is in the Northern Region with only 59.3, followed by Upper West with 65.2. Net enrolment in all the other regions is around the national average of 75.9. In all regions, female NER are generally higher than male NER, but the differences are not substantial.

The use of the GER index changes the picture slightly. GER rates are again higher than the NER but the highest GER occurs in the Upper East region (119.6). The Northern Region still records the lowest rate (90.5). There are very little male-female differentials and the GPI is around 1.0 for all the regions. Male rates are generally higher than those of females except for the Greater Accra and Upper West regions.

Table 4.2: Primary attendance for population 6-11 by locality and region

| | Primary Adjusted Net Attendance Rate (NAR) | | | Primary Gross Attendance Rate (GAR) | | | Gender Parity Index |
|-------------------------|--|-------------|-------------|-------------------------------------|--------------|--------------|---------------------|
| | Both Sexes | Male | Female | Both Sexes | Male | Female | |
| Type of locality | | | | | | | |
| All localities | 75.9 | 75.5 | 76.3 | 111.5 | 112.4 | 110.6 | 1.0 |
| Urban | 83.5 | 83.3 | 83.8 | 116.0 | 115.9 | 116.1 | 1.0 |
| Rural | 69.5 | 69.2 | 69.9 | 107.8 | 109.7 | 105.9 | 1.0 |
| Region | | | | | | | |
| All regions | 75.9 | 75.5 | 76.3 | 115.5 | 112.4 | 110.6 | 1.0 |
| Western | 76.7 | 76.2 | 77.1 | 112.6 | 113.7 | 111.5 | 1.0 |
| Central | 77.7 | 77.1 | 78.2 | 116.0 | 117.1 | 114.8 | 1.0 |
| Greater Accra | 84.9 | 84.7 | 85.1 | 113.1 | 112.3 | 113.9 | 1.0 |
| Volta | 73.5 | 72.9 | 74.1 | 116.1 | 117.5 | 114.7 | 1.0 |
| Eastern | 77.6 | 76.8 | 78.4 | 116.2 | 117.5 | 114.9 | 1.0 |
| Ashanti | 83.1 | 82.8 | 83.4 | 114.3 | 114.7 | 113.9 | 1.0 |
| Brong Ahafo | 72.6 | 72.2 | 73.1 | 112.3 | 113.4 | 111.2 | 1.0 |
| Northern | 59.3 | 60.2 | 58.2 | 90.5 | 93.2 | 87.6 | 0.9 |
| Upper East | 73.1 | 72.2 | 74.1 | 119.6 | 121.4 | 117.6 | 1.0 |
| Upper West | 65.2 | 63.5 | 67.1 | 107.6 | 106.7 | 108.6 | 1.0 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 4.3 shows the NER and GER for the young population aged twelve to fourteen years enrolled in Junior Higher School (JHS). Largely because of attrition, the NER and GER for the secondary level are much lower than those for the primary level shown in Table 4.2 above. Using the NER index, there are close similarities with the pattern characteristic of primary enrolment; urban rates are substantially higher (almost twice as high) as rural enrolment. The rates for males and females in urban areas are 45.0 and 45.8 compared with 24.0 and 25.3 for males and females in the rural areas, respectively. The differences are not so pronounced when the GER is used but are still evident. The male GER (112.8) and female GER (103.2) for the urban area are higher than the 87.5 and 78.6 respectively for males and females in the rural areas. For NER, there are minimal differences between sexes, whereas sex differences are more evident for GER where the GER is higher for males and females overall and in urban and rural areas.

Table 4.3: JHS attendance for aged population 12-14 by locality and region

| | JHS Adjusted Net Attendance Rate (NER) | | | JHS Gross Attendance Rate (GER) | | | Gender Parity Index (GPI) |
|-------------------------|---|-------------|-------------|------------------------------------|-------------|-------------|------------------------------------|
| | Both Sexes | Male | Female | Both Sexes | Male | Female | |
| Type of locality | | | | | | | |
| All localities | 34.7 | 33.7 | 35.8 | 95.4 | 99.1 | 91.7 | 0.9 |
| Urban | 45.4 | 45.0 | 45.8 | 107.7 | 112.8 | 103.2 | 0.9 |
| Rural | 24.6 | 24.0 | 25.3 | 83.8 | 87.5 | 79.6 | 0.9 |
| Region | | | | | | | |
| All regions | 34.7 | 33.7 | 35.8 | 95.4 | 99.1 | 91.7 | 0.9 |
| Western | 35.3 | 34.2 | 36.4 | 97.3 | 101.3 | 93.2 | 0.9 |
| Central | 34.2 | 33.1 | 35.3 | 95.9 | 99.1 | 92.7 | 0.9 |
| Greater Accra | 51.2 | 51.6 | 50.8 | 105.0 | 109.6 | 101.0 | 0.9 |
| Volta | 28.7 | 28.0 | 29.6 | 98.3 | 103.7 | 92.5 | 0.9 |
| Eastern | 33.5 | 32.0 | 35.0 | 95.0 | 97.9 | 91.9 | 0.9 |
| Ashanti | 43.5 | 42.7 | 44.2 | 100.3 | 104.2 | 96.4 | 0.9 |
| Brong Ahafo | 27.3 | 26.6 | 28.0 | 90.7 | 95.2 | 86.0 | 0.9 |
| Northern | 20.0 | 20.3 | 19.7 | 79.9 | 86.1 | 72.9 | 0.8 |
| Upper East | 19.3 | 17.4 | 21.4 | 85.5 | 86.0 | 84.9 | 1.0 |
| Upper West | 20.1 | 19.0 | 21.3 | 86.8 | 84.7 | 89.1 | 1.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Regional Variations (JHS Level)

The Greater Accra Region stands out with the highest enrolment rate using both the NER and GER indices. The NER for the region is 51.2 whilst the GER is 105.0. This is followed, as with primary enrolment, by the Ashanti region with rates of 43.5 (NER) and 100.3 (GER). The three northern regions have the lowest rates of around 20 for the NER and 80 to 87 for the GER. Clear sex differences begin to emerge at this level of the educational structure with male GER rates in all regions being higher than the female rates resulting in a GPI of around 0.9 except for the Upper West where the GPI is 1.1.

Table 4.4 shows the NER and GER for the population aged fifteen to seventeen years by place of residence and by sex. Compared with the data on JHS enrolment, the two most notable features of the data on secondary high school enrolment are the much lower rates for both NER and GER and the wider disparity between the urban and rural rates. Using the

NER, the rural rate (7.8) is only about a third that of the urban rate (23.2). Female rates are again higher than male rates but the differences are minimal.

Table 4.4: SHS enrolment for population aged 15-17 by locality and region

| | SHS Adjusted Net Attendance Rate (NER) | | | SHS Gross Attendance Rate (GER) | | | Gender Parity |
|-------------------------|---|-------------|-------------|------------------------------------|-------------|-------------|------------------|
| | Both Sexes | Male | Female | Both Sexes | Male | Female | Index |
| Type of locality | | | | | | | |
| All localities | 15.7 | 15.0 | 16.5 | 47.9 | 50.8 | 44.9 | 0.9 |
| Urban | 23.2 | 23.0 | 23.4 | 65.2 | 70.8 | 60.1 | 0.8 |
| Rural | 7.8 | 7.4 | 8.3 | 29.6 | 32.1 | 26.9 | 0.8 |
| Region | | | | | | | |
| All regions | 15.7 | 15.0 | 16.5 | 47.9 | 50.8 | 44.9 | 0.9 |
| Western | 15.2 | 14.8 | 15.6 | 47.9 | 51.5 | 44.2 | 0.9 |
| Central | 15.9 | 12.7 | 18.9 | 44.4 | 44.4 | 44.5 | 1.0 |
| Greater Accra | 28.1 | 29.0 | 27.4 | 66.5 | 72.5 | 61.4 | 0.8 |
| Volta | 10.8 | 10.3 | 11.4 | 42.6 | 45.9 | 39.1 | 0.9 |
| Eastern | 13.2 | 12.3 | 14.0 | 41.1 | 43.3 | 38.7 | 0.9 |
| Ashanti | 21.2 | 20.8 | 21.6 | 59.6 | 64.1 | 55.3 | 0.9 |
| Brong Ahafo | 10.5 | 10.3 | 10.7 | 43.7 | 47.4 | 39.6 | 0.8 |
| Northern | 6.6 | 6.9 | 6.4 | 30.8 | 34.3 | 26.7 | 0.8 |
| Upper East | 6.1 | 5.6 | 6.6 | 30.3 | 32.0 | 28.4 | 0.9 |
| Upper West | 7.0 | 7.2 | 6.8 | 29.2 | 32.1 | 26.0 | 0.8 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Using the GER index however, the male rates for both urban and rural areas are higher than female rates. The urban male GER of 70.8 is more than 10 points higher than the female rate of 60.1. This is reflected in the GPI which has declined to 0.8 compared with the rates for the primary and JHS educational levels.

Regional Variations (SHS Level)

Greater Accra again stands out as the region with the highest NER (28.1) followed by the Ashanti Region (21.2). The three northern regions record the lowest rates (between 6 and 7). The Eastern and Volta regions also have fairly low rates of around 10, far below the national average of about 16. For all regions, apart from Central region where rates are very similar, males have higher GER than females. The GPI falls to 0.8 for four regions (Greater Accra, Brong Ahafo, Northern and Upper West) and is 1.0 for only Central region.

Table 4.5 shows the NER and GER for the population aged eighteen to twenty-one years in tertiary schools. The low level of enrolment at the tertiary level is clearly shown by the data. For the total population, the NER is only 4.6 but what is more striking is the wide gap between the urban and rural areas. The NER for the urban areas is about seven times that of the rural areas (7.4 compared with 1.1). In both urban and rural areas, male enrolment rates are higher than female rates, the reverse for primary, JHS and SHS. The GER index also shows the predominance of male rates over female rates in both urban and rural areas. The lower level of female enrolment is reflected in the GPI index which now falls to 0.7 at the tertiary level.

Table 4.5: Tertiary enrolment for population 18-21 by locality and region

| | Tertiary Adjusted Net Enrolment | | | Tertiary Gross Enrolment | | | Gender |
|------------------|---------------------------------|------|--------|--------------------------|------|--------|--------|
| | Rate (NER) | | | Rate (GER) | | | Parity |
| | Both Sexes | Male | Female | Both Sexes | Male | Female | Index |
| Type of locality | | | | | | | |
| All localities | 4.6 | 5.1 | 4.1 | 9.1 | 10.8 | 7.5 | 0.7 |
| Urban | 7.4 | 8.4 | 6.5 | 14.6 | 17.6 | 11.9 | 0.7 |
| Rural | 1.1 | 1.2 | 1.0 | 2.5 | 3.0 | 2.1 | 0.7 |
| Region | | | | | | | |
| All regions | 4.6 | 5.1 | 4.1 | 9.1 | 10.8 | 7.5 | 0.7 |
| Western | 3.5 | 4.1 | 2.9 | 7.5 | 9.2 | 5.8 | 0.6 |
| Central | 8.4 | 9.3 | 7.5 | 14.7 | 17.7 | 11.8 | 0.7 |
| Greater Accra | 9.1 | 9.7 | 8.6 | 17.6 | 19.9 | 15.6 | 0.8 |
| Volta | 1.2 | 1.4 | 1.1 | 3.0 | 3.6 | 2.4 | 0.7 |
| Eastern | 2.4 | 2.7 | 2.2 | 5.3 | 6.1 | 4.5 | 0.7 |
| Ashanti | 5.2 | 6.3 | 4.2 | 10.3 | 12.9 | 7.8 | 0.6 |
| Brong Ahafo | 2.8 | 3.0 | 2.6 | 6.6 | 7.8 | 5.4 | 0.7 |
| Northern | 0.9 | 1.1 | 0.7 | 2.3 | 3.0 | 1.7 | 0.6 |
| Upper East | 1.6 | 2.2 | 1.0 | 3.9 | 5.5 | 2.3 | 0.4 |
| Upper West | 6.2 | 6.7 | 5.7 | 12.4 | 15.2 | 9.5 | 0.6 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Regional Variations (Tertiary Level)

At the tertiary level, Greater Accra still stands out as the region with the highest NER (9.1) and GER (17.6). However, Ashanti is replaced by the Central Region, where many of the leading tertiary institutions are located. Indeed the Central Region, is the region with the second highest tertiary NER (8.4) and GER (14.7). The Northern and Upper East regions, which have consistently lagged behind the southern regions in educational attainment, record the lowest levels of NER and GER. The NER for the Northern Region is 0.9 while its GER is 2.3. Volta Region surprisingly also records a low NER of 1.2 and GER of 3.0, lower than that of Upper East.

As with other levels of education, a higher GER is observed for males than for females in all regions with the differences increasing. At the tertiary level, the GPI falls further to between 0.6 and 0.7 except for the Upper East where it is as low as 0.4.

Current Education

The availability of more detailed statistical data from Ministry of Education (MOE) on school enrolment at the primary and senior high school levels provides the basis for a more accurate assessment of the progress girls have achieved over the past few decades. Tables 4.6 and 4.7 show current enrolment in primary and senior high schools for the 2008/9 academic year.

Table 4.6: Percentage of girls' enrolment in primary schools

| Region | Public | | | Private | | | Total | | |
|---------------|------------------|------------------|-------------|----------------|----------------|-------------|------------------|------------------|-------------|
| | Girls | Total | % | Girls | Total | % | Girls | Total | % |
| | Enrolment | Enrolment | Girls | Enrolment | Enrolment | Girls | Enrolment. | Enrolment. | Girls |
| Ashanti | 254,873 | 520,95 | 48.9 | 87,382 | 17,498 | 49.5 | 342,255 | 697,293 | 49.1 |
| Brong Ahafo | 156,522 | 323,027 | 48.5 | 29,361 | 60,086 | 48.9 | 185,883 | 383,113 | 48.5 |
| Central | 1,456,921 | 300,142 | 48.5 | 36,126 | 72,511 | 49.8 | 181,818 | 372,653 | 48.8 |
| Eastern | 167,294 | 347,940 | 48.1 | 32,667 | 65,809 | 49.6 | 199,961 | 413,749 | 48.3 |
| Greater Accra | 131,682 | 255,463 | 51.5 | 78,797 | 157,214 | 50.1 | 210,479 | 412,67 | 51 |
| Northern | 170,314 | 372,089 | 45.8 | 7,767 | 15,842 | 49 | 178,081 | 387,931 | 45.9 |
| Upper East | 92,452 | 191,892 | 48.2 | 3,364 | 7,173 | 46.9 | 95,816 | 199,065 | 48.1 |
| Upper West | 64,059 | 129,439 | 49.5 | 1,079 | 2,121 | 50.9 | 65,138 | 131,560 | 49.5 |
| Volta | 127,841 | 270,482 | 47.3 | 19,888 | 40,157 | 49.5 | 147,729 | 310,639 | 47.6 |
| Western | 160,859 | 330,626 | 48.7 | 34,396 | 71,341 | 48.2 | 195,255 | 401,967 | 48.6 |
| Total | 1,471,588 | 3,041,895 | 48.4 | 330,827 | 668,752 | 49.5 | 1,802,415 | 3,710,647 | 48.6 |

Source: Ministry of Women and Children's Affairs, 2009

At the primary level, total enrolment of girls in public schools at 48.6% is almost at par with enrolment of boys, representing a gender parity index (GPI) of about 0.95. The proportion of children enrolled in primary schools who are females is highest in Greater Accra region where they constitute a small majority (51.5%). Upper West is also high at almost 50%. The largest deficit in girl enrolment is in the Northern region where 45.8% of those enrolled are girls. All the other regions hover around the national average of 48% except for its slight dip at 47% in Volta region.

It has been consistently argued that for the crucial change in behavioural attitudes to occur, especially in the areas of family size, family planning and rejection of outmoded traditional practices, education of females to at least the secondary school level is imperative. An analysis of the links between formal education and fertility in fifty-three countries indicates that in general it requires at least an upper primary education to reduce markedly a woman's desired and actual family size (IUSSP, 2001). It is important to examine enrolment at the secondary level (Table 4.7).

Table 4.7: Percentage of girls enrolment in senior high school – 2008/2009

| Region | Public | | | Private | | | Total | | |
|---------------|----------------|----------------|-------------|---------------|---------------|-------------|----------------|----------------|-------------|
| | Girls | Total | % | Girls | Total | % | Girls | Total | % |
| | Enrolment | Enrolment | Girls | Enrolment | Enrolment | Girls | Enrolment. | Enrolment. | Girls |
| Ashanti | 44,973 | 101,042 | 44.5 | 6,039 | 11,060 | 54.6 | 51,012 | 112,102 | 45.5 |
| Brong Ahafo | 17,764 | 43,105 | 41.2 | 2,109 | 4,163 | 50.7 | 19,873 | 47,268 | 42 |
| Central | 23,886 | 51,718 | 46.2 | 4,185 | 8,130 | 51.5 | 28,071 | 59,848 | 46.9 |
| Eastern | 32,821 | 69,195 | 47.4 | 4,217 | 7,956 | 53 | 37,038 | 77,151 | 48 |
| Greater Accra | 18,208 | 42,306 | 43 | 4,975 | 8,759 | 56.8 | 23,183 | 51,065 | 45.4 |
| Northern | 9,347 | 29,641 | 31.5 | 1,808 | 3,556 | 50.8 | 11,155 | 33,197 | 33.6 |
| Upper East | 5,312 | 13,254 | 40.1 | 93 | 189 | 49.2 | 5,405 | 13,443 | 40.2 |
| Upper West | 4,233 | 11,208 | 37.8 | 0 | 141 | 0 | 4,233 | 11,349 | 37.3 |
| Volta | 18,628 | 43,093 | 43.2 | 1,549 | 2,977 | 52 | 20,177 | 46,070 | 43.8 |
| Western | 16,030 | 36,762 | 43.6 | 1,251 | 2,079 | 60.2 | 17,281 | 38,841 | 44.5 |
| Total | 191,202 | 441,324 | 43.3 | 26,226 | 49,010 | 53.5 | 217,428 | 490,334 | 44.3 |

Source: Ministry of Woman and Children's Affairs. 2009

It is heartening to find that though female enrolment drops from the primary school level to secondary school level, it is still quite high, with 44% of those enrolled at this level being females. In private schools, overall and in most regions, a higher proportion of those enrolled are females (53.5%). Overall, the highest share of students that are females is found in Eastern region (48.0%), followed by Central (46.9%) and then Greater Accra (45.4%). The Northern region again stands out as the region with the highest sex differential where only 33.6% of the students are females.

One of the major challenges identified as a serious impediment to female advancement to higher professional or occupation positions is the tendency for them to be encouraged to undertake so-called 'female' subjects such as Home Economics and Arts. Houghton (1978) observes that women themselves tend to show much preference for Arts subjects and vocational training attributable partly to societal perception on girls education and initial colonial emphasis on male education.

Table 4.8: SHS national profile – 2008/2009 school year data enrolment by programmes

| | Public | | | | Private | | | |
|--------------|--------|--------|---------|---------|---------|--------|--------|---------|
| | Boys | Girls | Total | % Girls | Boys | Girls | Total | % Girls |
| Agriculture | 28,149 | 9,830 | 37,979 | 25.9 | 748 | 456 | 1,204 | 37.9 |
| Accounting | 55,880 | 30,329 | 86,209 | 35.2 | 6,823 | 5,876 | 12,699 | 46.3 |
| Secretarial | 2,780 | 3,256 | 6,036 | 53.9 | 504 | 2,559 | 3,063 | 83.5 |
| Gen. Science | 34,573 | 19,194 | 53,767 | 35.7 | 2,109 | 1,418 | 3,527 | 40.2 |
| Arts | 77,541 | 70,773 | 148,314 | 47.7 | 8,541 | 10,555 | 19,096 | 55.3 |
| Technical | 15,419 | 2,007 | 17,426 | 11.5 | 430 | 89 | 519 | 17.1 |
| Home Econ. | 5,056 | 36,123 | 41,179 | 87.7 | 341 | 1,899 | 2,240 | 84.8 |
| Visual Arts | 21,432 | 11,562 | 32,994 | 35 | 1,166 | 919 | 2,085 | 44.1 |

Source: Ministry of Women and Children's Affairs, 2009

Table 4.8 provides statistics on enrolment by courses at the Secondary high school level. As the data show, the highest enrolment for females, for both public and private schools, is in Home Economics with over 85% of girls, followed by Secretarial with over 80% in Private schools and 54% in Public schools. The lowest registration of girls, in both Public and Private Schools, is in Technical courses with only 11.5% of female students in Public schools and 17.1% in private schools. Registration in Arts courses is also fairly high with 47.7% in Public schools and 55.3% in Private schools.

Indications that girls are beginning to break some educational barriers can be seen in the fairly high registration for General Science (around 40% of registered students are females), Accounting (35% in public schools, 46% in private schools) and Agriculture (26% in Public schools, 38% in private schools). Data from the University of Ghana on gender disparities in admissions provide a useful case study into the strides in female education over the past few decades.

Table 4.9: Student enrolment at university of Ghana, selected dates, 1961-2006 by sex

| Year | Total | Proportion Female (%) |
|--------|--------|-----------------------|
| 1961-2 | 596 | 9.1 |
| 1980-1 | 3,601 | 16.4 |
| 1993-4 | 5,306 | 25.5 |
| 2001-2 | 14,424 | 36.4 |
| 2008-9 | 32,546 | 42.4 |

Source: University of Ghana, 2012

The data presented in Table 4.9 clearly show the phenomenal expansion in tertiary education since the 2000 period. Student enrolment more than doubled between 2000 and 2008 from 14,424 to 32,424. The proportion of female also steadily rose from under 10% of students enrolling at the University in 1961, to about 25% in 1993, and to over 40% in 2008.

Despite the remarkable increase, biases in areas of study still persist. Table 4.10 shows the male-female disparities in admissions by main area of study

Table 4.10: Admissions to all programmes by area of study university of Ghana, 2011-2012 by sex

| Field | Total | Male | Female | % Female |
|--------------------|--------|-------|--------|----------|
| Agriculture | 774 | 587 | 187 | 24.2 |
| Engineering | 232 | 195 | 37 | 15.9 |
| Humanities | 12,249 | 7,205 | 5,044 | 41.2 |
| Science | 2,617 | 1,564 | 1,053 | 40.2 |
| Special/Occasional | 563 | 139 | 424 | 75.3 |

Source: University of Ghana, 2012

The particularly low numbers of female university students registering in Agriculture and Engineering are obvious. The highest concentration of female students is in the Humanities, where females constitute 41% of students. The 40% enrolment achieved in Science is however encouraging. Some questions continue to be raised about the preference for courses in the Arts or Humanities and their relevance for the job market in view of the high graduate unemployment rate, which is known to be substantially higher than the 5.3% unemployment level recorded in the 2010 census. For example, out of 68,210 personnel posted for national service in 2012, more than half (35,780) had studied Social Sciences and Arts. At the same time, 4,237, 8,284 and 1,941 students were enrolled in Engineering, Allied Health Sciences and Technical Courses respectively (National Service Secretariat, 2012).

Further evidence that female enrolment at the tertiary level is increasing but still lags far behind male enrolment is provided by data on enrolment at all the tertiary institutions at the beginning of the 2011/2012 academic year. In 2011, there were five publicly-funded tertiary institutions in Ghana. These were the University of Ghana, Legon; Kwame Nkrumah University of Science and Technology (KNUST); University of Cape Coast; University of Education, Winneba; University of Development Studies, Tamale; and, the University of Mines and Technology. There were in addition ten Polytechnics across Ghana, nine Public University/Specialised institutions such as National Film and Television Institute (NAFTI) and Regional Maritime University, thirty-eight Colleges of Education and forty-one degree awarding private tertiary institutions.

Table 4.11 table shows that the University of Ghana's current 40% female enrolment exceeds the average for all the publicly funded universities which stands at 32.6%. The Polytechnics, most probably because of their science and technical bias, have the lowest female enrolment (30.5%). The private tertiary institutions appear to be more gender-balanced with a 44.4% female enrolment ahead of the Colleges of Education with 42.3%

Table 4.11: Student enrolment in tertiary institutions

| Category | Total | Male | Female | % Girls |
|--|---------|--------|--------|---------|
| Publicly Funded Universities (5) | 109,278 | 73,627 | 35,651 | 32.6 |
| Polytechnics (10) | 47,294 | 32,858 | 14,436 | 30.5 |
| Public University/Specialised Institutions | 17,082 | 10,208 | 6,874 | 40.2 |
| Colleges of Education (38) | 27,580 | 15,918 | 11,662 | 42.3 |
| Private Tertiary offering Degree (41) | 52,448 | 29,163 | 23,285 | 44.4 |

Source: National Council for Tertiary Education Planning Office, 2012

General Summary

Since the introduction of formal education in the 15th and early 16th centuries by the European traders and missionaries, educational development has gone through several stages. Historians normally credit Sir Gordon Guggisberg, governor of the Gold Coast from 1919 to 1927, as having radically transformed education which he described as the key to progress (Williams, 1964) and the necessary foundation of Ghana's development. Williams adds that Guggisberg's governorship was 'generally a time of better buildings, better equipment, better staff and better methods of teaching'. Even more critical was his insistence that 'women must be as well educated as the men'. The initiatives of the colonial administration resulted by 1950 in the establishment of 2,904 primary schools, with enrolment rising from 29,640 in 1927 to 271,954 by 1950/51 (NPC, 2010).

The numerous attempts to improve or reform education since that period attest to the importance which post-independence governments have attached to education (NPC, 2010). These include the 1951 Accelerated Development Plan, the 1961 Educational Act, the 1966 Educational Review Committee, the 1974-1995 and the post 2002 Educational Reforms. The results have contributed to bridging the gap between males and females.

The 2010 census data shows that for Ghana's population aged 6 years and over, 76.5% had ever attended school or were in school. Females were less likely to have attended school than males (71.7% as against 81.7%). Female education is particularly low in the three northern regions where more than half never attended school.

Current School Attendance

Over 7 million people aged 6 and over were in school at the time of the census. Of that number, 76.2% were at the basic level of education with 54.4% at the primary level and another 21.8% at the JSS/JHS levels. At the basic level, the difference in school attendance between males and females is insignificant (75.2% and 77.3%). It is important to note that while female enrolment increased significantly between 1960 and 2010, male enrolment rather declined between 1984 and 2000 (NPC, 2000).

Significant differences in attendance begin to emerge at the post-secondary level where male enrolment is 5.3% compared to 3.6% for females. But female enrolment at the tertiary level also seems to be steadily increasing. At Ghana's premier University, the University of Ghana, the proportion of female enrolment increased from 9.1% in 1961/62 to 42.4% in 2008. The overall picture therefore is that of tremendous achievement in female enrolment in the post-independence era.

4.4 Literacy

Introduction

The male-female differentials observed in the data on education in the preceding section are replicated in the literacy levels for much of the same reasons discussed earlier. The vast majority of the population attain literacy through formal schooling, but a few manage to acquire literacy through adult education programmes sponsored by the government and other non-governmental organisations. Literacy was defined in the 2010 Census as the ability to read and write a simple statement with understanding in any language whether local or foreign and this was asked of all persons aged eleven years and older.

National Literacy Level

In the country as a whole, 74.1% of the population eleven years and older are literate while 25.9% are not literate. (Table 4.12) Literacy is highest in Greater Accra (89.3 %), the region which houses the administrative and commercial capital, Accra, and therefore attracts the greatest number of educated migrants seeking jobs. For the rest of the country, literacy rates are significantly lower in the three northern regions, with 47.5% for the Upper East, 46.2% for Upper West, and 37.2% for the Northern Region, which is just about half of the national average.

The relatively low literacy rate for the Northern Region is somewhat surprising since until the Upper East and Upper West regions were administratively created, Tamale, the capital of the Northern Region functioned as the central and most important modernising centre for the whole of the northern sector. The low rates for the northern sector contrast sharply with those in the central and southern belt – Ashanti (82.6 %), Eastern (81.0 %), Central (78.2 %), Western (76.4 %), Volta (73.5 %) and lastly Brong-Ahafo with 69.8%.

Table 4.12: Literate and non-literate population 11 years and older by region, sex and locality of residence

| Region | Total | | Male | | Female | | Urban | | Rural | |
|--------------------|------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Not literate | Literate | Not literate | Literate | Not literate | Literate | Not literate | Literate | Not literate | Literate |
| Population | 4,500,068 | 12,892,787 | 1,648,474 | 6,682,056 | 2,851,594 | 6,210,731 | 1,480,667 | 7,806,066 | 3,019,401 | 5,086,721 |
| All regions | 25.9 | 74.1 | 19.8 | 80.2 | 31.5 | 68.5 | 15.9 | 84.1 | 37.2 | 62.8 |
| Western | 23.6 | 76.4 | 16.9 | 83.1 | 30.1 | 69.9 | 15 | 85 | 30.5 | 69.5 |
| Central | 21.8 | 78.2 | 13.7 | 86.3 | 28.9 | 71.1 | 18 | 82 | 25.4 | 74.6 |
| Greater Accra | 10.7 | 89.3 | 6.4 | 93.6 | 14.7 | 85.3 | 9.8 | 90.2 | 20.4 | 79.6 |
| Volta | 26.5 | 73.5 | 18.8 | 81.2 | 33.4 | 66.6 | 18.7 | 81.3 | 30.7 | 69.3 |
| Eastern | 19.0 | 81 | 13.1 | 86.9 | 24.4 | 75.6 | 12.9 | 87.1 | 24 | 76 |
| Ashanti | 17.4 | 82.6 | 11.9 | 88.1 | 22.3 | 77.7 | 13 | 87.0 | 24.7 | 75.3 |
| Brong Ahafo | 30.2 | 69.8 | 24.6 | 75.4 | 35.5 | 64.5 | 21.6 | 78.4 | 37.6 | 62.4 |
| Northern | 62.8 | 37.2 | 55.7 | 44.3 | 69.6 | 30.4 | 44.5 | 55.5 | 71.9 | 28.1 |
| Upper East | 52.5 | 47.5 | 44.6 | 55.4 | 59.4 | 40.6 | 38.1 | 61.9 | 56.5 | 43.5 |
| Upper West | 53.8 | 46.2 | 46.7 | 53.3 | 60.1 | 39.9 | 31.1 | 68.9 | 58.7 | 41.3 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Male-Female Differentials by Region and Locality

At the national level, literacy is clearly higher for males than for females. While about 80% of the males are literate, only 68.5% of the females are literate. On the other hand, only about one-fifth of the males are illiterate compared to almost one third (31.5 %) of the females population.

In all the regions, literacy rates are higher for males than for females. Male literacy is highest in the Greater Accra Region (93.6%); in all the central and southern belt regions literacy rates are over 80%. The only exception is Brong-Ahafo Region (75.4 %) whose rate still contrasts very sharply with the literacy rates of males in the northern areas of the country.

Conversely, female illiteracy is lowest in the Greater Accra Region (14.7 %), moderate for the central and southern belt regions, but significantly high for the regions in the northern belt- almost 70% for the Northern Region and around 60% for the Upper East and Upper West Regions.

In all the regions, literacy is higher in the urban areas than in the rural areas. In the country as a whole, the literacy level is 84.1% in the urban area compared to 62.8% in the rural area. The lower rate for the rural area does not however in any way negate the significance of the fact that almost two-thirds of Ghana's population in the rural area can read and write.

Literacy in Ghanaian Language Only

The proportion of the population who are literate in only a Ghanaian language (to the exclusion of other languages) is generally low, with only 7.0 % (6 % for males and 7.9 % for females). It is in the Volta Region and Eastern Regions alone, that the proportions exceed 10%. The fact that women participate in adult literacy programmes much more than men is clearly evident looking at the much higher rates of literacy in only a Ghanaian language, for females in all the regions except for the Northern, Upper East and Upper West.

A key objective of the adult literacy programme which has been running for years is to equip women in the informal sector with the basic numeracy and reading skills necessary to run their small-scale enterprises more professionally. This partly explains why more women than men are literate in Ghanaian local languages only. Data from the Ministry of Education show that out of a total of 1.6 million adults who participated in the Literacy and Functional Skills programme between 1997 and 2010, over 60% were women (MoE, NFED). For both males and females, drop-out rates were about 19%.

Literacy in English and Ghanaian Languages

For the individual's personal development and for active participation in the modern society, literacy in English offers a greater scope of opportunity than basic literacy in local languages since it is the accepted medium of communication in both business and government transactions. It is therefore important to examine the extent of literacy in English or a combination of English and other languages (Table 4.13).

As the data shows, 45.8%, or just a little under half of the total population are literate in English and in one or more Ghanaian languages. Another 20.1% are literate in English only. This means that a total of 65.1% or about two-thirds of the population are literate enough to read documents or newspapers, follow discussions on radio and participate actively or unaided in normal communication with government functionaries or business partners.

The figure of one in five literate solely in English may seem rather high. While the number definitely includes expatriates or non-Ghanaians who do not speak or understand any of the local dialects, it is pertinent to point out that an increasing number of highly educated couples use English as the only medium of communication with their children at home as a means of improving their literacy skills.

In all regions, males who are literate in English only, or in combination with a Ghanaian language exceed the proportion of females. The Greater Accra Region has the highest proportion of the population who are literate exclusively in English (34.9 %) presumably because of its large expatriate population. The level for the Upper East region is also high at 32.0 %. It is known that a large number of missionaries and non-governmental organisations are operating in the region and this may partly explain the high proportion of English only literates. Contrarily, the level is low in the Volta Region (10.8 %), but levels for the other regions are not too far from the national average of 20.1 %. The Ashanti and Eastern Regions have the highest levels of literacy in English and a Ghanaian language, with 57.6% and 53.4% respectively. The Western, Central, Accra and Volta regions are have slightly lower levels of between 47% and 50%, but the levels for the regions of the northern belt are significantly lower. The levels for both the Northern and Upper East region are less than half the national average whilst the level in the Upper East region is only slightly higher at 24.8%.

When literacy in English exclusively, and literacy in English and a Ghanaian language are combined to represent the real index of functional or effective literacy in modern communication, the Greater Accra region has the highest overall literacy rate of 82.3%. The Western, Central, Eastern and Ashanti regions have lower rates of about 70%. The Volta, Brong-Ahafo and Northern regions follow with levels around 60%, whilst the lowest levels are found in the Upper East region (46.0 %) and the Upper West region (44.9 %).

Table 4.13: Literacy levels for persons 11 years and older, by region, languages and sex

| Region Sex/Literacy | All Region | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|---------------|-----------|-----------|------------------|-----------|-----------|-----------|----------------|-----------|---------------|---------------|
| Both sexes | 17,392,855 | 1,665,207 | 1,538,091 | 3,052,327 | 1,492,538 | 1,866,709 | 3,417,268 | 1,599,001 | 1,571,044 | 714,096 | 476,574 |
| Male | 8,330,530 | 826,123 | 713,500 | 1,457,344 | 702,162 | 898,301 | 1,624,010 | 781,515 | 766,724 | 335,398 | 225,453 |
| Female | 9,062,325 | 839,084 | 824,591 | 1,594,983 | 790,376 | 968,408 | 1,793,258 | 817,486 | 804,320 | 378,698 | 251,121 |
| None (Not literate) | | | | | | | | | | | |
| Both sexes | 25.9 | 23.6 | 21.8 | 10.7 | 26.5 | 19 | 17.4 | 30.2 | 62.8 | 52.5 | 53.8 |
| Male | 19.8 | 16.9 | 13.7 | 6.4 | 18.8 | 13.1 | 11.9 | 24.6 | 55.7 | 44.6 | 46.7 |
| Female | 31.5 | 30.1 | 28.9 | 14.7 | 33.4 | 24.4 | 22.3 | 35.5 | 69.6 | 59.4 | 60.1 |
| English only | | | | | | | | | | | |
| Both sexes | 20.1 | 23.1 | 21.8 | 34.9 | 10.8 | 16.1 | 13.2 | 14.3 | 16.3 | 32 | 19.2 |
| Male | 21 | 23.8 | 22.5 | 35.7 | 11.7 | 16.6 | 13.6 | 14.6 | 18.3 | 36.1 | 20.7 |
| Female | 19.3 | 22.5 | 21.2 | 34.1 | 10.1 | 15.6 | 12.9 | 14 | 14.4 | 28.4 | 17.8 |
| Ghanaian language only | | | | | | | | | | | |
| Both sexes | 7 | 5.6 | 6.3 | 4.4 | 12 | 10.7 | 10.7 | 6.8 | 1.5 | 1.3 | 1.7 |
| Male | 6 | 5.2 | 5.9 | 3.2 | 10.5 | 9.1 | 8.9 | 5.7 | 1.8 | 1.5 | 1.9 |
| Female | 7.9 | 5.9 | 6.7 | 5.5 | 13.3 | 12.3 | 12.3 | 7.8 | 1.2 | 1.1 | 1.5 |
| English and Ghanaian language | | | | | | | | | | | |
| Both sexes | 45.8 | 46.8 | 48.9 | 47.4 | 49.4 | 53.4 | 57.6 | 48.2 | 19.2 | 14 | 24.8 |
| Male | 51.9 | 53 | 56.8 | 51.8 | 57.3 | 60.3 | 64.3 | 54.4 | 24 | 17.5 | 30 |
| Female | 40.3 | 40.6 | 42.1 | 43.4 | 42.4 | 47 | 51.5 | 42.3 | 14.6 | 10.9 | 20.2 |
| English and French | | | | | | | | | | | |
| Both sexes | 0.3 | 0.3 | 0.3 | 0.8 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| Male | 0.4 | 0.4 | 0.3 | 1 | 0.5 | 0.3 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 |
| Female | 0.3 | 0.2 | 0.2 | 0.7 | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| English French and Ghanaian Language | | | | | | | | | | | |
| Both sexes | 0.8 | 0.6 | 0.9 | 1.8 | 0.8 | 0.6 | 0.9 | 0.4 | 0.1 | 0.1 | 0.4 |
| Male | 0.9 | 0.8 | 0.8 | 1.9 | 1.1 | 0.7 | 1.1 | 0.5 | 0.1 | 0.2 | 0.5 |
| Female | 0.7 | 0.5 | 0.9 | 1.7 | 0.5 | 0.5 | 0.7 | 0.3 | 0.1 | 0.1 | 0.3 |
| Other | | | | | | | | | | | |
| Both sexes | 0 | 0 | 0 | 0 | 0 | - | - | - | 0 | 0 | 0 |
| Male | 0 | 0 | - | 0 | 0 | - | - | - | 0 | 0 | 0 |
| Female | 0 | - | 0 | 0 | 0 | - | - | - | 0 | 0 | - |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Urban-Rural Differentials in Literacy Levels

Urban literacy levels, for much of the same reasons discussed in the earlier section on education, are substantially higher than in the rural areas (Table 4.14). At the country level, the literacy rate in the urban areas is 84.06 % compared to 62.75% in the rural areas. Conversely, the illiteracy level in rural areas is more than twice the level that in urban areas (15.94% and 37.25%). A mere 7% of the population is literate solely in a Ghanaian language, but the proportion for females is higher than for males (8.22% , against 5.94%).

As explained earlier it is more useful to assess literacy as a modern communication tool by combining literacy exclusively in English with literacy in English and a Ghanaian language. This indicator shows that 76.42% of the urban population is literate (in English only or in English and local language) compared to only 54.0% of the rural population.

Table 4.14: Literacy level by sex and locality of residence for persons 11 years and older

| Locality of residence/sex | All level | None (Not literate) | Literate | English only | Ghanaian language only | English and Ghanaian language | English and French | English, French and Ghanaian Language | Other |
|---------------------------|------------|---------------------|----------|--------------|------------------------|-------------------------------|--------------------|---------------------------------------|-------|
| Total | 17,392,855 | 25.87 | 74.13 | 20.15 | 7.00 | 45.83 | 0.33 | 0.82 | 0.00 |
| Urban | 9,286,733 | 15.94 | 84.06 | 24.13 | 5.94 | 52.29 | 0.46 | 1.23 | 0.00 |
| Rural | 8,106,122 | 37.25 | 62.75 | 15.58 | 8.22 | 38.42 | 0.18 | 0.36 | 0.00 |
| Male | | | | | | | | | |
| Total | 8,330,530 | 19.79 | 80.06 | 21.02 | 5.98 | 51.87 | 0.40 | 0.94 | 0.00 |
| Urban | 4,374,237 | 10.46 | 89.54 | 25.01 | 4.55 | 58.01 | 0.57 | 1.39 | 0.00 |
| Rural | 3,956,293 | 30.10 | 69.9 | 16.60 | 7.55 | 45.08 | 0.23 | 0.44 | 0.00 |
| Female | | | | | | | | | |
| Total | 9,062,325 | 31.47 | 68.53 | 19.34 | 7.94 | 40.28 | 0.26 | 0.72 | 0.00 |
| Urban | 4,912,496 | 20.83 | 79.17 | 23.35 | 7.17 | 47.20 | 0.37 | 1.09 | 0.00 |
| Rural | 4,149,829 | 44.06 | 55.94 | 14.60 | 8.86 | 32.07 | 0.13 | 0.28 | 0.00 |

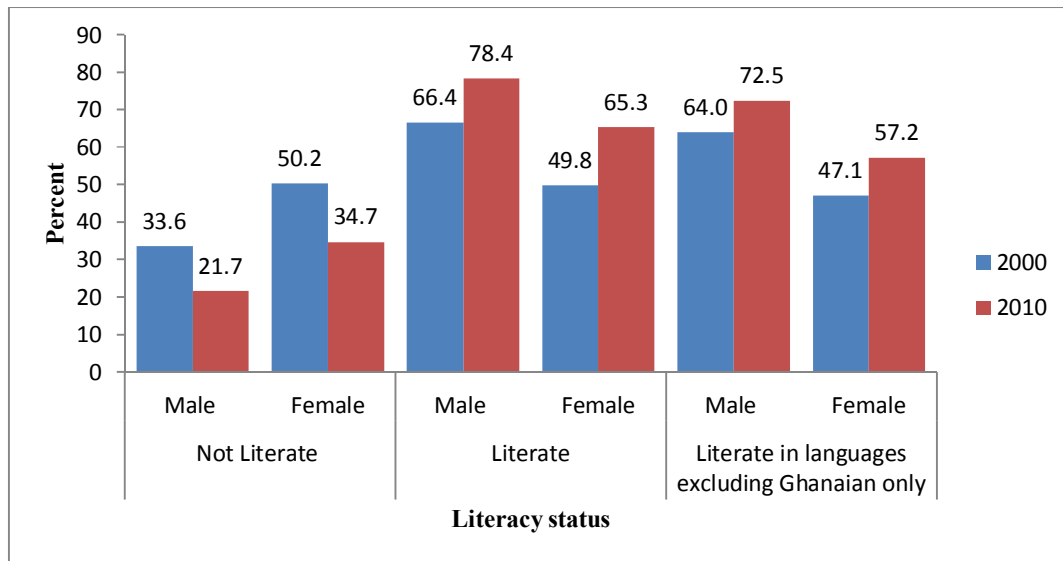
Source: Ghana Statistical Service, 2010 Population and Housing Census

Males in urban areas again outstrip males in rural areas with literacy levels of 89.54% compared to 69.9% respectively. Similarly, females in urban areas outstrip females in rural areas with literacy levels of 79.17% and 55.94% respectively. Urban-rural differentials are indeed reflected within same gender groups. The observed urban-rural differentials are largely the result of the well-documented disparities in access, availability and quality of educational facilities between urban and rural areas. The average rural community may boast of a primary level educational facility, often poorly equipped and staffed while almost all tertiary and secondary level educational facilities are located in the urban areas.

Changes between 2000 and 2010

A comparison of the 2010 census data with the 2000 census data shows that for both males and females literacy levels have improved. Literacy levels increased for males from 66.4% in 2000 to 78.4% in 2010 and for females from 49.8% to 65.3% ó a sharper increase among females resulting in a slight narrowing of the literacy gap between males and females.

Figure 4.1: Literacy rates 2000 and 2010, population aged 15 years and older



Source: Ghana Statistical Service, 2000 and 2010 Population and Housing Censuses

Note: Comparison is based on population 15 years and older from both 2000 and 2010 Censuses

Literate in all languages with the exception Ghanaian language only

CHAPTER FIVE

ECONOMIC ACTIVITY

5.1 Introduction

The quality of life in a society depends to a considerable extent on how that society harnesses, trains and equips its human resources to exploit and manage its stock of natural and physical resources. An understanding of the structure and dynamics of the labour force is therefore of critical importance for sound economic and demographic analysis.

There are however some definitional and conceptual problems regarding even the basic issues as to what criteria to use to determine what constitutes work and how to measure it. The problem is particularly serious when it comes to measuring female economic activity for several reasons. (Anker, 1983) singles out the use of the internationally accepted definition of labour force participation and its interpretation as the source of the problem. He argues that the production of economic goods and services should include all production and processing of primary products whether for the market, for barter or for own consumption. It follows, therefore, that activities oriented to self-consumption such as subsistence agriculture, home consumption and improvement, milking animals and processing food for family use should be regarded as 'work' in the same way as market-oriented activities related to wage or salary employment.

Changes in definition and measurement obviously affect the comparability of data over time and the inferences that can be drawn. The reference period for measuring the labour force in the 1960 and 1970 censuses was the four weeks preceding the census night. For the 1984 and 2000 censuses, the designated period was seven days before census night, while in 2010 one hour of activity within the seven days preceding census night was defined as work. In spite of these limitations, there is still a wealth of information about some broad characteristics of the labour force useful for policy formulation or intervention.

5.2 Child Labour

Ghana is a signatory to the U.N. Convention on the Rights of the Child (1989) which prohibits child labour. In furtherance of this objective, Ghana's parliament passed the Children's Act of 1998 which set out in elaborate detail what acts relating to the treatment of children are permissible or unlawful (Act 560). The Act clearly set out the minimum age for hazardous employment, prohibited child labour at night and even minimum age for light work. The Government has demonstrated its commitment to the charter through the establishment of the Ghana National Commission on Children. The Commission has been co-ordinating the efforts of all the stakeholders involved in the endeavour to eliminate the worst manifestations of child labour practice in the home, on the farms, in fishing communities and in the cities.

In Ghana, as in many developing countries, the question of what constitutes child labour can be a contentious matter. The issue goes back to the definitional and conceptual challenges discussed earlier as to what constitutes work or labour. Children were an important source of labour in traditional society. As long as the child was old or strong enough to contribute something, however small or substantial, and irrespective of gender, there was a role for him

or her to play in the resource-mobilisation and wealth-creation efforts of the family. Whether it was sowing, harvesting, fishing or cooking, this was seen as an essential part of his/her training for adult life and never seen as work per se. This is something the child had to do until he/she detached himself/herself from the household to form his/her own household (NPC 2010).

In the modern setting however, the child's situation has changed significantly. In the first place, he/she may not even be living with his/her family whose protective arm will ensure that whatever work he/she undertakes does not constitute a threat to his/her health or well-being. The child may well be living with foster parents, a single parent, even non-relatives or on his own whether voluntarily or involuntarily. In a study on children's living arrangements in Ghana, 18% of children aged five to nine years and almost 30% of children aged ten to fourteen years were living away from their mothers (Lloyd, 1992). The practice of poor parents or single mothers sending out their children to better-off relatives and occasionally to non-kinsmen for schooling, training, acquisition of specialised skills and assisting in domestic chores is an age-old practice (Adepoju and Mbugua, 1997). The expectation is that the child will eventually use the opportunity to achieve the better life which their parents could never offer them.

Child labour in this situation was not always a full-time activity. For instance, the selling in the market or assistance in baking bread alternated with schooling. The Acquah's survey of Accra in 1975 found that 36% of school children were gainfully employed in tasks ranging from selling at street-tables, kiosks or market, carrying of fish from beach to market, to being news vendors themselves (Acquah, 1975). This traditional value sustained the practice, but in the current environment, pervasive poverty is a major explanatory variable.

The second change is that the simple tasks performed in the home or farm have now extended to a wide range of sometimes hazardous work in the mines, on busy city streets and in factories under conditions where neither sleeping place, personal security or indeed daily sustenance is guaranteed (Anarfi, 1997). The question of child labour therefore deserves critical examination.

5.3 The Current Situation

Table 5.1 examines the population aged five to fourteen years by economic activity and sex. The table shows that out of the total population of 6,044,992 of this cohort, 877,954 children or almost 15% were economically active or working against the child rights law or international conventions. Of this number, 79% worked and a small percentage (1.1%) declared themselves unemployed and seeking work.

The vast majority (85.5%) of this population of young people were not economically active and were pursuing normal children's activities as schooling (79%) and engaged in household chores (70%).

Male-female differentials are not substantial. The proportion of economically active boys (14.9%) is not very different from that of girls (14.4 %) and this is true in all regions. This finding is somewhat surprising as one would expect families or parents to be more protective of the girl-child in view of the risks involved in exposing her to the outside world.

The three northern regions (Northern, Upper East and Upper West) exhibit the highest proportions of children aged five to fourteen years who were economically active. The Northern region has the highest rate of about 36% followed by Upper West (29.9%) and Upper East (26.4%). In the Brong Ahafo region, the proportion (16%) was also fairly high but only about half of the Northern region average. Brong Ahafo is an area of intensive agricultural activity and this may be one of the explanatory factors for its relatively high rate. Children have traditionally been responsible for herding the cattle, goats and sheep, an important agricultural activity in that part of the country. Greater Accra and Ashanti regions have fairly low proportions of children who said they were economically active (around 7%), and the proportion of children in full-time education was also highest in these regions (over 86%). Interestingly, over half of those who reported to be economically active in the Greater Accra region said that they were unemployed and seeking work. This is a much higher proportion than for other regions and may be further evidence of children migrating to Greater Accra seeking work opportunities.

In recent times, child labour in the North has taken on a new dimension with young people drifting to the south on a regular basis. This has become more or less a rite of passage or transition to adulthood in parts of Northern Ghana. The quest to engage in livelihood activities in order to secure better standards of living for themselves and their households is what appears to be driving this phenomenon (Anarfi and Adjei, 2009). While some of the young girls operate in the market mainly as head porters, most of the boys and some of the girls are busy on the streets selling a variety of consumer items such as dog chains, iced water, fruits, handkerchiefs, among others.

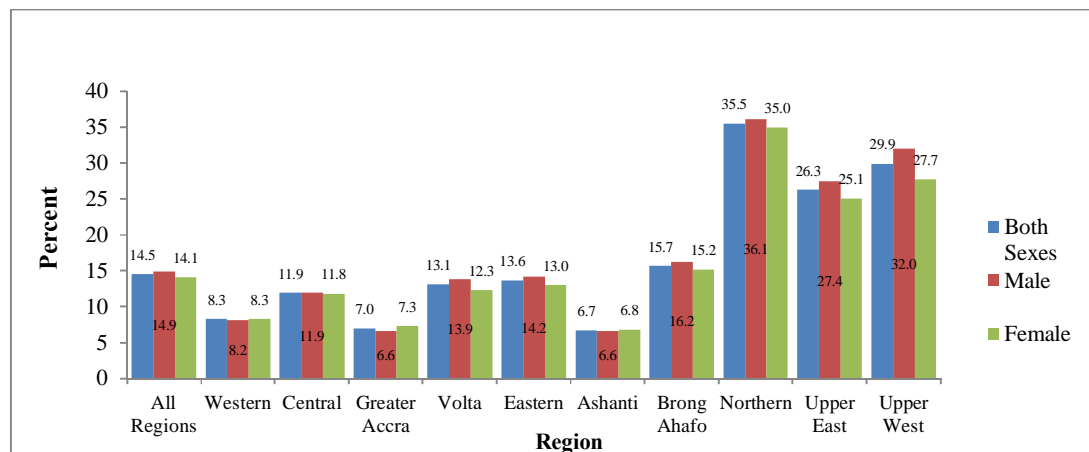
Various studies have shown that these young female porters (kayayei) are exposed to sexual exploitation, poor living conditions, health risks, unwanted pregnancies and even sometimes prostitution (NPC, 2010). Many of the boys on the other hand end up using illicit drugs which they claim provide them with strength needed to undertake the strenuous tasks they perform in the scorching sun (NPC, 2010)

Table 5.1: Population 5-14 years and older by economic activity, region and sex

| | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|-------------------------|-------------|-----------|---------|---------|------------------|-------|---------|---------|----------------|----------|---------------|---------------|
| | Percent | Number | | | | | | | | | | |
| Both Sexes | 100.0 | 6,044,992 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 14.5 | 877,954 | 8.3 | 11.9 | 7.0 | 13.1 | 13.6 | 6.7 | 15.7 | 35.5 | 26.4 | 29.9 |
| Employed | 79.3 | 696,447 | 75.7 | 75.3 | 44.3 | 84.4 | 66.1 | 70.4 | 84.3 | 88.8 | 88.7 | 85.5 |
| Unemployed | 20.7 | 181,507 | 24.3 | 24.7 | 55.7 | 15.6 | 33.9 | 29.6 | 15.7 | 11.2 | 11.3 | 14.5 |
| Not Economically Active | 85.5 | 5,167,038 | 91.7 | 88.1 | 93.0 | 86.9 | 86.4 | 93.3 | 84.3 | 64.5 | 73.7 | 70.1 |
| Male | 100.0 | 3,067,157 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 14.9 | 458,317 | 8.2 | 11.9 | 6.6 | 13.9 | 14.2 | 6.6 | 16.2 | 36.1 | 27.4 | 32.0 |
| Employed | 80.0 | 366,845 | 75.7 | 75.4 | 40.3 | 85.7 | 67.7 | 70.5 | 84.9 | 89.2 | 89.2 | 86.5 |
| Unemployed | 20.0 | 91,472 | 24.3 | 24.6 | 59.7 | 14.3 | 32.3 | 29.5 | 15.1 | 10.8 | 10.8 | 13.5 |
| Not Economically Active | 85.1 | 2,608,840 | 91.8 | 88.1 | 93.4 | 86.1 | 85.8 | 93.4 | 83.8 | 63.9 | 72.6 | 68.0 |
| Female | 100.0 | 2,977,835 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 14.1 | 419,637 | 8.3 | 11.8 | 7.3 | 12.3 | 13.0 | 6.8 | 15.2 | 35.0 | 25.1 | 27.7 |
| Employed | 78.5 | 329,602 | 75.8 | 75.1 | 47.7 | 83.0 | 64.3 | 70.3 | 83.7 | 88.4 | 88.2 | 84.3 |
| Unemployed | 21.5 | 90,035 | 24.2 | 24.9 | 52.3 | 17.0 | 35.7 | 29.7 | 16.3 | 11.6 | 11.8 | 15.7 |
| Not Economically Active | 85.9 | 2,558,198 | 91.7 | 88.2 | 92.7 | 87.7 | 87.0 | 93.2 | 84.8 | 65.0 | 74.9 | 72.3 |

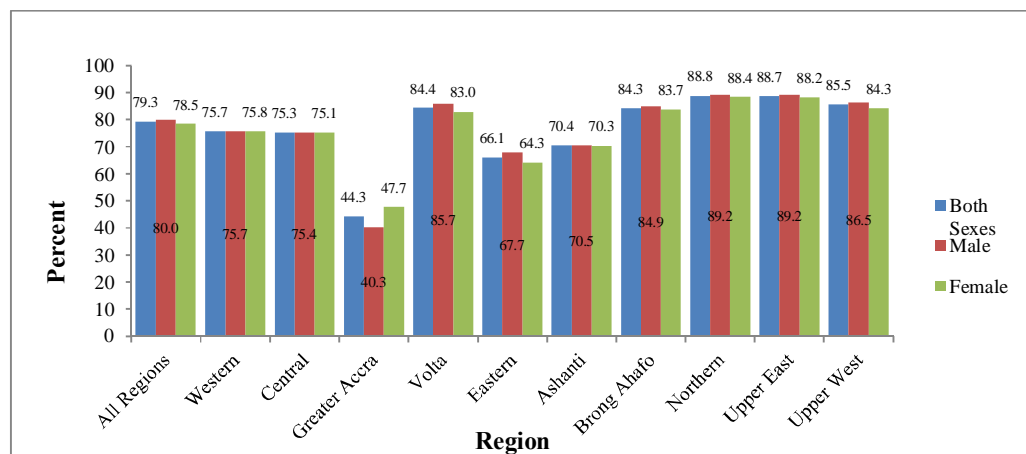
Source: Ghana Statistical Service, 2010 Population and Housing Census

Figure 5.1: Economically Active Population Aged 5-14 by region and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

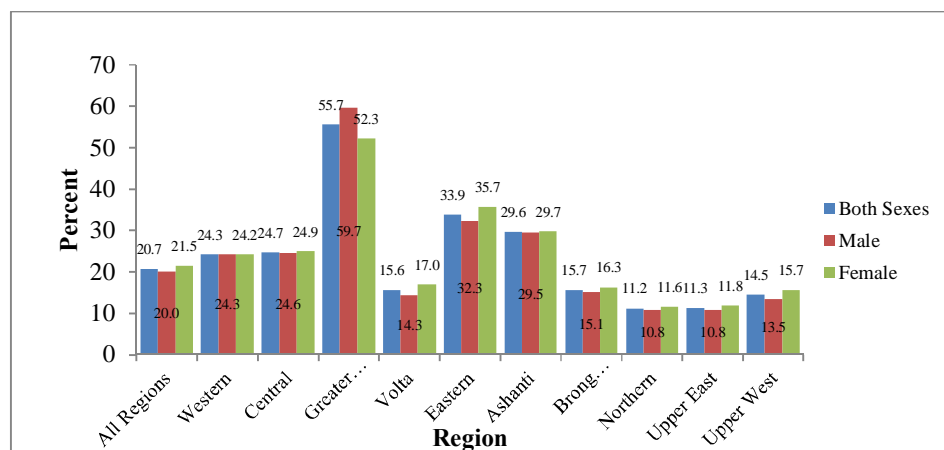
Figure 5.2: Employed* Population aged 5-14 by region and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

* of the economically active population

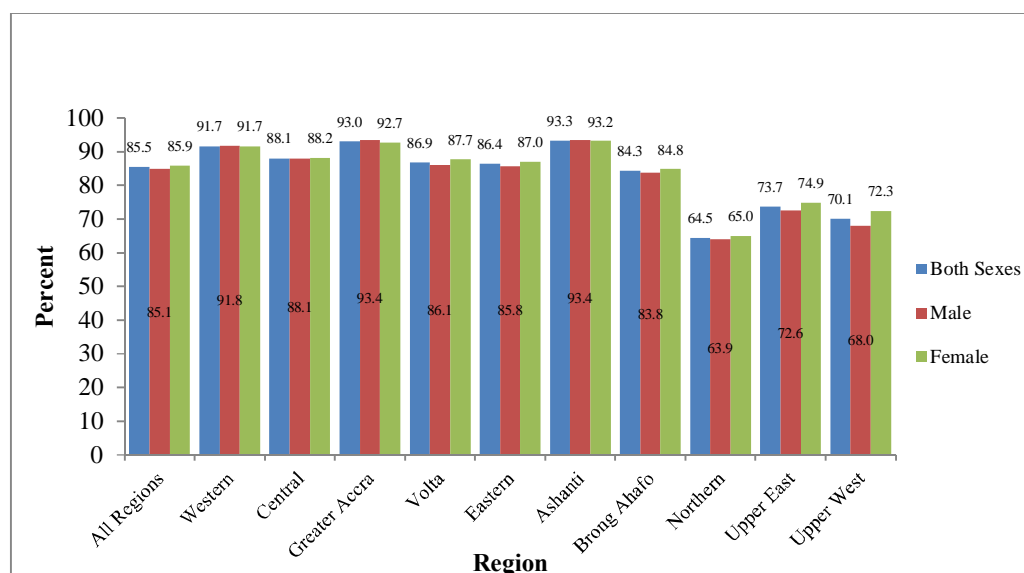
Figure 5.3: Unemployed* Population aged 5-14 by region and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

* of the economically active population

Figure 5.4: Not economically active population aged 5-14 by region and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

5.4 Economically Active Population aged five to fourteen years – Urban-Rural Differentials

In the rural areas, where agriculture is the predominant economic activity and where the child is seen as an indispensable member of the economic unit as soon as he or she is old enough to carry a basket or wield a machete, child labour is a norm rather than the exception. The pressures of modern life such as formal schooling have modified but not completely eliminated the child's crucial role in farming or other agricultural activities.

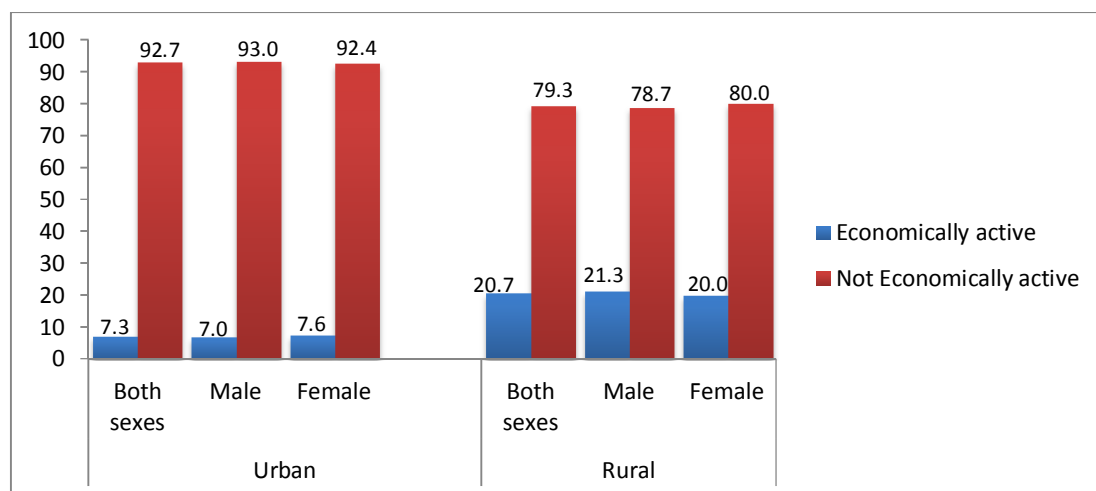
In the urban areas however economic activities are more varied and often require skills which the child may not have. Without the necessary skills a mechanic or driver will not expect his young child to assist him in his professional activities. Additionally, the acceptance by the average urban family that formal schooling is essential, means that child labour is less intense than in the rural setting.

The census results on urban-rural differentials in economic activity clearly reflect the social perception of the child's economic role in the two respective settings. In Figure 5.5, almost 93% of the urban children aged five to fourteen years were classified as economically inactive, while 7.3% are economically active. Male-female differences are minimal in the urban areas. 93% of the male are economically inactive compared to 92.4% of the females. Economic activity is however higher in the rural area than in the urban area. While for both sexes, only 7.3% of the males are economically active, the proportion is 20.7% for the females. In other words, one in five children in the rural areas is economically active.

In the rural areas, however, one in five children were economically active, while four out of five were reported as economically inactive. Male-female differences are, again, minimal; the proportion of economically active boys (21.3%) is only a little higher than the proportion of

females. The general picture is that child labour is far more predominant in rural than in urban areas.

Figure 5.5: Activity status of population 5-14 years by locality type and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

5.5 Economic Activity of Adult Population

The population aged 15-64 years is conventionally taken as the eligible working age group in most population censuses. Questions on economic activity in the 2010 census were asked for those aged 5 years and over.

Table 5.2: Population fifteen years and older by economic activity and sex

| Year | Total Population | | Economically Active | | | Economically Inactive |
|------|------------------|------------|---------------------|----------|------------|-----------------------|
| | | | Total | Employed | Unemployed | |
| 2010 | Both Sexes | 15,208,425 | 71.5 | 94.2 | 5.8 | 28.5 |
| | Male | 7,225,901 | 73.2 | 94.6 | 5.4 | 26.8 |
| | Female | 7,982,524 | 70.0 | 93.7 | 6.3 | 30.0 |
| 2000 | Both Sexes | 11,105,236 | 74.6 | 89.6 | 10.4 | 25.3 |
| | Male | 5,445,829 | 76.6 | 89.9 | 10.1 | 23.2 |
| | Female | 5,669,407 | 72.7 | 89.3 | 10.7 | 27.3 |
| 1984 | Both Sexes | 6,760,967 | 82.5 | 97.2 | 2.8 | 17.5 |
| | Male | 3,261,069 | 83.5 | 96.8 | 3.2 | 16.5 |
| | Female | 3,499,898 | 81.6 | 97.5 | 2.5 | 18.4 |
| 1970 | Both Sexes | 4,543,348 | 73.3 | 94.0 | 6.0 | 26.7 |
| | Male | 2,227,000 | 83.5 | 92.4 | 7.6 | 16.5 |
| | Female | 2,316,348 | 63.6 | 96.1 | 3.9 | 36.4 |
| 1960 | Both Sexes | 3,730,309 | 72.9 | 94.0 | 6.0 | 27.0 |
| | Male | 1,884,552 | 89.0 | 93.5 | 6.5 | 11.0 |
| | Female | 1,917,757 | 54.5 | 94.8 | 5.2 | 41.7 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 5.2 shows the main characteristics of the labour force from 1960 to 2010, by sex. In 2010, just about 72% of the labour force is economically active with 28% not economically active. The not economically active population consists of the retired workers, homemakers, students in full-time education, and the disabled.

The population of males who are economically active is slightly higher than that of females (73% and 70% respectively), whilst the predominance of females as homemakers is reflected in the higher proportion of females in the economically inactive population (30% as against 26.8% males). In fact, for all the years from 1960 to 2010, the proportion of females who are economically not active has been higher than that of males. This is consistent with the social recognition of the man as the breadwinner for the household. However, it is also evident that the proportion of women economically inactive has declined over time, from 41.7% in 1960 to 30.0 % in 2010. This compares with 11.0% of men in 1960 and 26.8% in 2010, suggesting a narrowing of the sex differences in labour market participation and non-participation.

The data also show that the proportion of the adult population in the labour force in Ghana has been fairly stable at just a little over 70%. Indeed, it was 73% in 1960, 72% in 2010 and about the same in all census years except in 1984 when the figure exceeded 80%.

Male economic activity rate has exceeded that of women in all the census years, albeit by very small margins, except for 1960 and 1970 when the differences were substantial. In 1960, the differential was by over 30 percentage points whilst for 1970 it was much lower at about 20 percentage points. The overall picture is of a steady increase in female participation in the labour force whereas male participation has hovered around the same level.

The 2010 census defined the unemployed as those above 15 years who had no fixed employment but were actively seeking employment during the reference period. The reference period has varied since 1960 making it difficult to make any definitive conclusions about the apparent differences over the years. These definitional problems may partially explain some of the fluctuations in the unemployment levels in table 5.2. Undoubtedly, however, the economic transformation which Ghana has undergone since the 1960s, and its attendant structural adjustment programmes and policy changes, has clearly also impacted on the levels.

For the total population, the proportion of unemployed both in 1960 and 1970 is 6.0%. This is only slightly bigger than the 2010 figure of 5.8%. Between 1984 and 2000, however, there was a dramatic change with unemployment rising from 2.8% in 1984 to 10.4% in 2000.

With the exception of 1970 where male employment was about twice the level for females (7.6% as against 3.9%), differences between males and females are generally not significant. The figures are 5.4% for males and 6.3% for females in 2010. The corresponding figures for 2000 are 10.1% for males and 10.7% for females.

The general conclusion therefore is that about 5% unemployment is fairly low. Quite clearly a labour survey with stricter definitions of employment, under employment and unemployment is needed to provide a more accurate picture of the employment situation.

Regional Variations (Table 5.3)

In the country, the proportion of the economically active population who are employed is 94.2% while 5.8% are unemployed. There are very little regional variations in the proportions of the population who are economically active. Brong- Ahafo, Northern and Upper East regions have slightly higher proportions of economically actives. The Greater Accra region, which attracts migrants looking for work from all over the country, has a higher proportion of unemployment compared with other regions (8.3%), well above the national average of 5.3%. The much lower unemployment rates of below 4% of the economically active population in the Northern and Upper East regions and around 4% in Upper West and Brong-Ahafo are consistent with the structure of employment activities in these predominantly farming areas. It is worth noting that employment in the 2010 census included those who had worked for at least one hour in the last seven days; this definition could mask quite high levels of underemployment.

Male-Female Differentials

Sex differences in economic activity status are not very substantial. The proportion of males who are economically active (73.2%) is only slightly higher than that of females (70%) which is consistent with the general premise in the report that Ghanaian women are active participants in the labour force though male-female roles may be different. The proportion of the economically active population who are employed varies little by sex with 94.6% of males and 93.7% of females. The above pattern of higher levels of economically active, and employed males, is reported in all the regions but again male-female differences are almost non-existent. Rates of unemployment among the economically active population are slightly higher for females than males in the Greater Accra region (8.7% and 7.9% respectively) and in the Ashanti region (7.9% and 5.9%).

Table 5.3: Population 15 years and older by sex, economic activity and region

| | All Regions | | Western Percent | Central Percent | Greater Accra Percent | Volta Percent | Eastern Percent | Ashanti Percent | Brong Ahafo Percent | Northern Percent | Upper East Percent | Upper West Percent |
|-------------------------|--------------|-------------------|--------------------|--------------------|-----------------------------|------------------|--------------------|--------------------|---------------------------|---------------------|--------------------------|--------------------------|
| | Percent | Number | | | | | | | | | | |
| Both Sexes | 100.0 | 15,208,425 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 71.5 | 10,876,470 | 70.4 | 70.0 | 71.2 | 69.9 | 72.7 | 69.6 | 74.7 | 74.8 | 74.3 | 70.2 |
| Employed | 94.2 | 10,243,476 | 94.1 | 94.3 | 91.7 | 95.9 | 94.3 | 93.1 | 95.7 | 96.3 | 96.6 | 95.9 |
| Unemployed | 5.8 | 632,994 | 5.9 | 5.7 | 8.3 | 4.1 | 5.7 | 6.9 | 4.3 | 3.7 | 3.4 | 4.1 |
| Not Economically Active | 28.5 | 4,331,955 | 29.6 | 30.0 | 28.8 | 30.1 | 27.3 | 30.4 | 25.3 | 25.2 | 25.7 | 29.8 |
| Male | 100.0 | 7,225,901 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 73.2 | 5,288,880 | 72.1 | 70.3 | 73.4 | 70.9 | 74.2 | 71.7 | 76.1 | 77.2 | 75.7 | 71.4 |
| Employed | 94.6 | 5,005,534 | 94.4 | 94.5 | 92.1 | 96.1 | 94.8 | 94.1 | 96.3 | 96.6 | 96.7 | 96.1 |
| Unemployed | 5.4 | 283,346 | 5.6 | 5.5 | 7.9 | 3.9 | 5.2 | 5.9 | 3.7 | 3.4 | 3.3 | 3.9 |
| Not Economically Active | 26.8 | 1,937,021 | 36.6 | 40.0 | 33.5 | 39.4 | 33.1 | 37.3 | 30.3 | 28.6 | 31.1 | 38.5 |
| Female | 100.0 | 7,982,524 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Economically Active | 70.0 | 5,587,590 | 68.7 | 69.8 | 69.2 | 69.0 | 71.3 | 67.8 | 73.4 | 72.6 | 73.2 | 69.2 |
| Employed | 93.7 | 5,237,942 | 93.8 | 94.2 | 91.3 | 95.8 | 93.9 | 92.1 | 95.0 | 96.0 | 96.6 | 95.7 |
| Unemployed | 6.3 | 349,648 | 6.2 | 5.8 | 8.7 | 4.2 | 6.1 | 7.9 | 5.0 | 4.0 | 3.4 | 4.3 |
| Not Economically Active | 30 | 2,394,934 | 31.3 | 30.2 | 30.8 | 31.0 | 28.7 | 32.2 | 26.6 | 27.4 | 26.8 | 30.8 |

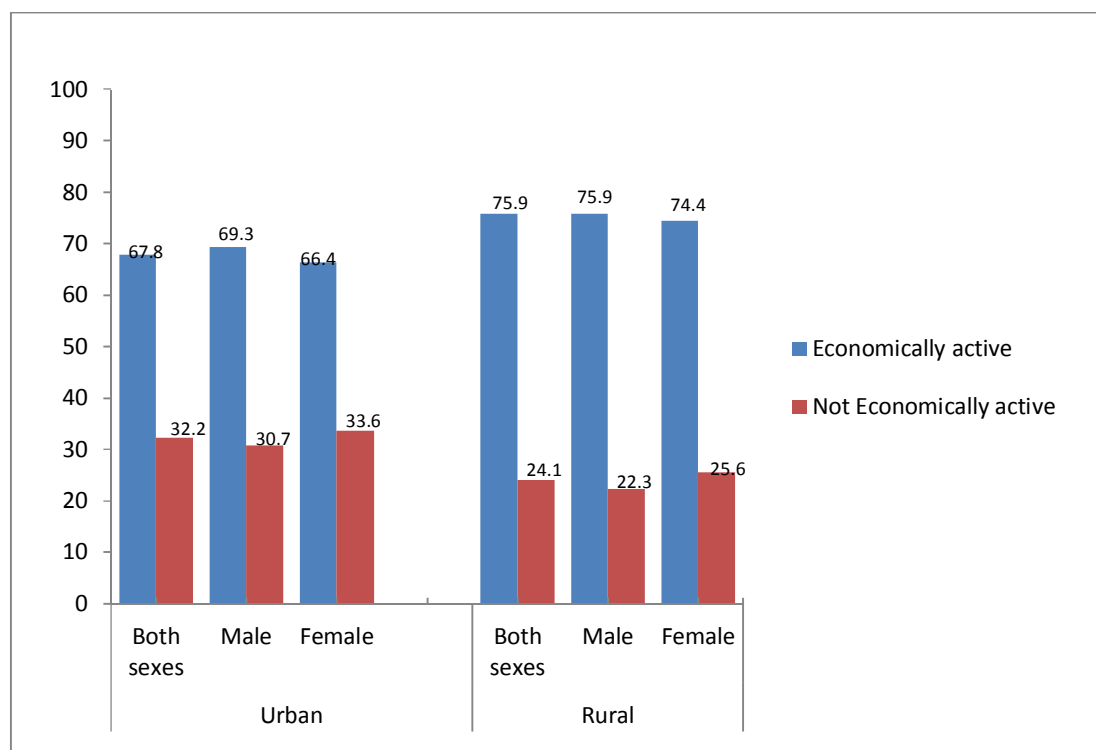
Source: Ghana Statistical Service, 2010 Population and Housing Census

5.6 Economically Active Population 15 years and older by Locality type and Sex

There are three distinctive features in the urban-rural differentials on economic activity worth noting. Firstly, the rural population is more likely to be economically active than the urban population. Since agriculture is the predominant economic activity, finding some work to do either on your own or someone else's farm or enterprise is not too difficult. In the urban areas on the other hand, where self-employment opportunities are more limited, the chances of being economically inactive are higher. Thus; while 75.9% (Figure 5.6a) of the adult population is economically active in the rural areas, only 67.8% of those in the urban areas is active.

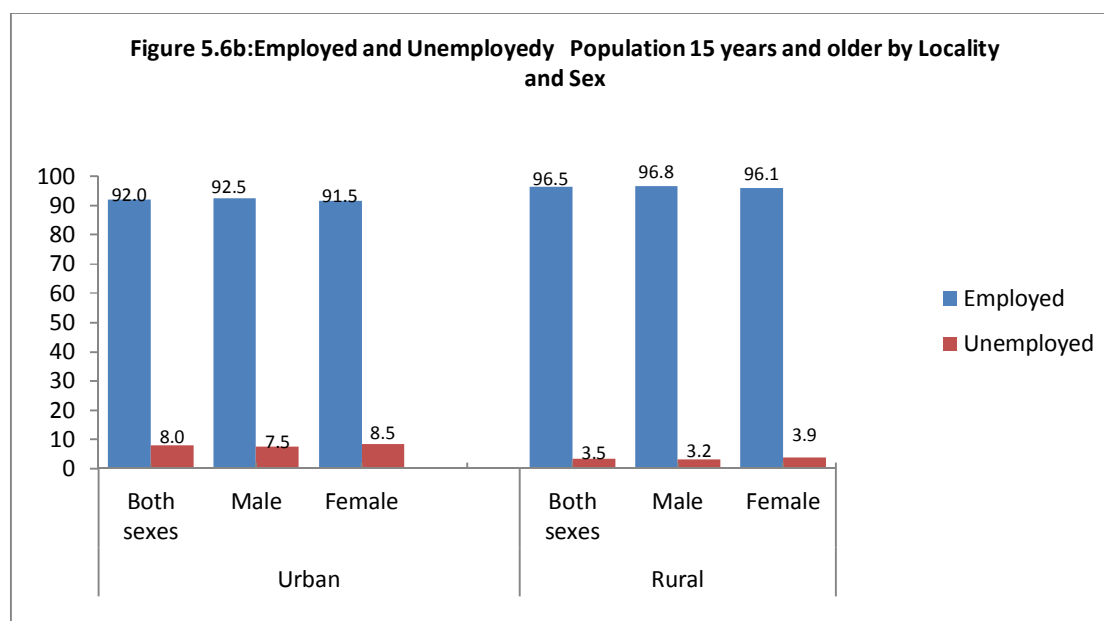
This is related to the second major feature of the data (figure 5.6b) which is the higher proportion of the economically active population in the urban areas who are unemployed. This proportion of 8.0% is more than twice as high than the proportion of unemployed in the rural area at 3.5%; Moreover, those so-called unemployed are likely to be doing some work on the farm but declare themselves as unemployed because they are seeking some work other than farming or are underemployed.

Figure 5.6a: Economically active population 15 years and older by locality and sex



Source: Ghana Statistical Service, 2010 Population and Housing Census

**Figure 5.6b: Employed and unemployed population 15 years and older
by locality and sex**



Source: Ghana Statistical Service, 2010 Population and Housing Census

The third noticeable feature of the data is that the proportion of economically inactive in the urban areas (32.2%) is much higher than that of the rural area (24.1%) largely because of the higher proportion of those in full-time education in the urban area. In both urban and rural areas, males are more economically active than females and conversely females are more economically inactive than males possibly due to the higher proportion of females engaged in domestic or housework. In both the urban and rural areas, a higher proportion of the economically active female population are unemployed than males but the differences are not substantial.

5.7 Occupation of Economically Active Population

The data on the occupational structure of the economically active population (Table 5.4) shows that there are three predominant occupational groupings in the country. The most dominant, reflecting the importance of agriculture in the economy, is the category of skilled agricultural, forestry and fishery workers, which constitute over 40% of the economically active population. This group is followed by service and sales workers (21.2%) and craft and related trades workers (15.2%).

At the top level of the occupational hierarchy are the professionals and managers, two key players in any modern economy. The relative proportions are fairly small but it is worth noting in terms of human resource requirements for a growing economy that the proportion of the economically active population that are professionals (5.4%) is more than twice that of managers (2.5%). Similarly, in terms of the needs of an industrialising economy, the fact that the proportion that are plant and machine operators and assemblers (4.9%) and technicians and associate professionals (1.9%) are higher than that of clerical support workers (1.5%) seems a positive development.

Table 5.4: Economically Active Population 15 Years and Older by Occupation, Sex and Region

| Occupation | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|--------------|-------------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Percent | Number | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent |
| Both Sexes | 100.0 | 10,373,678 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Managers | 2.5 | 258,646 | 2.1 | 2.0 | 5.2 | 1.7 | 2.1 | 2.8 | 1.5 | 0.8 | 1.0 | 0.9 |
| Professionals | 5.4 | 555,361 | 4.5 | 5.5 | 8.1 | 4.7 | 5.4 | 6.3 | 4.2 | 2.6 | 2.9 | 3.0 |
| Technicians and associate professionals | 1.9 | 192,283 | 1.9 | 1.5 | 3.9 | 1.2 | 1.5 | 1.8 | 1.2 | 0.6 | 0.8 | 0.8 |
| Clerical support workers | 1.5 | 152,558 | 1.3 | 1.1 | 3.4 | 0.9 | 1.0 | 1.6 | 0.9 | 0.4 | 0.6 | 0.6 |
| Service and sales workers | 21.2 | 2,200,003 | 17.3 | 20.5 | 35.7 | 16.7 | 19.5 | 26.8 | 14.2 | 9.4 | 9.8 | 7.5 |
| Skilled agricultural, forestry and fishery workers | 41.3 | 4,283,699 | 46.8 | 42.0 | 4.5 | 49.9 | 44.9 | 29.9 | 61.0 | 73.6 | 70.3 | 72.6 |
| Craft and related trades workers | 15.2 | 1,577,075 | 13.2 | 17.2 | 20.9 | 17.6 | 15.2 | 16.9 | 10.0 | 8.1 | 9.9 | 10.4 |
| Plant and machine operators, and assemblers | 4.9 | 513,151 | 7.4 | 4.6 | 7.0 | 3.2 | 5.1 | 6.3 | 3.5 | 1.4 | 2.0 | 1.4 |
| Elementary occupations | 6.0 | 622,635 | 5.3 | 5.4 | 10.7 | 3.9 | 5.2 | 7.6 | 3.4 | 3.0 | 2.6 | 2.5 |
| Other occupations | 0.2 | 18,267 | 0.3 | 0.0 | 0.6 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 |
| Male | 100.0 | 5,056,848 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Managers | 2.5 | 128,661 | 2.0 | 1.9 | 5.8 | 1.4 | 1.8 | 2.9 | 1.5 | 0.8 | 1.0 | 1.2 |
| Professionals | 6.7 | 338,057 | 5.3 | 7.3 | 9.9 | 6.1 | 6.4 | 7.6 | 5.3 | 3.7 | 4.0 | 4.0 |
| Technicians and associate professionals | 2.9 | 144,694 | 2.9 | 2.5 | 6.2 | 1.9 | 2.3 | 2.8 | 1.7 | 0.9 | 1.2 | 1.1 |
| Clerical support workers | 1.6 | 81,282 | 1.4 | 1.4 | 3.2 | 1.2 | 1.2 | 1.8 | 1.0 | 0.5 | 0.8 | 0.7 |
| Service and sales workers | 10.2 | 517,370 | 7.4 | 8.8 | 19.8 | 6.0 | 7.4 | 13.6 | 6.0 | 4.4 | 5.5 | 4.4 |
| Skilled agricultural, forestry and fishery workers | 45.0 | 2,273,112 | 50.1 | 47.2 | 5.8 | 56.7 | 52.5 | 31.1 | 64.7 | 78.6 | 73.8 | 77.6 |
| Craft and related trades workers | 16.9 | 854,515 | 13.4 | 17.3 | 26.6 | 17.2 | 14.5 | 23.1 | 9.9 | 6.2 | 7.5 | 5.7 |
| Plant and machine operators, and assemblers | 9.6 | 483,570 | 13.3 | 9.7 | 13.6 | 6.5 | 9.9 | 12.2 | 6.7 | 2.5 | 3.4 | 2.6 |
| Elementary occupations | 4.4 | 220,518 | 3.6 | 3.8 | 7.9 | 2.9 | 3.8 | 4.9 | 3.2 | 2.2 | 2.8 | 2.6 |
| Other occupations | 0.3 | 15,069 | 0.6 | 0.1 | 1.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Female | 100.0 | 5,316,830 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Managers | 2.4 | 129,985 | 2.2 | 2.1 | 4.7 | 2.0 | 2.4 | 2.7 | 1.6 | 0.8 | 1.0 | 0.7 |
| Professionals | 4.1 | 217,304 | 3.6 | 4.0 | 6.2 | 3.4 | 4.3 | 4.9 | 3.1 | 1.6 | 2.0 | 2.2 |
| Technicians and associate professionals | 0.9 | 47,589 | 0.8 | 0.7 | 1.7 | 0.7 | 0.8 | 1.0 | 0.7 | 0.3 | 0.4 | 0.5 |
| Clerical support workers | 1.3 | 71,276 | 1.2 | 0.8 | 3.5 | 0.7 | 0.8 | 1.4 | 0.8 | 0.3 | 0.5 | 0.5 |
| Service and sales workers | 31.6 | 1,682,633 | 27.5 | 30.4 | 51.1 | 26.3 | 30.9 | 39.4 | 22.4 | 14.3 | 13.6 | 10.3 |
| Skilled agricultural, forestry and fishery workers | 37.8 | 2,010,587 | 43.3 | 37.7 | 3.2 | 43.8 | 37.6 | 28.7 | 57.4 | 68.6 | 67.2 | 68.2 |
| Craft and related trades workers | 13.6 | 722,560 | 12.9 | 17.0 | 15.3 | 18.0 | 15.9 | 10.9 | 10.1 | 10.0 | 12.1 | 14.8 |
| Plant and machine operators, and assemblers | 0.6 | 29,581 | 1.3 | 0.4 | 0.5 | 0.2 | 0.6 | 0.7 | 0.3 | 0.3 | 0.8 | 0.3 |
| Elementary occupations | 7.6 | 402,117 | 6.9 | 6.7 | 13.5 | 4.9 | 6.6 | 10.2 | 3.7 | 3.7 | 2.4 | 2.5 |
| Other occupations | 0.1 | 3,198 | 0.1 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Male -Female Differentials

There are a few significant features about male-female differences worth noting. The first is the fact that proportionally more males are in agriculture, forestry and fishing (45.0%) than females (37.8%). However the fact that nearly four in every ten females work in this occupation attests to the important role women play as partners to men in these activities. The second notable feature of the data is the predominance of women in the service and sales category. Almost a third of women (31.6%) are engaged as service and sales workers; this is more than three times that of men (10.1%). The third important feature of the data is the much lower proportions of women in occupations requiring technical or science-based vocational or professional training. Thus the proportion of male plant/machine operators and assemblers is over sixteen times that of females whilst males in technical and associated professional categories exceeded that of females by more than three times (2.9% as against 0.9%). In the top two categories of professionals and managers, males have higher proportions than females, but not by big margins.

The proportion of males in the professional and managerial category is 9.2% compared to 6.5% for females. Taking cognisance of the barriers to high educational attainment which women have encountered over the years, the ratio of about two to three for the females represents a remarkable achievement. It seems that women are fast catching up with the men in the upper echelons of the occupational structure.

Regional Variations

The regional variations are generally linked to the major economic activities carried out in the respective ecological zones of the country. The predominance of agriculture in the northern part of the country including the Brong Ahafo region is clearly evident in the relatively high proportions of workers in the agricultural sector in these regions. In all regions, with the exception of Greater Accra and Ashanti, more workers are engaged in agricultural, forestry and fishery than in any other occupational category (See table 5.4.). In seven of the ten regions (Western, Volta, Eastern, Brong Ahafo, Northern, Upper East and Upper West) the majority of employed males work in agriculture, forestry or fishery (See table 5.4.). Indeed in the Northern, Upper East and Upper West regions, over 70% of males are engaged in this type of work. The female proportions for this same category of occupation are much lower but exhibit the same regional tendencies as those for males, with relatively higher proportions for the Northern, Upper East and Upper West regions (See table 5.4)

As the commercial and administrative capital of the country, Greater Accra stands out with its very low proportion of workers in the agricultural, forestry and fishing category with around 6% for males and 3% for females. The region on the other hand, has the highest proportion of women in the sales and service category (51.1%). The proportion of males in this sector, is much lower (about 20%), an indication of the dominance of women in trading activities.

The sales and service sector seems to particularly attract females as the proportions of women engaged in these occupations for all the regions are fairly high. In the Greater Accra region it is above 50%. It is also high in the Ashanti Region (almost 40%) and in the Central Region (about 30%). It is however much lower in the three northern regions. The figures are 14.3%, 13.6% and 10.3% for the Northern, Upper East and Upper West regions. In all these regions, the proportion of females engaged in sale and services exceeds that of males.

The general perception that there is an over-concentration of high-level professionals (e.g. doctors) in the capital compared to other areas of the country is confirmed by the relatively high proportion of workers in this professional category in Greater Accra (almost 10% for males and 6% for females). Both Ashanti and Central regions (presumably because of the large number of educational institutions there) also have relatively high levels of professionals accounting for about 7% of the male and 4% of the female workforce.

For the two higher categories of managers and professionals, Greater Accra, for the reasons discussed earlier, is pre-eminent with over 13% of the workforce in this category. The figures for Ashanti (9.1%), Eastern (7.5%) and Central are also fairly high. The three northern regions have the lowest levels of this category of workers. The figures for the Upper East, Upper West and Northern are 3.9%, 3.9% and 3.4% respectively. The men outnumber the women in all the regions. In the Greater Accra region, the proportion of males in this category is 15.7% as against 10.9% of the females. The pattern is the same for all the regions. The levels for Ashanti are 10.5% for males compared to 7.6% for females, followed by Central region with 8.2% for males and 6.1% for females and the Eastern with 8.2% for males and 6.7% for females.

Male-female levels are as before generally low for the three northern regions. The levels are 5.0% for males and 3.0% for females in the Upper East, 5.2% and 2.9% for the Upper West and 4.5% and 2.4% for the Northern region for males and females respectively.

5.8 Educational Characteristics of the Economically Active Population

The position which a person occupies in the labour market depends to a large extent on one's level of education. A certain level of education is required to be trained and qualify for all the highly valued professions such as doctor, pilot, architect or lawyer. There is generally a close correlation between the level of education and the usual ranking of occupations though in exceptional situations some highly ranked professional statuses can be attained without necessarily possessing a high level of education. This is often the case where practical training or on the job training is more useful to the employer than the theoretical knowledge obtained through formal schooling. In the current highly competitive global market for example, there are many ICT companies which will prefer a gifted school drop-out to a doctoral graduate. Many managers, salesmen and administrators of large enterprises are also recruited on this basis. In the world of labour, it is also not uncommon to find highly educated professionals who, for a variety of reasons, opt for lowly ranked occupations. These exceptions do not however negate the general principle that the more highly ranked on the occupational scale, the higher the level of education required to attain that status.

Table 5.5a shows the economically active adult population by level of education. Almost one third (32%) of the population has no education, which automatically restricts their entry into occupational categories requiring some level of formal training. Whilst only one quarter (25.6%) of the active males has no education, this is almost four out of ten active women (38%). This partly explains the dominance of women in unskilled jobs such as petty trading, hairdressing, sewing, etc. At the other end of the spectrum, the advantage which the males have consistently enjoyed over the females in educational advancement is exemplified in the wide disparity between males and females at that level. The proportion of active males with post-secondary education is more than twice that of active females (7.6% against 3.5%).

Regional Variations

The Greater Accra region stands out as the region with the most educated labour force. It has the lowest level of active population without education with a proportion of 12% which is about a third of the national average. This stands in very sharp contrast with the active population without education rates for the three Northern regions - 75.2% for Northern region, 66.1% for the Upper East region, and 68.8% for the Upper West region.

Conversely, the Greater Accra Region area has the highest proportion of the economically active population holding a post-secondary diploma or above, at 11.6%, twice that of Ashanti region and about three times those of the three Northern regions and Brong Ahafo region. In all the regions, there is a heavy concentration in the JSS/JHS/Middle educational category. The national average is 36.4%, but again, rates for the three northern regions are much lower averaging around 10% or less than a third of the national average. The proportion of active females without education is also consistently higher than the proportion for active males throughout the country, with very high rates again in the three Northern regions, especially the Northern one (81%). The lowest proportion of active females without formal schooling is to be found in the Greater Accra region (16%).

Table 5.5a: Economically active population 15 years and older by sex, level of education and region

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|-------------------|------------------|----------------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|----------------|
| Both sexes | | | | | | | | | | | |
| Number | 10,876,470 | 1,020,672 | 931,433 | 1,963,885 | 912,225 | 1,178,774 | 2,073,016 | 1,030,010 | 1,024,013 | 454,937 | 287,505 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 32.0 | 30.2 | 27.8 | 12.0 | 32.5 | 22.7 | 21.5 | 38.9 | 75.2 | 66.1 | 68.8 |
| Primary | 11.5 | 10.9 | 13.2 | 10.3 | 14.8 | 14.9 | 11.0 | 11.8 | 7.4 | 11.6 | 9.4 |
| JSS/JHS | 19.8 | 22.0 | 23.6 | 22.4 | 18.6 | 23.0 | 24.1 | 19.6 | 6.4 | 9.0 | 8.3 |
| Middle | 16.6 | 18.5 | 18.7 | 17.9 | 18.9 | 23.4 | 21.6 | 15.0 | 1.9 | 3.0 | 3.0 |
| SSS/SHS | 7.8 | 7.2 | 6.5 | 12.6 | 5.9 | 6.0 | 8.8 | 7.1 | 4.6 | 5.0 | 4.4 |
| Secondary | 2.6 | 2.5 | 1.9 | 5.4 | 1.9 | 2.1 | 3.0 | 1.7 | 0.8 | 0.7 | 0.8 |
| Vocational/Technical/Commercial | 2.6 | 2.5 | 2.4 | 5.8 | 2.1 | 2.3 | 2.3 | 1.5 | 0.5 | 0.9 | 1.2 |
| Post middle/secondary certificate | 1.5 | 1.3 | 1.2 | 1.8 | 1.8 | 1.5 | 1.7 | 1.3 | 1.0 | 1.2 | 1.4 |
| Post-secondary diploma | 3.0 | 3.2 | 2.5 | 5.3 | 2.2 | 2.4 | 3.2 | 2.0 | 1.3 | 1.5 | 1.7 |
| Bachelor degree | 2.0 | 1.4 | 1.7 | 4.8 | 1.0 | 1.4 | 2.1 | 1.0 | 0.6 | 0.8 | 0.9 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.5 | 0.3 | 0.4 | 1.5 | 0.2 | 0.3 | 0.6 | 0.2 | 0.1 | 0.2 | 0.2 |

Table 5.5a: Economically active population 15 years and older by sex, level of education and region (cont'd)

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|
| Male | | | | | | | | | | | |
| Number | 5,288,880 | 517,284 | 427,575 | 968,071 | 429,547 | 572,205 | 1,006,795 | 508,796 | 509,358 | 213,546 | 135,703 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 25.6 | 22.6 | 18.4 | 7.4 | 24.5 | 16.6 | 15.9 | 33.0 | 69.0 | 58.3 | 62.1 |
| Primary | 10.0 | 9.5 | 11.3 | 8.0 | 13.4 | 12.5 | 8.9 | 10.7 | 7.9 | 13.3 | 10.3 |
| JSS/JHS | 20.3 | 22.3 | 24.8 | 22.1 | 19.5 | 23.6 | 24.4 | 19.4 | 7.6 | 10.3 | 9.2 |
| Middle | 19.0 | 22.5 | 23.5 | 18.6 | 22.0 | 27.0 | 24.0 | 17.5 | 2.8 | 4.1 | 4.0 |
| SSS/SHS | 9.4 | 8.8 | 8.1 | 14.3 | 7.6 | 7.2 | 10.5 | 8.8 | 6.2 | 6.6 | 5.9 |
| Secondary | 3.6 | 3.4 | 2.7 | 6.7 | 2.9 | 3.0 | 4.2 | 2.5 | 1.2 | 1.1 | 1.1 |
| Vocational/Technical/Commercial | 2.9 | 2.7 | 2.9 | 6.2 | 2.6 | 2.6 | 2.3 | 1.6 | 0.7 | 1.1 | 1.2 |
| Post middle/secondary certificate | 1.7 | 1.5 | 1.5 | 1.7 | 2.2 | 1.7 | 1.8 | 1.7 | 1.4 | 1.5 | 1.7 |
| Post-secondary diploma | 3.9 | 4.3 | 3.6 | 6.7 | 3.2 | 3.1 | 4.1 | 2.8 | 2.0 | 2.1 | 2.4 |
| Bachelor degree | 2.8 | 1.9 | 2.5 | 6.2 | 1.7 | 2.1 | 3.0 | 1.6 | 1.0 | 1.3 | 1.5 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.9 | 0.5 | 0.8 | 2.2 | 0.4 | 0.5 | 0.9 | 0.3 | 0.3 | 0.3 | 0.4 |
| Female | | | | | | | | | | | |
| Number | 5,587,590 | 503,388 | 503,858 | 995,814 | 482,678 | 606,569 | 1,066,221 | 521,214 | 514,655 | 241,391 | 151,802 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 38.0 | 38.0 | 35.9 | 16.4 | 39.6 | 28.5 | 26.8 | 44.6 | 81.3 | 73.1 | 74.7 |
| Primary | 13.0 | 12.3 | 14.9 | 12.6 | 16.1 | 17.2 | 13.1 | 12.8 | 7.0 | 10.1 | 8.5 |
| JSS/JHS | 19.4 | 21.7 | 22.5 | 22.8 | 17.8 | 22.4 | 23.9 | 19.7 | 5.2 | 7.9 | 7.5 |
| Middle | 14.3 | 14.4 | 14.7 | 17.2 | 16.1 | 20.0 | 19.3 | 12.7 | 1.1 | 2.0 | 2.0 |
| SSS/SHS | 6.2 | 5.6 | 5.2 | 11.0 | 4.4 | 4.8 | 7.2 | 5.4 | 3.0 | 3.7 | 3.1 |
| Secondary | 1.7 | 1.6 | 1.1 | 4.3 | 1.0 | 1.2 | 1.9 | 0.8 | 0.4 | 0.4 | 0.4 |
| Vocational/Technical/Commercial | 2.4 | 2.3 | 2.0 | 5.4 | 1.7 | 2.0 | 2.2 | 1.3 | 0.4 | 0.7 | 1.2 |
| Post middle/secondary certificate | 1.3 | 1.2 | 1.0 | 1.9 | 1.4 | 1.3 | 1.7 | 1.0 | 0.7 | 0.8 | 1.1 |
| Post-secondary diploma | 2.0 | 2.0 | 1.5 | 4.0 | 1.3 | 1.6 | 2.5 | 1.2 | 0.7 | 0.9 | 1.0 |
| Bachelor degree | 1.2 | 0.8 | 1.0 | 3.5 | 0.4 | 0.8 | 1.2 | 0.4 | 0.2 | 0.3 | 0.3 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.3 | 0.1 | 0.2 | 0.8 | 0.1 | 0.1 | 0.2 | 0.0 | 0.0 | 0.1 | 0.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Rural-Urban Differentials

Urban areas have always been endowed with better educational facilities, infrastructure and more qualified teachers than the rural areas (NPC, 2010). This explains the vast differences between rural and urban settings in the quality of the labour force in terms of its educational characteristics.

Almost half (45.7%) of the economically active population (tables 5.5b and 5.5c) in rural areas have no education compared with under 20% for the urban population. On the other hand, only 1.7% of the rural economically active population have a post-secondary diploma qualification or above, compared to 9% for the urban population. For both groups, the heaviest concentration is in the JSS/JHS/Middle educational category.

In both the urban and rural areas, males have generally higher educational qualifications than females. In the urban area, the proportion of females with no education is 24.2% compared to only 13.3% for males. In the rural areas, the corresponding figures for females and males are 52.9% and 38.2% respectively. For the category 'post-secondary diploma and above', in urban areas, the male proportion exceeds the female proportion (12.3% and 5.9% respectively). The respective figures are much lower for the rural areas (males 2.7%, females 0.9%).`

In summary, the quality of the male labour force, in terms of educational qualification, is higher than that of the female labour force. Similarly, the overall education level of the urban labour force is higher than the one of the rural labour force. These disparities obviously have important implications for the attainment of equality and equity in labour force participation at various levels.

Table 5.5b: Urban economically active population 15 years and older by level of education, sex and region

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|------------------|----------------|----------------|---------------|---------------|
| Both sexes | | | | | | | | | | | |
| Number | 5,571,202 | 424,508 | 430,130 | 1,795,286 | 296,856 | 498,453 | 1,259,110 | 445,350 | 286,657 | 91,944 | 42,908 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 19.0 | 18.5 | 22.8 | 10.8 | 22.6 | 14.6 | 15.2 | 28.3 | 57.4 | 49.0 | 42.5 |
| Primary | 10.4 | 9.1 | 12.2 | 10.0 | 13.4 | 12.0 | 9.6 | 10.7 | 8.4 | 11.5 | 9.6 |
| JSS/JHS | 21.9 | 22.0 | 22.7 | 22.4 | 19.9 | 23.7 | 24.7 | 21.4 | 9.2 | 10.5 | 10.8 |
| Middle | 18.8 | 20.7 | 18.8 | 18.1 | 19.6 | 24.9 | 21.6 | 17.3 | 4.2 | 6.0 | 6.8 |
| SSS/SHS | 11.0 | 10.1 | 8.8 | 13.0 | 8.8 | 8.9 | 11.4 | 10.0 | 9.3 | 9.0 | 9.6 |
| Secondary | 4.0 | 3.8 | 2.6 | 5.7 | 2.8 | 3.0 | 4.0 | 2.3 | 1.8 | 1.7 | 2.2 |
| Vocational/Technical/Commercial | 4.1 | 4.5 | 3.5 | 6.0 | 3.3 | 3.5 | 3.1 | 2.3 | 1.3 | 2.3 | 3.4 |
| Post middle/secondary certificate | 2.1 | 1.9 | 1.6 | 1.9 | 2.7 | 2.2 | 2.1 | 2.0 | 2.6 | 2.7 | 4.1 |
| Post-secondary diploma | 4.7 | 5.9 | 3.6 | 5.5 | 4.3 | 3.9 | 4.4 | 3.4 | 3.6 | 4.3 | 6.1 |
| Bachelor degree | 3.4 | 2.8 | 2.7 | 5.0 | 2.2 | 2.6 | 3.0 | 1.9 | 1.8 | 2.4 | 3.9 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.9 | 0.7 | 0.8 | 1.5 | 0.5 | 0.6 | 0.9 | 0.4 | 0.4 | 0.6 | 0.9 |

Source: Ghana Statistical Service , 2010 Population and Housing Census

Table 5.5b: Urban economically active population 15 years and older by level of education, sex and region (cont'd)

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|
| Male | | | | | | | | | | | |
| Number | 2,677,503 | 206,315 | 195,842 | 884,234 | 137,670 | 230,967 | 604,485 | 208,994 | 144,535 | 43,831 | 20,630 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 13.3 | 11.9 | 15.5 | 6.6 | 15.6 | 9.2 | 10.2 | 21.8 | 48.0 | 40.3 | 33.1 |
| Primary | 8.2 | 7.4 | 10.0 | 7.5 | 11.1 | 9.0 | 7.4 | 9.1 | 8.5 | 11.7 | 9.3 |
| JSS/JHS | 21.6 | 21.3 | 22.9 | 21.9 | 20.1 | 23.4 | 24.5 | 20.4 | 10.0 | 11.2 | 10.8 |
| Middle | 20.1 | 23.0 | 21.6 | 18.6 | 21.5 | 27.1 | 22.9 | 19.3 | 5.6 | 7.7 | 8.0 |
| SSS/SHS | 12.8 | 11.6 | 10.4 | 14.7 | 10.7 | 10.5 | 13.3 | 12.2 | 11.7 | 10.6 | 11.7 |
| Secondary | 5.2 | 5.0 | 3.6 | 6.9 | 3.9 | 4.3 | 5.4 | 3.6 | 2.6 | 2.6 | 3.2 |
| Vocational/Technical/Commercial | 4.4 | 4.8 | 3.9 | 6.4 | 3.7 | 3.9 | 3.1 | 2.5 | 1.5 | 2.7 | 3.4 |
| Post middle/secondary certificate | 2.1 | 2.0 | 1.7 | 1.7 | 3.0 | 2.2 | 2.0 | 2.5 | 3.4 | 3.0 | 4.4 |
| Post-secondary diploma | 6.1 | 8.0 | 5.0 | 7.0 | 5.9 | 5.3 | 5.4 | 4.8 | 5.2 | 5.6 | 8.2 |
| Bachelor degree | 4.7 | 3.9 | 4.0 | 6.4 | 3.6 | 4.0 | 4.4 | 3.2 | 2.9 | 3.7 | 6.2 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 1.5 | 1.1 | 1.3 | 2.2 | 1.0 | 1.0 | 1.4 | 0.7 | 0.7 | 1.0 | 1.6 |

Table 5.5b: Urban economically active population 15 years and older by level of education, sex and region (cont'd)

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|
| Female | | | | | | | | | | | |
| Number | 2,893,699 | 218,193 | 234,288 | 911,052 | 159,186 | 267,486 | 654,625 | 236,356 | 142,122 | 48,113 | 22,278 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 24.2 | 24.7 | 28.9 | 15.0 | 28.6 | 19.2 | 19.9 | 33.9 | 66.9 | 57.0 | 51.3 |
| Primary | 12.3 | 10.7 | 14.0 | 12.3 | 15.3 | 14.6 | 11.6 | 12.2 | 8.4 | 11.3 | 9.9 |
| JSS/JHS | 22.1 | 22.7 | 22.6 | 22.9 | 19.7 | 24.0 | 24.8 | 22.3 | 8.3 | 9.8 | 10.8 |
| Middle | 17.6 | 18.6 | 16.5 | 17.6 | 17.9 | 23.1 | 20.5 | 15.5 | 2.8 | 4.4 | 5.7 |
| SSS/SHS | 9.3 | 8.7 | 7.4 | 11.4 | 7.1 | 7.4 | 9.6 | 8.0 | 6.9 | 7.5 | 7.6 |
| Secondary | 2.8 | 2.7 | 1.7 | 4.5 | 1.8 | 1.9 | 2.7 | 1.2 | 0.9 | 0.9 | 1.3 |
| Vocational/Technical/Commercial | 3.8 | 4.2 | 3.1 | 5.6 | 3.0 | 3.2 | 3.1 | 2.2 | 1.1 | 2.0 | 3.3 |
| Post middle/secondary certificate | 2.0 | 1.9 | 1.5 | 2.0 | 2.5 | 2.1 | 2.2 | 1.6 | 1.8 | 2.4 | 3.8 |
| Post-secondary diploma | 3.4 | 3.9 | 2.4 | 4.1 | 2.8 | 2.8 | 3.5 | 2.2 | 2.0 | 3.1 | 4.3 |
| Bachelor degree | 2.1 | 1.6 | 1.6 | 3.7 | 1.0 | 1.4 | 1.8 | 0.7 | 0.7 | 1.2 | 1.7 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.4 | 0.3 | 0.3 | 0.9 | 0.2 | 0.2 | 0.3 | 0.1 | 0.1 | 0.2 | 0.3 |

Source: Statistical Service , 2010 Population and Housing Census

Table 5.5c: Rural economically active population 15 years and older by sex, level of education and region

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Both sexes | | | | | | | | | | | |
| Number | 5,305,268 | 596,164 | 501,303 | 168,599 | 615,369 | 680,321 | 813,906 | 584,660 | 737,356 | 362,993 | 244,597 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 45.7 | 38.5 | 32.2 | 24.1 | 37.3 | 28.7 | 31.2 | 47.0 | 82.1 | 70.4 | 73.4 |
| Primary | 12.8 | 12.2 | 14.1 | 14.3 | 15.5 | 17.1 | 13.3 | 12.6 | 7.0 | 11.7 | 9.3 |
| JSS/JHS | 17.7 | 22.1 | 24.3 | 22.8 | 18.0 | 22.4 | 23.3 | 18.1 | 5.3 | 8.7 | 7.9 |
| Middle | 14.3 | 16.8 | 18.7 | 14.8 | 18.5 | 22.3 | 21.5 | 13.3 | 1.1 | 2.2 | 2.3 |
| SSS/SHS | 4.4 | 5.1 | 4.6 | 8.8 | 4.5 | 3.9 | 4.9 | 4.9 | 2.8 | 4.0 | 3.5 |
| Secondary | 1.2 | 1.6 | 1.2 | 3.1 | 1.5 | 1.4 | 1.5 | 1.2 | 0.4 | 0.5 | 0.5 |
| Vocational/Technical/Commercial | 1.1 | 1.1 | 1.5 | 3.4 | 1.6 | 1.4 | 1.0 | 0.8 | 0.2 | 0.6 | 0.8 |
| Post middle/secondary certificate | 0.9 | 0.9 | 0.9 | 1.4 | 1.3 | 1.0 | 1.1 | 0.8 | 0.4 | 0.8 | 0.9 |
| Post-secondary diploma | 1.2 | 1.2 | 1.6 | 3.3 | 1.2 | 1.2 | 1.4 | 0.9 | 0.4 | 0.8 | 0.9 |
| Bachelor degree | 0.5 | 0.4 | 0.8 | 3.0 | 0.4 | 0.5 | 0.6 | 0.3 | 0.2 | 0.4 | 0.4 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.1 | 0.1 | 0.2 | 1.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 |

Table 5.5c: Rural economically active population 15 years and older by level of education, sex and region (cont'd)

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--|------------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Male | | | | | | | | | | | |
| Number | 2,611,377 | 310,969 | 231,733 | 83,837 | 291,877 | 341,238 | 402,310 | 299,802 | 364,823 | 169,715 | 115,073 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 38.2 | 29.7 | 20.8 | 16.2 | 28.8 | 21.5 | 24.4 | 40.9 | 77.4 | 62.9 | 67.3 |
| Primary | 11.9 | 10.9 | 12.3 | 12.7 | 14.5 | 14.9 | 11.1 | 11.9 | 7.6 | 13.7 | 10.5 |
| JSS/JHS | 18.9 | 23.0 | 26.4 | 23.6 | 19.3 | 23.8 | 24.2 | 18.7 | 6.6 | 10.1 | 8.9 |
| Middle | 17.9 | 22.1 | 25.2 | 17.6 | 22.2 | 26.9 | 25.8 | 16.2 | 1.6 | 3.2 | 3.3 |
| SSS/SHS | 5.9 | 6.8 | 6.2 | 10.6 | 6.2 | 5.0 | 6.3 | 6.4 | 4.1 | 5.6 | 4.9 |
| Secondary | 1.9 | 2.3 | 1.9 | 4.1 | 2.3 | 2.2 | 2.4 | 1.8 | 0.6 | 0.8 | 0.8 |
| Vocational/Technical/Commercial | 1.4 | 1.4 | 2.0 | 4.0 | 2.1 | 1.8 | 1.2 | 1.0 | 0.3 | 0.7 | 0.9 |
| Post middle/secondary certificate | 1.3 | 1.2 | 1.3 | 1.5 | 1.9 | 1.3 | 1.5 | 1.1 | 0.6 | 1.1 | 1.2 |
| Post-secondary diploma | 1.7 | 1.8 | 2.4 | 4.2 | 1.9 | 1.7 | 2.0 | 1.4 | 0.7 | 1.2 | 1.4 |
| Bachelor degree | 0.8 | 0.6 | 1.2 | 3.8 | 0.8 | 0.8 | 0.9 | 0.5 | 0.3 | 0.6 | 0.7 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.2 | 0.1 | 0.3 | 1.6 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 |
| Female | | | | | | | | | | | |
| Number | 2,693,891 | 285,195 | 269,570 | 84,762 | 323,492 | 339,083 | 411,596 | 284,858 | 372,533 | 193,278 | 129,524 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Never attended | 52.9 | 48.1 | 41.9 | 31.9 | 45.1 | 35.8 | 37.8 | 53.4 | 86.7 | 77.1 | 78.8 |
| Primary | 13.6 | 13.6 | 15.6 | 15.9 | 16.4 | 19.3 | 15.4 | 13.3 | 6.4 | 9.8 | 8.3 |
| JSS/JHS | 16.6 | 21.0 | 22.4 | 21.9 | 16.9 | 21.1 | 22.5 | 17.6 | 4.0 | 7.4 | 6.9 |
| Middle | 10.9 | 11.1 | 13.2 | 12.1 | 15.2 | 17.6 | 17.3 | 10.3 | 0.5 | 1.4 | 1.4 |
| SSS/SHS | 3.0 | 3.3 | 3.3 | 6.9 | 3.0 | 2.7 | 3.4 | 3.3 | 1.5 | 2.7 | 2.3 |
| Secondary | 0.6 | 0.7 | 0.6 | 2.1 | .7 | 0.7 | 0.7 | 0.5 | 0.2 | 0.2 | 0.3 |
| Vocational/Technical/Commercial | 0.8 | 0.9 | 1.1 | 2.8 | 1.1 | 1.1 | 0.9 | 0.6 | 0.2 | 0.4 | 0.8 |
| Post middle/secondary certificate | 0.6 | 0.6 | 0.6 | 1.3 | 0.9 | 0.7 | 0.8 | 0.5 | 0.2 | 0.4 | .7 |
| Post-secondary diploma | 0.6 | 0.5 | 0.8 | 2.3 | 0.6 | 0.7 | 0.9 | 0.4 | 0.2 | 0.4 | 0.5 |
| Bachelor degree | 0.3 | 0.1 | 0.4 | 2.2 | 0.1 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 |
| Post graduate (Cert. Diploma Masters PHD etc.) | 0.0 | 0.0 | 0.1 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Source: Ghana Statistical Service , 2010 Population and Housing Census

5.9 Economically Active Population by Employment Status

As already discussed in Chapter Four, women have more limited opportunities for employment in the formal sector because of their lower level of education and other factors associated with female employment especially in the formal sector. Women therefore tend to rely more on their own ingenuity and efforts to generate their employment and to maintain themselves and/or supplement family income. This is clearly shown in Table 5.6 where 65.2% of the female active population is classified as self-employed without any employees. It is also the largest category for male workers but the proportion is not as high as that for females (54.4%).

Where women do not work on their own, they assist in one way or the other in family enterprises, hence the second major category (14.3%) is recorded as contributing family workers. The corresponding proportion for males is lower at 8.7%.

By contrast, males are more likely to be employees than females. About a quarter (25.3%) of economically active men are classified as employees, more than twice as high as that of females (11.4%). Males are also more likely than females to be casual workers (2.8% against 1.3%). However, the former female preserve of house help (largely because of child-care) has now become an area of employment for males with the proportions being about the same. Male house helps constitute 0.7% of the population compared to 0.6% of females.

Similar proportions are found for males and females as apprentices (0.6% and 0.7% respectively). Although apprenticeship for males is more likely to be in auto mechanics, welding, plant maintenance and driving, it is more likely to be in the area of hairdressing, dressmaking and cookery for the females.

Regional Variations

The dominance of active women as self-employed, without employees is manifest in all the regions. Indeed, the proportion of women self-employed without employees is over 60% in eight of the ten regions, 55% in the Northern region and just below 50% in the Upper West region. Islamic restrictions on women working outside the home may be a possible explanatory factor in the phenomenon especially when one considers the high proportion of women in the three northern regions classified as contributing family workers. For reasons which are not too clear, the Volta Region has the highest proportion of females classified as self-employed without employees with 72.4%. , Eastern and Central regions also have relatively high rates of above 70%. Among active males, for all regions bar Greater Accra, the majority is also self-employed without employees but in lower proportions compared to females in all regions apart from the Northern regions.

Table 5.6: Economically active population 15 years and older by sex, employment status and region

| Employment Status | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---------------------------------|-------------|-------------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Percent | Number | | | | | | | | | | |
| Both Sexes | 100 | 10,373,678 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Employee | 18.2 | 1,886,241 | 19.3 | 16.7 | 35.0 | 11.3 | 15.2 | 19.8 | 12.7 | 6.4 | 7.5 | 7.6 |
| Self-employed without employees | 59.9 | 6,214,589 | 59.1 | 65.1 | 48.2 | 72.4 | 68.3 | 58.7 | 62.1 | 58.5 | 62.0 | 53.6 |
| Self-employed with employees | 4.9 | 503,902 | 4.3 | 4.1 | 7.3 | 2.8 | 4.0 | 6.8 | 4.1 | 3.3 | 2.3 | 2.0 |
| Casual worker | 2 | 207,042 | 2.9 | 1.8 | 2.3 | 1.5 | 1.8 | 2.6 | 1.7 | 1.1 | 0.9 | 1.2 |
| Contributing family worker | 11.6 | 1,198,436 | 11.3 | 9.3 | 2.7 | 9.8 | 7.7 | 7.1 | 16.1 | 28.4 | 25.1 | 33.8 |
| Apprentice | 2.7 | 280,276 | 2.3 | 2.4 | 3.5 | 1.6 | 2.3 | 4.4 | 2.6 | 1.1 | 1.4 | 1.2 |
| Domestic employee (house help) | 0.6 | 65,811 | 0.6 | 0.5 | 0.9 | 0.6 | 0.5 | 0.5 | 0.6 | 0.9 | 0.7 | 0.5 |
| Other | 0.2 | 17,381 | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 | 0.3 | 0.1 | 0.2 |
| Male | 100 | 5,056,848 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Employee | 25.3 | 1,279,830 | 27.7 | 25.4 | 47.1 | 16.2 | 21.3 | 27.0 | 17.5 | 9.1 | 10.6 | 10.7 |
| Self-employed without employees | 54.4 | 2,748,801 | 53.5 | 56.6 | 35.4 | 68.0 | 62.8 | 51.3 | 60.8 | 62.0 | 63.2 | 59.0 |
| Self-employed with employees | 5.6 | 283,205 | 4.8 | 5.0 | 8.2 | 3.4 | 4.6 | 8.0 | 4.5 | 3.7 | 2.4 | 2.2 |
| Casual worker | 2.8 | 139,624 | 4.3 | 2.8 | 3.2 | 2.1 | 2.5 | 3.6 | 2.6 | 0.9 | 1.2 | 1.4 |
| Contributing family worker | 8.7 | 440,525 | 7.2 | 7.3 | 1.7 | 8.4 | 6.0 | 4.9 | 12.1 | 22.1 | 20.7 | 25.4 |
| Apprentice | 2.5 | 126,122 | 1.8 | 2.4 | 3.3 | 1.4 | 2.1 | 4.5 | 1.8 | 1.1 | 1.0 | 0.7 |
| Domestic employee (house help) | 0.6 | 29,265 | 0.6 | 0.5 | 0.7 | 0.5 | 0.5 | 0.5 | 0.6 | 0.8 | 0.7 | 0.5 |
| Other | 0.2 | 9,476 | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 | 0.2 | 0.2 | 0.3 | 0.1 | 0.2 |
| Female | 100 | 5,316,830 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Employee | 11.4 | 606,411 | 10.7 | 9.3 | 23.2 | 6.9 | 9.5 | 12.9 | 8.0 | 3.7 | 4.7 | 4.8 |
| Self-employed without employees | 65.2 | 3,465,788 | 64.9 | 72.3 | 60.6 | 76.4 | 73.4 | 65.6 | 63.4 | 55.0 | 60.9 | 48.7 |
| Self-employed with employees | 4.2 | 220,697 | 3.8 | 3.3 | 6.4 | 2.3 | 3.5 | 5.6 | 3.6 | 2.9 | 2.2 | 1.8 |
| Casual worker | 1.3 | 67,418 | 1.5 | 1.0 | 1.5 | 1.0 | 1.1 | 1.6 | 0.9 | 1.4 | 0.7 | 1.0 |
| Contributing family worker | 14.3 | 757,911 | 15.5 | 11.1 | 3.6 | 11.0 | 9.3 | 9.2 | 20.0 | 34.6 | 29.0 | 41.4 |
| Apprentice | 2.9 | 154,154 | 2.8 | 2.5 | 3.6 | 1.7 | 2.6 | 4.3 | 3.3 | 1.2 | 1.7 | 1.7 |
| Domestic employee (house help) | 0.7 | 36,546 | 0.7 | 0.5 | 1.0 | 0.6 | 0.5 | 0.6 | 0.6 | 0.9 | 0.7 | 0.5 |
| Other | 0.1 | 7,905 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.3 | 0.1 | 0.2 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

The proportion of the employed population aged 15 years and over which was self-employed declined from 80.6% in 2000 to 65.9% in 2010 (Figure 5.7). For females, the proportion which was self-employed was 86.8% in 2000 and 69.4% in 2010 and that of males were 74.5% in 2000 and 60.2 % in 2010.

Figure 5.7: Percentage of self-employed persons of the total employed persons



Source: Ghana Statistical Service, 2000 and 2010 Population and Housing Censuses

5.10 Economically Active Population by Industry

The importance of agriculture as the foundation of Ghana's economy is clearly shown in the high levels of participation of the rural labour force in agriculture, forestry and fishing. Indeed, for Ghana as a whole, about 70% (table 5.7a) of economically active persons in rural areas are engaged in agriculture, forestry and fishing.

In the three Northern regions and the Brong Ahafo area, where agriculture has traditionally been the predominant economic activity, the levels of participation are very high with 86.7% for the Northern region, 80.5% for the Upper West region, 78.4% for Brong Ahafo region, and 78.1% for the Upper East region. The proportion is also high for the Western Region, where in addition to agriculture, forestry is also pre-eminent as an industrial activity.

The next important industries are wholesale and retail, repair of motor vehicles and motorcycles with a national average of 8.4%. The high proportion in Greater Accra (22.0%) corresponds with its role as the industrial headquarters of the country, whereas the three Northern regions record relatively lower levels, with an average of just a little over 4%.

The category accommodation, food and service activities which constitute an essential support for the tourism industry and the working population, record relatively low figures with only about 3% for the national average. The highest level of 6.7% is in the Greater Accra region.

For a nation aiming at expanding its industrial base to compete on the global market, the proportion of the rural economically active working in manufacturing appears rather low as

one would expect the emergence of an array of vibrant cottage industries processing agricultural products. Only 7.7% of the economically active rural population are engaged in manufacturing with Greater Accra and Volta recording much higher rates of above 13%. Similarly, the importance of education in the national agenda does not appear to be commensurate with the low proportion of only 2.2% economically active population in the education industry.

Male-Female Differentials

Within the limits of the traditional sex segregation of labour, men and women complement each other in agriculture, forestry and fishing. In fishing for example, men do the actual fishing, while the women concentrate on the marketing and processing. In general however, males are more active in the industry than females. Nearly three-quarters of economically active males in rural areas are engaged in agriculture, forestry and fishing compared with just over two-thirds of their female counterparts. The three Northern regions and Brong Ahafo region record higher male participation than females in this industry. In the Brong Ahafo region, the male-female proportions are 82.1% and 74.5% respectively while in the three northern regions, the average is 86% for males compared to 77.8% for females.

As one may expect in view of the nature of these occupations, there are very few women in mining and quarrying. The proportion is 0.6% for females compared to 2.0% for males. In construction, the male-female proportions are 3.1% and 0.1% respectively. Greater Accra on the other hand has the lowest level of participation in agriculture, forestry and fishing although male participation still exceeds that of females (31.6% and 22.5%).

Table 5.7a: Economically active rural population 15 years and older by sex, industry and region

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Number | % | | | | | | | | | | |
| Total | | | | | | | | | | | | |
| Total | 5,117,841 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 3,549,866 | 69.4 | 68.4 | 61.4 | 27.1 | 63.5 | 63.0 | 63.3 | 78.4 | 86.7 | 78.1 | 80.5 |
| Mining and quarrying | 65,863 | 1.3 | 3.7 | 1.1 | 1.8 | 0.2 | 1.3 | 2.2 | 0.5 | 0.3 | 0.9 | 0.5 |
| Manufacturing | 393,088 | 7.7 | 7.1 | 8.2 | 13.0 | 13.1 | 8.9 | 6.5 | 5.2 | 4.5 | 7.2 | 7.9 |
| Electricity gas stream and air conditioning supply | 2,283 | 0.0 | 0.1 | 0.1 | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Water supply; sewerage waste management and remediation activities | 5,924 | 0.1 | 0.1 | 0.2 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 |
| Construction | 81,512 | 1.6 | 1.3 | 2.2 | 6.6 | 2.1 | 1.7 | 2.4 | 1.0 | 0.2 | 0.6 | 0.6 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 432,366 | 8.4 | 8.0 | 10.8 | 22.0 | 9.2 | 10.9 | 10.9 | 5.8 | 4.1 | 5.0 | 3.6 |
| Transportation and storage | 86,461 | 1.7 | 1.9 | 2.7 | 5.2 | 1.7 | 2.1 | 2.4 | 1.3 | 0.3 | 0.4 | 0.4 |
| Accommodation and food service activities | 149,254 | 2.9 | 3.4 | 4.6 | 6.7 | 3.0 | 3.9 | 3.5 | 1.8 | 1.1 | 1.8 | 1.2 |
| Information and communication | 4,917 | 0.1 | 0.1 | 0.1 | 0.6 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 |
| Financial and insurance activities | 7,096 | 0.1 | 0.1 | 0.2 | 1.0 | 0.1 | 0.1 | 0.2 | 0.1 | 0.0 | 0.1 | 0.1 |
| Real estate activities | 523 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - |
| Professional scientific and technical activities | 17,272 | 0.3 | 0.2 | 0.4 | 1.2 | 0.2 | 0.8 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| Administrative and support service activities | 12,070 | 0.2 | 0.2 | 0.3 | 0.8 | 0.2 | 0.3 | 0.2 | 0.1 | 0.1 | 0.4 | 0.2 |
| Public administration and defense; compulsory social security | 23,093 | 0.5 | 0.4 | 0.6 | 1.7 | 0.5 | 0.4 | 0.5 | 0.4 | 0.2 | 0.5 | 0.5 |
| Education | 113,791 | 2.2 | 2.2 | 3.3 | 3.4 | 2.6 | 2.4 | 2.9 | 2.0 | 0.8 | 1.5 | 1.6 |
| Human health and social work activities | 24,886 | 0.5 | 0.4 | 0.6 | 1.3 | 0.5 | 0.6 | 0.6 | 0.4 | 0.2 | 0.5 | 0.5 |
| Arts entertainment and recreation | 9,205 | 0.2 | 0.1 | 0.3 | 0.6 | 0.2 | 0.2 | 0.2 | 0.1 | 0.0 | 0.1 | 0.0 |
| Other service activities | 109,090 | 2.1 | 2.1 | 2.6 | 5.2 | 2.3 | 2.6 | 3.2 | 1.9 | 0.5 | 1.3 | 0.8 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 29,058 | 0.6 | 0.2 | 0.4 | 1.0 | 0.3 | 0.6 | 0.3 | 0.7 | 0.6 | 1.3 | 1.3 |
| Activities of extraterritorial organizations and bodies | 223 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Table 5.7a: Economically active rural population 15 years and older by sex, industry and region (cont'd)

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|------------------|--------------|--------------|--------------|------------------|--------------|--------------|--------------|----------------|--------------|---------------|---------------|
| | Number | % | | | | | | | | | | |
| Male | | | | | | | | | | | | |
| Total | 2,528,250 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 1,866,760 | 73.8 | 71.2 | 65.1 | 31.6 | 70.3 | 71.5 | 65.3 | 82.1 | 90.8 | 81.8 | 85.7 |
| Mining and quarrying | 51,143 | 2 | 5.9 | 1.9 | 2.1 | 0.2 | 2 | 3.4 | 0.9 | 0.4 | 1.2 | 0.7 |
| Manufacturing | 128,979 | 5.1 | 5.2 | 6.2 | 9.7 | 9.5 | 5.9 | 5.9 | 2.8 | 1.8 | 3.5 | 2.2 |
| Electricity gas stream and air conditioning supply | 2,015 | 0.1 | 0.1 | 0.1 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0 | 0 | 0 |
| Water supply; sewerage waste management and remediation activities | 3,410 | 0.1 | 0.2 | 0.2 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0 | 0.2 | 0.1 |
| Construction | 79,370 | 3.1 | 2.5 | 4.6 | 12.9 | 4.3 | 3.3 | 4.7 | 1.8 | 0.4 | 1.2 | 1.2 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 115,540 | 4.6 | 4.9 | 5.2 | 12.8 | 3.6 | 4.5 | 6.5 | 3.6 | 2.6 | 3.6 | 2.8 |
| Transportation and storage | 83,572 | 3.3 | 3.5 | 5.6 | 9.9 | 3.5 | 4.1 | 4.7 | 2.4 | 0.5 | 0.8 | 0.7 |
| Accommodation and food service activities | 13,588 | 0.5 | 0.6 | 0.9 | 1.5 | 0.5 | 0.6 | 0.7 | 0.4 | 0.2 | 0.4 | 0.3 |
| Information and communication | 3,750 | 0.1 | 0.1 | 0.2 | 1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| Financial and insurance activities | 4,582 | 0.2 | 0.2 | 0.2 | 1.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0 | 0.1 | 0.1 |
| Real estate activities | 482 | 0 | 0 | 0 | 0.5 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Professional scientific and technical activities | 8,765 | 0.3 | 0.2 | 0.4 | 1.8 | 0.3 | 0.6 | 0.4 | 0.2 | 0.1 | 0.2 | 0.2 |
| Administrative and support service activities | 9,661 | 0.4 | 0.4 | 0.5 | 1.3 | 0.3 | 0.5 | 0.4 | 0.2 | 0.2 | 0.6 | 0.3 |
| Public administration and defense; compulsory social security | 18,324 | 0.7 | 0.6 | 0.9 | 2.6 | 0.8 | 0.6 | 0.7 | 0.6 | 0.4 | 0.9 | 0.8 |
| Education | 72,496 | 2.9 | 2.7 | 4.7 | 3.5 | 3.6 | 2.8 | 3.6 | 2.5 | 1.2 | 2.3 | 2.2 |
| Human health and social work activities | 12,001 | 0.5 | 0.3 | 0.6 | 1.2 | 0.5 | 0.5 | 0.6 | 0.4 | 0.2 | 0.6 | 0.5 |
| Arts entertainment and recreation | 8,230 | 0.3 | 0.3 | 0.5 | 1.1 | 0.4 | 0.4 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 |
| Other service activities | 32,837 | 1.3 | 1 | 1.7 | 3.7 | 1.4 | 1.4 | 1.9 | 1 | 0.5 | 0.9 | 0.6 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 12,575 | 0.5 | 0.2 | 0.3 | 0.9 | 0.3 | 0.4 | 0.2 | 0.7 | 0.5 | 1.5 | 1.1 |
| Activities of extraterritorial organizations and bodies | 170 | 0 | 0 | 0 | 0.1 | 0 | 0 | 0 | - | 0 | 0 | 0 |

Table 5.7a: Economically active rural population 15 years and older by sex, industry and region (cont'd)

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Number | % | | | | | | | | | | |
| Female | | | | | | | | | | | | |
| Total | 2,589,591 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 1,683,106 | 65.0 | 65.3 | 58.3 | 22.5 | 57.3 | 54.2 | 61.4 | 74.5 | 82.7 | 74.9 | 75.8 |
| Mining and quarrying | 14,720 | 0.6 | 1.3 | 0.4 | 1.5 | 0.2 | 0.5 | 1.0 | 0.1 | 0.3 | 0.6 | 0.3 |
| Manufacturing | 264,109 | 10.2 | 9.3 | 9.9 | 16.2 | 16.4 | 11.9 | 7.0 | 7.8 | 7.1 | 10.4 | 13.0 |
| Electricity gas steam and air conditioning supply | 268 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Water supply; sewerage waste management and remediation activities | 2,514 | 0.1 | 0.1 | 0.2 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 |
| Construction | 2,142 | 0.1 | 0.1 | 0.1 | 0.3 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.1 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 316,826 | 12.2 | 11.4 | 15.7 | 31.1 | 14.3 | 17.5 | 15.3 | 8.1 | 5.6 | 6.3 | 4.4 |
| Transportation and storage | 2,889 | 0.1 | 0.1 | 0.1 | 0.5 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| Accommodation and food service activities | 135,666 | 5.2 | 6.5 | 7.9 | 11.8 | 5.2 | 7.2 | 6.3 | 3.3 | 2.0 | 3.0 | 2.0 |
| Information and communication | 1,167 | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 |
| Financial and insurance activities | 2,514 | 0.1 | 0.1 | 0.1 | 0.8 | 0.0 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| Real estate activities | 41 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - |
| Professional scientific and technical activities | 8,507 | 0.3 | 0.1 | 0.4 | 0.6 | 0.2 | 1.0 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 |
| Administrative and support service activities | 2,409 | 0.1 | 0.1 | 0.1 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Public administration and defence; compulsory social security | 4,769 | 0.2 | 0.1 | 0.2 | 0.8 | 0.2 | 0.1 | 0.2 | 0.2 | 0.1 | 0.2 | 0.2 |
| Education | 41,295 | 1.6 | 1.6 | 2.1 | 3.3 | 1.8 | 1.9 | 2.3 | 1.4 | 0.4 | 0.9 | 0.9 |
| Human health and social work activities | 12,885 | 0.5 | 0.4 | 0.6 | 1.4 | 0.5 | 0.6 | 0.7 | 0.4 | 0.1 | 0.4 | 0.5 |
| Arts entertainment and recreation | 975 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other service activities | 76,253 | 2.9 | 3.3 | 3.3 | 6.7 | 3.1 | 3.7 | 4.5 | 2.8 | 0.6 | 1.6 | 0.9 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 16,483 | 0.6 | 0.2 | 0.5 | 1.1 | 0.4 | 0.7 | 0.3 | 0.8 | 0.8 | 1.2 | 1.4 |
| Activities of extraterritorial organizations and bodies | 53 | 0.0 | - | 0.0 | 0.0 | 0.0 | 0.0 | - | 0.0 | 0.0 | - | 0.0 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

For the economically active urban population (Table 5.7b), the industrial structure changes substantially with agriculture, forestry and fishing playing a less significant role whilst wholesale and retail takes pre-eminence - but not at the same level as agriculture in the rural setting. The category 'wholesale and retail; repair of motor vehicles and motorcycles' accounts for 29% of the economically active urban population. Ashanti and Greater Accra regions record levels above the national average. The proportions are 34.8% and 32.6% respectively for Ashanti and Greater Accra, while the three Northern regions and the Brong Ahafo region record levels below the national average. Brong Ahafo's proportion of 19.8% is just a little lower than the average of 22% for the three northern regions.

The Upper West region records some participation levels which are not easy to explain. The proportion of the economically active population in manufacturing is 20.4%, the highest for any region. A possible explanation for this is 'beverage brewers', an important local industry as manufacturers. Similarly, the proportion of active males (9.4%) and active females (11.5%) engaged in this sector is the highest in the country. Since the Upper West region is one of the newly-created regions, it is possible that there is a concerted effort to increase the pace of development in all areas to catch up with the other regions.

Despite the reversal in its relative position in the urban settings, agriculture, forestry and fishing remains very important in the urban economy. The coastal belt in which many of the towns are located, are also noted for intensive fishing activities and even agriculture. The Greater Accra region has a very low proportion of only 3.2% for agriculture, fishery and forestry, but levels of participation in this industry among the three Northern Regions and the Brong Ahafo region are fairly high, with more than one third of the urban labour force in these three areas engaged in agriculture, forestry and fishery.

The level of participation in the education industry in urban areas is more than twice that of the rural areas (5.6% and 2.2% respectively). A higher proportion of economically active urban males than females are engaged in this industry (6.2% compared with 5.0%). For both males and females, the proportions engaged in education are relatively high in the Upper West Region with a proportion of 11.5%. This is even higher than that of the Central region (7.9%) which for historical reasons has a heavy concentration of Ghana's educational facilities.

In both the urban and rural economies, the relatively insignificant figures for some industries which are deemed critical in any country's development agenda, are striking. Indeed, the proportion of the active population in the professional, scientific and technical activities, information and communication, human health and social work activities, financial and insurance activities and real estate are low. Even in the urban areas where they are expected to congregate, all these major categories account for less than 2% of the economically active population. In ICT which is now the driving force in many modern economies, the proportion is only 0.7%.

Table5.7b: Economically active urban population 15years and older by sex, industry and region

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Number | % | | | | | | | | | | |
| Total | | | | | | | | | | | | |
| Total | 5,125,635 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 752,165 | 14.7 | 16.6 | 20.0 | 3.2 | 22.2 | 21.0 | 9.0 | 37.9 | 37.6 | 32.5 | 20.7 |
| Mining and quarrying | 46,788 | 0.9 | 3.8 | 0.7 | 0.4 | 0.2 | 1.4 | 1.0 | 1.0 | 0.1 | 0.6 | 0.2 |
| Manufacturing | 704,539 | 13.7 | 15.4 | 15.8 | 14.9 | 16.1 | 12.3 | 13.2 | 9.6 | 10.9 | 11.4 | 15.1 |
| Electricity gas stream and air conditioning supply | 13,453 | 0.3 | 0.4 | 0.2 | 0.3 | 0.2 | 0.5 | 0.2 | 0.1 | 0.1 | 0.2 | 0.3 |
| Water supply; sewerage waste management and remediation activities | 18,492 | 0.4 | 0.5 | 0.3 | 0.4 | 0.5 | 0.3 | 0.3 | 0.3 | 0.2 | 0.4 | 0.5 |
| Construction | 229,553 | 4.5 | 3.9 | 4.7 | 5.6 | 3.8 | 3.9 | 4.6 | 3.0 | 2.3 | 2.8 | 4.2 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 1,486,634 | 29.0 | 24.8 | 25.2 | 32.6 | 24.2 | 25.3 | 34.8 | 19.8 | 23.1 | 22.0 | 21.4 |
| Transportation and storage | 273,316 | 5.3 | 5.9 | 4.4 | 6.4 | 4.5 | 4.9 | 5.7 | 3.7 | 2.7 | 2.9 | 3.6 |
| Accommodation and food service activities | 403,836 | 7.9 | 8.1 | 8.4 | 9.2 | 6.7 | 7.5 | 7.7 | 5.4 | 6.1 | 6.1 | 5.6 |
| Information and communication | 36,693 | 0.7 | 0.5 | 0.4 | 1.3 | 0.3 | 0.4 | 0.5 | 0.3 | 0.2 | 0.3 | 0.5 |
| Financial and insurance activities | 63,095 | 1.2 | 1.1 | 0.8 | 1.9 | 0.8 | 0.8 | 1.2 | 0.8 | 0.4 | 0.7 | 0.8 |
| Real estate activities | 3,918 | 0.1 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Professional scientific and technical activities | 76,590 | 1.5 | 0.9 | 1.4 | 2.0 | 0.9 | 2.3 | 1.2 | 0.8 | 1.3 | 0.9 | 1.3 |
| Administrative and support service activities | 53,654 | 1.0 | 1.0 | 0.8 | 1.6 | 0.6 | 0.9 | 0.8 | 0.6 | 0.8 | 0.6 | 0.9 |
| Public administration and defence; compulsory social security | 128,153 | 2.5 | 3.2 | 1.8 | 3.2 | 2.8 | 2.0 | 1.8 | 2.1 | 1.8 | 3.4 | 4.9 |
| Education | 285,765 | 5.6 | 5.3 | 6.4 | 4.3 | 6.4 | 6.7 | 6.2 | 5.6 | 6.2 | 6.3 | 9.4 |
| Human health and social work activities | 97,111 | 1.9 | 1.6 | 1.6 | 1.9 | 2.3 | 2.2 | 1.9 | 1.7 | 1.6 | 2.8 | 3.5 |
| Arts entertainment and recreation | 47,363 | 0.9 | 0.7 | 0.7 | 1.3 | 0.8 | 0.7 | 0.9 | 0.5 | 0.4 | 0.4 | 0.6 |
| Other service activities | 354,345 | 6.9 | 5.6 | 5.7 | 7.9 | 6.0 | 6.0 | 8.3 | 5.9 | 3.2 | 4.9 | 5.3 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 47,566 | 0.9 | 0.5 | 0.8 | 1.3 | 0.6 | 0.9 | 0.7 | 0.8 | 0.9 | 0.7 | 1.1 |
| Activities of extraterritorial organizations and bodies | 2,606 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Table5.7b: Economically active urban population 15years and older by sex, industry and region (cont'd)

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|------------------|--------------|--------------|--------------|------------------|--------------|--------------|--------------|----------------|--------------|---------------|---------------|
| | Number | % | | | | | | | | | | |
| Male | | | | | | | | | | | | |
| Total | 2,477,284 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 431,139 | 17.4 | 19.6 | 27.1 | 4.5 | 29.0 | 26.3 | 9.9 | 41.0 | 44.4 | 35.1 | 23.5 |
| Mining and quarrying | 40,040 | 1.6 | 6.6 | 1.3 | 0.5 | 0.2 | 2.7 | 2.0 | 1.9 | 0.1 | 1.0 | 0.3 |
| Manufacturing | 311,874 | 12.6 | 13.0 | 11.1 | 14.4 | 13.0 | 10.7 | 13.9 | 8.2 | 8.8 | 8.0 | 9.4 |
| Electricity gas steam and air conditioning supply | 11,028 | 0.4 | 0.6 | 0.3 | 0.5 | 0.4 | 0.9 | 0.3 | 0.3 | 0.2 | 0.3 | 0.6 |
| Water supply; sewerage waste management and remediation activities | 10,772 | 0.4 | 0.6 | 0.4 | 0.5 | 0.6 | 0.5 | 0.3 | 0.3 | 0.3 | 0.5 | 0.6 |
| Construction | 223,061 | 9.0 | 7.9 | 10.0 | 10.9 | 8.0 | 8.3 | 9.2 | 6.2 | 4.4 | 5.7 | 8.2 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 497,926 | 20.1 | 15.3 | 14.6 | 24.1 | 12.6 | 13.5 | 26.5 | 12.4 | 14.4 | 16.2 | 16.2 |
| Transportation and storage | 258,345 | 10.4 | 11.4 | 9.3 | 12.1 | 9.3 | 10.2 | 11.2 | 7.5 | 5.1 | 5.7 | 7.1 |
| Accommodation and food service activities | 50,475 | 2.0 | 2.1 | 2.0 | 2.8 | 1.4 | 1.6 | 1.9 | 1.3 | 1.0 | 1.3 | 1.2 |
| Information and communication | 27,334 | 1.1 | 0.8 | 0.8 | 2.0 | 0.6 | 0.6 | 0.8 | 0.5 | 0.4 | 0.5 | 0.8 |
| Financial and insurance activities | 37,997 | 1.5 | 1.4 | 1.1 | 2.3 | 1.3 | 1.1 | 1.3 | 1.0 | 0.6 | 1.0 | 1.2 |
| Real estate activities | 3,388 | 0.1 | 0.0 | 0.1 | 0.3 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Professional scientific and technical activities | 48,567 | 2.0 | 1.4 | 1.6 | 2.8 | 1.1 | 2.4 | 1.7 | 0.9 | 1.3 | 1.2 | 1.4 |
| Administrative and support service activities | 42,006 | 1.7 | 1.7 | 1.3 | 2.6 | 0.9 | 1.5 | 1.3 | 0.9 | 1.2 | 1.0 | 1.2 |
| Public administration and defense; compulsory social security | 91,750 | 3.7 | 5.0 | 2.9 | 4.5 | 4.4 | 3.2 | 2.6 | 3.1 | 2.8 | 5.2 | 7.5 |
| Education | 152,790 | 6.2 | 5.2 | 7.9 | 4.0 | 8.0 | 7.8 | 6.8 | 7.0 | 8.7 | 7.9 | 11.5 |
| Human health and social work activities | 42,052 | 1.7 | 1.3 | 1.5 | 1.6 | 2.2 | 2.1 | 1.5 | 1.7 | 1.8 | 2.8 | 3.1 |
| Arts entertainment and recreation | 41,234 | 1.7 | 1.3 | 1.5 | 2.3 | 1.5 | 1.3 | 1.7 | 1.0 | 0.6 | 0.8 | 1.0 |
| Other service activities | 133,280 | 5.4 | 4.2 | 4.7 | 6.1 | 4.9 | 4.6 | 6.5 | 4.0 | 3.2 | 5.1 | 4.2 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 20,437 | 0.8 | 0.5 | 0.6 | 1.1 | 0.6 | 0.8 | 0.7 | 0.7 | 0.7 | 0.7 | 1.0 |
| Activities of extraterritorial organizations and bodies | 1,789 | 0.1 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |

Table5.7b: Economically active urban population 15years and older by sex, industry and region (cont'd)

| Industry | All Regions | | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|---|-------------|-------|---------|---------|------------------|-------|---------|---------|----------------|----------|---------------|---------------|
| | Number | % | | | | | | | | | | |
| Female | - | | | | | | | | | | | |
| Total | 2,648,351 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Agriculture forestry and fishing | 321,026 | 12.1 | 13.8 | 14.0 | 1.9 | 16.4 | 16.4 | 8.2 | 35.1 | 30.7 | 30.2 | 18.2 |
| Mining and quarrying | 6,748 | 0.3 | 1.1 | 0.2 | 0.2 | 0.1 | 0.3 | 0.1 | 0.2 | 0.0 | 0.3 | 0.0 |
| Manufacturing | 392,665 | 14.8 | 17.7 | 19.7 | 15.4 | 18.9 | 13.6 | 12.5 | 10.8 | 13.1 | 14.6 | 20.4 |
| Electricity gas stream and air conditioning supply | 2,425 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Water supply; sewerage waste management and remediation activities | 7,720 | 0.3 | 0.5 | 0.3 | 0.3 | 0.4 | 0.2 | 0.3 | 0.2 | 0.2 | 0.2 | 0.4 |
| Construction | 6,492 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 | 0.2 | 0.3 | 0.1 | 0.2 | 0.2 | 0.4 |
| Wholesale and retail; repair of motor vehicles and motorcycles | 988,708 | 37.3 | 33.8 | 34.0 | 40.9 | 34.2 | 35.4 | 42.7 | 26.4 | 32.1 | 27.2 | 26.2 |
| Transportation and storage | 14,971 | 0.6 | 0.7 | 0.3 | 0.9 | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.4 |
| Accommodation and food service activities | 353,361 | 13.3 | 13.9 | 13.7 | 15.4 | 11.3 | 12.6 | 13.2 | 9.2 | 11.3 | 10.5 | 9.8 |
| Information and communication | 9,359 | 0.4 | 0.2 | 0.2 | 0.7 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.2 |
| Financial and insurance activities | 25,098 | 0.9 | 0.9 | 0.5 | 1.5 | 0.4 | 0.5 | 1.0 | 0.6 | 0.2 | 0.4 | 0.5 |
| Real estate activities | 530 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| Professional scientific and technical activities | 28,023 | 1.1 | 0.5 | 1.2 | 1.2 | 0.6 | 2.2 | 0.7 | 0.7 | 1.3 | 0.6 | 1.2 |
| Administrative and support service activities | 11,648 | 0.4 | 0.3 | 0.4 | 0.6 | 0.3 | 0.4 | 0.3 | 0.4 | 0.4 | 0.2 | 0.7 |
| Public administration and defense; compulsory social security | 36,403 | 1.4 | 1.5 | 0.9 | 1.9 | 1.4 | 1.0 | 1.0 | 1.2 | 0.8 | 1.8 | 2.5 |
| Education | 132,975 | 5.0 | 5.3 | 5.2 | 4.6 | 5.1 | 5.8 | 5.6 | 4.4 | 3.7 | 4.9 | 7.4 |
| Human health and social work activities | 55,059 | 2.1 | 1.8 | 1.8 | 2.1 | 2.4 | 2.2 | 2.2 | 1.7 | 1.5 | 2.8 | 4.0 |
| Arts entertainment and recreation | 6,129 | 0.2 | 0.2 | 0.1 | 0.4 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 |
| Other service activities | 221,065 | 8.3 | 6.9 | 6.5 | 9.7 | 7.0 | 7.3 | 10.1 | 7.5 | 3.2 | 4.8 | 6.4 |
| Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use | 27,129 | 1.0 | 0.5 | 0.9 | 1.5 | 0.6 | 0.9 | 0.7 | 0.9 | 1.1 | 0.7 | 1.3 |
| Activities of extraterritorial organizations and bodies | 817 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

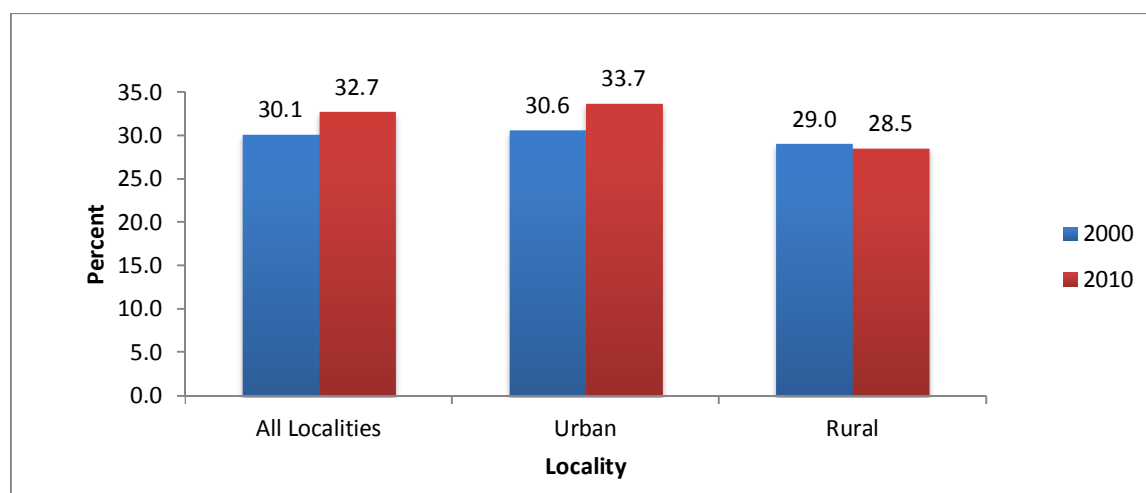
Source: Ghana Statistical Service, 2010 Population and Housing Census

Share of Women in Paid Employment

Women have traditionally operated within the agricultural sector either on their own or as unpaid family workers. A good index therefore for assessing progress in the economic empowerment of women is wage employment in the non-agricultural sector as a proportion of total employment. Such employment indicates a certain level of independence and confidence on her part and even more importantly offers the woman an opportunity to earn her own income. This is one of the reasons why it is used as an indicator in the U.N Millennium Development Goal 3 (MDG) for the empowerment of women.

Figure 5.8 shows that the share of women in paid employment in 2010 is about 33%, having increased marginally from 30.1% in 2000. About 34% of women in the urban sector are enjoying wage employment outside the non-agricultural sector, compared with 28.5% in rural areas. While there has been an increase in the share of women in paid employment in urban areas from 2000 to 2010, the share in rural areas has dropped marginally.

Figure 5.8: Share of women in paid employment by locality, 2000 and 2010



Source: Ghana Statistical Service, 2000 and 2010 Population and Housing Censuses

5.11 The Economically Inactive Population

Table 5.8 examines the male-female differentials in the economically inactive population aged fifteen years and over by functional category between 1960 and 2010. Two categories are of particular importance as they are directly affected by developments in education and the economy.

Home-making defined as the one who has general responsibility for cooking, cleaning and taking general care of the household has been traditionally a preserve of females who did this on a full-time basis or occasionally, combining it with some other economic activity mostly in the informal sector or farming activity (Nukunya, 1978).

The increasing participation of women in the labour force is clearly shown by the steady decline of the proportion of women categorised as home-makers from 1960-2010. In 1960, the proportion of the economically inactive female population categorised as home-makers was 84.6%. This declined to 71.5% in 1970, 43.1% in 1984, 35.5% in 2000 and 29.2% in

2010. The decline is the result of a major shift in the woman's economic role away from the home into the larger economy.

Home-maker is traditionally an unusual role for men. From 1960 to 1984, the figures for male home-makers were under 6%. The sudden more than triple increase to 18.1% in 2000 may also be a power to the changing role of the man in the domestic environment. The figure declined to 12.9 % in 2010, but is still comparatively high compared to the 1960-1984 figures.

The participation of women in education at the various levels is also clearly shown in the steady increase in the proportion of the economically inactive population who are categorised as students between 1960 and 2010. In 1960, only 4.3% of females were classified as students compared to almost 60% of males. The percentage however increased steadily to 15.4% in 1970, 16.6% in 1984, 25.8% in 2000, and very sharply to 42.0% in 2010. The male pattern is rather inconsistent with the 1960 figure of 59.8% not being very different from the 2010 figure of 62.1%. The rather low figure of 42.4% for 2000 contrasts sharply with the high figures of 72.5% and 79.4% of 1970 and 1984 respectively.

For persons classified as inactive because of disability or too sick, the low figures for 2000 and 2010 for both males and females diverge noticeably with the figures for 1960, 1970 and 1984. One may speculate that a possible explanation for this may be improvements in the health status of the population in the recent past. Male-female differentials for both 2000 and 2010 are not insignificant. In 1960, however, the male figure of almost 30% was almost three times higher than that of females at 10.8%. In 1984, the situation was reversed with the proportion of females exceeding that of males by 16.6% to 9.9%.

Table 5.8: Percentage distribution of economically not active population aged 15 years and above by sex and functional category, 1960-2010

| Status | Sex | 1960 | 1970 | 1984 | 2000 | 2010 |
|------------------------------------|--------------|------------------|------------------|------------------|------------------|------------------|
| Home maker | Total | 68.3 | 51.6 | 26.1 | 27.7 | 21.9 |
| | Male | 5.4 | 5.9 | 5.7 | 18.1 | 12.9 |
| | Female | 84.6 | 71.5 | 43.1 | 35.5 | 29.2 |
| Students | Total | 15.8 | 32.7 | 57.0 | 33.3 | 51.0 |
| | Male | 59.8 | 72.5 | 79.4 | 42.4 | 62.1 |
| | Female | 4.3 | 15.4 | 16.6 | 25.8 | 42.0 |
| Old age | Total | - | - | - | 11.8 | 11.4 |
| | Male | - | - | - | 9.0 | 7.4 |
| | Female | - | - | - | 14.2 | 14.6 |
| Persons with disability/too sick* | Total | 14.7 | 13.7 | 13.5 | 3.4 | 4.7 |
| | Male | 29.7 | 16.9 | 9.9 | 3.6 | 4.5 |
| | Female | 10.8 | 12.4 | 16.6 | 3.1 | 4.9 |
| Income recipient/retired/pensioner | Total | 0.3 | 0.7 | 1.5 | 3.4 | 3.3 |
| | Male | 1.4 | 1.8 | 2.6 | 5.0 | 4.9 |
| | Female | 0.0 | 0.2 | 0.6 | 2.1 | 2.0 |
| Others | Total | 0.9 | 1.3 | 1.9 | 20.4 | 7.7 |
| | Male | 3.6 | 3.0 | 2.4 | 21.9 | 8.2 |
| | Female | 0.3 | 0.5 | 1.4 | 19.2 | 7.3 |
| N | Total | 1,007,238 | 1,221,730 | 1,180,863 | 2,813,122 | 4,331,955 |
| | Male | 207,494 | 367,605 | 536,588 | 1,265,220 | 1,937,021 |
| | Female | 799,789 | 844,125 | 644,275 | 1,547,902 | 2,394,934 |
| Sex ratio | | 25.9 | 43.5 | 83.3 | 81.7 | 80.9 |

Source: Ghana Statistical Service, Population Data Analysis Vol. 2: Policy Implications of Population Trends

Ghana Statistical Service, 2010 Population and Housing Census

Note: Starred includes old age for 1960, 1970 and 1984

The proportion of income recipients, retired persons and pensioners in the economically inactive population is fairly low, but for both males and females, there was a significant increase in 2000 and 2010 (around 5%) compared to the earlier period. This may be a reflection of modern economic organisational structures which require employees to retire at specific ages. The 1992 Constitution of Ghana stipulates 60 years as the retiring age for most public servants.

For the economically inactive population as a whole, the predominance of females is evident, but even more striking is the narrowing of the gap between males and females. There were only 30 males per 100 females in 1960. But the sex ratio increased to 43.5 in 1970 and to over 80% between 1984 and 2010.

CHAPTER SIX

NUPTIALITY: MARRIAGE, DIVORCE AND WIDOWHOOD

6.1 Introduction

As already discussed in the introductory chapter, the high premium placed on child-bearing in order to perpetuate the lineage makes marriage one of the most important institutions in the Ghanaian society. Practices or processes leading to its consummation differ from one ethnic group to the other but the fact that it was universal or near-universal in traditional Ghanaian societies and indeed in almost all other societies worldwide attest to its significance as one of the pillars of the social system.

Marriage, defined broadly as a legally or socially sanctioned union between a man and a woman (or women in polygynous societies, and men in polyandrous societies) is governed by an elaborate system of rules, customs, beliefs and attitudes that prescribe the rights, duties and obligations of the parties to the union (Radcliffe-Brown and Forde, 1950).

The fundamental notion of a marriage as a union between a man and a woman is of course being increasingly questioned in the modern era given same-sex liaisons and unions. Since the Netherlands became the first country to legalise same sex marriage in 2000, the practice seems to be gaining world-wide acceptance. In May 2013, France became the fourteenth country in the world to legalise same-sex marriage followed in July by the United Kingdom.

In Ghana, as in most traditional societies, marriage was primarily an arrangement between two families or groups with intertwined interests in lineage continuity and solidarity. The interests of the two groups or families took precedence over those of the individuals concerned and the concept of *ōromantic loveō* which constitutes an essential element in the Western conception of marriage, and has been increasingly incorporated in contemporary spousal relations, was secondary or irrelevant in the traditional setting.

The ceremonies and rituals attached to the marriage institution varied widely from group to group. This is especially evident in such areas as the amount of bride wealth paid, the stages in the consummation of the marriage and residential arrangements. The rights and obligations of the respective partners in terms of economic activity, ownership of resources and level or degree of female autonomy are similarly different. Some of these differences and the changes they have undergone or are undergoing in the modern setting have far-reaching implications for inter-spousal relations such as decision-making and activity within the household and ultimately for the stability or cohesion of the unions. Additionally, since most child-bearing occurs within marriage, nuptiality patterns have a direct impact on fertility. The age at marriage, form of marriage, duration of marriage, divorce and widowhood all determine the woman's period of exposure to child-bearing and therefore the level of fertility (Aryee, 1985). A woman who marries at the age of thirty-five years is very unlikely to produce more than one or two children because of declining fertility with age, while a girl who marries at the age of eighteen years would have the potential to produce ten children by age thirty-five.

The educated woman is less likely, for example, to submit to polygyny as she begins to assert her autonomy within the spousal relationship or may even opt out of marriage entirely in

pursuit of her career. The Ghana DHS (2008) reported only 5% of women with post-secondary education in polygamous unions compared to 32% of women with no education. Data from the WFS (U.N., 1998) showed an inverse relationship between years of schooling and incidence of polygyny.

The practice of child-betrothal and child marriage is widespread in some parts of the Ghana especially among the Konkomba (Tait, 1961). It was not uncommon for girls to be betrothed even before they were born. In the developing world as a whole it is reported that one in seven girls is married before her fifteenth birthday and some child brides are as young as eight or nine years (Global Partnership to end Child Marriages, (2012)).

The practice has some very serious implications for the health and welfare of the woman. Apart from the obvious physical and emotional immaturity, the wide disparities in age between spouses have a significant impact on female autonomy, the incidence of domestic violence and even the health of the woman. This is why it is important to determine how nuptiality patterns and practices affect the status of the woman in contemporary society.

Another important factor influencing the status and stability of marriage is the form or legal status of the ceremony. There are three systems of marriage recognised by law in Ghana. These are marriage under customary law, under the Ordinance (in court, registry or legally certified church) and under Mohammendan Ordinance. Even when the traditional customary rites have been performed, many families, especially the educated ones, do not regard the marriage rites as finalized until it has been blessed or formally registered in church in court under the marriage ordinance.

The import of such legal registration is that contracting a second marriage becomes an offence (bigamy) under the law and thus offers greater security and protection for the woman and her children. Again, while under customary law, men can divorce their wives on the grounds of infidelity, childlessness, refusal to perform household chores and even insubordination, those grounds are not available to women (Manuh, 1984).

Marriages may also be contracted under Islamic law, but since Islam sanctions polygamy, the spouse does not get the same protection under the civil law which her Christian counterpart enjoys. Therefore, in general, Christian marriages are held in much higher esteem by the society than customary and consensual unions. The analysis in this chapter will highlight the changes in nuptiality patterns and factors accounting for these changes.

6.2 Current Marital Status

Of the total adult population aged fifteen years and over, a higher proportion of females are in a marital union than males (48.1% as against 45.9 %) but the difference is not very large (table 6.1). In 2010, for the population aged fifteen years and above, men are more likely not to be married or to have never married (43.6%) than women (29.5%). The difference between the sexes is obviously fairly large.

The proportions of females who are widowed, divorced or separated are in all cases higher than those of males. There are twice as many divorced females as males (5.0% as against 2.4%), as displayed in table 6.1. This is partially explained by the fact that in many areas and amongst some religious groups such as, Muslims, the sanctioned grounds for divorce make it much easier for the man to divorce his wife than vice-versa, and divorcing one wife does not

necessarily change the status of the man in a polygynous union. The census still classifies him as married (to the second wife).

Higher female longevity or life expectancy partly accounts for higher incidence of widowhood amongst females, as does age differences between men and women at marriage, but another important factor is the set of cultural prohibitions, taboos, and beliefs which make it difficult for the widow to re-marry. Males, irrespective of their ages are actually encouraged to re-marry when they lose their spouses. In any case, the loss of one spouse does not necessarily make a man a widow in a polygynous union as in the case of divorce.

Widowed females are expected to concentrate on caring for their children and grandchildren and not to go out looking for men. Re-marriage may also complicate the widow's life further by creating grounds for the family of the deceased husband to contest her right to the late husband's property. In cases where the deceased owned substantial property, even her own children may resist any attempts at remarriage to prevent a stranger from coming to enjoy their father's wealth.

Thus death did not necessarily end a marriage and the widespread African practice of widow inheritance (Armstrong, 1997) under which a widow was offered a new husband from her deceased husband's lineage was meant to forestall this possibility and also protect the children of the union. In most areas of Ghana today however, the ceremonial transfer of the widow to a brother or other designated person is only nominal and not intended to be taken seriously by either partner.

On separation or widowhood, the younger children of the union are more likely to end up with their mothers rather than their fathers. Single parenthood in the Ghanaian context is almost invariably a mother-parenting phenomenon arising out of declining male responsibility. With the gradual disintegration of the traditional support systems which provided some protection in such cases, there is an increasing incidence of neglect, visible even on the streets of the towns, of children from such broken homes. Attempts are being made to address this problem with the establishment of the Domestic Violence and Victim Support Unit (DOVVSU), but quite clearly a lot more needs to be done in terms of appropriate enforceable legislation and social sanctions. When separation or widowhood occurs at an early age, the plight of the widow who is denied her right to companionship and sexual gratification can have serious consequences on her mental or psychological stability.

The odd behaviour which often leads to accusations of witchcraft against very elderly women especially in the northern part of the country is precipitated sometimes by the loneliness, marginalisation and neglect of women who lost their husbands at an early age.

6.3 Marital Status and Age

Age is a major determinant of when one enters into a marital union, starts and exits the reproduction age, or becomes widowed. Separation and divorce are also influenced by age but to a lesser extent. Age as a demographic variable is even more important for females than males since it is directly linked to fecundity, and their reproductive age period.

Biological or physical maturity does not necessarily qualify one for marriage since almost all societies prescribe some social or cultural preconditions. One must have at the very least finished schooling (at least up to a certain level), be earning some income, and must have

acquired some basic property. The preconditions vary for males and females. A woman in Ghana without a job or income can still get married because of the expectation that it is the man's responsibility to take care of her needs. A man however is unlikely to get family approval if he has not started working. For both however, age is a major determinant of entry into unions.

As can be seen from Table 6.1, there is a progressive decline in the proportions 'never married' by age. For the males, it declines from a high of 94.2% for the age group 15-19, to 84.3% for the age group 20-24 and 57.6% for the age group 25-29. The decline is steeper between ages 25-29 to ages 30-34 from 57.6% to 28.6%, and from ages 40-44 to 65+, the proportions never-married are less than 10%.

The early age of marriage for females is reflected in the female data. The proportions of 'never-marrieds' at all the ages are lower than those of males, but the picture of a progressive decline through successive ages is still evident. By age 30-34 however, only 12.7% of females are never-married compared to 28.6% of the males. A notable feature of Table 6.1 is that for both males and females there are still significant proportions of never-married by the end of the life-cycle. By age sixty-five and above, 5.3% of males and 3.2 % of females have never-married. This clearly contradicts the notion of the universality of marriage and the insistence on marriage by the family as an important stage in one's life.

As may be expected, the progressive decline in the proportion of never-married is complemented by a reversed scenario of a progressive increase in the proportions of married at successive ages. For both males and females, there is a steady increase in the proportions married. For the males, it starts with a low of only 4.8% for the 15-19 age group but then steadily increases from 11.0% for the age group 20-24 to a peak of about 80% for the 60-64 age group.

For the females, it starts with a low of 9.2% for the 15-19 age group and then peaks at 62.1% for the age group 50-54. The decline in proportions married after age 55-59 reflects an associated increase in the proportions divorced, widowed or separated at these ages. Between ages 50-64, an average of 12% females are divorced for each age group which is about twice the figure for males.

Table 6.1: Marital status by age and sex for population fifteen years and older

| Age | Never married | | Informal/ Consensual union/ Living together | | Married | | Separated | | Divorced | | Widowed | |
|--------------|---------------|-------------|---|------------|-------------|-------------|------------|------------|------------|------------|------------|------------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 15 - 19 | 94.2 | 86.8 | 0.7 | 3.2 | 4.8 | 9.2 | 0.1 | 0.4 | 0.1 | 0.2 | 0.1 | 0.2 |
| 20 - 24 | 84.3 | 54.7 | 3.9 | 10.0 | 11.0 | 32.5 | 0.4 | 1.4 | 0.3 | 1.1 | 0.1 | 0.4 |
| 25 - 29 | 57.6 | 28.2 | 8.9 | 10.3 | 31.7 | 56.4 | 0.9 | 2.1 | 0.8 | 2.3 | 0.2 | 0.7 |
| 30 - 34 | 28.6 | 12.7 | 9.3 | 7.8 | 58.2 | 70.7 | 1.6 | 2.9 | 1.8 | 4.1 | 0.4 | 1.7 |
| 35 - 39 | 14.0 | 6.8 | 7.9 | 6.4 | 72.6 | 74.4 | 2.1 | 3.5 | 2.8 | 5.8 | 0.6 | 3.1 |
| 40 - 44 | 7.7 | 4.3 | 6.2 | 4.8 | 78.5 | 72.8 | 2.6 | 4.1 | 4.0 | 8.0 | 1.1 | 6.1 |
| 45 - 49 | 5.3 | 3.1 | 5.2 | 3.8 | 80.4 | 69.3 | 2.8 | 4.5 | 4.8 | 9.7 | 1.6 | 9.4 |
| 50 - 54 | 3.9 | 2.4 | 4.1 | 2.8 | 81.2 | 62.1 | 2.9 | 4.8 | 5.5 | 11.7 | 2.4 | 16.2 |
| 55 - 59 | 3.0 | 2.2 | 3.5 | 2.2 | 81.1 | 55.1 | 3.0 | 5.0 | 6.2 | 13.1 | 3.2 | 22.6 |
| 60 - 64 | 3.5 | 2.4 | 2.9 | 1.6 | 78.8 | 46.5 | 3.1 | 4.2 | 6.8 | 12.1 | 5.0 | 33.2 |
| 65 + | 5.3 | 3.2 | 2.3 | 1.1 | 72.2 | 28.4 | 2.8 | 2.8 | 6.8 | 9.5 | 10.6 | 54.9 |
| Total | 43.6 | 29.5 | 5.1 | 5.9 | 45.9 | 48.1 | 1.5 | 2.6 | 2.4 | 5.1 | 1.5 | 9.0 |

Source: Ghana Statistical Service 2010 Population and Housing Census

The male-female differences in the never-married population are reversed with respect to the married population. For all the age-groups up to 35-39 years, a higher proportion of women than men are married. Between ages 40 -65 years and above, the situation is reversed with far higher proportions of men who are married than women. The differentials are largely a reflection of the later age at marriage for males. The singulate mean age at marriage is 28.2 years for males and 24.2 years for females.

Age as a major determinant of widowhood is also clearly observable in Table 6.1. The age-group with the highest concentration of widowed is age 65 years and older for both men and women. However, the proportion of widowed is higher for women and increases steadily from 9.4% for those aged forty-five to forty-nine years, to 54.9% for those aged 65 years or older.

6.4 Marital Disruption – Divorce, Widowhood and Separation

A marriage may be disrupted or broken-down through divorce, separation or the death of one of the spouses. The data discussed in the preceding section clearly indicate that in all cases of marital disruption, women are at higher risks of marriage dissolution and this makes it imperative to examine the male-female relationship in marriage a little more closely. It has already been argued that various forces operating in modern society have tended to weaken the woman's status within marriage, the household and the community at large. It is the tensions and conflicts arising out of these attempts which have undoubtedly led to an increase in the incidence of marital instability.

One manifestation and sometimes the cause of this instability which is of considerable concern to society and more particularly to gender advocates is the use of violence against women in inter-spousal relations. Gender related violence is sometimes perpetrated on the male by the female, but in the vast majority of cases it is women and children who are the victims. The 2008 GDHS reported that 7% of ever-married women declared that they had ever initiated physical violence against their current or most recent husband while 5% had committed such violence in the twelve months preceding the survey (GDHS 2008). The corresponding figures for male violence against women are 17% and 8.7% respectively. The U.N. defines violence against women as "any act of gender-based violence that results or is likely to result in physical, sexual or psychological harm or suffering to women including threat of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or private life".

The various categories of violence inflicted on women are:

- Physical violence
- Psychological violence (such as threatening verbal behaviour, disrespect, infantilisation, etc.)
- Socio-economic violence (such as denial of money, deprivation and neglect)
- Sexual violence (including forced marital rape, risky male sexual behaviour -e.g. HIV positive husband)
- Harmful traditional practices (such as female genital practices, polygamy, etc.)

In a landmark study of violence against women in Ghana, researchers found that the major causes of misunderstanding between spouses relate to the spending of the couple's income,

upkeep and rearing of children, and reproduction (Coker-Appiah and Cusack, 1999). They found that the six most often-stated issues that result in misunderstanding were:

- Who should take responsibility for the upkeep and rearing of children (19%)
- Whether to use a method to avoid becoming pregnant (16%).
- How to spend the husband's income (15%)
- How to spend the wife's income (9%)
- Whether to stop having children
- Where to take sick children for care and treatment

The same study showed that joint-decision making occurred in only about one third of households while decisions by the husband alone occurred in over 40% of households. Perhaps it is also significant to mention that the woman was not entirely powerless since in about 15% of the cases she was the sole decision-maker. Furthermore in trying to resolve disputes, the male partner is more likely to resort to physical violence. The pervasiveness and intractability of the culture of violence is shown in the following table where both adolescents and adults regularly resort to its use as a means of resolving disputes.

Table 6.2: Resolution of Misunderstandings

| Means of Resolution | Adolescents | Adults |
|---------------------|-------------|--------|
| Talk about it | 49.0 | 38.0 |
| Verbal abuse | 37.0 | 43.0 |
| Physical abuse | 14.0 | 19.0 |

Source: Coker-Appiah, Cusack, 1999 pg.57

There are two main features of the data (Table 6.2) worth emphasizing. Firstly, in the overwhelming proportion of cases, abuse whether physical or verbal, is seen as the answer with 51% in the case of adolescents, and 62% in the case of adults. Secondly it is noteworthy that adolescents who are just starting life act the same way as their fathers and mothers.

6.5 Trends in Marital Structure 1960-2010

An examination of trends in marital structure (Table 6.3) from 1960 to 2010 shows some striking features which have remained virtually unchanged. Indeed, in each census year there has been a lower percentage of never married females than males and conversely, a consistently higher percentage of married females than males. Similarly, for the other major marital categories of consensual union, separated, divorced and widowhood, the proportion of females is always higher than that of males largely for the reasons discussed earlier.

There are however some interesting changes over the last fifty years. The proportion of never married females has dramatically increased from 8.5% in 1960 to 29.5 % in 2010, more than a three-fold increase. The proportion of never-married males also increased from about one third in 1960 to 43.6% in 2010, but the increase was only about ten percentage points. Later age at marriage, as a result of increases in educational attainment, increased migration and urbanisation may partly account for this trend but changes in nuptiality behaviour also constitute an important factor.

Conversely, between 1960 and 2010, there was a consistent decline in the proportion of females married from 75.1% in 1960 to 48.1% in 2010. The female population has thus witnessed a steady increase in the incidence of non-marriage. This change is synchronous

with the steady increase in the proportion of never-married from 8.5% to 29.5% over the same period. The proportion of widowed, divorced and separated has not changed substantially over the period. For the widowed, for example, the proportion in 1960 (9.2%) is almost the same as in 2010 (9.0%). For the divorced, the male proportion of 5.2% in 1960 is more than twice that of the 2010 figure (2.4%), while for the females, the proportion is higher but not by the same margin (7.2% as against 5.0%). The fluctuations in the rates between 1960 and 2010 make it difficult to make any firm conclusions about trends. Between 1993 and 1998, the GDHS recorded lower figures of around 1.7% for females. This is likely the result of a sampling procedure which targeted mainly women in the reproductive age groups.

Table 6.3: Marital status by sex (1960 – 2010)

| Year | Never married | | Informal/ Consensual union/ Living together | | Married | | Separated | | Divorced | | Widowed | |
|------|---------------|--------|---|--------|---------|--------|-----------|--------|----------|--------|---------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 2010 | 43.6 | 29.5 | 5.1 | 5.9 | 45.9 | 48.1 | 1.5 | 2.6 | 2.4 | 5.0 | 1.5 | 9.0 |
| 2000 | 38.9 | 26.2 | 5.9 | 7.5 | 48.1 | 51.2 | 1.5 | 2.2 | 3.5 | 6.1 | 2.1 | 7.8 |
| 1998 | 40.9 | 23.7 | 9.8 | 12.7 | 43.0 | 51.9 | 3.4 | 5.3 | 2.2 | 4.6 | 0.7 | 1.8 |
| 1993 | 35.5 | 19.5 | - | - | 49.4 | 58.7 | 2.4 | 2.9 | 3.8 | 5.6 | 0.8 | 1.7 |
| 1960 | 33.5 | 8.5 | - | - | 59.4 | 75.1 | - | - | 5.2 | 7.2 | 1.9 | 9.2 |

Source: Ghana Statistical Service, 2010 Population and Housing Census
Volume 1, 2000 Census Analytical Report, page 52

6.6 Informal/Consensual Unions

A consensual union, by definition is a deviant form of marriage since it lacks the essential element of family approval or support, hence its inherent instability. It has been argued that such informal unions generally lack the security and institutional support for the wives and children that the customary or legally sanctioned marriage provides (Aryee, 1997). It is largely a product of the processes of migration and urbanisation which detach and insulate the individual from the control of the extended family.

A consensual union can represent a stage in the contracting of marriage especially in cases where the man wants to assure himself of the woman's fecundity or mobilise the necessary resources to contract a formal marriage. A woman in such an union invariably hopes that the man will eventually see her family and do the right thing. For many men however, it is merely a convenient arrangement which allows them to obtain a whole range of marital services without the attendant responsibilities. In many Western countries, living together is increasingly becoming a matter of choice (U.K., Netherlands etc.) according to current statistics. Rundfuss and Van den Heuvel (1990) state that one of the fundamental changes in male-female relationships in America today is the growing popularity of cohabitation among virtually all segments of the American society.

Table 6.1 shows that the proportion of men and women in consensual/informal unions is relatively small (5.1% males, 5.9% females). There are generally more women in such unions than men, but the differences are not substantial.

6.7 Age at Marriage

The traditional reverence for age implicitly requires the younger sibling to defer to the older sibling in everyday social interaction solely on the basis of age, even if as it often happens, the older sibling is in the wrong. Men and women usually marry at different ages because while for the women, the basic requirement is proof of fecundity, the requirement for the man is not only physical maturity but the ability and capacity to assume responsibility for the wife and their offspring.

This means that men usually marry at an older age than their wives. The higher age at marriage for males naturally implies an obligation on the woman to defer to the husband even if their levels of education or professional status are the same. This natural age deferment principle enters into the complex array of factors which contribute to the subordinate status of the woman in spousal relationships. This extends to the marital bed where the woman constantly has to be on her guard not to appear overly assertive in expressing her own sexual feelings or desires lest this is interpreted as disrespect or even worse as deviant or perverse behaviour. According to Ezeh (1993), men's greater influence in decision-making generally and in reproductive behaviour specifically operate through a number of factors including their relative advantage in choosing their own spouse, cultural norms requiring women to be subservient to their husbands and the age gap between spouses.

The greater the age difference between spouses, the greater the dominance, authority or power which the husband exercises over the spouse. This makes child-brides particularly vulnerable in exercising their sexual and reproductive rights. The age at marriage also has important consequences particularly for the female. It has been medically proven that the single most important factor influencing a woman's ability to conceive is age (ASRM, 2012).

At age 36 for example a woman's chance of conceiving is naturally halved compared to her chances at age 20. The earlier the age at marriage, the wider the reproductive span and therefore the higher number of children where contraceptive use is absent. Conversely, the later the age at marriage, the shorter the reproductive span. While the effect of age on male fecundity is less serious, it is known that there is a decline in the quality of sperm after age 45.

A common demographic index used in studying the differentials in age at marriage is the singulate mean age at marriage or the average number of years lived in the single state by persons who eventually get married. In most populations, the effects of education and modernisation tend generally to push the index upwards, although women still tend to marry earlier than men. In table 6.4, the age at marriage for males in 2010 is about three and half years more than that of females.

Table 6.4: Singulate mean age at first marriage (SMAM) by sex, Ghana 1960-2010

| | 1960 | 2000 | 2010 |
|------------|------|------|------|
| Sex | | | |
| Male | 26.6 | 27.7 | 28.2 |
| Female | 17.8 | 22.3 | 24.8 |

Source: Ghana Statistical Service, 1960, 2000 and 2010 Population and Housing Census.

For the year 2000, the difference was over five years which implies a narrowing of the gap between the two sexes over the period. Between 1960 and 2010, SMAM for males increased from 26.6 to 28.2, an increase of two years. The increase for females was much greater from 17.8 years to 24.8 years, for an increase of seven years. Increased school enrolment of females in education up to the secondary level and absorption into the modern economy are likely to be the most important factors accounting for the higher increase for females, as explained in the following section

Effects of Education on Age at Marriage

The effect which education has on age at marriage especially of women is shown in the following table. Education is generally but not always a necessary prelude for entering the labour force, becoming independent of the family, earning one's own income and establishing a family. The longer the years of schooling, therefore, the later the likelihood of marriage. The data in Table 6.5 shows that the higher the level of education, the higher the age at marriage.

Table 6.5: Education of Women and SMAM

| Level of Education | SMAM |
|---------------------------------|------|
| Primary Education | 24.3 |
| Middle/JHS | 26.0 |
| Secondary/SHS | 28.8 |
| Vocational/Technical/commercial | 28.6 |
| Post middle/Secondary | 29.4 |
| Post-secondary diploma | 30.5 |
| Higher education | 31.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

6.8 Polygyny

Polygyny, or the practice of being married to more than one wife at the same time, has always been a part of Ghanaian culture and is also approved by some religions such as Islam. Given the near-parity which always exists in the adult population and the near universality of marriage, the number of women available to enter polygynous unions is obviously fairly limited. In reality however, traditional practices such as child-betrothal, child-marriages, lower age at marriage for females, re-marriage of the widowed and divorced, have been used to sustain the practice (Goldman and Pebley, 1989).

The study of polygyny is important for several reasons. It is a major determinant for both individual and national fertility by increasing the cohort of the child-bearing population. In many societies, the practice is viewed as socially beneficial to the divorced, widowed and older unmarried women who are nearing menopause without a child. Polygyny offers these groups the possibility of satisfying their individual desires for a child, sexual gratification or companionship through liaison with men who are already married. Additionally some of the social pressures sustaining the practice are still valid. As Aryee explained, many women including even highly educated ones would prefer being second or third wives to a doctor, lawyer or other 'successful' or powerful men, to being in a monogamous union with a less educated or unsuccessful man (Aryee, 1997).

Nevertheless in a human rights conscious era, the practice is viewed as a negation of the now universally accepted principle of equality between the sexes as it forces co-wives to compete for the favours and attention of one man (Aryee, 1997). Certain inherent practices such as rotation of wives and premature retirement of older wives from the marital bed in favour of younger wives can be viewed as serious violations of the sexual and reproductive rights of women. One expects therefore with increasing education and modernisation generally, the incidence of polygyny will decline.

Table 6.6 shows the percentage distribution of married females by age and number of co-wives for 2003 and 2008 from the Ghana Demographic and Health Survey.

Table 6.6: Proportion of Married Females with Co-wives

| Age (years) | Co-wives | |
|-------------|----------|------|
| | 2003 | 2008 |
| 15-19 | 9.9 | 6.8 |
| 20-24 | 14.1 | 8.6 |
| 25-29 | 15.2 | 14.5 |
| 30-34 | 21.8 | 17.4 |
| 35-39 | 29.9 | 22.8 |
| 40-44 | 28.2 | 22.1 |
| 45-49 | 36.2 | 29.9 |
| Total | 22.6 | 19.2 |

Source: Ghana Statistical Service, Ghana Demographic and Health Survey (GDHS), 2003 and 2008

Since polygyny is generally a serial phenomenon with men marrying at intervals, one expects the co-existence with co-wives to be more frequent at the higher ages.

The data show that using the presence of co-wives as an index of polygyny, it declined from 22.6% in 2003 to 19.2% in 2008. The presence of co-wives is lowest at the younger ages and highest at the menopausal ages of 45-49 years where the incidence is as high as 30%.

Table 6.7 shows the effect of education on polygyny. In both 2003 and 2008, the highest incidence of polygyny is reported among women with no education, although there has been a substantial decline between 2003 and 2008. In both 2003 and 2008, there was a clear inverse relationship between education and the incidence of polygyny. In 2003, the incidence declined from 36% for women without education to 18.5% for those with primary education, 12.7% for those with Middle/JSS and 9.1% for those with secondary or higher level. The same inverse relationship is evident in the 2008 data with the index being highest for those with no education at 31.1% and lowest for those with secondary or higher education at 4.1%. It is noteworthy that the decline in the proportion among those with high educational attainment was much sharper (from 9.1 to 4.1%) than for any other lower educational category.

Table 6.7: Percentage distribution of women in polygynous union by education

| Education | 2003 | 2008 |
|-----------------------------|------|------|
| No education | 36.4 | 31.1 |
| Primary | 18.5 | 19.1 |
| Middle/JSS | 12.7 | 11.7 |
| Secondary+ | 9.1 | 4.1 |
| Total proportion polygynous | 22.6 | 19.2 |

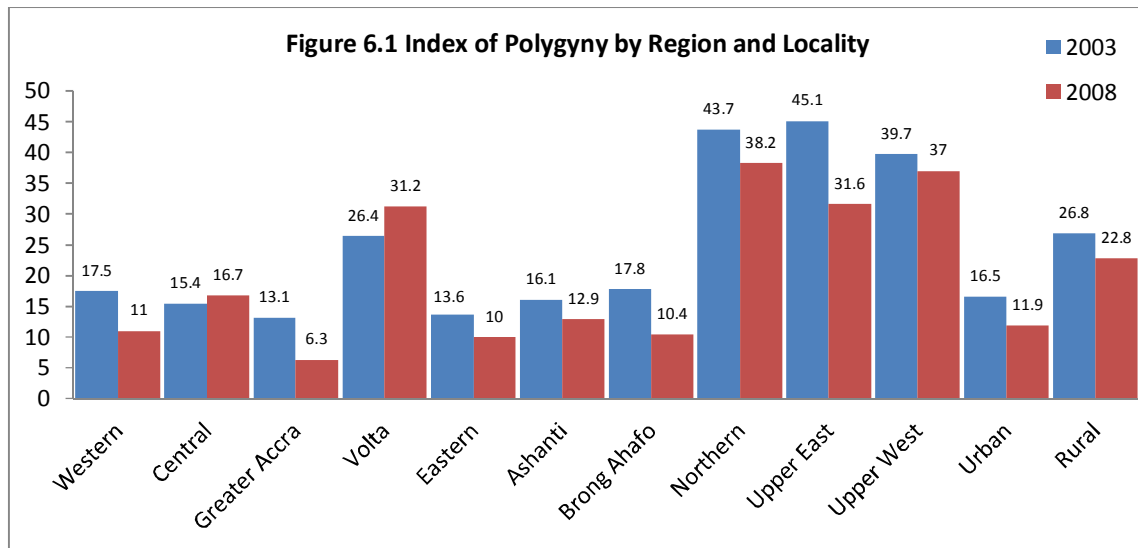
Source: Ghana Demographic and Health Survey (GDHS), 2003 and 2008

It is worth noting however that reporting on the incidence of polygyny by the highly educated can be problematic for two reasons. The first is the unwillingness to report such behaviour because it is deemed to be socially inappropriate and secondly the practice widely known in some Francophone West African countries as the second office or 'outside' wife which is generally established without the knowledge of the legal wife or family (Page, 1989).

Regional Variations

For both 2003 and 2008, polygyny as measured by presence of co-wives was lowest in the Greater Accra region and highest in the three northern regions (Figure 6.1). In Greater Accra, the index halved from 13.1 to 6.3%. There were also moderate declines in the other regions, except for the Central region where there was an increase from 15.4 to 16.7%. The decline for both urban and rural localities was almost the same, 4.6 and 4.0 percentage points respectively.

Figure 6.1: Index of polygyny by region and locality



Source: Ghana Demographic and Health Survey (GDHS), 2003 and 2008

Polygynous wives play a crucial role in the fishing industry as marketers and traders and this could possibly explain the resilience of the practice. Islamic practices are strongest in the northern part of the country and as already indicated elsewhere in the chapter practices such as child-betrothal and child marriages are prevalent among some of the ethnic groups especially in Upper East. This may explain the high incidence of polygyny in that part of the country.

CHAPTER SEVEN

RELIGION

7.1 Introduction

Definition

The 2010 Ghana Census did not attempt or offer any rigorous definition of religion. There was rather a simple direct question on respondents' religious affiliation without any attempt to find out if respondents practiced the faith they professed or in what way.

The question on religion was considered important however because religion, with its systems of beliefs, values, norms and sanctions, plays a crucial role in influencing human behaviour in such areas as marriage, family life, socialisation and social interaction. The belief in a supernatural God or in an after-life which is basic to almost all religions, is a powerful determinant of the choices or decisions the individual makes on a daily basis.

Religiosity

Religiosity or one's level of understanding and commitment to one's God or religion has several dimensions and it is therefore not easy to assess its impact on the individual's choices or behaviour. This is especially the case in a society like Ghana in which new or foreign religions have been superimposed on traditional religion resulting sometimes in conflicting beliefs or acceptable behaviour.

A devout Catholic may resort to the use of contraceptives or even abortion to solve a particular problem even though he/she is aware his/her religion forbids it. Similarly, many practising Christians, some of whom hold very high offices in the Church, practice polygamy even though they are aware that it is against the Christian doctrine.

In the particular case of polygamy, Lesthaeghe (1997) has argued that the result of the church's relentless war on polygamy is either a lax interpretation of official doctrine or its total disregard because of its impracticability. Such behaviours do not in any way affect their regular church attendance or participation in communion and other activities. One's claim of being religious or affiliated to a particular faith is therefore subject to various interpretations.

Religion and Social Change

The problems associated with measuring or defining religiosity do not negate the fact that religion, or at least some aspects of it, has a wide-ranging impact on both the individual and society. While some sociologists have viewed religion as conservative force inhibiting social change and progress, others have viewed it as a major initiator and contributor to development (Giddens, 1991).

The negativity is exemplified in the modern era most conspicuously in the emergence of extremist or fundamental sects of various religious groups who are now posing a serious threat to the peace and stability in many parts of the world including West Africa. This extremism sometimes extends to their own believers. The mass suicide of nine hundred men

and women in a Guyana jungle in 1978 at the instigation of their leader, Reverend Jim Jones is one example of the danger which religious can pose. In March 2000, about five-hundred former Catholics belonging to a cult known as the Movement for the Restoration of the Ten Commandments locked and set fire to themselves in a church in Uganda (BBC News Report, 2000).

But in Ghana as in many parts of the world, religious organisations have impacted positively on development and social change in many areas. The introduction of formal Western education in Ghana, as indeed in many parts of Africa was led by the Christian churches. In Latin America, the churches have often been in the forefront in the fight for the poor and vulnerable against injustices of various kinds.

Because of its wide-ranging impact on society at large and on individual behaviour, it is important in this chapter to examine the impact of religion on society and more importantly on the status of women.

7.2 Religious Affiliation

Table 7.1 shows the increase in the Christian population since 1960. The proportion of the adult population who said they were Christians in the 2010 census increased by over 60% from 42.8% to 71.2% over the 50 year period. There was a corresponding sharp decline in the population allied to the traditional faith from 38.2% to 5.2% during the same period. There was a slight increase in the Islamic population from 12.0% to 17.6% and a marginal decline in the proportion of those with no religion from 7.0% in 1960 to 5.3% in 2010.

The increase observed for all Christians is due to an increase in both the proportion who are Pentecostal/Charismatic and those of other Christian faiths. The proportion Pentecostal/Charismatic rose from only 3.9 % in 1960 to 28.3% in 2010, and that of other Christians from 1.1% to 11.4% over the same period. The proportion of orthodox³ Christians however declined from 37.8 to 31.5% within the period, a clear sign of their declining influence in the spiritual arena vis-à-vis the new charismatic churches.

Another important feature of the data is the increasing proportion of females of the Christian faith compared with males. A higher proportion of males than females in 1960 were Christians, but this had reversed by 2010. In both 1960 and 2010, a higher proportion of females were of Pentecostal/charismatic affiliation compared to males, whereas for the Orthodox churches male proportions were higher in 1960 but lower than for females by 2010. As the Clerk of the Presbyterian Church put it, 'it seems women love God more than men in the way they fill our churches' (Anim Opong, 2011). There has been a narrowing of the sex difference in the proportions males and females who are affiliated to the Islam faith, 14.2% of males and 9.8% females in 1960 compared with 18.3% and 17.0% respectively in 2010.

³ Orthodox in this chapter refers to the old established churches such as the Catholic, Methodist, Presbyterian, and Anglican.

Table 7.1: Population 15 years and over by religious affiliation, 1960 and 2010

| | 1960 | | | 2010 | | |
|-------------------------------|-------|------|--------|-------|------|--------|
| | Total | Male | Female | Total | Male | Female |
| No Religion | 7.0 | 7.1 | 6.8 | 5.3 | 6.7 | 3.9 |
| All Christians | 42.8 | 43.8 | 41.9 | 71.2 | 68.8 | 73.3 |
| Orthodox(Catholic/Protestant) | 37.8 | 39.4 | 36.2 | 31.5 | 30.8 | 32.1 |
| Pentecostal/Charismatic | 3.9 | 3.2 | 4.6 | 28.3 | 26.9 | 29.6 |
| Other Christians | 1.1 | 1.2 | 1.1 | 11.4 | 11.1 | 11.6 |
| Islam | 12.0 | 14.2 | 9.8 | 17.6 | 18.3 | 17.0 |
| Traditional | 38.2 | 34.9 | 41.5 | 5.2 | 5.4 | 4.9 |
| Other | | | | 0.8 | 0.8 | 0.8 |

Source: Ghana Statistical Service 1960 and 2010 Population Censuses

Regional Variations

The finding discussed earlier that women tend to be more religious than men is also evident in the regional data (Table 7.2). In all regions, women who profess the Christian faith exceed the males. Conversely, the proportion of males who have no religious affiliation is on the average twice as high as that of females except in the three Northern regions where the proportions are small and very similar.

The predominance of males in Islamic religion in the national data is reflected in the regional data as well. In all regions, the proportion of males who are of the Islamic faith exceeds that of females, but the differences are marginal.

The dramatic decline in the proportion of those affiliated to traditional religion from 38% in 1960 to about 5% in 2010 is not evenly distributed regionally. Indeed, traditional religion is still very vibrant in the Upper East region with over 30% of the population are still attached to the traditional faith, with proportionately more males than females. Traditional religion is still also strong in the Volta, Northern and Upper West regions with about 15% of the population in each following this faith. With the exception of the Volta region, males still predominate although again, the differences are marginal.

Table 7.2: Population (fifteen years and older) by religious affiliation and region

| | All Regions | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|-----------------------|----------------|---------|---------|------------------|-------|---------|---------|----------------|----------|---------------|---------------|
| No religion | | | | | | | | | | | |
| Male | 8.0 | 10.8 | 10.8 | 5.5 | 7.8 | 10.8 | 9.2 | 11.1 | 2.3 | 2.9 | 3.1 |
| Female | 3.9 | 5.0 | 5.0 | 2.4 | 5.6 | 4.7 | 3.8 | 5.3 | 2.2 | 2.5 | 3.2 |
| Christians | | | | | | | | | | | |
| Male | 67.7 | 77.1 | 77.6 | 80.0 | 70.7 | 78.6 | 72.8 | 66.9 | 19.8 | 35.2 | 43.0 |
| Female | 74.2 | 85.1 | 85.6 | 85.1 | 73.5 | 87.3 | 80.7 | 76.5 | 20.7 | 43.6 | 45.8 |
| Islam | | | | | | | | | | | |
| Male | 18.0 | 10.2 | 9.8 | 12.8 | 6.2 | 7.8 | 16.3 | 18.0 | 61.9 | 26.0 | 38.7 |
| Female | 16.1 | 8.1 | 7.8 | 11.1 | 4.8 | 5.9 | 14.0 | 15.2 | 61.5 | 25.3 | 36.3 |
| Traditionalist | | | | | | | | | | | |
| Male | 5.4 | 0.9 | 0.9 | 0.6 | 14.5 | 1.8 | 1.0 | 3.3 | 15.6 | 35.4 | 14.9 |
| Female | 4.9 | 0.8 | 0.6 | 0.5 | 15.2 | 1.3 | 0.6 | 2.3 | 15.2 | 28.1 | 14.4 |
| Other | | | | | | | | | | | |
| Male | 0.8 | 1.0 | 0.8 | 1.1 | 0.8 | 0.9 | 0.8 | 0.7 | 0.4 | 0.5 | 0.3 |
| Female | 0.8 | 1.0 | 0.5 | 0.9 | 0.8 | 0.9 | 0.8 | 0.7 | 0.0 | 0.6 | 0.3 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

7.3. Orthodox Christianity and the New Churches

In terms of the impact of religion on society, perhaps the most significant change in recent years in Ghana has been the emergence of *öspiritualö* or *öcharismaticö* churches. Beckmann describes this as the most dynamic element in contemporary African religion. The main characteristics of the movement are the importance of possession, trance, speaking in tongues, fasting, visions, divination, anti-witchcraft measures and healing (Beckmann, 1975). He sees the emergence of these churches as an attempt to answer the needs and crisis of the contemporary world by responding to such everyday needs as promotion, need for jobs, successful business undertaking and travel.

The rapid use of these charismatic or spiritual churches in Ghana has been attributed by Opoku (1968) to various factors such as the fact that their worship is less intellectual, the educational standards of the ministers are lower and there is less respect for the status of people. Opoku (1968) further argues that in theological terms, the spiritual churches attempt to do what the historical churches have failed to do: to graft the gospel to African tradition. An example given by Baeta (1965) is that since every illness has a spiritual cause from the African religious perspective, healing and deliverance constitute essential components of charismatic practice.

An indispensable part of their practice is the use of curative and preventive remedies such as the use of *öholy waterö* to ward off demons, witches and other malevolent forces within the family or community. The over-emphasis on prosperity and personal or material gain in these emergent churches continues to be a source of concern to some of these churches themselves.

The leader and founder of the Evangelical Calvinian Church, one of the largest in the Ashanti region recently admitted that the church has lost focus (Yamoah, 2013). He described as simply incredible the way some churches are taking advantage of the ignorance of the people to dupe them with their confused messages, false claims and prophecies. However valid these concerns or misgivings are, it is important to recognise that the phenomenal increase in the membership of the charismatic/spiritual churches is also attributable in part to their dynamic, interactive often exuberant mode of worship which is deeply rooted in the Ghanaian tradition.

Many of these churches are now led by highly trained and educated pastors or prophets whose inspiring and motivational writings and teachings attract adherents from a wide spectrum of society ranging from the elite or highly educated to very young people. So influential have they become that they have thriving branches in several parts of the world. Their impact on society is extensive and some have even established private universities which are now competing with the established public universities.

7.4. Men, Women and Religion

The available evidence world-wide seems to indicate that women are more religious than men (Britt, 2009). In addition to being predominant, women hold their beliefs more firmly, practice their faith more consistently and work more vigorously for the congregations. George Gallup, in an analysis in 2002 wrote that the difference in religiosity between men and women have been shown consistently several previous decades of polls (Gallup International, 2002).

In contemporary Ghana, women in particular seem to be attracted to the charismatic churches because the churches provide them with access to the power of the spirit world through which they try to influence their relationship with men (Soothill, 2007), and secure protection against evil forces and prosperity in their businesses.

There is substantial anecdotal evidence to support Soothill's assertion that the predominance of females in these churches is not unconnected to their constant spiritual search for assistance in solving their needs for husbands, children, health or wealth. In her induction speech as the newly elected President of the Committee on Women's Ministry, Mrs Darkwa lamented that most of the women in the church sought answers to their problems from 'outside' in reference to the use of spiritualists, prayer camps among others for salvation. She further appealed to the Presbyterian Church of Ghana to orient women in the church against their exploitation by spiritualists (GNA, February 2010).

For many men and women, a pastor's services are considered essential in securing even a visa or passport and the pastor is increasingly even replacing the family elder as the mediator in family or inter-spousal disputes. The cosmological linkage with traditional religion is evident. What the traditional priest did with his fly wisp and libation in the old days is being performed by the modern pastor with his anointing oil and prayers. Both mediate between the individual and his god to ensure success and prosperity and provide protection against evil forces and enemies. Religion thus constitutes a vital force in social and individual life.

7.5 Emerging Issues

For policy-makers and for the Christian authorities themselves, there are some emerging challenges in this mass evangelisation which need to be openly acknowledged and addressed. Article 21(1) (C) of the 1992 Constitution guarantees freedom of worship, and world-wide there is a general reluctance to legislate in matters of faith or salvation. But in a situation where anyone can don a frock and use the bible as a cloak to create serious social problems for the illiterate populace, there is obviously an urgent need for some form of social or governmental protection.

Partly as a result of the persistence of socio-cultural beliefs and the weak capacity of health, Ghana has witnessed in recent years the emergence of so-called 'prayer' camps associated with some of these churches. They are usually managed by prophets, many of them self-professed religious leaders who claim to cure persons having various conditions including cancer, infertility, mental illness and marital problems (Human Rights Watch, 2012).

They are believed to have started in the 1920s. There are no reliable figures available on how many really exist but Human Rights Watch, a non-governmental organisation seriously concerned with human rights abuses prevalent these camps, reports that in the Ada district alone there are an estimated seventy prayer camps (Human Rights Watch, 2012). The report observed that most people brought for healing for mental disabilities, drug use or epilepsy were chained to logs, trees or other fixed spots and underwent a daily regime of prayer and fasting.

The medical authorities in Ghana have expressed concern about the prevailing conditions in these camps for years. Speaking at a forum in Accra organised by NETRIGHT on women and mental health, a psychiatrist observed that women predominate in some types of mental illnesses including depression of all types, exclusive women's disorders such as post-partum depression, suicidal attempts, anxiety, general neurotic or mental illness precipitated by marital and relationship problems, childbirth, rape and defilement. The recent passage of the Mental Health Law (2012) is seen as an essential step in the effort to regulate activities of these camps.

These problems with the emergent charismatic churches are not peculiar to Ghana. In August 2013, President Biya of Cameroon ordered the closure of nearly one hundred churches citing among others the misuse of the name of Christ to fake miracles and kill citizens. (CNN, 2013). Before the promulgation of the 1992 Constitution of Ghana, an attempt was made by the Provisional National Defence Council (PNDC) government through the Religious Bodies (Registration) Law of 1989 to check the activities of some religious bodies whose doctrine and practices were deemed to militate against public order, public interest, morality or acceptable standards of decency (PNDC, 1989). PNDC tried but failed to curb the activities of these religious groups (PANA, 1999).

Some social commentators have expressed concern about other aspects of this new religiosity. (Baidoo, 2009) comments on the particular role of women who are sometimes so engrossed with twenty-four hour church activities that they have little time for their husbands and families. He laments that the church is gradually losing its primary value as a place of transformation and reform. Underlying these concerns is the creeping idealisation of a work ethic in which success depends more on a pastor's prayers or anointing oil rather than one's own initiative, resourcefulness or hard work.

The society and health authorities in particular have sometimes been confronted with serious ethical issues, posed by some sects whose doctrines or practices do not permit blood transfusion, immunisation or medication even when lives of minors are under threat.

Additionally, an ever-present possibility in the proliferation of these religious groups is the emergence of extreme fundamentalist sects whose activities might pose a serious threat to communities or even the nation at large.

CHAPTER EIGHT

FERTILITY AND MORTALITY

8.1 Introduction

It has been argued in earlier chapters that the Ghanaian woman's pre-eminent status in traditional society was tied essentially to her function as the means by which the survival or continuity of the lineage was assured through child-bearing. The deference, adulation, respect and honour showered on her at successful child-birth were all meant to emphasize how crucial the event was to herself, the family and the community at large (Lorimer, 1969)

The prevailing high infant and child mortality of the past also meant that it was necessary to have as many children as possible to ensure that some would survive through the successive stages of childhood, adolescence (puberty), adulthood and old age to perform at each stage the manifold roles or duties assigned to him at each stage of the transition.

In a study of sterility among the Akan, Meuwissen (1966) found that the desire for children was the principal reason for marriage and dissolution of a childless marriage was frequently arranged by the woman's relatives. A sterile man or woman was therefore regarded with pity, scorn and contempt as an expression of the society's repugnance and disapproval for his or her failure to fulfil one's mission in life.

Modernisation has affected the child-bearing function in various ways. Firstly, continuing improvements in healthcare mean that the woman no longer has to produce ten children to ensure that at least five would survive. Secondly, the complexities and demands of modern living have markedly increased the cost of bringing up children. Thirdly, the woman herself has, as a result of migration, education and other factors been affected in ways which have forced a re-thinking or re-evaluation of her reproductive role. As has been succinctly summarised by Cadwell (1978), the fertility transition or a reduction in the fertility rate is tied to rising standards of living, improvements in female education and the concomitant parental preference for 'quality' to 'quantity' of children. This change in fertility behaviour is crucial for her empowerment since it enables her to participate more actively and beneficially in the modern sector of the economy.

High fertility inevitably leads to rapid population growth in areas where mortality was rapidly declining as is clearly the case in Ghana. The current intercensal population growth rate of about 2.5% is considered too high in the context of the now widely established consensus that: 'Population growth in excess of 2% per year is among the structural factors inhibiting the achievement of a wide range of development objectives' (U.N., 1993).

Ghana shares this view on the basis of its experience in achieving rapid economic growth and alleviating poverty. It has therefore since 1969 pursued a population policy whose main objective is to bring down the rate of population growth through the adoption of a wide range of strategies to reduce the level of fertility (NPC, 1969, 1994). It is therefore important to examine the level of fertility and what progress, if any, has been achieved in reducing the levels.

8.2 Current Fertility Levels

Fertility and mortality measurements in African censuses are fraught with numerous problems relating to recall of events within a specific time frame, age misreporting and interviews errors. A variety of techniques have therefore been developed to ensure that fairly reasonable estimates can be derived from the data collected (Siegel and Swanson, 2004). The Ghana data on fertility and mortality obtained from the 2010 Census are no exception and the results discussed below have been derived after rigorous testing of the data.

Births to women in reproductive ages (fifteen to forty-nine years old) in the twelve months preceding the census have been used to estimate Age-Specific Fertility Rates, Total Fertility Rates, General Fertility Rates and Crude Birth Rates; the results are presented in Table 8.1. One of the most useful indicators of fertility is the Total Fertility Rate (TFR). It is defined as the average number of children that would be born to a woman if she were to pass through all her child-bearing years conforming to the Age-Specific Fertility Rates of a given year.

As the data show, the TFR in 2010 was 3.28 children per woman, indicating a decline of about 17.8% from the 2000 figure of 3.99 children per woman. The GDHS (1988, 1993, 2003 and 2008) has also consistently reported a decline in the TFR from 6.4 children in 1988 to 5.2 in 1993, 4.4 in 2003 and 4.0 in 2008. The 2010 decline therefore seems to be consistent with the gradual but steady lowering of the TFR observed since 1988.

Table 8.1: Reported and adjusted total fertility rates, Ghana 2000-2010

| Year | Reported TFR | P/F ratio | Adjusted relational Gompertz |
|------|--------------|-----------|------------------------------|
| 2000 | 3.99* | | 5.66 |
| 2003 | 4.44 | 4.90** | 4.37 |
| 2008 | 4.03 | 3.86** | 4.28 |
| 2010 | 3.28 | 4.71** | 4.57 |

Source: *Nyarko, 2005, Table 8.2, page 144. ** Based on average of (P3/F3, P4/F4)
Ghana Statistical Service, 2010 Population and Housing Census data

Note: For detailed explanation of methodology see Shryrock and Siegel 1975

Another very common measure of fertility is the Crude Birth Rate (CBR) which is defined as the number of live births per 1000 population in a given year. The data (Table 8.2) also show that the CBR has declined from 31.1 to 25.3 births between 2000 and 2010, a decline of 18.6%, which is of the same magnitude as the TFR.

Both TFR and CBR indicate that fertility is higher in the rural areas than in the urban areas for both 2000 and 2010. Rural fertility is, as expected, higher than urban fertility for a number of reasons discussed earlier. Because of differences in education and value-systems, rural girls marry at a much earlier age than their counterparts in the urban area and thus have a much longer child-bearing span. In 2010, the singulate mean age at marriage is 27.1 for the urban areas compared to 24.2 for the rural area. Additionally, child-bearing is more compatible with agricultural activity than work in the formal sector of the urban economy where strict employment conditions or requirements could be a decisive factor in a woman's decision to have or delay childbearing. .

Table 8.2: Age specific fertility rates, total fertility rate, general fertility rate, and crude birth rate by type of locality, Ghana 2000 and 2010

| Age group | Age specific fertility rates | | | | | |
|-----------|------------------------------|-------|--------|-------|-------|--------|
| | 2000* | | | 2010 | | |
| | Total | Urban | Rural | Total | Urban | Rural |
| 15-19 | 0.04 | 0.02 | 0.06 | 0.03 | 0.02 | 0.04 |
| 20-24 | 0.13 | 0.09 | 0.18 | 0.10 | 0.07 | 0.15 |
| 25-29 | 0.17 | 0.13 | 0.21 | 0.15 | 0.13 | 0.18 |
| 30-34 | 0.17 | 0.14 | 0.20 | 0.15 | 0.13 | 0.16 |
| 35-39 | 0.14 | 0.11 | 0.17 | 0.12 | 0.11 | 0.14 |
| 40-44 | 0.09 | 0.07 | 0.11 | 0.07 | 0.06 | 0.08 |
| 45-49 | 0.06 | 0.05 | 0.07 | 0.03 | 0.03 | 0.04 |
| TFR | 3.99 | 3.00 | 4.90 | 3.28 | 2.78 | 3.94 |
| GFR | 130.0 | 100.1 | 155.50 | 96.6 | 81.10 | 116.20 |
| CBR | 31.1 | 26.7 | 33.80 | 25.3 | 23.00 | 26.90 |

Source: *Nyarko, 2005, Table 8.7, page 151.

Ghana Statistical Service, 2010 Population and Housing Census

In 2000, rural fertility as indicated by the TFR was higher than urban fertility with an almost 2-birth difference whilst in 2010 the difference had narrowed to a difference of only 1.2 births. The decline in fertility levels between 2000 and 2010 was much sharper in the rural areas at 19.6% compared to only 7.3% for the urban areas.

Using the CBR as an index of fertility, a similar pattern of higher rural fertility, decline in fertility between 2000 and 2010, and sharper declines in rural fertility than urban fertility, are observed. The age-specific rates show the normal pattern of high fertility levels at the peak ages of child-bearing twenty-five to thirty-four years and lower levels at ages fifteen to nineteen years and over the forty years age-group. This applies to both urban and rural areas.

Regional Variations

Table 8.3 shows the adjusted Total Fertility Rates by region in 2000 and 2010. In both years, Greater Accra, in which the administrative capital is located and which also functions as the commercial and industrial centre of the country, has the lowest TFR of 4.3 children per woman in 2000 and 3.51 in 2010. The three northern regions, which are predominantly agricultural, also have the highest levels of fertility with the Northern region having the highest level in both 2000 and 2010. The Northern TFR of 6.01 and the Upper West rate of 5.48 are much higher than the national average of 4.57. Both Upper East and Brong Ahafo, which is predominantly agricultural exhibit rates higher than 5.

**Table 8.3: Adjusted total fertility rates* by region, and urban/rural settings,
Ghana 2000 and 2010**

| Region | 2000 | 2010 |
|--------------------|-------------|-------------|
| Western | 6.10 | 4.79 |
| Central | 5.76 | 4.78 |
| Greater Accra | 4.30 | 3.51 |
| Volta | 5.47 | 4.48 |
| Eastern | 5.30 | 4.53 |
| Ashanti | 5.69 | 4.43 |
| BrongAhafo | 5.97 | 5.01 |
| Northern | 7.03 | 6.01 |
| Upper East | 6.47 | 5.31 |
| Upper West | 6.97 | 5.48 |
| Urban | | 3.95 |
| Rural | | 5.34 |
| All regions | 5.66 | 4.57 |

*Adjusted TFRs based on Brass relational Gompertz model

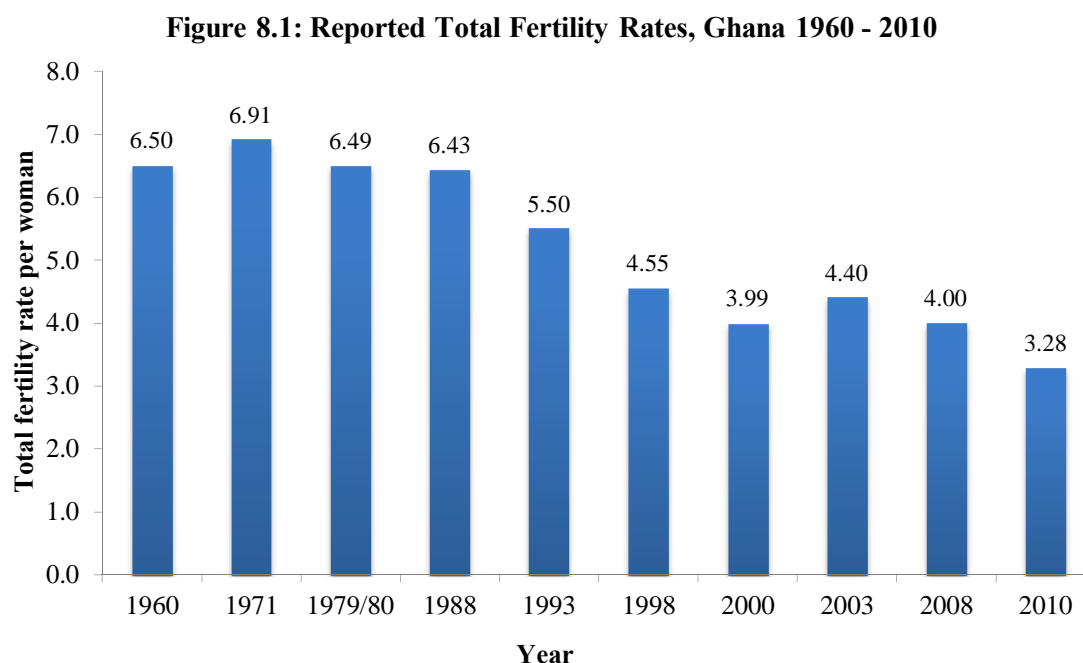
Source: Ghana Statistical Service, 2010 Population and Housing Census

All the regions show a decline in fertility levels between 2000 and 2010, but the largest declines are in the Ashanti region (22.1%) followed by the Western and Upper West regions at about 21% each. The lowest declines are in the Northern and Eastern regions with 14.5% each.

Total Fertility Rates, between 1960-2010

Figure 8.1 shows Total Fertility Rates as reported from a variety of censuses and surveys undertaken between 1960 and 2010. Differences in sources and reliability of data are reflected in what appears to be some minor inconsistencies in the pattern such as the increase in the level between 2000 and 2003. Overall, the most prominent feature of the diagram is the steady decline in fertility from a high of 6.5 children per woman in 1960 to almost half of that (3.28) in the fifty-year period up to 2010. It is worth noting that the TFR in 2000 was 3.99 children per woman which is lower than the 5.0 children target specified in the 1994 (Revised) national population policy. The trend also confirms the likelihood of meeting the population policy target of 3.0 by the year 2020.

Figure 8.1: Reported total fertility rates, Ghana 1960 - 2010



Source: Ghana Statistical Service, 2010 Population and Housing Census
Nyarko, 2005, Table 8.3, page 146

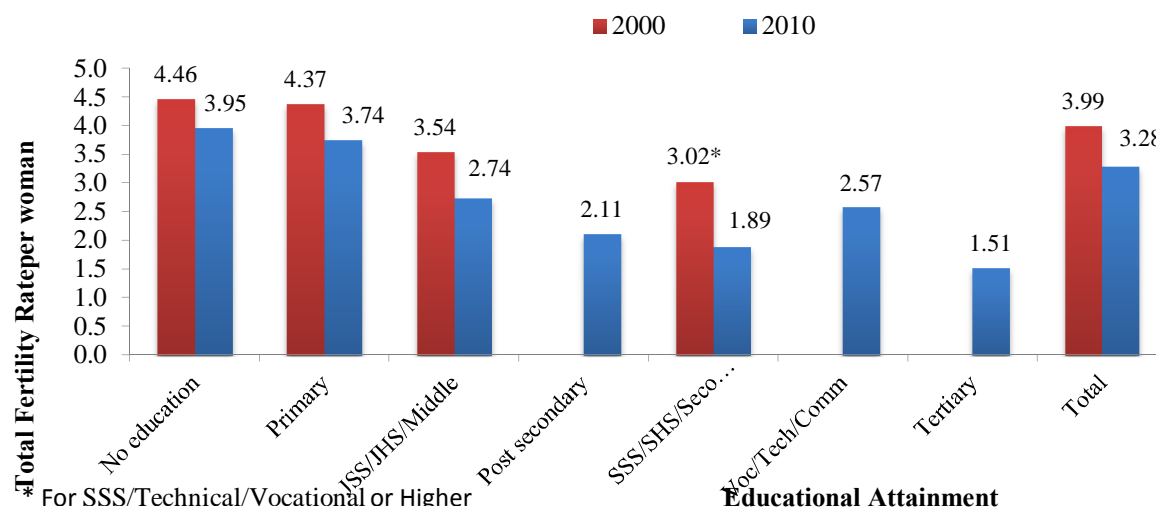
Fertility and Educational Attainment

In various sections of this report, education has been singled out as probably the most powerful agent of change in the empowerment process specifically, and in change of behaviours, attitudes and thinking generally. The multidimensional character of education is manifested more sharply in reproductive behaviour where the woman's choices of how many children to have, when and whether to use contraception or not are dictated by her level of education. Jejeebhoy (1995) asserts that in almost every setting regardless of region, culture and level of development, education results in fewer children.

Figure 8.2 shows reported Total Fertility Rates by educational attainment of females aged fifteen to forty-nine years in 2000 and 2010. The data confirms the well-established inverse relationship between education and the level of fertility. For both 2000 and 2010 the higher the level of educational attainment, the lower the level of fertility. In 2000, the TFR ranged from 4.46 for women with no education, to 4.37 for those with primary education, 2.11 for those with post-secondary, and 1.41 for tertiary. The vocational-technical category does not fully conform to the inverse pattern because it is an amorphous group which may include both primary and post primary students. For 2010, the pattern is replicated with a high 3.95 children per woman for those with no education to a low of 1.51 for those with tertiary education. The GDHS (2008) reported a similar inverse relationship between education and fertility, ranging from a high of 6.0 for those with no education, 4.9 for those with primary education, 3.5 for Middle/JSS and 2.1 for

those with secondary or higher education. The importance of education as an agent of change cannot, therefore, be over-emphasised.

Figure 8.2: Total fertility rates by educational attainment, Ghana 2000 and 2010



Source: Ghana Statistical Service, 2010 Population and Housing Census

Note: Data for Post-secondary, Vocational/Technical/Commercial and Tertiary are not available for the year 2000

8.3 Childlessness

One notable demographic consequence of the increasing number of women who never marry in a society where marriage is universal or near universal is the increase in women having no children in their lifetime. The table 8.4 shows the proportion of women who are childless at age 35 years and over.

Table 8.4: Proportion of women 35 years and older with no child

| Age | Proportion |
|--------------|------------|
| 35-39 | 10.9 |
| 40-44 | 8.4 |
| 45-49 | 7.3 |
| 50-54 | 6.6 |
| 55-59 | 7.1 |
| 60-64 | 9.3 |
| 65-69 | 10.2 |
| 70-74 | 9.9 |
| 75+ | 12.6 |
| Total | 9.1 |
| Urban | 10.1 |
| Rural | 8.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

The data shows a steady decline in the proportions of childlessness from about 11% in the age group thirty-five to thirty-nine years to 7.1% at ages sixty-five to sixty-nine years before rising again to 12.6% by age seventy-five years and over. The difference between the urban and rural areas is not substantial.

In a society where fertility is highly valued and sterility or infecundity is scorned and held in high contempt (Meuwissen, 1966; Lorimer, 1969), the picture of one out of ten women being childless is an issue of concern. Childlessness is often a major contributory factor or direct cause of inter-spousal conflict and marital dissolution. It is therefore important to find out whether it is voluntary or involuntary. If involuntary, the causative factors need to be investigated since some sexually transmitted infections and some serious ailments which afflict women are known to cause infertility (Mbugua, 1997). Of course the possibility also exists, although unlikely in this particular instance, that high neonatal mortality and abortions may have been the cause of childlessness among some women. It is not often acknowledged but the infertility of the male spouses as a causative factor should not be ignored. Blockage of sperm ducts, disorders in sperm production, sexual malfunction and genital infections have often been cited as disorders which result in male sterility (Sheriss and Fox, 1983)

8.4 Mortality

A range of well-known techniques have been used in the Chapter of the National Demographic Report on mortality to derive a number of plausible estimates for assessing the level of mortality in Ghana using the 2010 Census as the primary source. Some key mortality indicators from that Chapter are summarised below.

Infant and Under-Five mortality

The application of indirect techniques to both the 2008 GDHS and 2010 census data yielded an infant mortality rate of 59 per 1000 live births and under-five mortality of 90 deaths between birth and age five years per 1000 live births.

In table 8.5, estimates show that infant and under-five mortality rates are slightly higher in rural than in urban areas. In the five-year period before the 2010 Census, infant mortality in rural areas was 60 deaths per 1,000 live births compared with 55 deaths per 1,000 live births in urban areas. The under-five mortality rate during the same period was 90 deaths per 1,000 live births in rural areas compared with 83 deaths per 1,000 live births in urban areas. Male mortality rates, both infant and under-five, were higher than those of females in both rural and urban areas during the period 2003-2007. The estimated under-five mortality for rural areas of 90 was the same as had been observed in the 2008 GDHS while that of the urban areas (83 per 1,000) was higher than that of the GDHS (75 per thousand) (GSS, 2009).

Table 8.5: Infant and under-five mortality by locality

| | Infant mortality | | | Under-five mortality | | |
|-----------------|------------------|------|--------|----------------------|------|--------|
| | Both Sexes | Male | Female | Both Sexes | Male | Female |
| Locality | | | | | | |
| Urban | 55 | 60 | 49 | 83 | 92 | 76 |
| Rural | 60 | 65 | 53 | 90 | 98 | 82 |

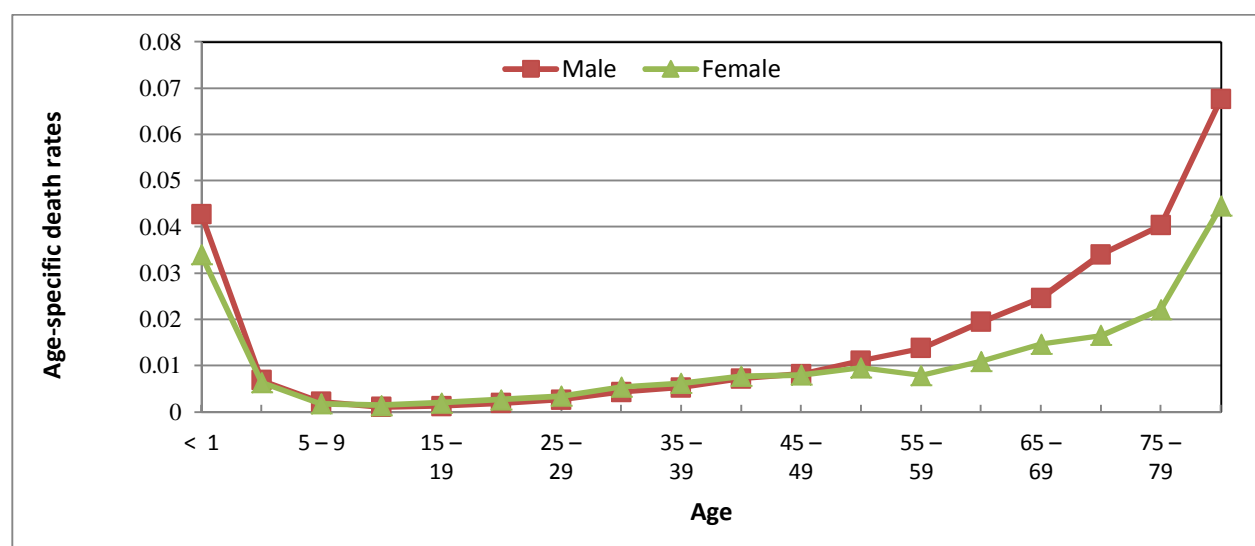
Source: Ghana Statistical Service, 2010 Population and Housing Census

Maternal Mortality Ratio

A maternal mortality ratio of 485 deaths per 100,000 live births was estimated whilst the maternal mortality rate was 4.9 per 1000 women. The mortality rate among teenagers appears to be particularly high and a possible cause of this is a high prevalence of illegal abortion.

Age-Specific Deaths Rates

Data on Age-Specific Death Rates showed that between ages zero to nine years, the death rates were higher for males than females but the pattern changes from age ten to fourteen years when female mortality exceeds that of males (see Figure 8.3). In the child-bearing ages of fifteen to forty-nine years, death rates among females are higher than those of males, an indication of high risk of mortality during the child-bearing years. The pattern again changes markedly after age fifty years when male mortality exceeds that of females.

Figure 8.3: Reported age-specific death rates by sex, 2010

Source: Ghana Statistical Service, 2010 Population and Housing Census

8.5 Life Expectancy

Several procedures were used to estimate life expectancies for both male and females (See Table 8.6). The different procedures yielded a life expectancy at birth of between 68.5 years to 60.2 years for males and from 77.0 years to 63.4 years for females. Using the mean of the various estimates as a single measure of male-female differentials in expectation of life, the resulting indices are 63.5 years for males and 68.6 for females. For all the different procedures used, female life expectancy was on the average 5 years higher than that of males, a difference which conforms to life expectancy differentials world-wide.

Table 8.6: Estimated life expectancy at birth, Ghana, 2010

| Estimation Based on: | Life Expectancy at birth | |
|-------------------------|--------------------------|--------|
| | Male | Female |
| Procedure 1 | 66.6 | 71.3 |
| Procedure 2 | 68.5 | 77.0 |
| Procedure 3 | 61.5 | 66.1 |
| Procedure 4 | 60.7 | 65.1 |
| Procedure: Q-Five | 60.2 | 63.4 |
| UN (2010 Estimate) | 61.8 | 63.6 |

Source: Derived estimates based on 2010 Census

1. Reported age-specific death rates and population by age (LTPOPDTH)
2. Reported age-specific death rates and adjusted mx values (LTMXQXAD).
3. Crude death rate and the population by age and Coale-Demeny North model (LTNTH).
4. Brass growth balance equation method to adjust reported number of deaths (LTPOPDTH).

CHAPTER NINE

PERSONS WITH DISABILITY

9.1 Introduction

Disability is a sensitive issue in Ghanaian culture because of the myths, misconceptions and superstitious beliefs concerning certain types of disability. In the past, and even in many communities in Ghana today, if a child is born with a deformity, it is deemed to be a result of evil spirits, a failure of the family to keep taboos, or some type of witchcraft. In some instances infanticide is resorted to or the child is ostracised (GhanaWeb, 2011).

In the 2010 Population and Housing Census of Ghana, persons with disabilities were defined as those who are unable to, or were restricted in the performance of specific tasks/activities due to loss of function of any part of the body and mind as a result of impairment or malformation. Examples are persons with visual/sight impairment, hearing impairment, speech impairment, physical disability, intellectual disability, and emotional or behavioural disorders. A disability could be partial or total, sensory or physical and an individual may suffer from one or more disabilities. A person was considered disabled if despite the use of assistive devices or supportive environment (such as eye glasses and hearing aids), the limitation or restriction could not be improved.

The picture of disability may be intensified by gender; for females a sense of deepened passivity and helplessness, for men a tainted masculinity generated by enforced dependence. Moreover these images have real consequences in terms of education, employment, living arrangements, and personal relationships, victimisation and abuse which in turn reinforce the images in the public sphere.

9.2 Population with Disability

The 2010 Census revealed that 737,743 people representing three percent of Ghana's population were disabled, as seen in Table 9.1. There were more women (387,647 accounting for 52.5% of those disabled) than men (350,096, for 47.5%) who were disabled. The same pattern is seen for the urban areas (46.1% of those disabled are male and 53.9% female) and rural areas (48.6% and 51.4% respectively). Higher proportions of those with any of the considered disabilities, apart from speech impairment, are females than males. Of those with multiple disabilities a higher proportion are females (53.6%) than males (47.5%). The pattern is the same for single disability. The fact that for most of the disability types a higher proportion is females than males has implications in that:

- disabled women are more likely to experience public spaces as intimidating and dangerous,
- while disabled people are much more likely to live in poverty, disabled women are likely to be poorer than disabled men; especially in developing countries where disabled persons often face a lot of financial and social challenges Meekosha (2004).

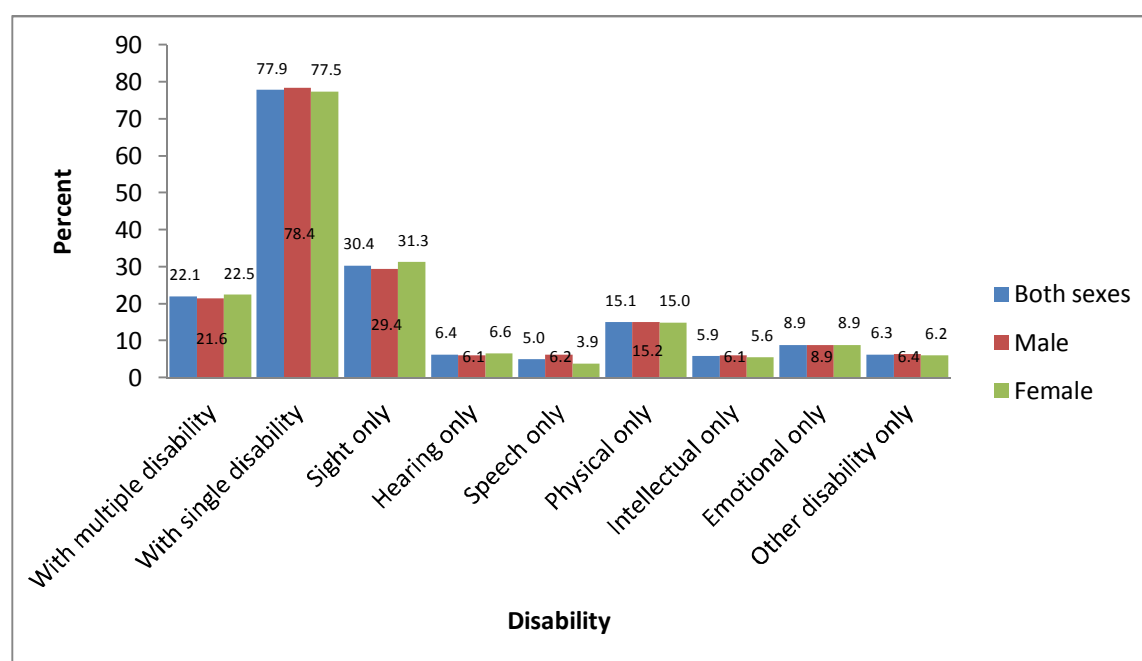
**Table 9.1: Percentage distribution population with disability by locality
and sex (within disability type)**

| | Total | | | Urban | | Rural | |
|----------------------------|---------------|---------|---------|---------|---------|---------|---------|
| | Both sexes | Male | Female | Male | Female | Male | Female |
| Population with disability | 737,743 | 350,096 | 387,647 | 156,596 | 182,818 | 193,500 | 204,829 |
| With a disability | 100.0 | 47.5 | 52.5 | 46.1 | 53.9 | 48.6 | 51.4 |
| With multiple disability | 100.0 | 46.4 | 53.6 | 45.6 | 54.4 | 47.0 | 53.0 |
| With single disability | 100.0 | 47.8 | 52.2 | 46.3 | 53.7 | 49.0 | 51.0 |
| Sight only | 100.0 | 45.9 | 54.1 | 43.7 | 56.3 | 48.0 | 52.0 |
| Hearing only | 100.0 | 45.8 | 54.2 | 43.8 | 56.2 | 47.0 | 53.0 |
| Speech only | 100.0 | 59.0 | 41.0 | 59.6 | 40.4 | 58.4 | 41.6 |
| Physical only | 100.0 | 47.7 | 52.3 | 47.2 | 52.8 | 48.2 | 51.8 |
| Intellectual only | 100.0 | 49.7 | 50.3 | 49.2 | 50.8 | 50.0 | 50.0 |
| Emotional only | 100.0 | 47.4 | 52.6 | 45.4 | 54.6 | 49.5 | 50.5 |
| Other disability only | 100.0 | 48.5 | 51.5 | 47.4 | 52.6 | 49.5 | 50.5 |

Source: Ghana Statistical Service: 2010 Population and Housing Census

Figure 9.1 shows the distribution of the population with disability by type of disability and sex. Among the population with disability, sight was the most widespread (30.4%) while physical disability (15.1%) was the second most prevalent single disability nationwide. Females had higher disability rates than males in the sight and hearing categories. On the other hand, males had higher disability rates in the intellectual and speech categories. That of emotional, physical and other disability was relatively the same for both sexes. Table 9.2 also shows the urban and rural distribution of the population by type of disability. In both urban and rural areas, the most common disability types were sight and physical but the percentages for females with disability in sight was higher in the urban area (33.2%) than in the rural area (29.6%). Of those with a disability, females were marginally more likely to report multiple disabilities than males, which was true in urban and rural areas.

Figure 9.1: Population with Disability by Sex



Source: Ghana Statistical Service: 2010 Population and Housing Census

Table 9.2: Percentage distribution of population with disability by locality and sex

| | Total | | | Urban | | | Rural | | |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Both sexes | Male | Female | Both sexes | Male | Female | Both sexes | Male | Female |
| Population with disability | 737,743 | 350,096 | 387,647 | 339,414 | 156,596 | 182,818 | 398,329 | 193,500 | 204,829 |
| With a disability | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| With multiple disability | 22.1 | 21.6 | 22.5 | 21.3 | 21.1 | 21.6 | 22.7 | 22.0 | 23.4 |
| With single disability | 77.9 | 78.4 | 77.5 | 78.7 | 78.9 | 78.4 | 77.3 | 78.0 | 76.6 |
| Sight only | 30.4 | 29.4 | 31.3 | 31.8 | 30.1 | 33.2 | 29.2 | 28.8 | 29.6 |
| Hearing only | 6.4 | 6.1 | 6.6 | 5.0 | 4.8 | 5.3 | 7.5 | 7.2 | 7.7 |
| Speech only | 5.0 | 6.2 | 3.9 | 4.9 | 6.3 | 3.7 | 5.1 | 6.1 | 4.1 |
| Physical only | 15.1 | 15.2 | 15.0 | 14.9 | 15.3 | 14.6 | 15.2 | 15.1 | 15.3 |
| Intellectual only | 5.9 | 6.1 | 5.6 | 6.0 | 6.4 | 5.7 | 5.7 | 5.9 | 5.6 |
| Emotional only | 8.9 | 8.9 | 8.9 | 9.7 | 9.5 | 9.8 | 8.3 | 8.5 | 8.2 |
| Other disability only | 6.3 | 6.4 | 6.2 | 6.3 | 6.5 | 6.2 | 6.3 | 6.4 | 6.2 |

Source: Ghana Statistical Service: 2010 Population and Housing Census

Table 9.3 show the type of disability across the ten regions of Ghana. The pattern is similar to that of the national, urban and rural distributions where sight and physical disability are the most common. There are minimal differences by sex across the ten regions.

Table 9.3: Percentage distribution of population with disability by region and sex

| | Total | Western | Central | Greater Accra | Volta | Eastern | Ashanti | Brong Ahafo | Northern | Upper East | Upper West |
|--------------------------|-------|---------|---------|------------------|-------|---------|---------|----------------|----------|------------|------------|
| Both sexes | | | | | | | | | | | |
| With a disability | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| With multiple disability | 22.1 | 20.3 | 21.8 | 20.5 | 24.8 | 24.4 | 20.8 | 21.8 | 23.8 | 19.4 | 22.2 |
| With single disability | 77.9 | 79.7 | 78.2 | 79.5 | 75.2 | 75.6 | 79.2 | 78.2 | 76.2 | 80.6 | 77.8 |
| Sight only | 30.4 | 32.4 | 32.9 | 33.4 | 31.1 | 30.6 | 31.7 | 24.5 | 21.5 | 30.9 | 28.7 |
| Hearing only | 6.4 | 5.5 | 5.8 | 3.5 | 5.4 | 5.7 | 6.2 | 7.3 | 9.9 | 11.8 | 9.3 |
| Speech only | 5.0 | 5.4 | 4.6 | 4.5 | 4.0 | 4.9 | 5.4 | 6.4 | 5.5 | 5.4 | 4.2 |
| Physical only | 15.1 | 15.8 | 17.7 | 12.7 | 14.4 | 16.9 | 15.9 | 17.0 | 11.3 | 14.1 | 13.2 |
| Intellectual only | 5.9 | 6.7 | 4.8 | 7.1 | 5.9 | 4.9 | 5.9 | 5.9 | 5.9 | 6.0 | 4.7 |
| Emotional only | 8.9 | 8.3 | 7.5 | 11.3 | 10.2 | 7.8 | 7.6 | 11.9 | 8.9 | 7.0 | 7.8 |
| Other disability only | 6.3 | 5.7 | 4.9 | 6.9 | 4.2 | 4.8 | 6.4 | 5.2 | 13.2 | 5.4 | 9.8 |
| Male | | | | | | | | | | | |
| With a disability | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| With multiple disability | 21.6 | 19.9 | 20.8 | 20.4 | 23.9 | 24.0 | 20.6 | 21.4 | 23.2 | 18.9 | 21.7 |
| With single disability | 78.4 | 80.1 | 79.2 | 79.6 | 76.1 | 76.0 | 79.4 | 78.6 | 76.8 | 81.1 | 78.3 |
| Sight only | 29.4 | 31.4 | 31.9 | 31.3 | 30.4 | 30.1 | 30.5 | 24.6 | 21.7 | 29.9 | 27.7 |
| Hearing only | 6.1 | 5.3 | 5.7 | 3.5 | 5.4 | 5.4 | 5.9 | 6.8 | 9.6 | 10.7 | 8.6 |
| Speech only | 6.2 | 6.6 | 5.9 | 5.7 | 5.1 | 6.2 | 6.7 | 7.6 | 6.3 | 6.6 | 5.1 |
| Physical only | 15.2 | 15.7 | 17.6 | 13.2 | 14.6 | 16.8 | 16.4 | 16.4 | 11.3 | 14.8 | 13.5 |
| Intellectual only | 6.1 | 7.0 | 5.2 | 7.7 | 5.7 | 5.1 | 6.3 | 6.2 | 5.8 | 6.3 | 5.3 |
| Emotional only | 8.9 | 8.4 | 7.9 | 10.9 | 10.4 | 7.6 | 7.5 | 12.0 | 8.9 | 7.3 | 8.3 |
| Other disability only | 6.4 | 5.8 | 5.0 | 7.3 | 4.5 | 4.9 | 6.2 | 5.1 | 13.1 | 5.4 | 9.8 |
| Female | | | | | | | | | | | |
| With a disability | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| With multiple disability | 22.5 | 20.7 | 22.6 | 20.7 | 25.6 | 24.7 | 21.0 | 22.2 | 24.4 | 19.9 | 22.8 |
| With single disability | 77.5 | 79.3 | 77.4 | 79.3 | 74.4 | 75.3 | 79.0 | 77.8 | 75.6 | 80.1 | 77.2 |
| Sight only | 31.3 | 33.3 | 33.7 | 35.3 | 31.6 | 31.1 | 32.8 | 24.5 | 21.2 | 31.9 | 29.8 |
| Hearing only | 6.6 | 5.6 | 5.9 | 3.5 | 5.4 | 5.9 | 6.5 | 7.9 | 10.1 | 12.9 | 10.0 |
| Speech only | 3.9 | 4.2 | 3.6 | 3.4 | 3.0 | 3.8 | 4.3 | 5.2 | 4.7 | 4.1 | 3.3 |
| Physical only | 15.0 | 16.0 | 17.8 | 12.3 | 14.2 | 17.1 | 15.6 | 17.5 | 11.2 | 13.5 | 12.9 |
| Intellectual only | 5.6 | 6.4 | 4.5 | 6.5 | 6.0 | 4.7 | 5.6 | 5.6 | 6.0 | 5.8 | 4.1 |
| Emotional only | 8.9 | 8.3 | 7.1 | 11.7 | 10.2 | 8.0 | 7.8 | 11.8 | 9.0 | 6.6 | 7.3 |
| Other disability only | 6.2 | 5.7 | 4.8 | 6.5 | 4.0 | 4.7 | 6.5 | 5.4 | 13.3 | 5.3 | 9.7 |

Source: Ghana Statistical Service: 2010 Population and Housing Census

CHAPTER TEN

INFORMATION, COMMUNICATION TECHNOLOGY

10.1 Introduction

Around the world, information and communication technologies (ICTs) have changed the lives of individuals, organizations and indeed, entire nations (Sobalaje and Adigun, 2013). Information and Communication Technologies (ICT) have become important tools in today's knowledge-based information society and economy. In Ghana, the role of ICT has been widely recognised at various levels. The recognition is reflected in actions such as the development and deployment of a national ICT infrastructure, institutional and regulatory framework for managing the sector and promoting the use of ICT in all sectors of the economy

10.2 Population twelve Years and Older Using Mobile Phones

The use of mobile phones has become a common phenomenon in Ghana. The 2010 Population and Housing Census gathered information on persons twelve years and older using mobile phones. The total population of persons twelve years and older was 16,886,306 out of which 8,049,408 (47.7%) owned mobile phones. The percentage of males having mobile phones was higher (53.0%) than that of females within the same age group (42.8%). This difference supports studies done by Castells et al. in 2004 where it was revealed that more men than women own mobile phones.

Table 10.1 presents the distribution of the population twelve years and older owning mobile phones by region. The Greater Accra region had the highest proportion of mobile phone owners (27.2%), followed by the Ashanti region (23.1%). Together, these two regions account for just over half of mobile phone owners (males and females) in the country. However, while the two regions account for less than half (48.0%) of male phone owners in the country, it is interesting to note they have more than half (52.7%) of female phone owners in Ghana. This could be attributed to the fact that more females in the informal sector in the two principal cities of Accra and Kumasi have come to depend on their mobile phone to transact their business in recent times. It also reveals the fact that more women are becoming aware of the need to use technology to make their lives easier. Again, women need a means to engage in communication that will improve their livelihoods and help them to achieve their human rights. This is a formidable challenge facing all societies in today's world, and especially developing countries.

The table also shows that all the other regions had less than a ten percent share of the population owning mobile phones and this share was lowest for the Northern, Upper East, and Upper West regions. This is likely accounted for by the relatively low shares of the population living in those regions.

Table 10.1: Distribution of the population twelve years and older having mobile phones by region and sex

| Region | All localities | | Male | | Female | |
|--------------------|------------------|--------------|------------------|------------|------------------|------------|
| | Number | Percent | Number | Percent | Number | Percent |
| All Regions | 8,049,408 | 100.0 | 4,275,211 | 100 | 3,774,197 | 100 |
| Western | 750,227 | 9.3 | 422,311 | 9.9 | 327,916 | 8.7 |
| Central | 669,083 | 8.3 | 355,087 | 8.3 | 313,996 | 8.3 |
| Greater Accra | 2,191,910 | 27.2 | 1,106,032 | 25.9 | 1,085,878 | 28.8 |
| Volta | 540,623 | 6.7 | 291,006 | 6.8 | 249,617 | 6.6 |
| Eastern | 806,291 | 10.0 | 428,543 | 10.0 | 377,748 | 10.0 |
| Ashanti | 1,859,656 | 23.1 | 956,242 | 22.4 | 903,414 | 23.9 |
| Brong Ahafo | 622,715 | 7.7 | 341,715 | 8.0 | 281,000 | 7.4 |
| Northern | 341,536 | 4.2 | 212,773 | 5.0 | 128,763 | 3.4 |
| Upper East | 167,421 | 2.1 | 98,288 | 2.3 | 69,133 | 1.8 |
| Upper West | 99,946 | 1.2 | 63,214 | 1.5 | 36,732 | 1.0 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 10.2 shows the percentage of the population twelve years and older having mobile phones by sex and by region. The Greater Accra region recorded the highest ownership for both males and females. As shown in the following table, seven out of every ten males in the region own a mobile phone while six out of every ten females own a mobile phone. More than half of the population of both males and females (51.9% and 60.9% respectively) in the Ashanti region have a mobile phone. In all other regions less than half of the population, male or female, own mobile phones.

Also, the percentage of females having a mobile phone is less than the percentage of males in all the regions, with the variation between the sexes being the highest in the three northern regions. Females in the Northern, Upper West and Upper East regions seem to lag behind their counterparts in the other regions with respect to mobile phone ownership.

Table 10.2: Population 12 years and older having mobile phones in the regions and sex

| Region | Population | Population having mobile phones | Percentage having mobile phones | Male Population | Male Population having mobile phones | Males Percentage having mobile phones | Female Population | Female Population having mobile phones | Female Percentage having mobile phones |
|--------------------|-------------------|--|--|--------------------|--|---|----------------------|--|--|
| All Regions | 16,886,306 | 8,049,408 | 47.7 | 8,072,481 | 4,275,211 | 53.0 | 8,813,825 | 3,774,197 | 42.8 |
| Western | 1,615,850 | 750,227 | 46.4 | 800,971 | 422,311 | 52.7 | 814,879 | 327,916 | 40.2 |
| Central | 1,490,517 | 669,083 | 44.9 | 689,359 | 355,087 | 51.5 | 801,158 | 313,996 | 39.2 |
| Greater Accra | 2,980,912 | 2,191,910 | 73.5 | 1,422,840 | 1,106,032 | 77.7 | 1,558,072 | 1,085,878 | 69.7 |
| Volta | 1,449,077 | 540,623 | 37.3 | 679,615 | 291,006 | 42.8 | 769,462 | 249,617 | 32.4 |
| Eastern | 1,810,449 | 806,291 | 44.5 | 869,286 | 428,543 | 49.3 | 941,163 | 377,748 | 40.1 |
| Ashanti | 3,312,023 | 1,859,656 | 56.1 | 1,570,911 | 956,242 | 60.9 | 1,741,112 | 903,414 | 51.9 |
| Brong Ahafo | 1,547,336 | 622,715 | 40.2 | 755,018 | 341,715 | 45.3 | 792,318 | 281,000 | 35.5 |
| Northern | 1,528,287 | 341,536 | 22.3 | 744,075 | 212,773 | 28.6 | 784,212 | 128,763 | 16.4 |
| Upper East | 690,901 | 167,421 | 24.2 | 323,110 | 98,288 | 30.4 | 367,791 | 69,133 | 18.8 |
| Upper West | 460,954 | 99,946 | 21.7 | 217,296 | 63,214 | 29.1 | 243,658 | 36,732 | 15.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

The distribution of the population twelve years and older owning mobile phones by level of education and sex is presented in Table 10.3. The population twelve years and older with basic education (middle/JSS/JHS) had the highest share of people owning mobile phones (40.7%); the same percentage was recorded for both males and females in this same education category. This was followed by those with secondary/SHS education who constituted 18.9% of the mobile phone owning population (for males 20.5% and females 17.1%). Persons with vocational and commercial levels of education accounted for the lowest share of mobile phone ownership (4.0%). There is not much difference in the male female differentials in this group as both recorded almost the same values.

**Table 10.3: Distribution of the population twelve years and older having mobile phones
by level of education and sex**

| Level of education | Both Sexes | | Males | | Females | |
|--------------------|------------------|--------------|------------------|--------------|------------------|--------------|
| | Number | Percent | Number | Percent | Number | Percent |
| All Levels | 8,049,408 | 100.0 | 4,275,211 | 100.0 | 3,774,197 | 100.0 |
| No education | 1,115,036 | 13.9 | 488,372 | 11.4 | 626,664 | 16.6 |
| Primary | 707,645 | 8.8 | 315,102 | 7.4 | 392,543 | 10.4 |
| Middle/JHS | 3,276,906 | 40.7 | 1,740,903 | 40.7 | 1,536,003 | 40.7 |
| Secondary | 1,524,439 | 18.9 | 877,306 | 20.5 | 647,133 | 17.1 |
| Voc./Tech. | 319,673 | 4.0 | 166,924 | 3.9 | 152,749 | 4.0 |
| Post-Sec. | 675,713 | 8.4 | 396,538 | 9.3 | 279,175 | 7.4 |
| Tertiary | 429,996 | 5.3 | 290,066 | 6.8 | 139,930 | 3.7 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 10.4 depicts the percentage of persons aged more than twelve years having mobile phones by level of education and sex. The percentage of the population that owns mobile phones increases as the level of education increases. While only one quarter (25.0%) of persons with no education owned a mobile phone, nearly all persons (97.2%) with tertiary level of education had a mobile phone. The differences between males and females in mobile phone ownership disappear once level of education is taken into account.

Table 10.4: Population 12 years and older having mobile phone by education and sex

| Level of education | Population 12+ by age group | Population 12+ having mobile phone | Percentage 12+ having mobile phone | Male Population 12+ | Male Population 12+ having mobile phone | Percentage of Males 12+ having mobile phone | Female Population 12 years and older | Female Population 12+ having mobile phone | Percentage of Females 12+ having mobile phone |
|--------------------|-----------------------------|------------------------------------|------------------------------------|---------------------|---|---|--------------------------------------|---|---|
| All Levels | 16,886,306 | 8,049,408 | 47.7 | 8,072,481 | 4,275,211 | 53.0 | 8,813,825 | 3,774,197 | 42.8 |
| No education | 4,459,510 | 1,115,036 | 25.0 | 1,627,628 | 488,372 | 30.0 | 2,831,882 | 626,664 | 22.1 |
| Primary | 2,713,710 | 707,645 | 26.1 | 1,248,156 | 315,102 | 25.2 | 1,465,554 | 392,543 | 26.8 |
| Middle/JHS | 6,067,030 | 3,276,906 | 54.0 | 3,084,022 | 1,740,903 | 56.4 | 2,983,008 | 1,536,003 | 51.5 |
| Secondary | 2,105,935 | 1,524,439 | 72.4 | 1,191,239 | 877,306 | 73.6 | 914,696 | 647,133 | 70.7 |
| Voc./Tech. | 369,365 | 319,673 | 86.5 | 192,496 | 166,924 | 86.7 | 176,869 | 152,749 | 86.4 |
| Post-Sec. | 728,505 | 675,713 | 92.8 | 430,238 | 396,538 | 92.2 | 298,267 | 279,175 | 93.6 |
| Tertiary | 442,251 | 429,996 | 97.2 | 298,702 | 290,066 | 97.1 | 143,549 | 139,930 | 97.5 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 10.5 illustrates the percentage of the population twelve years and older with mobile phones by economic activity status and sex. There is not much difference between the employed and the unemployed (55.5% and 55.8% respectively) in the rates of mobile phone ownership. However, looking at the male female differentials it is observed that the percentage of employed males who own a mobile phone (62.3%) is higher than that of employed females (48.9%). Furthermore, about one third of persons not economically active own mobile phones. It is interesting also to note that female mobile phone ownership is higher among those who are unemployed than those employed (53.6% compared with 48.9%).

Table 10.5: Population 12 years and older owning mobile phone within economic activity status and sex

| Economic Activity Status | Population 12+ by age group | Population 12+ having mobile phone | Percentage 12+ having mobile phone | Male Population 12+ | Male Population 12+ having mobile phone | Males 12+ Percentage having mobile phone | Female Population 12+ | Female Population 12+ having mobile phone | Female 12+ Percentage having mobile phone |
|--------------------------------|-----------------------------|------------------------------------|------------------------------------|---------------------|---|--|-----------------------|---|---|
| All Economic Activities | 16,886,306 | 8,049,408 | 47.7 | 8,072,481 | 4,275,211 | 53 | 8,813,825 | 3,774,197 | 42.8 |
| Employed | 10,500,292 | 5,823,667 | 55.5 | 5,142,599 | 3,205,464 | 62.3 | 5,357,693 | 2,618,203 | 48.9 |
| Unemployed | 665,795 | 371,730 | 55.8 | 299,646 | 175,452 | 58.6 | 366,149 | 196,278 | 53.6 |
| Not active | 5,720,219 | 1,854,011 | 32.4 | 2,630,236 | 894,295 | 34 | 3,089,983 | 959,716 | 31.1 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

10.3. Internet Usage in Ghana

The internet has become a very useful tool and one of the fastest modes of communication in the world today. The main feature of the internet is that it has made information available generally in a quick and easy manner, publicly accessible and within easy reach. People communicate, share data and work through the internet all day, every day, without realizing that it is completely decentralized. The internet plays a great role in removing the borders between nations, and

assisting in the process of globalization. The Internet is very useful and has many different ways of helping people with their homework, business, among others.

Table 10.6 shows that the 2010 Population and Housing Census recorded 1,312,971 users of internet facilities out of 16,886,306 population twelve years and over; in other words only 7.8% of the population twelve years and older declared having access to the internet. As shown in the table, there are some noticeable differentials in the distribution of access to internet facilities in the ten regions. More than two out of five (42.3%) internet users in the country (male or female) live in the Greater Accra region followed by Ashanti region with 22.5%. The share of internet users is considerably low in the other regions especially the Volta (3.9%), Northern (2.4%), Upper East (1.2%), and Upper West (1.1%).

Table 10.6: Distribution of the population 12 years and older using internet facilities by region and sex

| Region | All Regions | | Male | | Female | |
|--------------------|------------------|--------------|----------------|--------------|----------------|--------------|
| | Number | Percent | Number | Percent | Number | Percent |
| All Regions | 1,312,971 | 100.0 | 832,789 | 100.0 | 480,182 | 100.0 |
| Western | 103,166 | 7.9 | 66,698 | 8.0 | 36,468 | 7.6 |
| Central | 104,301 | 7.9 | 64,410 | 7.7 | 39,891 | 8.3 |
| Greater Accra | 555,847 | 42.3 | 340,275 | 40.9 | 215,572 | 44.9 |
| Volta | 50,644 | 3.9 | 33,918 | 4.1 | 16,726 | 3.5 |
| Eastern | 88,869 | 6.8 | 58,830 | 7.1 | 30,039 | 6.3 |
| Ashanti | 295,251 | 22.5 | 189,033 | 22.7 | 106,218 | 22.1 |
| Brong Ahafo | 52,923 | 4.0 | 36,542 | 4.4 | 16,381 | 3.4 |
| Northern | 32,128 | 2.4 | 22,507 | 2.7 | 9,621 | 2.0 |
| Upper East | 15,777 | 1.2 | 10,943 | 1.3 | 4,834 | 1.0 |
| Upper West | 14,065 | 1.1 | 9,633 | 1.2 | 4,432 | 0.9 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 10.7 examines the population using internet facilities within the regions and by sex. The Greater Accra region has the highest proportion of its population using an internet facility (18.6%) followed by the Ashanti Region (8.9%). The Northern Region, Upper East Region and Upper West Region have substantially lower proportions of their populations with access to internet facilities (2.1%, 2.3% and 3.1% respectively). In terms of the sexes, male usage of the Internet is higher than that of females; generally, in all regions, for every two males who use the Internet, only one female uses the facility.

Just as was observed for mobile phone use, there is a relationship between internet usage and the level of education. Table 10.8 shows that internet use increases with education level. The proportion of individuals who reported using internet facilities ranged from a very low 0.4% for people with no education to a very high 72.1% for people with tertiary education. The pattern is the same for both males (from 0.5% to 71.4%) and females (from 0.3% to 73.5%).

It is interesting that at the tertiary level the percentage of females using the internet is slightly higher than that of males, further confirming the important role that education plays in eliminating male/female differentials in many social and economic aspects of life.

Table 10.7: Population twelve years and older using internet within regions and sex

| Region | Population 12 years and older | Population 12years and older using internet | Percentage 12+ using internet | Male Population 12 years and older | Male Population 12years and older using internet | Males 12+ Percentage using internet | Female Population 12 years and older | Female Population 12years and older using internet | Female 12+ Percentage using internet |
|--------------------|-------------------------------------|--|-------------------------------------|---|--|--|---|--|---|
| All Regions | 16,886,306 | 1,312,971 | 7.8 | 8,072,481 | 832,789 | 10.3 | 8,813,825 | 480,182 | 5.4 |
| Western | 1,615,850 | 103,166 | 6.4 | 800,971 | 66,698 | 8.3 | 814,879 | 36,468 | 4.5 |
| Central | 1,490,517 | 104,301 | 7.0 | 689,359 | 64,410 | 9.3 | 801,158 | 39,891 | 5.0 |
| Greater Accra | 2,980,912 | 555,847 | 18.6 | 1,422,840 | 340,275 | 23.9 | 1,558,072 | 215,572 | 13.8 |
| Volta | 1,449,077 | 50,644 | 3.5 | 679,615 | 33,918 | 5.0 | 769,462 | 16,726 | 2.2 |
| Eastern | 1,810,449 | 88,869 | 4.9 | 869,286 | 58,830 | 6.8 | 941,163 | 30,039 | 3.2 |
| Ashanti | 3,312,023 | 295,251 | 8.9 | 1,570,911 | 189,033 | 12.0 | 1,741,112 | 106,218 | 6.1 |
| Brong Ahafo | 1,547,336 | 52,923 | 3.4 | 755,018 | 36,542 | 4.8 | 792,318 | 16,381 | 2.1 |
| Northern | 1,528,287 | 32,128 | 2.1 | 744,075 | 22,507 | 3.0 | 784,212 | 9,621 | 1.2 |
| Upper East | 690,901 | 15,777 | 2.3 | 323,110 | 10,943 | 3.4 | 367,791 | 4,834 | 1.3 |
| Upper West | 460,954 | 14,065 | 3.1 | 217,296 | 9,633 | 4.4 | 243,658 | 4,432 | 1.8 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

Table 10.8: Population 12 years and older using internet by level of education and sex

| Level of education | Population 12+ by age group | Population 12+ using internet | Percentage 12+ using internet | Male Population 12 years and older | Male Population 12years and older using internet | Males 12+ Percentage using internet | Female Population 12 years and older | Female Population 12years and older using internet | Female 12+ Percentage using internet |
|-----------------------|-----------------------------------|-------------------------------------|-------------------------------------|---|--|--|---|--|---|
| All Levels | 16,886,306 | 1,312,971 | 7.8 | 8,072,481 | 832,789 | 10.3 | 8,813,825 | 480,182 | 5.4 |
| No education | 4,459,510 | 17,895 | 0.4 | 1,627,628 | 8,086 | 0.5 | 2,831,882 | 9,809 | 0.3 |
| Primary | 2,713,710 | 35,660 | 1.3 | 1,248,156 | 21,192 | 1.7 | 1,465,554 | 14,468 | 1.0 |
| Middle/JHS | 6,067,030 | 215,585 | 3.6 | 3,084,022 | 140,067 | 4.5 | 2,983,008 | 75,518 | 2.5 |
| Secondary | 2,105,935 | 384,834 | 18.3 | 1,191,239 | 241,428 | 20.3 | 914,696 | 143,406 | 15.7 |
| Voc./Tech. | 369,365 | 54,101 | 14.6 | 192,496 | 33,790 | 17.6 | 176,869 | 20,311 | 11.5 |
| Post-Sec. | 728,505 | 286,112 | 39.3 | 430,238 | 175,006 | 40.7 | 298,267 | 111,106 | 37.3 |
| Tertiary | 442,251 | 318,784 | 72.1 | 298,702 | 213,220 | 71.4 | 143,549 | 105,548 | 73.5 |

Source: Ghana Statistical Service, 2010 Population and Housing Census

CHAPTER ELEVEN

GENDER PERSPECTIVES

11.1 Introduction

The promulgation of the U.N. Convention on the elimination of all forms of discrimination against women (CEDAW) in 1979 is generally recognised as the culmination of the world-wide effort to restore dignity and basic human rights which had been denied to women throughout history and in various cultures. Article 1 of the Convention defined discrimination as any distinction, exclusion or restriction made solely on the basis of sex and which impacts negatively on women's human rights and fundamental freedoms in the political, economic, social, cultural, civil or other field.

In various parts of the world and throughout history, discrimination against women has been expressed in a variety of ways in the home, under the law, the educational system and even in religion. The worst forms of such discrimination which have been extensively documented include slavery, female infanticide, forced marriages, inequality under the law and denial of access to resources including land. These inequalities and discriminatory practices are sometimes embedded in law, custom or religious doctrine but also sometimes in unwritten conventions and traditions whose origins and rationale are not easy to fathom.

Discrimination still manifests itself in various forms throughout the world in the contemporary world. The extensiveness of these practices and the rigidity with which they are enforced vary from society to society. In general however, where these are based on religious precepts or tradition they are difficult to eliminate or change even if their consequences are severe. Female circumcision is still widespread in many parts of Africa including Ghana where a recent law (Act 484, 1994) specifically forbids it. Since the Islamic Revolution in Iran, laws have been sharply restricting women's educational and professional opportunities and imposing segregation in many areas (Mayer, 2012).

In parts of Afghanistan, girls who go to school face serious violence from some community members and religious groups (CNN/BBC Reports). With the aid of science and technology, discrimination now even starts from the womb through the widespread selective abortion of female foetuses in areas such as India and China where male children are desired or preferred for a variety of reasons (Goodkin, 1999)

Even highly developed western nations are not immune to various expressions of gender discrimination. In 2008, the OECD found that while female employment rates have expanded and gender employment and wage gaps have narrowed, women on average still have 20 percent less chance to have a job and are paid 17 percent less than men (OECD, 2008). This represents a significant improvement from the situation in mid-nineteenth century when women working in factories earned only about a quarter of what men earned.

In the political arena, it was not until 1913 that Norwegian women won the right to vote followed by Danish women in 1915 (Colt, 2001). Canadian and British women were granted the right to vote in 1918 but in Britain, the right was granted to women only over the age of 30. It was not until 1928 that the right was extended to all women over 21 years.

In the U.S.A. and Europe, it was the need to fight gender discrimination in a systematic and co-ordinated way, by first obtaining the vote for women which gave birth to the *suffragette* movement in the late nineteenth and early twentieth centuries (Van Wingerden, 1999).

Gender discrimination quite clearly takes different forms and differs widely in its impact on women and society in different parts of the world. This chapter will use the available statistical evidence outlined in the previous chapters to present the main gender concerns in the Ghanaian context.

11.2 Gender and Education

It has been argued earlier that social organisation among the various ethnic groups in Ghana differed somewhat from one group to the other but generally in the areas of law, governance, economic opportunities, access to resources and social rights there was little overt or explicit discrimination against women. The interaction between men and women, both in the home and the larger society was one of complementarity of roles. But elements of discrimination or inequality clearly existed in such practices as child betrothal or marriage, female circumcision, widowhood rites and polygamy. These practices, whether intended or not, tended to demean the woman, lower her self-esteem and sometimes even threatened her health and well-being for example circumcision (Odoi-Agyarko). The introduction of formal education into the country by missionaries added a new dimension to male-female relations by creating new educational and economic opportunities which initially favoured men and exacerbated the social and economic gap between women and men. The ultimate consequence was to increase the woman's dependence on the man, weaken her power in inter-spousal and family relations, undermine her self-esteem and generally lower her status in society.

Since education played a dominant role in this whole process, gender advocates have consistently promoted education as its key tool in ensuring the empowerment of women. It is generally accepted that a major pre-requisite for the successful promotion of women's interests is a substantial increase in the proportion of highly-educated women in decision-making at the highest levels of the government, legislature, administration, politics, and even at international fora. There is very little prospect of achieving this without a substantial improvement in girls education especially at the higher levels.

Key Challenges in Education

The statistical data presented in chapter four shows that some progress has been made but much remains to be done if gender balance is to be achieved. Education is not simply a matter of getting every child to go to school. There are equally important related questions such as pupil/teacher ratio, availability of text-books, equipment, trained teachers, properly constructed and safe physical structures such as classrooms and sanitary facilities, finance and other supporting systems which determine the quality of education.. These are obviously beyond the scope of this report but it is important to take cognizance of these factors in understanding the challenges facing the education sector. Some of the positive elements in the current educational scene can be discussed from the highlights below, mainly based on the 2010 census data:

- The 1961 Education Act set the stage for a rapid expansion in formal education especially at the primary level in pursuance of the goal of universal compulsory education.
- Current school attendance for the population six years and older for both sexes increased from 14.2% in 1960 to 24.4% in 1970, 27.6% in 1984, 26.1% in 2000 and 40.7% in 2010. For the males, the increase was from 18.7% in 1960 to 43.0% in 2010 while for the females the increase was from 9.6% in 1960 to 38.6% in 2010.
- Whereas the primary school completion rate was 82% for males and 75% for females in 2004/5, by 2008/9 the girl completion rate had exceeded boys' completion rate by 86% to 74%. The trend has been acknowledged as one of the remarkable achievements of the period.
- Illiteracy has declined from around 96% in 1948 to 42.6% in 2000 and under 30% in 2010, with the female illiteracy rate (34.7%) still noticeably higher than that of males (21.7%).
- At the tertiary level, there is a progressive narrowing of the gap between males and females' enrolment but at a much lower rate than the primary and secondary levels. Female enrolment currently is around 40% of total enrolment.

Quite clearly, serious disparities still exist and the main factors accounting for these as outlined in the NPC's (NPC, 2010) review of male-female differentials in education include:

- The persistence of the cultural perception that a woman's self-fulfilment lies mainly through child-bearing; and
- The attendant pressure from society, family and peers on the young girl to prove her fecundity through early marriage or child-bearing;
- Parental preference for boys' education because of perceived dividends in terms of higher earnings and assured security in old age (whilst girls will end up in "somebody's" home);
- School environment, facilities policies, practices not always friendly to the growing girl-child e.g. predominance of male teachers, sexual harassment, lack of appropriate toilet facilities etc.;
- Excessive dependence on the girl-child especially in large families in providing assistance in the home such as domestic chores, child-care, etc. and reducing their time and commitment to school attendance and education;
- Pervasive poverty especially among single parents which distorts parental values in terms of opportunity costs of girls' education;
- Psychological stereotyping of girls as intellectually inferior and consequent negative attitudes towards the pursuance of high level education or professions requiring high levels of educational attainment;
- Higher repetition, drop-out or expulsion rates for girls as a result of slower academic progress, teenage pregnancy or forced marriage;
- Girls not sufficiently motivated or encouraged to study the sciences, mathematics, engineering or technical vocational course except nursing, home economics, etc.; and
- Other factors which affect both boys and girls in the community such as unavailability of education facilities, distance from home and inadequacy of supportive materials such as desks, teaching material or even teachers.

11.3 Gender and Inter-Spousal Relations

The area of nuptiality has been of particular interest to gender advocates because it is in the domestic arena or inter-spousal relations that much of the indignity, inequity and violence inflicted on women are manifested. In 2010 in Ghana, the main features of marriage, divorce, widowhood and inter-spousal relations are:

- Marriage is still near-universal for women but an increasing proportion of both males and females have never married by the end of the life-cycle. As discussed earlier by age 65 and above, 5.3 % of male and 3.2 % of females have never married;
- Marriage is contracted by customary law, ordinance or church or Islamic law or a combination of customary and the other two systems. It was estimated by Gaisie and Johnson (1976) that over 80% of marriages were contracted under customary law. Atuguba (2003) reports that the customary form is still the most commonplace and surpasses Christian/Ordinance and Islamic marriages.
- The form of marriage contracted has important implications for the woman's status and legal rights especially on the death of her husband (Kuenyehia, 1990);
- Except under the Ordinance, legal protection for the women is often weak, ineffective and unenforceable because of the declining influence of traditional authority and the family;
- The ordinance or Christian marriage laws are not entirely free from gender-bias, while patently discriminating elements are entrenched in Islamic and customary laws. Under Islamic law for example, a man can be married to four women at the same time and, in practice, although not in law, can divorce any of them at will. Customary law similarly allows the man to marry as many wives as he wishes without the consent of the other wives (Kuenyehia, 1990) ;
- Among the elite or highly educated families in the urban areas, it is becoming increasingly fashionable and almost obligatory for their children to conclude the marriage rites with a wedding or church ceremony. These weddings can be very elaborate and expensive depending on the social status of the parents. Some young couples are thus forced to start their marital life in debt with its attendant threat to domestic harmony;
- The inequities within customary practice are varied and extensive. Non-virginity can be grounds of divorce for a woman but not for a man. Child-betrothal, child-marriage, forced marriage and substantial differences in age at marriage are all inherently threatening to the woman's well-being;
- Generally, the incidence of polygyny seems to decline with education but is higher in older age groups;
- The basic complementary division of labour in the home still persists with the female or wife seen as having responsibility for household chores, cooking and child-care while the man or husband, as the head of household, provides for the basic needs such as payment of house rent, fees, bills and other major domestic expenses. But in Ghana, as currently pertains in many societies, the declining ability by men to earn a family wage coupled with the growing need for cash has resulted in increasing proportions of mother-supported families or households in which mothers are the primary or sole economic providers (Lloyd and Duffy, 1997);
- As women increase their earning power in the modern economy, the possibility of conflict increases as men demand more financial contributions from them or are threatened by their independent earning power;
- Women in polygynous unions may experience a wider range of indignities than women in monogamous unions. With an alternative available to the man in terms of

whatever service he demands or requires at any particular time, a polygynous wife's autonomy, self-esteem and rights including her rights to sexual gratification, may frequently be constrained. A combination of early marriage and polygamy creates the possibility of premature and permanent abstinence associated with customary grand-maternal restrictions (Lesthaeghe, 1989). In other words, it is considered improper for a wife to compete with her 18-year old daughter who starts child-bearing, resulting in premature, forced abstinence or exclusion from the marital bed. Monogamous relationships therefore tend to be more egalitarian and self-satisfying;

- It cannot be overemphasised however that the empowerment of women needs to start with women themselves liberating their minds from unacceptable traditional beliefs and values. The 2008 DHS reported that as much as 36.6% of women themselves agreed that a husband is justified in beating the wife for burning the food, arguing, neglecting the children or even refusing to have sex. Significantly only 17.7% of those with secondary or higher education agreed with this assertion compared with 49.2% of those with no education, illustrating again quite clearly the importance of education as the key to change.

11.4 Gender and the Economy

The notion of a normal, healthy adult Ghanaian woman not working or being economically inactive is highly unlikely. Women have always worked throughout their lives and even the lactating mother can be seen with the baby strapped to her back while carrying a load on her head from the farm or to the market.

The emergence of a cash economy only broadened the range of opportunities available for work outside the home or the family farm. However, her participation in the modern economy especially in the formal sector has been constrained by a number of factors. Notable among these are:

- Women's education especially at the higher post-secondary levels has lagged behind men's education which makes it easier to qualify for a wider variety of economic roles denied to the woman. In 2010, the proportion of males who had post-secondary diploma and higher education was almost twice that of females (5.5% as against 3.1%). Even where she is qualified for employment, the employer may be unwilling to engage her because of reservations about frequent absenteeism for reasons of pregnancy, child-care or other domestic-related interruptions. Greenstreet (1978) attributed employer's preference for male workers to a combination of factors including higher levels of female absenteeism and liberal maternity benefits which make it expensive to employ women.
- Women are often restricted to casual, temporary or lowly paid jobs which can easily be dispensed with when it suits the employer. The result of this marginalisation is low motivation and commitment to the work ethic.
- Women's fortunes in the formal sector tend to fluctuate with changes in economic policies or directions pursued by successive governments. In the 1960s and 1970's when Ghana established several electronic assembly plants, garment textile and food processing industries in an effort to quicken the pace of industrialisation, there was a high demand for women employees who were deemed extremely suitable for such jobs. The collapse of these mostly state-run enterprises led to a fall in demand for this category of female workers.
- With entry into the formal sector constantly constrained by all these barriers, women resort to the informal sector which they dominate. In the urban area, all that women need is a table or kiosk to operate as traders, food sellers, hairdressers or work as

domestic help or secretaries. In a lateral sense, it is the women who feed the population. Enterprising women traders, sometimes using pre-financing strategies, travel to the remotest food producing areas to transport food to the markets of Ghana where 'market queens' take over. In 2010, the proportion of employed persons classified as employees was only 11.2% for female compared to 25.0% for males. On the other hand 65.3% of females were classified as self-employed (without employees) compared to 54.6% for males.

- Whereas formal sector employment operates within certain legal frameworks and therefore offers certain minimum levels of security of tenure, remuneration and social benefits, the worker in the informal sector is largely on her own, with relatively poor remuneration, hazardous working environment and lack of security and social benefits such as paid leave, health insurance and pension;
- In general, women's earnings are substantially lower than those of men. The GDHS (2008) reported that 73.8% of women earned less than their husbands, a fact which further reinforces their subordinate status.
- Informal sector employment does not also benefit as much as the formal sectors from government and other institutional support in access to resources especially credit and other financial incentives. Where such services are offered by certain financial institutions (e.g. micro-finance credit unions or co-operatives), they are often on prohibitive or exploitative terms. This underlines the need for special programmes targeted at women in the informal sector. An important component of this assistance is the introduction of simple affordable technologies to increase their productivity e.g. in gari processing, oil-palm production, fish farming and food preparation.

The need to ensure compatibility between her productive and reproductive roles has far-reaching implications for child-bearing, size of family and even mental stability.

One of the indicators specified in the MDGs to assess woman's economic empowerment is increase in wage employment in the non-agricultural sector of the economy. The available data show that female participation in the modern formal sector of the economy has increased albeit slowly over the years. The proportion of female wage earners or employees increased from a low 4.2% in 1960 to 6.3% in 1970, 7.2% in 1984, 8.7% in 2000 and to 11.4% in 2010, indicating a steady increase over the period. The proportion classified as unpaid family workers has also declined from 18.1% in 1960 to 7.0% in 2000. Another indicator of progress is the increase in the proportion of females in the top-level professional-technical occupational category from a mere of 1.2% in 1960, 4.8% in 2000, to 5.0% in 2010. Evidence from the 2010 PHC shows that the Ghanaian woman is beginning to move outside the traditional stereotyped economic role into the modern sector. This is exemplified by the fact that in 2010, about 33% of women were in paid employment outside the non-agricultural sector. This represents a marginal increase from the 2000 figure of 30%.

Changing Reproductive Role of Women

The changes in the productive role of women in the modern setting are matched by equally significant changes in her reproductive role. Until recently, Ghana's level of fertility was ranked very high as has been the case of many other African countries. Indeed, and partly as a result of declines in infant mortality and partly due to pressures emanating from her increasing participation in the modern economy, the Ghanaian woman no longer produces the eight, nine, ten or more children which her mother or grandmother bore during their lifetime. The Total Fertility Rate which corresponds to the average number of children born alive to a

woman during her lifetime has declined steadily over the years from 6.7 in 1960 to around 3.3 in 2010. This means that the Total Fertility Rate has halved over the fifty year period.

Associated with this decline in the Total Fertility Rate is the modern woman's increasing use of modern contraceptive methods as an instrument for controlling her fertility. Contraception, whether used for spacing or limiting births, offers the woman the flexibility to function within the economy at her convenience. It is also a means of safeguarding her health status and offers protection against sexually transmitted infections and HIV/AIDS if she uses the condom. Modern contraceptive usage has steadily increased from a low of 5% in 1988 to 10% in 1993, 13% in 1998 to 19% in 2003, although it then fell back slightly to 17% in 2008 (Ghana Demographic and Health Surveys). According to the Multiple Indicator Cluster Survey in 2011 (MICS 2011), modern contraceptive usage has increased to 24% among currently married women.

The importance of education as an empowering agent is clearly demonstrated by the inverse relationship between education and the use of modern contraception. Whereas only 10.8% of those with no education use a modern method, the corresponding figure for those with secondary or higher education is 18.5%. The inverse relationship is also confirmed by data from MICS which shows that whereas 41.9% of women with post-secondary or higher education use some form of contraception, the corresponding figures for those with Middle/JSS, Primary, and no education are 38.2%, 34.3% and 25.6% respectively (MICS 2011).

The apparently slow progress made in raising the level of modern contraceptive usage raises several policy and programmatic issues which require urgent response. The critical questions are to assess whether the slow progress is related to commodity availability, affordability and efficacy or individual knowledge and acceptance. A comprehensive national response strategy, outlined in the 'Repositioning of Family Planning' (2012) document has recently been launched and it is imperative that it is fully operationalised.

11.5 Cultural and Legal Barriers

There is a general acceptance by many gender advocates that some customary practices are well-intentioned and are valuable in preparing the young girl for adulthood while protecting her at the same time against immoral behaviours. Many traditional puberty rites which initiate girls into womanhood, such as 'dipo' amongst the Krobo, 'bragoro' amongst the Ashanti and 'otofo' amongst the Ga fall into this category but they need to be modified or reformed as some practices associated with them are totally unacceptable in a modern society.

- No medical or other rational justification has been offered for such practices as Female Genital Mutilation (FGM), scarification and virginity tests. These should be eliminated entirely (FGM has been legally banned (1994) but anecdotal evidence indicates that the practice persists). A recent comprehensive report on FGM compiled by UNICEF (2013) points to a sharp decline in many countries with prevalence dropping by almost half in Benin, Central African Republic, Iraq, Liberia and Nigeria. As the experience of Ghana has shown, the report reiterates that legislation alone is not enough and a great deal of advocacy and education is needed to ensure the elimination of the practice;
- Society recognises the important role the family can play in protecting the interests of the wife and children on the death of her husband but the inhumane rites forced on widows such as isolation, deprivation, denial of food, drinking of special concoctions and flogging should be forbidden;

- The woman's rights on the death of her intestate husband have recently been enhanced with the revision of PNDC Law III of 1985. However, some gender advocates believe that the law does not go far enough and that the processes are too cumbersome;
- Need to recognise the female or wife as an equal partner in all aspects of life and treat her accordingly with respect, mutual love and dignity. This also involves the non-use of violence, often seen as a natural or customary right and respect for her sexual and reproductive rights;
- Additionally, appropriate recognition needs to be given to her changing responsibilities and contributions to the family and household;
- The extended family's role in marriage arrangements and inter-spousal relations can be a positive factor in preserving the institution of marriage. Family-initiated practices which infringe on the basic rights of the woman such as child-marriages, forced marriages and excessive financial demands on prospective partners should be discouraged; and
- More legal and family protection is needed for women in consensual or unstable unions and women who are divorced or widowed. The need is especially crucial in cases where young children are involved. The maintenance of children decree, 1997 attempts to address this problem but not in its entirety.
- In many rural communities the roles performed by various traditional functionaries such as the chief, queen-mother and the family of lineage head have declined but not been fully extinguished. There is the need for more purposive social engineering to develop African models which would strengthen and incorporate them into inter-spousal and inter-family adjudication processes. The Family Law Focal Project sponsored by the GTZ reported that the existing plural legal systems in Ghana provide unequal and inequitable participation for particularly poor rural women in the enforcement of their rights in terms of securing additional resources for the maintenance of their children (GTZ, 2004). This emphasises the importance of using some mechanisms other than the law to ensure justice or equity to the vulnerable segments of the society.

CHAPTER TWELVE

GENDER: THE LEGAL AND POLICY FRAMEWORK

12.1 Policy Agenda for Action

The most comprehensive attempt to outline strategies for empowering women by addressing the myriad of challenges confronting women worldwide is the U.N. Convention on the Elimination of all forms of Discrimination against Women (CEDAW, 1979) which focused on three main areas, namely, civil rights of women, sexual and reproductive rights and customary rights deriving from cultural factors.

The Convention requested all signatories to the convention to:

adopt all appropriate measures including legislation to ensure the full development of women for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on the basis of equality with men

Ghana declared its commitment to the international agenda by signing the Convention in 1988 and also the equally important convention on the Rights of the Child (1990). The whole of Africa also expressed its commitment to the International agenda in its OAU Charter on Human and Peoples rights which it adopted in 1986.

Article 183 of that charter states:

The state shall ensure the elimination of every discrimination against women and also ensure the protection of the right of the woman and child as specified in international declaration and documents.

Perhaps taking a cue or inspiration from these international arguments, Ghana's 1992 Constitution also set out very clearly a fundamental commitment of male-female equality before the law, custom or tradition. These concerns have been re-echoed, amplified or re-enforced in several other subsequent policies and programmes in various areas to promote the empowerment of women.

12.2 Landmarks

National Commission on Women and Development (NCWD)

Some of the major landmarks in this process deserve to be highlighted. The first and probably the most important was the establishment of the National Council on Women and Development (NCWD) in 1975, with the primary objective of ensuring the integration of women's concerns into development plans, policies and programmes. In 1976, it commissioned a series of studies on various aspects of the situation of women within the family, employment, education, law, customary practices and human rights. Based on these research findings, the NCWD developed a 15 year Action Plan to tackle the major challenges identified.

Since its formation, and relying mainly on the active support of international organizations such as the UNFPA, USAID, UNIFEM and UNICEF, the NCWD was actively involved in advocacy, sensitisation and education on a wide range of women's issues. Additionally it

promoted entrepreneurial development, skills training and capacity- building for women and supported in some selected areas the establishment of income generating activities. One notable example was the Technologies for Rural Women's Project which substantially enhanced women's skills and earnings in soap-making, oil extraction, fish smoking and ògariö processing.

Though the NCWD played a major role in bringing women's issues to the fore, a general assessment may seem to suggest that the impact of the NCWD was very limited principally because the resources committed to the organization over the years have not been commensurate with its extensive mandate. It has also been beset over the years with organizational and leadership challenges which have undermined its effectiveness.

National Population Council (NPC)

Ghana's first National population policy (1969) states that:

Ways will be sought to encourage and promote wider productive and gainful employment for women; to increase the proportion of girls entering and completing school; to develop a wide range of non-domestic roles for women

These policies were however seen not as ends in themselves or furthering the cause of women's empowerment but primarily as a means of òminimizing their pro-natalist influences and maximising their anti-natalist effectsö (Section 5.16).

The 1994 Population Policy was more positive in recognising the woman's central role in production and reproduction and her importance both as agent and beneficiary of socio-economic development.

An accompanying National Action Plan was developed whose main objective was to enhance the status of women through promoting strategies to:

- *Increase participation of women in both formal and non-formal education*
- *Ensure co-ordination of empowerment policies and programmes*
- *Enhancing the legal status of women*
- *Initiate programmes of economic empowerment and improvements in quality of life and reduction in maternal, infant and child mortality.*

Millennium Development Goals

Ghana is one of the 193 members of the U.N which pledged to adopt all necessary measures to ensure that by 2015 they would meet a number of Millennium Development Goals, including, amongst others:

- Eradicate extreme poverty and hunger (Goal 1)
- Improve maternal health (Goal 5)
- Promote gender equality and empower women (Goal 3).

Though the eight MDG objectives are all inter-related these three objectives are of particular concern to gender advocates because of their direct linkage to women's well-being and empowerment.

Some key gender elements of the MDG commitment were to:

- eliminate gender disparity in primary and secondary education preferably by 2005 and at all levels by 2015

- promote equal ratios of boys to girls in primary, secondary and tertiary education
- increase share of women in wage employment in the non-agricultural sector
- increase the proportion of seats held by women in national parliament

MOWAC

In an attempt to infuse new energy into the empowerment effort and at the same time broaden its mandate, the Ministry of Women and Children's Affairs (MOWAC) was established in 2001 to spearhead the whole effort of creating the necessary enabling environment. As the major co-ordinating institution for gender issues, it was expected to liaise with all relevant institutions including donor agencies, MDA, NGOs, etc, to ensure that gender is mainstreamed into all sectors. In line with the recommendations of the Beijing FWCW, the MOWAC spearheaded the adoption of certain strategies to re-energize the empowerment process. One of the most important of these was the formation of the Affirmative Action Committee which proposed certain innovative and far-reaching measures. Some of these were that:

- *The Electoral Commission should ensure that forty percent of parliamentary candidates put up by political parties are women*
- *forty percent of Government appointees at the district and unit committee level should be women*
- *Quotas should be established for appointments to all government boards, commissions, councils, etc. with forty percent again being the minimum target for women.*
- *Female halls of residence should be increased to promote increased female intake*
- *Establishment of Women's Bureau or Desks in all MDAs to monitor and promote women's issues*
- *Need to select more secondary schools in rural areas as science centers and extension of science and mathematics clinics for girls to regions and districts.*

The Affirmative Action Plan was prepared by a coalition of gender activists groups such as the International Federation of Women Lawyers (FIDA), Women's Initiative for Self-Employment (WISE), The Ark Foundation and the Network for Women's Rights in Ghana (NETRIGHT) under the leadership of the NCWD. The plan was submitted to Government in 1995 and endorsed in 1997 with a pledge to achieve the forty percent representation of women on all boards by 2000, and one political party actually put it in its manifesto before the 2008 election.

The Affirmative Action Plan was followed by the adoption of a fifteen year Plan of Action specifying a variety of strategies to be pursued, time-frame, targets and responsible institutions. The fairly elaborate plan proposes reforms in relevant laws, areas of poverty alleviation, capacity-building and skills training, income generation activities, awareness creation, access to credit, media sensitivity to gender-biased issues such as rape, defilement, trokosi, and other harmful practices against women.

The Affirmative Action Plan conforms in broad outlines to most of the demands, objectives, goals and strategies including timelines and targets outlined in the Women's Manifesto (2004), initiated by ABANTU and prepared by a Coalition of Women's advocacy groups. The major concerns listed in the Manifesto included economic empowerment, access to land,

participation in politics and decision-making, human rights, discriminatory and cultural practices and the need for a national programme of action.

Ministry of Education (MoE)

The rapid increase in educational enrolment started in 1951 with the Accelerated Development Plan. Various policy refinements were incorporated in 1961, 1974 and 2002. These were all consolidated into the Educational Strategic Plan (ESP), 2003-2015 which now serves as the blueprint for current educational reforms.

The stated objective of Policy Goal 10 of the ESP is to:

- *Provide girls with equal opportunities to access the full cycle of education*
- *Expand the provision of annual Science, Technical, Mathematics Education (STME) clinics for girls*
- *Ensure re-entry of pregnant girls to school after delivery.*
- *Reduce the wastage and drop-out rates particularly of girls*

Over-Arching Policies

The policies outlined above have been highlighted because they not only specifically target women's empowerment, but they also operate in tandem with several other key policies of government which though aimed at the general population have important components which promote women's concerns. There are various policies dealing with poverty reduction, repositioning of family planning, combating of HIV/AIDS, reproductive health, agriculture and the environment. The introduction of pro-poor policies such as the capitation grant, school feeding and free uniforms programme all have the potential to impact positively on girl-child education.

Ghana Poverty Reduction Strategy (GPRS)

Within the last decade or so, Ghana has pursued four national strategic development policies namely a Medium-Term Development Plan (1997-2000) based on its vision 2020, the Ghana Poverty Reduction Strategy I and II (2003-2005; 2006-2009), and the Ghana Shared Growth and Development Agenda (2010-2013).

The main objective of all these plans was to achieve equitable economic growth, reduce the incidence of poverty, improve infrastructural development and improve the quality of life. The plans had several components including production and gainful employment and special programmes for the poor and vulnerable segments of society. The interests of women in health, gainful employment, acquisition of skills and human rights were centrally situated in all the main thematic areas.

12.3 The Partners in Gender Empowerment

(a) The Multi-Laterals

Ghana has benefited immensely in the execution of its policies over the years from both its multi-lateral and bilateral partners who share in the vision outlined in the various policy documents. The contributions of UNFPA, UNICEF and UN-Women are particularly noteworthy in view of their special mandates which recognise the centrality of women in the development process.

Until the adoption of the UN Development Assessment Framework (UNDAF) by agencies within the U.N. system as operative framework for delivering integrated multi-faceted assistance to Ghana, UNFPA had established a close partnership since the mid-1970s with the NCWD and later the NPC and MOWAC to promote reproductive health within a broad framework of enhancing related women's concerns. UNFPA's Country Programmes (CPs) were usually developed after wide consultations with MDAs, faith-based organisations and other civil society organisations and targeted specially deprived areas, districts or groups such as adolescents and poor women.

A major component of UNFPA assistance has over the years gone into strengthening the capacity of key governmental and civil society organisations for co-ordinating or managing population programmes such as the NCWD, MOH, the NPC and MOWAC.

But the range and diversity of issues covered since the mid-1970s is aptly illustrated by UNFPA's Fifth Country Programme (2006-2010) which supported activities in such areas as

- Emergency obstetric care (as part of reproductive health)
- Repositioning of Family Planning
- STI/HIV AIDS prevention
- Reproductive health commodity security
- Research and data collection including support for the 2010 national population census
- Gender equity and empowerment of women
- Sensitisation/ advocacy

UNFPA support for gender empowerment is currently addressed within the framework of the UNDAF which aims at integrating individual assistance programmes while preserving the distinctive character of each organisation. In view of their common interests, the Ghana gender programme is being implemented jointly by UNFPA, UNDP and UNWOMEN. Three common thematic areas have been identified for programme support. These are

- Access to basic quality services to all,
- Opportunities for sustainable income, employment and personal development, and
- Capacity building

Gender is classified as a cross-cutting issue to be mainstreamed into all thematic areas. In broad outline, the objectives are similar to those outlined earlier with an emphasis on women's economic empowerment, reproductive health, human rights and encouraging greater participation in decision-making at the highest levels.

Other bilateral agencies and donors such as USAID, DFID, CIDA (Canada), also operate various assistance programmes which directly or indirectly promote women's empowerment.

(b) Civil Society and Non-Governmental Organisations

The key gender empowerment co-ordinating agencies such as NCWD, MOWAC, CHRAJ, International Needs, and the 31st December Women's Movement have been struggling for years to extend their operations to all the regions and even districts in order to target the poor and vulnerable especially those in the rural areas. Success has been limited due to financial, human resource and other constraints in spite of the considerable support which they receive from donor sources. In order to ensure visibility and effectiveness in their mission, they

generally collaborate on a regular basis with a variety of special interest advocacy groups. Notable among these are FIDA, WILDAF, the Ark Foundation, Netright and a number of active Coalition and Networks (on HIV/AIDS, Domestic Violence, FGM, Trokosi, media advocacy etc.). They implement or support a wide range of women's causes such as:

- Repeal of obnoxious laws and legal assistance to victims
- Legal literacy programmes
- Campaign against harmful practices and customs

Faith-based organisations and traditional authorities especially queen-mothers are being increasingly incorporated into the gender advocacy programme.

12.4 Legal Agenda for Action

The Constitution

The law is an indispensable instrument of social change in any society not only by specifying what acts or behaviours are undesirable and therefore prohibited but also by instituting sanctions to ensure that violators of such laws are appropriately punished. There are several provisions in the 1992 Constitution of Ghana which guarantee the rights of women especially Chapter 5 which deals with fundamental human rights and freedoms.

Since the Constitution is the supreme law of the land, certain specific provisions which are directly relevant to women's empowerment deserve to be highlighted. These are:

- No person shall be held in slavery or servitude (article 16)
- No discrimination on the grounds of gender, race, colour, religion, among others
- Basic education shall be free, compulsory and available to all
- Women shall be guaranteed equal rights to training and promotion
- All customary practices which dehumanise or are injurious to the physical and mental well-being of a person are prohibited (article 26).

Legal Provisions

There are several provisions in the Criminal Code, 1960; Act 29 which classify several acts committed regularly against women, particularly young girls, as criminal acts. These are acts of abduction, rape, defilement, incest, and compulsion of marriage.

The analysis of the 2010 census data on marriage and households highlighted the increasing levels of marital disruption and female headed households. This makes it imperative for measures to address the plight of young children left in the care of single mothers or relatives.

The Maintenance of Children Decree has been on the Statute books since 1993 empowering Family Tribunals and Courts and the Department of Social Welfare to assist mothers or parents caught in this situation. Through the instrumentality of FIDA, DOVVSU, Legal Aid and others, this law has sometimes been used to obtain justice for the victims, but many women especially the illiterate ones, are unable or unwilling to go through the bureaucratic processes required to confront the erring partners who may eventually not even pay because they simply lack the means to do so.

More recent legislation advancing the cause of women are:

- Domestic Violence Act 732

- Human Trafficking Act 694
- Amendments to P.N.DC Intestate Succession Law 111
- Female Genital Mutilation Act 484.

12.5 Achievements

The laws

The laws have generally failed to have the desired impact for several reasons. Apart from the constraints, inadequacies and inefficiencies plaguing the main enforcement agencies such as the courts and police, some outlawed practices such as FGM and abduction are rooted in traditional practices which have existed for many decades if not centuries. They therefore appear less offensive to the perpetrators and even sometimes to the agencies which are entrusted with enforcement of the law. The lack of synergy between the various arms of government and the various institutions responsible for upholding or enforcing the laws constitutes one of the most serious threats to the administration of justice in the country.

Affirmative Action Proposals

In the past few years, women in Ghana have been elevated to august positions of speaker of parliament, Chief Justice, Vice-chancellor of a university and several ministerial positions but the vision of achieving an overall forty percent of representation in parliament, on committee and boards has been far below expectation. Perhaps the framers of this accord were unrealistic, too ambitious or underestimated the magnitude of the challenges confronting women and the barriers against their elevation to high office.

There are many, even among gender advocates, who question the principle of affirmative action as a key strategic instrument despite its popularity. Firstly, the emphasis on the girl-child could inadvertently lead to the marginalisation or neglect of the boy-child in certain areas. Secondly, affirmative action is a negation of the fundamental principle of equality and equity which constitutes the cornerstone of gender activism. Thirdly, it undermines the principle of competence or ability, a prerequisite in governance or administration and lastly, the authority, confidence and self-esteem of those who achieve their positions through affirmative action are somehow adversely affected.

It is probably instructive to examine this proposal in relation to similar processes currently being addressed by the European Union. Indeed, there are at the moment only 27% of women in top-level management positions at the European Union. Only 13.5% of the members of company boards are women and only 2.5% of those in chair positions (BBC report, 2012). A proposal before the EU to impose sanctions on short-listed companies if they did not reserve at least 40% of their non-executive board positions for women by 2020 was vetoed by nine members of the Union. The most vocal opposition to the proposal came from women members who believe the proposal smacks of patronage and that merit or competence, and not gender, should be the deciding criterion for appointments.

There are many reasons why women may not opt for high positions even if they are highly qualified. One of the most important of these considerations is the need to ensure compatibility with their child-bearing and child-care roles especially when the children are young. Several studies have shown that the choice of career, profession, courses, occupation or even where to work and when, always feature heavily in the woman's decision-making

process (ILO, 1983). The numerous socio-cultural factors discussed elsewhere in this report also influence decision-making. Nevertheless, the fight for women's empowerment has undoubtedly achieved some significant gains in the past decade or so in a number of areas. Some of these are:

1. Decision-making

One major objective of gender advocates is to ensure increased representation of women at the highest levels of decision making in government, the private sector, civil society and non-governmental organisations.

A progress report issued by MOWAC in 2010, shows that there have been some gains in a few areas but the overall picture still remains unsatisfactory. Some of these findings are:

- Out of twenty-eight boards surveyed, only three have met the Affirmative Action requirement of 40 % board membership being women;
- At the Chief Directory level of the Civil Service, only 18% of positions are held by women. The proportion is higher at the National Director level at 29%.
- In 2000-2004, women parliamentarians constituted 10% of the membership: this declined to 8.3% 2009-2011. The proportion of cabinet ministers who are women has however increased from 10% to 16% over the same period. The proportion of Deputy Regional Ministers has also increased sharply from 20% to 42.9%.
- The legal profession seems to be particularly favourable to women. Five out of the seventeen positions in the Supreme Court and five out of the fourteen in the Court of Appeal are also held by women.
- It does not appear that much progress has been made in promoting women's participation in district level elections. In 1998, only 7.6% of women were elected to the district assemblies. This declined slightly to 7% in 2010.
- Many Ministries Departments and Agencies (MDAs) now have functioning women's bureaus or desks at least in their headquarters.

2. Advocacy

In collaboration with its partners, the donors, the media, NGOs and Civil Society Organisations, MOWAC is spearheading extensive advocacy, awareness creation and sensitisation activities and programmes on a wide range of issues of immediate concern to women:

- An important component of the overall strategy is the strengthening of the institutional capacity of the leading gender agencies both in the public and private sectors to enhance their effectiveness in implementing gender programmes.
- Several agencies and institutions such as GRATIS, MASLOC, LESDEP, Women's World Banking, etc. are involved in offering direct assistance to women by providing credit, technical advice and critical inputs. MOWAC for example has an on-going programme to distribute agro-processing equipment to women groups throughout the country. It has established in addition a micro-credit scheme, training and alternative livelihood programmes.
- There is also a broad-based advocacy effort by MOWAC in collaboration with legal interest groups such as FIDA, WILDAF, and the Legal Resources Centre to enhance the legal status of women by removing discriminatory laws and replacing them with more pro-women legislation and policies. These cover a

wide area such as human rights, health, participation in labour force, spousal and children's benefits

12.6 Conclusion

The drafters of the Millennium Development Goals must have been fully aware that empowering women and promoting equality and equity is a complex process and not a definite act. The manifestations of inequality have emerged as a result of a complex interplay between very powerful forces such as religion, traditions, myths, customs, philosophy, and societal experiences which have interacted over centuries. It is probably too much to expect that they can be obliterated from society or expunged from people's minds, attitudes and behaviours by a few simple series of laws, decrees, strategies or action plans.

It may seem paradoxical that at a time when mankind is exploring Mars and achieving wonders in ICT, even the most advanced nations of the world cannot accept the appointment of a woman as an archbishop solely on the grounds of her sex. The General Synod of the Church of England voted in 2012 against women to become bishops because of opposition from a vocal conservative minority.

In November 2012, the European Commission rejected draft legislation on affirmative action which would require a mandatory minimum percentage of women in the management and advisory boards of certain companies. The rejection was based on various aspects of the principles underlying Affirmative Action and not necessarily an expression of opposition to gender equality.

The struggle for women empowerment has to be viewed in this light essentially as a fight against deeply entrenched ideologies, doctrines, customs and traditions. An acknowledgement of this fact leads to the inevitable conclusion that goal 3 of the MDGs should be assessed more in terms of: firstly, whether the challenge has been identified or acknowledged; secondly, whether there is a firm commitment of all key stakeholders to confront the challenge; and thirdly, whether the right steps, institutions, acts, legislation or strategies are being established or implemented to ensure a speedy elimination of inequality and equity.

The Institutions

Over the past few decades, Ghana has progressively established and enhanced the capacity of several institutions in the public sector to have direct responsibility for the empowerment process in all spheres. The key ones are the NCWD, MOWAC, Gender Bureaus or Women's Desks in MDAs and DOVSSU. The work of these agencies is complemented by numerous NGOs, faith-based and civil society organizations such as FIDA, WILDAF, ADRA, etc., and supported by both multilateral and bilateral donor agencies such as UNFPA, USAID, DFID, UNDP and UN Women. The establishment of a Gender Studies Centre at the University of Ghana in 2005 must be seen as an extremely welcome development to complement the efforts of the GSS, NPC, MOWAC, UNICEF, UNDP and others with empirical research disaggregated data and basic statistics on all aspects of the gender issues on a continuous basis.

The Law

The law is being increasingly used as an instrument to promote changes. The amended PNDC Intestate Succession Law of 1985, the law against FGM (1994) and the recent Anti-Trafficking Immigration (Amendment) Act, 2012 are examples of the use of the law to protect the interest of women. The use of the law however, has two serious limitations. Firstly, law reform is a very slow and cumbersome process; but even more serious is the apparent disconnection between the law on the statute book and its enforcement by agencies with little understanding or appreciation of the need for the law, leading often to its ineffectiveness. Many would argue that it is enforcement of existing laws which Ghana needs to promote empowerment and not more laws. But enforcement of the law cannot be achieved until the respective agencies and institutions including courts, police, Department of Social Welfare and juvenile agencies are radically overhauled to play a more pro-active role.

At a time when Ghana is promoting Alternate Dispute Resolution (ADR) as one of the mechanisms to speed up the judicial process, it is perhaps opportune to examine whether with sufficient training traditional or native courts under the jurisdiction of chiefs and queen-mothers cannot be incorporated into the legal system to handle purely domestic or inter-spousal disputes such as maintenance of children, violence against women etc. which the courts are unwilling or unable to deal with expeditiously .

The advantage is that since they operate within their own communities, their knowledge of local customs, procedures and family interrelationships may yield far better results than what obtains under the current judicial system. A chief for example who knows the two families involved in a marital dispute very well may be in a better position to secure an amicable settlement.

Education

Probably the most important finding in this report is the overriding importance of education as the key to women's empowerment. Education has consistently been shown to hold the key to the woman's advancement in the economy, in leadership position, health and welfare, her confidence, self-esteem and a more egalitarian relationship in marriage. Concomitantly, higher education tends to lead to a rejection of the harmful practices which demean women such as FGM, widowhood rites and undue subordination in marital affairs.

It is also worth emphasizing that a basic prerequisite for the success of any affirmative or quota policy is the availability of highly educated or qualified females to fill the high-level positions. Education of girls to the highest level possible is therefore essential for the empowerment process. Some political parties have complained that efforts to implement a quota policy in parliamentary elections have been thwarted by lack of qualified women and the unwillingness of the few qualified ones to enter politics. The evidence from this report is clear that the Ghanaian woman is slowly but gradually improving her educational status. At both the primary and secondary level, near parity is already a reality but much more remains to be done at the tertiary level.

Of course education by itself will not necessarily guarantee full emancipation of the woman. Evidence from the study has shown that even highly educated women endorse the right of the husband to beat the wife under certain circumstances. This undoubtedly results from years of indoctrination and socialization. In order to liberate her mind, even the educated woman

needs additional sensitization, information and advocacy. It is fair to assume that no highly educated lady will agree to her daughter succumbing to FGM or *ɛrokosi*.

Economic Enhancement

This report documents the changing role and status of the woman in the economy, but changes in economic role are closely interlinked with progress in educational attainment. The rapid increase in education over the last decade or so portends a substantial enhancement of female participation in the formal sector of the economy, especially in the higher professional, managerial and administrative categories. Education in general enhances one's chance of being employed by an enterprise or somebody else and therefore reduces the level of self-employment.

Between 2000 and 2010, the proportion of the population which was self-employed declined from 80.8% in 2000 to 64.9% in 2010. For males, the decline was from 74.5% in 2000 to 60.2% in 2010 whereas for females the corresponding decline was from 86.8% to 69.4%. The decline is attributable in part to improvement in educational attainment which generally opens more avenues for formal employment.

12.7 Summary

In assessing the general progress towards the attainment of MDG 3, if one accepts the basic premise that empowerment is a complex process requiring interlinked actions in several areas, then one can assert with a fair degree of confidence that in Ghana, the necessary foundations for the process have been solidly laid. The institutions, laws, policies are all in place and being regularly updated or strengthened to achieve the desired objectives. The manifestos and pronouncements from national leaders also give the impression that the political will or commitment is there. The various women's caucuses in parliament and other professional organisations and the gender activist groups have a crucial role to play in ensuring that these pronouncements are translated into action by constantly monitoring developments. In a sense therefore, women themselves hold the key to their empowerment in the face of all the odds stacked against them in a still largely male dominated society. With greater collaboration and synergy between the various arms of government and civil society, one expects the process to expand substantially in the foreseeable future in order to achieve the desired goal.

12.8 Some General Recommendations

In the various sections of this report dealing with specific issues such as education, nuptiality and the economy, key challenges impeding women's empowerment and possible policy options have been identified and discussed. The report however ends with some general recommendations which may assist policy-makers to facilitate the decision-making process.

Censuses are complex and expensive exercises and are therefore in most countries conducted after fairly long intervals of normally between five to ten years. The decennial interval is preferred in Ghana but this has sometimes been modified for a number of administrative and political reasons. The 1960 and 1970 censuses were not followed by one in 1980 but in 1984. The 2010 census was also conducted some six months after the original date scheduled for its execution. Census data is however of crucial importance for development planning at various administrative levels. Owing to its complex nature, a census can at any one time only

investigate a limited number of questions or issues not always with the depth or thoroughness desired by planners.

This gap or in-depth knowledge is sometimes provided by sample surveys but they also have their limitations because of sampling and coverage challenges. The 2010 National Population and Housing Census has formed the basis for much of the analysis in this report, but supplementary data from various demographic and post-enumeration surveys have also been used to supplement the census data. From the range of topics or issues discussed and raised in this report, it is quite obvious that there are many critical questions for which answers or explanations have only been partially provided because the data available is not detailed, reliable or robust enough to answer the questions posed. Examples discussed in this report are the plight of witches, widows, victims of violence, the disabled, sanitation, galamsey (illegal gold prospection), child-trafficking among others.

An obvious solution to these challenges is to empower and resource the Universities, non-governmental organisations and other stake-holders to undertake more in-depth small-scale or micro-studies in localities or areas of the country where these problems are most prevalent and using statistical methods, such as longitudinal and special interviewing and recording techniques which are more appropriate for eliciting the required information. Some of these micro-studies (e.g. on *otrokosiö* and FGM) have already been done in some areas, but more follow-up investigations and reports are needed on what achievements, if any, have been recorded. With so many Universities and research institutions now being established in various parts of the country, the opportunities for up-scaling such research in different parts of the country and on a much wider range of national social issues have substantially improved.

It is therefore being recommended that as part of the general programme of disseminating the census reports, special sessions could be organised with the Universities, research institutions and other interested stakeholders with the aim of identifying and developing a priority list of such micro-research topics which could be pursued by various Universities using both staff, post-graduate and doctoral students.

For monitoring and evaluation purposes, the statistical divisions of MDAs such as MOE and DOVVSU whose data is needed on an annual or regular basis should be resourced or strengthened to enhance the quality and timeliness of the required information.

Enforcement of Laws and Implementation of Policies

The report has identified and discussed several areas where discrimination against women persists largely as a result of deeply entrenched cultural values. Some of these practices are legal and socially sanctioned such as polygamy, male dominance in inheritance of property including land, succession and inter-spousal relations. Other forms of discrimination are illegal because specific laws have been enacted over the years which prohibit or limit the levels of discrimination against women (and children) such as the amended intestate law and Maintenance of Childrens Act, laws against *otrokosiö*, FGM, rape, defilement etc.

It is important for policy-makers to concentrate more on law enforcement than enactment of new laws. In all societies, people generally tend to lose respect for the law when they see it constantly flouted without any serious or sustained attempt to enforce the sanctions or penalties attached to these laws. While accepting the general principle that for these laws to

be effective the populace and more particularly men must be educated to understand the rationale or justification for their enactment there is an urgent need to balance such education with coercive enforcement of these laws. Daily reports in the media support the widely-held view that there is a general failure in the judicial process because of inefficiency or lack of commitment on the part of key agencies and systemic inadequacies such as biases against the poor, illiterate and vulnerable.

The second major recommendation is therefore for policy-makers to strengthen the already existing institutions such as DOVVSU, CHRAJ and MOWAC to enhance justice for women and children by a more stringent and intensive enforcement of existing laws. In an increasingly globalised village that is today's world, one cannot easily dismiss the germaneness of certain laws or policies simply because they are foreign or inconsistent with traditional values. There is thus no point in having laws against FGM, *ötrokosi* or child-labour while turning a blind eye to their persistence. Cultural factors or values should constitute essential elements in the process of determining what goes into the statute books but once these laws have been agreed upon, they must be enforced. This should not preclude the search for innovative or complementary judicial solutions derived from Ghana's rich traditional institutions and practices. The chieftaincy institution and its associated structures such as traditional courts, family mediation may well provide some answers in the effort to alleviate the plight of women and children in certain situations.

Regional and urban-Rural Differentials

For historical, cultural and sometimes religious reasons, this report has documented significant disparities, in terms of socio-economic indicators, between urban-rural areas on one hand and between the regions in the northern sector of the country and those located in the middle and southern sector. Between urban and rural areas on the one hand and the northern and southern sectors on the other hand, there are significant disparities in levels of education, participation in the modern sector of the economy and the socio-economic indicators of the levels of development.

Consistent with this general structural imbalance, male-female differentials in the disadvantaged areas tend to be more pronounced than is generally the case. In formulating or implementing interventionist policies or programmes to empower women, whether in the fields of education, human rights or economic enhancement, cognizance should be taken of the special needs of women in these areas.

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