



**InFocus Programme on Socio-Economic Security**  
Seeking Distributive Justice – Basic Security for All



## **Highlights of the Ghana People's Security Survey**

*by*

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## **1. Household characteristics**

### **1.1 Household relationship**

More than two out of every five members of the households are children of the head of household. This was higher in Ashanti region in both urban and rural areas. The heads themselves constituted less than 20 per cent of the household membership except in urban Greater Accra. However, together with the spouses they constituted one-quarter (Table A1).

### **1.2 Sex composition**

Similar to the sex structure of Ghana's population, there are more females than males. Thus, the female composition in the household is about 52 per cent. This is slightly higher in Ashanti region (53 per cent). The disparity in the sex composition is remarkable in the urban areas where females constitute about 54 per cent in Ashanti region (Table A2).

### **1.3 Age structure**

Ghana, like most developing countries, has a young population and this is reflected in the sampled household. The ages of the household members are concentrated around the age one to age less than 30 years. This is remarkable especially in rural Ashanti region (Table A3).

The age-sex distribution is similar for both regions. The percentage of the younger members (age-group 1-24) is slightly higher for males than females (Table A3a)

### **1.4 Educational status**

A higher proportion of household members above the age of five (about one-quarter) in the rural areas as compared to 10 per cent in urban areas had never gone to school. Again those with lower level of education were higher in rural areas except in Ashanti region which has a higher percentage of JSS/Middle school qualification. As we move upward on the educational from SSS, the percentages decrease. Not surprisingly, however, the urban areas have higher percentages of members with higher level of education.. Even though this pattern cuts across both regions, the Greater Accra region has a higher percentage of people with higher than JSS/middle school education (Table A4).

### **1.5 Marital status**

In Ghana, only persons of 18 years of age and above are by law eligible to marry. In general, marriages were expectedly higher in the rural areas. About 52 per cent were in monogamous and 5.1 per cent in polygamous marriages in rural areas as against 46.3 per cent and about 3 per cent respectively in urban areas. The pattern follows through for both regions. However, it is surprising that rural Greater Accra region registered a higher percentage of polygamous marriage than rural Ashanti region. About 40 per cent of members of urban Greater Accra and about 37 per cent of Ashanti region had never married. Informal or loose union is higher in rural Ashanti, but lower in urban Ashanti than the corresponding areas in Greater Ashanti. Divorce and separation rate is also higher in

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Ashanti region (about 6 per cent in urban and 8.2 per cent in rural areas) than in Greater Accra (about 4 per cent in urban and 4.0 per cent in rural areas) (Table A5).

## **1.6 Ethnicity**

Expectedly, the Akan ethnic group was predominant in Ashanti region while Ga-Danbge in Greater Accra region. In urban Ashanti, the Akan group constituted as high as about 74.2 per cent of the household members and this was followed remotely by those of northern origin (Moshi-Dagomba, Gurma, and Grusi). Even in the urban Greater Accra, the Akan group still dominates with 39 per cent. It was followed by the Ga-Danbge group (32 per cent). The Ewe group was also high (20 per cent). In the rural areas, about 80 per cent of the household members in Ashanti were Akans and just 9.6 per cent in Greater Accra. Rural Greater Accra constituted mostly of Ga-Dangbe (58 per cent) and Ewes (25 per cent) (Table A6).

## **1.7 Health status**

In both regions and in both rural and urban areas an overwhelming majority (more than 90 per cent) reported no health problems or disability. Members in the urban areas were healthier (Table A7).

## **1.8 Employment**

Employment status was higher in rural than in urban areas. The pattern is similar in both regions. About 60 per cent of members in the economically active group work for pay, profit or family gain in urban areas. It is higher in Ashanti region. On the other hand, the percentage of unemployed persons who were looking for work in urban areas in Greater Accra region is higher (7.3 per cent) than in Ashanti region (4.3 per cent). The composition of students in the sample is high in both regions, especially in the urban areas (Table A8).

## **2. Socio-demographic characteristics of respondents**

More than 40 per cent of the respondents are heads of households followed by spouses, children and other relatives in that order. This is the case in both rural and urban areas and in both regions. The female composition of the respondents is very high. It is about 60 per cent in both rural and urban areas in Ashanti region. Respondents' ages range mostly between 19 and 40 years (Table A2.1, Table A2.2, Table A2.3).

Respondents without any formal education appear higher in Ashanti region than in Greater Accra in the urban areas. It is lower in rural Ashanti (27 per cent) in comparison with rural Greater Accra (28.3 per cent). However, respondents in Greater Accra region had higher levels of education than those in Ashanti region (Table A2.4).

Like the ethnicity of members of household, the Akan respondents were higher in both rural and urban Ashanti, including even urban Greater Accra region. However, in the rural areas of Greater Accra, the Akan group was just 9.6 per cent (Table A2.5).

There was no major health problem among the respondents. However, rural Greater Accra region reported a significant proportion of persons who were unable to work due to illness (10.3 per cent) (Table A2.6).

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Most of the respondents were working for pay, profit, or family gains. It was higher in the rural areas and also in the Ashanti region. In Ashanti region, about three out of every four respondents in urban and more than four out of five respondents in rural areas were employed. Consequently, unemployment and full-time study were higher in urban areas as well as in Greater Accra region (Table A2.7).

### **3. The local environment**

The problem of pollution and environmental degradation in Ghana has in the recent past become a major problem to environmentalists and economic planners in the country. Agencies in charge of waste management are becoming overwhelmed by the growing problems of how to dispose of domestic waste. It is believed that the problem can be ameliorated only if residents in the country make a conscious effort to keep their immediate environs clean. For this reason, data on the state of the local environment of respondents in the PSS study is crucial. The extent of degradation of the local environment of the respondents in the Greater Accra and Ashanti Regions can be measured by the presence of human and animal waste, piles of rubbish and stagnant water surrounding their dwellings (Table A2 1). The figures are quite low showing that many people are becoming aware of the relationship between poor environmental practices and health. Generally, it is observed that sanitation appears to be better in the Ashanti Region. In the urban areas, 7.6 per cent of respondents in the Greater Accra Region had their dwellings surrounded by human and animal waste as against 1.8 per cent in the Ashanti Region (Table A2 1). This is not surprising given that the Greater Accra Region faces increasing population pressure especially as a result of migration. It is interesting to note however that for both regions the local environment of the rural dwellers appear more degraded than those in the urban areas. This could be attributed to poverty, ignorance and poor environmental practice.

#### **3.1 Structure of housing**

As is expected, the housing structures of residents in the urban areas appear stronger and superior to those living in the rural areas. On a regional basis however, structures in the Greater Accra Region are stronger than those in the Ashanti Region. This is not surprising as more houses in the Greater Accra Region (79.3 per cent) as compared to the Ashanti Region (75.5 per cent) have cement as the main material for the outer walls of their dwelling places (Table A2 3). Mud and bricks are the main materials used by the rural folks to construct their dwelling places. However, more houses in the urban areas of the Greater Accra Region have poor ventilation as compared to those in the Ashanti Region. Roofing is worse in the rural areas of both the Greater Accra and Ashanti Regions, as compared to the urban areas. Among the rural folk however houses in the Ashanti Region have more bad roofs (30.4 per cent) (Table A2 2). With the rising cost of building materials, more and more people especially those in the low-income areas and rural areas cannot afford quality-building materials for their homes.

#### **3.2 Home ownership**

From the data quite a substantial number of respondents in the urban areas (36.5 per cent in the Greater Accra Region and 38 per cent in the Ashanti Region) live in rented homes. Pertaining to the ownership of their homes more respondents in the Greater Accra Region (33.4 per cent) own their homes as compared to those in the Ashanti Region (27.4 per cent). In the rural areas however about half of the respondents own their homes whilst the number of people living in rented homes is much lower (Table A2 4). This finding is not surprising since rural homes cost less to build in respect of building materials used.

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### 3.3 Access to basic social amenities

Access to electricity in the rural areas is better in the Ashanti Region. 79.0 per cent of rural persons in the Greater Accra region had no electricity in their homes as compared to 76.2 per cent in the Ashanti Region (Table A2 5). However in the urban areas the number of people with electricity in their homes is higher in the Greater Accra Region. An assessment of the respondents' access to basic amenities showed that there are still a significant number of Ghanaians who have no toilet facilities in their homes. In the urban areas, 7.3 per cent and 10.3 per cent respectively in the Greater Accra and the Ashanti regions have no toilet facilities in their homes and thus resort to the use of beaches, bushes etc as places of convenience (Table A2 6). The figures in the rural areas are equally alarming with 43.5 per cent and 15.3 per cent respectively having no toilets in their homes. The public health implication of this is far reaching for us as a nation.

Access to pipe borne water is generally better in the urban areas although only 44.9 per cent in the Greater Accra Region and 24.8 per cent in the Ashanti Region have access to water in their homes. As usual these figures are much lower in the rural areas with residents in the rural areas in both regions depending of community shared stand pipes and bore holes for their sources of potable water (Table A2 7).

### 3.4 Ownership of household gadgets

Generally most of the residents in the urban areas own televisions, refrigerators and radios in their homes (Table A2 8). Many of the rural folks do not have these facilities. However it is important to note that the presence of a radio in the home is quite high. Even in the rural areas, 66.4 per cent of those in the Greater Accra Region as compared to 72.1 per cent of those in the Ashanti Region have functioning radio sets in their homes. Thus the radio remains an important medium by which important messages can be transmitted in both rural and urban areas. The presence of the television sets; gas and electric cookers and other house hold gadgets can also be indicators of wealth. On the whole respondents in the Greater Accra Region seem better off than those in the Ashanti Region.

## 4. Basic security

This section addresses basic security issues such as:

- relationship between household income and basic needs (eg. food, clothing, shelter, etc.);
- domestic violence (sexual);
- safety (community);
- safety (home, school, street);
- health (availability and accessibility);
- treatment;
- payment for medicare;
- old age financial sources.

### 4.1 Security of food, clothing, housing, etc.

For any society to be nutritionally secure, it must have the ability to provide its entire people with food, adequate enough to sustain work and other normal daily activities. Food

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security can be achieved through domestic food production or the ability to purchase or trade for foodstuff. Obtaining food security can be achieved through domestic food security must include buffers against inadequate harvests.

The survey findings table B1 (a-d) reveal that about half of (some cases more than half) of the sample population have insufficient food, clothing health care housing and education. The situation is similar for both the rural and urban areas. About forty percent of respondents in urban and rural Ashanti and Greater Accra ate bread, fruit, beans, tea, and coffee at least once a week. Chicken, meat, fish, vegetable porridge, yam, rice, *banku*, *kenkey* were eaten at least once a day.

## **4.2 Domestic violence**

Domestic violence has of late attracted the attention of various organizations such as lawmakers, law enforcement agencies, NGOs and the like. The Ghanaian media has also featured frequently cases of domestic violence. The suspicion is that these reported cases of domestic violence may be a tip of the iceberg and that it is likely there are many untold cases of domestic violence which are yet to be unfolded.

The survey established low incidences of violence. (Table B2 (a-d) The majority of the respondents in both rural and urban areas in the two regions of Ashanti and Greater Accra did not experience domestic violence. The survey revealed that a small percentage of urban dwellers in both regions (6-8 per cent) have personally been victims of domestic violence. Comparatively, rural experience of violence is much higher especially in rural Accra (almost 21 per cent as against 11 per cent of Ashanti)

## **4.3 Cases of weapon threatening, physical attack robbery and sexual attack**

A large proportion of the sample population (95.6 per cent) interviewed in Urban Ashanti had never been victims of weapon threatening or victims of physical attack. They were also neither victims of robbery (91.0 per cent) nor victims of sexual attack (98.6 per cent). Robbery appears to be more rampant (Table B2 (2) and B2(d).

The same observation can be made for urban dwellers interviewed in Greater Accra which however compared to Ashanti, recorded less persons who had not experienced threats (86.2 per cent weapon threatening and 93.1 per cent physical attack). Experience of robbery and sexual attacks appear slightly higher in Greater Accra.

The picture for the rural dwellers is not different. Respondents who said that they had not experienced weapon threatening were 97.4 per cent in Ashanti Region and 92.1 per cent for Greater Accra Region. For physical attack 94.9 per cent in Ashanti and 89.8 per cent in Greater Accra said they had never been physically attacked. The pattern was the same for sexual attack. 99 per cent of respondents in Ashanti said they had not been victims of sexual attack while those in Greater Accra were 97.1 per cent.

## **4.4 Safety in the community**

Table B3(a) and B3(b) show community safety about habitation burglary drug dealers, arms and weapon dealers public officials harassment of traders, corrupt public officials rape cases, stolen goods, violence or assault.

To ascertain the awareness of community members about the occurrence of these vices within their communities, the survey sought to know how long people had been

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living in their communities. More than three-quarters of respondents (77.8 per cent) in Urban Greater Accra and 65.5 per cent in Urban Ashanti said they had been living in their communities for years. However, less than half of this percentage in Urban Greater Accra (43 per cent) and 46.8 per cent in Urban Ashanti had not experienced burglary at all in their communities.

With respect to arms and weapon dealers, 68.3 per cent of the sample population in Urban Greater Accra and 85 per cent in Urban Ashanti had not had any experience in their communities. The issue of weapon dealers obviously is an urban issue particularly in Greater Accra where Ghana's capital lies.

Non harassment of traders by public officials although minimal in rural areas still ought to be an issue of concern since it occurs frequently in urban areas affecting between 20 per cent to 30 per cent of the respondents.

The level of community safety in rural Greater Accra and rural Ashanti was almost the same and not different from the urban areas. However, unlike the urban areas, burglary is minimal. The survey result confirm the fact that crimes are Urban related. Similarly, cases of drug and weapon dealers, rape and harassment of traders by public officials were all far less rampant in rural Greater Accra and Ashanti than the urban areas.

#### **4.5 Safety in the street, workplaces, sachools and other places**

Tables B4 (a) – (d) show that an overwhelming majority of the sample population in both urban and rural areas feel safe in their homes, work places, schools and streets.

In the urban areas of Greater Accra and Ashanti, 84.9 per cent and 90 per cent respectively said their homes were safe. The home was safer in rural Ashanti where 95.7 per cent of the respondents answered in the affirmative. In rural Greater Accra, 83 per cent of respondents said their homes were safe.

Similar high percentages of safety were found in urban and rural work places, schools and streets in the two regions as shown by Tables 4(a), 4 (c) and Table B4(d).

#### **4.6 Health**

Availability and accessibility of health had been captured in Table 5(a) – (d). In the urban Greater Accra Region a little less than half (46.5 per cent) of respondents traveled less than one kilometre for health. In the urban Ashanti region however, about one-third (62.8 per cent) of respondents traveled less than one kilometre for health. This means that the Greater Accra has a better availability of health post than Ashanti Region. As expected rural areas are worse off in terms of health availability. In the rural Greater Accra Region only 8.2 per cent of respondents travel to health post less than one kilometre whilst 32.9 per cent of respondents in the Ashanti region had health posts less than one kilometre from home. The survey result reflects the fact that between 70 per cent to 90 per cent of respondents in Ashanti and Greater Accra travel over one kilometre for health. Almost 90 per cent of respondents in urban Ashanti and 75 per cent in urban Greater Accra said it took them less than one hour to reach health post. Comparatively, 62.2 per cent of respondents in rural Ashanti as against 45.7 per cent Greater Accra Region takes less than one hour to reach health post (Table 5b).

In addition to time and distance, there was also the question of means of mobility. Whilst half of the respondents (51.7 per cent) in urban Greater Accra Region relied on motor transportation, 74 per cent of the respondents in Ashanti region attended hospital on

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foot showing perhaps greater proximity to health institutions compared to the ever-sprawling urban Accra. The use of a vehicle as a means of mobility to get to the health post was found to be prominent even in rural Greater Accra where 71 per cent of respondents recorded attending hospital in a vehicle. In rural Ashanti Region, 49.6 per cent of respondents attended hospital post on foot. The survey result reflects the extent of differences in infrastructure development within the two regions.

#### **4.7 Medical treatment**

The type of treatment and cost that respondents received from health centres in time of illness when they were ill, are shown in Tables B6(a) and (b). The indications are that modern medical treatment rank highest. In urban Ashanti region the percentage of respondents is 83 per cent. Greater Accra region recorded (69.6 per cent) in urban areas as compared to Ashanti (83 per cent). The proportion of respondents who received modern medical treatment in rural Greater Accra is 48.5 per cent, which is lower than urban Greater Accra. Similarly the percentage of respondents in rural Ashanti who received modern medical treatment is 67.7 per cent, which again is lower than the figure for urban Ashanti. The surprising revelation is that more respondents in urban and rural Ashanti receive modern medical treatment than rural and urban Greater Accra, which is the seat of Government. The survey results also show that more respondents in rural and urban Greater Accra received a combination of both traditional and modern medicine than in Ashanti region.

#### **4.8 Payment for treatment**

The survey found that medical costs are one of the most serious crises that the respondents faced. For example in urban Ashanti Region, almost half the respondents stated that medical costs was the most serious crisis out of the 16 stated crisis presented in the survey. The percentage is slightly lower in urban Accra (32.8 per cent). The proportion of respondents in rural Ashanti Region and Greater Accra, who found medical cost the most serious, was 45.5 per cent and 45.1 per cent respectively. The survey finding therefore shows the extent to which Ghanaians both in rural and urban areas spend large portions of their resources on medical treatment.

The findings also show that a large proportion of the respondents are able to pay for the cost of medical treatment (86 per cent urban Ashanti; 84.8 per cent urban Greater Accra). Similarly 89.2 per cent of the respondents in rural Ashanti and 75.4 per cent in Rural Greater Accra are also able to pay for medical treatment. The percentage is however lower for rural Greater Accra, which shows some level of poverty in rural Greater Accra, compared with its counter part in the Ashanti Region.

However, a substantial proportion of respondents in both urban and rural areas would rely on their friends and neighbours for assistance in the event of a serious crisis. About 41.6 per cent of respondents in urban Ashanti Region as against 31.4 per cent respondents relied on friends and neighbours in time of most serious crisis. The proportion of respondents who relied on friends and neighbours in time of serious crisis was 51.4 per cent for rural Ashanti and 37.6 per cent for rural Greater Accra region. The rural figures appear to be higher than those obtained from the urban areas. This confirms the sense of traditional communalism, which is identified with the rural areas.

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## 4.9 Caring

Table B8(a) – B8(f) show the responsibilities and consequences of caring. The survey revealed that caring and responsibilities has some negative impacts in areas of labour and education. Females, it appears are more affected. For example females that stop work because of caring responsibilities were 18 per cent for females and 10 per cent for males in Ashanti and in rural Ashanti, 12 per cent of males as against 18 per cent of males stop work due to caring responsibilities. Similarly, in urban Greater Accra Accra, 8 per cent of males as against 18 per cent of females stop work and in rural Greater Accra, 20 per cent of males compared to 24 per cent of females stop work.

### 4.10 Stoppage of education

Table B8(e) and B8(f) show that those whose education are affected as a result of caring responsibilities in urban Ashanti is 6 per cent for males and 6.7 per cent for females. In the rural areas, it is 7 per cent for males and 8 per cent for females. Findings in urban Greater Accra also show similar pattern: 4 per cent for males and 4.8 per cent for females. In the rural Greater Accra, 11 per cent of males stopped schooling as against 22 per cent of females.

Although greatly minimized, caring responsibilities still impacts much more on the social development of females.

### 4.11 Old age income

Income security for the elderly is a policy issue that has begun to engage the attention of governments and NGOs all over Africa. Ghana is no exception. Findings of this survey (table B9(a)) show that almost 60 per cent of respondents in urban Ashanti mentioned their children as their main source of income in old age. The percentage for urban Greater Accra is 40.1 per cent, which though lower than Ashanti is quite substantial given the fact that Accra is the most “modernized” urban area in Ghana and has the greatest infusion of Western ideas and cultures. For rural Ashanti 56.7 per cent of respondents expected their children to be their main source of income support. The percentage for rural Greater Accra was 55.5 per cent. However, only 27 per cent of respondents in urban Ashanti and 25 per cent in urban Greater Accra felt satisfied about their future financial situation (table 9(b)). In the case of rural respondents only 23 per cent of respondents in rural Ashanti were satisfied with future financial support. On the other hand 22.2 per cent of respondents in rural Greater Accra felt their future financial situation was not quite enough.

Despite the kind of sentiments expressed by respondents in rural and urban areas in both regions, 62.9 per cent in rural Ashanti and 51.1 per cent in rural Greater Accra were worried about their future financial security in old age. The pattern is the same for urban areas where in Ashanti 59.6 per cent and 62.4 per cent in Greater Accra expressed worries. Consequently, 63 per cent of the respondents in urban Ashanti and 56.6 per cent in urban Greater Accra asked for Government financial assistance in their old age. The same pattern is observed in the rural areas also where 60 per cent of respondents in rural Ashanti and 50 per cent in rural areas wanted government financial assistance. The findings in a way reflect the level of awareness about government’s role in the care of the ageing in rural and urban areas of Ghana.

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## 4.12 Whether carers should be paid

The survey sought for opinions as to whether government should pay people for caring for their elderly relatives. The result shows (table B11) that more than two-thirds of respondents in both urban and rural areas in the two regions wanted government to pay people for caring for their own elderly relatives. The awareness that caring for older people is a societal issue is manifested in the findings of this survey.

## 5. Labour market security

The labour market security section is concerned with whether respondents have work and the possibility of losing one's work. The survey collected data relating to security derived from any income-producing work, which entails any gainful work for pay or profit. This includes wage or salary employment income producing work, self-employment, and unpaid family work and income-generating home-based economic activities.

For the purposes of this Survey a person is regarded as having worked if he/she:

- was in paid employment for at least one hour;
- was self employed for at least one hour;
- was engaged in activities for a family member or relative without pay;
- made substantial contributions towards total food consumption of the household either through farming, hunting, gathering of firewood etc.;
- was paid or unpaid apprentice;
- was engaged in household duties as well as in paid or self-employment.

The labour market security questionnaire began with questions on current work activity and past work experience in order to set the scene and ascertain the respondent labour market situation. Table C1 presents summary data relating to respondents "usual" and "current" activity status of the respondent current work activity and past work experience.

The study established that only about 3 per cent were retired, ill or disabled, with greater proportions living in Greater Accra than Ashanti (Tables C4-C7). It was also observed that about two-thirds of the respondents in both rural and urban areas in both Ashanti and Greater Accra regions, were however engaged in household tasks (Table C8-C9)

Data available (Table C10-C12) indicate that about two out of every three respondents interviewed in the urban centres while four out of every five respondents interviewed in the rural areas were working for pay, profit, or family gain in the last 12 months preceding the study with Ashanti Region recording higher proportions than the Greater Accra Region. The proportion of people working however was slightly lower within the last four weeks preceding the study in the two regions.

The study further found out that about 13 per cent of the respondents reported as having ever been a regular waged worker and this was found to be more predominantly an urban phenomenon than a rural one. Only about 7 per cent of the respondents reported as having been self employed and this tend to be a rural phenomenon in Greater Accra than in the Ashanti Region. A self-employed without employees or own account worker relates to a person who operates his/her own enterprise (eg. a Farmer, Kenkey Seller) and who does not employ anybody to work for him/her in the operation of his/her enterprise (except perhaps apprentices or members of his/her family) Regular wage worker/employee is a

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person who works either for a public or private employer and is paid by the employer. The person can be either a full time or part-time employee. Less than 3 per cent reported as having been a piece-rate worker, contract worker, casual worker, domestic employee, an unpaid apprentice or an unpaid family worker. On the whole the proportion of these category of persons tend to be higher in the Greater Accra than the situation in the Ashanti region. Paid Apprentice is a worker learning a trade and who works under supervision but receives some payment while Unpaid Apprentice is a worker learning a trade and who works under supervision but does not receive anything as payment in kind or in cash.

## **6. Employment security**

### **6.1 Security of keeping main job**

The Ghana PSS found out that title to land constitutes a critical function of employment security and the extent to keep one's main job in a labour market environment where more than half of the respondents depend on the land for their livelihood. Data available from the study indicate that about a third of households respondents (rural Greater Accra 35.1 per cent, urban Ashanti 35.1 per cent) work on their own land/farm while a further 15 per cent work on other land/farm in rural Greater Accra (15.1 per cent) and rural Ashanti (15.0 per cent). For respondents in urban Greater Accra the home (19.4 per cent) followed closely by store or shop (18.8 per cent) constitute the most important work place for main work. In both regions less than 7 per cent of respondents have the office as the work place for main work. The survey also found evidence of streetism in rural Ashanti (8.1 per cent) and urban Greater Accra (4.7 per cent). That is, working on the streets with no fixed location. In the Ghanaian situation street work is insecure and those involved in it particularly in urban areas often face confrontation and harassment from law enforcement agencies.

### **6.2 Type of contract/wages**

Majority of household respondents have no contract in main work and this was found to be higher in rural areas (75.7 per cent) than urban areas (63.2 per cent) in the two regions. Of those who have contracts, 18.4 per cent urban and 12.5 per cent rural residents had only verbal contracts. Written permanent contractual relationship is applicable to only 13.4 per cent in urban and 8.1 per cent rural in the two regions. Indeed, as much as about two out of every three household respondents have no agreement at all in their main work to protect them from unjust dismissal. Regrettably, only about 14 per cent respondents have written collective agreement in place.

The study revealed that about three out of every four respondents interviewed had never been employed for wages and because cost of living in Ghana is increasingly becoming expensive, a lot of the respondents in Ashanti (56 per cent) and Greater Accra (47 per cent) now desire to work for wages even though nearly all of the respondents (90 per cent) in both regions had not tried to find wage employment in the month preceding the survey. This is understandable because work in the formal sector demands specific skills which majority of job seekers lack.

### **6.3 Informal employment**

Data available from the Ghana PSS confirm the dominance of informal employment in the Ghanaian labour market where majority employ less than five people and are the one-man type of enterprises. Notwithstanding the fact that the informal sector is the most

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dynamic and flexible sector in the Ghanaian labour market, the sector is characterized by low wages, low skill jobs and low level of complementary inputs. It is the sector dominated by rural agriculture and informal retail trading where most jobs are not covered by labour regulations and most entrepreneurs within the sector ignore existing regulations. About 80 per cent of respondents in the survey indicated that they do not require a license to operate. The ease of entry and exit to such small-scale enterprises also account for the degree of employment insecurity since under the prevailing macro-economic environment most of them hardly survive to graduate to giant enterprises.

#### **6.4 Size of enterprises**

Enterprises that employ between six to ten persons are less than 8 per cent

Most household's respondents work in enterprises employing one to five persons (Greater Accra 56.9 per cent, Ashanti region 57.10 per cent in both regions. (Greater Accra 9.6 per cent, Ashanti 7.9 per cent)

#### **6.5 Type of work**

About two-thirds of the respondents work mostly during the dry season and majority of them has sufficient demand for their products. It is comforting to note that more than two thirds in all the two regions expect the demand for their products to increase in the next 12 months. Despite the hope for greater demand for their products, most respondents had no access to funds from banks, welfare societies or NGOs for the promotion of their business.

#### **6.6 Confidence in keeping job**

The Ghana PSS found out that majority of respondents in households in Greater Accra (68.9 per cent) and about 40 per cent in Ashanti are aware that they can be laid off without even a day's notice. Pregnancy does not present opportunities for dismissal as indeed responses from the study showed that 64.1 per cent in Greater Accra and 74 per cent in Ashanti Region felt it was unlikely for a pregnant woman to be asked by an employer to leave her job.

### **7. Unemployment**

The Ghana PSS sought to collect data on unemployment. For the purposes of the study the unemployed was defined as without work wage or self-employment, available for work and seeking for work. Data on unemployment are presented in Tables C41 –C45. On the whole, nearly one out of every four respondents reported as having been unemployed in the last 12 months preceding the study but unemployment tends to be higher in urban areas in both Greater Accra and Ashanti than in the rural areas in both regions. The data available indicate that nearly one-third (30.2 per cent) of urban Greater Accra Region remained unemployed in the last 12 months before the study and as much as 83.3 per cent and 83.1 per cent reported as currently unemployed at the time of the study in both rural and urban Greater Accra. In the case of urban Ashanti region, the proportion of the unemployed was 15.4 per cent in the last twelve months preceding the study and reaching 69.1 per cent in urban Ashanti and even 77 per cent in rural Ashanti at the time of the study. The study further found out that unemployment rates were slightly higher in both rural and urban areas in both regions in the last four weeks before the study recording 31.8 per cent and 17.3 per cent in both urban Greater Accra and Ashanti regions.

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The study established that about four out of every five people (80.3 per cent) of the unemployed in rural Ashanti in the last four weeks got money from family and friends and because of this none reported as having sold things. On the other hand more people in rural Greater Accra (11.4 per cent) of the unemployed mainly supported themselves through the things they sold. Besides, about two-thirds (66.7 per cent) of the unemployed in rural Ashanti and a quarter (26.8 per cent) of urban Ashanti did not bother to look for work.

Nearly all the respondents in urban Greater Accra (91.4 per cent) who were unemployed did try in the past week before the study to find work by contacting friends or relatives or neighbours while less than one-third (30.8 per cent) of the unemployed in urban Ashanti tried to do that. However, all the unemployed in rural Ashanti (100 per cent) tried to look for work by visiting factories, firms, construction sites or farms in their localities

Another striking observation from the study as presented in Tables C55-C56 is that Public Employment Centres are not effectively utilized while the unemployed in rural Ashanti have strong preference for private unemployed agencies instead. Again, the study found out that all the unemployed people captured in rural Ashanti had in the week preceding the study tried to find work by planning to migrate to another place outside Ghana.

More people in urban Greater Accra (82.6 per cent) and all (100 per cent) in rural Greater Accra depended on severance pay as the main source of income support over 12 months. Besides that, support from families and friends constitute a very significant proportion of sources of income support for both rural and urban dwellers in the two study areas.

## **7.1 Reasons for unemployment**

The study sought to find out how respondents became unemployed on the last occasion. Data available indicate that on the whole, in both regions and rural and urban areas, as much as 27.3 per cent of the respondents were found to have always been unemployed. Data available further indicate that health problem was cited as being an important contributory factor to their being unemployed recording 20.1 per cent in rural areas and 10.7 percent in urban areas in both regions. Besides, 16.7 per cent of the responds in rural Ashanti cited pregnancy as the cause of their unemployment.

The study also found out that a greater proportion of the people are engaged in the private informal sector and this appears to be higher in rural Greater Accra (89.2 per cent) and Ashanti (78.8 per cent) than urban Ashanti (79.7 per cent) and Greater Accra (64.8 per cent). More people however work in the public sector in urban Greater Accra (19.3 per cent) and rural Ashanti (7.9 per cent) than rural Greater Accra (14.6 per cent) and urban Ashanti (7.2 per cent).

The wholesale/retail sector was found to be a predominant sector for both urban Greater Accra (28.9 per cent) and Ashanti (32.2 per cent) with agriculture coming close second in both regions (23.5 per cent). The situation is the reverse in rural areas with agriculture constituting as much as 71.1 per cent in both regions and wholesale/retail trade making up 11.4 per cent in both regions.

The study found out that people are not willing to leave their main work since they consider it difficult (32.4 per cent in urban Greater Accra and 45.3 per cent in urban Ashanti) to get other work. Notwithstanding the size of farmlands and the total number of farmlands one owns people interviewed sell and consume about equal proportions of what they grow. More than two-thirds of the people interviewed in both rural and urban areas in both regions have never found transport to work as a problem.

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The Ghana PSS also sought to collect data on child labour and the results of the study are presented in Tables C100 to C103. The study found out that about a third (31.6 per cent) of children aged five-14 years do help respondents in their business in both urban Greater Accra and Ashanti while the proportion tend to be higher in rural Greater Accra and Ashanti (44.6 per cent). Surprisingly these people do not think that the work that these children are doing does not affect their schooling

## **8. Job security**

On the average, over the last three years, skills, work status, effort required, number of hours worked and working tools have remained the same for rural Ashanti, except income levels which have improved for some (35.4 per cent). For the urban parts of the Ashanti region, apart from income and skills, which have improved for some (42.5 per cent and 47 per cent respectively), the rest of the indices have remained the same. The picture is quite different for the Greater Accra region. For majority in the urban parts, whereas income levels, skills and efforts required have improved, one's status, number of hours worked and working tools have remained the same. Data from the survey also reveals that rural Accra has not seen any progress as far as these indicators are concerned since everything has remained the same.

### **8.1 Perspectives for incomes, skills acquisition etc.**

Evidence from the data reveals that majority of respondents in both regions (urban and rural) are hopeful that incomes will improve in the next twelve months. However with regard to skills acquisition, job status, effort required and tools and equipment needed, only those in the urban localities of both regions were hopeful that that these indicators would improve. An analysis of data for the rural localities of both regions indicates that status, effort required, tools and number of hours worked will remain the same. The sharp contrast of conditions in both localities could be explained by the fact that opportunity for job enhancement are easier to come by in the urban areas than the rural areas.

Even though conditions are not likely to improve over the next year particularly for those in the rural areas, majority of respondents (71.5 per cent and 73.9 per cent for urban Accra and Ashanti respectively and 62.6 per cent and 64.3 per cent for rural Accra and Ashanti respectively) were optimistic that conditions of work will improve over the next two years.

### **8.2 Satisfaction with current work and income**

Majority of respondents in both regions and localities mentioned that they were satisfied with the nature of work they do (60.8 per cent and 52.9 per cent for Greater Accra region, urban and rural respectively and 63.6 per cent and 61.5 per cent for Ashanti urban and rural respectively), yet very few people (less than 5 per cent for both regions (rural and urban alike) were really satisfied with their current incomes. The same picture applies to non-wage benefits and entitlements. This is an attestation to the fact that on the average salaries are not commensurate with job output and/or performance, evidenced by several industrial strike actions and protests from various cross-sections of the labour force pressing for higher wages, salaries and better conditions of service over the last ten years.

Data from the survey, reveal that on the average, there is a general feeling of satisfaction among workers in both regions where terms of independence at the work place, opportunity to improve one's skills, opportunity for promotion, work environment, hours worked and benefits are concerned for both regions. An appreciable proportion of

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respondents (61 per cent and 67 per cent, urban Greater Accra and Ashanti respectively and 60.8 per cent and 66 per cent, rural Greater Accra and Ashanti respectively) were however satisfied with the amount of freedom and independence their regular jobs provide them. This amount of freedom could possibly provide them with opportunities to engage in other jobs to supplement regular wages, which are woefully inadequate for majority of workers.

Notwithstanding, (44.4 per cent {urban} and 30 per cent {rural}) of workers from the Greater Accra region were very confident that they would remain in their current jobs whilst their counterparts in the Ashanti region (40.1 per cent {urban} and 37 per cent {rural}) were quite confident they would do the same. This could be due to the fact that the job market is not so versatile as jobs are not easy to come by.

## **9. Skills security and training**

Data from the study reveals that over the past year majority of respondents in both regions, urban and rural alike did not receive any training because they did not express the need for further training. It can be deduced from the data that the disinterest in training is as a result of the fact that their skills are not being put to maximum use. This is because only 25.3 per cent and 28.4 per cent of respondents from urban and rural Accra respectively and 14.1 per cent from urban Ashanti said that their skills were being used considerably, whilst 26.7 per cent (rural Ashanti region) mentioned that their skills were used to some extent.

From all indications the qualifications and skills of majority of respondents are just adequate for the various professions they find themselves in for both the rural and urban areas of both regions. For the urban areas, the percentages are: Greater Accra region (61.6 per cent) and Ashanti region (51.2 per cent); and for the rural areas, Greater Accra region (56.5 per cent) and Ashanti region (65.7 per cent). A significant proportion of respondents from Greater Accra region (45.3 per cent {urban} 40 per cent {rural}) stated the need for further training whereas in the case of the Ashanti region most respondents (60.1 per cent {urban} and 58.6 per cent {rural}) stated that there was no need for further training.

On the question of the likelihood of further training, majority of respondents in urban Greater Accra were optimistic about the possibility of receiving further training. The picture was however different for the Ashanti region (urban and rural) and rural Accra, where it is unlikely to receive training.

It is however interesting to note that majority of respondents for both regions, urban and rural alike, saw the need for training in order to start a new business or trade. Data from the study reveals that the Greater Accra region and urban Ashanti offer more training avenues for skills training as evidenced by the responses, (47.2 per cent and 37.9 per cent for urban and rural Greater Accra respectively, and 38.5 per cent for urban Ashanti stated the likelihood of obtaining training). However, respondents from rural Ashanti are quite definite that there is no likelihood that one would get trained (45.1 per cent).

## **10. Expectations at the work place**

According to Table D1, more than half the respondents in both regions and in both rural and urban areas believe that a woman with the requisite training and expertise should have the same conditions of service, be accorded the same respect and the same promotional opportunities in employment as her male counterparts. This is indeed an achievement for all those organizations and individuals who have been championing the cause of women in the country. However there is still more education to be done. About a

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quarter of the respondents (23.5 per cent in the Greater Accra Region and 27 per cent in the Ashanti Region) believe that women should receive lower preferences for doing the same work. From Table D 2, it appears that more respondents in the Ashanti Region believe that women should not be dismissed from work when they get pregnant. Generally however, the number of people who believe that women could be dismissed by getting pregnant is quite low. This is also a good sign.

In both regions and in both rural and urban areas many are working without any form of contractual agreement. As a result they are not protected against any unjust treatment or dismissal (Table D 3). Indeed 73.2 per cent in the Greater Accra Region and 41.1 per cent in the Ashanti Region expect to receive less than a week's notice before they are laid off or dismissed (Table D 5). In the rural areas, the figures are 83.3 per cent for the Greater Accra Region and 40 per cent for the Ashanti Region. From the figures, on the whole, job security appears better in the Ashanti Region. In the urban areas, 34.2 per cent from the Greater Accra Region as compared to 35.3 per cent in the Ashanti Region have seasonal jobs (Table D 6). In the rural areas the figures are much higher. The question is, in view of the seasonality of the jobs where do these ones get money to supplement their incomes?

More people in the rural areas have friends and family members they could borrow money from, although the difference between the rural and urban areas is not too significant. On a regional basis, respondents in the Greater Accra Region can turn to their friends and family members for financial help as compared to those in the Ashanti Region (Table D 7). For majority of the respondent the banks are not institutions they could turn to in times of financial need. Again this has far reaching implications for the micro and macro economic environment of the country (Table 8).

## **11. Work place conditions**

This Section attempts an objective description of conditions in the Ghanaian workplace. The data collected illustrates facts, perceptions and opinions of respondents on absence from work due to illness, stress as well as injuries. Other concerns include overwork, control of working time, as well harassment at workplaces.

### **11.1 Sickness benefits**

As high as 87.1 per cent and 73.9 per cent in rural and urban workers respectively would not like to receive paid sick leave due to work related injury or accident. A similar pattern is observed in relation to work related illness. With respect to whether or not respondents continued to go to work when they were ill or injured, as many as 62.2 per cent in the rural areas did not.

Quite a number (52 per cent) in the urban areas said they did not continue to go to work. Interestingly, more than a third (37.4 per cent) of the workers in the urban areas and less than a one-third (31.8 per cent) in the rural areas have not been injured or ill. Greater Accra urban area workers (38.5 per cent) suffer more work related illness or injury compared to 31 per cent of their rural colleagues. The reverse is the situation for rural Ashanti where as high as 33.2 per cent have not suffered any work related illness or injury in comparison to 34.3 per cent for those in the urban areas.

An overwhelming proportion of workers (67.9 per cent) in rural Greater Accra continue to go to work during ill health or injury because of fear of loss of income compared to (44.4 per cent) for Ashanti rural workers. Fear of loss of job and loss of promotion were not the urban Ashanti reasons for continuing to go to work when ill

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## 11.2 Daily work targets and achievement

It was found that less than half of the workers (42.9 per cent) in the urban areas as compared to more than half (55.2 per cent) in the rural areas do not have targets to achieve each day that they need to complete before leaving work. In urban Ashanti, 40.3 per cent did not do so compared to 57.3 per cent of their rural counterparts. The data for Greater Accra is comparatively higher for those who did not do so in urban (43.8 per cent) and lower (54.2 per cent) for rural workers.

Interestingly those who have targets to achieve each day were far more (32.5 per cent) for rural than for urban (30.9 per cent). This pattern of higher numbers for the rural areas is indicated also on regional basis. About 34 per cent urban of Greater Accra workers had daily targets compared to 30 per cent for Ashanti.

## 11.3 Working at night for main work in last four weeks

In rural Ashanti, an overwhelming 90 per cent of respondents have not had to work at night whilst 77.2 per cent had not in rural Greater Accra. Reviewing the data for the urban areas of the two regions, more Ashanti workers (93.4 per cent) did not work at night within the last four weeks as compared to (71.3 per cent) in Greater Accra. In sum, majority of the workers did not work at night in the two localities (76.6 per cent urban and 82.1 per cent rural).

The survey sought further to find out from those who worked at night whether work was voluntary, paid overtime or obligatory. The data suggest that quite a number of respondents (as high as 66.7 per cent) in rural Ashanti and 63 per cent in rural Greater Accra did so as part of their main work. This is followed by (21.3 per cent) in rural Greater Accra who did go as an obligation without compensation as compared to the least number (12.5 per cent) in urban Ashanti.

In the urban Greater Accra 11.7 per cent did work at night as a voluntary gesture. On the other hand not a single person did that in urban Ashanti. Those who got paid overtime were however highest (12.5 per cent) in urban Ashanti than in urban Greater Accra (8.5 per cent).

## 11.4 Experience of harshness/rudeness at workplace

Various forms of harassment faced by workers influence security and output at workplace. It is satisfying to note that very high numbers of female respondents (90.1 per cent) and 84.8 per cent male respondents did not experience any harshness or rudeness in the last 12 months. It is worth noting that female respondents (9.4 per cent) were less harassed than the male respondents (14 per cent). Harassment in Greater Accra Region, cited as 16.7 per cent for the males and 10 per cent for females is higher than that of Ashanti Region male respondents (7.3 per cent) and female respondents (6.6 per cent).

## 11.5 Harassment in main work

Verbal harassment, physical harassment by authorities and physical harassment by others follow the same pattern. That is, males are more victims. However, more females (9 per cent) than males (6.2 per cent) had experienced pressure from management or employers. This was higher in Greater Accra for both males and females.

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## **11.6 Theft or crime in main work**

Despite the current heightened trend of armed robberies especially in the cities and on the highways, as many as 82.9 per cent male respondents and 85.4 per cent female respondents have not experienced any theft or crime in their main work in both regions. Females in Ashanti (15.2 per cent) are more vulnerable than those in Greater Accra (13 per cent). The reverse is the case for males on Greater Accra (16.2 per cent) and males in Ashanti (15.2 per cent).

## **11.7 Violence in main work**

A similar situation obtains with experiences with violence in the last 12 months at the work place. As high as 93.5 per cent (male respondents) and (94.6 per cent) female respondents did not experience any violence. Greater Accra experienced higher level of violence.

## **11.8 Abuse/taunting in main work**

Verbal abuse, physical touching, demand for sexual favours and demand for other favours were not common in both regions. However, wherever it took place, it was more among the female respondents.

## **11.9 Use of chemicals including pesticides, paints and solvents**

Majority of the urban respondents, 76 per cent urban and 75 per cent rural respondents do not work with or experience chemicals in their work. Comparatively, people who do not use chemicals in Greater Accra outnumber those in the Ashanti region. Expectedly, 25 per cent of respondents in rural localities as against 23.7 per cent urban respondents either work with or experience chemicals in their main work. This is hardly surprising because majority of the respondents in the rural areas are farmers who use chemicals on their farms to increase their yields.

Regarding those who work with or experience dangerous machinery in their main work, a small but significant number of respondents constituting 15.9 per cent urban and 11.3 per cent rural answered in the affirmative. The dangerous machinery is associated more with Greater Accra (19.3 per cent as against 14.3 per cent in urban Ashanti and 14.3 per cent as against 6.2 per cent in rural Ashanti region).

This disparity appears to have arisen in part, from the fact that most of the residents in localities, both urban and rural covered by the study in Greater Accra are fishermen who use outboard motor-powered boats in their main work.

## **11.10 Excessive heat or cold**

On whether respondents' work with or experience excessive heat or cold, 69.2 per cent respondents in urban and 75.4 per cent in rural areas in both the Greater Accra and Ashanti regions responded in the negative. The disparity between Greater Accra and Ashanti is again quite sharp. The data show that 36.7 per cent workers in urban Greater Accra compared to 12.7 per cent in Ashanti region work with or experience excessive heat or cold in their main work. In the rural localities, the affirmative response was 31.6 per cent in Greater Accra and 12 per cent in Ashanti. This again is justified by the fact that

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fishermen interviewed both in rural and urban coastal communities said they leave very early to fish under extreme cold conditions and sometimes work through to the afternoon also under extreme hot weather conditions. Depending on the seasons, fishermen fish overnight by going to sea from 6.00pm to 6.00am the following day.

### **11.11 Excessive noises or vibration**

Regarding experience of excessive noise or vibration, the trend is not too different from data on the other occupational hazards mentioned above. The results indicate that 95.9 per cent urban workers interviewed in the Ashanti region as compared to 78 per cent in Greater Accra do not work with excessive noise or vibration.

Whereas Greater Accra recorded 21.8 per cent affirmative responses in urban localities Ashanti had 5.4 per cent. In the rural communities Greater Accra again obtained a high of 32 per cent as against 3.8 per cent in Ashanti. The reasons for this trend is again not far fetched as the fishing communities visited were very noisy because of the vibrations of outboard motors, whilst the farming communities were relatively quiet.

### **11.12 Experience of repetitive motions**

The main work of most workers interviewed does not require repetitive motions, except in the fishing communities in Greater Accra. It is therefore not surprising that Ashanti region had 96.7 per cent urban and 95 per cent rural respondents who do not work with or experience repetitive motions in their main work as most of the respondents are farmer's traders and artisans.

Greater Accra on the other hand received a relatively significant (23.2 per cent urban and 14.7 per cent rural affirmative response on the use and experience of repetitive motions.

### **11.13 Experience of soldering or welding**

Data on the use or experience of soldering or welding show that a whooping majority of the respondents do not work with or experience soldering or welding. In the urban localities, as many as 98.8 per cent of the respondents in Ashanti region as against 94.5 per cent in the Greater Accra do not come into contact with soldering or welding. The situation in the rural localities is reflective of that of the urban areas. The hazards associated with the experience of soldering and welding is therefore experienced by only a small minority of workers in both urban and rural areas

### **11.14 Use of protective equipment or clothes**

An important consideration in assessing the safety of workplace condition is the use of special protective equipment or clothes whenever it is required. Respondents were therefore asked whether they protect themselves with special equipment or clothes in order to assess their work security. The response rate to this question was not encouraging indicating that most workers do not use protective equipment or clothes when required. The situation is more appalling in rural localities. In the urban areas, 19.8 per cent respondents in Greater Accra and 20.8 per cent in Ashanti affirmed the use of special protective equipment or clothes in their main work. In rural Greater Accra, 17 per cent as compared to 11.7 per cent in rural Ashanti protect themselves with special protective equipment or clothes.

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The respondents were also asked to give reasons for not using special protective equipment or clothes. In the urban localities a significant majority of 56.9 per cent of the respondents in Greater Accra and 60.4 per cent in Ashanti do not think it is necessary. Another 16.6 per cent and 6.9 per cent in Accra and Ashanti respectively said they did not use special equipment and clothes because they were not available. A few said their employers do not think it is necessary.

In the rural localities, 50.3 per cent respondents in Greater Accra compared to 63.1 per cent in Ashanti said they did not think it is necessary. A respectable number of 22.5 per cent and 16.7 per cent in Greater Accra and Ashanti respectively also said they were too expensive.

## **12. Safety and health conditions in the main work**

Mixed reactions were adduced by respondents in their main work when asked to indicate the level of safety and health conditions in their main work. Respondents in Ashanti region were more satisfied with conditions in their main work. Thus 63.7 per cent in urban and 47.1 per cent in rural in comparison with 41.8 per cent and 39.4 per cent respectively in Greater Accra said that the safety and health conditions were good in their work. Those respondents in Greater Accra said that conditions were neither good nor bad. The result might seem that work place safety and health conditions are at acceptable standards in both regions. However the reality is that fishermen who ought to have safety gadgets in their boats are not concerned with safety and health conditions in their work even though lives are sometimes lost at sea.

### **12.1 Responsibility for health and safety in the work place**

It is not easy for people to use health and safety devices in their work place if there is nobody responsible for their use. It is against this background that the study sought to find out whether there are departments or official persons responsible for enforcing health and safety measures in the work place. A startling revelation is that in urban localities, a majority of 77.9 per cent in Greater Accra and 83.5 per cent respondents in Ashanti do not have any specific department or official person responsible for health and safety in the their work place. Surprisingly, only 4.6 per cent in Greater Accra and 2.3 per cent workers in Ashanti indicated that they have a department responsible for enforcing health and safety in the work place. About 5 per cent and 1.3 per cent in Greater Accra and Ashanti respectively have official persons assigned to keep health and safety in the work place.

The picture in the rural localities is not different from that of the urban areas. In rural Ashanti a whooping majority of 94.1 per cent said there is no department or official person in their work place responsible for enforcing health and safety as against 82.6 per cent workers in Greater Accra. Only 8.4 per cent respondents in Greater Accra and 2.2 per cent in Ashanti said responsibilities have been given to people for health and safety in their work place.

### **12.2 Availability of first aid facility**

As part of ensuring safety at the work place, all institutions (public and private) are expected to provide first aid facilities for employees or the individual if the person is self-employed. This to ensure that minor treatable ailments are prevented from escalating into serious uncountable situations. It is against this background that availability of first aid

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facility was investigated. Data shows that work places do not provide the facilities as a significant number of 81.1 per cent respondents in urban Greater Accra and 91.8 per cent in Ashanti said they did not have first aid facilities in their work place.

In rural localities, a majority of 92.8 per cent in Greater Accra and 89.7 per cent respondents in Ashanti do not have the facility.

### **12.3 Availability of fire extinguisher**

Regarding availability of fire extinguisher only 15.9 per cent in urban Accra and 6.2 per cent in urban Ashanti have fire extinguisher in their workplace. In the rural localities, a very few respondents (3.6 per cent) in Greater Accra and 6.2 per cent in Ashanti have the facility.

## **13. Income security**

This section seeks to find out income levels of the respondents as well as their household and fringe benefits. It also explores forms in which these incomes are received. All these are aimed at finding out the income security for all workers.

### **13.1 Main method of payment in main work**

In the Greater Accra Region, most urban respondents stated monthly wage/salary (26 per cent) and daily wage (20.8 per cent) and commission payments as their main methods of payments. In the rural areas, produce from the land topped the list (45 per cent) with daily wage (16.4 per cent) and other modes of payment making up 3 per cent.

In urban Ashanti, produce from the land (47.8 per cent) apart from the following was the main methods of payment cited. More than one-third (36.4 per cent) of the respondents in rural Ashanti got their payments through sales from their farms while 22.2 per cent received payment from commission.

### **13.2 Accumulated personal money from all sources**

In totality, it is observed that the highest number of respondents (23.9 per cent) in the rural areas and (23.1 per cent) in the urban areas personally got amounts of money ranging between 101,000 to 200,000 cedis from all aspects of their economic activity after tax and any other contributions over the last four weeks. This is followed in descending order by 16.6 per cent respondents who got 51 000 – 100 000 cedis; and 15.2 per cent respondents who got a maximum of 50 000 cedis.

The amount received by the least number of rural respondents in totality (0.5 per cent) is cited between 1,501,000 to 2,000,000 cedis. However, a look at the same amount of between 101 000 to 200,000 cedis on the regional basis for the rural areas indicated that there were more respondents in Greater Accra (24.1 per cent) than their counterparts in Ashanti (21.5 per cent). As many as 22.4 per cent respondents in urban Ashanti region compared with 20.7 per cent in urban Greater Accra region got 101,000 to 200,000 cedis. In totality, the least number (1.2 per cent) of respondents indicated they got 801,000 to 900,000 cedis.

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### 13.3 Regularity of amount of personal monthly income

Personal monthly incomes of both urban (61.4 per cent) and rural respondents (62.4 per cent) have been irregular. Only a quarter (24.0 per cent) of urban and 16.5 per cent of rural respondents indicated that their monthly incomes have been regular. The same pattern of response is suggested by the regional data.

### 13.4 Comparison of personal income of last four weeks to that of previous month

It appears quite a number of rural (42.4 per cent) and urban (41 per cent) respondents had less personal incomes for the last 4 weeks than the previous month. This is compared to only 31.4 per cent urban respondents as well as 23.6 per cent rural respondents who had more.

About 25 per cent rural workers compared to 21.4 per cent of their urban counterparts had about the same amounts for last four weeks and the previous.

Greater Accra urban respondents (33.1 per cent) had more income for the last 4 weeks as against 27.2 per cent of their urban Ashanti counterpart whilst 35.7 per cent urban Accra respondents as against 54 per cent for urban Ashanti respondents had less.

### 13.5 Share of household incomes

Surprisingly more than half of the respondents (64.6 per cent rural and 57.1 per cent urban) stated they got all their household income from assets and investments. Those who had less than a quarter of their household incomes from assets and investments were 12.2 per cent urban respondents compared to 7.1 per cent rural respondents. Remittances or transfers from household members in Ghana or abroad were not the main sources of income.

### 13.6 Expenditure pattern

As many as about 60 per cent of the totality of rural respondents and 47.3 per cent urban respondents keep all their income. Less rural Ashanti respondents (56.9 per cent) than Greater Accra rural (61.1 per cent) keep all of their incomes. On the other hand more urban Ashanti (57.5 per cent) than Greater Accra (43.3 per cent) keep all their income.

More than one-third of the recipients of money from respondents in the past four weeks were husbands, wives and partners (35.3 per cent of respondents from the rural areas and 36.6 per cent in the urban areas). About 26.3 per cent urban and 29.7 per cent rural respondents said their sons and daughters mainly had received money from them in the past four weeks. Another category of persons who received money from respondents was parents.

The data indicate that two-thirds of rural respondents and (54 per cent) urban respondents personally spent between ₵50,000 and ₵400,000 in the last four weeks. Expenditure was higher in Ashanti region than in Greater Accra in both rural and urban areas.

More rural respondents (19.7 per cent) personally spent between ₵51,000-₵100,000 than urban respondents (12.5 per cent).

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### **13.7 Entitlement to and receipt of pension in the last 12 months**

For the respondents of 60 years and older, only 19.4 per cent in urban Ashanti and 17.8 per cent in urban Accra were entitled to pension. These figures are expectedly lower in rural areas.

Regrettably only 2.2 per cent urban Ashanti and 5.8 per cent urban Greater Accra respondents did actually receive pension. Worse still is the fact that none of the Ashanti aged persons received any pension.

### **13.8 Ability to save money from income in the last 12 months**

It is interesting to note that quite an appreciable number of respondents both urban (41.2 per cent) and rural (29.4 per cent) were able to save some money from their income in the last 12 months before the survey. More residents in urban Greater Accra (47.5 per cent), were able to save than their counterparts in Ashanti region (36.4 per cent). It is the opposite in the rural areas. 30 per cent were in rural Ashanti and 29 per cent in rural Greater Accra.

### **13.9 Failure to harvest crops in the last two years**

The farmers in the sample were required to indicate whether or not they had failed to harvest their crops in the last two years. Surprisingly, more farmers in the urban areas (46.4 per cent) than the rural (32.3 per cent) reported their failure to harvest crops.

Among the reasons why some farmers failed to harvest a substantial portion of their crops were natural disasters like drought, flood and destruction by pests. Significantly, these causes ranked high in both urban and rural areas in the two regions. In both urban and rural areas drought ranked highest.

### **13.10 Receipt Of small credit**

Receipt of small credit is not popular among respondents. A very insignificant number had received small credit in the past 12 months in both urban (6 per cent) and rural (4.7 per cent). The levels of credits received are almost the same in both regions.

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## Appendix 1: Sample design

### Coverage and sample size

The sample was intended to cover the economically active population in Ashanti and Greater Accra regions.

The sample size of a scientific study depends mainly on the type of variables under study, the required precision of the survey estimates and available resources. Generally, the larger the samples have the desirable effect of being associated with lower the sampling errors for the survey estimates. Non-sampling errors, which cannot be measured statistically however, increase as the sample size increases since it becomes more difficult to control the quality of data collection.

Taking all these into consideration, a sample size of 3,000 individuals was considered optimum to achieve the survey objectives for the available resources. This was sufficient to yield reliable estimates of all important survey variables as well as being manageable to control to minimise non-sampling errors.

### Selection of regions

Sampling was purposive at the regional level. Two regions, Greater Accra and Ashanti regions were selected on the following basis:

- According to Census 2000, the population of Greater Accra Region is 2.9 million and that of the Ashanti Region is 3.1 million. The population of Ghana is 18.8 million; therefore the PSS sample would be representative of almost one-third of the population of Ghana.
- These regions have the two largest cities in the country, Accra and Kumasi, which are densely inhabited by almost all the ethnic group in the country.
- The two regions coincide with the two of the three ecological zones of Ghana. Greater-Accra Region is within the coastal savannah zone. The Ashanti Region falls within the Central forest zone, which covers five of the ten regions of the country and part of a sixth. The ecological zone that seems to be left out is the northern Savannah zone. However, as it has already been indicated, there are various parts of Accra and Kumasi that are heavily inhabited by the people of this zone.

### Rural/urban dichotomy

In Ghana, the population is 36 per cent urban and 64 per cent rural. We over-sampled urban residents: the sample is 50 per cent urban and 50 per cent rural. This was to ensure an adequate sample size for separate urban and rural analyses. Also, many of the PSS questions are aimed at urban regular workers; so over-sampling urban residents would lead to enough responses on those questions to permit analysis. Thus we ended up with 4 strata with equal numbers of respondents:

Table A1. Allocation of Sample by Region and Rural/Urban Dichotomy

REGION	Rural	Urban	TOTAL
Greater - Accra	750	750	1 500
Ashanti Region	750	750	1 500
Total	1 500 (50%)	1 500 (50%)	1 500 (100%)

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## Enumeration areas

There are about 4,000 enumeration areas (EAs) in Greater Accra and about 4,000 in Ashanti region. Each EA contains about 700 persons, as of Census 2000. On average, each household contains 4.1 persons. Thus, each EA contains about 170 households. As a compromise between representativeness (coverage of EAs) of the sample and fieldwork costs, 30 respondents per EA interviewed. This implied 25 EAs per stratum resulting in a total of 100 EAs for the whole sample. The EAs were randomly selected.

## Selection of housing units (using systematic sampling )

It was deemed desirable to conduct a listing exercise to update the list of households in the selected EAs. Time and resources, however, did not permit household listing. The remaining stages of selection were therefore carried out in the field by teams led by professional and experienced statisticians.

In the absence of listing of houses selected houses as follows. Suppose  $n$  number of households were to be selected from a particular EA. The interviewer got to the center of the EA and counted the number of housing units in one direction. This number was by  $m$ . From the centre of the EA, the number of houses were selected along one direction and this was approximately  $p=n/4$  from the  $m$  counted houses. The sampling interval  $k$  was determined along that direction by dividing  $m$  by  $p$ . The interviewer then chose at random the starting housing unit from among those in the first  $k$  intervals and denoted this housing unit by  $s$ . Starting from this number  $s$  s/he selected every  $k$ th housing units to get the  $p$  number of houses. The process was repeated for all the other directions to obtain the sample size  $n$ .

## Selection of households

To select households in multi-household dwellings, a list of all the different households in that dwelling was compiled and one of them was randomly selected. It was from this selected household that a respondent selected and information collected.

## Selection of the respondent

A complete listing of members of the selected household who are in the age group 15-64 years old will be made and a member will be randomly selected.

## Sample design weights

The design is not self-weighting at every stage of selection. Hence sample weights have been determined for each respondent to compensate for differential selection probabilities.

## Appendix 2. Tables