SURVEY REPORT ON KEY SOCIO-ECONOMIC AND GOVERNANCE ISSUES IN GHANA



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MAIN REPORT

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LIST OF ABBREVIATIONS

CAADP Comprehensive Africa Agriculture Development Programme

CDD Centre for Democratic Development
CRC Constitution Review Commission

CSPRO Census Processing Software
CV Coefficient of Variation

EA Enumeration Area

FAO Food and Agriculture Organisation
IEA Institute of Economic Affairs
GRA Ghana Revenue Authority
GSS Ghana Statistical Service

MDAs Ministries, Departments and Agencies

MMDAs Metropolitan, Municipal and District Assemblies
MMDCEs Metropolitan, Municipal and District Chief Executives

MPs Members of Parliament

NACAP National Anti-Corruption Action Plan

NAPRM-GC National African Peer Review Mechanism Governing Council

PPS Probability Proportional to the Size

PSUs Primary Sampling Units

SEGS Socio-economic and Governance Survey

SDGs Sustainable Development Goals

SPSS Statistical Package for the Social Sciences

SSUs Secondary Sampling Units

PREFACE

Public opinion on critical national issues remains crucial in the efforts towards effective policy design and implementation. However, in Ghana, there is a dearth of data on critical socio-economic and governance issues such as peace and security, freedom, discrimination, corruption and rights of political participation. In fact, where they exist, such data have limited national coverage. It therefore becomes difficult to come up with effective and efficient measures to address critical socio-economic and governance challenges facing the population.

The IEA Socio-Economic and Governance Surveys, introduced in 2011, is an annual survey that seeks the opinion of the public on socio-economic and governance issues including people's living conditions, government's performance in addressing key socio-economic challenges, peace and security, freedom, discrimination, rights of political participation, trust in public institutions etc. These surveys have enhanced public awareness of socio-economic and governance issues and informed debate on key challenges facing the country. Additionally, the reports produced from the Institute's surveys have provided concrete recommendations for consideration by policy makers.

The IEA 2015 Socio-Economic and Governance Survey (SEGS 3) is the third in a series conducted by the Institute of Economic Affairs (IEA). The SEGS 3 examines the views of 1,500 people across all ten (10) regions of Ghana on public perception and assessment of socio-economic and governance conditions in the country. This edition presents a rather incisive analysis, as it compares the results of the two most recent surveys — SEGS 2 (2014) and SEGS 3 (2015).

It is worth pointing out that the survey was conducted in line with a rigorous methodology and adequate quality control measures. The survey followed strictly the sampling procedure recommended by the United Nations (2005) and also relied on the Ghana Statistical Service (GSS) for the random selection of Enumeration Areas (EAs).

We hope you find this report useful and look forward to receiving your feedback.

Thank you.

Mrs. Jean Mensa Executive Director The Institute of Economic Affairs

EXECUTIVE SUMMARY

The 2015 Socio-economic and Governance Survey (SEGS 3) is the third in the series of surveys conducted by the Institute of Economic Affairs (IEA) on public perception and assessment of socio-economic and governance conditions in the country. The survey was carried out in November/December, 2015 and consisted of a regionally representative sample of 1,500 respondents aged 18 years and above from the 10 regions of Ghana.

The study provides comprehensive information on individuals' perception on the following: (i) economic/living conditions; (ii) safety and security; (iii) media abuse of freedoms; (iv) discrimination and relations between ethnic groups; (v) factors which influence voters in elections; (vi) trust in institutions; (vii) most important problems confronting the country; (viii) performance of current government; and (ix) access to public services in Ghana.

Key Findings

a. Economic/Living Conditions

The proportion of respondents who reported that their living conditions was bad increased slightly from 63% in 2014 to 64% in 2015. Those who said that their conditions were good declined from 25% in 2014 down to 23% in 2015. Living conditions worsened in the Greater Accra, Volta, Eastern, Upper East and Upper West regions between 2014 and 2015.

The overall food security situation improved in the country from 52% in 2014 to 61% in 2015. At the regional level, respondents in the Upper East, Northern, Upper West and Western regions reported of going without food many times in the six months under review.

The proportion of persons who had access to clean water declined slightly from about 60% in 2014 down to 59% in 2015. However, access to safe drinking water improved in the Central, Volta, Ashanti and Brong Ahafo regions while access to safe drinking water in the Northern, Upper East and Western regions deteriorated between the same periods.

The medical situation in the country remained virtually the same between 2014 and 2015 with about 50% of respondents declaring that they had no access to medical treatment. A large proportion of the respondents in the Western, Ashanti, Brong Ahafo, Upper East and Upper West regions reported declined access to medical services.

Despite improvement in the proportion of households with difficulties in meeting school expenses, more than half of households could not meet educational expenses in 2015. The percentage which could not meet school expenses dropped from 66% in 2014 to 58% in 2015. Rural households were more likely to default in the payment of educational expenses compared to their urban counterparts. The problem was more serious in the Northern (77.8%),

Western (74.8%), Upper East (71.4%), Upper West (66.7%) and Brong Ahafo (63.2%) regions.

b. Safety and Security

Generally, a greater proportion of people in Ghana felt safe in their neighborhood. However, the proportion of households who felt safe while walking in their neighborhood at night dropped by 5.4 percentage points from 74.3% in 2014 to 68.9% in 2015.

The proportion of respondents who had experienced theft and had something stolen from them at home during the past year was 27.1%. Respondents in the Eastern (10.2%), Upper West (14.4%), Volta (18.5%) and the Brong Ahafo (21.5%) regions recorded the lowest incidence of theft during the past one year. The proportion of respondents who had not experienced an incidence of theft is slightly higher among rural (78.1%) compared to the urban (67.3%) dwellers. The proportion of respondents who never experienced or suffered any form of physical attack during the past year rose from 3.2% in 2014 to 5.7 in 2015.

With the exception of the Eastern and Brong Ahafo regions, the proportion of respondents who reported that they never suffered from physical attack in the past year compared to 2014 declined implying that physical attacks increased in all the other regions. The Western Region led in physical attacks as 10.4% of persons in the region reported that they were physically attacked at least once during the past year.

Only 24.8% of respondents who experienced theft, physical attack, burglary or had anything stolen from them at home reported the incident to the police. The Central (35.5%) and Upper East (31.7%) regions have the highest proportion of crime reported to the police.

More than seven out of every ten (74.3%) respondents who suffered physical attack or burglary and did not report to the police had various reasons for not doing so. Notable among the reasons are that they did not have enough time to report crimes (13.8%); they thought that it was a waste of time through repeated visits (27.9%) while 12.5% said that there was no police man or police station in the area or the nearest police station too was far.

The demand for money or bribe by the police dropped significantly by 11.4 percentage points from 17.1% in 2014 to 5.7% in 2015. It appears that the vigorous sensitization campaign mounted by the Police Administration helped minimize this perception.

c. Media and Freedom of Participation

Radio remains the most dominant source of news for all citizens regardless of region, locality, sex or age. Seven out of ten people got their daily news from the radio. This is followed by television with 24%. Interestingly, close to 30% of females got their information from television compared to 18% for males. The Internet has overtaken newspapers as a source of news regardless of sex, locality or age of the individual.

Media abuse of freedoms remains high. The results of the survey indicate that about 46% of the respondents believed that the news media often or always abused their freedom in 2015 by printing or saying things that they knew were not true. However, the proportion fell by about 10 percentage points from 56% in 2014 to 46% in 2015.

Citizens' freedom of speech, association and choice of candidates remain very high in Ghana. However, the proportion of respondents who felt that one was completely free to say what one thinks fell by seven percentage points from 80% in 2014 to 73% in 2015. The largest percentage fall of 8% occurred among the urban respondents.

d. Discrimination and Relations between Ethnic Groups

There is a general perception that one's ethnic background or gender affects his/her chances of getting government jobs and contracts. The survey shows that 47.4% of respondents believed that ethnic background did not affect one's chances of getting government jobs compared to 45.3% who reported ethnic background could affect one's chances of securing a government job. In the award of government contracts, the study further indicates that 47.7% of respondents believed that government contracts were awarded based on one's ethnic background. This belief is more prevalent among rural (49.9%), and the over 60 years (51.3%) groups.

The relationship between ethnic groups in Ghana is generally good. Approximately 8 out of 10 of the respondents indicated that the ethnic groups in the country relate well. However, 10% of respondents in the Central and Volta regions felt that the relationship is bad. Again, eight in ten (85.3%) persons reported that the relationship among religious groups in Ghana is good while 5.6% reported that the relationship is bad. Furthermore, a majority of respondents (84.2%) believed that the relationship between Ghanaians and foreigners is cordial.

e. Factors which Influenced Voters in the Last Presidential Elections

Generally speaking, one would expect that some of the attributes voters would consider during presidential elections are qualifications and competencies of the candidates vying for the positions. The survey results depict that 84% of voters in Ghana in the 2012 presidential election considered the proposed policies of the candidates. The second most important factor is qualification and competencies of candidates (82%) and in third place is their political ideology (78%).

f. Trust in Institutions

The police are found to be the least trusted institution out of the 10 institutions covered in the survey. About 46% of respondents had no trust at all in the police. The ruling party (39.8%), the judiciary (38%) and the tax department (38%) also had no trust at all from the public.

In contrast, the army is the most trusted institution. Only 13% of the people said that they did not trust the army at all down from 15% in 2014. The army is followed by the opposition political parties (26.9%).

g. Most Important Problems Confronting the Country

There are so many issues confronting the country which require urgent attention. Of the 15 areas identified for the survey, about 66% of the respondents stated that the three most important problems which confronted people in Ghana in 2015 were either: (i) unemployment; or (ii) poverty; or (iii) unreliable power supply. The unemployment problem continued to worsen. About 26% of the people reported unemployment as the most important problem in 2015 compared to about 25% in 2014.

h. Performance of Present Government

Of the 16 areas of concerns identified, it turned out that the government performed badly in checking price increases (87.6%), creating jobs (84.9%), narrowing the gaps between the rich and the poor (83.5%), improving the living standards of the poor (79.7%) and providing a reliable supply of electricity (77.5%) in 2015.

Though not among the first three areas of concern, the three areas which respondents felt the performance had worsened considerably (in terms of percentage increases) between 2014 and 2015 and are worth mentioning are: providing a reliable supply of electricity (the proportion increased by 13.6 percentage points), improving health services (increase of 12%) and ensuring everyone has enough to eat (increase of 9.3%).

i. Citizens Freedom to Speech, Association and Vote

Genuine and sustainable democracy thrives on political participation through the freedom to: say what one thinks, join any political organization, vote for a candidate and political party of choice without feeling pressured, register as a voter, to vote on policies and above all, engage in protests. Over 70% of people believed that anyone is free to say what he/she thinks, while a further 90% and over are of the view that one is free to join any political organization and choose who to vote for without any hindrance. However, respondents' perception of citizen's freedom of speech, association and choice of candidates in Ghana seems to be falling.

j. Access to Public Services in Ghana

The ease with which people are able to access public services like obtaining: birth certificate; driver's license; passport, electricity, water, education; national health insurance card, medical treatment, etc., shows how efficient and effective public institutions charged with delivering

such services are operating. On the other hand, the more difficult it is to access these facilities, the easier it is for corruption to thrive in the society.

It was easier to get electricity, water for household use, sanitation, drivers' license, passport, and medical treatment in 2015 than 2014. The percentage of respondents who reported that obtaining these facilities was very difficult fell from 12% in 2014 to 3.9% in 2015. Similarly, obtaining help from the police in 2015 was much easier (28.8%) than in 2014 (20.5%).

Access to health insurance, on the other hand, is still a major challenge to some Ghanaians. About 29% of households found it difficult to obtain a national health insurance card, an increase of about 18.5% over the reported figure in 2014.

k. Election of Metropolitan/Municipal/District Chief Executives

Sixty (60) percent to 89% of respondents wanted Metropolitan, Municipal and District Chief Executives (MMDCEs) to be elected. It is their belief that an elected MMDCE would be more accountable and responsive to the needs of the people at the local level.



SURVEY REPORT ON KEY SOCIO-ECONOMIC AND GOVERNANCE ISSUES IN GHANA

PART ONE: INTRODUCTION

1.1 Background

As the year 2015 drew closer, the United Nations in June 2013 held a Conference on Sustainable Development with the theme "The Future We Want". The Conference declared a new set of global sustainable development goals (SDGs) that should be integrated into the new development framework beyond 2015. The declaration recognized that sustainable development requires good governance and the rule of law, as well as effective, transparent and democratic institutions— features that have all too often been lacking in fragile states. Consequently, "on September 25th 2015, countries adopted a set of goals to end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. Each goal has specific targets to be achieved over the next 15 years" (United Nations, 2016)¹. For the goals to be achieved, all the stakeholders need to do their part: governments, the private sector, civil society and the citizenry.

The Institute of Economic Affairs (IEA) has taken up the challenge of collecting information aimed at promoting good political and socio-economic governance on the following: (i) economic and living conditions; (ii) public safety and security; (iii) media freedom and abuse; (iv) discrimination and relations between ethnic groups; (v) factors which influence elections; (vi) trust in public institutions; (vii) problems confronting the country; (viii) government performance; (ix) corruption; (x) bribery; and (xi) access to public services, among others.

1.2 Justification

In Ghana, data on issues relating to peace, safety, security, justice, freedom, discrimination, and rights of political participation are either nonexistent or where they do exist have limited national coverage. It becomes difficult therefore to come up with effective and efficient measures to dealing with socio-economic and governance challenges confronting the population. In order to be able to make an objective measure of key socio-economic indicators in the country, it is important to have in place a nationwide scientific survey using a nationally representative sample to collect credible information from individuals of voting age on their perception of economic well-being, peace, discrimination, freedom, security and safety.

The 2015 Socio-economic and Governance Survey (SEGS 3) is the third in the series of surveys conducted by the Institute of Economic Affairs (IEA) on public perception and assessment of socio-economic and governance conditions in the country. The SEGS 3 was carried out in November/December, 2015 and consisted of a regionally representative sample

 $^{^{1}}$ http://www.un.org/sustainabledevelopment/sustainable-development-goals/. Accessed April 3^{rd} 2016

of 1,500 respondents aged 18 years and above from the 10 regions of Ghana. The SEGS 3 represents the views of the 1,500 respondents and not the views of the researchers.

There are other surveys, which had been undertaken in the country by other bodies such as the National Commission for Civic Education, National African Peer Review Mechanism-Governing Council (NAPRM-GC), Centre for Democratic Development (CDD), Institute of Democratic Governance (IDEG), SEND-Ghana and Imani Centre for Policy and Education. The IEA's survey is, however, unique because of its ability to assemble the views of businesses and the public, analyze and channel them for input into the policymaking processes. The IEA's surveys are also distinctive in terms of coverage and content because the SEGS is a household survey that is conducted across the country and covers eleven (11) or more wide-ranging issues.

1.3 Objectives of the Survey

The overall purpose of this survey is to collect comprehensive information on individuals' perception on socio-economic and governance issues. Specifically, the survey provides information on individuals' perception on:

- a. Economic/living conditions;
- b. Safety and security;
- c. Media abuse of freedoms;
- d. Discrimination and relations between ethnic groups;
- e. Factors which influence voters in elections:
- f. Trust in institutions;
- g. Most important problems confronting the country;
- h. Performance of present government;
- i. Bribery in the past 6 months; and
- j. Access to Public Services in Ghana.

1.4 Methodology

1.4.1 Sample Design

The survey provides a regionally disaggregated representative data for the 10 regions of Ghana. The survey uses a probability sample design where each person aged 18 years and above in Ghana has a known non-zero chance of being included in the sample.

The sample design is a three-stage stratified and clustered design that employed sampling with probability proportional to the size (PPS) of the population. Stratification was based on the 10 regions as domain of analysis. The sub-domains are the rural and urban localities. The selection of households and individuals within the primary sampling units (PSUs) and

households respectively, followed the strict sampling procedures recommended by the United Nations (2005).

1.4.2 Sample Size and Allocation

A number of factors including resources and logistical considerations influenced the choice of sample size used in the study. In addition, key indicators such as present living conditions, most important problem confronting the country, discrimination, safety and security, trust in institutions, media abuse of freedoms, and performance of government were considered to calculate the sample size. However, the guiding principle was the United Nations Sustainable Development Goals (SDGs) especially, SDG1 & SDG2, which refer to "Ending poverty in all its forms everywhere" and "Ending hunger, achieve food security and improved nutrition and promote sustainable agriculture" respectively, by 2030.

The final determination of the sample size was based on the following conservative and yet important methodological assumptions:

- 1. Significance level (probability of type I error) of 5%;
- 2. The lowest domain of estimation is the region;
- 3. The expected level of precision for most of the indicators (present living conditions, most important problem confronting the country, discrimination, safety & security, trust in institutions, media abuse of freedoms, and performance of government) at the regional level should be around 5% to 10% of coefficient of variation (CV);
- 4. The response distribution was assumed to be 50% since the distribution of most of the questions in the questionnaire was unknown;
- 5. A sample size which will yield the smallest sampling error for any test that will be conducted with the survey;
- 6. Analysis of proportions will be used to handle many variables of interest so it is assumed that the tests will compare opinions of individuals against a split decision of 50-50 chance of answering yes or no to a particular question;
- 7. A minimum sample of 100 eligible individuals is fixed as the initial sample size for each domain (region); and
- 8. Available human and financial resources.

Therefore, using the mathematical relation:

$$n = \frac{k^2(PQ)}{E^2}$$

Where,

P is the proportion of persons 18 years and above with living conditions very bad; Q = (1-P);

k is a multiple of the sampling error selected to achieve the specified degree of confidence level (95%);

E is the error; and n is the sample size.

On the basis of this mathematical relation, a minimum of 1,469 households would have been enough to interview if a simple random sampling approach had been used.

However, to ensure that a minimum sample size of 100 eligible individual respondents was obtained per domain, this number was adjusted upwards to 1,500. The allocation of the PSUs and secondary sampling units (SSUs) for each region and implied number of households is shown in Table 1.

Table 1.1: The Distribution of Enumeration Areas (PSUs) Across the Regions

Region	Estimated Population (18+ years)*	Percent of population (18+ years)*	Number of PSUs per PPS	Required number of households per PPS	Adjuste d No. of PSUs	Adjusted No. of households for field work	
Western	1,449,497	9.8	10	147	9	135	
Central	1,242,547	8.4	8	126	8	120	
Greater Accra	2,483,709	2,483,709 16.8 1		252	15	225	
Volta	1,270,417	8.6	9	129	8	120	
Eastern	1,591,877	10.8	11	161	10	150	
Ashanti	2,951,044	19.9	20	299	18	270	
Brong Ahafo	1,409,076	9.5	10	143	9	135	
Northern	1,420,110	9.6	10	144	9	135	
Upper East	598,414	4.0	4	61	7	105	
Upper West	388,144	2.6	3	39	7	105	
Total	14,804,835	100.0	100	1,500	100	1,500	

^{*}Source: Ghana Statistical Service

Sample Selection

The selection of eligible respondents from selected enumeration areas and households was undertaken in the following three stages:

1. <u>In the first stage</u>, working closely with the Ghana Statistical Service (GSS), the most current list of primary sampling units (PSUs) also called enumeration areas (EAs) was obtained. From this list, 100 PSUs were selected with probability proportional to size (PPS). The PSUs were independently selected randomly from the list of PSUs in each region. PSUs

for Upper East and Upper West regions were over sampled to allow for a reasonable number of households to be interviewed in these regions.

- 2. <u>In the second stage</u>, a complete household listing was conducted in all the selected PSUs to provide a sampling frame for the second stage selection of households. Fifteen (15) households were systematically selected as the target sample in each selected PSU. In addition, five (5) households were systematically selected as the reserve sample in each selected PSU.
- **3.** At the third stage, the Kish Grid was applied to the selected households in each of the selected households visited in the PSU from among all household members aged 18 years and above for the selection of the eligible respondent. Substitution of the selected respondent within the household was not allowed.

1.4.3 Implementation of Field Data Collection

The personal interview method was used as it yields a high response rate. A structured questionnaire was developed and used to ensure uniform responses.

The recruitment and training of interviewers and supervisors were done as follows:

In all, 50 people across the regions were recruited (40 interviewers and 10 supervisors). For supervisors, the minimum qualification was tertiary education while the GCE "O" Level/SSSCE/WASSCE was used for the interviewers. They were given a three-day thorough training in Accra before deploying them to the field. They were carefully instructed on the purposes of the survey and how the results were going to be used. Furthermore, they were well trained in the concepts and definitions used in the questionnaire. The training covered topics on the survey instruments (questionnaire, manual and interpretation of the Enumeration Area (EA) maps). Inputs from the training and field practice were incorporated into the final questionnaires and manual. Coordinated field supervision and monitoring were instituted during the data collection exercise.

The Census Processing Software (CSPro) was used for data capture. The captured data was exported into STATA for data cleaning, validation and consistency checks and all anomalies corrected. Thereafter, Statistical Package for the Social Sciences (SPSS) and Excel were used for the tables and data analysis.

Finally, simple descriptive analyses were used for all relevant characteristics.

1.4.4 Strengths and Weaknesses of the Methodology

The major strengths of the SEGS are the quality control measures put in place, namely:

• The use of probability sampling to ensure that each person 18 years and above had a known non-zero chance of being included in the sample;

- The use of a structured questionnaire;
- The use of qualified and seasoned supervisors and interviewers;
- Strict training regime;
- Coordinated field supervision and monitoring;
- Strict data processing procedures; and
- Incorporation of feedback from stakeholders into the questionnaire and methodology.

Originally, as part of its effort to inform on and advocate for good political and economic governance, the IEA envisaged instituting a longitudinal survey whereby data is collected from the same sample units in order to track changes in people's attitude and perceptions over a period of time. Thus, having conducted the second SEGS in 2014, the IEA had wanted to track the respondents who featured in the first round of the SEGS in subsequent SEGSs.

Though the purpose for conducting such surveys is to measure changes in some characteristics for the same population over a period of time, the major problems with this type of surveys are: (i) the high attrition rate of respondents; (ii) conditioning effect on the respondents thus compromising the quality of the responses; (iii) reluctance of respondents to cooperate thereby increasing non-response in later survey rounds; (iv) respondents learn that some responses mean additional questions, so they may avoid giving certain answers; (v) respondents may actually change their behavior because of the survey; and (vi) respondents may not be as diligent in providing accurate responses in later interviews once they become bored with the survey process (United Nations Statistics Division, 2005, p. 70).

For these reasons, a completely new set of samples was used. However, to ensure comparability of the 2015 SEGS with the 2014 SEGS, the same sample design, common concepts and definitions were used.

It is instructive to note that the weaknesses do not, however, affect the scientific basis of the survey, the data analysis, findings and conclusions because they are prevalent in almost all surveys undertaken elsewhere. The key thing is the methodological control measures put in place to deal with the weaknesses, which, as already indicated, were addressed.

PART TWO: SOCIO-ECONOMIC CHARACTERISTICS

2.1 Demographic Background of Respondents

The regional, sex, locality and ethnic distribution of respondents are presented in Tables 2.1, 2.2, 2.3 and Figure 1.1. The results mirror closely the 2010 Population and Housing Census figures (Table 2.2). The region with the highest proportion of respondents is Ashanti (18.0%) and Upper East/West regions have the least (7%). Again, females make up 60% of respondents as against 40% males.

The Akan group constitutes more than half (50.7%) of the respondents followed by the Mole-Dagbani (16.9%) and Ewe (11.8%) groups (Figure 1.1).

Table 2.1: Regional Distribution of Respondents

Region	Number	Percent
Western	135	9.0
Central	120	8.0
Greater Accra	225	15.0
Volta	120	8.0
Eastern	150	10.0
Ashanti	270	18.0
Brong Ahafo	135	9.0
Northern	135	9.0
Upper East	105	7.0
Upper West	105	7.0
Total	1,500	100.0

Source: 2015 IEA Survey

Table 2.2: 2010 PHC Regional Distribution of Respondents

Region	Percent of population (18+ years)
Western	9.5
Central	8.7
Greater Accra	18.6
Volta	8.6
Eastern	10.6
Ashanti	19.5
Brong Ahafo	9.0
Northern	8.9
Upper East	4.0
Upper West	2.6
Total	100.0

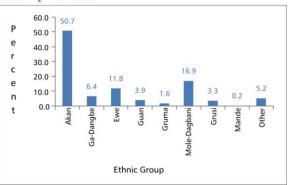
Source: GSS: 2010 Population and Housing Census

Table 2.3: Percent Distribution of Respondents by Type of Locality and Sex

Sex	Loca	Total			
	Urban	Rural	country		
Male	37.9	41.8	39.9		
Female	62.1	58.2	60.1		
Total	100.0	100.0	100.0		

Source: 2015 IEA Survey

Figure 1.1: Ethnic Group Composition of Respondents



Source: 2015 IEA Survey

PART THREE: ECONOMIC/LIVING CONDITIONS

3.1 People's Living Conditions

Present living conditions worsen slightly

Living conditions generally had not improved over the past two years. In all, 22.6% of respondents remarked that their living conditions were good, signifying a drop in the percentage of respondents who reported good living conditions in 2014 (Table 3.1). The proportion of respondents who reported bad living conditions increased marginally from 63.3% in 2014 to 63.8% in 2015. Factors which could be responsible for the deteriorating living conditions in 2015 are high prices and the increase in the proportion of unemployment.

Living conditions worsened in the Greater Accra, Volta, Eastern, Upper East and Upper West regions. The proportion of respondents who reported bad living conditions in these regions increased from the rates recorded in 2014. Again, there was a significant reduction in the proportion of respondents who reported good living conditions in all the regions except the Central, Brong Ahafo and Upper East regions (Table 3.1).

Table 3.1: Present Living Conditions by Region, Sex and Locality

				2015			2014					
	sground acteristics	Bad	Neither Good nor Bad	Good	Total	Number	Bad	Bad Neither good nor bad Good Total				
ъ.	Western	65.2	17.0	17.8	100	135	74.1	7.7	18.1	100	116	
Region	Central	70.9	10.8	18.3	100	120	84.5	5.7	9.7	100	123	
	Greater Accra	62.2	7.6	30.2	100	225	49.8	12.3	37.9	100	211	
	Volta	68.4	12.5	19.1	100	120	52.4	15.5	32.0	100	103	
	Eastern	78.6	8.7	12.7	100	150	61.2	12.9	25.9	100	116	
	Ashanti	60.7	19.3	20	100	270	71.4	5.7	22.9	100	227	
	Brong Ahafo	61.5	13.3	25.2	100	135	70.3	13.9	17.9	100	101	
	Northern	51.1	17.0	31.8	100	135	56.0	12.0	32.0	100	100	
	Upper East	60.0	10.5	29.5	100	105	48.4	28.3	23.4	100	60	
	Upper West	62.8	17.1	20.0	100	105	48.9	27.9	23.3	100	43	
a	Male	61.1	16.9	22.0	100	599	60.4	11.9	27.7	100	724	
Sex	Female	65.7	11.3	23.0	100	901	66.5	11.6	21.7	100	388	
T 11.	Urban	58.9	15.5	25.5	100	721	63.5	9.1	27.2	100	640	
Locality	Rural	68.5	11.7	19.9	100	779	63.0	13.9	22.9	100	560	
	Total	63.8	13.5	22.6	100	1500	63.3	12.2	25.2	100	1200	

Source: 2015 IEA Survey

More males (16.9%) than females (11.3%) could not tell whether their living conditions were good or bad (Figure 3.1). Whereas the proportion of males who reported good living conditions dropped from 27.7% in 2014 to 22.0% in 2015, that for their female counterparts increased from 21.7% in 2014 to 23.0% in 2015.

Living conditions generally were better in urban localities than rural localities. Figure 3.1 shows that more rural dwellers (68.5%) reported bad living conditions compared to their urban counterparts (58.9%).

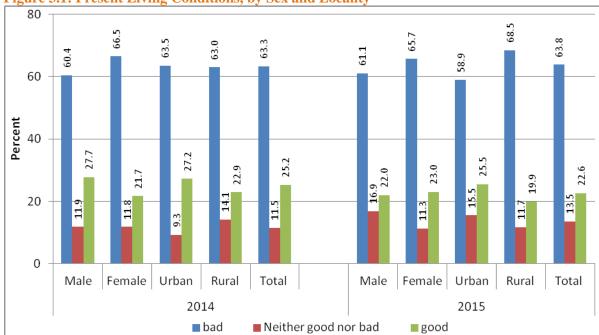


Figure 3.1: Present Living Conditions, by Sex and Locality

Source: 2015 IEA Survey

A relatively higher number of respondents (35.7%) reported that their living conditions were worse (much worse and worse) off today than it was six months ago. The proportion of respondents who reported much better living conditions decreased from 3.6% in 2014 to 1.7% in 2015 (Table 3.2). Living conditions were getting much worse for females than males.

Only two regions, the Central and Volta regions, recorded one in four respondents reporting better living conditions today as compared to six months ago. More urban dwellers (10.7%) as against 7.7% of their rural counterparts reported of much worse living conditions now than they were six months ago.

Table 3.2: Present Living Conditions Compared to Six Months ago by Region, Locality and Sex

	2015								2014					
Background Characteristics	Much Worse	Worse	Same	Better	Much Better	Total	Number	Much Worse	Worse	Same	Better	Much Better	Total	Number
Region			-	-		-	-		-				-	
Western	5.2	25.9	43.7	22.2	3.0	100	135	10.3	36.2	25.8	16.4	11.2	100	116
Central	11.7	31.7	25.8	25.8	5.0	100	120	4.1	16.3	43.1	34.1	2.4	100	123
Greater Accra	12.1	27.2	33.5	24.1	3.1	100	224	6.2	25.1	48.8	18.0	1.9	100	211
Volta	0.0	30.8	42.5	25.8	0.8	100	120	6.8	26.2	39.8	23.3	3.9	100	103
Eastern	18.0	26.0	38.0	17.3	0.7	100	150	5.2	24.1	46.6	22.4	1.7	100	116
Ashanti	13.8	21.6	43.1	21.2	0.4	100	269	16.7	21.6	28.2	30.0	3.5	100	227
Brong Ahafo	12.7	31.3	31.3	23.1	1.5	100	134	8.9	14.9	45.5	30.7	0.0	100	101
Northern	4.4	25.9	49.6	17.8	2.2	100	135	4.0	15.0	47	34.0	0.0	100	100
Upper East	0.0	21.9	57.1	21.0	0.0	100	105	0.0	13.3	48.4	33.3	5.0	100	60
Upper West	1.9	26.7	55.2	15.2	1.0	100	105	4.7	27.9	37.1	16.3	14.0	100	43
Sex														
Male	7.5	27.1	40.5	22.9	2.0	100	598	7.3	23.2	38.6	27.2	3.7	100	724
Female	10.2	26.0	41.6	20.6	1.6	100	899	8.5	21.9	41.5	24.6	3.5	100	388
Locality														
Urban	10.7	27.5	38.1	21.4	2.2	100	719	9.1	23.6	38.3	25.3	2.8	100	640
Rural	7.7	25.4	43.9	21.6	1.3	100	778	6.8	21.1	38.1	26.3	4.5	100	560
Total	9.2	26.5	41.1	21.5	1.7	100	1497	8	22.4	40.3	25.8	3.6	100	1200

Fewer people today (3.8%) believed that the future will be much better compared to the 7.9% of respondents who believed that the future would be much better in 2014. On the contrary, the number of respondents who believed that the future will be much worse is relatively high today (16.1%) than those who held a similar belief (7.3%) in 2014.

The Volta Region recorded a remarkable decline in the number of respondents who believed that the future will be much worse from 3.9% in 2014 to 0.8% in 2015. Whereas the Upper West Region recorded 0.0% for those who believed that the future would be much worse in 2014, 7.7% of respondents in the region believed today that the future will be much worse off (Table 3.3).

Table 3.3: Present Living Conditions Compared to Six Months Ahead by Region, Locality and Sex

y y				20				O DIX 1	2014							
Background Characteristics	Much Worse	Worse	Same	Better	Much Better	Don't know	Total	Number	Much Worse	Worse	Same	Better	Much Better	Don't know	Total	Number
Region																
Western	25.9	16.3	20.7	16.3	1.5	19.3	100	135	7.8	13.8	19.0	31.9	4.3	23.3	100	116
Central	15.4	27.4	5.1	21.4	2.6	28.2	100	117	1.6	11.4	12.2	32.5	19.5	22.8	100	123
Greater Accra	10.7	10.7	12.9	34.7	10.2	20.9	100	225	5.2	11.8	21.8	38.9	9.0	13.3	100	211
Volta	0.8	3.3	7.5	57.5	1.7	29.2	100	120	3.9	30.1	11.7	41.7	2.9	9.7	100	103
Eastern	16.7	18.0	15.3	39.3	0.7	10.0	100	150	10.3	18.1	29.3	28.4	2.6	11.2	100	116
Ashanti	28.3	19.3	17.8	24.9	0.4	9.3	100	269	16.3	15.9	18.5	35.7	7.0	6.6	100	227
Brong Ahafo	17.8	9.6	25.9	30.4	3.7	12.6	100	135	7.9	17.8	10.9	26.7	2.0	34.7	100	101
Northern	14.4	3.8	22.0	43.2	5.3	11.4	100	132	3.0	11.0	19.0	31.0	3.0	33.0	100	100
Upper East	9.5	8.6	17.1	52.4	7.6	4.8	100	105	3.3	10.0	11.7	53.3	16.7	5.0	100	60
Upper West	7.7	6.7	21.2	46.2	3.8	14.4	100	104	0.0	7.0	16.3	51.2	23.3	2.3	100	43
Sex																
Male	15.1	13.9	16.1	36.1	4.4	14.4	100	596	7.2	14.5	18.3	37.3	7.3	15.4	100	724
Female	16.7	12.5	16.9	34.2	3.3	16.4	100	896	7.5	15.8	17.2	34.1	8.5	16.9	100	388
Locality																
Urban	16.7	14.2	16.0	32.5	4.5	16.2	100	718	8.4	14.5	16.9	35.5	8.8	15.9	100	640
Rural	15.5	12.0	17.1	37.2	3.1	15.1	100	774	6.1	15.7	19.1	35.9	7.0	16.3	100	560
Total	16.1	13.1	16.6	34.9	3.8	15.6	100	1492	7.3	15.1	17.9	35.7	7.9	16.1	100	1200

3.2 Food Security

Food situation improves countrywide but not promising in the Upper East, Northern, Upper West and Western regions

Food was not a problem for most households in the country. Majority of households (60.7%) in the country never went without having enough food to eat in the six months under review (Table 3.4). Also the proportion of households who reported going without food always had reduced significantly from 4.2% in 2014 to 2.3% in 2015.

However, at the regional front, food security had worsened in the Brong Ahafo Region. More than one in every ten households in the Brong Ahafo Region reported going always without enough food in the six months preceding the interview. The current proportion of households going without enough food always in the Brong Ahafo Region represents 8.5 percentage points increase over what was recorded in 2014. The Volta Region has the highest proportion

of households (75.9%) who never went without enough food in the six months preceding the survey period.

In terms of households who were without food many times in that six months under review, the Upper East (21.9%), the Northern (20.0%), the Upper West (13.3%) and the Western (12.6%) regions were the worst off probably due to the prolonged drought in 2015.

Table 3.4: Households without Enough Food to Eat in Last Six Months by Region by Locality

				20	15			2014					
	ckground racteristics	Never	Few times	Many times	Always	Total	Number	Never	Few times	Many times	Always	Total	Number
Region	Western	42.2	44.4	12.6	0.7	100	135	45.6	44.7	7.9	0.9	100	114
Region	Central	66.7	29.2	3.3	0.8	100	120	54.5	13.0	31.7	0.8	100	123
	Greater Accra	74.1	21.9	3.1	0.9	100	224	70.6	14.7	12.8	1.9	100	211
	Volta	75.9	20.7	2.6	0.9	100	116	61.2	11.7	15.5	11.7	100	103
	Eastern	69.8	17.4	9.4	2.7	100	149	50.0	24.1	16.3	9.5	100	116
	Ashanti	65.6	23.7	8.9	1.9	100	270	44.9	26.4	22.9	5.7	100	227
	Brong Ahafo	60.9	21.1	6.8	10.5	100	133	51.5	14.9	31.6	2.0	100	101
	Northern	40	36.3	20	3.7	100	135	27.0	25.0	43.0	5.0	100	100
	Upper East	48.6	27.6	21.9	1.9	100	105	50.0	23.3	26.7	0.0	100	60
	Upper West	44.8	41.9	13.3	0.0	100	105	46.5	25.6	25.6	2.3	100	43
Locality	Urban	67.0	24.0	6.3	2.4	100	716	56.8	19.7	19.4	4.1	100	639
Locality	Rural	54.8	30.4	12.5	2.3	100	776	46.0	24.5	25.1	4.3	100	559
	Total	60.7	27.3	9.5	2.3	100	1,492	51.8	22	22	4.2	100	1,198

Source: 2015 IEA Survey

3.3 Access to Safe Drinking Water

Access to safe drinking water in the Northern, Upper East and Western regions worsened between 2014 and 2015

The continuous provision of clean water for drinking could be a foundation for the prevention and control of water borne diseases. Even though more than half of households never went without water in the six months preceding the survey, it could be said that access to water had improved since 2014 with a relatively low percentage of households (5.9%) today always going without water compared to 7.5% recorded in 2014. About 3 in every 5 persons (58.5%) reported that they never stayed without clean water in the six months under review (Table 3.5).

The Northern and Upper East regions had less than half of their households (33.6% and 48.6% respectively) having access to water always while about half (49.6%) of the households in Western Region went without enough water; up from 40.6% in 2014.

Table 3.5: Households without Clean Water in Last Six Months by Region and Locality

				2	015					20	14		
Background Characteristics		Never	Few times	Many times	Always	Total	Number	Never	Few times	Many times	Always	Total	Number
Region	Western	50.4	36.3	10.4	3.0	100.0	135	59.6	21.9	12.2	5.3	100	114
Region	Central	72.5	19.2	3.3	5.0	100.0	120	63.4	13.8	16.3	6.5	100	123
	Greater Accra	63.6	22.7	7.6	6.2	100.0	225	65.9	13.7	19.4	0.9	100	211
	Volta	59.8	18.8	12.8	8.5	100.0	117	55.3	3.9	22.3	18.4	100	103
	Eastern	56.4	20.1	13.4	10.1	100.0	149	62.1	10.3	14.7	12.9	100	116
	Ashanti	72.4	13.8	9.3	4.5	100.0	268	61.7	10.1	22.1	6.2	100	227
	Brong Ahafo	55.3	15.9	16.7	12.1	100.0	132	53.5	5.0	28.7	12.9	100	101
	Northern	33.6	36.6	23.1	6.7	100.0	134	47.0	14.0	27.0	12.0	100	100
	Upper East	48.6	29.5	21.9	0.0	100.0	105	60.0	13.3	26.7	0.0	100	60
	Upper West	54.3	36.2	7.6	1.9	100.0	105	62.8	9.3	25.6	2.3	100	43
T 114	Urban	64.9	22.1	8.4	4.6	100.0	716	64.6	12.1	17.4	5.9	100	639
Locality	Rural	52.6	24.9	15.4	7.1	100.0	774	54.6	11.4	24.5	9.3	100	559
	Total	58.5	23.6	12.0	5.9	100.0	1490	59.9	11.8	20.7	7.5	100	1198

3.4 Access to Medical Services

Access to medical services worsened in the Western, Ashanti, Brong Ahafo, Upper East and Upper West regions between 2014 and 2015

Societies are being encouraged to devote much effort to preventive or curative health measures which is believed to have a large measurable effect on the life expectancy of the population as a whole. A substantial medical effort must, therefore, be devoted to improving the quality of life through minimizing of the poor quality of life associated with chronic diseases, and, to a very large extent, increase the relief of pain, disfigurement, and disability.

Table 3.6 shows that 17.1% of all people reported not to have any medication or any medical treatment in the six months under review. A relative higher proportion of people (21.9%) in the rural communities compared to their urban counterparts (11.9%) reported not taking medication nor having any medical treatment throughout the entire six months preceding the interview.

The proportion of households that went without needed medicines or medical treatment has reduced significantly from 7.0 % in 2014 to 2.4 % in 2015.

However, almost a quarter of persons in the Northern (25.1%), Western (23.6%) and Eastern (23.5%) regions reported going without medicine or medical treatment several times, if not always, in the six months. The situation was more serious in the Brong Ahafo Region where almost 30% reported not having medicine or medical treatment for several times, if not

always, in the six months. The situation in the Central Region (6.8%) and the Greater Accra Region (8.9%) is quite different as a relatively small number of persons in these regions reported to have gone without medicine or medical care for several times within the six months.

The Volta Region witnessed a remarkable decline in the proportion of households that always went without needed medicines or medical treatment from 11.7 % in 2014 to 0.0% in 2015. Medical care is still a challenge in rural localities as compared to urban localities. Less than 40% of households living in rural localities had continual access to needed medicines or medical treatment.

Table 3.6: Households without Medicine or Medical Treatment in Last Six Months by Region and Locality

				2	015					20	14		
Background Characteristics		Never	Few times	Many times	Always	Total	Number	Never	Few times	Many times	Always	Total	Number
Region	Western	32.1	42.7	22.1	1.5	100.0	131	48.2	33.3	15.0	3.5	100	114
Region	Central	55.9	37.3	5.1	1.7	100.0	118	52	14.6	30.1	3.3	100	123
	Greater Accra	69.2	20.1	7.6	1.3	100.0	224	65.4	19.4	13.3	1.9	100	211
	Volta	61.5	29.1	9.4	0.0	100.0	117	45.6	17.5	25.2	11.7	100	103
	Eastern	53.7	21.5	20.8	3.7	101.0	149	42.2	24.1	25.8	7.9	100	116
	Ashanti	62.6	23.3	13.3	0.4	100.0	270	64.2	10.6	19.9	5.3	100	226
	Brong Ahafo	43.5	26.7	19.8	9.2	100.0	131	46.5	18.8	30.7	4.0	100	101
	Northern	29.8	45.0	19.8	5.3	100.0	131	22.0	34.0	34.0	10.0	100	100
	Upper East	35.0	48.5	14.6	1.0	100.0	103	36.7	6.7	41.6	15.0	100	60
	Upper West	29.5	48.6	19.0	2.9	100.0	105	53.5	4.7	23.2	18.6	100	43
Locality	Urban	62.5	24.5	10.1	1.8	100.0	714	61.8	16.8	17.5	3.9	100	638
Locality	Rural	39.3	38.4	19.0	2.9	100.0	765	39	21.3	30.6	9.1	100	559
	Total	50.5	31.7	14.7	2.4	100.0	1479	51.1	18.9	23.0	7.0	100	1197

Source: 2015 IEA Survey

3.5 Cooking fuel

Table 3.7 presents information on households without enough fuel to cook in the last six months preceding the opinion poll by region and by locality. The table shows that 66.6% of persons in the country reported that they had enough cooking fuel in the said six months. About 23% reported not having enough fuel a few times, followed by 7.5% many times, while 2.6% always did not have enough fuel in the six months. The Central (77.8%), Brong Ahafo (76.7%) and the Volta (73.5%) are regions with the highest proportion of people who had enough cooking fuel in the six months. Nearly seven in ten males (69.6%) compared to six in ten females (64.7%) reported having enough cooking fuel in the last six months. Urban localities (67.5%) reported the highest proportion of people who usually had enough cooking fuel compared to their rural (65.8%) counterparts.

Table 3.7: Households without Enough Fuel to Cook in Six Months by Region by Locality

Background Characteristics		Never	Few times	Many times	Always	Refused to answer	Don't know	Total	Number
Dogion	Western	54.9	39.1	5.3	0.0	0.0	0.8	100.0	133
Region	Central	77.8	16.2	3.4	0.9	1.7	0.0	100.0	117
	Greater Accra	70.0	22.0	5.4	1.3	0.0	1.3	100.0	223
	Volta	73.5	22.2	4.3	0.0	0.0	0.0	100.0	117
	Eastern	69.1	16.8	11.4	2.7	0.0	0.0	100.0	149
	Ashanti	71.5	19.6	8.1	0.4	0.4	0.0	100.0	270
	Brong Ahafo	76.7	9.0	2.3	12.0	0.0	0.0	100.0	133
	Northern	55.2	23.9	13.4	7.5	0.0	0.0	100.0	134
	Upper East	51.4	30.5	15.2	2.9	0.0	0.0	100.0	105
	Upper West	55.2	37.1	6.7	1.0	0.0	0.0	100.0	105
	Male	69.6	19.8	7.3	2.7	0.2	0.5	100.0	592
Sex	Female	64.7	24.8	7.6	2.6	0.2	0.1	100.0	894
	Urban	67.5	22.9	6.7	2.2	0.1	0.6	100.0	713
Locality	Rural	65.8	22.8	8.2	3.0	0.3	0.0	100.0	773
	Total	66.6	22.8	7.5	2.6	0.2	0.3	100.0	1486

3.6 Schooling Expenses

More than half of households could not meet their educational expenses. The problem was more pronounced in the Northern, Western, Upper East, Upper West and Brong Ahafo regions and rural households face more challenges meeting educational expenses compared to their urban counterparts

Education enables people to read and write and also earn respect and recognition in society. It must be emphasized that acquiring education at any level comes with a cost to the individual, his/her parents and the state. The ability of the individual to progress to higher levels of education depends on his/her (parent's) ability to meet educational expenses.

More than half of households interviewed (53.6%) could not meet educational expenses at one time or the other (Table 3.8). The proportion of households which were able to meet all educational expenses at all times increased from 34.0% in 2014 to 42.4% in 2015.

Rural households were more likely to default in the payment of educational expenses compared to their urban counterparts. The number of households in rural localities which could not meet educational expenses at all times was more than doubled (7.3%) the number of urban households (3.1%) which could not meet educational expenses at all times.

On the regional front, a greater proportion of households in the Northern (77.8%), Western (74.8%), Upper East (71.4%), Upper West (66.7%), Brong Ahafo (63.2%) and Central (60.6%) regions could not meet their school expenses.

Table 3.8: Households without Money for School Expenses in the Six months by Region and Locality

g				2015							2014			
Background Characteristics	Never	Few times	Many times	Always	Refused to answer	Don't know	Total	Never	Few times	Many times	Always	Refused to answer	Don't know	Total
Region														
Western	25.2	40.7	25.2	5.2	0.7	3.0	100	30.7	30.7	29.8	1.8	0.0	7.0	100
Central	39.4	23.9	22.0	4.6	0.0	10.1	100	14.6	7.3	55.3	12.2	0.0	10.6	100
Greater Accra	63.5	18.5	8.6	2.3	0.0	7.2	100	38.4	15.2	26.1	3.3	0.5	16.6	100
Volta	52.1	32.5	11.1	4.3	0.0	0.0	100	30.4	5.9	40.1	8.8	1.0	13.8	100
Eastern	47	22.1	16.1	7.4	5.4	2.0	100	34.5	25.0	28.5	3.4	0.0	8.7	100
Ashanti	50.0	27.4	20.4	1.5	0.0	0.7	100	42.3	15.9	25.1	8.4	0.0	8.3	100
Brong Ahafo	36.8	22.6	29.3	7.5	0.0	3.8	100	45.5	13.9	31.7	1.0	0.0	7.9	100
Northern	22.2	45.9	21.5	8.9	0.0	1.5	100	24.0	39.0	30.0	4.0	0.0	3.0	100
Upper East	28.6	40.0	23.8	6.7	0.0	1.0	100	40.0	13.3	30.0	1.7	0.0	15.0	100
Upper West	33.3	28.6	21.0	11.4	1.0	4.8	100	27.9	34.9	32.5	0.0	0.0	4.7	100
Locality														
Urban	50.9	26.0	14.8	3.1	0.8	4.4	100	36.8	15.3	29.4	7.0	0.3	11.1	100
Rural	34.6	32.0	23.3	7.3	0.5	2.3	100	30.8	22.4	34.7	3.0	0.0	9.0	100
Total	42.4	29.1	19.2	5.3	0.7	3.3	100	34.0	18.6	31.9	5.2	0.2	10.1	100

3.7 Access to General Public Services

Access to health insurance is still a challenge to some Ghanaians

Public institutions could be described as being efficient and effective based on the ease with which the citizenry are able to access their services. If access to services provided by public sector institutions is difficult, it becomes easier for some people to exploit the situation to their advantage.

Access to health insurance is still a challenge to some Ghanaians. About 30% of households found it very difficult to obtain a national health insurance card; an increase of about 10.6% over the reported figure in 2014 (Table 3.9). This makes demand for quality healthcare a challenge to some households.

More households (70.9%) in Ghana had never tried to acquire a passport. On the other hand, obtaining help from the police in 2015 was much easier (28.8%) than in 2014 (20.5%). This could be attributed to the increase in the public sensitization campaign instituted by the police administration to improve their image.

Table 3.9: Access to Public Services

			2	2015						2	2014			
Type of Service	Very Difficult	Difficult	Easy	Very Easy	Never Tried	Total	Number	Very Difficult	Difficult	Easy	very easy	never tried	Total	Number
A birth certificate	6.7	21.3	29.2	11.0	31.9	100	1,495	6.6	18.6	28.9	6.0	39.8	100	1,197
A driver's license	7.6	12.6	3.8	1.3	74.7	100	1,496	9.2	16.1	7.3	1.7	65.7	100	1,197
A passport	9.2	13.3	4.9	1.8	70.9	100	1,496	9.9	15.0	6.4	1.3	67.3	100	1,197
A voter's card	1.4	7.6	48.2	33.6	9.2	100	1,495	1.0	5.9	52.4	28.9	11.2	100	1,198
A national identification card	2.8	12.1	38.5	15.8	30.8	100	1,490	9.1	17.5	36.6	13.3	23.5	100	1,198
A national health insurance card	7.5	21.6	38.9	21.4	10.6	100	1,488	4.4	14.1	47.6	17.7	16.2	100	1,195
Water for household use	6.0	18.5	34.8	12.5	28.2	100	1,495	9.3	27.5	29.5	5.9	27.8	100	1,198
Electricity	6.8	22.7	31.3	8.6	30.6	100	1,499	12.0	26.4	29.5	4.6	27.6	100	1,195
Sanitation	2.2	17.4	36.7	10.0	33.7	100	1,495	7.7	29.5	28.3	4.4	30.1	100	1,198
Help from the police	6.6	19.7	21.7	7.1	44.9	100	1,464	9.8	25.5	18.2	2.3	44.3	100	1,193
Primary school for a child	1.0	9.0	43.0	21.6	25.5	100	1,497	2.0	11.4	44.7	14.5	27.5	100	1,197
Senior High School for a child	2.8	18.4	23.4	8.3	47.1	100	1,498	4.3	22.5	25.7	5.8	41.8	100	1,197
Tertiary institution for a child	4.7	15.2	14.0	5.8	60.4	100	1,494	7.1	22.9	15.0	2.3	52.8	100	1,197
Medical Treatment (at a clinic, health center, hospital)	3.9	20.9	43.2	13.0	19.1	100	1,496	4.8	20.9	39.8	8.2	26.3	100	1,198

PART FOUR: RELATIONS BETWEEN GROUPS

4.0 Relations between Groups

Social cohesion is essential for people living in the same community as it enables them to live and work together. Ghana, to some extent, could be described as a multi-cultural and heterogeneous society. Given the diverse ethnic backgrounds, effective social interactions could help in reducing racial and ethnic hostilities. Bigotry and social intolerance could bring about social unrest that can hamper the development of a nation. Respondents were asked about the prevalence of peace, unity and relationship between themselves, religious groups, ethnic groups and foreigners living in Ghana.

4.1 Relations between Ethnic Groups

Relations between ethnic groups are generally good. However, 10% of respondents in the Central and Volta regions feel that relations are bad

The relations between ethnic groups in Ghana are generally good. Figure 4.1 and Table 4.1 indicates that a majority (82.3% very good and good) of the respondents indicated that the ethnic groups in the country related well to each other. However, nearly 7.0% felt that relations were bad and 8.1% indifferent (neither good nor bad). More males (83.7% very good and good) indicated that the ethnic groups related well compared to 81.4% females. Nearly 7.0% of females considered the relationship between ethnic groups to be bad (6.9%).

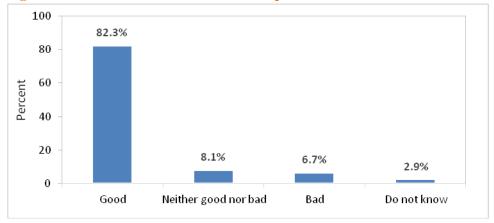


Figure 4.1: Relations between Ethnic Groups

The table also shows that one in every ten respondents in the Central and Volta regions saw relations among ethnic groups to be very bad. Ethnic relations among rural (84.5%) were very good compared to 80.5 % urban dwellers. Among the various age groups, the over 60 years (85.1%) followed by the 25-59 group (82.9%) and the 18-24-year group (79.4.2%) saw the relations between them and other ethnic groups as good.

Table 4.1: Relations between Ethnic Groups by Region, Sex, Locality and Age Group, 2015

	Background Characteristics		Neither good nor bad	Bad	Do not know	Total	Number
	Western	80.4	9.8	8.3	1.5	100	133
Region	Central	81.6	5.0	10.0	3.3	100	120
	Greater Accra	81.3	8.0	7.6	3.1	100	225
	Volta	74.2	12.5	10	3.3	100	120
	Eastern	75.4	13.3	9.4	2.0	100	150
	Ashanti	80.4	10.7	5.2	3.7	100	270
	Brong Ahafo	88.2	3.7	5.9	2.2	100	135
	Northern	88.8	4.5	6.7	0.0	100	134
	Upper East	93.4	3.8	1.0	1.9	100	105
	Upper West	84.8	4.8	1.9	8.6	100	105
	Male	83.7	7.8	6.3	2.2	100	599
Sex	Female	81.4	8.2	6.9	3.5	100	898
	Urban	79.9	9.4	7.2	3.5	100	721
Locality	Rural	84.5	6.8	6.2	2.4	100	776
	18 – 24	79.4	9.2	8.1	3.3	100	369
Age Group	25 – 59	82.9	7.9	6.3	2.9	100	934
	60 +	85.1	6.7	5.6	2.6	100	194
	Total	82.3	8.1	6.7	2.9	100	1,497

4.2 Relations between Religious Groups

Religious intolerance has brought about the loss of lives and property in some parts of the world. Violence and discrimination against religious groups by rival faiths can lead to social hostility. Religious-related terrorism and sectarian violence have been reported in some parts of the world including West Africa².

Table 4.2 shows that a little more than eight in ten (85.3%) persons reported that the relations among religious groups in Ghana is good while 5.6% reported that the relations are bad. At the regional level, the proportion of respondents who indicated good relations among religious groups is high in the Northern (96.2%) followed by the Upper East (94.3%), Volta (88, 3%) and Upper West (88.3%) regions.

On the other hand, a good number of people in the Ashanti Region (13.7%), Eastern Region (11.3%) and Western Region (8.9%) reported that the relations are neither good nor bad. More males (88.4%) compared to female (83.2%) reported the relation among religious groups as good.

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²https://www.google.com.gh/?gfe_rd=cr&ei=aNF8V5SrONKN8QeWib2QBA&gws_rd=ssl#q=religious+intoleranc e+in+africa . Accessed on 22nd June 2016

Table 4.2: Perception on Relations between Different Religious Groups by Region, Sex and Locality

Locality								
Background Characteristics		Good	Neither good nor bad	Bad	Refused to answer	Don't know	Total	Number
	Western	80.7	8.9	8.9	0.7	0.7	100	135
Region	Central	85	6.7	8.3	0	0	100	120
	Greater Accra	87.1	4.4	6.7	0.4	1.3	100	225
	Volta	88.3	3.3	5.8	0	2.5	100	120
	Eastern	76	11.3	6.7	1.3	4.7	100	150
	Ashanti	79.6	13.7	6.7	0	0	100	270
	Brong Ahafo	85.9	9.6	3.7	0	0.7	100	135
	Northern	96.2	1.5	1.5	0	0.8	100	133
	Upper East	94.3	3.8	1	1	0	100	105
	Upper West	88.3	1.9	3.9	0	5.8	100	103
	Male	88.4	5.9	4.2	0.2	1.3	100	596
Sex	Female	83.2	8.2	6.6	0.4	1.6	100	900
	Urban	83.2	7.9	7.2	0.3	1.4	100	720
Locality	Rural	87.2	6.7	4.1	0.4	1.5	100	776
	Total	85.3	7.3	5.6	0.3	1.5	100	1496

4.3 Relations between Ghanaians and Foreigners

Ghanaians generally, are said to be hospitable to foreigners. They have, over the years, coexisted peacefully with citizens of neighboring West African countries as well as citizens from other countries across the world³.

The majority of respondents (84.2%) believed that the relations between Ghanaians and foreigners are cordial. The proportion of those who believe the relations is good is highest among residents of the Central Region (95.8%) followed by those in the Upper East (93.3%) and the Volta Region (90.8%). All respondents in the Central and the Brong Ahafo Regions believed there is no bad relations between Ghanaians and foreigners.

About eleven (10.7%) of respondents in Greater Accra, however, believed the relations are bad. On the contrary, slightly more than one in ten respondents in the Ashanti (14.4%) and Eastern regions (12.7%) believed the relationship is neither good nor bad. A higher proportion of male (88.8%) than female (81.1%) believed the relations are good. The proportion of respondents in the rural areas (85.0%) believed that the relations between Ghanaians and foreigners are good which is slightly higher than their urban counterparts (83.4%).

³https://www.google.com.gh/?gfe_rd=cr&ei=aNF8V5SrONKN8QeWib2QBA&gws_rd=ssl#q=ghanaian+are+hosp_itable. Accessed on 22nd June 2016

Table 4.3: Relations between Ghanaians and Foreigners in your Country by Region and Locality

Background Characteristics		Good	Neither good nor bad	Bad	Refused to answer	Do not know	Total	Number
Region	Western	83.7	7.4	4.4	0.7	3.7	100.0	135
Region	Central	95.8	3.3	0.0	0.0	0.8	100.0	120
	Greater Accra	81.3	6.2	10.7	0.0	1.8	100.0	225
	Volta	90.8	3.3	1.7	0.0	4.2	100.0	120
	Eastern	74.7	12.7	4.0	0.0	8.7	100.0	150
	Ashanti	74.8	14.4	5.6	0.0	5.2	100.0	270
	Brong Ahafo	89.6	7.4	0.0	0.0	3.0	100.0	135
	Northern	88.1	5.2	3.7	0.0	3.0	100.0	135
	Upper East	93.3	1.9	3.8	0.0	1.0	100.0	105
	Upper West	86.7	2.9	5.7	0.0	4.8	100.0	105
G.	Male	88.8	5.3	3.8	0.0	2.0	100.0	599
Sex	Female	81.1	8.9	5.0	0.1	4.9	100.0	901
Locality	Urban	83.4	7.6	6.1	0.0	2.9	100.0	721
Locality	Rural	85.0	7.3	3.1	0.1	4.5	100.0	779
	Total	84.2	7.5	4.5	0.1	3.7	100.0	1500

PART FIVE: PERCEPTION ON DISCRIMINATION

5.1 Effects of Ethnicity

5.1.1 Ethnic influence on getting government jobs and contracts

There is a general perception that one's ethnic background influences his/her chances of getting a government job, contract, public housing, loans from government banks or even admission into the education institutions and other security services (Giuliano, Levine and Leonard, 2006).

Table 5.1, however, shows that 47.4% respondents believed that ethnic background did not affect one's chances of getting government jobs compared to 45.3 % who reported ethnic background could affect one's chances of securing government jobs. Relatively, more males (48.1%) than females (46.9%) believed that securing government jobs was not affected by one's ethnic background. The table also indicates that 51.0 % of urban and rural (40.0%) dwellers were of the view that ethnic background affected one's ability to secure government jobs. The table shows a similar view (49.5%) being expressed among 18-24 age groups. Among the over 60 years (55.4) and 25-56 age groups (46.6%), also believed that one's ethnic background did not affect one's chances of securing government jobs.

In the award of government contracts, the table further indicates that 47.7% of respondents believed that government contracts were awarded based on one's ethnic background. This belief is more prevalent among rural (49.9%), and the over 60 years (51.3%) groups.

Table 5.1: Ethnic background Affects one's Chances of Getting Government Jobs/Contracts

			Go	vernment	jobs			Goveri	ıment co	ntracts	
Background Characteristics		Yes	No	Refused to answer	Do not know	Total	Yes	N ₀	Refused to answer	Do not know	Total
a	Male	45.9	48.1	0.5	5.5	100	47.3	45.5	0.7	6.5	100
Sex	Female	44.9	46.9	0.2	8.0	100	47.9	42.7	0.3	9.1	100
	Rural	40.0	51.2	0.4	8.4	100	49.9	39.7	0.4	10.0	100
Locality	Urban	51.0	43.3	0.3	5.4	100	45.2	48.3	0.6	6.0	100
	18 – 24	49.5	45.1	0.3	5.2	100	46.5	46.7	0.5	6.3	100
Age Group	25 – 59	45.8	46.6	0.4	7.1	100	47.4	44.2	0.5	7.9	100
	60 +	34.7	55.4	0.0	9.8	100	51.3	36.3	0.0	12.4	100
	Total	45.3	47.4	0.3	7.0	100	47.7	43.8	0.5	8.1	100

5.1.2 Ethnic influence on getting government Housing

Decent quality housing is said to be one of the most essential resources for long-term physical and mental wellbeing of the citizenry. Housing costs constitute the most important and most direct impact of housing on poverty and material deprivation. The majority of housing units in Ghana have been provided through self-build. Overcrowding has become intolerable in the cities and some people end up sleeping outside (Acquaah-Harrison, 2004; Yirenkyi, 2014).

Government is making some efforts in the provision of housing, especially, for public servants. The study indicates that 61.8% of Ghanaians do not perceive that one's ethnic background influences his/her chances of getting public housing (Table 5.2). This perception of the influence of someone's ethnic background in securing public housing is more pronounced in urban localities as 26.6% of urban dwellers hold this belief. A relatively higher proportion of females (25.4%) compared to males (24.5%) believed that someone's ethnic background influences his/her chances of securing public housing.

More than half (51.7%) of people in the Volta Region believed that someone's ethnic background influences his/her chances of getting public housing

The perception that people's ethnic background does not influence their chance of securing public housing is lowest in the Upper East and Northern regions (81.6% and 75.2% respectively).

Table 5.2: Ethnic background Affects one's Chances of Getting Public Housing by Region and Locality

	kground acteristics	Yes	No	Refused to answer	Do not know	Total	Number
D.	Western	18.3	66.4	0.8	14.5	100.0	131
Region	Central	37.8	44.5	5.0	12.6	100.0	119
	Greater Accra	25.8	56.1	2.3	15.8	100.0	221
	Volta	51.7	25.8	0.8	21.7	100.0	120
	Eastern	20.0	66.7	0.0	13.3	100.0	150
	Ashanti	28.1	67.4	0.4	4.1	100.0	270
	Brong Ahafo	26.9	63.4	0.0	9.7	100.0	134
	Northern	8.3	75.2	0.0	16.5	100.0	133
	Upper East	6.8	81.6	1.0	10.7	100.0	103
	Upper West	22.9	69.5	0.0	7.6	100.0	105
G	Male	24.5	63.5	1.0	10.9	100.0	595
Sex	Female	25.4	60.7	1.0	12.9	100.0	891
Locality	Urban	26.6	61.7	1.3	10.5	100.0	715
Locality	Rural	23.6	62.0	0.8	13.6	100.0	771
	Total	25.0	61.8	1.0	12.1	100.0	1486

5.1.3 Ethnic Influence on Getting Admission into Pre-University Institutions

A nation is said to develop in relation to its achievement in education. According to Kingdom and Maekae (2013), education is the life of a nation and it is the live wire of its industries and also the foundation of moral regeneration. Access to education is a constitutional right, guaranteed for all Ghanaians. Indeed, basic education is supposed to be free, compulsory and universal for all.

A little less than one in five persons (18.6%) still believed that getting admission into preuniversity institutions is influenced by one's ethnic background (Table 5.3). The perception about the influence of one's ethnic background in getting admissions into pre-university institutions is more pronounced in the Volta Region (50.8%). Northern and Upper East regions have the lowest proportions of persons (9.7% each) who believed that ethnic background influences someone's chances of getting admission into pre-tertiary institutions.

Table 5.3: Ethnic background Affects one's Chances of Getting Educational Opportunities at the Pre-university level by Region, Sex and Locality

	nckground nracteristics	Yes	No	Refused to answer	Do not know	Total	Number			
	Western	16.7	76.5	0.8	6.1	100.0	132			
Region	Central	23.5	73.1	0.0	3.4	100.0	119			
	Greater Accra	16.8	75.0	1.8	6.4	100.0	220			
	Volta	50.8	28.3	0.8	20.0	100.0	120			
	Eastern	15.3	75.3	0.0	9.3	100.0	150			
	Ashanti	15.6	77.7	0.7	5.9	100.0	269			
	Brong Ahafo	15.0	80.5	0.0	4.5	100.0	133			
	Northern	9.7	70.9	0.0	19.4	100.0	134			
	Upper East	9.7	72.8	0.0	17.5	100.0	103			
	Upper West	19.0	74.3	0.0	6.7	100.0	105			
Sex	Male	18.5	73.3	0.5	7.7	100.0	595			
	Female	18.7	70.6	0.6	10.2	100.0	890			
I a salite.	Urban	19.0	74.0	0.7	6.3	100.0	712			
Locality	Rural	18.2	69.5	0.4	11.9	100.0	773			
	Total	18.6	71.6	0.5	9.2	100.0	1485			

Source: 2015 IEA Survey

5.1.4 Ethnic Influence on Getting Admission into University Institutions

More and more people today seek tertiary education due to the demand for higher academic qualification for employment. Even though facilities for tertiary education (especially, the public universities) are being expanded, the growth in expansion is unable to match the increasing demand for higher education (GIZ, 2013). The shortfall in the provision of facilities for tertiary education has made admission into these institutions very competitive.

Table 5.4 shows that 19.0% of Ghanaians believed that one's ethnic background affects his/her chances of getting educational opportunities at the university level.

The proportion of females (19.8%) who believed that one's ethnic background influences his/her chances of getting admission into the universities is relatively higher than the proportion of males (17.8%) with the same belief. More people in urban localities (20.1%) thought that ethnic background influences one's chances of getting admission into the universities. Table 5.4 further shows that 79.3% of the respondents in Ashanti Region do not believe that ethnic background influences admissions into the universities while 52.5% of the respondents in the Volta Region believed that one's ethnic background influences one's chances of getting admission into the universities.

Table 5.4: Ethnic Background Affects one's Chances of Getting Educational Opportunities at the University Level by Region, Sex and Locality

	ackground aracteristics	Yes	No	Refused to answer	Do not know	Total	Number
	Western	17.4	75.0	1.5	6.1	100.0	132
Region	Central	23.1	73.5	0.0	3.4	100.0	117
	Greater Accra	20.8	72.4	0.9	5.9	100.0	221
	Volta	52.5	26.7	0.8	20.0	100.0	120
	Eastern	14.7	76.7	0.0	8.7	100.0	150
	Ashanti	14.4	79.3	0.7	5.6	100.0	270
	Brong Ahafo	17.2	78.4	0.0	4.5	100.0	134
	Northern	8.2	71.6	0.0	20.1	100.0	134
	Upper East	9.8	72.5	0.0	17.6	100.0	102
	Upper West	17.1	76.2	0.0	6.7	100.0	105
Sex	Male	17.8	73.4	0.7	8.1	100.0	595
	Female	19.8	70.1	0.3	9.8	100.0	890
	Urban	20.1	73.0	0.6	6.3	100.0	715
Locality	Rural	17.9	70.0	0.4	11.7	100.0	770
	Total	19.0	71.4	0.5	9.1	100.0	1485

Source: 2015 IEA Survey

5.1.5 Ethnic Influence on Getting Loans from Government Banks

There is no doubt about the usefulness of loans for large capital expenditures that would otherwise be impossible to obtain. Transacting business with public financial institutions to some people is more secure than the private financial institutions (Osei, 2014). Table 5.5 indicates that about 7 out of 10 persons (72.2%) believed that one's ethnic background does not affect his/her chances of securing loans from the state banks.

The perception about the influence of ethnicity in securing loans from government banks is highest in the Volta Region (43.3%) and lowest in the Upper West Region (3.8%).

Table 5.5: Ethnic Background Affects one's Chances of Getting Loans from Government Banks by Region, Sex and locality

	nckground nracteristics	Yes	No	Refused to answer	Do not know	Total	Number
ъ.	Western	19.7	69.7	2.3	8.3	100.0	132
Region	Central	29.7	62.7	0.8	6.8	100.0	118
	Greater Accra	18.4	71.7	1.3	8.5	100.0	223
	Volta	43.3	36.7	0.8	19.2	100.0	120
	Eastern	9.3	78.7	0.0	12.0	100.0	150
	Ashanti	10.8	81.0	1.5	6.7	100.0	268
	Brong Ahafo	9.7	84.3	0.0	6.0	100.0	134
	Northern	7.5	68.7	0.7	23.1	100.0	134
	Upper East	8.7	71.8	0.0	19.4	100.0	103
	Upper West	3.8	85.7	0.0	10.5	100.0	105
Sex	Male	16.5	72.6	1.2	9.7	100.0	595
	Female	15.1	72.0	0.7	12.2	100.0	892
Locality	Urban	16.1	73.9	1.4	8.7	100.0	716
Locality	Rural	15.3	70.7	0.4	13.6	100.0	771
	Total	15.7	72.2	0.9	11.2	100.0	1487

Source: 2015 IEA Survey

5.2 Effects of Gender

5.2.1 Influence of Gender in Getting Government Jobs and Contracts

The 2015 survey shows that 37.3% of Ghanaians believed that someone's gender affects his or her chances of getting government jobs while 35.1% felt that one's gender influences his/her chances of getting government contracts (Table 5.6).

Table 5.6: Gender Affects one's Chances of Getting Government Jobs/Contracts

			Governn	nent jobs		Government contracts			
	Background Characteristics		No	Do not know	Total	Yes	No	Do not know	Total
Sex	Male	38.1	56.9	5.0	100.0	34.8	60.3	4.9	100.0
Sex	Female	36.7	56.2	7.1	100.0	35.3	56.6	8.1	100.0
	Urban	37.2	57.1	5.7	100.0	35.7	58.8	5.6	100.0
Locality	Rural	37.3	55.9	6.8	100.0	34.6	57.4	8.0	100.0
A go group	18 - 24	38.2	56.6	5.1	100.0	36.9	57.2	6.0	100.0
Age group	25 - 59	38.5	55.4	6.1	100.0	35.9	57.4	6.8	100.0
	60 +	29.7	61.0	9.2	100.0	28.2	63.1	8.7	100.0
	Total	37.3	56.4	6.3	100.0	35.1	58.1	6.8	100.0

5.2.2 Influence of Gender in Getting Government Housing

The 2015 survey shows that 18.6% of Ghanaians believed that someone's gender affects his or her chances of getting public housing down from 48.6% in 2014 (Table 5.7). The perception is highest in the Central Region (33.3%) followed by the Volta Region (29.2%). The least percentage is reported in the Western Region (8.9%).

Table 5.7: Gender Background Affects one's Chances of Getting Public Housing by Region, Sex and Locality

	ackground aracteristics	Yes	No	Refused to answer	Do not know	Total	Number
	Western	8.9	73.3	0.0	17.8	100.0	135
Region	Central	33.3	55.0	3.3	8.3	100.0	120
	Greater Accra	20.5	66.1	1.3	12.1	100.0	224
	Volta	29.2	44.2	0.8	25.8	100.0	120
	Eastern	19.3	77.3	0.0	3.3	100.0	150
	Ashanti	19.3	79.6	0.4	0.7	100.0	270
	Brong Ahafo	20.7	69.6	0.0	9.6	100.0	135
	Northern	9.6	70.4	0.0	20.0	100.0	135
	Upper East	10.5	78.1	0.0	11.4	100.0	105
	Upper West	12.4	81.9	0.0	5.7	100.0	105
Sex	Male	18.0	72.6	0.5	8.8	100.0	599
	Female	19.0	68.8	0.7	11.6	100.0	900
	Urban	18.3	71.5	0.6	9.6	100.0	720
Locality	Rural	18.9	69.2	0.6	11.3	100.0	779
	Total	18.6	70.3	0.6	10.5	100.0	1499

Source: 2015 IEA Survey

5.2.3 Influence of Gender in Getting Pre-university Admission

Educational opportunity at the pre-university level is believed not to be affected by one's gender. About 78.5% of males and 74.6% of females did not believe that one's gender affects his or her chances of getting educational opportunities at pre-university level (Table 5.8). Less than 1 in 10 Ghanaians (8.0%) believed that one's gender affects his/her chances of getting educational opportunities at pre-university level. Central and the Volta Regions have more persons who believed that one's gender affects his/her chances of getting educational opportunities at pre-university level (22.7% and 28.3% respectively).

Table 5.8: Gender Background Affects one's Chances of Getting Educational Opportunities at Pre-university Level by Region, Sex and Locality

	ackground aracteristics	Yes	No	Refused to answer	Do not know	Total	Number
	Western	8.1	83.0	0.0	8.9	100.0	135
Region	Central	22.7	71.4	3.4	2.5	100.0	119
	Greater Accra	12.9	75.9	1.3	9.8	100.0	224
	Volta	28.3	44.2	0.8	26.7	100.0	120
	Eastern	12.0	84.7	0.0	3.3	100.0	150
	Ashanti	11.9	87.0	0.7	0.4	100.0	270
	Brong Ahafo	11.1	85.2	0.0	3.7	100.0	135
	Northern	14.8	67.4	0.0	17.8	100.0	135
	Upper East	12.4	67.6	0.0	20.0	100.0	105
	Upper West	16.2	78.1	0.0	5.7	100.0	105
Sex	Male	13.7	78.5	0.2	7.7	100.0	599
	Female	14.9	74.6	1.0	9.5	100.0	899
	Urban	14.5	79.0	0.4	6.1	100.0	719
Locality	Rural	14.4	73.6	0.9	11.2	100.0	779
	Total	8.0	38.6	0.7	8.7	100.0	1498

Source: 2015 IEA Survey

5.2.4 Influence of Gender in Getting University Admission

The perception of gender consideration in admissions into the universities is not too different from that of the pre-university institutions. Table 5.9 shows that more than 7 out of 10 persons (74.2%) believed that one's gender does not affect his or her chances of getting educational opportunities at the university level. The Western Region recorded the least number of persons (8.9%) who believed that one's gender affects his/her chances of getting educational opportunities at the university level followed by the Eastern Region (9.3%).

Table 5.9: Gender Background Affects one's Chances of Getting Educational Opportunities at University Level by Region, Sex and Locality

	ground eteristics	Yes	No	Refused to answer	Do not know	Total	Number
	Western	8.9	82.2	0.0	8.9	100.0	135
Region	Central	22.5	73.3	0.8	3.3	100.0	120
	Greater Accra	17.4	71.9	1.3	9.4	100.0	224
	Volta	30.8	42.5	0.8	25.8	100.0	120
	Eastern	9.3	87.3	0.0	3.3	100.0	150
	Ashanti	14.8	83.7	0.7	0.7	100.0	270
	Brong Ahafo	11.9	84.4	0.0	3.7	100.0	135
	Northern	17.8	64.4	0.0	17.8	100.0	135
	Upper East	18.1	61.9	0.0	20.0	100.0	105
	Upper West	19.2	74.0	0.0	6.7	100.0	104
	Male	16.2	75.8	0.2	7.9	100.0	598
Sex	Female	16.8	73.1	0.7	9.4	100.0	900
	Urban	16.0	77.5	0.4	6.1	100.0	720
Locality	Rural	17.1	71.1	0.5	11.3	100.0	778
	Total	16.6	74.2	0.5	8.8	100.0	1498

5.2.5 Influence of Gender on Getting Loans from Government Banks

A relatively small number of persons in Upper West Region (4.8%) believed that someone's gender affects his/her chances of getting loans from government banks (Table 5.10). However, 33.3% of persons in the Central Region believed that one's gender affects his/her chances of getting loans from government banks. Generally, about 14.6% of the respondents believed that one's gender affects his/her chances of getting government loans.

Table 5.10: Gender Background Affects one's Chances of Getting Loans From Government Banks by Region, Sex and Locality

	ackground aracteristics	No	Yes	Refused to answer	Do not know	Total	Number
	Western	67.4	23.7	0.0	8.9	100.0	135
Region	Central	61.7	33.3	1.7	3.3	100.0	120
	Greater Accra	74.1	15.2	0.9	9.8	100.0	224
	Volta	49.2	25.8	0.8	24.2	100.0	120
	Eastern	82.7	10.7	0.0	6.7	100.0	150
	Ashanti	86.7	10.4	0.7	2.2	100.0	270
	Brong Ahafo	88.1	8.1	0.0	3.7	100.0	135
	Northern	66.7	9.6	0.7	23.0	100.0	135
	Upper East	70.5	8.6	0.0	21.0	100.0	105
	Upper West	86.7	4.8	0.0	8.6	100.0	105
Sex	Male	76.0	14.4	0.2	9.5	100.0	599
	Female	74.1	14.8	0.8	10.3	100.0	900
	Urban	77.2	15.1	0.6	7.1	100.0	720
Locality	Rural	72.7	14.1	0.5	12.7	100.0	779
	Total	74.8	14.6	0.5	10.0	100.0	1499

PART SIX: SAFETY AND SECURITY

6.1 Safety in their Neighborhood

Human security is a necessary condition for human survival, dignity and development. The African Union (AU), in its Non-Aggression and Common Defense Pact (2005, p.5), defined human security as "the security of individual in terms of satisfaction of his/her basic needs. Including the creation of social, economic, political, environmental and cultural conditions necessary for the survival and dignity of individual, the protection of and respect for human rights, good governance and the guarantee for each individual of opportunities and choice for his/her full development".

The 1992 Constitution of Ghana guarantees freedom of movement for all persons except for those who are in lawful custody. Every person should therefore feel safe to go about his/her activities freely in the community.

Table 6.1 presents information on how safe Ghanaians felt walking alone in their neighborhood at night. The table indicates that in 2015, almost seven out of every ten persons felt "very safe" walking in their neighborhood at night (68.9%), and three out of every ten persons felt unsafe (30.3%). More males (72.8%) than females (66.3%) felt safer walking alone in their neighborhood at night. The proportion of persons who felt safe dropped 5.4 percentage points from 74.3% in 2014 to 68.9% in 2015 in spite of the increase in the presence of police visibility, community and highway patrols of the police and other security forces. Conversely, the proportion of persons who reported not feeling safe, moved up from 23.7% in 2014 to nearly 30.3% in 2015.

More persons in the Northern (82.2%) and Eastern (81.3%), regions felt very safe walking alone in their neighborhood at night compared to 2014. Furthermore, walking alone in rural (74.1%) neighborhoods at night was safer compared to the urban 63.3% neighborhoods. The elderly, 60 years and above (74.9%) felt safe walking alone in their neighborhood at night compared to the age groups 25-59 (68.4%) and 18-24 (66.9%) years. Generally, Ghanaians felt safer walking alone in their neighborhood at night in 2015 compared to 2014.

Table 6.1: Felt Unsafe Walking in the Neighbourhood During the Day or Night by Region, Sex and Locality and Age Group

	and Age Grou	_	201	.5			20	14	
	ground eteristics	Yes	N _o	Don't know	Total	Yes	N ₀	Don't know	Total
Region	Western	36.3	63.0	0.7	100	18.4	67.5	14	100
Region	Central	40.0	59.2	0.8	100	28.2	70.2	1.6	100
	Greater Accra	31.4	67.3	1.3	100	19.5	79.6	0.9	100
	Volta	30.8	67.5	1.7	100	19.3	78.8	1.9	100
	Eastern	18.0	81.3	0.7	100	30.1	69.0	0.9	100
	Ashanti	35.9	63.3	0.7	100	32.4	67.1	0.4	100
	Brong Ahafo	38.5	61.5	0.0	100	19.6	80.4	0.0	100
	Northern	17.8	82.2	0.0	100	19.8	80.2	0.0	100
	Upper East	29.5	69.5	1.0	100	25.0	75.0	0.0	100
	Upper West	18.1	81.0	1.0	100	11.7	88.3	0.0	100
Sex	Male	26.7	72.8	0.5	100	19.6	79.6	0.9	100
Sex	Female	32.7	66.3	1.0	100	27.4	71.1	1.4	100
Locality	Urban	35.5	63.3	1.3	100	28.7	69.8	1.4	100
	Rural	25.5	74.1	0.4	100	17.8	81.4	0.9	100
Age Group	18 – 24	32.0	66.9	1.1	100	25.0	74.5	0.5	100
1-80 O10mb	25 – 59	31.0	68.4	0.5	100	25.4	73.6	1.0	100
	60 +	23.6	74.9	1.5	100	14.8	84.0	1.2	100
	Total	30.3	68.9	0.8	100	23.7	74.3	2.0	100

Source: 2015 IEA Survey

6.2 Theft in the House During the Past Year

The incidence of theft tells how vulnerable people are when it comes to safety and security. Table 6.2 shows the incidence of theft by region, sex and locality. The table indicates that 72.9% of respondents reported that they had not experienced any incidence of theft (including robbery and burglary) or anything stolen from their house during the past year. The table further shows that 27.1% had experienced theft and had something stolen from them during the past year. Respondents in the Eastern (10.2%), Upper West (14.4%), Volta (18.5%) and the Brong Ahafo (21.5%) regions recorded the lowest incidence of theft during the past one year.

The proportion of respondents who had not experienced an incidence of theft is slightly high among rural (78.1%) compared to the urban (67.3%) dwellers. A high proportion of female

(74.0%) compared to male (71.2%) respondents reported to not having experienced any incidence of theft nor having anything stolen from them during the past year.

Table 6.2: Incidence of Theft by Region, Sex and Locality, 2015

	ground teristics	No	Yes (once)	Yes(twice)	Yes (three or more times)	Don't know	Total
Region	Western	64.4	16.3	11.9	7.4	0.0	100.0
	Central	74.2	11.7	6.7	7.5	0.0	100.0
	Greater Accra	70.7	15.6	8.9	4.4	0.4	100.0
	Volta	81.5	10.1	5.0	3.4	0.0	100.0
	Eastern	89.9	6.1	1.4	2.7	0.0	100.0
	Ashanti	64.6	12.7	11.6	11.2	0.0	100.0
	Brong Ahafo	78.5	10.4	5.9	5.2	0.0	100.0
	Northern	69.6	12.6	7.4	9.6	0.7	100.0
	Upper East	59.0	15.2	16.2	9.5	0.0	100.0
	Upper West	85.7	4.8	4.8	4.8	0.0	100.0
Sex	Male	71.2	12.7	7.9	8.2	0.0	100.0
	Female	74.0	11.4	8.5	5.9	0.2	100.0
Locality	Rural	78.1	9.3	6.3	6.2	0.1	100.0
	Urban	67.3	14.8	10.3	7.5	0.1	100.0
	Total	72.9	11.9	8.2	6.8	0.1	100.0

Source: 2015 IEA Survey

6.3 Physically Attacked in the Past Year

Table 6.3 presents information on physical attacks in the past year by region and locality. A physical attack which is the violent attack on persons in an attempt to try to hurt, injure or kill them makes people feel insecure to go about their lawful activities without fear. The table shows that 94.3% of all persons indicated that they never experienced any physical attack on them or any member of their household during the past year.

The proportion of respondents who never experienced or suffered any form of physical attack during the past year rose from 3.2% in 2014 to 5.7 in 2015. Slightly more females (94.7%) compared to 93.8% males never suffered any form of attack in 2015.

With the exception of the Eastern and Brong Ahafo regions, the proportion of respondents who reported that they never suffered from any physical attack in the past year compared to 2014 declined implying that physical attacks increased in all the other regions. The Western Region led in physical attacks as 10.4% of persons in the region reported that they were physically attacked at least once during the past year. A relatively lower proportion of

respondents in rural (92.8%) compared to their counterparts in urban communities (95.8%) indicated that they did not suffer any physical attack during the past year.

Table 6.3: Physically Attacked in the Past Year by Region and Locality

				201	5				2914		
	ckground racteristics	N ₀	Yes (once)	Yes (twice)	Yes (three or more times)	Total	No	yes once	yes twice	yes three or more times	Total
Danian	Western	89.6	8.1	0.7	1.5	100	99.1	0.9	0.0	0.0	100
Region	Central	94.2	4.2	0.8	0.8	100	96.8	0.8	0.0	2.4	100
	Greater Accra	91.6	5.3	1.8	1.3	100	96.2	1.9	0.9	0.9	100
	Volta	96.6	2.5	0.8	0.0	100	98.1	1.0	1.0	0.0	100
	Eastern	98.7	0.7	0.7	0.0	100	90.5	2.6	1.7	5.2	100
	Ashanti	90.7	5.6	3	0.7	100	96.4	2.2	0.9	0.4	100
	Brong Ahafo	98.5	1.5	0	0.0	100	98.0	0.0	1.0	1.0	100
	Northern	97.8	2.2	0	0.0	100	98.0	0.0	1.0	1.0	100
	Upper East	94.3	2.9	1.9	1.0	100	98.3	1.7	0.0	0.0	100
	Upper West	97.1	1.0	1.9	0.0	100	100	0.0	0.0	0.0	100
	Male	93.8	4.2	1.0	1.0	100	96.5	1.6	0.9	1.0	100
Sex	Female	94.7	3.4	1.6	0.3	100	97.0	1.1	0.6	1.3	100
	Urban	95.8	2.4	1.2	0.6	100	96.6	1.3	1.1	1.1	100
Locality	Locality Rural		5.1	1.5	0.6	100	97.0	1.4	0.4	1.2	100
	Total	94.3	3.7	1.3	0.6	00	96.8	1.3	0.8	1.2	100

Source: 2015 IEA Survey

6.4 Report of Incident to Police

The incidences of theft, physical attack, and burglary are supposed to be reported to the appropriate security agencies, especially the police for investigation and the culprits if found culpable made to face the law. Table 6.4 shows that only 24.8% of the proportion of respondents who experienced theft, physical attack, burglary or had anything stolen from them at home reported the incident to the police. The Central (35.5%) and Upper East (31.7%) regions have the highest proportion of reported crime to the police.

The proportion of reported incidents of crime to the police moved slightly up from 24.3% in 2014 to 24.8% in 2015. Similarly, unreported incidents of crime in 2014 also went up slightly from 71.4% in 2014 to 74.3 % in 2015.

At the regional level, the Eastern Region recorded the highest incidence of theft or physical attack not reported to the police (88.2%). The Volta (84.2%) and Brong Ahafo (78.6%) regions ranked second and third respectively. The Upper East Region (63.4%) recorded the least incidence of crimes not reported to the police. The table further shows that a slightly high proportion of females (74.7%) compared to their males (73.7%) counterpart did not

report the incidence of crime at home to the police. However, the table suggests that males (25.7%) compared to females (24.0%) reported incidents of crime at home to the police.

Table 6.4: Reporting of Incidence to the Police by Region and Locality

			20	15			20	14	
	ckground racteristics	No	Yes	Don't know	Total	No	Yes	Don't know	Total
Region	Western	77.3	20.5	2.3	100	100	0.0	0.0	100
	Central	64.5	35.5	0.0	100	87.5	12.5	0.0	100
	Greater Accra	74.6	25.4	0.0	100	36.4	54.5	9.1	100
	Volta	84.2	15.8	0.0	100	25.0	25.0	50.0	100
	Eastern	88.2	11.8	0.0	100	82.4	17.6	0.0	100
	Ashanti	74.2	24.7	1.0	100	75.0	25.0	0.0	100
	Brong Ahafo	78.6	21.4	0.0	100	50.0	50.0	0.0	100
	Northern	75.0	25.0	0.0	100				
	Upper East	63.4	31.7	4.9	100	100	0.0	0.0	100
	Upper West	75.0	25.0	0.0	100	100	0.0	0.0	100
Sex	Male	73.7	25.7	0.6	100	73.3	23.3	3.3	100
	Female	74.7	24.0	1.3	100	70.0	25.0	5.0	100
Locality	Rural	73.5	26.5	0.0	100	67.5	27.5	5.0	100
	Urban	74.8	23.5	1.7	100	76.7	20.0	3.3	100
	Total	74.3	24.8	1.0	100	71.4	24.3	4.3	100

Source: 2015 IEA Survey

More than seven out of every ten proportion (74.3%) of respondents who suffered a physical attack or burglary and did not report to the police had various reasons for not doing so. Notable among the reasons are that they did not have enough time to report crimes (13.8%); they thought that it was a waste of time because of repeated visits (27.9%) while 12.5% said there was no police man or police station in the area or the nearest police station too was far (Table 6.5).

The reasons differ by sex and locality. About 29.5% males compared to 26.9% females and 32.0% urban compared to 22.1% rural dwellers believed that it would be a waste of time going through repeated visits to the police station. The belief was more pronounced among the 60 years and over year group (35.7%) compared to the 18-24 (30.8%) and 25-59 (25.3%) year groups. The proportion of respondents who believed it is a waste of time going through repeated visits to the police station rose from 23.2% in 2014 to 27.9% in 2015.

Table 6.5 suggests that people who did not have enough time to report a crime dropped by 6.3 percentage points in 2015.

More importantly, the demand for money or bribe by the police dropped significantly by 11.4 percentage points from 17.1% in 2014 to 5.7% in 2015. It appears that the vigorous sensitization campaign mounted by the police administration helped minimize this perception.

Table 6.5: Reasons why Crimes are not Reported to the Police

				2015	5						20	14		
	s	ex	Loc	ality	A	ge grou	ıp			e of ality		Age		
Reasons	Male	Female	Rural	Urban	18 – 24 yrs	25 - 59	+ 09	Total	Urban	Rural	18-24 years	25-59 yrs	60+ years	Total
People don't have enough time to report crimes	12.3	14.9	9.8	16.6	7.7	17.4	10.7	13.8	20.1	20.1	17.5	20.9	18.5	20.1
Waste of time through repeated visits	29.5	26.9	22.1	32.0	30.8	25.3	35.7	27.9	26.2	19.7	23.0	24.0	19.1	23.2
No police man or police station in the area / nearest police station too far	13.9	11.4	27.0	2.3	12.1	11.2	21.4	12.5	4.9	17.1	11.5	9.6	14.8	10.6
Police don't listen or care	3.3	5.7	2.5	6.3	5.5	3.9	7.1	4.7	7.3	3.8	8.2	5.1	5.6	5.6
Police would have demanded money or bribe to help	3.3	7.4	4.9	6.3	3.3	7.9	0.0	5.7	20.7	12.9	18.6	16.8	16.7	17.1
Police wouldn't have been able to do anything	2.5	4.0	1.6	4.6	5.5	1.7	7.1	3.4	4.1	2.3	4.4	3.2	2.5	3.3
Police may be involved in the robbery or assault	0.8	1.1	0.0	1.7	2.2	0.6	0.0	1.0	1.1	1.1	1.6	0.7	2.5	1.1
Victim feared reprisal from attacker	2.5	0.0	0.0	1.7	1.1	1.1	0.0	1.0	4.1	3.6	2.7	4.4	2.5	3.9
Victim too ashamed or embarrassed	2.5	2.3	3.3	1.7	1.1	3.4	0.0	2.4	1.4	1.6	1.1	1.7	1.2	1.5
Crime was reported to some other authority like local government or traditional leaders	6.6	4.0	10.7	1.1	6.6	3.9	7.1	5.1	3.0	9.7	3.8	6.3	8.0	6.1
Other(specify)	23.0	21.7	18	25.1	23.1	23.6	10.7	22.2	4.3	2.0	5.5	3.0	1.9	3.2
Don't know	0.0	0.6	0.0	0.6	1.1	0	0	0.3	2.8	6.1	2.2	4.4	6.8	4.4
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100

PART SEVEN: COMMUNICATION & FREEDOM OF PARTICIPATION

7.1 Source of News

Radio as a source of news dominates the airwaves. The Internet has overtaken newspapers as a source of news regardless of sex, locality or age of the individual

The importance of news in Ghana has been enhanced by the introduction of constitutional rule and liberalization of the air waves. This has led to the proliferation of newspapers, radio stations and television stations as well as the establishment of many telecommunication networks. Together, they help to promote communication and political participation among the populace⁴.

Radio remains the most dominant source of news for all citizens regardless of region, locality sex or age. Seven out of ten people got their daily news from the radio. This is followed by television with 24%. Interestingly, close to 30% of females got their information from television compared to 18% for males (Table 7.1).

Table 7.1: Sources of News by Locality

	Background paracteristics	Radio	Television	Newspapers	Internet	Phones	Other	Total	Number.
	Western	72.6	22.2	1.5	0.7	2.2	0.7	100.0	134
Region	Central	61.7	32.5	0.0	3.3	0.8	1.7	100.0	119
	Greater Accra	49.3	40.9	0.9	5.3	1.8	1.8	100.0	223
	Volta	70.0	23.3	0.0	2.5	0.8	3.3	100.0	119
	Eastern	82.7	14.0	1.3	1.3	0.0	0.7	100.0	149
	Ashanti	72.6	23.0	0.0	2.2	1.1	1.1	100.0	270
	Brong Ahafo	66.7	24.4	0.0	2.2	1.5	5.2	100.0	134
	Northern	72.6	14.8	0.0	0.7	2.2	9.6	100.0	134
	Upper East	73.3	14.3	1.9	1.0	1.9	7.6	100.0	105
	Upper West	79.0	14.3	0.0	0.0	1.0	5.7	100.0	103
Sex	Male	74.5	18.0	0.8	4.0	1.5	1.2	100.0	596
	Female	65.4	27.4	0.3	1.0	1.2	4.7	100.0	894
Locality	Urban	58.9	33.1	0.8	3.9	2.1	1.1	100.0	716
Locality	Rural	78.3	14.9	0.3	0.6	0.6	5.3	100.0	774
	18 – 24	61.5	29.5	0.3	3.8	3.5	1.4	100.0	367
Age group	25 – 59	69.6	23.6	0.7	1.9	0.7	3.4	100.0	930
group	60 +	80.5	12.8	0.0	0.5	0.0	6.2	100.0	193
C	Total	69.0	23.7	0.5	2,2	1.3	3.3	100.0	1490

Source: 2015 IEA Survey

⁴http://www.pressreference.com/Fa-Gu/Ghana.html#ixzz4E6AKoNGY. Accessed on 22nd June 2016

7.2 Media abuse of freedoms

Media abuse of freedoms remains high

The media plays a vital role in the dispensation of modern democracy by promoting peace and security⁵. The media landscape of Ghana has changed for the better under the 1992 Constitution of Ghana. Chapter 12 of the 1992 Constitution guarantees the freedom and independence of the media. Article 2 explicitly prohibits censorship, while Article 3 preempts any licensing requirements for mass media. Editors and publishers are shielded from government control, interference, or harassment. When the content of mass media stigmatizes any particular individual or group, the media are obliged to publish any rejoinder from the stigmatized party.⁶

In fact, many people rely on the media for the latest news and believe everything that is reported by the news agencies without reservation⁷. Since a majority of the people believe in the media, any news which is reported wrongly either calculatingly or by mistake could cause irreparable damage to the society and the country. On the other hand, the media could also through its reportage persuade the government, businesses and the development partners to undertake developments to the benefit of the people. It is for this reason that the media has to be circumspect in whatever it says or prints.

The results of the survey indicate that about 46% of the respondents believed that the news media abused its freedom by printing or saying things it knew were not true. The good news is that the proportion fell about 10 percentage points from 56% in 2014 to 46% in 2015 (Table 7.2).

Table 7.2: News Media Abuse its Freedoms by Printing or Saying Things that are not True

		2015			2014	
News media abuse of freedoms	Urban	Rural	Total	Urban	Rural	Total
Never	8.3	11.6	10.0	7.3	6.5	6.9
Rarely	29.8	26.1	27.9	19.4	19.2	19.3
Often	41.4	35.6	38.4	46.1	33.8	40.3
Always	10.6	5.5	8.0	18.0	12.4	15.4
don't know	9.9	21.2	15.7	9.3	28.1	18.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number	708	761	1469	634	556	1190

⁵http://www.pressreference.com/Fa-Gu/Ghana.html#ixzz4E6AKoNGY. Accessed on 7th July 2016 ⁶http://www.pressreference.com/Fa-Gu/Ghana.html#ixzz4E6AKoNGY. Accessed on 7th July 2016

http://www.pressreference.com/Fa-Gu/Ghana.html#ixzz4E6AKoNGY. Accessed on 7th July 2016

7.3 Participation in the Democratic Process

Citizens' freedom of speech, association and choice of candidates remains very high in Ghana but seems to be dwindling

Genuine and sustainable democracy thrives on political participation through the freedom to: say what one thinks, join any political organization, vote for a candidate and political party of choice without feeling pressured, register as a voter, to vote on policies and above all, engage in protests. Furthermore, political participation is one of the key determinants of the quality and satisfaction of life (Weitz-Shapiro et. al. 2008).

Citizens' Freedom of Speech, Association and to Vote

Despite the high sense of freedom of speech, association and electing a candidate of choice, the proportion of respondents who felt that one was completely free to say what one thinks fell seven percentage points from 80% in 2014 to 73% in 2015. The largest percentage fall of 8% occurred among the urban respondents. Similarly, the proportions for the freedom of association and choice fell from 95% to 92% and 96% to 93% in 2015 respectively between 2014 and 2015 (Table 7.3).

Table 7.3: Citizens' Freedom by Sex and by Locality

			2015	2014									
	J	Freedom to	say w	hat one th	inks			Fr	eedom to	say what	t one thin	ks	
Backgro Characte		Not free	Not very free	Somewhat free	Completely free	Don't know	Total	Not free	Not very free	Completely free	Don't know	Total	
Sex	Male	1.7	5.9	15.6	76.6	0.3	100	3.7	13.7	81.4	1.2	100	
	Female	1.9	5.4	20.6	71.3	0.8	100	3.8	15.8	78.3	2.1	100	
Locality	Urban	2.4	6.1	18.6	100	2.5	16.6	80.6	0.3	100			
	Rural	100	5.2	13.1	78.5	3.2	100						
	Total	100	3.8 15 79.6 1.7 100										
	Freed	om to join	any po	olitical org	anizati	on		Freedom to join any political organization					
Sex	Male	0.3	1.3	5.7	92.3	0.3	100	1.1	3.2	95.4	0.4	100	
	Female	0.4	0.6	5.8	92.2	1	100	0.8	4.8	93.6	0.8	100	
Locality	Urban	0.6	1.3	4	93.6	0.6	100	0.7	4.5	94.5	0.3	100	
	Rural	0.3	0.5	7.3	91	0.9	100	1.3	3.4	94.4	0.9	100	
	Total	0.4	0.9	5.7	92.3	0.7	100	0.9	4	94.5	0.6	100	
	Freedom	to choose v	vho to pressu		ithout 1	feeling	i	Freedo		se who to ng pressi	vote for ired	without	
Sex	Male	0.3	1.3	5.4	92.3	0.7	100	1.2	1.6	96.8	0.4	100	
	Female 0.3 0.3 4.9 93.7 0.8 10							1	4.3	94.2	0.5	100	
Locality	Urban 0.6 0.7 4.5 93.6 0.7 10						100	1.6	1.3	96.2	0.9	100	
	Rural	Rural 0.1 0.8 5.6 92.7 0.8							4.6	94.8	0	100	
	Total	0.3	0.7	5.1	93.1	0.7	100	1.1	3	95.5	0.4	100	

Source: 2014 & 2015 IEA Survey

7.4 Factors which Influenced Voters in the 2012 Presidential Election

Proposed policies, qualifications and competence of candidates and political ideology are the three most important factors which informed the voters' choice of the 2012 presidential election

Normally, the attributes voters would consider during presidential elections are qualifications and competencies of the candidates vying for the position. The survey results depict that 84% of voters in Ghana in the last presidential election considered the proposed policies of the candidates. The second most important factor is qualification and competencies of candidates (82%) and in third place is the political ideology (78%). The least considered factors are the candidate's gender and religion (Table 7.4).

Table 7.4: Factors which influenced voters in the 2012 Presidential Election

Factors	Not important	Important	Do not know	Total	Number
Proposed policies	15.2	83.9	0.8	100	1,417
Qualifications and competence of candidate	16.5	82.3	1.2	100	1,422
Political ideology	20.8	77.5	1.7	100	1,420
Past record	22.7	76.3	0.9	100	1,421
Personality	35.1	63.5	1.4	100	1,413
Political Party	41.2	57.6	1.2	100	1,414
Physical appearance of the candidate	63.3	35.9	0.9	100	1,394
Candidates region	75.5	23.2	1.3	100	1,415
Candidates ethnicity	78.7	20.1	1.3	100	1,415
Candidate's gender	79.0	20.1	1.0	100	1,418
Religion	79.5	19.5	1.0	100	1,415

PART EIGHT: GOVERNANCE

8.1 Treatment of People

This section examines how people are treated on political issues, under the law, by traditional leaders, the justice system, and by their employers.

Freedom of speech is a fundamental human right especially under constitutional rule. People are considered free to express their views on political, economic and social issues. However, Table 8.1 indicates that about 70% of respondents believed that one has to be careful about what they say on political issues. Only 27.3% thought that one need not care much about what to say about politics.

The 1992 Constitution guarantees equality for all. But the perception of the populace is that people are not treated equally under the law. The rich and well educated are perceived to be given preferential treatment or considerations while the opposite is the case with the poor and illiterate or less educated. Table 8.1 further shows that 55.0% of the people thought that people are not treated equally under the law.

Similarly, 40.0% of the respondents thought that women are unequally treated by traditional leaders while 52.8% of them were of the view that women are treated equally as men by traditional leaders. Also, when it comes to unequal treatment of women by the police and the courts, 53.1% of the people thought that women are treated equally by the police and the courts as men.

Again, as to whether employers mistreat women or not, there appears to be a divided opinion as 45.5% of the respondents thought that women are treated equally by employers while 44.5% also thought that women are not treated equally by employers.

It is believed by the respondents that some people are still privileged in a country where freedom and justice are assumed to exist. The survey shows that three out of every four persons (75.1%) were of the opinion that ordinary people who break the law get punished as compared with 22.1% who thought that ordinary people go unpunished when they break the law.

Table 8.1: Treatment of People

Treatment of People	Never	Rarely	Often	Always	Don't know	Total	Number
Do people have to be careful of what they say about politics	12.6	14.7	24.9	44.7	2.9	100.0	1495
Are people treated unequally under the law	18.2	20.6	35.6	19.4	6.3	100.0	1488
Are women treated unequally by traditional leaders	26.2	26.6	28.4	11.6	7.2	100.0	1490
Are women treated unequally by the police and courts	24.8	28.3	26.0	10.2	10.7	100.0	1479
Are women treated unequally by employers	18.1	27.4	32.3	12.2	10.0	100.0	1481
Do ordinary people who break the law get unpunished	59.7	15.4	10.7	11.4	2.9	100.0	1490

8.2 Trust in Public Institutions

The Police, the Ruling Party and the Judiciary are the least trusted institutions

Credible and effective public institutions are those that the populace and business community can rely on to commit to policies/rules, coordinate expectations safeguard the 1992 Constitution and induce cooperation among diverse interests. Unfortunately, the public seems to have lost confidence in some state institutions as is depicted in Table 8.2.

The police are found to be the least trusted institution out of the 10 institutions covered in the survey. The ruling party (39.8%), the judiciary (38%) and the tax department (38%) also have no trust at all from the public.

In contrast, the army is the most trusted institution. Even of the respondents who stated that they did not trust the army, the proportion fell from 15% in 2014 to 13% in 2015. The next trusted institution is the opposition political parties (26.9%).

Table 8.2: Trust in Institutions

	No. 2015									I						
N0.				2	015							20	014			
	Institution	Not at all	Just a little	Somewhat	A lot	DK	Total	Number	Institution	Not at all	Just a little	Somewhat	A lot	DK	Total	Number
1	The Police	46.0	27.1	13.1	11.6	2.2	100.0	1495	Tax Department (i.e. GRA)	37.4	23.0	20.8	10.4	8.4	100	1197
2	The Ruling Party	39.8	28.7	14.4	14.0	3.0	100.0	1496	Electoral Commission	35.8	18.9	22.4	18.6	4.3	100	1198
3	The Judiciary	38.0	32.4	16.5	8.5	4.5	100.0	1495	The Ruling Party	35.6	20.8	22.6	17.8	3.2	100	1196
4	The Tax Department (i.e GRA)	38.0	33.5	15.7	6.1	6.8	100.0	1496	The police	35.1	21.6	25.0	15.6	2.6	100	1198
5	Ministers of state	34.8	38.6	14.7	7.3	4.6	100.0	1499	MMDAs	33.9	22.7	25.8	12.8	4.7	100	1196
6	Office of the president	33.9	33.7	13.5	12.4	6.4	100.0	1497	The President	33.8	17.8	21.5	25.0	1.9	100	1198
7	The Electoral Commission	33.5	28.3	17.3	16.2	4.7	100.0	1498	Parliament	33.1	21.5	26.6	15.5	3.3	100	1198
8	Parliament	32.3	38.3	17.9	8.0	3.4	100.0	1497	The judiciary	29.5	20.5	25.5	13.4	11.1	100	1198
9	MMDAs	30.0	38.0	18.3	8.1	5.6	100.0	1488	Opposition political parties	26.0	24.3	26.2	16.3	7.2	100	1193
10	Opposition Political Parties	26.9	33.2	21.6	14.0	4.2	100.0	1493	The Immigration	23.2	20.9	26.4	14.5	15.1	100	1199
11	The Army	13.3	19.7	17.4	44.8	4.8	100.0	1494	The army	15.0	14.4	26.1	40.8	3.8	100	1197

Source: 2014 & 2015 IEA Survey

8.3 Most Important Problems Confronting the Country

Unemployment, poverty and unreliable power supply as well as high electricity tariffs were the three most important problems bedevilling the populace

After decades of pursuing development policies and reforms, Ghana, like any other developing country, is confronted with many socio-economic problems that require attention.

The unemployment problem continued to worsen. About 26% of the people reported unemployment as the most important problem in 2015 compared with about 20% in 2014.

Poverty/destitution (23.4%) and unreliable electricity (16.3) were mentioned as the next most important problems confronting the country in 2015. Poverty as a major problem moved from the eighth position in 2014 to the second spot in 2015. Poverty featuring as a major problem in 2015 compared to 2014 could be due to the fact that many of the respondents reported that the government could not check price increases and also create more jobs. Similarly, in 2015, 16% of the respondents compared with 7% in 2014 reported that unreliable power supply and high electricity tariffs affected them seriously.

It is worth mentioning that corruption which was not considered a major problem in 2014 was considered a major area of concern in 2015 with about 10% of respondents reporting compared with just 3.9% in 2014. In fact, 2015 witnessed corruption scandals among some public institutions (Table 8.3).

Table 8.3: The Most Important Problem Confronting the Nation

Table	le 8.3: The Most Important Problem Confronting the Nation 2015 2014												
	2015	;			2014	4							
Rank	Area of Concern	Area of Concern Urban Rural Total Area of					Rural	Total					
1	Unemployment	27.6	24.1	25.8	Unemployment	29.5	20.4	25.2					
2	Poverty/destitution	17.7	28.5	23.4	Education	14.5	17.2	15.8					
3	Unreliable Electricity (Low access and high tariff)	22.5	10.7	16.3	Electricity	9.8	8.7	9.3					
4	Corruption	10.8	9.0	9.9	Infrastructure / roads	6.1	12.1	9.0					
5	High prices	8.0	7.8	7.9	Water supply	6.8	10.8	8.6					
6	Poor education system	1.3	4.9	3.2	Transportation	4.9	8.2	6.5					
7	Unreliable water supply	1.3	4.8	3.1	Health	5.9	5.9	5.9					
8	Poor infrastructure/transportation	2.5	3.2	2.9	Poverty/destitution	6.6	4.1	5.4					
9	Other	3.2	1.7	2.4	Wages, incomes and salaries	5.3	5.3	5.3					
10	Low income/salaries	1.6	1.6	1.6	Corruption	4.7	3.0	3.9					
11	Poor healthcare system	1.2	1.9	1.5	Other (i.e., some other problem)	3.5	2.7	3.1					
12	Crime and Security	0.9	0.7	0.8	Crime and security	0.8	0.5	0.6					
13	Clashes between government and opposition	0.9	0.4	0.6	Housing*	0.6	0.5	0.5					
14	Ethnicity	0.4	0.3	0.3	Political instability /political divisions/ethnic tensions**	0.6	0.2	0.4					
15	Immigration	0.0	0.4	0.2	Communications*	0.2	0.5	0.3					
	Total	100.0	100.0	100.0	Total	100.0	100.0	100.0					
	Number	684	754	1438	Number	488	437	925					

^{*}These variables were dropped from the 2015 Survey.

^{**}Political instability/political divisions/ethnic tensions split into "Clashes between government and opposition and ethnicity" in 2015 following stakeholder discussion before the 2015 survey.

8.4 Performance of Current Government

Government performed badly in checking price increases, creating jobs, narrowing the gap between the rich and the poor, improving the living standards of the poor and providing reliable supply of electricity in 2015

Of the 16 areas of concerns identified, it turned out that the government performed badly in checking price increases (87.6%), creating jobs (84.9%), narrowing the gap between the rich and the poor (83.5%), improving the living standards of the poor (79.7%) and providing reliable supply of electricity (77.5%) in 2015.

Though not among the first three areas of concern, the three areas which respondents felt the performance had worsened considerably (in terms of percentage increases) between 2014 and 2015 and are worth mentioning are: providing a reliable supply of electricity (the proportion increased by 13.6 percentage points), improving health services (increase of 12%) and ensuring everyone has enough to eat (increase of 9.3%) (Table 8.4).

Table 8.4: Performance of Current Government in Handling the Following Matters

		2015				2014						
Area of Concern	Badly	Well	DK	Total	Number	Area of Concern	Badly	Well	DK	Total	Number	
Checking price increases	87.6	9.4	2.9	100	1492	Checking price increases	89.0	8.3	2.7	100	1198	
Creating jobs	84.9	11.7	3.3	100	1496	Creating jobs	83.1	13.6	3.3	100	1197	
Narrowing gaps between rich and poor	83.5	11.6	4.9	100	1493	Improving the living standards of the poor	79.7	16.8	3.5	100	1197	
Improving the living standards of the poor	79.7	16.9	3.3	100	1494	Narrowing gaps between rich and poor	79.4	16.3	4.3	100	1196	
Providing a reliable supply of electricity	77.5	20.3	2.2	100	1493	Managing the economy	71.7	24.9	3.4	100	1197	
Managing the economy	75.4	21.6	3.1	100	1498	Resolving Conflicts between communities	69.7	24.2	6.1	100	1195	
Fighting corruption in government	73	19.6	7.4	100	1493	Fighting corruption in government	67.4	27	5.6	100	1197	
Ensuring everyone has enough eat	69.1	25.2	5.7	100	1484	Maintaining roads and bridges	65	32	3	100	1195	
Maintaining roads and bridges	66.7	31.6	1.7	100	1486	Providing a reliable supply of electricity	63.9	33.7	2.3	100	1193	
Addressing educational needs	59.7	37.7	2.5	100	1491	Ensuring everyone has enough eat	59.8	36.7	3.5	100	1195	
Improving health services	58.7	38.6	2.7	100	1493	Providing water and sanitation services	59.5	38.4	2	100	1197	
Providing water and sanitation services	55.3	42.8	1.9	100.0	1493	Addressing educational needs	51.1	46.1	2.8	100	1195	
Reducing crime	52.3	42.8	4.9	100	1492	Improving health services	46.7	50.1	3.2	100	1197	
Empowering women	41.5	46.9	11.6	100	1490	Reducing crime	45.3	50.8	3.9	100	1197	
Resolving Conflicts between communities	35.1	55.6	9.3	100	1486	Empowering women	36.1	51.8	12.1	100	1196	
Combating HIV/AIDS	27.1	59.3	13.6	100	1488	Combating HIV/AIDS	27.4	59.5	13	100	1197	

Source: 2014 & 2015 IEA Survey

8.5 Election of Metropolitan/Municipal/District Chief Executives

Sixty (60) percent to 89% of respondents want MMDCEs to be elected

In recent times, the election of Metropolitan/Municipal/District Chief Executives has been widely debated and discussed. Various reasons have been adduced by those who are in favor and those who are against their appointment by the President. Some of the arguments are that:

An elected Metropolitan/Municipal/District Chief Executive will be more accountable and responsive to the needs of the people at the local level compared to one appointed; An elected Metropolitan/Municipal/District Chief Executive (MMDCE) whose political party is different from that of the incumbent President will undermine the President/Government; The government continues to appoint Metropolitan/Municipal/District Chief Executives (MMDCEs) because of the fear of losing partisan advantage; Electing Metropolitan/Municipal/District Chief Executives (MMDCEs) can lower the chances of persons from disadvantaged groups (ethnic minorities, women, persons with disabilities, etc.) getting elected; and election of Metropolitan/Municipal/District Chief Executives (MMDCEs) will promote grassroots participation in local elections.

The debate has raged on unceasingly to the extent that the Constitution Review Commission (CRC) included it in its consultation exercise for the general public to air their views.

Table 8.5 depicts that 69.1% of the respondents thought that an elected MMDCE would be more accountable and responsive to the needs of the people at the local level. At the regional level, more than 50% of the people alluded to this assertion, with 89.2% of respondents in the Volta region being in favor of electing the MMDCEs followed by Ashanti (80.3%), Central (80.0%), Brong Ahafo (73.1%) and Western (70.4%) regions.

At the locality level, the story is not different, urban with 68.9% and rural 69.1% who all thought that an elected MMDCE would be more accountable to the people.

Concerning views or perception of the people on whether an elected MMDCE whose political party is different from the incumbent president will undermine the president or government, only Volta (50.9%) and Ashanti (52.2%) regions thought that an elected MMDCE will undermine the president if not the incumbent. However, Upper East (52.8%) and Northern (49.7) regions disagree with this assertion that an elected MMDCE will undermine the president or government (Table 8.6).

Table 8.5: An Elected Metropolitan/Municipal/District Chief Executive will be More Accountable and Responsive

	ickground iracteristics	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	Total	Number
.	Western	3.7	8.9	12.6	30.4	40.0	4.4	100.0	135
Region	Central	0.8	9.2	5.9	48.7	31.9	3.4	100.0	119
	Greater Accra	4.4	11.6	3.6	39.1	23.1	18.2	100.0	225
	Volta	0.0	0.0	6.7	69.2	20.0	4.2	100.0	120
	Eastern	12.0	11.3	8.7	26.7	24.7	16.7	100.0	150
	Ashanti	0.4	6.7	10.4	54.4	25.9	2.2	100.0	270
	Brong Ahafo	3.7	3.7	8.2	29.1	44.0	11.2	100.0	134
	Northern	14.9	3.7	7.5	50.0	14.9	9.0	100.0	134
	Upper East	15.2	3.8	7.6	57.1	3.8	12.4	100.0	105
	Upper West	0.0	6.7	23.8	42.9	8.6	18.1	100.0	105
	Male	6.2	7.3	8.7	42.7	28.4	6.7	100.0	599
Sex	Female	4.3	6.8	9.2	45.9	21.9	11.8	100.0	898
T 124	Urban	3.9	9.9	7.8	42.8	26.1	9.6	100.0	720
Locality	Rural	6.2	4.4	10.2	46.3	23.0	9.9	100.0	777
	Total	5.1	7.0	9.0	44.6	24.5	9.8	100.0	1,497

Source: 2015 IEA Survey

Table 8.6: An elected Metropolitan/Municipal/District Chief Executive (MMDCE) whose political party is different from that of the incumbent President will undermine the President/Government

Background Characteristics		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	Total	Number
	Western	22.2	15.6	14.1	28.1	13.3	6.7	100.0	178
Region	Central	5.0	17.6	26.1	31.1	8.4	11.8	100.0	195
	Greater Accra	7.6	24.9	4.0	27.1	14.2	22.2	100.0	192
	Volta	2.5	25.8	11.7	44.2	6.7	9.2	100.0	198
	Eastern	10.7	12.0	24.0	18.7	18.0	16.7	100.0	189
	Ashanti	1.5	21.9	21.1	41.1	11.1	3.3	100.0	199
	Brong Ahafo	16.4	17.9	13.4	29.1	9.0	14.2	100.0	184
	Northern	6.8	42.9	13.5	20.3	5.3	11.3	100.0	193
	Upper East	3.8	49.0	16.3	18.3	2.9	9.6	100.0	196
	Upper West	1.0	31.4	23.8	26.7	1.9	15.2	100.0	199
a	Male	7.8	26.4	14.9	30.4	12.0	8.5	100.0	192
Sex	Female	7.3	23.8	17.3	28.9	8.6	14.2	100.0	193
Locality	Urban	8.5	24.6	14.0	29.6	11.5	11.8	100.0	192
	Rural	6.6	25.0	18.5	29.4	8.5	12.0	100.0	193
	Total	7.5	24.8	16.3	29.5	10.0	11.9	100.0	193

Nationally, 47.4% of the people thought that government continues to appoint MMDCEs for fear of losing partisan advantage. Regionally, more than 50% of the people thought that government continues to appoint MMDCEs for fear of losing partisan advantage as presented as follows: Central (58.4%), Volta (51.6%), Ashanti (51.9%) and Brong Ahafo (55.2%) regions (Table 8.7).

Table 8.7: The Government Continues to Appoint Metropolitan/Municipal/District Chief Executive (MMDCE) because of fear of losing partisan advantage

	Background Characteristics	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	Total	Number
Region	Western	14.8	7.4	21.5	31.9	11.1	13.3	100	135
11091011	Central	2.5	12.7	13.6	36.4	22	12.7	100	118
	Greater Accra	3.6	15.6	7.6	29.8	22.2	21.3	100	225
	Volta	0.8	25.8	13.3	45.8	5.8	8.3	100	120
	Eastern	6	16.7	22	15.3	20.7	19.3	100	150
	Ashanti	0.7	10.7	26.7	40.4	11.5	10	100	270
	Brong Ahafo	5.2	8.2	16.4	26.1	29.1	14.9	100	134
	Northern	2.3	21.8	18	29.3	8.3	20.3	100	133
	Upper East	1	16.3	21.2	29.8	3.8	27.9	100	104
	Upper West	0	9.5	24.8	41	4.8	20	100	105
Sex	Male	3	14.5	17.1	35.5	17.7	12.2	100	598
	Female	4	14	19.5	30.8	12.6	19.1	100	896
Locality	Urban	4.3	16.6	16.4	33.9	15.2	13.6	100	719
	Rural	3	12	20.5	31.5	14.2	18.8	100	775
	Total	3.6	14.2	18.5	32.7	14.7	16.3	100	1494

Source: 2015 IEA Survey

At both national and local levels, more than 50% of respondents thought that electing MMDCEs would lower the chances of disadvantaged groups. At the regional level, the Central (53.4%), Volta (68.1%), and Ashanti (56.7%) regions all thought that the chances of disadvantaged groups will be lowered if MMDCEs are elected. However, a third of people from the Eastern (33.3%), 39.85 from Northern and 35.3% from Upper East regions thought that, electing MMDCEs will not lower the chances of disadvantaged groups (Table 8.8).

Table 8.8: Electing Metropolitan/Municipal/District Chief Executives (MMDCEs) can lower the chances of persons from disadvantaged groups (ethnic minorities, women, persons with disabilities, etc.) getting elected

Background Characteristics		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	Total	Number
Region	Western	17.0	17.0	28.9	18.5	13.3	5.2	100.0	135
Region	Central	11.9	15.3	12.7	42.4	11.0	6.8	100.0	118
	Greater Accra	11.6	16.4	6.7	30.2	14.2	20.9	100.0	225
	Volta	0.8	10.9	10.1	62.2	5.9	10.1	100.0	119
	Eastern	14.0	19.3	12.0	20.7	16.0	18.0	100.0	150
	Ashanti	1.1	9.6	27.0	46.3	10.4	5.6	100.0	270
	Brong Ahafo	15.8	10.5	30.8	21.1	7.5	14.3	100.0	133
	Northern	6.0	33.8	21.8	25.6	3.0	9.8	100.0	133
	Upper East	2.9	32.4	21.9	24.8	3.8	14.3	100.0	105
	Upper West	2.9	22.9	21.9	28.6	6.7	17.1	100.0	105
Sex	Male	10.0	18.5	19.0	32.4	11.5	8.5	100.0	599
	Female	7.0	17.0	19.5	33.2	8.7	14.5	100.0	894
Locality	Urban	8.6	17.8	16.3	35.2	10.7	11.4	100.0	719
	Rural	7.9	17.4	22.1	30.7	9.0	12.8	100.0	774
	Total	8.2	17.6	19.3	32.9	9.8	12.1	100.0	1493

Source: 2015 IEA Survey

Table 8.9: Election of Metropolitan/Municipal/District Chief Executives (MMDCEs) will promote grassroots participation in local elections

Background Characteristics		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	Total	Number
Western		3.0	5.2	22.2	28.1	36.3	5.2	100.0	135
Region	Central	1.7	5.0	4.2	59.7	25.2	4.2	100.0	119
	Greater Accra	3.6	8.4	5.8	41.3	20.9	20.0	100.0	225
	Volta	0.0	0.0	5.0	68.9	21.0	5.0	100.0	119
	Eastern	6.0	13.3	11.3	26.7	23.3	19.3	100.0	150
	Ashanti	0.4	5.9	24.8	51.5	11.5	5.9	100.0	270
	Brong Ahafo	1.5	2.2	11.2	39.6	31.3	14.2	100.0	134
	Northern	3.7	6.0	10.4	61.9	10.4	7.5	100.0	134
	Upper East	0.0	1.0	17.1	58.1	14.3	9.5	100.0	105
	Upper West	1.0	4.8	22.9	50.5	7.6	13.3	100.0	105
a	Male	1.8	6.0	13.5	47.9	22.9	7.8	100.0	599
Sex	Female	2.3	5.5	14.3	47.5	17.7	12.7	100.0	897
	Urban	2.8	6.9	12.5	47.1	19.4	11.3	100.0	720
Locality	Rural	1.5	4.5	15.3	48.2	20.1	10.3	100.0	776
	Total	2.1	5.7	14.0	47.7	19.8	10.8	100.0	1496

Over the years, participation in or patronage of local elections particularly to elect assembly members and unit committee members has been very low. As to whether the election of MMDCEs will promote grassroots participation in local elections or not, two-thirds of the respondents (67.5%) were of the opinion that election of MMDCEs will promote grassroots participation in local elections. Only 7.8% of the people thought otherwise that, this will not promote grassroots participation in local elections (Table 8.9).

PART NINE: CONCLUSIONS AND POLICY RECOMMENDATIONS

- 1. Poor living conditions are influenced mostly by low incomes/wages, lack of access to safe drinking water and medical facilities as well as high prices, among others. These factors need to be worked on immediately to improve the living conditions.
- 2. Food insecurity is still endemic in the Upper East, Northern, Upper West and Western regions. It is about time the government puts in concrete measures to implement fully, all national, sub-regional and regional food security policies and programs such as the Economic Community of West Africa States' (ECOWAS) Zero Hunger Initiative and the Comprehensive Africa Agriculture Development Programme (CAADP), among others, to which the Government of Ghana is a signatory. Through this, the United Nations Food and Agriculture Organization's (FAO) four pillars of food security and nutrition, namely; availability (increased food production), access (improved road and rail infrastructure), stability (implementation of irrigation and maintenance of political stability and absence of violence/terrorism) and utilization (improved water sources and sanitation) would be achieved.
- 3. The erratic power supply worsened in 2015. While a lasting solution is being found to address this, the providers and regulators in the industry should also be mindful of the high tariffs.
- 4. There were difficulties meeting school expenses in the Northern, Western, Upper East, Upper West and Brong Ahafo regions despite the general improvements in the proportion of households which could meet school expenses in 2015. Government intervention programs such as the capitation grant and school feeding programs need not only be expanded but also reviewed for more efficiency.
- 5. Neighborhood security was gradually becoming a major issue in the country despite the proportion of households who felt safe walking alone in the night in their neighborhood in 2015 compared to 2014. There is the need for more security interventions.
- 6. There was difficulty in accessing national health insurance, particularly, the insurance card. This must be addressed to ensure more equity in healthcare delivery.
- 7. Price increases, creating jobs, and narrowing the gap between the rich and the poor should be addressed.
- 8. The three areas of concern were the provision of reliable electricity supply, ensuring that everyone had enough to eat and fighting corruption. Government strategies would therefore need to be implemented to address them. This means dealing with generation,

- distribution and financing of power; diversifying agriculture and creating jobs and implementing the National Anti-Corruption Action Plan (NACAP), 2015-2024.
- 9. Trust in the police service, the judiciary and tax officials (GRA and MMDAs) have been undermined as a result of their perceived corruption. Measures such as swift sanctions must be adopted to restore trust in these institutions.
- 10. Media abuse of freedom improved compared to 2014. This notwithstanding, the regulatory authorities the National Media Commission (NMC) and the National Communication Authority (NCA) should strengthen their monitoring role in order to bring to book media houses which have infracted on the laws governing communication.
- 11. Citizens' freedoms (speech, association and voting) remained high in 2015. However, there is more room for improvement from all institutions and citizens alike because freedom is not always absolute.

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