



**GHANA  
CORE WELFARE INDICATORS  
QUESTIONNAIRE (CWIQ) SURVEY  
1997**

**MAIN REPORT**

**Ghana Statistical Service  
Accra, Ghana**

**The World Bank  
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## P R E F A C E

The 1997 Core Welfare Indicators Questionnaire (CWIQ) Survey is designed to furnish policy makers, planners and programme managers with a set of simple indicators for monitoring poverty and the effects of development policies, programmes and projects on living standards in the country. The survey also aims at providing reliable data on a timely basis for monitoring changes in the welfare status in various sub-groups of the population. An important feature of the survey is the use of Optical Mark Recognition (OMR) technology and high-speed scanners to generate statistical data rapidly.

The survey, which was carried out by the Ghana Statistical Service in collaboration with the World Bank marks Ghana's first experience in the application of data scanning technology to nation-wide surveys. Indeed, this is the first time such a survey has been successfully conducted in Africa.

Due to the dedicated effort and devotion to duty by the project personnel, the first bulletin of the survey was produced in December 1997, less than two weeks after completing the fieldwork.

The Ghana Statistical Service is grateful to all collaborating agencies, institutions, organisations and individuals both local and international for their invaluable assistance in ensuring a successful completion of the 1997 CWIQ Monitoring Survey.

The Service is thankful to the World Bank for being given the privilege to conduct this new type of survey, and also for providing financial and technical assistance.

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# CONTENTS

	Page
Preface.....	i
Tables.....	iv
Figures.....	v
Executive Summary.....	vi
<b>CHAPTER 1 INTRODUCTION .....</b>	<b>1</b>
1.1 Background.....	1
1.2 Objectives of the survey.....	1
1.3 Sample design.....	2
1.4 Survey instruments.....	2
1.5 Field organisation.....	2
1.6 Training.....	3
1.6.1 Field staff.....	3
1.6.2 Scanning officers/assistants.....	3
1.7 Fieldwork and data processing.....	4
1.7.1 Fieldwork.....	4
1.7.2 Data processing.....	4
<b>CHAPTER 2 SOCIO-DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLD HEADS.....</b>	<b>7</b>
2.1 Household and demographic characteristics.....	7
2.2 Gender of household head.....	7
2.3 Marital status of household head.....	8
2.4 Employment status of the head of household.....	8
2.5 Industry of employment of household head.....	9
2.6 Education of the head of household.....	9
<b>CHAPTER 3 EMPLOYMENT .....</b>	<b>14</b>
3.1 Introduction.....	14
3.2 Employment status/sector of employment.....	14
3.3 Industry of Employment.....	15
3.4 Employment status.....	17
3.5 Employment by region.....	17
<b>CHAPTER 4 EDUCATION.....</b>	<b>23</b>
4.1 Introduction.....	23
4.2 Literacy rate.....	23
4.3 Highest educational level completed.....	23
4.4 Enrolment and dropout rates.....	23
4.5 Access to education.....	24
4.6 Satisfaction with school attended.....	25
4.7 Reason for non-school attendance.....	25
4.8 Education by socio-economic group of main income earner.....	26
4.9 Education by region.....	27

## TABLES

	Page
Table 2a: Household Head : Age, Marital Status, Employment and Education by Poverty Quintile .....	10
Table 2b: Household Head : Age, Marital Status, Employment and Education by Socio Economic Group .....	11
Table 2c: Household Head : Age, Marital Status, Employment and Education by Region (Rural) .....	12
Table 2c: Household Head : Age, Marital Status, Employment and Education by Region (Urban) .....	13
Table 3a: Employment by Poverty Quintile .....	19
Table 3b: Employment by Socio Economic Group .....	20
Table 3c: Employment by Region (Rural) .....	21
Table 3c: Employment by Region (Urban) .....	22
Table 4a: Individual Characteristics: Education by Poverty Quintile .....	28
Table 4b: Individual Characteristics: Education by Socio Economic Group .....	29
Table 4c: Individual Characteristics: Education by Region (Rural) .....	30
Table 4c: Individual Characteristics: Education by Region (Urban) .....	31
Table 5a : Health Status, use and satisfifaction with Health services by Poverty Quintile .....	40
Table 5b : Health Status, use and satisfifaction with Health services by Socio Economic Group .....	41
Table 5c : Health Status, use and satisfifaction with Health services by Region (Rural) .....	42
Table 5c : Health Status, use and satisfifaction with Health services by Region (Urban) .....	43
Table 6a: Household Amenities, Assets and Access to Services by Poverty Quintile .....	53
Table 6b: Household Amenities, Assets and Access to Services by Socio Economic Group .....	54
Table 6c: Household Amenities, Assets and Access to Services by Region (Rural) .....	55
Table 6c: Household Amenities, Assets and Access to Services by Region (Urban) .....	56

## FIGURES

Figure 3.1	Industry of Employment - National (All).....	15
Figure 3.2	Industry of Employment - Rural (All) .....	16
Figure 3.3	Industry of Employment - Urban (All) .....	16
Figure 4.1	Access, Use and Satisfaction with Primary Education .....	24
Figure 4.2	Reasons for Dissatisfaction with Primary Education .....	25
Figure 4.3	Level of Education by Socio-Economic group of Main Income Earner .....	26
Figure 5.1	Delivery Assistance .....	35
Figure 5.2	Undernutrition amongst children under 5 years by Region of Residence (Stunted) .....	37
Figure 5.3	Undernutrition amongst children under 5 years by Region of Residence (Underweight) .....	38
Figure 5.4	Undernutrition amongst children under 5 years by Region of Residence (Wasted) .....	39
Figure 6.1	Percentage Distribution of Ownership of Dwelling by Locality .....	45
Figure 6.2	Percentage Distribution of Household by Type of Cooking Fuel .....	47
Figure 6.3.1	Lighting Fuel by Poverty Quintile (Rural) .....	47
Figure 6.3.2	Lighting Fuel by Poverty Quintile (Urban) .....	47
Figure 6.4	Percentage Distribution of Household by Toilet Facility and Locality .....	48
Figure 6.5	Access to Potable Water by Locality and Poverty Quintile .....	49
Figure 6.6	Households with Potable Water .....	50

## EXECUTIVE SUMMARY

The 1997 Core Welfare Indicators Questionnaire (CWIQ) Survey is a nationwide probability sample survey designed to provide simple indicators on timely basis for monitoring poverty and the effects of development policies, programmes and projects on living standards in the country. The survey was conducted by the Ghana Statistical Service with technical assistance from the World Bank. The fieldwork for the survey was carried out between September 1997 and November 1997.

### HOUSEHOLD AND DEMOGRAPHIC CHARACTERISTICS

A total of 14,514 households were successfully interviewed. An average household size of 4.1 was obtained for the country with rural households having an average household size of 4.3 compared with 3.8 for urban areas. Generally, households in the poorer quintiles and those in the rural parts of Northern Ghana recorded the highest average household size.

The youthful age structure of the country's population is reflected in the high dependency ratio of about two (1.9) dependent persons for every economically active adult. The proportion of young people (under 15 years) is higher in the rural areas (44.3%) than in the urban areas (36.4%).

In Ghana, 40.3 percent of household heads are males in monogamous marriages. Polygamous male headed households is more prominent in the rural areas (12.2%) than in the urban areas (6.2%). On the other hand, single male, married female and widowed/divorced female household heads are a more prominent feature in the urban areas. Polygamous unions were found to be more common in the rural parts of the Northern, Upper East and Upper West Regions. Nearly a quarter of households were in polygamous unions.

Over one-third of households (35.2%) are headed by females. Majority of household heads in the poorest quintile in both rural (53.3%) and urban (60.5%) areas are females. Most of household heads (72.2%) are self-employed (own-account workers) while 2.4 percent are unemployed. No household head in the Upper West and Upper East Regions was found to be unemployed. The self-employed constitute the largest proportion of the non-poor in the rural areas (74.2%) while regular or casual employees constitute the majority (51.3%) of the non-poor in the urban areas.

More than half (57.2%) of household heads in the country are engaged in the Agriculture/Forestry/Fishing Industry, and they constitute the largest proportion (74.7%) of household heads in the poorest quintile.

Almost half of household heads (46.9%) are literate. The level of literacy is, however, higher among males and among households in the urban areas. The highest level of education attained by majority (30.4%) of household heads was the Junior Secondary School or its equivalent. There is a noticeable drop after this level especially among females. No female household head who had completed Post Secondary education was found among the poorest quintiles in both rural and urban areas of the country.

## **EMPLOYMENT**

The unemployment rate for the country is 3.9 percent, comprising 4.7 percent males and 3.2 percent females. The urban rate (9.2%) is relatively higher than the rural rate of 2.3 percent. Eastern Region has the highest rural unemployment rate of 4.2 percent while Upper West Region has the lowest of 0.2 percent. In the urban areas, Ashanti Region has the highest unemployment rate (9.9%) while Upper West Region has the lowest of 2.4 percent.

Only 6.9 percent of all persons in wage employment are engaged by the public/semi public sector, while 89 percent work in the private informal sector. The largest proportion (56.9%) of the total work force is engaged in the Agriculture, Forestry and Fishing industry. A relatively higher proportion (72.3%) of the workforce in the rural areas compared to only 17.3 percent of those in the urban areas are employed in the agricultural industry.

## **EDUCATION**

The literacy rate for the nation is 47.9 percent. The rate for males (62.3%) is considerably higher than that of females (36.4%). The urban rate of 63.0 percent is significantly higher than the rural rate of 39.9 percent. In the rural areas, the Volta Region has the highest literacy rate of 55.7 percent while in the urban areas, Greater Accra Region has the highest rate of 75.7 percent. The Northern Region has the lowest rate in both rural (6.9%) and urban (37.9%) areas.

Of Ghanaians aged 15 and above, 38.3 percent never attended school. The corresponding proportion for the rural areas is 45.5 percent while that for the urban areas is 26.1 percent. In both rural and urban areas, however, the proportions decrease with increasing poverty quintiles. Whereas 31.2 percent of the respondents have completed Junior Secondary School, only 1.3 percent have had Post Secondary education. The latter group is made up of 2.4 percent males and 0.4 percent females.

The net Primary enrolment rate for the country is 88.5 percent while the dropout rate is 0.8 percent. The dropout rate for males (0.7%) is not very much different from that for females (0.8%). However, the rural rate of 0.9 percent seems considerably higher than the urban rate of 0.5 percent.

## **HEALTH STATUS**

Pregnant women in the country are more likely to receive pre/post natal care than delivery care. Whereas 87.2 percent of pregnant women received pre/post natal care, only 28.3 percent received delivery care. Generally, women in rural areas are less likely to receive maternity care than their counterparts in the urban areas. Majority of households that reported sick in the four weeks preceding the survey are from the poorest quintiles where the household head was unemployed (27.8%). A breakdown of the type of sickness suffered by respondents, indicate that while the incidence of fever/malaria was higher in the urban areas, the incidence of diarrhoea/gastro intestinal disease was more evident in rural Ghana (3.4%).

It takes 30 minutes or less for majority of Ghanaians (52.9%) to reach the nearest health facility. Urban residents are, however, better off in terms of accessibility to health facilities than their rural counterparts, especially among own-account workers in the agricultural sector and those in the rural parts of the three Northern Regions. The less poor that a person is, the more likely he/she is to receive treatment when sick. This is true for both urban and rural people. The two most important places where sick people go for treatment are public hospital/clinic (43.0%) and pharmacy/drug store (26.3%). In terms of the non-use of medical services, about two-thirds of sick people do not use this facility because they find it expensive while about 15 percent find such facilities to be located too far. This accessibility problem is more prominent in rural areas.

Majority of births (56.7%) in the country take place at home. In terms of delivery assistance, Doctors/Nurse/Midwife account for 44.7 percent of all births. About a third of births are delivered by TBAs while about a quarter are unassisted. Nearly a third of children under 5 years (29.7%) are stunted. Boys (31.7%) are more likely to be stunted than girls (27.8%). Stunting is more pronounced in rural (32.8%) than in urban (20.8%) areas. Upper East Region recorded the highest proportion of stunted children in both rural and urban areas.

About a quarter (26%) of children under 5 years in the country are underweight. Underweight is more of a rural phenomenon (28.8%) than urban (17.8%). It is more prevalent in the three northern regions (Northern, Upper West and Upper East). In the Upper East Region, which recorded the highest percentage of underweight, about 50 percent of the children are underweight.

Wasting is found among 6.5 percent of children under 5 years in Ghana. Children in urban areas (7.5%) are more likely to be wasted than children in the rural (6.2%) areas. Children from the three northern regions are more likely to be wasted than their counterparts in the other regions.

## **HOUSEHOLD AMENITIES, ASSETS AND ACCESS TO SERVICES**

Over a third (37.3%) of all households own their dwellings, 18.4 percent pay rent while the remaining do not pay any rent. Ownership of home is most common among households headed by own-account workers in the agriculture sector, and is also predominant in rural (46.9%) than urban (18.9%) areas.

The national average number of rooms per household is 2.0, that for rural households is 2.1 and that for urban is 1.8. Over half (57.7%) of all households live in mud or mud-brick homes while 40.9 percent occupy stone or burnt-brick or cement houses. Most households in the country use fuel wood for cooking: 69.1 percent use firewood and 26 percent use charcoal. With regard to lighting fuel, kerosene (83.2%) is most common in rural areas and among the poorest households, whereas electricity (78.4%) predominates in the urban areas and among the non-poor households.

About a quarter (25.4%) of all households have access to flush toilets, 20.4 percent use "KVIP" toilet, 25.2 percent use pit latrine, while 22.8 percent have no toilet

facilities. The use of modern toilet facilities is generally an urban phenomenon. Nearly forty percent (39.9%) of all households have access to pipe-borne or protected well water, while over a third (34.2%) depend on unprotected well/river/lake for their drinking water. Households headed by own-account workers in the agricultural sector are the worst off.

Ownership of land and livestock is most noticeable in rural than urban areas, and is predominated by households headed by own-account workers in the agricultural sector, particularly in the northern regions. Ownership of electrical appliances is common among less poor households especially those headed by workers in the formal sector. In all 17.4 percent of households own a bicycle, 1.2 percent own a motorcycle and 2.3 percent own a car. Rural households tend to own a bicycle and/or a motorcycle while their urban counterparts are more likely to own a car.

# CHAPTER 1

## INTRODUCTION

### 1.1 Background

In Ghana, as in most other African countries embarking on economic reforms and poverty alleviation programmes, current and reliable statistical indicators are required to monitor poverty and the effects of various development policies, programmes and projects on living standards. For most users, such indicators are needed not only at the national level, but also at disaggregated levels for various population sub-groups. Moreover, such indicators are often required at regular intervals of about one year for close monitoring and other analytical purposes. However, the traditional impact indicators, such as those obtained from the Ghana Living Standards Survey (GLSS) for measuring changes in welfare status (e.g. percentage of the population below the poverty line, income and expenditure data etc.) are both expensive and time-consuming to collect. Again, to ensure optimal reliability of the data as well as cost-effectiveness, it is essential to select as large a sample as is feasible, subject to resource constraints and the need for rapid results. Towards this end, the Ghana Statistical Service (GSS) in collaboration with the World Bank carried out a pilot survey in June – August 1996 to test the Core Welfare Indicators Questionnaire (CWIQ). As a result of the successful implementation of the pilot survey, a nation-wide survey was conducted from September to November 1997.

### 1.2 Objectives of the survey

The main objectives of the 1997 CWIQ Monitoring Survey are:

- To furnish policy makers, planners and programme managers with a set of simple indicators for monitoring poverty and the effects of development policies, programmes and projects on living standards in the country.
- To provide reliable data on timely basis for monitoring changes in the welfare status in various sub-groups of the population.
- To ensure rapid data capture, processing, tabulation and analysis.
- To ensure optimal precision by the use of as large a sample as is feasible, given national statistical resource constraints and the need for rapid results.
- To eliminate data entry bottlenecks through the use of “scanning” technique with Optical Mark Reader (OMR).

### **1.3 Sample design**

The 1997 CWIQ Monitoring Survey is based on a two-stage, stratified, nationally representative sample of households. The National Sampling Frame of Enumeration Areas (EA's) with population and household information formed the basis of the sample design for the survey. The frame was first stratified into three ecological zones, namely coastal, forest and savannah, and then into rural and urban EAs. Additionally, the EAs were stratified into the 10 administrative regions in the country.

At the first stage of sampling, 588 EAs were selected with probabilities proportional to the number of households (PPS-Method). Households within the selected EAs were subsequently listed and a systematic sample of 25 households per EA was selected at the second stage. The survey was designed to yield a total sample of 14,700 households nationwide. This large sample size, which ensures increased reliability of the data from the survey, was made possible by the innovative "scanning" method utilizing the Optical Mark Recognition (OMR) technology, which permits rapid data capture and on-line editing.

It is important to note that this is not a self-weighting sample design. Hence, there was the need to compute weights or "Raising Factors" for the estimation of parameters, based on the probabilities of selection. For details of the computation of weights see Appendix A.

### **1.4 Survey instruments**

The CWIQ used a household-based questionnaire which consists of four (4) double-sided forms. Pre-coded multiple choice response questions were used. Information solicited from households were on the following modules:

- Background Characteristics of household members
- Education
- Health
- Employment
- Household Assets
- Household Amenities
- Poverty Predictors
- Child Anthropometry

### **1.5 Field organisation**

In order to ensure efficient and effective fieldwork, it was decided that the field staff would work in teams, each with a 4-Wheel Drive vehicle. Experience

from the CWIQ pilot survey conducted in 1996 suggested that each interviewer could conveniently cover an average of about 5 households per day. This implied that an interviewer could complete 25 households per week, assuming 5 effective working days per week after allowing for travel time. In other words, each team of 4 interviewers could cover about 100 households per week. Assuming 10 teams altogether, a total coverage of 1,000 households could be achieved per week. Hence, the 14,700 households would require no less than 15 weeks to complete. This was considered too long a time frame. On considering a number of other options, it was noted that by increasing the teams to 13, a total of 1,300 households could be covered per week. Hence, the sample size of 14,700 households could be completed in 12 weeks. As this time frame was considered ideal, the option of using 13 teams was adopted.

## **1.6 Training**

### **1.6.1 Field staff**

A decision was taken to train 85 field staff based on the following reasoning. Sixty-five personnel would be required to form the 13 teams in addition to a standby team comprising at least 5 field staff. It was therefore decided to train 85 persons and select the best of them for the fieldwork. The training for the field personnel was organised at the Regional Maritime Academy, Nungua from 18<sup>th</sup> August to 30<sup>th</sup> August, 1997. The training was conducted in two phases. The first phase, which lasted two days, involved the training of field supervisors who were experienced professional staff, drawn from the Ghana Statistical Service. A supervisor's manual was developed to guide this training process. During the second phase, interviewers were trained for 11 days with the assistance of the supervisors who were trained in the first phase.

The training of the interviewers involved systematic and comprehensive explanations of the contents of the questionnaire using an interviewer's manual specifically prepared to guide them. The training enabled the participants to familiarise themselves with the sampling methodology, the selected sampling areas, the E.A. maps and field operation techniques, including the "bubbling" method using 2B pencils. Interviewers were, in particular, taught to "bubble" well since wrong bubbling could generate a lot of error lines during validation runs in the CWIQ application.

### **1.6.2 Scanning officers/assistants**

Four officers and nine assistants were trained for seven days on the use of scanners to capture the field returns and to use the CWIQ application for data processing.

The officers were taken through the process of developing bubble-type questionnaire, data scanning, editing, validating, dismantling and reassembling the scanning equipment. This enabled them to replace a faulty part and recalibrate the read-head of the scanner when necessary.

The assistants were trained on the preparation and scanning of the questionnaire from the field.

## **1.7 Fieldwork and data processing**

### **1.7.1 Fieldwork**

Fieldwork commenced on 1<sup>st</sup> September, 1997 and ended on 23<sup>rd</sup> November, 1997.

The actual implementation of the fieldwork involved 73 technical staff and 13 drivers. Each of the 13 teams comprised a supervisor, four interviewers and a driver. In addition, there was one standby supervisor and seven interviewers ready for relieve assignments whenever necessary. In order to ensure high quality data, frequent scheduled visits in addition to several random visits were undertaken by senior project management personnel.

### **1.7.2 Data processing**

For the first time in the history of the GSS the survey was conducted using Optical Mark Recognition (OMR) “bubble” questionnaire. To enter the data, these questionnaires were read by high speed scanners. The data processing team was able to perform simple on-line edit corrections while scanning. The data was then gradually transferred into a customized Access application for further, more complex validations. The Access application produced clean, validated and documented data files. This process took place at the same time the fieldwork was on-going and finished only four days after the last enumerator returned from the field. The clean data generated by the Access cleaning application was then processed through SPSS statistical package to produce a standard output bulletin within 12 days of the end of fieldwork.

The hardware for the CWIQ data processing consisted of four NSC Opscan4 (OMR), computers and accessories. Three scanners were used while the fourth served as a standby.

The main program used for data processing was the CWIQ application. It was developed on Microsoft Access and V-Basic. The application performs four main functions:

- Data Import from output of Scantools Application: accept scanned data into the CWIQ application,
- Validation: to check inconsistencies in the scanned data,
- Exporting tables into ASCII text in tab-delimited format: to prepare data for tabulation,
- Managing country geographical database.

Apart from the CWIQ application, other programs used are the following:

- Scantools – Used together with OMR scanner to capture responses from “bubbled” questionnaire.
- Bubble Shop – This Program was used to design the “bubbled-type” questionnaire.
- SPSS - Output from CWIQ application was taken into SPSS and analysis of the data was done with this system. SPSS was used to generate the Output tables.
- Microsoft Excel – Used to prepare the final output tables format.

Data scanning and validation for the CWIQ were timed to have maximum overlap with the fieldwork. Thus data scanning and validation started on 8<sup>th</sup> September, only seven days after commencement of fieldwork and ended four days after completion of fieldwork on 27<sup>th</sup> November, 1997. Output tables were produced by 10<sup>th</sup> December, 1997. In all, 14,514 household questionnaires were successfully scanned and validated. On the average, about 300 household questionnaires were scanned and validated in a day.

The questionnaires from the field were sent to the secretariat at the head office for editing. These questionnaires were scanned in batches, a batch comprising all the returns from an E.A. The scanning assistants assisted in operating the scanners. While scanning was being performed by the assistants, the officers carried out on-line editing on the Scantools application.

The scanned data was converted into text files with the Scantools application and exported into the CWIQ application. Validation checks were then performed to identify inconsistencies in the data while error reports were generated. The questionnaires that were found to contain errors after validation checks were edited manually.

Editing took three different forms:

- On-line editing while using the Scantools application. Mandatory fields that the scanner could not read were shown on the screen. The scanner assigned a serial number to each questionnaire and this was used to locate the household questionnaire for editing.
- Automatic correction was done for some selected fields by the CWIQ application based on some validation rules within the system.
- Manual editing was done after generating reports for households that failed the validation checks. The EA and the household numbers were then used to locate the household questionnaire for editing.

One major problem encountered with the CWIQ application was with supplementary questionnaire for larger households (households with 13 or more members). Responses from supplementary questionnaire were mixed up and thus generated a lot of error lines in validation runs. This led to manual data entry of the supplementary questionnaire.

## **CHAPTER 2**

### **SOCIO-DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLD HEADS**

#### **2.1 Household and demographic characteristics**

In all, 14,514 households (9,162 rural and 5,352 urban) were successfully interviewed during the survey (Table 2a). An average household size of 4.1 was obtained for the country. Rural households had a higher average household size (4.3) than their urban counterparts (3.8). Generally, households in the poorer quintiles had a larger household size than those in the non-poor quintiles.

In terms of regional distribution, rural Northern Region recorded the highest average household size of 5.7 followed by Upper East and Upper West Regions, which recorded 5.1 each (Table 2c). The lowest average household size (3.5) was obtained in the urban areas of Ashanti and Brong Ahafo Regions.

Ghana's population is still "young", with 41.8 percent of the population under 15 years. As many as 44.3 percent of rural households are made up of children under 15 years compared with a little over a third (36.4%) in urban households (Table 2a). In terms of poverty quintiles, the poorer a household (in both rural and urban areas) the larger the proportion of children under 15. For example, 45.5 percent of children under 15 can be found in the poorest 20 percent of rural households, compared with 40.6 percent among the wealthiest (i.e. non-poor) 20 percent of the rural households. Table 2c shows that almost half (48.7%) of the population in rural Northern Region is made up of children under 15 years.

The youthful age structure of the population is reflected in the high dependency ratio of the country. Table 2a shows that there are roughly two (1.9) dependent persons for every economically active adult. In terms of pressure on household resources, rural households are more likely to be overburdened than their urban counterparts given that the rural dependency ratio is 2.0 compared with 1.7 for the urban area.

At the regional level, urban Greater Accra has the lowest dependency ratio of 1.6 while rural Northern Region has the highest dependency ratio of 2.1 (Table 2c).

#### **2.2 Gender of household head**

About two-thirds (64.8%) of households in the country are headed by males while a third (35.2%) are headed by females (Table 2a). Despite the prominence of male-headed households, majority of household heads in the poorest quintile in both the rural and urban areas are females. For example,

significant proportions of female-headed households are found in the poorest 20 percent in both rural (53.3%) and urban (60.5%) areas.

It is interesting to note that in urban Central Region, a little over half of the household heads are females (50.8%). The rural areas in the Northern, Upper East and Upper West regions recorded the least proportions of female-headed households.

### **2.3 Marital status of household head**

Data from the survey (Table 2a) indicate that in Ghana, 40.3 percent of household heads are males in monogamous marriages. Polygamous male-headed households in the rural areas (12.2%) are almost double that in the urban areas (6.2%). On the other hand, single male, married female, and widowed/divorced female household heads are a more prominent feature in the urban areas than in the rural areas. It is significant to note that the proportion of widowed/divorced female household heads account for about two-fifths of household heads in the poorest quintile. They also constitute the least proportion of the non-poor in both rural and urban areas of the country.

At the regional level (Table 2c), about a quarter of household heads in rural parts of the Northern, Upper East and Upper West Regions are in polygamous unions and headed by males. Interestingly, these areas also recorded the least proportion of widowed/divorced female household heads.

### **2.4 Employment status of the head of household**

Employment is generally accepted as an indicator of status and wealth since an employed person is more likely than an unemployed to have control over financial resources. The employment status of the head of household could therefore influence the living conditions of members of the household.

As shown in Table 2a, majority of household heads (72.2%) are self-employed (own-account workers) with 15.4 percent being regular or casual employees. The proportion of household heads that are unemployed is 2.4 percent. Virtually no household head in the Upper West and Upper East Regions was found to be unemployed (Table 2c).

An examination of the poverty quintiles (Table 2a) reveals that the self-employed (employer/own-account worker) constitutes the largest percentage of the non-poor in the rural areas (74.2%) followed by regular or casual employees (21.6%). The latter constitutes the largest group of the non-poor in the urban areas (51.3%) followed by the self-employed (42%). In terms of employment sector of the household head, about four in every five (83.9%) worked in the private informal sector. It is more common to find household heads working in public, semi-public and private sectors in urban areas than in rural areas

Table 2a further indicates that public sector household heads are over represented (30.9%) among the non-poor in the urban areas, relative to their proportion in the population (9.7%).

## **2.5 Industry of employment of household head**

Majority of household heads (57.2%) in the country are engaged in the Agriculture/Forestry/Fishing industry. This phenomenon, however, is mainly a feature in the rural areas where about three-quarters (74.7%) of household heads are engaged in that sector. Incidentally, they constitute the largest proportion (87.1%) of household heads in the poorest quintile (Table 2a). The largest proportion of household heads in the urban areas is found in the Service industry (28.9%) followed by the Retail trade (28.7%). These two industries employ the largest proportions of household heads among the non-poor, recording 43 percent and 17.1 percent respectively.

Table 2c indicates that while the majority of household heads in rural areas in the regions are engaged in the Agriculture/Forestry/Fishing industry, the urban areas exhibit quite a lot of disparities. For example, while majority of household heads in urban Ashanti region are engaged in the Retail Trade, majority of those in urban Western, Greater Accra, Upper West and Upper East regions are engaged in the Service industries.

## **2.6 Education of the head of household**

Education is one of the important factors which makes it possible for people to gain access to economic opportunities by equipping them with skills that allow them to better understand, interpret and successfully operate in the kind of environment they find themselves.

Results of the survey as shown in Table 2a indicate that 46.9 percent of household heads in the country are literate. The level of literacy among males (56.6%) is however higher than that of females (28.9%). A similar scenario is observed for household heads in the urban areas and those in the rural areas. For example, literacy among female heads in the urban areas (40.7%) is about twice the level in the rural areas (22%).

More than half of the household heads in urban areas of six out of ten regions in the country are literate. In the rural areas, however, only three regions (Western, Volta, Eastern) have that level of literacy among household heads (Table 2c).

An examination of the highest educational level completed by the heads of household reveals that the highest level attained by majority (30.4%) of them is at the Junior Secondary level or its equivalent (Table 2a). There is a remarkable drop after this level, especially in the educational attainment of females, where only 1.7 percent of household heads have completed the Senior Secondary and 0.5 percent, the Post Secondary school education. Looking at levels of education across the poverty quintiles, it is significant to note that almost no female household head with a Post Secondary education was found among the poorest quintiles in both the rural and urban areas of the country.

Summary Table 2a: Household Head : Age, Marital Status, Employment and Education by Poverty Quintile

Indicator	Unit	National	Poverty Quintile											
			Rural					Urban						
			All	Poor 1	2	3	4	Non-poor 5	All	Poor 1	2	3	4	Non-poor 5
<b>Household Characteristics</b>														
Sample No of HH	no.	14,514	9,162	1,868	1,847	1,770	1,893	1,784	5,352	1,026	1,068	1,081	1,086	1,091
No. Hholds	000	3,022	1,989	398	398	398	398	398	1,033	207	206	207	207	207
Av. Hhold Size	no.	4.1	4.3	4.7	4.3	4.2	4.3	4.0	3.8	4.0	3.7	3.6	3.7	3.9
Children 5 - 15yrs per Hhold	no.	1.3	1.5	1.6	1.5	1.5	1.5	1.2	1.1	1.3	1.1	1.1	1.0	1.1
Children < 5yrs per Hhold	no.	0.5	0.6	0.6	0.6	0.6	0.5	0.5	0.4	0.5	0.4	0.4	0.3	0.3
<b>Demographic Characteristics</b>														
Sample Population	no.	60,686	40,301	8,824	8,295	7,711	8,181	7,290	20,385	4,043	4,040	3,943	4,051	4,308
Population	000	12,447	8,533	1,851	1,710	1,677	1,715	1,579	3,914	827	771	754	757	805
Percent of Males	%	47.5	47.9	45.2	47.1	47.7	49.1	50.9	46.5	43.0	45.1	46.4	48.0	50.3
% <15 years	%	41.8	44.3	45.5	44.8	45.6	44.7	40.6	36.4	39.6	36.7	36.7	34.6	34.5
% > 64 years	%	4.9	5.1	7.0	5.7	4.8	4.1	3.9	4.4	7.0	5.2	4.1	3.6	2.2
% < 5 years	%	12.1	13.1	13.1	13.3	13.2	12.1	13.7	9.8	11.2	10.4	9.8	8.8	8.8
Dependency Ratio		1.9	2.0	2.1	2.0	2.0	2.0	1.8	1.7	1.9	1.7	1.7	1.6	1.6
<b>Marital status of Hhold Head</b>														
Monogamous Male	%	40.3	40.9	22.8	37.9	37.6	48.2	57.8	39.2	18.3	30.0	33.8	44.5	69.5
Polygamous Male	%	10.1	12.2	13.4	11.6	11.8	11.9	12.3	6.2	6.3	5.7	8.2	6.5	4.1
Single Male	%	6.6	5.2	2.8	4.6	5.5	6.3	6.8	9.4	6.9	8.1	10.5	12.7	9.0
Married Female	%	11.7	11.6	10.7	13.8	9.5	11.8	12.1	11.9	14.4	14.3	13.3	11.5	6.2
Widowed/Divorced Female	%	20.1	19.5	39.5	20.3	22.3	11.4	4.2	21.3	41.5	27.0	21.4	11.9	4.5
<b>Gender of Household Head</b>														
Male	%	64.8	66.3	46.7	62.2	64.8	74.9	82.7	61.9	39.5	53.1	59.8	70.0	87.2
Female	%	35.2	33.7	53.3	37.8	35.2	25.1	17.3	38.1	60.5	46.9	40.2	30.0	12.8
<b>Employment status Household Head</b>														
Looking for work in past 4 weeks	%	9.3	7.9	6.9	7.9	10.8	7.9	6.1	12.0	13.8	16.8	12.4	11.3	5.7
Unemployed	%	2.4	1.0	0.8	1.0	2.3	0.7	0.3	5.0	6.8	8.4	4.9	3.8	1.0
Employer / Own Account Worker	%	72.2	81.1	82.8	84.9	81.5	82.5	74.2	55.0	58.5	63.5	58.5	52.6	42.0
Employee (Regular or Casual)	%	15.4	9.7	2.0	4.6	8.5	11.9	21.6	26.4	8.4	13.7	24.4	34.2	51.3
Unpaid Family Worker	%	1.8	1.8	3.4	3.6	1.1	0.7	0.4	1.6	3.3	2.0	1.6	1.2	0.0
Retired/Pensioner	%	1.8	1.1	0.6	0.6	1.5	1.1	1.5	3.3	2.9	2.6	3.4	3.9	3.7
Sick/Handicapped	%	5.2	5.5	9.1	8.2	4.9	3.3	2.1	4.6	11.8	5.5	2.9	1.9	0.9
<b>Part time employment, Household Head</b>														
Work part time	%	3.7	3.9	5.5	4.7	4.3	3.0	2.0	3.5	4.7	4.2	3.2	3.6	1.8
Work part time because no work available	%	1.2	1.0	0.7	1.2	1.0	1.1	0.8	1.7	1.6	2.5	1.5	2.0	1.1
Work part time because sick	%	1.5	1.8	3.1	1.9	1.9	1.4	0.8	0.9	2.1	0.9	0.6	0.6	0.3
Work part time because works in home/hc	%	0.2	0.1	0.3	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.2	0.0
<b>Employment sector, Household Head</b>														
Public sector	%	9.7	6.6	1.3	3.0	5.2	7.4	15.2	16.4	6.5	9.0	13.9	17.6	30.9
Semi-public sector	%	0.2	0.1	0.1	0.1	0.0	0.1	0.2	0.5	0.0	0.0	1.1	0.5	0.8
Private - formal	%	6.2	3.4	0.6	1.5	2.8	4.5	6.9	12.2	3.9	6.4	8.9	15.5	23.0
Private - informal	%	83.9	89.9	97.9	95.4	91.9	88.0	77.7	70.9	89.6	84.6	76.2	66.4	45.4
<b>Industry of Employment, HH Head</b>														
Agriculture/Forestry/Fishing	%	57.2	74.7	87.1	81.3	76.6	71.5	58.9	19.6	34.7	29.4	20.9	12.5	6.1
Mineral Industries	%	0.6	0.4	0.1	0.2	0.5	0.7	0.8	0.8	0.4	0.5	1.3	1.0	0.7
Construction Industries	%	3.0	1.7	0.2	0.9	1.9	1.9	3.3	5.7	2.6	4.7	6.0	7.6	6.9
Manufacturing	%	4.7	3.3	2.2	2.5	3.5	3.1	4.9	7.7	5.0	7.5	7.7	7.8	9.6
Transport/Comm/Utilities	%	2.7	1.2	0.1	0.5	0.8	1.7	2.8	5.8	2.5	2.5	5.7	6.7	10.1
Wholesale Trade	%	0.6	0.2	0.1	0.1	0.2	0.2	0.2	1.5	0.2	0.6	1.4	1.8	2.8
Retail Trade	%	15.3	9.1	7.7	9.7	9.6	9.4	9.1	28.7	38.8	34.9	29.7	26.9	17.1
Financial / Insurance / Real Estate	%	0.5	0.1	0.0	0.0	0.0	0.2	0.1	1.3	0.1	0.7	0.6	1.0	3.7
Service Industries	%	15.5	9.3	2.5	4.8	7.0	11.3	19.7	28.9	15.6	19.2	26.7	34.8	43.0
<b>Education of Head</b>														
<b>Literacy of head</b>														
Male headed households	%	46.9	40.0	13.8	26.3	38.3	48.8	72.9	60.1	25.2	45.4	60.8	76.5	92.4
Female headed household	%	56.6	49.2	16.9	31.7	46.0	56.0	77.0	72.0	35.3	54.6	69.0	81.5	93.4
	%	28.9	22.0	11.1	17.3	24.1	27.4	53.7	40.7	18.6	34.8	48.7	64.8	85.2
<b>Highest educational level completed of head</b>														
Never attended school	%	41.1	46.5	74.4	59.7	45.3	37.7	15.4	30.6	61.8	42.6	27.9	16.2	4.5
Never attended school - male	%	34.8	41.2	72.6	57.2	44.0	34.4	15.4	21.6	54.9	36.5	21.1	13.8	4.0
Never attended school - female	%	52.6	56.9	76.0	63.7	47.9	47.6	15.6	45.3	66.3	49.6	38.1	21.8	8.1
Primary not completed	%	5.6	6.5	7.9	7.5	5.5	6.9	4.5	3.9	6.8	5.0	4.4	2.2	1.1
Primary not completed - male	%	4.5	5.3	7.8	5.9	5.8	5.8	2.8	2.9	6.1	4.0	3.6	1.8	1.0
Primary not completed - female	%	7.6	8.7	8.1	10.3	5.0	10.2	12.8	5.6	7.2	6.1	5.5	3.1	2.1
Primary completed (P6)	%	10.2	10.9	8.2	10.6	12.5	11.7	11.7	8.8	9.8	11.8	10.8	7.6	4.0
Primary completed (P6) -male	%	8.7	9.3	7.0	9.0	10.3	10.0	9.6	7.4	9.6	12.0	9.7	5.9	3.3
Primary completed (P6) - female	%	12.9	14.0	9.2	13.1	16.4	16.9	22.0	11.0	10.0	11.5	12.4	11.4	8.6
Junior Secondary completed	%	30.4	28.4	7.7	17.9	31.0	35.5	49.7	34.4	14.7	30.2	35.4	46.2	45.4
Junior Secondary completed - male <sup>1</sup>	%	35.7	33.8	9.5	22.1	31.7	40.5	52.0	39.5	16.4	33.8	39.7	48.8	45.8
Junior Secondary completed - female <sup>1</sup>	%	20.8	17.7	6.2	11.0	29.7	20.5	38.6	26.1	13.5	26.2	29.2	39.9	42.9
Senior Secondary completed	%	4.8	2.5	0.2	1.7	1.8	2.4	6.4	9.1	1.8	3.4	9.2	11.2	19.7
Senior Secondary completed -male <sup>1</sup>	%	6.4	3.7	0.5	2.5	2.7	3.0	7.7	12.1	4.1	5.3	12.6	11.9	19.6
Senior Secondary completed - female <sup>1</sup>	%	1.7	0.3	0.0	0.5	0.3	0.5	0.4	4.2	0.3	1.3	4.2	9.7	20.6
Post-Secondary	%	2.1	1.0	0.1	0.5	0.4	1.1	3.1	4.1	1.1	0.9	3.4	4.0	11.1
Post-Secondary - male	%	2.9	1.5	0.2	0.7	0.7	1.3	3.6	6.0	2.7	1.2	4.8	4.5	12.4
Post-Secondary - female	%	0.5	0.2	0.0	0.0	0.0	0.4	1.2	1.1	0.0	0.6	1.4	2.9	2.9

**Summary Table 2b: Household Head : Age, Marital Status, Employment and Education by Socio Economic Group**

Indicator	Unit	Socio Economic Group of the Head of Household						
		National	Public Sector Employees	Private Sector Formal	Private Sector Informal	Employees	Own Account Worker Agric.	Own Account Worker Non-Agric.
<b>Household Characteristics</b>								
Sample No of HH	no.	<b>14,514</b>	1,292	648	442	6,666	3,624	1,781
No. Hholds	000	<b>3,022</b>	254	127	82	1,461	715	372
Av. Hhold Size	no.	<b>4.1</b>	4.7	4.0	3.3	4.6	3.6	3.2
Children 5 - 15yrs per Hhold	no.	<b>1.3</b>	1.5	1.2	0.8	1.6	1.1	0.8
Children < 5yrs per Hhold	no.	<b>0.5</b>	0.5	0.5	0.5	0.6	0.4	0.3
<b>Demographic Characteristics</b>								
Sample Population	no.	<b>60,686</b>	6,058	2,599	1,497	31,033	13,398	5,886
Population	000	<b>12,447</b>	1,192	508	271	6,689	2,571	1,181
Percent of Males	%	<b>47.5</b>	49.6	52.6	50.7	48.6	43.5	44.7
% <15 years	%	<b>41.8</b>	40.3	39.4	39.8	45.0	40.0	31.0
% > 64 years	%	<b>4.9</b>	0.8	1.1	1.7	4.7	3.2	16.1
% < 5 years	%	<b>12.1</b>	10.8	11.9	15.4	12.8	12.1	8.4
Dependency Ratio		<b>1.9</b>	1.7	1.7	1.7	2.0	1.8	1.9
<b>Marital status of Hhold Head</b>								
Monogamous Male	%	<b>40.3</b>	62.2	63.6	48.1	44.2	28.5	23.1
Polygamous Male	%	<b>10.1</b>	13.4	6.9	7.0	13.4	5.0	7.1
Single Male	%	<b>6.6</b>	4.2	12.3	19.2	5.0	7.1	9.0
Married Female	%	<b>11.7</b>	6.2	2.8	3.5	10.9	19.3	9.1
Widowed/Divorced Female	%	<b>20.1</b>	7.1	4.3	5.3	17.0	26.6	37.1
<b>Gender of Household Head</b>								
Male	%	<b>64.8</b>	84.6	89.6	87.5	70.8	46.5	49.2
Female	%	<b>35.2</b>	15.4	10.4	12.5	29.2	53.5	50.8
<b>Employment status Household Head</b>								
Looking for work in past 4 weeks	%	<b>9.3</b>	4.2	8.1	19.0	7.1	7.6	22.7
Unemployed	%	<b>2.4</b>	0.0	0.0	0.0	0.0	0.0	19.4
Employer / Own Account Worker	%	<b>72.2</b>	0.0	0.0	0.0	99.9	100.0	0.0
Employee (Regular or Casual)	%	<b>15.4</b>	100.0	100.0	100.0	0.0	0.0	0.0
Unpaid Family Worker	%	<b>1.8</b>	0.0	0.0	0.0	0.0	0.0	14.3
Retired/Pensioner	%	<b>1.8</b>	0.0	0.0	0.0	0.0	0.0	14.8
Sick/Handicapped	%	<b>5.2</b>	1.1	1.0	2.4	2.9	2.2	23.9
<b>Part time employment, Household Head</b>								
Work part time	%	<b>3.7</b>	1.3	3.3	15.1	3.6	4.1	1.9
Work part time because no work ava	%	<b>1.2</b>	0.5	2.0	11.2	0.6	1.7	0.3
Work part time because sick	%	<b>1.5</b>	0.6	0.6	1.9	2.1	1.4	0.1
Work part time because works in hor	%	<b>0.2</b>	0.1	0.2		0.1	0.2	0.3
<b>Employment sector, Household Head</b>								
Public sector	%	<b>9.7</b>	97.6	0.0	0.0	0.5	0.5	2.0
Semi-public sector	%	<b>0.2</b>	2.4	0.0	0.0	0.0	0.0	0.9
Private - formal	%	<b>6.2</b>	0.0	100.0	0.0	0.1	4.8	3.6
Private - informal	%	<b>83.9</b>	0.0	0.0	100.0	99.4	94.8	93.5
<b>Industry of Employment, HH Head</b>								
Agriculture/Forestry/Fishing	%	<b>57.2</b>	5.9	14.5	22.3	100.0	0.0	46.6
Mineral Industries	%	<b>0.6</b>	1.3	7.2	0.5	0.0	0.3	0.0
Construction Industries	%	<b>3.0</b>	1.8	13.0	9.4	0.0	6.9	3.4
Manufacturing	%	<b>4.7</b>	1.4	16.3	6.1	0.0	13.0	9.7
Transport/Comm/Utilities	%	<b>2.7</b>	6.7	8.6	17.3	0.0	4.0	3.1
Wholesale Trade	%	<b>0.6</b>	0.1	1.3	1.3	0.0	1.7	0.0
Retail Trade	%	<b>15.3</b>	0.2	2.7	9.7	0.0	55.1	11.2
Financial / Insurance / Real Estate	%	<b>0.5</b>	2.2	4.1	0.6	0.0	0.1	0.7
Service Industries	%	<b>15.5</b>	80.4	32.4	32.8	0.0	18.9	25.4
<b>Education of Head</b>								
<b>Literacy of head</b>								
Male headed households	%	<b>46.9</b>	91.8	86.4	63.2	34.4	50.9	40.8
Female headed household	%	<b>56.6</b>	93.4	87.0	63.9	40.6	69.6	59.4
Female headed household	%	<b>28.9</b>	83.2	81.2	58.1	19.3	34.6	22.8
<b>Highest educational level completed of head</b>								
Never attended school	%	<b>41.1</b>	5.3	9.3	22.2	52.5	33.4	49.8
Never attended school - male	%	<b>34.8</b>	5.3	9.0	22.7	49.3	20.3	34.1
Never attended school - female	%	<b>52.6</b>	4.9	12.2	19.1	60.3	44.8	65.0
Primary not completed	%	<b>5.6</b>	1.2	1.4	3.4	7.3	5.9	3.1
Primary not completed - male	%	<b>4.5</b>	1.3	1.4	2.8	6.4	3.6	2.3
Primary not completed - female	%	<b>7.6</b>	1.2	1.8	7.8	9.7	7.9	3.9
Primary completed (P6)	%	<b>10.2</b>	2.9	5.8	13.3	11.4	12.3	7.4
Primary completed (P6) -male	%	<b>8.7</b>	1.5	5.9	12.5	9.8	11.0	7.3
Primary completed (P6) - female	%	<b>12.9</b>	10.8	4.9	18.6	15.3	13.4	7.5
Junior Secondary completed	%	<b>30.4</b>	30.8	51.8	44.7	25.6	36.6	27.2
Junior Secondary completed - male	%	<b>35.7</b>	31.8	53.6	46.6	30.4	46.6	35.3
Junior Secondary completed - female	%	<b>20.8</b>	25.5	36.3	31.5	14.0	27.9	19.4
Senior Secondary completed	%	<b>4.8</b>	14.5	15.0	8.7	1.6	5.2	5.1
Senior Secondary completed -male1	%	<b>6.4</b>	16.0	13.7	7.9	2.2	8.8	9.2
Senior Secondary completed - Female	%	<b>1.7</b>	6.5	26.0	14.6	0.1	2.1	1.1
Post-Secondary	%	<b>2.1</b>	13.7	6.0	1.6	0.2	1.3	2.1
Post-Secondary - male	%	<b>2.9</b>	14.3	6.5	1.8	0.2	2.5	4.1
Post-Secondary - female	%	<b>0.5</b>	10.0	1.2	0.0	0.1	0.2	0.2

Summary Table 2c: Household Head : Age, Marital Status, Employment and Education by Region (Rura

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brongh Ahafo	Northern	Upper East	Upper West
<b>Household Characteristics</b>												
Sample No of HH	no.	14,514	1,205	1,016	225	1,248	1,397	1,633	1,023	592	573	250
No. Hholds	000	3,022	217	185	32	223	359	332	295	174	109	63
Av. Hhold Size	no.	4.1	5.0	4.3	3.7	4.8	3.7	3.7	3.6	5.7	5.1	5.1
Children 5 - 15yrs per Hhold	no.	1.3	1.7	1.5	1.3	1.6	1.2	1.2	1.3	2.0	1.9	1.7
Children < 5yrs per Hhold	no.	0.5	0.7	0.6	0.4	0.6	0.4	0.5	0.5	0.9	0.6	0.6
<b>Demographic Characteristics</b>												
Sample Population	no.	60,686	6,014	4,290	841	6,077	5,705	6,030	3,814	3,331	2,910	1,289
Population	000	12,447	1,083	788	119	1,081	1,314	1,221	1,063	986	559	318
Percent of Males	%	47.5	50.0	47.0	48.9	47.5	43.4	46.5	49.1	51.2	50.5	50.5
% <15 years	%	41.8	46.1	45.4	41.8	41.0	43.1	42.6	45.1	48.7	44.4	42.5
% > 64 years	%	4.9	3.6	5.2	7.4	6.1	7.7	5.3	4.9	2.9	3.4	5.7
% < 5 years	%	12.1	14.3	14.1	10.7	11.5	11.9	13.2	12.8	16.1	11.4	11.7
Dependency Ratio		1.9	2.0	2.0	2.0	1.9	2.0	1.9	2.0	2.1	1.9	1.9
<b>Marital status of Hhold Head</b>												
Monogamous Male	%	40.3	54.3	39.6	38.8	39.1	33.6	34.4	32.8	55.2	54.2	56.5
Polygamous Male	%	10.1	9.5	8.9	9.8	15.8	7.6	7.7	10.1	24.6	25.1	22.5
Single Male	%	6.6	4.6	3.1	7.5	2.8	3.4	7.1	7.3	9.8	2.6	2.8
Married Female	%	11.7	4.2	12.4	12.2	13.2	14.4	15.0	19.2	0.3	1.8	6.7
Widowed/Divorced Female	%	20.1	17.5	25.0	16.3	20.6	30.6	19.4	18.9	5.3	9.4	6.4
<b>Gender of Household Head</b>												
Male	%	64.8	76.8	60.3	69.0	65.4	52.7	60.4	56.9	93.9	88.3	86.7
Female	%	35.2	23.2	39.7	31.0	34.6	47.3	39.6	43.1	6.1	11.7	13.3
<b>Employment status Household Head</b>												
Looking for work in past 4 weeks	%	9.3	11.2	5.5	2.6	9.7	5.6	9.1	13.9	3.1	2.0	2.5
Unemployed	%	2.4	1.4	0.4	1.0	0.9	1.9	1.9	0.4	0.1	0.0	0.0
Employer / Own Account Worker	%	72.2	74.0	79.4	77.8	79.9	80.2	78.1	80.6	94.2	89.1	91.0
Employee (Regular or Casual)	%	15.4	17.5	11.3	10.0	9.5	8.0	9.5	11.5	3.0	7.9	3.4
Unpaid Family Worker	%	1.8	0.7	0.7	3.0	0.9	6.0	1.9	0.2	0.3	0.7	1.9
Retired/Pensioner	%	1.8	1.7	1.2	2.3	2.0	0.9	0.9	1.1	0.3	0.1	
Sick/Handicapped	%	5.2	12.0	4.9	3.8	4.2	6.3	5.1	6.0	2.5	1.5	1.1
<b>Part time employment, Household Head</b>												
Work part time	%	3.7	10.1	2.9	1.4	6.6	2.1	3.6	3.7	0.8	0.3	3.9
Work part time because no work available	%	1.2	1.2	1.1	0.5	3.5	0.8	0.5	0.6	0.0	0.0	0.5
Work part time because sick	%	1.5	8.5	0.8	0.5	0.2	0.5	1.1	3.0	0.8	0.0	0.0
Work part time because works in home/hol	%	0.2	0.0	0.1	0.0	0.4	0.2	0.2	0.1	0.0	0.0	0.5
<b>Employment sector, Household Head</b>												
Public sector	%	9.7	8.4	5.3	8.0	8.4	5.6	6.0	9.4	2.6	7.8	2.7
Semi-public sector	%	0.2	0.2	0.3		0.1	0.1	0.1	0.1		0.2	0.0
Private - formal	%	6.2	8.6	4.0	1.5	2.1	2.1	3.5	5.2	0.4	0.4	0.9
Private - informal	%	83.9	82.9	90.3	90.6	89.4	92.3	90.4	85.4	97.0	91.6	96.4
<b>Industry of Employment, HH Head</b>												
Agriculture/Forestry/Fishing	%	57.2	72.6	72.3	57.1	67.1	76.4	67.0	74.8	89.0	85.6	91.1
Mineral Industries	%	0.6	3.1	0.3			0.3	0.2	0.0	0.0	0.0	0.0
Construction Industries	%	3.0	1.6	1.8	5.9	2.2	1.3	2.5	1.5	0.7	0.9	0.3
Manufacturing	%	4.7	5.8	2.6	3.9	3.1	2.4	4.2	3.8	2.2	1.1	0.8
Transport/Comm/Utilities	%	2.7	1.1	2.3	2.7	1.2	0.9	2.8	0.4	0.5	0.3	0.0
Wholesale Trade	%	0.6	0.3	0.1			0.1	0.4	0.3	0.0	0.0	0.0
Retail Trade	%	15.3	4.9	10.0	18.6	13.6	10.9	12.7	7.6	4.4	4.7	3.1
Financial / Insurance / Real Estate	%	0.5	0.1	0.2			0.1	0.1	0.0	0.0	0.0	0.0
Service Industries	%	15.5	10.5	10.4	11.9	12.7	7.6	10.1	11.6	3.2	7.4	4.7
<b>Education of Head</b>												
<b>Literacy of head</b>												
Literacy of head	%	46.9	56.1	39.7	35.1	54.1	50.3	41.5	39.4	9.3	9.9	11.3
Male headed households	%	56.6	66.2	58.2	40.5	66.4	65.8	57.2	57.1	9.7	10.2	12.3
Female headed household	%	28.9	22.7	11.7	22.7	30.8	33.1	17.6	16.1	3.8	7.4	4.9
<b>Highest educational level completed of head</b>												
Never attended school	%	41.1	34.7	45.8	51.3	38.4	35.9	40.7	37.0	81.7	84.6	87.7
Never attended school - male	%	34.8	24.8	29.7	45.7	27.5	26.5	29.1	28.9	81.4	83.9	86.5
Never attended school - female	%	52.6	67.3	70.2	63.8	58.9	46.3	58.5	47.7	87.1	90.4	95.1
Primary not completed	%	5.6	5.7	8.3	6.4	7.8	7.1	4.4	9.2	5.4	4.1	1.5
Primary not completed - male	%	4.5	5.7	7.3	4.4	6.9	7.4	2.7	5.1	5.2	4.5	1.7
Primary not completed - female	%	7.6	5.4	9.9	10.7	9.6	6.7	6.9	14.6	9.1	1.1	0.0
Primary completed (P6)	%	10.2	11.0	12.0	14.0	9.3	14.5	11.3	15.3	4.6	2.0	2.1
Primary completed (P6) -male	%	8.7	11.7	12.7	14.5	9.1	9.6	10.6	13.2	4.9	2.3	2.4
Primary completed (P6) - female	%	12.9	8.8	10.8	12.9	9.8	19.9	12.4	18.0	0.0	0.0	0.0
Junior Secondary completed	%	30.4	38.1	28.3	19.8	32.3	36.5	35.4	29.2	5.0	3.9	5.5
Junior Secondary completed - male 1	%	35.7	45.8	42.1	26.0	39.9	46.8	45.4	38.2	5.2	3.8	5.6
Junior Secondary completed - female 1	%	20.8	12.3	7.4	5.9	18.0	25.1	20.1	17.4	2.5	4.5	4.9
Senior Secondary completed	%	4.8	3.0	1.8	1.2	2.3	1.5	3.9	3.7	1.4	2.1	1.7
Senior Secondary completed -male1	%	6.4	3.8	3.1	1.7	3.2	2.7	6.4	6.1	1.5	2.2	1.9
Senior Secondary completed - Female1	%	1.7	0.6	0.0	0.0	0.6	0.1	0.0	0.6	0.0	1.1	0.0
Post-Secondary	%	2.1	1.6	0.8	1.2	1.6	0.9	1.2	0.4	0.6	1.8	0.3
Post-Secondary - male	%	2.9	2.0	1.3	1.7	2.5	1.5	1.9	0.6	0.6	1.8	0.4
Post-Secondary - female	%	0.5	0.6	0.0	0.0	0.0	0.2	0.2	0.1	0.0	1.8	0.0

Summary Table 2c: Household Head : Age, Marital Status, Employment and Education by Region (Urbar)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
<b>Household Characteristics</b>												
Sample No of HH	no.	14,514	344	525	1896	275	634	972	393	197	75	41
No. Hholds	000	3,022	62	94	374	47	104	182	83	66	11	10
Av. Hhold Size	no.	4.1	4.5	3.6	3.7	4.0	4.0	3.5	3.5	4.5	4.6	4.6
Children 5 - 15yrs per Hhold	no.	1.3	1.4	1.1	1.1	1.1	1.2	1.0	1.1	1.3	1.5	1.5
Children < 5yrs per Hhold	no.	0.5	0.5	0.5	0.3	0.3	0.4	0.3	0.4	0.6	0.4	0.4
<b>Demographic Characteristics</b>												
Sample Population	no.	60,686	1,534	1,886	6,995	1,096	2,563	3,446	1,364	962	350	189
Population	000	12,447	277	335	1,368	186	421	648	287	294	50	48
Percent of Males	%	47.5	49.0	44.1	47.5	46.5	45.2	45.4	46.2	47.9	50.6	39.9
% <15 years	%	41.8	37.6	40.3	34.4	33.8	37.1	35.7	39.6	39.0	37.1	40.5
% > 64 years	%	4.9	3.9	6.9	3.7	6.0	6.3	3.9	5.2	3.0	2.4	1.7
% < 5 years	%	12.1	10.4	13.3	8.1	8.6	10.0	9.4	12.3	13.1	8.9	8.5
Dependency Ratio		1.9	1.7	1.9	1.6	1.7	1.8	1.7	1.8	1.7	1.7	1.7
<b>Marital status of Hhold Head</b>												
Monogamous Male	%	40.3	44.7	29.3	43.1	38.1	42.3	33.8	33.9	43.8	45.4	32.3
Polygamous Male	%	10.1	8.3	5.3	4.5	10.2	5.6	4.6	5.8	13.7	14.2	22.6
Single Male	%	6.6	9.2	6.4	10.7	6.2	4.6	10.4	11.1	13.9	2.8	1.9
Married Female	%	11.7	11.2	17.8	9.7	12.4	11.3	14.6	18.4	2.6	5.4	16.1
Widowed/Divorced Female	%	20.1	18.8	29.3	20.1	19.4	26.5	20.0	18.8	18.5	21.2	21.9
<b>Gender of Household Head</b>												
Male	%	64.8	68.1	49.2	65.4	64.1	59.4	56.6	56.8	77.3	70.6	56.8
Female	%	35.2	31.9	50.8	34.6	35.9	40.6	43.4	43.2	22.7	29.4	43.2
<b>Employment status Household Head</b>												
Looking for work in past 4 weeks	%	9.3	11.6	8.8	10.1	11.3	9.1	15.0	19.1	17.6	8.2	1.9
Unemployed	%	2.4	5.4	4.0	4.3	5.7	2.8	7.7	3.3	8.9		
Employer / Own Account Worker	%	72.2	40.6	62.7	45.5	58.4	62.3	62.3	72.6	59.5	53.6	31.6
Employee (Regular or Casual)	%	15.4	36.4	17.1	36.9	20.7	21.9	16.4	12.8	17.9	43.8	64.6
Unpaid Family Worker	%	1.8	0.4	1.4	1.5	1.1	2.3	2.5	0.2	2.4		1.9
Retired/Pensioner	%	1.8	7.1	1.4	5.3	3.3	3.1	1.5	0.7	0.3		
Sick/Handicapped	%	5.2	7.2	9.7	2.3	3.9	5.8	4.6	8.0	3.7		
<b>Part time employment, Household Head</b>												
Work part time	%	3.7	4.6	4.1	3.2	4.1	4.2	4.5	3.4	0.2	1.4	0.0
Work part time because no work available	%	1.2	2.0	2.4	2.4	3.0	2.2	0.5	0.5	0.0	1.4	0.0
Work part time because sick	%	1.5	2.1	1.7	0.2	0.0	0.7	1.5	2.4	0.2	0.0	0.0
Work part time because works in home/hol	%	0.2	0.0	0.0	0.1	1.1	0.4	0.3	0.2	0.0	0.0	0.0
<b>Employment sector, Household Head</b>												
Public sector	%	9.7	22.9	10.1	21.7	17.1	14.4	6.8	8.3	16.6	38.0	57.3
Semi-public sector	%	0.2	1.4	0.2	0.2	1.4	0.3	1.1	0.3	0.0	1.4	0.0
Private - formal	%	6.2	18.0	4.2	19.5	5.5	6.6	9.9	8.0	4.7	7.2	2.0
Private - informal	%	83.9	57.7	85.6	58.5	76.0	78.6	82.2	83.5	78.7	53.4	40.8
<b>Industry of Employment, HH Head</b>												
Agriculture/Forestry/Fishing	%	57.2	15.3	32.5	3.6	19.9	37.7	19.4	43.5	36.7	26.4	15.1
Mineral Industries	%	0.6	1.9	0.2	0.4		0.5	2.8	0.0	0.0	0.0	0.0
Construction Industries	%	3.0	5.9	3.6	7.8	8.0	3.8	4.4	2.3	7.9	4.3	0.0
Manufacturing	%	4.7	4.4	7.0	8.9	7.1	4.7	8.1	6.9	9.6	3.9	9.2
Transport/Comm/Utilities	%	2.7	7.6	2.0	6.8	7.1	2.3	7.8	4.0	4.8	5.7	8.6
Wholesale Trade	%	0.6	0.5	0.6	1.3	0.8	0.1	3.3	0.6	3.8	0.0	0.0
Retail Trade	%	15.3	28.9	33.6	30.7	29.7	23.3	34.7	24.9	12.7	16.5	9.2
Financial / Insurance / Real Estate	%	0.5	1.0	0.2	2.6	0.9	0.0	0.8	1.7	0.0	0.0	0.0
Service Industries	%	15.5	34.5	20.2	37.9	26.4	27.5	18.6	16.0	24.5	43.1	57.9
<b>Education of Head</b>												
<b>Literacy of head</b>												
Male headed households	%	46.9	63.5	46.4	74.8	64.9	61.9	49.5	45.5	34.6	50.6	65.9
Female headed household	%	56.6	73.1	63.4	83.8	73.7	79.3	63.7	60.0	40.2	65.7	72.8
	%	28.9	42.9	30.0	57.6	49.2	36.4	30.9	26.4	15.0	14.3	56.8
<b>Highest educational level completed of head</b>												
Never attended school	%	41.1	27.1	40.1	19.9	27.9	27.7	37.6	36.3	58.7	45.4	32.2
Never attended school - male	%	34.8	19.8	24.2	13.0	16.9	13.4	27.7	30.4	51.8	34.3	27.2
Never attended school - female	%	52.6	42.7	55.4	33.0	47.6	48.7	50.6	44.1	81.8	72.1	38.8
Primary not completed	%	5.6	3.4	6.0	2.6	4.0	4.8	2.3	8.1	5.9	5.4	1.9
Primary not completed - male	%	4.5	2.4	5.4	1.6	5.3	3.1	1.2	5.6	6.7	2.0	0.0
Primary not completed - female	%	7.6	5.6	6.6	4.6	1.7	7.3	3.9	11.5	3.4	13.6	4.5
Primary completed (P6)	%	10.2	8.3	12.2	6.8	9.9	10.4	10.3	10.5	7.8	4.2	0.0
Primary completed (P6) -male	%	8.7	7.0	12.5	4.9	9.1	9.0	8.8	8.4	9.7	6.0	0.0
Primary completed (P6) - female	%	12.9	10.9	11.9	10.6	11.2	12.4	12.3	13.3	1.4	0.0	0.0
Junior Secondary completed	%	30.4	37.5	28.4	38.7	36.8	37.0	36.3	33.5	10.9	16.4	15.5
Junior Secondary completed - male 1	%	35.7	41.9	37.5	42.5	44.4	45.9	43.7	38.9	11.4	21.2	17.1
Junior Secondary completed - female 1	%	20.8	28.1	19.7	31.6	23.1	24.1	26.7	26.4	9.1	4.8	13.4
Senior Secondary completed	%	4.8	8.2	3.4	14.1	7.8	6.2	6.2	4.8	8.4	10.4	5.8
Senior Secondary completed -male1	%	6.4	11.7	5.6	16.3	9.7	9.3	10.1	7.7	10.8	14.7	3.4
Senior Secondary completed - Female1	%	1.7	0.7	1.3	9.8	4.3	1.7	1.1	0.9	0.0	0.0	8.9
Post-Secondary	%	2.1	8.0	2.8	5.5	3.3	3.4	2.3	0.6	3.7	2.6	19.4
Post-Secondary - male	%	2.9	9.5	4.4	7.8	5.2	5.5	3.2	1.1	4.8	3.7	28.5
Post-Secondary - female	%	0.5	4.9	1.3	1.1		0.3	1.1	0.0	0.0	0.0	7.5

## **CHAPTER 3**

### **EMPLOYMENT**

#### **3.1 Introduction**

There is a high and ever-growing demand for employment opportunities in the country that far exceeds the supply. Policies and programmes that help to increase employment opportunities will therefore assist in alleviating poverty, since the issue of unemployment impinges directly on poverty.

In terms of economic activity the population of the country can be divided into two broad groups – the economically active and the non-economically active. The economically active (or labour force) is that part of the population which actually engages or attempts to engage in the production of economic goods and services, while the non-economically active is that part which for reasons such as age, education or incapacitation cannot engage in production. At any given time, an economically active person may either be employed or unemployed.

In this study an economically active person is said to be employed if he/she is engaged in any economic activity (whether on full-time or part-time basis) four weeks prior to the survey. On the other hand he/she is said to be unemployed if, four weeks prior to the study, he/she has been without work, is available for work and is actively looking for work.

Tables 3a, b, c disaggregate individuals in the study into various employment categories.

#### **3.2 Employment status/sector of employment**

Results of the survey show that the unemployment rate for the country is 3.9 percent (Table 3a). This is made up of 4.7 percent males and 3.2 percent females. In terms of rural-urban distribution it is 2.2 percent for rural areas and 7.0 percent for urban areas. In both rural and urban areas, the male unemployment rate seems to be relatively higher than the female rate. The disparity, however, appears to be more pronounced in the urban areas (9.2% and 5.2%) than in the rural areas (2.3% and 2.2%). In the urban areas, the highest proportion of the unemployed (9.1%) belong to the first (poorest) quintile, while the lowest proportion belongs to the fifth (non-poor) quintile (4.1%).

The study also reveals that the highest proportion (14.4%) of unemployed people live in households where the heads are also unemployed while the lowest (1.7%) live in households in which the heads are own-account-workers in the Agricultural Industry (Table 3b).

More than nine in every ten (93.1%) of all persons employed are engaged in the private sector of the economy. In this sector the proportion of employees in the informal sector (89%) far exceeds that in the formal sector (4.2%) as shown in

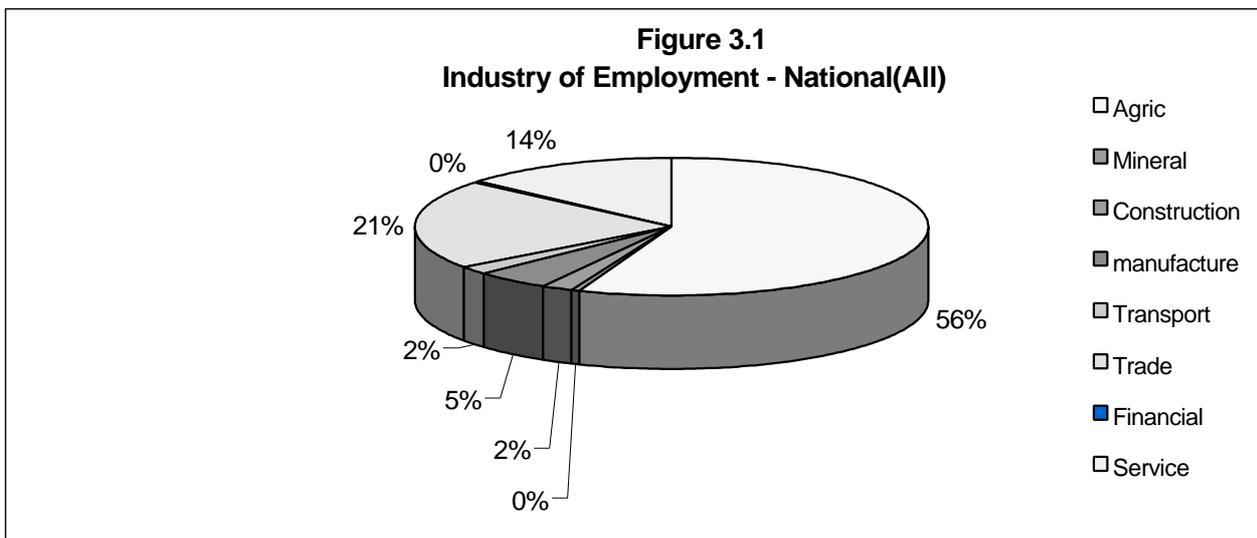
Table 3a. The study further shows that the proportion of employees in the private sector decreases, as people become less poor. The public/semi-public sector, which employs 6.9 percent of the nation's workforce, engages 4.4 percent of the rural workforce and 12.7 percent of the urban employees. The sector comprises mainly (6.4%) regular employees who are predominantly male (Table 3a).

About three in every five (61.5%) workers engaged in the public and semi-public sector are found in households in which the head also works in the public sector (Table 3b).

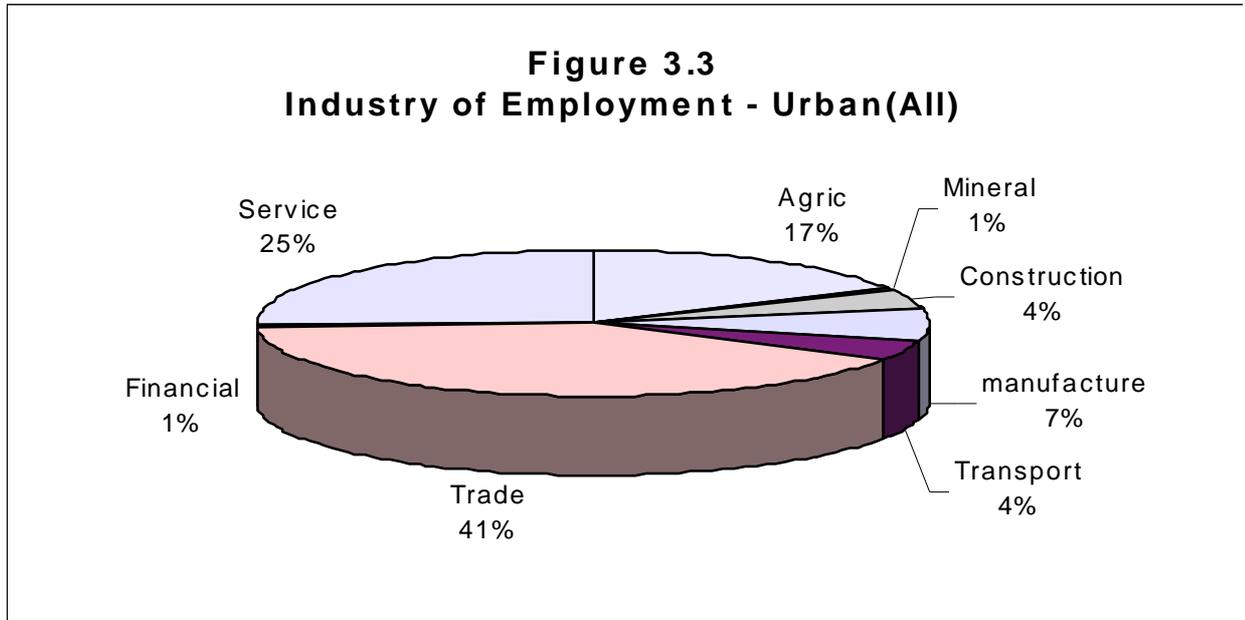
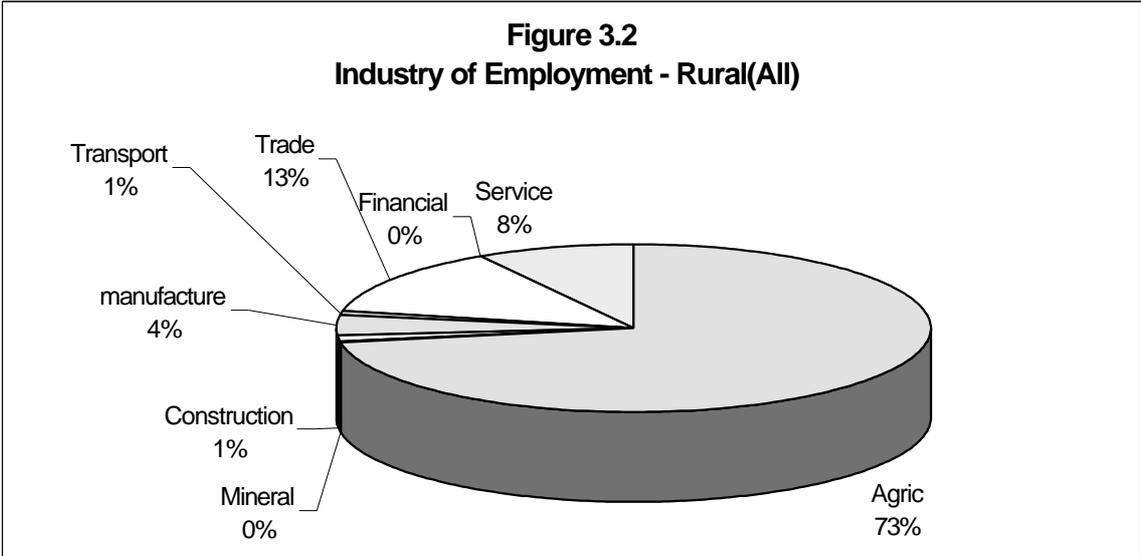
### 3.3 Industry of Employment

Figure 3.1 depicts the industry in which respondents are employed. Results of the survey indicate that the highest proportion of persons employed (55.9%) are engaged in the Agriculture, Forestry and Fishing Industry. Almost three-quarters (72.3%) of workers in the rural areas compared to under a fifth (17.3%) of those in the urban areas are engaged in this industry.

**Industry of employment**



In both rural and urban areas, the proportion of persons engaged in agriculture decreases, as persons become less poor. For example, in the rural areas the proportion of workers in Agriculture decreases from 83.8 percent in the first quintile to 56.4 percent in the fifth (non-poor) quintile. Similarly, the corresponding proportions in the urban areas are 31.6 percent and 4.5 percent respectively (Table 3a).



The industries that engage the lowest proportion of workers are the Mineral Industry, and the Finance, Insurance and Real Estate Industry (0.3% in each case). Incidentally, the proportion of persons engaged in these two industries follow similar patterns in both urban and rural areas. In the rural areas, the proportions employed in either industry increase from the first (poorest) to the fifth (non-poor) poverty quintile. In the urban areas, however, the proportions of employees in both industries increase up to a point, as persons become less poor and then decline thereafter.

Findings of the survey (Table 3a) further show that the proportion of male employees exceeds that of female in all industries except two - Retail Trade and Manufacturing. In the former, the proportion of female workers exceeds that of male in both rural and urban areas. In the rural areas, 21 percent of female

workers compared to 3 percent of male employees are engaged in Retail Trade, while in the urban areas 59.3 percent of female and 13.6 percent of male employees work in this industry. In the Manufacturing Industry, however, whereas the proportion of female employees (4.3%) is relatively higher than that of male (3.3%) in the rural areas, the opposite appears to be true for the urban areas where the proportion of male employees (8.2%) is comparatively higher than that of female (6.6%).

The largest proportion (87.7%) of Agriculture, Forestry and Fishing Industry employees are members of households in which the heads are own-account workers also in the Agricultural Industry, while most (54.9%) of the workers in the Retail Trade live in households headed by an own-account worker in a non-agricultural industry (Table 3b). Similarly, the highest percentage (11.7%) of employees in the Manufacturing Industry belong to households where the heads are employees in the private formal sector, while most (35.8%) employees in the Service Industries live in households which are headed by public sector employees.

### **3.4 Employment status**

Findings of the survey indicate that 3.2 percent of employees work on part-time basis. This comprises 3.4 percent of workers in the rural areas and 2.9 percent of those in the urban areas (Table 3a). The most common reason assigned for not working full time is non-availability of work (21.3%) while the least common reason is sickness (10.6%).

### **3.5 Employment by region**

Table 3c presents the employment status by administrative region of residence.

In the rural areas, the proportion of the unemployed persons in the Eastern Region is the highest (4.2%) and that in the Upper West Region (0.2%) is the lowest. The Brong Ahafo Region has the highest percentage (7.3%) of rural workers engaged in the public/semi-public sector, while the Upper West Region has the lowest proportion (1.1%). There is not much difference among the administrative regions with regard to persons employed in the private sector. In all regions, more than 90 percent of workers in the rural areas are engaged in the private sector (Table 3c). Regarding rural unpaid family workers, the three regions in the north (Northern, Upper East and Upper West) have proportions significantly higher than the other regions of the country, with the Upper West Region having the highest (40.0%). This is in sharp contrast to the Volta Region where only 0.4 percent of the rural employees are unpaid family workers. Agriculture is the industry which engages the largest proportion of the rural work force in all regions. Western Region (7.4%) has the highest proportion of part-time workers while Greater Accra Region (0.7%) has the lowest.

Ashanti Region has the highest level of urban unemployment (9.9%) while the Upper West Region has the lowest (2.4%). The highest percentage of public sector employees in urban areas is found in the Upper West Region (37.3%) while the lowest is in the Ashanti Region (6.1%). The proportions of private sector employees in urban areas range from 93.9 percent in Ashanti Region to 62.7 percent in the Upper West Region. In the urban areas, the three regions in the north (Northern, Upper East and Upper West) dominate the other regions in the proportion of unpaid family workers, with the Upper East Region having the largest proportion (28.1%) as shown in Table 3c. It is important to note that in the urban areas all but three regions (Brong Ahafo Upper West and Upper East) have the largest proportions of the work force employed in the Retail Trade. This contrasts sharply with what obtains in the rural areas of the regions where, as indicated earlier, Agriculture dominates all other activities.

**Summary Table 3a: Employment by Poverty Quintile**

Unit	National	Poverty Quintile																																
		Rural					Non-poor					Urban																						
		All	Poor	<--- 2	3	4	5	All	Poor	<--- 2	3	4	5	All	Poor	<--- 2	3	4	5															
<b>Employment status &gt;15yrs</b>																																		
Unemployed Total	%	<b>3.9</b>	2.2	2.6	1.7	2.2	3.0	1.6	7.0	9.1	8.9	6.7	6.3	4.1	9.2	12.5	13.3	9.6	7.7	4.6														
Male	%	4.7	2.3	3.1	1.7	2.3	2.4	1.9	9.2	12.5	13.3	9.6	7.7	4.6	5.2	7.0	5.6	4.4	5.0	3.6														
Female	%	3.2	2.2	2.4	1.7	2.1	3.5	1.3	5.2	7.0	5.6	4.4	5.0	3.6	12.7	4.9	6.7	11.1	13.8	23.2														
Public and Semi-Public Sector Total	%	<b>6.9</b>	4.4	1.3	2.1	3.3	4.9	10.1	12.7	4.9	6.7	11.1	13.8	23.2	0.1	0.1	0.1	0.1	0.1	0.1														
Casual	%	<b>0.1</b>	0.1	0.0	0.1	0.1	0.2	0.1	0.2	0.3	0.2	0.4	0.1	0.1	0.2	0.0	0.0	0.1	0.0	0.1														
Male	%	0.2	0.2	0.1	0.1	0.2	0.3	0.2	0.4	0.5	0.6	0.8	0.2	0.1	0.1	0.0	0.0	0.1	0.0	0.1														
Female	%	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.2	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.1														
Regular	%	<b>6.4</b>	3.9	0.7	1.7	2.6	4.3	9.6	12.2	4.3	6.1	10.6	13.7	22.7	10.4	6.6	1.2	3.2	4.3	6.9														
Male	%	10.4	6.6	1.2	3.2	4.3	6.9	14.7	19.5	8.9	11.0	16.7	19.6	31.0	3.2	1.7	0.4	0.5	1.3	2.0														
Female	%	3.2	1.7	0.4	0.5	1.3	2.0	4.5	6.6	2.0	3.1	6.4	8.1	13.5	87.3	95.1	93.3	88.9	86.2	76.8														
Private Sector Total	%	<b>93.1</b>	95.6	98.7	97.9	96.7	95.1	89.9	87.3	95.1	93.3	88.9	86.2	76.8	70.7	82.5	79.4	72.0	67.0	57.8														
Employer /Own Account	%	<b>77.7</b>	80.7	76.7	81.7	84.0	82.7	78.4	70.7	82.5	79.4	72.0	67.0	57.8	72.5	80.0	82.7	85.0	82.1	80.8														
Male	%	72.5	80.0	82.7	85.0	82.1	80.8	71.4	54.4	69.3	67.3	57.3	50.3	41.7	81.9	81.3	73.1	79.1	85.6	84.3														
Female	%	81.9	81.3	73.1	79.1	85.6	84.3	85.6	83.3	89.0	87.1	82.3	82.3	75.8	1.2	0.9	0.9	0.8	0.9	0.8														
Casual	%	1.2	0.9	0.9	0.8	0.9	0.8	1.1	1.8	2.7	1.9	2.5	1.9	0.4	2.1	1.5	1.5	1.6	1.5	1.3														
Male	%	2.1	1.5	1.5	1.6	1.5	1.3	1.7	3.4	6.5	4.2	4.8	3.4	0.8	0.5	0.4	0.5	0.3	0.5	0.4														
Female	%	0.5	0.4	0.5	0.3	0.5	0.4	0.6	0.5	0.8	0.4	0.9	0.5	0.1	4.9	2.4	0.7	1.1	2.3	3.3														
Regular	%	4.9	2.4	0.7	1.1	2.3	3.3	4.6	10.6	3.4	6.2	10.7	14.3	15.8	8.7	4.5	1.4	1.7	4.6	5.5														
Male	%	8.7	4.5	1.4	1.7	4.6	5.5	7.9	19.0	8.9	12.1	18.2	23.9	24.1	1.8	0.8	0.2	0.7	0.5	1.3														
Female	%	1.8	0.8	0.2	0.7	0.5	1.3	1.3	4.1	0.7	2.6	5.5	5.5	6.6	0.9	0.9	0.1	0.4	0.2	1.4														
Private Formal Sector Total	%	<b>4.2</b>	2.2	0.7	1.1	1.9	2.7	4.4	8.8	3.0	5.5	7.2	11.1	15.0	0.9	0.6	0.2	0.3	0.2	0.7														
Employer /Own Account	%	0.9	0.6	0.2	0.3	0.2	0.7	1.4	1.6	0.6	1.1	1.1	1.6	3.3	1.5	0.9	0.1	0.4	0.2	1.4														
Male	%	1.5	0.9	0.1	0.4	0.2	1.4	2.0	2.9	0.4	2.1	1.2	2.6	5.7	0.4	0.3	0.2	0.2	0.1	0.7														
Female	%	0.4	0.3	0.3	0.2	0.2	0.1	0.7	0.7	0.7	0.4	1.0	0.7	0.6	0.3	0.2	0.1	0.2	0.3	0.2														
Casual	%	0.3	0.2	0.1	0.2	0.3	0.2	0.2	0.4	0.3	0.3	0.7	0.7	0.1	0.5	0.3	0.2	0.3	0.5	0.3														
Male	%	0.5	0.3	0.2	0.3	0.5	0.3	0.3	0.9	0.7	0.9	1.6	1.3	0.2	0.1	0.1	0.0	0.1	0.1	0.1														
Female	%	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.0	2.9	1.4	0.3	0.5	1.4	1.8														
Regular	%	2.9	1.4	0.3	0.5	1.4	1.8	2.8	6.6	1.9	3.8	5.3	8.8	11.2	5.5	2.7	0.4	1.1	2.8	3.3														
Male	%	5.5	2.7	0.4	1.1	2.8	3.3	5.0	12.2	5.0	7.9	9.5	14.9	17.5	0.9	0.3	0.2	0.1	0.3	0.5														
Female	%	0.9	0.3	0.2	0.1	0.3	0.5	0.6	2.2	0.3	1.2	2.3	3.2	4.2	89.0	93.4	98.0	96.8	94.7	92.4														
Private Informal Sector Total	%	<b>89.0</b>	93.4	98.0	96.8	94.7	92.4	85.4	78.5	92.1	87.8	81.7	75.1	61.8	76.8	80.1	76.5	81.4	83.9	82.0														
Employer /Own Account	%	76.8	80.1	76.5	81.4	83.9	82.0	77.1	69.1	81.9	78.3	70.9	65.3	54.5	71.0	79.1	82.6	84.7	81.9	79.4														
Male	%	71.0	79.1	82.6	84.7	81.9	79.4	69.4	51.5	68.8	65.2	56.1	47.7	36.0	81.5	81.0	72.9	78.8	85.4	84.2														
Female	%	81.5	81.0	72.9	78.8	85.4	84.2	84.9	82.6	88.4	86.6	81.2	81.6	75.1	0.9	0.7	0.7	0.6	0.6	0.9														
Casual	%	0.9	0.7	0.7	0.6	0.6	0.6	0.9	1.4	2.4	1.5	1.8	1.2	0.3	1.6	1.2	1.3	1.3	1.0	1.0														
Male	%	1.6	1.2	1.3	1.3	1.0	1.0	1.4	2.5	5.9	3.3	3.2	2.1	0.6	0.4	0.3	0.4	0.2	0.3	0.5														
Female	%	0.4	0.3	0.4	0.2	0.3	0.3	0.5	0.5	0.7	0.4	0.9	0.4	0.1	1.9	1.1	0.4	0.6	0.9	1.5														
Regular	%	1.9	1.1	0.4	0.6	0.9	1.5	1.8	4.0	1.6	2.4	5.4	5.6	4.6	3.2	1.8	1.0	0.6	1.7	2.2														
Male	%	3.2	1.8	1.0	0.6	1.7	2.2	2.9	6.8	3.9	4.1	8.7	9.1	6.6	0.9	0.5	0.0	0.6	0.3	0.9														
Female	%	0.9	0.5	0.0	0.6	0.3	0.9	0.7	1.9	0.4	1.4	3.2	2.3	2.4	8.7	11.0	19.7	13.9	8.7	7.8														
Unpaid Family Worker	%	8.7	11.0	19.7	13.9	8.7	7.8	5.1	3.3	5.7	4.8	3.0	1.9	1.8	4.9	6.1	11.9	7.5	5.6	4.2														
Male	%	4.9	6.1	11.9	7.5	5.6	4.2	3.0	1.9	4.1	3.4	1.4	1.2	0.9	11.7	14.9	24.5	18.8	11.1	11.0														
Female	%	11.7	14.9	24.5	18.8	11.1	11.0	7.3	4.4	6.5	5.7	4.2	2.6	2.9	<b>Industry of Employment &gt; 15yrs</b>																			
Agriculture/Forestry/Fishing	%	<b>55.9</b>	72.3	83.8	78.1	74.4	69.7	56.4	17.3	31.6	27.0	18.0	10.6	4.5	61.8	78.3	92.4	87.6	81.7	75.8														
Agriculture/Forestry/Fishing (male)	%	61.8	78.3	92.4	87.6	81.7	75.8	60.1	21.8	45.8	36.8	24.1	14.9	6.6	51.2	67.4	78.6	70.8	68.5	64.2														
Agriculture/Forestry/Fishing (female)	%	51.2	67.4	78.6	70.8	68.5	64.2	52.8	13.7	24.6	20.8	13.8	6.5	2.2	0.3	0.0	0.2	0.3	0.4	0.4														
Mineral Industries	%	<b>0.3</b>	0.3	0.0	0.2	0.3	0.4	0.4	0.5	0.2	0.4	0.8	0.6	0.4	0.7	0.6	0.1	0.4	0.6	0.8														
Mineral Industries (male)	%	0.7	0.6	0.1	0.4	0.6	0.8	0.9	1.1	0.8	1.0	1.9	1.1	0.8	0.0	0.0	0.0	0.0	0.1	0.0														
Mineral Industries (female)	%	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	2.0	1.1	0.3	0.9	1.2	1.2														
Construction Industries	%	<b>2.0</b>	1.1	0.3	0.9	1.2	1.2	2.1	4.1	2.3	3.7	4.9	5.1	4.2	4.3	2.4	0.7	1.8	2.5	2.4														
Construction Industries (male)	%	4.3	2.4	0.7	1.8	2.5	2.4	3.8	8.9	6.3	8.9	10.9	10.3	7.8	0.2	0.1	0.0	0.1	0.2	0.1														
Construction Industries (female)	%	0.2	0.1	0.0	0.1	0.2	0.1	0.3	0.4	0.3	0.5	0.7	0.4	0.2	4.9	3.9	3.4	3.4	4.1	3.9														
Manufacturing	%	<b>4.9</b>	3.9	3.4	3.4	4.1	3.9	4.5	7.3	6.0	7.4	6.4	7.4	8.8	4.7	3.3	1.9	2.2	3.2	3.4														
Manufacturing (male)	%	4.7	3.3	1.9	2.2	3.2	3.4	5.0	8.2	4.1	7.9	7.7	8.9	10.0	5.0	4.3	4.3	4.3	4.8	4.3														
Manufacturing (female)	%	5.0	4.3	4.3	4.3	4.8	4.3	4.0	6.6	7.0	7.1	5.5	5.9	7.6	1.7	0.8	0.1	0.3	0.5	1.0														
Transport/Comm/Utilities	%	<b>1.7</b>	0.8	0.1	0.3	0.5	1.0	1.7	4.0	2.4	2.4	3.8	4.5	6.1	3.6	1.6	0.3	0.7	1.1	2.2														
Transport/Comm/Utilities (male)	%	3.6	1.6	0.3	0.7	1.1	2.2	3.2	8.6	7.1	5.6	8.9	8.7	10.6	0.2	0.1	0.0	0.1	0.1	0.1														
Transport/Comm/Utilities (female)	%	0.2	0.1	0.0	0.1	0.1	0.1	0.2	0.5	0.2	0.4	0.1	0.7	1.0	0.5	0.1	0.1	0.2	0.1	0.2														
Wholesale Trade	%	<b>0.5</b>	0.1	0.1	0.2	0.2	0.1	0.2	1.2	0.2	0.5	1.6	1.3	2.0	0.6	0.2	0.0	0.1	0.2	0.2														
Wholesale Trade (male)	%	0.6	0.2	0.0	0.1	0.2	0.2	0.2	1.6	0.3	0.4	2.3	1.3	2.7	0.4	0.1	0.1	0.3	0.1	0.1														
Wholesale Trade (female)	%	0.4	0.1	0.1	0.3	0.1	0.1	0.2	0.9	0.2	0.5	1.1	1.3	1.3	20.8	13.0	8.6	12.0	12.															

Summary Table 3b: Employment by Socio Economic Group

Indicator	Unit	National	Socio Economic Group of the Head of Household					Unemployed/ Non Active
			Public Sector	Private Sector Employees		Own Account Worker		
			Employees	Formal	Informal	Agric.	Non-Agric.	
<b>Employment status &gt;15yrs</b>								
Unemployed Total	%	3.9	3.7	3.9	2.3	1.7	3.8	14.4
Male	%	4.7	5.0	3.1	1.4	1.6	5.2	20.3
Female	%	3.2	2.5	4.8	3.2	1.7	2.9	10.2
Public and Semi-Public Sector Total	%	6.9	61.5	1.7	0.8	0.8	1.3	5.1
Casual	%	0.1	1.0	0.0	0.0	0.0	0.1	0.1
Male	%	0.2	1.5	0.0	0.0	0.0	0.3	0.2
Female	%	0.1	0.5	0.0	0.0	0.0	0.0	0.1
Regular	%	6.4	60.3	1.5	0.6	0.4	0.8	4.4
Male	%	10.4	92.4	0.6	0.0	0.2	0.8	4.8
Female	%	3.2	27.6	2.7	1.5	0.5	0.9	4.2
Private Sector Total	%	93.1	2.3	76.9	1.4	0.5	5.0	4.6
Employer /Own Account	%	77.7	32.6	33.8	26.0	85.3	93.2	74.2
Male	%	72.5	3.4	1.3	1.7	90.7	92.8	54.9
Female	%	81.9	62.4	76.8	62.9	80.7	93.5	81.7
Casual	%	1.2	0.3	4.5	17.1	0.4	0.6	2.8
Male	%	2.1	0.6	6.2	22.3	0.7	1.1	7.5
Female	%	0.5	0.0	2.3	9.2	0.1	0.3	1.0
Regular	%	4.9	2.1	58.3	53.1	0.4	1.4	4.0
Male	%	8.7	0.9	91.1	75.1	0.4	1.5	9.7
Female	%	1.8	3.2	15.0	19.9	0.4	1.3	1.8
Formal Sector Total	%	4.2	1.2	62.1	0.5	0.3	4.5	3.6
Employer /Own Account	%	0.9	0.3	0.4	0.1	0.1	3.5	0.2
Male	%	1.5	0.0	0.0	0.0	0.2	7.4	0.3
Female	%	0.4	0.5	1.0	0.2	0.1	1.2	0.2
Casual	%	0.3	0.2	4.0	0.0	0.1	0.1	0.5
Male	%	0.5	0.4	5.8	0.0	0.1	0.2	1.8
Female	%	0.1	0.0	1.7	0.0	0.0	0.0	0.0
Regular	%	2.9	0.8	57.3	0.4	0.1	0.7	2.3
Male	%	5.5	0.5	89.5	0.0	0.1	0.9	5.8
Female	%	0.9	1.1	14.8	0.9	0.2	0.5	1.0
Informal Sector Total	%	89.0	37.2	36.3	98.7	98.9	94.2	91.3
Employer /Own Account	%	76.8	32.4	33.4	25.9	85.2	89.7	74.0
Male	%	71.0	3.4	1.3	1.7	90.6	85.4	54.6
Female	%	81.5	61.9	75.8	62.6	80.7	92.3	81.5
Casual	%	0.9	0.1	0.5	17.1	0.4	0.5	2.3
Male	%	1.6	0.2	0.4	22.3	0.7	0.9	5.8
Female	%	0.4	0.0	0.5	9.2	0.1	0.3	1.0
Regular	%	1.9	1.3	1.0	52.8	0.3	0.7	1.7
Male	%	3.2	0.4	1.6	75.1	0.3	0.7	3.9
Female	%	0.9	2.2	0.2	18.9	0.2	0.8	0.8
Unpaid Family Worker	%	8.7	3.2	1.3	2.9	12.8	2.7	7.3
Male	%	4.9	1.3	0.3	0.8	7.0	1.8	7.9
Female	%	11.7	5.2	2.7	6.1	17.6	3.3	7.1
<b>Industry of Employment &gt; 15yrs</b>								
Agriculture/Forestry/Fishing	%	55.9	13.8	15.2	23.7	87.7	5.8	39.0
Agriculture/Forestry/Fishing (male)	%	61.8	8.0	14.8	24.3	96.2	6.1	50.7
Agriculture/Forestry/Fishing (female)	%	51.2	19.7	15.8	22.7	80.5	5.7	34.4
Mineral Industries	%	0.3	0.8	4.3	0.5	0.0	0.2	0.2
Mineral Industries (male)	%	0.7	1.5	7.4	0.5	0.1	0.5	0.4
Mineral Industries (female)	%	0.0	0.0	0.2	0.4	0.0	0.0	0.1
Construction Industries	%	2.0	1.4	8.2	6.5	0.2	5.2	1.8
Construction Industries (male)	%	4.3	2.4	13.9	9.4	0.5	13.2	6.4
Construction Industries (female)	%	0.2	0.3	0.7	2.1	0.1	0.4	0.1
Manufacturing	%	4.9	3.6	11.7	6.9	2.2	11.0	5.1
Manufacturing (male)	%	4.7	2.1	15.3	6.3	0.4	16.3	6.9
Manufacturing (female)	%	5.0	5.2	6.9	7.9	3.7	7.8	4.4
Transport/Comm/Utilities	%	1.7	4.0	5.5	11.7	0.1	3.1	2.0
Transport/Comm/Utilities (male)	%	3.6	7.0	9.1	19.1	0.2	7.8	6.0
Transport/Comm/Utilities (female)	%	0.2	0.9	0.7	0.5	0.0	0.2	0.4
Wholesale Trade	%	0.5	0.2	1.1	1.6	0.1	1.3	0.3
Wholesale Trade (male)	%	0.6	0.1	1.2	1.4	0.0	2.2	0.5
Wholesale Trade (female)	%	0.4	0.3	1.1	1.8	0.1	0.8	0.3
Retail Trade	%	20.8	18.7	24.5	22.2	6.7	54.9	36.5
Retail Trade (male)	%	6.1	0.9	3.5	5.9	0.5	27.1	11.0
Retail Trade (female)	%	32.5	36.8	52.0	47.0	11.9	71.6	46.5
Financial / Insurance / Real Estate	%	0.3	1.4	2.5	0.7	0.0	0.2	0.3
Financial / Insurance / Real Estate (male)	%	0.5	1.8	3.3	0.4	0.0	0.2	0.5
Financial / Insurance / Real Estate (female)	%	0.2	0.9	1.4	1.2	0.0	0.2	0.2
Service Industries	%	10.2	35.8	21.1	16.4	3.7	13.2	13.7
Service Industries (male)	%	17.7	76.1	31.6	32.7	2.1	26.7	17.6
Service Industries (female)	%	10.2	35.8	21.1	16.4	3.7	13.2	13.7
<b>Part time work &gt; 15 yrs</b>								
Work part time	%	3.2	1.7	3.2	9.4	3.1	3.5	3.0
Work part time (male)	%	3.3	1.6	2.2	13.0	2.9	3.8	3.6
Work part time (female)	%	3.2	1.8	4.2	5.1	3.2	3.3	2.6
<b>Reason for not working full time</b>								
No work available	%	21.3	21.8	22.7	36.9	14.9	23.7	26.6
No work available (male)	%	24.6	26.4	21.4	54.9	13.9	29.9	32.5
No work available (female)	%	18.7	18.0	23.6	24.0	15.8	19.1	21.3
Sick	%	10.6	3.0	4.9	6.5	12.4	5.7	15.7
Sick (male)	%	8.7	2.7	6.1	9.8	9.7	3.8	12.8
Sick (female)	%	12.2	3.3	4.0	4.1	14.6	7.2	18.3
Must work in home/holding	%	17.1	18.2	18.9	18.8	21.8	17.3	9.7
Must work in home/holding (Male)	%	9.3	7.3	9.0	2.8	14.8	7.6	4.4
Must work in home/holding (Female)	%	23.4	27.2	25.5	30.3	27.6	24.3	14.3

Summary Table 3c: Employment by Region (Rural)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
<b>Employment status &gt;15yrs</b>												
Unemployed Total	%	3.9	2.3	1.6	1.4	1.9	4.2	3.7	1.7	0.8	0.3	0.2
Male	%	4.7	3.9	2.1	1.3	2.4	1.5	4.3	2.3	0.9	0.0	0.3
Female	%	3.2	0.7	1.2	1.5	1.4	5.9	3.3	1.2	0.6	0.5	0.0
Public and Semi-Public Sector Total	%	6.9	5.5	3.7	5.5	5.9	4.0	4.1	7.3	1.5	4.7	1.1
Casual	%	0.1	0.3	0.0	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.0
Male	%	0.2	0.4	0.0	0.0	0.2	0.2	0.1	0.4	0.0	0.0	0.0
Female	%	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0
Regular	%	6.4	4.9	3.1	5.5	5.4	3.6	3.6	6.6	1.0	3.3	1.1
Male	%	10.4	7.8	5.8	8.9	9.4	6.7	6.7	10.9	1.6	5.5	2.2
Female	%	3.2	2.3	1.3	2.3	2.1	1.6	1.0	3.7	0.4	1.2	0.0
Private Sector Total	%	93.1	94.5	96.3	94.5	94.1	96.0	95.9	92.7	98.5	95.3	98.9
Employer /Own Account	%	77.7	83.8	78.4	89.4	90.9	87.4	89.7	83.1	71.3	56.3	58.1
Male	%	72.5	75.8	75.5	84.5	84.7	83.7	83.3	76.3	82.9	73.0	77.7
Female	%	81.9	91.2	80.4	94.0	95.9	89.9	94.9	87.9	59.9	40.7	39.8
Casual	%	1.2	1.8	1.0	0.0	0.7	1.0	1.5	1.3	0.0	0.2	0.0
Male	%	2.1	3.1	1.2	0.0	1.0	1.4	2.6	2.8	0.0	0.3	0.0
Female	%	0.5	0.6	0.9	0.0	0.4	0.6	0.4	0.0	0.1	0.0	0.0
Regular	%	4.9	5.3	4.6	3.5	1.8	2.5	2.7	1.7	0.5	1.0	0.9
Male	%	8.7	9.9	9.2	4.8	2.9	4.6	5.1	3.5	1.0	1.5	1.5
Female	%	1.8	1.0	1.3	2.4	0.9	1.1	0.8	0.5	0.0	0.5	0.3
Formal Sector Total	%	4.2	5.4	3.0	1.2	1.6	1.5	2.5	3.8	0.2	0.2	0.5
Employer /Own Account	%	0.9	0.4	0.6	0.3	0.2	0.2	0.8	2.2	0.0	0.1	0.0
Male	%	1.5	0.6	0.8	0.0	0.2	0.4	1.3	3.9	0.1	0.1	0.0
Female	%	0.4	0.3	0.4	0.5	0.2	0.1	0.4	1.0	0.0	0.0	0.0
Casual	%	0.3	0.8	0.4	0.0	0.3	0.1	0.2	0.1	0.0	0.0	0.0
Male	%	0.5	1.3	0.7	0.0	0.2	0.2	0.3	0.2	0.0	0.0	0.0
Female	%	0.1	0.3	0.3	0.0	0.3	0.0	0.1	0.0	0.0	0.0	0.0
Regular	%	2.9	4.2	1.9	0.9	1.1	1.2	1.5	1.2	0.1	0.2	0.5
Male	%	5.5	8.2	4.0	1.3	1.8	2.6	2.8	2.5	0.3	0.3	0.7
Female	%	0.9	0.5	0.5	0.5	0.5	0.2	0.4	0.3	0.0	0.0	0.3
Informal Sector Total	%	89.0	89.1	93.4	93.3	92.6	94.5	93.4	88.9	98.4	95.0	98.5
Employer /Own Account	%	76.8	83.4	77.8	89.2	90.7	87.1	89.0	80.9	71.2	56.2	58.1
Male	%	71.0	75.2	74.7	84.5	84.5	83.3	82.0	72.4	82.9	72.9	77.7
Female	%	81.5	91.0	79.9	93.5	95.8	89.7	94.5	86.9	59.9	40.7	39.8
Casual	%	0.9	1.0	0.6	0.0	0.4	0.9	1.3	1.3	0.0	0.2	0.0
Male	%	1.6	1.8	0.5	0.0	0.8	1.3	2.3	2.6	0.0	0.3	0.0
Female	%	0.4	0.3	0.6	0.0	0.1	0.6	0.5	0.4	0.0	0.1	0.0
Regular	%	1.9	1.1	2.7	2.6	0.7	1.4	1.2	0.5	0.3	0.9	0.4
Male	%	3.2	1.7	5.2	3.5	1.1	2.0	2.2	1.0	0.7	1.2	0.8
Female	%	0.9	0.5	0.9	1.9	0.4	0.9	0.3	0.2	0.0	0.5	0.0
Unpaid Family Worker	%	8.7	2.6	11.4	1.5	0.4	4.7	1.3	5.6	26.7	37.4	40.0
Male	%	4.9	1.7	6.6	1.8	0.6	2.5	0.8	4.7	14.0	17.3	18.6
Female	%	11.7	3.6	14.7	1.3	0.2	6.2	1.7	6.2	39.1	56.0	60.0
<b>Industry of Employment &gt; 15yrs</b>												
Agriculture/Forestry/Fishing	%	55.9	71.7	70.9	48.2	62.4	71.6	68.3	73.4	80.9	79.2	84.4
Agriculture/Forestry/Fishing (male)	%	61.8	74.9	75.8	72.3	71.0	80.6	69.2	72.0	92.7	87.0	90.3
Agriculture/Forestry/Fishing (female)	%	51.2	68.8	67.5	25.9	55.4	65.5	67.7	74.4	69.5	71.9	78.8
Mineral Industries	%	0.3	1.8	0.1	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0
Mineral Industries (male)	%	0.7	3.7	0.4	0.0	0.0	0.4	0.4	0.0	0.0	0.0	0.0
Mineral Industries (female)	%	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Construction Industries	%	2.0	1.0	1.1	3.7	1.6	1.2	1.8	1.1	0.4	0.5	0.2
Construction Industries (male)	%	4.3	2.0	2.2	7.6	3.4	2.7	3.9	2.6	0.7	1.1	0.4
Construction Industries (female)	%	0.2	0.2	0.4	0.0	0.2	0.2	0.1	0.0	0.2	0.0	0.0
Manufacturing	%	4.9	4.8	2.3	3.2	3.7	3.4	3.5	2.9	8.6	1.6	1.7
Manufacturing (male)	%	4.7	5.7	3.0	1.9	4.4	2.9	5.5	3.2	1.1	0.6	0.2
Manufacturing (female)	%	5.0	4.0	1.8	4.5	3.0	3.8	1.9	2.6	16.0	2.6	3.0
Transport/Comm/Utilities	%	1.7	0.6	1.3	2.3	0.7	0.6	1.9	0.3	0.3	0.1	0.4
Transport/Comm/Utilities (male)	%	3.6	1.0	3.2	3.6	1.6	1.6	3.9	0.7	0.4	0.3	0.8
Transport/Comm/Utilities (female)	%	0.2	0.2	0.0	1.1	0.0	0.0	0.2	0.0	0.1	0.0	0.0
Wholesale Trade	%	0.5	0.2	0.1	0.3	0.1	0.1	0.3	0.2	0.2	0.0	0.0
Wholesale Trade (male)	%	0.6	0.2	0.0	0.0	0.1	0.1	0.1	0.5	0.2	0.0	0.0
Wholesale Trade (female)	%	0.4	0.2	0.1	0.5	0.0	0.1	0.4	0.0	0.2	0.0	0.0
Retail Trade	%	20.8	10.6	14.8	33.0	21.2	15.8	14.9	9.6	7.6	8.7	3.8
Retail Trade (male)	%	6.1	1.7	2.8	3.0	4.5	2.5	5.1	3.4	2.2	2.1	1.2
Retail Trade (female)	%	32.5	18.7	23.2	60.8	34.9	24.8	22.8	14.0	12.8	15.0	6.2
Financial / Insurance / Real Estate	%	0.3	0.2	0.2	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Financial / Insurance / Real Estate (male)	%	0.5	0.2	0.3	0.0	0.1	0.2	0.1	0.0	0.0	0.0	0.0
Financial / Insurance / Real Estate (female)	%	0.2	0.2	0.2	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Service Industries	%	10.2	9.0	9.1	9.3	10.2	7.0	9.0	12.5	1.9	9.8	9.6
Service Industries (male)	%	17.7	10.7	12.3	11.6	14.9	9.0	11.9	17.6	2.7	9.1	7.1
Service Industries (female)	%	10.2	7.5	6.8	7.2	6.4	5.6	6.7	9.0	1.2	10.6	11.9
<b>Part time work &gt; 15 yrs</b>												
Work part time	%	3.2	7.4	2.6	0.7	4.6	2.4	3.1	4.3	0.8	0.6	3.7
Work part time (male)	%	3.3	6.6	1.8	0.8	4.0	2.3	3.3	4.3	0.7	0.6	3.5
Work part time (female)	%	3.2	8.1	3.2	0.5	5.1	2.4	2.9	4.2	0.8	0.7	3.9
<b>Reason for not working full time</b>												
No work available	%	21.3	11.9	14.7	12.3	14.4	18.3	21.5	19.2	9.8	6.4	5.6
No work available (male)	%	24.6	17.0	15.3	10.8	17.2	16.0	25.2	14.8	11.0	4.2	8.7
No work available (female)	%	18.7	7.1	14.1	14.3	12.2	19.4	19.1	23.1	8.6	9.1	2.2
Sick	%	10.6	19.0	16.0	7.3	7.4	18.1	10.7	22.2	6.2	10.3	6.4
Sick (male)	%	8.7	17.7	13.8	10.4	6.4	10.8	9.2	19.0	9.3	7.8	6.4
Sick (female)	%	12.2	20.3	17.9	3.2	8.2	21.4	11.8	25.0	3.4	13.2	6.4
Must work in home/holding	%	17.1	27.7	11.2	14.1	29.2	20.6	18.8	10.1	21.9	7.8	13.7
Must work in home/holding (Male)	%	9.3	18.8	6.8	6.7	18.8	12.0	11.8	10.6	2.6	2.5	9.1
Must work in home/holding (Female)	%	23.4	35.9	14.9	24.0	37.3	24.5	23.5	9.6	39.1	14.0	18.8

Summary Table 3c: Employment by Region (Urban)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater	Volta	Eastern	Ashanti	Brong	Northern	Upper	
			Accra	Accra	Accra	Accra	Accra	Accra	Ahafo	East	West	
<b>Employment status &gt;15yrs</b>												
Unemployed Total	%	3.9	8.8	5.5	7.2	6.2	4.2	9.9	4.2	7.6	3.0	2.4
Male	%	4.7	11.0	7.9	10.4	8.5	4.9	10.7	4.2	11.8	4.1	3.2
Female	%	3.2	6.8	3.9	4.5	4.3	3.7	9.2	4.2	3.9	1.9	1.9
Public and Semi-Public Sector Total	%	6.9	17.2	7.7	17.5	14.2	10.6	6.1	7.4	8.2	21.4	37.3
Casual	%	0.1	0.1	0.1	0.3	0.2	0.0	0.1	0.8	0.0	0.0	0.0
Male	%	0.2	0.0	0.3	0.4	0.5	0.0	0.2	1.9	0.0	0.0	0.0
Female	%	0.1	0.3	0.0	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Regular	%	6.4	17.1	7.3	16.9	14.0	10.4	5.7	6.3	7.7	21.4	37.3
Male	%	10.4	23.5	14.1	26.9	20.5	15.8	8.9	8.0	16.8	36.8	48.3
Female	%	3.2	11.9	3.2	8.4	8.5	6.6	3.3	5.1	0.4	8.1	31.2
Private Sector Total	%	93.1	82.8	92.3	82.5	85.8	89.4	93.9	92.6	91.8	78.6	62.7
Employer /Own Account	%	77.7	63.2	76.3	61.8	77.8	76.1	80.0	81.5	79.8	45.6	36.7
Male	%	72.5	42.2	59.3	39.6	66.6	64.8	67.8	74.5	68.3	35.0	28.0
Female	%	81.9	80.2	86.4	80.6	87.2	84.1	89.2	86.5	89.1	54.8	41.5
Casual	%	1.2	3.6	1.9	1.7	2.0	1.8	2.1	1.7	0.0	1.2	0.0
Male	%	2.1	7.6	4.4	3.1	4.5	3.7	3.8	2.3	0.0	2.6	0.0
Female	%	0.5	0.4	0.5	0.6	0.0	0.4	0.8	1.3	0.0	0.0	0.0
Regular	%	4.9	12.6	6.9	17.0	3.6	7.4	9.3	4.0	5.0	3.1	5.7
Male	%	8.7	24.8	16.0	28.5	4.8	14.1	16.1	7.5	8.8	6.8	11.4
Female	%	1.8	2.7	1.5	7.3	2.6	2.6	4.3	1.5	2.0	0.0	2.4
Formal Sector Total	%	4.2	11.2	3.0	14.8	3.0	5.2	7.1	7.3	2.8	3.9	0.9
Employer /Own Account	%	0.9	1.4	0.3	2.4	0.7	0.3	2.1	3.0	0.6	1.9	0.0
Male	%	1.5	2.6	0.4	4.4	1.0	0.5	4.0	2.6	1.3	2.8	0.0
Female	%	0.4	0.4	0.2	0.6	0.4	0.1	0.6	3.3	0.0	1.2	0.0
Casual	%	0.3	1.1	0.0	0.5	0.2	0.2	0.3	0.8	0.0	0.6	0.0
Male	%	0.5	2.5	0.0	0.9	0.5	0.5	0.7	1.9	0.0	1.4	0.0
Female	%	0.1	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regular	%	2.9	8.7	2.7	11.7	1.9	4.5	4.7	2.6	2.1	1.3	0.9
Male	%	5.5	19.4	6.1	19.8	1.9	9.6	9.0	4.2	4.6	2.8	2.6
Female	%	0.9	0.0	0.7	4.8	1.8	0.9	1.5	1.5	0.0	0.0	0.0
Informal Sector Total	%	89.0	71.6	89.3	67.7	82.8	84.2	86.8	85.3	89.0	74.8	61.7
Employer /Own Account	%	76.8	61.8	76.0	59.4	77.1	75.8	77.9	78.5	79.2	43.7	36.7
Male	%	71.0	39.6	58.9	35.2	65.6	64.3	63.8	71.9	67.0	32.2	28.0
Female	%	81.5	79.8	86.2	80.0	86.7	84.0	88.5	83.2	89.1	53.6	41.5
Casual	%	0.9	2.5	1.9	1.2	1.8	1.6	1.8	0.9	0.0	0.6	0.0
Male	%	1.6	5.2	4.4	2.2	4.0	3.2	3.1	0.4	0.0	1.2	0.0
Female	%	0.4	0.4	0.5	0.4	0.0	0.4	0.8	1.3	0.0	0.0	0.0
Regular	%	1.9	3.9	4.2	5.3	1.8	2.8	4.6	1.4	3.0	1.9	4.7
Male	%	3.2	5.4	9.8	8.8	2.9	4.5	7.1	3.3	4.2	4.0	8.8
Female	%	0.9	2.7	0.8	2.4	0.8	1.7	2.7	0.0	2.0	0.0	2.4
Unpaid Family Worker	%	8.7	2.0	6.2	1.3	2.2	3.5	1.3	3.6	6.8	28.1	17.8
Male	%	4.9	0.9	4.2	0.3	2.7	1.1	0.7	3.5	4.6	18.8	9.6
Female	%	11.7	2.8	7.4	2.1	1.8	5.2	1.8	3.8	8.6	36.1	22.4
<b>Industry of Employment &gt; 15yrs</b>												
Agriculture/Forestry/Fishing	%	55.9	10.2	32.2	2.9	15.1	31.7	16.8	40.3	27.4	26.1	15.6
Agriculture/Forestry/Fishing (male)	%	61.8	15.3	41.0	4.7	25.8	40.9	16.7	47.2	46.4	30.7	18.9
Agriculture/Forestry/Fishing (female)	%	51.2	6.1	26.9	1.4	6.1	25.3	16.8	35.4	12.0	22.2	13.9
Mineral Industries	%	0.3	1.0	0.1	0.2	0.0	0.3	1.8	0.0	0.0	0.0	0.0
Mineral Industries (male)	%	0.7	2.3	0.4	0.5	0.0	0.6	3.9	0.0	0.0	0.0	0.0
Mineral Industries (female)	%	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Construction Industries	%	2.0	4.8	3.0	5.8	4.8	2.8	3.1	1.7	4.3	1.9	2.5
Construction Industries (male)	%	4.3	10.0	7.6	11.8	10.6	6.7	6.8	3.0	9.7	4.2	2.7
Construction Industries (female)	%	0.2	0.6	0.2	0.6	0.0	0.0	0.3	0.9	0.0	0.0	2.4
Manufacturing	%	4.9	4.0	6.6	7.7	6.8	4.7	6.7	7.1	15.1	4.2	10.3
Manufacturing (male)	%	4.7	4.3	8.6	9.5	8.1	6.3	10.5	5.7	7.8	1.4	2.7
Manufacturing (female)	%	5.0	3.7	5.4	6.3	5.7	3.6	3.8	8.0	21.0	6.7	14.4
Transport/Comm/Utilities	%	1.7	6.0	1.2	4.9	4.4	1.5	5.7	2.5	2.5	4.3	4.1
Transport/Comm/Utilities (male)	%	3.6	13.5	3.1	9.5	9.2	3.2	13.0	5.4	5.7	7.0	11.7
Transport/Comm/Utilities (female)	%	0.2	0.0	0.0	1.0	0.5	0.2	0.2	0.5	0.0	2.0	0.0
Wholesale Trade	%	0.5	0.3	0.3	1.3	0.7	0.5	2.7	0.4	1.8	0.0	0.0
Wholesale Trade (male)	%	0.6	0.0	0.3	1.1	1.5	0.2	4.3	0.6	4.1	0.0	0.0
Wholesale Trade (female)	%	0.4	0.5	0.3	1.4	0.0	0.8	1.4	0.3	0.0	0.0	0.0
Retail Trade	%	20.8	44.7	37.1	43.4	43.9	34.2	43.1	30.1	33.9	21.4	16.0
Retail Trade (male)	%	6.1	14.8	8.9	14.7	15.9	11.0	19.7	13.8	2.5	9.2	4.5
Retail Trade (female)	%	32.5	69.0	54.1	67.8	67.3	50.6	60.9	41.6	59.4	31.7	22.1
Financial / Insurance / Real Estate	%	0.3	0.5	0.4	1.8	0.5	0.4	0.5	1.2	0.0	0.0	0.0
Financial / Insurance / Real Estate (male)	%	0.5	1.2	0.7	2.6	0.5	0.0	0.7	2.1	0.0	0.0	0.0
Financial / Insurance / Real Estate (female)	%	0.2	0.5	0.4	1.8	0.5	0.4	0.5	1.2	0.0	0.0	0.0
Service Industries	%	10.2	28.5	19.1	32.1	23.8	24.0	19.7	16.7	14.9	42.0	51.4
Service Industries (male)	%	17.7	38.7	29.4	45.6	28.4	31.1	24.5	22.2	23.9	47.5	59.5
Service Industries (female)	%	10.2	20.2	12.9	20.6	20.0	18.9	16.1	12.8	7.6	37.4	47.1
<b>Part time work &gt; 15 yrs</b>												
Work part time	%	3.2	3.2	4.7	2.6	4.2	3.0	3.5	2.8	0.8	1.8	0.0
Work part time (male)	%	3.3	3.8	5.6	3.6	4.9	4.2	4.7	2.1	0.2	2.0	0.0
Work part time (female)	%	3.2	2.6	4.2	1.8	3.7	2.1	2.7	3.4	1.4	1.7	0.0
<b>Reason for not working full time</b>												
No work available	%	21.3	25.8	26.9	30.2	24.2	20.8	35.3	20.3	29.5	18.7	8.6
No work available (male)	%	24.6	29.3	33.6	37.1	31.8	27.2	37.7	25.4	33.6	25.5	10.7
No work available (female)	%	18.7	21.9	21.8	24.0	17.6	15.2	33.5	16.1	25.6	11.1	7.3
Sick	%	10.6	7.7	14.2	3.2	6.1	8.5	6.8	15.4	3.7	1.7	2.6
Sick (male)	%	8.7	5.8	8.1	3.0	9.3	5.7	5.9	11.7	0.4	0.0	6.4
Sick (female)	%	12.2	10.0	19.0	3.3	3.2	11.0	7.5	18.3	6.8	3.7	0.0
Must work in home/holding	%	17.1	7.8	8.5	15.5	17.1	18.3	10.9	5.0	5.8	8.3	0.0
Must work in home/holding (Male)	%	9.3	2.1	5.1	5.9	3.1	12.6	3.6	2.9	0.0	0.0	0.0
Must work in home/holding (Female)	%	23.4	14.3	11.2	24.1	29.3	23.2	16.5	6.8	11.4	17.5	0.0

## CHAPTER 4

### EDUCATION

#### 4.1 Introduction

Education is essential in providing people with the basic knowledge and needed skills to improve their quality of life. Thus policies and programmes that help to expand access and the proper utilization of educational opportunities will also assist in reducing poverty.

Tables 4a, b and c present various sets of information on education for this report.

#### 4.2 Literacy rate

The literacy rate for the nation is 47.9 percent. The rate for males (62.3%) is considerably higher than that for females (36.4%). Similarly, the rate for the urban areas (63.0%) is comparatively higher than that of the rural areas (39.9%). As expected, in both rural and urban areas, the literacy rate increases from the first (poorest) quintile to the fifth (non-poor) quintile (Table 4a).

#### 4.3 Highest educational level completed

Almost two-fifths (38.8%) of Ghanaians aged above 15 years never attended school. The proportions are 45.5 percent in the rural areas and 26.1 percent in the urban areas. It is also worth noting that in both rural and urban areas the proportion of those who never attended school decreases as persons become less poor. About 1 in every 8 (12.7%) respondents has primary (P6) education as the highest educational level completed while 31.2 percent completed Junior Secondary and 5.4 percent completed Senior Secondary schools. Finally, only 1.3 percent of persons above 15 years completed Post Secondary education. This comprises 2.4 percent males and 0.4 percent females, and in both rural and urban areas the proportion of persons in this category increases as they become less poor (Table 4a).

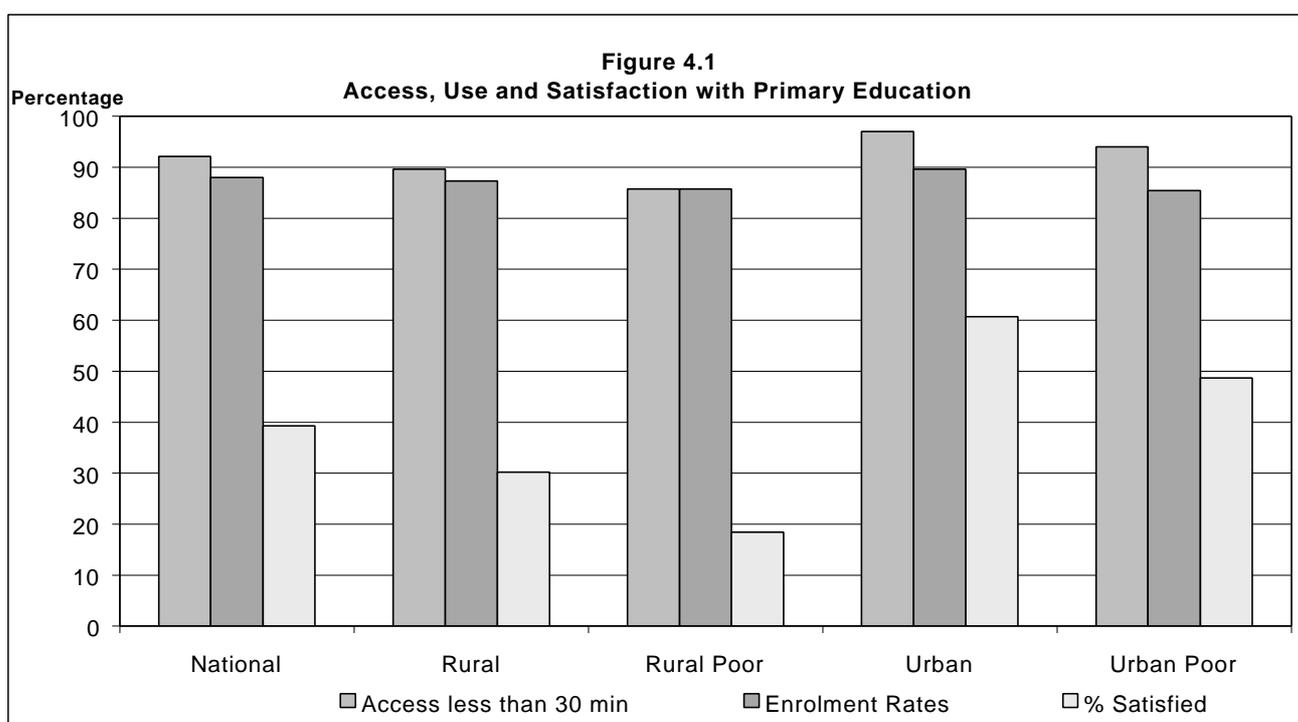
#### 4.4 Enrolment and dropout rates

The net primary enrolment rate is 88.0 percent for the total country, 87.3 percent for rural areas and 89.6 percent for urban areas (figure 2). The national dropout rate is 0.8 percent. Though there is not much difference between the rates for males and females (0.7% and 0.8% respectively), marked differences exist between the rates for the rural (0.9%) and urban areas (0.5%). In the rural areas, the rate decreases from 1.7 percent in the first (poorest) quintile to 0.6% percent in the fifth (non-poor) quintile (Table 4a).

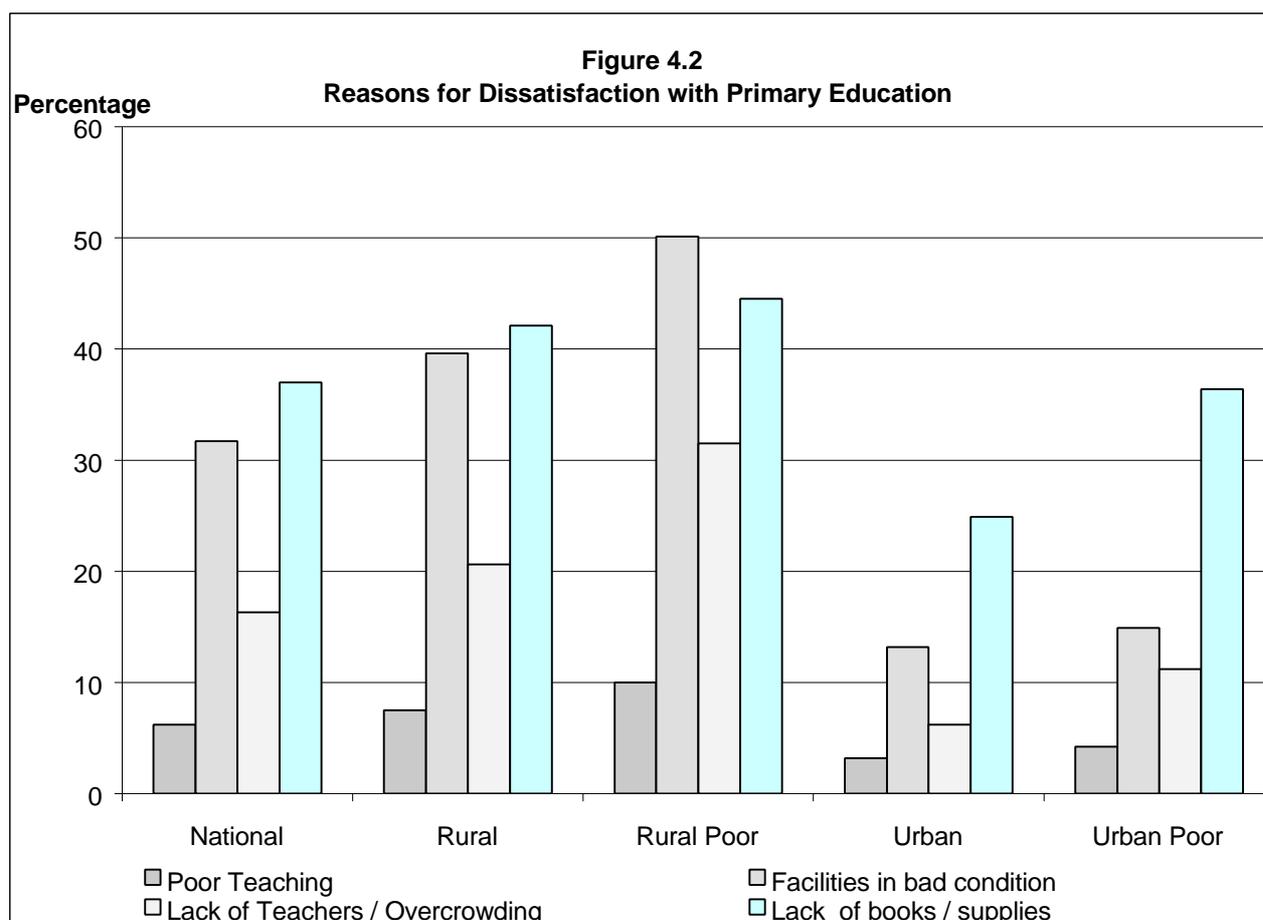
## 4.5 Access to education

About nine in every ten (92.1%) primary school pupils take thirty or fewer minutes to reach the nearest school while the corresponding proportion for secondary school pupils is 34.8 percent. For both school-going groups (primary and secondary), the proportions of persons who make the journey within this time limit increase as people become less poor in both rural and urban areas (Table 4a)

In terms of regional disaggregation, the study recorded little difference in the urban areas of the various regions regarding access to primary education. In the rural areas, however, Upper West and Upper East Regions lag behind the other regions as regards access to Primary Education (Table 4c). Pupils in the Western, Northern and Upper West Regions appear to have the minimum access to secondary education in rural Ghana, while in the urban areas pupils in the Upper East, Northern and Ashanti Regions have the least access.



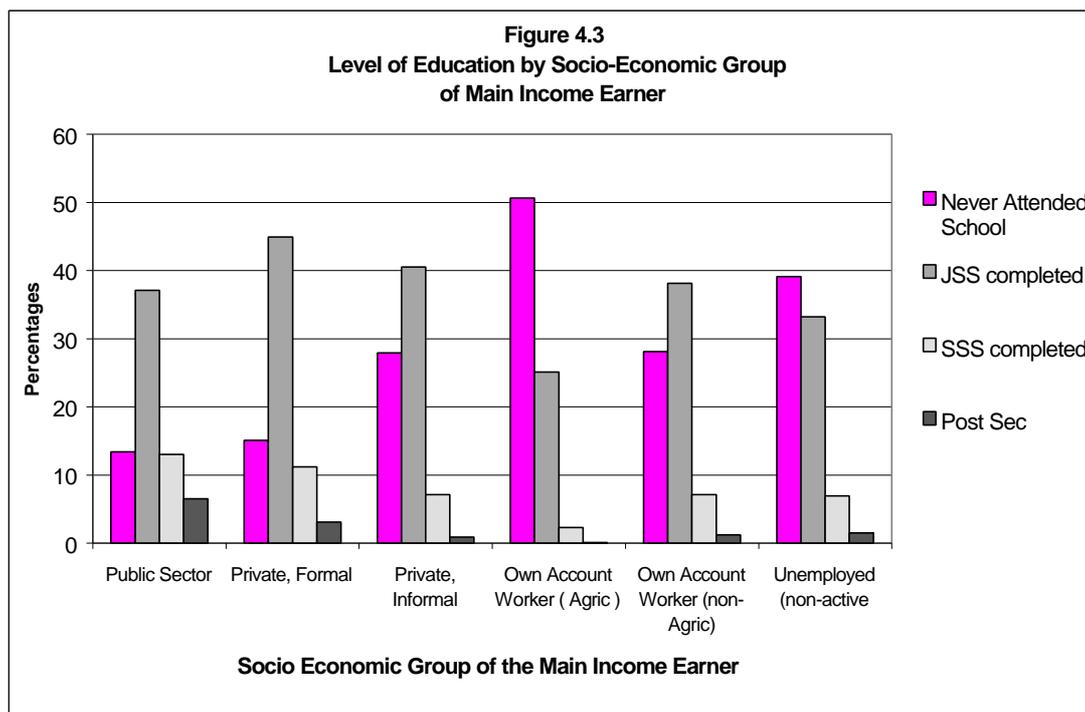
## 4.6 Satisfaction with school attended



More than half of the respondents have one problem or another with the primary schools they attended. Just over a third (37%) indicated that the schools they attended lacked books/supplies. The proportion of persons with this problem in the rural areas (42.1%) is relatively higher than the corresponding proportion in the urban areas (24.9%) as depicted in Figure 4.2. It must be noted, however, that in both rural and urban areas, the percentage decreases as persons become less poor. “Facilities in bad condition” (31.7%) and “lack of teachers/overcrowding” (16.3%) also featured prominently among the problems mentioned by respondents.

## 4.7 Reason for non-school attendance

The commonest reason given for non school attendance (33.8%) in the country is working in the homesholding. This is made up of 35.5 percent rural and 31.3 percent urban residents (Table 4a). The percentage of respondents that gave this reason increases with decreasing poverty in both rural and urban areas.



#### 4.8 Education by socio-economic group of main income earner

It is usually assumed that wards of relatively wealthier persons obtain greater exposure to educational facilities, and hence attain higher levels in education. The study therefore researched on this assertion.

Results of the survey indicate that most of the literate population live in households headed by public sector employees. About 8 in every ten (78.9%) of the literate populace are members of households of which heads are employed in the public sector (Table 4b). Of persons who never attended school, majority (50.6%) belong to households headed by own-account workers in the Agricultural Industry while the lowest proportion (13.4%) are from households headed by public sector employees. The highest proportion (44.9%) of Junior Secondary School graduates belong to households of which heads are employees in the private formal sector. Thirteen percent of Senior Secondary and 6.5 percent of Post Secondary graduates live in households headed by public sector employees. These proportions are the highest among all socio-economic groups. The lowest proportions in both cases belong to households of which heads are own-account agricultural workers (Table 4b).

The dropout rate is highest for pupils belonging to households headed by private sector informal employees and own-account agricultural workers (0.9%) while it is lowest (0.2%) for pupils from households in which the heads are private sector formal employees. The largest proportion (32.6%) of pupils who stated that they did not attend school because it was too expensive live in households headed by own account Agricultural workers. Similarly, the largest proportion (12.6%) of those who said they did not attend school because they find it uninteresting are also members of households headed by own-account workers in the Agricultural Industry.

#### **4.9 Education by region**

The Volta Region recorded the highest rural literacy rate (55.7%) in the country while in the urban areas, Greater Accra Region has the highest literacy rate of 75.7 percent followed by the Eastern region with a rate of 66.1 percent. On the other hand, Northern Region has the lowest literacy rate of all the regions in both rural (6.9%) and urban (37.9%) areas (Table 4c). Northern Region again recorded the highest proportion of persons who never attended school in both rural (83.7%) and urban (54.2%) areas of the country.

Results of the survey indicate that Eastern Region has the largest proportion of pupils who completed Junior Secondary (38.2%) in the rural areas. Considering the urban areas, Eastern and Western Regions recorded the highest proportion (41.5% each) of pupils who completed Junior Secondary School (Table 4c). Like the literacy rate, the Volta Region has the highest Senior Secondary graduates (4.7%) in the rural areas while the Greater Accra Region has the highest in the urban areas (14.4%).

The Upper West Region predominates all other regions in net primary enrolment rate in the rural areas (92.2%) while in the urban areas, the Upper East Region's rate of 96.9% is the highest. The dropout rates are also highest in rural Upper East Region (2.0%) and urban Upper West Region (1.0%). The relatively high dropout rate for urban Upper West Region might have probably accounted for its comparatively low literacy rate despite a relatively high net primary enrolment rate.

Summary Table 4a: Individual Characteristics: Education by Poverty Quintile

Indicator	Unit	National	Poverty Quintile											
			Rural					Urban						
			All	Poor	1	2	3	4	5	All	Poor	1	2	3
<b>Education</b>														
<b>Literacy rate &gt;15yrs</b>	%	<b>47.9</b>	39.9	23.7	29.5	37.5	47.5	62.1	63.0	40.3	51.4	63.3	73.5	85.0
Males	%	62.3	54.4	36.0	42.1	51.7	60.6	76.9	77.1	56.9	65.7	76.8	84.7	93.2
Females	%	36.4	28.4	16.1	19.8	26.1	36.2	47.6	51.7	30.4	40.6	52.7	63.3	76.3
<b>Highest educational level completed (&gt;15yrs)</b>														
Never attended school	%	<b>38.8</b>	45.5	62.4	55.5	46.1	38.3	24.4	26.1	45.9	35.0	25.9	17.2	7.7
Never attended school - male	%	28.1	34.7	50.0	46.2	37.0	29.5	14.9	15.5	31.0	23.9	14.2	10.4	3.8
Never attended school - female	%	47.4	54.1	70.1	62.7	53.5	45.8	33.5	34.6	54.8	43.3	35.1	23.4	11.9
Primary not completed	%	<b>6.1</b>	6.9	7.7	7.4	6.8	6.8	5.8	4.5	6.7	6.2	4.5	3.2	2.1
Primary not completed - male	%	5.1	6.0	8.0	6.3	6.7	5.9	3.6	3.3	5.9	4.8	3.9	2.0	0.9
Primary not completed - female	%	6.9	7.6	7.5	8.3	6.8	7.6	7.9	5.5	7.2	7.1	4.9	4.3	3.4
Primary completed (P6)	%	<b>12.7</b>	13.2	11.1	12.4	14.4	14.1	14.1	11.9	13.5	14.7	12.9	10.9	7.9
Primary completed (P6) -male	%	12.2	12.9	13.5	12.1	14.1	12.6	12.3	10.8	15.7	15.1	11.3	8.5	5.8
Primary completed (P6) - female	%	13.2	13.4	9.6	12.6	14.6	15.4	15.8	12.8	12.2	14.3	14.2	13.1	10.0
Junior Secondary completed	%	<b>31.2</b>	28.0	15.7	20.6	27.5	34.3	42.4	37.2	25.9	32.7	35.8	44.4	46.5
Junior Secondary completed - male	%	38.2	35.7	22.1	29.2	33.0	41.4	49.6	42.9	34.5	39.8	42.4	48.2	46.7
Junior Secondary completed - female	%	25.5	21.8	11.8	14.0	23.1	28.2	35.4	32.6	20.7	27.5	30.6	40.9	46.3
Senior Secondary completed	%	<b>5.4</b>	2.9	1.1	2.2	2.7	3.0	5.5	10.2	4.1	5.5	10.9	12.1	17.7
Senior Secondary completed -male	%	8.2	5.0	2.4	3.5	4.6	5.2	8.7	14.1	6.7	7.5	15.6	16.4	21.1
Senior Secondary completed - femal	%	3.2	1.2	0.3	1.1	1.3	1.0	2.4	7.0	2.6	4.0	7.2	8.2	14.0
Post-Secondary	%	<b>1.3</b>	0.6	0.1	0.3	0.3	0.6	1.9	2.6	0.5	0.8	2.5	2.5	6.2
Post-Secondary - male	%	2.4	1.2	0.4	0.6	0.6	1.1	3.0	4.6	1.3	1.4	4.5	3.8	9.8
Post-Secondary - female	%	0.4	0.2	0.0	0.0	0.0	0.1	0.8	0.9	0.0	0.4	0.9	1.4	2.2
<b>Enrollment rates</b>														
Net primary enrolment	%	<b>88.0</b>	87.3	85.7	88.4	84.0	89.5	88.8	89.6	85.4	89.8	89.4	90.2	93.0
Male	%	87.4	86.7	85.8	88.8	83.7	88.0	87.2	89.1	84.0	90.8	88.4	89.8	92.6
Female	%	88.5	87.9	85.7	88.0	84.3	91.0	90.7	90.1	86.9	88.7	90.4	90.6	93.4
Net lower secondary enrolment	%	<b>42.6</b>	39.0	35.8	37.1	38.1	39.3	45.0	49.6	43.8	43.3	50.2	49.8	60.3
Male	%	41.2	37.8	38.2	35.3	37.2	36.4	42.6	49.3	42.7	43.1	51.5	52.1	57.8
Female	%	44.2	40.6	32.6	39.3	39.5	43.7	48.2	49.9	44.9	43.5	49.0	48.0	62.3
<b>Drop out rates total</b>														
Male	%	<b>0.8</b>	0.9	1.7	0.8	0.9	0.6	0.6	0.5	0.6	0.8	0.4	0.5	0.2
Female	%	0.7	0.8	1.5	0.8	0.7	0.7	0.6	0.4	0.6	1.0	0.2	0.3	0.2
Repeat rates total	%	<b>13.4</b>	13.6	13.1	12.5	15.3	12.3	14.9	12.9	12.1	12.2	11.7	13.8	14.6
Male	%	13.1	12.7	12.8	11.2	13.5	12.2	13.6	13.9	12.6	12.6	12.8	14.7	16.4
Female	%	13.7	14.7	13.5	14.0	17.3	12.4	16.5	11.9	11.5	11.8	10.4	12.8	12.8
<b>Time to reach nearest primary school</b>														
% 30 minutes or less	%	92.1	89.6	85.7	87.4	89.7	91.2	94.1	97.0	94.0	95.8	97.2	98.9	99.1
% > 30 minutes	%	7.9	10.4	14.3	12.6	10.3	8.8	5.9	3.0	6.0	4.2	2.8	1.1	0.9
<b>Time to reach nearest secondary school</b>														
% 30 minutes or less	%	34.8	22.6	14.5	18.9	22.5	25.8	31.2	58.5	43.1	50.2	59.7	66.5	72.7
% > 30 minutes	%	65.2	77.4	85.5	81.1	77.5	74.2	68.8	41.5	56.9	49.8	40.3	33.5	27.3
<b>Type of school attended</b>														
Government	%	85.5	91.2	94.4	93.2	91.8	90.7	86.1	74.0	84.5	80.5	75.7	67.5	63.5
Church / Religious	%	1.8	1.4	1.2	1.4	1.2	1.7	1.6	2.6	2.2	2.4	3.2	4.0	1.6
Private	%	12.2	6.7	3.0	5.0	6.3	7.1	11.8	23.2	13.2	16.8	20.7	28.4	34.9
Community	%	0.4	0.5	0.4	0.4	0.7	0.5	0.5	0.2	0.1	0.3	0.3	0.1	0.0
Other	%	0.1	0.2	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Satisfaction with school attended</b>														
<i>Primary</i>														
No problem	%	39.3	30.2	18.4	26.7	29.6	33.6	42.8	60.7	48.7	48.7	63.4	66.9	75.7
Lack of books / supplies	%	37.0	42.1	44.5	45.5	45.1	39.1	36.2	24.9	36.4	33.9	21.4	18.8	14.0
Poor teaching	%	6.2	7.5	10.0	9.3	5.9	7.0	5.3	3.2	4.2	4.1	3.9	1.0	2.8
Lack of teachers / overcrowding	%	16.3	20.6	31.5	23.6	16.3	19.1	12.6	6.2	11.2	6.7	3.7	6.6	2.5
Facilities in bad condition	%	31.7	39.6	50.1	39.3	39.5	38.3	30.6	13.2	14.9	21.9	13.0	8.3	7.6
<i>Junior Secondary</i>														
No problem	%	59.6	30.0	17.8	23.9	30.2	30.8	45.4	57.8	41.8	46.9	60.0	64.1	73.6
Lack of books / supplies	%	38.2	44.6	54.1	44.5	44.8	46.3	33.9	27.6	41.3	35.6	23.5	21.2	17.9
Poor teaching	%	6.9	8.3	8.3	13.8	8.0	7.3	4.6	4.6	8.1	5.4	4.0	3.5	2.4
Lack of teachers / overcrowding	%	15.1	20.3	27.3	27.4	20.9	14.6	13.1	6.6	14.9	5.9	5.9	5.1	1.7
Facilities in bad condition	%	27.8	36.4	44.5	36.4	43.4	34.8	23.6	13.4	18.8	19.5	11.7	10.1	7.8
<b>Reason for not attending school</b>														
Too far	%	7.4	9.3	11.1	11.5	8.3	9.4	7.8	4.4	7.4	6.5	5.1	3.5	1.8
Too expensive	%	28.6	31.8	36.3	35.7	33.8	29.8	27.3	24.0	32.4	26.3	25.1	21.0	19.7
Must work in home/holding	%	33.8	35.5	32.6	33.4	34.9	36.1	38.1	31.3	20.0	25.1	27.7	32.7	42.8
Find school useless/uninteresting	%	9.1	11.0	17.5	12.1	11.3	11.1	6.7	6.3	12.4	9.5	6.4	4.6	2.5
Illness	%	2.3	3.1	4.2	3.8	2.8	3.6	1.9	1.1	2.0	1.7	1.1	1.2	0.3
Pregnancy	%	3.0	3.7	3.8	3.5	2.9	4.9	3.3	2.0	3.7	2.3	2.7	1.4	1.1
Failed Exam	%	4.5	5.0	5.1	4.5	4.9	4.7	5.6	3.8	5.3	4.3	3.8	2.8	3.4
Got married	%	4.0	4.5	5.8	5.1	4.1	4.4	3.7	3.4	3.2	3.9	3.2	3.3	3.4

1. Check grade equivalents

2. For those aged 6 - 11 yrs

3. For those of lower secondary age 12-15 years

4. % at school in the last academic year and left for reasons other than having completed schooling.

5. % reporting the same school grade in the current and last academic year in primary and lower secondary

Summary Table 4b: Individual Characteristics: Education by Socio Economic Group

Indicator	Unit	Socio Economic Group of the Head of Household						
		National	Public Sector Employees	Private Sector Formal	Private Sector Informal	Own Account Agric.	Worker Non-Agric.	Unemployed Non Active
<b>Education</b>								
<b>Literacy rate &gt;15yrs</b>	%	<b>47.9</b>	78.9	73.3	57.0	35.4	56.3	49.8
Males	%	62.3	93.1	87.1	65.9	48.1	73.7	67.4
Females	%	36.4	65.3	58.2	46.8	24.7	45.2	37.3
<b>Highest educational level completed (&gt;15yrs)</b>								
Never attended school	%	<b>38.8</b>	13.4	15.1	27.9	50.6	28.1	39.1
Never attended school - male	%	28.1	4.7	8.1	20.3	40.5	15.5	24.7
Never attended school - female	%	47.4	21.7	22.8	36.7	59.1	36.1	49.3
Primary not completed	%	<b>6.1</b>	2.9	4.0	4.6	7.3	6.0	4.5
Primary not completed - male	%	5.1	1.6	2.2	3.8	6.8	4.1	3.4
Primary not completed - female	%	6.9	4.2	5.9	5.5	7.8	7.2	5.2
Primary completed (P6)	%	<b>12.7</b>	9.5	12.8	14.9	13.1	14.5	10.3
Primary completed (P6) -male	%	12.2	6.1	9.2	13.9	13.3	13.7	11.1
Primary completed (P6) - female	%	13.2	12.8	16.6	16.1	12.9	15.0	9.7
Junior Secondary completed	%	<b>31.2</b>	37.1	44.9	40.5	25.1	38.1	33.2
Junior Secondary completed - male <sup>1</sup>	%	38.2	37.5	51.9	46.4	33.1	46.7	39.8
Junior Secondary completed - female <sup>1</sup>	%	25.5	36.7	37.4	33.7	18.3	32.6	28.6
Senior Secondary completed	%	<b>5.4</b>	13.0	11.2	7.1	2.3	7.1	6.9
Senior Secondary completed -male <sup>1</sup>	%	8.2	17.8	13.8	9.0	3.8	11.0	11.9
Senior Secondary completed - female <sup>1</sup>	%	3.2	8.5	8.4	5.0	1.0	4.7	3.3
Post-Secondary	%	<b>1.3</b>	6.5	3.1	0.9	0.1	1.2	1.5
Post-Secondary - male	%	2.4	10.4	5.4	1.5	0.3	2.4	3.1
Post-Secondary - female	%	0.4	2.8	0.5	0.3	0.0	0.4	0.5
<b>Enrollment rates</b>								
Net primary enrolment <sup>2</sup>	%	<b>88.0</b>	91.4	86.0	84.8	88.6	87.1	82.6
Male	%	87.4	93.0	86.6	82.5	88.0	86.3	80.0
Female	%	88.5	89.6	85.4	87.4	89.3	88.0	85.3
Net lower secondary enrolment <sup>3</sup>	%	<b>42.6</b>	53.0	53.1	49.3	37.4	46.0	43.3
Male	%	41.2	51.3	51.7	51.8	37.2	45.0	38.8
Female	%	44.2	54.7	54.9	47.3	37.8	46.9	48.0
<b>Drop out rates total<sup>4</sup></b>								
Male	%	<b>0.8</b>	0.5	0.2	0.9	0.9	0.7	0.7
Female	%	0.7	0.4	0.2	0.0	0.8	0.7	0.9
Female	%	0.8	0.6	0.2	1.8	1.1	0.6	0.4
<b>Repeat rates total<sup>5</sup></b>								
Male	%	<b>13.4</b>	14.1	17.7	17.6	12.6	14.0	12.3
Female	%	13.1	13.3	17.9	18.2	11.5	15.0	14.1
Female	%	13.7	14.9	17.4	16.9	13.9	12.9	10.2
<b>Time to reach nearest primary school</b>								
% 30 minutes or less	%	92.1	96.6	97.5	96.5	87.9	97.1	93.7
% > 30 minutes	%	7.9	3.4	2.5	3.5	12.1	2.9	6.3
<b>Time to reach nearest secondary school</b>								
% 30 minutes or less	%	34.8	50.5	56.9	51.7	20.4	49.0	42.2
% > 30 minutes	%	65.2	49.5	43.1	48.3	79.6	51.0	57.8
<b>Type of school attended</b>								
Government	%	85.5	79.5	69.0	72.6	92.9	76.5	83.1
Church / Religious	%	1.8	1.4	3.3	1.8	1.3	2.9	2.1
Private	%	12.2	18.8	27.3	25.0	5.1	20.3	14.6
Community	%	0.4	0.3	0.5	0.6	0.4	0.3	0.3
Other	%	0.1	0.0	0.0	0.0	0.3	0.0	0.0
<b>Satisfaction with school attended</b>								
<i>Primary</i>								
No problem	%	39.3	44.9	54.0	54.0	31.0	53.5	42.9
Lack of books / supplies	%	37.0	36.3	22.2	29.1	41.2	29.3	37.4
Poor teaching	%	6.2	3.9	4.2	7.0	7.2	4.8	6.8
Lack of teachers / overcrowding	%	16.3	11.2	9.7	9.5	21.1	9.1	12.5
Facilities in bad condition	%	31.7	30.7	17.2	18.8	38.6	20.0	24.5
<i>Junior Secondary</i>								
No problem	%	59.6	50.7	44.6	36.2	69.3	45.8	66.4
Lack of books / supplies	%	38.2	34.7	25.4	21.3	45.3	28.3	39.3
Poor teaching	%	6.9	5.8	4.7	6.8	7.5	5.5	9.6
Lack of teachers / overcrowding	%	15.1	13.1	10.8	19.3	18.5	9.1	16.6
Facilities in bad condition	%	27.8	20.3	13.7	6.8	35.3	19.8	28.8
<b>Reason for not attending school</b>								
Too far	%	7.4	4.3	6.1	7.5	9.5	6.5	5.7
Too expensive	%	28.6	24.4	26.1	30.7	32.6	27.5	22.5
Must work in home/holding	%	33.8	40.6	36.8	37.2	35.8	32.8	18.5
Find school useless/uninteresting	%	9.1	4.2	4.3	7.1	12.6	8.3	7.1
Illness	%	2.3	1.1	1.2	1.8	3.4	1.6	2.2
Pregnancy	%	3.0	3.0	1.4	2.2	3.5	3.1	2.5
Failed Exam	%	4.5	4.8	2.7	2.9	4.9	4.5	4.0
Got married	%	4.0	4.3	3.6	2.4	4.0	4.4	3.6

<sup>1</sup> Check grade equivalents

<sup>2</sup> For those aged 6 - 11 yrs

<sup>3</sup> For those of lower secondary age 12-15 years

<sup>4</sup> % at school in the last academic year and left for reasons other than having completed schooling.

<sup>5</sup> % reporting the same school grade in the current and last academic year in primary and lower secondary

Summary Table 4c: Individual Characteristics: Education by Region (Rural)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
<b>Education</b>												
Literacy rate >15yrs	%	47.9	51.4	42.9	40.1	55.7	51.9	40.7	40.8	8.9	12.4	15.2
Males	%	62.3	70.4	64.4	51.5	70.6	69.7	58.2	62.5	14.5	16.7	20.2
Females	%	36.4	33.6	26.7	28.2	43.7	41.1	27.5	25.0	3.5	8.3	10.3
<b>Highest educational level completed (&gt;15yrs)</b>												
Never attended school	%	38.8	35.1	40.8	45.3	33.5	33.0	36.6	36.1	83.7	82.7	81.8
Never attended school - male	%	28.1	18.5	23.7	35.3	21.6	20.8	24.8	24.0	75.7	76.3	77.4
Never attended school - female	%	47.4	50.7	53.8	55.8	43.2	40.4	45.6	45.0	91.5	88.8	86.1
Primary not completed	%	6.1	6.4	8.4	9.0	7.9	7.7	6.1	10.2	4.0	4.1	2.9
Primary not completed - male	%	5.1	6.1	6.8	8.9	7.0	7.9	3.6	5.7	5.8	6.3	2.9
Primary not completed - female	%	6.9	6.8	9.6	9.2	8.6	7.6	8.0	13.4	2.3	1.9	2.9
Primary completed (P6)	%	12.7	15.0	17.1	18.3	15.0	15.0	14.9	15.8	5.4	4.0	4.1
Primary completed (P6) -male	%	12.2	15.2	19.5	18.5	13.8	12.3	14.4	15.0	7.3	5.4	5.1
Primary completed (P6) - female	%	13.2	14.8	15.2	18.1	15.9	16.6	15.2	16.3	3.5	2.7	3.2
Junior Secondary completed	%	31.2	34.9	28.8	21.4	33.7	38.2	35.8	30.8	4.7	4.9	7.2
Junior Secondary completed - male <sup>1</sup>	%	38.2	47.8	41.7	29.1	41.7	47.4	45.4	41.1	7.5	5.8	9.2
Junior Secondary completed - female <sup>1</sup>	%	25.5	22.7	19.1	13.4	27.1	32.6	28.6	23.3	1.9	4.0	5.2
Senior Secondary completed	%	5.4	3.7	1.6	1.2	4.7	1.9	3.2	3.7	1.3	2.6	2.9
Senior Secondary completed -male <sup>1</sup>	%	8.2	5.7	3.0	2.4	7.2	3.7	6.4	7.5	2.2	3.7	3.8
Senior Secondary completed - female <sup>1</sup>	%	3.2	1.9	0.5	0.0	2.6	0.8	0.7	0.9	0.5	1.5	2.0
Post-Secondary	%	1.3	1.0	0.6	0.8	0.7	0.7	0.8	0.2	0.3	0.7	0.1
Post-Secondary - male	%	2.4	1.6	1.4	1.5	1.6	1.3	1.7	0.4	0.5	1.2	0.2
Post-Secondary - female	%	0.4	0.5	0.1	0.0	0.1	0.3	0.1	0.0	0.0	0.2	0.0
<b>Enrollment rates</b>												
Net primary enrolment <sup>2</sup>	%	88.0	86.9	87.2	80.7	86.6	89.7	88.4	82.3	89.9	89.8	92.2
Male	%	87.4	86.1	87.0	81.0	85.1	90.7	88.1	80.0	91.4	91.4	86.5
Female	%	88.5	87.7	87.5	80.4	88.3	88.8	88.6	85.2	88.1	87.7	96.6
Net lower secondary enrolment <sup>3</sup>	%	42.6	41.4	43.6	30.9	43.5	37.4	43.2	33.6	33.3	33.0	26.1
Male	%	41.2	37.6	47.4	29.6	42.8	32.1	45.7	33.7	33.4	35.8	20.9
Female	%	44.2	45.7	39.6	32.3	44.4	46.7	40.3	33.5	33.0	29.0	34.0
<b>Drop out rates total<sup>4</sup></b>												
Male	%	0.8	0.6	1.3	0.7	0.5	0.7	1.4	1.1	0.5	2.0	0.7
Female	%	0.7	0.5	1.4	0.6	0.2	0.8	1.9	0.6	0.3	2.0	0.0
<b>Repeat rates total<sup>5</sup></b>												
Male	%	13.4	17.9	13.8	13.5	12.7	15.7	14.1	10.8	10.3	8.1	3.6
Female	%	13.1	16.9	13.1	11.6	12.6	13.9	13.7	10.7	8.2	7.5	3.4
<b>Time to reach nearest primary school</b>												
% 30 minutes or less	%	92.1	91.7	92.1	99.2	91.4	91.1	93.7	95.4	83.2	65.1	67.4
% > 30 minutes	%	7.9	8.3	7.9	0.8	8.6	8.9	6.3	4.6	16.8	34.9	32.6
<b>Time to reach nearest secondary school</b>												
% 30 minutes or less	%	34.8	11.6	24.9	17.7	30.1	32.0	30.6	18.1	9.1	14.0	6.7
% > 30 minutes	%	65.2	88.4	75.1	82.3	69.9	68.0	69.4	81.9	90.9	86.0	93.3
<b>Type of school attended</b>												
Government	%	85.5	83.7	92.8	91.6	94.9	90.5	90.4	91.5	98.4	95.4	94.6
Church / Religious	%	1.8	3.3	1.2	0.0	0.9	0.9	0.9	1.4	1.1	2.0	1.1
Private	%	12.2	12.7	5.6	8.4	2.9	7.2	8.5	6.5	0.5	2.0	2.4
Community	%	0.4	0.3	0.4	0.0	1.3	0.3	0.2	0.6	0.0	0.5	1.9
Other	%	0.1	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.0
<b>Satisfaction with school attended</b>												
<i>Primary</i>												
No problem	%	39.3	12.1	42.3	62.4	15.6	37.3	43.1	30.4	23.9	36.6	23.4
Lack of books / supplies	%	37.0	39.9	26.9	17.5	50.2	44.4	42.0	44.0	49.7	36.3	53.2
Poor teaching	%	6.2	9.7	9.9	2.6	8.4	6.4	8.0	4.1	5.3	8.4	12.9
Lack of teachers / overcrowding	%	16.3	38.7	15.7	14.9	28.5	7.8	15.0	10.3	35.3	25.7	37.1
Facilities in bad condition	%	31.7	59.0	29.1	21.3	67.4	28.0	19.0	48.5	27.5	31.3	23.3
<i>Junior Secondary</i>												
No problem	%	59.6	21.3	45.6	54.5	14.4	25.6	43.1	30.7	21.7	37.6	40.6
Lack of books / supplies	%	38.2	34.9	29.6	31.9	60.7	55.7	41.5	41.7	55.9	34.3	36.4
Poor teaching	%	6.9	9.4	7.3	0.0	7.5	6.1	10.8	7.4	11.8	9.6	9.5
Lack of teachers / overcrowding	%	15.1	36.3	20.1	18.0	25.8	8.7	15.1	11.1	28.9	20.3	25.8
Facilities in bad condition	%	27.8	46.7	18.1	29.6	62.1	39.4	19.3	37.7	22.0	30.5	15.7
<b>Reason for not attending school</b>												
Too far	%	7.4	12.1	4.5	16.5	6.0	3.8	6.6	21.6	13.1	14.0	9.9
Too expensive	%	28.6	42.0	24.8	39.8	39.1	17.1	25.0	41.3	51.9	37.1	25.7
Must work in home/holding	%	33.8	41.2	27.5	29.3	45.2	49.6	27.5	17.1	39.8	36.2	25.5
Find school useless/uninteresting	%	9.1	14.7	16.8	5.6	4.3	7.0	12.8	12.1	15.8	18.9	12.2
Illness	%	2.3	3.2	3.2	2.4	1.4	2.6	2.8	5.6	1.4	6.3	3.2
Pregnancy	%	3.0	4.2	2.1	3.6	2.1	3.6	2.8	6.9	5.3	5.1	1.9
Failed Exam	%	4.5	3.1	2.0	3.9	11.2	3.3	1.7	6.4	11.5	11.6	7.5
Got married	%	4.0	2.5	5.9	4.0	14.0	1.7	2.0	2.4	4.9	4.7	1.5

<sup>1</sup> Check grade equivalents

<sup>2</sup> For those aged 6 - 11 yrs

<sup>3</sup> For those of lower secondary age 12-15 years

<sup>4</sup> % at school in the last academic year and left for reasons other than having completed schooling.

<sup>5</sup> % reporting the same school grade in the current and last academic year in primary and lower secondary

Summary Table 4c: Individual Characteristics: Education by Region (Urban)

Indicator	Unit	Administrative Regions										
		National	Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brongh Ahafo	Northern	Upper East	Upper West
<b>Education</b>												
Literacy rate >15yrs	%	47.9	66.9	53.2	75.7	64.6	66.1	52.2	51.8	37.9	55.0	62.8
Males	%	62.3	79.8	72.2	86.5	77.9	82.9	67.6	67.2	54.5	73.4	66.7
Females	%	36.4	54.8	40.5	66.4	53.5	53.3	40.7	39.7	23.2	38.1	60.6
<b>Highest educational level completed (&gt;15yrs)</b>												
Never attended school	%	38.8	21.5	33.5	16.7	27.0	21.9	31.9	31.1	54.2	37.0	28.9
Never attended school - male	%	28.1	12.6	16.2	9.7	13.8	10.3	20.1	21.4	37.6	20.4	23.2
Never attended school - female	%	47.4	29.8	45.1	22.7	38.0	30.8	40.7	38.6	68.9	52.1	32.3
Primary not completed	%	6.1	4.4	5.9	4.0	6.0	5.1	2.8	7.1	5.1	7.0	2.1
Primary not completed - male	%	5.1	2.7	5.5	2.4	4.7	2.6	1.7	6.1	6.2	7.4	1.9
Primary not completed - female	%	6.9	5.9	6.2	5.3	7.1	7.0	3.6	7.9	4.2	6.6	2.3
Primary completed (P6)	%	12.7	12.1	14.3	10.6	13.9	13.6	11.4	14.6	10.7	8.2	11.2
Primary completed (P6) - male	%	12.2	10.4	14.3	8.1	13.9	13.0	11.6	11.6	14.4	8.3	9.0
Primary completed (P6) - female	%	13.2	13.7	14.3	12.8	13.9	14.1	11.2	16.9	7.4	8.1	12.4
Junior Secondary completed	%	31.2	41.5	31.4	40.7	36.8	41.5	39.7	34.4	16.7	27.1	22.6
Junior Secondary completed - male	%	38.2	48.2	40.7	43.4	46.3	49.5	45.7	41.7	23.9	35.4	25.2
Junior Secondary completed - female	%	25.5	35.3	25.3	38.4	29.0	35.4	35.2	28.6	10.4	19.5	21.0
Senior Secondary completed	%	5.4	8.6	6.0	14.4	7.9	7.8	8.1	6.8	8.4	10.9	8.3
Senior Secondary completed - male	%	8.2	12.9	10.0	18.9	11.5	10.3	12.4	10.6	9.9	14.8	7.1
Senior Secondary completed - female	%	3.2	4.7	3.3	10.5	5.0	5.9	4.8	3.8	7.1	7.3	9.0
Post-Secondary	%	1.3	4.6	2.3	3.3	1.5	2.0	1.6	0.6	1.6	0.9	9.0
Post-Secondary - male	%	2.4	6.5	4.7	5.8	2.9	4.4	2.7	1.4	3.3	2.0	16.2
Post-Secondary - female	%	0.4	2.9	0.8	1.2	0.4	0.2	0.8	0.0	0.2	0.0	4.9
<b>Enrollment rates</b>												
Net primary enrolment	%	88.0	90.1	86.5	90.2	87.2	94.1	87.9	87.1	89.4	96.9	92.2
Male	%	87.4	91.0	89.6	88.5	83.1	95.5	85.9	87.8	91.8	97.5	84.6
Female	%	88.5	89.1	83.7	91.9	91.3	92.8	90.2	86.4	87.2	96.0	100.0
Net lower secondary enrolment	%	42.6	49.6	47.2	50.8	47.7	54.3	52.4	38.1	38.9	58.3	73.2
Male	%	41.2	54.4	53.6	47.9	55.6	52.9	57.0	31.0	38.5	55.1	50.0
Female	%	44.2	45.6	40.5	53.2	41.8	55.6	47.9	44.0	39.5	61.5	90.0
<b>Drop out rates total</b>												
Male	%	0.8	0.2	0.6	0.5	0.3	0.2	0.9	0.5	0.0	0.0	1.0
Female	%	0.7	0.0	0.9	0.7	0.0	0.0	0.6	0.3	0.0	0.0	0.0
<b>Repeat rates total</b>												
Male	%	13.4	17.3	16.2	12.0	10.5	12.1	14.2	14.5	9.1	10.7	8.1
Female	%	13.1	16.3	15.4	13.3	12.3	12.8	15.5	14.6	11.1	13.7	15.1
<b>Time to reach nearest primary school</b>												
% 30 minutes or less	%	92.1	98.5	95.3	99.1	98.5	96.4	96.9	93.1	91.9	92.4	94.8
% > 30 minutes	%	7.9	1.5	4.7	0.9	1.5	3.6	3.1	6.9	8.1	7.6	5.2
<b>Time to reach nearest secondary school</b>												
% 30 minutes or less	%	34.8	72.3	52.2	72.2	54.6	61.4	42.5	54.5	31.2	27.4	45.8
% > 30 minutes	%	65.2	27.7	47.8	27.8	45.4	38.6	57.5	45.5	68.8	72.6	54.2
<b>Type of school attended</b>												
Government	%	85.5	78.1	83.4	63.9	90.9	84.8	67.5	71.7	92.6	90.7	93.0
Church / Religious	%	1.8	2.4	4.8	1.1	0.5	2.6	3.3	6.6	4.0	5.3	1.7
Private	%	12.2	19.2	11.0	34.9	8.6	12.6	29.2	21.2	3.3	3.9	5.2
Community	%	0.4	0.2	0.7	0.1	0.0	0.0	0.0	0.5	0.0	0.0	0.0
Other	%	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Satisfaction with school attended</b>												
<i>Primary</i>												
No problem	%	39.3	66.3	53.3	77.2	43.2	37.8	65.1	40.9	52.3	20.9	69.9
Lack of books / supplies	%	37.0	19.5	31.0	9.1	41.6	42.3	26.7	35.1	38.9	62.5	21.1
Poor teaching	%	6.2	3.1	2.7	3.4	2.5	3.5	4.4	1.6	2.1	5.8	4.1
Lack of teachers / overcrowding	%	16.3	8.6	4.0	3.2	4.1	11.8	2.8	11.3	12.6	10.6	8.9
Facilities in bad condition	%	31.7	9.3	16.2	4.9	26.1	30.5	6.1	28.2	10.4	33.1	13.0
<i>Junior Secondary</i>												
No problem	%	59.6	58.9	53.0	75.1	27.6	37.0	56.4	47.3	55.9	30.9	46.9
Lack of books / supplies	%	38.2	26.6	32.2	12.1	48.8	43.1	35.9	28.7	33.0	58.0	31.2
Poor teaching	%	6.9	5.3	3.1	6.0	1.7	1.0	5.4	2.2	3.4	11.7	13.6
Lack of teachers / overcrowding	%	15.1	4.5	4.4	4.3	17.1	8.2	4.2	6.2	16.1	11.8	12.5
Facilities in bad condition	%	27.8	7.3	15.6	6.4	34.9	26.5	7.4	24.0	8.7	24.1	21.9
<b>Reason for not attending school</b>												
Too far	%	7.4	2.1	7.2	4.0	7.4	3.4	2.1	9.5	10.8	1.0	1.4
Too expensive	%	28.6	19.8	24.8	25.8	42.4	14.9	13.4	39.5	28.0	37.3	34.6
Must work in home/holding	%	33.8	31.9	27.7	39.4	50.7	27.6	15.0	13.9	28.1	46.3	55.2
Find school useless/uninteresting	%	9.1	9.3	12.9	2.6	4.2	6.6	8.2	15.3	6.1	7.8	5.1
Illness	%	2.3	1.4	1.8	0.8	1.5	1.0	1.1	2.5	0.3	1.0	3.7
Pregnancy	%	3.0	1.4	2.9	1.5	0.8	1.0	1.5	4.5	9.7	5.8	2.8
Failed Exam	%	4.5	1.2	3.0	3.7	5.4	1.0	1.3	9.4	16.0	13.8	11.2
Got married	%	4.0	2.8	3.6	3.4	10.9	2.6	0.9	4.2	3.8	6.0	12.2

1. Check grade equivalents

2. For those aged 6 - 11 yrs

3. For those of lower secondary age 12-15 years

4. % at school in the last academic year and left for reasons other than having completed schooling.

5. % reporting the same school grade in the current and last academic year in primary and lower secondary

## CHAPTER 5

### HEALTH STATUS, USE AND SATISFACTION WITH HEALTH SERVICES

#### 5.1 Introduction

The health status of a people generally determines their quality of life, level of productivity and life expectancy. The Government's policy is accordingly committed to improving the health of all people by making basic health facilities accessible to all Ghanaians. Information was therefore collected on some basic health indicators especially of children, who constitute the most vulnerable group in the population, to help assess the health status of Ghanaians and guide policy decisions in health.

#### 5.2 Physically or mentally handicapped

Being physically or mentally handicapped could prevent a person from engaging in any significant social or economic activity. To enable the physically or mentally handicapped harness their creative potential for development, the constitution of Ghana guarantees the right of the disabled to special treatment.

Data from the survey (Table 5a) shows that one percent of the country's population are either physically or mentally handicapped with slightly more males than females. The survey also shows that the level of handicapped persons is higher in the rural areas of the country (1.1 %) than in the urban areas (0.9 %).

Among the urban households, the data depicts a monotonically increasing levels of handicapped persons from the non-poor to the poorest households with eight times more physically or mentally handicapped persons in the poorest households than in the non-poor households (highest quintile). In the rural households however, the level of physically or mentally handicapped persons among females in the non-poor households is higher than the average for all females in rural households.

#### 5.3 Maternity care services

The survival chances of children are greatly improved if their mothers use maternity care services especially pre/post natal care and delivery care. Table 5a indicates that 87.2 percent of pregnant women received pre/post natal care in the 6 months before the survey. It is however, noted that only 28.3 percent received delivery care. Even in the rural areas of Greater Accra Region where all pregnant women received pre/post natal care, only a quarter (26.9%) received delivery care (Table 5c). Again it appears that no woman received delivery care in urban Upper West Region though the region recorded 100 percent in pre/post natal care. Generally, rural women are less

likely to receive maternity care services than their counterparts in the urban areas. Pregnant women in households whose heads are own-account workers in the non-agricultural sector are the most likely to receive pre/post natal care. On the other hand, those in the informal private sector are most likely to receive delivery care (Table 5b).

#### **5.4 Health condition in the past four weeks**

Nearly a fifth (18.6%) of all those interviewed during the survey reported that they have been sick in the 4 weeks preceding the survey. Although, the proportion of those that were sick in the rural areas is not significantly different from those in urban areas, it appears that majority of the sick are from the poorer quintiles (Table 5a). In terms of socio-economic grouping, the largest proportion of sick people (27.8%) is found in households where the head is unemployed (Table 5b).

A breakdown of the type of sickness or injury suffered by respondents indicates that nearly a tenth (9.8%) of them suffer from fever/ malaria. The incidence is higher in the urban areas (11.3%) than in rural areas (9.1%). On the other hand, the incidence of diarrhoea/gastro intestinal disease is more evident in rural (3.4%) than in urban areas (2.2%). In both the rural and urban areas, respondents in the non-poor quintile suffered very little in terms of sickness (Table 5a).

Among the rural population at the regional level, Western and Eastern Regions recorded the highest incidence of fever/malaria (11.3%) while Brong Ahafo Region recorded the highest incidence of diarrhoea/gastro intestinal diseases (6.4%) (Table 5c). The level of fever/malaria was lowest in the Greater Accra Region (4.1%). In the urban areas of the country, Northern and Upper East Regions recorded the highest incidence of fever/malarial diseases of 16.5% and 14.4% respectively (Table 5c).

#### **5.5 Nearest health facility**

The time taken to reach a health facility could affect the chances of survival of sick people especially in emergency situations.

The data in Table 5a reveals that more than half of Ghanaians (52.9%) take 30 minutes or less to reach the nearest health facility. Urban residents are generally better off in terms of accessibility to health facilities than their rural counterparts. For example, while a little over a third (38.6%) of rural households reach a health facility in 30 minutes or less, 80.4 percent of urban households can reach a health facility in that same time.

There appears to be a negative correlation between the level of poverty and accessibility to health facilities. Thus, members from poorer households have less accessibility to health facilities, compared to those from richer (non-poor) households. From table 5a, a large proportion of households in the higher

quintiles in both the rural and urban areas take 30 minutes or less to reach a health facility.

In terms of socio-economic groupings, about two-thirds (64.4%) of own-account workers in the agricultural sector travel over 30 minutes before reaching the nearest health facility (Table 5b).

At the regional level, about four out of five households in rural Northern, Upper East and Upper West Regions have to travel over 30 minutes before reaching the nearest health facility. This compares with about a third of rural households in Greater Accra which also experience the same phenomenon (Table 5c).

## **5.6 Treatment received**

According to Table 5a, 89.2 percent of people who are sick in the country receive some treatment. Sick people in the urban areas are more likely to receive treatment than those in the rural areas. Additionally, in both urban and rural areas, the less poor that a person is, the more likely he is to receive treatment when sick.

Data from the survey also suggest that public hospital/clinic and pharmacy/drug store are the two most frequently visited places where sick people seek treatment. The two facilities together account for over two-thirds (Public Hospital 43.0% and Pharmacy 26.3%) of all treatment received in the country.

## **5.7 Non-use of medical services**

Findings of the survey (Table 5a) indicate that about a third of sick people do not use medical services because they find it too expensive. Again, about a fifth do not use medical services because they find such facilities to be too far away from them. This phenomenon is however more of a rural problem than an urban one.

In terms of socio-economic groups, own-account workers in the agricultural sector are less likely to use medical services as a result of high cost of the services than their counterparts in other categories (Table 5b).

## **5.8 Children health status**

In order to assess the health status of children aged less than five years, information was collected on their place of birth, delivery characteristics and nutritional status. The following results were obtained.

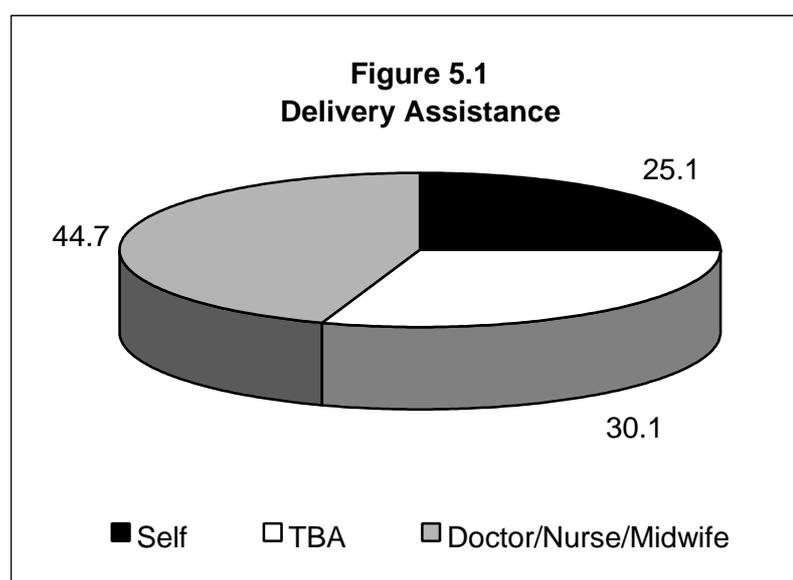
### **5.8.1 Place of birth**

The results (Table 5a) indicate that 43.3 percent of children under five years are born at a hospital or maternity home. The remaining 56.7 percent are

born at home. A higher percentage of urban children (77.7%) as against rural children (31.3%) are born at a health facility. Furthermore, children from poorer households in both urban and rural areas are more likely to be born at home. In addition, Table 5b shows that a higher percentage of children from households headed by public sector (70.5%) and private formal (68.5%) employees are born at a hospital or maternity home, whereas only 27.0 percent of children from agricultural households are born at a health facility. Regional disaggregation (Table 5c) reveals that the percentage of children born at a health facility is lowest in the Northern Region (8.2%) and highest in Ashanti Region (54.3%).

### 5.8.2 Delivery assistance

Results of the survey (Table 5a) indicate that 44.7 percent of all deliveries are supervised by either a doctor, nurse or midwife, 30.1 percent by Traditional Birth Attendants (TBAs) and 25.1 percent unsupervised (figure 5.1). In terms of rural-urban distribution, the percentage of deliveries supervised by a health professional in urban households (78.5%) is more than twice that in rural households (33.0%). The percentage of deliveries supervised by TBAs in rural households (36.4%) is almost three times that in urban households (12.2%). Again deliveries in poorer households are more likely to be supervised by TBA's or not supervised at all. Those in households headed by public sector employees (70.5%) are most likely to be supervised by a health professional while those headed by own account agricultural workers (28.0%) are least likely to be supervised by a health professional.



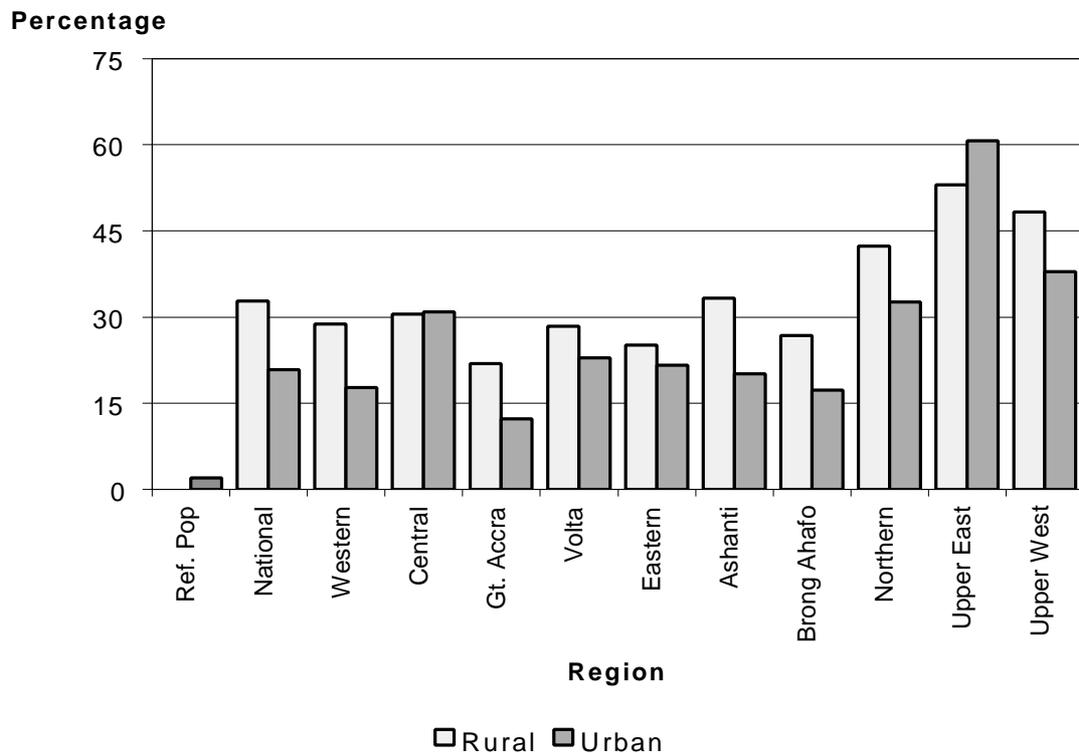
It is important to note that unsupervised delivery appears to be the norm in rural northern Ghana. In the Upper East Region for example, 76.4 percent of all deliveries in rural households are unsupervised.

### **5.8.3 Nutritional status**

The survey obtained weight and height measurements of children under five years. In combination with age, these measurements were used to assess their nutritional status. Children whose height-for-age index is more than two standard deviations below the median of an international reference population are described as stunted, and those with a weight-for-height index more than two standard deviations below the median for the reference population are referred to as wasted. An underweight child has a weight-for-age score that is more than two standard deviations below the median, based on the international reference population.

The results (Table 5a) indicate that about one third (29.7%) of children under five years in Ghana are stunted. The percentage of boys affected (31.7%) is higher than that of girls (27.8%). Children in rural households are more likely to be stunted (32.8%) than their urban counterparts (20.8%). Children from poorer households are also more likely to be stunted. The percentage of stunting (Table 5b) is highest amongst children from households headed by own-account workers in the agricultural sector (34.4%) and least amongst children from households of public sector employees (21.1%). Distribution of stunting by region (figure 5.2) reveals marked regional variations. For example, the percentage of stunted children in urban Upper East Region (60.7%) is about five times that of urban Greater Accra Region (12.3%).

**Figure 5.2**  
**Undernutrition amongst children Under 5 years**  
**by Region of Residence (Stunted)**



The results (Table 5a) also indicate that 26 percent of children under 5 years in Ghana are underweight. A slightly higher percentage of boys (26.8%) are underweight compared to girls (25.1%). Underweight is more of a rural phenomenon (28.8%) than urban (17.8%), and children from poorer households are more likely to be underweight. The results (Table 5b) further indicate that children from households headed by own-account workers in the agricultural sector are most prone to become underweight (31.8%) compared with children from other households. Children from households headed by private formal sector employees are least likely to be underweight (13.1%). In terms of regional disaggregation, underweight appears to be high in most regions especially in the three northern regions (Table 5c). In the Upper East Region for instance, about 50 percent of the children in both rural and urban areas are underweight (figure 5.3).

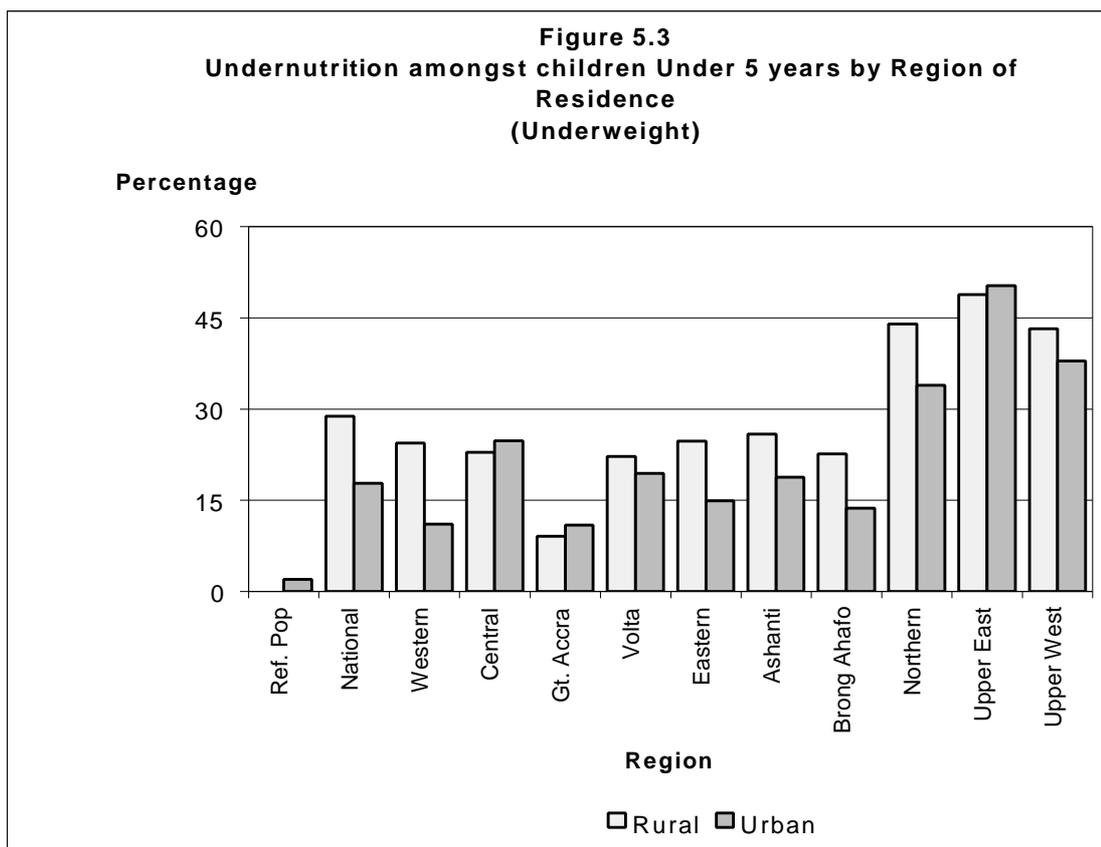
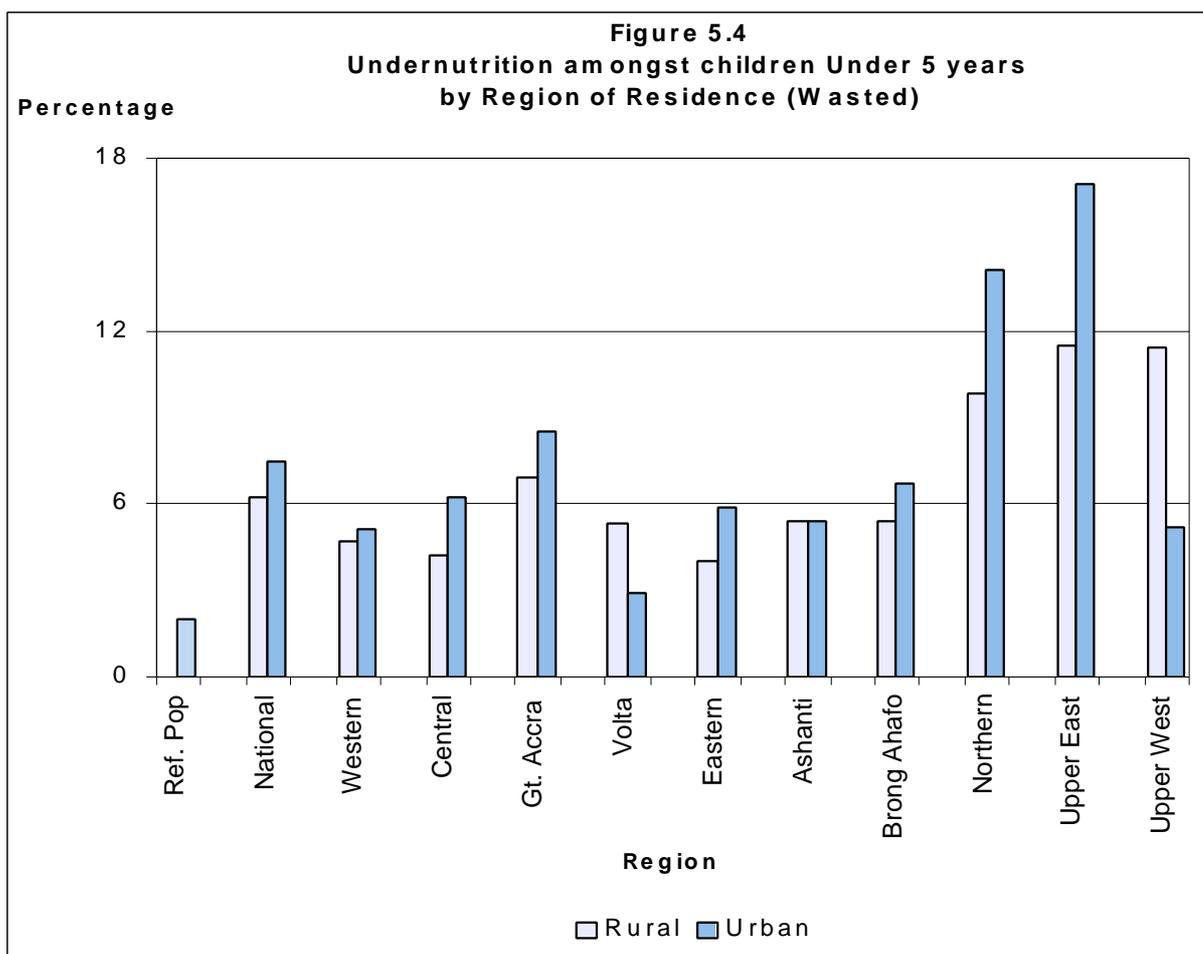


Table 5a indicates that 6.5 percent of children under five years are wasted. Unlike stunting and underweight, a much larger proportion of girls (8.2%) than boys (4.9%) is wasted and wasting appears to be more pronounced amongst children in urban (7.5%) than rural (6.2%) households. Wasting in urban areas appears to affect a higher percentage of children from the higher (non-poor) poverty quintiles than the lower (poorer) quintiles. For example, 9.4 percent of children from the non-poor households compared to 7.5 percent of their counterparts in the poorest households are wasted.

In the rural communities on the other hand, the opposite of the above scenario appears to be true. For example, 8.7 percent of children from the poorest households compared to 4.4 percent of those from the non-poor households are wasted. Again, wasting is more likely to be found amongst children from households headed by either the unemployed (7.9%) or public sector employees (7.6%), and least likely to be found amongst children of households headed by private formal sector employees (3.9%). Regional disaggregation of wasting (Table 5c) reveals that the percentage of wasted children in urban Volta Region is 2.9 percent. In the other southern regions, the percentage of wasting in the urban areas revolve around the national average of 6.5 except for the Greater Accra Region, where the percentage is 8.5. Considering the urban areas in the three northern regions, the levels of wasting are relatively higher in the Upper East (17.1%) and Northern (14.1%) Regions. The corresponding figure for urban Upper West Region (5.2%) is, however, below the national average of 6.5 percent (figure 5.4).



#### 5.8.4 Special programmes

The results (Table 5a) indicate that 39.6 percent of children under five years attend nutrition programmes whilst 84.2 percent attend growth monitoring sessions (weighings). Attendance at growth monitoring amongst urban households (91.4%) is higher than that of rural households (81.7%).

The percentage of households attending growth monitoring sessions is generally low in the rural areas of the three northern regions. For instance, Upper East Region has the lowest percentage of attendance in rural areas (44.2%). Brong Ahafo (93.6%) and Eastern (93.5%) Regions have the highest percentages of attendance for rural areas. In the case of urban areas, Upper West Region (100%) has the highest percentage of households attending growth monitoring sessions, while Upper East Region (66.6%) has the lowest percentage.

Summary Table 5a : Health Status, use and satisfaction with Health services by Poverty Quintile

Indicator	Unit	National	Poverty Quintile											
			Rural					Non-poor/Urban					Non-poor	
			All	Poor 1	2	3	4	5	All	Poor 1	2	3		4
<b>Physically or Mentally Handicapped<sup>1</sup></b>	%	<b>1.0</b>	1.1	1.5	1.1	1.0	0.7	1.0	0.9	1.6	1.4	0.7	0.4	0.2
Male	%	1.1	1.2	1.5	1.4	1.2	1.0	0.9	0.9	1.6	1.6	0.8	0.3	0.3
Female	%	0.9	1.0	1.5	0.8	0.8	0.5	1.1	0.8	1.6	1.2	0.6	0.4	0.2
<b>Pregnant now or in past 6 months</b>	%	<b>4.8</b>	5.2	4.3	3.9	5.2	6.6	6.5	3.9	3.5	4.2	4.3	3.3	4.2
Received Pre/Post Natal Care	%	87.2	84.9	76.2	76.5	81.9	90.9	94.0	93.7	88.5	94.0	93.7	97.1	95.8
Received Delivery Care	%	28.3	25.4	24.5	27.0	19.5	28.4	27.0	36.5	41.1	32.8	36.1	41.0	32.9
<b>Sick in the past 4 weeks</b>	%	<b>18.6</b>	18.9	21.5	20.9	20.9	15.0	15.9	18.0	22.9	20.0	19.7	16.1	11.3
Fever/Malaria	%	9.8	9.1	9.7	9.9	9.4	7.9	8.7	11.3	13.3	11.7	12.2	10.9	8.2
Diarrhoea/Gastro Intestinal	%	3.0	3.4	4.1	3.7	4.3	2.3	2.2	2.2	3.6	2.0	2.6	1.8	0.8
Accident/Injury	%	1.1	1.1	1.1	1.7	1.1	1.0	0.7	1.0	1.5	1.1	1.0	1.0	0.5
Other	%	6.1	6.8	8.6	7.5	7.4	5.0	5.0	4.5	6.1	6.2	4.8	3.3	2.3
<b>Time to reach nearest Health facility</b>														
% 30 minutes or less	%	52.9	38.6	30.0	33.1	37.3	43.8	48.7	80.4	70.6	73.5	79.8	87.5	90.3
% > 30 minutes	%	47.1	61.4	70.0	66.9	62.7	56.2	51.3	19.6	29.4	26.5	20.2	12.5	9.7
<b>Sick in the past 4 weeks who received treatment<sup>2</sup></b>	%	<b>89.2</b>	87.4	80.5	85.4	89.3	93.7	92.2	93.3	89.9	92.6	95.0	95.4	95.9
Public Hospital / Clinic	%	43.0	38.8	32.7	39.9	38.8	41.9	42.7	51.9	51.1	51.0	54.3	46.7	57.5
Community Health Center	%	21.0	18.7	12.3	14.9	20.1	19.6	29.7	25.8	20.7	22.3	29.8	24.6	36.7
Private Hospital / Clinic	%	4.1	5.0	6.5	4.6	3.6	6.0	4.7	2.0	1.7	2.9	2.2	2.0	0.9
Private Doctor/Dentist	%	1.9	2.2	1.4	1.7	2.2	3.5	2.3	1.2	0.8	1.2	1.6	1.7	0.6
Missionary Hospital	%	8.6	7.5	5.6	6.6	7.0	9.6	10.1	10.8	7.4	8.4	10.8	15.5	14.9
Pharmacist/drugstore	%	4.4	3.7	2.4	3.3	3.2	3.5	7.0	6.0	3.8	4.7	4.9	8.5	10.9
Traditional healer	%	3.2	2.1	1.7	1.6	1.6	2.5	3.4	5.7	4.0	5.2	6.3	7.9	5.8
Other	%	1.8	1.2	0.6	0.8	0.9	1.8	2.5	3.0	1.8	2.9	4.2	2.4	4.3
Public Hospital / Clinic	Satisfied %	5.1	6.0	6.7	6.4	5.2	5.7	5.7	3.3	3.7	2.7	3.9	2.6	3.9
Private Hospital / Clinic	Satisfied %	2.0	2.2	1.5	1.8	2.6	2.0	3.3	1.5	0.7	0.9	2.2	1.8	2.4
Private Doctor/Dentist	Satisfied %	26.3	28.7	32.2	27.7	31.3	24.7	26.0	21.0	25.5	22.7	17.7	21.3	14.0
Missionary Hospital	Satisfied %	15.9	16.3	15.3	14.8	16.1	17.7	18.5	15.0	15.2	17.3	13.5	16.2	11.6
Pharmacist/drugstore	Satisfied %	7.8	9.2	12.3	10.9	10.1	6.1	4.7	4.7	6.1	6.2	4.5	2.8	2.7
Traditional healer	Satisfied %	5.1	5.9	6.5	7.4	6.6	5.0	3.1	3.3	3.7	4.4	2.9	2.4	2.5
Other	Satisfied %	2.0	2.6	2.3	2.4	2.5	3.5	2.7	0.7	0.5	1.0	0.4	1.1	0.4
<b>Reason for Non-use of medical services by sick persons</b>														
<b>Males</b>	%	<b>10.6</b>	11.8	20.2	15.7	9.5	6.6	4.6	7.5	10.6	9.7	5.5	5.1	4.6
No need	%	19.7	18.5	10.2	9.3	33.8	33.6	42.2	24.0	20.3	16.6	53.6	27.2	7.8
Too expensive	%	69.1	71.2	81.6	80.0	65.0	53.1	18.9	60.9	78.1	71.8	29.6	39.4	41.5
Too far	%	14.3	17.8	17.3	22.0	21.8	4.9	10.4	0.8	0.8	0.8	5.6	5.6	5.6
Other	%	10.6	9.0	6.0	11.5	11.7	15.7	28.5	16.7	3.9	14.7	16.8	33.4	50.7
<b>Females</b>	%	<b>11.0</b>	13.2	19.1	13.8	11.7	6.0	11.1	6.1	9.8	5.5	4.6	4.0	3.6
No need	%	21.8	20.9	10.1	11.7	21.4	41.6	62.5	26.2	11.5	35.7	51.0	39.4	18.7
Too expensive	%	65.5	68.9	82.3	79.1	65.8	51.7	18.9	49.0	71.2	48.0	13.5	35.3	12.4
Too far	%	14.6	17.5	22.0	18.9	17.0	11.7	4.1	0.7	0.7	3.6	3.6	3.6	3.6
Other	%	11.3	8.3	5.8	6.5	9.4	6.6	19.1	25.7	18.4	18.4	35.5	25.3	68.9
<b>Children Health Status (&lt; 5yrs old)</b>														
<b>Place of birth supervision</b>														
Hospital/Maternity	%	43.3	31.3	21.8	26.2	25.7	36.6	48.2	77.7	58.2	72.8	82.1	90.7	92.4
Other or home	%	56.7	68.7	78.2	73.8	74.3	63.4	51.8	22.3	41.8	27.2	17.9	9.3	7.6
<b>Delivery by:</b>														
Doctor or nurse or midwife	%	44.7	33.0	23.0	28.9	27.5	37.9	49.6	78.5	59.7	73.1	83.0	91.2	92.9
TBA	%	30.1	36.4	28.4	34.2	44.6	36.9	38.7	12.2	20.7	18.1	9.0	5.3	3.9
Self	%	25.1	30.6	48.7	36.9	27.9	25.2	11.7	9.3	19.6	8.9	8.0	3.6	3.1
<b>Special Programs</b>														
Nutrition Program	%	39.6	36.8	30.1	32.9	36.5	39.0	46.9	47.8	43.2	39.1	46.7	52.9	60.0
Weigh ins	%	84.2	81.7	68.4	78.1	85.9	84.3	93.3	91.4	87.4	88.7	92.5	95.1	95.4
<b>Nutritional status</b>														
Stunted	%	<b>29.7</b>	32.8	36.8	36.8	31.3	34.4	23.8	20.8	27.1	24.5	21.4	15.3	13.0
Stunted (Boys)	%	31.7	34.7	38.9	37.7	34.9	36.7	24.6	22.7	28.0	26.7	26.5	16.1	14.6
Stunted (Girls)	%	27.8	30.8	34.5	36.0	27.9	32.0	23.0	18.9	26.2	22.3	15.8	14.5	11.2
Wasted	%	<b>6.5</b>	6.2	8.7	6.0	6.4	4.9	4.4	7.5	7.5	5.6	7.5	7.8	9.4
Wasted (Boys)	%	4.9	4.4	7.4	3.9	5.2	2.5	2.4	6.3	8.5	5.4	4.6	4.1	8.3
Wasted (Girls)	%	8.2	8.0	10.2	7.9	7.7	7.5	6.3	8.7	6.5	5.8	10.6	11.6	10.6
Underweight	%	<b>26.0</b>	28.8	36.1	31.9	29.3	27.0	18.3	17.8	23.8	17.1	17.6	13.5	14.7
Underweight (Boys)	%	26.8	29.8	40.3	33.0	29.9	27.7	16.3	18.1	24.9	19.5	17.7	12.9	13.5
Underweight (Girls)	%	25.1	27.7	31.7	30.9	28.7	26.2	20.3	17.5	22.8	14.8	17.5	14.1	16.2

<sup>1</sup> Not able to engage in work/school

Summary Table 5b : Health Status, use and satisfaction with Health services by Socio Economic Group

Indicator	Unit	Socio Economic Group of the Head of Household						
		National	Public Sector Employees	Private Sector Formal	Employee Informal	Own Account Worker Agric.	Own Account Worker Non-Agric.	Unemployed Non Active
<b>Physically or Mentally Handicapped<sup>1</sup></b>	%	<b>1.0</b>	0.5	0.3	0.2	1.0	0.7	3.0
Male	%	1.1	0.6	0.4	0.2	1.0	0.6	3.9
Female	%	0.9	0.4	0.2	0.2	0.9	0.7	2.4
	%							
<b>Pregnant now or in past 6 months</b>	%	<b>4.8</b>	5.3	6.0	8.5	5.1	4.2	3.3
Received Pre/Post Natal Care	%	87.2	92.7	92.3	87.5	83.0	94.7	87.6
Received Delivery Care	%	28.3	22.6	20.3	42.2	25.4	34.6	41.1
	%							
<b>Sick in the past 4 weeks</b>	%	<b>18.6</b>	15.6	15.7	17.7	17.6	19.1	27.8
Fever/Malaria	%	9.8	9.7	9.6	10.9	8.8	11.5	11.7
Diarrhoea/Gastro Intestinal	%	3.0	2.0	2.1	2.4	3.0	3.0	4.6
Accident/Injury	%	1.1	0.6	0.9	1.2	1.1	0.9	2.1
Other	%	6.1	3.8	4.2	4.1	6.1	4.9	11.6
	%							
<b>Time to reach nearest Health facility</b>								
% 30 minutes or less	%	52.9	67.8	74.7	74.8	35.6	71.2	63.0
% > 30 minutes	%	47.1	32.2	25.3	25.2	64.4	28.8	37.0
	%							
<b>Sick in the past 4 weeks who received treatment</b>	%	<b>89.2</b>	93.8	93.6	89.6	86.8	91.5	90.7
Public Hospital / Clinic	%	43.0	57.2	45.3	45.4	39.2	44.3	44.1
Satisfied	%	21.0	31.5	22.5	22.5	18.8	22.7	18.2
Community Health Center	%	4.1	2.4	3.0	4.6	5.5	3.0	2.1
Satisfied	%	1.9	1.2	1.8	2.7	2.4	1.3	0.8
Private Hospital / Clinic	%	8.6	8.1	22.6	7.0	7.0	11.0	7.4
Satisfied	%	4.4	4.2	12.8	3.3	3.5	6.3	3.0
Private Doctor/Dentist	%	3.2	4.2	5.0	5.6	1.8	4.7	4.8
Satisfied	%	1.8	2.5	2.9	4.3	1.0	2.4	2.6
Missionary Hospital	%	5.1	5.1	1.5	4.9	5.5	4.8	5.3
Satisfied	%	2.0	2.2	1.3	3.9	1.9	1.9	2.1
Pharmacist/chemist	%	26.3	16.8	18.5	25.3	28.3	26.2	27.4
Satisfied	%	15.9	9.9	15.6	19.3	16.7	19.3	11.3
Traditional healer	%	7.8	3.4	3.0	6.0	10.0	5.3	7.9
Satisfied	%	5.1	2.4	1.8	5.1	6.5	3.7	4.5
Other	%	2.0	2.8	1.1	1.1	2.9	0.7	1.0
	%							
<b>Reason for Non-use of medical services by sick persons</b>								
<b>Males</b>	%	<b>10.6</b>	6.4	6.3	14.9	12.2	8.0	10.4
No need	%	19.7	42.5	46.1	41.5	14.3	23.0	20.3
Too expensive	%	69.1	44.8	28.0	50.6	76.4	55.0	73.1
Too far	%	14.3	14.4			19.5	10.1	1.0
Other	%	10.6	5.3	26.0	12.7	8.0	23.0	8.7
<b>Females</b>	%	<b>11.0</b>	6.1	6.4	5.6	14.0	8.9	8.5
No need	%	21.8	26.0	48.4	58.7	22.1	22.0	11.9
Too expensive	%	65.5	40.8	33.9	41.3	67.1	64.4	74.1
Too far	%	14.6	23.2			17.8	10.2	5.4
Other	%	11.3	24.4	17.6		9.0	12.8	16.5
	%							
<b>Children Health Status (&lt; 5yrs old)</b>								
<b>Place of birth supervision</b>								
Hospital/Maternity	%	43.3	70.5	68.5	60.4	27.0	63.9	62.5
Other or home	%	56.7	29.5	31.5	39.6	73.0	36.1	37.5
	%							
<b>Delivery by:</b>								
Doctor or nurse or midwife	%	44.7	70.7	69.7	61.5	28.0	66.2	66.4
TBA	%	30.1	18.5	22.8	20.9	36.9	21.6	20.9
Self	%	25.1	10.8	7.5	17.6	35.0	12.2	12.7
	%							
<b>Special Programs</b>								
Nutrition Program	%	39.6	47.4	60.7	44.6	35.0	43.0	44.9
Weigh ins	%	84.2	92.7	95.3	87.4	78.4	92.8	87.8
	%							
<b>Nutritional status</b>								
Stunted	%	<b>29.7</b>	21.1	22.4	22.9	34.4	24.6	23.0
Stunted (Boys)	%	31.7	23.0	22.8	21.4	36.7	26.7	25.3
Stunted (Girls)	%	27.8	19.4	21.9	24.0	32.2	22.4	20.5
Wasted	%	<b>6.5</b>	7.6	3.9	6.4	6.6	5.9	7.9
Wasted (Boys)	%	4.9	5.2	1.9	3.0	5.1	4.6	6.6
Wasted (Girls)	%	8.2	9.7	6.7	8.9	8.1	7.2	9.4
Underweight	%	<b>26.0</b>	17.7	13.1	20.1	31.8	18.2	20.6
Underweight (Boys)	%	26.8	19.2	8.4	20.6	33.3	18.2	23.2
Underweight (Girls)	%	25.1	16.4	19.5	19.7	30.2	18.2	17.7

<sup>1</sup> Not able to engage in work/school

Summary Table 5c : Health Status, use and satisfaction with Health services by Region (Rural)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
<b>Physically or Mentally Handicapped</b> <sup>1</sup>	%	<b>1.0</b>	0.7	1.1	0.9	1.0	1.2	1.0	1.6	0.8	1.0	1.5
Male	%	1.1	1.1	1.2	1.5	1.1	1.1	0.9	1.9	0.9	0.9	2.0
Female	%	0.9	0.3	1.1	0.3	1.0	1.2	1.0	1.3	0.7	1.1	1.0
<b>Pregnant now or in past 6 months</b>	%	<b>4.8</b>	5.2	5.0	2.9	5.7	5.8	3.6	6.8	6.1	3.3	4.7
Received Pre/Post Natal Care	%	87.2	84.8	85.1	100.0	79.6	91.1	80.8	97.5	73.9	80.8	66.9
Received Delivery Care	%	28.3	32.4	33.6	26.9	19.7	35.4	37.4	16.3	11.7	14.2	17.0
<b>Sick in the past 4 weeks</b>	%	<b>18.6</b>	25.3	14.2	11.7	20.0	20.2	15.8	25.2	17.1	11.1	12.9
Fever/Malaria	%	9.8	11.3	6.8	4.1	9.2	11.3	7.9	10.9	8.3	5.7	7.1
Diarrhoea/Gastro Intestinal	%	3.0	4.6	1.6	2.1	2.8	1.7	2.9	6.4	4.5	2.5	2.0
Accident/Injury	%	1.1	1.2	0.8	0.4	1.2	1.4	1.4	1.5	0.9	0.5	0.7
Other	%	6.1	11.2	5.9	5.6	8.7	6.8	5.2	7.4	5.1	2.8	3.3
<b>Time to reach nearest Health facility</b>												
% 30 minutes or less	%	52.9	30.9	42.4	62.8	51.1	44.9	48.0	38.4	16.4	16.0	13.9
% > 30 minutes	%	47.1	69.1	57.6	37.2	48.9	55.1	52.0	61.6	83.6	84.0	86.1
<b>Sick in the past 4 weeks who received treatment</b>	%	<b>89.2</b>	74.2	84.7	89.9	93.0	91.4	84.4	96.7	89.7	89.8	67.5
Public Hospital / Clinic	%	43.0	32.3	44.7	39.1	39.5	50.9	40.4	26.5	34.5	52.7	57.8
Community Health Center	%	21.0	9.7	25.6	18.8	14.9	32.3	19.7	10.8	15.8	29.7	31.5
Satisfied	%	4.1	9.8	1.4	5.8	5.6	2.6	8.9	2.7	1.9	9.6	8.0
Private Hospital / Clinic	%	1.9	1.3	1.4	3.6	2.5	1.6	4.4	1.8	1.6	3.3	3.7
Satisfied	%	8.6	13.0	13.1	9.7	5.2	4.7	9.1	9.7	1.3	3.5	1.1
Private Doctor/Dentist	%	4.4	3.5	9.1	7.6	2.0	2.9	5.6	4.8	0.9	2.8	0.4
Satisfied	%	3.2	2.4	2.7	2.1	2.6	0.6	4.7	2.3	0.2	1.9	0.0
Missionary Hospital	%	1.8	0.4	2.3	2.1	2.0	0.3	3.3	1.2	0.2	0.9	0.0
Satisfied	%	5.1	12.3	3.3	3.8	6.6	4.1	3.5	6.4	5.8	3.2	0.0
Pharmacist/chemist	%	2.0	2.8	0.9	0.0	2.4	2.5	2.1	2.1	2.4	2.1	0.0
Satisfied	%	26.3	21.0	23.8	23.5	25.2	28.8	25.9	40.0	36.6	20.0	15.2
Traditional healer	%	15.9	12.3	15.8	14.6	15.5	19.2	17.8	16.7	18.8	13.6	8.4
Satisfied	%	7.8	8.3	8.9	10.1	11.6	6.5	7.0	6.0	18.3	8.7	17.2
Other	%	5.1	4.6	5.5	10.1	8.4	4.2	4.4	4.2	10.0	6.7	12.9
Satisfied	%	2.0	1.0	2.2	5.9	3.9	1.8	0.6	6.4	1.5	0.3	0.8
<b>Reason for Non-use of medical services by sick persons</b>												
<b>Males</b>	%	<b>10.6</b>	23.6	16.1	9.7	7.4	7.2	13.2	3.4	9.8	9.8	31.8
No need	%	19.7	12.5	20.7	29.3	31.7	24.0	31.7	15.4	4.6	33.2	13.2
Too expensive	%	69.1	82.1	58.2	55.0	49.3	65.3	47.8	84.6	90.1	70.4	74.8
Too far	%	14.3	23.7	4.4	38.1	1.7	1.0	8.2	5.9	46.1	10.5	29.8
Other	%	10.6	3.3	28.5	15.8	16.8	6.9	17.9	10.0	0.0	0.0	4.7
<b>Females</b>	%	<b>11.0</b>	27.8	14.7	10.6	6.7	9.3	17.4	3.3	11.0	10.8	33.1
No need	%	21.8	9.7	9.0	0.0	19.4	36.8	44.1	34.0	16.3	9.9	7.2
Too expensive	%	65.5	83.5	77.7	50.4	72.8	59.1	34.1	56.5	77.5	86.4	77.4
Too far	%	14.6	27.3	3.4	0.0	9.0	2.5	4.4	5.2	24.1	11.1	62.0
Other	%	11.3	3.3	17.3	49.6	6.0	5.2	22.3	9.6	0.0	3.7	4.0
<b>Children Health Status (&lt; 5yrs old)</b>												
<b>Place of birth supervision</b>												
Hospital/Maternity	%	43.3	30.2	25.9	34.0	35.4	29.1	54.3	48.0	8.2	11.5	22.1
Other or home	%	56.7	69.8	74.1	66.0	64.6	70.9	45.7	52.0	91.8	88.5	77.9
<b>Delivery by:</b>												
Doctor or nurse or midwife	%	44.7	32.0	29.1	35.5	37.3	31.2	55.5	49.1	8.4	12.9	27.1
TBA	%	30.1	40.5	52.9	24.9	27.9	56.5	27.9	35.3	29.4	10.6	31.5
Self	%	25.1	27.4	18.0	39.6	34.8	12.3	16.6	15.6	62.3	76.4	41.4
<b>Special Programs</b>												
Nutrition Program	%	39.6	35.7	65.5	45.6	63.6	33.0	7.2	54.9	26.1	18.6	15.7
Weigh ins	%	84.2	90.3	90.0	92.0	92.1	93.5	87.1	93.6	53.9	44.2	49.7
<b>Nutritional status</b>												
Stunted	%	<b>29.7</b>	28.8	30.5	21.9	28.4	25.1	33.3	26.8	42.4	53.0	48.3
Stunted (Boys)	%	31.7	28.1	33.5	30.6	33.7	24.7	35.3	28.5	46.0	53.1	51.5
Stunted (Girls)	%	27.8	29.6	27.4	15.5	23.5	25.5	31.4	24.8	38.6	53.0	45.7
Wasted	%	<b>6.5</b>	4.7	4.2	6.9	5.3	4.0	5.4	5.4	9.8	11.5	11.4
Wasted (Boys)	%	4.9	3.0	2.1	2.9	4.3	2.7	4.8	2.8	6.7	11.3	7.4
Wasted (Girls)	%	8.2	6.4	6.3	9.9	6.2	5.1	6.0	8.5	13.1	11.7	14.6
Underweight	%	<b>26.0</b>	24.4	22.9	9.1	22.2	24.7	25.9	22.6	44.0	48.8	43.2
Underweight (Boys)	%	26.8	24.9	23.9	2.5	25.3	20.3	26.9	22.2	48.6	54.1	44.4
Underweight (Girls)	%	25.1	23.8	21.8	14.0	19.3	28.6	25.1	23.1	39.1	43.0	42.2

<sup>1</sup> Not able to engage in work/school

Summary Table 5c : Health Status, use and satisfaction with Health services by Region (Urban)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brong Ahafo	Northern	Upper East	Upper West
<b>Physically or Mentally Handicapped</b>	%	<b>1.0</b>	0.9	1.7	0.5	1.7	1.0	0.6	1.3	0.7	1.2	1.5
Male	%	1.1	1.1	2.0	0.6	2.4	1.0	0.7	1.0	0.1	0.6	3.8
Female	%	0.9	0.8	1.5	0.5	1.0	1.0	0.5	1.6	1.3	1.8	0.0
<b>Pregnant now or in past 6 months</b>	%	<b>4.8</b>	4.1	5.1	2.5	2.3	4.5	3.5	6.2	7.5	4.7	1.2
Received Pre/Post Natal Care	%	87.2	93.0	85.7	97.5	100.0	97.7	90.5	98.0	90.0	88.8	100.0
Received Delivery Care	%	28.3	26.1	29.6	45.8	54.1	42.0	31.6	31.7	38.9	0.0	0.0
<b>Sick in the past 4 weeks</b>	%	<b>18.6</b>	18.1	17.2	14.3	18.7	21.0	17.1	29.0	21.8	20.9	19.9
Fever/Malaria	%	9.8	11.1	9.6	9.8	12.4	11.7	10.8	14.0	16.5	14.4	11.3
Diarrhoea/Gastro Intestinal	%	3.0	1.3	1.8	1.6	1.1	2.3	2.4	4.5	3.8	2.5	3.2
Accident/Injury	%	1.1	1.0	1.1	0.5	1.0	1.6	1.5	2.7	0.1	0.9	0.4
Other	%	6.1	5.7	5.2	3.0	4.9	6.9	4.1	9.1	2.9	3.4	5.0
<b>Time to reach nearest Health facility</b>												
% < 30 minutes	%	52.9	84.7	75.1	93.5	74.8	75.8	75.1	75.8	49.9	21.8	82.6
% > 30 minutes	%	47.1	15.3	24.9	6.5	25.2	24.2	24.9	24.2	50.1	78.2	17.4
<b>Sick in the past 4 weeks who received treatment</b>	%	<b>89.2</b>	90.4	93.3	92.9	98.6	96.2	89.2	93.1	97.5	89.0	96.5
Public Hospital / Clinic	%	43.0	66.0	63.4	49.3	61.3	43.2	48.3	41.0	55.4	80.0	85.5
Satisfied	%	21.0	33.9	35.4	23.9	32.7	22.6	25.8	14.6	26.7	42.8	41.3
Community Health Center	%	4.1	0.9	0.7	1.2	2.2	2.3	5.6	1.7	0.7	3.0	0.0
Satisfied	%	1.9	0.0	0.0	0.8	0.3	1.5	4.0	1.1	0.0	1.4	0.0
Private Hospital / Clinic	%	8.6	7.0	6.0	22.6	2.5	7.9	7.7	5.7	6.0	0.0	0.0
Satisfied	%	4.4	1.4	4.3	11.6	1.4	4.4	4.8	3.8	5.7	0.0	0.0
Private Doctor/Dentist	%	3.2	7.4	2.3	10.2	4.3	1.2	9.4	1.3	1.8	3.0	0.0
Satisfied	%	1.8	4.6	0.8	4.5	2.3	0.5	5.8	1.0	1.8	1.4	0.0
Missionary Hospital	%	5.1	0.3	3.0	0.0	3.7	5.6	3.0	13.5	0.9	1.6	0.0
Satisfied	%	2.0	0.3	1.7	0.0	1.8	4.2	1.8	2.8	0.7	1.6	0.0
Pharmacist/chemist	%	26.3	16.1	19.7	13.3	20.4	32.8	22.5	27.1	25.4	6.0	12.3
Satisfied	%	15.9	13.0	15.6	8.4	15.8	23.6	20.1	13.2	19.1	3.0	12.3
Traditional healer	%	7.8	2.4	3.9	3.1	4.3	6.1	3.5	7.1	9.5	6.4	2.2
Satisfied	%	5.1	2.0	2.3	2.5	2.2	3.8	2.3	3.6	8.3	3.2	2.2
Other	%	2.0	0.0	1.0	0.3	1.4	1.0	0.0	2.5	0.3	0.0	0.0
<b>Reason for Non-use of medical services by sick persons</b>												
<b>Males</b>	%	<b>10.6</b>	9.3	8.8	7.8	3.4	4.3	10.2	7.8	5.2	3.0	20.1
No need	%	19.7	5.5	8.6	27.3	33.3	0.0	31.8	14.0	49.6	100.0	100.0
Too expensive	%	69.1	77.5	84.3	47.0	66.7	84.4	44.8	86.0	63.6	0.0	0.0
Too far	%	14.3	0.0	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	%	10.6	17.0	7.1	25.7	0.0	15.6	27.1	0.0	0.0	0.0	0.0
<b>Females</b>	%	<b>11.0</b>	9.9	5.3	6.4	0.0	3.5	11.3	6.2	0.0	16.8	0.0
No need	%	21.8	9.3	11.3	28.8	0.0	0.0	45.0	18.2	0.0	12.8	0.0
Too expensive	%	65.5	64.9	72.1	38.0	0.0	48.9	30.1	81.8	0.0	87.2	0.0
Too far	%	14.6	0.0	0.0	0.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0
Other	%	11.3	31.1	16.5	33.2	0.0	51.1	26.3	0.0	0.0	0.0	0.0
<b>Children Health Status (&lt; 5yrs old)</b>												
<b>Place of birth supervision</b>												
Hospital/Maternity	%	43.3	75.2	59.9	91.7	80.3	76.5	90.3	81.4	38.2	47.2	100.0
Other or home	%	56.7	24.8	40.1	8.3	19.7	23.5	9.7	18.6	61.8	52.8	0.0
<b>Delivery by:</b>												
Doctor or nurse or midwife	%	44.7	76.0	61.4	91.9	80.3	77.6	90.9	81.4	41.2	47.2	100.0
TBA	%	30.1	19.3	29.6	4.0	3.1	12.5	5.4	9.9	28.9	0.0	0.0
Self	%	25.1	4.7	9.0	4.1	16.5	10.0	3.7	8.7	29.9	52.8	0.0
<b>Special Programs</b>												
Nutrition Program	%	39.6	82.1	68.4	47.1	68.3	55.7	7.1	49.9	49.2	10.2	44.2
Weigh ins	%	84.2	95.5	85.2	97.4	96.1	87.7	88.5	96.0	82.8	66.6	100.0
<b>Nutritional status</b>												
Stunted	%	<b>29.7</b>	17.7	30.9	12.3	22.9	21.6	20.1	17.3	32.6	60.7	37.9
Stunted (Boys)	%	31.7	22.1	34.1	11.9	24.1	22.6	25.3	18.4	37.3	61.6	64.8
Stunted (Girls)	%	27.8	12.0	27.8	12.8	21.8	20.7	16.0	16.2	27.7	59.4	26.8
Wasted	%	<b>6.5</b>	5.1	6.2	8.5	2.9	5.9	5.4	6.7	14.1	17.1	5.2
Wasted (Boys)	%	4.9	2.2	3.1	7.3	3.8	1.9	5.0	7.7	14.8	16.7	0.0
Wasted (Girls)	%	8.2	8.7	9.2	9.9	2.0	9.5	5.8	5.7	13.4	17.7	7.3
Underweight	%	<b>26.0</b>	11.1	24.8	10.9	19.4	14.9	18.8	13.7	33.9	50.3	37.9
Underweight (Boys)	%	26.8	11.9	27.8	10.4	22.1	9.4	19.9	14.2	38.5	50.0	47.1
Underweight (Girls)	%	25.1	10.1	21.9	11.5	16.7	20.0	17.9	13.2	29.0	50.6	34.1

<sup>1</sup> Not able to engage in work/school

## CHAPTER 6

### HOUSEHOLD AMENITIES, ASSETS AND ACCESS TO SERVICES

#### 6.1 Introduction

Indicators of living standards include such factors as housing type, sanitation, source of drinking water and fuel used for cooking and lighting. This section examines the living standards of households, using some of these key welfare indicators disaggregated by poverty quintile, socio-economic group of the head of household, locality of residence (rural or urban) and administrative region.

#### 6.2 Home ownership

One important basic need of an individual is accommodation. Information was therefore collected on the tenure of the dwelling.

Figure 6.1 shows that 37.3 percent of households own their dwelling, while 18.4 percent pay rent for theirs. A further 44.3 percent use the dwelling without paying rent<sup>1</sup>. For female-headed households, 29.1 percent own their homes (Table 6a).

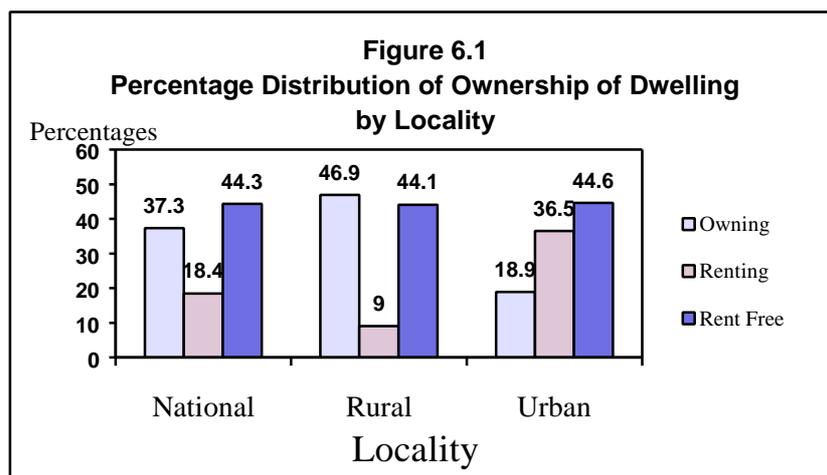
In terms of locality of residence, home ownership is high in the rural areas (46.9%) than in the urban areas (18.9%). On the other hand, 36.5 percent of urban households rent their homes while 9.0 percent of their rural counterparts rent theirs (Figure 6.1).

Disaggregation by poverty quintiles (Table 6a) shows that in both rural and urban areas, the proportion of households owning their homes decreases as the household becomes less poor while the opposite is true for those who rent theirs. This peculiar phenomenon may be due to a combination of two important factors: first the traditional inheritance structure allowing many of the poorer households to own their homes from generation to generation and secondly the high cost of constructing or buying modern buildings preventing many of the non-poor from owning their homes.

Further disaggregation of ownership of homes into socio-economic group of head of household reveals that while own-account workers in the agricultural sector tend to own their homes, public and private employees in the formal sector tend to rent theirs (Table 6b).

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<sup>1</sup> These include caretakers living on behalf of their relatives or friends, and some employees who are provided free accommodation by their employers



It may be noted that higher proportions of households in the three northern regions (Northern, Upper East and Upper West) are more likely to own their homes than in the other regions (Table 6c).

### 6.3 Number of rooms in dwelling

The more the number of rooms and the bigger the size compared to the number of occupants the better it is for their well-being because adequate room space allows for better ventilation, thus reducing the spread of air-borne diseases. Information was collected on the number of rooms occupied by households to give an indication of the room occupancy ratios among rural and urban dwellers and across poverty quintiles.

As shown in Table 6a, the national average for the number of rooms per household is 2.0. In general, rural dwellings tend to have more rooms (2.1 rooms per household) than the urban ones with an average of 1.8. In terms of poverty quintiles, the average number of rooms increases slightly as the household becomes non-poor. For example, in the urban areas, the average for the first (poorest) quintile is 1.6 while the average for the fifth (non-poor) quintile is 2.1.

When disaggregated by socio-economic groups (Table 6b), it is observed that households whose heads are own-account workers in the agricultural sector have the highest average number of rooms of 2.2. This is followed by households whose heads are public sector employees (2.0) and the unemployed or inactive group (2.0).

Table 6c shows the distribution of average number of rooms by administrative region. It is noted that Volta, Upper East and Upper West Regions have relatively higher averages than the other regions. These observations are true irrespective of the locality of dwelling.

## **6.4 Materials for construction of dwelling**

Another important indicator of household living standard is the quality of the construction material of the walls. Walls made with inferior materials are more prone to natural disasters. Over half of all households (57.7%) in the community live in dwellings constructed with mud or mud-bricks (Table 6a). This is followed by dwellings constructed with stone/burnt-bricks or cement (40.9%). Other construction materials used to a lesser extent, are wood/bamboo (1.0%), and iron sheets (0.3%). Rural dwellings are constructed mostly with mud (73.5%) while most urban dwellings are constructed with stone/burnt-bricks or cement (69.9%).

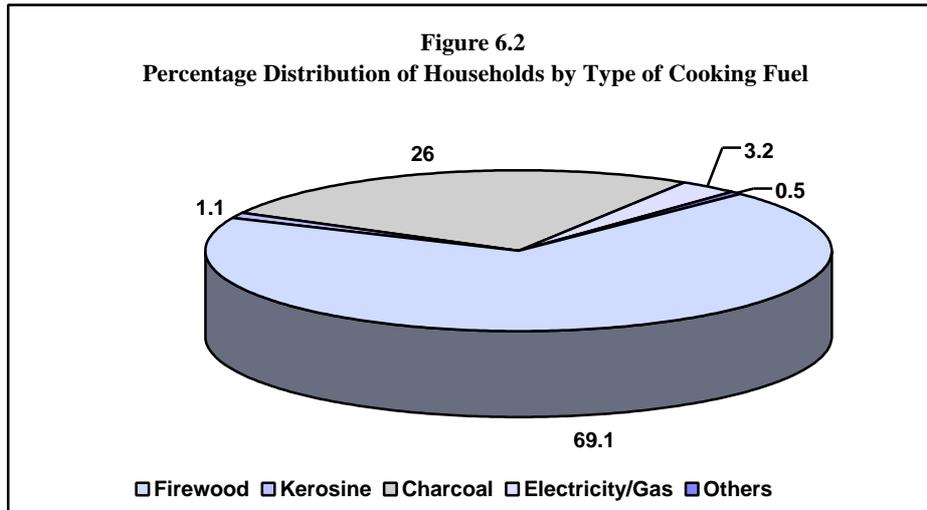
In terms of poverty quintiles, poorer households tend to occupy dwellings made of mud or mud-bricks while the non-poor occupy dwellings constructed using stone/burnt-bricks or cement. In other words, occupancy of mud/mud-bricks homes diminishes with decreasing poverty while that for stone/burnt-bricks or cement homes increases with decreasing poverty.

The observation that most households live in homes made of either mud/mud-bricks or stone/burnt-bricks/cement is true for all socio-economic groups of the head of household. Own-account workers in the agricultural sector live in dwellings made mostly of mud/mud-bricks (78.4%), while all other groups live in dwellings made mostly of stone/burnt-bricks/cement. It appears that households whose heads work in the formal sector tend to live in stone/burnt-bricks/cement dwellings while those in the informal sector, particularly agriculture, tend to live in mud/mud-bricks dwellings (Table 6b).

The regional distribution of construction material reflects the same observation made for the country as a whole. More than half of rural households in all regions live in dwellings made of mud or mud-bricks. On the other hand, majority of urban households in the regions live in stone/burnt-bricks or cement houses, the only exceptions being the Central, Northern and Upper West Regions, where greater proportions of urban households live in mud or mud-bricks dwellings (Table 6c).

## **6.5 Type of cooking fuel**

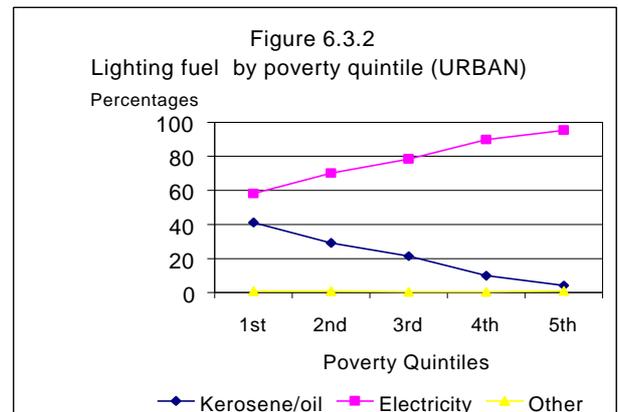
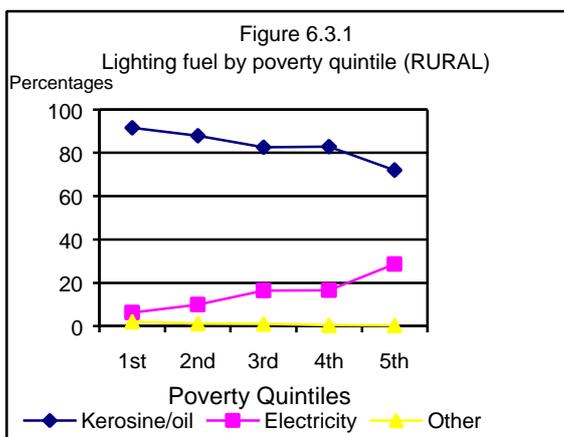
In all, 69.1 percent of households use firewood as the main source of fuel for cooking. This is followed by charcoal with 26 percent and to a lesser extent 3.2 percent use electricity or gas as shown in Figure 6.2.



The use of firewood or charcoal as cooking fuel varies between rural and urban households (Table 6a). Most rural households tend to use firewood (91.8%) while their urban counterparts use charcoal (61.8%). In addition, 8.8 percent of urban households use electricity or gas for cooking. The use of firewood decreases significantly as households become non-poor while the use of charcoal increases with decreasing poverty. Similar trends are depicted for both rural and urban localities.

Table 6b indicates that more than three-quarters of every socio-economic group use either firewood or charcoal for cooking, with those in the formal sector using slightly more charcoal than firewood. Most households (94.9%) whose heads are own-account workers in the agricultural sector rely on firewood for cooking. On the other hand, 13.9 percent of households with heads in the public sector and 13.0 percent of those in the formal private sector use electricity or gas as their cooking fuel.

## 6.6 Type of lighting fuel



The data on type of lighting fuel (Table 6a) show that for the country as a whole, 62 percent of households use kerosene or oil while 37 percent use electricity. Rural-urban disaggregation shows that majority of rural

households (83.2%) depend on kerosene/oil for lighting while their urban counterparts (78.4%) use electricity for the same purpose.

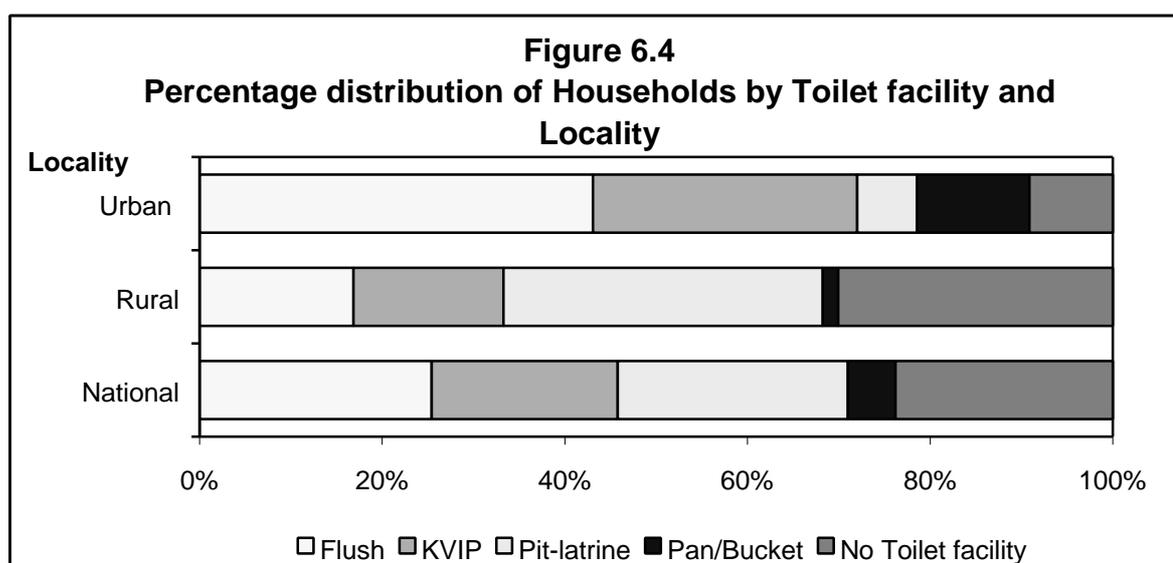
With respect to poverty quintiles, the use of kerosene/oil for lighting decreases systematically in favour of electricity as households become less poor. This pattern is observed for both rural and urban localities (Figures 6.3.1 and 6.3.2).

Rural households in all regions depend on kerosene or oil for lighting. There are however, some differences between urban households in the various regions. Majority of urban households in the Western (82.6%), Greater Accra (91.6%), Ashanti (89.5%), Brong Ahafo (75.8%) and Northern (66.3%) Regions depend mainly on electricity while those in the other regions use kerosene/oil and electricity to almost the same extent.

## 6.7 Type of sanitation

Table 6a indicates that about a quarter (25.4%) of households use flush toilets, while 20.4 percent of them use the “KVIP”<sup>2</sup>. Another quarter (25.2%) of households use pit latrine while 22.8 percent of them have no access to toilet facility.

The rural-urban distribution (Figure 6.4) suggests that 34.9 percent of rural households use pit latrine while 30 percent have no toilet facilities. On the other hand, 42 percent of urban households use flush toilet, 28.2 percent use “KVIP” and 8.9 percent have no toilet facilities. The proportion of urban households who use pan or bucket toilet facility is 12 percent while that for rural areas is 1.7 percent (Table 6a).



<sup>2</sup> KVIP means Kumasi Ventilated Improved Pit-latrine which are hygienic and convenient in localities where water is scarce.

Again, it is observed that as households become less poor there is a higher tendency for them to use improved toilet facilities such as flush or “KVIP”. This is true for both rural and urban localities.

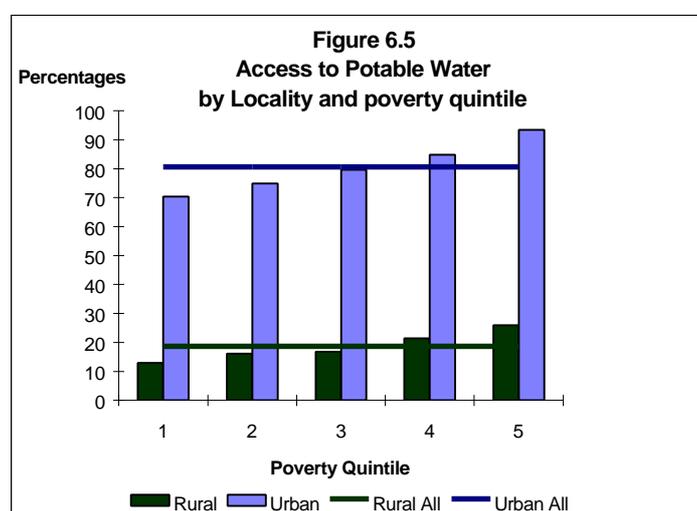
Comparing socio-economic groups, it is observed that 44.7 percent of households headed by public sector employees use flush toilets while 15.2 percent of those headed by own-account agricultural workers use the same facility (Table 6b).

Most rural households use pit latrine, or no toilet facility, while their urban counterparts use either flush or “KVIP” type of toilet facilities (Table 6c).

## 6.8 Main source of drinking water

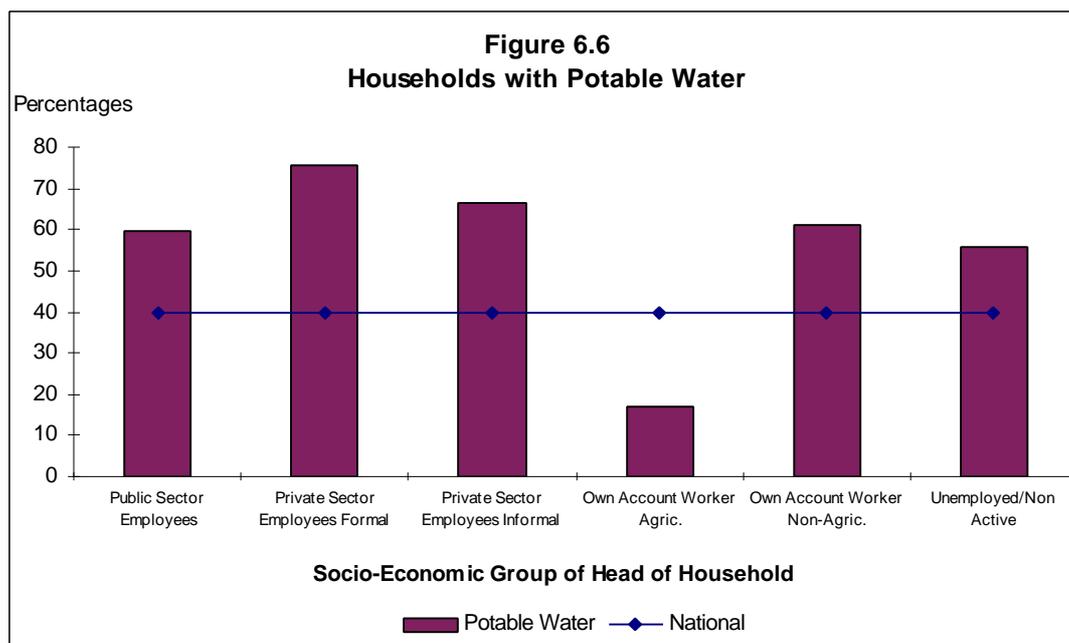
The quality of drinking water is of great importance to the health of every individual.

Table 6a indicates that 14 percent of households obtain their drinking water from a pipe inside the dwelling, 25.9 percent use a protected well or tap outside the dwelling while 21.7 percent use boreholes. Rural-urban distribution shows that whereas 80.6 percent of urban households have access to pipe-borne, protected well or outside tap water, the corresponding figure for rural households is 18.7 percent, with 47.9 percent of them relying on unprotected well, lakes, or rivers for their supply. The proportion of households with access to potable water increases as the household becomes less poor, the increase being greater in the urban than rural localities (Figure 6.5).



In terms of socio-economic grouping (Table 6b), 75.4 percent of households headed by private formal sector employees have the highest access to pipe-borne/protected well/outside tap water, while those headed by own-account workers in the agricultural sector have the least (17.1%) access to the same sources (Figure 6.5).

The regional distribution of source of drinking water by locality shows that rural households in the Central Region are more likely (44.4%) to have access to pipe-borne/protected well/outside tap water than the others. Upper West (1.0%), Northern (1.8%) and Brong Ahafo (8.4%) regions have the least accessibility to pipe-borne, protected well or outside tap water supply.



## 6.9 Accessibility to source of water, public transport and food market

Over two-thirds (67.8%) of households spend less than ten minutes fetching water (Table 6a). The percentage is much higher for urban households (83.3%) than rural ones (59.7%). Households in the upper (non-poor) quintiles are more likely to spend shorter time fetching water because majority (63.5%) of them depend on indoor pipes. This pattern is observed for both rural and urban households.

With regard to socio-economic grouping, 40.9 percent of (Table 6b) households headed by own-account workers in the agricultural sector spend longer time fetching water.

Households in rural areas of the three northern regions are more likely to spend longer time fetching water than those in the other regions. This is expected because the south is endowed with many rivers and lakes unlike the north, where the main natural reservoirs are dams, whose sites are determined by their ability to withstand the dry season rather than nearness to the community (Table 6c).

The distribution of time spent to get to the nearest public transport or food market is similar to those observed for the time spent in fetching water for all localities, poverty quintiles, socio-economic groups and administrative regions.

## **6.10 Assets owned by the household**

### **6.10.1 Land**

Table 6a indicates that for the country as a whole, 37 percent of households own land and 37.5 percent operate land which they do not own. Generally, households in rural areas are more likely to own land or operate land they do not own than those in the urban areas. It appears that ownership of land or its operation does not vary significantly among the poverty quintiles. Poorer female-headed households are however, more likely to own land than those in the higher poverty quintiles.

There is a great disparity between households headed by own-account workers in the agricultural sector and the other socio-economic groups in terms of land ownership. It is observed in Table 6b that over half (50.4%) of households headed by own-account workers in the agricultural sector own land and a similar percentage (55.1%) also operate land they do not own. The corresponding percentages for the other socio-economic groups are much smaller.

Land ownership is most common among rural households in the Upper West (91.5%) and Upper East (89.9%) Regions, whereas rural households in Northern (68.6%), Eastern (61.6%) and Brong Ahafo (60.8%) Regions are most likely to operate land they do not own. For urban households, those in the Upper East (40.3%), Eastern (35.3%) and Upper West (32.2%) Regions are most likely to own land, while those in Greater Accra (11.8%) are least likely to own land (Table 6c).

### **6.10.2 Cattle / sheep / goat**

Table 6a indicates that the average number of cattle owned per rural household is 0.8, which is greater than the national average of 0.6 and urban average of 0.2. Rural households do not show a clear pattern in terms of cattle ownership, but urban households in the higher poverty quintiles tend to own more cattle than those in the lower quintiles.

Table 6b shows that households headed by own-account workers in the agricultural sector are the most likely socio-economic group to own cattle, followed by public sector employees and private sector employees in the formal sector.

Cattle ownership by households is most common in both rural and urban Upper West Region (2.9 per household) and rural Northern and Upper East (2.5 per household each) than in the other regions (Table 6a).

The distribution of the average number of sheep/goat owned per household is similar to that observed for cattle, except that the proportions are higher in the case of sheep/goat.

### **6.10.3 Electrical appliances<sup>3</sup>**

Table 6a shows that over a third (37.2%) of all households own a radio. The corresponding proportions for other electrical appliances are television (16.2%), refrigerator (11.1%), electric iron (16.2%) and video deck (2.6%). Urban households are more likely to own such electrical appliances than their rural counterparts. In both rural and urban localities, a negative correlation exists between ownership of electrical appliances and poverty. In other words, the non-poor households are more likely to own electrical appliances than the poorer households.

Considering socio-economic groups, (Table 6b) households headed by public sector or private formal sector employees are most likely to own an electrical appliance, while those of own-account workers in the agricultural sector are least likely to own such items. With regard to regional distribution, it appears that, apart from radio, households in the northern regions (Northern, Upper West, and Upper East) are less likely than the other regions to possess electrical appliances.

### **6.10.4 Bicycle, motorcycle and car**

Table 6a shows that 17.4 percent of all households own a bicycle, 1.2 percent own a motorcycle and 2.3 percent own a car. The percentages of households in the rural localities who own a bicycle and/or motorcycle are higher than those in the urban localities. The opposite is true for ownership of a car. Households in the higher (non-poor) poverty quintiles are more likely to have their own means of transport than those in the lower (poorer) quintiles.

The proportion of households who own a bicycle and/or motorcycle is highest among households headed by public sector employees and own-account workers in the agricultural sector. Ownership of a car is highest (4.6%) among formal sector employees and own-account non-agricultural workers (Table 6b).

For both rural and urban localities, households in the Northern, Upper West and Upper East Regions are more likely to own a bicycle and/or motorcycle than a car. The opposite pattern is generally true for households in the other regions (Table 6c).

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<sup>3</sup> These include Electric Iron, Television, Refrigerator, Video deck, Radio and Stereo system

Summary Table 6a: Household Amenities, Assets and Access to Services by Poverty Quintile

Indicator	Unit	National	Poverty Quintile											
			Rural All	Poor 1	2	3	4	Non-poor 5	Urban All	Poor 1	2	3	4	Non-poor 5
<b>Home ownership</b>														
Hhold owns their dwelling	%	37.3	46.9	54.3	51.4	44.2	44.8	39.9	18.9	26.0	22.1	18.2	13.8	14.5
Female-headed hholds	%	29.1	33.6	42.8	34.8	26.5	33.7	16.8	21.5	26.5	21.8	19.8	16.2	14.5
Rents	%	18.4	9.0	4.1	7.6	6.6	10.4	16.3	36.5	20.6	30.0	37.8	44.3	49.5
Uses without paying rent	%	44.3	44.1	41.7	41.1	49.3	44.8	43.8	44.6	53.4	47.8	43.9	41.9	35.9
<b>Number of rooms in dwelling</b>														
Average per household.	no	2.0	2.1	2.1	2.1	2.2	2.2	1.8	1.6	1.7	1.7	1.8	2.1	
Female-headed hholds.	no.	1.7	1.7	1.7	1.6	1.7	1.9	1.7	1.7	1.5	1.6	1.7	1.8	2.0
<b>Materials of the house</b>														
Mud/Mud Bricks (wall)	%	57.7	73.5	87.5	82.1	76.1	69.8	52.1	27.2	49.2	37.9	27.1	16.3	5.8
Stone/Burnt bricks, cement (wall)	%	40.9	25.8	11.9	17.0	23.4	29.4	47.5	69.9	46.6	59.4	68.8	81.3	93.6
Wood/Bamboo (walls)	%	1.0	0.6	0.7	0.8	0.4	0.6	0.3	1.9	3.1	1.4	3.2	1.6	0.3
Iron sheets (walls)	%	0.3	0.1	0.0	0.0	0.1	0.2	0.1	0.7	0.8	1.0	0.8	0.8	0.2
Cardboard/other non durable (walls)	%	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.3	0.4	0.2	0.0	0.1
<b>Type of cooking fuel</b>														
Firewood	%	69.1	91.8	97.4	96.1	93.8	90.5	81.2	25.5	45.4	37.2	27.6	12.8	4.4
Charcoal	%	26.0	7.4	2.3	3.7	6.0	9.0	15.9	61.8	53.4	60.2	66.3	73.6	55.5
Kerosine	%	1.1	0.2	0.0	0.0	0.0	0.0	0.9	2.7	0.9	1.5	2.5	4.5	4.3
Electricity, Gas	%	3.2	0.4	0.0	0.0	0.0	0.1	1.7	8.8	0.1	0.4	2.5	8.0	32.9
Crop residue/Sawdust	%	0.3	0.1	0.0	0.0	0.0	0.1	0.2	0.9	0.0	0.0	0.6	0.9	2.8
Animal Waste	%	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.1	0.0	0.1	0.0
Other	%	0.2	0.1	0.3	0.1	0.1	0.1	0.0	0.3	0.2	0.6	0.4	0.2	0.1
<b>Type of lighting fuel</b>														
Kerosene/Oil	%	62.0	83.2	91.6	87.9	82.5	82.9	71.1	21.1	41.2	29.1	21.4	9.9	4.2
Gas	%	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3	0.1	0.2	0.1	0.4
Electricity	%	37.0	15.5	6.2	9.9	16.4	16.6	26.6	78.4	58.2	70.1	78.5	89.9	95.4
Firewood	%	0.1	0.1	0.0	0.2	0.1	0.1	0.0	0.2	0.2	0.4	0.0	0.1	0.1
Candles	%	0.4	0.6	0.9	1.0	0.3	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Other	%	0.5	0.6	1.3	0.9	0.7	0.2	0.1	0.2	0.3	0.3	0.2	0.1	0.4
<b>Type of sanitation</b>														
Improved (flush, covered)	%	25.4	16.8	8.5	10.8	16.8	23.6	24.5	42.0	31.9	31.2	38.8	48.0	60.0
Pit latrine	%	25.2	34.9	34.6	32.8	34.6	33.5	39.0	6.4	7.2	8.6	7.0	5.9	3.1
Pan / bucket	%	5.2	1.7	1.1	1.5	1.4	1.5	2.9	12.0	7.6	11.0	13.3	14.3	13.8
KVIP	%	20.4	16.4	11.9	18.1	18.0	15.8	17.9	28.2	33.3	33.2	30.1	25.7	18.6
None(bush)	%	22.8	30.0	43.9	36.7	29.1	25.3	15.2	8.9	16.4	12.2	8.1	4.1	3.8
<b>Main source of drinking water</b>														
Piped in house	%	14.0	2.1	0.3	1.3	1.1	2.4	5.3	36.8	20.4	23.1	33.8	43.2	63.5
ProtectedWell, Outside Tap	%	25.9	16.6	12.6	14.9	15.6	19.0	20.6	43.8	50.1	51.8	45.8	41.5	29.9
Unprotected well/river/lake	%	34.2	47.9	59.5	55.5	49.2	40.2	34.9	7.7	15.5	10.0	8.4	3.7	1.0
Borehole	%	21.7	30.9	26.2	26.4	30.9	35.2	36.0	4.1	5.2	6.3	4.3	2.9	1.7
Vendor	%	3.6	1.7	1.1	1.3	2.1	2.1	2.1	7.3	8.5	8.5	7.4	8.3	3.7
<b>Time to fetch water</b>														
% < 10 minutes	%	67.8	59.7	51.0	54.5	58.4	65.6	68.9	83.3	71.0	77.2	84.0	90.2	94.3
% > 10 minutes	%	32.2	40.3	49.0	45.5	41.6	34.4	31.1	16.7	29.0	22.8	16.0	9.8	5.7
<b>Time to reach nearest public transportation</b>														
% < 10 minutes	%	48.6	38.1	26.9	34.1	36.5	41.9	51.2	68.8	58.3	60.1	67.9	75.9	81.9
% > 10 minutes	%	51.4	61.9	73.1	65.9	63.5	58.1	48.8	31.2	41.7	39.9	32.1	24.1	18.1
<b>Time to reach nearest food market</b>														
% < 20 minutes	%	60.7	53.4	41.8	47.5	55.0	56.6	66.3	74.7	70.9	73.5	75.1	77.7	76.4
% > 20 minutes	%	39.3	46.6	58.2	52.5	45.0	43.4	33.7	25.3	29.1	26.5	24.9	22.3	23.6
<b>Land</b>														
HH who own land	%	37.0	46.0	42.3	45.7	43.8	51.0	47.3	19.7	19.9	22.5	22.3	14.6	19.4
Female-headed hholds	%	29.3	36.5	38.5	41.0	33.8	36.7	25.4	17.1	19.1	20.1	17.1	10.3	12.9
HH who operate land they don't own	%	37.5	49.0	49.7	48.8	52.7	47.3	46.4	15.5	21.5	20.1	18.7	10.0	6.9
Female-headed hholds	%	35.0	48.2	45.7	49.7	52.2	45.9	47.4	12.5	16.8	14.4	12.5	5.1	2.5
<b>Land owned compared to last year</b>														
N/A	%	63.8	55.0	58.7	55.2	57.3	49.9	53.7	81.0	80.4	78.5	78.4	85.8	81.7
Same now	%	27.3	33.3	33.2	34.5	32.7	36.9	29.1	15.7	16.1	17.3	17.9	11.6	15.7
Less now	%	4.5	5.8	4.6	6.1	4.7	5.7	8.0	1.8	2.6	2.6	1.6	1.0	1.3
More now	%	4.2	5.7	3.3	4.2	4.8	7.3	8.9	1.4	0.8	1.4	1.9	1.6	1.3
<b>Cattle</b>														
Cattle owned/household	no.	0.6	0.8	0.2	0.7	0.6	1.3	0.8	0.2	0.1	0.2	0.1	0.3	0.5
Female-headed hholds	no.	0.1	0.1	0.0	0.0	0.2	0.1	0.0	0.1	0.0	0.0	0.1	0.1	1.0
<b>Cattle owned compared to last year</b>														
N/A	%	95.2	93.4	94.0	92.1	93.4	93.0	94.3	98.8	98.7	98.9	99.0	98.9	98.4
Same now	%	0.9	1.2	1.2	1.8	1.4	1.1	0.7	0.3	0.2	0.1	0.4	0.3	0.4
Less now	%	2.1	3.0	2.3	3.6	3.1	3.7	2.2	0.3	0.6	0.4	0.4	0.2	0.2
More now	%	1.7	2.4	2.5	2.4	2.0	2.1	2.8	0.5	0.6	0.6	0.1	0.5	0.8
<b>Sheep/Goats</b>														
Sheep/goats owned/household	no.	2.7	3.5	2.6	3.5	2.6	4.4	4.2	1.3	1.2	1.3	1.5	1.3	1.1
Female-headed hholds	no.	1.4	1.7	1.5	2.1	1.4	1.6	2.4	0.9	0.5	1.3	1.0	0.9	0.6
<b>Sheep/Goats owned compared to last year</b>														
N/A	%	70.7	61.9	65.0	58.7	63.1	59.8	63.0	87.6	87.5	84.9	86.2	89.0	90.5
Same now	%	3.2	4.0	3.8	4.0	3.5	3.9	4.8	1.6	0.9	1.7	1.7	1.7	2.2
Less now	%	15.2	20.0	18.9	22.7	18.1	22.8	17.3	6.0	7.8	7.2	7.0	4.8	3.4
More now	%	10.8	14.0	12.3	14.6	15.2	13.4	14.6	4.6	3.9	6.1	5.0	4.2	3.8
<b>Households owning the following assets</b>														
Electric Iron	%	16.2	4.9	0.9	1.0	2.3	5.9	14.5	38.0	9.8	20.0	34.8	51.5	73.9
Refrigerator	%	11.1	2.9	0.7	0.7	1.5	3.1	8.3	26.9	5.2	13.2	21.2	33.4	61.3
Television	%	16.2	6.1	0.7	2.1	3.5	6.7	17.7	35.7	10.3	21.7	31.8	43.5	71.2
Video deck	%	2.6	0.8	0.1	0.3	0.1	0.7	2.7	6.2	0.4	1.1	3.0	5.7	20.8
Radio	%	37.2	33.5	19.1	22.9	31.2	40.2	54.0	44.3	27.5	35.6	44.4	50.3	63.9
Stereo system	%	8.6	4.1	1.4	2.3	2.8	4.7	9.1	17.5	3.8	9.6	11.5	21.2	41.1
Mattress or bed	%	83.5	78.4	63.9	73.4	77.0	85.0	92.5	93.4	85.1	90.9	95.3	96.8	98.9
Watch or clock	%	51.6	43.1	21.4	33.9	37.5	54.6	68.4	68.0	35.9	57.0	70.8	83.6	92.7
Sewing machine	%	23.4	19.6	10.4	16.3	17.9	21.7	31.5	30.8	15.7	22.5	30.6	37.3	47.7
Modern stove	%	8.0	3.2	0.5	1.3	2.0	3.1	9.0	17.3	2.8	6.1	12.3	19.6	45.8
Bicycle	%	17.4	20.6	19.3	20.4	19.3	20.9	22.9	11.3	10.5	11.5	12.1	9.7	12.6
Motorcycle	%	1.2	1.2	1.3	0.9	0.6	1.1	2.2	1.1	0.4	0.5	1.1	1.1	2.4
Car or truck	%	2.3	1.2	0.1	0.2	0.8	1.4	3.5	4.5	0.5	1.3	1.8	5.1	13.8

Summary Table 6b: Household Amenities, Assets and Access to Services by Socio Economic Group

Indicator	Unit	Socio Economic Group of the Head of Household						
		National	Public Sector Employees	Private Sector Formal	Private Sector Informal	Employee Own Account	Worker	Unemployed Non Active
<b>Home ownership</b>								
Hhold owns their dwelling	%	37.3	22.2	16.9	12.1	51.4	22.1	34.3
Female-headed hholds	%	29.1	16.6	12.6	7.0	36.2	21.9	32.5
Rents	%	18.4	46.2	48.3	33.0	5.5	29.1	16.3
Uses without paying rent	%	44.3	31.6	34.8	54.9	43.2	48.8	49.4
<b>Number of rooms in dwelling</b>								
Average per household.	no.	2.0	2.0	1.7	1.4	2.2	1.7	2.0
Female-headed hholds.	no.	1.7	1.8	1.6	1.2	1.7	1.7	1.8
<b>Materials of the house</b>								
Mud/Mud Bricks (wall)	%	57.7	34.2	24.1	39.8	78.4	38.1	46.0
Stone/Burnt bricks, cement (wall)	%	40.9	65.2	73.7	54.0	21.0	59.5	52.5
Wood/Bamboo (walls)	%	1.0	0.3	1.4	5.0	0.5	1.7	1.1
Iron sheets (walls)	%	0.3	0.3	0.6	0.9	0.1	0.6	0.3
Cardboard/other non durable (walls)	%	0.1	0.1	0.2	0.2	0.0	0.1	0.1
<b>Type of cooking fuel</b>								
Firewood	%	69.1	39.7	30.1	41.0	94.9	45.1	53.7
Charcoal	%	26.0	41.6	52.6	54.3	4.7	48.0	41.0
Kerosine	%	1.1	2.7	3.4	1.3	0.1	1.7	1.7
Electricity, Gas	%	3.2	13.9	13.0	2.3	0.1	4.6	2.8
Crop residue/Sawdust	%	0.3	1.8	0.6	0.6	0.0	0.3	0.4
Animal Waste	%	0.1	0.1	0.1	0.0	0.0	0.1	0.0
Other	%	0.2	0.2	0.1	0.4	0.1	0.1	0.5
<b>Type of lighting fuel</b>								
Kerosene/Oil	%	62.0	37.1	26.6	36.3	84.5	41.7	47.4
Gas	%	0.1	0.3	0.1	0.0	0.0	0.1	0.3
Electricity	%	37.0	62.5	73.1	63.4	14.1	57.9	51.5
Firewood	%	0.1	0.2	0.0	0.0	0.1	0.1	0.3
Candles	%	0.4	-	-	0.3	0.6	0.2	0.2
Other	%	0.4	-	0.2	-	0.7	0.1	0.3
<b>Type of sanitation</b>								
Improved (flush, covered)	%	25.4	44.7	43.0	33.5	15.2	32.7	30.4
Pit latrine	%	25.2	17.6	14.3	18.6	34.2	15.9	17.8
Pan / bucket	%	5.2	8.7	12.1	9.1	1.3	8.5	8.7
KVIP	%	20.4	17.4	21.7	25.5	16.1	26.0	27.0
None(bush)	%	22.8	10.2	8.1	12.6	33.0	14.8	13.9
<b>Main source of drinking water</b>								
Piped in house	%	14.0	33.3	35.3	27.5	1.8	23.0	20.7
Protected Well, Outside Tap	%	25.9	26.4	40.1	39.1	15.3	38.2	34.9
Unprotected well/river/lake	%	34.2	16.8	9.4	15.7	49.7	19.7	25.8
Borehole	%	21.7	18.9	9.8	11.7	30.4	13.2	12.5
Vendor	%	3.6	3.9	5.3	5.7	2.0	5.4	5.5
<b>Time to fetch water</b>								
% < 10 minutes	%	67.8	77.8	83.3	82.6	59.1	75.8	70.8
% > 10 minutes	%	32.2	22.2	16.7	17.4	40.9	24.2	29.2
<b>Time to reach nearest public transportation</b>								
% < 10 minutes	%	48.6	54.5	65.5	67.9	35.3	63.0	58.9
% > 10 minutes	%	51.4	45.5	34.5	32.1	64.7	37.0	41.1
<b>Time to reach nearest food market</b>								
% < 20 minutes	%	60.7	66.7	71.9	71.1	49.5	72.3	71.9
% > 20 minutes	%	39.3	33.3	28.1	28.9	50.5	27.7	28.1
<b>Land</b>								
HH who own land	%	37.0	29.8	21.7	16.6	50.4	22.0	28.2
Female-headed hholds	%	29.3	19.1	12.3	13.1	42.3	18.7	26.0
HH who operate land they don't own	%	37.5	28.9	17.3	23.0	55.1	19.7	19.1
Female-headed hholds	%	35.0	21.2	20.5	11.3	60.4	17.6	17.7
<b>Land owned compared to last year</b>								
N/A	%	63.8	71.0	79.3	83.4	50.5	79.0	72.6
Same now	%	27.3	23.4	18.7	13.3	35.8	17.6	21.0
Less now	%	4.5	3.3	0.9	1.4	6.6	1.8	4.0
More now	%	4.2	2.1	0.6	1.7	6.9	1.6	2.0
<b>Cattle</b>								
Cattle owned/household	no.	0.6	0.4	0.3	0.1	1.0	0.1	0.2
Female-headed hholds	no.	0.1	0.7	0.0	0.0	0.1	0.1	0.1
<b>Cattle owned compared to last year</b>								
N/A	%	95.2	97.6	96.6	98.4	91.8	99.1	98.6
Same now	%	0.9	0.8	0.4	0.2	1.5	0.2	0.3
Less now	%	2.1	0.4	0.3	1.0	3.8	0.4	0.5
More now	%	1.7	1.0	2.8	0.4	2.9	0.3	0.6
<b>Sheep/Goats</b>								
Sheep/goats owned/household	no.	2.7	2.0	0.9	1.0	4.2	1.3	1.4
Female-headed hholds	no.	1.4	1.8	0.3	0.1	2.0	0.9	0.9
<b>Sheep/Goats owned compared to last year</b>								
N/A	%	70.7	77.9	88.2	86.0	57.8	83.7	82.3
Same now	%	3.2	2.9	1.3	1.6	4.4	2.3	1.5
Less now	%	15.2	9.7	4.4	6.6	22.2	8.4	10.0
More now	%	10.8	9.4	6.0	5.5	15.5	5.5	6.1
<b>Households owning the following assets</b>								
Electric Iron	%	16.2	46.9	47.3	25.8	3.3	24.9	17.0
Refrigerator	%	11.1	33.6	32.0	14.3	1.9	17.9	11.0
Television	%	16.2	48.2	42.0	26.2	4.6	23.7	15.0
Video deck	%	2.6	10.0	9.6	4.3	0.5	3.6	1.5
Radio	%	37.2	63.6	54.8	43.2	31.4	40.3	29.0
Stereo system	%	8.6	24.0	23.6	16.4	3.3	11.8	6.4
Mattress or bed	%	83.5	97.0	95.7	87.7	75.6	90.1	87.8
Watch or clock	%	51.6	83.6	84.3	66.1	39.6	60.7	45.7
Sewing machine	%	23.4	42.1	33.2	17.0	18.0	29.2	18.8
Modern stove	%	8.0	29.0	20.7	6.4	2.0	11.4	7.1
Bicycle	%	17.4	24.6	12.0	9.1	23.7	9.8	6.2
Motorcycle	%	1.2	4.0	1.2	1.4	1.2	0.6	0.2
Car or truck	%	2.3	4.5	4.6	0.4	0.8	4.6	1.9

Summary Table 6c: Household Amenities, Assets and Access to Services by Region (Rural)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brongh Ahafo	Northern	Upper East	Upper West
<b>Home ownership</b>												
Hhold owns their dwelling	%	37.3	58.7	46.6	38.8	54.9	32.7	33.0	34.5	60.0	87.9	88.0
Female-headed hholds	%	29.1	49.5	42.2	25.9	51.2	22.7	30.0	20.8	51.5	86.1	75.2
Rents	%	18.4	13.2	12.6	11.6	9.1	12.5	8.6	8.7	0.5	3.0	0.0
Uses without paying rent	%	44.3	28.0	40.8	49.6	35.9	54.8	58.5	56.8	39.6	9.1	12.0
<b>Number of rooms in dwelling</b>												
Average per household.	no	2.0	2.3	1.9	2.3	2.7	1.8	1.7	1.5	2.7	3.4	3.4
Female-headed hholds.	no	1.7	2.0	1.7	2.1	2.5	1.5	1.6	1.2	1.5	2.5	2.6
<b>Materials of the house</b>												
Mud/Mud Bricks (wall)	%	57.7	77.5	73.4	60.9	68.3	73.0	59.5	64.6	99.7	94.3	95.3
Stone/Burnt bricks, cement (wall)	%	40.9	19.4	26.1	38.1	31.4	26.4	40.1	35.2	0.3	5.6	4.7
Wood/Bamboo (walls)	%	1.0	3.2	0.5	1.0	0.2	0.4	0.3	0.1	0.0	0.0	0.0
Iron sheets (walls)	%	0.3	0.0	0.1	0.0	0.0	0.2	0.1	0.1	0.0	0.0	0.0
Cardboard/other non durable (walls)	%	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.2	0.0
<b>Type of cooking fuel</b>												
Firewood	%	69.1	87.9	86.1	70.3	86.5	94.1	91.6	96.1	96.8	95.2	99.2
Charcoal	%	26.0	11.0	12.9	28.7	12.5	4.9	7.6	3.5	2.9	3.3	0.6
Kerosene	%	1.1	0.1	0.5	0.0	0.1	0.4	0.2	0.0	0.2	0.0	0.2
Electricity, Gas	%	3.2	0.7	0.3	1.0	0.7	0.4	0.4	0.0	0.0	0.3	0.0
Crop residue/Sawdust	%	0.3	0.2	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Animal Waste	%	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.3	0.0	0.0	0.0
Other	%	0.2	0.0	0.1	0.0	0.1	0.1	0.1	0.0	0.0	1.2	0.0
<b>Type of lighting fuel</b>												
Kerosene/Oil	%	62.0	79.7	79.3	79.7	82.0	79.3	72.4	94.8	97.0	95.7	77.7
Gas	%	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Electricity	%	37.0	19.7	20.7	20.3	17.9	20.6	27.2	4.9	0.1	2.7	0.0
Firewood	%	0.1	0.4	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
Candles	%	0.4	0.2	0.0	0.0	0.0	0.0	0.0	0.2	0.7	0.5	13.6
Other	%	0.5	0.0	0.0	0.0	0.2	0.1	0.2	0.2	2.2	1.1	8.6
<b>Type of sanitation</b>												
Improved (flush, covered)	%	25.4	14.3	22.2	17.8	11.5	13.6	23.5	32.1	3.2	3.9	0.9
Pit latrine	%	25.2	49.0	41.7	23.5	39.6	42.1	44.4	38.5	1.1	0.0	1.6
Pan / bucket	%	5.2	4.0	0.4	2.2	2.6	2.7	2.3	0.0	0.0	0.2	0.0
KVIP	%	20.4	13.2	14.1	13.2	13.9	36.5	15.7	16.9	1.2	0.2	0.5
None(bush)	%	22.8	19.2	21.7	37.1	32.5	5.0	14.0	12.6	94.5	95.7	97.1
<b>Main source of drinking water</b>												
Piped in house	%	14.0	4.0	3.1	0.0	0.9	2.3	4.1	0.2	0.4	1.8	0.2
Protected Well, Outside Tap	%	25.9	14.6	41.3	19.2	13.0	15.0	26.3	8.2	1.4	16.6	0.8
Unprotected well/river/lake	%	34.2	58.4	25.8	71.6	69.6	64.3	30.5	35.1	73.8	22.4	17.8
Borehole	%	21.7	18.2	25.6	8.2	11.8	16.0	36.5	55.2	24.2	59.2	81.2
Vendor	%	3.6	4.9	3.9	1.0	0.9	0.4	2.6	1.3	0.2	0.0	0.0
<b>Time to fetch water</b>												
% < 10 minutes	%	67.8	71.7	70.1	61.6	52.3	51.7	69.2	56.7	41.4	64.1	65.0
% > 10 minutes	%	32.2	28.3	29.9	38.4	47.7	48.3	30.8	43.3	58.6	35.9	35.0
<b>Time to reach nearest public transportation</b>												
% < 10 minutes	%	48.6	22.0	41.4	56.3	31.3	62.6	54.3	30.0	20.5	8.6	12.5
% > 10 minutes	%	51.4	78.0	58.6	43.7	68.7	37.4	45.7	70.0	79.5	91.4	87.5
<b>Time to reach nearest food market</b>												
% < 20 minutes	%	60.7	34.9	73.9	58.9	40.5	80.6	62.6	59.5	19.5	17.4	25.2
% > 20 minutes	%	39.3	65.1	26.1	41.1	59.5	19.4	37.4	40.5	80.5	82.6	74.8
<b>Land</b>												
HH who own land	acre	37.0	60.8	39.6	37.7	38.9	39.0	44.5	40.1	28.5	89.9	91.5
Female-headed hholds	acre	29.3	51.4	32.3	27.0	34.0	28.7	44.2	32.1	7.4	87.0	80.2
HH who operate land they don't own	acre	37.5	34.4	54.4	22.9	50.4	61.6	42.5	60.8	68.6	11.7	8.8
Female-headed hholds	acre	35.0	28.4	50.5	9.7	47.0	61.8	33.9	60.4	52.4	14.9	9.5
<b>Land owned compared to last year</b>												
N/A	%	63.8	40.0	60.5	67.1	62.3	61.2	57.2	61.3	71.4	10.7	11.8
Same now	%	27.3	55.3	30.8	32.1	34.8	25.6	27.6	26.4	16.5	64.4	57.9
Less now	%	4.5	2.7	3.4	0.0	1.2	6.9	7.5	7.1	3.5	15.1	13.0
More now	%	4.2	2.0	5.3	0.9	1.7	6.1	6.4	5.2	8.6	9.8	17.3
<b>Cattle</b>												
Cattle owned/household	no.	0.6	0.0	0.0	0.9	0.5	0.9	0.2	0.3	2.5	2.5	2.9
Female-headed hholds	no.	0.1	0.0	0.0	0.2	0.1	0.0	0.2	0.0	0.2	0.3	1.1
<b>Cattle owned compared to last year</b>												
N/A	%	95.2	99.7	99.8	96.8	96.5	99.4	99.1	97.8	73.7	58.0	70.1
Same now	%	0.9	0.0	0.1	1.2	0.6	0.2	0.4	0.1	5.2	6.9	6.1
Less now	%	2.1	0.2	0.0	1.2	1.5	0.1	0.3	0.4	10.1	25.2	12.5
More now	%	1.7	0.1	0.1	0.8	1.4	0.3	0.2	1.6	11.1	9.6	11.3
<b>Sheep/Goats</b>												
Sheep/goats owned/household	no.	2.7	3.0	2.7	2.1	2.5	4.2	2.5	2.7	5.0	6.3	7.1
Female-headed hholds	no.	1.4	1.6	1.5	1.8	2.2	2.0	1.8	1.0	1.5	1.7	2.7
<b>Sheep/Goats owned compared to last year</b>												
N/A	%	70.7	63.8	63.8	71.6	63.1	58.3	78.5	75.5	42.3	25.1	28.6
Same now	%	3.2	5.6	2.9	7.8	2.5	6.2	3.1	2.1	2.2	5.8	8.7
Less now	%	15.2	18.2	17.5	13.4	20.9	20.5	9.8	11.6	30.4	54.0	34.7
More now	%	10.8	12.4	15.8	7.2	13.4	15.0	8.2	10.8	25.0	14.7	28.0
<b>Households owning the following assets</b>												
Electric Iron	%	16.2	9.1	6.2	5.0	5.3	6.8	6.7	1.3	0.1	2.3	0.2
Refrigerator	%	11.1	6.1	3.1	3.2	2.6	2.9	4.9	0.9	0.2	1.6	0.3
Television	%	16.2	10.1	6.5	7.6	5.4	7.4	9.3	3.4	0.4	3.3	2.4
Video deck	%	2.6	2.0	1.1	0.4	0.4	0.5	0.9	0.3	0.3	0.7	1.2
Radio	%	37.2	40.4	28.8	28.7	38.6	27.5	29.7	35.2	34.6	41.3	37.1
Stereo system	%	8.6	7.8	4.7	5.5	3.2	3.0	5.3	1.4	2.8	5.4	4.7
Mattress or bed	%	83.5	83.6	81.7	92.9	93.1	87.1	86.1	77.2	50.7	43.4	43.1
Watch or clock	%	51.6	58.0	45.7	42.2	47.4	41.5	46.5	40.8	28.6	33.3	29.8
Sewing machine	%	23.4	26.5	18.8	18.3	21.9	23.2	20.0	19.0	8.1	11.7	14.5
Modern stove	%	8.0	5.9	3.6	6.4	2.6	2.7	2.7	2.2	3.2	3.2	3.2
Bicycle	%	17.4	9.0	3.8	10.1	18.8	6.3	6.7	22.1	65.8	60.0	74.6
Motorcycle	%	1.2	1.1	0.1	0.0	0.8	0.3	0.8	0.8	2.9	3.9	7.3
Car or truck	%	2.3	1.8	2.0	3.4	1.2	0.5	1.5	1.1	0.0	0.9	1.9

Summary Table 6c: Household Amenities, Assets and Access to Services by Region (Urban)

Indicator	Unit	National	Administrative Regions									
			Western	Central	Greater Accra	Volta	Eastern	Ashanti	Brongh Ahafo	Northern	Upper East	Upper West
<b>Home ownership</b>												
Hhold owns their dwelling	%	37.3	18.0	24.2	12.5	23.8	27.8	18.1	20.0	27.1	46.6	25.1
Female-headed hholds	%	29.1	24.1	28.7	12.9	26.0	32.7	21.7	16.4	37.2	40.1	26.8
Rents	%	18.4	51.2	23.2	43.0	36.8	33.2	39.0	20.2	18.7	33.2	65.9
Uses without paying rent	%	44.3	30.8	52.6	44.5	39.5	39.1	42.8	59.8	54.2	20.2	9.0
<b>Number of rooms in dwelling</b>												
Average per household.	no	2.0	1.8	1.6	1.8	2.2	2.1	1.5	1.4	2.0	2.7	2.7
Female-headed hholds.	no	1.7	1.8	1.7	1.7	2.1	2.2	1.4	1.3	1.6	2.9	2.3
<b>Materials of the house</b>												
Mud/Mud Bricks (wall)	%	57.7	27.1	52.3	7.3	21.1	39.4	14.4	47.8	91.4	66.0	42.5
Stone/Burnt bricks, cement (wall)	%	40.9	69.7	46.1	87.5	72.5	60.0	84.6	52.0	8.6	31.6	57.5
Wood/Bamboo (walls)	%	1.0	3.2	1.4	3.5	2.9	0.3	0.9	0.0	0.0	0.0	0.0
Iron sheets (walls)	%	0.3	0.0	0.0	1.5	2.4	0.2	0.2	0.2	0.0	2.4	0.0
Cardboard/other non durable (walls)	%	0.1	0.0	0.2	0.3	1.2	0.2	0.0	0.0	0.0	0.0	0.0
<b>Type of cooking fuel</b>												
Firewood	%	69.1	17.0	43.4	1.6	28.8	54.4	23.1	62.0	51.9	49.1	23.2
Charcoal	%	26.0	74.9	50.9	73.7	63.1	37.6	69.6	36.3	46.1	50.9	71.7
Kerosene	%	1.1	2.0	1.8	4.8	1.3	1.6	2.5	0.6	0.0	0.0	0.0
Electricity, Gas	%	3.2	5.5	2.7	18.1	5.9	5.5	3.2	0.9	2.1	0.0	5.2
Crop residue/Sawdust	%	0.3	0.6	0.4	1.5	0.9	0.5	0.8	0.0	0.0	0.0	0.0
Animal Waste	%	0.1	0.0	0.2	0.0	0.0	0.2	0.0	0.2	0.0	0.0	0.0
Other	%	0.2	0.0	0.5	0.2	0.0	0.1	0.8	0.0	0.0	0.0	0.0
<b>Type of lighting fuel</b>												
Kerosene/Oil	%	62.0	15.3	45.0	8.1	46.3	40.9	10.1	24.2	33.0	62.2	51.5
Gas	%	0.1	0.8	0.2	0.2	0.0	0.4	0.0	0.0	0.7	0.0	-
Electricity	%	37.0	82.6	54.8	91.6	53.7	58.7	89.5	75.8	66.3	37.8	48.5
Firewood	%	0.1	0.9	0.0	0.2	0.0	0.0	0.3	0.0	0.0	0.0	0.0
Candles	%	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	%	0.5	1.2	0.2	0.2	0.0	0.4	0.1	0.0	0.7	0.0	0.0
<b>Type of sanitation</b>												
Improved (flush, covered)	%	25.4	56.9	31.7	58.1	23.1	19.7	35.3	14.6	60.4	18.0	18.7
Pit latrine	%	25.2	1.7	8.3	4.2	2.8	22.3	6.6	3.7	0.0	9.2	7.1
Pan / bucket	%	5.2	7.1	13.6	11.0	16.2	23.2	13.1	6.5	2.5	1.2	29.1
KVIP	%	20.4	26.2	33.7	16.1	40.2	29.5	35.4	60.2	17.5	33.6	37.4
None(bush)	%	22.8	7.6	8.4	4.8	17.8	5.1	9.7	14.8	19.5	37.9	7.7
<b>Main source of drinking water</b>												
Piped in house	%	14.0	30.5	19.7	58.0	17.8	21.1	37.2	11.1	14.4	31.2	58.1
Protected Well, Outside Tap	%	25.9	39.9	61.1	39.8	39.1	55.8	36.8	47.8	50.4	32.7	19.3
Unprotected well/river/lake	%	34.2	2.1	7.8	0.1	20.1	14.6	13.3	18.9	8.6	7.2	0.0
Borehole	%	21.7	6.4	4.0	0.0	6.6	5.9	4.2	11.2	5.8	26.1	15.4
Vendor	%	3.6	21.1	7.5	2.1	13.3	1.7	8.5	11.1	20.3	2.8	7.1
<b>Time to fetch water</b>												
% < 10 minutes	%	67.8	85.5	82.7	94.0	83.9	76.7	80.2	63.0	66.0	88.0	79.4
% > 10 minutes	%	32.2	14.5	17.3	6.0	16.1	23.3	19.8	37.0	34.0	12.0	20.6
<b>Time to reach nearest public transportation</b>												
% < 10 minutes	%	48.6	66.8	54.0	87.0	62.0	66.1	68.5	59.0	23.6	14.0	46.4
% > 10 minutes	%	51.4	33.2	46.0	13.0	38.0	33.9	31.5	41.0	76.4	86.0	53.6
<b>Time to reach nearest food market</b>												
% < 20 minutes	%	60.7	88.1	86.4	73.6	79.3	78.1	72.0	82.0	53.6	23.4	54.8
% > 20 minutes	%	39.3	11.9	13.6	26.4	20.7	21.9	28.0	18.0	46.4	76.6	45.2
<b>Land</b>												
HH who own land	acre	37.5	18.5	25.1	11.8	18.5	35.3	20.9	28.1	15.1	40.3	32.2
Female-headed hholds	acre	35.0	8.5	23.8	7.4	16.6	31.3	19.8	25.2	11.5	23.1	35.8
HH who operate land they don't own	acre	37.0	10.4	25.6	1.0	19.4	30.9	11.1	42.8	35.9	26.6	20.7
Female-headed hholds	acre	29.3	6.3	21.5	0.2	13.8	25.1	9.1	40.6	6.9	26.5	16.4
<b>Land owned compared to last year</b>												
N/A	%	63.8	81.6	75.0	88.7	81.3	65.8	81.0	72.6	84.8	58.3	67.8
Same now	%	27.3	17.3	22.7	10.8	16.1	23.0	14.9	21.1	13.2	33.9	16.8
Less now	%	4.5	0.3	1.4	0.3	1.3	4.6	2.6	4.1	0.7	7.8	11.6
More now	%	4.2	0.6	1.0	0.1	1.3	6.6	1.2	2.2	1.3	0.0	3.9
<b>Cattle</b>												
Cattle owned/household	no	0.6	0.0	0.0	0.2	0.1	0.0	0.3	0.5	0.6	0.7	2.9
Female-headed hholds	no	0.1	0.0	0.0	0.0	0.0	0.0	0.4	0.1	0.1	0.0	1.7
<b>Cattle owned compared to last year</b>												
N/A	%	95.2	99.5	99.9	99.3	99.4	99.8	99.2	97.5	96.1	87.8	85.8
Same now	%	0.9	0.0	0.0	0.5	0.0	0.1	0.1	0.3	0.9	1.2	0.0
Less now	%	2.1	0.0	0.1	0.0	0.0	0.0	0.5	0.8	0.7	4.2	7.7
More now	%	1.7	0.5	0.0	0.2	0.6	0.1	0.2	1.3	2.2	6.8	3.2
<b>Sheep/Goats</b>												
Sheep/goats owned/household	no	2.7	1.5	1.5	0.6	1.2	2.3	0.9	2.1	1.8	3.0	6.3
Female-headed hholds	no	1.4	0.4	1.4	0.2	0.8	2.1	0.6	1.1	1.2	1.0	6.1
<b>Sheep/Goats owned compared to last year</b>												
N/A	%	70.7	86.1	78.7	95.6	83.0	77.9	93.0	83.5	74.0	56.2	65.2
Same now	%	3.2	1.9	1.6	1.1	2.1	2.3	1.1	0.9	4.6	8.4	0.0
Less now	%	15.2	7.3	11.1	1.5	8.8	11.0	3.9	7.1	12.1	23.6	27.1
More now	%	10.8	4.7	8.5	1.6	6.1	8.8	1.8	8.5	9.3	11.8	7.7
<b>Households owning the following assets</b>												
Electric Iron	%	16.2	51.2	23.0	55.4	25.0	31.7	33.0	16.1	11.8	25.2	33.0
Refrigerator	%	11.1	35.6	13.6	39.2	11.2	22.2	25.0	14.2	8.1	17.2	31.0
Television	%	16.2	43.9	18.3	47.9	20.0	29.5	34.3	22.7	27.8	22.6	34.3
Video deck	%	2.6	8.1	1.6	10.3	2.7	3.7	5.8	2.2	0.6	4.0	6.5
Radio	%	37.2	51.7	32.1	46.2	43.0	42.5	44.3	42.1	45.5	53.4	70.4
Stereo system	%	8.6	23.1	8.0	25.5	10.3	10.6	17.0	2.7	14.9	22.8	15.5
Mattress or bed	%	83.5	96.5	86.7	97.8	96.3	91.9	94.6	89.8	78.8	83.0	89.7
Watch or clock	%	51.6	73.5	53.1	80.7	57.1	65.9	61.3	61.6	48.8	66.8	77.5
Sewing machine	%	23.4	34.3	21.8	36.5	26.7	35.4	25.2	23.7	23.3	26.6	61.3
Modern stove	%	8.0	14.6	9.1	28.4	9.5	13.2	10.7	7.9	10.3	13.4	25.2
Bicycle	%	17.4	6.9	3.3	7.1	8.9	5.3	5.4	26.0	45.4	45.6	66.5
Motorcycle	%	1.2	0.6	0.2	0.5	1.3	1.0	0.7	1.5	1.6	18.6	18.7
Car or truck	%	2.3	1.9	1.2	6.4	2.2	5.0	5.6	2.1	0.5	2.8	10.3

## APPENDIX A

### Computation of weights

Let  $M_i$  = Number of Census Households in the  $i^{\text{th}}$  selected EA.

$M_i'$  = Number of Listed households in the  $i^{\text{th}}$  selected EA.

$a$  = Number of EAs selected for the survey at the first stage  
i.e.  $a = 588$

$b$  = Number of households selected in a given EA at the second stage  
i.e.  $b = 25$

$P_{1i}$  = First stage probability of selection of the  $i^{\text{th}}$  selected EA

$P_{2i}$  = Second stage probability of selection of households.

Then,  $P_{1i} = \frac{aM_i}{\sum M_i}$  and  $P_{2i} = \frac{b}{M_i'}$

Where  $P_{1i}$  and  $P_{2i}$  are the first and second stage probabilities respectively.

The overall, probability of selection of households is given by

$$F_i = P_{1i} \cdot P_{2i} = \frac{ab}{\sum M_i} \cdot \frac{M_i'}{M_i}$$

The Weighting Factor for the  $i^{\text{th}}$  EA,  $W_i$ , is the reciprocal of the overall probability of selection.

$$\text{Hence, } W_i = \frac{1}{F_i} = \frac{\sum M_i}{ab} \cdot \frac{M_i}{M_i'}$$

Now  $a = 588$ ,  $b = 25$  and  $\sum M_i = 2,444,836$  (from Census Data)

$$\therefore W_i = 166.3 \cdot \frac{M_i}{M_i'}$$

In a few cases the number of households interviewed in an EA differed slightly from 25. In such cases the correct values of  $b$  were used in computing the weights.

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2. Chris Scott; Ghana Survey Programme: Some Options and their Sample Design Implications, Accra, July 1996.
3. Chris Scott; Sampling Manual for Demographic and Health Surveys, Institute for Resource Development, Columbia, Maryland, USA, 1987.
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## APPENDIX B

### POVERTY INDICATORS

Score	Description	Condition	Value if Condition satisfied	Frequency (Unweighted)	Frequency (Weighted)
1	Owens cattle (rural HH)	Urbrur like "R" and f8<>0	1	3.9%	4.3%
2	Owens at least 5 of the 13 household assets in F12 if 1 year old or less 10 if more than 1 year old (Urban HH)	Urbrur like "U" and sum(F12i)>10	1	2.1%	2.0%
3	Material of walls is permanent	G2 =2 or 3 or 4	1	41.4%	40.9%
4	Fuel for cooking is Gas or Electricity	G5=4 or 5	1	4.0%	3.6%
5	Number of rooms (rural HH)	Greater than median	1	17.7%	17.3%
6	Number of rooms (urban HH)	Greater than median	1	16.1%	14.7%
7	Head completed secondary	B5=1 and C2=Y and C3>=9 and <=21	1	41.1%	40.7%
8	Spouse completed secondary	B5=2 and C2=Y and C3>=9 and <=21	1	15.3%	14.4%
9	Head is male	B5=1 and B1=M	1	65.8%	64.8%
10	Head is monogamous	B5=1 and B7=3	1	49.0%	48.4%
11	Household Size	Lower than median	1	54.2%	55.8%
12	At least 2 in 3 adults over 18 are employed		1	58.0%	58.5%
13	HH uses toilet paper	H1=yes	1	23.1%	23.2%
14	HH uses toothbrush and toothpaste	H2=yes	1	64.4%	64.6%
15	HH uses packaed soap	H3=yes	1	39.7%	39.7%
16	HH can afford transport	H4=yes	1	46.3%	45.5%
17	HH has convertible assets	H5=yes	1	25.6%	24.8%
18	HH can afford medical care	H6=yes	1	45.6%	45.8%
19	Meal with meat more than 5 times	H7>=5	1	4.0%	4.1%
20	HH can afford 2 meals	H8=yes	1	56.5%	55.3%
21	HH Has clothing	H9=yes	1	56.5%	55.7%
22	HH Has drinking water	H10=yes	1	76.1%	75.0%
TOTAL			22		

## APPENDIX C

### SURVEY PERSONNEL

#### Ghana Statistical Service:

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Mr. Alex Ohene Okai, Field Coordinator/Analyst  
Mr. Adams Kasanga, Analyst  
Mr. K.B. Danso-Manu, Scanning/Data Processing Supervisor  
Mr. Seth Owusu Kwarteng, Scanning/Data Processing Officer  
Miss. Abena Asamoabea Ani, Scanning/Data Processing Officer  
Mrs. Jacqueline Anum, Scanning/Data Processing Officer  
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**APPENDIX D**  
**QUESTIONNAIRE**



A.12 Reference Number

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PLEASE USE NO. 2 PENCIL

<b>RIGHT</b>	<b>WRONG</b>

**CONFIDENTIAL**

**REPUBLIC OF GHANA**

**CORE WELFARE INDICATORS QUESTIONNAIRE (CWIQ)**

**A - GENERAL INFORMATION**

A.1 ENUMERATOR'S NAME

A.3 RESPONDENT'S NAME

A.4 REGION NAME

A.5 DISTRICT NAME

A.2 Enumerator's ID number

0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9

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A.6 ENTER TODAY'S DATE	A.7 ENTER TIME NOW	A.8 RESPONDENT NUMBER (from household roster on next page)																																																																																																																																																																																		
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**QUESTIONNAIRE INSTRUCTIONS**

**STEP 1: BUBBLE IN ALL THE ANSWERS. VERIFY THERE IS ONLY ONE ANSWER PER QUESTION, UNLESS OTHERWISE SPECIFIED.**

**STEP 2: EXAMINE ALL NUMBER GRIDS AND MAKE SURE THE NUMBERS BUBBLED IN MATCH THE NUMBERS WRITTEN IN THE BOX ABOVE EACH GRID.**

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A.9a REGION ID	A.9b DISTRICT ID	A.10 EA's ID	A.11 HOUSEHOLD
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
0 0	0 0	0 0 0	0 0
1 1	1 1	1 1 1	1 1
2 2	2 2	2 2 2	2 2
3 3	3 3	3 3 3	3 3
4 4	4 4	4 4 4	4 4
5 5	5 5	5 5 5	5 5
6 6	6 6	6 6 6	6 6
7 7	7 7	7 7 7	7 7
8 8	8 8	8 8 8	8 8
9 9	9 9	9 9 9	9 9

**!!! IMPORTANT!!!**

Create a unique reference number above, by combining region, district, ea and household number. Write this number **NOW** on top of all odd numbered pages, including this one.

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COMMENTS









# F - HOUSEHOLD ASSETS

**F.1 Does the household or a household member own this dwelling ?**

- Own the dwelling 1
- Does not own and pays rent 2
- Uses dwelling without paying rent 3

**F.5 Does the household operate land it does not own?**

- N/A 1
- Rented 2
- Sharecropped 3
- Private land provided free 4
- Open access land 5

**F.9 How does this number of livestock compare to the number one year ago?**

- N/A 1
- Same now 2
- Less now 3
- More now 4
- Don't know 5

**F.2 How many separate rooms are there in your dwelling?**

<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9
<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9

**F.6 Number of acres of non-owned land the household operates.**

<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9
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**F.10 How many sheep, goats and other medium size animals are owned currently by the household?**

<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9
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**F.3 How many acres of land are owned by the household (with 1 decimal , e.g 24.7) ?**

<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9
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**F.7 How does the amount of land operated but not-owned compare with one year ago?**

- N/A 1
- Same now 2
- Less now 3
- More now 4
- Don't know 5

**F.11 How does this number of animals compare with one year ago?**

- N/A 1
- Same now 2
- Less now 3
- More now 4
- Don't know 5

**F.4 How does the amount of land owned compare with one year ago?**

- N/A 1
- Same now 2
- Less now 3
- More now 4
- Don't know 5

**F.8 How many heads of cattle and other large livestock are owned currently by the household?**

<input type="radio"/>	0	<input type="radio"/>	1	<input type="radio"/>	2	<input type="radio"/>	3	<input type="radio"/>	4	<input type="radio"/>	5	<input type="radio"/>	6	<input type="radio"/>	7	<input type="radio"/>	8	<input type="radio"/>	9
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**F.12 Does the household own any of the following ?** *Interviewer, include items only if they are in working order*

	Owned and more than 1 year old	Owned and 1 year old or less
Electric Iron	A	A
Refrigerator	B	B
Television	C	C
Video deck	D	D
Radio	E	E
Stereo system	F	F
Mattress or bed	G	G
Watch or clock	H	H
Sewing machine	I	I
Modern stove	J	J
Bicycle	K	K
Motorcycle	L	L
Car or truck	M	M

# G - HOUSEHOLD AMENITIES

Reference Number

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<p><b>G.1 What is the material of the roof of the house ?</b></p> <p>Mud <b>1</b>                  Thatch <b>2</b>                  Wood <b>3</b>                  Iron sheets <b>4</b>                  Cement / concrete <b>5</b>                  Roofing tiles <b>6</b>                  Asbestos <b>7</b>                  Other _____ <b>8</b></p>	<p><b>G.5 What is the main source of cooking fuel?</b></p> <p>Firewood <b>1</b>                  Charcoal <b>2</b>                  Kerosine/Oil <b>3</b>                  Gas <b>4</b>                  Electricity <b>5</b>                  Crop residue/Sawdust <b>6</b>                  Animal waste <b>7</b>                  Other _____ <b>8</b></p>	<p><b>G.7 How long does it take from here to reach the nearest... C. Public transportation</b></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p> <p><i>Include average waiting period if applicable.</i></p>
<p><b>G.2 What is the material of the walls of the house ?</b></p> <p>Mud/Mud bricks <b>1</b>                  Stone <b>2</b>                  Burnt bricks <b>3</b>                  Cement / Sandcrete <b>4</b>                  Wood / Bamboo <b>5</b>                  Iron sheets <b>6</b>                  Cardboard <b>7</b>                  Other _____ <b>8</b></p>	<p><b>G.6 What is the main source of lighting fuel?</b></p> <p>Kerosine/Paraffin <b>1</b>                  Gas <b>2</b>                  Electricity <b>3</b>                  Candles <b>4</b>                  Firewood <b>5</b>                  Other _____ <b>6</b></p>	<p><b>D. Primary School</b> <i>Interviewer, code to nearest 10 minutes</i></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p>
<p><b>G.3 What is the main source of drinking water?</b></p> <p>Piped into dwelling or compound <b>1</b>                  Public outdoor tap <b>2</b>                  Borehole <b>3</b>                  Protected well <b>4</b>                  Unprotected well <b>5</b>                  River, lake, pond <b>6</b>                  Vendor, truck <b>7</b>                  Other _____ <b>8</b></p>	<p><b>G.7 How long does it take from here to reach the nearest... A. supply of drinking water?</b></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p>	<p><b>E. Secondary School</b></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p>
<p><b>G.4 What kind of toilet facility does your household use?</b></p> <p>None (bush) <b>1</b>                  Flush toilet (WC) <b>2</b>                  Pan/Bucket <b>3</b>                  Covered pit latrine <b>4</b>                  Uncovered pit latrine <b>5</b>                  K V I P <b>6</b>                  Other _____ <b>7</b></p>	<p><b>B. Food Market</b> <i>Interviewer, code to nearest 10 minutes</i></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p>	<p><b>F. Health clinic or hospital</b></p> <p>Near the dwelling <b>1</b>                  10 Minutes <b>2</b>                  20 Minutes <b>3</b>                  30 Minutes <b>4</b>                  40 Minutes <b>5</b>                  50 Minutes <b>6</b>                  60 Minutes or more <b>7</b></p>

# H - POVERTY PREDICTORS

<p><b>H.1 Does the household use toilet paper rolls?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	<p><b>H.7 How many times was a meal w/ meat prepared in your hhd in the past week? (exclude fish and chicken)</b></p> <p><b>0 1 2 3 4 5 6 7 8 9</b></p>
<p><b>H.2 Does the household use toothbrush and toothpaste ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	<p><b>H.8 Can your household afford 2 decent meals per day ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>
<p><b>H.3 Does the household use packaged soap for bathing?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	<p><b>H.9 Can your household afford decent clothing ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>
<p><b>H.4 Can the household afford transport on a regular, as needed basis ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	<p><b>H.10 Does the household have access to drinking water for the most part of the year ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>
<p><b>H.5 Do you have any savings or easily convertible assets ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	<p><b>H.11 Do you owe individuals and/or intitutions (Banks, schools etc.) for which you are unable to pay despite constant reminders?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>
<p><b>H.6 Can you afford medical care (doctor/dentist) and medications on a regular, as needed basis ?</b></p> <p>YES <b>Y</b>                  NO <b>N</b></p>	

