

GHANA LIVING STANDARDS SURVEY
REPORT OF THE FIFTH ROUND (GLSS 5)

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PREFACE AND ACKNOWLEDGEMENT

This report presents the main results of the Fifth Round of the Ghana Living Standards Survey (GLSS 5) with Non-Farm Household Enterprise Module. The field work covered a period of 12 months (September 2005 to September 2006). The survey instruments and methodology were based on those of the fourth round with some minimal modifications.

The GLSS 5 is a nation-wide survey which collected detailed information of topics, including demographic characteristics of the population, education, health, employment and time use, migration, housing conditions and household agriculture. It also introduced a special module on Non-Farm Household Enterprises.

The GLSS 5 data has already been used to prepare and launch a Poverty Analysis Report on Ghana. Some treatment has been given to the special module of the GLSS 5 (Non-Farm Household Enterprises module) but a more detailed analysis will be presented in a separate report. Researchers interested in further analysis of the GLSS 5 data set are encouraged to apply to the Ghana Statistical Service (GSS) for the use of the data.

The methodology of the GLSS 5 is such that it required substantial human and material resources and financial support. The Survey was made possible from the much needed support and cooperation from various stakeholders. The GSS would like to acknowledge the many contributions that complemented the efforts of GSS to bring the survey to its logical conclusion. In particular, the GSS would like to thank the selected households for their patience and cooperation in going through the frequent visits and questioning by the interviewers. Many thanks also go to the field staff and data entry operators for the meticulous manner they discharged their duties. Many commendations also go to regional and district administrators as well as traditional chiefs for the diverse assistance they gave to bring the survey to a successful end.

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DR. GRACE BEDIAKO
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EXECUTIVE SUMMARY

The Ghana Living Standards Survey-Round Five (GLSS 5), like earlier ones, focuses on the household as a key socio-economic unit and provides valuable insights into living conditions in Ghana. This report summarizes the main findings of the fifth round of the GLSS conducted by the Ghana Statistical Service (GSS) from 4th September 2005 to 3rd September 2006.

A nationally representative sample of 8,687 households in 580 enumeration areas, containing 37,128 household members were covered in GLSS5. Detailed information was collected on demographic characteristics of respondents and all aspects of living conditions including health, education, housing, household income, consumption and expenditure, credit, assets and savings, prices and employment. Two new sections namely Tourism and Migrants & Remittances were introduced. The GLSS5 had as its special focus Non-Farm Household Enterprises on which detailed information was collected on all eligible household members.

The key findings of the survey are as follows (references are to the relevant sections of the report):

Demography

Information is given on household composition, age and sex distribution, marital status and ethnicity. The survey revealed that the mean household size for Ghana is 4, with Upper West having the highest of 6.5 and Greater Accra the lowest of 3.4 (Section 1.1). The results show that Ghana's population is still young. Females form 51.5 percent of the population. The age at first marriage is 22.5 years with females marrying about four years earlier than their male counterparts. Akans constitute 52.7 percent of the Ghanaian population.

Education

The survey gives information on levels of educational attainment of the adult population, current school enrolment, and educational expenditure by households, adult literacy rates, and apprenticeship training. About 31 percent of all adults have never been to school, less than one-fifth (17.1%) attended school but did not obtain any qualifications; 39 percent have MSLC/BECE/VOC certificate as their highest qualification, while a small percentage of 13.6 possess secondary or higher qualification (Section 2.1).

Current school attendance rate of school going age persons at all levels of education in Ghana is 86 percent. The rates for females are lower than those for males especially in the Northern Region. The three northern regions have comparatively lower attendance rates for all school going ages. The average annual expenditure incurred by a household on a person at school or college is GH¢88.65. The figure is higher in Accra (GH¢280.81) than in other urban and rural areas. The survey results indicate that 51 percent of adults are literate in English or a local language. There are substantial differences between the sexes and between localities as far as literacy is concerned. A little over 6 out of every 10 men, but only 4 out of every 10 women are literate. Almost 70 percent of adults in urban areas are literate as against 40 percent of adults in rural areas. Over a third (36 %) of apprentices aged 15 years and above is engaged in textile, apparel and furnishing trade apprenticeship most of whom are females (59 percent compared to 17 percent males).

Health

The survey sought information on the general health condition of all household members in the previous two weeks: on illness/injury and its effect on respondents' usual activities, cost of obtaining health care, preventive health care and immunization of all children aged 5 years and younger, fertility, pre-natal care and contraceptive use by females aged 15 to 49 years and health insurance. The survey revealed that about 21 percent of respondents suffered from illness or injury in the previous two weeks, 59 percent of whom had to stop their usual activities due to the indisposition (Section 3.2). The average medical expenses incurred by people who reported ill or injury in the previous two weeks was Twelve Ghana Cedis Fifty Ghana Pesewas (GH¢12.50). About 2.4 percent settled their bills through health insurance.

About 6 percent of all women aged 15 to 49 years were pregnant at the time of the interview; and a further 11 percent had been pregnant 12 months prior to the interview. Of women aged 15-49 or their partners 24 percent reported using contraceptives: 17 percent use modern methods, and 7 percent use traditional methods, to prevent or delay pregnancy (Section 3.3). About 2.6 percent of children below the age of 6 have never been vaccinated against the six childhood killer diseases. The level of breastfeeding in Ghana is very high: about 97 percent of all children 5 years and younger have been breastfed at one time or another.

Even though the National Health Insurance had just started at the time of data collection, information was elicited from respondents to assess the national response to the health insurance scheme. About 17 percent of the population were registered or covered by the health insurance scheme. Marked differences existed among the regions with Brong Ahafo having 35 percent of its population registered or covered while Upper West had only 5 percent of its population registered or covered. High premium (32.7%) and no knowledge of the scheme (14.8%), among others were cited as reasons for not registering under the National Health Insurance Scheme.

Employment

This section of the report presents the activity rate of the economically active population, employment, unemployment. The report also includes sub-sections on working children and time use for both economic and non-economic activities, including housekeeping. Seven out of every 10 of the adult population aged 15-64 are economically active. Males recorded a slightly higher economic activity rate (54.9%) than females (53.4%). Nearly 13 percent of children aged 7 to 14 years are economically active. The activity rates for males exceed those for females in all age groups except in the 15 to 24. Overall, the economic activity rate in rural areas is higher (58.6%) than that of urban areas (47.3%). For each age group, the activity rates for both males and females are higher in rural areas than in urban areas.

The employment statistics of the currently employed indicate that 55 percent of the adults are own account workers, 20 percent are contributing family workers while 18 percent are employees. In urban areas, employees (34.8%) constitute the second largest category after own account workers (47.2%), whereas in rural areas, contributing family workers (27.5%) are the second most populous group after own account workers (59.4%).

The majority of the working population is employed in agricultural activities (55.8%), followed by trading (15.2%) and then manufacturing (10.9%). Whereas 21.6 percent of the working females are engaged in trading, only 8.4 percent of their male counterparts are traders. Only one-tenth (9.4%) of the currently employed attained secondary school education or higher. Over a third (35.2 %) had never been to school. The highest hourly wage rates are obtained in financial services. On average, men receive higher earnings than females across industry sectors except for manufacturing, transport and communication, and public administration. Information on working conditions of employees in public or private organizations shows that nearly 6 out of every 10 employees (57.3%) do not have any formal contract of employment with their employers before starting work (Section 4.3).

The unemployment rate is 3.6 percent. It is about the same for both males and females. It is more pronounced in urban areas (6.3%, Accra 8.9%) than in rural areas (1.6%).

Migration and Tourism

This section, first of all, examines data on migration and is expected to arouse interest for further discussion and research into the field of population relocation to guide policy direction. Secondly, it looks at tourism, a promising area of economic growth for the economy. This is a new area introduced into the GLSS 5.

A little over half (52 %) of the population aged 7 years and older in Ghana are highly mobile. Return migrants constitute 33 percent while in-migrants form 19 percent. The distribution of migrants by age group shows that mobility of persons tends to increase with age up to age 25-29 and tapers off with increasing age. Young adults, aged 25 to 29 constitute the largest proportion of migrants. Over four-fifth (89%) of migrants in Accra are from other urban areas. The main impetus for migration in Ghana is family considerations.

The section on tourism presents, among others, information on domestic and outbound visitors, purpose and mode of travel, sponsorship, type of accommodation, and duration of stay within and outside Ghana. Persons aged 25 to 44 constitute about 38 percent of domestic tourists, 46 percent of those who travel outside Ghana and 54 percent of all travellers within and outside Ghana. The elderly people aged 65 and over, constitute the least travelled group in terms of both domestic and outbound travel. Ashanti Region alone attracts a third of the total number of same-day visitors and a fifth of the overnight visitors while Upper East attracts the least number of same-day visitors (0.8%) and Upper West the least number of over-night visitors (2.0%). Road is the most popular mode of travel for both domestic and outbound same-day and over-night tourists. For same-day visitors business and professional reasons are the main purpose of visit accounting for 48.4 percent, visiting friends and relatives 26.9 percent, funerals 8.7 percent and cultural festivals 7.7 percent. More than half of the males (53.5%) travel for business or professional reasons compared to females (38.6%). Among outbound overnight visitors, visiting family/friends account for 45.2 percent, business and professional reasons 18.9 percent, funerals 15.7 percent, holidays/vacation/leisure 7.7 percent and convention/conference/ workshop 2.4 percent.

The survey results show that accommodation by friends and relatives found favour with both domestic over-night visitors and outbound over-night visitors than hotels. As high as 82 percent domestic over-night visitors and 64 percent of outbound over-night visitors sleep with friends and relatives whilst only 1 percent of domestic over-night visitors and 9 percent of outbound over-night visitors stay in hotels. In all cases a higher proportion of males than females sleep in hotels. About three quarters of the domestic same-day visitors and two-thirds of the domestic overnight visitors are self-financed. Sponsorship for

20 percent of the domestic same-day visitors and nearly 28 percent of the domestic overnight visitors come from household members. Kakum National Park and Kumasi Zoo are the most patronized tourist sites.

Housing

The survey collected information on a variety of housing characteristics: the type of dwelling and the main materials used in house construction, occupancy status; waste disposal, utilities and household amenities. Most households in Ghana (79%) live either in rooms in compound houses or other types of rooms. About 45 percent (26 percent in urban areas and 59 percent in rural areas) of the households in Ghana own the houses they live in. About 73 percent of urban households have access to pipe-borne water compared to only 14 percent of rural households. Almost four-fifth (79%) of households in urban areas has electricity for lighting as against 27 percent of households in rural areas. Charcoal is the most popular source of cooking fuel for urban households (52.6 %) whereas firewood is the main source of cooking for rural households (80.2%). Only one out of every ten households in Ghana (22.2 percent in urban and 1.1 percent in rural) has access to flush toilet.

Household agriculture

About 3.4 million households in Ghana own or operate a farm or keep livestock (Section 7.1). More than half of households (1.8 million), which cultivate crops hire labour for their operations. The two most important crops, in terms of sales, are maize and cocoa. About 3.5 million households process crops or fish for sale or for use by households with women having about 87 percent share of responsibility in this activity.

Non-Farm enterprises

Approximately three million two hundred thousand households representing 46 percent of all households in Ghana operate non-farm enterprises with women operating 72 percent of these businesses. Some 52 percent of the households operating non-farm enterprises are found in urban localities. Almost half (49.5%) of all businesses involve trading, and most of the rest are into some kind of manufacturing. The main sources of capital for non-farm enterprises are household savings (60%) and assistance from relatives or friends (20%). It is worthy to note that more skilled than unskilled persons are currently engaged in non-farm enterprises.

Household expenditure

Average annual household expenditure in Ghana is GH¢1,918.00 whilst the mean annual per capita consumption expenditure in Ghana is GH¢644.00. Regional differences exist with Greater Accra Region having the highest per capita expenditure of GH¢1,050.00 whilst Upper West has the lowest of GH¢166.00. The average annual household expenditure is about 1.6 times higher in urban localities (GH¢2,449) than in rural localities (GH¢1,514) even though the household size in rural households tends to be larger than urban households.

Food expenditure accounts for two-fifth of total household expenditure, while the imputed value of own-produced food consumed by households represents a further 10.5 percent. Expenditure on housing in Ghana averages 2.4 percent of the total household expenditure. Expenditure on housing is higher in Greater Accra Region than the other regions. At the time of the survey Ghanaian households were spending on average an

amount of almost GH¢2,680 million per annum with food (including non-alcoholic beverages) representing about a third of the total expenditure while non-food expenditure represented about 70 percent of the total household expenditure. Within the non-food expenditure group, transport contributes the highest of 16.7 percent to the total expenditure. The next most important expenditure groups in terms of amount spent are housing, water, electricity and gas (7.9%), recreation and culture (6.1%) and education (5.3%). (Section 9.4).

Within the food sub-group, the most important, in terms of cash expenditure is bread and cereals (20%), fish and sea foods (16%) and vegetables (14%) (Section 9.5). Whilst urban residents consume more meat and milk, cheese & eggs and patronize catering services (prepared meals), their rural counterparts consume more vegetables and fish & sea foods.

Household income

Average annual household income in Ghana is about GH¢1,217.00 whilst the average per capita income is almost GH¢400. With an average exchange rate of GH¢0.92 (¢9,176.48) to the US dollar prevailing in June 2006, the average annual household income is US\$1,327 and the average per capita income is US\$433 (Section 9.8). There are regional differences with Greater Accra region recording the highest of GH¢544.00 whilst Upper West and Upper East regions had less than GH¢130.00. Urban localities had higher per capita income than rural localities.

The three main sources of household income in Ghana are income from agricultural activities (35%), wage income from employment (29%) and income from self employment (25%). Remittances constitute less than 10 percent of household income. The annual estimated total value of remittances received in Ghana is GH¢547,571 million whilst the estimated total annual value of remittances paid out by households is GH¢231,344 million which represents 42 percent of all remittances received.

Credit, assets and savings

More than 27 percent of all households owe money or goods to other persons, institutions or businesses and only 6 percent are able to pay fully a loan in the preceding 12 months. The extent of indebtedness, as measured by the proportion of households taking out loans, is lower in urban areas (24.1 %) than in rural areas (29.8 %). Over half of household loans come from relatives, friends and neighbours. Traders form the second most important source of loans for households followed by state banks. Most of these loans contracted without any guarantee are meant for household businesses.

In general, the level of ownership of most assets is much higher in urban areas than it is in rural areas. It is higher in Accra than in other urban areas, and higher in the rural coastal and rural forest than it is in the rural savannah.

Just a third of all households in Ghana have savings accounts. Two-fifth of urban households operates savings accounts as against only 22 percent of their rural counterparts. More males (60%) have savings accounts than females (40%) and this is the case for all localities.

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INTRODUCTION

Background

One of the major challenges facing Ghana is the need for a more comprehensive, reliable and up-to-date statistics and indicators to monitor and evaluate the effects of development policies and programmes on living standards. The Ghana Living Standards Survey was initiated to address this need.

The Living Standards Measurement Study (LSMS) customized by implementing countries including Ghana (Ghana Living Standards Survey) is a research project that was initiated in 1980 by the Policy Research Division of the World Bank. This was to make available relevant data for policy and decision makers to measure socio-economic indicators and appreciate their determinants. Programmes could then be drawn to address challenges identified in sectors of the economy such as health, education, economic activities and housing among others. Living Standards surveys have therefore come to provide valuable insights into living conditions of developing countries.

The Ghana Living Standards Survey (GLSS) has emerged as one of the important tools in the welfare monitoring system and together with other surveys like the Core Welfare Indicators Questionnaire (CWIQ) and the Ghana Demographic and Health Survey (GDHS) has provided a wealth of information for understanding living conditions in Ghana.

In Ghana, the first Ghana Living Standards Survey (GLSS) was conducted in 1987. The second, third and fourth rounds followed in 1988, 1991/92 and 1998/99 respectively. The previous rounds of GLSS have always had a specific focus. In the 5th Round, the Non-Farm Household Enterprises Module was made the focus and additional sections covering Tourism and Migrants & Remittances were introduced.

Objectives of GLSS 5

The objectives of the Ghana Living Standards Survey- Round Five are to:

- Provide insight into living standards in Ghana by providing data to facilitate in-depth analysis of the living conditions of households.
- Provide information on patterns of household consumption and expenditure at a sub-regional level of disaggregation.
- Provide data on total earnings, hours of work, etc., for in-depth study of differentials among branches of industry, sectors of employment, occupations at geographic areas, levels and between women and men.
- Provide the basis for the construction of the consumer price index.
- Up-date the National Accounts and
- Provide databases for national and regional level planning and poverty monitoring.

Survey Instruments

To achieve the set objectives, detailed information were collected on key elements of socio-economic life using four sets of questionnaires namely:

- Household Questionnaire
- Non-farm household enterprise module;
- Rural Community Questionnaire; and
- Prices of Food and Non-Food Items Questionnaire.

The household questionnaire consists of two parts, A and B. Part A has six sections namely: demographic characteristics of the respondents; education and skills training; health and

fertility behaviour; employment and time use; migration and tourism; housing and housing conditions. Part B covers three sections: agriculture; household income and expenditure; credit, assets and savings. The Non-Farm Enterprises module covers all non-farm enterprises of households.

The community questionnaire covers general information on communities whilst the price questionnaire solicits information on market prices of consumer items. These sections have been organized into ten chapters of the report.

In section one of part A of the household questionnaire, a household roster was used to identify usual members of households and demographic data such as age, sex and marital status collected on them. These have been organised into chapter one of the report.

The section on education forms chapter two and covers three parts namely; general educational background of household members, educational career, and literacy and apprenticeship. Information from this section is used to measure the level of education or formal schooling of all household members aged five (5) years or more. It is also intended to measure the amount of money spent on education of household members during the reference period, time spent on primary schooling, type of school (public or private) attended and the highest educational qualification achieved, including short training courses. Information on adult literacy levels and apprenticeship are also captured.

The survey collected information on the health status of all household members. This section is made up of six parts. The first part administered to all household members asked questions on health status during the past 2 weeks, visits to medical facilities as well as expenses on medical services and medicines. The second part was for all children in the household five years and younger and focused on preventive health, specifically immunization. Part three was for children 5 years and younger and was used to collect information on the use of post natal services, nutrition, including weaning and the introduction of supplementary foods after breast milk, and on participation in community feeding programmes. Fertility and birth history and use of pre-natal services for women aged 15 to 49 years formed part four. The information on Contraceptive use and HIV/AIDS awareness for household members 12 years or older were captured in part 5 of the Health Section. The sixth part was administered to all household members and asked questions on participation in health insurance schemes.

The information collected in this section is used to determine the health status of household members, cost of medical care and the utilization of the different kinds of health services and facilities.

Information on employment, time use and the different sources of income for household members aged 7 years and older have been organised into chapter four. This chapter also highlights information on current activities, usual activities, unemployment and underemployment. In addition, housekeeping activities of household members are covered.

Migration and Tourism are covered in chapter five. The first part which deals with migration of household members focuses on the most recent migration and elicits information on previous place of residence; distance travelled and travel time, employment and length of stay at previous place of residence, and reasons for moving. The second part looks at tourism and deals with the number of domestic and outbound tourists. It also provides information on trips by purpose of travel during the reference period.

The quality of houses occupied by the households is paramount to the welfare of its members. In this regard, section seven deals with the type of dwelling, occupancy status,

number of rooms and room space, expenditure, utilities and amenities as well as the physical characteristics of the dwelling. All these are reported on in chapter six.

In section eight of part B of the household questionnaire, the full spectrum of households' agricultural activities have been covered. Detailed information was collected on the household's agricultural activities. It covered agricultural production, technology, assets, processing, marketing, sales and patterns of consumption of own produce (Chapter seven).

The Non-Farm Household Enterprises module, the focus of the GLSS 5 was used to collect information on income of the household from production activities organised directly by the household in connection with Non-Farm Household Enterprises (NFHE). It identifies household members responsible for household enterprises in terms of decision making and allocation of income that accrues to the enterprise. The information obtained from the NFHE is used to estimate production and employment in the household sector. Chapter eight looks briefly at the non-farm household enterprises. A separate and more detailed analysis would be done on this module.

Chapter nine is devoted to income and expenditure of the household. Household income including income transfers (i.e. all incomes of members of the household other than that from paid employment), expenditure and current accounts of the household are examined. It also deals with household expenditures on food and non-food items as well as services that the households spend their income on. Information on the household's own production, gifts and philanthropic consumption are also collected.

The data collected would be used to estimate total household consumption expenditure in the calculation of total Gross Domestic Product (GDP) and weights (for the individual food and non-food items) for use in the re-basing of the Consumer Price Index (CPI).

A section on Credit, Assets and Savings was designed to collect information on loans, assets and savings. This forms chapter 10 of the report.

Uses of GLSS 5

In general, the information gathered from the survey would assist decision makers in the formulation of economic and social policies. Specifically, the information will help to:

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

Researchers who are interested in undertaking further analysis with the GLSS 5 data set are encouraged to apply to the Ghana Statistical Service for further details.

1. DEMOGRAPHIC CHARACTERISTICS

1.1 Household Composition

The data from the fifth round of the Ghana Living Standards Survey (GLSS 5) covered a nationally representative sample of 8,687 households containing 37,128 household members. A household is defined as a person or a group of persons, who live together in the same dwelling, share the same house-keeping arrangements and are catered for as one unit.

The survey results show that large household sizes are common in the Rural Savannah (5.4) and Rural Forest (4.1) compared to the Rural Coastal (3.6), which is lower than the national average (4.0). A combination of factors determines the composition of households in Ghana. While the desire for large families exists in some traditional homes, especially in the rural areas, extended family systems sometimes compel the more privileged members of the society in the urban centres to take care of their less fortunate relatives from rural areas.

Table 1.1 presents data on mean household size, estimated population in private households and estimated number of households. The country's estimated population derived from the survey is 22.2 million while the projection from the 2000 Population and Housing Census for 2006 is 21.9 million. With regard to regional distribution of the population from the survey, Ashanti, Greater Accra and Eastern regions constitute about 44 percent of the estimated total population. The Upper East (1.1 million) and the Upper West (0.8 million) regions recorded the lowest population. The estimated number of households in Ghana is 5.5 million with a higher proportion in the rural areas (3.1 million) than in the urban areas (2.4 million).

Table 1.1: Mean household size, estimated population in private households, and estimated number of households, by region and locality

Region/Locality	Mean Household Size		Population in Households		Estimated number of households Thousands)
	2000 Census* March 2000	2005/ 2006 GLSS 5	Projected from Census** (Millions)	2005/2006 GLSS 5 (Millions)	
Ghana	5.1	4	21.9	22.2	5,538
Western	4.7	3.9	2.2	2.2	580
Central	4.4	3.6	1.7	1.9	548
Greater Accra	4.6	3.4	3.7	3.1	921
Volta	4.7	4.0	1.9	1.7	420
Eastern	4.6	3.7	2.2	3.0	802
Ashanti	5.3	3.9	4.3	3.7	963
Brong Ahafo	5.3	4.1	2.1	2.0	501
Northern	7.4	5.5	2.1	2.7	484
Upper East	7.2	5.3	1.0	1.1	200
Upper West	6.4	6.5	0.7	0.8	121
Urban	4.7	3.5	9.6	8.4	2,392
Accra GAMA)***		3.3		2.6	796
Other Urban		3.6		5.8	1,596
Rural	5.4	4.4	12.3	13.8	3,146
Rural Coastal		3.6		2.4	675
Rural Forest		4.1		6.2	1,520
Rural Savannah		5.4		5.1	951

Note: * March 2000; **Midyear 2006; ***GAMA means Greater Accra Metropolitan Area; GAMA comprises Accra Metropolitan Area (AMA), Tema Municipal Area (TMA), and Urban areas in Ga East and Ga West Districts.

The mean household size is 4.0 compared to 5.1 in the 2000 PHC. The results also show that the three northern regions, Upper West, Northern, and Upper East recorded high household sizes of 6.5, 5.5 and 5.3 respectively. Table 1.1 also indicates that Greater

Accra, Central, Eastern, Ashanti, and Western regions have household sizes less than the national average. As expected, household size in urban areas (3.5) is less than that in the rural areas (4.4).

Like the previous rounds of the GLSS, the GLSS5 indicates that a bigger proportion of households are headed by males (70.5%) (Fig.1.1). The proportion of female-headed households is higher in urban areas outside of Accra (35.1%), rural coastal (34.3%) and rural forest (31.2%) than in Accra (28.1%) and rural savannah (14.9%). The proportion of male-headed households is highest in the rural savannah (85.1%).

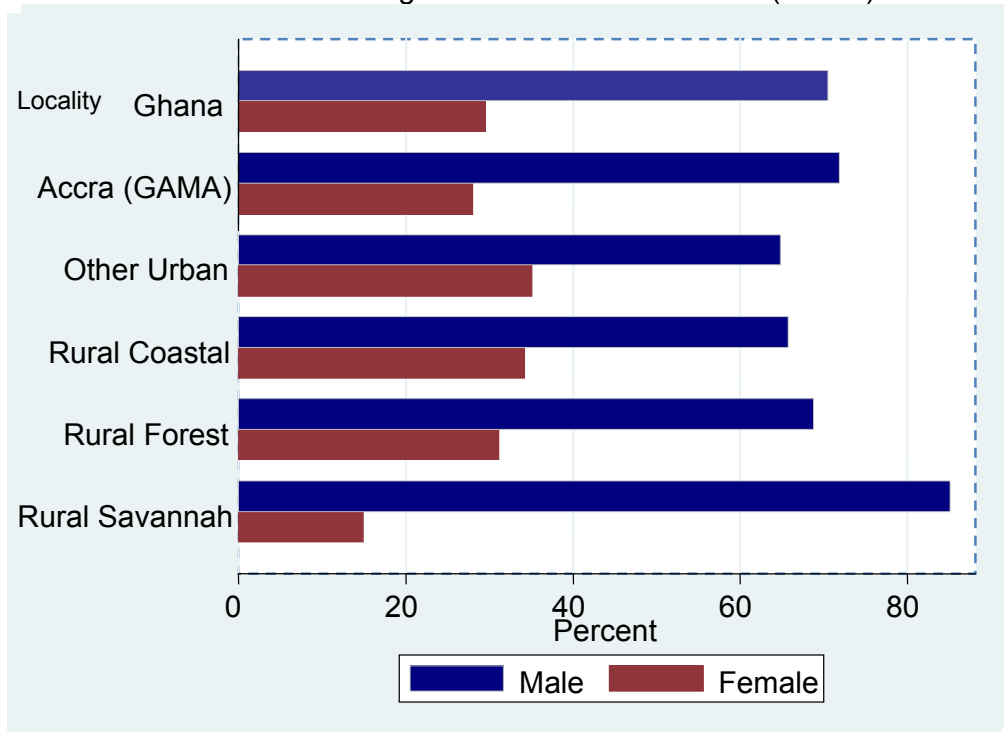


Figure 1.1: Percentage of household heads, by sex and locality

Female household heads (48.4 years) are, on average, older than their male (44.2 years) counterparts. Table 1.2 indicates that the mean ages of male household heads in both urban (42.2 years) and rural (45.4 years) areas of Ghana are lower than those of female household heads in urban (46.2 years) and rural (50.4 years) areas.

Table 1.2: Average age of household heads, by locality and sex

Locality	Male	Female	All
Urban	42.2	46.2	43.2
Accra (GAMA)	41.5	45.4	42.7
Other urban	42.5	46.6	43.9
Rural	45.4	50.4	46.3
Rural Coastal	44.9	52.4	47.5
Rural forest	44.8	49.3	46.1
Rural savannah	46.2	50.5	46.8
Total	44.2	48.4	45.3

The proportion of households that contains at least one adult of each sex together with one or more children is 53.0 percent (Table 1.3). The survey results also indicate that 6.7 percent of households contain one female adult living with one or more children compared to only one percent for their male adult counterparts. The percentage of households containing one male adult without children (13.5%) is much higher than the corresponding percentage of households containing one female adult without children (6.8%). The

proportion of households containing adults of either sex (11.2%) without children is higher than households with two or more of the sexes combined (2.7%).

Table 1.3: Distribution of households, by adult composition and presence of children

Adults in household	With children		Without children	
	Percentage of Total	Estimated Number of Households	Percentage of Total	Estimated Number of Households
At least one adult of each sex	53.0	2,779,000	11.2	632,000
One male adult	1.0	58,000	13.5	810,000
Two or more male adults	0.6	31,000	1.0	58,000
One female adult	6.7	407,000	6.8	408,000
Two or more female adults	4.4	253,000	1.7	101,000
Ghana	65.8	3,528,000	34.2	2,010,000

Note: A child is defined as a person aged less than 15 years.

Table 1.4 shows that about two-thirds (65.1%) of households have both parents living with their children, whereas 6.8 percent have neither parent present. The survey also reveals that about 30 percent of all households are headed by single parents. Nearly a quarter of households have children living with only their mothers while about 3 percent of households have children living with only their fathers. The rural savannah (80.9%) has the highest proportion of households with the presence of both parents followed by Accra (65.3%), rural forest (63.6%) and rural coastal (57.6%).

Table 1.4: Distribution of households, by presence of parent and locality (percent)

Presence of Parent	Locality					Total
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
No Parent	5.9	7.6	9.7	7.1	4.3	6.8
Only Father	4.1	3.3	4.9	3.0	1.9	3.2
Only Mother	24.8	31.8	27.9	26.4	12.9	24.9
Both Parents	65.3	57.3	57.6	63.6	80.9	65.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

1.2 Age and Sex Distribution of Population

The results of the survey show that males constitute 48.5 percent and females 51.5 percent of the population. This indicates a sex ratio of 94 males to every 100 females. In all the localities the proportion of females is higher than that of males, whether in Accra, other urban or rural areas. Children under 15 years account for about 40 percent of the population, while the aged persons (65 years and older) form 4.7 percent. Based on this structure, the survey reveals a dependency ratio of 82 compared to 96 as per the GLSS 4 survey. The current dependency ratio means that on average each person of working age (15-64) has one additional person to support. It can be noted that the proportion of children in rural areas (43.3%) is higher than in Accra (30.7%) and other urban (36.4%).

The higher proportion of females in the age groups 20 years and older may be due to differentials in mortality. Men generally have a lower life expectancy than women in Ghana.

Table 1.5: Age distribution of population, by locality and sex (percent)

Age Group	Accra (GAMA)		Other Urban		Rural		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
0-4	5.3	4.7	5.4	5.4	7.2	7.3	6.5	6.5
5-9	5.0	5.0	6.0	6.5	8.0	7.3	7.1	6.9
10-14	5.3	5.4	6.2	6.9	7.0	6.5	6.6	6.5
15-19	4.9	6.3	6.0	6.4	5.8	4.9	5.8	5.4
20-24	5.7	5.7	4.4	5.2	3.2	3.5	3.8	4.2
25-29	4.9	4.7	3.7	4.2	2.8	3.5	3.3	3.8
30-34	3.9	4.7	2.7	3.3	2.3	3.2	2.6	3.4
35-39	3.5	3.8	2.5	3.2	2.4	3.0	2.6	3.1
40-44	3.1	2.6	2.4	2.7	2.0	2.5	2.2	2.6
45-49	2.5	2.4	2.1	2.4	2.0	2.3	2.1	2.3
50-54	1.8	2.2	1.7	2.0	1.7	1.9	1.7	2.0
55-59	1.5	1.1	1.2	1.1	1.3	1.1	1.3	1.1
60-64	0.8	0.6	0.7	1.3	0.9	1.1	0.8	1.1
65+	1.3	1.4	1.9	2.6	2.4	2.8	2.1	2.6
Total	49.4	50.6	46.8	53.2	49.0	51.0	48.5	51.5

1.3 Marital status and age at first marriage

Table 1.6 indicates that 58.5 percent of population have ever married (consensual union, married, divorced, separated and widowed) whilst 41.5 percent have never married. The rural savannah (51.0%) has the highest proportion of people who are married, followed by the rural coastal (39.1%) and then Accra (33.2%) having the lowest. The percentage who have never married is lower in the rural localities (coastal, forest and savannah) compared to the urban areas (Accra and other urban). The data also indicates that the proportion of persons divorced is highest in rural coastal (5.4%), followed by other urban (4.7%) and is least in rural savannah (1.4%). Consensual union is relatively high in all the localities (6% to 12%) with the exception of rural savannah (2.6%).

Table 1.6: Population, by marital status and locality (percent)

Marital Status	Locality					Total
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Never married	45.9	46.0	37.4	39.3	38.0	41.5
Consensual Union	11.2	6.0	8.7	11.6	2.6	7.7
Married	33.2	35.7	39.1	37.5	51.0	39.6
Separated	4.2	2.2	1.7	2.5	1.0	2.2
Divorced	2.3	4.7	5.4	4.5	1.4	3.7
Widowed	3.2	5.3	7.6	4.6	6.0	5.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

The survey reveals that in Ghana, the mean age at first marriage is 22.5 years with females marrying about four years earlier than their male counterparts. Age at first marriage varies by locality, as shown in Table 1.7. In the rural areas, the mean age at first marriage is 23.8 years compared to 24.5 years in the urban areas. The survey results show that females in both the rural and urban areas marry earlier (20.9 years for rural and 21.4 years for urban) than their male counterparts (24.9 years for rural and 26.1 years for urban).

Table: 1.7: Mean age of population at first marriage, by sex and locality

Locality	Male	Female	Total
Urban	26.1	21.4	24.5
Accra (GAMA)	25.8	21.3	24.0
Other Urban	26.6	21.7	22.9
Rural	24.9	20.9	23.8
Rural Coastal	24.9	21.6	22.5
Rural Forest	25.0	20.5	22.2
Rural Savannah	24.9	21.0	21.7
Total	25.4	21.1	22.5

Note: The age at first marriage is defined as the age at which the individual began living with his/her first spouse/partner.

Nationality, Ethnicity and Religion

Table 1.8 presents information on the nationality of the population. The data shows that the population is predominantly Ghanaian (99%). The remaining one percent are foreign nationals, of which majority are Togolese and Burkinabes.

Table 1.8: Population, by sex and nationality (percent)

Sex	Nationality										Total
	Ghana	Burkina Faso	Mali	Nigeria	Cote d'Ivoire	Togo	Liberia	Other ECOWAS	Other African	Other	
Male	98.5	0.3	0.1	0.1	0.0	0.5	0.1	0.1	0.1	0.0	100.0
Female	98.6	0.2	0.1	0.1	0.0	0.5	0.1	0.1	0.1	0.0	100.0
Total	98.6	0.3	0.1	0.1	0.0	0.5	0.1	0.1	0.1	0.0	100.0

Members of an ethnic group share certain beliefs, values and norms because of their common cultural background. Table 1.9 indicates that majority of household heads in Ghana are Akans (52.7%) followed by Ewe (12.4%), Mole Dagbani (12.4%), Ga-Dangme (10.3%), Guans (3.6%) and Gurma (3.4%). Other groups like Grusi, Mande form about 5 percent of the ethnic groups in Ghana.

Table 1.9: Household heads, by region and ethnicity (percent)

Ethnicity	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Akan	83.2	87.0	39.3	6.9	51.7	81.8	69.3	3.0	1.5	2.0	52.7
<i>Asante</i>	6.1	5.1	10.7	0.6	4.4	69.6	12.2	0.7	0.3	0.9	16.9
<i>Fanti</i>	18.6	64.9	10.1	0.4	6.7	5.5	2.1	0.0	0.2	0.0	12.2
<i>Other Akan</i>	58.5	17.0	18.5	5.9	40.6	6.7	55.0	2.3	1.0	1.1	23.6
Ga-Dangme	3.5	1.1	37.7	1.4	22.8	0.6	0.7	0.2	0.0	0.1	10.3
Ewe	5.1	4.8	13.9	72.3	15.9	4.7	3.5	2.1	0.0	0.1	12.4
Guan	0.5	4.2	1.8	11.9	3.0	1.2	3.6	10.0	0.1	2.0	3.6
Gurma	0.1	0.0	0.4	4.2	0.3	1.8	3.2	24.0	8.0	0.2	3.4
Mole-Dagbani	4.8	0.2	4.8	0.4	3.5	5.9	9.6	55.8	60.3	75.0	12.4
Grusi	1.3	0.4	1.0	0.0	1.3	1.3	5.5	1.2	15.0	19.8	2.3
Mande	1.0	0.3	0.5	0.2	0.3	1.0	1.2	0.1	7.9	0.0	0.8
All other	0.4	2.0	0.7	2.8	1.2	1.9	3.4	3.6	7.3	0.7	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The survey results indicate that Western, Central, Eastern, Ashanti and Brong Ahafo regions are predominantly inhabited by the Akan ethnic group. In the Volta region, a higher proportion of the inhabitants are Ewes (72.3%), while Guans constitute about 12 percent. The majority of the household heads in Upper West (75.0%), Upper East (60.3%) and Northern regions (55.8%) are Mole-Dagbani. The regions that are ethnically heterogeneous are Greater Accra and Eastern. A higher proportion of household heads in Greater Accra identify themselves as Akans (39.3%), Ga-Dangme (37.7%) and Ewes (13.9%). Eastern region is predominantly inhabited by Akans (51.7%), Ga-Dangme (22.8%) and Ewes (15.9%). Most of the Gurma ethnic groups are in the Northern (24.0%) and Upper East (8.0%) regions.

Table 1.10 examines the religious affiliation of household heads. About two out of three household heads are Christians (Catholic, Anglican, Presbyterian, Methodist, Pentecostal and Other Christian), while Islam constitutes 16.5 percent, and about one in ten is Traditional. About 7.4 percent of household heads profess to have no religious affiliation. Traditional religion is more predominant among household heads in rural savannah (30.7%) than any other locality in Ghana.

Table 1.10: Household heads, by religion and locality (percent)

Religion	Locality					Total
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Christians	81.6	72.9	74.5	77.9	36.3	66.7
<i>Catholic</i>	9.3	14.2	12.3	16.6	17.4	14.7
<i>Anglican</i>	3.8	1.4	0.3	1.0	0.3	1.2
<i>Presbyterian</i>	14.0	8.2	7.8	9.0	2.4	7.7
<i>Methodist</i>	8.1	9.8	8.3	9.4	1.0	7.3
<i>Pentecostal</i>	31.4	17.6	24.6	18.4	6.4	17.6
<i>Spiritualist</i>	3.0	2.5	7.4	4.1	2.1	3.4
<i>Other Christian</i>	12.0	19.2	13.8	19.4	6.7	14.8
Islam	11.5	19.6	5.9	9.3	27.6	16.5
Traditional	0.5	1.7	10.2	1.4	30.7	9.2
No Religion	6.1	5.7	9.2	11.5	5.4	7.4
Other	0.3	0.1	0.2	0.1	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

The results also show that in all the localities, Christianity is dominant, with the highest proportion in Accra (81.6%), followed by rural forest (77.9%), rural coastal (74.5%), other urban (72.9%) with rural savannah (36.3%) having the least.

Table 1.11 examines the regional distribution of the religious affiliation of household heads. Apart from the Northern, Upper East and Upper West regions, Christianity is dominant in the other regions, with more than 70 percent of the household heads professing this faith. Catholic household heads are largely found in the Upper West (30.3%), Volta (21.0%), Western (20.5%) and Brong Ahafo (18.6%). On the other hand, large numbers of Presbyterians are in the Eastern (19.0%) and Volta (16.4%) regions. Methodists are concentrated mainly in the Central and Western regions (15.7% and 13.3% respectively). The data also shows that significant proportion of household heads in Greater Accra (31.9%), Eastern (26.8%), Central (22.9%) and Western (20.1%) are Pentecostals. In the Northern region more than half of the household heads practice Islam (58.1%). In addition, Upper East and Upper West also have relatively high proportions of Islamic household heads (24.2% and 32.0%) respectively. The data further shows that 48.8 percent of household heads in Upper East region practice traditional religion.

Table 1.11: Household heads, by religion and region (percent)

Religion	Region										Total
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Christian	79.2	83.6	81.7	70.4	82.6	78.9	66.8	18.7	26.1	38.4	66.7
<i>Catholic</i>	20.5	12.3	8.8	21.0	7.4	15.6	18.6	8.6	13.2	30.3	14.7
<i>Anglican</i>	1.3	2.8	3.3	1.3	0.8	0.8	0.3	0.4	0.2	0.2	1.2
<i>Presbyterian</i>	3.4	3.2	13.5	16.4	19.0	5.1	6.9	1.1	1.8	0.2	7.7
<i>Methodist</i>	13.3	15.7	7.7	1.3	5.1	11.6	8.1	0.0	1.3	0.8	7.3
<i>Pentecostal</i>	20.1	22.9	31.9	15.8	26.8	17.2	15.2	3.4	2.8	1.6	17.6
<i>Spiritualist</i>	5.4	4.2	4.2	4.2	4.6	3.4	1.3	0.0	1.3	4.3	3.4
<i>Other Christian</i>	15.2	22.5	12.3	10.4	18.9	25.2	16.4	5.2	5.5	1.0	14.8
Islam	9.0	6.5	10.3	5.7	5.0	11.6	18.7	58.1	24.2	32.0	16.5
Traditional	0.6	0.6	1.6	16.4	1.0	0.6	5.2	21.4	48.8	25.0	9.2
No religion	10.9	9.1	6.2	7.6	11.3	8.7	9.4	1.9	0.7	4.7	7.4
Other	0.2	0.1	0.2	0.0	0.0	0.2	0.0	0.0	0.2	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2. EDUCATION

2.1 Educational Attainment

Table 2.1 shows the level of educational attainment of adult population, i.e., persons aged 15 years and older by sex.

Table 2.1: Population aged 15 years and older, by educational attainment and sex (percent)

Level of educational attainment	Percent			Estimates (millions)		
	Male	Female	Both Sexes	Male	Female	Both Sexes
Never been to school	22.3	38.3	30.8	1.4	2.7	4.1
Less than MSLC/BECE	16.2	17.9	17.1	1.0	1.3	2.3
MSLC/BECE/VOC	43.5	34.1	38.6	2.7	2.4	5.1
Secondary or higher	17.9	9.7	13.6	1.1	0.7	1.8
Total	100.0	100.0	100.0	6.3	7.0	13.3

The data indicates that about 31 percent of adults (representing a little over 4 million people) have never been to school. A further 17 percent (representing 2.3 million people) attended school but did not obtain MSLC/BECE certificate. About 39 percent of adults (5.1 million people) have the MSLC/BECE certificate and only about 14 percent (1.8 million adults) obtained secondary or higher level qualification. Thus, about half (6.4 million) of adults in Ghana neither attended school nor completed middle school/JSS. There is also a clear gender gap in education with almost twice as many females (2.7 million) as males (1.4 million) never attending school. In addition, there are fewer females (0.7 million) than males (1.1 million) with secondary or higher qualification.

2.2 School Attendance

This section presents two aspects of formal schooling, current and past school attendance. Table 2.2 and 2.3 report on current school attendance of people who are of school age at all levels of the education ladder in the country by age, sex, locality and region. Table 2.2 indicates that school attendance rate for persons aged 6-25 is 86.1 percent at the national level. Attendance rates are generally high in all localities except in rural savannah. While the rates range from a high of 97.0 percent in the other localities, in rural savannah it is 63.5 percent for males and 56.6 percent for females. Generally, attendance rates for males are higher than for females but the differences are minimal at both the national and locality levels. The differences, however, become more pronounced with increasing age. Thus, attendance rates for females at age 19-25 is much lower (77.3%) compared to that for males (87.8%).

The difference in rates between males and females is even more pronounced for rural savannah, where attendance rates for age-group 19-25 for females is 37.2 percent compared to 62.1 percent for males.

Table 2.2: School attendance rate, by age, locality and sex (percent)

Age-group	Accra		Other Urban		Rural Coastal		Rural Forest		Rural Savannah		Ghana		All
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
6 - 11	95.2	98.8	95.5	96.1	89.8	86.6	95.3	94.1	64.2	62.3	86.1	86.2	86.1
12 - 15	98.4	97.6	97.7	93.4	97.8	98.8	98.5	94.1	66.3	66.2	90.4	88.5	89.5
16 - 18	99.3	94.3	96.3	93.4	96.2	91.6	96.1	95.2	58.6	58.8	87.6	87.3	87.5
19 - 25	96.7	92.4	94.4	88.6	93.3	85.8	93.0	84.2	62.1	37.2	87.8	77.3	82.2
Total	97.0	95.5	95.8	92.8	93.7	90.0	95.8	91.9	63.5	56.6	87.8	84.5	86.1

Table 2.3 exhibits substantial difference in school attendance between males and females and also between the southern and northern parts of the country. Male attendance rates are, generally higher than those of females throughout Ghana and across age groups. Over 80+ percent of children aged 6 to 11 are currently attending school in all regions except the three northern regions where less than 70 percent are currently attending school (Northern, Upper East and West). Among persons aged 19 to 25 years old, the picture is almost the same, with a higher attendance rate (80%) in the southern sector than in the northern sector (50%).

Table 2.3: School attendance rate, by region, age and sex (percent)

Region	6-11		12-15		Age Group 16-18		19-25		6-25		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Western	94.0	93.7	98.9	94.5	95.5	92.2	92.8	81.1	95.3	90.8	93.0
Central	97.3	96.5	99.6	97.7	100.0	96.5	95.3	90.4	97.8	95.3	96.9
Greater Accra	92.5	93.4	98.1	97.4	97.7	93.7	96.5	91.9	95.8	93.7	94.7
Volta	80.0	82.0	97.6	85.5	93.7	89.3	92.1	80.4	88.5	83.6	85.9
Eastern	93.3	92.7	98.6	96.8	94.8	95.5	96.7	88.8	95.5	93.1	94.3
Ashanti	97.7	95.6	98.0	94.1	97.4	94.4	94.5	89.6	97.0	93.5	95.2
Brong Ahafo	89.8	91.4	95.3	91.8	87.3	92.8	90.5	76.9	90.8	88.0	89.4
Northern	61.1	57.4	63.7	57.9	52.7	54.8	54.1	31.7	59.2	50.0	54.7
Upper East	66.4	63.9	58.3	67.7	64.9	56.4	64.1	41.5	63.8	58.2	61.2
Upper West	65.5	69.2	68.9	69.3	65.5	66.7	57.2	49.0	64.5	63.8	64.1
Total	86.1	86.2	90.4	88.5	87.6	87.3	87.8	77.3	87.8	84.5	86.1

The second aspect of schooling considered in this section is adult school attendance. All household members aged 15 years and older were asked whether they had ever been to school. The result is presented in Table 2.4 by region, sex and rural/urban location. School attendance is higher in urban than in rural areas, among males than among females in all the regions, and in the southern regions than in the three northern regions. While more than two thirds of adults in almost all the regions in the south have previously been to school, only about 30 percent of adults in the north had done the same. The disparities between male and female rates in urban areas are lower than those in the rural areas. For example, in Greater Accra Region, the difference between the sexes stands at 8.6 percent in urban areas, but in rural areas, the difference is 21.6 percent.

Table 2.4: Proportion of adults in each region who have been to school, by region, locality and sex (percent)

Region	Urban			Rural			Ghana		
	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes
Western	94.0	82.0	87.7	86.4	60.6	73.5	88.7	67.6	78.0
Central	94.7	82.6	88.0	85.5	62.7	73.2	88.5	69.4	78.1
Greater Accra	95.6	87.0	91.2	79.9	58.3	67.6	94.0	83.5	88.5
Volta	90.8	77.3	82.9	78.4	59.2	68.3	81.5	64.5	72.3
Eastern	93.3	78.5	85.3	83.0	63.5	72.8	86.4	68.6	77.0
Ashanti	93.5	81.6	87.1	83.3	67.6	74.8	88.1	74.1	80.6
Brong Ahafo	85.4	70.5	77.2	73.7	53.9	63.1	78.4	60.8	68.9
Northern	56.6	35.2	45.3	31.0	15.7	23.2	36.4	20.1	28.0
Upper East	71.7	47.8	60.4	36.1	19.1	27.2	40.5	22.1	30.9
Upper West	71.5	52.7	60.7	34.7	21.5	27.4	37.3	23.9	29.9
Total	90.9	78.5	84.3	68.5	49.9	58.7	77.7	61.7	69.2

2.3 Educational Expenses

This survey also collected information on educational expenses incurred by the households for each member attending school or college during the 12 months preceding the interview. Table 2.5 shows the average amount of money spent on different items for the 12 months before the survey. The data indicates that households, on average, spent about GH¢88.65 annually per household member attending school or college. The annual amount spent is

much higher in Accra (GH¢280.81) than in either other urban (GH¢112.02) or rural areas where the average expenses are far less than the national average. Across localities, rural Savannah has the lowest average educational expenses per household member (GH¢21.25). The major items of educational expenditure are food, board and lodging (accounting for 40.7%) and school and registration fees (28.3%).

Table 2.5: Average amount spent by household per member attending school/college in the last 12 months, by locality (GH¢)

Item	Locality					All Amount Cedis	Percent
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah		
School and registration fees	99.50	35.05	8.27	11.33	4.02	25.13	28.3
Contributions to PTA	2.74	1.99	0.90	0.92	0.50	1.29	1.5
Uniforms & sports clothes	9.44	55.84	4.52	4.28	3.14	5.06	5.7
Books & school supplies	28.12	11.41	5.00	4.90	2.40	8.49	9.6
Transportation to & from school	30.92	6.22	4.32	2.96	0.51	6.37	7.2
Food, board & lodging	88.59	43.58	29.15	31.00	9.96	36.10	40.7
Expenses on extra classes	20.14	7.39	3.21	3.38	0.51	5.64	6.4
In-kind expenses	1.35	0.54	0.64	0.49	0.19	0.56	0.6
Total	280.81	112.02	56.02	59.26	21.25	88.65	100.0

Apart from rural-urban differences, the amount spent on education also increases as one moves higher on the education ladder. This is particularly so with the proportion of the total amount spent on school and registration fees as well as the amount spent on books and school supplies (see Appendix Tables A2.1, A2.2, A2.3 and A2.4).

2.4 Literacy

Questions on literacy are asked to find out the ability of household members (five years or older) to read or write a simple letter written in English or in a local Ghanaian language in which they are most proficient. Questions involving calculations are also asked to elicit information about numeracy levels of the household members.

Table 2.6a indicates that about 51 percent of adults in Ghana can read and write in English or a local language. There are substantial differences between the sexes. A little over 6 out of every 10 men, but only 4 out of every 10 women are literate. Disparities also exist between urban and rural areas. Almost 70 percent of adults in urban areas are literate whilst about 40 percent of adults in rural areas are literate. In Accra, 80 percent of adults are literate, but only 22 percent of adults in rural savannah are literate.

Table 2.6a: Adult literacy rates, by sex and locality (percent)

Sex	Locality							Total
	Urban			Rural				
	Accra	Other Urban	All	Rural Coastal	Rural Forest	Rural Savannah	All	
Male	88.3	75.1	79.7	65.2	62.1	30.9	51.0	62.7
Female	73.7	53.0	59.6	33.4	33.9	14.2	26.7	40.3
Total	80.8	63.2	69.0	48.2	47.2	22.2	38.2	50.9

Table 2.6b indicates the percentage of adults who can only read by sex and locality. Slightly over half of adults can read. About two thirds of men can read whilst a little over two fifths of women can read. The proportion of adults who can read is higher in urban (72.1%) than in rural (41.3%) areas. In Accra 84 percent of the adults can read, but only 24 percent of adults in rural savannah can read.

Table 2.6b: Adult literacy rates by sex and locality (percent)

Sex	Locality							Total
	Urban			Rural				
	Accra	Other Urban	All	Rural Coastal	Rural Forest	Rural Savannah	All	
Male	91.0	77.9	82.4	68.4	66.5	33.1	54.4	65.8
Female	77.5	56.3	63.0	36.4	38.0	15.8	29.6	43.4
Total	84.1	66.2	72.1	51.3	51.4	24.1	41.3	54.0

Table 2.7a shows information similar to that in Table 2.6a, but the data in Table 7a has been separated into literacy in English only, literacy in a Ghanaian language only, and literacy in both English and Ghanaian languages. A higher proportion of adults (36.9%) is literate in both English and a Ghanaian language while only small proportions are literate either in English only (14.0%) or in Ghanaian language only (3.3%).

Table 2.7a: Adult literacy in English and Ghanaian Languages, by sex and locality (percent)

Sex/Locality	Literate (Read and Write) in			Illiterate	Total	Sample Size
	English only	Ghanaian Languages only	English & Ghanaian Languages			
Male						
Accra (GAMA)	29.1	0.9	61.4	8.6	100.0	1,236
Other Urban	16.4	2.0	59.7	21.9	100.0	2,688
Rural Coastal	15.7	3.2	49.5	31.6	100.0	868
Rural Forest	13.5	4.8	48.4	33.2	100.0	2,367
Rural Savannah	10.4	3.4	19.3	66.9	100.0	3,042
Total	16.0	3.0	46.9	34.0	100.0	10,201
Female						
Accra (GAMA)	25.0	2.7	49.8	22.5	100.0	1,313
Other Urban	13.9	3.5	39.0	43.6	100.0	3,154
Rural Coastal	9.0	3.3	24.2	63.5	100.0	995
Rural Forest	9.6	5.6	22.9	61.9	100.0	2,597
Rural Savannah	6.8	1.5	7.5	84.2	100.0	3,392
Total	12.2	3.5	27.9	56.5	100.0	11,451
All						
Accra (GAMA)	27.0	1.8	55.4	15.7	100.0	2,549
Other Urban	15.0	2.8	48.5	33.6	100.0	5,842
Rural Coastal	12.1	3.2	35.9	48.7	100.0	1,863
Rural Forest	11.5	5.2	34.9	48.4	100.0	4,964
Rural Savannah	8.6	2.4	13.2	75.9	100.0	6,434
Total	14.0	3.3	36.9	45.9	100.0	21,652

It is also observed from Table 2.7a that in Accra (GAMA), 27 percent are literate in English only, about 2 percent literate in a Ghanaian language only and little over 55 percent literate in both English and Ghanaian languages. In the rural forest, over 11 percent are literate in English only, a little over 5 percent literate in Ghanaian languages and about 35 percent literate in both English and Ghanaian languages.

There are considerable differences between the sexes. Whilst 47 percent of male adults are literate in both English and Ghanaian languages, the corresponding percentage for female adults is only 28 percent.

Literacy in English and Ghanaian languages among the population 5 years and older is presented in Table 2.7b. About 16 percent of persons 5 years and older are literate in English only, about 3 percent in Ghanaian languages only, and about 30 percent in both English and Ghanaian languages. The population aged 5 years and older in urban areas is more literate in English than those in rural areas: over 48 percent of people living in Accra (GAMA) are literate in English and Ghanaian language, while only 10 percent in rural Savannah are literate in English and Ghanaian language. Literacy in Ghanaian languages is low for both urban and rural areas. However, while only 1.5 percent of people in Accra (GAMA) are literate in a Ghanaian language only 4 percent of people in rural forest are literate in a Ghanaian language.

Table 2.7b: Literacy in English and Ghanaian Languages of population 5 years and older, by sex and locality (percent)

Sex/Locality	Literacy (Read and Write) in				Total	Sample Size
	English only	Ghanaian Languages only	English & Ghanaian Languages	Illiterate		
Male						
Accra (GAMA)	34.6	0.7	52.4	12.3	100.0	1,613
Other Urban	19.4	1.6	49.5	29.5	100.0	3,800
Rural Coastal	18.4	2.6	38.1	40.9	100.0	1,306
Rural Forest	14.5	3.6	36.8	45.1	100.0	3,717
Rural Savannah	10.9	2.4	13.6	73.1	100.0	4,821
Total	17.8	2.3	36.6	43.2	100.0	15,257
Female						
Accra (GAMA)	30.4	2.3	44.2	23.1	100.0	1,677
Other Urban	17.6	2.8	35.0	44.6	100.0	4,358
Rural Coastal	11.4	3.5	21.7	63.4	100.0	1,427
Rural Forest	12.2	4.3	19.9	63.6	100.0	3,822
Rural Savannah	8.4	1.3	6.6	83.7	100.0	4,956
Total	14.9	2.9	24.3	57.9	100.0	16,240
All						
Accra (GAMA)	32.4	1.5	48.2	17.8	100.0	3,290
Other Urban	18.4	2.3	41.7	37.6	100.0	8,158
Rural Coastal	14.7	3.1	29.5	52.7	100.0	2,733
Rural Forest	13.3	4.0	28.2	54.5	100.0	7,539
Rural Savannah	9.7	1.8	10.1	78.4	100.0	9,777
Total	16.3	2.6	30.2	50.8	100.0	31,497

2.5 Apprenticeship Training

Table 2.8 shows the distribution of apprentices 15 years and older in various industrial sectors of the Ghanaian economy. The major trade groups which take persons aged 15 years and older as apprentices are textile, apparel and furnishing, building, personal/grounds service, and transportation and material moving. Apprenticeship in the textile, apparel and furnishing trades is more common among females than among males in both urban and rural areas. It is estimated that 36 percent (59 percent of females and 17 percent of males) are engaged in textile, apparel and furnishing trade apprenticeship. In addition, trades like personal/grounds service and food preparation/processing and beverage services are also dominated by female apprenticeship, with little less than 2 percent of males engaged in them. However, major trades like building, transportation and material moving, automotives, mechanical trade, electrical trade and fishing/hunting/forestry have high proportions of males; less than 1 percent of females are engaged as apprentices in these trades.

Table 2.8: Apprentices 15 years and over, by main trades learnt, sex and locality (percent)

Main trade	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Food preparation/ Processing and beverages service	0.2	6.8	3.4	0.8	9.2	4.4	0.5	7.9	3.9
Health Service and related	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.2	0.2
Personal/Grounds Service	1.2	32.9	16.4	1.3	26.3	12.0	1.2	29.9	14.3
Building	25.9	0.2	13.6	29.6	0.3	17.0	27.8	0.2	15.2
Automotives	18.7	0.3	9.8	14.0	0.5	8.2	16.3	0.4	9.0
Electrical	9.7	0.4	5.2	4.1	0.2	2.4	6.8	0.3	3.9
Mechanical	10.2	0.1	5.3	7.1	0.2	4.1	8.6	0.1	4.7
Fishing/Hunting/Forestry	0.6	0.0	0.3	1.1	0.4	0.8	0.9	0.2	0.6
Textile, apparel and Furnishing	16.7	57.8	36.5	16.9	60.2	35.5	16.8	58.9	36.0
Other Production related trades	1.3	1.1	1.2	1.1	2.3	1.6	1.2	1.7	1.4
Transportation and material moving trades	12.5	0.0	6.5	21.9	0.1	12.5	17.3	0.1	9.4
Visual and Performance Artists	1.4	0.2	0.8	0.7	0.3	0.5	1.0	0.2	0.7
Administrative/Support Services	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Others	1.2	0.1	0.7	1.3	0.0	0.7	1.2	0.1	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.9 illustrates the duration of training of apprentices by main trade in the Ghanaian economy. Training period for trades such as mechanical, building and automotive take the longest time compared to other major trade groups covered. It is estimated that apprenticeship in these three trade groups could take about three and a half years. On the other hand, it takes at most about two and half years for an apprentice to complete training in the other trades. The duration of training for males is generally longer than for females across trades. Males take, on average, a little over three years (38 months) to complete apprenticeship while females take slightly over 2 years (27 months) to do so. The average length of apprenticeship training in urban areas is found to be longer than in rural areas (35 months and 31 months, respectively). These differences could be due to the type of trade involved.

Table 2.9: Average length of apprenticeship training of population 15 years and older, by main trade learnt, sex and locality (months)

Main trade	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Food preparation/Processing and beverages service	22.1	33.4	33.0	29.0	21.2	22.0	27.6	26.9	27.0
Health Service and related	60.0	36.0	52.1	24.0	2.6	10.0	51.1	17.4	35.9
Personal/Grounds Service	29.7	29.6	29.6	23.6	22.1	22.1	26.5	26.6	26.6
Building	43.9	34.0	43.9	38.9	30.6	38.8	41.2	31.9	41.1
Automotives	42.6	30.9	42.4	39.8	20.5	39.3	41.4	24.4	41.0
Electrical	37.5	17.8	36.8	32.2	24.0	32.0	35.9	19.5	35.3
Mechanical	41.5	12.0	41.3	42.3	60.0	42.6	41.8	42.7	41.8
Fishing/Hunting/Forestry	29.2	0.0	29.2	19.2	25.1	20.3	22.7	25.1	23.0
Textile, apparel and Furnishing	39.8	29.7	32.1	35.1	25.9	28.4	37.4	27.9	30.3
Other Production related trades	23.6	23.4	23.5	37.5	14.9	23.8	30.0	18.1	23.6
Transportation and material moving trades	37.0	0.0	37.0	28.8	12.0	28.8	31.7	12.0	31.7
Visual and Performance Artists	25.8	20.3	25.3	22.3	24.0	22.7	24.6	22.4	24.3
Administrative/Support Services	24.0	0.0	24.0	0.0	36.0	36.0	24.0	36.0	28.6
Others	43.6	5.7	40.1	34.9	0.0	34.9	39.1	5.7	37.5
Total	40.4	29.7	35.3	35.4	24.2	30.6	37.9	27.2	33.0

3. HEALTH

3.1 Introduction

The health section of the questionnaire sought information on the general health condition of all household members in the two weeks preceding the interview. Other health information collected was the effect of illness on respondents' usual activities as well as the cost incurred in obtaining health care. Information was also collected on preventive health care and immunization of all children aged 5 years and younger, child welfare, particularly breastfeeding, and complementary feeding. Data on fertility, pre-natal care and contraceptive use by females aged 15 to 49 years were also obtained in addition to information on HIV/AIDS awareness and knowledge and health insurance.

3.2 Health condition in the two weeks preceding the interview

A fifth (20.8%) of the population reported that they had suffered from an illness or injury (Figure 3.1). Among the age groups proportions, reporting illness or injury differ widely. As expected, persons aged 50 years and above, as well as those 5 years and below are most vulnerable to illness or injury. About 32 percent of persons aged 50 and over and 28.7 percent of children 5 years and younger suffered from illness or injury in the two weeks preceding the interview.

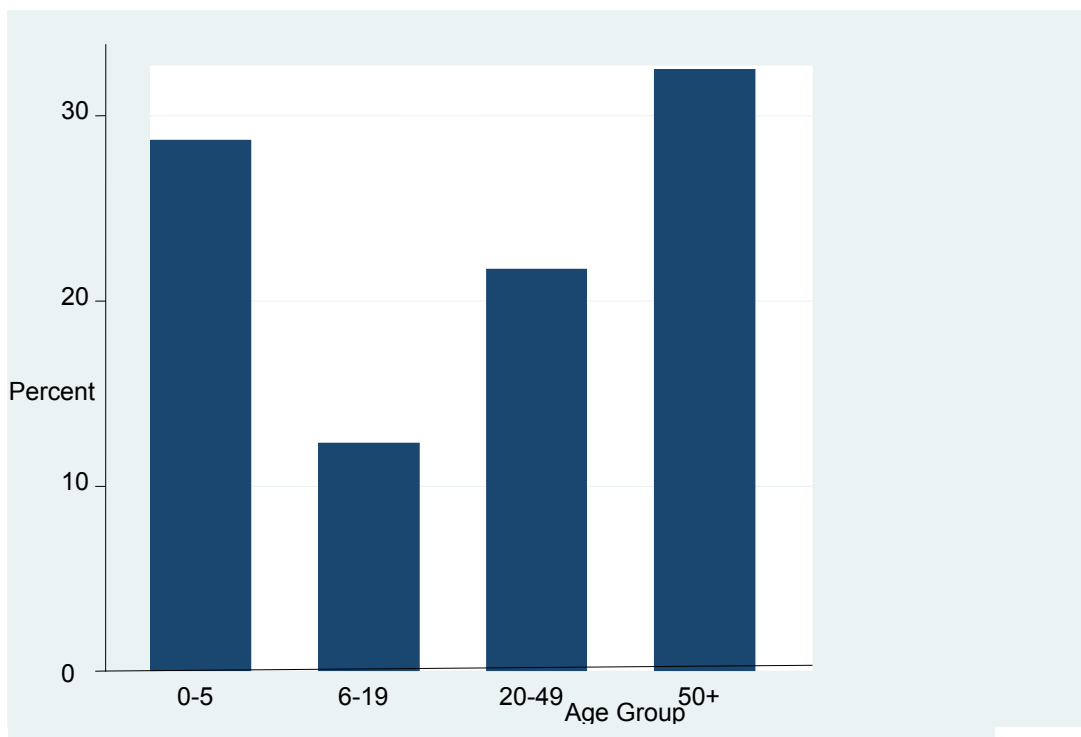


Figure 3.1: Proportion of people suffering from illness or injury two weeks preceding interview, by age group

Among the 20 to 49 year age group, one in five suffers from illness or injury. The results also indicate that children of school age (6-19 years) are least likely to be indisposed. Only one in eight in this age group suffers from illness or injury.

This pattern is the same in all the localities. Among the localities, fewer people tend to be sick in Accra (GAMA) than in other urban and rural localities. While in Accra (GAMA) about 14 percent of persons were sick during the reference period, the corresponding proportions

for the other localities range from 19.4 percent in rural savannah to 23.9 percent in rural forest. Nationwide females (22%) are slightly more likely to be sick than males (19.5%). Male and female data for localities show a similar pattern.

Table 3.1: Persons suffering from an illness or injury during the previous two weeks, by locality, age group and sex (percent)

Age group	Accra (GAMA)			Locality Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	16.9	17.5	17.2	33.1	31.4	32.3	29.0	23.1	26.0
6 - 19	10.1	9.9	10.0	12.2	13.3	12.7	11.4	12.6	12.0
20 - 49	11.4	16.0	13.7	21.5	24.2	23.0	24.3	24.4	24.3
50+	15.1	27.2	21.1	27.5	34.8	31.6	27.2	37.7	32.9
Total	12.1	15.5	13.8	20.4	22.6	21.6	20.4	22.3	21.4

(Cont'd)

Age group	Rural Forest			Rural Savannah			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	33.3	32.6	33.0	26.8	24.4	25.6	29.5	27.9	28.7
6 - 19	12.6	13.2	12.9	11.8	13.0	12.3	11.9	12.8	12.3
20 - 49	23.1	26.7	25.1	18.2	22.7	20.7	19.8	23.3	21.7
50+	35.1	43.2	39.5	30.1	27.7	28.9	29.0	35.6	32.5
Total	22.2	25.5	23.9	18.6	20.2	19.4	19.5	22.0	20.8

In the two weeks prior to the interview about 60 percent of persons had to stop their usual activities due to illness or injury (Table 3.2). Among the localities Accra (GAMA) has the lowest proportion of persons (53.9%) that stopped their usual activities due to illness or injury than other urban (56.5%) and rural localities. Between the sexes the differences are generally minimal. However, in Accra (GAMA) and other urban, there are variations. Less females (51.9% in Accra and 55.1% in other urban) than males (56.5% in Accra and 58.1% in other urban) stopped their usual activities due to illness or injury.

Table 3.2: Proportion of Persons suffering from an illness or injury who had to stop their usual activity two weeks preceding the interview, by locality, age group and sex (percent)

Age group	Accra (GAMA)			Locality Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	50.9	60.4	55.5	52.3	54.1	53.2	50.4	52.0	51.2
6 - 19	54.8	55.9	55.4	65.7	60.6	62.9	40.0	46.0	43.1
20 - 49	58.4	50.9	54.0	58.1	52.8	55.1	57.2	51.3	54.0
50+	60.8	44.0	50.0	56.1	55.2	55.6	71.5	66.5	68.4
Total	56.5	51.9	53.9	58.1	55.1	56.5	54.7	54.6	54.6

(Cont'd)

Age group	Rural Forest			Rural Savannah			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	61.9	62.5	62.2	69.1	73.9	71.3	59.6	62.0	60.8
6 - 19	46.5	59.3	52.7	63.6	61.2	62.4	55.5	58.4	57.0
20 - 49	63.2	58.1	60.2	62.4	61.9	62.1	60.3	56.0	57.8
50+	58.8	60.9	60.0	58.9	63.8	61.2	59.9	59.5	59.6
Total	58.2	60.0	59.2	63.8	64.5	64.2	59.0	58.3	58.6

Nearly 60 percent of persons who report ill or injured consult a health practitioner (Table 3.3). The data indicate that more persons in Accra (GAMA) (62.5%) and other urban localities (69.0%) see health practitioners than persons in rural localities (53.3%). Between the sexes the proportions consulting health practitioners are about the same (60.1% males and 59.7% females). This observation is true for all localities except rural coastal where less sick and injured females (50.5%) than males (56.1%) tend to consult health practitioners. Among the age groups, children 0 to 5 years (65.8%) have more

consultations, while persons 6 to 19 years (53.1%) have the least proportion of consultations.

Table 3.3: Proportion of persons who reported ill and consulted a health practitioner during the Previous two weeks, by age group, locality and sex (percent)

Age group	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	73.7	58.1	66.1	69.7	72.3	70.9	72.4	55.1	64.6
6 - 19	53.7	50.9	52.2	71.1	64.0	67.2	32.7	50.3	41.7
20 - 49	64.1	69.4	67.2	69.3	70.4	70.0	60.0	55.9	57.7
50+	62.9	56.8	59.0	67.8	66.2	66.8	56.7	40.7	46.7
Total	63.1	62.0	62.5	69.6	68.5	69.0	56.1	50.5	53.1

(Cont'd)

Age group	Locality								
	Rural Forest			Rural Savannah			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
0 - 5	64.7	62.9	63.8	64.4	63.7	64.1	67.1	64.4	65.8
6 - 19	48.1	56.0	51.9	43.3	45.9	44.6	51.3	54.9	53.1
20 - 49	63.0	60.6	61.6	52.1	56.1	54.6	62.6	62.8	62.7
50+	53.3	53.3	53.3	51.4	44.7	48.2	57.1	53.8	55.2
Total	58.1	58.6	58.4	53.0	53.6	53.3	60.1	59.7	59.9

About 39 percent of all people who reported ill or suffer from injury consult a doctor and 13 percent consult a nurse (Table 3.4). Among those who report ill or have injuries, less than five percent consult a traditional provider, spiritualist and TBA. A large proportion of 32 percent also do not consult any health care provider, but purchase medicines for their ailments. People in the urban localities especially Accra (GAMA), are more likely to seek consultation with a doctor than those in the rural localities. While about 79 percent of the sick and injured in Accra consult doctors, only about 47 percent in other urban do so. Among the rural localities the proportions range from 40 percent in rural coastal to 20 percent in rural savannah. Furthermore, persons in rural localities are more likely than those in urban localities to consult nurses. About 23 percent of sick persons in rural savannah consult nurses while less than 10 persons do so in urban localities.

The data also shows that with the exception of Accra relatively high proportions of sick persons in the other localities tend to purchase drugs for their ailments without consulting any health practitioner. The proportions for such persons range from 40 percent in rural forest to about 28 percent in rural coastal.

Table 3.4: Persons who reported ill and consulted a health practitioner two weeks, preceding interview by health practitioner consulted, locality, age group and sex (percent)

Health Practitioner	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Doctor	79.9	77.9	78.8	42.8	49.7	46.6	32.1	48.0	40.3
Dentist	0.5	0.0	0.2	0.8	0.6	0.7	0.6	0.0	0.3
Nurse	4.2	0.9	2.4	9.6	8.1	8.8	19.4	12.2	15.7
Medical Assistant	1.0	1.8	1.5	5.0	4.4	4.7	10.5	9.1	9.8
Midwife	0.4	2.4	1.5	0.3	0.7	0.5	0.0	0.0	0.0
Pharmacist	9.5	10.9	10.2	4.9	2.8	3.7	0.0	0.0	0.0
Drug/Chemical Seller	4.6	4.3	4.4	34.1	30.2	32.0	29.2	26.3	27.7
Traditional Healer	0.0	0.8	0.4	2.5	2.3	2.4	5.3	3.0	4.1
Trained TBA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Untrained TBA	0.0	0.0	0.0	0.0	0.1	0.1	0.5	0.0	0.2
Spiritualist	0.0	1.1	0.6	0.0	0.8	0.4	1.4	0.0	0.7
Other	0.0	0.0	0.0	0.0	0.2	0.1	1.0	1.4	1.2
Total	100	100	100	100	100	100	100	100	100

(Cont'd)

Health Practitioner	Locality								
	Rural Forest			Rural Savannah			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Doctor	29.7	33.2	31.6	19.4	20.1	19.8	35.7	41.1	38.7
Dentist	0.9	0.8	0.8	0.8	2.5	1.7	0.8	0.9	0.9
Nurse	11.1	12.9	12.0	18.8	26.1	22.6	12.5	12.7	12.7
Medical Assistant	9.3	7.8	8.5	13.4	12.5	12.9	8.3	7.3	7.7
Midwife	1.4	1.7	1.6	2.1	3.1	2.6	1.0	1.5	1.3
Pharmacist	1.8	1.2	1.4	0.8	0.6	0.7	2.9	2.3	2.6
Drug/Chemical Seller	42.1	38.5	40.1	38.3	28.5	33.2	34.6	30.0	32.1
Traditional Healer	2.8	3.2	3.0	5.0	4.6	4.8	3.2	3.0	3.1
Trained TBA	0.1	0.0	0.1	0.4	0.0	0.2	0.1	0.0	0.1
Untrained TBA	0.0	0.0	0.0	0.2	0.4	0.3	0.1	0.1	0.1
Spiritualist	0.3	0.5	0.4	0.0	0.0	0.0	0.2	0.5	0.4
Other	0.6	0.3	0.4	0.7	1.7	1.2	0.4	0.6	0.5
Total	100	100	100	100	100	100	100	100	100

Table 3.5 indicates that illness is the predominant reason people go for consultation (87.6%). The other reasons are injury (5.3%) and check-up (3.1%). Generally, low proportions of sick persons go for consultation due to injury (5.3%) and check-up (3.1%), but Accra has a relatively high proportion of persons seeking consultation because of injury (8.6%) and check-up (7.0%). There is little variation in proportions of male and females seeking consultation for various reasons. However, more male than female seek consultation due to injury. This is true for all localities except rural coastal where more females (6.6%) than males (5.5%) seek consultation due to injury. Consultation for pre-natal care is limited to females but proportions seeking pre-natal care are low in all localities except Accra (4.7%).

Table 3.5: Persons who reported ill and consulted a health practitioner two weeks preceding interview, by reason for medical consultation, locality and sex (percent)

Reason for medical consultation	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Illness	76.0	84.4	80.8	87.2	88.2	87.8	92.8	89.2	90.9
Injury	14.7	4.0	8.6	6.6	4.0	5.2	5.5	6.6	6.1
Follow-up	0.0	0.4	0.3	1.3	1.0	1.1	0.0	0.6	0.3
Check-up	8.5	5.8	7.0	3.1	4.3	3.8	1.1	2.6	1.9
Prenatal care	0.0	4.7	2.7	0.0	1.6	0.9	0.0	0.3	0.2
Postnatal care	0.8	0.7	0.7	0.6	0.1	0.3	0.0	0.7	0.4
Vaccination	0.0	0.0	0.0	0.5	0.1	0.3	0.5	0.0	0.3
Other	0.0	0.0	0.0	0.7	0.6	0.6	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100

(Cont'd)

Reason for medical consultation	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Illness	85.4	86.9	86.2	92.4	90.1	91.2	87.4	87.9	87.6
Injury	7.0	4.3	5.5	3.6	3.5	3.6	6.7	4.2	5.3
Follow-up	1.3	1.5	1.4	0.4	0.3	0.3	0.9	0.9	0.9
Check-up	2.3	2.6	2.5	1.8	1.9	1.8	2.8	3.3	3.1
Prenatal care	0.0	2.1	1.2	0.0	2.8	1.5	0.0	2.2	1.2
Postnatal care	1.2	1.2	1.2	1.4	1.4	1.4	0.9	0.8	0.8
Vaccination	0.1	0.0	0.1	0.1	0.0	0.1	0.3	0.0	0.2
Other	2.6	1.5	2.0	0.3	0.0	0.1	1.1	0.7	0.8
Total	100	100	100	100	100	100	100.0	100.0	100.0

The number of consultations that take place in public establishments (44.5%) is slightly lower than in private non-religious establishments (49%) (Table 3.6). A few consultations (6.5%) take place in private religious facilities which are mostly quasi-government. Most consultations take place in hospitals (32.7%) and clinics (25.7) but consultations in chemical stores also constitute a significant proportion 30.1% (Table 3.6).

Table 3.6: Persons who reported ill and underwent medical consultation, by type of facility, locality and sex (percent)

Type of Facility	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Public	54.9	50.2	52.3	44.0	45.7	44.9	40.9	46.3	43.7
Private Religious	2.8	4.2	3.6	7.7	8.1	7.9	14.2	10.0	12.0
Private Nonreligious	42.3	45.6	44.1	48.3	46.3	47.2	44.9	43.7	44.3
Total	100	100	100	100	100	100	100	100	100
Hospital	49.3	42.1	45.2	39.4	45.9	43.0	32.4	44.2	38.5
Clinic	33.8	41.4	38.0	17.5	16.1	16.7	27.4	22.1	24.7
MCH Clinic	1.5	0.0	0.6	0.6	1.2	1.0	0.0	0.5	0.3
Maternity Home	0.0	0.7	0.4	0.1	0.1	0.1	0.4	0.0	0.2
Pharmacy	7.9	10.9	9.6	5.0	2.9	3.8	0.0	0.7	0.4
Chemical store	5.3	4.3	4.7	33.7	30.0	31.6	29.1	25.4	27.2
Consultant's Home	1.4	0.0	0.6	3.7	2.2	2.9	5.2	1.5	3.3
Patient's Home	0.0	0.0	0.0	0.0	1.2	0.7	4.0	5.0	4.5
Other	0.8	0.7	0.8	0.0	0.4	0.2	1.6	0.5	1.0
Total	100	100	100	100	100	100	100	100	100

(Cont'd)

Type of Facility	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Public	37.2	39.5	38.5	48.0	53.0	50.6	43.2	45.5	44.5
Private Religious	4.5	5.8	5.2	4.2	5.0	4.6	6.3	6.6	6.5
Private Nonreligious	58.3	54.7	56.3	47.8	42.0	44.7	50.5	47.8	49.0
Total	100	100	100	100	100	100	100	100	100
Hospital	24.1	25.9	25.1	19.4	20.9	20.2	30.5	34.4	32.7
Clinic	24.0	26.1	25.2	33.3	38.6	36.1	25.1	26.2	25.7
MCH Clinic	1.6	2.0	1.8	0.3	0.5	0.4	0.9	1.2	1.0
Maternity Home	1.2	1.2	1.2	1.7	1.3	1.5	0.8	0.7	0.7
Pharmacy	2.5	1.0	1.7	0.5	0.4	0.4	3.0	2.3	2.6
Chemical store	40.4	36.7	38.4	29.8	23.1	26.3	32.3	28.2	30.1
Consultant's Home	2.4	3.7	3.1	5.8	5.1	5.4	3.7	3.0	3.3
Patient's Home	2.0	2.7	2.4	7.2	6.8	7.0	2.5	3.0	2.8
Other	1.9	0.6	1.2	1.9	3.3	2.6	1.2	1.0	1.1
Total	100	100	100	100	100	100	100	100	100

Average medical expenses by people who reported ill or injured two weeks preceding the interview was GH¢12.50 (Table 3.7). Total expenditure on medical care is much higher in urban areas, especially Accra (GAMA) (GH¢41.50) than the rural areas. Information on financiers of medical bills including cost of consultations and hospital admissions reveal that the expenditures are borne mainly by household members (89.6%) (Table 3.8). About 2.4 percent settle their bills through health insurance, while less than one percent settle through employers' or government support.

Table 3.7: Average consultation fees and medicines paid (excluding those who paid nothing), by locality and sex (GH¢)

Medical expenses	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Consultation fees	2.94	3.48	3.25	1.75	2.28	2.06	1.79	2.00	1.89
Amount for medicines	16.23	13.12	14.47	6.48	6.77	6.64	7.90	7.08	7.51
Total medical expenses	10.29	60.83	41.50	11.83	11.45	11.62	10.00	12.29	11.39

(Cont'd)

Medical expenses	Locality								
	Rural Forest			Rural Savannah			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Consultation fees	2.68	3.42	3.11	1.02	1.11	1.07	2.06	2.60	2.37
Amount for medicines	4.60	4.82	4.72	3.37	3.68	3.53	6.25	6.23	6.24
Total medical expenses	8.29	23.54	17.62	10.24	6.18	7.84	10.28	14.66	12.50

Table 3.8: People who reported ill two weeks preceding the interview by financier of medical expenses, locality and sex (percent)

Financiers of medical bills	Locality								
	Accra (GAMA)			Other Urban			Rural Coastal		
	Male	Female	All	Male	Female	All	Male	Female	All
Household member	86.2	85.9	86.1	88.2	85.4	86.7	92.4	90.1	91.2
Other relative	4.3	5.1	4.7	5.9	9.1	7.6	5.0	7.3	6.2
Government	2.0	1.6	1.8	0.4	0.3	0.3	0.2	0.4	0.3
Employer	3.7	1.5	2.6	1.1	0.2	0.6	0.2	0.1	0.1
Household members employer	3.7	5.4	4.5	1.3	1.7	1.5	0.1	0.1	0.1
Health insurance	0.2	0.4	0.3	3.1	3.3	3.2	1.8	1.7	1.8
Other	0.1	0.2	0.1	0.1	0.1	0.1	0.2	0.4	0.3
Total	100	100	100	100	100	100	100	100	100

(Cont'd)

Financiers of medical bills	Locality						Ghana		
	Rural Forest			Rural Savannah			Male	Female	All
	Male	Female	All	Male	Female	All			
Household member	90.8	87.5	89.2	94.4	94.1	94.3	90.7	88.6	89.6
Other relative	5.1	8.1	6.6	2.9	3.1	3.0	4.7	6.8	5.8
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.3	0.3
Employer	0.5	0.1	0.3	0.1	0.0	0.1	0.9	0.3	0.6
Household members employer	1.0	1.1	1.0	0.0	0.1	0.1	1.1	1.4	1.2
Health insurance	2.4	3.0	2.7	2.4	2.4	2.4	2.3	2.5	2.4
Other	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.1
Total	100	100	100	100	100	100	100	100	100

3.3 Fertility, pre-natal care and contraceptive use

This section focuses on women of reproductive age, i.e., those aged 15 to 49 years. Among these women, two thirds reported they had ever been pregnant (67.2%) (Table 3.9). About 73 percent of rural women had been pregnant before, whereas among urban women about 60 percent had done so. Data on pregnancy during the previous 12 months and currently pregnant also show the same rural urban difference irrespective of age group. About 6 percent of all women aged 15 to 49 years were pregnant at the time of the interview; and a further 11 percent had been pregnant 12 months prior to the interview. The highest proportion of women pregnant at the time of interview was 10.5 percent for women aged 25-29. Women in age group 25-29 and 30-34 years recorded significant proportions of pregnancies, about 18 percent each in the previous 12 months.

Table 3.9: Pregnancy status of women aged 15-49 years, by locality and age group (percent)

Age group	Ever Pregnant			Pregnant during previous 12 months			Currently pregnant		
	Urban	Rural	Ghana	Urban	Rural	Ghana	Urban	Rural	Ghana
15 - 19	6.5	14.4	10.9	2.6	5.7	4.3	1.1	2.5	1.9
20 - 24	35.8	64.1	50.6	8.9	18.2	13.7	7.1	9.0	8.1
25 - 29	69.8	88.3	80.4	12.9	21.8	18.0	8.3	12.2	10.5
30 - 34	90.2	97.2	94.3	14.0	20.6	17.8	5.8	10.1	8.3
35 - 39	92.9	96.3	94.9	8.6	11.4	10.2	4.3	8.3	6.7
40 - 44	96.4	98.0	97.4	4.3	8.9	7.1	2.6	4.9	4.0
45 - 49	97.7	96.1	96.7	0.9	4.1	2.8	0.0	1.2	0.7
Total	59.5	72.9	67.2	7.6	13.1	10.7	4.4	6.9	5.8

Figure 3.2 illustrates the pattern of current pregnancy among women of different ages, for urban and rural areas. As expected the age groups, 40-44, 15-19 and 45-49, are less likely than those in the other age groups to be pregnant. Rates of pregnancy in rural areas however, are consistently higher than those in urban areas irrespective of age group.

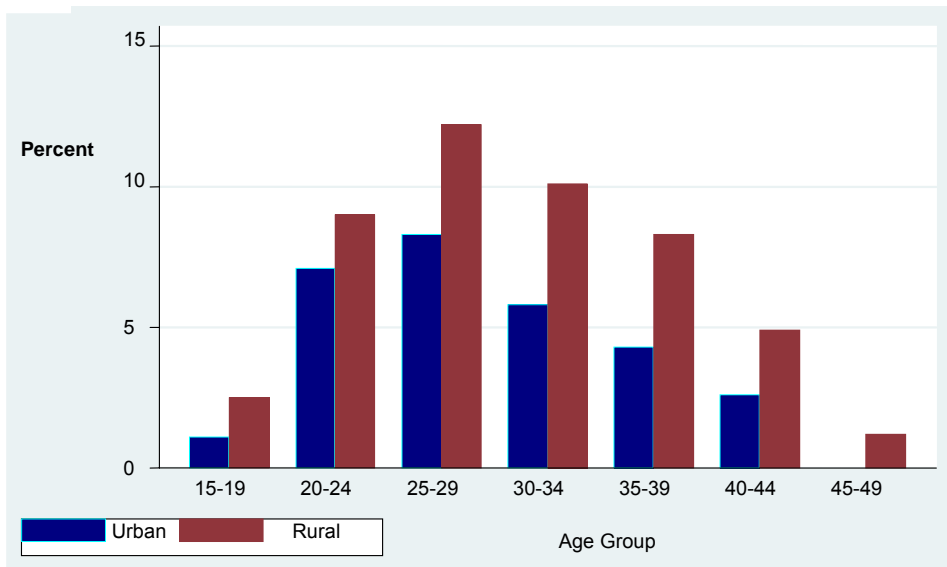


Figure 3.2: Proportion of women currently pregnant, by age group and locality

Women who were pregnant in the 12 months prior to the interview were asked about the outcome of their pregnancy. About one in ten of these pregnancies did not result in live births (Table 3.10). The data also shows that urban women (15.8%) are twice as likely as rural women (7.6%) to have pregnancies not resulting in live births. Specifically, women 35 year and older, and living in urban areas, are more likely to have pregnancies that do not result in live births. Thus, while only 10.5 percent of pregnancies among rural women aged 35 and older did not result in a live birth, as much as 22.9 percent of pregnancies in the same age group in urban areas did not result in a live birth. Women under 35 years and living in rural localities have the lowest proportion (6.8%) of pregnancies not resulting in live births.

Table 3.10: Proportion of pregnancies in the last 12 months not resulting in a livebirth, by age of woman and locality (percent)

Locality	Age of women		Total
	Under 35	35 and older	
Urban	14.0	22.9	15.8
Rural	6.8	10.5	7.6
Total	9.0	14.0	10.1

Nationwide, over 87 percent of women aged 15-49 years currently pregnant or pregnant during the previous 12 months had received pre-natal care (Table 3.11). Apart from women in rural savannah who recorded below average utilization of pre-natal care, all the other localities reported that more than 88 percent received pre-natal care.

Table 3.11: Women aged 15 - 49 years currently pregnant or pregnant during the last 12 months who received pre natal care, by age and locality (percent)

Age group	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
15 - 19	100.0	82.1	94.5	88.6	84.6	87.4
20 - 24	89.3	93.2	91.8	87.8	88.8	90.0
25 - 29	81.8	89.9	96.5	89.5	85.0	87.9
30 - 34	100.0	86.5	92.2	85.5	85.0	87.6
35 - 39	79.4	85.5	78.9	90.4	78.5	83.6
40 - 44	85.0	76.1	80.7	87.0	83.0	83.4
45 - 49	0.0	100.0	0.0	100.0	74.5	85.4
All age groups	88.5	88.2	90.3	88.3	84.3	87.3

Table 3.12 shows that contraceptive use is very low among women aged 15-49 years and their sexual partners. Only 24 percent of women and/or their partners use a contraceptive method. Among the localities there is little difference in level of use. The level of contraceptive use ranges from a high of about 27 percent in Rural Coastal and Rural Forest to a low of 21 percent in Rural Savannah. A relatively higher utilization of contraceptive methods (about 33%) is found among women aged 25 to 39 years.

Table 3.12: Women aged 15 - 49 years (or their partners) who are using any contraceptive method to prevent or delay pregnancy, by age and locality (percent)

Age group	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
15 - 19	2.8	6.4	11.2	10.8	6.5	7.6
20 - 24	22.2	23.9	27.1	31.5	24.0	25.8
25 - 29	33.7	32.6	38.4	37.5	25.9	33.0
30 - 34	36.6	32.9	33.3	33.7	25.4	32.0
35 - 39	33.8	40.4	34.4	35.7	28.6	34.8
40 - 44	16.0	28.9	35.3	28.0	24.4	26.9
45 - 49	23.9	17.5	12.0	15.8	16.5	17.0
All age groups	23.3	24.1	26.5	26.7	21.1	24.2

Table 3.13 shows the use of modern and traditional methods of contraception by women and age-groups. Utilization of contraceptive methods is rather low: only one out of four women of reproductive age uses any contraceptive methods. Among women aged 15-49 (or their partners), about 17 percent use modern methods, and 7 percent use traditional methods, to prevent or delay pregnancy. Of the modern methods, the pill is the most commonly used (5.9%), followed by injectable (5.2%) and condom (3.5%). The traditional methods commonly used are the rhythm method (4.4%) and abstinence (2.1%).

Table 3.13: Women aged 15 - 49 years (or their partners), by age group and contraceptive method used (percent)

Contraceptive Method	Age group							Ghana
	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	
Modern Method								
Pill	1.7	6.9	9.2	8.4	7.7	5.7	3.0	5.9
Male condom	2.7	6.6	4.7	2.8	3.3	2.6	0.7	3.5
Female condom	0.2	0.2	0.3	0.2	0.2	0.2	0.4	0.2
IUD	0.0	0.0	0.0	0.5	0.5	0.9	0.3	0.3
Injection	0.9	5.0	6.5	9.6	9.0	5.0	2.6	5.2
Female sterilisation	0.0	0.0	0.0	0.1	0.4	0.4	0.5	0.1
Implants	0.0	0.1	0.3	0.2	0.6	0.4	0.8	0.3
Foam/Jelly	0.1	0.1	0.3	0.0	0.2	0.1	0.2	0.2
LAM	0.1	0.8	2.0	1.2	1.7	1.2	0.5	1.0
Traditional Method								
Abstinence	1.2	1.8	2.1	2.6	2.7	2.8	2.2	2.1
Rhythm	0.8	3.2	6.6	5.7	6.1	6.3	5.3	4.4
Withdrawal	0.0	0.9	1.0	0.5	1.6	0.7	0.5	0.7
Other	0.0	0.1	0.1	0.3	0.7	0.7	0.0	0.2
No method used	92.4	74.2	67.0	67.9	65.2	73.0	83.0	75.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

With reference to locality, women and partners in Accra (GAMA) prefer the use of male condom (6.3%) to the other methods (Table 3.14). This is followed by the pill (5.3%), injectable (4.8%) and rhythm method (3.2%). In the other urban areas, the pill (5.8%) is the most commonly used method, followed by rhythm (5.6%), male condom (3.6%) and injectable (3.5%). Greater proportions of women in rural coastal (9.3%) and rural forest (7.4%) use the pill than in urban areas and rural savannah. More women in rural savannah prefer injectables (7.1%) to other contraceptive methods.

Table 3.14: Women aged 15 - 49 years (or their partners), by locality and contraceptive method used (percent)

Contraceptive Method	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Modern Method						
Pill	5.3	5.8	9.3	7.4	3.1	5.9
Male condom	6.3	3.6	5.1	2.8	1.7	3.5
Female condom	0.8	0.1	0.2	0.2	0.1	0.2
IUD	0.3	0.3	0.0	0.4	0.2	0.3
Injection	4.8	3.5	4.9	5.9	7.1	5.2
Female sterilization	0.2	0.1	0.2	0.1	0.1	0.1
Implants	0.3	0.2	0.1	0.4	0.3	0.3
Foam/Jelly	0.0	0.3	0.1	0.3	0.0	0.2
LAM	1.4	1.7	0.8	0.9	0.1	1.0
Traditional Method						
Abstinence	0.3	1.5	0.5	1.8	5.1	2.1
Rhythm	3.2	5.6	4.1	5.6	2.5	4.4
Withdrawal	0.2	1.1	0.7	0.5	0.7	0.7
Other	0.2	0.2	0.6	0.3	0.0	0.2
No method used	76.6	75.9	73.5	73.3	78.9	75.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

The average woman spend (GH¢1.00) on contraceptives (Table 3.15). A little over a fifth (22.4%) of all contraceptive users do not pay anything for their contraceptives and about 55 percent pay less than GH¢1.00. Only about 3 percent paid GH¢5.00 or more. There is not much variation among the localities in terms of the amount paid, except in Accra (GAMA) where people spend an average of GH¢1.60. In all the other zones, people pay about GH¢1.00 or less.

Table 3.15: Women aged 15 - 49 years who used contraceptives, by amount paid and locality (percent)

Amount (GH¢)	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
No payment	36.0	21.2	22.1	17.4	19.7	22.4
Less than 1.00	27.8	59.8	64.1	60.3	57.3	54.9
1.00 - 1.99	19.1	10.0	7.2	12.0	7.1	11.2
2.00 – 2.99	3.7	3.4	2.2	4.8	5.9	4.1
3.00 – 3.99	3.5	2.6	2.6	2.7	8.7	3.8
4.00 – 4.99	0.7	0.4	0.5	1.5	0.3	0.7
5.00 and More	9.2	2.6	1.3	1.5	1.0	2.9
All	100.0	100.0	100.0	100.0	100.0	100.0
Average amount	1.60	1.00	0.88	0.80	1.01	1.00

3.4 Child Health

3.4.1 Preventive health care

This section focuses on vaccination of children aged 0 to 5 years against the six childhood killer diseases, the source of vaccination, and the expenses incurred. Table 3.16 indicates that 2.6 percent of children below the age of 6 have never received any vaccination. The proportion who has not received any vaccination is higher in rural localities than in urban areas. Nearly 6 percent of rural forest children aged 5 years have never been vaccinated. But in Accra (GAMA) and other urban areas every child aged five years has been vaccinated. Thus while a sizeable number of mothers have realised the importance of vaccination, there is a greater need for child health advocacy in rural Ghana, where from two percent (rural coastal) to nearly five percent (rural savannah) of children aged 5 years and younger have never been vaccinated.

Table 3.16: Children aged 5 years and younger who have not been Vaccinated by age of child and locality (percent)

Age	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Below 1 year	0.0	3.0	5.7	6.4	10.8	6.2
1 year	1.9	1.2	2.4	1.0	1.3	1.4
2 years	0.0	0.5	2.0	1.5	2.3	1.5
3 years	0.0	0.5	0.0	0.9	5.6	2.0
4 years	1.2	2.2	0.8	1.6	3.0	1.9
5 years	0.0	0.0	0.0	5.8	4.3	2.8
Five years and below	0.6	1.4	2.0	2.5	4.7	2.6

The three predominant reasons mentioned for not vaccinating the children are: the vaccination centre is too far, the child is too young to be vaccinated, and the family does not know that the child has to be vaccinated. There is the need for further information dissemination particularly in the three rural localities.

More than 70 percent of parents pay GH¢1.00 or less for vaccination of children. About one percent pays nothing for the service (Table 3.17). People in Accra (GAMA) pay more for vaccination of children than those in other areas. This may be due to the use of private facilities by most Accra (GAMA) residents.

Table 3.17: Amount paid in GH¢ for vaccination and/or child welfare consultation, by locality (percent)

Amount (GH¢)	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
No payment	2.5	1.1	1.9	0.9	0.7	1.1
Less than 1.00	39.0	79.2	53.9	75.0	76.1	70.5
1.00 - 1.99	23.2	10.8	18.7	6.7	12.1	11.4
2.00 – 2.99	15.5	3.7	9.0	3.6	4.4	5.4
3.00 – 3.99	3.4	1.4	6.5	1.2	2.5	2.3
4.00 – 4.99	1.3	2.6	2.9	2.6	1.9	2.4
5.00 and More	15.2	1.2	7.1	10.1	2.3	6.8
All	100.0	100.0	100.0	100.0	100.0	100.0

3.4.2 Breastfeeding and complementary feeding

Usually, for the first six months, a healthy infant needs no food or fluid other than breast milk. Beyond six months, mother's milk should increasingly be supplemented with solid food and other fluids. To estimate the average age at weaning, the distribution of age at weaning for children aged at least 24 months is obtained. The cut-off of 24 months is used, since most children of younger ages were still being breastfed.

The level of breastfeeding in Ghana is very high: about 97 percent of all children 5 years and younger have been breastfed at one time or another (Table 3.18). The pattern of weaning is generally consistent across the ages. At each age, about 7 percent are weaned before reaching 12 months, nearly 14 percent are weaned between 12 and 17 months and 23.5 percent between 18 and 23 months old. As much as 53 percent of children aged 2 to 5 years are weaned after 24 months.

Table 3.18: Children aged 2-5 years, by age of child and age in months at weaning (percent)

Age of Child	Age of Child at weaning (in months)					Total
	Not breastfed	< 12	12 - 17	18 - 23	24+	
2 years	3.7	6.7	13.1	27.7	48.7	100
3 years	1.5	6.4	13.9	23.6	54.5	100
4 years	2.8	7.1	13.6	20.0	56.5	100
5 years	3.8	6.8	14.4	22.1	52.9	100
All ages	2.8	6.7	13.7	23.5	53.3	100

3.5 HIV/AIDS Awareness

Nearly four percent of people in Ghana have not heard of HIV/AIDS (Table 3.19). There is little variation in knowledge across regions and localities. But awareness in the three northern regions is relatively lower than in the southern regions: about 8 percent in the three northern regions have never heard of HIV/AIDS. Among the localities, less than two percent of the urban population has not heard of HIV, which is less than half the proportion in rural areas (5%).

Table 3.19: Persons who know that a healthy looking person may have HIV, by region and locality (percent)

Region/Locality	Yes			No			Don't know			Not heard of HIV		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	40.1	41.4	81.5	2.6	3.8	6.4	3.4	5.0	8.4	1.5	2.2	3.7
Western	41.5	40.3	81.8	2.4	3.6	6.0	4.3	4.8	9.1	1.5	1.5	3.0
Central	37.5	38.6	76.1	3.6	5.4	9.0	4.2	7.4	11.7	0.7	2.5	3.2
Gt. Accra	46.3	48.1	94.5	0.5	0.8	1.3	1.2	1.8	3.0	0.4	0.8	1.2
Volta	42.4	47.4	89.8	1.8	2.8	4.6	1.4	2.1	3.5	0.7	1.4	2.1
Eastern	39.1	41.5	80.6	1.8	3.4	5.2	4.5	6.1	10.6	1.6	2.0	3.6

Ashanti	42.1	45.2	87.2	1.9	3.1	5.0	2.5	4.0	6.5	0.5	0.7	1.3
Brong Ahafo	38.1	40.5	78.5	4.8	6.1	10.9	1.8	4.4	6.2	1.8	2.5	4.4
Northern	34.1	30.4	64.5	4.2	5.4	9.6	7.1	9.4	16.5	3.9	5.4	9.4
Upper east	38.8	38.1	76.9	3.0	3.6	6.6	3.4	4.7	8.1	3.6	4.9	8.5
Upper west	30.5	33.4	64.0	6.8	9.1	15.9	5.1	8.9	14.1	2.4	3.7	6.1
Urban	42.8	46.1	88.9	1.5	2.5	4.0	2.2	3.3	5.4	0.6	1.0	1.7
Accra (GAMA)	47.3	48.2	95.4	0.4	0.6	1.0	1.2	1.7	2.8	0.2	0.5	0.7
Other Urban	40.7	45.2	85.9	2.1	3.4	5.4	2.6	4.0	6.6	0.8	1.3	2.1
Rural	38.2	38.3	76.5	3.3	4.7	8.0	4.3	6.2	10.5	2.0	3.0	5.0
Rural Coastal	40.2	41.7	81.9	2.8	3.8	6.6	3.1	4.5	7.6	1.0	2.8	3.8
Rural Forest	39.8	39.9	79.7	2.8	4.5	7.3	3.9	6.1	10.0	1.3	1.7	3.0
Rural Savannah	35.2	34.2	69.4	4.2	5.4	9.7	5.3	7.3	12.7	3.5	4.7	8.2

Although most people have heard about HIV, advocacy efforts to improve awareness need to be intensified. This is because nearly 16 percent of the Ghanaian population does not know that a healthy looking person can have the HIV virus that causes AIDS. Awareness that a healthy looking person could carry the virus is high in Greater Accra, Volta and Ashanti. However, such awareness is relatively low in the three northern regions. Knowledge in urban areas (88.9%) is higher than in rural areas (76.5%).

One of the key intervention methods to minimize the HIV infection rate is prevention of mothers' transmission of HIV infection to her baby during pregnancy, delivery and breastfeeding. Table 3.20 shows people's awareness of the possibility of mother to child transmission. This awareness is relatively high and ranges between 79 and 92.5 percent. Almost 84 percent of rural inhabitants and 89 percent of their urban counterparts know about mother to child transmission.

Table 3.20: Persons who are aware of mother to child transmission of HIV infection, by region, locality and sex (percent)

Region/Locality	Yes			No			Don't know		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	41.4	44.8	86.1	2.5	2.6	5.1	4.0	4.8	8.8
Western	43.4	43.5	86.8	2.0	2.3	4.3	4.4	4.5	8.9
Central	40.4	44.5	85.0	3.0	3.9	6.9	3.4	4.7	8.1
Greater Accra	45.2	47.2	92.5	1.0	1.0	1.9	2.5	3.1	5.6
Volta	43.1	48.9	92.0	1.6	2.2	3.8	1.9	2.3	4.2
Eastern	37.0	42.0	79.0	3.1	3.0	6.1	7.0	8.0	14.9
Ashanti	41.5	46.6	88.0	2.6	2.5	5.1	3.0	3.8	6.8
Brong Ahafo	39.9	42.6	82.5	3.7	4.7	8.4	3.0	6.0	9.1
Northern	40.7	42.1	82.8	3.4	2.5	5.9	5.8	5.5	11.2
Upper East	42.4	45.8	88.3	2.4	1.8	4.3	4.5	3.0	7.5
Upper West	37.6	43.2	80.8	2.4	3.3	5.7	5.3	8.2	13.5
Urban	42.3	47.0	89.3	1.6	1.8	3.4	3.3	4.0	7.3
Accra	46.5	47.2	93.7	0.7	0.8	1.5	2.0	2.8	4.8
Other Urban	40.3	46.8	87.1	2.1	2.3	4.4	3.9	4.6	8.5
Rural	40.7	43.2	83.9	3.1	3.2	6.3	4.5	5.3	9.8
Rural Coastal	41.7	44.5	86.2	2.8	2.7	5.4	3.5	4.9	8.4
Rural Forest	40.1	43.0	83.1	3.3	3.6	6.9	4.6	5.4	10.0
Rural Savannah	40.9	42.8	83.8	2.9	2.9	5.8	4.9	5.5	10.4

3.6 Health insurance

This section presents information on the population covered by health insurance, reasons for not registering, types of health schemes, expected benefits from the scheme and the proportion of the population that benefited from the scheme. The health insurance data provide important information to assess the national response to the health insurance scheme.

Table 3.21 shows the percentage distribution of males and females who have registered or are covered by health insurance. About 16.6 percent of the population are registered and covered by the health insurance scheme. There are marked differences in registered or covered people by region. Coverage is highest in Brong Ahafo where a total of 35.3 percent are registered or covered and lowest in Upper West where only 5.3 percent are either

registered or covered. Over 83 percent of Ghanaian population were neither registered nor covered during the period of data collection. In fact the health insurance scheme was not operational nationwide at the time of the survey but was then being implemented in a few districts.

Table 3.21: Coverage rate of health insurance by region, locality and sex (percent)

Region/Locality	Yes, registered			Yes, covered			No		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	4.0	4.5	8.5	3.8	4.3	8.1	40.6	42.7	83.4
Western	4.9	5.2	10.1	3.4	2.8	6.2	41.0	42.7	83.7
Central	2.5	2.6	5.1	3.1	4.3	7.4	41.7	45.8	87.5
Greater Accra	3.9	4.2	8.1	3.4	3.3	6.7	41.3	44.0	85.3
Volta	1.4	1.3	2.7	1.3	2.4	3.7	44.4	49.3	93.7
Eastern	5.2	4.8	10.0	4.5	5.7	10.2	38.1	41.6	79.7
Ashanti	5.2	6.4	11.6	5.3	5.8	11.0	37.5	39.9	77.4
Brong Ahafo	7.7	10.5	18.1	7.9	9.3	17.2	32.5	32.2	64.7
Northern	1.9	2.0	3.9	2.1	2.0	4.1	46.1	45.9	92.0
Upper East	1.8	2.3	4.1	2.3	2.7	4.9	46.2	44.7	91.0
Upper West	1.1	1.2	2.3	1.4	1.6	3.0	45.9	48.8	94.7
Urban	5.6	6.5	12.1	4.9	5.9	10.8	37.1	40.1	77.2
Accra (GAMA)	4.3	4.4	8.7	3.5	3.2	6.7	41.3	43.2	84.6
Other Urban	6.2	7.4	13.6	5.5	7.1	12.6	35.0	38.8	73.8
Rural	3.1	3.3	6.4	3.2	3.4	6.5	42.8	44.3	87.1
Rural Coastal	2.5	2.2	4.6	2.6	2.5	5.1	42.9	47.4	90.3
Rural Forest	4.1	4.5	8.6	3.8	4.3	8.1	40.8	42.5	83.3
Rural Savannah	2.0	2.5	4.5	2.7	2.6	5.2	45.3	45.0	90.3

Table 3.22 shows the reasons cited by those who are not registered or covered by health insurance. These include high premium (32.7%), lack of confidence in the whole programme (6%), covered by other schemes (1.6%), had no knowledge (14.8%), and others (44.9%). Some specific reasons mentioned under “others” include, guardian not registered and therefore not covered, or yet to register.

Table 3.22: Persons who are not covered by health insurance, by reason for not registering, region or locality and sex (percent)

Region/Locality	High premium			Don't have confidence			Covered by other schemes			No knowledge			Other		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ghana	15.5	17.2	32.7	3.1	2.9	6.0	0.8	0.8	1.6	6.9	7.9	14.8	22.4	22.5	44.9
Western	15.5	17.0	32.5	3.3	3.2	6.4	0.4	0.4	0.8	2.8	3.2	6.0	27.1	27.2	54.3
Central	14.8	15.8	30.6	4.8	4.9	9.7	0.2	0.2	0.4	4.1	5.6	9.7	23.7	25.9	49.6
Greater Accra	11.6	12.2	23.8	6.7	6.2	12.9	3.6	3.4	7.0	6.4	7.9	14.3	20.2	21.7	41.9
Volta	19.2	21.3	40.5	5.1	5.5	10.5	0.3	0.3	0.6	7.6	8.9	16.5	15.2	16.7	31.9
Eastern	19.8	23.5	43.3	1.7	1.4	3.1	0.2	0.5	0.7	3.8	5.3	9.2	22.2	21.5	43.7
Ashanti	14.2	17.1	31.3	2.0	1.5	3.5	0.6	0.6	1.2	9.8	10.9	20.6	22.0	21.4	43.4
Brong Ahafo	20.3	22.1	42.4	1.5	1.2	2.7	0.3	0.1	0.4	7.9	8.1	16.0	20.2	18.3	38.5
Northern	11.0	11.4	22.4	0.9	0.9	1.8	0.1	0.3	0.4	11.7	12.3	24.0	26.4	25.0	51.5
Upper east	23.5	23.2	46.7	3.2	2.4	5.5	0.2	0.3	0.5	7.3	7.9	15.2	16.7	15.4	32.1
Upper west	12.0	13.1	25.1	0.9	1.0	1.9	0.1	0.1	0.2	4.3	5.2	9.5	31.1	32.2	63.4
Urban	15.1	17.6	32.7	4.6	4.3	8.9	1.8	1.7	3.5	5.8	6.8	12.5	20.8	21.6	42.4
Accra (GAMA)	8.6	8.6	17.2	7.3	6.6	13.9	4.0	3.8	7.8	6.9	8.6	15.5	22.1	23.6	45.7
Other Urban	18.3	22.2	40.5	3.3	3.2	6.4	0.6	0.7	1.3	5.1	5.8	10.9	20.2	20.7	40.9
Rural	15.8	17.0	32.8	2.3	2.1	4.4	0.2	0.3	0.5	7.5	8.5	16.0	23.3	22.9	46.2
Rural Coastal	16.5	18.0	34.5	4.4	4.6	9.0	0.5	0.7	1.2	9.0	12.8	21.8	17.0	16.5	33.5
Rural Forest	16.7	18.3	35.0	2.3	2.2	4.5	0.2	0.3	0.5	5.9	6.2	12.1	23.8	24.1	47.9
Rural Savannah	14.5	15.2	29.7	1.2	0.9	2.1	0.1	0.1	0.2	8.6	9.2	17.8	25.7	24.4	50.1

Table 3.23 shows the type of health insurance schemes being used by respondents. Over 95 percent of the health insurance registrants are on district mutual scheme, while the remaining registrants are either on private mutual or rely on private companies and other schemes.

Table 3.23: Persons with health insurance coverage, by type of scheme region or locality and sex (percent)

Region/Locality	District mutual			Private mutual			Private company			Other		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
<u>Ghana</u>	44.5	50.8	95.3	0.5	0.6	1.2	1.2	0.7	2.0	0.7	0.8	1.5
Western	43.4	42.5	85.9	0.1	0.1	0.3	0.1		0.1	7.1	6.6	13.7
Central	44.3	55.1	99.4		0.2	0.2	0.3		0.3			
Greater Accra	42.2	46.3	88.4	1.1	0.7	1.7	6.2	3.2	9.4	0.1	0.3	0.4
Volta	39.0	51.1	90.1	3.0	6.9	9.9						
Eastern	47.8	50.4	98.2		0.4	0.4	0.5	0.3	0.8		0.5	0.5
Ashanti	44.9	51.5	96.5	1.1	1.0	2.1	0.7	0.7	1.4			
Brong Ahafo	42.9	55.5	98.4	0.1	0.2	0.3	0.7	0.6	1.3			
Northern	49.0	50.6	99.6				0.2	0.2	0.4			
Upper east	43.8	54.8	98.7	1.0		1.0	0.3		0.3			
Upper west	47.3	52.1	99.4							0.6		0.6
<u>Urban</u>	42.2	51.5	93.7	0.7	0.8	1.5	2.1	1.2	3.4	0.8	0.7	1.5
Accra (GAMA)	42.3	44.7	86.9	1.2	0.8	2.0	7.0	3.6	10.6	0.1	0.4	0.5
Other Urban	42.3	53.3	95.6	0.5	0.8	1.3	0.8	0.6	1.4	0.9	0.8	1.7
<u>Rural</u>	47.0	50.1	97.1	0.4	0.5	0.9	0.2	0.2	0.4	0.7	0.9	1.6
Rural Coastal	50.4	45.2	95.6	1.3	3.1	4.4						
Rural Forest	45.8	50.3	96.1	0.2	0.1	0.4	0.4	0.4	0.7	1.2	1.6	2.8
Rural Savannah	47.7	52.0	99.7	0.2		0.2	0.1		0.1			

Table 3.24 reports the benefits expected to be derived from the health scheme. About one in ten expects to benefit from OPD services, less than two percent from in-patient, and as much as 86.9 percent from both OPD and in-patient services.

Table 3.24: Expected benefits of scheme by region, locality and sex (percent)

Region/Locality	OPD services			In-patient services			Both services		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<u>Ghana</u>	5.1	6.3	11.4	0.9	0.8	1.7	41.0	45.9	86.9
Western	11.4	9.9	21.2	0.1	0.3	0.4	39.3	39.1	78.4
Central	15.5	24.1	39.6	0.9	0.8	1.6	28.3	30.5	58.8
Greater Accra	6.4	8.2	14.6	2.0	1.4	3.4	41.1	40.9	82.1
Volta	12.5	22.6	35.1				29.5	35.5	64.9
Eastern	6.4	5.4	11.8	0.1	0.3	0.4	41.8	46.0	87.8
Ashanti	2.1	3.6	5.7	1.0	1.0	2.0	43.7	48.6	92.3
Brong Ahafo	0.8	1.0	1.8	0.5	0.5	1.0	42.3	54.8	97.2
Northern	0.8	1.9	2.7	1.8	1.8	3.5	46.7	47.1	93.8
Upper east	1.9	1.5	3.3	3.1	1.9	5.0	40.2	51.5	91.7
Upper west	1.1	1.8	2.8	1.4	1.1	2.5	45.4	49.3	94.7
<u>Urban</u>	6.0	8.6	14.6	0.9	0.7	1.6	38.9	44.9	83.8
Accra (GAMA)	7.0	9.0	16.1	2.3	1.5	3.8	41.2	38.9	80.1
Other Urban	5.7	8.5	14.3	0.5	0.5	1.0	38.3	46.4	84.7
<u>Rural</u>	4.1	3.8	7.9	0.8	0.9	1.7	43.4	47.0	90.4
Rural Coastal	10.2	8.0	18.2	0.6		0.6	40.9	40.3	81.2
Rural Forest	4.0	3.6	7.6	0.5	1.0	1.5	43.1	47.8	90.9
Rural Savannah	1.2	2.0	3.2	1.7	1.2	2.9	45.1	48.8	93.9

The population of Brong Ahafo and Eastern regions that benefited from the health insurance scheme constitutes 26 percent and 21 percent respectively. These are higher than the national average of 16 percent (Figure 3.3). Central and Northern regions recorded the least number of beneficiaries.

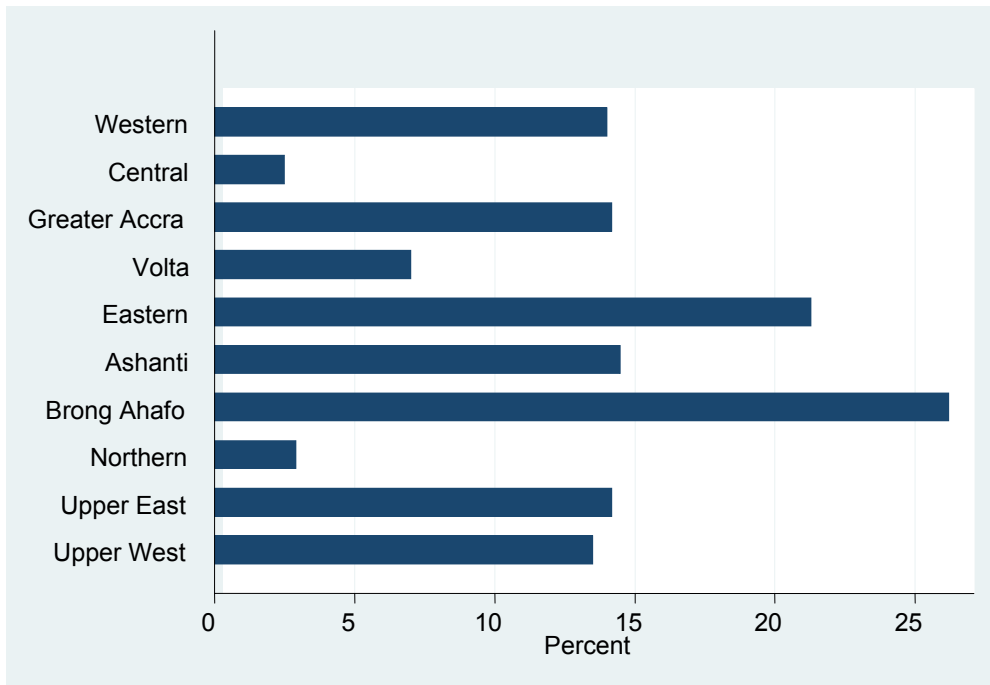


Figure 3.3: Population with health insurance that benefited from the insurance scheme, by region

4. EMPLOYMENT

4.1 Introduction

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

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

People are considered employed if they did some work for pay, profit or family gain during the reference period, which is the seven days prior to the interview. They are considered unemployed if they did not have work but were actively seeking work, or were, at least, available to take up work if they were offered some during the reference period.

The non-economically active population, consist of persons who, for reasons, such as age or incapacitation, did not engage in the production of economic goods and services during the reference period.

To allow for comparisons with labour force data collected in previous rounds of the GLSS, information was also collected on persons aged 7 to 14 years.

This section of the report presents the activity rate of the economically active population, by type of work, main employer, main occupation and industrial classifications, as well as by locality and sex. Information was sought on up to two jobs which a person had done during the 12 months preceding the interview. The report presents summaries only on the main job of individuals. The report also includes sub-sections on working children and time use for both economic and non-economic activities, including housekeeping.

4.2 Economic Activity

Some 54.1 percent of an estimated 18 million persons aged 7 years and older, (comprising 8.7 million males and 9.3 million females), are currently economically active (Table 4.1). For those aged between 15 and 64 years, seven out of every 10 are economically active. Males recorded a slightly higher economic activity rate (54.9%) than females (53.4%). Nearly 13 percent of children aged 7 to 14 years are economically active. As expected, the economic activity rates, also called labour force participation rates, increase with age for the labour force aged between 15 and 64 years. Increasing economic activity rates with age is observed for both males and females. The activity rates for males exceed the rates for females in all age groups except in the 15 to 24 cohort.

Table 4.1: Total population, currently economically active population and activity rates, by age group and sex

Age group	Total population (millions)			Currently economically active population (millions)			Current activity rates (percent)		
	Male	Female	All	Male	Female	All	Male	Female	All
7 - 14	2.39	2.31	4.70	0.33	0.27	0.61	13.9	11.8	12.9
15 - 24	2.12	2.14	4.26	0.83	0.84	1.66	38.9	39.2	39.0
25 - 44	2.37	2.87	5.24	2.11	2.39	4.50	89.2	83.1	85.9
45 -64	1.31	1.44	2.76	1.19	1.22	2.42	90.9	84.7	87.6
65+	0.47	0.57	1.04	0.29	0.26	0.56	62.6	46.0	53.5
All	8.67	9.34	18.01	4.76	4.99	9.75	54.9	53.4	54.1

The sex-age specific activity rates for the different localities and ecological zones are presented in Table 4.2. Overall, the economic activity rate in rural areas is higher (58.6%) than that of urban areas (47.3%). For each age group, the activity rates for both males and females are higher in rural areas than in urban areas, and the differences are more pronounced amongst the younger age groups and the elderly. The activity rate in rural savannah (29.8%) for the younger age group (7-14 years) is particularly high compared to those in the forest (11.1%) and coastal (7.6%) zones. In urban areas, girls aged 7 to 14 years are observed to be more likely to engage in economic activities than boys, while in rural areas, boys in the same age group are more involved in economic activities compared to girls.

Table 4.2: Current activity rate by sex, age group and locality (percent)

Sex	Age-group	Urban			Rural				Ghana
		Accra	Other urban	All	Rural coastal	Rural forest	Rural savannah	All	
Male	7 – 14	0.4	4.4	3.3	10.3	11.8	31.3	19.0	13.9
	15 – 24	18.3	28.9	25.6	40.2	43.4	57.2	48.1	38.9
	25 – 44	82.2	87.2	85.3	95.6	95.0	87.7	92.3	89.2
	45 -64	80.4	89.8	86.6	95.3	95.6	89.5	93.5	90.9
	65+	25.8	60.4	52.0	67.7	75.3	58.8	67.2	62.6
	All	48.2	50.3	49.6	56.3	56.4	61.3	58.2	54.9
Female	7 – 14	1.7	6.3	5.1	4.7	10.3	28.0	15.8	11.8
	15 – 24	22.0	30.1	27.6	41.6	44.6	58.3	48.9	39.2
	25 – 44	69.6	77.7	74.9	91.0	90.5	86.3	88.9	83.1
	45 -64	70.6	81.6	78.5	89.3	93.3	82.5	88.6	84.7
	65+	9.8	39.3	33.0	47.6	59.3	44.1	52.4	46.0
	All	41.6	46.9	45.3	54.6	57.5	62.7	58.9	53.4
Both sexes	7 – 14	1.0	5.4	4.2	7.6	11.1	29.8	17.4	12.9
	15 – 24	20.3	29.5	26.6	40.9	44.0	57.7	48.5	39.0
	25 – 44	75.8	82.0	79.8	93.0	92.5	86.9	90.4	85.9
	45 – 64	75.7	85.3	82.3	92.3	94.4	85.7	91.0	87.6
	65+	17.2	48.2	41.2	54.7	66.1	52.7	59.2	53.5
	All	44.8	48.5	47.3	55.4	57.0	62.0	58.6	54.1

The data on employment status of the currently employed indicates that 55 percent of the adults are own account workers (Table 4.3). Another 20.4 percent are contributing family workers while 17.6 percent are employees. There are larger proportions of males in all categories except in the cases of contributing family workers and own account workers. In particular, the proportion of male employees is about three times that of female employees. Apprentices form only 2.3 percent of the employed population.

Table 4.3: Employment status of the currently employed population aged 15 years and older, by sex and locality (percent)

Type of work	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Employee	49.7	20.1	34.8	13.8	2.8	8.0	27.0	8.9	17.6
Employer	7.4	5.5	6.4	4.2	2.7	3.5	5.4	3.7	4.5
Own account worker	33.8	60.3	47.2	64.3	55.0	59.4	53.1	56.9	55.0
Contributing family worker	4.1	11.0	7.6	16.2	37.9	27.5	11.7	28.5	20.4
Apprentice	4.7	3.0	3.8	1.5	1.5	1.5	2.7	2.0	2.3
Other	0.3	0.1	0.2	0.1	0.0	0.0	0.2	0.1	0.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Marked differences exist in the employment status of adults in urban and rural areas. In urban areas, employees (34.8%) constitute the second largest category after own account workers (47.2%), whereas in rural areas, contributing family workers (27.5%) are the second most populous group after own account workers (59.4%). In addition, the proportion of employees in urban areas is higher (about four times) than in rural areas. In contrast, the proportion of contributing family workers in urban areas (7.6%) is much lower than that in rural areas (27.5%). In urban areas the proportion of female own account workers is much higher (60.3%) than their male counterparts (33.8%). But in rural areas, it is the reverse (64.3% for males and 55.0% for females).

4.3 Employment and Working Conditions

Table 4.4 shows that, in terms of type of work engaged in by the currently employed, 55.9 percent of those who worked during the reference period are self-employed, with 32.1 percent into agricultural activities and 23.8 percent into non-agricultural activities. Some 16.4 percent are wage earners, whilst about a quarter (25.2%) of the employed are engaged in family enterprises and receive no pay. Majority of the latter group are into agricultural activities.

Table 4.4: Type of work engaged in by the currently employed population aged 15-64 years, by locality and sex (percent)

Type of work	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Wage employment	48.9	19.2	33.8	12.3	2.5	7.3	25.0	8.2	16.4
Self employed									
With employees									
Agricultural	1.3	0.4	0.8	2.8	1.3	2.0	2.3	1.0	1.6
Non-agricultural	5.9	5.0	5.5	1.0	1.2	1.1	2.7	2.5	2.6
Without employees									
Agricultural	13.7	8.1	10.8	52.4	29.8	40.8	38.9	22.4	30.5
Non-agricultural	19.6	50.8	35.4	5.7	21.4	13.8	10.5	31.4	21.2
Contributing family worker									
Agricultural	4.5	9.8	7.2	23.6	40.4	32.2	17.0	30.0	23.6
Non-agricultural	1.0	3.3	2.2	0.6	1.8	1.2	0.7	2.3	1.6
Domestic employee	0.1	0.5	0.3	0.1	0.1	0.1	0.1	0.2	0.2
Apprentice	4.6	2.9	3.8	1.4	1.4	1.4	2.5	1.9	2.2
Other	0.3	0.1	0.2	0.1	0.0	0.1	0.2	0.1	0.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

There are sharp contrasts between urban and rural dwellers, and also between males and females regarding the type of work in which they are engaged. More urban workers are engaged in non-agricultural activities (43%), whereas their rural counterparts work mainly in agriculture (75%). Moreover, a greater proportion of urban workers (33.8%) is engaged in wage employment, while the corresponding proportion in rural areas (7.3%) is much lower. For contributing family workers, however, the reverse is the case. Table 4.4 shows considerable gender disparities in the categories of wage employment and contributing family worker. The proportion of males in wage employment is much higher (25.0%), compared to that

of females (8.2%). In contrast proportion of female contributing family worker, agricultural and non-agricultural is much higher (32.3%) than the male proportion in the same category (17.7%). This pattern is the same in both rural and urban localities.

The private sector is the largest employer, accounting for two-thirds (66.7%) of employed adults, whilst public service accounts for 28.5 percent (Table 4.5). The proportion of urban public service workers is higher compared to that of their counterparts in the rural areas. On the other hand, those employed by the private sector account for a slightly larger proportion of the employed in the rural areas (69.3%) compared to their counterparts in the urban areas (65.5%). The data further show gender differences, a larger proportion of female rural workers are employed in the private informal sector compared to their male counterparts. Similarly, a larger percentage of female urban workers (32.8%) are engaged by the Public Service compared to their male counterparts (30.1%).

Table 4.5: Type of employer for the currently employed population aged 15-64 years, by locality and sex (percent)

Type of Employer	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Public Service									
Civil service	12.4	17.4	13.9	14.2	10.4	13.3	13.0	15.6	13.7
Other public service	16.0	14.3	15.5	9.0	7.7	8.7	13.8	12.6	13.4
Parastatal	1.7	1.1	1.5	1.2	0.5	1.1	1.5	1.0	1.4
Private sector									
Formal	20.1	18.5	19.6	17.5	15.8	17.1	19.3	17.8	18.9
Informal	46.1	45.4	45.9	49.8	60.2	52.2	47.3	49.2	47.8
NGOs	0.3	0.6	0.4	0.4	0.0	0.3	0.3	0.4	0.3
Cooperatives	0.4	0.2	0.4	0.3	0.0	0.2	0.4	0.2	0.3
International organization/ Diplomatic mission	1.5	0.3	1.1	0.5	0.6	0.5	1.2	0.3	0.9
Private sector informal									
Agric business	0.8	1.2	0.9	6.3	4.9	6.0	2.6	2.1	2.4
Other	0.8	1.0	0.9	0.8	0.0	0.6	0.8	0.8	0.8
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

As table 4.6 indicates, more than 80 percent of the currently employed population aged 15 to 64 years is in three main occupational categories: agriculture/fishery workers (55.1%), craft and related trades workers (13.4%) and service/sales workers (13%).

Table 4.6: Main occupation of the currently employed population aged 15-64 years, by locality and sex

Main Occupation	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Legislators/managers	1.9	0.3	1.1	0.2	0.0	0.1	0.8	0.1	0.4
Professionals	6.8	4.7	5.7	2.1	0.5	1.3	3.7	1.9	2.8
Technicians and associate professionals	5.8	2.6	4.2	1.2	0.6	0.9	2.8	1.3	2.0
Clerks	3.0	2.8	2.9	0.4	0.1	0.2	1.3	1.0	1.1
Service/sales workers	13.6	37.8	25.9	2.4	10.0	6.3	6.3	19.5	13.0
Agric/fishery workers	21.0	16.3	18.6	78.4	70.2	74.2	58.5	51.9	55.1
Craft and related trades workers	24.4	19.1	21.7	5.8	12.2	9.1	12.2	14.5	13.4
Plant and machine operators	12.5	0.4	6.4	3.1	0.1	1.6	6.4	0.2	3.2
Elementary occupations	7.2	15.4	11.4	6.0	6.3	6.2	6.4	9.4	8.0
Armed forces/security personnel	3.8	0.5	2.2	0.5	0.1	0.3	1.6	0.3	0.9
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

There are variations among occupations in urban and rural areas (Table 4.6). More employed persons (74.2%) in rural areas are engaged in agricultural occupations, than in the urban areas (18.6%). In contrast more urban workers (25.9%) than rural workers (6.3%) are in service/sales occupations. For both urban and rural areas, males are more likely to be involved in agricultural occupations, while females are more predisposed to service/sales work. In the category of craft and related trades workers, males in urban areas have relatively higher proportions compared to their female counterparts. In rural areas, it is the reverse.

Data in Table 4.7 indicates that the bulk of the country's employed persons (81.9%) work mainly in 3 industry groups namely, agriculture (55.8%), trade (15.2%) and manufacturing (10.9%). The other industry groups employ about 18 percent of the currently employed population (Table 4.7).

Table 4.7: Distribution of the currently employed population aged 15 - 64 years, by industry group, locality and sex (percent)

Industry	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Agriculture	20.8	16.6	18.6	79.4	71.3	75.3	59.1	52.7	55.8
Fishing	1.3	0.2	0.7	2.9	0.6	1.7	2.3	0.5	1.4
Mining	1.3	0.6	0.9	0.9	0.2	0.6	1.1	0.3	0.7
Manufacturing	16.3	16.9	16.6	4.3	11.4	7.9	8.5	13.3	10.9
Electricity	0.9	0.1	0.5	0.1	0.0	0.0	0.3	0.1	0.2
Construction	6.8	0.2	3.5	1.8	0.0	0.9	3.5	0.1	1.8
Trade	18.4	42.1	30.4	3.2	11.0	7.2	8.4	21.6	15.2
Hotel and restaurants	1.0	5.1	3.1	0.5	2.1	1.3	0.6	3.1	1.9
Transport and communication	10.4	1.1	5.7	2.5	0.1	1.2	5.2	0.5	2.8
Financial services	1.4	0.3	0.8	0.1	0.0	0.0	0.5	0.1	0.3
Real estates	3.4	0.7	2.1	0.2	0.1	0.2	1.4	0.3	0.8
Public administration	5.5	1.8	3.7	0.4	0.0	0.2	2.1	0.6	1.4
Education	5.8	5.3	5.6	2.4	0.7	1.5	3.6	2.3	2.9
Health and social work	1.6	1.7	1.7	0.5	0.3	0.4	0.8	0.8	0.8
Other community services	4.2	6.4	5.3	0.8	1.9	1.4	2.0	3.4	2.7
Activities of private households	0.7	0.7	0.7	0.2	0.1	0.1	0.4	0.3	0.3
Extra territorial organizations	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

In urban areas, the currently employed are engaged in three major industry groups; trade (30.4%), agriculture (18.6%) and manufacturing (16.6%). But in the rural areas agriculture dominates the economy. About 75 percent of the employed are engaged in agriculture. In both urban and rural areas, the proportions of females engaged in trade and manufacturing activities are larger than those for males. On the other hand, larger proportions of males are engaged in agriculture compared to females in both urban and rural areas.

About one-tenth (9.4%) of the currently employed attained a secondary school education or higher, more than half (55.3%) attained some education but not higher than middle school leaving certificate (MSLC) or basic school certificate of education (BECE), while 35.2 percent had never been to school (Table 4.8). The educational profile of male workers is better than that of female workers. Higher proportions of male workers (34.0%) attained MSLC/BECE, and 13.7 percent obtained secondary or higher education. The corresponding proportions for female workers are 23.5 percent and 5.3 percent. The data also shows that more female (43.0%) than male (27.1%) workers never attended school.

Table 4.8: Educational attainment of the currently employed, by sex and main occupation (percent)

Sex	Main occupation	Educational attainment				Total
		Never been to school	Less than MSLC/BECE	MSLC/BECE	Secondary or higher	
Male	Legislators/managers	0.7	0.0	16.7	82.7	100.0
	Professionals	0.4	2.5	9.4	87.7	100.0
	Technicians and associate professionals	5.7	8.2	18.8	67.3	100.0
	Clerks	1.8	0.0	42.8	55.3	100.0
	Service/sales workers	11.0	16.7	47.4	24.9	100.0
	Agriculture/fishery workers	39.1	30.9	26.4	3.7	100.0
	Craft and related trades workers	10.5	20.5	56.8	12.2	100.0
	Plant and machine operators	8.6	20.1	59.3	12.0	100.0
	Elementary occupations	20.0	27.5	42.5	10.0	100.0
	Armed forces/security personnel	12.7	13.1	36.8	37.3	100.0
	All	27.1	25.2	34.0	13.7	100.0
Female	Legislators/managers	11.8	0.0	17.3	70.9	100.0
	Professionals	1.3	2.1	25.7	70.8	100.0
	Technicians and associate professionals	7.9	3.1	32.2	56.8	100.0
	Clerks	1.0	1.0	39.0	59.0	100.0
	Service/sales workers	24.5	27.6	41.5	6.5	100.0
	Agriculture/fishery workers	58.3	29.5	11.6	0.6	100.0
	Craft and related trades workers	34.9	29.5	31.3	4.3	100.0
	Plant and machine operators	25.4	25.7	29.5	19.5	100.0
	Elementary occupations	28.8	32.8	36.4	2.0	100.0
	Armed forces/security personnel	19.4	14.0	19.3	47.3	100.0
	All	43.0	28.2	23.5	5.3	100.0
Both sexes	Legislators/managers	2.0	0.0	16.7	81.2	100.0
	Professionals	0.7	2.4	15.1	81.8	100.0
	Technicians and associate professionals	6.4	6.6	23.1	64.0	100.0
	Clerks	1.5	0.5	41.1	57.0	100.0
	Service/sales workers	21.3	25.0	42.9	10.8	100.0
	Agric/fishery workers	48.3	30.2	19.3	2.2	100.0
	Craft and related trades workers	24.0	25.5	42.7	7.8	100.0
	Plant and machine operators	9.1	20.3	58.3	12.2	100.0
	Elementary occupations	25.3	30.7	38.8	5.2	100.0
	Armed forces/security personnel	13.7	13.3	34.3	38.7	100.0
	All	35.2	26.7	28.6	9.4	100.0

The educational attainment of the currently employed population varies widely according to the type of main occupation and sex. More than 80 percent of legislators/managers and professionals, about two-thirds of technicians and associate professionals (64%) and more than half (57.0%) of clerks had attained at least a secondary school education. Agriculture/fishery workers, craft and related trades workers, and service/sales workers report large proportions of low (less than MSLC/BECE) or no educational attainment. Lower percentages of employed females in all occupational groups except the armed forces/security personnel, plant and machine operators and clerks, attained secondary school or higher education, compared to their male counterparts. With the exception of clerks, the female working population has higher proportions of those who had never been to school in all occupational groups compared to their male counterparts. (Table 4.8)

There is substantial variation in the number of hours worked in the main job among occupations (Table 4.9). Overall, slightly more than half (51.9%) of those who had a job during the reference period spent less than 40 hours per week on their main job. This is a reflection of the level of underemployment in the labour force. About 18 percent of these people worked for less than 20 hours a week on their main job. Underemployment is particularly marked in the agriculture/fishery sector where nearly 65 percent are underemployed. On the other hand, about 16 percent of the working populations spend as much as 60 hours or more per week on the main job. More than 85 percent of clerks, armed forces/security personnel, plant and machine operators as well as legislators/managers spend at least 40 hours per week on their jobs. In addition, about 70 percent of service/sales workers, more than 60 percent of

technicians and associate professionals and over 50 percent of craft and related trades workers and those in elementary occupations also spend that much time on their jobs (Table 4.9).

Table 4.9: Hours worked per week, by main occupation of currently employed population aged 15 years and older (percent)

Main occupation	Hours worked per week								All
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	
Legislators/managers	5.8	1.8	3.8	2.6	46.2	18.6	15.1	6.1	100.0
Professionals	11.4	2.7	8.7	28.4	32.0	6.9	4.4	5.5	100.0
Technicians and associate professionals	5.8	4.9	7.1	19.2	33.3	9.5	3.6	16.7	100.0
Clerks	4.2	0.5	2.2	3.9	59.8	12.4	6.2	10.9	100.0
Service/sales workers	5.9	4.4	7.7	11.9	18.8	12.6	14.9	23.7	100.0
Agriculture /fishery workers	10.6	10.8	18.6	24.1	23.2	7.2	4.1	1.4	100.0
Craft and related trades workers	8.7	8.9	11.2	13.9	22.9	12.1	11.6	10.6	100.0
Plant and machine operators	5.4	2.4	1.0	5.4	20.7	12.0	13.5	39.6	100.0
Elementary occupations	7.6	9.8	15.2	17.3	20.8	7.3	9.0	12.9	100.0
Armed forces/security personnel	5.9	0.6	2.7	2.5	17.5	13.1	7.7	50.1	100.0
All	9.1	8.8	14.5	19.5	23.2	8.9	7.3	8.7	100.0

Hours worked on main job also vary depending on the industrial sector in which people worked. Table 4.10 shows that employees in four sectors, namely; financial services, transport and communication, public administration and electricity, are more likely to work for longer hours a week while people who are engaged in agriculture and fishing industries are likely to work for less hours. At least 85 percent of workers in the formal sectors worked for 40 hours or more per week on their main job compared to less than 50 percent of those in the latter (Table 4.10).

Table 4.10: Hours worked per week on main job, by industry of currently employed population aged 15 years and older (percent)

Main industry	Hours worked per week								All
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70+	
Agriculture	10.6	11.0	19.2	23.7	22.9	7.1	4.0	1.5	100.0
Fishing	7.9	13.2	10.5	18.8	27.3	7.3	8.1	7.0	100.0
Mining	3.5	4.2	4.0	21.4	21.8	12.9	6.9	25.3	100.0
Manufacturing	8.1	9.1	10.8	15.8	24.9	10.9	10.4	10.1	100.0
Electricity	4.3	0.0	6.2	4.5	39.3	16.5	11.3	18.0	100.0
Construction	5.1	7.2	11.4	12.0	28.1	17.7	12.8	5.8	100.0
Trade	6.8	5.7	8.7	13.0	19.5	11.8	14.6	19.9	100.0
Hotel and restaurants	9.0	5.5	11.4	14.0	15.1	8.5	11.0	25.5	100.0
Transport and communication	4.1	1.9	2.0	3.3	16.4	11.1	15.9	45.4	100.0
Financial services	0.0	2.1	0.0	0.0	54.3	20.4	13.5	9.7	100.0
Real estates	7.0	1.6	9.2	5.8	35.3	10.1	8.4	22.6	100.0
Public administration	6.0	1.0	1.4	4.5	41.6	11.8	6.9	26.8	100.0
Education	10.6	2.9	8.7	34.0	35.5	4.2	1.3	2.8	100.0
Health and social work	5.4	3.4	3.5	14.4	35.6	11.7	9.9	16.1	100.0
Other community services	9.6	4.1	6.3	11.1	18.2	14.5	12.8	23.3	100.0
Activities of private households	11.9	5.3	12.6	7.7	15.7	6.9	11.0	28.9	100.0
Extra territorial organizations	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0
All	9.1	8.8	14.5	19.5	23.2	8.9	7.3	8.7	100.0

Table 4.11 indicates that the average hourly earnings of cash recipients among the employed aged 15 years and older is 55 Ghana Pesewas, with females receiving less (50 Gp) than their male counterparts (61 Gp). Those who work in the agricultural sector receive the lowest average hourly rate of 41 Ghana Pesewas whilst those who are engaged in financial services earn the highest average rate of GH¢1.54 per hour. Even though, workers in the agriculture industry receive the

least, they earn, on average, GH¢ 3.30 for an 8-hour work day, which is higher than the national minimum daily wage of GH¢1.35. Employees in three other sectors, namely, extra territorial organizations, real estates and fishing earn an average hourly rate of at least GH¢1.00.

Table 4.11: Average basic hourly earnings (GH¢) in main job by sex and industry of the employed aged 15 years +

Main Industry	Earnings		
	Male	Female	All
Agriculture	0.49	0.29	0.41
Fishing	1.18	0.96	1.16
Mining	0.92	0.44	0.80
Manufacturing	0.59	0.66	0.63
Electricity	0.83	0.48	0.77
Construction	0.63	0.30	0.62
Trade	0.66	0.56	0.59
Hotel and restaurants	0.81	0.61	0.64
Transport and communication	0.48	0.61	0.49
Financial services	1.67	0.98	1.54
Real estates	1.26	0.74	1.18
Public administration	0.70	1.03	0.78
Education	0.95	0.74	0.87
Health and social work	1.00	0.88	0.94
Other community services	0.65	0.50	0.57
Activities of private households	0.50	0.24	0.38
Extra territorial organizations	1.33	0.00	1.33
All	0.61	0.50	0.55

Men, on the average, receive more hourly pay than females across industry sectors with the exception of manufacturing, transport and communication, and public administration. Significant variations of average hourly earnings also exist between males and females who work in private households (Table 4.11). Female household workers receive about half of what their male counterparts receive hourly.

Table 4.12: Average basic hourly earnings (GH¢) in main job by sex and main occupation of the employed aged 15 years +

Main occupation	Earnings		
	Male	Female	All
Legislators/managers	1.98	1.12	1.88
Professionals	1.52	0.99	1.34
Technicians and associate professionals	0.88	0.67	0.82
Clerks	0.58	0.75	0.66
Service/sales workers	0.61	0.51	0.53
Agric/fishery workers	0.50	0.29	0.42
Craft and related trades workers	0.59	0.70	0.65
Plant and machine operators	0.60	0.99	0.60
Elementary occupations	0.46	0.52	0.50
All	0.60	0.49	0.55

Among the occupations, legislators/managers (GH¢1.88) and professionals (GH¢1.34) receive the highest average hourly earnings while agriculture/fishery workers receive the lowest (42 Gp). Female clerks, craft and related trades workers, plant and machine operators as well as those in elementary occupations receive higher hourly pay compared to their male counterparts. In all other occupational groups, the reverse is the case (Table 4.12).

Information collected on working conditions regarding employees working in both public and private organisations (Table 4.13) shows that nearly six in every 10 employees (57.3%) do not have any formal contract of employment with their

employers before starting work. Only about a third of workers are in organisations and where trade unions exist. Further analysis indicates that these proportions are much higher for professional and technical and associate professional workers. The proportion of workers who have their taxes deducted at source to facilitate collection of income taxes constitute about a quarter (24.1%) of all the workers. Nearly half (46%) of employees are entitled to paid holidays and 47.8 percent to paid sick leave. The proportion of employees who will receive retirement pension those who are entitled to any social security constitute 36 percent and 29 percent, respectively. A third of the workers also enjoy free or subsidised medical care. Larger proportions of males enjoy each of the benefits listed compared to females.

Table 4.13: Employees with contracts, unions, tax deductions and employee benefits, by sex (percent)

	Male	Female	Both sexes
Signed written contract with employer			
Yes	43.7	40.2	42.7
No	56.3	59.8	57.3
Total	100.0	100.0	100.0
Trades Union available at work place			
Yes	37.1	33.1	35.9
No	62.9	66.9	64.1
Total	100.0	100.0	100.0
Tax deducted from pay			
Yes	26.5	21.3	24.1
No	73.5	78.7	75.9
Total	100.0	100.0	100.0
Paid Holidays			
Yes	46.0	44.1	45.5
No	54.0	55.9	54.5
Total	100.0	100.0	100.0
Entitled to paid sick leave			
Yes	48.6	46.1	47.8
No	51.4	53.9	52.2
Total	100.0	100.0	100.0
Receive any retirement pension			
Yes	37.1	33.3	36.0
No	62.9	66.7	64.0
Total	100.0	100.0	100.0
Entitled to any social security			
Yes	29.7	27.4	29.0
No	70.3	72.6	71.0
Total	100.0	100.0	100.0
Entitled to free or subsidised medical care			
Yes	35.2	28.6	33.3
No	64.8	71.4	66.7
Total	100.0	100.0	100.0

4.4 Unemployment and Underemployment

The proportion of the economically active population aged 15 to 64 years who were not working in the seven days prior to the interview but were available for work are defined as the unemployed. As shown in Table 4.14, overall, the unemployment rate is 3.6 percent. It is much higher in urban areas (6.3%), particularly in Accra (8.9%) compared to rural areas (1.6%). In urban areas, the unemployment rate is slightly higher for males (6.5%) than for females (6.2%) but the reverse is the case in rural areas. Table 4.13 further indicates that the unemployment rate declines with age from 4.1 percent for the younger age group (15-24 years) to 1.9 percent for the older age group (45-64 years).

Table 4.14: Unemployment rates, by sex, age and locality (percent)

Sex	Age	Urban			Rural	Ghana
		Accra (GAMA)	Other	All		
Male	15-24	11.8	5.0	7.1	2.0	4.1
	25-44	9.9	5.6	7.3	1.4	4.0
	45-64	6.4	2.4	3.8	0.6	1.8
	All	9.8	4.7	6.5	1.4	3.5
Female	15-24	9.1	4.4	5.9	2.5	4.1
	25-44	7.9	7.0	7.3	1.7	4.0
	45-64	6.6	3.3	4.3	0.6	2.0
	All	8.1	5.3	6.2	1.7	3.6
Both Sexes	15-24	10.4	4.7	6.5	2.2	4.1
	25-44	8.9	6.4	7.3	1.6	4.0
	45-64	6.5	2.9	4.0	0.6	1.9
	All	8.9	5.0	6.3	1.6	3.6

The employed are those who worked for economic gain in the seven days preceding the survey irrespective of how long they had been engaged. Even as the unemployment rate is low, the labour situation in the country is characterized by underemployment wherein some of the employed are working for 40 hours a week or less and desire more hours of work. Table 4.15 shows that two in every five of the adult population worked for 40 hours or less in their main job and that 7.3 percent of adults are underemployed. Generally, underemployment affects people in both urban and rural areas, but it is more pronounced in rural areas where 8.8 percent of the working population is underemployed. The results of the survey also indicate that females are more likely to be underemployed compared to males in both rural and urban areas.

Table 4.15: Activity status of adult population (15+) in the last 7 days, by sex and locality (percent)

Activity in the last 7 days	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Working	63.6	57.0	60.1	75.6	74.3	74.9	70.7	67.2	68.8
More than 40 hours in main job	39.9	29.7	34.5	30.7	19.7	24.9	34.4	23.8	28.9
40 hours or less in main job	23.7	27.3	25.6	44.9	54.6	50.0	36.3	43.4	39.9
<i>Want more hours</i>	5.0	5.2	5.1	8.4	9.2	8.8	7.0	7.5	7.3
<i>Do not want more hours</i>	18.8	22.1	20.6	36.6	45.4	41.2	29.3	35.7	32.7
More than 35 hours in main job	50.1	39.4	44.4	46.2	34.1	39.8	47.8	36.3	41.7
35 hours or less in main job	13.5	17.6	15.7	29.4	40.2	35.1	23.0	30.9	27.1
<i>Want more hours</i>	3.0	3.5	3.3	5.6	7.1	6.4	4.6	5.6	5.1
<i>Do not want more hours</i>	10.5	14.2	12.5	23.9	33.2	28.8	18.5	25.3	22.1
Not working	36.4	43.0	39.9	24.4	25.7	25.1	29.3	32.8	31.2
Unemployed	8.1	9.0	8.5	3.5	4.3	3.9	5.4	6.2	5.8
Inactive	28.3	34.0	31.3	20.9	21.4	21.2	23.9	26.7	25.4
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

However, going by the International Labour Organisation (ILO)'s definition of underemployment, which considers all those who work for 35 hours a week or less and are willing to work for more hours as underemployed, then out of the 27.1

percent of the working population who worked for at most 35 hours a week only 5.1 percent are underemployed. The proportion of the underemployed in urban areas (3.3%) is about half the proportion in rural areas (6.4%). The data shows that the proportion of the female underemployed population (5.6%) is slightly higher than that of their male counterparts (4.6%) (Table 4.15).

Figure 4.1 shows the breakdown of the adult population into the different categories of activity. Out of every 100 adults, 69 report working and 31 did not work. Some 41.7 percent of them work more than 35 hours while 27.1 percent work 35 hours or less in their main job. Twenty two percent work 35 hours or less but do not want to work for more hours, while 5.1 percent report that they would like to do more work. By the ILO definition, about 5 percent of adults are underemployed while 5.8 percent are unemployed.

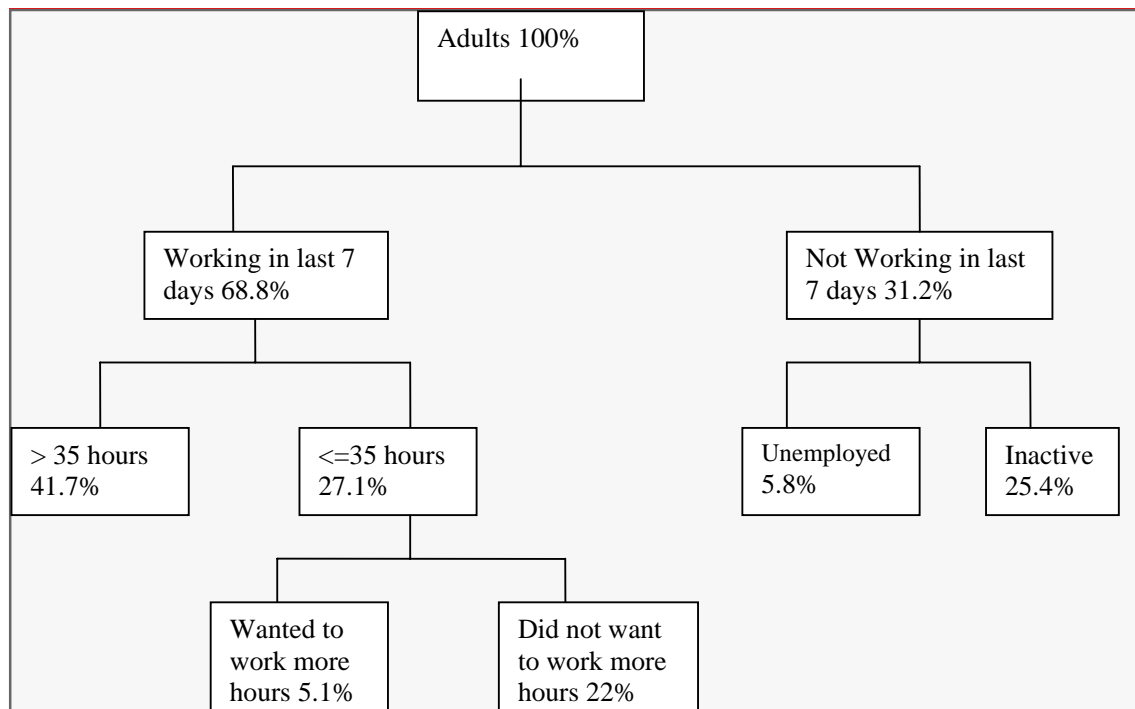


Figure 4.1: Activity status of the adult population in the last seven days

4.5 Working children

The 1998 Children's Act prohibits children from engaging in any work that is exploitative or hazardous to the child's health, education, or development. The minimum age at which a person could be employed is 15 years. If a person below 15 years is employed, then he/she is considered as a working child. For children who are above 13 years, however, the law allows for engagement in light work. There is some evidence that children in Ghana, even as young as five years, are sometimes engaged in economic activities (Ghana Child Labour Survey, GSS, 2003). Thus, this section attempts to look at the economic activities as well as the conditions of work of respondents aged 7 to 14 years.

Out of the estimated 4.7 million children aged seven to fourteen years, an estimated 612,388 children or 13 percent were economically active in the seven days prior to the interview. Higher proportions of these children are males, and in rural areas,

compared to females and urban dwellers. (Refer to Table 4.1 and Table 4.2 on page 38).

Figure 4.2 provides information on the employment status of the working children identified in the survey. An overwhelming majority (97.8%) of the children are contributing family workers. This is true for both males and females in rural as well as in urban communities. Only 0.4 percent of these children are in some apprenticeship. Further analysis shows that the proportion in urban areas (1.2%) was slightly higher than the proportion in rural areas (0.3%).

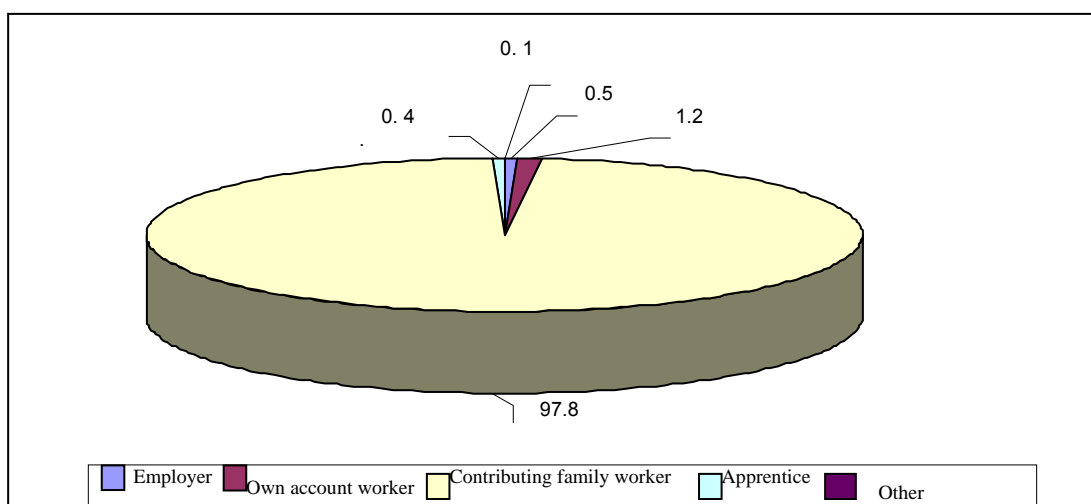


Figure 4.2: Employment status of working children aged 7-14 years.

Majority (89.3%) of these children are engaged in agriculture, which is also the main industrial sector in the rural areas (Table 4.16). In the urban areas, however, the children are engaged in two main activities: two-thirds are engaged in agriculture and one-fifth in trade. Nearly three percent of the working children are also engaged in the fishing as well as the hotel and restaurant sectors. Sectors that engage the services of children ought to realize that they are prohibited to do so by the Children’s Act since child labour deprives the child of his/her health, education or development.¹

Table 4.16: Currently employed children aged 7 - 14 years, by type of work, locality and sex (percent)

Industry	Urban			Rural			Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
Agriculture	85.6	57.0	67.4	94.1	89.3	92.1	93.5	84.2	89.3
Fishing	2.5	0.0	0.9	3.0	1.8	2.5	2.9	1.5	2.3
Manufacturing	4.1	4.8	4.5	1.7	6.4	3.7	1.9	6.2	3.8
Construction	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.1	0.2
Trade	7.8	27.3	20.2	1.0	1.5	1.2	1.5	5.6	3.3
Hotel and restaurants	0.0	4.2	2.7	0.0	0.8	0.3	0.0	1.3	0.6
Other community services	0.0	5.7	3.6	0.0	0.0	0.0	0.0	0.9	0.4
Activities of private households	0.0	1.0	0.6	0.0	0.0	0.0	0.0	0.2	0.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.17 gives an indication of how long the children usually worked. Nearly half (46.7 %) of the working children are engaged for less than 20 hours per week whilst

¹ According to the 1998 Children’s Act

about 33 percent work for more than 20 hours but less than 40 hours per week. Those who are engaged for 60 hours or more per week constitute 3.3 percent. Children who work for longer periods are considered to be in child labour because their engagement for long hours is likely to affect their education, health and development.

Table 4.17: Hours worked per week, by industry of currently employed children aged 7 - 14 years and older (percent)

Main industry	Hours worked per week								All
	0 - 9	10- 19	20-29	30-39	40-49	50-59	60-69	70+	
Agriculture	27.4	18.9	18.3	14.7	12.5	5.8	2.0	0.4	100.0
Fishing	13.4	43.7	20.2	12.7	10.0	0.0	0.0	0.0	100.0
Manufacturing	16.9	40.5	12.9	20.2	6.6	0.0	2.9	0.0	100.0
Construction	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Trade	17.0	22.3	21.5	7.8	9.0	0.7	5.5	16.3	100.0
Hotel and restaurants	41.0	10.2	0.0	0.0	0.0	0.0	0.0	48.8	100.0
Other community services	44.4	0.0	0.0	32.8	0.0	22.9	0.0	0.0	100.0
Activities of private households	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
All	26.5	20.2	18.2	14.6	11.9	5.3	2.1	1.2	100.0

Less than two percent of the working children received remunerations. Table 4.18 shows that the average hourly earnings for these children is 29 Gp. Even though these children are paid, on average, about half of what the adults receive, their average hourly earnings suggest a better remuneration than the minimum daily wage prescribed at the time of the survey.

Table 4.18: Average basic hourly earnings (Gh¢) in main job and industry, by sex of currently employed children aged 7 - 14 years and older

Main Industry	Earnings		
	Male	Female	All
Agriculture	0.18	0.06	0.15
Fishing	0.68	0.04	0.55
Manufacturing	0.00	0.19	0.19
Trade	0.40	0.60	0.52
Hotel and restaurants	0.00	0.07	0.07
Other community services	0.00	1.40	1.40
All	0.27	0.32	0.29
Main occupation			
Service/sales workers	0.00	0.65	0.65
Agric/fishery workers	0.28	0.06	0.23
Craft and related trades workers	0.00	0.19	0.19
Elementary occupations	0.18	0.49	0.29
All	0.27	0.32	0.29

Generally, girls are better paid compared to boys. While girls earn 32 Gp per hour, which is 70 percent of what adult females receive, the boys receive 27 Gp per hour, which is 40 percent of what adult males earn. Children who are engaged in other community services, fishing as well as trade have better remuneration compared to children who are engaged in other sectors (Table 4.18).

4.6 Housekeeping Activities

As mentioned at the beginning of the chapter, the survey also collected detailed time-use information on a number of housekeeping activities. Time spent daily on collecting firewood, fetching water, child care, among others are reported on all persons aged seven years and older (Table 4.19). For each of these activities, people were asked whether they spent any time on the activity in the seven days preceding the interview, and if so, the number of hours spent. Although information was collected on more activities, the analysis focuses on activities which usually take up more of an individual's time.

Generally, people spend most of their time in a day on child care and cooking. People spend on average, one hour and 16 minutes on cooking and about two hours caring for children. They spend about 30 minutes each on running errands, collecting firewood and fetching water, 25 minutes cleaning and 23 minutes each

washing clothes and washing plates. Except for running of errands, females spend more time on all the other housekeeping activities than males, and the difference in time spent is more pronounced in cooking and child care.

Table 4.19: Average time spent on various housekeeping activities by Population aged 7 years and older, by sex and locality

Activity	Sex	Proportion doing that activity (%)	Average time spent (minutes per day)		
			Urban	Rural	Ghana
Collecting firewood	Male	16.9	25	24	25
	Female	37.5	26	31	30
	All	27.6	26	29	29
Fetching water	Male	40.9	18	26	23
	Female	64.2	22	36	31
	All	53.0	20	32	28
Washing clothes	Male	43.4	17	17	17
	Female	75.7	25	27	26
	All	60.2	22	24	23
Cleaning	Male	37.0	19	22	21
	Female	73.7	22	29	27
	All	56.1	21	27	25
Running errands	Male	45.0	32	37	35
	Female	43.3	28	32	30
	All	44.1	30	34	33
Washing dishes	Male	30.4	16	23	20
	Female	65.1	20	26	24
	All	48.4	19	25	23
Caring for children	Male	13.7	63	69	67
	Female	35.6	141	123	129
	All	25.0	121	109	113
Cooking	Male	17.7	42	48	46
	Female	71.9	67	92	82
	All	45.8	63	84	76

Table 4.19 further reveals that six in every ten people wash clothes, whilst more than half of the population clean and fetch water. Also, about a quarter of the population are engaged in collecting firewood and caring for children. Except for child care, the average time spent by rural dwellers on housekeeping activities is higher compared to the average time spent by their urban counterparts.

Table 4.20 provides the average time spent per day on housekeeping activities for the different localities and ecological zones. The average time spent on fetching water in the rural areas is higher than the average for urban communities. It is particularly high in rural savannah where the average time spent, 45 minutes, is about 1.7 times the average for other rural areas and about double the average for urban communities. This is not surprising because most urban dwellers have access to pipe-borne water or other convenient sources of water. In the rural communities, those residing in savannahs appear to spend more time on most housekeeping activities than those in the other two rural ecological zones, except for child care on which those in the forest zone spend more time.

Table 4.20: Average time spent (minutes) per day on various housekeeping activities of population aged 7 years and older, by sex and locality

Activity	Sex	Urban		Rural		
		Accra (GAMA)	Other urban	Coastal	Forest	Savannah
Collecting firewood	Male	41	25	25	21	32
	Female	23	26	29	24	40
	All	31	26	27	23	38
Fetching water	Male	14	20	25	23	34
	Female	15	24	28	29	48
	All	14	23	27	26	45
Washing clothes	Male	16	18	18	16	17
	Female	23	26	28	27	26
	All	20	23	24	23	24
Cleaning	Male	17	20	25	20	21
	Female	16	25	28	29	30
	All	17	23	27	27	28
Running errands	Male	26	35	36	36	38
	Female	20	31	29	33	32
	All	23	33	33	35	35
Washing dishes	Male	15	17	26	20	29
	Female	17	22	24	24	29
	All	16	20	25	23	29
Caring for children	Male	36	72	75	74	54
	Female	78	161	120	134	114
	All	67	139	105	116	101
Cooking	Male	31	48	48	46	54
	Female	44	77	77	90	104
	All	42	72	70	81	98

The survey results also indicate that the male elderly (60 years +) and young people (7-14 years) spend longer time running errands compared to others (Table 4.21). On the other hand, females aged 20 to 44 years spend more time on child care. Younger people spend more time washing dishes but spend less time on cooking. Contrary to the perception that fetching water is traditionally reserved for the young, there are only slight differences in the times spent on fetching water among the age groups (Table 4.21).

Table 4.21: Average time spent (minutes) per day on various housekeeping activities of population aged 7 years and older by age and sex

Activity	Sex	Age group					
		7 – 14	15-19	20-24	25-44	45-59	60+
Collecting firewood	Male	19	25	31	28	27	25
	Female	24	27	33	35	31	26
	All	22	26	32	33	30	26
Fetching water	Male	25	25	20	18	18	18
	Female	29	31	32	34	30	21
	All	27	29	27	29	27	21
Washing clothes	Male	17	18	17	17	14	16
	Female	19	24	28	31	24	20
	All	18	21	24	27	22	19
Cleaning	Male	22	23	19	20	21	14
	Female	23	26	28	28	29	24
	All	22	25	25	26	27	22
Running errands	Male	37	33	30	35	34	46
	Female	37	30	25	25	27	22
	All	37	32	28	30	31	35
Washing dishes	Male	23	24	18	15	13	15
	Female	28	25	20	22	22	18
	All	26	25	20	20	21	18
Caring for children	Male	48	60	65	71	73	76
	Female	61	109	154	148	106	98
	All	56	96	140	130	94	92
Cooking	Male	40	46	43	48	47	52
	Female	52	66	83	96	88	78
	All	49	61	75	87	81	74

5. MIGRATION AND TOURISM

5.0 Introduction

Migration is generally defined as a form of geographic or spatial mobility involving a change of usual residence between clearly defined geographic units. Interest in the extent, causes and selectivity of migration has increased over the years because of social and economic considerations that are of considerable research and policy relevance. For instance, migration is a vital determinant in population change by influencing birth rates through altering the proportions of women in childbearing ages in the population. In the same vein, migration can also affect the characteristics of the labour force of the areas of origin and destination.

This section examines data on spatial mobility in Ghana and is expected to arouse interest for further discussion and research into the field of population relocation to guide policy direction. The analysis here is limited to persons aged seven years and older. Information was collected on place of birth, place of previous residence, and reasons for migrating. Respondents born outside their current place of residence are classified as in-migrants. Persons born at their current place of residence but who had moved out and lived outside their localities of birth for more than a year and have stayed in the current locality for a year or more or intend to do so are referred to as return migrants. However, those born at their current place of residence who have never stayed away for a year or more are classified as non-migrants. For purposes of this report, return and in-migrants are often combined and referred to as migrants.

5.1 Migration patterns

The extent of migration is shown in Table 5.1. A little over half (52 %) of the population aged 7 years and older in Ghana are migrants. With regard to the localities, rural forest with 58 percent has the highest proportion of migrants. This is followed closely by Accra (GAMA), rural coastal and other urban, each of which has over fifty percent. On the other hand, the rate for rural savannah is the lowest (43%). In terms of sex, the difference between males and females are marginal except in rural savannah where proportion of female migrants (47%) is much higher than that of males (37.6%). Rural Forest and Accra (GAMA) have high proportions of both male and female migrants.

Table 5.1: Extent of migration of population 7 years and older, by present locality and sex (percent)

Sex	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	Ghana
Male	55.4	51.1	50.9	55.8	37.6	49.8
Female	55.5	50.8	53.9	59.4	47.0	53.2
All	55.4	50.9	52.5	57.7	42.3	51.6

5.2 Migration status by region

Table 5.2 shows migration status by region. Overall, 33 percent are return migrants, while 19 percent are in-migrants. Among the regions, Greater Accra has the largest proportion of in-migrants with about four in every ten residents of this region being in-migrants. In contrast, the level of in-migration is generally low in many regions, particularly in the Upper East (6.7%) and Upper West Regions (6.1%). On the other hand, return migrants exceed 40 percent of the population in Western (46.4%), Volta

(43.8%) and Eastern (41.5%) regions. In addition, there is less migration in the northern than in the southern regions of the country. The proportions of non-migrants exceed 50 percent in Brong Ahafo and Northern and over 65 percent in Upper East and Upper West.

Table 5.2: Migration status, by region (percent)

Region	Migration Status			Total
	In migrants	Return migrants	Non migrants	
Western	7.4	46.4	46.2	100
Central	22.7	37.2	40.0	100
Greater Accra	38.7	15.7	45.6	100
Volta	7.9	43.8	48.4	100
Eastern	20.2	41.5	38.3	100
Ashanti	25.9	28.0	46.2	100
Brong Ahafo	9.7	37.5	52.8	100
Northern	11.3	30.2	58.5	100
Upper East	6.7	23.6	69.6	100
Upper West	6.1	28.7	65.2	100
All	18.8	32.8	48.4	100

5.3 Sex and Age Differentials in Migration

Sex and age differentials with respect to migration are shown in Table 5.3. A comparison of the distribution of all migrants and of non-migrants by age group shows that mobility of persons tends to increase with age to age 25-29 and decreases slowly with increasing age. Young adults, aged 25 to 29 constitute the largest proportion of migrants, while persons 19 years of age and below constitute the bulk of non-migrants. This suggests that families with school-age children are less inclined to migrate as parents hesitate to disrupt their children's education.

Table 5.3: Migration status by age and sex (percent)

Age group	In migrants			Return migrants			All Migrants	Non migrants		
	Male	Female	All	Male	Female	All		Male	Female	All
0 - 4	0.8	0.6	0.7	0.1	0.1	0.1	0.4	2.4	2.5	2.4
5 - 9	6.8	5.5	6.1	3.8	3.2	3.5	4.8	17.0	15.8	16.4
10 - 14	11.9	10.7	11.2	7.0	7.7	7.4	9.3	23.9	22.0	22.9
15 - 19	11.0	11.0	11.0	8.5	8.9	8.7	9.9	19.4	15.9	17.6
20 - 24	9.9	9.0	9.5	9.3	11.3	10.4	9.9	9.4	9.0	9.2
25 - 29	9.7	11.8	10.9	10.1	11.0	10.6	10.7	6.6	6.4	6.5
30 - 34	8.8	9.8	9.3	8.8	10.0	9.5	9.4	4.4	5.6	5.0
35 - 39	8.4	9.8	9.2	9.9	9.0	9.4	9.3	3.7	5.2	4.4
40 - 44	7.5	7.6	7.5	8.5	8.7	8.6	8.0	3.2	3.6	3.4
45 - 49	7.2	7.1	7.1	8.2	6.9	7.5	7.3	2.7	3.7	3.2
50 - 54	6.0	5.7	5.8	7.5	6.6	7.0	6.4	1.9	2.9	2.4
55 - 59	4.0	2.7	3.3	5.3	3.8	4.5	3.9	1.6	1.6	1.6
60 - 64	2.3	2.6	2.5	3.7	3.8	3.8	3.1	1.1	1.8	1.4
65+	5.7	6.0	5.9	9.2	8.9	9.1	7.5	2.8	4.0	3.4
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

There are also sex differentials in migration. Generally, there are slightly higher proportions of male in-migrants in the younger age group 10-24 compared to female in-migrants in the same age group. On the other hand, females aged 20 to 34 years constitute a larger percentage of female return migrants than male return migrants in same age group.

5.4 Migration flows by previous residence and region of current residence

An analysis of migration flows by region of current residence is shown in Table 5.4. There is fairly low mobility of inhabitants across the regions. The Eastern Region accounts for most of the persons from the localities across the country with about 18 percent. In contrast, the Upper West Region has the least number of migrants (2.9%) from other localities. The in-migrants to the regions are mostly from other urban areas (56.3 %).

Table 5.4: Migration flows by region of current residence and locality of previous residence (percent)

Region of current residence	Locality of previous residence			Ghana
	Accra	Other Urban	Rural	
Western	0.6	8.6	5.0	14.2
Central	1.3	5.2	3.2	9.7
Greater Accra	0.7	5.4	0.9	7.0
Volta	1.1	4.1	5.0	10.3
Eastern	2.7	10.3	4.7	17.6
Ashanti	0.9	8.8	4.4	14.1
Brong Ahafo	0.4	5.2	4.4	10.0
Northern	0.5	5.2	5.0	10.8
Upper East	0.3	2.5	0.7	3.5
Upper West	0.1	1.0	1.8	2.9
All	8.7	56.3	35.0	100.0

5.5 Migration flows by previous residence

The analysis of migration flows by previous residence is presented in Table 5.5. Direction of migration flows is largely toward rural areas. The results reveal that about sixty-six percent of migrants have largely relocated to the rural areas, while about 5.0 percent migrants have relocated to Accra (GAMA). In addition, about 29 percent of migrants have relocated to other urban areas.

Across localities, rural areas are the ultimate destinations of most migrants. The table reveals that about 33 percent of migrants move from other urban to settle in rural areas whilst 28 percent move from rural areas to other rural communities. Only five percent move from Accra (GAMA) to settle in rural localities. Moreover, less than one percent of migrants move from rural areas to settle in Accra, while migration from rural to other urban areas is six percent.

With regard to inter urban movement, the survey data shows that about 27 percent migrants are involved in the movement across urban localities i.e. Accra and other urban. Movement from other urban areas to other urban localities accounts for 19 percent, whilst about 5 percent relocated from other urban areas to Accra (GAMA). Less than 7 percent of migratory moves involves rural to urban movement.

Table 5.5: Migration flows by previous residence and current residence (percent)

Locality of previous residence	Locality of current residence			Ghana
	Accra	Other Urban	Rural	
Accra	0.2	3.4	5.1	8.7
Other Urban	4.5	19.1	32.7	56.3
Rural	0.4	6.2	28.4	35.0
Total	5.1	28.7	66.2	100.0

5.6 Distribution of migrants in current locality by previous residence

Other urban movement is dominant in population relocation in the country. Table 5.6 indicates that migrants from other urban areas constitute the largest percentage of migrants in a given locality. In particular, over four-fifth (89%) of migrants in Accra are from other urban areas, but less than one in twenty 4.0 percent are return migrants, while about 7 percent are from rural areas. Sixty-six percent of migrants in other urban areas relocated from still other urban centers. For the rural areas, migrants from other urban areas account for 49 percent, whereas rural to rural movement accounts for 43 percent. Only about 8 percent relocated from Accra (GAMA) to rural areas.

Table 5.6: Migrants by locality of current residence and previous residence (percent)

Locality of Previous residence	Locality of current residence			
	GAMA (Accra)	Other Urban	Rural	Total
GAMA (Accra)	3.6	11.9	7.6	8.7
Other Urban	89.4	66.5	49.4	56.3
Rural	7.1	21.6	43.0	35.0
Total	100.00	100.0	100.0	100.0

5.7 Reasons for moving

People move from one place to another for various reasons. The survey data suggest that the main impetus for internal migration is family considerations (Table 5.9). Apart from marriage (12%) and accompanying parents (17%), migrants cite other family reasons (36%) as the main reason for their relocation. A lower percentage (25%) cites employment as the underlying reason for their movement.

Geo-spatial analysis of the data shows that migration in rural coastal and rural savannah is largely due to other family reasons. About 42 percent of migrants in these ecological zones cite other family reasons. The corresponding figures for rural forest and other urban areas are 37 percent and 31 percent, respectively. In the case of Accra (GAMA), economic considerations underlie 41 percent of migration, while it accounts for 27 percent of migrants that relocated to other urban areas.

Nationwide and among four ecological zones, natural disasters such as war, fire, famine and drought and political or religious reasons each account for less than one percent of reasons for migration. Only in rural savannah is famine, flood or drought cited by about two percent of migrants as reasons for migration.

Table 5.7: Migrants by current locality and reasons for most recent migration

Reason for recent migration	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Job transfer	8.2	5.8	2.5	4.1	2.6	4.3
Seeking employment	26.8	13.5	11.2	12.6	7.2	12.3
Own business	1.6	4.9	3.5	6.7	5.9	5.4
Spousal employment	4.5	2.9	0.9	3.6	2.2	2.8
Accompanying Parent	19.9	19.3	15.7	17.3	11.8	16.7
Marriage	6.7	8.3	13.1	11.0	19.9	12.1
Other family reasons	20.1	31.2	41.8	36.6	42.1	35.9
Political/Religious	0.6	0.2	0.5	0.8	0.3	0.5
Education	8.6	5.7	2.5	1.4	1.6	3.2
War	0.3	.9	0.5	0.4	0.6	0.6
Fire	0.0	0.1	0.3	0.0	0.0	0.1
Flood/Famine/Drought	0.6	0.2	0.7	0.4	1.7	0.6
Other	2.3	7.0	6.9	5.2	4.2	5.5
Total	100	100	100	100	100	100

5.8 Domestic and Outbound Tourism

Tourism involves the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited. This chapter presents information on tourism, specifically domestic and outbound visitors and trips by purposes of travel, mode of travel, type of tour and sponsorship, type of accommodation unit stayed in, and duration of stay within Ghana and outside Ghana.

5.8.1 Domestic and Outbound Visitors by Age Group and Sex

Table 5.8 presents the distribution of domestic and outbound visitors by sex and age group. Persons aged 25 to 44 constitute about 40.0 percent of domestic tourists, 45.6 percent of those who travel outside Ghana and 54.0 percent of all travelers within and outside Ghana. For the same age group, almost the same proportions of males (37.8%) and females (38.9%) travel as domestic visitors. However, a higher proportion of males (56.7%) than females (48.3%) travel both in and outside Ghana.

The elderly people aged 65 and over, constitute the least travelled group in terms of both domestic and outbound travel. This group accounts for 5.5 percent of domestic visitors, about 4.0 percent of outbound visitors and 8.9 percent of travelers within and outside Ghana. That this group accounts for a lower percentage of both domestic and outbound visitors indicates that there is little overlap between domestic and outbound visitors in this age group. The elderly males constitute higher proportions of travelers in and outside Ghana than their female counterparts. However, for travels within and outside Ghana, the female elderly constitute a larger percentage of the distribution of all female travelers. This suggests that there is greater overlap between male domestic and male outbound travelers than between female domestic and female outbound travelers for this age group.

Children aged 0-14 constitute 17.8 percent of domestic visitors, 10.6 percent of travelers outside Ghana and 4.6 percent of travelers within and outside Ghana. This age group records essentially the same percentages of male and female domestic visitors. However, a larger percentage of females 0 to 14 years (15.6%) travels outside Ghana than their males counterparts (0.4%).

Table 5.8: Domestic and outbound visitors by sex

Age group	In Ghana			Outside Ghana			Both in and outside Ghana		
	Male	Female	All	Male	Female	All	Male	Female	All
0 – 14	17.6	18.0	17.8	6.4	15.6	10.6	4.0	5.8	4.6
15 - 24	16.4	17.2	16.8	10.4	16.3	13.0	3.6	10.0	5.7
25 - 44	37.8	38.9	38.4	53.2	36.5	45.6	56.7	48.3	53.9
45 - 64	22.3	20.7	21.5	24.3	29.9	26.8	27.5	25.6	26.9
65+	6.0	5.1	5.5	5.8	1.7	3.9	8.2	10.2	8.9
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

5.9 Domestic and Outbound Visitors by Number of Trips and Sex

Table 5.9a presents the distribution of domestic visitors by number of trips in the past 12 months and sex. About three quarters (74.0 %) of same-day visitors and over four fifths (84.8%) of domestic overnight visitors make less than 5 trips each. A larger percentage of males make more trips than their female counterparts.

Table 5.9a: Domestic visitors by number of trips and sex

Number of trips	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Below 5	72.6	75.3	74.0	1,864,877	83.8	85.8	84.8	3,994,700
5 – 9	15.6	15.6	15.6	393,244	10.5	9.7	10.1	473,691
10 – 14	7.2	5.1	6.2	155,056	3.6	3.2	3.4	158,880
15 – 19	1.4	1.4	1.4	35,931	0.6	0.6	0.6	29,133
20 – 24	1.9	1.3	1.6	40,179	0.9	0.4	0.7	31,546
25+	1.3	1.2	1.3	31,518	0.5	0.4	0.4	20,475
All	100.0	100.0	100.0	2,520,804	100.0	100.0	100.0	4,708,424

About 16 percent of domestic same-day visitors and 10.0 percent of domestic overnight visitors make between 5 and 9 trips each. Equal proportions of males and females make this number of same-day trips, but slightly a larger proportion of males (10.5%) make this number of overnight trips than females (9.7%).

The data also shows that nearly 2.0 percent of domestic same-day visitors and less than 1.0 percent of overnight visitors make between 20 and 24 trips each. A larger percentage of males make this number of same-day and overnight trips than their female counterparts.

Table 5.9b presents the distribution of outbound visitors by number of trips, and sex of visitor. More than three fifths (66.4%) of outbound same-day and seven tenths (70.8 %) of outbound overnight visitors make one trip each. A larger percentage of males (73.3 %) make one outbound same-day trip than females (53.0%) while a larger percentage of females (76.7 %) make one outbound overnight trip than males (66.6%) during the reference period.

Table 5.9b: Outbound visitors, by number of trips and sex of visitor (percent)

Number of trips	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
1	73.3	53.0	66.4	12,894	66.6	76.7	70.8	107,606
2	10.8	33.2	18.5	3,587	18.0	14.6	16.6	25,274
3	1.9	3.8	2.6	499	9.8	7.5	8.9	13,527
4	5.3		3.5	680	3.2		1.9	2,853
5+	8.6	10.0	9.1	1,766	2.4	1.2	1.9	2,929
All	100.0	100.0	100.0	19,426	100.0	100.0	100.0	152,188

Two trips each were made by nearly 19.0 percent of same-day and about 17.0 percent of overnight outbound visitors. A larger percentage of males (18%) make two outbound overnight trips than females (14.6%), while a larger percentage of females (33.2%) make two outbound same-day trips than males (10.8%).

Only 3.5 percent of same-day visitors and less than 2.0 percent of outbound overnight visitors make four trips each. For both same-day and overnight trips, only

males report making four outbound trips. About 9.0 percent of same-day and 2.0 percent of overnight visitors make five or more outbound trips. A larger percentage of females make this number of outbound same-day trips than males. On the other hand, a larger percentage of males recorded outbound overnight trips than their female counterparts.

5.10 Region of Visit in Ghana and Country of Visit

5.10.1 Region of Visit in Ghana

Table 5.10 presents the distribution of domestic visitors by region of visit and sex of visitor. Visitors to the Ashanti Region formed the bulk of the domestic same-day and overnight visitors, accounting for almost 30.0 percent of the total number of same-day visitors and 20.0 percent of overnight visitors.

Table 5.10: Domestic visitors, by region visited and sex of visitor (percent)

Region visited	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Western	4.7	3.1	3.9	95,291	8.2	7.9	8.1	378,873
Central	12.9	13.6	13.2	325,430	12.1	13.0	12.5	589,646
Greater Accra	14.2	12.2	13.2	325,275	16.0	16.4	16.2	762,463
Volta	9.8	9.5	9.6	236,892	10.6	11.9	11.3	530,525
Eastern	19.2	19.6	19.4	476,891	15.8	15.9	15.8	744,939
Ashanti	28.1	30.9	29.5	725,664	20.2	20.2	20.2	951,507
Brong Ahafo	4.4	4.2	4.3	105,374	7.1	6.4	6.8	317,776
Northern	2.4	1.6	2.0	48,307	5.3	3.9	4.6	217,470
Upper East	0.9	0.7	0.8	19,547	2.7	2.3	2.5	117,775
Upper West	3.4	4.6	4.0	98,762	1.9	2.0	2.0	93,042
All	100.0	100.0	100.0	2,457,433	100.0	100.0	100.0	4,704,018

After Ashanti, Eastern Region has the second largest percentage (19.4 %) of domestic same-day visitors, followed by Central Region and Greater Accra, each of which accounts for 13.2 percent of domestic same-day visitors. For domestic overnight visitors Greater Accra has the second highest percentage of visits (16.2%) followed by Eastern region (15.8%).

The regions which have the least number of domestic same-day and overnight visitors are Upper East and Upper West, respectively. Upper East has less than 1.0 percent of same-day visitors whilst Upper West has only 2.0 percent of overnight visitors.

Whilst there are some differences in the patterns of domestic tourism between males and females, these are, generally minimal. However, female visitors to Ashanti (30.9%) constitute a larger percentage of all female domestic same-day visitors compared to their male counterparts (28.1%). On the other hand, male domestic same day visitors to Greater Accra (14.2%) have slightly higher proportion than their female counterparts (12.2%).

5.10.2 Country of Visit

Table 5.11 examines trips abroad by Ghanaian and non-Ghanaian residents. Nearly all the outbound same-day trips abroad (96.0%) are to other ECOWAS countries.

For outbound overnight trips, 71.6 percent of the visitors travel to other ECOWAS countries, 2.5 percent of them go to African countries other than ECOWAS, and 25.9 percent go to countries outside Africa.

Table 5.11: Visitors, by country visited and sex of visitor (percent)

Country visited	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Other ECOWAS country	97.6	91.9	95.7	18,582	71.1	72.2	71.6	107,648
Africa other than ECOWAS	-	-	-	-	4.3	0.0	2.5	3,834
Outside Africa	2.4	8.1	4.3	845	24.6	27.8	25.9	38,938
All	100.0	100.0	100.0	19,426	100.0	100.0	100.0	150,419

5.11 Mode of Travel

Tables 5.12a and 5.12b report on the mode of travel of domestic and outbound visitors, disaggregated by sex. When a visitor decides to use more than one mode of travel to his or her destination, the mode mostly used is taken as the main mode of travel.

Table 5.12a shows that, almost all the domestic same-day visitors (96.9 %) travel by road. A small percentage (1.3%) travel by sea or lake and none of them travel by air. Nearly 2.0 percent travel on foot.

Nearly 99.0 percent of domestic overnight visitors likewise travel by road whilst the remaining 1.0 percent travel by sea and on foot. Most male and female domestic same day and overnight visitors use the same mode to travel with little variation. But less female visitors travel by sea/lake than males. In contrast, more females than males travel on foot.

Table 5.12a: Domestic visitors, by mode of travel and sex of visitor (percent)

Mode of travel	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Road	97.8	96.0	96.9	2,394,520	98.9	99.1	99.0	4,655,870
Sea/Lake	1.4	1.1	1.3	31,030	0.9	0.7	0.8	37,715
Air	0.0	0.0	0.0	602	0.0	0.0	0.0	955
Rail	0.1	0.1	0.1	1,547	0.1	0.0	0.0	1,943
Foot	0.8	2.7	1.8	43,503	0.0	0.2	0.1	6,528
All	100.0	100.0	100.0	2,471,203	100.0	100.0	100.0	4,703,011

Table 5.12b shows the mode of travel by outbound visitors. For outbound same-day visitors, 74.0 percent travel by road, 22.7 percent by air, and 2.5 percent by foot. A larger percentage of females (80.2%) travel by road compared to males (71.3%), while a larger percentage of males travel by air (25.1% compared to 17.2% for females).

Similarly 72.3 percent of the outbound overnight visitors travel by road, 24.7 percent by air, 2.6 percent travel by sea or lake, and 0.5 percent by foot. Slightly more

females travel by road (74.0%) and air (26.0%) compared to males (71.0% by road and 23.7% by air).

Table 5.12b: Outbound visitors, by mode of travel and sex of visitor (percent)

Mode of travel	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Road	71.3	80.2	74.0	20,411	71.0	74.0	72.3	100,903
Sea/Lake	0.0	2.6	1.3	221	4.5	0.0	2.6	3,615
Air	25.1	17.2	22.7	6,254	23.7	26.0	24.7	34,439
Foot	3.6	0.0	2.5	680	0.8	0.0	0.5	680
All	100.0	100.0	100.0	27,566	100.0	100.0	100.0	139,637

5.12 Domestic and Outbound Visitors by Purpose of Visit

A visitor may undertake a trip for various reasons, but the main reason for the trip is often reported as the purpose of visit. Hence all other reasons are considered as secondary. Table 5.13a presents the distribution of domestic visitors by purpose of visit and sex of visitors. About 41.2 percent visit their families and friends while 30.0 percent of the same-day visitors attend funerals, business and professional reasons account for 11.7 percent. Slightly larger proportion of women (28.4%) attends funerals than men (26.9%). But larger percentages of males than females visit their relatives and friends (42.2%) as well as travel for business or professional reasons (12.7%). Corresponding female proportions are 40.2 percent for visiting friends and relatives and 10.8 percent for traveling for professional and business reasons.

About 29 percent of domestic overnight visitors attend funerals, 50 percent visit families or friends whilst 7.0 percent travel for business and professional reasons. Larger percentages of females travel for funerals and friends and relatives than do males.

Table 5.13a: Domestic and outbound visitors, by purpose of visit (percent)

Main purpose of visit	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Funerals	26.9	28.4	27.7	680,542	26.1	30.8	28.4	1,335,033
Marriage ceremonies	2.2	3.3	2.8	68,153	0.9	1.4	1.1	53,744
Birthday parties	0.4	0.6	0.5	11,836	0.3	0.3	0.3	14,150
Open days	0.6	1.0	0.8	18,643	0.2	0.2	0.2	9,379
Graduation ceremonies	0.4	0.3	0.3	8,246	0.3	0.3	0.3	14,893
Business/professional	12.7	10.8	11.7	288,709	10.2	3.8	6.9	325,356
Holidays/vacation leisure	3.1	2.6	2.9	70,361	1.9	1.9	1.9	88,666
Visiting family friends	42.2	40.2	41.2	1,013,155	49.0	50.8	49.9	2,343,241
Convention/Conference/ Workshop	1.9	1.4	1.7	40,833	2.9	2.6	2.8	129,139
Religious/Pilgrimage	1.6	2.1	1.8	45,413	1.5	1.9	1.7	79,100
Government affairs	1.0	1.3	1.1	28,256	1.3	1.4	1.3	62,229
Cultural festival	0.2	0.3	0.3	6,267	0.8	0.9	0.8	39,491
Studies	0.6	0.7	0.6	15,488	1.2	0.4	0.8	37,597
Teaching	-	-	-	-	0.1	0.0	0.0	1,489
Health	1.9	4.2	3.1	75,310	1.3	1.8	1.6	73,444
Sports/recreation	1.9	1.2	1.6	38,225	0.3	0.3	0.3	13,465
Other	2.3	1.7	2.0	50,133	1.9	1.3	1.6	73,513
All	100.0	100.0	100.0	2,459,570	100.0	100.0	100.0	4,693,930

Table 5.13b presents the distribution of outbound visitors by purpose of visit and sex. For same-day visitors business and professional reasons accounted for 48.4 percent, visiting friends and relatives 26.9 percent, funerals 8.7 percent and cultural festivals 7.7 percent. More than half of the males (53.5%) traveled for business or professional reasons compared to females (38.6%). Among outbound overnight visitors, visiting family/friends accounted for 45.2 percent, business and professional reasons 18.9 percent, funerals 15.7 percent, holidays/vacation/leisure 7.7 percent and convention/conference/workshop 2.4 percent. A higher percentage of female outbound overnight visitors (51.1%) than males (41.1%) reported visiting family/friends as reasons for their travels, while a much higher proportion of male outbound same day visitors (27.9%) compared to females (5.8%) cited business or professional reasons.

Table 5.13b: Outbound visitors, by main purpose of visit and sex (percent)

Main purpose of visit	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Funerals	8.9	8.3	8.7	1,692	13.8	18.3	15.7	23,631
Marriage ceremonies	2.4	0.0	1.6	303	0.6	1.7	1.0	1,550
Graduation ceremonies	-	-	-	-	1.7	1.1	1.4	2,179
Business/professional	53.5	38.6	48.4	9,407	27.9	5.8	18.9	28,447
Holidays/vacation/leisure	-	-	-	-	6.7	9.3	7.7	11,653
Visiting family friends	27.4	26.1	26.9	5,233	41.1	51.1	45.2	68,237
Convention/Conference/Workshop	-	-	-	-	2.6	2.1	2.4	3,637
Religious/Pilgrimage	-	-	-	-	1.1	3.6	2.1	3,178
Government affairs	-	-	-	-	0.5	0.9	0.7	999
Cultural festival	7.8	7.4	7.7	1,488	2.2	4.4	3.1	4,664
Studies	-	-	-	-	0.4	0.0	0.3	390
Teaching	-	-	-	-	-	-	-	-
Health	0.0	8.1	2.8	541	0.6	1.3	0.9	1,377
Sports/recreation	-	-	-	-	0.0	0.4	0.2	246
Other	0.0	11.4	3.9	762	0.8	0.0	0.4	671
All	100.0	100.0	100.0	19,426	100.0	100.0	100.0	150,858

5.13 Duration of Stay of Domestic and Outbound same-Day Visitors

Table 5.14 presents the duration of stay (in hours), by domestic and outbound same-day visitors by sex. Only 6.5 percent of domestic same-day visitors spend less than three hours at their places of visit. However, nearly one-third of the visitors spend between 3 and 5 hours while another one-third spend between 6 and 8 hours. Almost fifteen percent of the visitors spend more than 12 hours in their respective places of visit. A slightly larger percentage of females (34.4%) spend between 6 and 8 hours in the places visited than do males (31.7%).

Close to one-quarter of the outbound same-day visitors spend more than 12 hours in their places of visit, while only 5.0 percent spend less than 3 hours. However, nearly 40.0 percent spend between 3 and 5 hours. In addition, 18.6 percent spend between 9 and 11 hours while 13.7 percent spend between 6 and 8 hours in their places of visit. More females (55.3%) spend longer hours (9 hours or more) in their places of visit compared to males (36.5%).

Table 5.14: Domestic and outbound same day visitors, by length of stay and sex (percent)

Hours spent	Category of visitors							
	Domestic same day visitors				Outbound same day visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Below 3 hours	7.0	6.0	6.5	162,247	3.5	7.3	4.7	1,125
3 - 5 hours	33.5	31.6	32.6	812,161	39.6	37.5	38.9	9,230
6 - 8 hours	31.7	34.4	33.1	825,388	20.3	0.0	13.7	3,254
9 - 11 hours	13.8	13.0	13.4	332,996	16.3	23.4	18.6	4,421
12+ hours	14.0	15.0	14.5	361,283	20.2	31.9	24.0	5,705
All	100.0	100.0	100.0	2,494,075	100.0	100.0	100.0	23,735

5.14 Type of Accommodation Unit Stayed in by Domestic and Outbound Visitors and the Average Duration of Stay

Tourist accommodation refers to any facility that regularly or occasionally provides overnight accommodation for tourists or visitors. Table 5.15a examines the type of accommodation domestic visitors stay in, and the average duration of stay. Majority of the domestic tourists stay in their friends' or relatives' residences (81.7%), while 10.5 percent stay in private homes. Only 1.4 percent stay in hotels. A slightly larger percentage of females stay in their friends' or relatives' residences, while a slightly larger percentage of males stay in private homes.

The longest duration of stay is in hostels (25 nights) followed by work and holiday camps (11.5 nights), friends' and relatives' houses (10.6 nights) and private homes (10.4 nights). The remaining accommodation types recorded between 5 and 10 nights of stay (Table 5.15a). Males spend more nights in hostels (26.8%), while females spend more nights in hotels (8.9%).

Table 5.15a: Domestic overnight visitors and average nights stayed, by type of accommodation and sex of visitor (percent)

Type of Accommodation	Distribution of Domestic overnight visitors						Estimated No. of Visitors
				Average no. of nights stayed			
	Male	Female	All	Male	Female	All	
Hotel (other lodging services)	2.0	0.9	1.4	5.7	8.9	6.7	64,878
Guest House	0.8	0.6	0.7	7.2	6.5	6.9	30,612
Health Establishments	0.8	1.0	0.9	8.1	7.1	7.5	40,781
Educational Institutions	1.3	1.8	1.6	11.7	8.3	9.7	70,240
Work/holiday camps	0.3	0.4	0.4	5.7	16.1	11.5	15,987
Hostels	0.7	0.4	0.5	26.8	22.1	25.0	23,937
Holiday Resorts	0.1	0.1	0.1	5.1	6.1	5.4	4,520
Tourist Camp Sites	1.4	1.2	1.3	11.4	8.3	9.9	58,466
Friends'/Relative's Residence	80.5	83.0	81.7	10.2	10.9	10.6	3,677,293
Private Home	11.4	9.6	10.5	10.2	10.8	10.4	472,208
Others	0.8	1.0	0.9	4.9	9.9	7.7	40,682
All	100.0	100.0	100.0	10.2	10.8	10.5	4,499,603

Table 5.15b examines the type of accommodation outbound tourists stay in and the average duration of stay. About 64 percent of outbound tourists stay in friends' or relatives' residences, followed by private homes (14.6%). Only 8.6 percent of visitors stay in hotels, 4.8 percent work/holiday camps and 2.0 percent in hostels. The remaining accommodation types recorded less than 1.0 percent. A larger percentage of females stay in friends' or relatives' residences, while a larger percentage of male stay in hotels.

The highest average duration of stay was recorded in tourist camp sites (29.1 nights) followed by holiday resorts (29.0%), hotels (25.5 nights) and educational institutions (24.1 nights). Guest houses recorded the least proportion of nights (5.2%). Females tend to stay longer (39.1 nights) in tourist camp sites, private homes, hotels and educational institutions (each recording at least 32 nights) while males stay longer in hostels (42.1 nights).

Table 5.15b: Outbound overnight visitors and average number of nights stayed, by type of accommodation and sex of visitor

Accommodation type	Distribution of outbound visitors			Average number of nights stayed		
	Male	Female	All	Male	Female	All
Hotel (other lodging services)	12.5	2.8	8.6	24.3	32.9	25.5
Guest House	0.3	1.0	0.6	3.0	6.0	5.2
Educational Institutions	0.3	1.2	0.6	3.0	32.0	24.1
Work/holiday camps	7.1	1.3	4.8	21.4	18.0	21.0
Hostels	1.4	3.2	2.1	42.1	2.0	17.6
Holiday Resorts	0.0	1.2	0.5		29.0	29.0
Tourist Camp Sites	1.9	2.2	2.0	21.1	39.1	29.1
Friends'/Relative's Residence	58.4	72.7	64.2	20.2	25.2	22.5
Private Home	14.8	14.4	14.6	16.9	33.1	23.3
Other (specify)	3.4	0.0	2.0	27.6		27.6
All	100.0	100.0	100.0	20.8	26.0	22.9

5.15 Type of Tour

Tables 5.16a and 5.16b present the distribution of domestic and outbound same-day and overnight visitors by type of tour and sex of visitor. A self-arranged or non-package tour is one in which the visitor does his or her own travel arrangements in terms of the purchase of tourism products. A package tour comprises a number of tourism products which are purchased by a traveler as a single entity. Such packages usually, but not necessarily, comprise transport and accommodation, but may also include meals, coach tours, car hire, or any other product of interest to a visitor.

In the country as a whole, 90.8 percent of domestic same-day visitors tend to arrange for their own travel, while only 9.2 percent travel on package tours. For domestic overnight visitors, almost 92.0 percent arranged their own travel, while 8.0 percent used package tours. There is little variation in regard to type of tour taken by males and females for domestic trips.

Table 5.16a: Domestic visitors, by type of tour and sex of visitor (percent)

Type of tour	Domestic same-day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Packaged tour	10.0	8.3	9.2	226,742	8.7	7.3	8.1	377,383
Self arranged	90.0	91.7	90.8	2,248,953	91.3	92.7	91.9	4,321,817
All	100.0	100.0	100.0	2,475,695	100.0	100.0	100.0	4,699,200

Table 5.16b shows that nearly one fourth of outbound same-day visitors (32.5% males and 6.6% females) tend to use a package for their traveling arrangements. About 85.1 percent (79.9% males and 93.2% females) outbound overnight visitors make their own travel. However, only 14.6 percent travel on a package. For

outbound overnight travel, a large majority of females (about 93%) make their own travel arrangements.

Table 5.16b: Outbound visitors, by type of tour and sex of visitor (percent)

Type of tour	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Packaged tour	32.5	6.6	23.1	4,726	20.1	6.8	14.6	22,093
Self arranged	67.4	93.4	76.9	15,753	79.9	93.2	85.3	128,765
All	100.0	100.0	100.0	20,479	100.0	100.0	100.0	150,858

5.16 Type of Sponsorship

Tables 5.17a and 5.17b present the distribution of domestic and outbound visitors by type of sponsorship and sex of visitor. Sponsorship means the source of funding for the trip. About three quarters of the domestic same-day visitors and two-thirds of the domestic overnight visitors are self-financed. About 20 percent of the domestic same-day visitors and nearly 28 percent of the domestic overnight visitors are sponsored by household members. Private organizations sponsor just 2.0 and 1.0 percent of domestic same-day and overnight visitors respectively. Government and international organizations sponsored less than one percent of same-day and overnight visitors. A larger percentage of males pay for their own domestic trips compared to their female counterparts.

Table 5.17a: Domestic visitors, by type of sponsorship and sex of visitor (percent)

Type of sponsorship	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Self-sponsorship	80.3	71.3	75.8	1,871,609	73.1	64.1	68.6	3,222,798
Household member	14.8	25.6	20.2	499,189	22.4	33.3	27.9	1,312,052
Private organization	2.3	1.4	1.8	44,978	1.4	0.6	1.0	46,968
Government	0.7	0.4	0.5	13,410	0.9	0.3	0.6	26,194
International Organization	0.3	0.3	0.3	7,371	0.1	0.1	0.1	4,819
Other	1.7	1.0	1.3	32,997	2.1	1.6	1.8	86,789
All	100.0	100.0	100.0	2,469,553	100.0	100.0	100.0	4,699,621

For outbound visitors, 68.5 percent of same-day and 62.2 percent of overnight visitors fund their own trips. About 11.5 percent of the outbound same-day visitors and 20.8 percent of overnight visitors are financed by household members. Private organizations finance 14.4 percent of the outbound same-day visitors and 5.3 percent of the outbound overnight visitors. Government and international organizations sponsored, respectively, 4.9 percent and 1.4 percent outbound overnight visitors respectively.

For travels outside the country, a larger proportion of females (88.6%) finance their own same-day trips than males (58.9%). However, more males (66.1%) than females (56.6%) self-sponsor overnight trips.

Table 5.17b: Outbound visitors, by type of sponsorship and sex of visitor (percent)

Type of sponsorship	Outbound same day visitors				Outbound overnight visitors			
	Male	Female	All	Estimated No. of Visitors	Male	Female	All	Estimated No. of Visitors
Self-sponsorship	58.9	88.6	68.5	14,060	66.1	56.6	62.2	93,809
Household member	11.6	11.4	11.5	2,369	11.4	34.5	20.8	31,422
Private organization	21.4	0.0	14.4	2,963	6.4	3.8	5.3	8,002
Government	-	-	-	-	8.3	0.0	4.9	7,356
International Organization	-	-	-	-	2.3	0.0	1.4	2,080
Other	8.2	0.0	5.5	1,138	5.6	5.2	5.4	8,190
All	100.0	100.0	100.0	20,530	100.0	100.0	100.0	150,858

5.17 Visitor Arrivals to some Selected Tourist Sites

Table 5.18 shows the distribution of domestic visitors to selected tourist sites by sex of visitor. The data indicate that majority of Ghanaians do not visit the country's tourist sites. Nearly 97.0 percent of respondents never visit any tourist site. Kumasi Zoological Gardens and Kakum National Park are the two main sites where most of the domestic same-day visitors traveled to, accounting for 0.5 percent respectively. They are followed by Boti Falls, Lake Bosomtwi, Accra Zoological Gardens and Cape Coast Castle, each accounting for 0.3 percent respectively.

For domestic overnight visitors, Kakum National Park, Kumasi Zoological Gardens and Cape Coast Castle are the main sites visited. Only 0.2 overnight visitors go to each of those sites. Other tourist sites overnight visitors travel to are Elmina Castle, Accra Zoological Gardens, Boti Waterfalls, Kwame Nkrumah Memorial Park and Lake Bosomtwi. These sites recorded only 0.1 percent respectively.

Table 5.18: Domestic and overnight visitors, by tourist site visited and sex of visitor (percent)

Tourist site	Domestic same day visitors				Domestic overnight visitors			
	Male	Female	All	No. of Visitors	Male	Female	All	No. of Visitors
None	96.2	96.9	96.5	4,187,207	98.1	98.8	98.5	5,449,230
Cape Coast castle	0.4	0.3	0.3	14,785	0.2	0.2	0.2	8,882
Elmina castle	0.1	0.2	0.2	6,760	0.2	0.1	0.1	7,503
Kumasi Zoo	0.7	0.4	0.5	23,057	0.2	0.2	0.2	10,546
Accra Zoo	0.3	0.4	0.3	13,624	0.1	0.1	0.1	7,472
Aumatsa Resource reserve	-	-	-	-	0.0	0.0	0.0	857
Shai Hills resource reserve	0.1	0.0	0.1	2,397	-	-	-	-
Aburi Botanical gardens	0.1	0.1	0.1	6,258	0.1	0.0	0.0	1,633
Kakum National Park	0.4	0.5	0.5	20,671	0.2	0.2	0.2	12,479
Mole National Park	0.0	0.1	0.1	2,951	0.0	0.0	0.0	830
Ankasa wildlife resource reserve	0.0	0.0	0.0	551	-	-	-	-
Kwame Nkrumah mausoleum	0.1	0.0	0.0	2,061	0.1	0.0	0.1	3,574
Akosombo Dam	0.0	0.0	0.0	762	-	-	-	-
Digyae national park	0.0	0.0	0.0	417	-	-	-	-
Manhyia palace, Kumasi	-	-	-	-	0.0	0.0	0.0	754
Kalakpa resource reserve	-	-	-	-	0.0	0.0	0.0	591
Kogyae district nature reserve	-	-	-	-	0.0	0.0	0.0	417
Wui water falls	0.1	0.1	0.1	4,101	0.0	0.0	0.0	508
Boti water falls	0.4	0.3	0.3	14,415	0.1	0.1	0.1	4,795
Amedzofe	0.0	0.0	0.0	1,215	0.1	0.0	0.0	2,731
Boabeng-Fiema monkey sanctuary	0.1	0.0	0.0	1,319	-	-	-	-
Tongo hills	0.0	0.0	0.0	812	-	-	-	-
Paga crocodile pond	0.0	0.0	0.0	316	0.0	0.0	0.0	1,053
Bobiri forest and butterfly sanctuary, Nobewam	0.0	0.0	0.0	905	-	-	-	-
Kintampo Waterfalls	0.1	0.0	0.1	2,406	0.0	0.1	0.0	1,950
Lake Bosomtwe	0.4	0.2	0.3	11,113	0.1	0.0	0.1	4,324
Other	0.6	0.3	0.4	19,123	0.4	0.1	0.3	13,890
All	100.0	100.0	100.0	4,337,226	100.0	100.0	100.0	5,534,021

6. HOUSING

6.0 Introduction

This section provides information on selected housing characteristics of households. This information is helpful in assessing the general socio-economic conditions of the population. The survey collected information on the type of dwelling and the main materials used in the construction of the roof, walls, and the floor. Information on housing expenses, occupancy status and utilities and amenities available to the household members were also collected.

6.1 Type of dwelling

Table 6.1 presents data on the type of dwelling households live in. Most households in Ghana (79%) live either in rooms in compound houses or other types of rooms. In addition, 8.6 percent of households live in several huts/buildings in the same compound. However, in urban areas more households live in rooms in compound houses (55%) than in rural areas (35%). But in rural areas higher proportion of households live in other types of rooms (44%) than in urban areas (24%).

Living in bungalows, semi-detached houses and flats or apartments is not common among Ghanaian households. Only about 10 percent of households in the country live in these types of dwelling. About 16 percent of urban households live in bungalows, semi-detached houses and flats or apartments, while only 6 percent of rural households live in such dwellings. Accra (GAMA), which is the most urbanized area in the country, has only 24 percent of households living in separate houses/bungalows, semi-detached houses and flats. Accra (GAMA) also has the largest proportion of households living in improvised homes than other areas. The proportion of households who live in several huts/buildings on the same compound is much larger in rural savannah 28.5 percent than in other areas.

Table 6.1: Households, by type of dwelling and locality (percent)

Type of dwelling	Urban Areas			Rural Areas				Ghana
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Separate House(Bungalow)	8.5	4.8	6.0	1.2	2.5	3.1	2.4	4.0
Semi-detached house	6.8	3.4	4.5	2.1	2.5	3.4	2.7	3.5
Flat/Apartment	8.9	4.5	5.9	0.3	1.0	0.9	0.8	3.0
Room(s) [Compound House]	53.9	55.5	55.0	30.8	37.1	35.0	35.1	43.7
Room(s) [Other Type]	15.6	28.8	24.4	54.4	51.5	24.6	44.0	35.5
Several Huts/Buildings [same compound]	2.6	2.8	2.7	10.2	4.6	28.5	13.1	8.6
Several Huts/Buildings [different compound]	0.0	0.1	0.0	0.9	0.6	3.4	1.5	0.9
Tents/Improvised Home	2.3	0.1	0.8	0.1	0.1	0.7	0.2	0.5
Other	1.4	0.1	0.5	0.0	0.1	0.4	0.2	0.3
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Nearly half (45%) of households in Ghana own the houses they live in (Table 6.2). About a third (32%) lives in rent-free houses, while about 23 percent live in rented premises. Perching is not common in Ghana, accounting for less than one percent of households. Owning a house is more common in rural areas (59%) than in urban areas (26%), whereas renting houses and rooms is more common in urban areas (41%) than in rural areas (9%). Living in a rent-free house is rather common in both urban and rural areas (both at 32%). Ownership of the dwelling by household

members themselves is highest in rural savannah (72%) and lowest in other urban areas.

Table 6.2: Households by present occupancy status and locality (percent)

Occupancy Status	Locality							
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	Ghana
Owning	26.6	25.8	26.1	56.0	51.3	72.4	58.7	44.6
Renting	45.9	38.5	40.9	11.8	10.9	4.2	9.1	22.8
Rent-free	24.8	35.1	31.7	31.8	37.6	23.3	32.0	31.9
Perching	2.7	0.6	1.3	0.4	0.2	0.1	0.3	0.7
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6.3 shows that, among households renting or living in their dwellings rent-free,, slightly more than half (51%) are in accommodations owned by relatives who are not part of those households. About 42 percent rent their accommodation from a private individual who is not a member of the household. In addition, public/government provide close to 4 percent of rented and rent-free accommodation while private employers and other private agencies (estate developers) provide only two percent. Rural households (67%) are much more likely than those in urban areas (39%) to be renting or living rent-free in dwellings owned by relatives. Government ownership accounts for less than a tenth (6%) of rented or rent-free dwellings in urban areas and only about one percent in rural areas. Ownership of dwellings by private employers and agencies is highest in the rural coastal zone.

Table 6.3: Households in different localities by ownership of rented or rent-free dwelling (percent)

Ownership	Locality							
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	Ghana
Relative not household member	27.8	44.0	38.8	64.3	64.0	80.7	67.4	51.0
Other private individual	59.9	50.2	53.3	28.9	31.2	15.5	27.5	42.3
Private employer	2.0	0.9	1.3	4.4	3.0	0.7	2.8	1.9
Other private agency	0.8	0.4	0.5	0.6	0.0	0.4	0.2	0.4
Public/Government Ownership	9.3	4.0	5.7	1.4	1.2	1.8	1.4	3.9
Other	0.2	0.4	0.4	0.4	0.6	0.9	0.6	0.5
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.2 Room occupancy and housing density

The number of rooms considered by the survey to be occupied by households includes only bedrooms, living rooms, and dining rooms. Bathrooms, toilets, kitchens are excluded from the count. Table 6.4 shows that about half of households (55%) in Ghana occupy one room, With the exception of rural savannah, majority of households across localities occupy single rooms (54% to 63%). Rural savannah, however, has only 29.2 percent of households occupying single room. A sizeable proportion (26%) of households also occupies two rooms. Among localities most have at least 20 percent occupying 2 rooms. Accra and rural savanna have at least 30 percent of households with 2 rooms. But rural savannah has the highest percentage of households that occupy more than two rooms (39%). It also has 10 percent of households that occupy five or more rooms, whereas all the other areas have less than five percent of households occupying five or more rooms.

Table 6.4: Households in different localities by number of rooms occupied (percent)

Number of rooms	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
1	53.6	60.6	58.3	58.7	63.0	29.2	51.9	54.6
2	30.8	22.8	25.5	25.0	23.3	31.8	26.2	25.9
3	8.3	8.7	8.6	10.0	9.0	19.8	12.5	10.8
4	3.0	4.3	3.8	2.9	2.4	9.7	4.7	4.3
5+	4.3	3.6	3.8	3.4	2.3	9.5	4.7	4.3
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The distribution of households by size and number of rooms shown in Table 6.5 indicates that about 35 percent of households occupying single rooms are single member households. But households with two or three members account for 32 percent of single-room occupants. In addition, 10 percent of households with six or more members occupy single rooms. Of the households occupying two rooms, almost one-fifth has household size of four while households with five or six members and occupying two rooms constitute 30 percent of two-room occupants. Nearly 30 percent of households occupying five or more rooms have household a size of ten or more, while only one percent of households occupying five or more rooms are single member households.

Table 6.5: Households size by number of rooms (percent)

Household size	Number of rooms					Total
	1	2	3	4	5+	
1	34.5	10.3	3.4	1.8	1.1	22.0
2	16.2	10.9	4.5	3.6	2.5	12.4
3	15.8	12.5	10.0	4.4	4.6	13.3
4	13.1	19.4	12.4	9.2	4.5	14.1
5	10.1	16.7	16.4	12.7	13.2	12.7
6	5.9	12.8	16.0	17.8	12.5	9.6
7	2.7	8.5	14.4	12.0	14.3	6.4
8	1.0	3.9	9.6	10.0	8.3	3.4
9	0.4	2.9	5.7	10.0	10.3	2.5
10+	0.3	2.1	7.7	18.6	28.7	3.6
All	100.0	100.0	100.0	100.0	100.0	100.0

Table 6.6 lists statistical indicators of room and housing density by locality. These include average number of rooms per household, average number of persons per room and average number of persons per 10 square meters of floor space. The mean number of persons per 10 square meters is a measure of the degree of overcrowding in households. This information is based on measurements of room area that were collected by survey teams.

The average household size in the country is 4.0, while the average number of rooms per household is 1.8. The resulting average room density is 2.5 persons per room. The average area occupied by a household is about 30 square meters, while the mean number of persons per 10 square meters 2.0. Urban households are, on average, smaller than rural households with a mean size of 3.5 members urban compared to 4.4 members for their rural counterparts.

Table 6.6: Indicators of room and housing density, by locality

Locality	Mean household size	Mean no. of rooms per household	Mean no. of persons per room	Mean area (sq. m) occupied by household	Mean no. of persons per 10 sq.m	Proportion of households sharing dwelling
Urban	3.5	1.7	2.3	33.3	1.8	75.8
Accra (GAMA)	3.3	1.8	2.1	42.6	1.7	75.3
Other Urban	3.6	1.7	2.4	28.7	1.9	76.1
Rural	4.4	1.9	2.6	27.6	2.2	54.1
Rural Coastal	3.6	1.7	2.4	24.6	1.9	56.7
Rural Forest	4.1	1.6	2.9	21.6	2.4	59.7
Rural Savannah	5.5	2.5	2.4	39.3	2.2	43.3
Ghana	4.0	1.8	2.5	30.1	2.0	63.5

Nearly 64 percent of households in the country share dwellings with other households. The average area occupied by households in urban areas (33.3 square metres) is higher than average area for household in rural areas (27.6 square metres). The average area occupied by household varies from 21.6 square meters in rural forest to 42.6 square meters in Accra (GAMA). There is a marked difference between the proportion of households sharing their dwelling in urban areas (75.8%) and in rural areas (54.1%).

6.3 Housing conditions

6.3.1 Construction materials for dwelling

Table 6.7 presents information on construction materials used for walls, floors and roofs of dwellings. The main materials used by households for the construction of walls are mud (49%) and cement/sandcrete blocks (45%). In the urban areas, 76 percent of households live in dwellings constructed with cement/sandcrete blocks. In contrast, 73 percent of rural households live in dwellings constructed mainly with mud.

For floors, the main construction material used by households in the country is cement (85%). About 12 percent of households live in dwellings with mud floors. Almost all urban households (93%) live in dwellings with cement floors, but about 20 percent of rural households have floors made of earth or mud.

In the case of main roofing material, about two thirds of households in the country live in dwellings roofed with corrugated metal sheets. Significant proportions of household also use thatch (15%) and asbestos (12%), for roofing. Thatched roofing is second to corrugated metal sheets in rural areas, while in urban areas it is asbestos. Thatch roofing is used mainly by rural savannah households (23.6%) and in particular rural savannah households (45.2%). In Accra (GAMA), 45 percent of households live in dwellings roofed with asbestos.

Table 6.7: Households by locality and main material of walls, floor and roof (percent)

Material	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Outside wall material								
Mud/ Mud brick	2.3	26.5	18.5	51.7	72.1	89.3	72.9	49.4
Wood/bamboo	7.5	0.5	2.8	2.3	0.7	0.4	1.0	1.8
Metal sheet/slate/asbestos	0.5	0.1	0.2	0.0	0.1	0.2	0.1	0.1
Stone	0.2	0.5	0.4	0.4	0.4	0.1	0.3	0.4
Burned bricks	0.3	0.8	0.6	0.4	1.0	0.0	0.6	0.6
Cement/sandcrete blocks	88.4	69.4	75.7	36.3	23.6	8.7	21.8	45.1
Landcrete	0.2	2.0	1.4	8.6	1.9	1.0	3.1	2.4
Thatch	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Cardboard	0.5	0.0	0.2	0.0	0.0	0.0	0.0	0.1
Other	0.0	0.2	0.1	0.4	0.1	0.1	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Main floor material								
Earth/mud/mud bricks	0.7	2.9	2.2	15.6	16.8	29.0	20.2	12.4
Wood	2.3	0.2	0.9	0.1	0.2	0.2	0.1	0.5
Stone	0.0	0.3	0.2	0.8	0.3	0.5	0.5	0.4
Cement/concrete	91.0	94.5	93.3	83.0	82.4	70.1	78.8	85.1
Burnt bricks	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.1
Vinyl tiles	1.4	0.7	0.9	0.3	0.2	0.1	0.2	0.5
Ceramic/marble/tiles	1.4	0.2	0.6	0.0	0.0	0.1	0.0	0.3
Terrazo	3.0	1.1	1.8	0.0	0.2	0.0	0.1	0.8
Other	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Main roof material								
Palm leaves/raffia/thatch	0.1	4.1	2.8	16.1	13.5	45.2	23.6	14.6
Wood	0.3	0.2	0.2	0.2	0.1	0.8	0.3	0.3
Corrugated metal sheets	49.2	76.9	67.7	64.7	80.5	49.6	67.7	67.7
Cement/concrete	4.3	7.2	6.3	1.9	1.9	1.2	1.7	3.7
Asbestos/Slate	44.8	11.1	22.3	14.9	1.9	0.3	4.2	12.0
Roofing tiles	1.2	0.2	0.5	0.1	0.3	0.0	0.2	0.3
Mud bricks/earth	0.1	0.1	0.1	0.0	0.0	2.9	0.9	0.5
Bamboo	0.0	0.2	0.1	2.1	1.6	0.0	1.2	0.7
Other	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.3.2 Main source of water supply

About 40 percent of households in Ghana have access to pipe-borne water. About 41 percent also use water from the well, and 16 percent depend on natural sources for drinking water (Table 6.8a). The remaining four percent of households have access to other sources like water tanker service, water vendor and sachet/bottled water and others. In urban areas, about 73 percent of households have access to pipe-borne water but in most cases, the source is from outside the house. A sizeable proportion of households in urban areas (16%) have access to well water, while 11 percent have access to natural and other sources.

In rural areas, most of the households (59%) get their water from a well or natural sources (26%). About half of rural households (49%) use borehole wells as source of drinking water. More than four fifths (84%) of households in Accra (GAMA) have access to pipe-borne water, while only six percent of households in rural savannah have access to this source.

Table 6.8a: Households by main source of water supply for drinking and locality (percent)

Source of water supply	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Pipe-borne	84.3	67.5	73.1	29.8	12.0	5.9	14.0	39.5
Indoor plumbing	10.9	7.3	8.5	0.8	0.1	0.0	0.2	3.8
Inside standpipe	31.3	17.2	21.9	2.9	1.8	2.2	2.1	10.7
Pipe in neighbouring household	28.7	15.2	19.7	4.3	0.1	1.5	1.4	9.3
Private Outside standpipe/tap	9.0	6.7	7.4	7.2	2.8	1.0	3.2	5.0
Public standpipe	4.5	21.1	15.6	14.6	7.2	1.2	7.0	10.7
Well	1.2	23.4	16.0	37.8	67.4	62.1	59.4	40.7
Borehole	0.1	9.0	6.1	27.6	55.5	53.4	48.9	30.4
Protected well	1.1	11.4	8.0	4.5	6.9	1.8	4.9	6.2
Unprotected well	0.0	2.9	2.0	5.8	5.0	6.9	5.7	4.1
Natural sources	0.1	3.7	2.5	29.1	20.3	31.9	25.7	15.7
River/stream	0.1	2.6	1.8	24.3	16.4	18.5	18.7	11.4
Rain water/spring	0.0	0.6	0.4	0.8	1.6	0.3	1.0	0.7
Dugout/pond/lake/dam	0.0	0.4	0.3	4.0	2.4	13.1	6.0	3.5
Other	14.3	5.4	8.4	3.4	0.3	0.0	0.9	4.1
Water truck/tanker service	1.3	0.8	0.9	0.1	0.0	0.0	0.0	0.4
Water vendor	4.5	2.9	3.4	2.2	0.1	0.0	0.5	1.8
Sachet/bottled water	8.6	1.6	4.0	0.6	0.2	0.0	0.2	1.8
Other	0.0	0.1	0.0	0.4	0.0	0.0	0.1	0.1
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6.8b shows the percentage distribution of households according to main source of water supply for general use. Wells (41%) and pipe-borne water (37%) are the two leading sources of water for general use in the country. Natural and other water sources account for 19 percent and 2 percent, respectively, of water supply for general use.

In urban areas, about 72 percent of households have access to pipe-borne water for general use, while in the rural areas only 11 percent of households have access to this source. Most rural households (57%) depend on well water for general use, which is largely of the borehole type (44%). About half of rural savannah (49 %) and rural forest (51%) households depend on borehole as a main source of water supply for general use, whereas a larger percentage rural coastal of households (29%) depend on river/stream for general use.

Table 6.8b: Households by main source of water supply for general use and locality (percent)

Source of water supply	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Pipe-borne	89.7	62.6	71.6	26.0	8.4	5.8	11.4	37.4
Indoor plumbing	11.3	7.5	8.7	0.9	0.1	0.1	0.2	3.9
Inside standpipe	35.4	16.7	22.9	2.7	1.8	2.2	2.1	11.1
Pipe in neighbouring household	29.3	12.6	18.1	3.4	0.1	1.5	1.3	8.5
Private Outside standpipe/tap	9.2	5.7	6.9	6.4	2.0	0.9	2.6	4.4
Public standpipe	4.5	20.2	15.0	12.7	4.4	1.2	5.2	9.4
Well	1.9	28.4	19.6	37.0	65.3	57.7	56.9	40.8
Borehole	0.2	7.1	4.8	22.8	51.4	48.7	44.4	27.3
Protected well	1.6	16.8	11.8	5.4	7.6	1.9	5.4	8.2
Unprotected well	0.1	4.5	3.0	8.8	6.3	7.1	7.1	5.3
Natural sources	1.1	5.5	4.0	34.2	26.1	36.5	31.0	19.3
River/stream	1.1	4.4	3.3	28.8	21.5	22.8	23.5	14.8
Rain water/spring	0.0	0.6	0.4	0.9	1.3	0.3	0.9	0.7
Dugout/pond/lake/dam	0.0	0.4	0.3	4.5	3.3	13.4	6.6	3.9
Other	7.3	3.5	4.8	2.8	0.1	0.0	0.7	2.4
Water truck/tanker service	2.0	0.8	1.2	0.1	0.0	0.0	0.0	0.5
Water vendor	4.7	2.7	3.4	2.2	0.1	0.0	0.5	1.8
Sachet/bottled water	0.7	0.0	0.3	0.0	0.0	0.0	0.0	0.1
Other	0.0	0.0	0.0	0.4	0.0	0.0	0.1	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.3.3 Provision of basic utilities

Table 6.9 shows the availability of basic utilities by locality. The main sources of lighting for households are kerosene and electricity (both at 49%). Kerosene is the main light source for households in rural areas (72%), while electricity is the main source for urban households (79%).

More than half of households (54%) use wood as the main cooking fuel. Charcoal ranks second (31%). In urban areas, 53 percent of households use charcoal for cooking. In the rural areas, about four fifths of households use wood while 14 percent use charcoal. A larger proportion of urban households (20%) use gas for cooking than rural households (9.5%). However, in Accra proportion of household using gas is relatively high (34.5%).

The most common way households dispose of rubbish is through public dump (58%). This is followed by dumping rubbish elsewhere (26%). In both urban and rural areas, more than half of households dispose of rubbish through public dump, although the percentage of urban households doing so is larger. In GAMA, 41 percent of households have their rubbish collected. Rural savannah has the largest percentage of households (66%) dumping their rubbish in sites other than the public dump. In addition, ten (10) percent of rural Savannah households burn their rubbish.

Table 6.9: Households by locality and use of basic utilities (percent)

Utility	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Source of lighting								
Electricity (mains)	88.1	73.7	78.5	28.9	32.4	16.6	26.9	49.2
Kerosene	8.6	25.2	19.7	70.3	66.8	80.9	71.8	49.3
Gas Lamp	0.1	0.4	0.3	0.3	0.4	0.8	0.5	0.4
Candles/Torches(flashlights)	2.1	0.2	0.8	0.2	0.2	0.5	0.3	0.5
Solar energy	0.1	0.0	0.0	0.0	0.0	0.3	0.1	0.1
Generator	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
No Light	1.0	0.4	0.6	0.4	0.1	0.3	0.2	0.4
Other	0.0	0.1	0.0	0.0	0.2	0.6	0.3	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Source of Cooking fuel								
None, No Cooking	9.2	6.2	7.2	3.6	2.4	0.9	2.2	4.4
Wood	1.0	27.2	18.5	70.5	83.2	82.3	80.2	53.5
Charcoal	52.0	52.9	52.6	23.3	12.3	9.5	13.8	30.6
Gas	34.5	12.8	20.0	2.0	1.9	0.6	1.5	9.5
Electricity	1.1	0.2	0.5	0.1	0.1	0.1	0.1	0.3
Kerosene	2.2	0.7	1.2	0.5	0.1	0.1	0.2	0.6
Crop residue/Sawdust	0.0	0.0	0.0	0.0	0.0	6.5	2.0	1.1
Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Method of rubbish disposal								
Collected	41.0	4.4	16.6	0.0	0.6	0.0	0.3	7.3
Public dump	42.4	77.3	65.7	63.9	65.9	19.5	51.4	57.6
Dumped elsewhere	8.7	10.7	10.0	26.9	25.0	65.6	37.7	25.7
Burned by household	4.8	5.4	5.2	3.1	5.1	9.8	6.1	5.7
Buried by household	2.1	2.0	2.0	6.2	3.2	5.0	4.4	3.4
Other	0.9	0.2	0.5	0.0	0.1	0.0	0.1	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.3.4 Toilet facilities

Table 6.10 presents information on type of toilet facilities used by households. One in ten households use flush toilets, and another one in ten (12%) use KVIPs. Pit latrine is the most common form of toilet, and it is used by 32 percent of households. About a fifth of households do not have any toilet facility, while 24 percent use public toilets.

Some 44 percent and 58 percent of households in rural coastal and rural forest, respectively, use pit latrine, while 39 percent of households in urban areas use public toilet. Thirty (30) percent of rural households, mostly in rural savannah (69%) and rural coastal (27%), have no toilet facility.

Table 6.10: Households by locality and type of toilet used by the household (percent)

Utility	Locality							Ghana
	Urban Areas			Rural Areas				
	Accra (GAMA)	Other Urban	All	Coastal	Forest	Savannah	All	
Flush toilet	33.2	16.7	22.2	1.4	1.1	0.7	1.1	10.2
Pit latrine	5.0	21.0	15.7	43.6	57.6	20.9	43.5	31.5
KVIP	15.8	13.8	14.4	11.3	11.8	4.6	9.5	11.7
Pan/bucket	3.2	2.3	2.6	0.1	0.3	0.3	0.3	1.3
Public toilet (flush/bucket/KVIP)	41.3	37.5	38.7	13.9	19.1	4.6	13.6	24.4
Toilet in another house	0.4	1.3	1.0	1.9	2.6	0.1	1.7	1.4
No toilet facility (bush, beach)	1.1	7.4	5.3	27.2	7.3	68.9	30.2	19.4
Other	0.0	0.1	0.0	0.5	0.2	0.0	0.2	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: Flush toilet and KVIP are strictly for households.

7. HOUSEHOLD AGRICULTURE

7.1 Agricultural activities and assets

This section provides information on households' ownership and operation of farms as well as livestock keeping. It also covers agricultural inputs, output of various agricultural products, sales, purchases, processing and consumption of own produce by households.

Table 7.1 shows the distribution of households owning or operating a farm or keeping livestock. Farming and livestock keeping are predominantly rural, involving 85 percent of rural households but only 28 percent of urban household. Among the rural areas, rural savannah registers the highest percentage of households in agricultural activities (92%). The corresponding figures are 86 percent and 73 percent for rural forest and rural coastal respectively.

About a 38 percent of women have responsibility for agricultural activities in Ghana. As shown in Table 7.1, the role of women in agriculture varies only by four percentage points between urban (35%) and rural (39%) areas. In the rural coastal and the rural forest zones, about the same proportion of women (44%) are engaged in agricultural activities. In the rural savannah zone however, involvement of women in agriculture is about 9.5 percentage points lower than the national average of 37.9%.

Table 7.1: Households owning or operating a farm or keeping livestock, by locality (percent)

Locality	Households owning or operating a farm or keeping livestock		Proportion of Women engaged in agricultural activities (%)
	Percent	Estimated Total Number	
Urban	28.2	675,087	34.9
Accra	3.4	27,334	14.6
Other Urban	40.6	647,754	35.7
Rural	85.0	2,675,336	38.6
Rural Coastal	73.2	493,858	44.0
Rural Forest	86.1	1,309,382	43.6
Rural Savannah	91.7	872,096	28.5
Ghana	60.5	3,350,423	37.9

The estimates for households engaged in raising livestock (Table 7.2) show that chicken is the most commonly reared animal with about 1,652,820 households involved. About 1,038,167 households raise goats, a little over half a million (607,174) households raise sheep, and 201,538 households keep other poultry including duck, turkey and guinea fowl. Much smaller numbers of households raise, pigs, draught animals, (such as donkeys, horses and bullocks) and rabbits.

The combined value of all livestock is about GH¢1,060.41 million, of which GH¢77.25 million (representing 7.3 %) was sold in the previous 12 months. In the same period, 40 percent of animals sold were purchased by other producers with the rest going to non-producers.

Table 7.2: Estimated number of households raising different livestock, the number of livestock and estimated value, sales and purchases of livestock

Type of livestock	Estimated Number of households raising	Number of livestock	Total value of livestock (million GH¢)	Sales in the last 12 months (million GH¢)	Purchases in the last 12 months (million GH¢)
Draught animals	96,093	437,529	95.90	11.61	9.18
Cattle including calves	216,088	2,750,185	543.92	23.57	10.59
Sheep	607,174	5,308,393	150.97	11.73	3.78
Goats	1,038,167	7,989,058	155.12	13.20	3.09
Pigs	154,343	1,533,266	44.94	7.27	0.81
Rabbits	16,263	95,032	0.36	0.01	0.01
Other livestock	13,096	*	*	0.32	0.01
Chicken	1,652,820	22,984,964	69.18	7.35	3.35
Other poultry	201,538	5,102	0.01	2.19	0.11
Total	3,995,581	41,103,530	1,060.41	77.25	30.92

Livestock owned by households are concentrated primarily in the rural savannah, followed by rural forest. The rural savannah has 92 percent of all draught animals, 84 percent of cattle, 73 percent of all pigs, and 60 percent of goats and sheep each. The Rural forest has the highest percentage (45%) of rabbits. Households in other urban areas and Accra (GAMA) and rural coastal own the least of all the animals (Table 7.3).

Table 7.3: Percentage distribution of livestock, by locality

Type of livestock	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	Total Livestock
Draught animals	0	8	0	0	92	437,529
Cattle including calves	1	8	6	1	84	2,750,185
Sheep	0	12	5	22	60	5,308,393
Goats	1	12	6	21	60	7,989,058
Pigs	0	6	9	11	73	1,533,266
Rabbits	0	20	1	45	34	95,032
Chicken	0	13	9	32	46	22,984,964
Other poultry	0	0	0	0	100	5,102

7.2 Harvesting and disposal of crops

7.2.1 Staples and cash crops

Of the estimated total number of households who harvested staple and or cash crops within the twelve month period preceding the survey, majority (2.5 million) harvested maize. Other major crops, in terms of number of households involved, are sorghum/millet/guinea corn (848,527), cocoa (725,480), groundnut/peanut (698,905), beans/peas (501,484), and rice (306,153). Estimates of the number of households in each ecological zone that harvested different crops during the reference period shows great variation in types of crops grown around the country. Maize is the only staple grain which is grown extensively in all of coastal, forest and savannah zones (Table 7.4).

Table 7.4: Households harvesting various staple, field and cash crops in the previous 12 months, by ecological zone

Crop	Ecological Zone			
	Coastal	Forest	Savannah	Ghana
Cocoa	56,780	651,009	17,691	725,480
Coffee	0	8,513	0	8,513
Rubber	0	412	0	412
Coconut	56,130	47,306	1,882	105,318
Wood lot	862	803	0	1,665
Kenef	0	823	1,039	1,862
Cotton	0	0	28,229	28,229
Groundnut/peanut	12,621	60,950	625,334	698,905
Tobacco	597	0	18,256	18,853
Sugar cane	17,066	16,629	1,390	35,085
Maize	490,393	1,212,037	826,707	2,529,137
Rice	1,128	25,952	279,073	306,153
Guinea corn/Sorghum/Millet	0	0	848,527	848,527
Beans/peas	22,692	58,401	420,392	501,484
Other Tree Crops (sheanut, cashew nut)	613	4,567	104,518	109,697
Other Root Crops (ginger, tiger nut)	3,258	12,541	688	16,488
Other crops	5,325	50,588	95,594	151,507

More than half of households that grow kenef, groundnut/peanut, tobacco, rice, other tree crops (sheanut and cashew nut) and beans/peas, and virtually all the households that grow cotton and sorghum/millet/guinea corn, are located in the savannah ecological zone. Rubber, coffee and the major export crop, cocoa, are grown almost exclusively in the forest zone. In addition almost half of the 2.5 million households who cultivate maize are located in the forest zone. The coastal belt is, however, associated with the cultivation of sugar cane, coconut and wood lot.

From Table 7.5, it is observed that all the growers of cotton and rubber do not process their produce before selling. A large proportion of growers of tobacco (97%), cocoa (93%), coffee (93%), cashew nut (89%), and tiger nut (79%) also do not process their harvest before selling. The produce that are least sold unprocessed are millet (28%) and guinea corn/sorghum (34%).

Table 7.5: Estimated number of households harvesting various staple grains, field and cash crops, percentage selling their crops, and estimated annual value of harvest

Crop	Estimated number of households harvesting crop in last 12 months	Percentage selling any unprocessed crop in the last 12 months	Estimated annual value (million GH¢)	
			Total harvest	Sales
Beans/peas	501,484	55	41.53	15.58
Cashew nut	53,511	89	4.59	3.53
Cocoa	725,480	93	435.97	3,61.13
Coconut	105,318	56	9.49	8.70
Coffee	8,513	93	0.37	0.45
Cotton	28,229	100	13.39	20.74
Ginger	12,658	64	0.26	0.25
Groundnut/peanut	698,905	74	127.70	76.18
Guinea corn/Sorghum	435,333	34	61.42	11.84
Kenef	1,862	68	0.25	0.15
Maize	2,529,137	58	484.72	412.29
Millet	413,193	28	61.33	11.63
Rice	306,153	56	64.01	29.84
Rubber	412	100	1.13	1.13
Sheanut	56,187	67	3.80	1.59
Sugar cane	35,085	70	3.95	2.89
Tiger nut	3,830	79	2.12	1.78
Tobacco	18,853	97	8.19	7.53
Wood lot	1,665	52	0.06	0.06
Other crops	151,507	64	19.22	9.92
All crops	6,087,316	61	1,343.50	977.22

Due to home consumption of some of the farm produce, there is a difference between the value of harvest and the value of sales. The estimated total annual value of harvested staple grains, field crops and cash crops produced by Ghanaian households is about GH¢1,343.5 million, while the total value of sales is about GH¢977.2 million, or 73 percent of harvest value. Cocoa and maize are the major cash crops in terms of both harvest value and sales value; cocoa harvested by households within the one year period is about GH¢436 million, and sales value amounted to about GH¢361.1 million, while the annual maize harvest is valued at GH¢484.7 million and value of maize sales is GH¢412.3 million. These two crops thus account for about 68 percent of the total harvest value of staple grains and cash crops, and 79 percent of all sales value. Four other crops are important in terms of the value of their sales: cotton, groundnut, millet, and rice with annual sales of about GH¢20.7 million, GH¢76.2 million, GH¢11.6 million, and GH¢29.8 million respectively.

While cocoa and maize are the two most important cash crops in forest zone, accounting for 95 percent of its total harvest value of crops, groundnut and maize account for 59 percent of total crop harvest value in the savannah zone. The coastal zone also has two important crops i.e., cocoa and maize, but their harvest values are much lower compared to that of cocoa and maize in forest zone. The value of crop sales follows the same trend as that of crops harvest, i.e., cocoa and maize account for 95 percent of crop sales in forest zone, groundnut and maize for 46 percent for in savannah zone, and coconut and maize for 69 percent in coastal zone (Table 7.6). Other crops of significant value are cocoa in coastal zone, groundnut and sweet potatoes in forest zone, and cotton in savannah zone.

Overall, the savannah zone accounts for about half (50 %) of the crops harvested but less than one third (26 %) of total value of sales. On the other hand, the coastal zone, which account for less than a tenth (6 %) of estimated crops, contribute about 31 percent of total sales of harvested crops.

Table 7.6: Estimated annual value of harvested crops and value of sales by households of staple grains, unprocessed field and cash crops, by ecological zone

Crop	Annual value of harvest(Thousand Gh cedis)				Annual value of sales(Thousand Gh cedis)			
	Coastal	Forest	Savannah	Ghana	Coastal	Forest	Savannah	Ghana
Beans/peas	1,012	3,393	37,125	41,531	408	2,444	12,726	15,578
Cashew nut	179	200	4,212	4,591	54	165	3,315	3,534
Cassava	6		159	166			139	139
Cocoa	14,477	405,725	15,766	435,968	8,081	313,381	39,670	361,132
Coconut	8,824	592	77	9,492	8,275	390	31	8,696
Coffee		366		366		452		452
Cotton			13,386	13,386			20,742	20,742
Ginger	57	202		258	55	192		248
Groundnut/peanut	3,542	8,535	115,620	127,698	3,445	5,880	66,856	76,180
Guinea corn/Sorghum	6		61,417	61,423	3		11,844	11,847
Kenef		140	107	248		77	77	153
Maize	48,849	154,838	280,974	484,661	276,525	82,121	53,629	412,274
Mango			786	786			335	335
Millet		56	61,328	61,384		14	11,633	11,647
Okro			120	120			26	26
Pepper			26	26				
Sweet Potatoes/Potatoes			76	70			10	10
Rice	2,686	6,080	55,245	64,011	2,273	3,904	23,661	29,839
Rubber		1,130		1,130		1,130		1,130

Sheanut			3,800	3,800			1,592	1,592
Sugar cane	2,752	1,200	2	3,955	2,106	781		2,887
Tiger nut		2,105	19	2,124		1,767	13	1,779
Tobacco	57		8,128	8,186	57		7,472	7,529
Tomatoes			8	8			11	11
Wood lot	56	6		62				56
Yam			598	598			57	57
Other crops	505	5,621	13,099	19,225	397	4,128	5,392	9,918
Any/all crops	83,010	590,193	672,078	1,345,280	301,736	416,828	259,232	977,796

7.2.2 Roots, fruits, vegetables and other crops

From Table 7.7, it is observed that cassava, plantain and pepper are harvested by the largest number of households in Ghana. About 1.8 million households harvested cassava, while 1.3 million harvested plantain and 1.0 million harvested pepper. Cassava and pepper are extensively harvested across the three ecological zones. In the coastal zone, the number of households that harvested cassava constitute about a quarter (25%) of all households that harvested crops in the ecological zone, while in the forest zone it constitutes one fifth (20%) of all households that harvested crops. Plantain, the second most harvested crop, is mostly grown in the forest zone. Of all households that harvested plantain, about four fifths (81.5%) are from the forest ecological zone. Pepper, the third most harvested crop by households, is likewise mostly harvested in the forest ecological zone. With the exception of sweet potatoes/potatoes and mango, all crops and vegetables are harvested more extensively in the forest ecological zone than in other ecological zones. Mango (43.8%) and potatoes (52.1%) are harvested in the savannah ecological zone more than in any other zone in the country.

Table 7.7: Estimated number of households harvesting various fruits, root crops and vegetables in the previous 12 months, by ecological zone

Crop	Ecological Zone			Ghana
	Coastal	Forest	Savannah	
Avocado pear	5,746	92,188	756	98,690
Bananas	24,551	215,865	9,725	250,141
Cassava	357,857	1,216,927	225,727	1,800,510
Cocoyam	60,884	534,951	43,553	639,388
Colanut	1,425	15,507	-	16,932
Garden eggs	75,413	179,956	36,161	291,529
Leafy vegetables	30,590	351,683	102,936	485,208
Lime/lemon	2,162	4,211	-	6,374
Mango	6,622	14,578	16,549	37,750
Oil Palm	117,529	439,742	26,042	583,313
Okro	52,640	210,733	191,149	454,522
Onion	14,475	26,346	20,163	60,983
Oranges/tangerine	26,925	151,257	9,520	187,703
Pawpaw	40,494	187,571	44,874	272,939
Pepper	176,813	608,177	198,949	983,939
Pineapples	32,014	132,389	6,225	170,627
Plantain	188,541	1,032,758	46,555	1,267,854
Potatoes/sweet potato	6,540	5,312	12,912	24,764
Tomatoes	131,281	258,408	121,958	511,647
Yam	51,791	281,583	260,714	594,088
Other fruits	4,553	21,892	2,973	29,418
Other vegetables	11,541	83,249	12,538	107,328
All	1,420,388	6,065,283	1,389,978	8,875,648

Table 7.8 presents data on households' production, market supply and value of sales for various root crops, fruits and vegetables. More than one half (58%) of all households harvested root crops, fruits and vegetables in the two weeks preceding the survey. About two-thirds or more of households growing cassava, leafy vegetables, oil palm and plantain had harvested some of their produce in the previous two weeks. Of all the households that harvested root crops, fruits and vegetables, about a tenth (12%) sold their produce in the last two weeks. The crops that larger percentages of households sold after harvesting are cola nuts (26%), followed by bananas (24%), plantain (23%) and oil palm (20%). It can also be observed from Table 7.8 that the estimated total value of the harvest for all the crops is GH¢70.62 million. The major crops in terms of harvest value are yam (GH¢17.92 million), cassava (GH¢14.53 million), tomatoes (GH¢11.01 million), and plantain (GH¢8.80 million). Other valuable crops are pepper, oil palm and cocoyam.

Table 7.8: Estimated number of households harvesting various fruits, root crops and vegetables, percentage harvesting or selling in the previous two weeks, and estimated annual value of harvest and sales

Crop	Estimated number of households harvesting crop in last 12 months	Percentage of households		Estimated annual value (Million GH¢)	
		Harvesting in last weeks	Selling produce in last two weeks	Total harvest	Sales
Avocado pear	98,690	37	8	0.23	0.10
Bananas	250,141	57	24	1.06	0.52
Cassava	1,800,510	72	17	14.53	4.85
Cocoyam	639,388	54	6	2.66	0.64
Colanut	16,932	46	26	0.06	0.04
Garden eggs	291,529	59	14	1.17	1.27
Leafy vegetables	485,208	66	3	0.51	0.04
Lime/lemon	6,374	32	19	0.11	0.02
Mango	37,750	21	4	0.17	0.04
Oil Palm	583,313	69	20	3.50	1.62
Okro	454,522	40	9	1.75	1.01
Onion	60,983	46	12	0.90	0.24
Oranges/tangerine	187,703	47	10	0.59	0.26
Pawpaw	272,939	63	3	0.31	0.08
Pepper	983,939	58	11	4.28	2.01
Pineapples	170,627	48	7	0.34	0.37
Plantain	1,267,854	78	23	8.80	3.57
Potatoes/sweet potato	24,764	29	8	0.19	0.06
Tomatoes	511,647	47	14	11.01	4.80
Yam	594,088	47	8	17.92	7.80
Other fruits	29,418	31	6	0.25	0.10
Other vegetables	107,328	51	3	0.28	0.07
All crops	8,875,648	58	12	70.62	29.51

The total annual value of the sales of crops is estimated to be about GH¢29.51 million (Table 7.9). In the coastal zone, nearly four-fifths (79%) of the total value of GH¢5.08 million derived from the sale of root crops, vegetables and other crops, was generated from five crops: cassava, tomatoes, plantain, pepper and oil palm. Similarly, the same five crops account for 79 percent of total sales of roots, vegetables and other crops in the forest zone. In the savannah zone yam, tomatoes, pepper, cassava, and garden eggs, account for more than 91 percent of the value from the sale of root crops, vegetables and other crops.

Table 7.9: Estimated annual value of the harvest and sales of root crops, fruits and vegetables, by ecological zone

Crop	Annual value of harvest (million GH¢)			Annual value of sales (million GH¢)			
	Coastal	Forest	Savannah	Coastal	Forest	Savannah	Ghana
Avocado pear	0.01	0.22	0	0	0.1	0	0.1
Bananas	0.13	0.89	0.04	0.04	0.46	0.01	0.52
Cassava	4.01	8.3	2.21	1.55	2.75	0.56	4.85
Cocoyam	0.22	2.21	0.23	0.05	0.55	0.03	0.64
Colanut	0	0.06	0	0	0.04	0	0.04
Garden eggs	0.2	0.84	0.13	0.12	0.62	0.53	1.27
Leafy vegetables	0.03	0.24	0.24	0.01	0.03	0	0.04
Lime/lemon	0.09	0.01	0	0.01	0.01	0	0.02
Mango	0.08	0.01	0.08	0	0	0.04	0.04
Oil Palm	0.67	2.68	0.15	0.35	1.17	0.09	1.62
Okro	0.21	0.63	0.91	0.29	0.38	0.34	1.01
Onion	0.33	0.15	0.41	0.03	0.01	0.2	0.24
Oranges/tangerine	0.12	0.45	0.02	0.02	0.23	0	0.26
Pawpaw	0.04	0.15	0.12	0.01	0.01	0.07	0.08
Pepper	0.85	1.75	1.67	0.4	0.92	0.68	2.01
Pineapples	0.09	0.25	0.01	0.31	0.06	0	0.37
Plantain	1.46	7.12	0.22	0.7	2.8	0.07	3.57
Potatoes/sweet potato	0.03	0.02	0.14	0.02	0.01	0.04	0.06
Tomatoes	1.26	3.46	6.29	1	3.02	0.78	4.8
Yam	0.92	2.54	14.46	0.14	0.29	7.37	7.8
Other fruits	0.02	0.2	0.02	0.02	0.08	0.01	0.1
Other vegetables	0.01	0.12	0.15	0	0.03	0.04	0.07
All crops	10.8	32.32	27.5	5.08	13.57	10.87	29.51

7.3 Other agricultural income

This section reports on the income in cash or kind derived by households from sales of agricultural produce other than grains, vegetables, roots and cash crops. Results from the survey indicate that hunting game is the produce sold by the largest number of households, followed by fruits and berries, and snails. Table 7.10 provides estimates, at the national level, of the number of households receiving income from each activity and the annual amount received. Although not among the three leading products (other than grains, vegetables, roots and cash crops) that are sold by households, eggs are second to hunting game in terms of sales.

Table 7.10: Households selling various types of other agricultural produce and estimated value of sales

Sources of sale	Number of households			Annual value of sales (million GH¢)		
	Urban	Rural	Ghana	Urban	Rural	Ghana
Hunting (game)	16,623	34,448	151,071	0.46	5.04	5.50
Honey	2,919	31,121	34,041	0.05	0.48	0.53
Fruits and berries	16,655	116,347	133,002	0.13	2.52	2.65
Milk from cow	1,596	13,684	15,280	0.11	1.96	2.08
Other dairy products	-	4,955	4,955	0.00	0.19	0.19
Eggs	12,287	72,965	85,253	1.02	3.05	4.06
Mushroom	11,902	67,745	79,646	0.16	0.53	0.70
Snail	12,099	96,402	108,501	0.11	0.74	0.85
Total				2.04	14.52	16.56

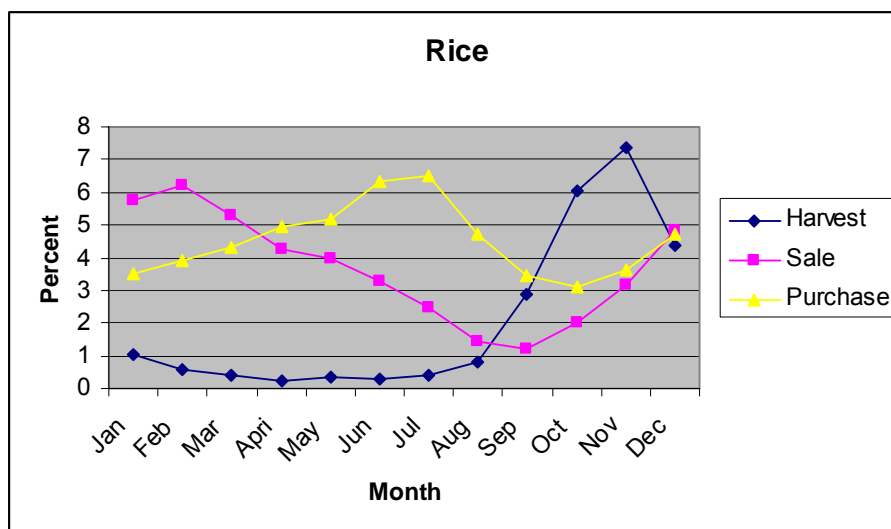
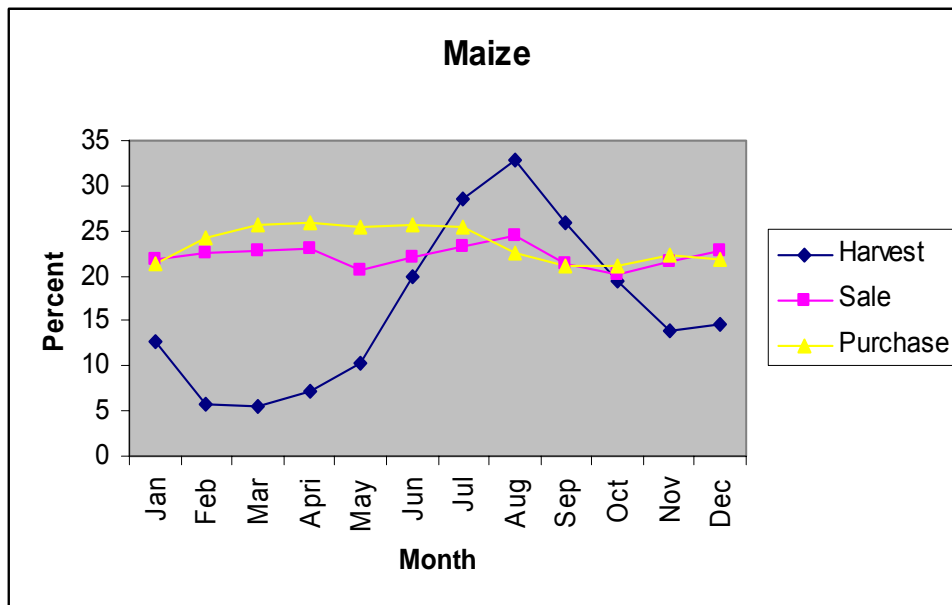
7.4 Seasonal patterns

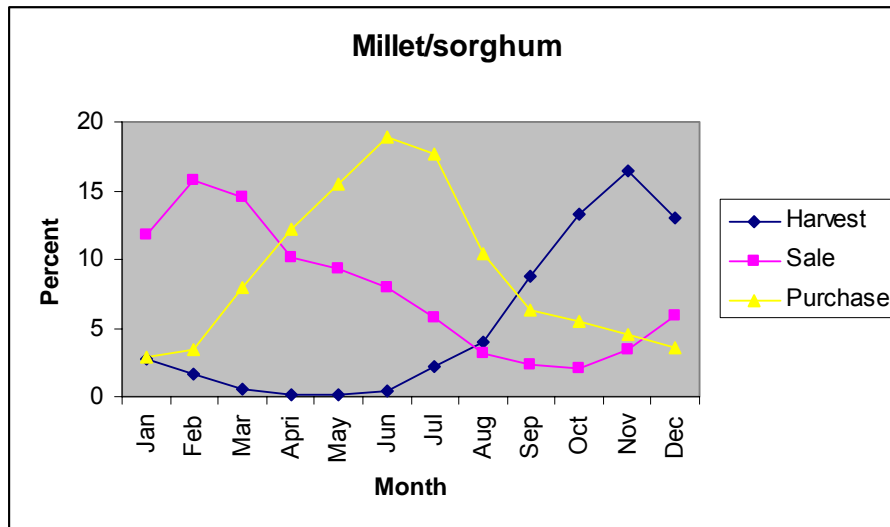
Agricultural households that grew any of eight crops namely, maize, rice, millet/sorghum, cassava, yam, plantain, and cocoyam, during the 12 months preceding the survey were asked to give information about the seasonal characteristics of each crop grown. Specifically; they were asked to specify the main months of the year when each crop was harvested, sold, or bought for home consumption. For each crop, figures 7.1 and 7.2 show the percentage of households harvesting, selling, or buying

the crop during each month of the year. Although for some crops there are slight variations between the ecological zones in the timing of each activity, the patterns are, in general, fairly similar across the zones.

Cereal crops (maize, rice, and sorghum/mille) display marked seasonal variations in the pattern of harvesting. Most households do not harvest cereals in the first half of the year as is expected since the first half of the year is planting season, which invariably determines the farming seasons in all the ecological zones in the country. For example, almost none of the households harvest millet/sorghum during the period April to June; on average less than 5 percent of the households harvest maize between January and April and very few harvest rice between March and June.

Figure 7.1: Seasonal patterns of harvesting, selling and buying various cereal crops amongst those households which cultivate those crops.

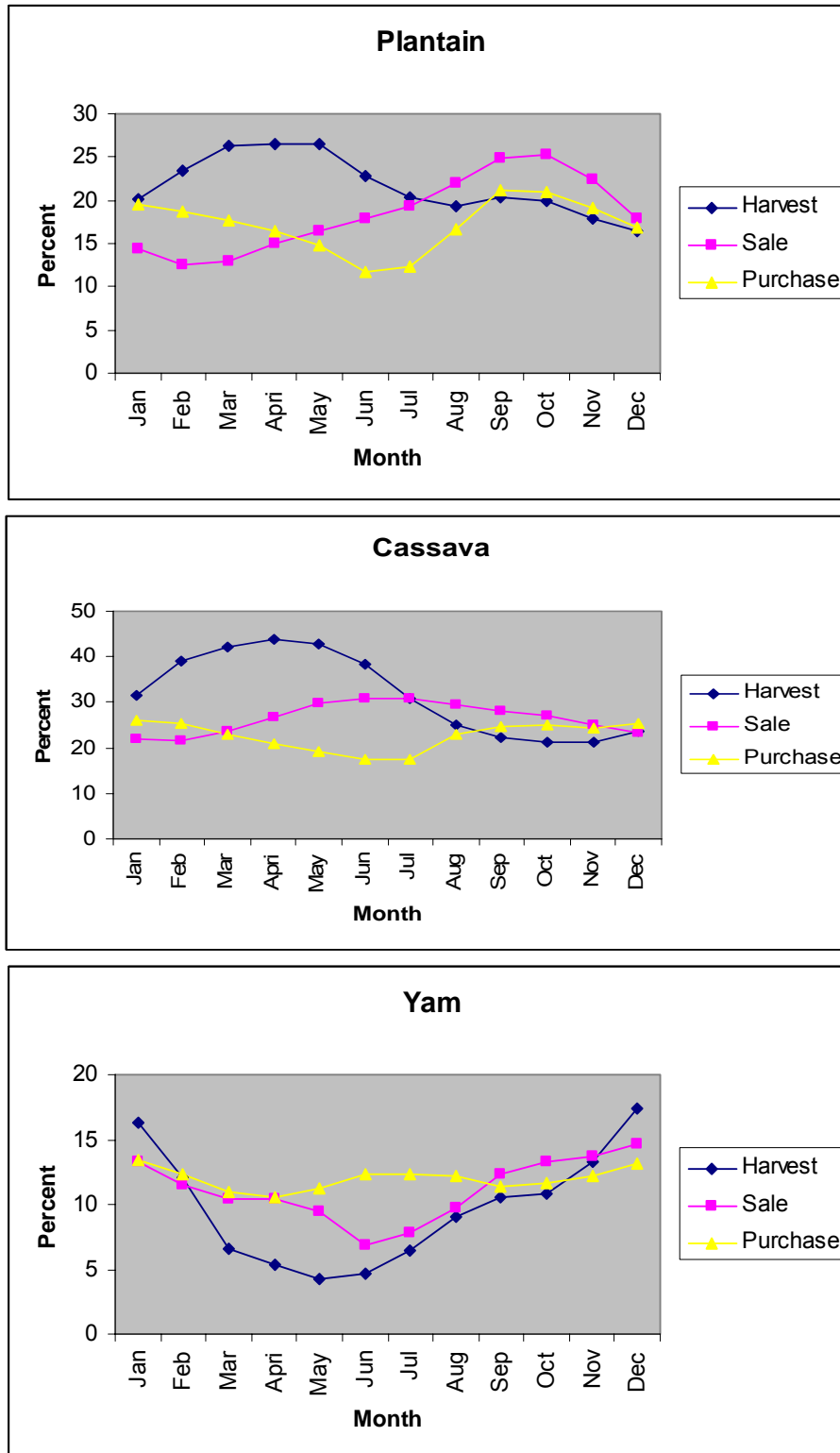


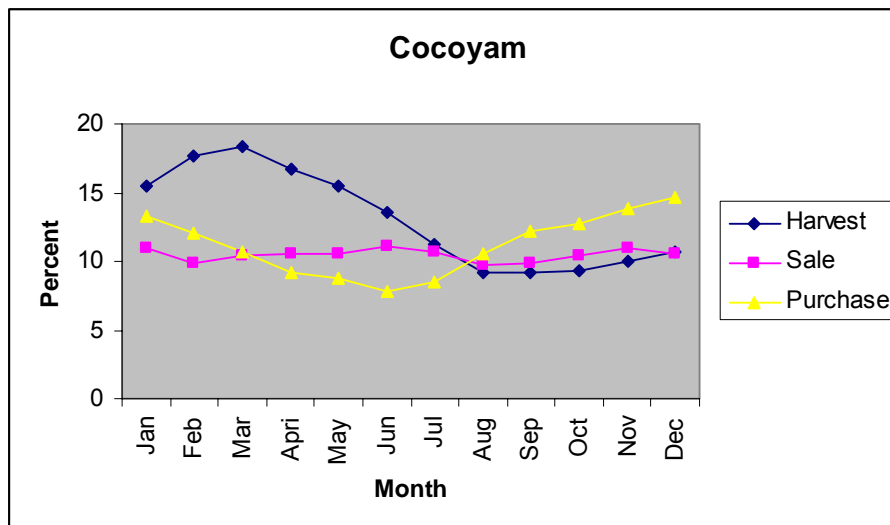


Large proportions of maize growing households harvest their crop during the third quarter of the year, July-September, while rice and millet/sorghum are mainly harvested during the last four months of the year, September-December. The rice and millet/sorghum display similar harvest patterns in the year. Among the other crops, yam displays quite a strong seasonal pattern in harvesting, with most of the households harvesting it around the beginning and end of the year i.e. January to February and then November to December, suggesting that the peak harvest months are November to February of the following year. Yam harvest is less frequent from March to July. Plantain displays a more even pattern of harvesting, with a peak around March to April. Cassava like plantain displays a more consistent pattern of harvesting, but with peak seasons between February and May.

Sales of maize by households are spread evenly across the months of the year, with slight deviations in January, May and September. Rice and millet/sorghum exhibit similar sales patterns, with February being the peak selling month and March to July the lean selling months. Sales of plantain are low when harvesting is high and vice versa. Yam exhibits peak selling in the months of November-January. Apart from the period between January to March, cassava is fairly evenly sold throughout the year.

Figure 7.2: Seasonal patterns of harvesting, selling and buying other crops amongst those households, which cultivate those crops.





Figures 7.1 and 7.2 depict a complete symmetry between harvesting and buying for all the crops, meaning that most households, as expected, buy these crops when harvest is at its minimum.

7.5 Agricultural inputs

Table 7.11 provides a summary of costs of producing crops and raising livestock. Out of the total number of households who cultivated crops in the 12 months preceding the survey, about 1.8 million hired labour on their farms and about 1.9 million purchased locally made hand tools. In addition, more than half a million of the households that harvested crops purchased seeds, bags, insecticides, containers, herbicides, strings and fertilizers. Out of the total GH¢352.6 million spent on all the different types of agricultural inputs, as much as 89 per cent (GH ¢312.5 million) was spent on crop inputs, while only nine per cent and three per cent were spent on livestock and fish inputs, respectively.

Among the expenditure items incurred on crop inputs, a substantial amount (43%) was spent on hiring farm labourers, and as much as 19 percent of the amount was spent on inorganic fertilizers alone. The survey report indicates that an insignificant portion of the total expenditure on crop inputs (0.4%) is spent on storage facilities, showing the little importance attached to storage in the process of crop farming. The results also indicate that majority (at least 70%) of the households purchase their agriculture inputs from the private sector.

Out of the total expenditure incurred on livestock, a sizeable amount (42%) is spent on animal feeds including salt. As in crop inputs, more than 80 percent of many types of livestock inputs are purchased from the private sector. With regard to fish inputs, about 43 percent of the expenditure incurred in this agriculture category is on hiring of labour, and all the inputs are purchased from the private sector.

Table 7.11: Expenditure on crops, livestock and fisheries inputs, and their source of purchase

Input	Estimated number of households purchasing in last 12 months	Amount spent per year (cash & kind) (million GH¢)	Percent of amount spent on inputs per year	Percent obtaining item from			Percent reporting that item is sometimes unavailable
				Private sector	Ministry of Food and Agriculture	Other	
Crops							
Fertilizer (Inorganic)	725,536	59.24	19.0	84.9	12.0	3.1	33.6
Organic fertilizer	225,112	20.38	6.5	72.6	14.7	12.7	30.6
Insecticides	620,192	21.51	6.9	84.6	13.7	1.7	37.5
Herbicides	606,246	15.11	4.8	84.9	13.6	1.5	39.0
Storage of Crops	100,409	1.1	0.4	85.6	11.5	2.9	31.2
Purchased seed, seedlings.etc	874,798	13.36	4.3	87.5	9.8	2.7	20.5
Irrigation	15,093	1.57	0.5	86.4	4.5	9.1	27.3
Bags, containers, string	561,970	3.75	1.2	98.5	0.3	1.2	21.5
Petrol/Diesel/oil	196,900	5.65	1.8	98.9	0.4	0.7	30.7
Spare parts	21,113	1.7	0.5	100.0			24.3
Hired labour	1,799,312	133.27	42.6	97.1	0.1	2.8	4.8
Transport of crops	300,972	9	2.9	98.4	0.5	1.2	9.7
Renting animals	58,786	1.82	0.6	97.0		3.0	
Renting equipment	195,938	5.41	1.7	98.4	0.6	1.0	13.5
Hand tools local	1,945,642	14.35	4.6	98.9	0.2	0.9	31.6
Hand tools imported	148,168	1.15	0.4	98.8		1.2	13.6
Repairs/Maintenance	75,771	0.55	0.2	96.1		3.9	17.5
Other crop costs	96,479	3.63	1.2	99.2		0.8	15.5
Total		312.54	100.0				
Livestock							
Animal feed including salt	173,036	13.47	41.9	97.4	2.0	0.7	23.4
Veterinary services including vaccination and medicine	339,629	6.28	19.5	39.7	58.4	1.8	27.0
Paid labour for herding	45,955	5.2	16.2	97.6	2.4		12.2
Maintenance of pens, stables	140,994	2.31	7.2	97.9		2.1	3.4
Transport of animal feed	26,132	0.55	1.7	100.0			13.6
Commission on sale of animals	6,836	0.02	0.0	80.0		20.0	
Compensation for damage caused by animals	71,827	1.28	4.0	97.3		2.7	
Other livestock costs	9,969	0.16	0.5	72.2	22.2	5.6	22.2
Hired labour	11,067	1.17	3.6	94.7		5.3	
Fuel lubricants	4,829	1.74	5.4	100.0			12.5
Total		32.17	100.0				
Fisheries							
Hired labour	10,968	3.39	43.2	100.0			5.3
Spare parts	6,829	1.22	15.5	100.0			33.3
Repairs and maintenance	47,369	2.2	28.0	100.0			35.3
Hiring of equipment	6,337	0.2	2.6	100.0			
Other Input	26,266	0.84	10.8	100.0			63.0
Total		7.85	100.0				
Total		352.56		91.2	6.6	2.1	23.0

7.6 Home processing of agricultural produce

Table 7.12: Households processing crops or fish for sale or use by the household, by locality

Information on processing of crops or fish/meat is presented in Table 7.12. Unlike the previous section, estimates in this section include both agricultural and non-agricultural households. In all, an estimated 62.3 percent of households in the country are involved in processing their produce. In

Crop	Households processing agricultural produce		Women's share of responsibility for processing
	Percentage	Estimated number	
Urban	53.2	1,271,417	82.3
Accra	35.1	279,349	51.6
Other urban	53.6	855,942	82.8
Rural	65.1	2,047,333	87.6
Rural Coastal	70.4	475,139	84.1
Rural Forest	63.1	959,243	84.9
Rural Savannah	65.6	623,922	93.6
Ghana	62.3	3,452,493	86.6

the urban areas, 53.6 percent of those living in other urban areas performed some food processing; the corresponding figure for Accra is 35.1 percent. In the rural areas about two thirds of the households in each of the three ecological zones processed some agricultural produce. Moreover, results indicate that women have a greater share of responsibility among these households processing these agricultural produce, irrespective of whether they live in urban or rural areas.

Table 7.13 presents information on the types of produce processed by households during the survey period. The main item processed is maize, with 283,008 households involved in processing it into flour. Other items involving tens of thousands of households are: the processing of nuts and pulses into edible oil; the processing of fish; the processing of cassava into flour, dough and gari; the processing of other grains (including millet, sorghum, guinea corn) into flour; the processing of groundnut into paste and also the processing of grains into local drinks such as pito, brukutu, and asana.

Table 7.13: Estimated number of households processing various agricultural items, value of labour and other inputs, percentage selling items and estimated annual value of sales

Agricultural items	Estimated no. of households processing item in last 12 months	Estimated annual value of labour costs (Gh cedis)	Estimated annual value of other costs (Gh cedis)	Percentage selling the item in the last 2 weeks	Estimated annual value of sales (Gh cedis)
Cassava flour	58,510	60,000	30,000	14.5	50,000
Cooking oils	82,249	290,000	380,000	57.9	130,000
Flour from other grains	15,926	30,000	20,000	26.1	30,000
Gari	20,804	100,000	70,000	63.3	100,000
Groundnut paste	10,270	60,000	20,000	62.9	10,000
Home-brewed drink	32,488	90,000	120,000	86.3	30,000
Husked/polished rice	4,984	130,000	20,000	92.2	0
Maize flour	283,008	350,000	360,000	10.5	320,000
Processed fish	76,617	590,000	810,000	79.2	290,000
Processed meat	2,905	10,000	0	0.0	10,000
Shea butter	7,938	30,000	20,000	68.5	10,000
Cassava dough	76,416	150,000	100,000	46	70,000
Corn dough	9,582	30,000	10,000	33	20,000
Other	1,244	10,000	0	0.0	0
All items	*	1,930,000	1,960,000	36.1	1,050,000

Virtually every household that was engaged in a processing activity during the 12 months preceding the survey had also done some processing during the two weeks immediately preceding the interview. Total annual labour costs (in cash or in kind including the time spent on the processing activities by the household members themselves) are estimated at GH¢1,930,000 while other costs, mainly input costs, are

GH¢1,960,000. In many cases the households themselves produce the agricultural items they processed, but in a few instances (especially for home-brewed drink and fish) the raw materials are purchased or obtained from other sources.

Total annual sales of home-processed agricultural items amount to about GH¢1,050,000. About nine out of every ten households (92.2%) involved in the processing of rice sell some amount of it; so also is home brewed drink (86.3%), which are produced with the intention to sell to the public. Indeed, except for processed meat, quite a good number of households involved in the processing of agricultural products trade some significant proportion of their produce. Quite significant amounts are realized from the sale of maize flour (GH¢32 0,000) and processed fish (GH¢290,000). Proceeds from other processed products are below One Hundred Thousand Ghana Cedis.

7.7 Home consumption of own produce

The quantities consumed of each item of home-produced food were stated in units chosen by the respondent, who was then asked to state, for each item, how much they could now sell one unit for. These prices, which can be regarded as being farm-gate prices, were then used to value (imputed value) the household's consumption of home-produced food.

It was estimated that on average, a household in Ghana consume GH¢347.06 worth of its own food items produced, and about (GH¢72.68) of drinks and beverages produced. This brings per capita consumptions of own produce to GH ¢8 .69 and GH¢15.73 for food, and drinks and beverages respectively. Of the own food consumed by an average household, the value of protein items (meat, poultry and fish) was only 6.2%, compared with 45.7% for the roots, tubers and plantain group and also 21.2% for the grains and flour. Vegetables ranks third in value (16.6%) on the list of home consumption of own produce, whilst fruits accounts for a poultry 1.6 percent. (See Table 7.14)

Table 7.14: Value of average annual household and per capita consumption of home produced food and estimate of total national value, by food groups

Group	Average annual household consumption (GH¢)	Average annual per capita household consumption (GH¢)	Estimated value of national annual consumption (million GH¢)	Percentage distribution
Food	347.06	84.69	1,059.17	99.6
Grains & Flours	66.67	15.08	225.31	21.2
Roots, Tubers & Plantain	89.68	24.18	486.47	45.7
Pulses, Nuts & Seed/Oil	30.89	7.18	87.08	8.2
Fruits	10.43	2.96	16.57	1.6
Vegetables	33.55	8.29	176.28	16.6
Meat, Poultry & Fish	41.67	11.65	66.00	6.2
Other Livestock Products	72.83	14.61	1.45	0.1
Non alcoholic Drinks	1.33	0.73	0.01	0.0
Drinks & Beverages	72.68	15.73	4.75	0.4
All home Consumption	419.73	100.42	1,063.92	100.0

Appendix Table A7.1 shows the detailed breakdown of home consumption by different food items, while Appendix Table A7.2 shows the percentage of households in different localities who reported consuming home-products of various items in the previous 12 months.

As one would expect, much of home-products consumption takes place in rural areas. On average, the value of home produced food consumed annually by rural

households is about GH¢354.18 whilst the corresponding figure for urban households is GH¢288.69 (See Table 7.15).

Table 7.15: Value of average annual household and per capita consumption of home produced food, and estimate of total national estimate, for urban and rural households, by food groups

Consumption of food produced by the household itself								
Group	Urban				Rural			
	Average annual household consumption (GH¢)	Average annual per capita household consumption (GH¢)	Estimated value of national annual consumption (million GH¢)	Percentage distribution	Average annual household consumption (GH¢)	Average annual per capita household consumption (GH¢)	Estimated value of national annual consumption (million GH¢)	Percentage distribution
Food	288.69	87.60	124.22	99.9	354.18	83.87	934.95	99.5
Grains & Flours	64.55	16.26	25.17	20.2	67.00	14.90	200.14	21.3
Roots, Tubers & Plantain	81.65	25.66	69.49	55.9	91.28	23.89	416.98	44.4
Pulses, Nuts & Seed/Oil	26.59	8.44	7.03	5.6	31.43	7.02	80.06	8.5
Fruits	10.29	3.43	2.42	1.9	10.46	2.87	14.15	1.5
Vegetables	12.01	3.75	7.57	6.1	37.09	9.04	168.71	18.0
Meat, Poultry & Fish	53.93	20.65	12.49	10.0	39.82	10.29	53.51	5.7
Other Livestock Products	39.69	9.42	0.06	0.0	75.63	15.05	1.39	0.1
Non alcoholic Drinks	0.00	0.00	0.00	0.0	1.48	0.81	0.01	0.0
Drinks & Beverages	50.00	14.62	0.13	0.1	74.28	15.81	4.62	0.5
All home Consumption	338.69	102.23	124.36	100.0	428.46	99.67	939.56	100.0

The variations in food items consumed by ecological zones (coastal, forest and savannah areas) are shown in Table 7.16. Except for a few food sub-groups, consumption of home-produced food is more prevalent in the savannah than it is in the coastal and forest areas. The average annual value of home-produced food consumed by households in the savannah zone is GH¢486.16; the corresponding average values for the coastal zone and forest zone are GH¢432.51 and GH¢194.68 respectively.

The percentage consumption of home produced grains and flour in all three zones is almost even i.e. about 15 or 16 percent. Other livestock products (25.1%) and Meat, Poultry and Fish (14.2%) are important sub-groups in the Coastal zone besides Grains and Flour, and Roots, Tubers and Plantain; in the Savannah zone Vegetables (14.8%) and Seed/Oils (10.0%) are also important.

Table 7.16: Value of average annual household and per capita consumption of home produced food, and estimate of total national estimate by ecological zone and food groups

Group Food	Consumption of food produced by the household itself											
	Average annual household consumption (GH¢)				Average annual per capita household consumption (GH¢)				Percentage distribution			
	Coastal	Forest	Savannah	Ghana	Coastal	Forest	Savannah	Ghana	Coastal	Forest	Savannah	Ghana
	432.51	194.68	486.16	347.06	140.57	53.21	97.65	84.69	85.4	66.2	94.0	82.7
Grains & Flours	74.22	44.91	82.10	66.67	20.79	11.75	16.00	15.08	14.7	15.3	15.9	15.9
Roots, Tubers & Plantain	89.78	75.36	142.58	89.68	27.36	21.33	32.06	24.18	17.7	25.6	27.6	21.4
Pulses, Nuts & Seed/Oil	23.68	18.56	51.67	30.89	8.14	4.82	10.30	7.18	4.7	6.3	10.0	7.4
Fruits	10.52	10.57	9.26	10.43	4.21	2.79	2.64	2.96	2.1	3.6	1.8	2.5
Vegetables	35.68	11.33	76.63	33.55	14.61	3.31	14.75	8.29	7.0	3.9	14.8	8.0
Meat, Poultry & Fish	71.67	28.40	43.69	41.67	24.81	7.03	10.73	11.65	14.2	9.7	8.5	9.9
Other Livestock Products	126.96	4.08	80.23	72.83	40.66	1.36	11.19	14.61	25.1	1.4	15.5	17.4
Non alcoholic Drinks	0.00	1.48	0.00	1.33	0.00	0.81	0.00	0.73	0.0	0.5	0.0	0.3
Drinks & Beverages	73.99	99.19	30.82	72.68	31.26	19.49	5.64	15.73	14.6	33.8	6.0	17.3
All home Consumption	506.50	293.87	516.98	419.73	171.83	72.70	103.29	100.42	100.0	100.0	100.0	100.0

Table 7.17 shows, for each region, the percentage distribution of the value of home produced food across food subgroups. It highlights the differences in home consumption of own produce between the south and the north of the country. In particular, in the Upper West and Upper East regions, which fall entirely within the savannah ecological zone, cereals and cereal products account for a larger share of home-produce consumption than do roots and tubers; the reverse is true for all other regions including the Northern Region, where 28.7 percent of food is made up of roots, tubers and plantain and 23.0 percent consists of cereals and cereal products.

Households in the Upper East Region also make greater use of pulses and nuts, and vegetables, taken from their own farms. Home consumption of vegetable produce by households is very prominent in the Northern and Upper East regions accounting for 35.1 percent and 32.8 percent share of the food consumed in the two regions respectively. One other important sub-group of food in the three regions in the northern part of the country is Seed/Oil component with between 11 percent and 18 percent share of their food.

Meat, poultry and fish produced and consumed by the households themselves is highest in the Greater Region (29.4%), followed by Volta Region (17.7%).

Table 7.17: Consumption of own produce across food groups, by region

Group	Region										Ghana
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Grains & Flours	3.8	15.5	26.5	32.5	14.9	11.4	12.1	23.0	48.1	39.5	18.9
Roots, Tubers & Plantain	76.4	62.9	32.6	35.7	55.9	67.6	71.8	28.7	0.1	35.2	50.6
Pulses, Nuts & Seed/Oil	4.3	7.1	1.1	4.2	4.5	4.5	2.5	11.3	17.1	14.9	6.8
Fruits	2.5	1.7	0.3	2.1	2.7	3.6	1.3	0.1	0.2	0.1	1.7
Vegetables	8.7	6.5	10.2	6.4	13.2	7.0	7.9	35.1	32.8	6.2	15.7
Meat, Poultry & Fish	4.4	6.3	29.4	17.7	7.6	5.7	4.2	1.6	0.9	3.7	5.9
Other Livestock Products	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.1	0.7	0.4	0.1
Non alcoholic Drinks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Drinks & Beverages	0.0	0.0	0.0	0.9	1.2	0.3	0.2	0.0	0.1	0.1	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average household consumption	48.22	49.17	66.98	43.64	48.60	33.12	53.75	122.21	69.02	46.72	54.23
Average per capita household consumption	13.91	15.35	18.02	11.84	14.42	8.71	14.49	23.64	12.92	7.25	13.88
Total food consumption	111.65	104.09	123.96	95.08	110.05	97.54	100.44	113.50	90.02	70.57	106.70

8. NON-FARM ENTERPRISES

8.1 Characteristics of non-farm enterprises

The results of the 2000 Population and Housing Census (PHC) showed that about 80 percent of the economically active population work in the informal sector. This shows the important role household enterprises play in the economy. Detailed information was collected aimed at identifying the household members responsible for each non-farm household enterprise in terms of decision making and the allocation of income the enterprise generates. Table 8.1 shows the characteristics of non farm enterprises by industrial classification.

Table 8.1: Characteristics of non-farm enterprises by industrial classification

Locality	Proportion of households operating a business	Estimated number of business	Estimated number of businesses operated by industrial classification						Proportion operated by females		
			Manufacturing		Trading		Others		Total		
			Male	Female	Male	Female	Male	Female	Male	Female	
Urban	52.3	1,536,262	134,412	241,173	192,953	668,794	156,408	142,522	483,773	1,052,489	68.5
Accra	46.8	440,591	33,425	61,451	60,105	203,053	36,545	46,012	130,075	310,516	70.5
Other Urban	55.0	1,095,672	100,987	179,722	132,848	465,741	119,863	96,510	353,699	741,973	67.7
Rural	41.9	1,654,290	165,570	522,405	140,957	577,852	102,709	144,799	409,235	1,245,055	75.3
Coastal	41.1	318,040	38,386	79,146	15,790	127,497	17,611	39,611	71,786	246,254	77.4
Forest	41.2	784,216	90,309	213,457	70,399	281,021	55,077	73,953	215,786	568,430	72.5
Savannah	43.5	552,034	36,875	229,802	54,768	169,334	30,021	31,235	121,664	430,371	78.0
Ghana	46.4	3,190,552	299,982	763,578	333,910	1,246,646	259,117	287,321	893,008	2,297,544	72.0

Approximately three million two hundred thousand households representing about (46.4%) of households in Ghana operate non-farm enterprises (Table 8.1). Some 52 percent of these households are found in urban localities. The households are engaged mainly in trading (50%) and manufacturing (33%). Trading is carried out more in urban than rural localities. Accra for instance has 60 percent of the enterprises in trading. Households in rural Coastal and Forest are engaged more in trading than manufacturing while the reverse is the case for rural Savannah. Greater proportion of household businesses is operated by females (72%). In addition a slightly lower proportion of female operate manufacturing businesses (72%) than trading (79%).

In rural localities, every three in four (76%) manufacturing and every four in five trading businesses are operated by women. Rural Savannah (86%) has the highest proportion of female in the manufacturing sector while Rural Coastal (89%) has the highest proportion for trading. The proportion of females operating in urban settings for trading and manufacturing are respectively 78 and 64 percent. Other urban businesses besides manufacturing and trading however have higher proportions of males more than females.

Table 8.2: Main source of capital for non farm enterprises by industrial classification

Main source of capital	Manufacturing			Trading			Others			Total		
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All
Household savings	61.3	56.0	57.5	63.7	60.5	61.2	62.0	61.7	61.8	62.4	59.1	60.0
Bank	0.8	1.0	1.0	2.3	1.6	1.8	1.2	0.4	0.8	1.5	1.3	1.3
Remittance from abroad	0.0	0.2	0.1	0.4	0.7	0.7	1.2	0.2	0.7	0.5	0.5	0.5
Proceeds from family farm	11.9	10.7	11.0	9.0	5.5	6.3	8.9	6.3	7.5	10.0	7.5	8.2
Proceeds from family non-farm enterprises	2.5	2.3	2.4	3.9	2.4	2.8	3.1	2.9	3.0	3.2	2.4	2.7
Income from family property (ies)	0.6	0.7	0.7	0.6	1.0	0.9	0.5	0.9	0.7	0.6	0.9	0.8
NGO support	0.2	0.5	0.5	0.0	0.3	0.3	0.5	0.0	0.2	0.2	0.4	0.3
District Assembly/Town Devt Assoc. support	0.2	0.1	0.1	0.2	0.3	0.3	0.0	0.9	0.5	0.1	0.3	0.2
Church assistance	0.2	0.5	0.4	0.0	0.0	0.0	0.2	0.2	0.2	0.1	0.2	0.2
Money lenders	1.5	1.2	1.3	2.0	1.2	1.3	1.2	1.1	1.2	1.6	1.2	1.3
Relative/Friends	17.8	22.6	21.3	14.3	20.8	19.4	16.1	21.3	18.8	16.0	21.5	20.0
Other partners	1.3	1.3	1.3	1.8	1.4	1.5	1.4	1.6	1.5	1.5	1.4	1.4
Other	1.7	2.8	2.5	2.0	4.3	3.8	3.6	2.5	3.0	2.3	3.6	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The main sources of capital for non-farm enterprises are household savings, assistance from relatives or friends and proceeds from family farm (Table 8.2). In all, about (60%) of the enterprises are set up with household savings, and about one in every five are established with assistance from relatives and friends.

Proceeds from family farms account for about 8 percent. Other sources of funding include proceeds from family non-farm enterprises (2.7%), income from family property, and other sources of social support including NGOs, District Assemblies, money lenders and church assistance. Few household non-farm enterprises obtained financial assistance from banks or other financial institutions for its principal activity, in the previous 12 months. Only 2.4 percent of non-farm enterprises obtain financial resources from the banks and other financial institutions (Table 8.3). Nearly five percent (4.7%) of the enterprises obtain financial support from family and friends. Few enterprises also use credit from other sources like money lenders, cooperatives, government agencies and NGOs.

Table 8.3: Source of assistance for non-farm enterprises

Main source of capital	Manufacturing			Trading			Others			Total		
	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All
No credit used	93.7	89.3	90.5	87.7	89.8	89.4	93.2	91.5	92.3	91.4	89.8	90.3
Bank	1.0	1.7	1.5	3.1	2.0	2.3	1.9	1.1	1.5	2.1	1.8	1.9
Other financial agencies	0.2	0.4	0.3	1.0	0.5	0.6	0.7	0.4	0.6	0.6	0.4	0.5
Cooperative	0.0	0.7	0.5	0.4	0.5	0.5	0.0	0.4	0.2	0.1	0.6	0.5
Money lender	0.4	1.3	1.1	0.6	0.8	0.8	0.5	0.4	0.5	0.5	0.9	0.8
Family/Friends	4.2	4.9	4.7	5.5	4.9	5.0	3.1	4.5	3.8	4.3	4.8	4.7
Proceeds from other enterprises	0.0	0.5	0.3	0.6	0.2	0.3	0.5	0.0	0.2	0.4	0.3	0.3
Government agencies	0.0	0.4	0.3	0.0	0.3	0.3	0.0	0.9	0.5	0.0	0.4	0.3
NGOs	0.0	0.4	0.3	0.0	0.5	0.4	0.0	0.2	0.1	0.0	0.4	0.3
Other	0.4	0.5	0.5	1.2	0.5	0.6	0.0	0.4	0.2	0.6	0.5	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Persons engaged in non farm activities

Table 8.4 shows that approximately 5.4 million persons in Ghana, representing 20 percent of the total population operate a non-farm enterprise of one sort or another. Almost 80 percent of all persons currently engaged in non-farm enterprise are in manufacturing and trading, with more persons engaged in trading than manufacturing. In total, about 2 million

persons are engaged in manufacturing, 2.2 million in trading enterprises, and 1.1million in other types of enterprise.

Table 8.4: Persons engaged in non farm enterprises by Principal Activities

Principal activity	Persons currently engaged							
	All persons engaged		Casual workers		Skilled		Unskilled	
	Male	Female	Male	Female	Male	Female	Male	Female
Manufacturing	664,846	1,298,735	128,653	226,161	383,960	921,031	237,432	151,543
Trade	609,329	1,641,394	102,932	159,153	328,701	917,020	250,372	565,221
Others	599,391	553,862	112,010	86,275	410,174	378,056	182,983	89,531
Total	1,873,566	3,493,991	343,595	471,589	1,122,835	2,216,107	670,787	806,295

It is worthy to note that more skilled than unskilled persons are currently engaged in non farm enterprises. It is even more significant that more skilled women play a major role in operating many of these businesses.

8.2 Expenditure input, assets, revenues, and net income

Expenditure on inputs to non-farm enterprise

Table 8.5 presents information on expenditure on inputs for enterprises engaged in manufacturing, trading or other activities. Households spend on average about GH¢7,642.10 on inputs for non-farm household enterprises. Furthermore, households trading enterprise spend GH¢7,858.10 annually compared to average expenditure of GH¢4,004.6 on manufacturing. The survey results show that the highest expenditure on household trading activities is articles purchased for resale (GH¢4,026.77). It is also important to note that raw materials (GH¢1,688.19) and spare parts (GH¢1,084.47) also contributed a big chunk of the expenditure on trading. Raw materials, articles for resale and rent on assets constitute about 66.3 per cent of total value of inputs for manufacturing. An estimated total value of all inputs for household non-farm enterprise is GH¢2,740.00. About GH¢1,481.50 worth of inputs are used for trading enterprises, GH¢691.50 manufacturing enterprises, and GH¢567 for other types of non-farm enterprises.

Table 8.5: Expenditure on input to non farm enterprises by principal activities

Expenditure item	Average annual expenditure on input per enterprise				Estimated annual value of inputs (million GH¢)				
	Type of business activity (GH¢)			All non farm enterprises	Type of business activity			All non farm enterprises	
	Manufacturing	Trade	Others		Manufacturing	Trade	Others		
Taxes on product	29.25	69.05	75.98	60.90	5.20	30.50	9.40	45.10	
Articles for resale	984.38	4,026.77	1567.64	3613.13	14.90	1084.20	74.80	1173.90	
Rents on assets/land and building	449.32	78.51	1159.03	386.08	15.50	8.70	53.20	77.40	
Raw materials	1,220.89	1,688.19	1027.23	1253.91	555.40	143.40	125.10	823.90	
Traveling and Transport	102.19	183.72	147.61	157.31	37.60	155.20	33.50	226.30	
Fuel and lubricants	183.32	131.47	1590.64	534.99	33.90	9.00	146.90	189.80	
Electricity	100.43	83.18	102.25	92.71	7.90	10.40	8.50	26.90	
Water	26.48	129.25	370.17	154.04	4.00	17.00	64.00	84.90	
Telephones	62.15	71.98	141.66	92.50	1.20	3.50	4.70	9.40	
Printing/Stationery/Postage/Packaging	176.77	37.24	127.50	91.40	4.60	3.20	3.80	11.50	
Spare parts	37.71	1,084.47	441.12	410.80	1.10	10.70	15.30	27.00	
Repairs/Maintenance of fixed assets	23.17	41.00	329.25	129.60	1.50	1.10	16.70	19.30	
Lease of machinery or transport equipment	281.12	0.00	170.19	253.56	2.10	0.00	0.60	2.80	
Advertising/Computer service	131.07	48.90	20.82	62.57	0.30	0.20	0.10	0.60	
Bank charges (excl. bank int. change)	7.78	29.80	32.11	28.55	0.00	0.10	0.10	0.30	
Training	55.13	34.64	15.30	30.74	0.10	0.00	0.10	0.20	
Treatment/Disposal of waste product	17.91	52.73	152.65	53.71	0.10	0.20	0.20	0.50	
Uniform and clothing	27.75	3.58	21.10	18.41	0.40	0.00	0.30	0.70	
Accident claims	32.98	0.00	224.61	138.02	0.00	0.00	0.60	0.60	
Other	54.86	63.64	172.52	79.18	6.10	4.10	8.80	18.90	
Total expenditure	4,004.64	7,858.10	7889.38	7642.10	691.80	1481.50	566.60	2,740.00	

Table 8.6 shows the sources of revenue for non-farm enterprises, and how the income is allocated. All non-farm enterprises receive GH¢12,188.70 million annually; trading and other enterprises tend to receive more income than manufacturing enterprises, with males having over seventy percent of total average revenue from non-farm farm enterprises. In addition, more than eighty percent of all the revenue is received in the form of cash. On distribution of income, the largest share of GH¢1,297.18 is saved whilst GH¢628.61 is spent on own household non-farm enterprises.

Table 8.6: Source of revenue and allocation of income from non-farm enterprises by principal activity and sex of owner

Sources of revenue	Average revenue per enterprise (GH¢)								Estimated revenue (million GH¢)			All non farm enterprises
	Manufacturing		Trading		Others		All enterprises		Type of business activity			
	Male	Female	Male	Female	Male	Female	Male	Female	Manufacturing	Trade	Others	
Cash received	1,883.02	1,822.25	9,627.05	3,566.24	5,877.80	2,190.22	5,916.60	2,816.52	2,002.69	7,580.13	2,025.10	11,607.92
Receipts as goods and services	113.84	102.55	114.35	102.83	392.69	139.32	170.90	106.47	5.87	9.86	5.65	21.39
Home consumption of output	97.28	143.09	702.73	187.42	510.64	143.09	461.13	155.15	67.91	87.28	41.58	196.77
Delivery of goods sold	1.42	0.00	7.50	2.34	38.83	0.00	14.58	1.28	0.35	5.86	7.70	13.91
Provision of other services	6.46	0.44	7.16	0.62	12.08	43.94	8.36	6.00	2.32	3.45	20.61	26.38
Rental of buildings	0.04	0.00	0.15	0.08	1,829.95	2.05	533.32	0.30	0.01	0.12	310.31	310.45
Rental of machinery/transport equipment	4.53	0.01	0.77	0.00	2.50	0.00	2.54	0.00	1.16	0.28	0.59	2.03
Commissions	0.00	0.15	0.98	1.51	5.19	10.83	1.88	2.23	0.13	1.95	3.38	5.46
Storage and handling fees	0.00	0.00	0.17	0.00	0.19	0.00	0.12	0.00	0.00	0.05	0.04	0.09
Inspection and valuation fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-
Sale of scrap	0.40	0.46	3.13	0.00	0.06	0.00	1.31	0.15	0.44	0.77	0.01	1.22
Profit on sale of fixed assets	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.20	0.77	0.00	-	0.77
Other	0.31	0.20	0.00	0.03	0.41	7.64	0.22	1.04	0.39	0.10	1.80	2.30
Total	2,107.30	2,069.75	10,464.00	3,861.08	8,670.33	2,537.10	7,110.96	3,089.34	2,082.00	7,689.90	2,416.80	12,188.70
Allocation of income												
Own household	399.31	222.08	565.41	260.12	551.89	263.36	503.32	247.00	191.19	296.77	140.65	628.61
Other household	240.44	217.75	571.74	218.84	1,910.94	250.86	868.01	224.19	26.47	47.95	87.32	161.74
Savings	293.43	435.89	6,467.47	503.49	1,186.50	525.67	2,859.94	485.78	151.57	953.18	192.43	1,297.18
Other purposes	172.09	178.15	869.88	191.67	318.13	231.92	498.96	193.63	44.67	130.53	39.82	215.01
Total	1,105.26	1,053.87	8,474.50	1,174.12	3,967.45	1,271.81	4,730.22	1,150.60	413.89	1,428.43	460.22	2,302.54

9. HOUSEHOLD EXPENDITURE, INCOME AND THEIR COMPONENTS

9.0 Introduction

The survey collected information on household expenditure and income and their sources. The survey methodology also, enables the derivation for each household's estimate of total expenditure and total income captured in the survey as well as the estimates of all the sources. These were ranked into quintiles with respect to total expenditure and income, mean expenditure and per capita expenditure. It must however be noted that market prices were used to record the value of all purchased items whilst the same prices were used to impute values for all in-kind and gifts.

9.1 Total household expenditure

Table 9.1 indicates that the average annual household expenditure in Ghana is about GH¢1,918.00. By household expenditure quintiles, on average, the highest quintile spends about three and half times more than the lowest quintile and one and half times more than the national average as well as the fourth quintile.

In addition, the lowest quintile with an average household of 6 persons accounts for less than ten per cent of the total annual expenditure, while the highest quintile with an average household size of 3 persons accounts for 46 percent of total annual expenditure.

On average, the annual per capita consumption expenditure in Ghana is GH¢644.00, implying an overall average expenditure of about GH¢2.00 per person per day. In terms of the quintile groups, the highest quintile has an average per capita expenditure of about GH¢1,261.00 per person per annum. This is nine and half times higher than the per capita expenditure of households in the lowest quintile (GH¢132.00) and about two times more than the national average of GH¢644.00.

Table 9.1: Mean annual household and per capita expenditure, by quintile group

Quintile group	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Mean household size	Percentage shares
Lowest	821	132	6.4	7.1
Second	1,242	247	5.1	10.8
Third	1,566	367	4.4	14.7
Fourth	1,942	548	3.7	21.0
Highest	2,864	1,261	2.5	46.3
Ghana	1,918	644	4.0	100.0

Table 9.2 depicts the distribution of households in each region by quintile, mean annual household expenditure and per capita expenditure. In line with the regional findings, Greater Accra has the highest consumption expenditure of an annual average of GH¢2,907. Ashanti follows with an average household consumption expenditure of GH¢1,967, whilst Upper West has the lowest consumption expenditure of GH¢901 which is about half the national consumption expenditure.

In terms of per capita expenditure, Greater Accra Region has the highest annual average per capita expenditure of GH¢1,050 implying an average expenditure of less than GH¢5 per person per day. This is followed Ashanti (GH¢682) and Central (GH¢676). On the other

hand, Upper West, Upper East, Northern and Volta recorded the lowest average annual per capita expenditure each of which is less than the national annual average.

The table further reveals that Greater Accra Region is better off than the other regions, with 46.1 percent of its households falling within the highest quintile, and a smaller number of households of about 4.6 percent within the lowest quintile. Ashanti follows with about 39 percent and nearly eight percent of its households within the highest and lowest quintiles respectively.

On the other hand, the three Northern regions; Northern, Upper East and Upper West have low proportions of households in the highest quintile and relatively high proportions of their households within the lowest quintile. Upper West in particular has the lowest proportion of its households, 3.1 percent, in the highest quintile and as much as 76.7 percent in the lowest quintile. This indicates that poverty is very high in the northern regions, particularly in Upper West.

Table 9.2: Households by quintile, mean annual household expenditure and per capita expenditure by region

Region	Quintile					All	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)
	1	2	3	4	5			
Western	5.8	16.7	18.5	23.1	35.9	100	1,924	648
Central	7.0	13.7	21.0	23.8	34.5	100	1,810	676
Greater Accra	4.6	9.1	15.5	24.7	46.1	100	2,907	1,050
Volta	12.7	23.2	21.4	20.3	22.4	100	1,514	491
Eastern	4.9	14.3	23.1	25.7	31.9	100	1,794	613
Ashanti	7.9	14.6	16.3	22.3	38.9	100	1,967	682
Brong Ahafo	11.0	19.8	21.1	21.5	26.5	100	1,614	514
Northern	32.9	20.7	15.4	15.3	15.6	100	1,529	362
Upper East	54.8	19.1	13.0	7.2	5.9	100	1,066	229
Upper West	76.7	12.5	5.3	2.4	3.1	100	901	166
Ghana	12.6	15.5	18.2	21.6	32.0	100	1,918	644

Table 9.3 shows the estimates of household consumption and per capita expenditures by localities and ecological zones. The average annual household expenditure is about 1.6 times higher in urban localities (GH¢2,449) than in rural localities (GH¢1,514). In the rural areas, average annual expenditures are higher in the forest zone (GH¢1,629) than in the coastal zone (GH¢1,592). The pattern is similar in the urban localities where average annual consumption expenditure is higher in Accra (GH¢3,009), than other urban centres (GH¢2,170). Rural households spend much less (GH¢1,514 per annum) than urban households.

The average annual per capita expenditure of urban localities is almost GH¢887 implying an average per capita expenditure of GH¢2.50 per person per day while the rural localities have an annual per capita expenditure of GH¢458 and spend GH¢1.20 per person per day. Among all the urban localities, Accra (GAMA) has the highest average annual per capita expenditure of GH¢1,106. In the rural localities, rural coastal has the highest average per capita expenditure of almost GH¢572 indicating an overall average expenditure of GH¢1.60 per person per day while rural savannah has the lowest average per capita income of GH¢303 annually and spend GH¢0.83 per person per day.

Table 9.3: Mean annual household, per capita expenditure and estimated total expenditure by localities and zones

Locality	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Mean household size	Percentage share of total expenditure	Estimated total annual expenditure (million GH¢)
Urban	2,449	887	3.5	55.2	5,659
Accra (GAMA)	3,009	1,106	3.3	22.6	2,176
Other Urban	2,170	778	3.6	32.6	3,483
Rural	1,514	458	4.4	44.8	4,505
Coastal	1,592	572	3.6	10.1	859
Forest	1,629	505	4.1	23.3	2,154
Savannah	1,274	303	5.4	11.4	1,492
Ghana	1,918	644	4.0	100.0	10,164

9.2 Components of household expenditure

Table 9.4 shows the breakdown of households' total expenditure by the components of expenditure. The survey found food to be the major component of households' expenditure in Ghana, accounting for 40.4 percent of the estimated total annual expenditure. Other expenditure (actual) is the second major component of household expenditures recording almost 40 per cent as its share of the total estimated annual expenditure. This is then followed by food expenditure imputed (10.5%), while expenditures on housing (2.5%) and other expenditure (imputed) (6.7%) recorded less than ten per cent of the estimated total annual expenditure.

Table 9.4: Expenditure Components, mean annual, per capita and estimate of total annual expenditure

Expenditure component	Mean annual household expenditure (GH¢)	Mean annual per capita expenditure (GH¢)	Estimated total annual expenditure (million GH¢)	Percentage share of total expenditure
Food expenditure (actual)	783	284	4,103	40.4
Food expenditure (imputed)	188	50	1,068	10.5
Expenditure on housing	48	20	254	2.5
Other expenditure (actual)	760	245	4,058	39.9
Other expenditure (imputed)	133	41	681	6.7
Ghana	1,918	644	10,164	100.0

Table 9.5 shows the distribution of the breakdown of household expenditures across the country. Among the notable features of the table is the importance of food expenditure (actual and imputed) in the overall expenditure of Ghanaian households. Food accounts for about half of the total expenditure of households in the highest quintile and also forms about 60 percent of the expenditure of households in the lowest quintile. In the localities, households in urban centres spend about 44 percent on food (actual and imputed), while household in the rural areas spend more than 60 percent on food. In the regions, the highest percentage of total expenditure on food (actual and imputed), Volta spends more than 70 percent of its household expenditures on food. This is followed by the Northern region which spends 65.2 percent on food. On the other hand, Greater Accra spends about 40 percent of its total expenditure on food.

The proportion of the total expenditure on housing in Ghana averages 2.4 percent. Households in the lower quintile spend much higher (3.4%) than the national average. Also notable is the high expenditure on housing in Greater Accra Region which constitutes about

4.2 percent of the total expenditure of households. Eastern, Brong Ahafo and Northern Regions spend less than two per cent of their total expenditure on housing.

Table 9.5 Components of household expenditure by locality (percent)

Locality	Component of expenditure						Food (actual & imputed) as a percentage of Total
	Food		Housing (Actual & imputed)	Other non-food		Total	
	Actual	Imputed		Actual	Imputed		
Quintile							
Lowest	39.4	21.0	3.4	32.8	3.4	100.0	60.4
Second	41.3	17.3	2.6	35.2	3.5	100.0	58.6
Third	42.9	14.0	2.5	37.1	3.6	100.0	56.9
Fourth	43.4	10.0	2.5	39.2	5.0	100.0	53.3
Highest	36.8	11.8	2.2	39.9	9.3	100.0	48.6
Urban	40.8	2.8	3.2	44.5	8.7	100.0	43.7
Accra (GAMA)	37.6	0.4	4.5	47.0	10.4	100.0	38.0
Other Urban	43.1	4.5	2.2	42.7	7.4	100.0	47.6
Rural	38.3	24.1	1.5	31.7	4.4	100.0	62.4
Rural Coastal	48.5	13.3	1.9	31.9	4.5	100.0	61.8
Rural Forest	41.2	14.3	1.5	37.9	5.3	100.0	55.4
Rural Savannah	26.7	47.0	1.4	21.7	3.1	100.0	73.8
Region							
Western	44.2	9.2	2.0	38.2	6.5	100.0	53.1
Central	42.1	11.6	2.0	39.7	4.6	100.0	53.8
Greater Accra	37.8	0.9	4.2	47.6	9.5	100.0	39.6
Volta	44.5	13.2	2.0	34.4	5.8	100.0	72.6
Eastern	44.9	13.1	1.8	35.5	4.8	100.0	58.0
Ashanti	40.6	6.0	2.0	44.5	6.9	100.0	46.5
Brong Ahafo	39.2	16.2	1.8	36.8	6.0	100.0	55.5
Northern	34.4	30.0	1.8	29.2	4.6	100.0	65.2
Upper East	42.1	21.4	2.2	29.7	4.6	100.0	64.5
Upper West	33.2	22.7	2.8	33.3	8.1	100.0	57.9
Ghana	39.6	12.7	2.4	38.5	6.7	100.0	52.4

9.3 Classification of Household Expenditure by COICOP

In this analysis household expenditure is categorized according to the UN Statistical Classification System called “Classification of Individual Consumption According to Purpose” (COICOP). This categorization mainly divides expenditure into food and non-food components. The non-food component comprises expenditure on alcoholic beverages, tobacco and narcotics; clothing and footwear; housing, water, electricity, gas and other utilities; health; education; recreation; personal care and durable goods.

Table 9.6 shows that Ghanaian households spend on average almost GH¢2,680 per annum, with food representing about 43 per cent of total expenditure and non-food expenditure representing about 57 per cent of the total household expenditure.

This is equivalent to an annual per capita expenditure of GH¢923 per person. At the national level, total cash expenditure amounts to GH¢8,547 million. From the table, housing, water, electricity and gas contributes the highest of 9.5 per cent to the total expenditure on non-food component. This is followed by education (8.9%) and clothing and footwear (8.7%) contributing about less than 10 per cent each.

Table 9.6: Average annual household, per capita, and estimated total annual expenditure, by expenditure group

Expenditure group	Average annual household cash expenditure (GH¢)	Average annual per capita expenditure (GH¢)	Total Annual cash expenditure (million GH¢)	Frequency distribution (percent)
Food	810	278	3,694	43.2
Food & Non Alcoholic beverage	810	278	3,694	43.2
Non-Food	1,870	645	4,854	56.8
Alcoholic Beverage & Tobacco	111	44	157	1.8
Clothing & Footwear	145	48	745	8.7
Housing , Water, Electricity & Gas	212	71	814	9.5
Furnishings, Household equipment & Maintenance	104	37	446	5.2
Health	93	32	179	2.1
Transport	447	142	624	7.3
Communication	104	45	172	2.0
Recreation & Culture	164	55	127	1.5
Education	143	31	764	8.9
Restaurants & Hotels	127	65	517	6.0
Miscellaneous Goods & Services	219	76	309	3.6
Total	2,680	923	8,547	100.0

Table 9.7 depicts the average annual household expenditure by locality and expenditure (COICOP) groups. Among the localities, the average annual expenditure is about one and half higher in urban areas than in rural areas even though the household size in the rural households tends to be larger than urban households. On average, the urban household size is 3.5 while the average rural household size is 4.4. As the table further indicates, an urban locality spends 40 per cent of their total expenditure on food while their rural counterpart spends 48 per cent. It can also be noted that urban areas spend more on housing, water, electricity and gas (11.3%) than rural areas (6.9%). This shows that there are higher costs to housing and utilities in urban areas relative to rural areas. Likewise, education in rural areas is not as expensive as in urban areas.

Table 9.7: Average annual household cash expenditure by locality and expenditure group

Expenditure group	Average annual cash expenditure (GH¢)			Per cent of total		
	Urban	Rural	Ghana	Urban	Rural	Ghana
Food	986	657	810	39.8	48.2	43.2
Food & Non Alcoholic beverage	986	657	810	39.8	48.2	43.2
	2,635	1,237	1,870	60.2	51.8	56.8
Non-Food						
Alcoholic Beverage & Tobacco	136	103	111	1.0	3.1	1.8
Clothing & Footwear	184	116	145	8.0	9.8	8.7
Housing , Water, Electricity & Gas	325	128	212	11.3	6.9	9.5
Furnishings, Household equipment & Maintenance	113	98	104	3.8	7.4	5.2
Health	113	80	93	1.8	2.5	2.1
Transport	766	219	447	8.8	5.2	7.3
Communication	128	63	104	2.7	1.0	2.0
Recreation & Culture	200	103	164	1.4	1.6	1.5
Education	230	77	143	10.7	6.3	8.9
Restaurants & Hotels	177	83	127	7.0	4.6	6.0
Miscellaneous Goods & Services	263	166	219	3.7	3.5	3.6
Total	3,620	1,894	2,680	100.0	100.0	100.0

Table 9.8 shows the average annual per capita expenditure, and estimated total annual cash expenditure by place of residence and expenditure groups. As the table indicates, there are notable differences between urban and rural localities on per capita basis. The average annual per capita cash expenditure for all localities in Ghana is GH¢923. The

average annual per capita cash expenditure for households residing in the urban localities is more than twice that of households residing in the rural localities in Ghana. The table further reveals that urban residents spend as much as four times more on transport than rural residents. While urban residents spend GH¢258 per capita rural residents spend only GH¢59 on transport. Moreover, the annual per capita expenditure of residents in urban localities on utilities, communication, recreation and culture as well as restaurant and hotels is three times higher than that of their counterparts residing in the rural areas.

In terms of rural share of the total cash expenditure by expenditure group, the proportion is higher for alcoholic beverage and tobacco (67%). This is followed by furnishings, equipment and maintenance (57%).

Table 9.8: Mean annual per capita expenditure, and estimated total annual expenditure, by locality and expenditure group

Expenditure group	Mean annual per capita cash expenditure (GH¢)			Estimated total annual cash expenditure (million GH¢)			Rural share of total cash expenditure
	Urban	Rural	Ghana	Urban	Rural	Ghana	
Food & Non Alcoholic beverage	350	214	278	2,030	1,664	3,694	45.1
Alcoholic Beverage & Tobacco	66	37	44	51	106	157	67.4
Clothing & Footwear	67	34	48	408	337	745	45.2
Housing , Water, Electricity & Gas	115	38	71	575	239	814	29.4
Furnishings, Household equipment & Maintenance	44	32	37	192	254	446	57.0
Health	43	24	32	91	87	179	48.8
Transport	258	59	142	446	178	624	28.6
Communication	58	21	45	136	36	172	20.8
Recreation & Culture	74	27	55	72	55	127	43.3
Education	52	15	31	546	218	764	28.5
Restaurants & Hotels	99	34	65	357	160	517	30.9
Miscellaneous Goods & Services	97	49	76	189	120	309	38.8
Total	1,324	584	923	5,094	3,454	8,547	40.4

Table 9.9 shows the average annual per capita expenditure, by quintile and expenditure group. From the table, the highest quintile spends less than 30 percent of their total expenditure on food and non alcoholic beverage whilst the lowest to the third quintiles spends about 37 percent on food and non alcoholic beverage. Like urban households, the highest quintile report high expenditure on transport, utilities and gas, & restaurants and hotels.

Table 9.9: Mean annual per capita expenditure, by quintile and expenditure group (GH¢ and percent)

Expenditure group	Quintile (GH¢)					Ghana	Quintile (%)					Ghana
	1	2	3	4	5		1	2	3	4	5	
Food & Non Alcoholic beverage	60	111	165	241	494	278	37.2	37.5	37.9	36.4	29.1	30.1
Alcoholic Beverage & Tobacco	12	19	29	42	96	44	7.5	6.5	6.6	6.3	5.7	4.8
Clothing & Footwear	11	20	28	43	91	48	6.6	6.8	6.5	6.5	5.3	5.2
Housing , Water, Electricity & Gas	12	23	36	60	136	71	7.2	7.9	8.2	9.1	8.0	7.7
Furnishings, Household equipment & Maintenance	11	17	24	32	63	37	6.8	5.9	5.6	4.8	3.7	4.0
Health	7	13	19	28	56	32	4.6	4.4	4.4	4.3	3.3	3.4
Transport	11	21	28	52	298	142	6.7	7.0	6.4	7.8	17.5	15.4
Communication	3	8	12	22	84	52	1.6	2.9	2.7	3.3	4.9	5.6
Recreation & Culture	8	9	13	19	86	48	4.7	3.0	3.0	2.9	5.0	5.2
Education	7	16	24	32	51	31	4.6	5.3	5.5	4.8	3.0	3.4
Restaurants & Hotels	8	18	30	50	127	65	5.1	6.1	7.0	7.6	7.5	7.0
Miscellaneous Goods & Services	12	20	27	42	120	76	7.4	6.9	6.2	6.3	7.1	8.2
Total	162	295	434	662	1,702	923	100.0	100.0	100.0	100.0	100.0	100.0

9.4 Cash expenditure by item level

Table 9.10 shows the average annual household cash expenditure, per capita, and estimated total annual cash expenditure, by disaggregated (item) expenditure groups. As noted earlier, food expenditure is the highest expenditure category (43.2%) followed by expenditure on housing, water, electricity and gas (9.5%) and education (8.9%). The lowest expenditure groups are on recreation and culture (1.5%), alcoholic beverage and tobacco (1.8%), and communication. In the food sub group or items, the main expenditure items are bread and cereals (9.8%) and fish and sea food (9.5%) while sugar, jam, honey, chocolate constitutes less than a per cent of households' expenditure (0.9%).

Table 9.10: Average annual household expenditure, per capita expenditure and estimated total national expenditure, by subgroup of expenditure

Group (item)	Average annual household cash expenditure (GH¢)	Average annual per capita expenditure (GH¢)	Total annual cash expenditure (million GH¢)	Percentage distribution
1. Food & Non Alcoholic beverage	810	278	3,694	43.2
Bread and cereals	161	54	834	9.8
Meat	95	30	334	3.9
Fish and sea food	167	57	812	9.5
Milk, Cheese and Eggs	42	16	145	1.7
Oils and fats	38	12	175	2.1
Fruits	29	12	92	1.1
Vegetables	99	33	484	5.7
Sugar, Jam, Honey, Chocolate	17	6	77	0.9
Food products n.e.c.	110	36	556	6.5
Non Alcoholic Beverages	52	21	185	2.2
2. Alcoholic Beverage & Tobacco	111	44	157	1.8
Alcoholic Beverages	69	29	138	1.6
Tobacco	42	16	19	0.2
3. Clothing & Footwear	145	48	745	8.7
Clothing Materials	116	39	604	7.1
Footwear	29	10	141	1.7
4. Housing, Water, Electricity & Gas	212	71	814	9.5
Actual Rental for housing	18	8	90	1.1
Maintenance and repair of dwelling	86	25	151	1.8

Water supply and miscellaneous services to the dwelling	32	11	164	1.9
Electricity , Gas and other fuels	76	26	409	4.8
5. Furnishings, Household equipment & Maintenance	104	37	446	5.2
Furniture and furnishings, Carpets and floor coverings	4	2	1	0.0
Household Textiles	10	3	32	0.4
Household Appliances	7	2	5	0.1
Glassware , Tableware and Household Utensils	12	4	39	0.5
Tools and equipment for house and Garden	6	2	26	0.3
Goods and Services for routine household maintenance	65	23	343	4.0
6. Health	93	32	179	2.1
Medical products, appliances and equipment	33	11	126	1.5
Out-patient services	18	6	40	0.5
Hospital Services	43	15	13	0.2
7. Transport	447	142	624	7.3
Operation of personal transport equipment	329	97	204	2.4
Transport Services	119	45	420	4.9
8. Communication	104	45	172	2.0
Postal Services	20	10	2	0.0
Telephone and Telefax Equipment	14	4	1	0.0
Telephone and Telefax Services	70	31	169	2.0
9. Recreation & Culture	164	55	127	1.5
Audio Visual, Photographic and Information equipment	17	7	5	0.1
Other Major durables for recreation and Culture	35	17	1	0.0
Other Articles and equipment of luxury	30	6	24	0.3
Recreational and Cultural Services	32	12	44	0.5
Newspapers, Books and stationery	18	6	47	0.6
Packaged Holidays	32	8	6	0.1
10. Education	143	31	764	8.9
Education	143	31	764	8.9
11. Restaurants & Hotels	127	65	517	6.0
Catering services	127	65	517	6.0
12. Miscellaneous Goods & Services	219	76	309	3.6
Personal care	49	18	216	2.5
Personal effects n.e.c.	14	5	40	0.5
Social protection	16	6	3	0.0
Insurance	39	15	22	0.3
Financial services n.e.c.	80	23	21	0.3
Other services n.e.c.	21	9	5	0.1
Total	2,680	923	8,547	100.0

9.5 Annual household expenditure on food

Table 9.11 presents the average per capita and annual household food consumption, (both cash expenditure and home produced) and the estimated total value by food subgroups (items) and food budget shares. As may be noted in the table, at national level, the highest expenditure on food is on bread and cereals on which households spend an estimated amount of about GH¢1,059 million annually. Second to this is the expenditure on food

products not elsewhere classified GH¢1,043 million. The lowest expenditure is on sugar, jam, honey and chocolate on which households spend just under GH¢80 million per annum.

Table 9.11: Value of average annual household and per capita food consumption (both cash expenditure and home produced) and estimated total value, by food subgroups and food budget shares

Food (subgroup)	Mean annual household food consumption (GH¢)			Mean annual per capita food consumption (GH¢)			Estimated value of all food consumption (million GH¢)	Food budget share
	cash expenditure	Home produced	Total	cash expenditure	Home produced	Total		
Food & Non alcoholic beverages	937	722	1,659	342	201	543	5,266.0	100.0
Bread and cereals	161	95	256	54	21	76	1,059.1	20.1
Meat	95	44	139	30	10	41	366.3	7.0
Fish and sea food	167	225	392	57	76	132	841.0	16.0
Milk, Cheese and Eggs	42	11	53	16	3	19	150.4	2.9
Oils and fats	38	21	59	12	5	17	186.2	3.5
Fruits	29	19	48	12	5	18	108.4	2.1
Vegetables	99	92	192	33	22	55	736.2	14.0
Sugar, Jam, Honey, Chocolate	17	0	17	6	0	6	77.1	1.5
Food products n.e.c.	110	213	324	36	58	93	1,042.8	19.8
Catering services (Prepared meals)	127	0	127	65	0	65	513.0	9.7
Non Alcoholic Beverages	52	1	53	21	1	22	185.5	3.5
Total food consumption	937	722	1,659	342	201	543	5,266.0	100.0

Table 9.12 shows the average annual household food consumption and estimated total food consumption (both cash expenditure and home produced) by item and locality. Generally, urban household spend more on all food and non-alcoholic beverages than their rural counterparts. The only exception is vegetables on which rural localities spend more than urban localities. Urban households also spend about twice as much on catering services as rural households.

Table 9.12: Value of average annual household food consumption and estimated total food consumption (both cash expenditure and home produced) by item and locality

Food (subgroup)	Urban			Estimated value of all food consumption (million GH¢)	Rural			Estimated value of all food consumption (million GH¢)
	Mean annual household food consumption (GH¢)				Mean annual household food consumption (GH¢)			
	cash expenditure	Home produced	Total		cash expenditure	Home produced	Total	
Food & Non alcoholic Beverages	1,162	687	1,850	2,508	1,801	1,024	2,825	2,758
Bread and cereals	198	78	276	474	132	98	230	585
Meat	120	45	165	216	72	44	115	151
Fish and sea food	170	290	461	373	165	211	376	468
Milk, Cheese and Eggs	54	10	64	105	27	12	39	45
Oils and fats	45	23	68	90	32	21	53	96
Fruits	39	17	56	74	16	19	35	34
Vegetables	126	38	163	270	81	102	183	467
Sugar, Jam, Honey, Chocolate	21	0	21	40	15	0	15	37
Food products n.e.c.	142	187	328	374	88	219	307	669
Catering services (Prepared meals)	177	0	177	354	83	0	83	159
Non Alcoholic Beverages	72	0	72	137	30	1	31	48
Total food consumption	1,162	687	1,850	2,508	1,801	1,024	2,825	2,758

Table 9.13 depicts household average per capita food consumption (both cash expenditure and home produced) by food item and locality. Relative to rural areas, urban areas only have low per capita food expenditure on Sugar, Jam, Honey, Chocolate whilst they have higher expenditure in all the other food categories.

Table 9.13: Value of average per capita household food consumption (both cash expenditure and home produced) and food budget shares by food subgroups and locality

Food (subgroup)	Urban				Rural			
	Mean annual per capita food consumption (GH¢)			Food budget shares	Mean annual per capita food consumption (GH¢)			Food budget shares
	cash expenditure	Home produced	Total		cash expenditure	Home produced	Total	
Food & Non alcoholic beverages	449	252	701	100.0	248	191	439	100.0
Bread and cereals	70	20	89	12.7	42	22	64	14.5
Meat	39	13	52	7.5	22	10	32	7.3
Fish and sea food	60	135	196	27.9	54	64	117	26.8
Milk, Cheese and Eggs	21	2	23	3.3	10	3	13	2.9
Oils and fats	15	6	21	3.0	10	5	15	3.4
Fruits	17	6	23	3.3	6	5	12	2.6
Vegetables	42	12	54	7.7	26	24	50	11.5
Sugar, Jam, Honey, Chocolate	8	0	8	1.1	5	0	5	1.1
Food products n.e.c.	47	59	105	15.0	28	57	85	19.4
Catering services (Prepared meals)	99	0	99	14.1	34	0	34	7.8
Non Alcoholic Beverages	31	0	31	4.4	11	1	12	2.7
Total food consumption	449	252	701	100.0	248	191	439	100.0

Table 9.14 depicts food budget shares (both cash expenditure and home produced) by food item and locality. As may be noted from the table, the highest share of food budget in all localities in Ghana is bread and cereals (20%). Households residing in rural savannah have a higher share of 28 percent with Accra (GAMA) recording the lowest budget share (17%) on bread and cereals. The second highest share of food budget in all localities is food products not else where classified (almost 20%). Whilst households residing in rural forest has the largest share of about 27 percent of its food budget on food products not else where classified, Accra (GAMA) has the lowest share of about ten per cent of its budget on this item. On the other hand, sugar, jam, honey, chocolate forms the lowest budget share of all households residing both in urban and rural localities. Budget share on fish and sea food is much lower for rural savannah than the other localities. Accra and other urban localities have relatively larger budget shares for fruits compared to the rural localities. Rural savannah has the lowest budget share for this item (0.7%). However, vegetable feature more prominently in the budget share of rural savannah than all the other localities, (25%).

Table 9.14: Food budget shares (both cash expenditure and home produced) by locality

Food (subgroup)	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Bread and cereals	17.1	19.8	19.5	16.4	28.0	20.1
Meat	7.9	8.9	4.2	6.3	5.1	7.0
Fish and sea food	15.3	14.7	22.6	20.8	9.2	16.0
Milk, Cheese and Eggs	4.9	3.9	2.1	1.9	1.0	2.9
Oils and fats	3.2	3.8	3.6	3.5	3.4	3.5
Fruits	3.8	2.6	1.4	1.6	0.7	2.1
Vegetables	9.9	11.2	13.5	11.7	25.2	14.0
Sugar, Jam, Honey, Chocolate	1.8	1.5	1.6	1.1	1.5	1.5
Food products n.e.c.	10.3	17.2	20.9	27.4	22.2	19.8
Catering services (Prepared meals)	18.8	11.8	8.3	7.3	2.5	9.7
Non Alcoholic Beverages	6.9	4.8	2.3	2.0	1.1	3.5
Total food consumption	100.0	100.0	100.0	100.0	100.0	100.0

9.6 Availability of consumer items

The survey also collected information on the availability of various key consumer items. Table 9.15 therefore, indicates the proportion of all households that reported the unavailability of key consumer items in all localities. As may be noted from the table, the

most reported item unavailable is Sorghum in all localities (Ghana, 6.4 per cent). The highest proportion of households reporting unavailability of sorghum reside in the rural forest (about 11%), while only 2.4 percent of households residing in the other urban areas, report the unavailability of this item. The second highest reported consumer item unavailable is millet. Households residing in rural forest have the highest proportion reporting on the unavailability of millet, about 11 percent, while fewer households in other urban localities report of the unavailability of millet. Proportions of household in rural savannah reporting unavailability of anti-malarial drugs and maize flour are relatively high 11.2 percent and 10.8 percent compared to the other localities. Petrol and gas seem to be unavailable to small but significant proportions of households in rural localities. On the other hand, fewer households less than 1 percent in all localities report the unavailability of firewood, charcoal and sugar.

Table 9.15: Percentage of households reporting items unavailable in the last 12 months by locality

Group (subgroup)	Locality					Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Anti-malaria drugs	0.1	0.2	8.4	5.5	11.2	4.5
Soap	0.2	0.0	0.1	0.4	3.3	0.7
Firewood	0.5	0.4	0.0	0.2	0.6	0.4
Charcoal	0.5	0.0	0.8	0.8	1.3	0.6
Kerosene	0.3	0.1	2.3	1.0	3.0	1.1
Petrol	0.7	1.0	7.2	6.8	6.0	4.2
Maize	0.8	0.0	0.7	0.4	2.5	0.7
Maize flour	0.2	0.4	1.0	2.0	10.8	2.7
Rice	0.2	0.0	0.3	0.3	2.5	0.6
Sorghum	6.2	2.4	6.1	11.2	6.1	6.4
Millet	5.9	2.7	6.2	11.3	4.8	6.3
Cooking oil	0.1	0.0	0.5	0.6	2.0	0.6
Sugar	0.0	0.0	0.0	0.3	1.7	0.4
Gas	1.1	3.9	7.2	4.2	3.7	3.9
All items	1.2	0.8	2.9	3.2	4.3	2.4

9.7 Total Annual Expenditure and Type of House

For the purpose of the survey a housing/dwelling unit was defined to include all types of structures occupied by members of households. These may consist of a room inside a house, a group of houses, a multi-storey house, a hut or group of huts.

Table 9.16 shows the total annual expenditures by type of housing. The table reveals that in Ghana households residing in separate houses or bungalows spend more annually about GH¢3,900 than households occupying other types of houses. The annual expenditure is much higher for households in Accra (GAMA) living in separate houses (Bungalow) than for the other localities. Accra households in separate houses spend GH¢6,835 compared to GH¢3,181 in other urban and GH¢3,332 in rural coastal. Rural forest and rural savannah households living in separate houses spend the lowest GH¢1,882 and GH¢1,712 respectively. Furthermore, occupants of flats/apartments in rural coastal spends about GH¢5,000 annually compared to about GH¢ 4,147 by households in Accra (GAMA) occupying the same type of dwelling. On the other hand, households' residing in several huts/buildings on different compounds spend at least GH¢1,343 annually. The annual expenditure of households in dwelling in several huts/buildings on different compounds is much lower in Accra (GAMA), (GH¢1,004) compared to households in rural coastal (GH¢2,075).

Table 9.16: Average annual expenditure of households by type of dwelling occupied and locality (GH¢)

Type of dwelling	Urban Areas		Rural Areas			Ghana
	Accra (GAMA)	Other Urban	Coastal	Forest	Savannah	
Separate House(Bungalow)	6,835	3,181	3,332	1,882	1,712	3,888
Semi-detached house	3,830	2,698	2,162	1,897	1,346	2,589
Flat/Apartment	4,147	3,445	5,053	4,141	1,475	3,725
Room(s) [Compound House]	2,263	2,052	1,399	1,690	1,305	1,846
Room(s) [Other Type]	2,710	1,992	1,523	1,514	1,158	1,661
Several Huts/Buildings[same compounds]	3,910	1,928	2,059	1,607	1,266	1,608
Several Huts/Building[diff. compounds]	1,004	1,443	2,075	1,602	1,128	1,343
Tents/Improvised Home	1,559	2,135	1,269	2,506	2,111	1,748
Other	1,450	2,619	0	888	1,705	1,553
Average	3,009	2,170	1,592	1,629	1,274	1,918

Table 9.17 depicts the annual expenditure of households according to the occupancy status in the different localities. As indicated in the table, in Ghana households who rent spend more than occupants of own dwellings GH¢2,324 compared to GH¢1,933. The annual expenditure for households renting houses is higher in Accra (GAMA) GH¢2,923 than in other urban GH¢2,302. Expenditure for households renting dwelling units is much lower in the rural localities, ranging from GH¢1,635 to GH¢1,436. On the other hand, perchers spend about GH¢1,434 annually in Ghana. The annual expenditure of this occupancy status is less than GH¢1,000 in rural savannah.

Table 9.17: Average annual expenditure of households by occupancy status and locality (GH¢)

Occupancy Status	Urban Areas		Rural Areas			Ghana
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
Owning	3,888	2,462	1,697	1,789	1,306	1,933
Renting	2,923	2,302	1,630	1,635	1,436	2,324
Rent-free	2,382	1,830	1,386	1,410	1,149	1,616
Perching	1,569	1,009	2,102	1,424	862	1,434
Average	3,009	2,170	1,592	1,629	1,274	1,918

9.8 Total Household Income

In this analysis, household income comprises income from employment, agricultural and non-farm activities, rent, remittances, and other sources.

Table 9.18 indicates that the average annual household income in Ghana is about GH¢1,217 whilst the average per capita income is almost GH¢400. Using the prevailing average exchange rate of June 2006, ¢9,176.475 to the US dollar, average annual household income and average per capita income amounts to US\$1,327 and US\$433 respectively. The highest quintile has an average annual income of GH¢1,544 and for the lowest quintile the corresponding income is about GH¢728. This means that a household in the highest quintile has an income that is about twice as much as that of a household in the lowest quintile. The annual per capita income in Ghana is about GH¢397 implying that a Ghanaian lives on an average income of less than GH¢1.10 per day.

The highest quintile has an average per capita income of about GH¢688 which is 1.7 times higher than the national average and almost six times more than that of the lowest quintile (Figure 9.1).

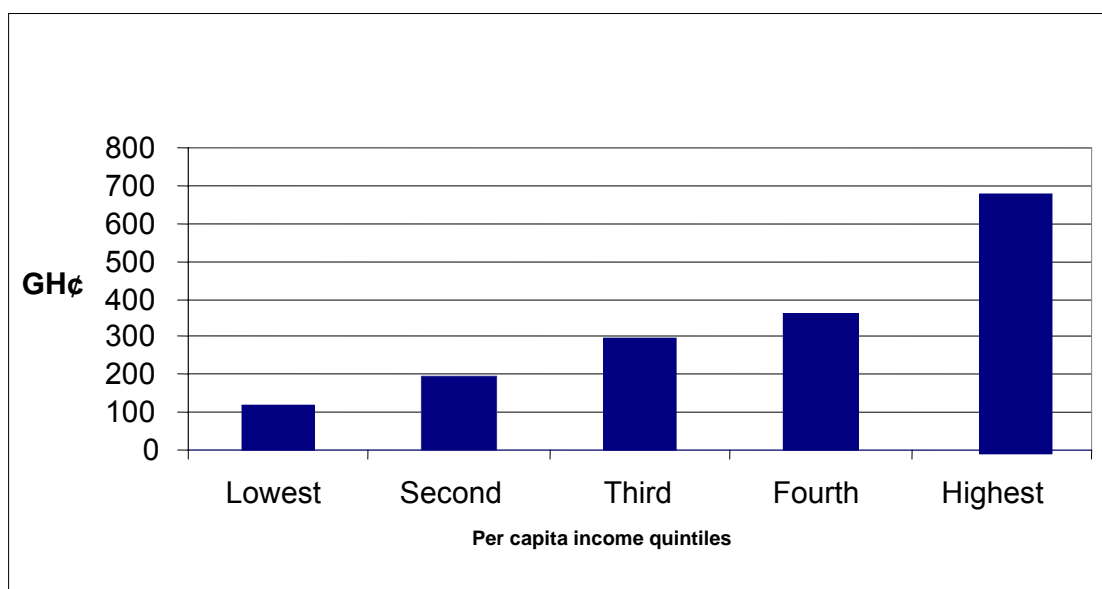


Figure 9.1: Mean Annual Per Capita Income

On the other hand, disparities between the two extreme quintiles are lower if the national average is considered. People who fall in the lowest quintile therefore have an average per capita income of about GH¢10 per month which is about three times less than the national monthly average income of GH¢33.

Table 9.18: Mean annual household and per capita income by quintile group

Quintile	Mean annual household income (GH cedis)	Mean annual per capita income (GH cedis)	Mean household size	Percentage Share of annual income
Lowest	728	116	6.4	8.9
Second	1,020	198	5.1	13.8
Third	1,098	296	4.4	16.1
Fourth	1,263	359	3.7	21.8
Highest	1,544	688	2.5	39.4
Ghana	1,217	397	4.0	100

At the regional level, Greater Accra has the highest average annual income of GH¢1,529 that is higher than the average national income of GH¢1,217 (Table 9.19). This is followed by Northern and then the Central. Upper West, Upper East and Volta regions have the lowest mean annual income of less than GH¢1,000. In terms of per capita income, four regions have an annual per capita income above the national annual average (GH¢397) with Greater Accra recording the highest GH¢544. Upper West and Upper East regions have average annual per capita incomes of less than GH¢130 while Northern and Volta have per capita incomes less than GH¢300 (Fig 9.2).

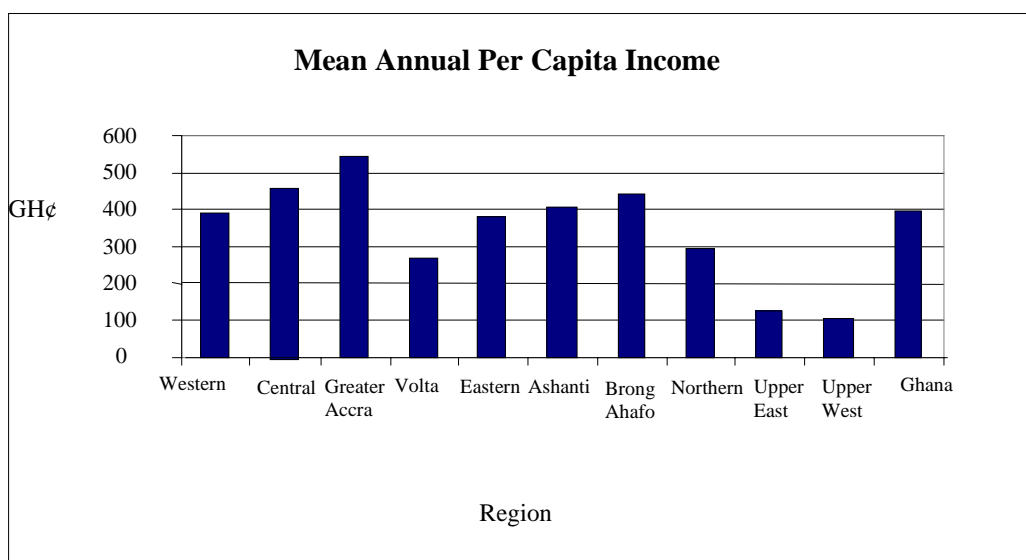


Figure 9.2: Average Annual per Capita Income (Region)

Table 9.19: Households by quintile, Mean annual household and per capita income by region

Region	Quintile						Mean annual household income (GH Cedis)	Mean annual per capita income (GH Cedis)
	1	2	3	4	5	All		
Western	5.8	16.7	18.5	23.1	35.9	100.0	1,222	393
Central	7.0	13.7	21.0	23.8	34.5	100.0	1,310	464
Greater Accra	4.6	9.1	15.5	24.7	46.1	100.0	1,529	544
Volta	12.7	23.2	21.4	20.3	22.4	100.0	913	272
Eastern	4.9	14.3	23.1	25.7	31.9	100.0	1,145	379
Ashanti	7.9	14.6	16.3	22.3	38.9	100.0	1,149	410
Brong Ahafo	11.0	19.8	21.1	21.5	26.5	100.0	1,202	443
Northern	32.9	20.7	15.4	15.3	15.6	100.0	1,452	296
Upper East	54.8	19.1	13.0	7.2	5.9	100.0	616	124
Upper West	76.7	12.5	5.3	2.4	3.1	100.0	606	106
Ghana	12.6	15.5	18.2	21.6	32.0	100.0	1,217	397

The table further reveals that Greater Accra Region is better off than the other regions, with almost 50 per cent of its households falling within the highest quintile, and a much lower proportion of households (about 5%) within the lowest quintile. Ashanti follows with almost 40 percent and nearly 8 percent of its households within the highest and lowest quintile respectively.

On the other hand, Northern, Upper East and Upper West have much lower proportions of households ranging from 15.6 percent in Northern to 3.1 percent in Upper West in the highest quintile and high proportions of households ranging from 32.9 percent in Northern to 76.7 in Upper West in the lowest quintile. This indicates very high incidence of poverty in the northern parts of the country.

In terms of place of residence as shown in table 9.20, a household in urban localities has an average annual income of GH¢1,415 while a household in rural localities has an average annual income of GH¢1,067. Among the rural localities, rural Savannah has the highest average annual income of GH¢1,115 while rural forest has the lowest, GH¢1,038.

On average, the annual per capita income of urban localities is about GH¢517 implying an overall average income of GH¢1.44 per person per day while residents in rural localities

have annual per capita income of GH¢305 and live on less than GH¢0.85 per day. Between the urban localities, Accra (GAMA) has the highest annual per capita income of almost GH¢564. In the rural localities, rural coastal has the highest average per capita income of almost GH¢368 indicating an overall average income of about GH¢1.05 per person per day while rural savannah has the lowest average per capita income of GH¢232 annually and an average income of less than one GH¢0.64 per person per day.

Table 9.20: Mean annual household income, per capita income and estimated total income by localities

Locality	Mean annual household income (GH cedis)	Mean annual per capita income (GH cedis)	Estimated total annual income (million GH cedis)	Percentage share of total Income
Urban	1,415	517	3,297	50.6
Accra (GAMA)	1,575	564	1,149	17.6
Other Urban	1,336	494	2,148	33.0
Rural	1,067	305	3,214	49.4
Rural Coastal	1,066	368	596	9.2
Rural Forest	1,038	323	1,382	21.2
Rural Savannah	1,115	232	1,237	19.0
Ghana	1,217	397	6,512	100.0

9.9 Household income by source

Table 9.21 depicts that the major source of household income in Ghana is from agricultural activities, accounting for a third of the estimated total annual income. Wages from employment is the second major source of income (28.6%), followed by income from self employment (24.5%). Income from rent, remittances and others contribute less than 15 percent to households' income.

Table 9.21: Sources of household income, per capita and estimated total annual income

Sources of income	Mean annual household income (GH cedis)	Mean annual Per capita household (GH cedis)	Estimated total annual income (Million GH cedis)	Percentage distribution
Wage	371	143	1,966	28.6
Household agriculture	450	125	2,399	34.8
Non-farm self-employment	320	99	1,688	24.5
Rent	26	8	140	2.0
Remittances	108	50	611	8.9
Other	14	5	81	1.2
Ghana	1,217	397	6,885	100.0

Table 9.22 indicates that the source of household incomes varies across the country. Households in the lowest to the fourth quintiles have their major source of livelihood from agricultural activities, followed by income from self employment. In the highest quintile, wage income from employment forms the main source of income 39.5 percent Non-farm self employment also contributes significantly to the income of households in the highest quintile, (25.9%). Across quintiles, income from rent, remittances and others form only a small fraction.

In the localities, households residing in urban centres earn their livelihood mostly from wages and salaries (43%), followed by income from non- agricultural activities (31%). The major source of income of households residing in the rural areas is from agricultural activities (57.7%). In both urban and rural localities, income from rent, remittances and others contribute less than 15 percent to their total income.

In the regions, apart from Greater Accra which derives about 57 percent of its income from wages, many of the regions have their main source of income from agricultural activities. In

fact, households in Brong Ahafo, Northern, Upper East and Upper West derive more than 50 percent of their income from agricultural activities. The major source of income for the Ashanti Region is drawn from non-agricultural activities or self employment. In addition wage income (26.5%) and remittances (16.1%) also contribute significantly to household income in Ashanti region.

Table 9.22: Household sources of income by quintile, locality and region

Locality	Sources of Income						Other income	Total
	Wage income from employment	Household agricultural income	Non-farm self employment income	Rental income (actual & imputed)	Net remittance			
Quintile								
Lowest	11.8	62.0	14.8	3.0	8.1	0.2	100.0	
Second	16.0	58.0	18.7	2.5	4.6	0.2	100.0	
Third	20.6	46.9	23.9	1.6	5.4	1.5	100.0	
Fourth	27.6	32.8	30.2	1.5	7.1	0.8	100.0	
Highest	39.5	19.5	25.9	2.1	11.5	1.5	100.0	
Urban	42.7	12.3	30.7	2.1	10.7	1.5	100.0	
Accra (GAMA)	58.6	2.2	24.5	3.4	8.9	2.5	100.0	
Other Urban	33.4	18.2	34.4	1.3	11.8	0.9	100.0	
Rural	14.8	57.7	18.8	1.9	6.1	0.7	100.0	
Rural Coastal	22.9	47.8	20.1	1.7	7.1	0.4	100.0	
Rural Forest	16.6	50.9	22.7	1.7	6.9	1.2	100.0	
Rural Savannah	6.3	75.2	11.9	2.3	4.1	0.2	100.0	
Region								
Western	24.3	45.1	21.1	1.8	6.1	1.5	100.0	
Central	27.2	37.7	26.1	1.1	7.3	0.5	100.0	
Greater Accra	56.6	5.0	24.3	3.2	8.7	2.3	100.0	
Volta	17.2	40.4	29.9	2.0	8.3	2.3	100.0	
Eastern	21.1	42.4	28.1	1.6	6.3	0.5	100.0	
Ashanti	26.5	20.9	34.3	1.2	16.1	1.0	100.0	
Brong Ahafo	19.8	56.5	15.5	1.9	5.9	0.3	100.0	
Northern	10.4	68.5	13.8	2.0	5.4	0.1	100.0	
Upper East	11.0	56.9	26.1	3.1	2.8	0.1	100.0	
Upper West	20.1	50.1	20.8	5.3	3.3	0.4	100.0	
Ghana	28.8	34.9	24.8	2.0	8.4	1.1	100.0	

9.10 Transfers

9.10.1 Remittances

The survey sought information on income transfers or remittances to and from households. Table 9.23 indicates that a high proportion of remittances from household to non-household members go to male children in rural areas (41%). The second highest beneficiaries of transfers from households to non-households are parents, especially the female parents in urban localities (42%). On the other hand, spouses and non-relatives are less likely to benefit from these remittances.

Table 9.23: Income transfers to non-household members

Relationship of non-household member to head	Urban		Rural		Ghana	
	Male	Female	Male	Female	Male	Female
Parent	25.8	41.5	13.2	23.0	17.8	30.5
Spouse	1.0	5.3	0.5	5.9	0.7	5.6
Child	26.6	13.8	40.6	25.7	35.6	20.8
Brother/sister	18.7	12.9	18.6	14.3	18.7	13.7
Other relative	22.1	21.4	21.3	26.5	21.6	24.4
Non relative	5.7	5.0	5.7	4.7	5.7	4.8

Table 9.24 indicates that in all localities a high proportion of remittances received by households go to children especially female children (39%) compared to male children (33%). Children in the rural areas are the main beneficiaries from transfer payments. In both rural and urban areas female children benefit more from transfer payments than their rural and urban male counterparts. The second highest beneficiaries of transfer payments are brothers and sisters (21%).

About a third of the remittances are received on monthly basis. Almost all (99%) the beneficiaries in all the localities indicate that the transfer of funds will not be repaid. Over 50 percent of these remittances are received directly from the senders whilst about 40 percent of the transfers are received through someone. Less than five percent is received through the banking system.

Table 9.24: Transfer payments received by household

Relationship of member to head	Urban		Rural		Ghana	
	Male	Female	Male	Female	Male	Female
Parent	6.7	14.9	2.6	7.2	4.3	10.5
Spouse	11.6	1.9	7.3	1.1	9.1	1.4
Child	25.6	32.6	37.7	43.7	32.7	39.0
Brother/sister	22.9	22.6	21.4	19.0	22.0	20.5
Other relative	17.4	18.2	20.4	21.7	19.2	20.2
Non relative	15.8	9.9	10.6	7.2	12.8	8.3

Table 9.25 indicates that the estimated total annual amount of all remittances paid out by households is GH¢231,344 million. Households which actually remitted incurred an annual expenditure of about GH¢106.00. In terms of place of residence, households in the urban localities paid out an annual estimated total amount of GH¢126,250 million. Urban households who actually remitted paid an annual expenditure on remittances of GH¢136, whilst overall, household annual expenditure on remittances is GH¢54. Households in the rural areas incur an annual estimated expenditure of GH¢105,094 million which is less than half of the national annual total expenditure. Households in the rural areas who actually remitted also paid out an annual amount of about GH¢85 whilst all households paid GH¢37.

Table 9.25: Mean annual household expenditure on and receipts from remittances and estimated total remittances by locality

Locality	Annual expenditure on remittances			Annual receipts from remittances		
	By households which actually remitted (GH Cedis)	All households (GH Cedis)	Estimated total expenditure (million GH Cedis)	By households which actually received (GH Cedis)	All households (GH Cedis)	Estimated total income (in million GH Cedis)
Urban	136	54	126,250	402	402	359,143
Accra (GAMA)	169	58	44,567	499	123	108,554
Other Urban	122	52	81,684	372	152	250,589
Rural	85	37	105,094	179	179	188,429
Rural Coastal	85	29	16,166	201	72	39,648
Rural Forest	101	51	64,361	189	70	89,887
Rural Savannah	53	21	24,567	142	43	58,893
Ghana	106	45	231,344	277	97	547,571

Households also receive some income from individuals who are not members of their households. Like remittances, such in-flows are usually not to be repaid. The annual estimated total value of remittances received in Ghana is GH¢547,571 million. Annual receipt of remittances by households which actually received them amounted to GH¢277.00. The estimated total annual value of remittances received by urban

households, (GH¢359,143 million) is about twice that received by rural households (GH¢188,429million).

9.10.2 Miscellaneous income and expenditure

Apart from remittances, the survey also, sought information on miscellaneous or other income and expenditure of households. In the case of miscellaneous income, households were asked how much income either in cash or in kind they received in the 12 months prior to survey from social security payments, state pensions, or other sources from the central government. They were also asked about cash or in kind receipts from retirement benefits, dowries or inheritances, or from other non-government sources such as churches and institutions, dividends and interest. Receipts from susu (the mutual saving scheme widely used in Ghana) were specifically excluded.

As indicated in table 9.26, from an estimated total miscellaneous income of GH¢135 million, 68 percent is received from other sources. Out of this, 87 percent is received by rural households whilst 52 percent is received by urban households. The most important source of income for households from government sources is social security, accounting for a third of all household income from that source and 10 percent of all miscellaneous income for households. State pension, recording 6 percent of the estimated total miscellaneous income, is the least reported source of miscellaneous income received by the households with urban households receiving twice as much as that of rural households.

Table 9.26: Mean annual income received by households from various of sources by locality

Sources of income	Mean household income (GH Cedis)			Percent share of total estimated miscellaneous income	Estimated total miscellaneous income (Million GH Cedis)
	Urban	Rural	All		
Central government	10	2	5	32	43,102.70
Social security	3	1	2	10	13,573.30
State pension	2	1	1	6	7,709.30
Other	5	0	2	16	21,820.20
Other sources	11	13	12	68	91,906.70
Retirement benefits	4	1	2	9	12,649.40
Dowry or inheritance	6	11	9	51	68,684.80
Other (excluding susu)	1	2	2	8	10,572.50
Total	21	15	17	100	135,009.40

Information captured in the survey on miscellaneous expenditures includes taxes (TV licenses and property); contributions to self-help projects; weddings, dowries, funerals or other ceremonies; gifts and presents (excluding any transfers); and other miscellaneous expenditures (excluding contributions to susu). From Table 9.27, urban and rural households in Ghana on the average spend about GH¢130 annually on the various items. Out of the estimated total miscellaneous expenditure of about GH¢670,959 million spent by households, 63 percent was spent on weddings, dowry, funeral and other ceremonies. Urban households on the average spend about 66 percent while rural households spend 55 percent on this item. The second largest spending by all households is on gifts and presents (excluding remittances). This expenditure item constitutes about 26 percent of the estimated total miscellaneous expenditure in Ghana with rural households spending about

33 percent on this expenditure compared to 23 percent by urban households. The least recorded expenditure incurred by all households is the payment of taxes on property and TV licenses fee constituting less than 2 percent of the estimated total miscellaneous expenditure.

Table 9.27: Mean annual expenditure paid by urban and rural households for various purposes and estimated total miscellaneous expenditure

Purpose of expenditure	Mean household expenditure (GH Cedis)			Estimated total miscellaneous expenditure (million GH Cedis)
	Urban	Rural	All	
Taxes (TV License, property tax etc)	2	1	2	10,711
Contributions to self help projects	15	5	9	43,710
Weddings, dowry, funeral etc	143	35	81	421,464
Gifts and presents (excluding remittances)	50	21	33	173,982
Other (excluding susu)	6	3	4	21,092
Total	216	64	130	670,959

10. CREDIT, ASSETS AND SAVINGS

10.1 Credit

Credit is an important source of additional finance for households, either to relieve a household during a difficult period or enable it to expand its activities. Households were therefore asked for details of loans or credit obtained from either formal or informal institutions.

The percentage of households that owed money or goods to other persons, institutions or businesses are shown in Table 10.1. More than 27 percent of all households reported that they owed money or goods to other persons, institutions or businesses, with only about six per cent having fully paid a loan in the 12 months preceding the survey. Out of almost 30 percent of all rural households that owe money or goods to other persons, institutions or businesses, nearly 7 percent were able to pay fully a loan in the preceding 12 months.

Table 10.1: Proportion of households who owed money or paid loan fully, by locality

	Owe money or goods	Paid loan fully
Urban	24.1	5.2
Accra (GAMA)	14.0	4.0
Urban Coastal	28.1	3.0
Urban Forest	30.1	6.7
Urban Savannah	27.5	6.2
Rural	29.8	6.8
Coastal	28.5	3.8
Forest	33.6	7.6
Savannah	24.8	7.6
Ghana	27.4	6.1

The extent of indebtedness, as measured by the proportion of households taking out loans, is lower in urban areas (24.1 %) than in rural areas (29.8 %). Among urban areas, Accra reported the lowest (14.0 %) rate of indebtedness while urban coastal, urban forest and urban savannah each recorded more than 25 percent. In the rural areas, rural savannah has the lowest percentage of households who are indebted (24.8 %) whilst rural forest (33.6 %) has the highest.

As regard payment of loans, the forest and savannah households are more likely to repay a loan fully than those in the coastal localities, whether urban or rural.

Table 10.2 presents the distribution of loans by source and sex of household head in all localities. The highest reported source of loan is relatives, friends or neighbors, with the proportion of loan recipients higher among male-headed households (56.3 %) than among female-headed households (50.4%) in all localities. In rural savannah households, about two thirds of male-headed households (67.1%) borrow from relatives, friends or neighbors, while among their female counterparts, half (49.5 %) borrow from relatives, friends or neighbors. The second highest source of loan is the trader with more females (19.9%) than males having access to loans from traders. Among the localities rural forest has the highest proportion of female heads, 24.6 percent with loans from traders, followed closely by female heads in other urban localities (19.8%). Rural coastal also has significant proportions of both female (19.0%) and male heads (16.1%) taking loans from traders. Another major source of loan reported is the state banks. About three in twenty male-headed households (15.3%) and about one in ten female-headed households (7.9%) that reside in other urban areas have loans from state banks. Less than 10 percent of the rural household population receives loans from the state bank, both among male- and female-headed households.

Table 10.2: Sources of loans to the households, by sex of head and locality

Type of facility	Accra (GAMA)		Other Urban		Rural Coastal		Rural Forest		Rural Savannah		Ghana	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
State bank	10.8	6.7	15.3	7.9	2.7	8.4	9.0	3.7	8.0	7.6	10.1	6.5
Private bank	7.1	7.9	10.7	6.9	6.7	2.0	6.8	5.6	2.8	4.9	7.2	5.7
Cooperative	3.0	1.1	3.2	4.8	6.9	2.0	4.6	3.8	3.9	4.1	4.2	3.8
Govt Agency	2.6	1.1	0.7	2.8	2.2	6.8	1.4	1.0	0.7	2.4	1.2	2.5
NGOs	1.1	1.3	0.6	2.0	0.8	0.5	0.4	1.6	0.5	7.0	0.6	2.3
Business firm	0.6	0.0	2.4	1.7	0.0	0.0	0.9	0.2	0.2	0.9	1.1	0.8
Employer	6.6	2.4	0.8	0.0	3.0	0.0	0.8	0.2	0.4	0.6	1.3	0.3
Money lender	0.0	11.2	2.8	2.2	2.5	6.3	5.7	4.2	0.7	3.7	3.2	4.2
Trader	1.8	11.2	8.1	19.8	16.1	19.0	13.5	24.6	9.6	14.2	10.7	19.9
Farmer	0.0	0.0	0.2	0.7	1.3	1.2	3.2	3.6	3.9	1.7	2.1	1.8
Relative/friend/ Neighbor	64.3	56.5	54.1	48.2	55.9	53.9	51.0	50.3	67.1	49.5	56.3	50.4
Other	2.0	0.6	1.2	2.9	1.8	0.0	2.7	1.1	2.2	3.4	2.0	1.8
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10.3 indicates the purpose for which the loans are obtained. The most common reason is to use it for their businesses. The proportion of households in all localities who obtained loans for business is higher among female-headed households (38.8%) than among male-headed households (18.8%).

A significant proportion of heads also use the loans for other consumer goods with females recording a higher proportion (24.1%) than male heads (13%). The pattern is the same for all localities. Apart from rural savannah, female heads in all other localities use at least 20 percent of loans on other consumer goods. The highest proportion for male heads is 17.4 percent in other urban localities.

The least reported reason for obtaining a loan was to purchase a vehicle: less than 1 percent of female headed households and two percent of their male counterparts in all localities reported vehicle purchase as their main reason for obtaining a loan. Male-headed households in Accra (3.1%) and in rural savannah (2.1%) however have figures above the national average.

Table 10.3: Purpose of loans to the households, by sex of head and locality

Purpose	Rural Areas											
	Accra (GAMA)		Other Urban		Coastal		Forest		Savannah		Ghana	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Agricultural land/equipment	0.0	1.2	3.3	0.4	6.7	6.2	10.2	4.1	12.2	10.7	7.5	3.7
Agricultural inputs	0.9	1.4	5.6	2.0	15.8	4.0	16.6	7.4	28.1	7.2	14.4	4.6
Business	20.0	51.3	26.3	42.9	19.1	45.8	16.7	29.3	10.2	37.8	18.8	38.8
Housing	17.5	4.1	10.7	3.1	6.8	0.0	5.9	1.6	5.0	1.7	7.9	2.1
Education/training	22.5	10.9	12.0	8.7	7.2	5.3	7.6	5.3	4.6	5.5	9.2	6.9
Health	7.0	3.1	9.7	8.7	18.0	10.9	14.1	12.5	13.1	4.7	12.6	9.3
Ceremonies (weddings, funerals)	13.7	3.1	9.3	4.9	9.4	4.7	9.7	5.5	13.3	12.0	10.5	5.8
Vehicle	3.1	0.7	1.8	0.2	0.7	0.0	1.0	0.4	2.1	0.0	1.6	0.2
Other consumer goods	11.4	21.7	17.4	24.6	14.3	19.9	12.2	29.1	8.0	14.9	13.1	24.1
Other	3.9	2.6	3.8	4.5	2.1	3.2	6.1	4.8	3.4	5.5	4.3	4.4
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10.4 indicates the kind of guarantees households are required to provide before obtaining loans. A larger proportion (more than four in five) of households in all localities reported they are not required to provide any guarantee to obtain loans. The greatest source of guarantee is that of employers for which the proportion is less than five percent for all localities except male headed households in Accra (GAMA) and other urban areas.

Table 10.4: Guarantee of loans to the households, by sex of head and locality

Type of guarantee	Rural Areas											
	Accra (GAMA)		Other Urban		Coastal		Forest		Savannah		Ghana	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
None	81.0	87.7	83.2	90.5	91.4	92.9	88.1	94.7	91.1	89.6	87.1	91.9
Land	0.0	0.0	1.7	1.1	2.0	2.1	3.1	0.0	0.0	0.9	1.8	0.8
Cattle	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.3	0.0	0.1	0.1
House/building	1.0	0.0	1.2	0.0	0.0	0.0	0.6	0.2	0.2	0.4	0.7	0.1
Employer	11.5	4.5	6.9	2.4	3.0	2.7	1.4	0.0	2.4	1.5	4.0	1.7
Relatives	1.0	1.2	1.3	1.4	2.8	1.3	1.6	0.9	2.5	3.3	1.8	1.4
Non-relatives	1.1	2.7	3.6	2.7	0.0	0.0	2.1	0.5	1.3	0.0	2.1	1.3
Other	4.4	3.9	2.0	1.5	0.8	1.0	3.1	3.7	2.3	4.2	2.4	2.7
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10.5: Households with refused loan member(s) by locality

Locality	Yes	No	Total
Urban	3.4	96.6	100.0
Accra (GAMA)	2.5	97.5	100.0
Other Urban	3.9	96.1	100.0
Rural	5.4	94.6	100.0
Rural Coastal	5.4	94.6	100.0
Rural Forest	5.8	94.2	100.0
Rural Savannah	4.9	95.1	100.0
Total	4.5	95.5	100.0

Table 10.5 shows the percentage of household members who were refused loans. About one out of every twenty households has tried unsuccessfully to obtain a loan. A large proportion of these households are in the rural areas specifically rural forest and rural coastal.

Table 10.6 indicates the reasons for which a household member was refused a loan. The most common reasons cited in all localities are insufficient income (about 33%) and insufficient collateral (about 25%). For females, the reason of insufficient income is highest in other urban (44 %) locality and lowest in rural coastal (10.9%). About one out of every

two males (49.6%) in rural coastal areas who are refused a loan cites lack of sufficient income.

The second major reason reported for the refusal of loans to households is insufficient collateral security. Loan refusal for this reason is highest in Accra (GAMA) and within GAMA and is higher among males (45.4%) compared to females (26%). The least reported reason for refusing a loan in all localities is previous debt problems.

Table 10.6: Reasons for loan refusal by sex and Locality

Reason	Accra (GAMA)		Other Urban		Rural Areas						Ghana	
	Male	Female	Male	Female	Coastal		Forest		Savannah		Male	Female
					Male	Female	Male	Female	Male	Female		
Insufficient income	34.7	37.5	33.4	43.9	49.6	10.9	25.5	19.8	27.7	45.8	33.0	31.5
Insufficient collateral security	45.4	26.4	18.2	24.6	19.7	42.6	23.2	28.9	28.3	16.8	24.8	26.8
Previous debt problems	7.3	10.1	12.0	8.3	7.3	9.5	9.3	1.6	5.9	0.0	8.4	4.8
Inappropriate purpose of loans	12.6	14.4	6.4	12.2	12.2	15.3	11.1	10.1	8.7	7.4	10.0	11.1
Other	0.0	11.6	30.0	10.9	11.3	21.7	30.9	39.6	29.4	30.0	23.7	25.7
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

10.2 Assets and durable consumer goods

Table 10.7 shows the proportion of households in different localities owning various assets and consumer durables. There is contrast in such ownership between urban and rural areas. Ownership of most items is highest in Accra followed by other urban areas. Ownership is also higher in rural coastal and rural forest than in rural savannah for most assets except for houses, motorcycles and bicycles, where the pattern is reversed. Ownership of land or plot is, however, almost the same across the rural areas (about 33%). Bicycle ownership is very high in the rural savannah: almost 66 per cent of households reported owning at least one bicycle.

Table 10.7: Proportion of households owning various assets and consumer durables by locality (percent)

Group (subgroup)	Locality							
	Urban			Rural				Ghana
	Accra (GAMA)	Other Urban	All Urban	Coastal	Forest	Savannah	All	
Furniture	68.4	69.8	69.3	65.9	53.2	30.9	49.2	57.9
Sewing machine	25.2	26.8	26.3	16.7	24.1	15.3	19.9	22.6
Stove (kerosene)	10.2	8.6	9.1	5.6	4.6	3.0	4.3	6.4
Stove (electric)	5.1	2.3	3.2	0.5	0.7	0.1	0.5	1.7
Stove (gas)	38.1	20.2	26.1	4.4	3.9	1.4	3.2	13.1
Refrigerator	49.3	32.5	38.0	9.8	8.7	3.0	7.2	20.5
Freezer	13.7	7.1	9.3	2.9	2.3	1.0	2.0	5.2
Air conditioner	1.8	0.1	0.7	0.2	0.1	0.1	0.1	0.4
Fan	69.4	49.3	55.9	16.9	15.7	6.4	13.2	31.6
Radio	38.2	44.2	42.2	52.3	59.6	51.9	55.7	49.9
Radio cassette	38.5	41.3	40.3	28.9	34.3	34.8	33.3	36.3
Record player	3.3	4.9	4.4	3.7	2.0	2.1	2.4	3.3
3-in-one radio system	26.5	14.3	18.3	6.0	5.1	1.7	4.3	10.3
Video player	32.8	23.5	26.6	6.0	6.3	3.0	5.2	14.4
Desktop computer	6.6	2.8	4.1	0.2	0.9	0.3	0.6	2.1
Laptop computer	1.9	0.6	1.0	0.1	0.1	0.1	0.1	0.5
Printer	1.8	0.5	1.0	0.1	0.1	0.2	0.1	0.5
Computer accessories	2.3	0.5	1.1	0.1	0.3	0.1	0.2	0.6
Camcorder/video camera	0.8	0.2	0.4	0.0	0.0	0.1	0.0	0.2
Satellite dish	0.7	0.1	0.3	0.0	0.1	0.1	0.1	0.1
Washing machine	1.9	0.2	0.8	0.1	0.0	0.1	0.1	0.4
TV	72.9	47.9	56.2	19.9	19.7	7.0	15.9	33.3
Camera	7.0	3.9	4.9	2.2	2.1	1.1	1.8	3.2
Iron (electric)	66.3	47.5	53.8	12.9	13.8	4.4	10.8	29.3
Bicycle	5.4	19.1	14.5	14.0	18.3	65.7	31.7	24.3
Motor cycle	0.8	3.6	2.7	0.6	1.1	6.9	2.7	2.7
Car	9.5	4.1	5.9	1.2	1.7	0.9	1.4	3.3
House	14.1	19.2	17.5	43.3	40.9	56.1	46.0	33.7
Land/plot	8.6	21.5	17.2	32.4	32.3	29.4	31.5	25.3
Shares	1.4	1.8	1.6	0.5	0.7	0.4	0.6	1.0
Boat	0.0	0.1	0.0	0.3	0.0	0.4	0.2	0.1
Canoes	0.2	0.6	0.5	1.0	0.2	4.3	1.6	1.1
Outboard motor	0.1	0.1	0.1	0.1	0.1	0.3	0.2	0.1
Microwave	4.4	0.8	2.0	0.0	0.2	0.0	0.1	0.9
Food processor	3.3	1.2	1.9	0.1	0.2	0.1	0.2	0.9
Box iron	6.1	15.3	12.3	25.1	23.7	11.7	20.4	16.9
Mobile phone	50.1	30.1	36.7	8.0	8.4	3.0	6.7	19.7
Generator	0.5	0.3	0.3	0.6	0.8	0.9	0.8	0.6
Jewellery	15.2	11.8	12.9	17.4	5.3	2.6	7.1	9.6

10.3 Savings

Table 10.8 shows information on households and persons owning savings accounts. Almost 30 percent of all households across the localities report having members that own a savings account. Rural areas have higher proportions of households without saving accounts (78%) compared to urban areas (61%). Among localities, rural savannah households have the highest rate of almost 85 percent without savings accounts. This is followed by households in rural coastal and rural forest with about 75 percent and 73 percent, respectively. The proportion of persons having savings is higher among males (59%), with the highest proportion in rural forest (64%).

Table 10.8: Households with savings accounts by sex and locality (percent)

Locality	Households with			Individuals having savings accounts		
	Savings	No savings	Total	Male	Female	All
Urban	39.3	60.7	100.0	58.6	41.4	57.6
Accra	38.7	61.3	100.0	62.8	37.2	18.7
Other urban	39.6	60.4	100.0	56.6	43.4	38.9
Rural	22.5	77.5	100.0	61.3	38.7	42.4
Rural Coastal	24.8	75.2	100.0	60.1	39.9	9.8
Rural Forest	26.8	73.2	100.0	63.6	36.4	23.0
Rural Savannah	15.1	84.9	100.0	56.9	43.1	9.6
Ghana	29.8	70.2	100.0	59.7	40.3	100.0

Appendix 1: Sample Design for Round 5 of the GLSS

METHODOLOGY

The fifth round of the Ghana Living Standards Survey, like the previous rounds, was designed to provide regional level indicators. A nationally representative sample of households was therefore selected in order to achieve the survey objectives.

Sample Design

The GLSS 5 is a household probability sample survey designed to cater to a variety of analyses at the various domains of interest. The major domains of interest are:

- Ghana as a whole
 - Each of the ten Administrative regions, with a minimum sample size of 400 households
 - Urban and Rural localities of Residence (each as a separate domain)
 - Each of the three ecological zones, as well as Accra (GAMA)²
 1. Coastal
 - Urban coastal
 - Rural coastal
 2. Forest
 - Urban forest
 - Rural forest
 3. Northern Savannah
 - Urban savannah
 - Rural savannah
 4. Accra (GAMA)
- The major focus of the GLSS 5 survey is to provide estimates with acceptable precision for a variety of indicators on various aspects of living conditions, including household consumption and expenditure, health, education, employment, migration, tourism, housing conditions, the operation of non-farm household enterprises, agricultural activities, remittances, savings, credit and assets.

Sampling Frame and Units

As in all probability sample surveys, it is important that each sampling unit in the surveyed population has a known, non-zero probability of selection. To achieve this, there has to be an appropriate list, or sampling frame of the primary sampling units (PSUs). The universe defined for the GLSS 5 is the population living within private households in Ghana. The institutional population (such as schools, hospitals etc), which represents a very small percentage in the 2000 Population and Housing Census (PHC), is excluded from the frame for the GLSS 5.

The Ghana Statistical Service (GSS) maintains a complete list of census EAs, together with their respective population and number of households as well as maps, with well defined boundaries, of the EAs. . This information was used as the sampling frame for the GLSS 5.

Specifically, the EAs were defined as the primary sampling units (PSUs), while the households within each EA constituted the secondary sampling units (SSUs).

Stratification

In order to take advantage of possible gains in precision and reliability of the survey estimates from stratification, the EAs were first stratified into the ten administrative regions. Within each region, the EAs were further sub-divided according to their rural and urban areas of location. The EAs were also classified according to ecological zones and inclusion of Accra (GAMA) so that the survey results could be presented according to the three ecological zones, namely 1) Coastal, 2) Forest, and 3) Northern Savannah, and for Accra.

Sample size and allocation

The number and allocation of sample EAs for the GLSS 5 depend on the type of estimates to be obtained from the survey and the corresponding precision required. It was decided to select a total sample of around 8000 households nationwide.

To ensure adequate numbers of complete interviews that will allow for reliable estimates at the various domains of interest, the GLSS 5 sample was designed to ensure that at least 400 households were selected from each region.

A two-stage stratified random sampling design was adopted. Initially, a total sample of 550 EAs was considered at the first stage of sampling, followed by a fixed take of 15 households per EA. The distribution of the selected EAs into the ten regions or strata was based on proportionate allocation using the population.

For example, the number of selected EAs allocated to the Western Region was obtained as:

$$\frac{1924577}{18912079} * 550 = 56$$

Under this sampling scheme, it was observed that the 400 households minimum requirement per region could be achieved in all the regions but not the Upper West Region. The proportionate allocation formula assigned only 17 EAs out of the 550 EAs nationwide and selecting 15 households per EA would have yielded only 255 households for the region. In order to surmount this problem, two options were considered: retaining the 17 EAs in the Upper West Region and increasing the number of selected households per EA from 15 to about 25, or increasing the number of selected EAs in the region from 17 to 27 and retaining the second stage sample of 15 households per EA.

The second option was adopted in view of the fact that it was more likely to provide smaller sampling errors for the separate domains of analysis. Based on this, the number of EAs in Upper East and the Upper West were adjusted from 27 and 17 to 40 and 34 respectively, bringing the total number of EAs to 580 and the number of households to 8,700.

The final distribution of selected EAs by region is presented in column 5 of Table A1.1. A complete household listing exercise was carried out between May and June 2005 in all the selected EAs to provide the sampling frame for the second stage selection of households. At the second stage of sampling, a fixed number of 15 households per EA was selected in all the regions. In addition, five households per EA were selected as replacement samples. The overall sample size therefore came to 8,700 households nationwide. At the end of the survey, 8,687 households were successfully interviewed representing a 99.85 percent response rate.

Survey Period

The survey was spread over a 12-month period in order to ensure continuous recording of household consumption and expenditures and the changes occurring therein. Eleven (11) cycles of 33 days each were set to yield a total of 363 days for the survey year. A cycle in both rural and urban areas lasted for 33 days.

Data Collection

Twenty-four teams were involved in the data collection, 20 of which worked during each cycle. Providing for four extra teams afforded each of the 20 regular teams the opportunity to take one month off as annual leave. The leave arrangements were such that there were always 20 teams at work in a given cycle.

Team Composition

For both urban and rural areas, a field team consisted of seven members:

Supervisor	...	1
Senior Interviewer	...	1
Interviewers	...	3
Data Capture staff	...	1
<u>Driver</u>	...	<u>1</u>
Total	...	7

Interviewer Workload

A team of three interviewers worked in three EAs during a 33 day cycle. One interviewer was assigned to work in one EA during a cycle. In both rural and urban areas, each interviewer conducted five interviews per day. Thus, at the end of each 33 day period (one cycle) a team will have interviewed 45 households. The Data Capture staff entered all 45 Part A questionnaires before the team left for the next set of EAs.

An interviewer visited each household in the EA assigned to him/her every third day. Thus an interviewer's workload of 15 households was divided into three batches of five households. The batches were visited according to the following schedule during a 33 day cycle:

Interviewer Workload - Rural and Urban Areas

Batch 1: Days: 1, 4, 7, 10, 13, 16, 19, 22, 25, 28, 31

Batch 2: Days: 2, 5, 8, 11, 14, 17, 20, 23, 26, 29, 32

Batch 3: Days: 3, 6, 9, 12, 15, 18, 21, 24, 27, 30, 33

NOTE: The 34th day of each cycle was used for travelling to the EAs.

A diary of daily consumption and expenditure was used to support the interviews. During the first visit, a literate person already identified in each household was trained to record all subsequent expenditures made by the household and submitted the diary to the interviewer on his next visit for entry into the appropriate sections. Where a household had no literate

member, the interviewer made daily visits to the household and recorded all expenditures in the diary meant for the household.

Computation of Weights

The GLSS-5 is not a self-weighting sample design because disproportionately larger samples from regions with smaller populations were drawn. Therefore each sample household did not have the same chance of selection into the sample. Hence, weights were computed to reflect the different probabilities of selection in order to obtain the true contribution of each selected EA in the sample based on the first and second stage probabilities of selection.

- Let M_{hi} = Number of 2000 Population Census households in the i^{th} selected EA (PSU) in the h^{th} stratum or region
 M_{hi}^* = Number of households listed in the i^{th} selected EA in the h^{th} stratum (region)
 $\sum M_{hi}$ = Total number of households in the i^{th} stratum (region)
 a_h = Number of sample EAs allocated to the h^{th} stratum (region)
 e.g. $a_1 = 56$ for Western Region
 and $a_{10} = 34$ for Upper West
 b = 15 (number of selected households per EA in each region)

Then the first and second stage probabilities of selection are:

$$P_{1hi} = \frac{a_h M_{hi}}{\sum M_{hi}} \quad \text{and} \quad P_{2hi} = \frac{b}{M_{hi}^*}$$

where P_{1hi} is the probability of selecting the i^{th} EA in the h^{th} stratum (region), and P_{2hi} is the probability of selecting a household in the i^{th} EA of the h^{th} stratum. The overall probability of selection of a household in the i^{th} selected EA of the h^{th} stratum is given by:

$$F_{hi} = P_{1hi} * P_{2hi} \\ = \frac{a_h b}{\sum M_{hi}} * \frac{M_{hi}}{M_{hi}^*}$$

The weighting factor (or expansion factor), W_{hi} , for a household in the i^{th} selected EA in the h^{th} stratum is the reciprocal (inverse) of the overall probability of selecting that household. The number of households successfully interviewed in each EA was used in the computation.

$$\text{That is, } W_{hi} = \frac{1}{F_{hi}} \\ = \frac{\sum M_{hi}}{a_h b} * \frac{M_{hi}^*}{M_{hi}}$$

The final weight for the sample households in the j^{th} segment within the i^{th} sample PSU in stratum h is given by:

$$W'_{hi} = W_{hi} * \frac{b'}{b},$$

Where:

b' = The number of interviews plus the number of no interviews in the sample segment

b'' = Total number of interviewed sample households selected in the j-th sample segment within the i-th sample PSU in stratum h

Estimates of sampling errors

The CENVAR software of IMPS was used for estimating the sampling errors, the coefficient of variation (CV), the confidence limits and the design effect for the GLSS 5 data. A design effect of 1.0 indicates that the sample design is as efficient as a simple random sample, whereas a value greater than 1.0 indicates the increase in the sampling error due to the use of a more complex and less statistically efficient design (see Table A1.2).

Sample design for the GLSS 5

Table A1.1: Regional Distribution of Enumeration Areas (EAs)

Region	2000 Census population distribution	2000 census percent population distribution	Proportionate Allocation of selected EAs	Adjusted number of EAs	Urban EAs	Rural EAs	GLSS 5 Selected Households
Western	1,924,577	10.2	56	56	20	36	840
Central	1,593,823	8.4	46	46	17	29	690
Greater Accra	2,905,726	15.4	84	84	73	11	1,260
Volta	1,635,421	8.6	48	48	13	35	720
Eastern	2,106,696	11.1	61	61	22	39	915
Ashanti	3,612,950	19.1	105	105	53	52	1,575
Brong Ahafo	1,815,408	9.6	53	53	20	33	795
Northern	1,820,806	9.6	53	53	14	39	795
Upper East	920,089	4.9	27	40	5	35	600
Upper West	576,583	3.0	17	34	3	31	510
Total	18,912,079	100.0	550	580	240	340	8,700

Table A1.2: Sampling errors for selected variables

Household Region	Estimate	Standard Error	C.V. (%)	95% Confidence Interval		Design Effect	Number of Observations
				Lower	Upper		
Western	579,801	29,013	5	522,936	636,666	2.54	834
Central	547,865	21,131	3.86	506,449	589,282	1.42	689
Greater Accra	920,599	42,114	4.57	838,055	1,003,142	3.62	1,257
Volta	419,595	18,024	4.3	384,268	454,922	1.31	720
Eastern	802,381	36,891	4.6	730,075	874,688	3.11	914
Ashanti	962,779	28,199	2.93	907,508	1,018,049	1.57	1,574
Brong Ahafo	500,790	17,320	3.46	466,843	534,737	1.03	795
Northern	483,546	28,406	5.87	427,871	539,222	2.87	795
Upper East	199,599	13,026	6.53	174,069	225,130	1.38	600
Upper West	121,177	5,478	4.52	110,439	131,915	0.4	509
Urban	2,368,774	116,935	4.94	2,139,581	2,597,967	15.82	3,588
Rural	3,169,359	127,702	4.03	2,919,063	3,419,655	18.87	5,099
Coastal	1,857,158	88,258	4.75	1,684,173	2,030,144	9.9	2,576
Forest	2,450,857	103,347	4.22	2,248,296	2,653,418	12.26	3,547
Savannah	1,230,118	63,843	5.19	1,104,985	1,355,250	6.68	2,564
No. of Households	5,538,133	82,761	1.49	5,375,921	5,700,345	*****	8,687

Population

Region	Estimate	Standard Error	C. V. (%)	95% Confidence Interval		Design Effect	Number of Observations
				Lower	Upper		
Western	2,242,714	138,255	6.16	1,971,735	2,513,694	2.56	834
Central	1,948,238	97,577	5.01	1,756,987	2,139,488	1.54	689
Greater Accra	3,091,259	179,424	5.8	2,739,588	3,442,930	3.84	1,257
Volta	1,659,022	88,711	5.35	1,485,148	1,832,897	1.4	720
Eastern	2,981,076	168,344	5.65	2,651,122	3,311,029	3.09	914
Ashanti	3,728,614	126,395	3.39	3,480,880	3,976,348	1.41	1,574
Brong Ahafo	2,035,721	102,512	5.04	1,834,799	2,236,644	1.49	795
Northern	2,675,614	199,474	7.46	2,284,645	3,066,582	3.28	795
Upper East	1,058,381	86,698	8.19	888,453	1,228,309	1.65	600
Upper West	792,773	55,150	6.96	684,679	900,867	0.68	509
Urban	8,299,624	441,144	5.32	7,434,982	9,164,265	10.25	3,588
Rural	13,913,788	570,145	4.1	12,796,304	15,031,272	9.65	5,099
Coastal	6,320,145	332,531	5.26	5,668,383	6,971,906	7.31	2,576
Forest	9,505,897	442,663	4.45	8,677,477	10,334,317	7.74	3,547
Savannah	6,387,370	337,309	5.28	5,726,244	7,048,497	4.55	2,564
Population	22,213,412	416,977	1.88	21,396,137	23,030,688	6.66	8,687

Household size

Region	Estimate	Standard Error	C. V. (%)	95% Confidence Interval		Design Effect	Number of Observations
				Lower	Upper		
Western	3.868	0.15	3.88	3.574	4.162	3.01	834
Central	3.556	0.117	3.3	3.326	3.786	1.87	689
Greater Accra	3.358	0.097	2.89	3.168	3.548	2.79	1,257
Volta	3.954	0.163	4.11	3.635	4.272	2.66	720
Eastern	3.715	0.111	2.98	3.498	3.933	2.53	914
Ashanti	3.873	0.096	2.48	3.685	4.061	2.29	1,574
Brong Ahafo	4.065	0.15	3.68	3.772	4.358	2.51	795
Northern	5.533	0.237	4.28	5.069	5.998	3.74	795
Upper East	5.303	0.209	3.95	4.892	5.713	1.58	600
Upper West	6.542	0.304	4.65	5.946	7.139	1.09	509
Urban	3.504	0.059	1.69	3.387	3.620	2.36	3,588
Rural	4.39	0.069	1.57	4.255	4.525	2.80	5,099
Coastal	3.403	0.064	1.87	3.279	3.528	2.32	2,576
Forest	3.879	0.063	1.63	3.755	4.002	2.39	3,547
Savannah	5.192	0.129	2.49	4.939	5.446	2.97	2,564
Household size	4.011	0.046	1.16	3.920	4.102	2.54	8,687

Appendix 2: Supplementary Tables

Table A4.1: Average amount paid per person attending primary school in the last 12 months by locality (GH¢)

Item	Locality					Ghana	Percent
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah		
School and registration fees	72.45	16.05	4.96	4.19	1.25	10.92	20.7
Contributions to PTA	2.42	1.37	0.65	0.58	0.41	0.83	1.6
Uniforms & sports clothes	8.22	5.76	4.37	4.00	2.85	4.43	8.4
Books & school supplies	20.41	6.56	4.00	2.77	1.28	4.53	8.6
Transportation to & from school	24.16	3.62	2.6	1.61	0.14	3.14	5.9
Food, board & lodging	70.21	33.42	26.37	25.13	7.25	24.96	47.3
Expenses on extra classes	19.87	5.82	1.98	2.02	0.26	3.63	6.9
In-kind expenses	1.24	0.37	0.58	0.4	0.13	0.39	0.7
Total	218.98	72.96	45.5	40.7	13.55	52.81	100

Table A4.2: Average amount paid per person attending JSS in the last 12 months by locality (GH¢)

Item	Locality					Ghana	Percent
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah		
School and registration fees	73.88	22.89	4.93	11.2	2.92	19.62	22.1
Contributions to PTA	2.56	1.99	0.96	0.88	0.6	1.33	1.5
Uniforms & sports clothes	9.24	6.42	5.07	5.28	4.39	5.88	6.6
Books & school supplies	24.14	10.24	6.32	7.13	3.83	9.18	10.3
Transportation to & from school	17.33	6.45	5.2	4.09	0.38	5.65	6.4
Food, board & lodging	84.58	42.43	31.92	34.34	10.76	37.5	42.2
Expenses on extra classes	25.92	12.3	4.91	6.15	0.87	9.12	10.3
In-kind expenses	1.93	0.26	0.49	0.55	0.23	0.55	0.6
Total	239.59	102.97	59.8	69.61	23.98	88.83	100

Table A4.3: Average amount paid per person attending SSS in the last 12 months by locality (GH¢)

Item	Locality					Ghana	Percent
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah		
School and registration fees	192.7	113.54	51.86	81.71	31.86	104.98	42.9
Contributions to PTA	7.99	6.21	3.65	6.41	3.86	6.01	2.5
Uniforms & sports clothes	11.68	7.26	9.76	9.51	6.83	8.44	3.5
Books & school supplies	41.18	24	17.56	21.72	11.16	23.77	9.7
Transportation to & from school	36.18	14.5	3.34	15.15	3.25	16.65	6.8
Food, board & lodging	125.74	64.18	47.5	72.24	21.23	67.56	27.6
Expenses on extra classes	25.93	17.11	22.8	15.01	3.55	16.21	6.6
In-kind expenses	1.57	0.96	0.38	1.34	0.35	1.03	0.4
Total	442.96	247.77	156.86	223.09	82.08	244.65	100

Table A4.4: Average amount paid per person attending a school higher than SSS in the last 12 months by locality (GHC)

Item	Locality					Ghana	Percent
	Accra	Other Urban	Rural Coastal	Rural Forest	Rural Savannah		
School and registration fees	400.43	166.54	175.63	137.37	48.64	205.45	44.9
Contributions to PTA	0.46	1.34	2.4	1.06	0.09	0.9	0.2
Uniforms & sports clothes	25.28	6.04	4.25	5.62	3.99	10.81	2.4
Books & school supplies	107.14	70.9	75.62	48.87	22.99	69.94	15.3
Transportation to & from school	70.31	22.69	46.15	16.49	7.56	32.25	7.1
Food, board & lodging	191.5	124.99	166.58	133.12	38.15	130.68	28.6
Expenses on extra classes	13.03	5.59	10.2	5.44	0.41	6.65	1.5
In-kind expenses	0.21	0.86	0.29	1.03	0	0.58	0.1
Total	808.35	398.95	481.1	348.99	121.83	457.26	100.0

Table A7.1: Average value of reported household and per capita home consumption of food and beverages by item and locality

Item	Average value of annual household home consumption (Gh cedis)			Average value of annual per capita home consumption (Gh cedis)		
	Urban	Rural	Ghana	Urban	Rural	Ghana
	Rice (Paddy, Grain)	24.31	56.59	55.35	4.49	8.99
Maize-Cob (Fresh)	9.11	27.94	25.90	2.06	5.99	5.56
Maize-Flour/Dough	81.63	81.69	81.68	20.83	19.17	19.47
Sorghum/Guinea corn	34.17	67.94	66.69	5.49	12.98	12.70
Millet Grain	20.12	91.62	87.70	4.54	18.76	17.98
Millet Flour	15.72	78.62	74.76	2.54	16.02	15.20
Other Grains	8.92	28.76	25.34	1.78	4.07	3.67
Other Flours	57.23	48.30	49.03	12.37	14.36	14.20
Cassava-Tubers	81.02	104.98	100.82	25.91	28.97	28.44
Cassava-Gari	13.76	23.62	22.93	2.59	5.01	4.84
Cassava(Other Forms)	40.84	55.24	53.86	8.58	10.61	10.42
Yam	98.76	151.74	143.57	26.03	34.07	32.83
Cocoyam	48.63	39.82	41.39	15.05	12.21	12.72
Plantain	99.72	82.94	86.08	32.88	24.12	25.76
Sweet Potatoes	18.63	33.78	32.07	15.80	5.62	6.76
Other Roots of Tubers	73.55	31.61	40.84	57.58	8.25	19.11
Bambara Beans	12.02	23.92	23.02	2.15	4.15	3.99
Cowpeas	12.64	33.70	32.39	4.79	6.44	6.33
Soyabeans	7.63	18.69	18.33	1.09	3.70	3.62
Groundnuts(Roasted Or Raw)	90.57	72.86	74.19	28.74	14.07	15.17
Other Legumes/Pulses	28.01	34.82	34.16	5.31	5.64	5.61
Palm Nuts	17.58	22.21	21.52	6.73	6.50	6.53
Coconut	8.88	12.69	12.21	1.65	3.18	2.99
Other Nuts/Seeds	0.00	6.30	6.30	0.00	1.30	1.30
Palm Oil	23.65	21.58	21.83	5.85	5.46	5.51
Palm Kernel Oil	7.45	10.03	9.66	1.54	2.14	2.05
Coconut Oil	8.45	6.99	7.16	1.63	1.53	1.54
Groundnut Oil	6.59	15.92	15.07	2.20	2.58	2.55
Shea Butter	0.00	12.77	12.77	0.00	1.78	1.78
Other Oil	0.30	9.41	3.78	0.03	1.50	0.59
Bananas	17.46	14.54	15.03	6.59	4.22	4.61
Water Melon	0.00	11.53	11.53	0.00	2.86	2.86
Oranges, Tangerine	14.83	16.08	15.87	4.45	4.38	4.39
Mangoes	1.99	8.18	7.25	0.44	1.49	1.33
Pawpaw	6.40	4.97	5.19	1.82	1.41	1.48
Avocado Pears	4.95	9.08	8.22	1.76	2.42	2.28
Pineapples	6.19	7.48	7.30	1.80	2.00	1.98
Other Fruits	9.51	11.94	11.51	4.62	2.78	3.11
Tomatoes	11.40	17.09	16.37	4.03	4.37	4.32
Onions	40.82	174.59	162.20	8.88	88.79	81.39
Carrots	5.86	221.32	142.67	0.84	22.13	14.36
Okro	10.77	51.85	46.52	2.83	10.37	9.40
Garden Eggs/Egg Plant	12.17	11.16	11.33	4.18	3.29	3.44
Pepper	14.52	60.94	55.13	4.78	12.35	11.40
Cabbage/Lettuce	5.06	6.92	5.88	1.42	1.32	1.38
Nkontomire	9.81	9.90	9.89	3.17	2.90	2.94
Other Leafy Vegetables	12.84	11.43	11.60	2.73	2.37	2.41
Other Vegetables	7.32	35.62	31.43	1.81	7.42	6.59
Chicken	26.02	31.66	30.96	7.80	7.02	7.12
Other Domestic Poultry	48.36	16.97	20.61	7.85	2.93	3.50
Game Birds	48.67	13.57	14.36	12.17	4.36	4.53

Beef	30.64	14.01	25.97	3.40	3.33	3.38
Mutton	52.18	23.68	32.08	21.42	2.74	8.25
Pork	25.35	77.80	73.43	5.07	19.21	18.03
Goat	105.69	80.18	86.73	22.49	11.23	14.12
Other Domestic Meat	135.19	27.68	43.85	22.53	4.44	7.16
Wild Game	40.62	43.84	43.68	32.04	12.45	13.41
Fish and Shellfish	290.28	211.33	224.55	135.35	63.86	75.83
Eggs	8.80	9.10	9.06	2.02	2.13	2.11
Snail	12.85	28.34	25.96	3.16	7.52	6.85
Milk (Fresh)	39.69	75.63	72.83	9.42	15.05	14.61
Alcoholic Beverages	50.00	74.28	72.68	14.62	15.81	15.73
Non-Alcoholic Beverages	0.00	1.48	1.33	0.00	0.81	0.73
Total value of home consumption	2,056.16	2,721.27	2,633.37	655.71	638.92	653.07

Table A7.2: Households reporting consumption of home produced items during previous 12 months

Item	Accra	Other Urban	Rural Coastal	Rural Savannah	Ghana
Rice (Paddy, Grain)	0.0	0.4	0.2	14.3	2.9
Maize-Cob (Fresh)	0.2	4.0	12.8	16.8	10.9
Maize-Flour/Dough	0.7	17.7	43.1	48.3	29.2
Sorghum/Guinea corn	0.0	0.6	0.2	24.3	4.4
Millet Grain	0.0	0.4	0.0	12.0	2.2
Millet Flour	0.0	0.5	0.0	11.9	2.2
Other Grains	0.0	0.1	0.0	0.5	0.1
Other Flours	0.0	0.3	0.2	2.2	1.1
Cassava-Tubers	0.2	20.9	49.2	18.5	34.8
Cassava-Gari	0.1	0.3	2.2	2.3	1.5
Cassava(Other Forms)	0.1	3.2	12.8	23.2	9.7
Yam	0.0	9.0	9.2	39.1	16.8
Cocoyam	0.0	8.6	9.2	4.8	13.9
Plantain	0.2	17.6	26.3	5.8	27.2
Sweet Potatoes	0.0	0.2	0.4	2.0	0.5
Other Roots of Tubers	0.0	0.7	1.3	0.0	0.9
Bambara Beans	0.0	0.5	0.3	10.0	2.0
Cowpeas	0.0	0.4	0.2	8.3	2.1
Soyabeans	0.0	0.1	0.4	3.3	0.7
Groundnuts(Roasted Or Raw)	0.0	2.0	0.9	35.1	7.5
Other Legumes/Pulses	0.0	0.5	0.2	6.6	1.5
Palm Nuts	0.1	7.8	21.0	4.3	15.1
Coconut	0.1	1.0	6.6	0.4	2.5
Other Nuts/Seeds	0.0	0.0	0.1	0.7	0.2
Palm Oil	0.0	3.0	5.6	1.6	7.1
Palm Kernel Oil	0.0	0.4	0.7	0.5	0.9
Coconut Oil	0.0	0.1	0.4	0.0	0.2
Groundnut Oil	0.0	0.0	0.0	0.5	0.1
Shea Butter	0.0	0.0	0.0	8.1	1.4
Other Oil	0.0	0.0	0.0	0.1	0.0
Bananas	0.1	3.7	3.5	2.3	6.6
Water Melon	0.0	0.0	0.0	1.2	0.2
Oranges, Tangerine	0.0	3.5	6.1	1.7	6.1
Mangoes	0.0	0.7	0.7	3.0	1.3
Pawpaw	0.0	4.2	7.4	6.4	7.8
Avocado Pears	0.0	2.6	1.1	0.8	3.6
Pineapples	0.0	1.8	4.7	0.9	3.7
Other Fruits	0.0	0.4	1.7	0.1	0.6
Tomatoes	0.0	5.4	22.7	17.1	12.2
Onions	0.0	0.6	2.6	4.4	1.7
Carrots	0.0	0.0	0.0	0.0	0.0
Okro	0.0	6.0	8.3	39.3	13.3
Garden Eggs/Egg Plant	0.0	4.2	12.0	5.5	7.1
Pepper	0.1	11.1	31.5	40.2	25.7
Cabbage/Lettuce	0.0	0.3	0.0	0.1	0.1
Nkontomire	0.0	12.4	17.2	6.7	21.2
Other Leafy Vegetables	0.0	1.5	1.5	13.9	3.6
Other Vegetables	0.0	1.4	1.3	3.2	2.7
Chicken	0.2	3.7	11.0	17.4	9.0

Item	Accra	Other Urban	Rural Coastal	Rural Savannah	Ghana
Other Domestic Poultry	0.1	0.4	0.7	4.0	1.0
Game Birds	0.0	0.0	0.2	1.4	0.4
Beef	0.0	0.1	0.0	0.1	0.0
Mutton	0.0	0.3	0.3	0.6	0.3
Pork	0.0	0.0	0.1	0.4	0.1
Goat	0.0	0.8	1.0	1.7	0.9
Other Domestic Meat	0.0	0.1	0.1	0.2	0.1
Wild Game	0.0	0.4	2.6	3.6	2.3
Fish and Shellfish	0.2	1.1	4.9	5.6	2.1
Eggs	0.1	3.9	10.8	10.6	8.4
Snail	0.0	0.9	1.7	0.1	1.7
Milk (Fresh)	0.0	0.1	0.5	1.0	0.3
Alcoholic Beverages	0.0	0.2	0.7	1.8	0.9
Non-Alcoholic Beverages	0.0	0.0	0.0	0.0	0.1

Table A7.3: Average annual household cost of consumption of home produce food and beverages by subgroups and region

Group	Region										Ghana
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Food	2,072,166	2,502,270	3,492,841	3,553,283	2,484,169	1,827,454	2,527,578	6,252,532	4,351,247	3,992,646	3,470,571
Grains & Flours	266,185	692,062	715,952	774,596	606,826	322,184	645,956	950,176	760,003	603,055	666,735
Roots, Tubers & Plantain	1,009,955	945,913	650,407	603,266	834,991	599,817	1,000,701	1,868,320	123,910	1,680,208	896,798
Pulses, Nuts & Seed/Oil	181,734	270,875	196,261	165,627	174,175	168,149	190,960	873,427	578,623	256,534	308,919
Fruits	115,824	118,376	123,183	89,483	100,178	107,863	94,843	139,080	117,529	93,345	104,299
Vegetables	145,131	117,792	293,244	142,457	300,695	93,720	134,274	1,612,601	830,646	114,601	335,476
Meat, Poultry & Fish	353,335	357,252	1,513,793	563,574	460,545	295,766	460,843	256,308	93,890	281,422	416,719
Other Livestock Products	0	0	0	1,189,182	6,759	185,880	0	552,619	1,846,646	963,481	728,319
Non alcoholic Drinks	0	0	0	25,098	0	54,074	0	0	0	0	13,306
Drinks & Beverages	35,050	0	0	496,475	1,390,888	633,929	692,516	613,591	811,111	90,289	726,759
Drinks & Beverages	35,050	0	0	496,475	1,390,888	633,929	692,516	613,591	811,111	90,289	726,759
All home Consumption	2,072,166	2,502,270	3,492,841	3,553,283	2,484,169	1,827,454	2,527,578	6,252,532	4,351,247	3,992,646	3,470,571

Table A7.4: Average annual per capita cost of consumption of home produce food and beverages by subgroups and region

Group	Region										Ghana
	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West	
Food	608,349	780,415	986,407	1,022,388	733,329	487,981	647,926	1,209,761	653,415	580,955	846,876
Grains & Flours	90,542	197,416	179,252	226,185	155,491	72,113	117,681	179,204	152,753	95,702	150,817
Roots, Tubers & Plantain	290,932	296,072	174,014	153,097	234,291	163,096	279,043	366,036	21,725	266,207	241,808
Pulses, Nuts & Seed/Oil	47,450	90,580	34,505	39,743	47,463	41,887	51,019	180,120	108,401	38,571	71,777
Fruits	29,330	47,305	65,309	24,247	26,421	26,926	34,928	22,204	30,921	17,582	29,593
Vegetables	41,210	38,116	55,463	36,911	129,221	25,697	40,745	306,931	140,164	17,320	82,931
Meat, Poultry & Fish	108,885	110,926	477,864	158,943	139,644	69,265	124,509	51,631	15,930	33,679	116,517
Other Livestock Products	0	0	0	368,544	798	61,960	0	103,637	183,522	111,895	146,110
Non alcoholic Drinks	0	0	0	14,718		27,037	0	0	0	0	7,323
Drinks & Beverages	6,683	0	0	107,442	281,571	236,470	139,946	75,230	202,778	11,367	157,289
Drinks & Beverages	6,683	0	0	107,442	281,571	236,470	139,946	75,230	202,778	11,367	157,289
All home Consumption	615,032	780,415	986,407	1,129,829	1,014,900	724,452	787,872	1,284,991	856,192	592,322	1,004,165

Appendix 3: List of Project Personnel

Project Oversight Committee

DIRECTORATE

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Mr. Opoku Manu-Asare, Liaison Officer and Data Analysis
Mr. Isaac Boamah, Liaison Officer and Administration
Mrs. Abena Osei Akoto, Liaison and Data Processing Officer
Mr. Emmanuel A. Cobbinah, Data Analysis and Report Writing
Mrs. Jacqueline Anum, Data Processing Officer
Mrs. Samilia Mintah, Data Processing Officer
Mr. Newlove Mensah Data Processing Officer
Mr. Ben Gadzekpo, Project Accountant

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Mr. Nkansa Marfo
Mr. J.B.K. Amankrah
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Mr. Godwin Odei Gyebi
Mr. Francis Dzah
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Mr. George Mettle, Western
Mr. George Ossei, Central
Mr. Stephen Tetteh Narh, Greater Accra
Mr. Anthony Pharin Amuzu, Volta
Mr. Nkansah Marfo, Eastern
Mr. David K. Kombat, Ashanti
Mr. Martin Poku, Brong Ahafo
Mr. Sylvester Gyamfi, Northern
Mr. Thomas Azure, Upper East
Mr. Nyarko Larbi, Upper West

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James Asamoah	Francis Bright Mensah	Yaw Adu-Twum	Ebenezer Idan Acquah
Mariam Dodoo	Mark Aryeetey Francis	Bright Mensah	Alhaji Enum Saiihu
Daniel Kojo Sablah	John Foster Adjaho	Kobina Abaka Ansah	Patrick Kwame
Djangba Isaac Addae	Samuel Brefo Darkwa	Albert Justice Kwarteng	Albert S. K. Asibu
Solomon O.Bempah	Haruna Mustapha	William A. Tarezina	Salifu Amadu
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Dorcas Manu-Larbi	Collins Abrokwah	Khamassah Joseph	Addai-Manu Charles
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