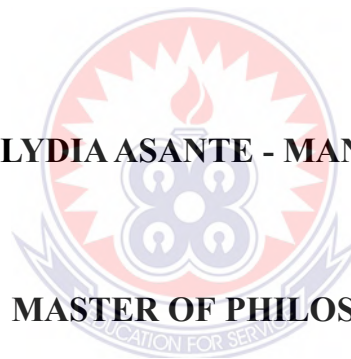


**UNIVERSITY OF EDUCATION, WINNEBA**

**ANALYSIS OF INCOME AND EXPENDITURE  
OF HOUSEHOLDS IN NIMA COMMUNITY ACCRA, GHANA**

**LYDIA ASANTE - MANTEAW**



**MASTER OF PHILOSOPHY**

**2019**

**UNIVERSITY OF EDUCATION, WINNEBA**

**ANALYSIS OF INCOME AND EXPENDITURE  
OF HOUSEHOLDS IN NIMA COMMUNITY ACCRA, GHANA**

**LYDIA ASANTE – MANTEAW  
(8130100009)**



**A thesis in the Department of Home Economics, Faculty of  
Science Education, Submitted to the School of  
Graduate Studies, in partial fulfilment  
of the requirements for award of the degree of  
Master of Philosophy  
(Home Economics)**

**OCTOBER, 2019**

## DECLARATION

### Candidate's Declaration

I, Lydia Asante – Manteaw, declare that this Thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and that it has not been submitted, either in part or in whole for another degree in this university or elsewhere.

Candidate's Signature: .....

Date: .....

### Supervisor's Declaration

I hereby declare that, the preparation and presentation of this work was supervised by me in accordance with the guidelines for supervision of Thesis as laid down by the School of Research and Graduate Studies University of Education, Winneba.

Name of Supervisor: Professor Kolawole O. Soyebó

Signature: .....

Date: .....

## **DEDICATION**

I dedicate this work to Rev. Kwame Sefa – Mawusi, my husband, and children Paula, Marcia and Jason.



## ACKNOWLEDGEMENTS

A thesis of this kind can only be possible with the input from many different people. My sincere gratitude goes to my supervisor, Professor Kolawole Olamijulo Soyebó of the Home Economics Department, University of Education, Winneba for his immense contribution, advice, proof reading through all the chapters as well as the questionnaire. Indeed, he played a pivotal role around which this work evolved and without him this work would not have been completed. I say “Ayekoo”.

The Head of the Home Economics Department, University of Education, Winneba, Professor Phyllis Forster could not be left out. Thank you so much for your words of encouragement, which always spurred me on anytime I come closer such as “you will be fine”. Truly, I can now smile broadly by the grace of God and can boldly say “am fine”.

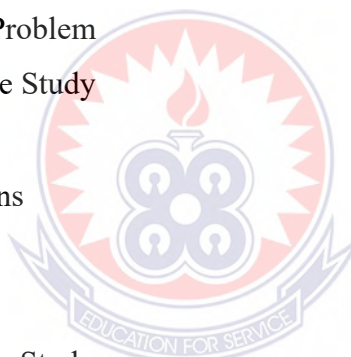
I am also grateful to Miss Ophelia Quartey, who introduced me to the study of households in Family Resource Management from which I obtained my research topic.

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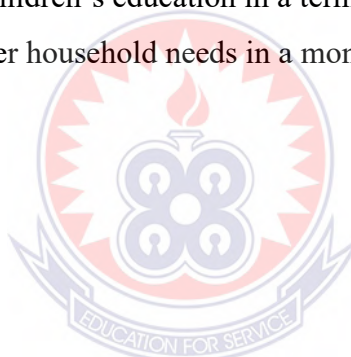
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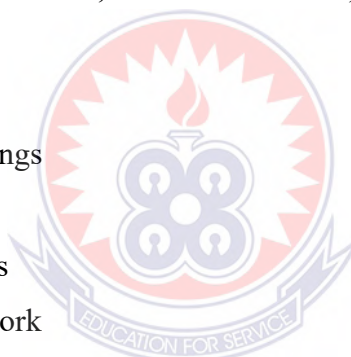




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## ABSTRACT

The research investigated the sources and the average weekly income of household heads, examined amounts spent on needs; identified financial challenges faced and investigated strategies adopted to handle the challenges. The population of the study covered all household heads living in Nima East and West, a suburb of Accra. Descriptive survey was used and simple random sampling was used in selecting 120 respondents. Semi-structured interview schedule was used to elicit information from respondents. Data was analysed using descriptive techniques like frequencies and percentages, and presented in tables and charts. Findings revealed that 40.8% were males, 59.2% females with those in active work within the ages of 20-59 (96.7%). Majority (57.5%) were married with only 33.3% attended tertiary institutions as the highest level of their education. Muslims were the majority (63.3%) and of Mole-Dagbani ethnicity group (55%). Respondents (94.2%) were self-employed who earned between (GH¢ 151-200) as mean weekly income. Respondents' expenditure was high on basic needs like education (GH¢ 210-250 a term), food (GH¢ 105 a week) and house rent (GH¢ 97 per month). Total expenditure made by household heads a month was (GH¢ 953.86). Among others, poor health (mean = 3.18), failure to budget (mean = 3.00), impulse buying (mean = 2.90), were the critical factors that brought financial challenges to the respondents. Food management (85.8%), negotiations with the head teachers to pay school fees (74.2%) and money borrowed to pay hospital bills (53.3%), and the use of charcoal instead of gas (63.3%) were the measures used to tackle financial challenges. It was recommended that, Home Economist should educate household heads on financial management practices, facilities in public schools should be enhanced by the government and education on NHIS intensified. It was recommended that subsidies on electrical energy and fuel (petrol & gas) should be increased to save the environment.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Overview

This chapter covers the background of the study, statement of the problem, the purpose of the study, objectives, research questions, delimitation, limitation, significance of the study, operational definition of terms and organisation of the study.

#### 1.2 Background of the Study

Household income and expenditure have gained much prominence in both developed and developing countries and their prominence came into the limelight when economists took interest in the study of households. As a result, several researchers have made essential contributions to the understanding of factors that were prevalent among the different strata of society when it bordered on household activities (Sekhampu, 2012). The World Bank since the late 1970s has been concerned about the welfare of households. Thus, Living Standards Measurement Study was established to explore ways of improving the welfare of households and to assess past governments (World Bank, 1995). Other studies on households include studies on socio-economic determinants of households such as food expenditure and low income, financial management systems and the impact on women and financial management of rural women among others (Nelson, 2013; Sekhampu, 2012; Ogbimi, Soyobo & Alabi, 2006). All these studies boarded on the use income by household heads.

Income is defined as the money received when work is done for a given period of time (Encyclopaedia Britannica, 2015). Income is received either as cash in a form of money or in kind as material of any kind for work done (GLSS, 2014). Income plays a vital role in the lives of individuals and that of organisations (Soyebo, 2005). Income in the

form of money determines the state of an economy as it differentiates between developed and developing countries and also separates income levels of households into either rich or poor (Aidoo, 2009).

It is a resource which when available to individuals determines their purchasing power, the quality and the quantity of goods to purchase (Aidoo, 2009; Ogbimi *et al.*, 2006).

There are many sources of income to individuals and household heads either through formal or informal employment (GLSS, 2014). Formal employment includes teaching, nursing and clerical work while informal employment includes self-employment such as hair dressing, dressmaking, farming, trading, jewellery among others (Ankomah, 2012; Owusu, 2008). However, GLSS (2014) reported that, most household heads were self-employed which contributed about 48.3% to total national income while employment contributed 36.3% to national income. According to Hull (2009), people are largely influenced by the nature of the economy and the level of socio-economic development.

Expenditure is defined by Online Business Dictionary (2015) as the payment of cash or cash equivalent for goods or services with available funds in settlement of an obligation. According to Online Business Dictionary (2015), there are two types of expenditures such as the revenue expenditure and capital expenditure. Revenue expenditure is the amount calculated when monies have been spent on items and this is usually used in accounting whereas capital expenditure is the amount spent to obtain a possession or improve the productivity of an asset (Online Business Dictionary, 2015). In addition, many economists have researched into other expenditures made by governments, organisations and households for many years. For instance, government expenditures made on various items was reported by United Kingdom Statistics (2017), likewise

Ghana Statistical Service (2014) reported on government expenditures while organisational expenditure such as telecommunication service providers, National Communication Authority (NCA) (2016) also reported on their expenditures. With household expenditure, economists have studied household commodities such as food, energy, housing, clothing, transport and education and have reported on them. For example, Iddrisu, Danquah and Quartey (2017) reported on household heads payment for education and stated that household heads resources influenced the amount invested in children's education. Expenditure studies enable organisations and household heads to assess their strength and weakness in spending in order to meet their goals. Research studies indicate that most household heads combined many income sources to achieve their basic needs which is the main goal of every household heads. Shilingi (2014) opined that certain household heads in Kenya combined as many as ten different sources of income, a situation which is common in most African countries.

However, in spending income (expenditure), one has to be vigilant in its disbursement and this calls for financial management skills. Financial management is described by Online Business Dictionary (2015), as the daily implementation of financial activities which enables the individual to manage income effectively. In order to achieve a higher satisfaction from income earned, household heads as managers must exhibit higher qualities as a good financial manager (Nelson, 2013). Ogbimi *et al.* (2006) confirmed that better money management enabled households to get more of the goods and services they wanted. Another importance of financial management practices was that it enabled household heads to allocate money to achieve intended goals (Ogbimi *et al.*, 2006). It also reduced vulnerability to poverty as household heads gained control over economic risk (Mc Entire, 2011). Hevi-Yiboe (2004) added that effective use of income brought maximum benefit to household heads which gave them better satisfaction.



Studies have shown that, many people have failed in their endeavour to handle money in this regard (Nelson, 2013). As a result, financial mismanagement has crippled many managers and has left their households and organisations in financial challenges. Financial mismanagement was explained by Osunbayo (2013) as mishandling of organisational finances. This has impacted negatively on many lives as they could not overcome their financial woes. Osunbayo (2013) enumerated some causes of financial mismanagement as lack of spending plan, lack of self-discipline, lack of financial direction and living above one's income. Household heads with these weakness force household heads to live in perpetual poverty (Soyebo & Owolabi, 2015). Riley (2011) and Osunbayo (2013) were of the view that, financial discipline could be achieved through budgeting, self –control, avoid overuse of credit and living within one's income. This would make managers of organisations; households and individuals realise the benefits of their income and receive a degree of inner satisfaction. What happens to those who are caught in the web of financial mismanagement and their day-to-day survival? It was prudent to probe into the financial lives of household heads in Nima to understand how they make a living with the income they earn.

Nima has been classified among the poor-income residential areas in the Accra Metropolis (Accra Metropolitan Authority, 2006; Aidoo, 2009). It is a heterogeneous community which comprises of internal migrants from mostly northern and other regions of Ghana as well as intra-regional migrants from West Africa sub- region such as Mali, Niger, Nigeria and Burkina Faso. The research findings documented by Owusu, Agyei-Mensah and Lund (2008) on Nima reports that this urban settlement reflect many faces as it could be described as either wealthy, poor or a thriving urban community with social groupings. Hence the study was designed to analyse the income and expenditure of household heads in Nima community in Accra.

### **1.3 Statement of the Problem**

Nima is a slum community which is densely populated with poor infrastructure in Accra. Judging from afar with their environment lacking social amenities like water, poor housing with poor sanitation, and one may only conclude that the inhabitants were poor and their life would be less stimulating. However, a close observation of their life styles depicted a different story. Household heads earned a living through the work they did but exhibited expensive life style during cultural events such as weddings and naming ceremonies which was celebrated often in the community. Thus, insightful questions on household heads sources of income, amount earned, expenditure on needs and the ability to meet basic needs arose. It was against this backdrop that the study sought to look into the financial lives of the inhabitants by analysing the income and expenditure of households heads in Nima, Community in Accra.

### **1.4 The Purpose of the Study**

The purpose of the study was to investigate the income and expenditure of household heads in Nima community, in the Accra Metropolitan area.

### **1.5 Objectives**

The specific objectives were to:

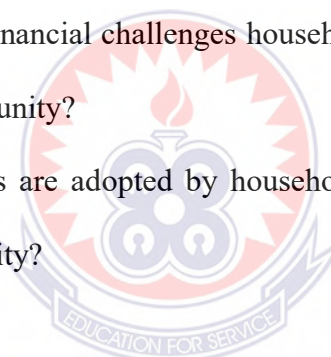
1. investigate sources and average weekly income of household heads in Nima community.
2. examine the amounts spent on different needs by household heads in Nima community.
3. identify financial challenges facing household heads in meeting needs in Nima community.

4. investigate the strategies adopted to handle challenges by household heads in Nima community.

### **1.6 Research Questions**

The research questions were based on the objectives as a guide to the study, which probed further into the expenditure of household heads in Nima with regards to the income they generated.

1. What are the sources and average weekly income of household heads in Nima community?
2. How much do household heads spend on different household needs in Nima community?
3. What are the financial challenges household heads faced in meeting needs in Nima community?
4. What strategies are adopted by household heads to handle challenges in Nima community?



### **1.7 Delimitation**

The study was restricted to Nima East and West in Greater Accra Metropolitan area which is a slum community and a busy business centre.

It lacks access to basic services such as water, health services, sanitation and has deteriorating housing with unplanned structures.

### **1.8 Limitations**

The questionnaire used covered broad area of household needs which made it difficult to extract information.

It was also difficult to record all expenditures at the spot as household heads did not have dairies on expenditure. It was time consuming and expensive.

## 1.9 Significance of the Study

The study may through more lights on income activities of household heads and the need to place more value on any amount received as income.

It would enlighten household heads on the importance of financial management practices, which has the ability to make them achieve desired goals.

It may further enlighten policy makers and Non – Governmental Organizations on the plight of household heads in the urban communities, and the need to improve certain facilities in the community.

It would add literature to household studies for the Department of Home Economics Education to assist students in future research studies.

## 1.10 Operational Definitions of Terms

**Household Head:** This refers to persons who are either married or single that provide the basic needs such as food, clothing and shelter for household living.

**Income:** All the money income received from salaries and wages and all other sources.

**Sources of Income:** The work done by the household heads in order that he or she may receive money as income to meet the needs of household members.

**Expenditure:** The amounts of money household heads spend on the various items needed for household living.

- Credit:** This refers to the amount of money or items household take from relatives, banks or Microfinance as loan for business or household living with interest.
- Financial Challenge:** The difficulty household heads face in meeting basic needs for household living.
- Negotiations:** According to the study, this is a dialogue between a household head who needs help from a neighbour or authority figure by discussing till it comes to amicable conclusion.
- Management:** The use of a resource in a wise way such that at the end the individual is satisfied with the outcome.
- Mismanagement:** Is the wrong use of resource materials so that one is left with nothing and misery.
- Borrow:** It is taking something of need such as money from either a friend, relative or neighbour with the intent to return it in the same quantity or amount.
- Communication:** It is the way by which household heads interact with neighbours to establish good relationship so as to obtain help during financial challenge.
- “Trotro”:** Public transport that conveys passengers from and to their destination desired.
- “Susu”:** Informal way of saving with people who are recognised in the community.

### **1.11 Organisation of the Study**

The research study covered five chapters, chapter one covered the background of the study, statement of the problem, the purpose of the study, objectives, research questions, delimitation, limitations, significance of the study, operational definition of terms and the organisation of the study.

Chapter two looked at the review of literature, theoretical and conceptual framework, household heads income generating activities, household heads expenditure on needs, financial challenges faced by household heads in meeting needs and household heads coping strategies use to control challenges

In chapter three, the study area, research design, the target population, sample size and sampling technique, instrumentation, pre-test, data collection, data analysis and ethical consideration were the areas it looked at.

Chapter four described the findings and discussions of the data collected which begun with demographic characteristics, sources and average weekly income of household heads, how much household heads spent on different household needs, financial challenges household heads faced in meeting needs and strategies adopted by household heads to handle challenges.

Also, chapter five covered summary of findings, conclusions, recommendations and suggestion for future research work.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Overview

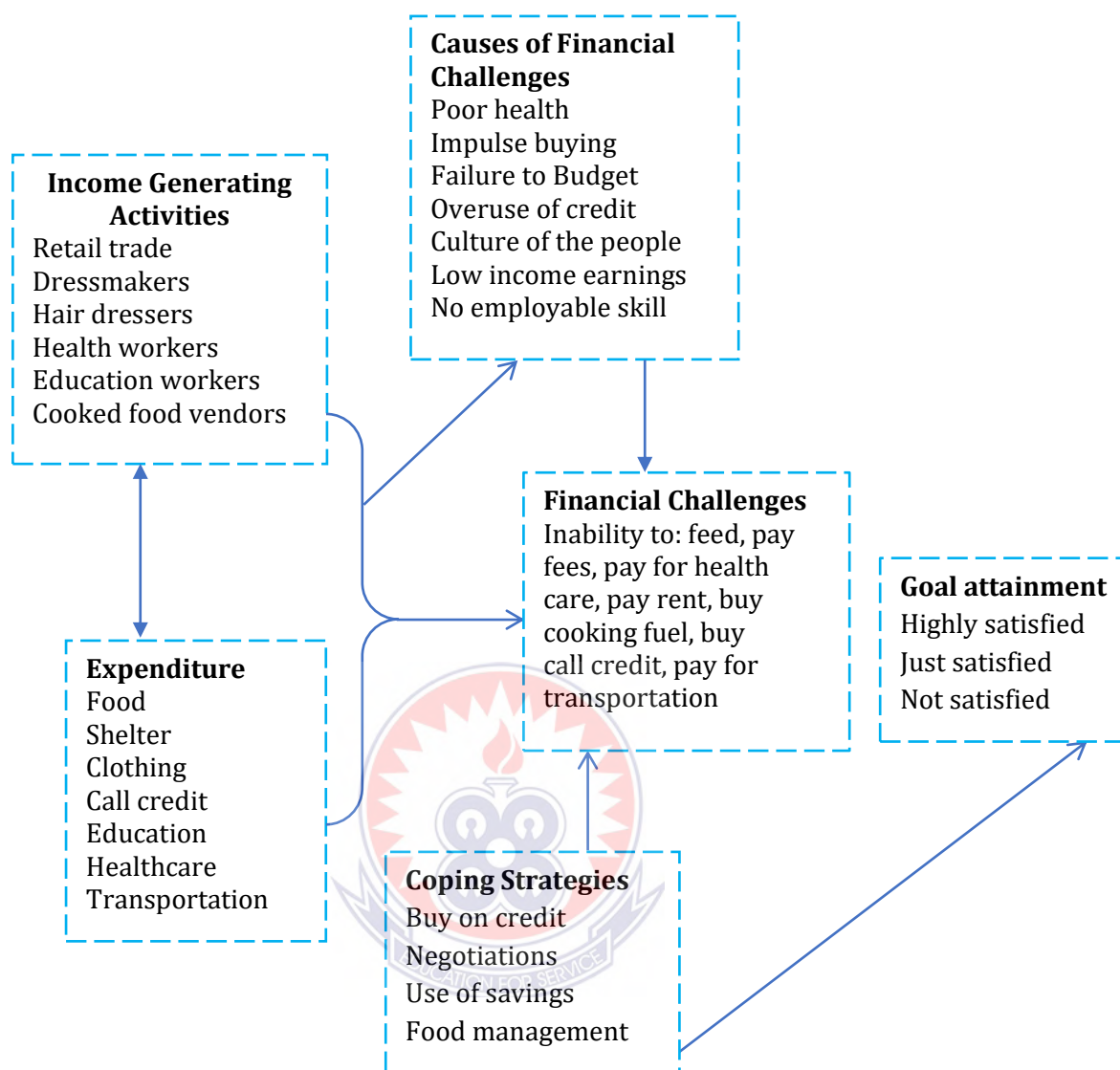
This chapter presents theoretical and conceptual framework and a review of literature relevant to the study on many aspects of the topic. It was divided into five sections with the first section on income and expenditure theory and conceptual framework. The second section looked at household heads income generating activities, the third reviewed literature on household heads expenditure on basic needs, the fourth section looked at literature on financial challenges household heads faced in meeting needs while the fifth part looked at the and the strategies adopted to meet challenges.

#### 2.1 Theoretical and Conceptual Framework

##### 2.1.1 Income and expenditure theory

Income and expenditure theory asserts that, when there is decrease in money income, prices of goods and services also decrease and when there is increase in income prices of goods on the market rises (Chand, 2012). This implies that when income is available, household heads are able to spend on what they need. However, when unemployment sets in, there is no income and purchasing power is reduced. Thus, household heads are unable to purchase in order to meet the basic needs of their household members which reduce the prices of goods and services on the market (Chand, 2012). This was affirmed by Aidoo (2009) that, markets were made for people to purchase goods and services with money received as income. Therefore, more income means more spending while less income means less spending.

### CONCEPTUAL FRAMEWORK



**Fig. 1:** Analysis of Income and Expenditure of Households in Nima (adopted from Owusu *et al.*, 2008)

#### 2.1.2 Explanation of conceptual framework

The provision of basic needs which include food, clothing and shelter for household members is the responsibility of household heads. Household heads can provide these needs effectively when they are engaged in income generating activities and earn income, hence the need to be gainfully employed either by a private firm, government



organisation or by self. The kind of employment household heads engage in affect their income levels either negatively or positively.

Money becomes income when it is received as payment for work done for a given period of time such as wages or salaries. When household heads engage in income activities such as retail traders, food vendors, hair dressers or teaching, they receive payment and money becomes available to them for household living. However, household heads who do not work, have poor health and lack financial management principles face financial challenges in household living. This may occur as a result of household heads failure to budget, use credit excessively, engage in impulse buying and may be influence by their cultural practices to spend more. This result is non-availability of money to provide the basic necessities of life such as food, pay children fees, hospital bills, electricity, cooking fuel, call credit and even money for transportation. Thus, no matter how much income household heads earn, they may not be able to provide the basic needs for household members.

In the face of these financial challenges, household heads will manage to control the situation in order to survive. With regards to feeding household members, household heads will either reduce the number of times household members eat, borrow money from friends or credit goods for household use. They may sometimes use the money in their savings during financial crisis. Other times, household heads will or negotiate with the heads of schools for the payment of their children fees by paying in instalment. In all, household heads may be satisfied or not satisfied with their household living.

## **2.2 Household Income Generating Activities**

### **2.2.1 Nima**

Nima is a community in the Greater Accra region with a population of 80,843 (Ghana Statistical Service, 2010). It is a densely populated area with many commercial

activities. It has substandard structures with poor drainage system (Owusu *et al.*, 2008; Songsore, 2003b).

It has been classified as one of the low-income communities in Greater Accra region among others such as Bubiashie, Chorkor and Mamobi (AMA, 2006). Empirical evidence suggests that, most of the inhabitants of Nima are engaged in non- farm self-employment income generating activities which include trading, street vending and food vending (Owusu *et al.*, 2008; GLSS, 2014).

### **2.2.2 The concept of income**

Research study affirms that, income in the form of money determines the state of an economy and it differentiates between developed and developing countries and also separates income levels of households into either rich or poor (Sekhampu, 2012; ILO, 2011; Hull, 2009). Income is defined as the consumption that will leave an individual with the same amount of goods spent in a given period ( Online Business Dictionary, 2015). Another school of thought states that, income is the money or other forms of payment either received periodically or regularly from commerce, employment, endowment, investment or royalties, (The New Encyclopaedia Britannica, 2015).

Research findings document that, household heads engaged in income generating activities in order to earn income to provide needs for their household members (Gash & Gray, 2015; GLSS, 2014; Awumbila, Owusu & Teye, 2014).

### **2.2.3 Income generating activities and poor urban communities**

The urban poor communities have become a place of concern for developers, economists and researchers since they face a number of challenges in their livelihood (MIC, 2012; Hull, 2012; Hodges & Baah, 2011).

Empirical evidence suggest that, the poor survived on meagre amount as they were unable to generate a considerable amount of money for their sustenance (Hull, 2012; Action Aid, 2013). Duncan *et al.* (2014) and Awumbila *et al.* (2014) confirmed that, poor households struggle to get by economically in meeting their basic needs. However, literature posits that, poor urban communities have been recognised as the engine-rooms of human development as it provides opportunities for household heads to engage in entrepreneurship in their quest to make a living (Awumbila, 2015; UN-Habitat, 2012; Herrera, Kuepie, Nordman, Oudin & Roubaud, 2012).

#### **2.2.4 Income sources of households' heads**

In searching for literature review on income activities in Ghana according to trade, no literature was found except the labour report by GLSS (2014) and few income activities captured in Small and Medium Enterprise studies(SME's). Action Aid (2012) reported on income sources in their work, 'Young Women: Life choices and livelihoods in poor urban areas like India, South Africa and Ghana' and highlighted some of the income activities carried out in these countries as trading, hawking, street vending among others. In consonance with this, research finding indicated that, most income activities of household heads in the urban areas were found in the non-farm self- employed such as driving, dressmaking, head dressing, trading, food vending and plumbing (GLSS, 2014; Owusu *et al.*, 2012).

##### **2.2.4.1 Dressmaking & hair dressing**

Literature affirms that dressmaking and hair dressing were some of the most patronised jobs by household heads in Ghana which is dominated by women (GLSS, 2014; Action Aid, 2012). The average monthly cash earnings for trade workers for males and females were GH¢ 551.79 pesewas and GH¢ 398.91 pesewas respectfully (GLSS, 2014). It has been confirmed that, household heads looking for jobs in the urban areas were caught

up in this trade because they had little or no education to give them employment in the formal sector (Awumbila, 2015; Action Aid, 2012).

#### **2.2.4.2 Street vending**

Empirical evidence asserts that one of the income sources in urban poor communities was street vending (Action Aid, 2012; DIAL, 2011; Owusu *et al.*, 2008). A growing literature encapsulates it as one of the dominant occupations done by women because of its flexibility in most developing countries such as Asia, Latin America and Africa (Action Aid, 2012; DIAL, 2011). However, few countries prevented women from engaging in street vending as an economic activity owing to cultural norms (Action Aid, 2012).

#### **2.2.4.3 Domestic work**

Domestic work is one of the large growing sectors of employment for women (GLSS, 2014; Action Aid; 2012). Literature affirms that economic importance of domestic workers were to enable other mothers who worked outside the home, the opportunity to go to work (Action Aid, 2012; Belkin, 2010). Much of the empirical work that has examined the total workforce in developing countries estimated that, domestic workers represented four to ten percent of the total workforce (ILO, 2010; Tokman, 2010). Research findings revealed that, three quarters of domestic workers were females which ranged from seventy four percent to ninety four percent in Brazil and Israel respectively whereas in South Africa, about one million women were employed (Grant, 2015; ILO, 2010). However, the Ghana Living Standards Survey (2014) reported that a smaller percentage of male, zero point four- and zero-point three percent females were involved in domestic work in urban areas. The average hourly earnings for males and females were GHC1.00 and GHC 0.30p respectfully (GLSS, 2014).

#### **2.2.4.4 Whole and retail trade**

It is in consonance with literature that, traders in Accra and Kumasi have made it possible for mobility studies to be conducted in different nationalities across West Africa (Awumbila, 2015). Majority of household heads who were engaged in trade were entrepreneurs (Gould, Cooke, & Kimball, 2015; Reed, Storrud-Barnes, & Jessup 2012). GLSS (2014) posits that, in whole and retail trade, females were in the lead than males with forty three point one percent to seventeen point two percent respectively in the urban area. However, the report stated that the urban areas employed a lot of women in the whole and retail trade, with the average hourly basic earnings of GH¢ 2.17 pesewas while males earned GH¢ 2.78 pesewas (GLSS, 2014).

#### **2.2.4.5 Food service (food vending)**

Owing to time constraints, as most women work outside the home, have put pressure on food sold outside in both developed and developing countries (WHO, 2015; Aidoo, 2009; Mi-Hye, 2006). In consonance with this, food service has become lucrative in the contemporary world since food to the body is for energy, body building and repairs of worn out tissue either eaten at home or at work (WHO, 2015).

Ghana Living Standards Survey (2014) stated that, food service employed a significant number of people with more females (9.6%) to males (1%) in urban areas. The report posits that, the average hourly basic earnings for urban areas were rather lower than the rural areas (GLSS, 2014). In urban area males received GH¢1.94 pesewas to females GH¢ 2.64 pesewas (GLSS, 2014).

#### **2.2.4.6 Employment in educational sector**

Education is defined as investment in the human capital which is expected to bring increase and reduce poverty which leads to economic growth (GLSS, 2014; Amin & Awuang, 2005). Evidence from literature on education revealed that, it is the backbone

of development in any nation and need many workers to help achieve the set objectives (Lynch, 2011; Masemola, Van Aardt & Coetzee, 2011; Marteleto, 2005). The educational sector is one of the popular sources of employment for household heads in Ghana (GLSS, 2014). In the urban areas, males (6.4%) were more employed than females (4.6%) and the average hourly earnings for educational workers for males were GH¢ 5.95 to females GH¢ 4.29 pesewas (GLSS, 2014).

#### **2.2.4.7 Employment in the health sector**

The health status of the people in a nation determines their level of productivity, economic wellbeing and their quality of life hence the need to employ workers to help manage the health of the citizens (WHO, 2015; Novignon, Mussa & Chiwaula, 2012). In the urban areas, more females (8%) were employed than men (1.5%) in the health sector (GLSS, 2014). The average hourly earnings for urban females were GH¢ 4.04 pesewas to males GH¢ 3.20 pesewas (GLSS, 2014).

### **2.3 Household Heads Expenditure on Needs**

#### **2.3.1 Household expenditure in Ghana**

Literature asserts that studies on income and expenditure of households brought to light practices prevalent in different households which were used to evaluate household living standards and consumption patterns (GLSS, 2014; Sekhampu, 2012; South Africa, 2012).

In accordance with the Ghana Living Standards Survey (2014), the average annual household expenditure was GH¢ 9,317 with a mean annual per capita expenditure of GH¢ 3,117. In line with the report, the rich spent GH¢ 14,665 annually while the poor spent GH¢ 3,294. The national annual per capita expenditure of GH¢ 3,117 suggested that, on the average a household heads in Ghana spent GH¢ 8.85 pesewas a day, which

was an improvement upon that of 2008 which was GH¢ 2 a day (GLSS, 2014; GLSS, 2008).

### **2.3.2 Expenditure on food**

Research findings documents that food expenditure is the highest among expenditure components in many household surveys in the world (GLSS, 2014; Sekhampu, 2012; South Africa, 2012).

Studies on households in Ghana by GLSS (2014) disclosed that, food was the major component that household heads spent their income on, accounting for a little over forty-six-point seven percent of the estimated total annual expenditure which was GH¢ 61, 507 (GLSS, 2014). Household heads in the urban area spent more than rural areas. The urban folks spent about GH¢ 2,850 while the rural household heads spent GH¢ 786 on food. This was similar to findings by Masemola *et al.* (2011) in South Africa that, household heads spent about forty seven percent of their income on food. Again, other research findings confirmed that, the poor spent more of their income on food than the rich (GLSS, 2014; US Bureau of Statistics, 2014; South Africa, 2011; GLSS, 2008).

### **2.3.3 Expenditure on clothing**

It has been affirmed by literature that, household heads made provision for clothing their members adequately according to the seasons of the year (Gash & Gray, 2015; South Africa 2011). Empirical evidence shows that, a considerable amount of income is spent on clothing needs annually by household heads (GLSS, 2014; United States Bureau of Labour Statistics, 2014; South Africa, 2011).

In Ghana, the average annual household cash expenditure for clothing and foot wear was GH¢ 556.12 pesewas which was 6.8 percent of annual expenditure. In the United States, expenditure on clothing by household heads was \$ 1,604 dollars in 2013 while 2014 recorded \$ 1,786 dollars (U.S. Bureau, 2014; GLSS, 2014). In the same vain,



expenditure by household heads on clothing in South Africa ranked sixth on the national annual expenditure level at five percent (Masemola *et al.*, 2011).

#### **2.3.4 Expenditure on children's education**

Education is the process of acquiring knowledge, skills, values and attitude to fully develop into individual capacities for social wellbeing (GLSS, 2014). It has been affirmed that, returns on education affect the labour market with corresponding salaries at each level of education (GLSS, 2014; Marteleto, 2005).

The household survey report by GLSS (2014) submitted total cash expenditure on education as GH¢ 1, 270.64 pesewas while an individual spent GH¢ 458.90 annually which was about 10.6 percent of annual expenditure. In Accra household heads spent more on education (GH¢ 1,024.14 pesewas) which was higher than all urban and rural areas (GLSS, 2014). However, in South Africa, only 3.9% of their total income was spent on education (Masemola *et al.*, 2011).

Literature asserts that, some household heads do not invest in their children education as a result of many factors such as lack of money and large family size (Lynch, 2011; Masemola *et al.*, 2011; Akpotu, Omotor & Onoyase, 2007). Akpotu *et al.* (2007) and Marteleto (2005) explained that, children from smaller households had better educational attainment and subsequently good turnout because household heads were able to invest their resources on them adequately. However, literature affirmed that, the meagre resources of larger households were shared among all the children which made it impossible to meet their needs (Okuwa, Akinlade & Olaoye, 2015; Masemola *et al.*, 2011).

#### **2.3.5 Expenditure on health care**

Health is defined by the World Health Organisation (WHO), as 'a state of complete physical, mental and social wellbeing and not merely the absence of disease or



infirmity' (World Health Organization, 2010). This definition makes household heads responsible for the wellbeing of their household members (WHO, 2010).

Research findings documented on health care by GLSS (2014) suggest that, the total annual cash expenditure by household heads was GH¢ 148.20 pesewas which was one point one percent of national annual expenditure which was much lower than other countries. Masemola *et al.* (2011) wrote that, South Africa national survey recorded 6.9 percent as their household expenditure on health care. An article by Gould, Cooke and Kimball (2015) on work benefits commented on differences prevalent in workers monthly payments and disclosed that, many household heads in formal employment enjoyed certain benefits such as free health care which reduced household heads health expenditure. This was in line with GLSS (2014) which reported that those who had registered with the National Health Insurance Scheme (41.5%) benefited. Literature confirms that, family size contribute greatly to household heads expenditure on health care and could be reduced if they enjoyed health benefits such as health insurance (US Bureau, 2014; GLSS, 2014; Aidoo, 2009; GLSS, 2008).

### **2.3.6 Expenditure on housing, water, electricity and cooking fuel**

Research findings have documented that, housing, water, electricity and cooking fuel accounts for a good percentage of household heads expenditure (U.S. Bureau, 2014; GLSS, 2014; South Africa, 2011; Harrison, 2011). The report by GLSS (2014) asserted that, GH¢ 1014.74 pesewas was spent on housing, water, electricity and cooking fuel which was 11.3 % of the annual expenditure. The annual expenditure for housing in Greater Accra for household heads living in separate houses (Bungalows) was GH¢ 16,775 as compared to rural coastal areas GH¢ 16,034 (GLSS, 2014). The report by GLSS (2014) suggested that, major source of drinking water for households in urban area was sachet water (44.5%) while Greater Accra recorded twenty six percent. For

lighting, 88.6 percent used electricity while household heads 93.1 percent used it in Accra. In consonance with the report was cooking fuel usage by household heads both in the urban and rural areas. The findings by GLSS (2014) stated that, three fourth of Ghanaians used charcoal as cooking fuel. Also, forty three percent of household heads use charcoal in the urban area while thirty five percent used gas.

South Africa (2011) asserts that, 15.2% of their income was spent on housing and electricity. Masemola *et al.* (2011) contended that, nearly half of the poor's income was spent on housing and electricity, a situation which made the poor wallow in extreme poverty. In agreement with this, research findings in the United States of America added that, household heads spent a lot on housing, electricity, water and cooking fuel which adversely affected household living (Gould *et al.*, 2015; Harrison, 2011).

### **2.3.7 Expenditure on transportation**

Mobility is essential in the transfer of people and goods from one geographical area to another either by land, sea or by air. All forms of transport are done at a cost either by payment of fare or by buying fuel.

According to GLSS (2014), the total annual cash expenditure of households on transportation was GH¢ 691.83 pesewas, accounting for sixty nine percent of annual expenditure. The study reported that, the average annual expenditure for household heads resident in urban households was GH¢ 874 (GLSS, 2014).

Masemola *et al.* (2011) states that, the poor who earned less than R 54,344 spent four percent of their income on transportation while the affluent with R1, 329 845 billion spent 11.0% annually in South Africa. Similarly, US Bureau of Labour Statistics (2014) asserts that, transportation expenditure rose up by zero point percent in 2013. In line with this, household heads with members spent the highest part of their income on

transportation which accounted for eighteen percent. On the other hand, Gould *et al.* (2015) were of the view that, though other expenditures were high for household heads with children, only about \$2,236 to \$6,358 dollars was spent on transportation which, was very insignificant and did not cause any substantial changes in their livelihood.

### **2.3.8 Effect of age on expenditure**

Aidoo (2009) suggests that, other things that impact negatively on household heads income include personal characteristics such as age, gender, household size and cultural practices.

The chronological age of individuals in the family life cycle affect the financial lives of household heads (Harrison, 2011). Research findings documented indicate that, age of household heads impact their income levels, needs, taste and expenditure (Harrison, 2011; Lin & Bernstein, 2008). For instance, literature suggests that as people (women) grow old their desire for basic needs and social life change which affect their expenditure as they try to meet them (Kuriyan 2012; Aidoo, 2009). In consonance with age and expenditure, Lin and Bernstein (2008) commented on the age and income of young household heads that, young families usually had low income which made it difficult to meet basic needs as compared to older household heads. Most young household heads therefore borrowed to meet their needs (Lin & Bernstein, 2008).

### **2.3.9 Effect of gender on expenditure**

Aidoo (2009) asserts that gender of household heads influenced their purchasing and consumption decisions which impacted their expenditure on goods and services. Literature posits that, men and women have different preferences for goods which stem from individual differences owing to sex (Gash & Gray, 2015; Aidoo, 2009). According to them, whereas women mostly spent on personal items (cosmetics, jewels, dresses), and household basic needs such as food and clothing, men usually gravitated towards

capital expenditures such as buying of cars, building a house and payment of high bills (Aidoo, 2009; Gash & Gray, 2015). This was similar to studies by Lin and Bernstein (2008) which stated that, women in the US mostly spent their income in providing basic needs for household members.

Also, empirical evidence affirms that, there are disparities in income levels of males to females in the world which also affect their expenditure (GLSS, 2014; Action Aid, 2012; South Africa statistics, 2011; ILO, 2010; ILO, 11). In line with this GLSS (2014) agreed that, men were paid better than women yet, women spent more of their income on household needs.

### **2.3.10 Effect of household size on expenditure**

Research findings assert that, large household size contributes to the higher expenditure of household heads which challenge their ability to provide for household members especially for those who fall into the low-income bracket (Gbolahan, 2013; Sekhampu, 2012; Aidoo, 2009; Akpotu, Omotor & Onoyase, 2007). Gbolahan (2013) examined household consumption pattern in Nigeria and noted that, household income was important in determining the quality and standard of living of household members' in spite of the household size. Aidoo (2009) and Lin and Bernstein (2008) were of the view that, resultant effect of large household size on household expenditure was logic in that, more children means more food, more clothing, more school fees and more money for health care.

## **2.4 Financial Challenges Faced by Household Heads in Meeting Needs**

### **2.4.1 No employable skill**

Empirical evidence asserts that, a vast number of people live in poor communities with less education and no employable skills which make them less competitive for the job market in formal employment (Awumbila, 2015; GLSS, 2014; Action Aid, 2012;

Owusu *et al.* 2008). A study report by Awumbila (2015) on migration confirmed that, migrants to urban poor communities in search of economic gains had little or no educational background, no employable skill and were therefore employed in the informal sector. On the other hand, GLSS (2014) revealed household heads with no employable skill who were employed in the non-farming self- employed activities received good income. However, those with no employable skill and were not engaged in any income activity received no income and had financial challenges in meeting their basic needs (Awumbila, 2015; Action Aid 2012; Osei-Boateng & Ampratwum, 2011).

#### **2.4.2 Poor health**

Research findings documented posits that, poor health translated into immediate loss of income, reduced job security and burdened household heads (GLSS, 2014; Marta *et al.*, 2011; Somi, Butler, Vahid, Njau, & Abdulla, 2009). Literature affirms that, poor health pose negative effect on economic and individual productivity as good health made it possible for individuals to be engaged in any productive venture where income was gained (Novignon *et al.*, 2012; Azam & Imai, 2009). In line with this Lopez-Casanova, Rivera and Currais (2005) confirmed in their study that, household heads that had health challenges were less likely to engage in economic activities, as they would visit the health facilities often and had less time to spend on income activities. Consequently, this would pose financial challenge to them.

#### **2.4.3 The culture of the people**

Certain aspect of the Ghanaian culture pose financial challenges to household heads. Among many definitions, culture is defined as ‘the cumulative deposit of knowledge, values, beliefs, attitudes and possessions acquired by a group of people in the course of generations through individual or group’ (Suuriboma, 2014).

The article by Ghana Guide (2017) on Ghanaian Language, Culture, Customs and Etiquette asserted that, marriage and naming ceremonies were highly adored which honours the families and the entire society in which the ceremony took place. Thus, on such occasions relatives and friends gave gifts to the couples (Sarpong, 2006). Giving is one of the Ghanaian etiquettes and usually done during marriage and naming ceremonies though a gift needed not be expensive as the thought was more important than the value (Ghana Guide, 2017). This was likely to place financial hardship on household heads though no material was found on it at the time of the study. In addition, the article asserted that, Ghanaians placed much emphasis on how people dressed and the need to dress well for all occasions as this might also pose financial challenges to household heads on such occasions (Ghana Guide, 2017).

#### **2.4.4 Low income earnings**

Low income received as payment for certain jobs also plague household heads into financial challenges which prevent them from providing basic needs for household living (Marta *et al.*, 2012).

Empirical evidence asserts that in Africa, many people are uneducated, unskilled and unemployed which make them vulnerable to low income (GLSS, 2014; Action Aid, 2012; UNSIA ABET, 2009). However, the report by GLSS, (2014) suggested that those in the informal employment who were referred to as non-farm self-employment made up the highest income group in recent times. However, those with low income in this work still received less income for their sustenance (Heinonen, 2008).

#### **2.4.5 Overuse of credit**

Evidence from research posits that, the use of credit has advantages and disadvantages to household heads. It has helped many household heads to boost their businesses and household living (Dzisi & Obeng, 2013). However, literature asserts that, the use of

credit comes with many financial challenges which leave most household heads at the cutting edge (Seung-Hee & Workman, 2015; Nelson, 2013). Nelson (2013) study on 'Financial Management System and Practices in Ga Rural Women and their Influence on Family Welfare' disclosed that, credit purchases affect future financial planning of household heads as it reduces their income and prevent acquisition of needed items. The study revealed, that goods bought on credit were expensive and left household heads had no financial freedom while delay in payment led to friction among couples at home (Nelson, 2013). This was in consonance with literature on the overuse of credit card in the United States of America, where researchers indicated that, the overuse of credit cards made household heads run into extreme financial debt and divorce in extreme cases (Black, 2007; Agyeman, 2007).

#### **2.4.6 Failure to budget**

Budgeting is one of the useful means to manage household income which guide how meagre resources are used (Nelson, 2013). Literature affirms that, making a budget enabled household heads to allocate specific amounts to items bought so as to prevent misuse of available income and give a better understanding of income and expenditure (Nelson, 2013; Agyeman, 2007). Household heads who were able to plan used money judiciously (Spatial Temporal Evidence for Planning, 2010).

Failure to budget was equal to inability to plan how money must be spent which paved way for the misuse of income, led to overuse of credit, resulted in impulse buying and plunged household heads in poor financial control (Nelson, 2013; Sherin, 2011; Agyeman, 2007).

#### **2.4.7 Impulse buying**

Impulse buying is another means by which household heads experience financial challenges. Impulse buying is defined as unplanned purchase that is accompanied by



rapid decision making and immediate possession of goods or unplanned purchase based on irrational thinking usually triggered by ones emotions (Park & Choi, 2013; The Economic Times, 2017). Similarly, Park and Choi (2013) reported on ‘Consequences of Impulse Buying Cross-Culturally in Korea and America’ and revealed that impulse buying had negative effect on household heads psychologically and financially. In addition, household heads experienced guilt and disappointment after buying (Park & Choi, 2013). This posed financial challenges to household heads because monies were not available for basic needs as this act had thrown their finances out of control (Park & Choi, 2013; Agyeman, 2007).

#### **2.4.8 Effect of household heads’ education on income and expenditure**

Low levels of education of household heads could pose financial challenges to household members (Novignon *et al.*, 2012; Mussa & Chiwaula, 2012; Osei - Boateng & Ampratum, 2011). However, report from the GLSS (2014) stated that, about sixty two percent of the population that had less or no school ended up in non-farm self-employment activities who earned more for sustenance as compared to the educated though this was not the case in 2008 (GLSS, 2014). Literature confirms that, employees who were found in the formal sector of employment had higher educational background and enjoyed good living wage and work benefits (Konigsberg, 2017; Wang, Parker & Taylor, 2013; Osei-Boateng & Ampratum, 2011; Riley, 2015). Though, Sekhampu (2012) was of the view that, absence of education was linked to higher levels of poverty which was common in the black community in South Africa as compared to the educated White community, the situation is now a reverse in Ghana where some of the uneducated and self-employed earn more than the educated (GLSS, 2014).



#### **2.4.9 Economic conditions in a nation affect household heads expenditure**

Economic conditions in a country such as inflation, taxation and government policies may have adverse effect on household heads expenditure (Pat, 2014; Lynch, 2011). Inflation could be good and bad and is negative when the rise in prices of goods and services do not correspond with increase in wages or salaries (Seth, 2014; Lynch, 2011; Chant, 2008). It has been documented that, the increase in prices of petroleum product by government caused inflation which decreased the income of household heads (Pat, 2014; Lin & Bernstein, 2008). In addition, taxation also affect prices of basic goods and services that are consumed on the market and this make cost of living very high (Pat, 2014; Action Aid, 2010). Thus, household heads expenditure is subject to many factors.

#### **2.5 Strategies Adopted by Household Heads to Meet Challenges**

The economic conditions in most African countries place household heads in disadvantaged positions making them vulnerable to poverty (World Bank, 2016; Amu & Amu, 2012; UNSIA, 2009). The study on Household Resilience of the Poor in Burkina Faso by Gash and Gary (2015) revealed that, household heads faced many shocks in household living of which they were unable to cover from as they had little or no resources to meet them.

Literature confirmed that, though poor household heads especially women, had low income levels all over the world, have developed strategies to manage their livelihoods (Gash & Gray, 2015; Duncan *et al.*, 2014; UNSIA, 2009). In consonance with this, Duncan *et al.*, (2014) and Neetu (2008) stated that, women struggled to get by economically on daily basis just to provide household needed items for consumption.

Some of the strategies adopted by household heads in the face of financial crisis include food management, negotiate with school heads for payment of children school fees, took credit or borrowed to provide household basic needs (Shilingi, 2014; Duncan *et*

*al.*, 2014). However, Soyebó (2005) and Gash and Gray (2015) were of the view that, poor households also tried to control their financial challenges through savings. Though household heads tried to save, a study in the US on ‘Financial Behaviour of Households’ disclosed that, low income households had difficulties in savings owing to scarcity of money as income (UNSIABET, 2009).

### **2.5.1 Household heads coping strategies to meet food**

According to World Health Organization (WHO) (2015), household food security is an important issue for all governments in that everyone could have access to food in their right quantity and right nutritional content. It is important that household heads purchase, prepare and feed their household members with variety of foods for good health (WHO, 2015; Duncan *et al.*, 2014). Yet, many household heads in poor communities did not have the resources (MICS, 2012; WHO, 2015).

Though the different seasons in the country put constraints on household heads as food becomes expensive during the dry season, household heads made expenditure adjustment to cope with the situation such as rationing of food by reducing fish and meat used in cooking (Gyateng, 2012; Minot & Dewina, 2010; Ashong & Smith, 2001).

Similarly, Gash and Gray (2015) and Minot and Dewina (2010) indicated that, during the different seasons of the country, household heads experienced food insecurity which made them adopt various strategies to control food consumption. In line with this, most household heads ate the reserved grains meant for planting, reduced the number of times meals were served, reduced the size of food eaten and in severe cases, bought cheaper foods and added other leaves to sources to serve at meals in Burkina Faso (Gash & Gray, 2015; Minot & Dewina 2010). Similarly, household heads in Kenya used similar strategies to manage their food during financial challenges (Shilingi, 2014).

### 2.5.1.1 The use of savings

Savings is putting aside of unspent income either in a bank or other forms of savings convenient with household heads for future use especially in time of scarcity which is also referred to as deferred expenditure (GLSS, 2014; Amu & Amu, 2012; Mbuthia, 2011). Literature asserts that, household heads saved for many reasons such as to control events such as accidents, illness and to purchase expensive items (Amu & Amu, 2012; Mbuthia, 2011).

According to literature, savings are done in both formal and informal institutions where formal institutions include banks while semi-formal financial institutions comprised of credit cooperative societies, savings and microfinance institutions (Amu & Amu, 2012; Mbuthia, 2011). Informal financial institutions include credit associations, rotating savings, credit associations, money lenders and mobile bankers are prevalent in developing countries because some of them are entrepreneurs with small capital and low income (Ankomah, 2012; Mbuthia, 2011; Goss *et al.*, 2011).

Amu and Amu (2012) findings on Saving Behaviour in Ghana revealed that, most household heads did not save because their motive for earning income was to spend on their daily needs because income was low. In line with this, GLSS (2014) confirmed that sixty four percent of the population did not have savings account and did not save by any means while only one third 35.4 % had savings. Out of the percentage that saved, 54.1% of household heads in Accra had savings. This was similar to research findings in US where the unbanked were higher with household heads in the low-income group such as the non-white, Hispanians and younger families (Heltberg, 2003).

Research findings revealed that, household heads that saved used it to control financial difficulties (GLSS, 2014; Dzisi & Obeng, 2013; Amu & Amu, 2012). In agreement to this, a report on vulnerability to poverty by Novignon *et al.* (2012) asserted that, the

poor Ghanaian was able to cope with financial difficulties at household levels through the use of savings. Also, household heads in many African countries used savings to help manage financial challenges (Gash & Gray, 2015; Shilingi, 2014; Mbutia, 2011).

#### **2.5.1.2 The use of credit**

GLSS (2014) defined credit as the means by which resources are given by one party to another in the form of money or materials with the intention to return or pay back later. The New Encyclopaedia (2015) defined credit as the amount of money that a financial institution is prepared to lend to somebody. It is a vital means by which household heads get additional money to relieve financial burdens during challenging times to enable them carry on with their livelihood activities (Shilingi, 2014; Crosseley, 2012).

Empirical evidence asserts that household heads assigned many reasons for taking credit from banks such as to boost business, support projects, to buy a car as well as to support household living (GLSS, 2014; Dzisi & Obeng, 2013; Mbutia, 2011). Consistent with the report, a study on microfinance by Dzisi and Obeng (2013) stated that, financial institutions supported household heads with loans especially women because, they were deemed to be more cautious in their expenditure and spent money on basic needs as compared to men. The report confirmed that these women were able to pay school fees and medical bills for their wards, a role which should have been played by men as family heads (Dzisi & Obeng, 2013; Corner, 2011; Bottah, 2010). In line with this GLSS (2014) added that, household heads also received credit from relatives, friends and neighbours.

Gash and Gray (2015) and Shilingi (2014) were of the view that, the loaning of money to household heads by financial services contributed to poverty reduction and helped households heads to control financial crisis as they used these monies to pay high bills and purchase food in times of financial difficulties. Also, in the US household heads

used credit cards as a very convenient way of coping with economic hardships (U.S. Bureau, 2014).

#### **2.5.1.3 Sale of assets**

The GLSS (2014) defined an asset as a resource with economic value which when a household head owns, can provide present and future benefits. The sale of asset which is also known as physical capital is one of the commonest means by which household heads managed to live during financial crisis (Shilingi, 2014). Physical capitals made by man include cars, buildings, mobile phones and consumer goods available for individuals use (Mbuthia, 2011). The ability to own assets determined the wellbeing of household heads (Shilingi, 2014). Literature confirms that these physical assets could be liquidated easily to obtain income at any given period to control household heads financial challenges (Shilingi, 2014; Mbuthia, 2011).

Literature affirms that, the sale of assets as a coping strategy was common among African countries. Gash and Gray (2015) and Minot and Dewina (2010) noted that, the sale of assets like large animals such as cattle or donkeys by Burkinabe's helped household heads to generate income to meet basic needs, celebrate festivals and perform funeral rites of household members during financial crisis. Consonance with this was a report from Kenya by Shilingi (2014) which suggested that, household heads held their assets in livestock and liquidated them when cash trapped.

#### **2.5.1.4 The use of communication as social capital (negotiations)**

Ashong and Smith (2001) defined social capital as part of the human resources which is determined by the relationship people have with others which may be between family members, friends, neighbours, workers and communities. According to literature, many household heads (especially women) in Africa used social capital such as negotiations and communication to get basic needs when cash trapped (Shilingi, 2014; Crossman,

2012; Mbutia, 2011). Shilingi (2014) asserts that, many household heads in Kenya used it to allow their children stay in school when sacked for fees and when they wanted to pay by other means such as paying part of the fees or delay in the payment of fees. Though literature did not cite negotiations as a strategy household heads used to control financial crisis in other Africa countries, it was something used by most household heads including Ghana.



## CHAPTER THREE

### METHODOLOGY

#### 3.0 Overview

This chapter described the research methodology that was used to conduct the study. It covered the study area, research design, target population, sample size and sampling procedure, instrumentation, validity and reliability, pre-test, data collection, data analysis and ethical consideration.

#### 3.1 Study Area

The study was carried out at Nima in Accra Metropolitan area in the Greater Accra Region. The community is in clusters- Nima East and West. Nima is located in the Ajawaso East Sub-Metro of the Greater Accra region (GLSS, 2014). It is a cosmopolitan community with different nationalities, ethnic and religious groups with Muslims being the dominant group (Owusu *et al.*, 2008). It is a busy business community which is known for its international trade on every Wednesday (Owusu *et al.*, 2008). The inhabitants are mostly self-employed in cooked food vending, dressmaking, hairdressing, retail-trading in processed food and Agro food products like cereals, and the sale of textiles and cosmetics while others work as salary earners.

#### 3.2 Research Design

The design adopted for this study was cross-sectional survey in quantitative study (Creswell, 2009). A cross-sectional survey was used because it is an effective method of collecting a large size data of households in a concurrent study in accordance with the purpose of the study (Trochim, 2006; Seidu, 2006). It is also the study of people who differ in characteristics (gender, age, income) at a particular point in time (Trochim, 2006). According to Kendra (2016), cross-sectional survey describes the

characteristics and differences that exist in relationship in a community. It is observational in nature and researcher record present information from participants. Cross-sectional survey is also referred to as descriptive research (Kendra, 2016). Data is collected at once and is less likely that participants quit before the end of the study (Creswell, 2009). Cross-sectional survey is time consuming and expensive as it covers a large group of participants. Differences that exist in participants may influence the study findings (Kendra, 2016; Creswell, 2009).

### **3.3 Target Population**

The target population was defined to be all household heads that resided in Nima East and Nima West), both males and females between the ages of 18 and 60 years and above, sound in mind who were Ghanaians. Respondents who qualified covered all household heads such as couples and single parents with children, irrespective of educational background. Both genders were targeted because they had the responsibility for the sustenance of their household members, whether they lived with or without a spouse (Creswell, 2009).

### **3.4 Sample Size and Sampling Procedure**

A sample is a selected portion of the population, which is a representative of the total population enumerated and questioned and sampling is the process of selecting individuals who will participate in the study either to be observed or questioned to get the proportionate sampling size to be selected in the community (Fraenkiel, Wallen & Hyun, 2012).

In order to ensure that a true representation was attained, the study community was put into four clusters. This was necessary because the community had been divided into two clusters already as Nima East and Nima West. Also, the list of all members of the



population was not available at the time of the study. So, each cluster was further divided into two as Nima East-North and Nima East-South as well as Nima West -North & Nima West South. The next thing was the selection of households in the four clusters. In selecting household heads for the study, simple random sampling was used because that was appropriate for household survey (Creswell, 2009). The simple random sampling is a probability sampling which ensures that every unit of the population has an equal, probability to be selected in the sample and allows a high degree of representativeness though it is expensive and time consuming (Fraenkiel, Wallen & Hyun, 2012; Creswell, 2009).

In view of this, households were numbered by research assistant with any of the household beginning as one. Random numbers were used to conveniently select thirty (30) household heads from each of the four clusters which make up one hundred and twenty (120) respondents. The use of a hundred and twenty (120) respondents was justified because random sampling increases the likelihood of representation even if the sampling size was not large (Fraenkiel, Wallen & Hyun, 2012). It also ensures that all important characteristics of the population were represented. The smaller sample size was required taking into consideration the intensity of the study, the questions it explored and the method employed made the choice of small sample appropriate.

### **3.5 Instrumentation**

A semi-structured interview schedule was developed for data collection as most household heads had low level of education. A structured interview allows control over time, date and place of the interview, easy administration and has a high response rate while respondents are able to ask questions for further clarification (Fraenkiel, Wallen & Hyun, 2012). It also allows flexibility in data collection as information could be collected from illiterates in their local language (Fraenkiel, Wallen & Hyun, 2012). The

interview schedule was designed to collect information on the: socio-demographic characteristics, sources of income, amount spent on household needs, challenges faced in meeting needs and the coping strategies adopted.

### **3.6 Validity and Reliability**

Content validity was done to check errors, omissions or ambiguity in the instrument. Also, the interview schedule was given to colleagues, a data processing officer at the Ghana Statistical Service, and finally to my research supervisor in the Home Economics Education Department, University of Education, Winneba to offer constructive criticism and shape the instrument. And for reliability of the instrument, pre-testing was done to ensure that they gave the needed response for the interview schedule consistently.

### **3.7 Pre-test**

To ensure clarity, reliability and objectivity of items in the interview schedule, the instrument was pre-tested on ten respondents from Mamobi in the Accra Metropolitan. Mamobi was chosen because of the similar characteristics it possesses with the study place. The dominant ethnic group in this area is Muslim from the Northern part of Ghana, with most of the household heads found in the informal sector or non-farm self-employment. The pre-testing helped to remove errors and added omitted questions. For example, questions to assess the respondent's adoptive measures in times of financial crises did not cover certain topics which were added later. It helped to determine the number of interviews that could be done in a day and detected the average time for each interview.

### **3.8 Data Collection**

In order to ensure that the data was collected with precision and as early as possible, field researchers were recruited and trained to assist in the process. The criteria used in the selection of trainees were, their good educational background preferably first-degree graduates and minimum of Higher National Diploma (HND), the ability to speak three languages such as English Language and two local dialects. They were trained in a day on interview skills and recording of responses. In every household selected, bread winners or household heads sound in body and mind and willing, qualified to participate in the exercise. Each household head was informed of the purpose of the study and was assured of confidentiality and anonymity. They were also asked to choose a convenient time for the interview after they had agreed to participate voluntarily.

Using three teams, the collection of data took one month with three respondents interviewed in a day on the average. The interview took place in the evening and mostly at weekends because it was convenient and respondents were available. The respondents were interviewed at home or at their work place using the structured interview schedule and each interview lasted for about 45 minutes on the average.

### **3.9 Data Analysis**

The data for open ended questions were manually coded and that of close ended questions were entered into the Census and Survey Processing system (CSPRO 6.3) software version, then transported into Statistical Package for Social Scientist (SPSS) software version 20. After that, the data was analysed using descriptive statistical measures including frequencies, percentages, and means and presented in graphs and tables.

### **3.10 Ethical Considerations**

Ethics are norms or standards of behaviour that guide moral choices about the researcher's behaviour and relationship with others (Cooper & Schindler, 2008). The goal of ethics in research is to ensure that no one is harmed or suffers adverse consequences from research activities (Cooper & Schindler, 2008). Ethics were observed accordingly in conducting this research. A visit was made to the Assemblyman of Nima East and Nima West for permission to use the community as a study place. In the data collection process, the consent of participants were sought and respondents were guaranteed anonymity and confidentiality by the researcher. All citations were duly acknowledged and all participants were treated with respect.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.0 Overview

This chapter presents the analysis of the data and the findings of the study. The results are presented in the form of means, frequencies and percentages using tables and graphs. The results have been categorised into five sections. These sections include:

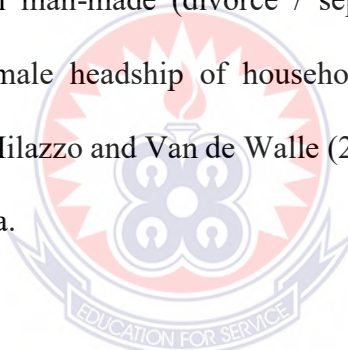
1. demographic information
2. income sources of household heads
3. amount household heads spend on needs (expenditure)
  - i. expenditure on Food
  - ii. expenditure on water
  - iii. expenditure on clothing
  - iv. expenditure on education
4. financial challenges faced in meeting needs,
5. strategies adopted to meet challenges.

#### 4.1 Demographic Characteristics

The main focus of data collection was to solicit information on income and expenditure of household heads in Nima community, suburb of Accra. As part of the data collection for the study, it was appropriate to examine the demographic characteristics of respondents. Therefore, household heads were asked to indicate their gender, age, marital status, educational level, ethnicity, number of children in a household, and number of people they cooked for in a household (household size).

#### 4.1.1 Gender of household heads

In Table 1, the study disclosed that out of one hundred and twenty (120) respondents, 40.8% were males while 59.2% were females. The table revealed that more female participated in the exercise than males. This implies that women were more represented in the study than men. This shows how women are keen in supporting the wellbeing of household members as either spouses or bread winners. This proportion of women as household heads may be as a result of separation, divorce or death of husband. Trading Economics (2017) confirmed that thirty-one-point four percent of females were recorded as household heads in Ghana in 2016 owing to many factors. This reasoning also buttressed Kolawole (1988) and Central Bank of Nigeria (1997) assertions cited in Soyebó (2005) that both man-made (divorce / separation) and natural (widowed) circumstances led to female headship of households in Lagos state and Nigeria, respectively. Similarly, Milazzo and Van de Walle (2015) added that many women are household heads in Africa.



#### 4.1.2 Marital status

Concerning marital status of household heads, Table 1 revealed that, almost half of household heads (57.5%) were married, 17.5% were single parents, 12.5% were separated, 8.3% were divorced while 4.2% were widowed. From the findings more than half of the respondents (57.5 %) were married. This means that household heads had the responsibility of providing the needs of their wards or dependents through hard work. This was in line with research findings that spouses or parents were ready to do everything in their power to cater for the needs of household members (GLSS, 2014; Mosemola *et al.*, 2011).

#### **4.1.3 Age of household heads**

Table 1 displays the age of respondents. Household heads between the ages of 30 to 39 years were 42.5%, between 40-49 years were 34.2%, 20-29 years were 12.6%, 50-59 years were 7.4% while 60-69 years were 3.3%. Majority of household heads (76.7%) fell within the ages of 30-49 years with a mean age of 39 years. This revealed that majority of household heads were in their active years. This age group is expected to be parents who are employed in economic activities and eager to provide all the needs of household members as they hope for a brighter future for their children. This was in line with the findings of GLSS (2014) and Nelson (2013) who asserted that this age group was in good health, very strong and could work hard to earn income for household living. Similarly, Soyebó (2005) asserted that this age group is middle aged and able-bodied who were expected to be active in productive and economic activities.

#### **4.2.4 Educational Level of Household Heads**

In Table 1 again, educational level of household heads that took part in the study showed that, 33.3% had tertiary education, 31.7% completed Junior High School (JHS), 15.8% had Senior High School (SHS) education while 3.3% had primary education, other forms of education (vocational and Arabic) was 12.5.% while 3.3% had no formal education.

The study shows that, almost half (50.8%) attained educational level below SHS. The extent to which household heads attained their highest level of education determined their exposure and job opportunities. This implies household heads were likely irregular income earners. However, a number of household heads were self-employed owing to non-availability of jobs even though they had attained tertiary education. Also, the level of education obtained may help them to manage their income better than the uneducated. IDP Foundation (2016) and Lynch (2011) asserted that education received

years ago help to increase the income of individuals and help to reduce vulnerability to poverty.

**Table 1: Gender, Age, Marital Status, Educational Level, Ethnicity, Religious Affiliation of Respondents**

<b>Sex</b>	<b>Frequencies</b>	<b>Percentage (%)</b>
Male	49	40.8
Female	71	59.2
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Marital status</b>		
Single	21	17.5
Married	69	57.5
Divorced	10	8.3
Separated	15	12.5
Widowed	5	4.2
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Age (yrs.)</b>		
20-29	15	12.6
30-39	51	42.5
40-49	41	34.2
50-59	9	7.4
60-69	4	3.3
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Educational level</b>		
Primary	4	3.3
JHS	38	31.7
SHS	19	15.8
Tertiary	40	33.3
Others	15	12.5
No formal education	4	3.3
<b>Total</b>	<b>120</b>	<b>100</b>
Others	15	12.5
No formal education	4	3.3
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Ethnic composition</b>		
Mole-Dagbani	66	55.0
Ga	25	20.8
Akan	16	13.3
Ewe	6	5.0
Grusi	2	1.7
<b>Total</b>	<b>115</b>	<b>95.8</b>
Non respondents	5	4.2
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Religious affiliation</b>		
Islam	76	63.3
Christian	44	36.7
<b>Total</b>	<b>120</b>	<b>100</b>

Mean age =39

Source: Field work, 2017



#### **4.1.5 Ethnicity of household heads**

The various ethnic groups in the study area that participated in the research exercise with their percentages were also shown in Table 1. The research findings revealed that 55% were Mole-Dagbani, 20.81% were Ga, 13.3% were Akan, 5% were Ewe while 1.7% was Grusi. The findings revealed that, Mole-Dagbani (55%) formed the bulk of the ethnic composition. This means the majority of household heads (56.7%) of the inhabitants of Nima hail from the Northern part of Ghana and may be influenced by their culture in their daily activities. This reasoning was in line with Aidoo (2009) and Ghana Guide (2017) that the lifestyle of people in an area is greatly influenced by their cultural norms and practices.

#### **4.1.6 Religious affiliation**

Religious affiliation was sought and it was found that, 63.3% were of Islamic faith whereas 36.7% were Christians. From the findings in Table 1, it was evident that, the community was dominated by Muslims. This is because the community was mainly inhabited by Mole-Dagbani and Grusi who came from the Northern part of Ghana and usually Islamic by religion. The findings were contrary to the report by GLSS (2014) which states that Christians form the majority in Ghana.

#### **4.1.7 Number of children per household**

Results in Table 2 points to the fact that 75% of households had between 1 and 3 children, 20.8% had between 4 and 6 while 4.2 % had between 7 and 9 children.

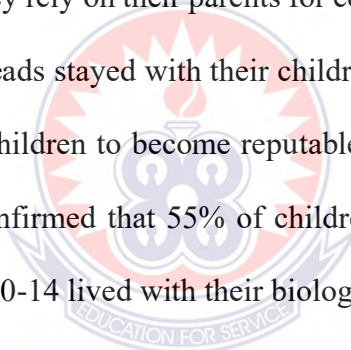
It was evident from the findings that, a mean of 3 children stayed with household heads (75%). The household size can be categorised as small. This could mean that household heads in the study area had decided to have fewer children so they could cater for them adequately looking at the present economic situation in the country. It may be easy to

provide quality nutrition and education for their children in contrast to a large family (Adeniyi, Omitoyin & Ojo, 2012).

#### **4.1.8 Mode of household living**

As the number of children per household was known, it was prudent to know if parents stayed with their children in the same house or not. Table 2 depicts the results.

The study disclosed that majority of household heads (86.7%) had their children staying with them while 13.3% stayed separately from them. This revealed that household heads loved their children and were interested in providing for their livelihood. This confirmed Aryeetey, Afranie, Doh, and Antwi-Bosiako (2012) assertion that parents loved their children as they rely on their parents for economic and social needs. It also implies that household heads stayed with their children because they were prepared to nurture and guide their children to become reputable individuals in the future. Better Care Network (2014) confirmed that 55% of children between the ages of 0-17 and 56% between the ages of 0-14 lived with their biological parents.



**Table 2: Mode of Household Living, Number of Children and Numbers of People Catered for by Household Heads when Cooking**

Items	Frequency	Percentage (%)	Mean
<b>Number of children</b>			
1-3	90	75	
4-6	25	20.8	3
7-9	5	4.2	
<b>Total</b>	<b>120</b>	<b>100</b>	
<b>Mode of Living</b>			
Parents living with children.	104	86.7	
Parents staying separately from children.	16	13.3	
<b>Total</b>	<b>120</b>	<b>100</b>	
<b>Number of people catered for</b>			
2-4	61	50.8	
5-7	47	39.2	
8-10	8	6.7	
11+	4	3.3	5
<b>Total</b>	<b>120</b>	<b>100</b>	

Source: Field work, 2017.

#### 4.1.9 Number of people catered for by household heads when cooking

The household size was determined by the number of people household heads cooked for in a day. The study considered the entire population household heads cook for which included children, relatives and friends who ate from the same cooking pot on a daily basis, who either slept in the same house or at different places. Table 2 further shows that, half of household heads (50.8%) cooked for between 2 and 4 people on a daily basis, 39.2% catered for between 5 and 7 people daily, 6.7% cooked for between 8 and

10 people while 3.3% of household heads cooked for 11 and above people on a daily basis. From the findings, it could be deduced that a mean of five people were catered for daily. Five is a great number to feed daily and may require a substantial part of their income. It was obvious that the larger the household size the larger the sum of income spent on household living such as food and education. This was in agreement with studies by Gbolahan (2013) and Sekhampu (2012) that, household heads spent more when household size was large. Similarly, Aidoo (2009) and Akpotu *et al.* (2007) shared that large family size spent more on household basic needs such as food, clothing, education and healthcare.

#### **4.2 Research Question 1: What are the Sources and Weekly Average Income of Household Heads?**

Many studies on income and expenditure by economists have established that the wealth status of household heads depended on many factors such as the kind of job done, either formal or informal which attracted a certain amount of payment either daily, weekly or monthly (GLSS, 2014; Sekhampu, 2012). Based on these assertion, research question one of the study sought to identify sources and weekly average income of household heads.

##### **4.2.1 Household heads that worked to earn income**

To determine whether household heads worked to earn income for household living, 94.2% of household heads said “yes” while 5.8% said “no”. This point to the fact that the majority of household heads (94.2%) were actively engaged in income generating activities. The mean age of household heads was 39 who had great ambitions for the wellbeing of their household members. This explained that household heads that fell within this age group were active and able-bodied in economic activities. This was in

line with GLSS (2014) that a good percentage of Ghanaians were engaged in active employment with the majority in self-employment.

**Table 3: Household Heads that Worked and Reasons for not working**

<b>Item</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Working heads</b>		
Yes	113	94.2
No	7	5.8
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Reasons for not working</b>		
Retirement	2	1.7
Student	2	1.7
Health challenges	2	1.7
Husband prevents me	1	0.8
<b>Total</b>	<b>7</b>	<b>5.8</b>

Source: Field work 2017

#### **4.2.2 Reasons why some household heads did not work**

Reasons for not working can be observed in Table 3. From Table 3 household heads explained that they were students (1.7%), on retirement (1.7%), 1.7% had health problems and 0.8% said husband did not allow her to work. It may be inferred from the findings that schooling, ill health and retirement were some of the factors that prevent people from working. Retired household heads that had irregular income had less or no money to spend on food, health, rent and usually depend on remittances from children and relatives. This buttressed the assertion by Anning (2011) that majority of household heads that were old who were not on the pension scheme had insecure and unsustainable income as their food and health care needs get high. In another perspective, Collins (2005) questioned whether the elderly in the society were given the necessary and deserving attention by the society as they craved for basic needs.

### **4.2.3 Type of work done by household heads**

Table 4 shows the type of work done by household heads in the study area. The data processed indicate that 20.0% of household heads were into cooked food vending, 14.2% each were engaged in retail trade and 14.2% in educational sector, 10.8% of household heads were engaged in dressmaking, 6.7% worked in health sector, 5% as hair dressers while 3.3% were into street vending. Only 1.7% household heads were engaged in domestic work. Household heads that engaged in other jobs were 18.3% and were mainly in artisan jobs such as plumbing, carpentry, tilling and masonry. It could be observed that majority of household heads (79.1%) were engaged in informal sector or non-farm self-employment while only 20.9% were engaged in formal sector of employment. It was not surprising that majority were employed in the informal sector despite their domicile in capital city. This could also be as a result of low level of education of respondents as 50.8% of respondents had attained educational level between Senior High School and primary education while only 33.3% had tertiary with most of them being females (see Table 1). This finding was also similar to the findings of Dzisi and Obeng (2013) and Sekhampu (2012) that most women have low level of education and were found in multiple income activities such as sale of cosmetics, catering, trading and other varied economic activities.

### **4.2.4 Other sources of income to support household heads**

Considering the number of people household heads fed in a day, the type of work done and the amount of income earned in a week, a follow up question was asked to ascertain whether other household members provided financial assistance to support household living. Majority of household heads (58.3%) did not receive any support from anyone. The findings indicated that 35.8% had financial support from relatives, 2.5% received help from spouses while 1.7% each received remittances from children and friends.

This showed that more than half of household heads (58.3%) did not have any supporting finances and depended solely on their major income. This meant that household heads had to budget the use of their income to get the most of it. It may also mean that household heads would be able to provide sufficiently for household living. However, 41.7% of them said they had income support from relatives, friends and children for their livelihood. This agreed with literature that household heads have various sources of income to survive especially in developing countries (GLSS, 2014; Dzisi & Obeng, 2013; Ogbini *et al.*, 2006).

**Table 4: Work Done by Household Heads, Weekly Income, Other Sources of Income and Monthly Financial Support**

Type of work	Frequency	Percentage (%)
Retail trade	17	14.2
Cooked food vendor	25	20.0
Hair dresser	6	5.0
Dressmaker	13	10.8
Domestic worker	2	1.7
Street vendor	4	3.3
Educational Sector	17	14.2
Health worker	8	6.7
Other work	22	18.3
No response	6	5.0
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Weekly income</b>		
Gh¢ 51-100	16	13.3
Gh¢ 101-150	21	17.5
Gh¢ 151-200	32	26.7
Gh¢ 201-250	46	38.3
No response	5	4.2
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Other financial support</b>		
Friends	2	1.7
Relatives	43	35.8

No support	70	58.3
Remittances form children	2	1.7
Spouses	3	2.5
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Monthly financial support</b>		
Up to 100	14	11.7
Gh¢ 101-200	8	6.7
Gh¢ 201-300	4	3.3
Gh¢ 301-400	1	0.8
Gh¢ 401-500	6	5.0
Gh¢ 501+	7	5.8
No response	80	66.7
<b>Total</b>	<b>120</b>	<b>100</b>

Mean weekly income is 2.94 = Gh¢ 151-200

Mean monthly income (financial support received) = Gh¢ 248

Source: Field work, 2017.

#### 4.2.5 Average weekly income of household heads

Table 4 presents the average weekly income of household heads in the study area which ranged from Gh¢ 51 to Gh¢ 250. As indicated in Table 4, 38.3% of household heads averagely received between Gh¢ 201 and Gh¢ 250 as weekly income, 26.7% brought home Gh¢ 151 to Gh¢ 200 weekly while 17.5% earned between Gh¢ 101 to Gh¢ 150 as their average weekly income. In all, only 13.3% of household heads earned between Gh¢ 51 to Gh¢ 100 as their average weekly income. The mean average weekly income for household heads in Nima was between Gh¢ 151 to Gh¢ 200. The implication of the findings to the study was that, household heads earned enough income for their daily upkeep. The findings were in line with GLSS (2014) and Action Aid (2012) assertion that household heads that were gainfully employed earned income which enabled them to spend on the basic needs for household living.



#### **4.2.6 Monthly financial support received from other sources**

In order to establish how much was received to support household living, respondents were asked to indicate the amount received in a month. Majority of household heads (66.7%) did not receive any support while 33.3 % received some. For those who received financial assistance, the findings revealed that 11.7% of household heads received between Gh¢ 51 and Gh¢ 100 a month, 6.7% had between Gh¢ 101 and Gh¢ 200 a month while 5.8% of household heads received Gh¢ 501 and above monthly. Furthermore, 5.0% of household heads received between Gh¢ 401 and Gh¢ 500 a month while 3.3% received between Gh¢ 201 and Gh¢ 300 a month. Also, other household head (0.8%) received between Gh¢ 301 and Gh¢ 400 monthly. The mean amount received monthly was Gh¢ 248. This implied that a few of the household heads (33.3%) received financial support from other sources in order to make a living. This was in consonance with literature that some household heads survived with financial assistance from many others sources in Africa (GLSS, 2014; Mbutia, 2011).

#### **4.3 Research Question 2: How much do Household Heads Spend on Needs?**

This section of the study presents the expenditure on basic needs of household heads such as food, water, clothing, shelter, education and health, transportation and communication, electricity and cooking fuel.

##### **4.3.1 Expenditure on food by household heads**

In order to feed the family, many resources are pooled together such as money income, family labour in the form of household food production for household living. To achieve the set objectives, there was the need to know the one who provided housekeeping money, purchased the food items, the number of times food was cooked

in a week and the reason for cooking or not cooking since people have reasons for what they do.

#### **4.3.1.1 Provision of housekeeping money**

Table 5 displays how housekeeping money was provided. The study findings made known that, 58.3% of husbands provided housekeeping money, 33.3% of single parents provided of housekeeping money, 5.0% was given by relatives at one time or the other while wives gave 3.3%. The finding shows that, while some husbands (58.3%) were responsible for providing the basic needs of household members some wives (3.3%) also supported their spouses. It could be inferred from the findings that those spousal support would have an appreciable impact on meeting household basic needs with ease. This supported the findings by DIAL (2011) and ILO (2010) that many changes have occurred in the employment of women over the decades which have empowered them to support in household living.

#### **4.3.1.2 Household members that purchased food stuff**

It was crucial to know who did the food purchases because income had to be spent wisely at the market place. The field study exposed that certain men (3.3%) gave a helping hand by purchasing food stuff for feeding household members while other relatives (5.8%) also assisted. Some single parents of both genders (30%) also did the purchases. However, the majority of wives (60.8%) did the purchasing of food stuff for feeding household members. The study affirmed that wives purchased food stuff for household living as it was believed to be their role traditionally. This agreed with Corner (2011) and Fan, Brown, Smith and Zick (2007) that women usually did the shopping for cooking because they had more food preparation skills and knew what to buy at the market place.

**Table 5: Provision of Housekeeping Money, Purchased Food Stuff, Number of Days Cooked and Reasons for Cooking.**

<b>Provider of housekeeping money</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Wife	4	3.3
Husband	70	58.3
Self (Single Parent)	40	33.3
Others (Relatives)	6	5.0
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Purchase of food stuff</b>		
Wife	73	60.8
Husband	4	3.3
Self (Single Parent)	36	30.0
Others (Relatives)	7	5.8
<b>Total</b>	<b>120</b>	<b>100</b>
<b>Number of days for cooking</b>		
7 days	62	51.7
6 days	21	17.5
5 days	10	8.3
4 days	9	7.5
3 days	6	5.0
2 days	4	3.3
1 day	2	1.7
No response	6	5.0
<b>Total</b>	<b>120</b>	<b>120</b>

Source: Field work, 2017

#### **4.3.1.3 Number of days for cooking in a household per week**

This disclosed that half of household heads (51.7%) cooked for 7 days, 17.5% cooked for 6 days, 8.3% cooked for 5 days, 7.5% cooked for 4 days, 5% cooked for 3 days, 3.3% cooked for 2 days, 1.7 % cooked for a day while 5.0% did not respond. This brought to light that household heads deemed it important to cook for at least six days of the week for household members. The food cooked at home were assumed to be hygienic, delicious, nutritious and safe for consumption. This corroborated the reports

by WHO (2015) and MICS (2012) that household heads should provide nutritious food for their children and household members so they could grow well and stay healthy.

#### **4.3.1.4 Reasons why household heads did not cook everyday**

Household heads who did not cook every day, but cooked 4, 3, 2 and 1 day (17.5%) attributed it to financial challenges, being busy at work, and getting home late to cook. Those who could not afford to cook every day chose other options to feed their household and explained that food bought from food vendors was less expensive as compared to cooking food at home. The implication for household heads that bought food was that, household members may be prone to food and water borne diseases which could lead to poor health which translates into low productivity. This was consistent with literature that, health is said to be an investment and consumption commodity which made it possible for individuals to be engaged in any productive venture where income was gained while poor health translated into immediate loss of income, reduced job security and burdened household heads (Novignon *et al.*, 2012; Somi, Butler, Vahid, Njau, & Abdulla, 2009).

#### **4.3.1.5 Weekly expenditure on food items**

In order to estimate the average expenditure on food items on weekly basis, the data was collected on daily basis and then converted into weekly expenditure. Table 6 depicts the responses received for weekly expenditures. In Table 6, it was displayed that on the average, household heads spent a mean of Gh¢ 22.17 on food stuff on weekly basis, a mean of Gh¢ 13.23 on cooking oil, a mean of Gh¢ 38.19 on meat /fish while a mean of Gh¢ 9.63 was spent on beverages - (milk, sugar, milo, etc.) on weekly basis. It could be observed that household heads averagely spent more money on food in a week. This suggested that, household heads devoted a good proportion of their income

to food. The finding support literature that most household heads in developing countries spent a larger portion of their income on food (GLSS, 2014; Sekhampu, 2012; Masemola *et al.*, 2011

**Table 6: Weekly Expenditure on Food**

Amount (Gh¢ )	Frequency	Percentage (%)	Mean (Gh¢ )
<b>Beverage</b>			
1-50	109	90.8	
51-100	3	2.5	
101-150	1	0.8	9.63
<b>Food stuff</b>			
1-50	99	82.5	
51-100	6	5.0	
101-150	1	0.8	22.17
151-200	1	0.8	
251-300	1	0.8	
<b>Meat/Fish</b>			
1-50	79	65.8	
51-100	8	6.7	
101-150	1	0.8	38.19
151-200	1	0.8	
250+	1	0.8	
<b>Fruit /Vegetable</b>			
1-50	105	87.5	
51-100	5	4.2	
101-150	2	1.7	22.17
151-200	1	0.8	
201+	1	0.8	
<b>Cooking oil</b>			
1-50	107	89.2	
51-100	3	2.5	
101-150	1	0.8	13.23
151-200	1	0.8	

Source: Field work, 2017

Grand mean = Gh¢ 105.9

Multiple responses

#### **4.3.1.6 Households sources of water and amount spent on water**

In an attempt to get household heads' views on their sources of drinking water questions were asked. Table 7 displays their responses. Majority of household heads (70.0%) indicated sachet water as their sources of drinking water while 20.8% indicated pipe – borne water as sources of their drinking water. The rest of the household heads (6.7%) indicated that they had polytanks / reservoirs as their sources of drinking water and other sources (2.5%). It could be observed that majority of household heads (70.0%) relied on sachet water as the main source of drinking water. This indicated that sachet water was meeting the drinking water needs of most households. This line of thought was similar to Wardrop, Dzodzomenyo, Aryeetey, Hill, Brain and Wright (2016) that sachet water consumption was supplying the daily drinking water needs of households in Ghana (8.4%), Nigeria less than 1% and Liberia (1.6%). This hint at the fact that household preferred sachet water because it was more hygienic than the pipe borne water and easily accessible. It buttressed the suggestion by Bolaji (2013) that if water was for human consumption then it had to be good for drinking and of good quality since it was an essential need for mankind. This finding was also in agreement with GLSS (2014) that sachet water was what households drunk and the water supplied made up 4.4% of household heads annual expenditure.

**Table 7: Sources of Drinking Water and Amount Spent on Water Daily**

Sources	Frequency	Percentage (%)	Mean
Sachet water	84	70.0	
Pipe borne water	25	20.0	
Reservoir/ poly tank	8	6.7	
Others(wells)	3	2.5	
<b>Total</b>	<b>120</b>	<b>100</b>	
<b>Amount spent daily</b>			
GHS 1-2	66	55.0	
GHS 3-4	25	20.8	
GHS 4-5	13	10.8	1.79
Over GHS 5	14	11.7	
No response	2	1.7	
<b>Total</b>	<b>120</b>	<b>100.0</b>	

Source: Field work, 2017

#### 4.3.1.7 Amount spent on water by household heads

The findings in Table 7 divulged that on daily basis, 55% of household heads spent between GH¢ 1 to GH¢ 2 on water, 20.8 % of household heads spent between GH¢ 3 to GH¢ 4, while 10.8% of household heads spent between GH¢ 4 to GH¢ 5. Also, 11.7% of household heads spent over GH¢ 5 on water a day. The figures from Table 8 indicate that, household heads in the community spent more than GH¢ 1 on water daily with a mean amount of Gh¢ 1.79. The implication of this finding to the study was that, household heads expenditure on water added to their financial burden which was in agreement with literature (GLSS, 2014; Sekhampu, 2012).

### 4.3.2 Expenditure on clothing

For the study to be complete it was good to consider how much household heads spent on their clothing needs. It was necessary to determine how often they sewed dresses for themselves in a month. It was evident from Table 8 that, 45.8% of household heads sewed dresses for themselves once in a month, 26.7% sewed twice in a month, 3.3% sewed dresses thrice in a month while 22.5% sewed dresses for themselves anytime the need arose.

**Table 8: The Number of Times Household Heads Sewed for Self in a Month**

Number of times	Frequency	Percentage (%)
Once	55	45.8
Twice	32	26.7
Thrice	4	3.3
As the need arises	27	22.5
No response	2	1.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

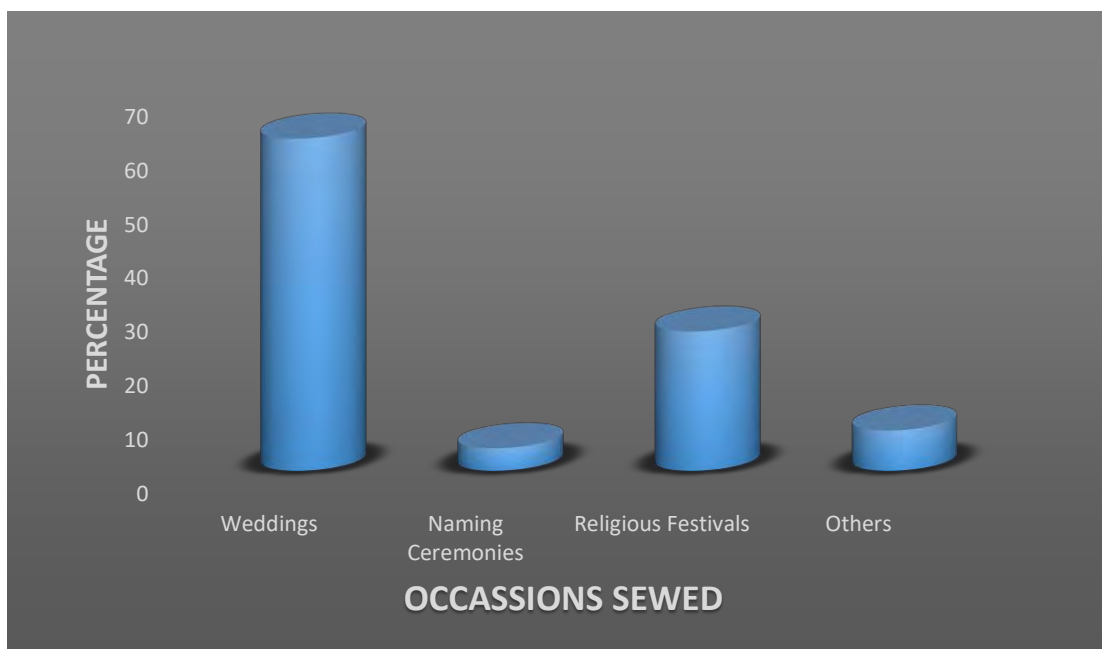
Source: Field work, 2017

It could be deduced that less than half of household heads (45.8%) sewed dresses at least once in a month. This may be as a result of the need to improve wardrobe or the desire to attend a ceremony which may require the purchase of new attire. This may also be associated with personal appearance and the desire to look good always. Consequently, the household heads expenditure was increased through sewing. It could also be that household heads especially women placed more value on dresses than other things. This agrees with US Bureau of Statistics (2017) that the average adult women spent \$665 on clothing in 2016.



#### 4.3.2.1 Occasions that household heads sewed for self

The study sought to find out on which occasion household heads sewed dresses for personal use. Figure 2 illustrates that 61.7% sewed a dress during wedding ceremonies, 25.8% of household heads sewed dress for themselves during religious festivities whereas 4.2% sewed for naming ceremonies. The rest of them 7.5% indicated that, they sewed dresses for other events such as funerals. The findings revealed that household heads (61.7%) sewed dresses for weddings which was an indication that the respondents in the area of which the majority were Muslims liked to attend wedding ceremonies, while 25.8% had a strong desire for religious festivals and hence, bought a new dresses during such festivals. A deduction from the figure implied that, household heads liked to dress and looked good on such occasions. It is customary to most African countries, Ghana inclusive to sew new clothes for wedding, funeral and naming ceremonies as well as during religious festivals. Some if not most, of the purchases may not be planned hence some people resorted to buying on credit or taking loans for such purchases which may likely affect their future plans and spending. This was in line with assertion by Soyebó and Owolabi (2015) and Ogbimi *et al.* (2006) that most Africans spent unplanned monies on new clothes for weddings, funerals and naming ceremonies as well as religious festivals.



*Fig. 1: Occasions that household heads sewed for self*  
Source: Field work, 2017

#### 4.3.2.2 Amount spent on sewing new dresses for household heads

Table 9 displays the figures obtained from the field on amount spent on sewing new dresses for household heads. As shown in Table 9, a mean of 1.28 made up 75% of household heads indicated that they spent less than Gh¢ 100 on sewing, 20.0% spent between Gh¢ 101 to Gh¢ 300 to sew new dresses, 4.2% spent between Gh¢ 301 to Gh¢ 600 while 0.8% indicated that they spent Gh¢ 1000 and above.

**Table 9: Amount Spent on Sewing New Dresses**

Amount (GH¢)	Frequency	Percentage (%)	Mean
Less 100	90	75.0	
101-300	24	20.0	
301- 600	5	4.2	
More than 1000	1	0.8	1.28
<b>Total</b>	<b>120</b>	<b>100.0</b>	

Source: Field work, 2017

The majority of household heads (75%) spent less than Gh¢ 100 on sewing new dresses. This suggests that the budget share of income spent by household heads on sewing new dresses was insignificant. However, these monies could have been used to meet other urgent needs of household heads. This confirmed studies by Soyebó and Owolabi (2015) that Africans and for that matter Ghanaians like spending unplanned monies on new dresses especially on occasions.

#### 4.3.2.3 Annual spending on clothing for household members

It was deemed prudent to ascertain on the average how much was spent on the clothing needs of household members a year. From the processed data in Table 10, it was shown that, on the average, 56.7% of household heads spent between Gh¢ 100 - Gh¢ 300 in a year, 17.5% of household heads spent between Gh¢ 301- Gh¢ 600, 14.7% spent less than Gh¢ 100, 3.3% of household heads spent between Gh¢ 601- Gh¢ 800 and another 3.3% spent between Gh¢ 801- Gh¢ 1000 in a year with a mean amount of Gh¢ 275.02.

**Table 10: Annual Spending on Clothing in a Year**

Amount spent Gh¢	Frequency	Percent (%)	Mean
Less than 100	17	14.7	
100-300	68	56.7	
301-600	21	17.5	
601-800	4	3.3	275.02
801-1000	4	3.3	
No response	6	5	
<b>Total</b>	<b>120</b>	<b>100</b>	

Source: Field work, 2017

Relative to their average income, the mean amount of Gh¢ 275.02 spent on clothing annually could be conveniently afforded without any detriments on household finances owing to the fact that clothing was a basic necessity. This indicated that household spent about 2.2% of their monthly income on clothing. This was in consonance with the U.S. Bureau of Labour Statistics (2017) that the average household expenditure on clothing in America was about 3%. On the other hand, the finding was lower than GLSS (2014) report that household expenditure on clothing was Gh¢ 556.12 which was 6.8% of annual expenditure.

#### **4.3.3 Expenditure on education**

The study sought to find out the various educational levels of household heads children and the expenditure made.

##### **4.3.3.1 Educational level of the children**

As Table 11 indicates, some household heads (52.5%) had their children in primary school while 23.3% had theirs in JHS. This was followed by 10.8% of household heads whose children were in SHS and 5.0% in Tertiary institutions while 8.3% of household heads had children in other schools such as Technical /vocational schools, Kindergarten and Nursery schools.

**Table 11: Educational Level of Children**

<b>Educational level</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Primary	63	52.5
JHS	28	23.3
SHS	13	10.8
Tertiary	6	5.0
Other schools	8	6.7
No response	2	1.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

The findings showed that, the highest numbers of children were found in the primary and JHS which was an indication that most children of household heads were still very young. The implication of the finding to the study was that, households' expenditure on their wards' education was likely to be high as most children were at the basic school level in a private school. This may be due to the fact that most household heads valued education hence the needed to educate their children. This was in line with literature that education is a form of investment which leads to the acquisition of skills and accumulation of human capital, which is necessary for economic growth and increases income on the job market (Okuwa, Akinlade & Olaoye, 2015; GLSS, 2014).

#### **4.3.3.2 Expenditure on children's education in a term (every 3 months).**

The amount spent by household heads on children's education in a term was scaled from Gh¢ 50–250 in Table 12. It disclosed that 7.5% spent up to Gh¢ 100 on children's education, 9.2% also spent between Gh¢ 101-150 on children. However, 17.5% spent between Gh¢ 151-200 and 25.8% spent between Gh¢ 201-250 on children's education in a term. Also, 33.3% spent above Gh¢ 251 in a term while.

**Table 12: Amount Spent on Children’s Education in a Term**

<b>Amount Gh¢</b>	<b>Frequency</b>	<b>Percent (%)</b>	<b>Mean</b>
Up to 100	9	7.5	
101-150	11	9.2	
151-200	21	17.5	
201-250	31	25.8	3.73
251 and above	40	33.3	
No response	8	6.7	
<b>Total</b>	<b>120</b>	<b>100.0</b>	

Source: Field work, 2017

The findings revealed that majority of household heads with a mean of 3.73 (59.1%) spent Gh¢ 201 and above in the payment of their children school fees a term with a mean amount between Gh¢ 201-250. This implied that household heads allocated a larger percentage of their income to pay school fees in a term. Judging from the weekly income of household heads, payment of Gh¢ 201- 250 as fees of their children may be a bit difficult especially in a situation where a person had more than a child attending school. The discovery from the findings agrees with Willingham (2012) and Lynch (2011) that wealthier parents had the opportunity to provide the needed resources for better learning of their wards than parents with low socioeconomic status.

#### **4.3.4 Expenditure on other household needs in a month**

In addition to household heads expenditure on needs such as food, water, clothing and education, other basic needs include health care, housing, cooking oil, transportation, electricity and communication.

#### 4.3.4.1 Health care

Table 13 displays the amount household heads spent on other household needs in a month. The findings revealed that, majority of household heads (72.3%) spent between GH¢ 1- 100 on health care, 15.8% spent between GH¢ 101- 200 while about 7.4% spent between GH¢ 201- 500 in a month. A mean amount of GH¢ 103.91 was spent on health care monthly. This brought to light that household heads without health insurance faced the challenge of incurring large medical bills when sick which affected their livelihood. The findings agreed with WHO (2000) report on ‘Catastrophic Payment for Health Care’ that the rippling effect of out-of-pocket purchases of medical care disrupted household heads budget especially when the health care expenses were large in proportion to their income. Equally, Lavado, Brooks and Hanlon (2013) and Russell (2004) posited that medical bills for health care were a burden for most household heads in developing countries.

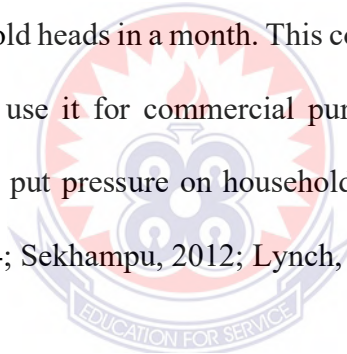
#### 4.3.4.2 Housing

Table 13 shows that 64.2 % of household heads spent between GH¢ 1- 100 on rent in a month, 6.6% spent between GH¢ 101 -200 on housing as rent while 9.9 % spent between GH¢ 201-400 on rent. The mean amount of GH¢ 96.75 was spent by household heads on housing in a month. The majority of household heads spent less than GH¢ 100 on housing in a month which was moderate in urban communities considering their income. This also suggests that cost of housing was low in other part of urban community. It may also mean that some of those houses did not meet modern requirement of housing and lacked access to basic services such as good water and sanitation where majority of the population relied on public toilet and bathrooms, a reverse in urban communities in both developed and developing countries. This agreed with UN-Habitat (2014), and Owusu and Afutu-Kotey (2010) that houses in certain

parts of the urban communities in Accra lacked access to basic services such as health care, water and sanitation and in most cases shared public facilities like toilet and baths. On the other hand, US Bureau of Statistics (2016) stated that the cost of housing continues to rise in America which accounted for about one third of expenses and these houses have the basic services and modern facilities such as health care, water, toilet, bath and proper drainage system in dispersed area.

#### **4.3.4.3 Cooking fuel**

Also, in Table 13 most of household heads (92.5%) said they spent between GH¢ 1-100 on cooking fuel monthly. A mean amount of GH¢ 54.82 was spent on cooking fuel in a month. This means that more than Gh¢ 50 was spent on cooking fuel (gas, charcoal, and firewood) by household heads in a month. This could be that some household heads were food vendors who use it for commercial purposes. This agrees with research studies that cooking fuel put pressure on household income and added to the rise in expenditure (GLSS, 2014; Sekhampu, 2012; Lynch, 2011).





**Table 13: Amount Spent in a Month on Household Needs**

<b>Amount (Gh¢ )</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Mean</b>
<b>Health care</b>			
1 – 100	87	72.3	
101 – 200	19	15.8	
201 – 300	4	3.3	103.91
301 – 400	4	3.3	
401 – 500	1	0.8	
No response	5	4.2	
<b>Housing</b>			
1 – 100	77	64.2	
101 – 200	8	6.6	
201 – 300	6	5	96.75
301 – 400	2	1.7	
401 – 500	4	3.3	
(Land lords)	23	19.2	
<b>Cooking fuel</b>			
1 – 100	111	92.5	
101 – 200	4	3.4	54.82
201 – 300	2	1.7	
301 – 400	3	2.4	
<b>Transportation</b>			
1 – 100	105	87.5	
101 – 200	5	4.2	
201 – 300	1	0.8	
301 – 400	2	1.7	53.39
No response	7	5.9	
<b>Electricity</b>			
1 – 100	104	86.7	
101 – 200	11	9.3	52.40
201 – 300	2	1.7	
No response	3	2.4	
<b>Communication</b>			
1 – 100	116	96.7	
101 – 200	2	1.7	29.39
No response	2	1.7	

Source: Field work, 2017.

#### 4.4.4.4 Transportation

Again, how much household heads spent on transportation as part of their livelihood is displayed in Table 13. The majority of household heads (87.5%) spent between GH¢ 1-100 on transportation while 4.2 % spent between GH¢ 101-200 monthly. In all, a mean amount of GH¢ 53.39 was spent by household heads on transportation every month. Movement of family members from one place to another, particularly to market place or school required going by commercial vehicle at a cost. It was therefore important for household heads to spend a part of their budget income on transportation. The study affirmed the report by U.S. Department of Transport (2017) and GLSS (2014) that transportation included all expenditure that household heads had to make to meet basic household needs.

#### 4.3.4.5 Electricity

In Table 13, majority of household heads (86.7%) used electricity and spent between GH¢ 1-100 monthly. A mean amount of GH¢ 52.40 was spent on electricity every month by household heads. Though energy is one of the expensive utilities in the world today, the respondents in the study area had a way to manage it. This means that household heads spent moderately on power every month for household living even though it was also high for some considering the income level. It could be explained that household heads reduced the expenditure on energy cost by bulk ironing at a time, put off unused electrical appliances like television and avoided the use of electrical appliance that would consume more energy. This was in consonance with suggestion made by Electricity Company of Ghana (2017) that, household heads should reduce the expenditure on energy bills through wise use of electrical appliances by schedule ironing sessions, unplug electrical appliances not in use, use energy saving bulbs and switch off fans when not in use. This was in agreement with Australia Bureau of

Statistics (2017) and Department for Business, Energy & Industrial Strategy (U.K.) (2017) decreased by 1% from 2015-2016 and 4.7% respectively. However, U.S. Bureau of Statistics (2016) explained that, expenditure on energy continues to rise for household heads because it is an enabler for many services at home such as washing, cooking and heating of rooms owing to their climatic condition and household with low-income continue to spend a higher proportion of their income on it.

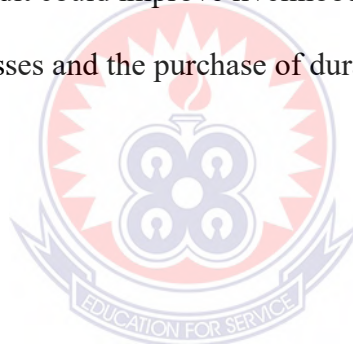
#### **4.3.4.6 Communication**

The data processed in Table 13 displays that 96.7% of household heads had cell phones and spent between GH¢ 1-100 on call credit monthly. However, a mean amount of GH¢ 29.39 was spent on call credit in a month by household heads. This means that though 96.7 % of household heads had cell phones, less than GH¢ 30 was spent on calls. This indicated that household heads did not engage in businesses that involve the use of frequent phone calls. It may also mean that household heads were using their phones wisely since they did not have money. It may mean that household heads used cell phones during emergencies to reduce cost as it formed 3.0% of their total expenditure (see Table 16). Similarly, COICOP (2017) in the European Union reported that household communication among other commodities was 21.8% of total expenditure. However, the U.K. Office for National Statistics (2017) stated that half of the money expended on communication was attributed to mobile phone as a machine with its accessories.

Research studies on income and expenditure on standards of living around the world indicate that, transport and housing, fuel and energy were the highest. For instance, in the UK in 2016, transport was 72.70 pounds in a year and the average weekly amount on housing, fuel and power were 72.50 pounds (U.K. Office for National Statistics, 2017; US Bureau of Statistics 2017).

#### **4.3.5 Household Heads that Took Credit**

The study sought to find out whether respondents took credits to supplement their livelihood. From Table 14, it was evident that 33.3% of household heads took credit or loans while 67.3% did not. Household heads who did not take credit explained that their religion (Islam) discouraged the use of credit. Judging from the data, majority of respondents (63.3%) were Moslems. This implies that household heads had a strong belief in their religion. It also means that household heads had to apply financial management principles in using income so they could make ends meet. The household heads (33.3%) that took credit knew the importance of credit to them especially in difficult times. This was in consonance with Asiamah (2017), Abdul-Jalil (2015), and Akowuah (2011) that credit could improve livelihood and increases the productivity of household heads' businesses and the purchase of durable items.



**Table 14: Household Heads that Took Credit, the Amount and the Reasons Why they Took It.**

<b>Respondents that took credit</b>	<b>Frequency</b>	<b>Percent (%)</b>	<b>Mean</b>
Yes	40	33.3	
No	80	66.7	
<b>Amount Gh¢</b>			
Up to 500	25	20.8	
501-1000	5	4.2	1681.93
1001-1500	1	0.8	
1501-2000	3	2.5	
2001 and above	6	5.0	
<b>Purpose</b>			
Build a house	2	1.7	
Education	5	4.2	
Communication	6	5.0	
Emergencies	2	1.7	
Health	4	3.3	
Rent	1	0.8	
Utility bills	3	2.5	
Expand business	15	12.5	
Support relatives	2	1.7	
<b>Total</b>	<b>120</b>	<b>100</b>	

Source: Field work, 2017

#### 4.3.5.1 Amount household heads took as credit

Household heads (33.3%) who responded in the affirmative received different amount of money depending on their desired goals. Out of 33.3% household heads that took credit, 20.8% took an amount up to Gh¢ 500, 4.2% took between Gh¢ 501-1000, 0.8% took between Gh¢ 1001- 1500, 2.5% took between Gh¢ 1501-2000 while 5.0% took Gh¢ 2000 and above. The amount household heads took ranged from Gh¢ 500 to Gh¢ 2000 and above. This implies that household heads needed different amount of money

for different purposes which when agreed by the creditor or financial institution was given to them. It also means that credit or credit facilities was important to the survival of households as its unavailability may hamper achievement of some household goals. This was in line with the findings of Obeng (2011) and Fant (2010) that access to credit was a means of generating opportunities for the poor to reduce poverty and meet household goals.

#### **4.3.5.2 Reasons why household heads took credit**

Household heads were asked to describe the reasons why they took credit. From Table 14, 1.7% of household heads used it to build house, 4.2% said they spent it on their wards education, 5.0% spent it on communication, 1.7% indicated that they used it to meet emergencies, 3.3% spent it on health issues, 0.8% used it to pay rent, 2.5% of household heads used it to pay utility bills while another 1.7% used the credit to support their relatives. The mean amount of credit household heads received was Gh¢ 1681. A handful of household heads (20.8%) spent the credit on food, water and clothing. This was an indication that credit was used by household heads to support household living. This buttressed Akowuah (2011) assertion that household use credit to smoothen household consumption during financial crisis. Again, Table 14 reveals that, 12.5% of household heads took credit and invested it in their businesses. This also means that household heads were entrepreneurs and needed credit to augment their businesses. This reasoning was in support opinion of Nanor (2008) that increase in household heads business capital through credit had a multiplying effect on their income by getting more profit from their economic activities. On the contrary, Dearden, Goode, Whitfield and Cox (2010) were of the view that household heads among the poor were the ‘easy credit’ receivers and often the casualties.

#### 4.3.6 Comparison of average income and expenditure of household heads

Table 15 displays the income and expenditure of household heads in a month from the data collected and analysed for the study. Income was collected on weekly basis and converted into a month while expenditure on food and water was collected on daily basis, converted to weekly and a month. Also, expenditure on household clothing was collected in a year and converted into a month. Household heads had income from economic activity or employment and support from relatives, friends and remittances from children. The grand mean income received by household heads in a month was Gh¢ 950 while the grand mean expenditure was Gh¢ 953.86.

**Table 15: Comparison of Average Income and Expenditure of Household Heads**

Average	Income (monthly)		Expenditure (monthly)
Source of income	Mean Amount Gh¢	Item	Mean Amount Gh¢
Employment	702	Food	423.2
Support income	248	Water	42
		Clothing	21.4
		Education	76.6
		Healthcare	103.91
		Housing	96.75
		Electricity bill	52.40
		Cooking fuel	54.82
		Transportation	53.39
		Communication	29.39
<b>Grand Total</b>	<b>950</b>		<b>953.86</b>

Source: Field work, 2017.

Amount received in weeks and years were converted into months.

The findings disclosed that household heads expenditure was higher than their income. From the table, food was the delicate basic needs household spent most of their income on. The findings shows that food (44.7%) was the highest commodity household heads spent their income on. This was consistent with GLSS (2014) that household heads expenses on food was 46.7% (Gh¢ 61,507) of the total annual expenditure. Likewise, Sekhampu and Niyimbanira (2013) reported that South Africa spent 45.5% of household expenditure on food. In the same vein, National Statistics report in the world by Office for National Statistics UK (2016) and US Bureau of Statistics (2016) confirmed that food was the highest commodity households allocate the biggest budget share of their income. Similarly, Babalola (2014) added that those in the low-income status group food continues to be the highest basic need household heads spent most of their income.

Secondly, expenditures made monthly on health care, housing and education formed 29.0 % of household's income and 29.6% of household expenditure while the remaining income (27.3%) was spent on cooking fuel, transportation, electricity, water, communication and clothing. This means that household heads spent a lot of their income on other household needs a part from food. The reasoning in this was that household heads had to implement very strong financial management practices in order to achieve their family goals as expenditure exceeded income. This agrees with Kemp (2018) assertion that financial analyst recommended household heads to live within their income.



#### 4.4 Research Question 3: What Financial Challenges did Household Heads Faced in Meeting Needs?

The third research questions of the study sought to identify the financial challenges faced by household heads in meeting needs by elucidating the way they provided household needs.

##### 4.4.1 Ease at which household needs were provided

In Table 16, the survey conducted showed that household heads found it difficult in meeting some basic needs such as healthcare (47.5%) and education (78.3%). However, they found it easy to provide for household items such as food (77.5%), water (72.5%), transportation (76.7%), communication (76.6%), clothing (75.0%), rent (51.7%) and electricity (50.0%).

**Table 16: Ease with which Household Provided Needs**

Household Needs	Very difficult %	Somehow difficult %	Very easy %	Somehow easy %
Food	5.0	8.3	66.7	10.8
Water	2.5	10.0	60.8	11.7
Education	25.0	53.3	9.2	5.0
Clothing	3.3	13.3	37.5	37.5
Health care	6.7	40.8	9.2	35.0
Rent	10.0	25.0	20.0	31.7
Electricity	9.2	32.5	7.5	42.5
Cooking fuel	5.8	20.8	15.8	49.2
Transportation	2.5	12.5	37.5	39.2
Communication	2.5	9.2	53.3	23.3

Source: Field work, 2017.

From the study, majority of household heads (78.3%) found it difficult to pay school fees. This may mean that household heads had low income jobs hence could not make

ends meet. This was in line with Iddrisu, Danquah and Quartey (2017) that household heads income had an impact on children's educational expenditures. Observation from Table 16 shows that, household heads had it easy to provide for food, water, transportation, communication and clothing. This may mean that their income was enough to cater for basic needs on regular basis. However, only half of household heads had it easy to pay electricity (50.0%) and rent (51.7%). This may mean that costs of electricity and rent were high especially in the urban area making it difficult for some household heads to afford. This was consistent with Amenyah and Fletcher (2013) that the cost of rent was high in urban area however, they were variations which depended on the locations and the type of accommodation in the urban centre. Boamah (2011) posits that most household heads were unable to afford rental apartments therefore rented single rooms in a compound house.

#### **4.4.2 Factors that Contributed to Household Heads Financial Challenges**

Regarding the factors that contribute to household heads financial challenges, respondents were asked whether poor health, low income jobs, failure to budget, impulse buying, overuse of credit, culture of the people, not having employable skills contribute to financial challenges. Most household heads (95%) agreed that poor health could make families have financial problems, 91.7% established that low income jobs contributed to household heads financial challenges. In addition, 87.5% indicated that failure to budget led to financial challenges and 80.8% approved that impulse buying may cause financial challenges. Furthermore, 61.7% of household heads were settled that overuse of credits may pose financial challenges, 65.0% agreed that the culture of the people could contribute to household heads financial challenges and 58.3% of household heads established that not having employable skill contributed to household heads financial challenges. It was observed from the findings that poor health (95%) and

low-income jobs (91.7%) were the most outstanding reasons for financial challenges of household heads. This denotes that a low-income job prevents household heads from getting adequate income to meet basic needs such as health care. This was consistent with Sakyimah (2014) and Adjei (2008) that low economic activity obviously produced low returns which have negative effect on households.

**Table 17: Factors that Contributed to Household Heads Financial Challenges**

Causes of financial challenges.	Strongly agree		Agree		Strongly disagree		Disagree		Mean
	F	(%)	F	(%)	F	(%)	F	(%)	
Poor health can make families have financial problems.	38	31.7	76	63.3	0	0.0	2	1.7	3.18
Low income jobs contribute to household heads financial challenges.	38	31.7	72	60.0	2	1.7	6	5.0	3.15
Failure to budget leads to financial challenges.	31	25.8	74	61.7	3	2.5	9	7.5	3.00
Impulse buying may cause financial challenges.	34	28.3	63	52.5	5	4.2	14	11.7	2.90
Overuse of credit may pose financial challenge.	44	36.7	30	25.0	18	15.0	18	15.0	2.66

The culture of the people can contribute to household heads financial challenges.	27	22.5	51	42.5	15	12.5	23	19.2	2.61
Not having employable skill contributing to household heads financial challenges.	48	40.0	22	18.3	6	5.0	41	34.2	2.59

Source: Field work, 2017.

The second most thoughtful causes of financial difficulties of household heads were financial mismanagement: failure to budget (87.5%), impulse buying (80.8%) and overuse of credit (61.7%). The findings revealed that most household heads were aware of financial mismanagement practices and their consequences however, the study did not enquire their financial management practices. The mean score for each factor was calculated. The mean scores ranged from 2.59 to 3.18 which implied that household heads agreed that all the stated situational factors contribute to financial challenges. Among others, poor health (mean = 3.18), low income jobs (mean = 3.15), failure to budget (mean = 3.00) and impulse buying (mean = 2.90) were the most vital contributing factors to financial difficulties. From the mean score failure to budget and impulse buying points to the fact that household heads knew about the effect of financial performance practices on household heads livelihood and implement some of them This was in line with Kra, Aveh, and Addo (2014) and Lee (2000) that most household heads Knowledge of financial management practices had ripple effect on household living either positively or negatively. Biljanovska and PalhgKinis (2015) as cited in

Stromback, Lind, Skagerlund, Vastfjall and Tinghos (2017) added that households that had self- control in handling money were likely to manage their finances well and even save which could increase the accumulation of wealth and better livelihood.

#### **4.5 Research Question 4: What Strategies Are Adopted by Household Heads to Meet Challenges?**

The last research question sought to find out the strategies household heads adopted to meet their financial challenges.

##### **4.5.1 Strategies household heads adopted when food was insufficient**

Household heads were asked to indicate what they did when the food available was insufficient to feed household members. Table 18 depicts their responses in meeting household food challenges.

When food available in the house was insufficient, 37.5% of household heads indicated that they reduced the quantity of food served while 48.3% decreased the numbers of times food was eaten in a day. Others (10.8%) were of the view that they ate less fish and meat, added more water to the food especially soups, made use of left overs and also bought food on credit.

**Table 18: Strategies of Meeting Needs when Food was Insufficient**

<b>Strategies used</b>	<b>Frequency</b>	<b>Percent (%)</b>
Reduced the quantity of food served	45	37.5
Reduced the number of times eaten in a day	58	48.3
Others	13	10.8
No response	4	3.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

The study revealed that, household heads (85.8%) reduced the quantity and the number of times food was eaten to cope with insufficient food when financially challenged. This denotes that cost of food may be high as large share of household expenditure was spent on food. This was in line with Adeniyi, Omitoyin and Ojo (2012) report on household food expenditure share which stated that high prices of food affected household that were poor and prevented them from improving upon their diet by reducing protein consumption but compelled to spend more on staples. Equally, Babalola and Isito (2014) asserted that household income expended on food was high as a result of high cost of food in low income community. However, Stat Can (2017) reported that expenditure on food for households in Canada in 2017 was decreased from 8780 to 8530 Canadian dollars.

#### **4.5.2 Strategies used when a child was sacked from school for fees**

It was important to know what household heads did when their wards were sacked for school fees in the face of financial difficulties. From Table 19, 50.0% household heads said they paid part of the school fees after negotiations with the school authorities, 24.2% indicated they talked to the head teacher (negotiated) to give them time to pay whereas 2.5 % stated that they allowed the children to stay at home till the school fee was fully paid.

**Table 19: Strategies Used when a Child was sacked for School Fees.**

<b>Coping with the payment of school fees</b>	<b>Frequency</b>	<b>Percent (%)</b>
Talk to the head teacher to give you time to pay (negotiate).	29	24.2
Pay part of the school fees (negotiate).	60	50.0
Allow the child to stay at home till the school fee is fully paid.	3	2.5
Others	21	17.5
No response	7	5.8
<b>Total</b>	<b>120</b>	<b>100</b>

Source: Field work, 2017

The study showed that, majority of household heads (76.7 %) had difficulty in paying school fees because their children were attending private schools. However, the majority (74.2%) were able to pay fees by instalments through the use of negotiations. Other household heads (17.5%) borrowed money to pay fees of their wards. This means that household heads and children from poorer homes encountered stress in meeting educational needs as they borrowed money and paid fees by instalment. The findings agreed with Iddrisu, Danquah and Quartey (2017) and Willingham (2012) that education expenditure was a fundamental component of household expenditure in developing countries and poor household heads were subjected to chronic stress and in severe situations, children were denied access to education.

#### **4.5.3 Coping strategies used when a member was sick**

In order to know what household heads did when a household member was sick and there was no money for hospital, a question was asked and respondents' views are shown in Table 20. The findings revealed that when a member of a household was sick and there was no money household heads (20.0%) borrowed money from friends and

relatives for treatment, 1.7% of household heads did self-medications by buying drugs from the pharmacy shop. From the findings, 20.8 % of household heads said they had never experienced such a situation, 5% indicated the use of herbal medication and another 5% said they used money in their savings account. In all only 14.2% of household heads relied on National Health Insurance Scheme (NHIS) when sick as a coping strategy.

**Table 20: Strategies Used to Cope with Health care**

Strategies	Frequency	Percent (%)
Asked friends and relatives for money for treatment	24	20.0
Borrowed money	40	33.3
Bought drugs	2	1.7
Never experience such a thing	25	20.8
Used my savings	6	5
Herbal care	6	5
Use of N.H.I.S	17	14.2
<b>Total</b>	<b>120</b>	<b>100</b>

Source: Field work, 2017

The findings showed that, 53.3% of household heads borrowed money for health care, 20.8% of household heads and 14.2% of household heads with NHIS were able to cope well when a member was sick. This meant that household heads (53.3%) were at risk whenever sickness or illness struck. The discoveries suggested that many household heads that were not sound financially were rather spending on health care. This was consistent with Tawiah (2015) findings that 76.0% of slum dwellers in Agbobloshie in the Greater Accra Metropolis had not enrolled in the NHIS scheme and had no access to public health. Likewise, the Ministry of Health (2014) reported that after 10 years of NHIS introduction in the country the percentage of people that had registered was low



and stood at 36.8%. In addition, WHO (2017) and OXFAM (2013) reported that, household heads without full health insurance benefit were at risk and faced the challenge of spending more of their budget on health.

#### 4.5.4 Rent due but no money to pay

Based on the findings in Table 21, it was discovered that 47.5% of household heads borrowed money to pay rent, 5.8% sold items to raise money to pay rent, and others (37.5%) negotiated with the land lords and also used the money in their savings account to pay rent while 9.2% owned personal houses.

**Table 21: Strategies Adopted to Pay House Rent**

Strategies adopted to pay rent	Frequency	Percent (%)
Sold items to raise money to pay	7	5.8
Borrow money to pay	57	47.5
Others (negotiate with land lord)	45	37.5
Own personal house	11	9.2
<b>Total</b>	<b>120</b>	<b>100</b>

Source: Field work, 2017

The findings revealed that 85% of household heads borrowed money and negotiated with land lords in order to pay rent. This meant that rent was high and relative to their income, household heads were in critical financial situation to afford. This was in agreement with Kempt (2018) and U.K. Statistics (2016) report that housing was one of highest expenditure of household budget allocation of individual consumption and worse in low income groups.

## 4.6 Strategies to Meet other Household Needs

### 4.6.1 Electricity bill

Table 22 shows how household heads met their basic needs on electricity when financially challenged. The study divulged that, 45.8% of household heads made use of lantern/candle/touch/lamp when there was no money to buy power or pay utility bills, 24.2% borrowed money to pay, 5.8% slept in darkness, 3.3% disconnected electrical appliances and 3.3% used energy saving bulbs while the other 3.3% used power plant.

**Table 22: Strategies Adopted for Electricity Bill**

Strategies	Frequency	Percent (%)
Lantern/candle/touch/lamp	55	45.8
Can afford	10	8.3
Borrow to pay	29	24.2
Use energy saving bulbs	4	3.3
Sleep in darkness	7	5.8
Disconnect some electrical items	4	3.3
Credit power from vendor	2	1.7
Use power plant	4	3.3
No response	5	4.2
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

The findings shows that, all household heads were connected to the national electricity grid. It also means that electrical power usage was important for household welfare. This was in consonance with Heltberg (2003) assertion that electrical energy gives light in the night and essential for other domestic and economic activities in the evening which is important for human life. The discoveries from Table 22 also indicated that 85.7% of household heads found the purchase of electrical power quite challenging as prices were high and had to borrow money so slept in darkness and used other lighting systems. This explained why they had to use less inferior power or borrowed money to

acquire electrical energy as it is a necessity. This affirmed the report by U.S. Bureau of Statistics (2017), U. K. Statistics (2016) and Ghana Statistical Service (2014) that the cost of electricity was a significant problem for household heads because it is essential commodity that mankind cannot do without. However, Kempt (2018) and Heltberg (2003) were of the view that different geographical locations with diversity in climatic conditions bring about vast differences of power usage which result in differences in expenditure level.

#### **4.6.2 Cooking fuel**

Household heads were asked to describe how they met their cooking fuel needs when there was no money. In Table 23, 10.0% of household heads could afford cooking fuel all the time, 8.3% borrowed money to purchase cooking fuel, another 8.3% bought cooked food for household members during financial crisis, 5.8% used firewood instead of charcoal, 1.7 % used their savings to buy cooking fuel, 0.8% of household heads decreased the quantity of fuel purchased, 0.8% said they used electric stove whereas 0.8% bought fuel on credit. However, 63.3% of household heads made known to us that they used charcoal instead of gas when cash trapped.

**Table 23: Strategies for Cooking Fuel**

<b>Strategies</b>	<b>Frequency</b>	<b>Percent (%)</b>
Always have money	12	10.0
Use charcoal	76	63.3
Use firewood	7	5.8
Borrow money to buy	10	8.3
Buy cooked food	10	8.3
Savings	2	1.7
Reduce quantity purchase	1	0.8
Electric stove	1	0.8
Buy on credit	1	0.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

It could be deduced from the findings that majority of household heads (63.3%) used gas (LPG) as cooking fuel on normal basis.

Nonetheless, when they were financially incapacitated resorted to the use of charcoal as cooking fuel. This may mean that, charcoal was accessible, less expensive and affordable as compared to gas (LPG). The findings were in agreement with Heltberg (2003) that many household heads in developing countries remained dependent on traditional fuel for cooking. It also meant that the high cost of fuel gas (LPG) translated into household loss of income even though the aim of the government was to foster household heads use of gas (LPG). This was in agreement with Kwakwa, Alhassan and Wiafe (2013) and Heltberg (2003) that though the government of Ghana subsidises the use of gas (LPG) so the poor could afford, the frequent price fluctuations by the government prevent them from accessing it. The findings from Table 23 also confirmed

the report by GLSS (2014) that, about three quarters of household heads depended on charcoal as cooking fuel and in the urban areas 43.6% of household heads use charcoal

### 4.6.3 Transportation

When household heads were questioned as to how they managed their transportation needs when financially challenged, 39.2% of household heads said they walked to work or market, 15.8% borrowed money for transportation, 7.5% joined colleague's car to work, 10.0% used public transport (Trotro), 2.5% used their savings whereas 20% minimised going out. Only 5% of household heads said they were able to afford the cost of transportation all the time. From Table 24, it could be explained that 15.8% of household heads borrowed money to spend while 39.2% walked when cash trapped.

**Table 24: Strategies Adopted for Transportation**

Strategies	Frequency	Percent (%)
Can afford always	6	5.0
Minimised outing	24	20.0
Borrowed from friends	15	12.5
Borrowed from neighbours	4	3.3
Join a colleague's car	9	7.5
Used saving	3	2.5
Walked to destinations	47	39.2
Used public transport	12	10.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

The study area is in the metropolis which is a business centre hence, household heads could walk to any destination unless to a far away in town. The findings also present the picture that some household heads really had low earnings and lived at the cutting

edge of their income thus, walked because public transport fares were expensive. This suggested that expenses on transportation was high and influenced the budget share of household heads income. This reasoning confirmed U. K. Office for National Statistics (2017) report that transportation was among the highest expenditure classification of household heads consumption. Likewise, United States Department of Transport (2017) asserted that household expenses on transportation were high which influenced household heads decision of where to live and work.

#### 4.7.4 Communication (the use of call credit)

Table 25, revealed that 38.3% of household heads borrowed call credit from networks providers and paid later, 22.5% reduced amount of credit (units) purchased for calls, 14.2% did not buy call credit at all whereas 5.8% borrowed money from friends. In addition, 4.2% of household heads indicated that they resorted to receiving calls only and avoided unnecessary calls. Furthermore, 3.3% bought call units on credit from vendors. In all, only 7.5% said they could afford it always.

**Table 25: Strategies Adopted for Communication**

<b>Strategies</b>	<b>Frequency</b>	<b>Percent (%)</b>
Avoid unnecessary calls	5	4.2
Borrow from friends	7	5.8
Borrow from network	46	38.3
Buy on credit from vendors	4	3.3
Do not make calls	5	4.2
Can afford always	9	7.5
Reduce the amount of credit I buy	27	22.5
I don't buy at all	17	14.2
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

The findings disclosed that, a handful of household heads (38.3%) borrowed credit from the network provider and paid later while 14.2% did not buy call credit at all. Also, household heads (26.4%) decreased the amount used to purchase call credit. It could be observed from the findings that household heads did not spend much on call credit though it was a good percentage of their income (a mean amount of GH¢ 29.39) every month see Table 13. This confirmed the report by National Communication Authority (2016) and GLSS (2014) that only four-point one percent of average annual income was spent on communication.

#### **4.6.5 Use of Financial Management Practices as a Strategy**

It was necessary to find out whether household heads used financial management practices as a tool to control challenges and whether they used savings and financial plan (budgeting) during financial difficulties.

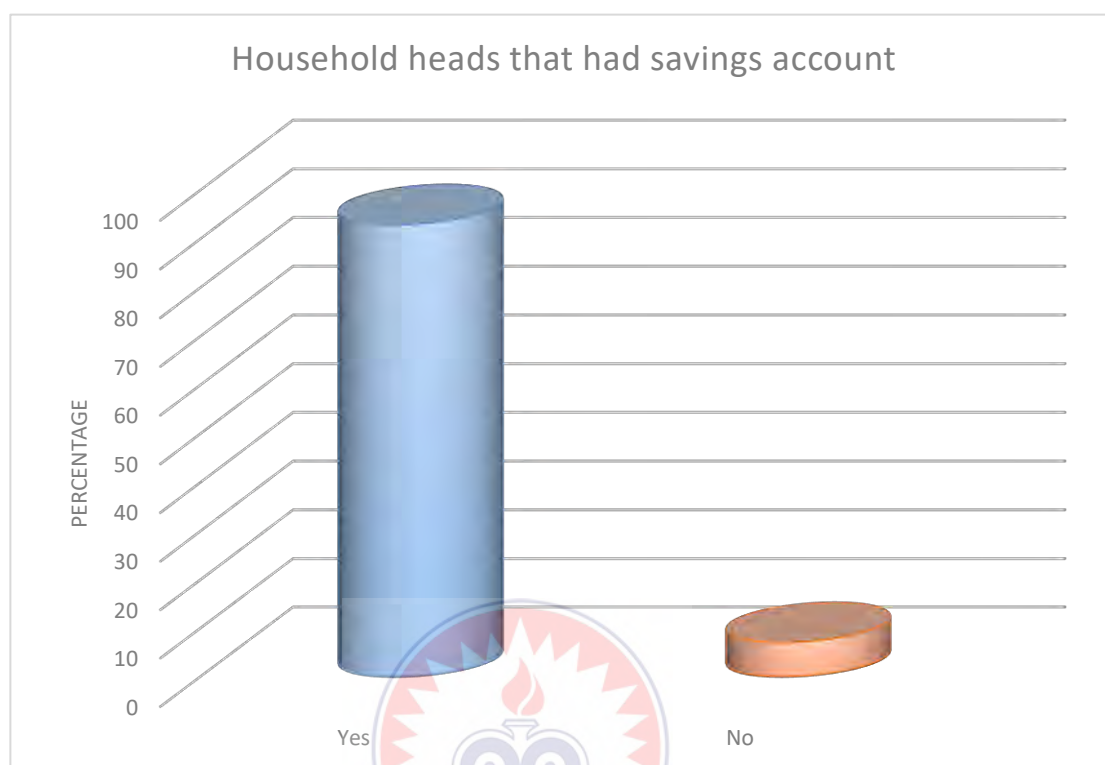
##### **4.6.5.1 The use of savings as a coping strategy**

It was important to know whether household heads used savings as means to control financial challenges, hence questions were asked if they had any form of savings.

##### **4.6.5.2 Households with savings accounts**

Figure 3 shows the distribution of household heads with savings account on a bar graph. Regarding financial security of household heads, majority (92.92%) had savings account while 7.08% had no savings account. This meant that household heads had been saving to support household living and to meet emergencies. This may mean that household heads knew the importance of savings. It could be seen in Tables 21, 24 and 25 that, household heads used their savings to control financial challenges. The finding conformed to Tandoh (2016), Dzisi and Obeng (2013) and Soyebó (2011) assertions

that household heads saved money to control financial difficulties. It also agrees with GLSS (2014) that 54.1% of household heads in Accra had savings account.



*Fig. 3: Household heads with savings accounts*

#### 4.6.5.3 Types of savings of household heads

Figure 3 displays the types of savings used by household heads. It exposed that, 49.9% operated with banks, 36.36% operated savings with microfinance (collectors), 11.82% of household heads operated savings with “Susu” (informal money collectors) while 2.73% saved by other means such as keeping money at home. Data received and processed indicated that most household heads saved with banks and semi-formal banks like microfinance. This may mean that, household heads preferred the secured way of saving their money. It could be inferred from the findings that most household heads had knowledge of savings and its usefulness. The result was in contrast with Mbuthia (2011) and Goss *et al.* (2011) that household heads saved more with the informal sector.



Again, the findings disagreed with Amu and Amu (2011) and GLSS (2014) that most household heads did not like savings.

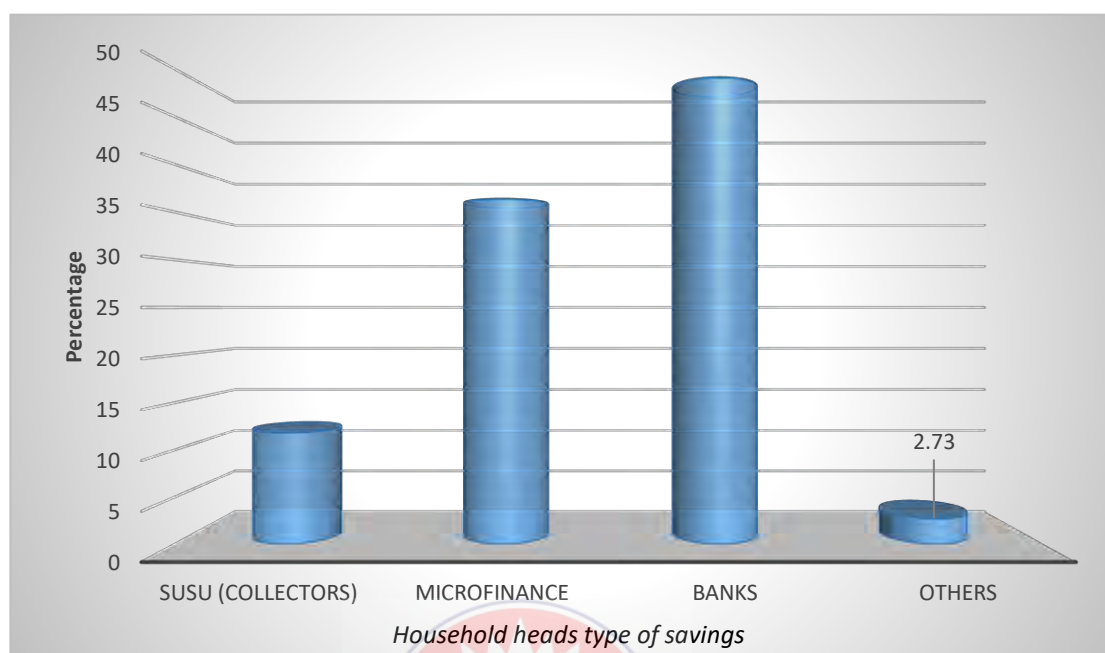


Fig. 4: Household heads types with savings accounts

#### 4.6.5.4 Reasons why household heads had no savings accounts

Table 26 divulged household heads that had reasons for not having savings account. Household heads (3.3 %) responded that they did not trust the banking system, 1.7% said the salary was not enough to save some, another 1.7% replied that they did not earn enough and spent much on the family while 0.8% said there was no time to go to the bank.

**Table 26: Reasons for not having savings accounts by household heads.**

Reasons for not having savings account	Frequency	Percent (%)
I don't trust the banking system	4	3.3
Salary is not enough to save	2	1.7
I don't earn much and my income is spent on the family	2	1.7
I don't have time to go be going to the bank	1	0.8
<b>Total</b>	<b>9</b>	<b>7.5</b>

Source: Field work, 2017.

The reason for household heads not saving part of their income was that they were poor. This was in line with Gash and Gary (2015) assertion that most Africans are poor and found it difficult to save. In addition, household heads may mean that they could not go through the ordeal of filling forms and providing all requirement demanded by the banks. Nyantakyi and Sy (2015) reported that the cumbersome processes and the bank requirements demanded from clients before an account was opened may be one of the reasons why household heads in deprived communities and regions would not like to save.

#### **4.6.5.5 Reasons for using savings**

The reasons for using monies in savings account are shown in Table 27. Household heads (26.7 %) said they used it for emergencies, 12.5% used it anytime they needed money, 10.0% indicated that they used it when they needed money for household keeping and 10.0% of household heads used it to pay educational expenses. Also, household heads (8.3%) used their savings to boost their businesses; another 8.3% spent it on clothing while 0.8% indicated that they used their savings on building project. Only 0.8% spent it on health care of household members.

**Table 27: Reasons for having savings**

<b>The use of savings</b>	<b>Frequency</b>	<b>Percent (%)</b>
Emergencies	32	26.7
Treasury Bills	1	0.8
Business	10	8.3
Clothing	10	8.3
House keeping	12	10.0
Education	12	10.0
Anytime I need money	15	12.5
Build a project	1	0.8
Health	1	0.8
No response	26	21.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017

It could be deduced from the findings that, a good number of household heads (40.2%) used their savings to control emergency cases which were the times they needed money most. This indicated that household heads were concerned about future emergencies and planned for them. It also denotes that household heads knew the importance of savings which encouraged them to save (see Tables 20, 23 & 24). These findings were consistent with Ankara (2012) and Lee (2000) that household heads saved money for many reasons such as to control events or financial crisis.

#### **4.6.6 Household heads that plan the use of income (budget)**

Table 28 shows how household heads plan the use of their income. When household heads were asked whether they had plans for the use of their income (budget), 96.7 % responded 'yes' while 4.2 % said 'no'. Out of the 96.7% that responded positively, 4.2% indicated that they did not use it as planned while 92.5% said they used it according to plan. This discloses that household heads were mindful of financial management for better livelihood.

**Table 28: Household heads that plan the use of income**

<b>Household heads that plan the use of income</b>	<b>Frequency</b>	<b>Percent (%)</b>
Yes	116	96.7
No	4	3.3
<b>Those that planned the use of income</b>		
Household heads that used it as planned	111	92.5
Those that did not use it as planned	5	4.2

Source: Field work, 2017.

The deductions from the findings indicated that household heads would achieve the goals set for meeting their household needs. This showed that household head had strong financial management principles. This may explain why in Table 18, most household heads admitted that failure to budget, impulse buying and overuse of credit contributed to financial hardship. However, the instrument did not probe further to ascertain whether they wrote down the plan or not. This may mean that household heads had imaginary plans for spending. The reasoning agreed with Nelson (2013) that most household heads had abstract spending plans for their income. Deductions from the study also confirmed literature that, planning leads to wise use of income to achieve set objectives (Soyebo & Owolabi, 2015; Soyebo, 2011).

#### **4.6.7 Communication (to establishing relationship) as social capital**

Respondents in Table 29 were asked whether it was true or false that communicating with neighbours established trust and could help to obtain assistance during financial hardship. It was discovered that 74.2 % of household heads said it was true while 25.8% of household heads said it was not true. The findings revealed that, most household heads (74.2%) were using social capital as a means to get assistance.

**Table 29: Communicating with neighbours to establishing trust and help**

<b>Communication</b>	<b>Frequency</b>	<b>Percent (%)</b>
Establish trust and help	89	74.2
Cannot establish trust and help	31	25.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: Field work, 2017.

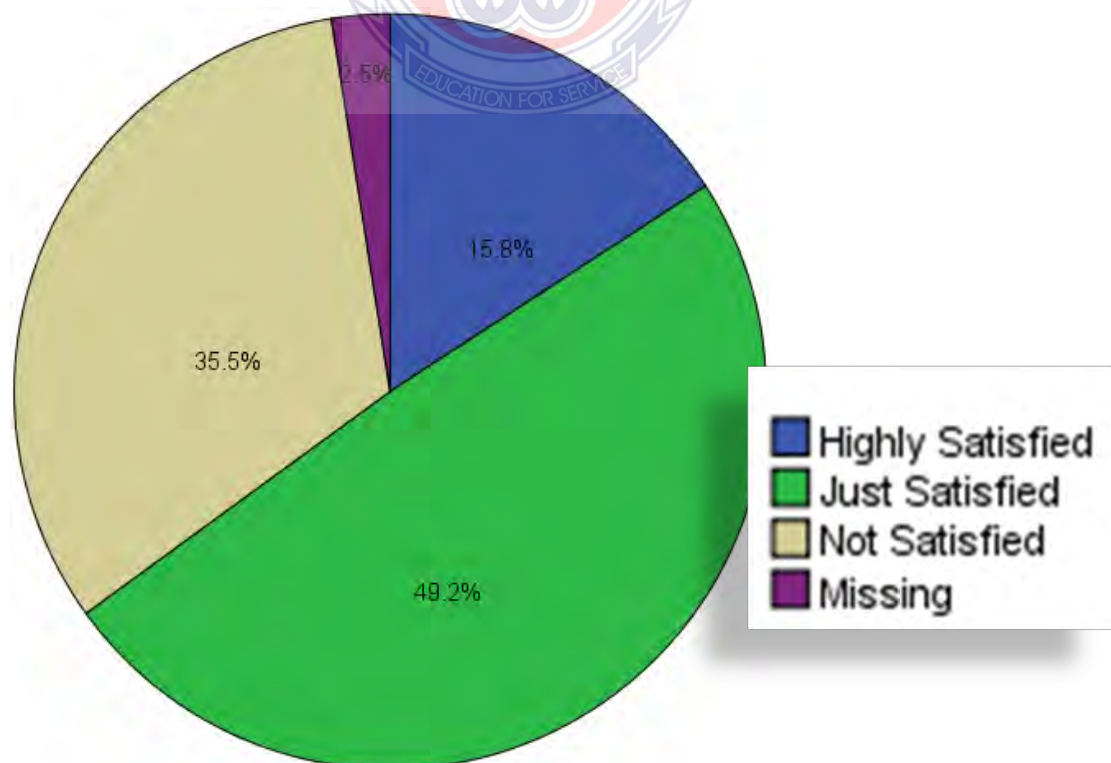
Deduction from the findings showed that, it may be a common practice among household heads in the community which enabled them to get financial assistance from neighbours in times of need. The research findings was in consonance with studies by Gash and Gary (2015) that household heads in Burkina Faso used communication (social capital) to establish trust so as to obtain financial and material support during financial crisis.

#### **4.6.8 Satisfaction of meeting household heads needs**

Figure 4 illustrates the satisfaction level of household heads in meeting the needs of household members. From the data collected and processed, it could be seen from Figure 4 that almost half of households 49.2% were just satisfied, 32.5% were not satisfied with only 15.8% of household heads highly satisfied. The finding implies that majority of household heads (65.0%) were satisfied in meeting household basic needs while 35% were not satisfied in meeting household needs. This could mean that household heads were able to plan and use income to meet basic needs such as food, clothing and shelter on regular basis. The findings agreed with Hevi –Yiboe (2004) that better money management brought about maximum satisfaction to household heads in household living. The finding also agreed with Owusu *et al.* (2008) that some residents in poor communities in the urban area like Nima earned enough income for their daily sustenance. The finding suggest that though some of these communities in the urban

area looked as though the inhabitants were poor they are not really poor in that sense. It however agrees with Owusu *et al.* (2008) that Nima has many faces such as the upper, middle and the lower income group. The findings suggested that the inhabitants may be in the middle-income group which explains why they were satisfied about their financial lives and household living because they could provide some of the basic needs with ease.

The expenditure of household heads in the study exceeded income which means factors like poor health and mismanagement of finances affect their financial lives negatively. However, if respondents would maintain good health practices and do away with financial mismanagement they would be able to live within their means and become more satisfied in life. The findings agrees with Soyebó and Owolabi (2015) and Soyebó (2011) that, good financial management practices make household live and experience very high satisfaction in achieving family goals.



*Fig. 5: Satisfaction of meeting household heads needs*

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS, RECOMMENDATIONS AND FUTURE RESEARCH WORK

#### 5.0 Overview

This chapter presents the major findings of the research work, conclusion from the results and relevant recommendations from the study and future research work. The study was undertaken to investigate the income sources and the amount received weekly by household heads, how much was spent on basic needs, challenges encountered and how they were controlled them.

#### 5.1 Summary

The purpose of the study was to analyse the income and expenditure of household heads in Nima, in the Greater Accra Metropolis. The research questions of the study were to investigate the sources and average weekly income of household heads, examine the amounts household heads spent on different needs, identify household heads financial challenges in meeting needs and the strategies adopted to meet challenges. The study was done with 120 household heads of both sexes who actively engaged in income generating activities such as retail trade, cooked food vending, dressmaking, street vending, education and health sectors; and responsibility for providing the basic needs of household members. Cross-sectional survey was employed and simple random sampling was used to get 120 respondents. Semi-structured interview schedule was used to collect data and descriptive techniques such as frequencies, percentage and means were used to analyse the data and result presented in tables and graphs.



## 5.2 Summary of findings

The research findings revealed that seventy six percent of household heads in Nima were within the ages of 30-49 years with fifty seven percent married, fifty five percent from Mole- Dagbani in the northern region, with sixty three percent as Muslims, thirty three percent had tertiary education and had at least three children but fed a mean of five household members each day.

Based on the findings of the research questions one which sought to investigate the income sources and the amount received weekly, it was uncovered that majority of household heads were self-employed and had income from cooked food vending, retail trade, dressmaking, hair dressing, street vending and household heads who had income from salary worked in education and health sectors. About fifty eight percent of household heads did not receive additional income from anywhere but depended solely on their earnings. Forty one percent of household heads received assistance from relatives, friends and children and had a mean amount of GH¢ 248 as income to supplement household living monthly. The average weekly income received was between GH¢ 151-200 and GH¢ 702 a month. Household heads received a total mean income of GH¢ 950 a month.

Research question two examined the amount household heads spent on needs. It was realised that they spent over GH¢ 250 a year on clothing for household members, about GH¢ 250 on education in a term per child. In a month, household heads spent about GH¢ 100 health care less than GH¢ 100 on clothing needs of household members, more than GH¢ 90 on rent and more than GH¢ 50 on each of the following; cooking fuel, transportation, electricity, and about GH¢ 29 on call credit. In a week over GH¢ 100 was spent on food and about GH¢ 2 on water daily. Household heads total mean expenditure on needs was GH¢ 953.86 a month. The findings revealed that household



heads spent on new dresses for occasions such as weddings and naming ceremonies. It was realised that majority of household heads (males) who were married provided housekeeping while the women did the purchases of food stuff because of their marketing skills and as a feminine role. It was realised that fifty one percent of respondents cooked every day while the other forty nine percent did not cook every day but some of the days and gave reasons that it was expensive to cook but preferred to buy food from cooked food vendors.

In research question three, household heads explained the ordeal they went through to make ends. Seventy eight percent described meeting basic needs such as education as difficult, forty five percent had it difficult to meet health care needs while forty one percent also had it difficult to pay for electricity. However, over seventy percent of household heads admitted that it was somewhat easy to meet transportation, communication and clothing needs while eight seven percent indicated that a basic needs like food was very easy, seventy two percent also found it easy to provide water and sixty-five could afford cooking fuel easily. Also, household heads were of the view that poor health with a mean of 3.18 and low-income jobs with a mean of 3.15 contributed highly to their financial challenges. Equally, financial mismanagement such as failure to budget with a mean of 3.00 and impulse buying with a mean of 2.90 were among the highest and most frequent financial mismanagement practiced which led to financial challenges. Their cultural practices with a mean of 2.61 was the least factor household heads considered to have hampered their financial lives. They believed that weddings and naming ceremonies made them spend on gift and new dresses for such occasions because it was something they admired and needed to be part.

Thus, household heads could not make ends meet and had to adopt ways to survive. In research question four the findings posit that, Majority of household heads rationed

their food intake, ninety two percent had savings account but used money saved to control emergencies, negotiated with landlords and head teachers for the payment of rent and school fees respectfully and borrowed money to pay hospital bills. Only fourteen percent of household heads used NHIS card when household members were sick. Again, household heads either borrowed money to buy electrical energy or used the cheapest form of illuminate like candles, lantern and touch light, used charcoal instead of gas to cook. They walked often to desired destinations when they had no money for transportation and borrowed call credit and from network providers. Household heads admitted that they planned the use of their monies and said they were satisfied with their lives even though their income was smaller than their expenditure.

### **5.3 Conclusions**

The study sought to investigate the financial lives of household heads by looking at what they do to earn income and on what they spent their income on by linking it to factors that hampered their financial success and how they controlled those challenges.

It was revealed that majority of household heads were employed either by self or as salary earners and received a weekly mean amount between Gh¢ 151-200 while other household heads had support income. A total mean amount of Gh¢ 950 was earned in a month by household heads.

However, they spent a grand mean amount of Gh¢ 953.86 a month on various needs such as food, water, education, electricity, rent, health care, and communication, cooking fuel, transportation and clothing with food being the highest basic need income was spent on.

Though household heads earned income, they admitted that, they had difficulty in meeting some basic needs such as education, health care and payment of rent. However,

it was easy to provide food, water, transportation and communication. There was a major support for the argument that poor health, low-income and financial mismanagement and cultural practices contributed to their financial challenges.

More than ninety percent of household heads had savings account and used it during emergencies even though they could not save regularly. They negotiated to pay rent and school fees, credited money from the banks, borrowed from neighbours for health care and applied food management, walked instead of boarding a vehicle, used charcoal and firewood instead of gas, and also applied oral communication as a social capital to smoothen financial challenges.

Even though household heads expenditure exceeded income, and had challenges financially, eighty four percent of household heads were satisfied with household living because they were able to provide some basic needs with ease such as food, water and clothing for household members which is an indication that household heads were not poor, and could make live better if they practice financial management skills.

#### **5.4 Recommendations**

Home Economist should educate household heads on financial management practices and its benefit on households lives.

Facilities in public schools should be enhanced and education on good life and good health as well as registration with National Health Insurance Scheme should be intensified by the government.

Government should increase the subsidies on petroleum products like gas so that household heads could save the environment.

## 5.5 Future research work

In future, studies could be conducted into:

1. Knowledge and attitude of household heads towards financial management practices.
2. Determinants and trends of household heads used of credit in Ghana.



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## APPENDIX

### A SEMI- STRUCTURED INTERVIEW SCHEDULE

#### A SEMI- STRUCTURED INTERVIEW SCHEDULE ON ANALYSIS OF INCOME AND EXPENDITURE OF HOUSEHOLDS IN NIMA, SUBURB OF ACCRA.

I am a graduate student of University of Education, Winneba, embarking on a research entitled Analysis of Income and Expenditure of Households in Nima, Suburb of Accra. I would be grateful if you could provide answers to the following questions to enable me satisfy the requirements for obtaining M. Phil in Home Economics Education. All information gathered will be treated as confidential. Thank you.

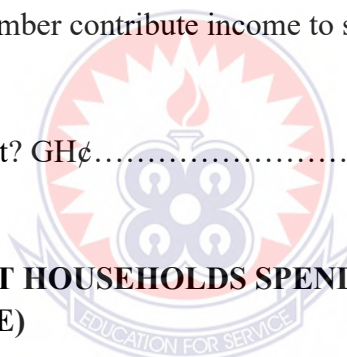
#### SECTION A. DEMOGRAPHIC INFORMATION

1. How old are you? .....
2. Gender. Male  Female
3. Marital status. 1. Single  2. Married  3. Divorced  4. Separated  5. Widowed
4. Highest educational level. 1. Primary  2. JHS  3. SHS  4. Tertiary  5. No formal education
5. Which ethnic group do you belong to? .....
6. What is your religious affiliation? 1. Christian  2. Islamic
7. How many children do you have?.....
8. Do you stay with the children in the same house? .....
9. How many people do you cook for in a day? .....

**SECTION B: INCOME SOURCES OF HOUSEHOLDS**

10. Do you work to earn income? Yes [ ] No [ ]
11. If 'no' why? .....
12. If 'Yes' what type of work do you do? 1. Retail Trade [ ] 2. Cooked food vendor [ ] 3. Hair dresser [ ] 4. Dressmaker [ ] 5. Domestic worker [ ] 6. Street vendor [ ] 7. Educational Sector [ ] 8. Health sector [ ] 9. Others....
13. Which other source (s) do you receive income? .....
14. What is your average weekly income? 1. GH¢ 51 - 100 [ ] 2. GH¢ 101 -150 [ ] 3. GH¢ 151 - 200 4. GH¢ 201-250
15. How much support do you receive in a month? GH¢.....
16. Which household member contribute income to support household living?.....
17. How much do you get? GH¢.....

**SECTION C: AMOUNT HOUSEHOLDS SPEND ON NEEDS (EXPENDITURE)**



**Expenditure on Food**

18. Who provides the housekeeping money? 1. Wife [ ] 2. Husband [ ] 3. Self (single parent) [ ] 4. Others .....
19. Who purchases the food stuff? 1. Wife [ ] 2. Husband [ ] 3. Single parent [ ] 4. Others.....
20. How many days do you cook in a week? 1. 1 day [ ] 2. 2 days [ ] 3. 3 days 4. 4 days [ ] 5. 5 days [ ] 6. 6 days [ ] 7. 7 days [ ]
21. Give reasons for Q. 20. ....
22. How much on average is spent on these food items in a day?

**Expenditure on food**

FOOD ITEM	AMOUNT GH¢
Beverages-(milk, sugar, milo, etc)	
Food stuff	
Meat / Fish	
Fruit and Vegetables	
Cooking oil	
TOTAL	

**Expenditure on water**

23. What is your source of drinking water?

1. Sachet water [ ] 2. Pipes borne water [ ] 3. Reservoir / poly tanks [ ] 4. Bottle water (dispenser)

How much do you spend on water for drinking, cooking, bathing and washing in a day?

1. GH¢ 1- 2 [ ] 2. GH¢ 3- 4 [ ] 3. GH¢ 4-5 [ ] 4. Others GH¢.....

**Expenditure on clothing**

25. How often do you sew dresses in **a month** for yourself? 1. once [ ] 2. twice [ ] 3. Thrice [ ] 4. Others.....

26. On which occasion do you sew new dresses? 1. Weddings [ ] 2. Naming ceremony [ ] 3. Religious festivals 4. Funerals

27. On sewing new dresses how much do you spend? GH¢.....

28. On the average, how much is spent on the clothing needs of household members in a year? GH¢.....



**Expenditure on education**

29. Which level(s) of education are your children in? 1. Primary [ ] 2. JHS [ ]

3. SHS [ ] 4. Tertiary [ ] 5. KG [ ] 6. Nursery [ ] 7. Others. ...

30. How much is spent on the children’s education in a term ( every 3 months)? 1. GH¢ 51 -100 [ ] 2. GH¢ 101- 150 [ ] 3. GH¢ 151-200 [ ] 4. GH¢ 201- 250 [ ] 5. GH¢ 251 and above

31. How much is spent in a **month** on these household needs?

<b>HOUSEHOLD EXPENDITURE</b>	<b>AMOUNT IN GH¢</b>
Health care	
Housing	
Electricity	
Cooking Fuel (gas, charcoal, kerosene)	
Transportation	
Communication (units)	
<b>GRAND TOTAL</b>	

32. Have you acquired credit before? Yes [ ] No [ ]

33. If ‘yes’ how much ? GH¢.....

34. For what purpose?.....

**SECTION D: FINANCIAL CHALLENGES FACED IN MEETING NEEDS**

35. What value will you ascribe to the way you provide household needs in **section C** above?

**Very difficult =1 Somewhat difficult = 2 very easy =3 somewhat easy= 4**

1. Food [ ] 2. Water [ ] 3. Education [ ] 4. Clothing [ ] 5. Health care [ ]

6. Housing [ ] 7. Electricity [ ] 8. Cooking Fuel [ ] 9. Transportation [ ] 10. Communication [ ]



Please complete this section by ticking the response that best describes your opinion on the factors that contribute to household financial challenges in the table below.

**Strongly Agree (SA) =1 Agree (A) = 2 Strongly Disagree (SD) = 3 Disagree (D)= 4**

Q	Factors that contribute to household financial challenges	1	2	3	4
36	Not having employable skill contribute to household financial challenges.				
37	Poor health can make families have financial problems.				
38	The culture of the people can contribute to household financial challenges.				
39	Low income jobs contribute to household financial challenges.				
40	Overuse of credit may pose financial challenge.				
41	Failure to budget leads to financial challenges.				
42	Impulse buying may cause financial challenges.				

**SECTION E: STRATEGIES ADOPTED TO MEET CHALLENGES**

43. What do you do when the food available is insufficient to feed household members?

- 1. Reduce the quantity of food served. [ ]
- 2. Reduce the number of times for eating in a day. [ ]
- 3. Eat less meat and fish [ ]
- 4. Add more water to food during cooking [ ]
- 5. Eat left over foods [ ]
- 6. Buy more foodstuff on credit [ ]

44. What do you do if your child is sacked for school fees (if ever)?

- 1. Allow the child to stay at home till you get the full fees
- 2. Pay part of the fees
- 3. Allow the child to stay at home till you get the full fees. [ ]
- 4. Others.....

45. What do you do when a household member is sick and you do not have enough money for the hospital?.....

46. When your rent is due and you do not have the money to pay, what do you do?

1. Sell any item you have to raise money [ ] 2. Borrow money to pay [ ]

3. Others.....

**Describe how you meet the household needs below when you do not have money, q47-q50.**

47. Electricity:.....

48. Cooking fuel: .....

49. Transportation:.....

50. Communication (units ) :.....

51. Do you have savings account? Yes [ ] No [ ]

52. If yes, where do you save? 1. "Susu" (collectors) [ ] 2. Microfinance (collectors) [ ]

3. Bank [ ] 4. Others [ ]

53. If no, why?.....

54. When do you use the money in your savings account?.....

55. Do you plan the use of the money you get? Yes [ ] No [ ]

56. Communicating with neighbours establishes trust and helps to obtain credit during financial challenges. 1. Establish trust and help [ ] 2. Cannot establish trust and help [ ]

57. How satisfied are you in meeting the needs of household members?

1. Highly satisfied 2. Just Satisfied [ ] 3. Not satisfied [ ]

