

Republic of Ghana Statistical Service

GHANA LIVING STANDARDS SURVEY

**FIRST YEAR REPORT
SEPTEMBER 1987 - AUGUST 1988**



AUGUST 1989

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THE GHANA LIVING STANDARDS SURVEY

I. INTRODUCTION

The Ghana Living Standards Survey (GLSS) is a nationwide household survey carried out by the Government of Ghana (Ghana Statistical Service) with the support of the World Bank (Social Dimensions of Adjustment Project Unit) and other funding agencies (UNDP, etc.). The objective of the survey is to provide data on a continuous basis to the government for measuring the living standards of the population and the progress made in raising them. The survey data will permit a more effective formulation and implementation of policies designed to improve the welfare of the Ghanaian population.

The GLSS was launched in September 1987 and is currently planned to be undertaken over a five-year period. The five-year time horizon ensures that a steady stream of data becomes available to monitor the impact of the Government's Economic Recovery Program, including the Program of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD). In addition, this time horizon permits the collection of a data base suitable for the design and follow-up of targeted action programs to enhance the participation of the poor and the disadvantaged groups in the process of economic growth.

The GLSS provides data on various aspects of the Ghanaian household economic and social activities and the interactions between these activities. Data are collected at three levels: the individual level, the household level, and the community level. Household data include: income, expenditure, housing, household enterprises and assets. Information about individual household members covers demographic characteristics, education, health, employment and time use, migration and anthropometrics. Data about the local community include public services provision (education, health), communication, transportation, food and commodity prices, main demographic, religious, economic and social characteristics.

This report presents a set of key economic and social indicators based on information gathered during the first year of GLSS activities.

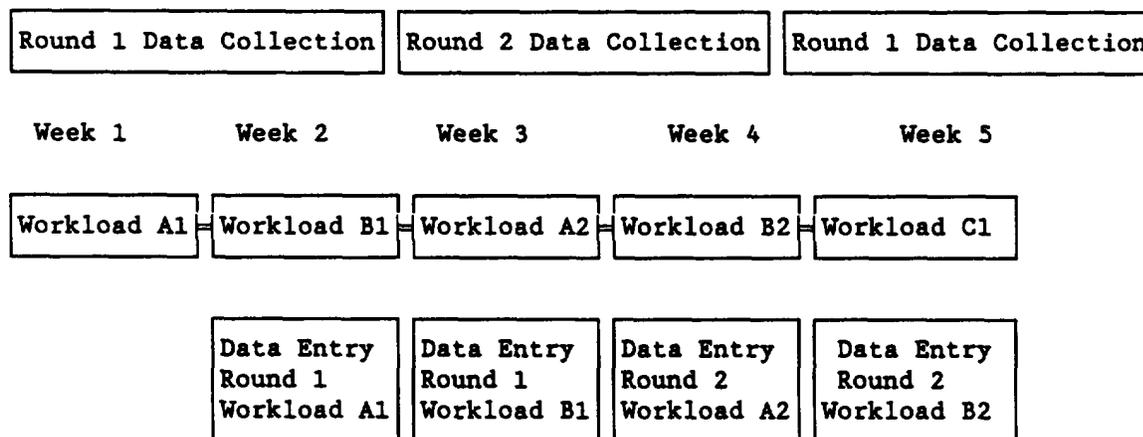
II. METHOD

The GLSS canvasses a nationally representative sample of 3,200 households. A two-stage stratified sample design was used. At the first stage, 200 enumeration areas (EAs) were selected with probability proportional to the number of Census households. Stratification criteria were urban/rural and ecological zones. Households in the selected EAs were then listed through a field operation. Comparing the number of households listed with those in the census in each EA, 200 "workloads" were allocated among the 200 selected EAs. In the second stage, 16 households were selected to make up each workload. In this allocation most EAs received one workload, but some received three, while a few received none. This design has resulted in a self-weighting sample (with equal probability of selection for each household in Ghana).

The GLSS has adopted a rotating panel design whereby half of the sample will be retained each year to be re-interviewed while the other half will be replaced. This method ensures both representativity and continuity in the data base as it allows a broadening of the coverage by introducing new households in the data base and at the same time permits the capture of changes occurring in the socio-economic situation of the households that have been retained. For the purpose of the survey, a household is defined as a group of individuals who live and eat together for a period of at least three months of the 12 months preceding the interview. This definition includes students away from home during the academic year, provided that they come back home during the holidays. However, head of households and babies (less than three months old) of household members are always considered household members. Wards, housemaids and visitors are members if they eat their meals with the household and have lived there for at least three months.

The data collection is organized in two rounds. During the first round, data on household composition, housing characteristics, education, health, economic activities, migration, and anthropometric characteristics (height and weight) of household members are collected; in addition, the persons best informed about the household's enterprises and expenditures are identified. During the second round, the team collects data on farm economic activities, non-farm self-employment, food and non-food expenditures, fertility, other incomes, credit, savings, and assets. In addition, a new measurement of height and weight of selected household members is taken and errors from the first round of data collection are corrected.

The survey is carried out by ten field teams; each includes a supervisor, two interviewers, an anthropometrist, a data entry operator and a driver (with a landrover). Each team's monthly schedule can be pictured as follows:



Households are interviewed during the second round in the same order as during the first round; thus, for each household, the two rounds of interviews take place two weeks apart.

This procedure is important to establish a precise reference period for the gathering of daily expenditure data. Each team interviews a total of 32 households per month for ten months of fieldwork for the year; the remaining two months are devoted to housekeeping activities (delivery of completed questionnaires, collection of new materials, refresher training and rest, for the field teams). Two teams are based at Accra and two at Kumasi; the rest of the teams are based at six other regional offices located at Sekondi, Cape Coast, Koforidua, Sunyani, Ho, and Tamale.

The questionnaires are almost entirely pre-coded; therefore, data can immediately be input on diskettes thus skipping the usual coding step. The data entry operation occurs immediately one week after the interviewing to allow for corrections of any omissions or errors. Whereas the other team members move from one enumeration area to another, the data entry operators are based at the eight regional offices, where completed questionnaires are sent weekly for data entry. In their work, they use a micro-computer package specially designed for the purpose of this survey. The quality control of the data collection occurs at four instances; first, on the field, the supervisor randomly visits 25% of the households already surveyed to verify the answers to some key questions; in addition, he/she periodically attends interviews conducted by each interviewer. Second, in the regional office, the data entry computer package is specially designed to perform consistency checks, so that inconsistencies and errors in data collected during the first round are immediately reported to the interviewers for verification during the second round. Thirdly, weekly supervisory checks of the data entry process are conducted. Finally, a supervisory staff at the secretariat pays periodic unannounced visits to the field to assess the work of the field team.

III. THE QUESTIONNAIRES

Three types of questionnaires are used in the GLSS: (1) a household questionnaire; (2) a community questionnaire; and (3) a price questionnaire.

The household questionnaire comprises 16 sections which allow the collection of a total of about 800 pieces of information on the households. The community questionnaire, used in the rural areas, is administered to the persons best informed about the community (village chief, teachers, etc...). The price questionnaire is filled out based on direct observation of market prices. The information so collected allows price comparison between different parts of the country and estimation of the value of consumption of home produced goods. A detailed description of these questionnaires is provided in the tables in the next three pages.

**Household Questionnaire
(First Round)**

Section	Information Obtained
1. Household Composition	Identification of the members of the Household. Demographic information. Information on the parents of the household members.
2. Housing	Type of housing, tenancy status, housing expenditures. Source of water and light, type of fuel used, other amenities.
3. Education	Literacy and educational attainment of household members 5 years and older. Schooling expenses in the last 12 months. Education of children who no longer live in the household.
4. Health	Health condition of household members and type of health care received. Health expenditures for the last illness/injury.
5. Economic Activities	Main and secondary activities of household members 7 years or older, in the last 7 days and in the last 12 months. Type of sector of activities, time devoted to activities, income and social security benefits. Job search, search for additional work, unemployment spells. Work history. Domestic activities.
6. Migration	Changes in residence of household members 7 years or older. Reasons for the migration.
7. Respondents for the Second Round	Identification of the household members that must be interviewed during the second round.
8. Housing Characteristics	Construction materials and dimensions of the living quarters.
16. Anthropometry (Round One)	Height and weight measurement of all household members.

-continued-

**Household Questionnaire
(Second Round)**

Section	Information Obtained
9. Agro-Pastoral Activities	Area of land utilized, purchases and sales in the last 12 months. Harvest and disposition of the crops. Age of perennials. Farm inputs. Income and expenditures of farm activities that transform farm products. Inventory of livestock purchases and sales during the last 12 months. Income from sales of animal products. Mutual aid. Farm equipment and tools. Sharecropping.
10. Non-farm Self-Employment	Income, expenditures, capital goods for three main non-farm enterprises of the household.
11. Expenditures and Inventory of Durable Goods	Daily expenditures in the last two weeks. Non-food expenditures in the last two weeks and the last 12 months. Inventory of durable goods. Expenditures of family support.
12. Food Expenses and Home Production	Food expenditures in the last two weeks. Home-food production in last 12 months.
13 Fertility	Pertains to a woman aged between 15 and 50, randomly selected during the first round. Number of children, number of pregnancies, and utilization of maternity services during the last pregnancy.
14. Other Income	Income from family support, and other income not yet accounted for in the previous sections.
15. Credit and Savings	Loans and savings of the household.
16 Anthropometry Round Two	Measurement of height and weight of all household members.

Community Questionnaire

Section	Information Obtained
Demography	Population; religion; ethnic groups; migration.
Economy and Infrastructure	Main economic activities; economic trends; transportation and communication; markets; other socio-economic infrastructures; seasonal labor market.
Education	Characteristics and distance to closest primary and secondary schools; literacy programs.
Health	Health services and personnel; health problems.
Agriculture	Marketing and distribution; extension services cooperatives; community equipment; irrigation; agricultural wages; sharecropping.

Price Questionnaire

Section	Information Obtained
Food Items	Prices of most common food items such as: cassava, plantain, oranges, groundnut oil, sugar.
Pharmaceutical Items	Prices of most common pharmaceutical items: Aspirin, Paracetamol, Nivaquine, Other anti-malaria tablets, Andrew's liver salt, milk of magnesia.
Other Non-Food Items	Prices of other most common items: Kerosene, firewood, dry cell battery, coal-pot, hurricane lamp, matches, charcoal, soap, local cloth, wax, cutlass, fertilizer, metal bucket, plastic bucket.

POPULATION

Among the 15,492 household members interviewed, 65% lived in the rural areas, 26% in the other urban areas and the remaining 9% in Accra (Table 1). The structure of the population as depicted by Figure 1 shows that the population in each sex-age group decreases as age increases. This suggests that Ghana is still experiencing high fertility rates. The structures obtained for the urban areas, particularly the city of Accra, do not quite conform to this general pattern as depicted in Figure 2. In both Accra and the other urban areas the female population in the 5-9 age group is higher than that in the 0-4 age group. This could be the result of respondents misstating their ages rather than any structural demographic change.

The sex distribution of the population reveals that 48.7% are males. This gives a sex ratio of 95 males to every 100 females, an observation which is consistent with the 1984 census results where females outnumbered males. A similar pattern is seen to hold for the rural and other urban localities. In Accra, however, males outnumber females.

Over 46% of the population was found to be under 15 years of age, implying a fairly young population (Figure 3). The proportion increases as one moves from the urban to the rural areas which means that the population in Accra is older than those living in the other areas. The mean age of 21.5 years further confirms the youthfulness of Ghana's population (Table 2). This average age does not vary much among the different localities, but is slightly higher for females than for males except in Accra, where males are on the average older than females.

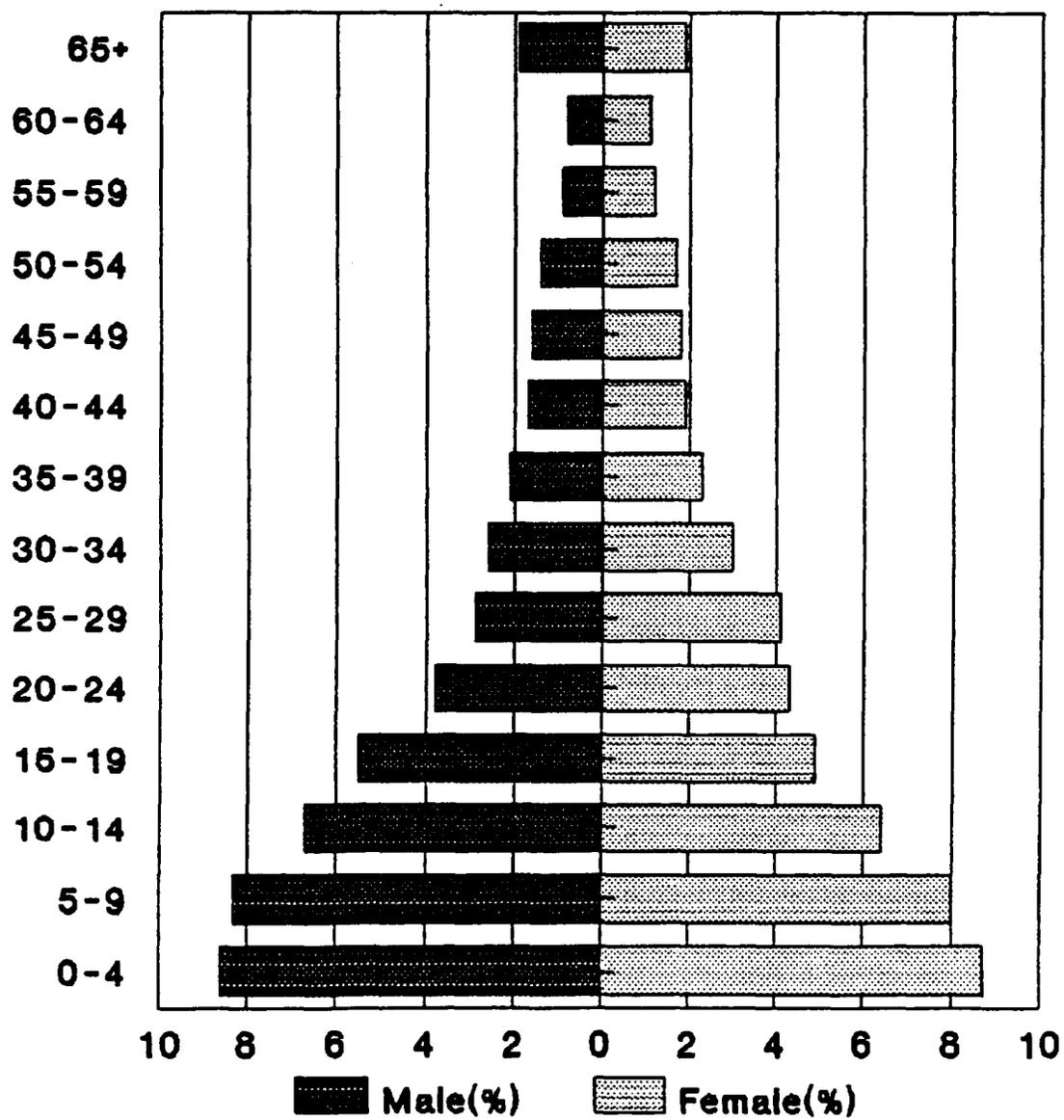
The survey gave an average household size of 4.8, as indicated in Figure 4. Table 4 shows that about 3.3% of the population interviewed were non-Ghanaians, 1.5% of whom originate from neighbouring Togo. The rest were nationals of Burkina Faso, Mali and other countries. The proportion of non-Ghanaians living in the rural areas was lower (2.7%) than those living in the urban areas. Among those found in the urban areas, the proportion was highest for Accra (7.3%) as against 3.3% for the other urban areas. Migrants usually move to areas where employment opportunities are high and modern facilities available.

The mean age of a head of household was 43.2 years for males and 45.4 years for females (Figure 5). The ages decrease with the level of urbanization and the pattern is similar for all localities except in Accra where on the average, female heads were found to be younger than male heads of households. Less than a third of all households were headed by females (Figure 6). There were, however, variations in these proportions among the different localities. Whereas in Accra just a quarter of the household heads were females, in the other urban areas about a third of the households were headed by females, while in the rural areas more than a quarter of the household heads were females.

FIGURE 1

Structure of Population by Age Group and Sex

Age Group



(Entire Country)

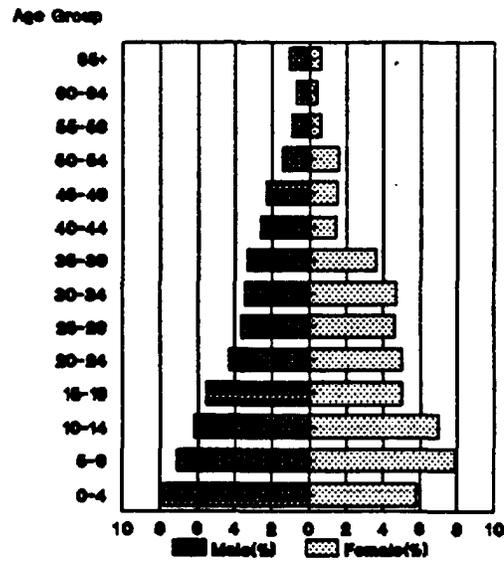
TABLE 1

**AGE DISTRIBUTION OF THE POPULATION BY LOCALITY AND SEX
(PERCENT)**

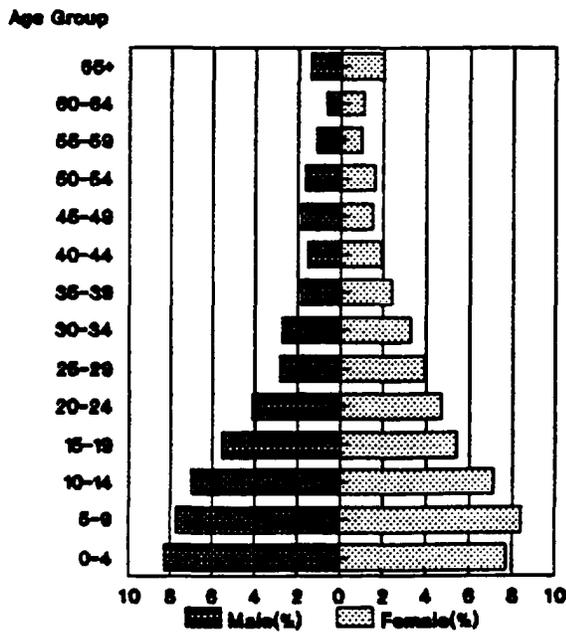
AGE GROUP	LOCALITY							
	ACCRA		OTHER URBAN		RURAL		COUNTRY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
0-4	7.8	5.8	8.3	7.7	8.9	9.5	8.6	8.7
5-9	7.1	7.9	7.7	8.4	8.6	7.8	8.3	8.0
10-14	6.2	7.0	7.0	7.1	6.7	6.0	6.7	6.4
15-19	5.5	5.0	5.5	5.4	5.5	4.6	5.5	4.9
20-24	4.3	5.0	4.1	4.7	3.6	4.1	3.8	4.3
25-29	3.6	4.6	2.8	3.9	2.9	4.0	2.9	4.1
30-34	3.4	4.7	2.7	3.3	2.5	2.7	2.6	3.0
35-39	3.3	3.6	1.8	2.4	2.0	2.0	2.1	2.3
40-44	2.6	1.4	1.5	1.9	1.6	2.0	1.7	1.9
45-49	2.3	1.5	1.8	1.5	1.4	2.0	1.6	1.8
50-54	1.4	1.6	1.6	1.6	1.3	1.7	1.4	1.7
55-59	0.9	0.6**	1.1	1.0	0.8	1.4	0.9	1.2
60-64	0.7	0.4**	0.6	1.1	0.9	1.2	0.8	1.1
65+	1.1	0.6**	1.4	2.0	2.2	2.0	1.9	1.9
ALL	50.3	49.7	47.9	52.1	48.8	51.2	48.7	51.3
SAMPLE SIZE	700	693	1893	2063	4953	5190	7546	7946

** Cell contains fewer than 10 observations.

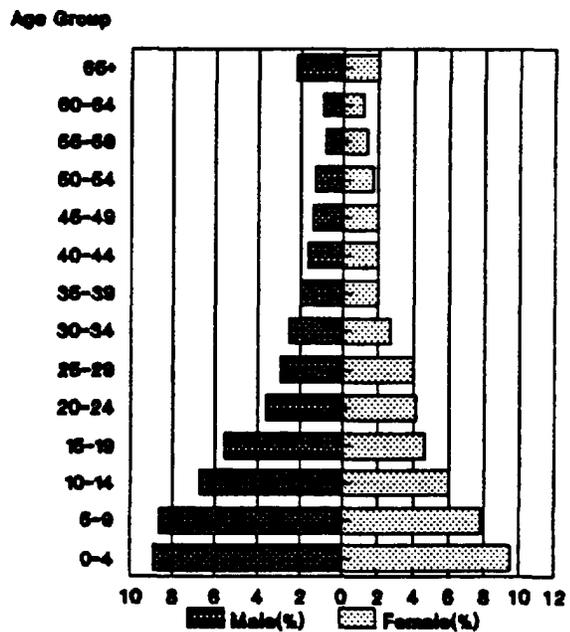
FIGURE 2
**Structure of Population
 by Locality, Age Group and Sex**



Accra



Other Urban



Rural

Figure 3
**Percent of The Population
14 Years or Younger by Locality**

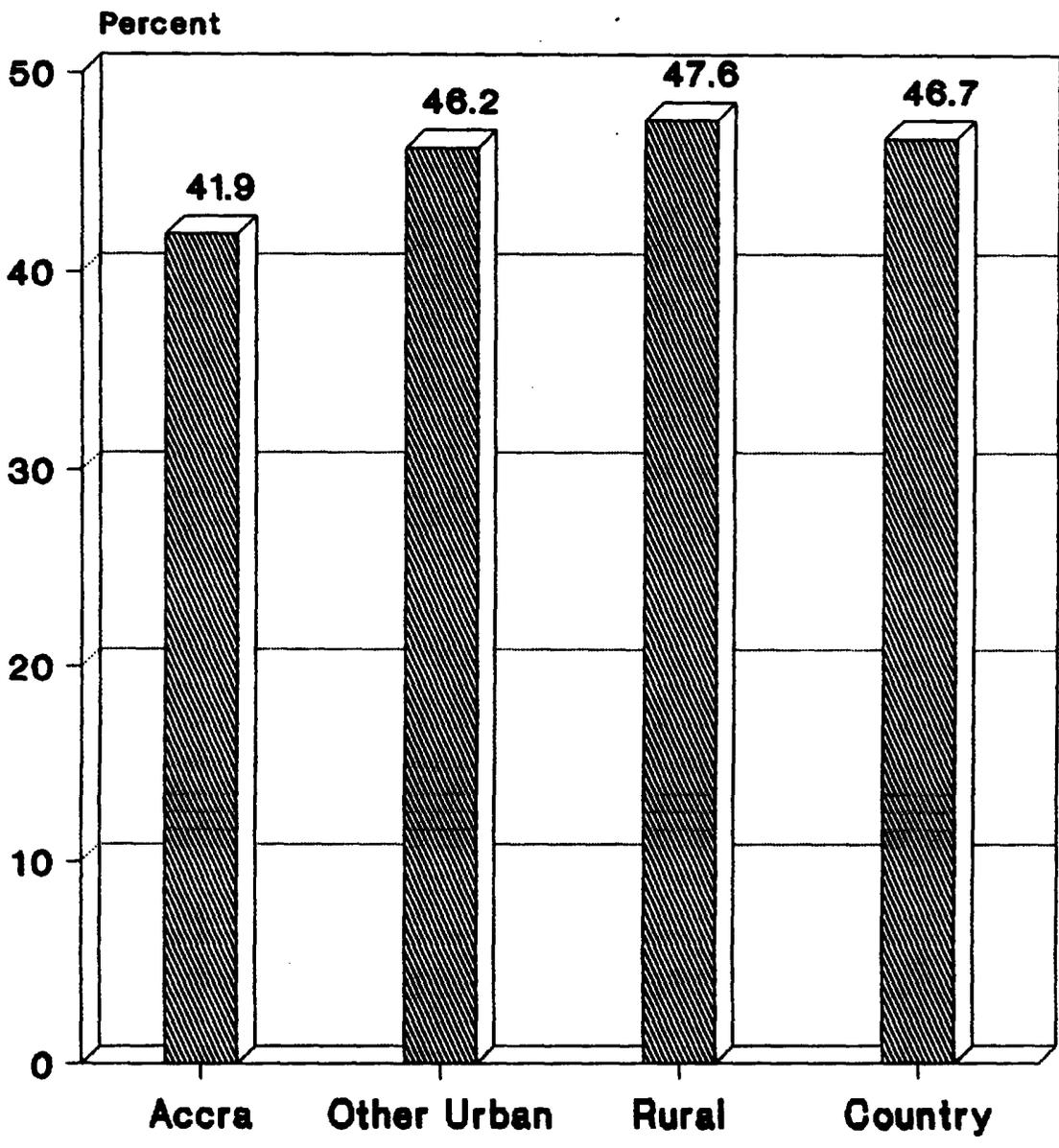


Figure 4
**Average Household Size
by Locality**

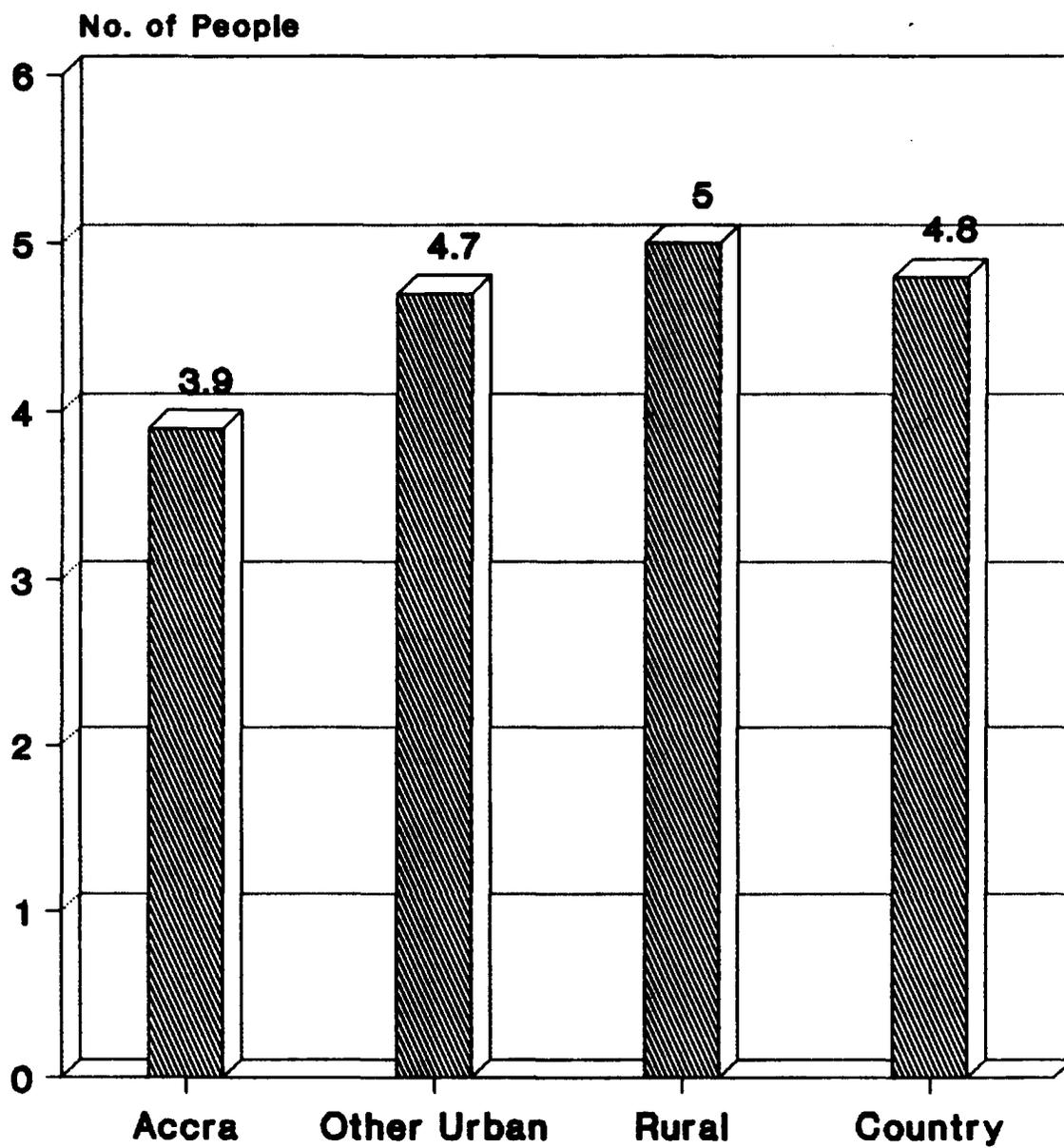


Figure 5
Average Age of Household Head
by Locality and Sex

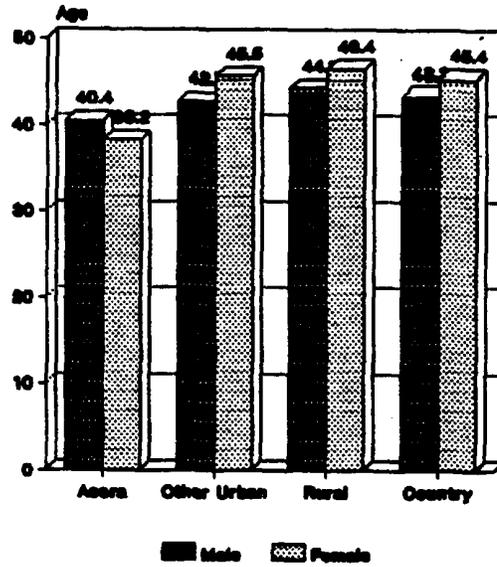


Figure 6
Percentage of Female-Headed Households
by Locality



TABLE 2
AVERAGE AGE OF THE POPULATION BY LOCALITY AND SEX

LOCALITY	MALE	FEMALE	ALL
ACCRA	22.2	21.4	21.8
OTHER URBAN	20.7	22.1	21.5
RURAL	20.7	22.2	21.5
ALL	20.9	22.1	21.5

TABLE 3
DISTRIBUTION OF THE POPULATION BY SEX AND NATIONALITY
(PERCENT)

SEX	NATIONALITY						SAMPLE SIZE
	GHANA	BURKINA FASO	MALI	TOGO	OTHER	ALL	
MALE	96.3	0.7	0.3	1.7	1.0	100.0	7546
FEMALE	97.1	0.6	0.1	1.4	0.8	100.0	7946
ALL	96.7	0.7	0.2	1.5	0.9	100.0	15492

TABLE 4
DISTRIBUTION OF THE POPULATION BY LOCALITY AND NATIONALITY
(PERCENT)

LOCALITY	NATIONALITY						SAMPLE SIZE
	GHANA	BURKINA FASO	MALI	TOGO	OTHER	ALL	
ACCRA	92.7	1.9	1.4	3.5	0.5**	100.0	1393
OTHER URBAN	96.7	0.8	0.2**	0.6	1.7	100.0	3956
RURAL	97.3	0.5	---	1.7	0.5	100.0	10143
COUNTRY	96.7	0.7	0.2	1.5	0.9	100.0	15492

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

FERTILITY

The data on fertility was collected by randomly selecting for interview one woman in a household out of women aged 15-50 years. The probability for a woman to be sampled for this module is inversely proportional to the number of such women in the household. No weights were used in computing the indicators in the tables contained in this section; thus, caution is advised when making inferences from these results.

The tables in this section are based on a sample size of 2,338 women. The data presented in this section are related to either women's total fertility or to their last born child (e.g. prenatal consultations, length of breastfeeding, etc...).

Out of the 2,338 women interviewed, 80% had previously given birth (Figure 7). This value is highest for the rural areas (82%) and lowest for Accra (73%). The mean number of births by the women sampled was 4.0 and as expected rural women had on the average more children than urban women (Table 5). Fertility increases with age up to age 40-49.

Figure 8 shows that the percentage of mothers who had prenatal consultations during their last pregnancy was quite high (88%); as many as 97% of all mothers in Accra and 84% in the rural areas had received prenatal care. The high percentage of mothers who had prenatal consultation during their last pregnancy suggests that non-complicated deliveries are likely to be high although there is no indication of how often expectant mothers used these prenatal care facilities.

Breastfeeding is quite widespread in Ghana. Figure 9, shows that about 98% of all mothers breastfed their most recent child. The mean length of breastfeeding for the country is 17 months (Figure 10). When this is examined by type of locality, length of breastfeeding decreases with urbanization. This can be explained by the fact that more working mothers in the urban areas have longer absences from home, than in the rural areas.

TABLE 5
 MEAN NUMBER OF CHILDREN EVER BORN
 BY LOCALITY AND MOTHER'S AGE

AGE GROUP	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
15-19	1.7*	1.4	1.4	1.4
20-24	1.8	1.8	1.9	1.8
25-29	2.5	2.7	3.0	2.9
30-34	2.9	4.0	4.3	4.0
35-39	4.4	4.8	5.6	5.2
40-49	5.3	6.5	7.3	7.0
50+	7.0*	4.7	6.5	6.1
ALL	3.2	3.8	4.2	4.0

* Cell contains fewer than 5 observations.

FIGURE 7

**Percent of Adult Women Who
Have Ever Given Birth
By Locality**

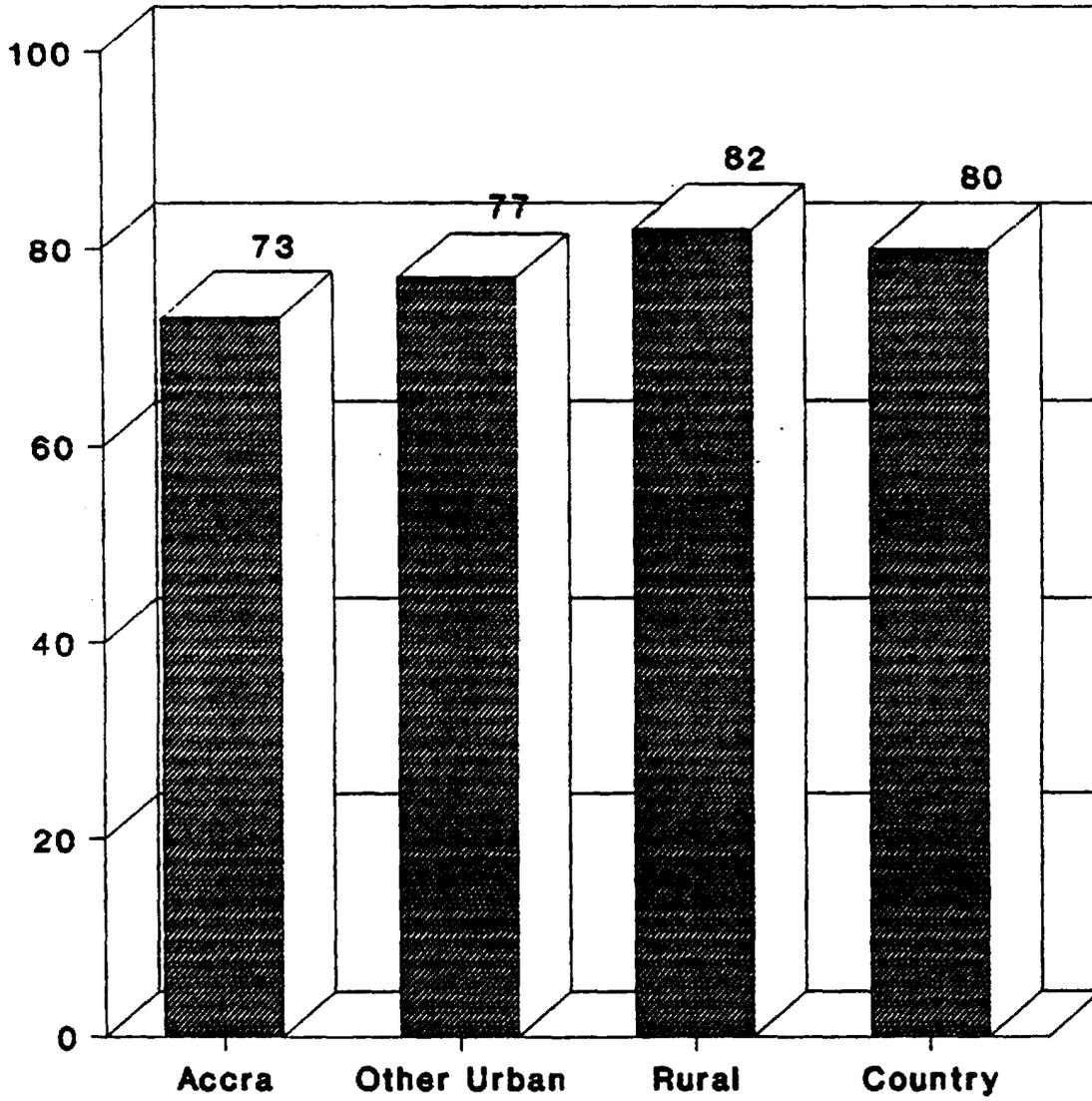
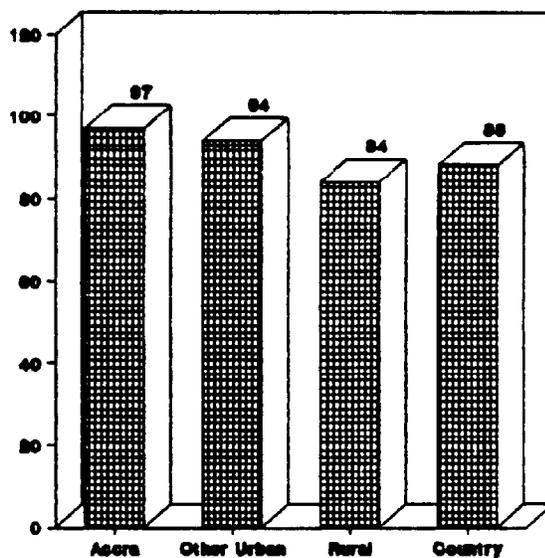
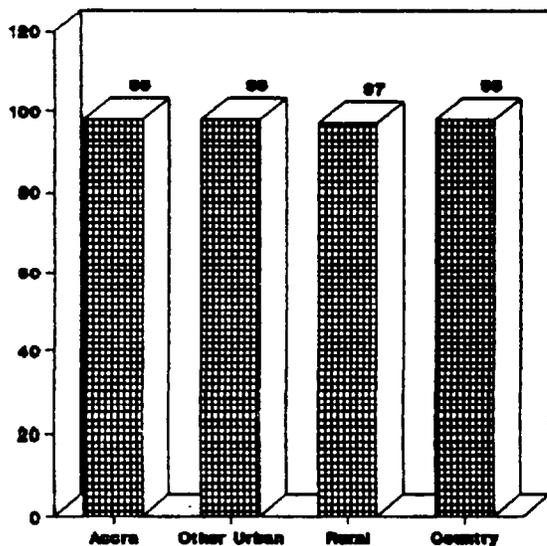


FIGURE 8
Percent of Mothers Who Had
Pre-Natal Consultation
By Locality



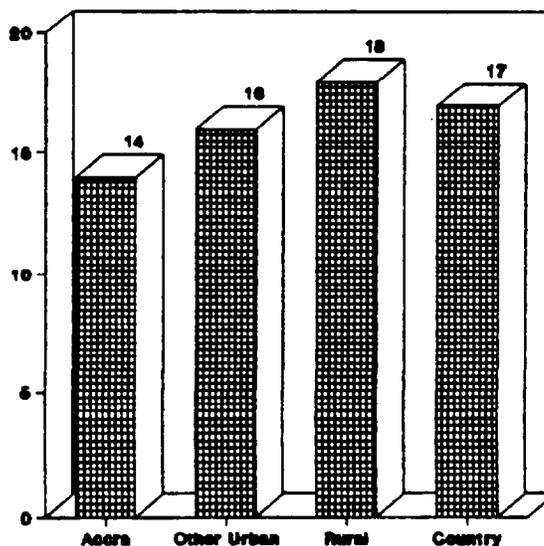
Note: For the most recent birth

FIGURE 9
Percent of Mothers Who Breast-fed
By Locality



Note: For the most recent birth

FIGURE 10
Average Number of Months
Breast-fed Latest Child
By Locality



Note: For the most recent birth;
 Based on the number of women who breast-fed

MIGRATION

The tables of this section present characteristics of migrants. They are based on a sample of all household members who were at least 7 years old at the time of the survey. Migrants are defined as all those who reported being born in, or having lived in, a location other than the current place of residence.

The places of residence are categorized by size according to population; the following categories are used:

City	100,000 and above
Large town	50,000 to 99,999
Medium town	10,000 to 49,999
Small town	5,000 to 9,999
Large village	2,000 to 4,999
Small village	Below 2,000

The reasons for moving are grouped into 4 categories: family, work, school and other. The family category include the following reasons: follow or join family, marriage, escape family problems, and other reasons. About two-thirds of the population interviewed reported themselves as having been born or lived in a location other than their current place of residence (Table 6). Of the 7,471 migrants found in the sample, only 17.6% had previously lived in small villages while over 55% lived in the cities and large and medium towns (Tableau 7). The distribution also shows that the majority of migrants in Accra (72.8%), other urban localities (64.4%) and the rural areas (49.2%) had previously lived in cities, large or medium towns.

Among the migrant population, the reasons for migrating were mostly family oriented. Whereas 64% of the migrants moved to join their families, marry or escape family problems, the remaining 36% migrated either in search of work, to attend school or for other reasons (Figure 11). The data, however, shows some variation for the different localities. Fifty percent of migrants living in Accra were there because of family reasons while 29% moved there to work. The rest moved there either to attend school (6%) or for other reasons (15%). On the other hand, family oriented reasons attracted a higher number of migrants living in the other urban (60%) and rural areas (67%). Migrants who moved to these areas because of work were 24% and 20% for other urban and rural areas respectively. In effect, the percentage of migrants who moved as a result of work and other reasons increases with the level of urbanization in the area of destination. Those who moved due to family oriented issues decreased with urbanization, and with respect to the area of destination. As regards migrants from abroad, about half (49%) moved because of family reasons while 28% migrated into the country for work.

FIGURE 11

**Distribution of Migrants by Locality and
by Reason for Most Recent Migration**

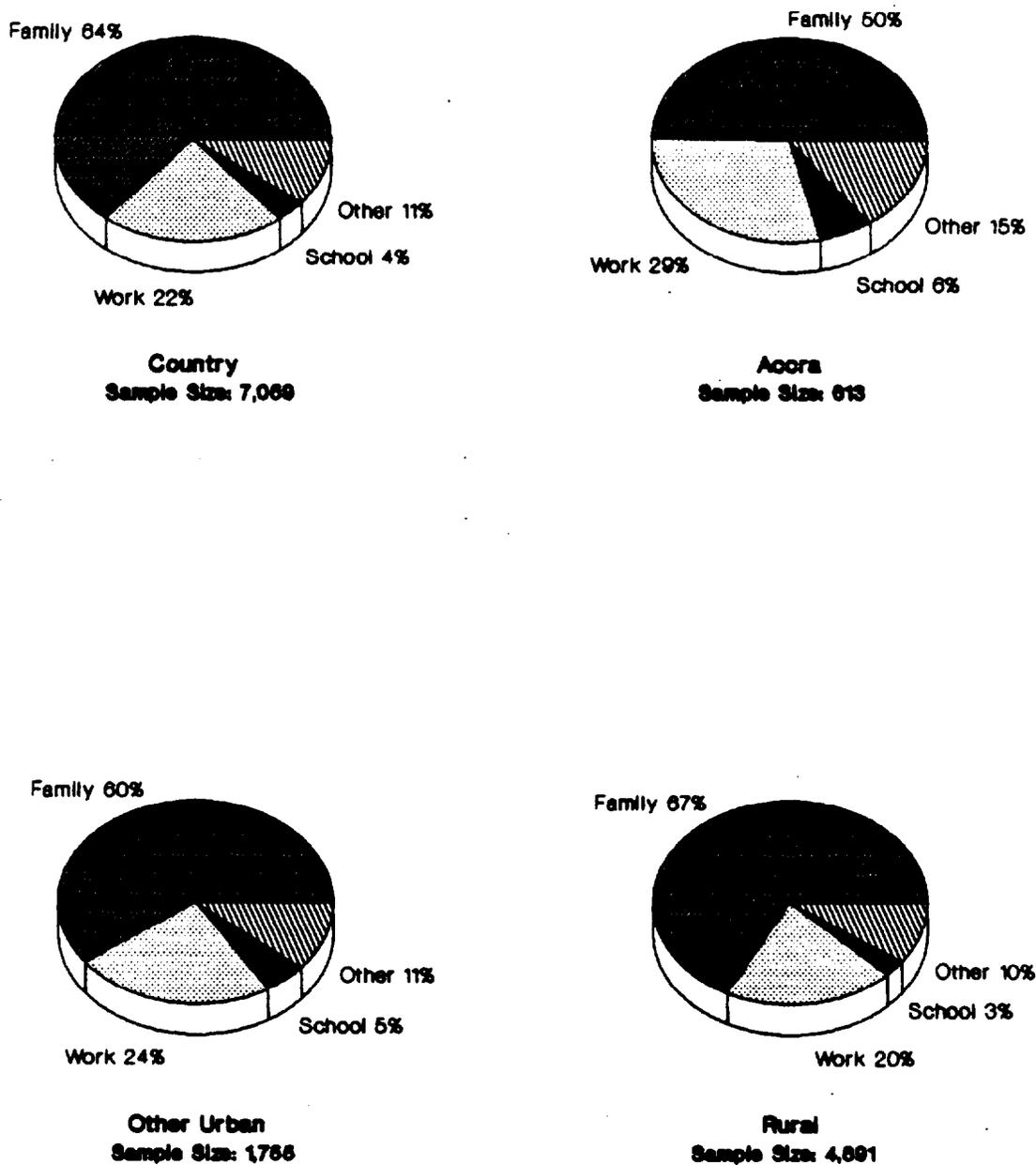
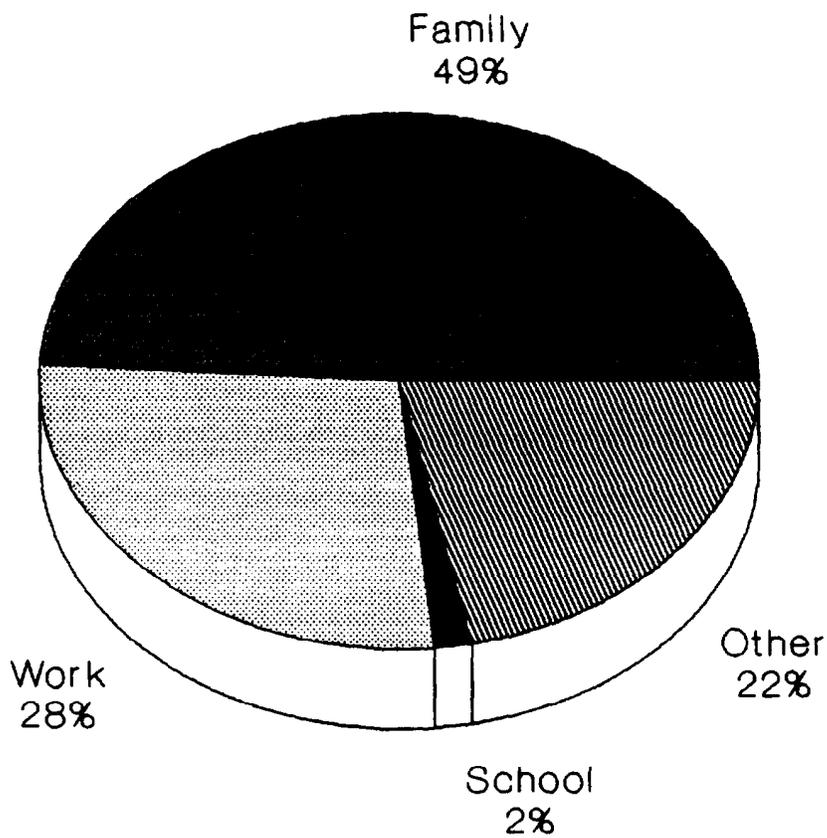


FIGURE 12

Distribution of Migrants from Abroad into Ghana by Reason for Migration



Country
Sample Size: 408

TABLE 6

PERCENT OF MIGRANTS BY LOCALITY AND SEX

SEX	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MALE	67.0	61.6	62.4	62.6
FEMALE	62.1	65.8	70.8	68.7
ALL	64.6	63.8	66.7	65.7

TABLE 7

DISTRIBUTION OF MIGRANTS BY LOCALITY AND
TYPE OF PREVIOUS RESIDENCE
(PERCENT)

TYPE OF PREVIOUS RESIDENCE	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
CITY, LARGE & MEDIUM TOWNS	72.8	64.4	49.2	55.2
SMALL TOWNS & LARGE VILLAGES	15.7	25.2	29.6	27.2
SMALL VILLAGES	11.5	10.4	21.2	17.6
ALL	100.0	100.0	100.0	100.0
TOTAL NUMBER OF MIGRANTS	694	1884	4893	7471

HEALTH

The data on morbidity during the last four weeks and those on preventive care during the last 12 months pertain to all household members. The tables on consultations of medical personnel are based on the subset of people who reported an illness or injury; and finally, the data related to patient's behavior (e.g. who was consulted first, the type of facility used, the mean number of visits, etc...) were computed for the subset of those ill or injured who consulted a medical personnel. Traditional practitioners were included in medical personnel.

On the average the percentage of people who had been ill or injured during the four weeks prior to the survey was 36.4% (Table 8). This rate is highest for the most vulnerable age groups 0 to 5 (40.2%) and 50 years and over (46.4%). Reported morbidity among females is generally higher and when examined by the type of locality and age groups, female morbidity is found to be higher in the rural and other urban localities except at ages 0-5 where a reverse observation is made. Empirical evidence suggests that at the very young ages males stand less chance of survival than females, which may explain the relatively high level of morbidity among these Ghanaian male children. The distribution by locality shows that the pattern for Accra is quite irregular. Whereas male morbidity is higher for ages 0-5, female morbidity over-rides male morbidity at ages 6-19 and 50 plus. Morbidity among males is highest for Accra (39.9%) and lowest for the rural areas (34.8%). With the exception of the 0-5 age group, morbidity generally increases with age.

Table 9 suggests that the percentage of people that reported having been ill or injured increases with income. That is, on the average 28.9% of those in the first expenditure quintile reported having been ill or injured in the last four weeks, while those in the fifth quintile about 48.6% on the average reported to have been ill.

The average number of days of illness or injury in the last four weeks is about eight (Table 10). Age seems to be positively related to the mean number of days of illness with the exception of age group 0-5 where the average length of illness is slightly higher than the succeeding age group. In general, patients of both sexes stay inactive for about half of their sick period. This value is lower for Accra and increases as one moves towards rural areas (Table 11).

Less than half the population who reported ill or injured four weeks prior to the survey sought medical advice (Table 12). In all the localities, the percentage is highest for the 0-5 age group (56.6%) and least for those aged over 50 years (37.7%). This suggests that more attention is given to sick children.

Over 50% of all patients consulted doctors while less than 50% visited traditional medical practitioners or other sources (Figure 13). The rest sought advice from medical assistants. When the patients are grouped by type of locality it is found that over 85% of those living in Accra, 67% in the other urban areas and 38% in the rural areas consulted doctors.

A greater proportion of patients in Ghana depend on public health facilities (Figure 14). In Accra, however, there is equal dependency on both public and private sources. This may reflect a greater ability to pay and probably greater availability of privately owned facilities in Accra than in other areas.

Table 13 suggests that the frequency of consultation increases with income. 39.0% of the poorest (first expenditure quintile) and 58.6% of the wealthiest (fifth expenditure quintile), consulted medical personnel when ill or injured. These figures are higher for females than males in all expenditure quintiles in the rural and other urban areas but shows some mixed tendencies in Accra.

Self-medication in Ghana is quite high. In Table 16, of those who reported having been injured or ill within the past 4 weeks, 87.7% of them bought some medicine without consulting any medical personnel. On the other hand, 82.0% of the sick had bought medicine prescribed by a medical personnel.

42.1% of the population in the sample obtained preventive health care in the last 12 months (Table 17). The figure was even much lower for the city of Accra, which had less than 30% as compared to over 40% for the other urban and rural localities. In a country where the doctor-patient ratio is quite low, such services are mostly provided by community health nurses who usually concentrate their services in small towns and villages where medical facilities are not easily accessible.

TABLE 8

**PERCENT OF PEOPLE HAVING BEEN INJURED OR ILL
DURING LAST 4 WEEKS BY LOCALITY, SEX AND AGE GROUP**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	42.4	33.0	46.3	40.3	40.0	38.6	41.7	38.6	40.2
6-19	33.9	34.1	30.9	32.6	26.8	27.0	28.4	29.2	28.8
20-49	43.3	39.4	37.9	44.3	37.8	37.8	38.5	39.7	39.1
50+	43.1	48.8	42.9	51.1	45.9	46.4	44.9	47.7	46.4
ALL	39.9	37.1	37.4	40.1	34.8	35.5	35.9	36.8	36.4

TABLE 9

**PERCENT OF PEOPLE HAVING BEEN INJURED OR ILL
DURING LAST 4 WEEKS BY EXPENDITURE QUINTILE,
LOCALITY AND SEX**

EXPENDITURE QUINTILE	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	ALL
FIRST	58.3	30.8	29.9	34.7	27.5	28.6	28.1	29.7	28.9
SECOND	30.0	32.2	34.1	37.9	35.1	33.4	34.5	34.5	34.5
THIRD	44.5	36.8	35.5	34.9	36.7	38.6	37.1	37.3	37.2
FOURTH	36.4	38.7	43.6	43.6	40.5	47.9	40.7	45.1	42.9
FIFTH	43.5	40.3	48.6	58.7	52.3	47.6	48.5	48.7	48.6
SAMPLE SIZE	645	635	1777	1922	4654	4839	7076	7396	14472

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

TABLE 10

**AVERAGE NUMBER OF DAYS OF ILLNESS OR INJURY
DURING LAST 4 WEEKS BY LOCALITY, SEX AND AGE GROUP**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	7.3	6.2	6.7	6.0	7.6	7.4	7.3	7.0	7.2
6-19	6.4	5.7	5.8	5.6	6.5	6.0	6.3	5.9	6.1
20-49	8.1	7.9	8.0	7.1	7.8	8.0	7.9	7.7	7.8
50+	9.5	11.8	9.1	11.2	11.9	10.5	11.1	10.7	10.9
ALL	7.6	7.2	7.1	7.0	7.9	7.8	7.7	7.5	7.6

TABLE 11

**AVERAGE NUMBER OF DAYS OF INACTIVITY DURING LAST FOUR WEEKS
DUE TO ILLNESS OR INJURY BY LOCALITY, SEX AND AGE GROUP**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	3.9	2.6	2.8	3.0	4.0	4.0	3.7	3.7	3.7
6-19	3.2	2.9	2.5	2.9	3.4	2.9	3.1	2.9	3.0
20-49	2.1	3.2	3.2	3.1	4.3	4.5	3.7	3.9	3.8
50+	3.9	2.8	4.0	5.0	6.5	6.0	5.7	5.6	5.6
ALL	2.9	3.0	3.0	3.3	4.3	4.2	3.8	3.8	3.8

TABLE 12

PERCENT OF ILL OR INJURED PEOPLE WHO CONSULTED
MEDICAL PERSONNEL BY LOCALITY, SEX AND AGE GROUP

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	77.4	65.6	53.1	63.3	52.2	56.7	54.5	58.8	56.6
6-19	57.0	56.0	46.2	47.9	35.5	36.2	40.5	41.9	41.2
20-49	53.8	61.1	50.7	57.2	44.3	52.2	47.2	54.6	51.3
50+	64.0	50.0	35.9	34.8	41.4	33.3	41.8	34.5	37.7
ALL	60.2	59.0	48.2	52.4	43.2	46.2	46.3	49.0	47.7

TABLE 13

PERCENT OF ILL OR INJURED PEOPLE WHO CONSULTED
MEDICAL PERSONNEL BY LOCALITY, SEX AND
EXPENDITURE QUINTILES

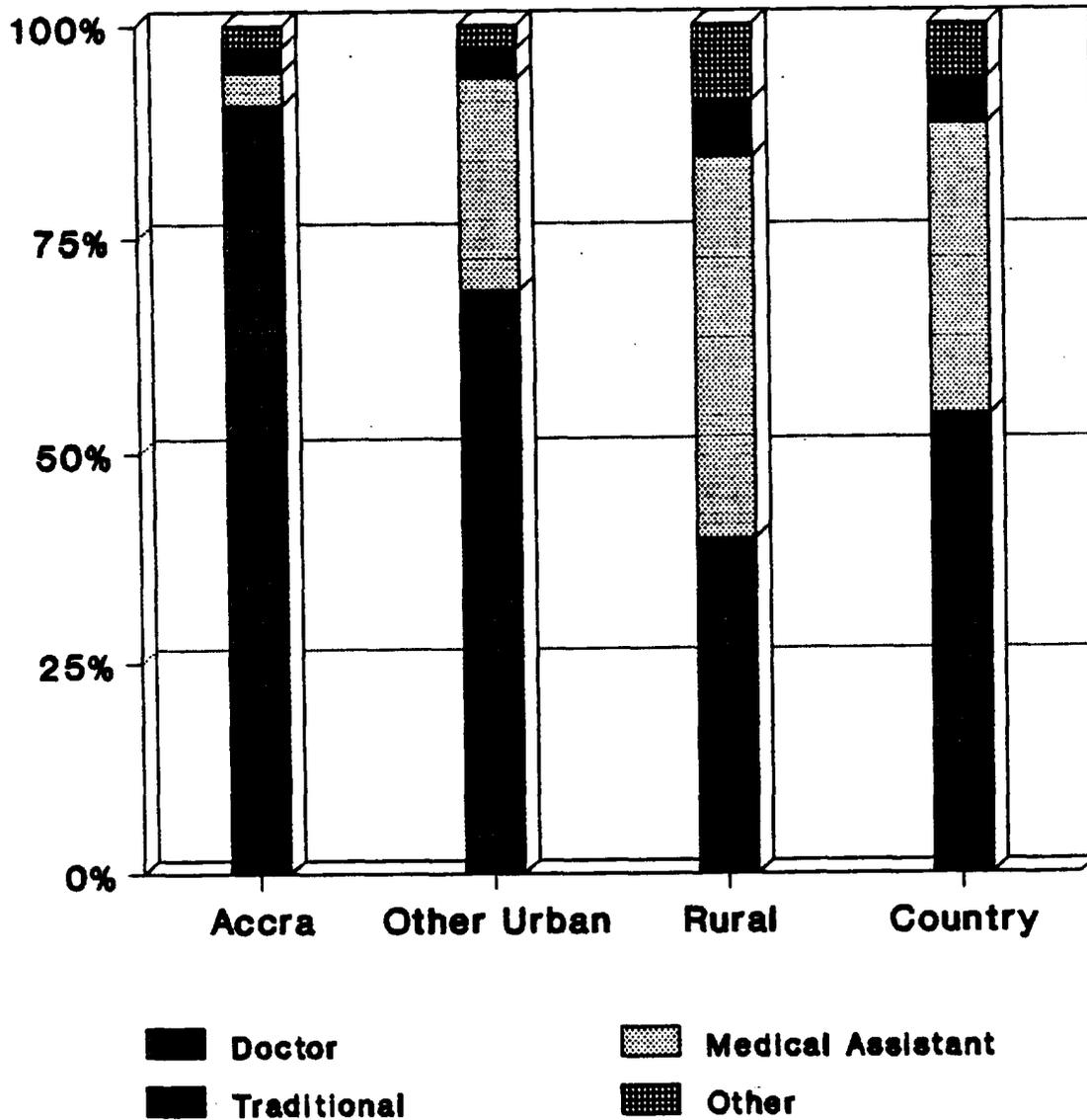
EXPENDITURE QUINTILE	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	ALL
FIRST	71.4**	25.0**	39.6	36.1	38.8	39.6	39.3	38.8	39.0
SECOND	57.1	50.0	46.1	51.1	40.0	44.8	42.1	46.7	44.5
THIRD	54.4	54.3	45.3	48.8	47.7	50.4	47.8	50.3	49.0
FOURTH	66.7	54.5	50.3	56.6	45.8	51.3	50.2	53.3	51.9
FIFTH	58.3	71.8	55.9	66.1	50.9	54.2	54.5	63.5	58.6
SAMPLE SIZE	260	240	667	766	1616	1709	2543	2715	5258

**Cell contains fewer than 10 observations.

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

FIGURE 13

Distribution of Patients by Locality and Type of Medical Personnel Consulted



Note: The percentages refer to those who consulted medical personnel

FIGURE 14

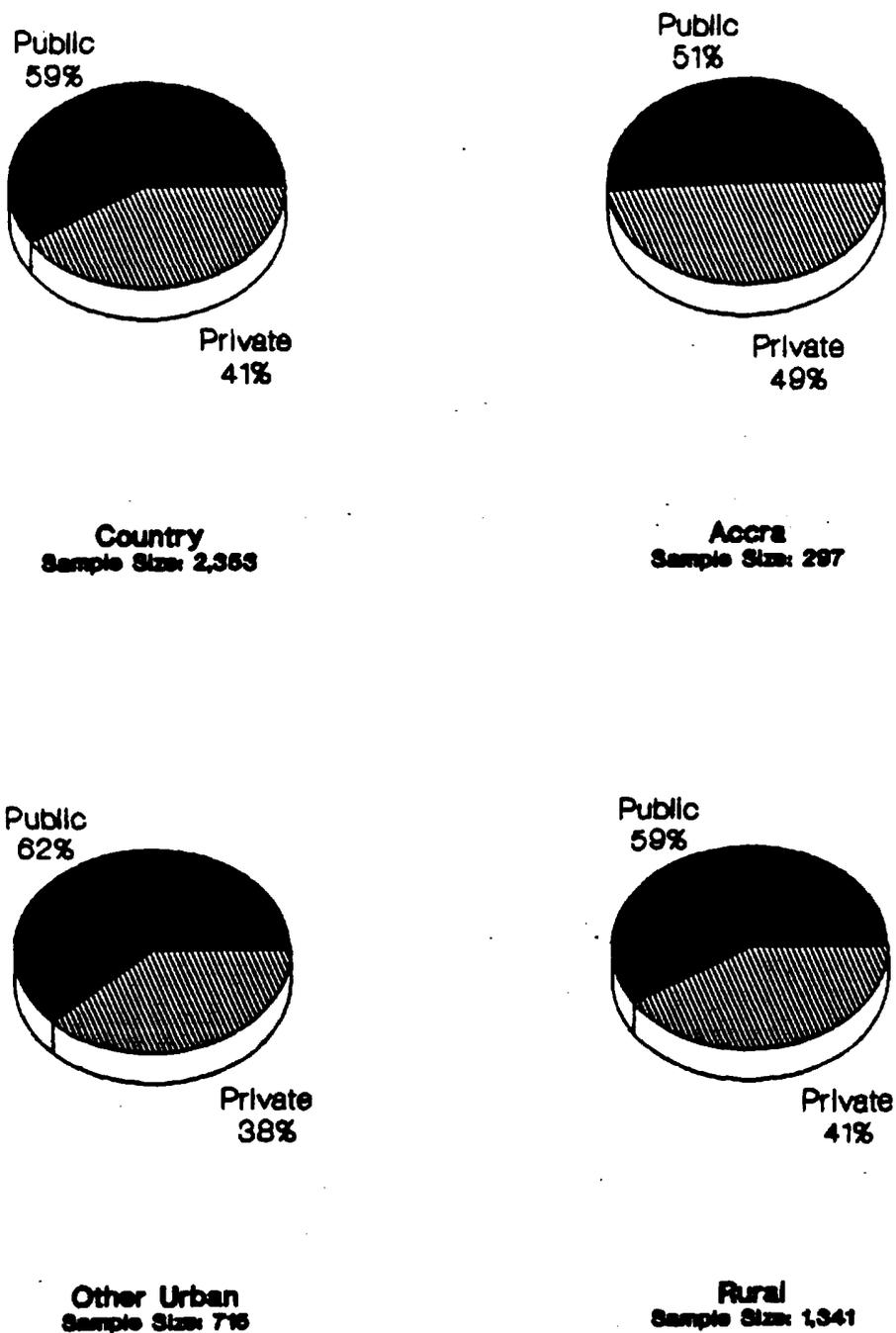
Distribution of Patients by Locality and Type of Health Facility

TABLE 14

**AVERAGE NUMBER OF CONSULTATIONS DURING LAST FOUR WEEKS
BY LOCALITY, SEX AND AGE GROUP**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	1.6	1.9	1.9	1.7	2.0	2.0	1.9	1.9	1.9
6-19	2.3	1.8	2.0	1.8	2.2	2.0	2.2	1.9	2.0
20-49	2.5	1.9	2.2	1.8	2.1	2.2	2.2	2.1	2.1
50+	2.5	2.7	2.5	2.3	2.4	2.3	2.4	2.4	2.4
ALL	2.2	1.9	2.1	1.8	2.1	2.1	2.1	2.0	2.1

NOTE: Based on the subsample of ill or injured people who consulted medical personnel.

TABLE 15

**PERCENT OF PATIENTS WHO PURCHASED MEDICINE
BY LOCALITY, SEX AND AGE GROUP**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5	69.8	75.0	85.7	84.7	90.8	84.2	87.7	83.8	85.8
6-19	68.4	66.7	84.8	85.2	84.0	89.5	82.7	85.7	84.1
20-49	65.0	77.9	81.4	90.3	86.1	85.1	82.0	85.8	84.1
50+	64.0	75.0	91.0	90.3	88.6	87.2	87.3	87.5	87.4
ALL	66.8	73.5	84.7	87.7	87.0	86.3	84.3	85.6	85.0

TABLE 16

PERCENT OF PEOPLE WHO BOUGHT MEDICINE DISTRIBUTED
BY THOSE WHO CONSULTED (C) OR DID NOT CONSULT (D) MEDICAL PERSONNEL
BY LOCALITY, SEX AND AGE GROUP

AGE GROUP		LOCALITY								
		ACCRA		OTHER URBAN		RURAL		COUNTRY		
		MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	TOTAL
0-5	C	68.3	76.2	88.2	86.3	90.1	81.7	87.1	82.6	84.8
	D	75.0	72.7	82.9	81.8	91.6	87.4	88.5	85.5	87.2
6-19	C	64.4	63.8	79.6	83.2	81.7	83.3	78.7	80.4	79.5
	D	73.5	70.3	89.2	87.0	85.3	93.0	89.5	89.5	87.4
20-49	C	57.1	73.9	73.4	87.7	84.3	82.0	77.1	82.7	80.4
	D	74.1	84.1	89.6	93.8	87.5	88.5	89.5	89.5	88.0
50+	C	50.0	80.0	82.1	84.2	91.8	88.7	85.2	86.9	86.1
	D	88.9	70.0	96.0	93.3	86.2	86.5	87.8	87.8	88.2
ALL	C	61.2	71.4	80.2	85.9	86.4	82.9	81.3	82.6	82.0
	D	75.2	76.5	88.8	89.8	87.4	89.2	86.8	88.5	87.7

TABLE 17

PERCENT OF PEOPLE WHO OBTAINED PREVENTIVE CARE
IN LAST 12 MONTHS BY LOCALITY, SEX AND AGE GROUP

AGE GROUP		LOCALITY								
		ACCRA		OTHER URBAN		RURAL		COUNTRY		
		Male	Female	Male	Female	Male	Female	Male	Female	Total
0-5		45.6	45.4	47.9	47.6	50.8	46.6	49.7	46.8	48.2
6-19		16.3	18.7	41.5	42.8	45.5	48.4	42.1	44.1	43.0
20-49		22.2	35.9	36.1	44.9	34.4	46.6	33.4	45.0	39.6
50+		34.5	14.6	35.2	33.8	35.9	34.3	35.6	33.3	34.3
ALL		25.5	29.7	40.5	43.4	42.5	42.7	40.4	43.7	42.1

**ANTHROPOMETRY
(NUTRITION)**

The tables in this section pertain to a subsample of 2,167 children 5 years of age or younger. The children have been grouped, for convenience, into twelve categories: 0-3, 4-6, 7-9, 10-12, 13-15, 16-18, 19-21, 22-24, 25-30, 31-36, 37-48, 49-59; all in months. Weights were measured in kilograms and heights in centimeters.

The mean height of boys (Table 18) is on the average higher than that of girls and in all cases the heights generally increase with age. This trend is exhibited by the children in the rural areas. Among urban children some irregularities are noted when the height measurements are matched with age and sex. Looking at the age group 0-3 months, boys in the other urban areas are on the average taller (57.4 cm) than girls (55.8 cm); but at 4-6 months of age, it reverses.

Table 19 shows that there is no systematic relationship between mean height of children and expenditure level.

The distribution of mean weight of children by age showed that, on the average boys weighed more than girls (Table 20). The data shows that weight generally increases with age. The distribution by ecological zones also shows that in general males weigh more than females in all zones, with coastal children weighing more than children in the other two zones (Table 21).

In order to derive Figures 15-20, the weight-for-height, and height-for-age of all the 2,167 children of ages below five years in our sample were arranged by age groups (0-3, 4-6, 7-9, etc...) and the values for each age group further arranged on an international scale of 1 to 100. The analysis pertains to those children whose weight-for-height fell below the 2.5 mark on the scale, called wasted; and those below 2.5 on the height-for-age scale, called stunted. A total of 164 or 7.6% and 671 or 31% were below the 2.5 on the weight-for-height and height-for-age scales respectively.

Figure 15 shows the percentage distribution by age groups, where A, B, C, etc... refer to 0-3, 4-6, 7-9, etc... age groups respectively. Looking at the distribution for wasted, we find a normal distribution except for ages 16-18 months which is much higher but corresponds to the average weaning period. While it appears that the percentage of children with wasting problems is generally relatively reasonable, the percentage of stunted children is quite high and generally increases with age. Stunting indicates long term nutritional inadequacies and the increasing pattern suggests that it has a cumulative effect.

Figure 16 shows that while the extent of wasting is not clearly related to living standards, that of stunting decreases as expenditure level rises. When further examined by locality, Figures 17 and 18 show that the problems are more serious in rural than in the urban areas.

When examined by ecological zones, children in the savannah zones show higher degrees of stunting and wasting than children in the other two zones (Figures 19 and 20).

TABLE 18
MEAN HEIGHT OF CHILDREN FIVE YEARS OR YOUNGER
BY LOCALITY, AGE GROUP AND SEX
(CENTIMETERS)

AGE GROUP (MONTHS)	LOCALITY							
	ACCRA		OTHER URBAN		RURAL		COUNTRY	
	Male	Female	Male	Female	Male	Female	Male	Female
0-3	58.3*	60.3**	57.4	55.8	56.8	56.0	57.0	56.2
4-6	67.7	64.2**	67.1	69.1	65.3	62.7	66.0	64.6
7-9	69.7**	68.5**	70.3	68.0	68.3	67.3	68.9	67.6
10-12	70.4*	70.4*	71.3	70.9	73.1	71.8	72.6	71.5
13-15	77.5*	71.7*	77.5	74.4	76.3	73.4	76.7	73.6
16-18	75.1*	74.5*	76.8	75.4**	77.3	74.9	77.0	75.0
19-21	79.4*	75.3*	76.7**	77.9**	78.7	77.9	78.3	77.9
22-24	84.0**	82.0*	84.2	81.5	80.9	78.6	81.9	79.4
25-30	86.6	81.2	86.1	85.0	84.2	82.4	84.9	82.9
31-36	87.0**	87.6*	89.5	86.8	87.5	86.2	88.0	86.4
37-48	94.7	95.7	93.7	93.6	92.8	91.8	93.2	92.4
49-60	98.6	101.9**	100.3	99.7	97.2	96.9	98.0	97.6
ALL	82.9	82.1	84.7	81.7	82.3	81.7	82.9	81.7
SAMPLE SIZE	84	61	256	251	729	786	1069	1098

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

TABLE 19
MEAN HEIGHT OF CHILDREN FIVE YEARS OR YOUNGER
BY SEX, AGE GROUP, AND EXPENDITURE QUINTILES
(CENTIMETERS)

AGE GROUP (MONTHS)	FIRST		SECOND		THIRD		FOURTH		FIFTH	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-3	57.9	57.5	58.9	57.4	57.8	56.7	57.1**	57.5**	61.5	59.6**
4-6	65.6	62.9	65.6	66.1	65.4	64.4	66.6	63.3**	67.4	67.5*
7-9	68.4	67.5	68.5	67.2	67.8	66.8	69.9	70.2*	70.7*	70.4*
10-12	72.4	70.4	72.4	73.7	71.2	70.4**	73.4**	71.4**	73.1**	69.9*
13-15	75.7	72.1	78.6	74.8	75.2	74.9	75.7	71.3**	77.4*	72.9*
16-18	76.4	74.1	77.2	75.8	76.4	75.1	78.2**	71.2*	76.2*	77.2*
19-21	78.1*	77.7	80.3**	76.4**	69.9*	79.3	79.1	76.2*	86.0*	80.7*
22-24	81.0	78.2	83.4	78.7	82.6	80.2	80.5	79.6	82.6*	80.5**
25-30	84.4	83.6	84.9	81.5	84.4	82.9	85.4	83.3	86.1**	85.8**
31-36	87.7	86.2	85.9	86.5	89.2	87.8	90.0	83.9	88.4	92.7*
37-48	91.2	91.4	94.2	92.2	93.1	93.1	93.4	93.1	93.1	94.1
49-59	96.8	96.6	97.9	96.5	98.1	99.2	99.1	97.9	95.0**	99.6
SAMPLE SIZE	290	306	254	277	221	227	182	165	67	60

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

TABLE 20
 MEAN WEIGHT OF CHILDREN FIVE YEARS OR YOUNGER BY LOCALITY,
 AGE GROUP AND SEX
 (KILOGRAMS)

AGE GROUP (MONTHS)	LOCALITY							
	ACCRA		OTHER URBAN		RURAL		COUNTRY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
0-3	5.4*	5.8**	5.0	4.8	5.0	4.7	5.0	4.8
4-6	8.2	7.0**	7.7	7.6	7.1	6.3	7.4	6.7
7-9	8.3**	7.3**	7.4	7.1	7.3	6.9	7.4	7.0
10-12	7.5*	7.5*	7.8	7.6	8.6	8.1	8.4	7.9
13-15	10.5*	8.5*	9.3	9.0	9.1	8.4	9.2	8.6
16-18	9.3*	8.4*	8.9	8.4**	9.1	8.4	9.0	8.4
19-21	8.9*	10.2*	9.4**	10.0**	9.9	9.4	9.6	9.6
22-24	10.9**	12.1*	11.3	10.7	10.2	9.5	10.5	9.9
25-30	12.2	12.0	11.9	11.4	11.3	10.6	11.5	10.9
31-36	13.2**	13.0*	12.6	11.8	11.9	11.2	12.2	11.4
37-48	13.7	14.1	13.7	13.3	13.5	12.8	13.6	13.0
49-60	14.5	15.8**	15.3	15.0	14.4	13.9	14.6	14.2

*Cell contains fewer than 5 observations

**Cell contains fewer than 10 observations.

TABLE 21

MEAN WEIGHT OF CHILDREN FIVE YEARS OR YOUNGER
BY ECOLOGICAL ZONE, AGE GROUP AND SEX
(KILOGRAMS)

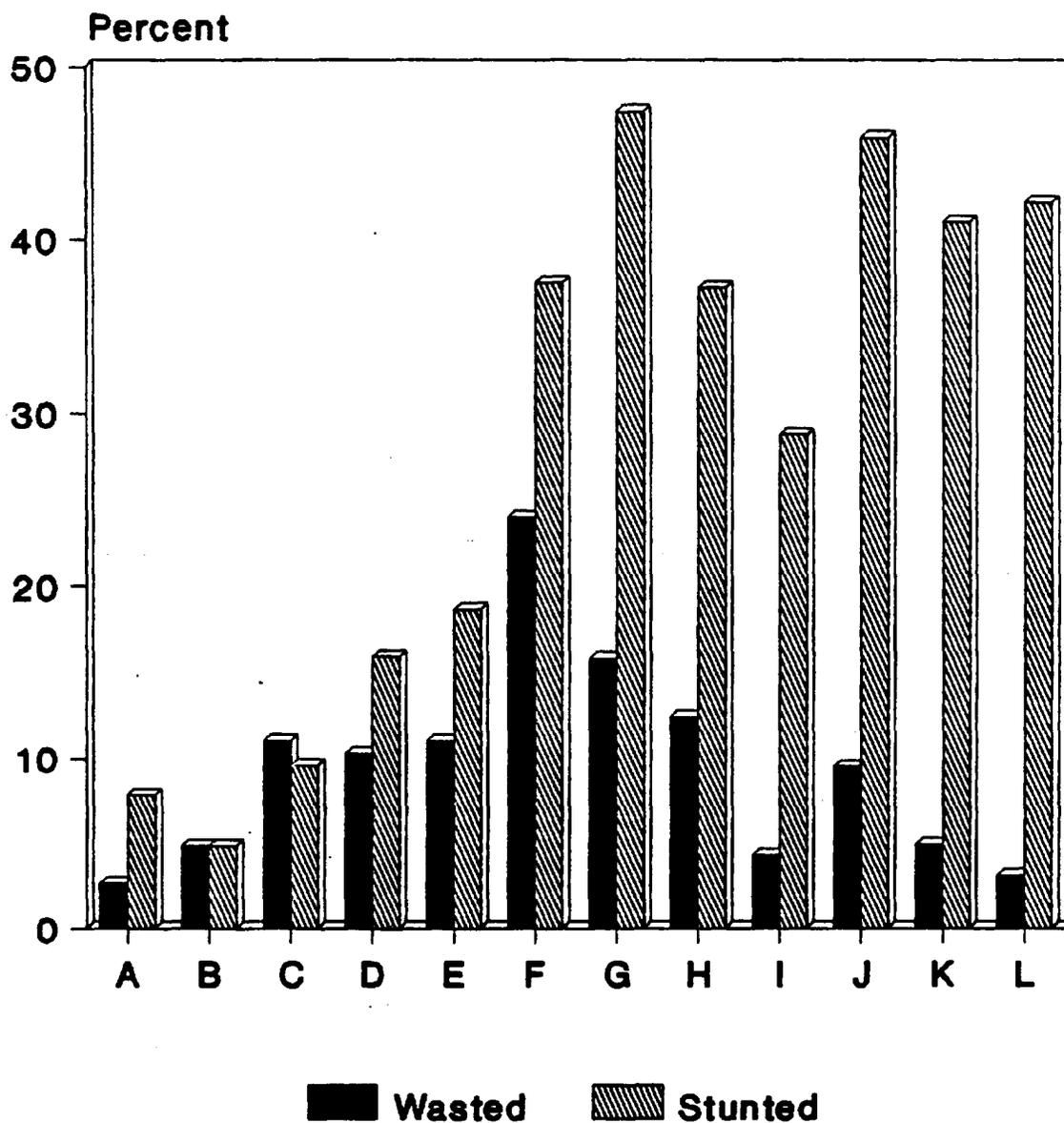
AGE GROUP (MONTHS)	ECOLOGICAL ZONE							
	COASTAL		FOREST		SAVANNAH		COUNTRY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
0-3	5.4	5.2	4.9	4.6	4.9	4.8	5.0	4.8
4-6	7.9	7.1	7.1	6.6	7.2	6.3	7.4	6.7
7-9	7.7	7.2	7.4	6.8	6.8**	7.0	7.4	7.0
10-12	8.5	7.6	8.3	8.3	8.4	7.5	8.4	7.9
13-15	9.5	8.7	9.1	8.6	9.0	8.5	9.2	8.6
16-18	9.5	8.6	8.9	8.4	8.8	8.2	9.0	8.4
19-21	9.4**	9.5	9.9**	9.6	9.5**	9.6**	9.6	9.6
22-24	10.5	9.9	10.9	10.1	10.1	9.4	10.5	9.9
25-30	12.3	11.5	11.2	10.6	10.8	10.8	11.5	10.9
31-36	11.9	11.4	12.2	11.5	12.4	11.3	12.2	11.4
37-48	13.5	13.3	13.5	12.6	13.8	13.1	13.6	13.0
49-60	14.9	15.0	14.1	13.8	15.1	14.3	14.6	14.2

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

FIGURE 15

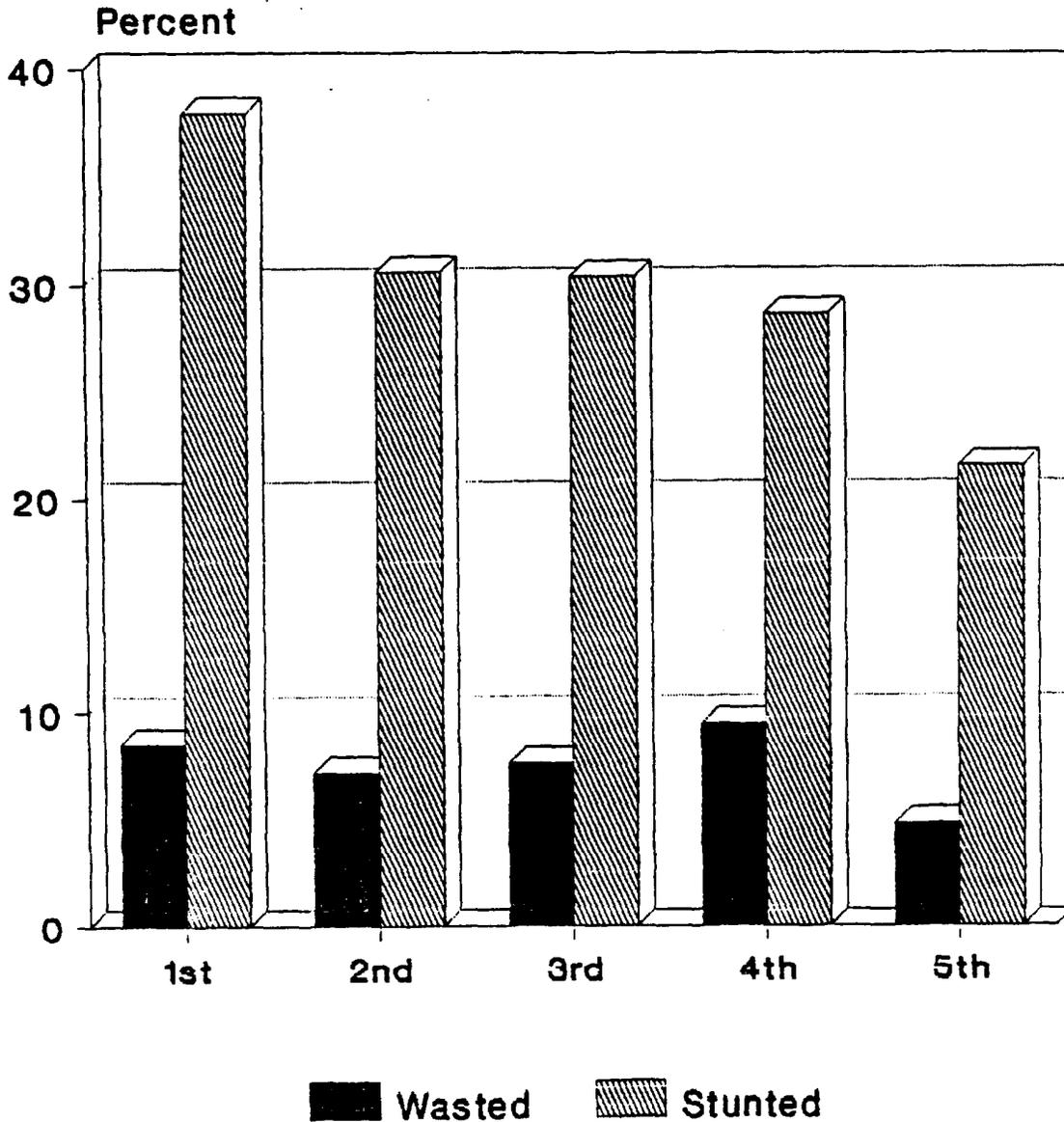
Percent Of Wasted And Stunted Childre By Age-Group



Note: Based on children 5 years or younger

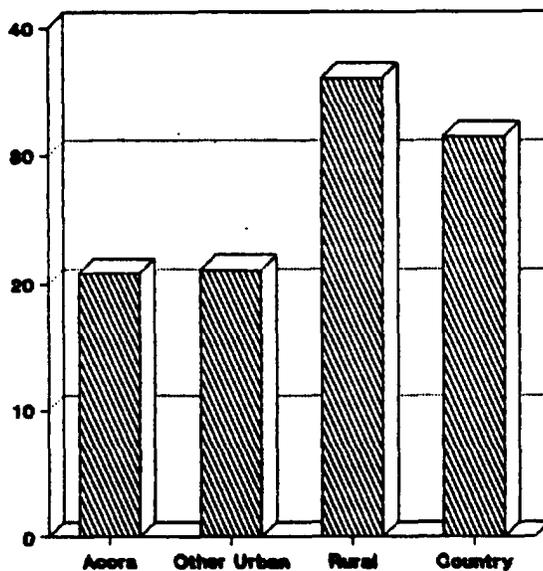
FIGURE 16

Percent Of Wasted And Stunted Children By Expenditure Quintile



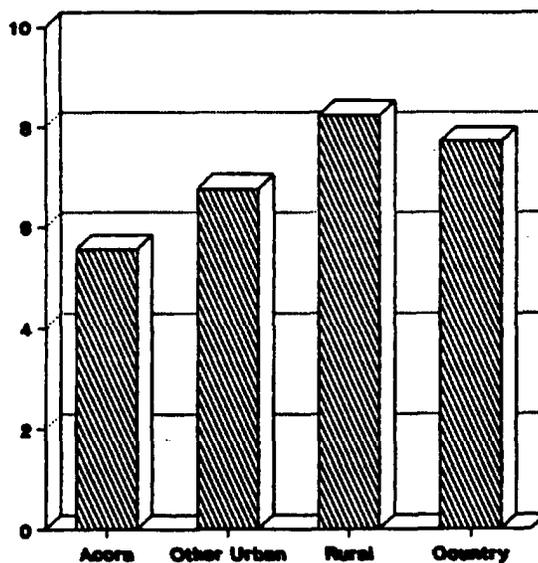
Note: Based on children 5 years or younger

FIGURE 17
Percent Of Stunted Children
By Locality



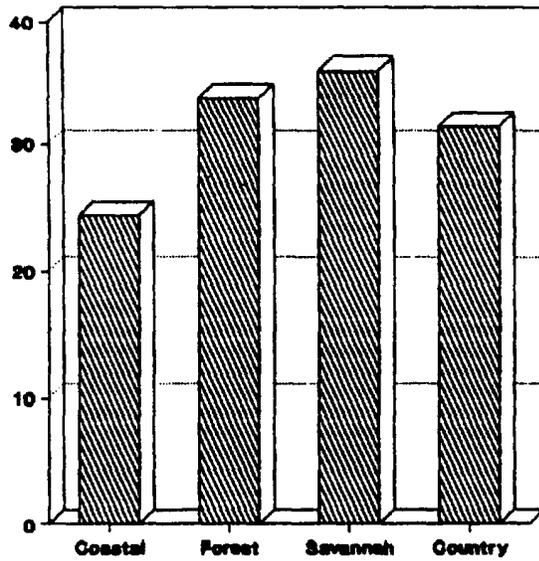
Note: Based on children 5 years or younger

FIGURE 18
Percent Of Wasted Children
By Locality



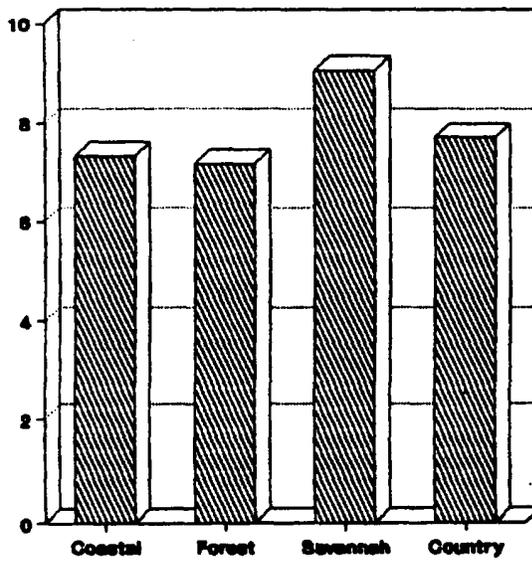
Note: Based on children 5 years or younger

FIGURE 19
Percent Of Stunted Children
By Ecological Zone



Note: Based on children 5 years or younger

FIGURE 20
Percent Of Wasted Children
By Ecological Zone



Note: Based on children 5 years or younger

EDUCATION

Literacy and educational achievement were reported by all the household members of at least 9 years of age. Statistics on enrolment, however, pertain to the school age population (6 to 25 years). The reason for using 9 years of age as a cut-off for literacy and educational achievement is due to the fact that children in the first three grades (ages 6,7 and 8) are not expected to be able to read and write, so they were excluded, to avoid introducing bias in the results. Those on enrolment by level of education do not include students in post-secondary education (7 students) and in teacher training (26 students); this exclusion does not significantly affect the results as only fewer than 1% of students are enrolled in these levels. In addition, students in koranic schools (48 such students in the sample) have also been excluded from the same tables.

Literates are defined as those who can write a letter. Enrolment ratios are the enrolment at a given level of education expressed as a percent of the relevant school-age children. The gross enrolment ratios are computed using enrolment of all ages and the net enrolment ratios only involve the relevant school-age enrolment.

Table 22 shows that the literacy rate among all persons aged 9 years and older in the sample (i.e. those who said they could write) was 32.5%. A large percentage of the age group under consideration (48.1%) could perform written calculations and 35.4% could read. These ratios are greater for females than for males (Table 23). The ratios vary with the level of urbanization. The number of individuals who can write is highest for Accra (63.3%) and lowest for the rural areas (25.5%) possibly due to greater availability of educational facilities in the cities and towns.

Table 24 shows that about half of the total school-age population are females (49%) and out of this, 42% are in enrolment (Table 25), mostly in primary or secondary schools. In the sample, less than 5 females were enrolled as University students and were all resident in Accra. In general, the number of females in enrolment is higher in the urban and ranged from 40% in the rural areas to 50% in Accra. The school attendance rate for those aged between 6-25 years (that is the percentage of school age population enrolled in school) was 53.7% for the country (Table 26). The distribution by locality shows that Accra has the highest school attendance rate (69.5% for males and 61.6% for females). School attendance rate decreases gradually with age until after 18 years when there is a dramatic drop from 40.0% to 6.2% for females and 62.0% to 23.9% for males. The largest drop of 47.9% is found among males in Accra with the lowest drop of 27.5% occurring among rural females.

Figure 22 indicates that the primary gross enrolment ratio (enrolment for all ages relative to the school age population) is about 94% for the country and that of secondary level is about 52%; while the net enrolment ratios are comparatively lower, about 67% for primary and 42% for secondary (Figure 23).

The large differences between gross and net enrolment imply that a significant number of children enrolled at the primary level are over-aged due to late enrolments or repetitions. The majority (87%) of students currently enrolled in primary and secondary schools attend public educational institutions as shown by Figure 24. Public school attendance was highest for the rural areas (91%) and lowest for the city of Accra (64%).

It is often expected that school attendance will increase with income. However, the data displayed in Table 27 do not confirm this pattern; a big drop is observed for the fifth expenditure quintile in all localities.

TABLE 22
LITERACY AND NUMERACY RATES BY LOCALITY AND SEX
(PERCENT)

	LOCALITY											
	ACCRA			OTHER URBAN			RURAL			COUNTRY		
	MALE	FEM.	TOT.	MALE	FEM.	TOT.	MALE	FEM.	TOT.	MALE	FEM.	TOT.
CAN READ	78.5	61.8	70.1	52.4	31.4	41.3	37.7	18.3	27.7	45.5	25.9	35.4
CAN WRITE	71.7	54.9	63.3	49.0	28.8	38.3	35.0	16.6	25.5	42.2	23.4	32.5
CAN DO ARITHMETIC	85.3	71.0	78.1	66.8	44.7	55.2	52.4	29.8	40.8	59.4	37.7	48.1
SAMPLE SIZE	502	503	1005	1287	1438	2725	3247	3439	6686	5036	5380	10416

NOTE: (1) TOT. =TOTAL, FEM. = FEMALE.

(2) Table is based on respondents 9 years of age or older.

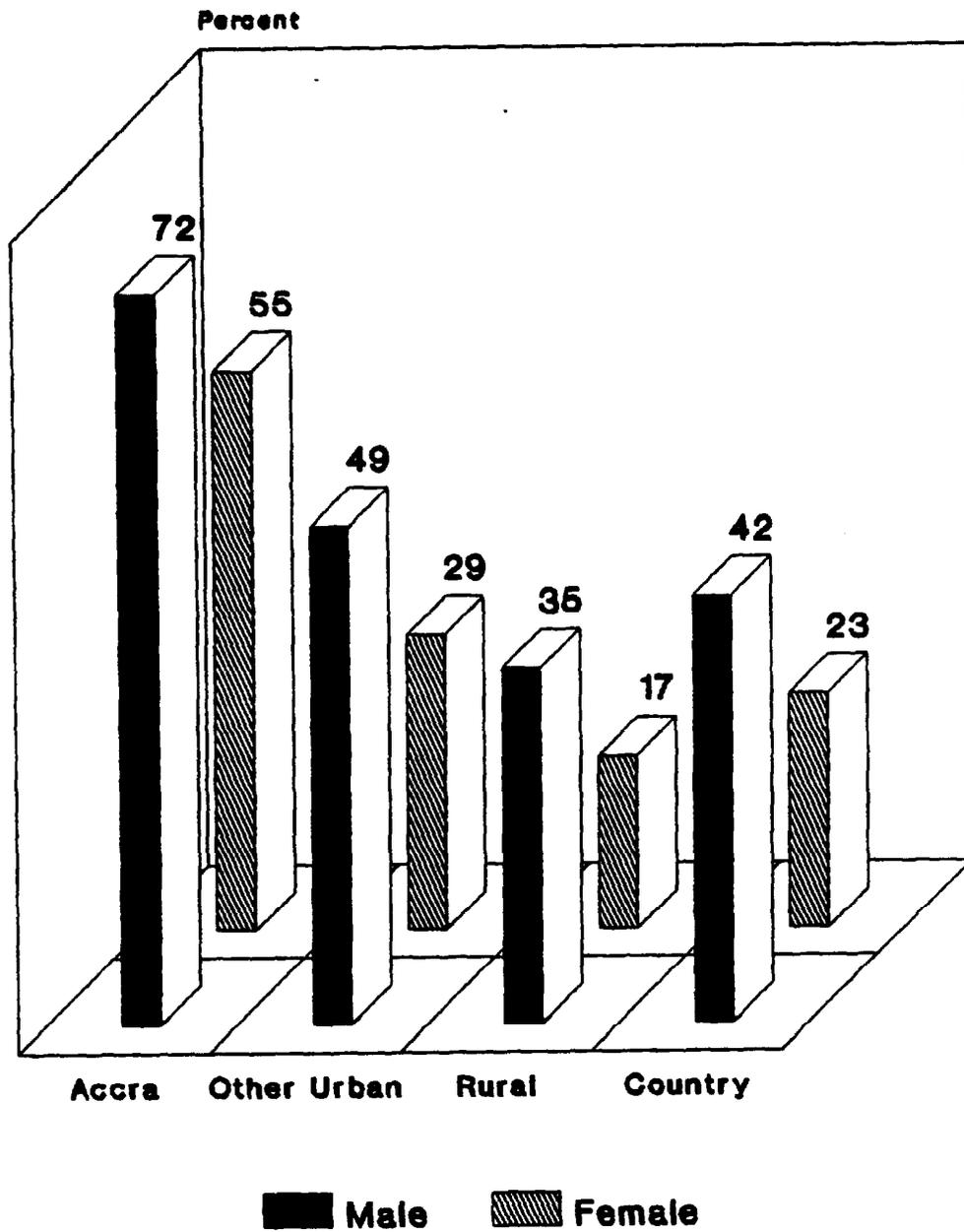
TABLE 23
LITERACY RATE BY LOCALITY, SEX AND AGE GROUP
(PERCENT)

AGE GROUP	LOCALITY											
	ACCRA			OTHER URBAN			RURAL			ALL		
	MALE	FEM.	TOT.	MALE	FEM.	TOT.	MALE	FEM.	TOT.	MALE	FEM.	TOT.
9-14	33.7	34.5	34.1	16.8	14.2	15.5	7.2	4.8	6.1	11.8	10.4	11.1
15-24	87.1	72.7	79.9	67.5	46.2	56.8	51.9	29.6	41.1	59.4	38.5	49.1
25-34	93.9	71.7	81.3	73.0	43.0	56.1	54.9	29.1	40.5	64.2	37.8	49.4
35-44	79.3	47.8	64.9	69.5	32.7	48.6	49.3	15.0	31.3	58.1	23.3	39.8
45-54	66.7	31.7	51.1	41.4	10.4	26.4	34.6	7.4	18.8	40.2	10.0	23.8
55+	52.6	19.0	40.7	25.0	5.0	13.5	15.9	2.2	8.5	20.4	3.4	11.3
ALL	71.7	54.9	63.3	49.0	28.8	38.3	35.0	16.6	25.5	42.2	23.4	32.5

NOTE: (1) Literacy rates are the percent of people who can write.

(2) Fem.=Female; Tot.=Total.

FIGURE 21
Literacy Rate
by Locality and Sex



Note: Literates are those who can write

TABLE 24

PERCENT OF FEMALES IN SCHOOL-AGE POPULATION BY LOCALITY, AND AGE GROUP

AGE GROUP	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
6-11	53	52	47	49
12-18	51	48	45	47
19-25	53	51	54	53
ALL	52	51	48	49

NOTE: 6-11, 12-18, 19-25 are respectively the primary, secondary, and higher education age groups.

TABLE 25

PERCENT OF FEMALES IN ENROLMENT BY LOCALITY AND LEVEL OF EDUCATION

AGE GROUP	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
PRIMARY	52	47	43	45
SECONDARY	48	41	34	38
UNIVERSITY	33**	---	---	12**
ALL	50	45	40	42

**Cell contains fewer than 10 observations.

TABLE 26

**SCHOOL ATTENDANCE RATE BY LOCALITY, SEX AND AGE GROUP
(PERCENT)**

AGE GROUP	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	Male	Female	Male	Female	Male	Female	Male	Female	All
6-11	89.4	87.5	84.3	74.1	68.3	57.9	73.9	65.1	69.6
12-15	89.2	76.5	85.8	65.4	72.5	57.6	77.2	61.5	70.0
16-18	73.2	61.0	67.7	50.8	58.2	32.3	62.0	40.0	51.5
19-25	25.3	16.0	26.0	6.0	22.7	4.8	23.9	6.2	14.5
ALL	69.5	61.6	68.1	51.9	58.2	40.2	61.8	45.4	53.7

NOTE: School attendance rate is the percentage of school age population enrolled in school. Enrolment is defined as those within each age range who are either currently in school or have been enrolled during the last twelve months.

TABLE 27

**SCHOOL ATTENDANCE RATE BY LOCALITY,
SEX AND EXPENDITURE QUINTILES
(PERCENT)**

EXPENDITURE QUINTILE	LOCALITY								
	ACCRA		OTHER URBAN		RURAL		COUNTRY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	ALL
FIRST	33.3	37.5	66.8	48.9	56.6	37.4	58.4	39.5	49.4
SECOND	66.7	63.3	75.9	50.0	62.8	44.1	66.4	46.7	56.5
THIRD	71.2	55.4	70.7	53.1	58.2	41.3	63.0	46.4	54.9
FOURTH	81.5	71.6	65.2	55.1	58.5	41.4	64.3	50.6	57.4
FIFTH	58.0	61.2	47.9	49.5	38.5	30.6	47.6	48.2	47.8

NOTE: The first Quintile is the lowest and the fifth is the highest.

FIGURE 22
Gross Enrolment Ratio by Locality and Educational Level

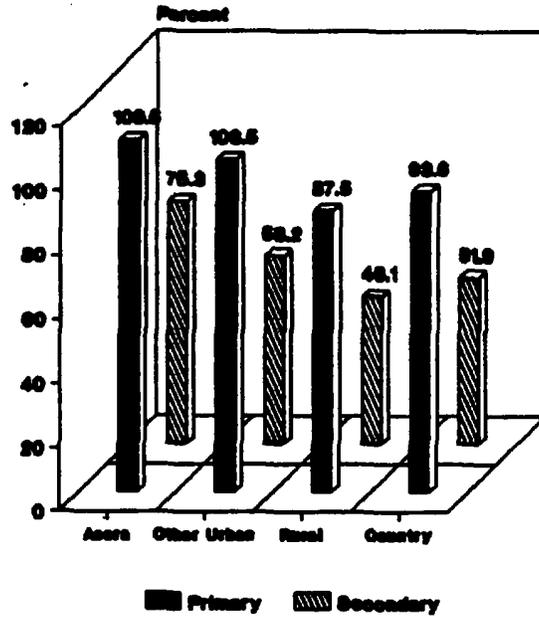


FIGURE 23
Net Enrolment Ratio by Locality and Educational Level

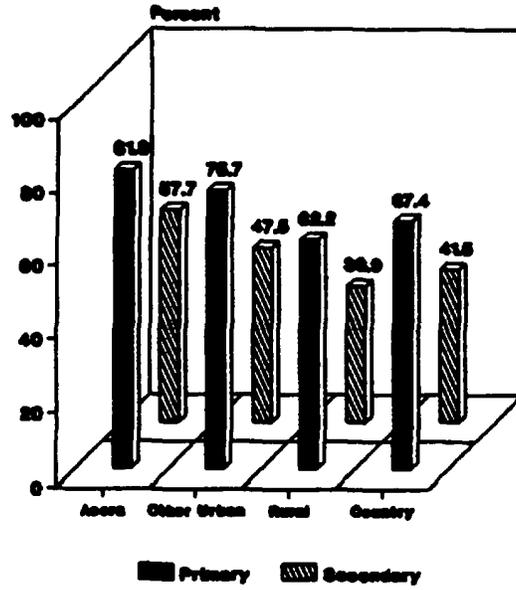
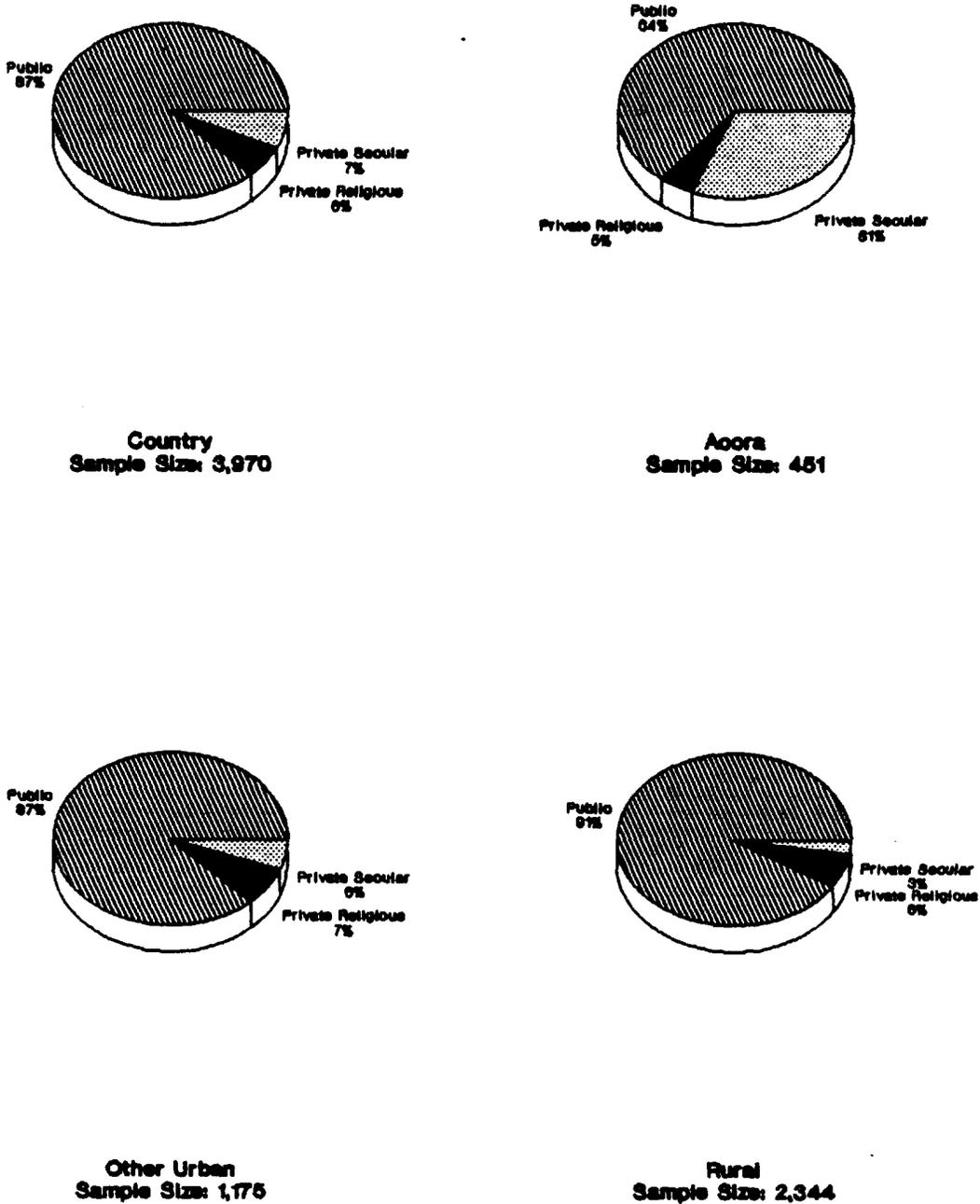


FIGURE 24

Distribution of Students Currently Enrolled in Primary and Secondary Education by Locality and Type of School



HOUSING

Some tables in this section distinguish among three categories of tenants: owners, renters and others. Renters are those who pay in cash and/or in kind. Others include those for which the rents are paid by someone else, or the housing is provided free of charge (e.g. by a relative, a private employer, a government agency or other public agency, or a private individual or agency).

The sources of water have been grouped into four categories: inside plumbing which includes indoor plumbing and inside standpipe; water vendor and truck; natural sources which include river, lake, spring, pond and rainwater; finally the last category (other) includes neighbouring household, private outside standpipe/tap, public standpipe, and well with or without pump.

The majority of households surveyed either own their homes (39.8%) or have their housing provided free of charge or paid for by someone else (37.4%) (Table 34). The situation looks different when tenancy status is examined by type of locality. Figure 25 indicates that those living in urban areas are more likely to rent their homes than those residing in rural areas. In Accra less than 15% of households own their homes, over 50% rent accommodation. This is in contrast to the rural areas where over 50% of all households live in their own houses and about 10% in rented homes. About 30% of housing in all three localities is provided free of charge.

Table 28 shows that female headed households occupied as much as 42.2% of homes paid for by others or provided free of charge. This observation is more common in the other urban and rural areas. The distribution of all female-headed households living in homes not owned by them shows that the majority (77.8%) were not paying full rent (Table 29). The accommodations were either partly paid for by others or provided free of charge. About 42% of female heads of households in Accra were paying rent in full, while about 51.3% had free accommodation (Table 29). As one moves from the rural areas to the urban areas, the proportion of female headed households that lives in free accommodation decreases from 83.5% in the rural areas to 51.3% in Accra. Table 30 shows that 89.5% of the free housing for female headed households was provided by relatives. Government accounted for only 3.5% of such free housing.

The pattern exhibited by all male and female non-owners of accommodation (Table 31) also shows that 61.0% of households in the country were living in free accommodation and 32.9% were paying full rent. The remaining 6.1% were paying part or no rent. A similar pattern was observed in the rural and other urban areas where 76.2% and 48.8% respectively of non-owners were reported to be living in accommodation which was rent free. The pattern in Accra, however, is contrary to what pertains in the other two localities. In Accra, 52.8% of the households were in rent free accommodation, while 40.9% were paying part rent.

The average household size was highest for the rural areas (5.0) followed by the other urban areas with 4.7 and 3.9 for Accra (Table 33). Households living in their own homes generally had larger sizes (5.9). Those living in rented accommodation or homes provided free of charge or paid for by others, had an average household size of (4.1).

Table 34 shows that the proportion of owner-occupied houses tends to decrease as expenditure levels go up, while house renting increases with income. In the first expenditure quintile 59.1% of occupants are home owners but in the fifth expenditure quintile home owners are only 23.6%, while renters increase from 9.3% in the first expenditure quintile to 39.4% in the fifth expenditure quintile.

The majority of households in Ghana lived in rooms (Table 35). The next largest proportion of households occupied huts or buildings that were contained in the same compound.

Table 36 shows that occupancy of flats tends to increase with income. While none of those in the first expenditure quintile owned or rented flats, 6.8% of those in the fifth expenditure quintile occupied flats. Except for the third expenditure quintile, the same trend is shown by those living in rooms. Occupancy of single family homes, on the other hand, tend to decrease with increases in expenditure levels. Those living in huts or buildings in the same or different compounds do not show any distinct trend.

Most households (51.9%) obtained drinking water from natural sources (Table 37). The distribution by locality, however, shows that residents in Accra mainly obtain drinking water from inside plumbing (45.7%). The remaining 54.3% depend on water vendors or trucks (23%), natural sources (13%) and other sources (18.2%). On the other hand, the majority of the other urban residents (49.9%) obtain drinking water from other sources while the rest depend on inside plumbing (23.0%) and natural sources (25.0%). The dependency on water vendors or trucks in the rural and other urban areas is very limited. With regard to the rural areas, as many as 70.2% of the residents get drinking water from natural sources. 28.5% from other sources.

Table 39 exhibits the same pattern as Table 37. While on the average 51.9% of drinking water comes from natural sources, the percentage increases to 52.5% for laundry/bath. Whereas in Accra households mostly depend on inside plumbing for laundry (47.7%), the majority of rural households (71.1%) depend on natural sources (Table 39). In the other urban areas, the majority depend on natural sources (50.5%), while others depend on natural sources (25.3%) and inside plumbing (22.3%).

Table 38 shows that inside plumbing as a source of drinking water increases with income. Though only 2.0% of the households in the first expenditure quintile depend on inside plumbing as a source of drinking water, it increases to 10.5% for the third and further to 23.6% for the fifth quintile. On the other hand, the use of natural sources decreases with income; from 63.5% in the first quintile to 34.7% in the fifth quintile. The same trend is shown in Table 40, and in both cases, natural sources remain the dominant source of water.

Results indicate that most Ghanaian households dump their garbage (Table 41). In Accra, 80.7% of the households interviewed dump their garbage, while the rest have theirs burned or collected.

In the other urban and rural areas, collection of garbage was not common. About 96% of the households dump their garbage while the rest have theirs burned.

Table 42 suggests that having garbage collected as a means of disposal increases with income. Very few households in the first expenditure quintile (0.3%) have their garbage collected. This figure goes up to 3.2% for households in the fifth expenditure quintile. On the other hand dumping garbage as a means of disposal decreases from 98.0% of households in the first expenditure quintile to 92.4% of those in the fifth expenditure quintile but overall this remains the favourite method of garbage disposal.

The major source of lighting (Table 43) was kerosene or oil lamps (72.6%) followed by electricity (26.7%). The distribution by type of locality shows that households in Accra and other urban areas obtain lighting mainly from electricity (79.5% for Accra and 54.7% for other urban areas). In contrast, the majority of households in rural areas (93.7%) obtain lighting from kerosene or oil lamps and only a small proportion (5.4%) depend on electricity.

Table 44 suggests that electricity as a source of lighting increases with income. While electricity makes up 6.6% of the source of lighting for those in the first expenditure quintile, it makes up 48.3% for those in the fifth expenditure quintile. Kerosene and oil lamps show the reverse trend, falling from 92.0% for households in the first expenditure quintile to 51.5% for those in the fifth expenditure quintile. Overall, kerosene and oil lamps remain the most popular source of lighting.

The distribution of households by type of fuel for cooking, shows that a large percentage of the households use wood for fuel (68.7%) with the rest using mainly charcoal (Table 45). The pattern is not the same when the data is examined by type of locality. In Accra, for example, the majority of households (81.0%) depend on charcoal, while 10.8% use kerosene. In the other urban areas, however, almost equal proportions of households use wood (42.1%) and charcoal (49.7%) as source of cooking fuel. Rural households on the other hand largely depend on wood for fuel 92.0% as a source of energy for cooking.

Use of wood as a source of fuel decreases with income while use of charcoal as a source of energy increases with expenditure levels (Table 46). While 89.4% of those in the first expenditure quintile use wood as a source of fuel, it was used by 40.0% of those in the fifth quintile. On the other hand while 5.8% of those in the first expenditure quintile use charcoal as a source of fuel, 46.8% of those in the fifth expenditure quintile use charcoal.

Out of the 3,135 households interviewed, 53.4% used pit toilets while the rest either pan or bucket (14.7%) or other sources (Table 47). Pit toilets are mainly used in the rural areas. 64.8% of all rural households used pit toilets. Flush toilets were uncommon and were used by only 0.8% of the rural households.

In Accra and the other urban areas, the situation is different. Over one-third of households in the other urban areas used pit toilets while another one-third used pan or bucket toilets and 12.6% used flush toilets. In Accra, about 37% of households used other types of toilet facilities, while the remaining (27.3%) used pit toilet; pan or bucket (19.6%) and flush toilets (16.2%).

Table 48 shows that the use of flush toilets increases with income. While 0.2% of households in the first expenditure quintile have flush toilets, 11.3% of those in the fifth expenditure quintile have flush toilets. On the other hand, while pit latrines remain the popular form of toilet facilities, their use seems inversely related to income. Of those in the first expenditure quintile, 58.0% use pit latrines. This figure decreases to 43.4% for those in the fifth expenditure quintile.

Table 49 shows that while the country shows an average of 7.0 square meters of housing space per person, Accra has a higher value of 9.4 square meters per person. The other urban areas have an average of 6.8 square meters while 6.6 square meters is recorded for the rural areas. The distribution by household size indicates that the smaller the household size, the larger the mean area of housing per person. This ranges from 10.6 square meters for households containing 1 to 3 members to 4.2 square meters for households with over 12 members. A similar pattern is shown in all the different localities.

Heads of households aged below 30 years have larger housing space per person (7.9 square meters) compared to the other age groups (Table 50). Heads of household aged over 49 years also have large accommodation space per person (7.7 square meters).

The distribution of housing space by the sex of head of household, shows that members of female-headed households on the average occupy smaller housing space (6.7 square meters) as against households that are headed by males (7.1 square meters) (Table 51). A similar pattern is observed for the other urban and rural areas except for Accra where members of male and female-headed households occupy the same amount of housing space. Table 52 indicates that on the average households headed by non-Ghanaians occupy larger housing space (8.1 square meters) than those occupied by Ghanaian headed-households (6.9 sq. meters). It was observed that the mean area of housing per person increases with income (Table 53). Whereas those in the first expenditure quintile had a mean area of housing per person of 4.7 square meters, those in the fifth expenditure quintile had a mean of 11.2 square meters.

FIGURE 25
Tenancy Status by Locality

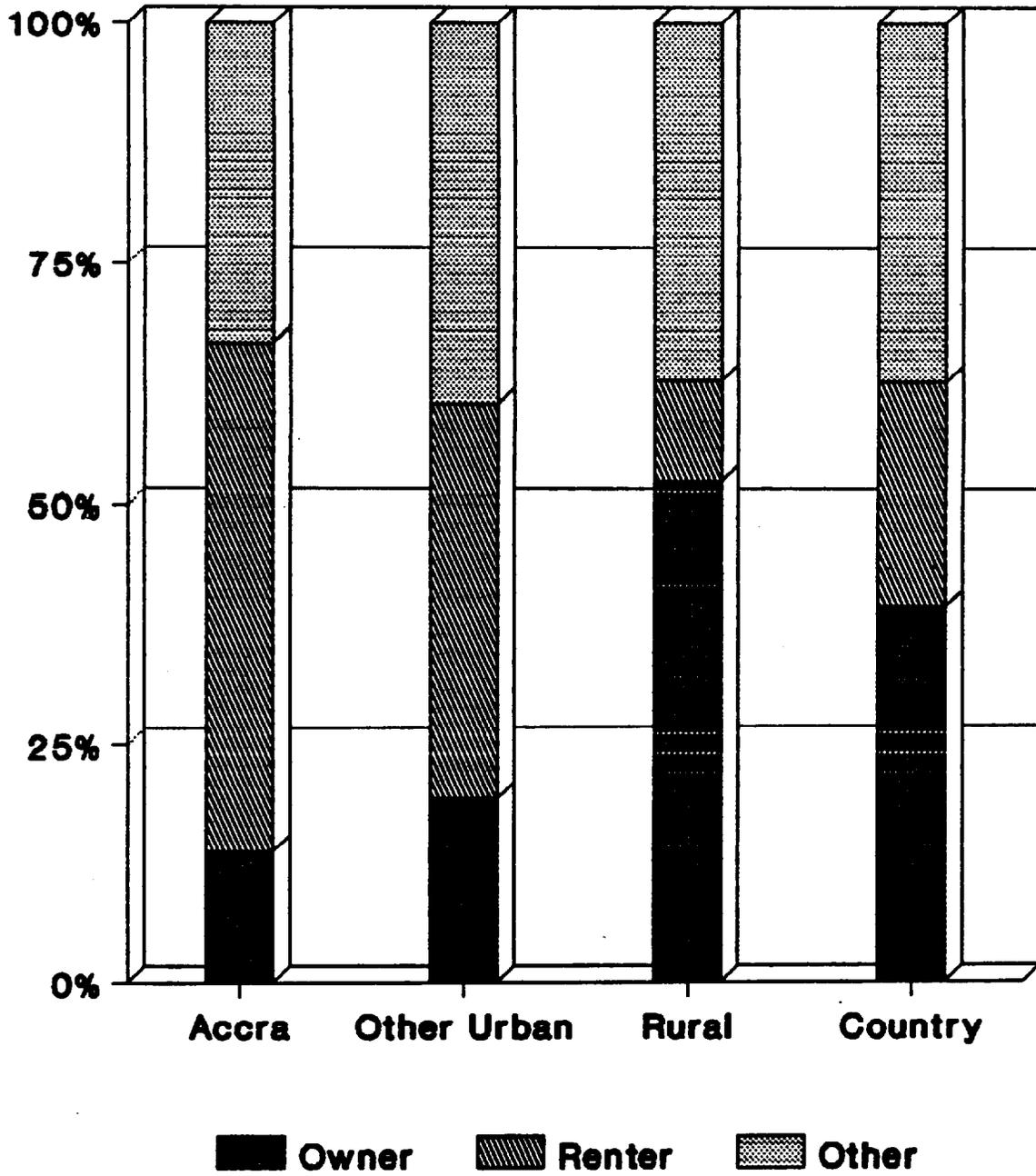


TABLE 28
PERCENT OF FEMALE-HEADED HOUSEHOLDS BY LOCALITY
AND TENANCY STATUS
(PERCENT)

TENANCY STATUS	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
OWNERS	22.4	29.8	18.6	20.2
RENTERS	20.4	24.2	24.5	23.3
OTHERS	32.5	43.4	43.2	42.2
ALL	24.7	32.9	28.3	29.1

TABLE 29
DISTRIBUTION OF NON-OWNER FEMALE-HEADED HOUSEHOLDS
BY LOCALITY AND THEIR RENT CONTRIBUTION
(PERCENT)

RENT CONTRIBUTION	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
PAYS PART OR NO RENT	6.6	9.4	2.5**	5.3
RENT FREE	51.3	62.0	83.5	72.5
PAYS FULL RENT	42.1	28.6	14.0	22.2
ALL	100.0	100.0	100.0	100.0
SAMPLE	76	224	363	663

**Cell contains fewer than 10 observations.

TABLE 30

**DISTRIBUTION OF FEMALE HEADS OF HOUSEHOLDS RECEIVING
FREE ACCOMMODATION BY LOCALITY AND PROVIDER
(PERCENT)**

PROVIDER	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
RELATIVE	90.9	86.3	91.0	89.5
PRIVATE EMPLOYER	2.3*	0.6*	1.3*	1.2**
GOVERNMENT	---	8.1	1.6**	3.5
PRIVATE INDIVIDUAL/AGENCY	6.8*	5.0**	6.1	5.8
ALL	100.0	100.0	100.0	100.0
SAMPLE	44	160	312	516

*Cell contains fewer than 5 observations

**Cell contains fewer than 10 observations

NOTE: Table is based on Heads of Households who answered that they did not pay full rent.

TABLE 31

**DISTRIBUTION OF NON-OWNERS BY LOCALITY AND
THEIR RENT CONTRIBUTION
(PERCENT)**

RENT CONTRIBUTION	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
PAYS PART OR NO RENT	6.3	9.2	3.9	6.1
RENT FREE	40.9	48.8	76.2	61.0
PAYS FULL RENT	52.8	42.0	19.9	32.9
ALL	100.0	100.0	100.0	100.0
SAMPLE	303	666	929	1898

NOTE: (1) No rent means that the household's rent is actually paid by someone else who is not a member of the household.

(2) Rent free means no rent is paid, either by the head of household or anybody else.

TABLE 32
**DISTRIBUTION OF FREE HOUSING RECIPIENTS
 BY LOCALITY AND PROVIDER
 (PERCENT)**

PROVIDER	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
RELATIVE	78.2	79.3	84.8	82.5
PRIVATE EMPLOYER	8.9	1.6**	4.4	4.1
GOVERNMENT	4.8**	11.4	2.0	4.9
PRIVATE INDIVIDUAL/AGENCY	8.1	7.7	8.8	8.5
ALL	100.0	100.0	100.0	100.0
SAMPLE	124	324	706	1154

**Cell contains fewer than 10 observations

NOTE: Table is based on Heads of Households who answered that their housing was provided free of charge.

TABLE 33
**AVERAGE HOUSEHOLD SIZE BY LOCALITY AND TENANCY STATUS
 (PERCENT)**

TENANCY STATUS	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
OWNERS	5.3	6.5	5.8	5.9
RENTERS	3.9	4.1	4.3	4.1
OTHERS	3.2	4.3	4.2	4.1
ALL	3.9	4.7	5.0	4.8

TABLE 34
DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND TENANCY STATUS
(PERCENT)

TENANCY STATUS	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
OWNERS	59.1	44.4	36.5	35.2	23.6	39.8
RENTERS	9.3	15.9	22.1	27.4	39.4	22.8
OTHERS	31.6	39.7	41.4	37.4	37.0	37.4
ALL	100.0	100.0	100.0	100.0	100.0	100.0

NOTE: First quintile is the lowest and the fifth quintile is the highest.

TABLE 35
DISTRIBUTION OF HOUSEHOLDS BY LOCALITY AND TYPE OF RESIDENCE
(PERCENT)

TYPE OF RESIDENCE	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
SINGLE FAMILY HOME	0.9*	4.6	16.0	11.3
FLAT	8.2	7.0	1.1	3.5
ROOMS	82.7	71.7	47.9	58.1
HUTS OR BUILDINGS (1)	7.4	15.4	31.7	24.6
HUTS OR BUILDINGS (2)	0.8*	1.3	3.3	2.5
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	826	1957	3135

*Cell contains fewer than 5 observations.

NOTE: (1) Rooms refer to living quarters which are not self contained; huts or buildings (1) are contained in the same compound; and huts or buildings (2) are huts or buildings in different compounds.

TABLE 36

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND TYPE OF RESIDENCE
(PERCENT)**

TYPE OF RESIDENCE	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
SINGLE FAMILY HOME	19.2	12.3	11.6	7.5	5.4	11.2
FLAT	---	2.2	3.2	4.2	6.8	3.3
ROOMS	46.2	59.1	57.4	59.2	68.1	58.0
HUTS/BLDGS(1)	31.9	23.4	25.5	26.4	17.9	25.0
HUTS/BLDGS(2)	2.7	3.0	2.3	2.7	1.8	2.5
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	602	601	601	602	3008

NOTE: (1) Rooms refer to living quarters which are not self-contained; huts or buildings (1) are contained in the same compound; and huts or buildings (2) are huts or buildings in different compounds. (2) The first quintile is the lowest and the fifth quintile is the highest.

TABLE 37

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND SOURCE OF DRINKING WATER
(PERCENT)**

SOURCE OF DRINKING WATER	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
INSIDE PLUMBING	45.7	23.0	1.1	11.9
WATER VENDOR AND TRUCK	23.0	2.1	0.2*	3.3
NATURAL SOURCES	13.1	25.0	70.2	51.9
OTHER SOURCES	18.2	49.9	28.5	32.9
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	827	1956	3135

*Cell contains fewer than 5 observations.

TABLE 38

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND SOURCE OF DRINKING WATER
(PERCENT)**

SOURCE OF DRINKING WATER	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
INSIDE PLUMBING	2.0	4.3	10.5	17.4	23.6	11.6
WATER VENDOR OR TRUCK	0.8	1.1	3.0	3.7	7.6	3.3
NATURAL SOURCES	63.5	65.0	48.8	47.5	34.7	51.8
OTHER SOURCES	33.7	29.6	37.7	31.4	34.1	33.3
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	602	602	602	602	3010

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

TABLE 39

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND SOURCE OF WATER FOR LAUNDRY/BATH
(PERCENT)**

SOURCE OF WATER FOR LAUNDRY/BATH	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
INSIDE PLUMBING	47.7	22.3	1.0	11.9
WATER VENDOR OR TRUCK	21.0	1.8	0.2*	2.9
NATURAL SOURCES	12.8	25.4	71.1	52.5
OTHER SOURCES	18.5	50.5	27.7	32.7
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	825	1956	3133

* Cell contains fewer than 5 observations.

TABLE 40

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND SOURCE OF WATER FOR LAUNDRY/BATH
(PERCENT)**

SOURCE OF WATER FOR LAUNDRY/BATH	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
INSIDE PLUMBING	1.7	4.0	10.2	17.6	24.8	11.6
WATER VENDING OR TRUCK	0.6	1.3	2.8	3.2	6.6	2.9
NATURAL SOURCES	65.3	64.8	49.5	48.0	35.0	52.6
OTHER SOURCES	32.4	29.9	37.5	31.2	33.6	32.9
ALL	100.0	100.0	100.0	100.0	100.0	100.0

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

TABLE 41

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND TYPE OF GARBAGE DISPOSAL
(PERCENT)**

TYPE OF GARBAGE DISPOSAL	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
COLLECTED	9.9	0.5*	0.4**	1.5
DUMPED	80.7	96.0	96.6	94.7
BURNED	9.4	3.0	2.5	3.4
BURIED	---	0.5*	0.5	0.4
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	827	1956	3135

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

TABLE 42

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND TYPE OF GARBAGE DISPOSAL
(PERCENT)**

TYPE OF GARBAGE DISPOSAL	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
COLLECTED	0.3*	1.0*	0.8*	1.7	3.2	1.4
DUMPED	98.0	96.2	95.0	92.9	92.4	94.9
OTHER	1.7	2.8	4.2	5.4	4.4	3.7
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	602	602	602	602	3010

*Cell contains less than 5 observations.

NOTE: The first quintile is the lowest and the fifth is the highest.

TABLE 43

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND SOURCE OF LIGHTING
(PERCENT)**

SOURCE OF LIGHTING	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
ELECTRICITY	79.5	54.7	5.4	26.7
KEROSENE, OIL LAMPS	20.5	45.1	93.7	72.6
CANDLES/TORCH	---	---	0.2*	0.1*
OTHERS	---	0.2*	0.7	0.6
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	827	1956	3135

*Cell contains fewer than 5 observations.

NOTE: "OTHER" refers to all those who said they did not have any form of lighting.

TABLE 44

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND SOURCE OF LIGHTING
(PERCENT)**

SOURCE OF LIGHTING	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
ELECTRICITY	6.6	16.4	27.4	32.9	48.3	26.4
KEROSENE, OIL LAMPS	92.0	82.9	71.9	66.8	51.5	73.0
OTHERS	1.4**	0.7*	0.7*	0.3*	0.2*	0.6
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	602	602	602	602	3010

*Cells contain less than 5 observations.

**Cell contains less than 10 observations.

NOTE: The first quintile is the lowest and the fifth is the highest.

TABLE 45

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY AND MOST
FREQUENTLY USED TYPE OF FUEL FOR COOKING
(PERCENT)**

TYPE OF FUEL	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
WOOD	1.1*	42.1	92.0	68.7
CHARCOAL	81.0	49.7	5.4	25.6
GAS	4.8	0.8**	---	0.8
ELECTRICITY	1.7**	1.1**	0.1*	0.5
KEROSENE	10.8	5.0	0.8	3.0
OTHER	0.6*	1.3	1.7	1.4
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	824	1954	3130

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

TABLE 46

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND MOST FREQUENTLY USED TYPE OF FUEL FOR COOKING
(PERCENT)**

TYPE OF FUEL	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
WOOD	89.4	82.7	71.8	61.1	40.0	69.0
CHARCOAL	5.8	16.3	24.5	33.1	46.8	25.3
OTHER	4.8	1.0**	3.7	5.8	13.2	5.7
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	601	599	601	602	3005

**Cell contains less than 10 observations.

NOTE: The first quintile is the lowest and the fifth quintile is the largest.

TABLE 47

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND TYPE OF TOILET USED
(PERCENT)**

TYPE OF TOILET	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
FLUSH TOILET	16.2	12.6	0.8	5.7
PIT TOILET	27.3	37.4	64.8	53.4
PAN/BUCKET	19.6	34.0	5.7	14.7
OTHER	36.9	16.0	28.7	26.2
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	352	827	1956	3135

NOTE: "OTHER" includes anyone who said he did not have a toilet facility or had one different from those listed above.

TABLE 48

**DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE QUINTILE
AND TYPE OF TOILET USED
(PERCENT)**

TYPE OF TOILET	QUINTILE					
	FIRST	SECOND	THIRD	FOURTH	FIFTH	ALL
FLUSH TOILET	0.2*	2.0	4.7	9.1	11.3	5.4
PIT LATRINE	58.0	61.0	52.5	52.0	43.4	53.4
PAN/BUCKET	9.3	13.3	15.8	14.1	21.6	14.8
OTHER	32.5	23.7	27.0	24.8	23.7	26.4
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	602	602	602	602	602	3010

*Cell contains less than 5 observations

NOTE: (1) "OTHER" refers to anyone who said he did not have a toilet facility or had one different from those listed above.

(2) The first quintile is the lowest and the fifth quintile is the largest.

TABLE 49

**MEAN AREA OF HOUSING PER PERSON
BY LOCALITY AND HOUSEHOLD SIZE
(SQUARE METERS)**

HOUSEHOLD SIZE	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
1 TO 3 PERSONS	12.2	10.8	10.1	10.6
4 TO 7 PERSONS	7.1	4.2	5.0	5.1
8 TO 12 PERSONS	5.7	4.5	4.2	4.4
OVER 12 PERSONS	3.0*	4.7	4.1	4.2
ALL	9.4	6.8	6.6	7.0

*Cell contains fewer than 5 observations.

TABLE 50

**MEAN AREA OF HOUSING PER PERSON BY LOCALITY
AND AGE GROUP OF HEAD OF HOUSEHOLD
(SQUARE METERS)**

AGE GROUP OF HEAD OF HOUSEHOLD	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
LESS THAN 30	11.5	7.8	7.2	7.9
30 TO 39	8.2	5.7	5.4	5.9
40 TO 49	10.5	5.5	5.8	6.3
OVER 49	8.3	7.9	7.6	7.7
ALL	9.4	6.8	6.6	7.0

TABLE 51

**MEAN AREA OF HOUSING PER PERSON BY LOCALITY
AND SEX OF HEAD OF HOUSEHOLD
(SQUARE METERS)**

SEX	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MALE	9.4	7.2	6.7	7.1
FEMALE	9.4	6.1	6.6	6.7
ALL	9.4	6.8	6.6	7.0

TABLE 52

**MEAN AREA OF HOUSING PER PERSON BY LOCALITY
AND NATIONALITY OF HEAD OF HOUSEHOLD
(SQUARE METERS)**

NATIONALITY	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
GHANAIAN	9.2	6.7	6.7	6.9
NON-GHANAIAN	11.4	9.6	5.2	8.1
ALL	9.4	6.8	6.6	7.0

TABLE 53

**MEAN AREA OF HOUSING PER PERSON
BY LOCALITY AND EXPENDITURE QUINTILE
(SQUARE METERS)**

QUINTILE	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
FIRST	5.8**	4.3	4.8	4.7
SECOND	5.3	4.7	4.8	4.8
THIRD	4.2	6.2	6.2	6.1
FOURTH	7.0	6.6	8.3	7.6
FIFTH	12.4	10.5	10.9	11.2
SAMPLE SIZE	337	795	1878	3010

**Cell contains less than 10 observations.

NOTE: The first quintile is the lowest and the fifth quintile is the largest.

EMPLOYMENT

The tables of this section present indicators of labour force, employment and household economic activities.

The statistics on employment pertain to activities during either the last 7 days or the last 12 months. Students have been excluded from the labour force. The active population comprises all the respondents who are employed, and those without a job but who are actively looking for one.

Of the 5,756 economically active persons found in the sample, 81.5% were self-employed, 8.2% were privately employed, 8.8% public employees and only 1.5% were unemployed (Table 54). In all the age groups, the self-employed formed the largest economically active group. The government provided employment to only 8.8% of the labour force. The proportion of the economically active persons increases with age and peaks at 25-44 after which there is a steady decline. About 7% of the labour force are aged below 15 years. In Ghana, the minimum age of entry into the labour force is 15 years and any services offered by persons below this age is considered as child labour.

Female participation in the labour force was higher than that of males. For every 100 economically active males there were 109 economically active females which is higher than the ratio of females to males in the total population (Table 54). Similar to what was observed for the country, the self-employed formed by far the largest proportion of the labour force in each sex-age group. Among the males, for example, employees made up 27.0% of the labour force while the self-employed accounted for 70.9%. Similarly 91.2% of the female labour force were recorded as self-employed and 7.8% as employees. In contrast to the females, a relatively high percentage of males were found in the organized sector of the economy. Males aged 20-24 years old were the most affected, with unemployment rate of 5.0% which is more than double that of females of the same age group.

The crude labour force participation rate was found to be highest in the rural areas (39.3%) followed by the city of Accra with 34.8% (Table 55). Whereas in Accra the crude participation rate for males is higher (39.9%) than that of females (29.6%), in the rural areas, the reverse occurs with the activity rates of males and females recorded as 37.5% and 41.1% respectively. The other urban areas on the average recorded about the same rate 32.6% for males and 32.3% for females.

The age dependency ratio for the country was found to be 99.5 dependants to every 100 working age persons (Table 56). This means that for every working age adult there is one dependent child or aged person. The dependency burden was heavier in the rural than in the urban areas with a range of 76.1% in Accra, to 104.4% in the rural areas.

The burden may become even heavier when the unemployed and non-active persons among the working age group are considered. In all localities female dependency rates are lower than male dependency rates. The dependency ratio for both sexes decreases with increasing degree of urbanization.

Among the males, for example, there is a drop from 114.5% in the rural areas to 77.2% in Accra, and from 95.7% among rural females to 75.0% among females living in Accra (Table 56).

The majority (92.5%) of the economically active population who had no form of education were self-employed (Table 57). The self-employed are also in the majority among those with primary (87.0%) and secondary school education (64.7%). On the other hand a greater percentage (60.7%) of university graduates are found to be employed in the public sector.

Over 58% of all second jobs holders were in the agricultural sector while about 42% were split almost equally among the mining/manufacturing and commerce/transport/services sectors (Table 58). About 58% of second job holders whose main jobs were in agriculture had their second jobs mainly in commerce/transport/services, and mining/manufacturing (20.3%). Those whose primary occupations were in the mining/manufacturing, commerce/transport/services, public administration and other industries had second jobs predominantly in the agricultural sector. Of those who said they had main and second jobs in the same industry, 15% were in agriculture 0.9% in mining and manufacture.

About 54% of all households had at least one non-farm enterprise (Table 59). While 63.0% of all households in Accra own at least one non-farm enterprise, 48.9% was recorded for the rural areas. The implication here is that households in the urban areas are more engaged in commercial activities than those in the rural areas. When distributed by number of enterprises owned, it was found that only about 14% of all households own two or three non-farm enterprises.

Table 60 shows that (41.6%) of the non-farm enterprises representing first household businesses were in commerce involving non-food items. Manufacturing and industrial businesses followed with about 30%. Those who provided services formed about 5% of the households concerned. The distribution by locality showed that the pattern for Accra and the other urban areas were basically the same as for the country.

The distribution of households with second and third businesses indicates that in all three localities, the largest percentage of households were engaged in non-food commerce, followed by manufacturing and industrial businesses, thus following the same pattern as the distribution of the first non-farm business (Table 61).

TABLE 54
 DISTRIBUTION OF ACTIVE POPULATION BY EMPLOYMENT STATUS,
 SEX AND AGE GROUP
 (PERCENT)

SEX	AGE GROUP	EMPLOYMENT STATUS					ALL	ACTIVE POPUL.
		UNEMPLOYED	EMPLOYED PRIVATE	EMPLOYED PUBLIC	SELF-EMPLOYED			
MALE	7-14	---	2.7**	---	97.3	100.0	188	
	15-19	1.4*	16.4	---	82.2	100.0	213	
	20-24	5.0	16.4	6.4	72.2	100.0	360	
	25-44	2.2	16.0	19.4	62.4	100.0	1198	
	45-54	1.8**	8.7	25.2	64.3	100.0	389	
	OVER 55	1.0*	8.3	7.7	83.0	100.0	405	
	ALL	2.1	13.0	14.0	70.9	100.0	2753	
FEMALE	7-14	---	3.3**	---	96.7	100.0	213	
	15-19	1.0*	9.9	---	89.1	100.0	274	
	20-24	2.4	7.0	3.4	87.2	100.0	417	
	25-44	1.1	3.2	7.0	88.7	100.0	1304	
	45-54	0.5*	0.7*	3.1	95.7	100.0	419	
	OVER 55	---	1.6**	0.8*	97.6	100.0	376	
	ALL	1.0	3.8	4.0	91.2	100.0	3003	
ALL	7-14	---	3.0	---	97.0	100.0	401	
	15-19	1.2**	12.8	---	86.0	100.0	487	
	20-24	3.6	11.3	4.8	80.3	100.0	777	
	25-44	1.6	9.4	12.9	76.1	100.0	2502	
	45-54	1.1**	4.6	13.7	80.6	100.0	808	
	OVER 55	0.5*	5.1	4.4	90.0	100.0	781	
	ALL	1.5	8.2	8.8	81.5	100.0	5756	

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

NOTE: Those who are either currently enrolled at school or have been enrolled during the last 12 months have been excluded.

TABLE 55

**LABOUR FORCE PARTICIPATION RATE BY LOCALITY AND SEX
(PERCENT)**

SEX	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MALE	39.9	32.6	37.5	36.5
FEMALE	29.6	32.3	41.1	37.8
ALL	34.8	32.4	39.3	37.2

NOTE: The labour force participation rate is the percent of population of all ages in the labour force.

TABLE 56

**AGE DEPENDENCY RATIO BY LOCALITY AND SEX
(PERCENT)**

SEX	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MALE	77.2	101.6	114.5	107.1
FEMALE	75.0	91.7	95.7	92.7
ALL	76.1	96.3	104.4	99.5

NOTE: Age dependency is the ratio of population under 15 and over 65 to the working age population.

TABLE 57
DISTRIBUTION OF ACTIVE POPULATION BY EMPLOYMENT STATUS AND
EDUCATIONAL LEVEL
(PERCENT)

EDUCATIONAL LEVEL	EMPLOYMENT STATUS					
	UNEMPLOYED	EMPLOYED PRIVATE	EMPLOYED PUBLIC	SELF-EMPLOYED	ALL	ACTIVE POPUL.
NONE	0.6	4.3	2.6	92.5	100.0	3024
PRIMARY	0.8**	8.8	3.4	87.0	100.0	625
SECONDARY	3.0	13.6	18.7	64.7	100.0	2078
UNIVERSITY	---	17.9**	60.7	21.4**	100.0	28
ALL	1.5	8.2	8.8	81.5	100.0	5755

**Cell contains fewer than 10 observations.

NOTE: (1) Those who are either currently enrolled in school or have been enrolled during the last 12 months have been excluded. (2) Employed private, employed public and self-employed figures refer to main job.

TABLE 58
DISTRIBUTION OF SECOND JOB HOLDERS BY TYPE
OF INDUSTRY OF MAIN AND SECOND JOB
(PERCENT)

TYPE OF INDUSTRY (SECOND JOB)	TYPE OF INDUSTRY (MAIN JOB)					
	AGRI-CULTURE	MINING, MANUFAC.	COMMERCE TRANSP. SERVICE	PUBLIC ADMIN.	OTHERS	ALL
AGRICULTURE	15.0	13.5	10.8	9.2	2.0	50.7
MINING, MANUFACTURING	17.3	0.9	1.0	0.9	0.2*	20.2
COMMERC., TRANSP., SERV.	20.3	0.6**	0.7**	0.7**	0.2*	22.3
PUBLIC ADMINISTRATION	1.3	0.2*	0.1*	0.2*	0.2*	1.9
OTHERS	4.2	0.2*	0.1*	0.4**	---	4.9
ALL	58.2	15.3	12.6	11.3	2.5	100.0

*Cell contains fewer than 5 observations.

**Cell contains fewer than 10 observations.

NOTE: (1) Each cell shows the percentage of second job holders by industry of main job (column) and second job (row).

(2) The percentages refer to the total number of second job holders (1226)

TABLE 59

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY
AND NUMBER OF NON-FARM ENTERPRISES
(PERCENT)**

NUMBER OF ENTERPRISES	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
0 ENTERPRISES	37.0	36.2	51.1	45.6
1 ENTERPRISE	48.4	46.4	36.1	40.2
2 ENTERPRISES	13.7	12.6	9.7	10.9
3 ENTERPRISES	0.9*	4.8	3.1	3.3
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	351	827	1956	3134

*Cell contains fewer than 5 observations

NOTE: The sample size is the number of Households in the locality.

TABLE 60

**DISTRIBUTION OF NON-FARM ENTERPRISES BY LOCALITY AND TYPE OF BUSINESS
(FIRST BUSINESS)
(PERCENT)**

TYPE OF FIRST BUSINESS	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MANUFACTURING AND INDUSTRY	21.3	24.3	35.8	30.4
SERVICES	9.1	6.8	3.6	5.3
COMMERCE (FOOD)	1.3*	0.8*	1.3	1.1
COMMERCE (NON-FOOD)	54.3	56.0	30.8	41.6
OTHER	14.0	12.1	28.5	21.6
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	221	527	956	1704

*Cell contains fewer than 5 observations

TABLE 61
 DISTRIBUTION OF NON-FARM ENTERPRISES BY LOCALITY AND TYPE OF BUSINESS
 (SECOND AND THIRD BUSINESSES)
 (PERCENT)

TYPE OF SECOND AND THIRD BUSINESSES	LOCALITY			
	ACCRA	OTHER URBAN	RURAL	COUNTRY
MANUFACTURING AND INDUSTRY	25.8	26.1	28.4	27.4
SERVICES	5.6*	10.3	3.9	6.2
COMMERCE (FOOD)	---	1.6*	1.0*	1.1**
COMMERCE (NON-FOOD)	55.6	49.5	39.4	44.3
OTHER	13.0**	12.5	27.3	21.0
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	54	184	310	548

*Cell contains fewer than 5 observations

**Cell contains fewer than 10 observations.

AGRICULTURAL ACTIVITIES

The statistics contained in this section pertain to the 2,330 households in the sample who reported that at least one member has devoted some time to agricultural activities during the last 12 months. The data refer to crop growing or livestock raising activities undertaken during this period; however, they may be subject to some systematic biases given the seasonal aspect of agricultural activities. The results presented here should, therefore, be used with much caution.

The sizes of farmed lands have been grouped, for convenience, into 3 categories: small (less than 15 acres), medium (15-40 acres) and large (more than 40 acres). The types of agricultural equipment have been grouped into 3 categories: draft bullock, traction equipment which include tractors, plough and other tractor and animal drawn implement, and other equipments which include fermentation tanks, sprayers, vehicle for farm use, etc...

Among the 2,330 households in the sample, 40% were engaged exclusively in crop-growing activities, 5% in livestock production and the remaining 55% were involved in both activities (Figure 26). In the forest zone, just 2% of the agricultural households were exclusively engaged in livestock production, while the remaining 98% were distributed equally among exclusive crop growing activities and a combination of livestock production and crop growing activities. In the coastal zone, the percentage engaged in both activities is slightly higher (53%) than those engaged exclusively in crop growing activities (42%). In contrast to these two areas, the savannah zone had only 21% of the agricultural households engaged exclusively in crop growing activities and as many as 67% in both livestock production and crop farming.

Nationally, 74% of the households sampled, were engaged in agricultural activities (Figure 27). The distribution by ecological zones shows that the majority of households in the savannah zone, were engaged in agricultural activities (92%); this was followed by the forest zone with 85%, while the coastal zone had the least.

The distribution by type of activity indicates that 88% of all households in the savannah one were engaged in crop growing activities as against 84% in the forest zone and 49% in the coastal zone (Figure 28). The distribution of households engaged in livestock production, on the other hand shows much greater variation between the ecological zones. Whereas 71% of all households in the savannah zone were engaged in livestock production, only 43% and 30% were engaged in the forest and coastal zones respectively (Figure 29).

Table 62 shows that maize, cassava, vegetables and bananas are the predominant types of crops grown in Ghana. The distribution by ecological zones shows that while maize, bananas, cassava, cocoyams and vegetables were the main crops grown in the forest zone, households in the savannah zone cultivated mainly maize, vegetables, peanuts, cassava, and other cereals like millet, sorghum, and guinea corn. In the coastal zone, cassava and maize were the only two main crops grown. Although cocoa is the country's major cash crop, only 27.2% of the households in the sample were engaged in its production. The forest zone had the highest proportion of farmers (45.2%) engaged in cocoa production.

Table 63 shows that small sized-farms were predominant and were cultivated by 73% of the households engaged in crop production. The forest zone had the highest percentage of households which cultivated large or medium sized farms (35%). On the average, farms found in the forest zone were relatively larger (21.3 acres) than those in the other two areas. Only 8% of households engaged in crop growing activities owned some type of farm equipment (Figure 30).

The main types of farming equipment used were fermentation tanks, sprayers and vehicles. Such equipment were owned by 7.2% of households engaged in crop growing activities in the country (Table 64). Draft bullock and traction equipment were not used at all by any household in the forest zone and only a few households in the coastal zone used traction but not draft bullock. Quite a small number of households in the savannah employed all three types of farm equipment in their crop farming activities.

Only 9% of all households engaged in crop farming rented out part of their land, but variations were observed among the different ecological zones (Figure 31). The proportion of households renting out land was highest in the forest zone (11%) and lowest in the savannah (6%). The distribution of output between land owners and sharecroppers indicates that on the average 45% of farm output goes to the landowner, with the remainder going to the sharecropper (Figure 32). This pattern was observed for both the forest and the savannah zones. In the coastal zone, a slightly higher percentage of the output (51%) goes to the landowner.

Chicken were the most common livestock produced by households followed by goats and sheep (Table 66). As many as 83% of households engaged in livestock raising activities raised chickens, while about 49% raised goats. The production of rabbits and guinea pigs was not very common and was undertaken by only 1.4% of the households under consideration. Some households raised more than one livestock.

It was also observed that cattle, ducks and other poultry was predominantly raised by households in the savannah zone. On the average chicken was raised in larger quantities (14 per household) than all the other types of livestock/poultry (Table 65). Ducks and other poultry took the next position with 11 animals per household. The savannah zone follows closely the distribution pattern observed for the country. In the forest zone, however, the average size of a herd of cattle raised by a household was larger than that of chicken. In the coastal area chicken and cattle were the livestock/poultry mostly engaged in by farmers.

FIGURE 26
Distribution of Agricultural Households
By Type of Activity
And Ecological Zone

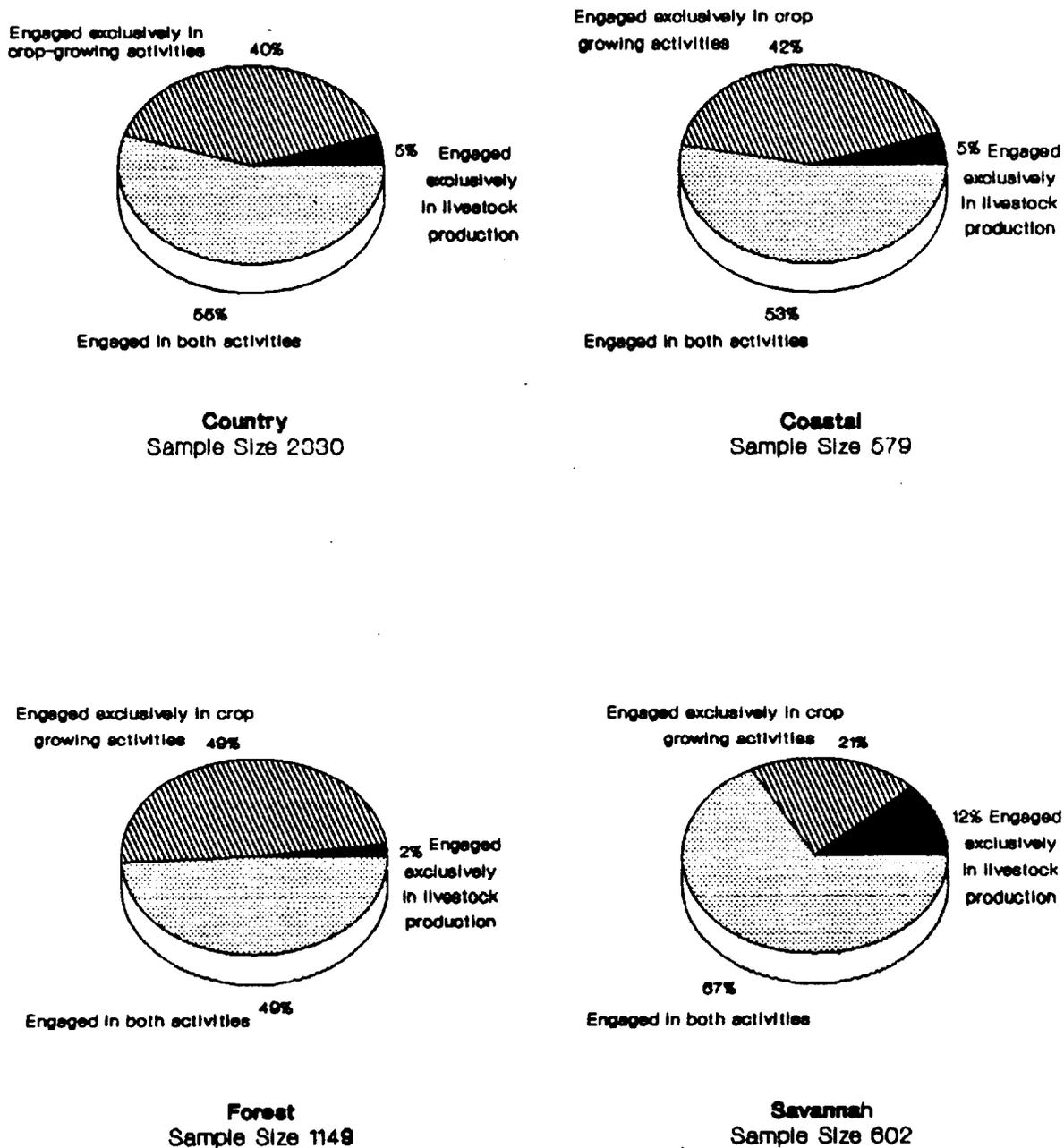


FIGURE 27
Agricultural Households As A Percent
Of All Households
By Ecological Zone

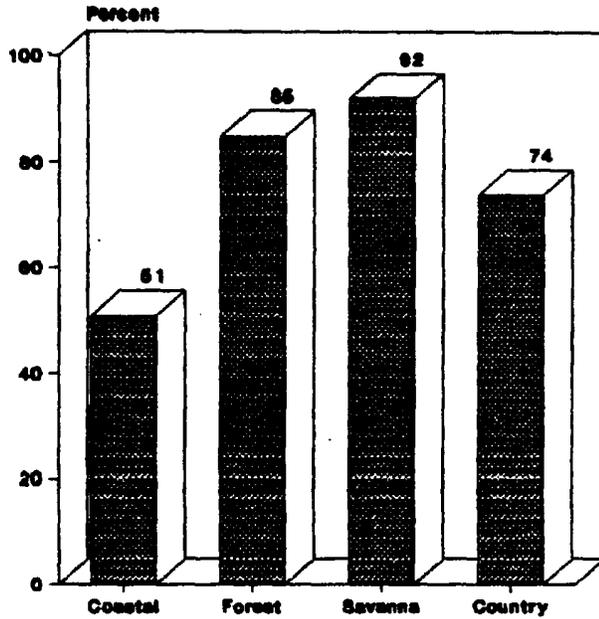


FIGURE 28
Households Engaged in Crop-Growing Activities
As A Percent Of All Households
By Ecological Zone

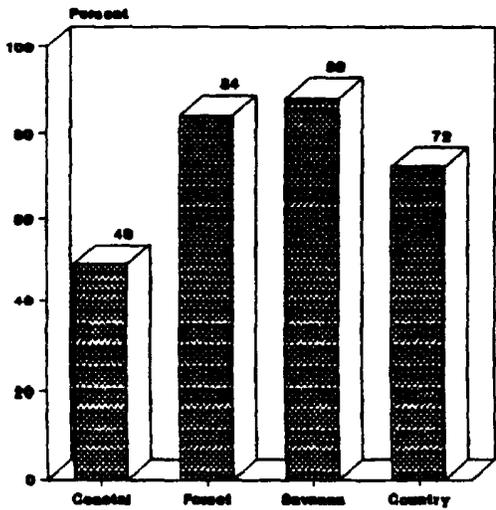


FIGURE 29
Households Engaged in Livestock Production
As A Percent Of All Households
By Ecological Zone

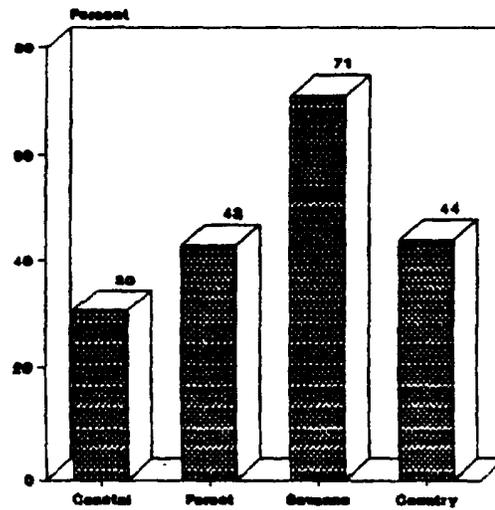


TABLE 62

PERCENT OF HOUSEHOLDS ENGAGED IN CROP GROWING ACTIVITIES
BY ECOLOGICAL ZONE AND TYPE OF CROP GROWN

TYPE OF CROP	ECOLOGICAL ZONE			
	COASTAL	FOREST	SAVANNAH	TOTAL
BANANAS	29.8	81.9	20.0	54.4
CASSAVA	67.3	80.1	53.5	70.6
COCOA	9.8	45.2	6.2	27.2
COCONUT PALM	12.7	3.7	1.0**	5.3
COCOYAM	15.6	65.7	17.1	41.8
COFFEE	--	1.5	0.4*	0.9
COLA NUT	1.3**	17.3	4.3	10.2
COTTON	--	0.4*	0.4*	0.3**
MAIZE	68.4	83.0	83.3	79.4
OTHER CEREALS	0.2*	0.2*	56.4	13.3
OIL PALM	26.9	43.7	13.2	32.4
OTHER FRUITS	12.6	28.5	12.7	20.8
PEANUT	6.7	8.9	57.6	19.8
PINEAPPLE	6.4	12.8	3.7	9.1
RICE	2.0	5.3	25.5	9.2
SUGAR CANE	8.2	3.4	1.4**	4.1
SWEET POTATO	5.8	1.7	7.2	4.0
TOBACCO	--	1.2	8.8	2.6
VEGETABLES	43.8	58.0	87.9	61.5
YAM	8.7	43.2	58.0	38.0
OTHER	2.6	3.7	4.5	3.6

*Cells contain fewer than 5 observations.

**Cells contain fewer than 10 observations.

NOTE: (1) The percentages refer to all the households engaged in crop growing activities in each ecological zone.

(2) The other cereals include sorghum, millet and guinea corn.

TABLE 63
 MEAN FARM SIZE BY ECOLOGICAL ZONE AND SIZE GROUP
 (ACRES)

FARM SIZE	ECOLOGICAL ZONE							
	COASTAL		FOREST		SAVANNAH		COUNTRY	
	MEAN*	Z	MEAN*	Z	MEAN*	Z	MEAN*	Z
SMALL	2.9	82	3.5	65	4.8	79	3.7	73
MEDIUM	27.4	11	25.5	21	24.5	14	25.7	17
LARGE	82.4	7	98.9	14	87.2	7	94.4	10
ALL	11.1	100	21.3	100	13.3	100	16.9	100
SAMPLE SIZE	550		1133		514		2197	

*The mean is the average size (in acres) of land farmed.

NOTE: (1) Small: less than 15 acres.

Medium: from 15 to 40 acres.

Large: more than 40 acres.

(2) The sample size is the number of households engaged in crop-growing activities in each ecological zone.

TABLE 64
 PERCENT OF HOUSEHOLDS OWNING FARM EQUIPMENT
 BY ECOLOGICAL ZONE AND TYPE OF EQUIPMENT

TYPE OF EQUIPMENT	ECOLOGICAL ZONE			
	COASTAL	FOREST	SAVANNAH	COUNTRY
DRAFT BULLOCK	---	---	2.1	0.5
TRACTION	1.1**	---	5.5	1.6
OTHER EQUIPMENT	9.3	8.0	2.9	7.2

**Cells contain fewer than 10 observations.

NOTE: (1) The number of households that own at least one of these categories of equipment = 166

(2) The percentages refer to all the households engaged in crop-growing activities in the ecological zone.

TABLE 65

**AVERAGE SIZE OF EACH TYPE OF LIVESTOCK/POULTRY
BY ECOLOGICAL ZONE AND TYPE OF LIVESTOCK/POULTRY**

LIVESTOCK/ POULTRY	ECOLOGICAL ZONE			
	COASTAL	FOREST	SAVANNAH	TOTAL
CATTLE	9.9	20.0*	8.5	8.6
SHEEP	5.1	5.2	5.7	5.4
GOATS	4.9	5.6	6.2	5.7
CHICKEN	12.3	14.4	14.9	14.1
PIGS	6.3	4.6	4.7	5.3
DUCKS & OTHER POULTRY	9.2	7.0	13.1	11.2
RABBITS/GUINEA PIGS	9.0**	4.8**	5.8**	6.5
OTHER ANIMALS	3.0**	1.8	1.9	2.0

*Cells contain fewer than five observations.

**Cells contain fewer than ten observations.

NOTE: (1) 1382 agricultural households own at least one of these categories of livestock.

(2) The averages refer to all agricultural households engaged in livestock/poultry raising activities in the ecological zone.

(3) Other animals include cats and dogs.

TABLE 66

**HOUSEHOLDS RAISING EACH TYPE OF LIVESTOCK/POULTRY AS A PERCENT OF
HOUSEHOLDS ENGAGED IN LIVESTOCK/POULTRY RAISING ACTIVITIES
BY ECOLOGICAL ZONE AND TYPE OF LIVESTOCK/POULTRY**

LIVESTOCK/ POULTRY	ECOLOGICAL ZONE			
	COASTAL	FOREST	SAVANNAH	TOTAL
CATTLE	3.0	0.2*	28.9	10.5
SHEEP	22.8	31.0	41.8	32.6
GOATS	41.0	42.0	63.1	48.8
CHICKEN	78.4	82.2	87.7	83.1
PIGS	14.7	3.1	15.7	10.1
DUCKS & OTHER POULTRY	14.7	9.4	37.3	20.0
RABBITS/GUINEA PIGS	1.8**	0.9**	1.7**	1.4
OTHER ANIMALS	2.4**	2.2	13.8	6.2

*Cells contain fewer than five observations.

**Cells contain fewer than ten observations.

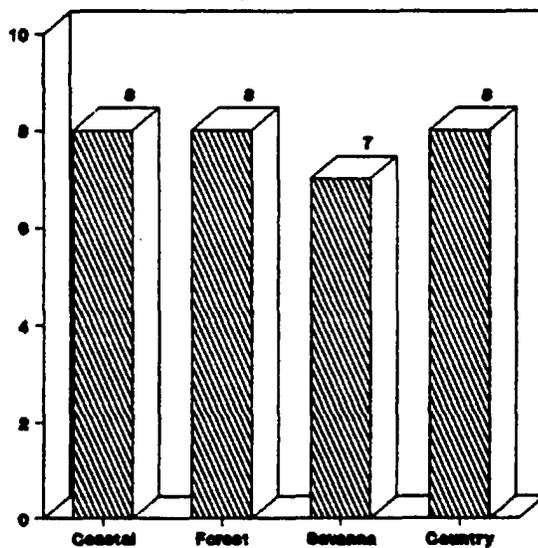
NOTE: (1) 1382 households own at least one of these categories of livestock/poultry.

(2) The percentages refer to all households engaged in livestock/poultry raising activities in the ecological zone.

(3) Other animals include cats and dogs.

FIGURE 30

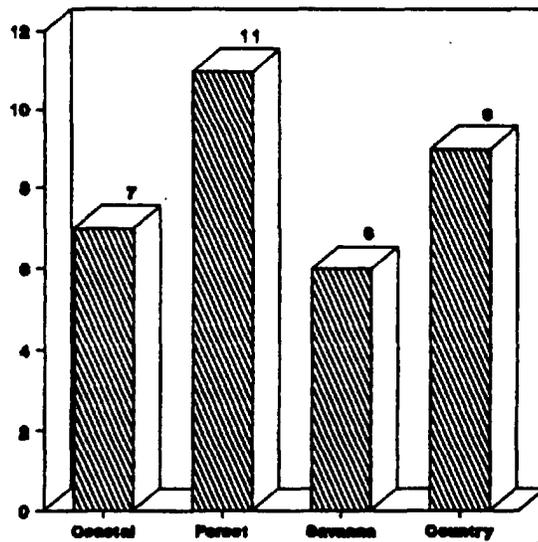
**Percent of Households
Owning Farm Equipment
By Ecological Zone**



Note: Percent of households engaged in crop-growing activities in each ecological zone

FIGURE 31

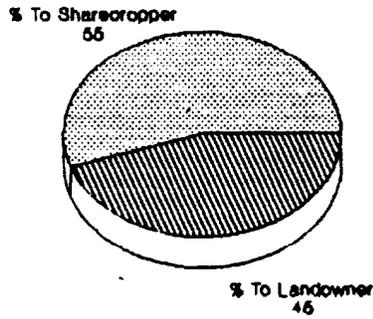
**Percent of Households
Renting Out Land
By Ecological Zone**



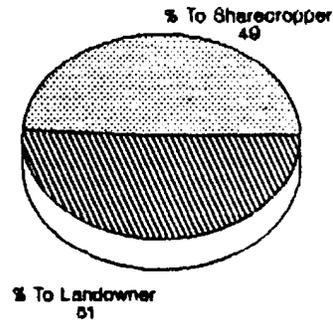
Note: Percent of households engaged in crop-growing activities in each ecological zone

FIGURE 32

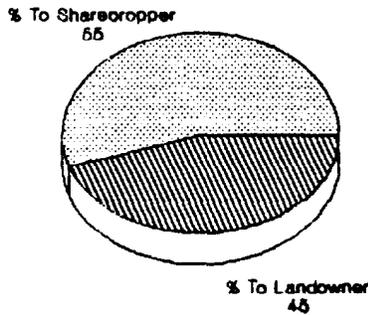
Distribution of Output Between Landowners and Sharecroppers By Ecological Zone



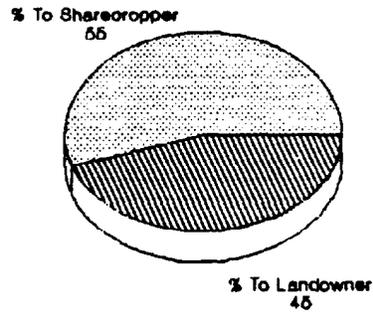
Country
Sample Size 210



Coastal
Sample Size 27



Forest
Sample Size 148



Savanna
Sample Size 35

EXPENDITURES

The tables in this section refer to annual household expenditures, including expenditure on food, consumption of home-produced food, expenditure on household utilities, actual and imputed rent on dwellings, health and education, and all other daily and annual expenses, "use value" of durable goods, and remittances paid out.

The use value of durable goods was estimated by taking into account their annual depreciation. The latter was computed on the basis of the respondents' reports of the nominal value of the good when purchased and their estimation of the current value. These nominal values were converted into real values by deflating with the consumer price index for Ghana.

Households were ranked according to per capita expenditures and divided into five groups called ("quintiles") each containing about 625 households. The per capita expenditure range for each quintile is as follows:

First	37,020 or below
Second	37,021 to 54,320
Third	54,321 to 75,900
Fourth	75,901 to 114,800
Fifth	114,801 and above.

The minimum observed for the first quintile was 3009.7 and the maximum for the fifth quintile was 439,608; all amounts are measured in "cedis".

Table 67-74 present tabulations which divide the total population into five welfare groups (quintiles). The first quintile contains the poorest 20% of the population as defined by adjusted (i.e. small weights for children) per capita expenditures, the second contains the next poorest 20% and so on, and the fifth contains the wealthiest 20% of the Ghanaian population.

The groupings within quintiles are:

1. Region in which household resides;
2. Type of employer of head of household;
3. Expenditure (average) on food, non-food items;
4. Sources of income.

The composition of quintiles by locality shows that Accra is home to relatively well-off households (Table 67) Table 67 also indicates that 82.4% of the poorest 20% of Ghana's population live in the rural areas, 16.8% in the other urban areas and 0.8% in Accra. The poorest here are by expenditure quintile not by the standard measure of absolute poverty which is often used in the literature. The wealthiest (fifth quintile) is more evenly distributed with 28.1% in Accra, 31.1% in the other urban and 40.9% in the rural areas.

Looking at the distribution of rural households by ecological zones, the poorest are found to be the rural forest followed by the rural savannah zones. The distribution again shows that 46.7% of the rural poor (first expenditure quintile) live in the forest zone, 35.8% live in the savannah zone while only 17.6% live in the coastal zones. While the rural poor are concentrated in the forest and savannah zones, of the wealthiest (fifth quintile) 47.6% live in the forest zone, 31.3% in the coastal and 21.1% in the savannah zones respectively.

Looking at the household by employer of head, Table 69 shows that 73.4% of Ghana's population is self-employed, 89.3% of the poorest 20% (by expenditure quintile) are self-employed. Only 5.2% of the poorest 20% are in the army or government employees while 56.3% of the wealthiest 20% are self-employed.

The average household expenditure on food and non-food items for the country was 307,615.32 cedis per annum, and ranged from a low of 175,790.40 cedis for the households in the first expenditure quintile to a high of 379,322.32 cedis for those in the fifth expenditure quintile (Table 70). Nationally, as much as 66% of all expenditure was on food, the proportion being highest for households in the first expenditure quintile (69.8%) and lowest for those in the fifth expenditure level (61.8%).

Table 71 shows that the average household in Accra spends 56.6% of its income on food and 42.9% on non-food purchases, but in the other urban areas the corresponding rates are 49.8% and 38.8% respectively. There is little or no home-produced food in Accra as only 0.5% of the average household expenditure is on home-produced food, this figure goes up to 11.4% in the urban areas. In the rural areas 36.5% of the average household expenditure is on home-produced food, while 35% and 28.5% of their income is spent on food and non-food purchases respectively.

When the distribution was done by ecological zones, it was observed that the average household expenditure on food for coastal was highest (54%), and least for savannah (26.0%) (Table 72). Non-food expenditures showed the same trend, reaching a high of 37% for coastal and decreasing to 30% and 26% for the forest and savannah zones respectively.

Figure 36 shows the percentage of total food expenditure in the country by expenditure quintile. Whereas about 12.0% of total food expenditure is accounted for by households in the first quintile. Households in the fifth quintile took up about 23%.

Household expenditures are broken down to per capita values in Figures 38, 39, 40. Figure 38 shows that the per capita expenditure for those in the first expenditure quintile averaged about 26,000.0 cedis, this figure goes up to approximately 46,000.0 cedis for the second quintile. For the fifth quintile it averages about 173,000 cedis. The average per capita food expenditure of households in the first expenditure quintile averaged less than 20,000 cedis per annum, whereas households in the fifth quintile averaged over 100,000 cedis respectively, an increase of more than five times (Figure 39). Similarly, average per capita non-food expenditure is about 7,000.0 cedis for households in the first expenditure quintile and about 63,000.0 for those in the fifth quintile (Figure 40).

About 57% of all households have farming as their major source of income, 25% from self-employment, while wage-earners account for less than 10% (Table 73 and 74). The other sources include income from actual and imputed rent, remittances, educational scholarships and other sources. Major sources of income of households in Accra are from self-employment (about 50%), and wage employment (about 33%). In the other urban areas, the major sources of income are self-employment and farming. About 75% of income in the rural areas is from farming while about 20% is from self-employment (Table 73).

The distribution of sources of income by expenditure quintiles shows that in all the five groups, income from farming and self-employment predominate (Table 74).

Whereas the proportion of income from farming of households in the first expenditure quintile decreases with succeeding expenditure quintiles, income from wage employment and other sources, on the other hand tend to rise with increases in the quintiles.

In many developing countries working for the government or for a large private firm is usually highly correlated with welfare levels, and individuals living in households in which the head works for the government are most often found in quintiles three, four and five. Although this is true of Ghana, government employees are outnumbered by those who work for private firms. The largest group of the fifth quintile are those in private firms, followed by those in public employment. The self-employed form the smallest portion of the fifth quintile

TABLE 67

**DISTRIBUTION OF HOUSEHOLDS BY LOCALITY,
AND EXPENDITURE QUINTILES**

EXPENDITURE QUINTILE	LOCALITY		
	ACCRA	OTHER URBAN	RURAL
FIRST	1.4	12.7	26.4
SECOND	7.7	18.6	22.8
THIRD	14.0	23.4	19.7
FOURTH	26.7	21.8	18.0
FIFTH	50.2	23.5	13.1
ALL	100.0	100.0	100.0
SAMPLE SIZE	337	795	1878

NOTE: The first quintile is the smallest and the fifth quintile is the highest.

TABLE 68

**DISTRIBUTION OF RURAL HOUSEHOLDS BY ECOLOGICAL ZONE
AND EXPENDITURE QUINTILES**

EXPENDITURE QUINTILE	ECOLOGICAL ZONE			
	RURAL COASTAL	RURAL FOREST	RURAL SAVANNAH	RURAL COUNTRY
FIRST	19.6	25.0	34.8	495
SECOND	20.4	25.0	20.9	427
THIRD	20.9	19.5	18.9	369
FOURTH	21.8	17.8	15.2	339
FIFTH	17.3	12.7	10.6	248
ALL	100.0	100.0	100.0	1878
SAMPLE SIZE	445	925	508	

NOTE: The first quintile is the smallest and the fifth quintile is the highest.

FIGURE 33
Distribution Of Households
Within Each Expenditure Quintile
By Locality

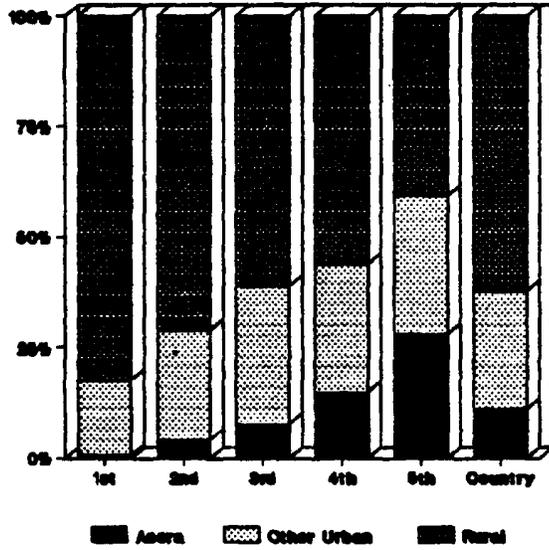


FIGURE 34
Distribution Of Rural Households
Within Each Expenditure Quintile
By Ecological Zone

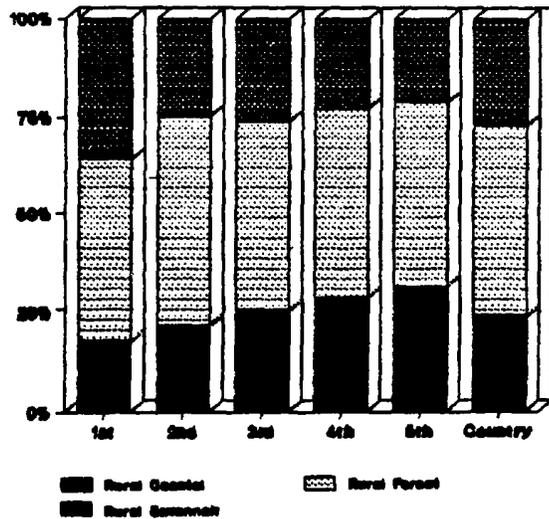


TABLE 69

DISTRIBUTION OF HOUSEHOLDS BY EMPLOYER OF HEAD AND EXPENDITURE QUINTILES

EXPENDITURE QUINTILE	EMPLOYER OF HEAD OF HOUSEHOLD				
	GOVT/ARMY	PRIVATE FIRM	SELF- EMPLOYED	STATE COMPANY	COUNTRY
FIRST	8.0	6.1	23.0	11.5	466
SECOND	16.0	11.6	22.3	18.0	495
THIRD	19.8	22.4	19.6	21.8	495
FOURTH	23.6	23.1	19.5	24.3	507
FIFTH	32.6	36.8	15.6	24.4	500
ALL	100.0	100.0	100.0	100.0	2463
SAMPLE SIZE	301	277	1807	78	

NOTE: (1) The first quintile is the lowest and the fifth quintile is the highest.

(2) Based on a subsample of employed Heads of Households who have reported their type of employment.

FIGURE 35

Distribution Of Households Within Each Expenditure Quintile By Household Head's Employer

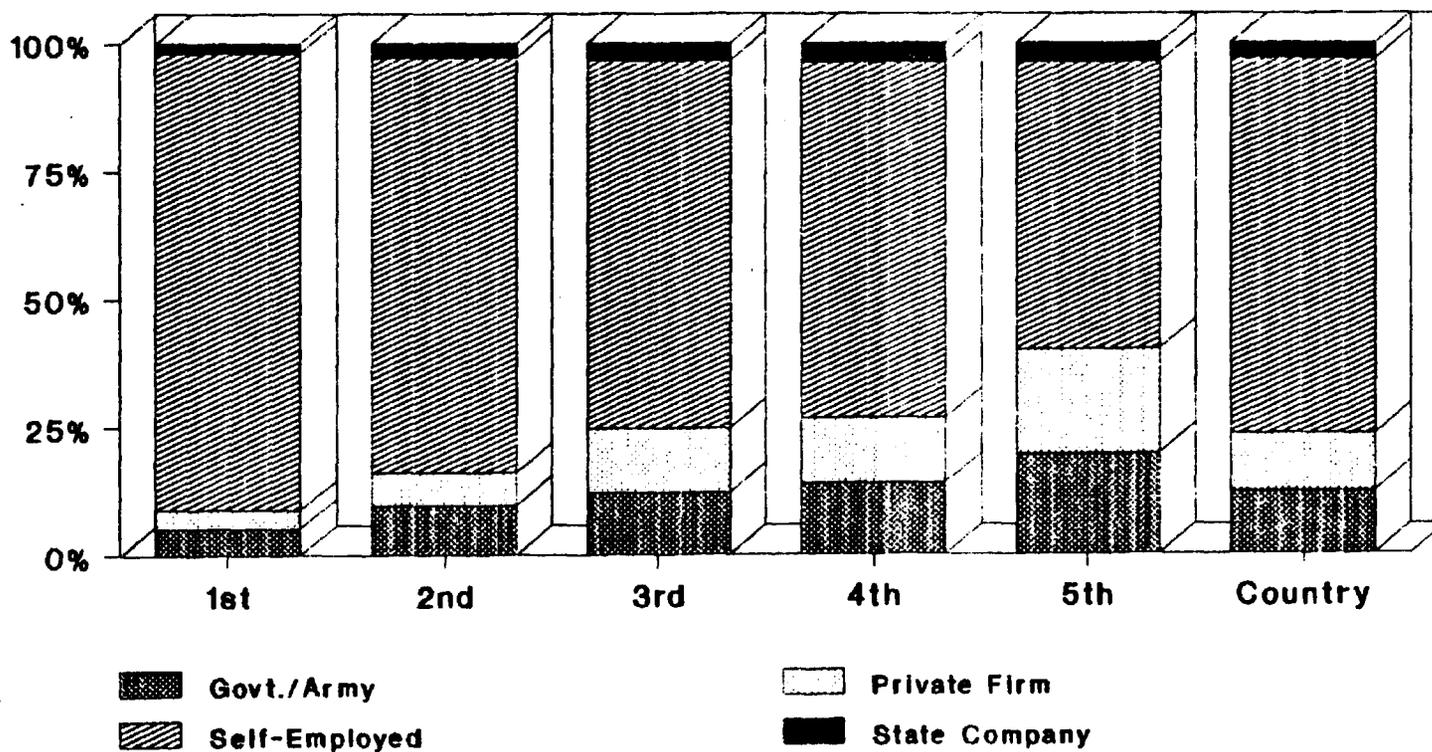


TABLE 70

**MEAN HOUSEHOLD EXPENDITURE BY TYPE (FOOD/NON-FOOD)
AND EXPENDITURE QUINTILES
(CEDIS)**

EXPENDITURE QUINTILE	TYPE OF EXPENDITURE				
	TOTAL	FOOD PURCHASED	HOME-PRO- DUCED FOOD	NON-FOOD	PERCENT ON FOOD*
FIRST	175,790.40	63,370.00	59,298.12	53,122.21	69.78
SECOND	274,040.53	104,951.95	84,488.72	84,599.86	69.13
THIRD	321,565.39	134,697.17	85,224.45	101,643.77	68.40
FOURTH	387,357.98	164,493.13	91,101.23	131,763.62	66.00
FIFTH	379,322.32	184,410.88	49,851.63	145,059.81	61.80
ALL	307,615.32	130,384.63	73,992.83	103,237.85	66.40

*The percent of food refers to the ratio of food expenditure over total expenditure.

NOTE: The first quintile is the lowest and the fifth quintile is the highest.

TABLE 71

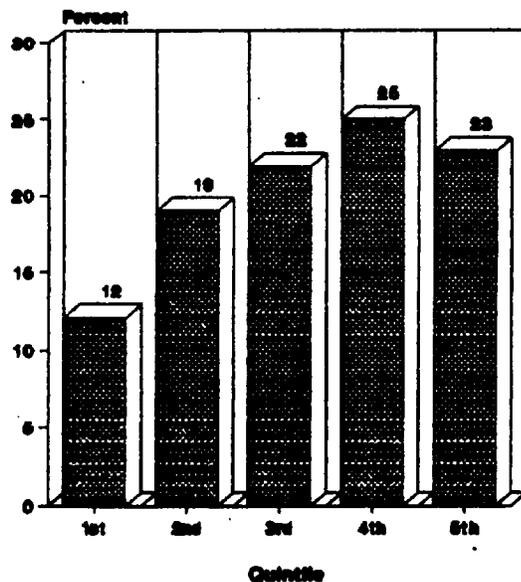
**DISTRIBUTION OF AVERAGE HOUSEHOLD EXPENDITURE
BY LOCALITY AND TYPE
(PERCENT)**

TYPE OF EXPENDITURE	ACCRA	OTHER URBAN	RURAL	COUNTRY
FOOD PURCHASED	56.6	49.8	35.0	42.4
HOME-PRODUCED FOOD	0.5	11.4	36.5	24.0
NON-FOOD	42.9	38.8	28.5	33.6
TOTAL	100.0	100.0	100.0	100.0

TABLE 72
DISTRIBUTION OF AVERAGE HOUSEHOLD EXPENDITURE
BY ECOLOGICAL ZONE AND TYPE
(PERCENT)

TYPE OF EXPENDITURE	COASTAL	FOREST	SAVANNAH	COUNTRY
FOOD PURCHASED	54.0	42.0	26.0	43.0
HOME-PRODUCED FOOD	9.0	28.0	48.0	25.0
NON-FOOD	37.0	30.0	26.0	32.0
TOTAL	100.0	100.0	100.0	100.0

FIGURE 36
**Distribution Of Total Food Expenditure
 By Expenditure Quintile**



Note: Percent of total food expenditure in whole country

FIGURE 37

**Distribution Of Total Expenditure
 Within Each Expenditure Quintile
 By Type Of Expenditure**

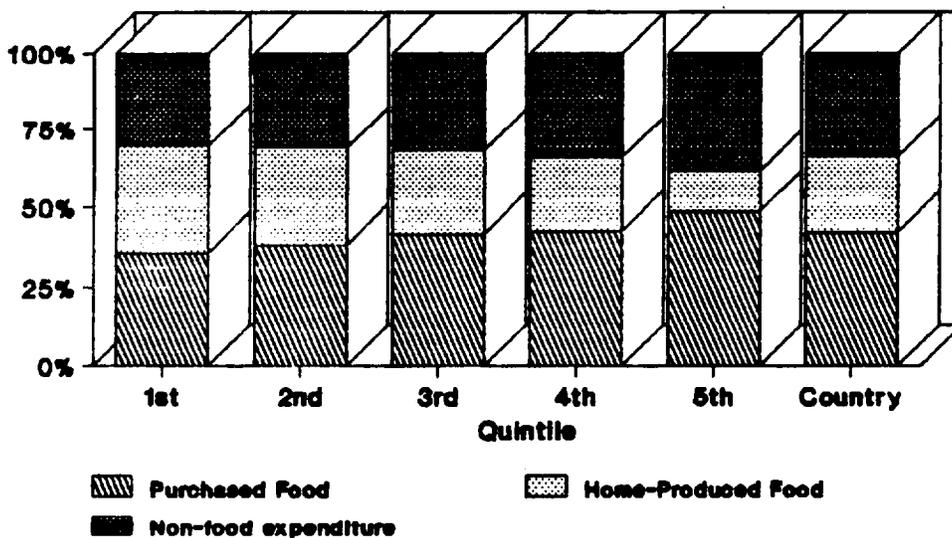


FIGURE 38
**Average Per-Capita Expenditure
 By Expenditure Quintile**

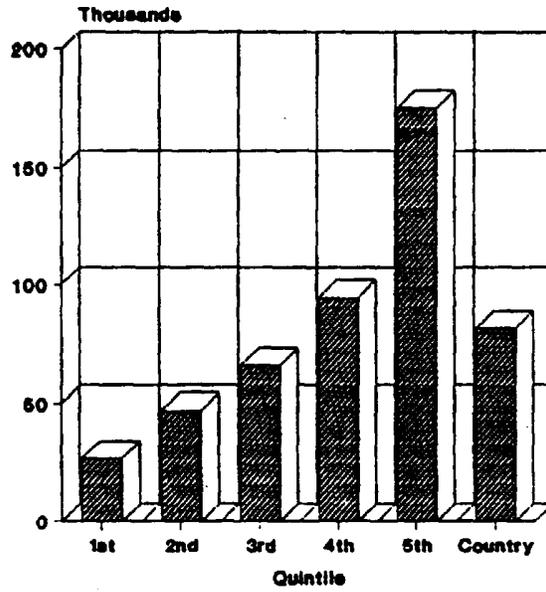


FIGURE 39
**Average Per-Capita
 Food Expenditure
 By Expenditure Quintile**

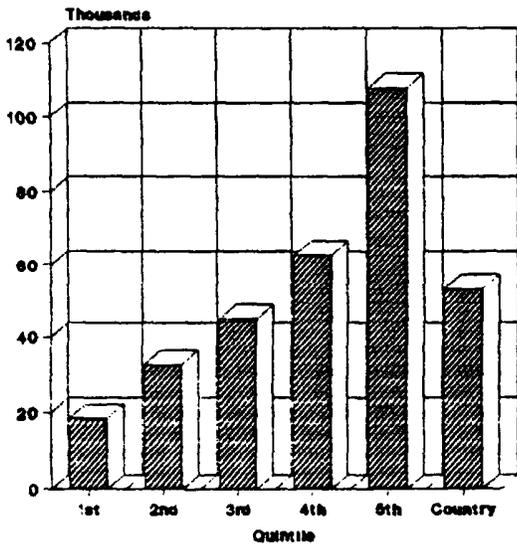


FIGURE 40
**Average Per-Capita
 Non-Food Expenditure
 By Expenditure Quintile**

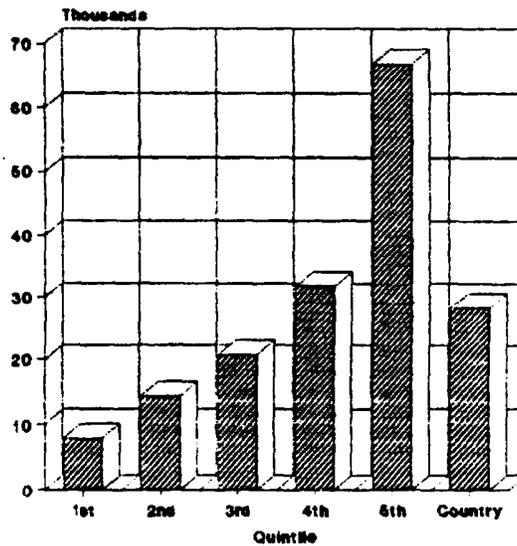


TABLE 73

**DISTRIBUTION OF INCOME BY SOURCE AND LOCALITY
(PERCENT)**

SOURCE OF INCOME	ACCRA	OTHER URBAN	RURAL	COUNTRY
WAGE EMPLOYMENT	33.0	15.7	4.3	9.5
FARMING	2.2	30.8	73.1	56.8
SELF EMPLOYMENT	45.9	39.7	16.4	24.6
OTHER	18.9	13.8	6.2	9.1
ALL	100.0	100.0	100.0	100.0
SAMPLE SIZE	346	807	1830	2983

NOTE: Other includes income from rent (actual and imputed), remittances, educational scholarships and other sources.

TABLE 74

**DISTRIBUTION OF INCOME BY SOURCE AND EXPENDITURE QUINTILES
(PERCENT)**

SOURCE OF INCOME	FIRST	SECOND	THIRD	FOURTH	FIFTH	COUNTRY
WAGE EMPLOYMENT	5.5	6.2	9.1	13.1	14.3	9.5
FARMING	70.3	66.2	53.3	52.8	39.9	56.8
SELF-EMPLOYMENT	17.9	18.3	29.6	23.0	34.7	24.6
OTHER	6.3	9.3	8.0	11.1	11.1	9.1
ALL	100.0	100.0	100.0	100.0	100.0	100.0
SAMPLE SIZE	598	600	593	594	598	2983

NOTE: Other includes income from rent (actual and imputed), remittances, Educational scholarships and other sources.