MINISTRY OF LOCAL GOVERNMENT DECENTRALISATION AND RURAL DEVELOPMENT

SOCO

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Ghana Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project

Baseline Survey Report

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Abbreviations and Acronyms

CAPI	computer-assisted personal interviewing
LPG	liquefied petroleum gas
MLGDRD	Ministry of Local Government, Decentralization and Rural Development
PDO	project development objective
SDD-UBIDS	SD Dombo University of Business and Integrated Development Studies
VSLA	village savings and loan association

Acknowledgments

The Ghana SOCO Project team comprising George Owusu, Monitoring and Evaluation Specialist at Ghana SOCO PIU; Ashutosh Raina, Task Team Leader at Ghana SOCO Project for the World Bank; Pamela Nutsukpo, Senior Planning Officer at the Ministry of Local Government, Decentralisation and Rural Development; Elizabeth Ohenewah Agyei, Acting Project Coordinator at Ghana SOCO PIU; and Isaac Ofori MacCarthy, Procurement Specialist, planned and coordinated the baseline study.

The Ghana SOCO Project engaged the SD Dombo University of Business and Integrated Development Studies (SDD-UBIDS) team to carry out the baseline study. The SDD-UBIDS team comprising Dr. Grace Alenoma, Dr. Frederick Dapilah, Nicodemus N.B.D. Dery, and Gordon Dandeebo, led the study design, fieldwork, data analysis, and preparation of the baseline report. The team acknowledges the contributions of the SDD-UBIDS team, without whom the study could not have been completed.

Stephen Winkler, Social Development Specialist at the World Bank, provided input on the study methodology and reviewed the survey instruments.

Laura Johnson was responsible for copy editing and design of the study report.

The Ghana SOCO Project and SDD-UBIDS team wishes to express their gratitude to the chiefs of over 200 communities across 48 SOCO districts for granting access to their communities and the 2,576 respondents who generously provided their time to respond to the survey questions.

Executive Summary

The Gulf of Guinea Northern Regions Social Cohesion (SOCO) project seeks to contribute to the prevention of conflict spillover from the Sahelian countries by improving the social and economic resilience of the targeted northern regions and strengthening regional dialogue across Gulf of Guinea countries. The project's development objective is to improve regional collaboration and strengthen the socioeconomic and climate resilience of border-zone communities in the targeted northern regions of Gulf of Guinea countries with exposure to conflict- and climate-related risks. The five components of the SOCO project are: (1) investing in community resiliency and inclusion; (2) building a foundation and capacity for inclusive and resilient communities; (3) regional coordination platform and regional dialogue; (4) project management; and (5) contingent emergency response. The SOCO project's design is proactive in nature and aims to prevent the spread of conflict from the Sahel, reduce vulnerability to climate change, strengthen local institutions, improve economic opportunities, and build public trust.

The specific objectives of this baseline study are to:

- Measure the project's key outcome indicators prior to implementation;
- Determine the current level and availability of community infrastructure and services that the project is expected to provide, as well as levels of community participation and satisfaction;
- Establish benchmarks for the future measurement of changes to key project development objective and intermediate-level indicators, especially those related to access to basic services, community participation, and satisfaction levels; and
- Provide timely information to project management, government, and other stakeholders on the current conditions in target communities.

This report presents the findings of the baseline study. It explores the sociodemographic and economic characteristics of the study respondents as well as the socioeconomic and climate-resilient infrastructure; local economic development; social cohesion infrastructure, activities, and events for youth; and fragility, conflict, and violence in the project area.

Sociodemographic and Economic Characteristics of the Study Respondents

Most of the 2,576 survey respondents are men or male youths (60.4 percent) with the greatest proportion (15.6 percent) between the ages of 30 and 34. Fifty-two percent of respondents are married-monogamous. Forty percent of respondents have no formal education, and of among those with an education, the highest level is senior high/vocational/technical schools (20.6 percent). The greatest proportion of respondents (44.7 percent) are employed in the agricultural sector. The predominant asset among respondents is household-owned land (62.7 percent). Male respondents have access to land at higher rates than their female counterparts, at 68.2 and 31.8 percent, respectively. Among respondents with access to land (69 percent), only 2.7 percent have a disability.

Socioeconomic and Climate-Resilient Infrastructure

Respondents indicated a diversity of socioeconomic and climate-resilient infrastructure in their communities: 92.3 percent reported that their communities have schools; 48.4 percent indicated that they have irrigation dams or dugouts; 78.6 percent said they have boreholes; and 71.3 percent said they have health facilities. Over half (56.6 percent) of respondents said their communities have public toilets, and 24.9 percent said they have communal waste disposal facilities. All respondents reported an absence of public urinary facilities, and almost all (99.7 percent) reported a lack of communal handwashing facilities. Only 15.4 percent of survey respondents reported having a community center nearby. Ninety-three percent of respondents said there are roads that connect their communities to market centers. While most respondents said that there is available, accessible, and operational socioeconomic and climate-resilient infrastructure in their communities, and that they utilize it, only a few asserted that it is of good quality, well maintained, or rehabilitated.

Local Economic Development

Only 18 percent of respondents reported an increase in their household income from 2021 to 2022, while the greatest proportion (38.5 percent) reported a decrease. The mean annual income among male respondents in 2022 was GHS 54,164; among female respondents, it was GHS 11,122. Only 29.7 percent of respondents reported having access to a bank, but the overwhelming majority (83.1 percent) said they have access to mobile money services. Men were more likely than women to have mobile money accounts (83.3 versus 74.3 percent). More women than men use susu[1] or village savings and loan association services (40.2 versus 24 percent).

Social Cohesion Infrastructure, Activities, and Events for Youth

Respondents reported a lack of social cohesion resources for youth in their communities, including entertainment centers (87.6 percent), information and communication technology centers (80.5 percent), community centers (86.3 percent), and libraries (87 percent). Over half (53.6 percent) said that multiple institutions provide social cohesion activities for youth in their communities. Of 2,576 respondents, 75.2 percent indicated that sporting activities occur in their communities on a regular basis. Many of respondents reported that the sporting activities and events were generally operational and of good quality. Over half of respondents (54.2 percent) *agree* and about one-third (32.8 percent) *strongly agree* that people generally feel a sense of unity in their communities. Moreover, 54.7 percent of the survey respondents reported a general feeling of peace in their communities. A majority (51.8 percent) said they disagree with the claim that there is discrimination in their communities.

Fragility, Conflict, and Violence

About 77.6 percent of the respondents reported never having been directly affected by conflict or violence nor knowing anyone who has been affected by conflict in the past year. A large proportion of respondents (59 percent) do not believe that violent conflict is common among community members. Interestingly, 73.7 percent of respondents in Upper East Region had never experienced conflict and violence—lower than the overall rate among respondents (77.6 percent. The survey revealed that 20.1 percent of all respondents had personally witnessed or experienced some form of conflict or violence in the year prior to the study. Among those who had personally experienced conflict, 21.3 percent said that the experience had resulted in physical harm, and 28.6 percent claimed a loss of property or assets. Most (71.4 percent) said conflict or violence had caused them to experience emotional trauma, and 26.9 percent said it had led to a loss of income or livelihood.

1. A *susu* is a type of informal savings club.

1. Introduction and Objectives

The Gulf of Guinea Northern Regions Social Cohesion (SOCO) project seeks to help prevent spillover conflicts from Sahelian countries by improving the social and economic resilience of the targeted northern regions and strengthening regional dialogue across Gulf of Guinea countries. The project development objective is to improve regional collaboration and the socioeconomic and climate resilience of border-zone communities in the target northern regions of the Gulf of Guinea countries exposed to conflict and climate risks. The achievement of this objective involves five main components:

1. Investing in community resiliency and inclusion;
2. Building foundation and capacity for inclusive and resilient communities;
3. Regional coordination platform and dialogue;
4. Project management; and
5. Contingent emergency response.

The project is designed to proactively prevent the spread of conflict from the Sahel, reduce vulnerability to climate change, strengthen local institutions, improve economic opportunities, and build public trust. In Ghana, the project is implemented in six regions in the northern parts of the country—Northern, Upper East, Upper West, North East, Savannah, and Oti. The SOCO project in Ghana is implemented by the Ministry of Local Government, Decentralization and Rural Development (MLGDRD) and funded by the World Bank.

This baseline study is an activity of the Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project in Ghana, which seeks to measure specific project development outcome indicators prior to intervention. Study results will serve as a reference point against which indicators can be compared at the end of project and will provide timely information on baseline conditions in project target areas.

The specific objectives of this baseline study are to:

- Measure the project's key outcome indicators prior to implementation;
- Determine the current level and availability of community infrastructure and services that the project is expected to provide, as well as levels of community participation and satisfaction;
- Establish benchmarks for the future measurement of changes in key project development objective and intermediate-level indicators, especially those related to access to basic services, community participation, and satisfaction levels; and
- Provide timely information to project management, government, and other stakeholders on the current conditions in target communities.

2. Methodology

Research Design and Approach

This baseline study utilized a descriptive survey design involving a range of quantitative and qualitative research methods to generate data to help describe phenomena of interest. Descriptive research designs aid in answering the necessary what, when, and where questions. Both quantitative and qualitative approaches were used in the sampling, data collection, and data analysis processes, maximizing the advantages of each methodology. A descriptive survey design was chosen because it can provide benchmarks against which the impact of the project can then be measured based on observed changes at mid-term and end-of-project.

The evaluation of the Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project in Ghana is expected to involve ongoing monitoring. The design of this baseline study is therefore descriptive as well as longitudinal; it is not a randomized controlled trial. The research design does not include a counterfactual comparison group because the intervention covers almost all parts of Northern Ghana, which share similar socioeconomic characteristics.

This is because the Ghana SOCO project covers all 48 project districts, and therefore complex power calculations—often required to determine effect and sample size to measure impact in randomized controlled trials—are unnecessary. This study's survey therefore involved a sampling of 2,500 individuals, drawn from across all 48 SOCO project districts, using a proportional sampling method to ensure that subsamples were representative of the total number of households in each district.

Quantitative Methods

The baseline study employed household surveys to collect data from the study population spread across the cluster of communities in the SOCO project area. The target population of the study includes household heads, spouses of heads of household, youth (male and female), and people with disabilities. Researchers made efforts to ensure that the sample comprised 50 percent male and 50 percent female participants, and designed a questionnaire to collect quantitative data from the respondents.

Sample Size, Sampling Strategy, and Distribution

Important determinants of a study's sample size include the homogeneity of the population, the complexity of the planned analysis, and the expected strength of the relationships to be measured (Schutt 2006)[1]. Although researchers can determine sample size using statistical power analysis or power calculations, this approach is only effective at estimating the strength of a hypothesized relationship in a study population (Schutt 2006). Therefore, this study did not employ power calculations to determine the sample size. Schutt (2006) indicates that a sample size of 1,000 to 2,500 is appropriate for a study involving a large population. According to Schutt (2006), the representativeness and generalizability of the study can be achieved through sampling strategies that allow for a spread of the total sample across clusters and different groups of people in the population.

A multistage sampling technique was employed to determine sampled clusters and communities. First, a proportional sampling technique was used to

1. Schutt, Russell K. 2006. *Investigating the Social World: The Process and Practice of Research.* 5th edition. Sage Publications.

distribute the total sample across all 48 Ghana SOCO project districts. Second, a combination of random and purposive sampling techniques was employed to sample 67 clusters from the list of prioritized clusters in the project area. Third, a random sampling technique was used to sample 117 communities from the list of communities in the prioritized clusters across the 48 SOCO districts. Fourth, a proportional sampling technique was used to distribute the subsample for each of the districts among the sampled communities of the sampled clusters. (see annex 2A for a summary of the sample distribution). Finally, a systematic random sampling technique was employed to select the number of households apportioned to each cluster.

A multistage stratified sampling technique was employed to ensure that male and female household heads, people with disabilities, and youths (male and female) were randomly selected. Most households in Northern Ghana are culturally male dominated, which may explain the high proportion of male respondents to the survey.

The study engaged 85 data collectors and 17 team field supervisors for the collection of data. A survey management team supervised the fieldwork.

Qualitative Methods

While quantitative data are often relevant to project indicator measurements, qualitative data reveal subjective and contextual factors that can help shape project implementation. To this end, variants of purposive and snowball sampling strategies were employed to strategically select participants, reflecting the overarching project goals and indicators. Key informant interviews and focus group discussions were used to collect qualitative data. These were complemented by transect walks and observations. The study conducted 18 key informant interviews and 24 focus group discussions across the sampled districts and communities (see annex 2B).

Regional- and district-level designated officers at targeted institutions were interviewed. The institutions—both modern and traditional—were purposively selected for their ability to provide information relevant to understanding the status of project outcome indicators. The study selected two communities from each of the sampled districts to conduct focus group discussions. Each discussion group included 5–8 participants comprising male and female adults and youths, people with disabilities, and pastoralists. All qualitative data were collected with the aid of a guide, audio-recorded, translated, and transcribed.

Training of Data Collectors and Pretesting of Tools

Students who have experience in SD Dombo University of Business and Integrated Development Studies (SDD-UBIDS) Practical Training Programme (PTP)/ UDS Third Trimester Field Practical Training Programme were recruited and trained as data collectors to ensure that they had a clear understanding of the research design and instruments used to collect both quantitative and qualitative data. The study trained 130 data collectors and 17 supervisors, ultimately using 85 individuals to collect data. Three-day in-person training sessions were held, allowing the team members to familiarize themselves with the instruments and study protocols. Only data collectors who fully participated and completed the entire three-day series of training modules were deployed in the field. A data collector's handbook was prepared to guide the fieldwork.

Data Management

A computer-assisted personal interviewing (CAPI) expert, Survey Management Team (SMT) and Survey Management Team Manager (SMTM) were responsible for data management. Their responsibilities included ensuring that any challenges that occurred in the field were promptly addressed. Each data collector synchronized collected data on a daily basis after supervisor vetting. With the approval of the supervisor, the data collector then transmitted the daily data into a central repository using a SurveyCTO server. A data manager monitored the data in real time, addressed challenges associated with the data in consultation with the SMT/SMT Manager. The CAPI expert and data manager then provided feedback to the data collectors through their supervisors as soon as any irregularities were observed in the data or the data collection process for redress.

Data Quality Checks

The data manager for the study oversaw quality control and quality checks. To guarantee the reliability, integrity, and usability of the data collected from the field, four key quality control measures were implemented:

1. **Spot checks.** The team leader/field supervisor conducted spot checks on data collectors. The exercise helped ensure that data collectors strictly adhered to survey implementation protocols when eliciting information from respondents. The data managers also carried out spot checks of data and of field team leaders to ensure they performed their roles in the field according to plan.
2. **Consistency checks.** All transmitted data were automatically subjected to consistency checks created in the CAPI server. Data or questions that violated the consistency logic were identified and daily feedback was provided to data collectors prior to the start of the following day's fieldwork, enabling data collectors to correct errors and preventing them from repeating them.
3. **Back checks.** When a supervisor or data manager identified inconsistent data in the CAPI server, a supervisor conducted a follow-up visit for clarification.
4. **Quality checks.** The data manager shared a daily test run of the previous day's data collected with the SMT for review and quality checking.

Data Analysis

The survey data were downloaded from the SurveyCTO server and then exported to SPSS Statistics and Excel software. The data were cleaned, and some variables were recoded and subsequently analyzed. Basic descriptive analyses, such as percentages and frequencies, were generated and presented as tables and charts. All transcribed qualitative data were organized and manually analyzed.

Ethical Considerations

There were no explicit risks involved in participating in the baseline study. However, the study team was mindful that the research did involve human subjects and therefore applied for ethical clearance from the SDD-UBIDS Research Ethics and Review Board. Consent was sought from all stakeholders and research participants. As part of the process of seeking informed consent, participants were made aware of the study's purpose and use of data. Confidentiality and anonymity of provided information were guaranteed. The research team was also aware of the potential challenges to inviting vulnerable and marginalized populations, including women, to participate in the study, and therefore put in place adequate protection measures. All interviews with women were conducted in an open rather than an enclosed space to guarantee safety. Consent was sought from the head of every household prior to interactions with women. Verbal consent was sought from all participants.

Annex 2A. Sample and Target Groups for Focus Group Discussions

Region/MMDAS	Number	Target Groups	Subtotal
North East Region			
Bunkpurugu/Naakpanduri	2	1. Male and female 2.Differently abled group 3.Pastoralist	4
Chereponi	2		
Northern Region			
Nanumba North	2	1. Male and female 2.Differently abled group 3. Pastoralist	6
Yendi	2		
Tamale Metropolitan	2		
Oti Region			
Krachi West	2	1. Male and female 2.Differently abled group 3. Pastoralist	1
Savannah Region			
Bole	2	1. Male an d female 2.Differently abled group 3. Pastoralist	1
Upper East Region			
Bolgatanga	2	1. Male and female 2.Differently abled group 3. Pastoralist	6
Bulsa South	2		
Kasena-Nankana Municipal	2		
Upper West Region			
Sissala-East	2	1. Male and female 2.Differently abled group 3.Pastoralist	6
Wa West	2		
Nadowli/Kaleo	2		
Grand total			**24**

MMDA = Metropolitan, Municipal, and District Assemblies.

Annex 2B. Sample and Target Groups for Key Informant Interviews

Regions	Number of Interviews	Regional Level	District Level
North East	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Education and Training (CTVET)	• Traditional authorities • Assembly/area councilpersons
Northern	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Education and Training (CTVET)	• Traditional authorities • Assembly/area councilpersons
Oti	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Education and Training (CTVET)	• Traditional authorities • Assembly/area councilpersons
Savanna	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Education and Training (CTVET)	• Traditional authorities • Assembly/area councilpersons
Upper East	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Training (CT VET) institution	• Traditional authorities • Assembly/area councilpersons
Upper West	3	• Regional Security Council (REGSEC) • Directorate of Agriculture • National Disaster Management organization (NADMO) • Ghana Enterprises Agency • GRATIS foundation • Forestry Services Division • Environmental Protection Agency • Commission for Technical and Vocational Education and Training (CTVET)	• Traditional authorities • Assembly/area councilpersons
Total	**18**		

3. Sociodemographic Characteristics of Respondents

Key Highlights

- Survey respondents are predominantly male (60.4 percent/1,557 of 2,576).
- The greatest proportion of respondents (15.6 percent) are aged 30–34.
- Most respondents are in monogamous marriages (52 percent/1,339 of 2,576).
- The greatest proportion of respondents have no formal education (40 percent/1,030 of 2,576), and of those with an education, the highest level is senior high/vocational/technical school (20.6 percent/531 of 2,576).

This chapter offers an overview of the following sociodemographic characteristics of the study participants: sex and age distribution, ethnic diversity, religious affiliation, marital status, education and literacy levels, disability status, and household decision making.

Sex and Age Distribution

The 2,576 study respondents include 1,557 male adults and youths (60.4 percent) and 1,019 female adults and youths (39.6 percent). Male heads of household submitted 932 (77.4 percent) of the completed surveys (see annexes 3A and 3B). The greatest proportion (15.6 percent/402 respondents) are in the 30–34 age cohort (see figure 3.1).

Figure 3.1. Age Distribution of Study Participants by Region

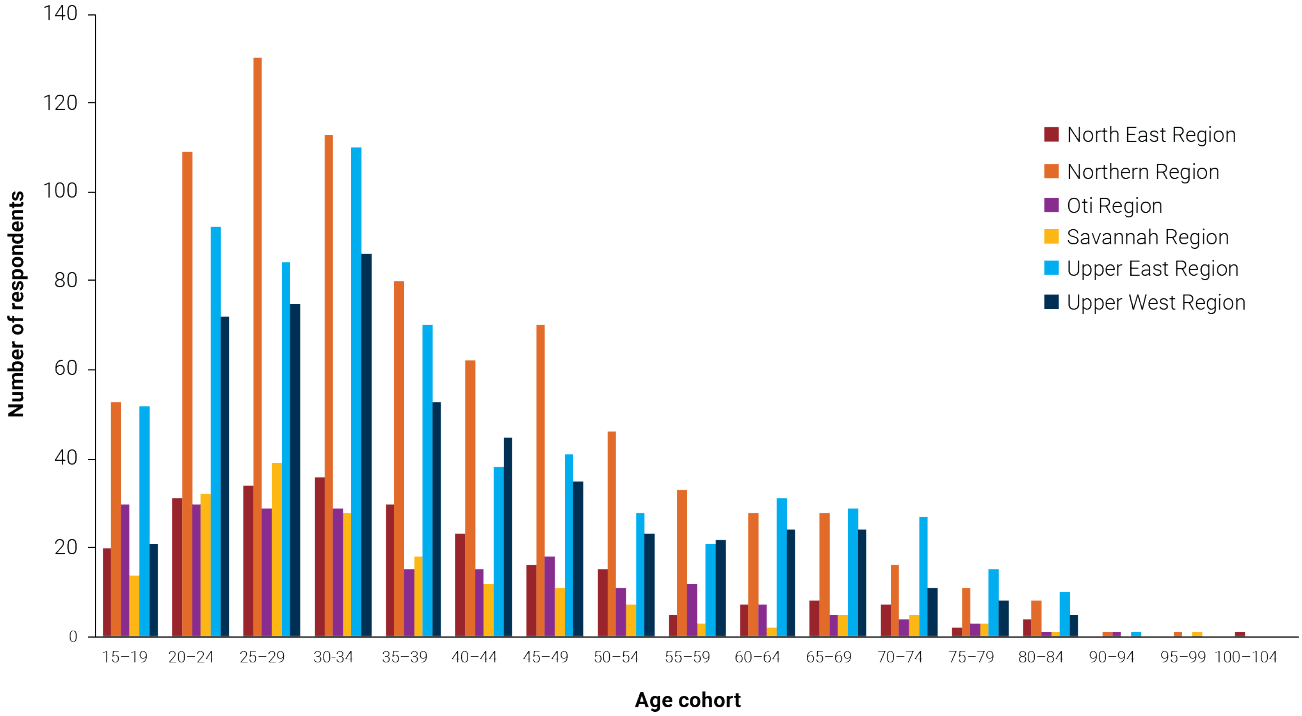
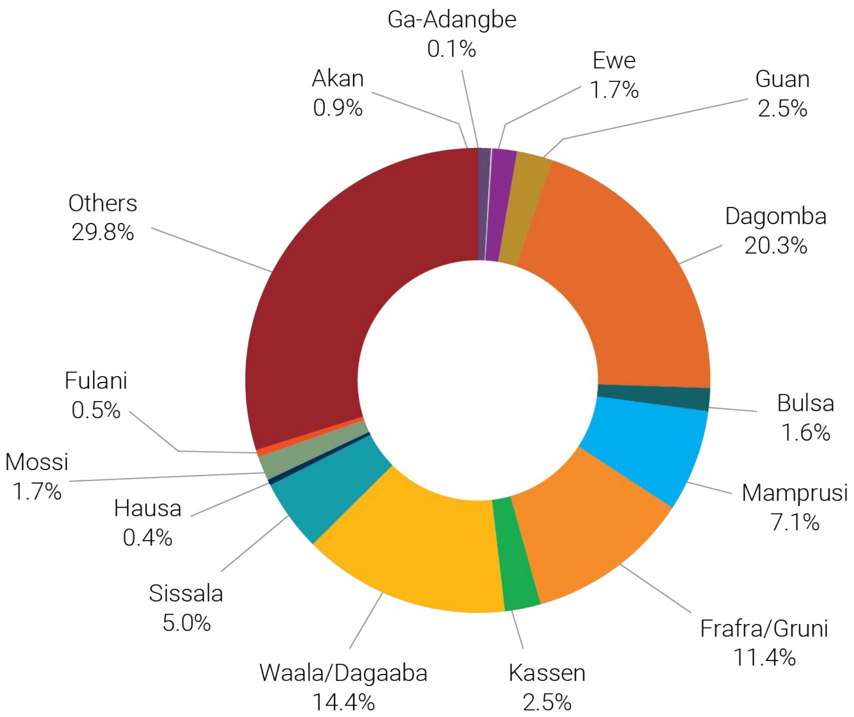


Figure 3.2. Ethnicity of Respondents



Ethnic Diversity

The dominant ethnic groups among respondents are the Dagomba (20.3 percent), the Frafra/Gruni (11.4 percent), and the Waala/Dagaaba (14.4 percent). Secondary ethnic groups include the Mamprusi, the Sissala, the Kassen, the Bulsa, the Ewe, the Mossi, the Ga-Adangbe, the Fulani, the Hausa, and the Guan (see figure 3.2).

Unexpectedly, 29.8 percent of respondents did not identify themselves with any of the ethnic groups listed in the survey. This might be because only the major classifications of ethnic groups in the SOCO project area were listed, and respondents who identified themselves with subethnic groups may have chosen "other."

Religious Affiliation

The three dominant religious affiliations declared by survey respondents are Islam (1,312/50.9 percent), Christianity (965/37.5 percent), and traditional religion (266/20.3 percent). A very small proportion of respondents (33/1.3 percent) indicated they were not affiliated with any religion. Regionally, Islam is dominant in the Northern (74.3 percent), North East (73.8 percent), and Savannah (69.1 percent) regions, while Christianity is dominant in Oti (61.4 percent), Upper East (54.7 percent), and Upper West (47.3 percent) regions. The highest rate of respondents with no religious affiliation was in Oti Region (8.1 percent).

Marital Status

Most study respondents are married-monogamous (1,339/52 percent), followed by never married (616/23.9 percent), and married-polygamous (428/16.6). See table 3.1. for a complete overview of respondents' marital status.

Table 3.1. Marital Status of Respondents

Marital Status	Number of Respondents	Percent
Never married	616	23.9
Married-monogamous	1,339	52.0
Married-polygamous	428	16.6
Consensual union	7	0.3
Betrothed	3	0.1
Separated	25	1.0
Divorced	29	1.1
Widowed	117	4.5
Other	12	0.5
Total	**2,576**	**100**

Education and Literacy Levels

As table 3.2 illustrates, of the 2,576 people interviewed, 40 percent (1,030 respondents) have no formal education. The largest proportion of educated respondents are in senior high, technical, or vocational school (20.6 percent/531 respondents). In terms of literacy, 49.4 percent (1,272 respondents) of those surveyed can neither read nor write in English, while 48.6 percent (1,251 respondents) can. Interestingly, 0.5 percent (12 respondents) indicated that they can write but cannot read in English. There are also 632 respondents (24.5 percent) who can read and write in a non-English language (see table 3.2).

Disability Status

Of the 2,576 respondents interviewed, 422 (16.4 percent) do not have a disability, while 153 (5.9 percent) reported living with some form of disability. Among those with disabilities, 101 (66 percent) are men or male youths and 52 (34 percent) are women or female youths. Most respondents who indicated they had a disability are visually impaired (29/18.9 percent) or physically challenged (28/18.3 percent).

Household Decision Making

The majority of respondents from all regions (ranging from 61.1 to 85.8 percent) indicated that women participate in household decision making. District-level findings were similar, except for the low rates in Kasena Nankana (30 percent) and Bolga East (20 percent).

Table 3.2. Education and Literacy Levels of Respondents

Education and Literacy Level		Number of Respondents	%
Can the respondent read and write in English?	No	1,272	49.4
	Read only	41	1.6
	Write only	12	0.5
	Read and write	1,251	48.6
Can the respondent read and write in another language?	No	1,944	75.5
	Yes	632	24.5
Highest educational level ever completed	No formal education	1,030	40.0
	Primary school	227	8.8
	Junior high school	400	15.5
	Middle school	48	1.9
	Senior high school/technical	531	20.6
	Tertiary	340	13.2
	Total	**2,576**	**100**

Rates of household decision making participation among people with disabilities are low across regions: 24.2 percent in North East, 23.6 percent in Northern, 14.8 percent in Oti, 30.4 percent in Savannah, 23 percent in Upper East, and 23.4 percent in Upper West.

Most respondents across regions claimed that youth participate in household decision making. The highest cited rate of youth participation is in Northern Region at 86.5 percent, and the lowest is in Upper West Region at 74.7 percent.

Annex 3A. Sex Distribution of Respondents by Region

	Men		Women	
Region	**N**	**%**	**N**	**%**
North East	154	64.2	86	35.8
Northern	507	64.1	284	35.9
Oti	135	64.3	75	35.7
Savannah	99	54.7	82	45.3
Upper East	370	57.0	279	43.0
Upper West	292	57.8	213	42.2
Total	**1,557**	**60.4**	**1,019**	**39.6**

Annex 3B. Sex Distribution of Respondents by District

District	Men		Women	
	N	%	N	%
Bawku West	36	54.5	30	45.5
Binduri	45	65.2	24	34.8
Bole	46	61.3	29	38.7
Bolga East	8	40.0	12	60.0
Bolgatanga	44	54.3	37	45.7
Bongo	25	47.2	28	52.8
Builsa North	16	48.5	17	51.5
Builsa South	10	52.6	9	47.4
Bunkpurugu Nyankpaduri	22	61.1	14	38.9
Chereponi	24	72.7	9	27.3
Daffiama-Bussie-Issa	15	68.2	7	31.8
East Mamprusi	36	52.2	33	47.8
Garu	29	55.8	23	44.2
Gushiegu	46	66.7	23	33.3
Jirapa	36	59.0	25	41.0
Karaga	39	81.3	9	18.8
Kassena Nankana East	30	54.5	25	45.5
Kassena Nankana West	27	56.3	21	43.8
Krachi East (Nchumuru)	18	46.2	21	53.8
Krachi West	27	69.2	12	30.8
Lambussie	18	60.0	12	40.0
Lawra	15	51.7	14	48.3
Mamprugu Moagduri	31	81.6	7	18.4
Nabdam	8	61.5	5	38.5

District	Men		Women	
	N	%	N	%
Nadowli-Kaleo	28	62.2	17	37.8
Nandom	16	57.1	12	42.9
Nanumba North	70	86.4	11	13.6
Nkwanta North	34	60.7	22	39.3
Nkwanta South	56	73.7	20	26.3
North East Gonja	11	52.4	10	47.6
North Gonja	13	46.4	15	53.6
Pusiga	35	72.9	13	27.1
Saboba	27	69.2	12	30.8
Sagnerigu	107	57.5	79	42.5
Sawla Tuna Kalba	29	50.9	28	49.1
Sissala East	30	63.8	17	36.2
Sissala West	15	42.9	20	57.1
Talensi	25	55.6	20	44.4
Tamale	111	49.1	115	50.9
Tatale Sanguli	28	71.8	11	28.2
Tempane	32	68.1	15	31.9
Wa East	21	48.8	22	51.2
Wa West	26	63.4	15	36.6
West Mamprusi	51	67.1	25	32.9
Wa	72	58.1	52	41.9
Yendi	55	78.6	15	21.4
Yunyoo-Nasuan	14	66.7	7	33.3
Total	**1,557**	**60.4**	**1,019**	**39.6**

4. Socioeconomic Characteristics of Respondents

Key Highlights

- **The greatest proportion of the survey respondents (44.7 percent) are employed in the agricultural sector.**
- **Most respondents (57 percent) live in multi-unit housing.**
- **Over two-thirds of respondents (78.5 percent) live in houses owned by their families.**
- **Land is the predominant household asset among respondents (62.7 percent).**
- **Male respondents in the project area report having access to land at higher rates than female respondents (68.2 versus 31.8 percent).**
- **Of the 1,788 respondents with access to land (69 percent of total respondents), only 2.7 percent have a disability.**

This chapter presents and analyzes multifaceted aspects of the socioeconomic characteristics of households in the SOCO project baseline survey area: occupations, dwelling units, homeownership, and household asset ownership and access

Occupations

Table 4.1 shows the distribution of the main occupations of respondents. The results indicate that 44.7 percent (1,152) of the 2,576 respondents identify agriculture as their main occupation. This is not surprising since the survey area is largely rural and farming the mainstay of most households. However, 11.4 percent of respondents indicated they were unemployed.

Dwelling Units

Table 4.2 presents results on the type of dwelling units that households occupy. The highest proportion of respondents (57 percent) said they live in rooms in a building (sometimes referred to as a "compound house" or multi-unit housing). About 15 percent of households live in semi-detached houses; 9.7 percent live in several huts on the same compound; 3.4 percent live in several huts or buildings; 3 percent live in flats/apartments; and the remaining 5 percent live either in different compounds, a one-room structure, in a tent/improvised structure, or other type of dwelling unit.

Homeownership

As table 4.3 illustrates, homeownership in Northern Ghana and Oti Region can best be described as communal. Over two-thirds of respondents (78.5 percent) live in houses owned by their families. Small proportions of respondents live in rented houses or in houses owned and paid for by someone in the household (8.4 and 6.3 percent, respectively).

Household Asset Ownership and Access

Respondents were asked to identify as many household assets as possible from a predetermined list. The assets that were most cited were land—at 63 percent—as well as television sets, motorbikes, radios, and bicycles (see table 4.4).

Among survey respondents, 1,788 (69.4 percent) have access to land, defined as the ability of an individual or household to enter, use, or benefit from a particular piece of land. Men and male youth are more likely to have access to land than their female counterparts (68.2 versus 31.8 percent)—a foreseeable result in a patriarchal society such as that of the project area. Of the total respondents with access to land, only 49 (2.7 percent) are people with disabilities (see figure 4.1).

Of the 69.4 percent of households that reported having access to land, 91.2 percent indicated that they use it for agricultural purposes—an expected finding as the survey area is predominantly agrarian. Figure 4.2 presents the other types of land use reported by respondents.

Table 4.1. Main Occupation of Respondents

Main Occupation	Frequency	%
Commerce	287	11.1
Services	155	6.0
Civil/public service	147	5.7
Artisan	145	5.6
Agriculture	1,152	44.7
Mining	23	0.9
Unemployed	294	11.4
Other	373	14.5
Total	**2,576**	**100.0**

Table 4.2. Types of Household Dwelling Units

Dwelling Unit	Frequency	%
Separate house (bungalow)	190	7.4
Semi-detached house	381	14.8
Flat/apartment	77	3.0
Rooms in a building (“compound house”)/ multi-unit housing	1,465	56.9
Several huts/buildings	87	3.4
Different compounds	64	2.5
Several huts (same compound)	249	9.7
One-room structure	55	2.1
Tent/improvised structure	4	0.2
Other	4	0.2
Total	2,576	100.0

Table 4.3. Household Dwelling Unit Ownership Types

Type of Ownership	Frequency	%
Owned and paid for by someone in the household	163	6.3
Owned by someone in the household, mortgaged	31	1.2
Owned, family house	2,021	78.5
Rented	216	8.4
Rent-free	120	4.7
Other	25	1.0
Total	**2,576**	**100.0**

Table 4.4. Household Asset Ownership

Asset	Frequency	%
Land	1,615	62.7
Tractor	94	3.6
Bullock	147	5.7
Car	171	6.6
Television set	1,390	54.0
Motorbike	1,568	60.9
Tricycle	462	17.9
Radio	1,315	51.0
Fridge	819	31.8
Bicycle	1,446	56.1
Solar lamp and panels	195	7.6
Irrigation pump	29	1.1
Generator	34	1.3
Sewing machine	287	11.1
Corn mill	53	2.1
Knapsack sprayer	890	34.5
Other	144	5.6

Figure 4.1. Access to Land by Category of Respondents

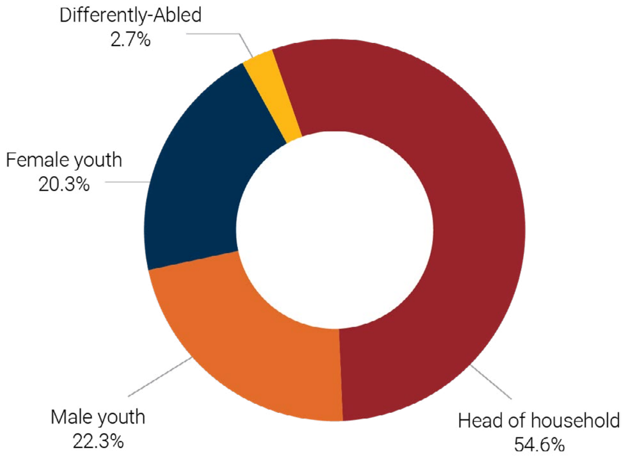


Figure 4.2. Form of Land Use by Respondents

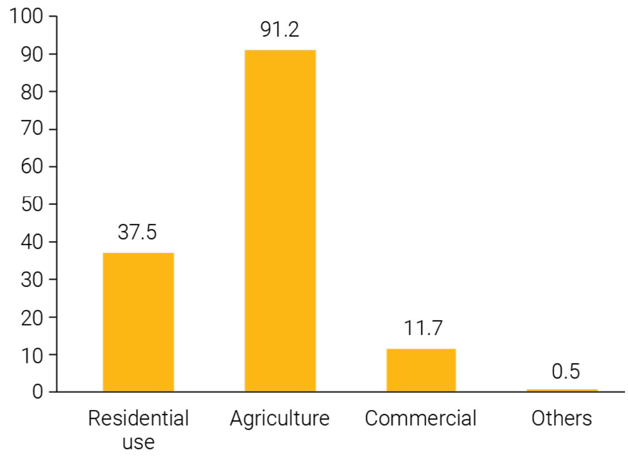


Table 4.5 presents the findings on ownership of domestic animals/livestock as reported by respondents. A relatively high proportion (57 percent) said they owned poultry, followed by goats (51 percent), sheep (35 percent), and cattle (23.2 percent). Interestingly, 25.4 percent of respondents said they did not own any of the major domestic animals or birds.

Table 4.5. Household Ownership of Domestic Animals and Birds

Which of these animals do you own?	Frequency	%
Cattle	598	23.2
Dog	444	17.2
Donkey	91	3.5
Goat	1,319	51.52
Pig	224	8.7
Pigeons	32	1.2
Poultry	1,474	57.2
Rabbit	15	0.6
Sheep	904	35.1
None	655	25.4
Other	50	1.9

5. Socioeconomic and Climate-Resilient Infrastructure

Key Highlights

- **An overwhelming majority of survey respondents (92.3 percent) reported that there are schools in their communities.**
- **The greatest proportion of the respondents (37.4 percent) said they are dissatisfied with the conditions of the roads connecting markets.**
- **Most respondents (71.3 percent) claimed that there are health facilities in their communities.**
- **Only 15.4 percent of respondents said they have access to a community center.**
- **A large share of respondents (74.4 percent) reported that the quality of the public toilets in their communities is poor.**

The Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project in Ghana is expected to fund improvements to socioeconomic and climate-resilient infrastructure and services. Therefore, to establish a benchmark against which the impact of the invention will be measured, this chapter presents results on and satisfaction levels with the availability, accessibility, and utilization of climate-resilient infrastructure and services.

Marketplaces

Fewer than half of respondents (1,247 or 48.4 percent) indicated that they have markets in their communities, with variable rates of regional availability. As table 5.1 shows, respondents in the North East, Savannah, and Oti were more likely than respondents from other regions to have said that they have an accessible market, at rates of 84.6 percent (203), 84.5 percent (153), and 73.3 percent (154), respectively. District-level results were similar, except in districts bordering other countries (Burkina Faso, Togo, and Cote d'Ivoire), such as Sawla-Tuna Kalaba, Bunkpurugu-Nyankpaduri, and Sissala East, where the availability of marketplaces was reported by 90–100 percent of respondents. (see annex 5A). The increased availability of marketplaces in border districts may be due to cross-border trading among communities in Ghana and neighboring countries.

Moreover, reports of accessibility to markets were generally high across the six regions (1,177 respondents, or 94.4 percent). Participants of interviews and focus group discussions echoed these findings. During one discussion on the issue of access to climate-resilient infrastructure, a participant noted:

> The climate-resilient infrastructure in this community is accessible to everybody. No person or group of persons is restricted or prevented from the use of any facility in the community. Women, men, youth, Fulani, people with disabilities have access to all facilities in the community.

Table 5.1. Regional Distribution of Respondents Answering Questions on Marketplaces in Communities

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
C1 Is there a market in the community?	No	37	15.4	548	69.3	56	26.7	28	15.5	336	51.8	324	64.2	1,329	51.6
	Yes	203	84.6	243	30.7	154	73.3	153	84.5	313	48.2	181	35.8	1,247	48.4
C2 Is the market accessible?	No	6	3.0	28	11.5	2	1.3	2	1.3	25	8.0	7	3.9	70	5.6
	Yes	197	97.0	215	88.5	152	98.7	151	98.7	288	92.0	174	96.1	1177	94.4
C3 Is the market of good quality?	No	142	70.0	119	49.0	93	60.4	90	58.8	224	71.6	120	66.3	788	63.2
	Yes	61	30.0	124	51.0	61	39.6	63	41.2	89	28.4	61	33.7	459	36.8
C4. Is the market operational/ working?	No	7	3.4	30	12.3	0	0	1	0.7	15	4.8	11	6.1	64	5.1
	Yes	196	96.6	213	87.7	154	100.0	152	99.3	298	95.2	170	93.9	1,183	94.9
C5. Is the market well maintained?	No	126	62.1	117	48.1	71	46.1	101	66.0	211	67.4	115	63.5	741	59.4
	Yes	77	37.9	126	51.9	83	53.9	52	34.0	102	32.6	66	36.5	506	40.6
C6. Is the market utilized?	No	10	4.9	33	13.6	2	1.3	7	4.6	18	5.8	20	11.0	90	7.2
	Yes	193	95.1	210	86.4	152	98.7	146	95.4	295	94.2	161	89.0	1,157	92.8
C7. How satisfied/dissatisfied are you with the market?	Highly dissatisfied	35	17.2	28	11.5	30	19.5	11	7.2	65	20.8	30	16.6	199	16.0
	Dissatisfied	88	43.3	64	26.3	40	26.0	49	32.0	131	41.9	57	31.5	429	34.4
	Neutral	17	8.4	43	17.7	20	13.0	31	20.3	34	10.9	27	14.9	172	13.8
	Satisfied	62	30.5	93	38.3	56	36.4	58	37.9	76	24.3	66	36.5	411	33.0
	Highly satisfied	1	0.5	15	6.2	8	5.2	4	2.6	7	2.2	1	0.6	36	2.9
C8. Has the market ever been rehabilitated?	No	119	58.6	197	81.1	112	72.7	131	85.6	296	94.6	161	89.0	1,016	81.5
	Yes	84	41.4	46	18.9	42	27.3	22	14.4	17	5.4	20	11.0	231	18.5
C9. If yes, do you know the institution that rehabilitated the market?	No	48	57.1	28	60.9	16	38.1	17	77.3	8	47.1	8	40.0	125	54.1
	Yes	36	42.9	18	39.1	26	61.9	5	22.7	9	52.9	12	60.0	106	45.9

Photo 5.1. Sandema Market, Builsa North District, Upper East Region

Respondents in North East, Oti, and Savannah regions reported the highest rates of accessibility to marketplaces: 97 percent (197 participants), 98.7 percent (152), and 98.7 percent (151), respectively. The lowest rate is in the Northern Region at 88.8 percent (215 respondents). The implication is that increased availability of markets facilitates accessibility.

The 1,247 respondents (48.4 percent) who indicated that there are marketplaces in their communities were asked to assess their quality. Most (63.2 percent/788 people) reported that the quality is poor (photo 5.1)—a finding echoed during key informant interviews and focus group discussions. For example, as one male participant of a youth focus group participant in the community of Janga in Mamprugu-Moagduri District described, "the market is in a very bad state. It has not been renovated for a very long time."

Further, respondents reported that the marketplaces in their communities are operational (94.9 percent/1,183 people) but not well maintained (59.4 percent/741 people). Compared to other regions, respondents in Oti were most likely to indicate that their marketplaces are well maintained (53.9 percent/83 people). Rates of respondents reporting on well-maintained marketplaces are lowest in Savannah Region (34 percent/52 people) and Upper East Region (32.6 percent/102). Nevertheless, 1,115 respondents (92.8 percent) indicated that they utilize the marketplaces in their communities. Respondents in Oti Region were the most likely to use their marketplaces (98.7 percent/ 152 people) compared to other regions (see table 5.1). Among the respondents who have marketplaces in their communities, 34.4 percent (429) were *dissatisfied* and 33 percent (411) were *satisfied* with them. Generally, more respondents were *highly dissatisfied* with the quality of the marketplaces across the survey regions (table 5.1). Furthermore, 81.5 percent (1,247 respondents) said that the marketplaces in their communities have never been rehabilitated.

Roads Connecting Marketplaces

A large proportion of respondents with marketplaces in their communities (93 percent/946) claimed that the roads connected to them are accessible. Table 5.2 presents findings on road accessibility, quality, and maintenance, as well as respondents' levels of satisfaction with the roads connecting the communities to the marketplace. However, the qualitative study results do not support those of the survey, as expressed in this statement by one key informant in Fumbisi:

> "The road network is a problem. For instance, if you look at Fumbisi to Kanjaga, when it rains, the roads are not accessible. From Fumbisi here to Bachesa, a subsection of Fumbisi you can't go there in the rainy season."

Most respondents are engaged in an agricultural occupation, and poor roads and road networks can potentially obstruct the free movement of goods and services, especially perishable agricultural commodities, which can result in postharvest losses.

Table 5.2. Regional Distribution of Respondents Answering Questions on Roads Connecting Communities to Marketplaces

		North East		Northetn		Oti		Savannah		Upper East		Upper West		Total	
Question	**Answer**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**	**N**	**%**
C22. Are the roads connecting the community to market centers accessible?	No	9	4.9	11	5.4	6	4.8	3	2.5	34	14.8	8	5.2	71	7.0
	Yes	174	95.1	194	94.6	120	95.2	117	97.5	195	85.2	146	94.8	946	93.0
C23. Are the roads connecting the community to market centers of good quality?	No	95	51.9	104	50.7	100	79.4	83	69.2	214	93.4	108	70.1	704	69.2
	Yes	88	48.1	101	49.3	26	20.6	37	30.8	15	6.6	46	29.9	313	30.8
C24. Are the roads connecting the community to market centers operational/working?	No	2	1.1	7	3.4	1	0.8	1	0.8	14	6.1	6	3.9	31	3.0
	Yes	181	98.9	198	96.6	125	99.2	119	99.2	215	93.9	148	96.1	986	97.0
C25. Are the roads connecting the community to market centers well maintained?	No	89	48.6	100	48.8	95	75.4	95	79.2	201	87.8	108	70.1	688	67.6
	Yes	94	51.4	105	51.2	31	24.6	25	20.8	28	12.2	46	29.9	329	32.4
C26. Are the roads connecting the community to market centers utilized?	No	7	3.8	16	7.8	7	5.6	2	1.7	10	4.4	7	4.5	49	4.8
	Yes	176	96.2	189	92.2	119	94.4	118	98.3	219	95.6	147	95.5	968	95.2
C27. How satisfied/dissatisfied are you with the roads connecting the community to market centers?	Highly dissatisfied	24	13.1	21	10.2	36	28.6	13	10.8	83	36.2	39	25.3	216	21.2
	Dissatisfied	57	31.1	67	32.7	47	37.3	49	40.8	100	43.7	60	39.0	380	37.4
	Neutral	21	11.5	21	10.2	12	9.5	20	16.7	14	6.1	21	13.6	109	10.7
	Satisfied	66	36.1	91	44.4	29	23.0	38	31.7	28	12.2	30	19.5	282	27.7
	Highly satisfied	15	8.2	5	2.4	2	1.6	0	0	4	1.7	4	2.6	30	2.9
C28. Are the roads connecting the community to the market center ever been rehabilitated?	No	80	43.7	142	69.3	91	72.2	100	83.3	212	92.6	127	82.5	752	73.9
	Yes	103	56.3	63	30.7	35	27.8	20	16.7	17	7.4	27	17.5	265	26.1
C29. If yes, do you know the institution that rehabilitated the roads?	No	49	47.6	44	69.8	12	34.3	15	75.0	7	41.2	16	59.3	143	54.0
	Yes	54	52.4	19	30.2	23	65.7	5	25.0	10	58.8	11	40.7	122	46.0

Photo 5.2. Hand dug well in Gundago, Bawku West, Upper East Region

Water Facilities

Most survey respondents (2,025 of 2,576/ 78.6 percent) said that boreholes are available in their communities. An overwhelming majority (1,748/86.3 percent) claimed that the boreholes in their communities are accessible. Table 5.3 presents the study's findings about borehole availability, accessibility, quality, operational status, maintenance, utilization, respondent satisfaction with, and rehabilitation status, as reported by respondents across the study regions. Most respondents indicated that the boreholes in their communities were well maintained (1,248 respondents/61.6 percent) and utilized (1,821 respondents/89.9 percent). In general, boreholes that are perceived to be of good quality are also reportedly well maintained. Respondents in the Upper East and Upper West regions were most likely to indicate that the boreholes in their communities were well maintained, at rates of 73.4 percent/416 respondents and 64.1 percent/ 296 respondents, respectively; while those in Savannah and Northern regions were less likely to see their local boreholes as being well maintained, at rates of 50.9 percent/83 respondents and 51.1 percent/255 respondents, respectively.

More study participants were satisfied than dissatisfied with the conditions of the boreholes in their communities (887/43.8 percent versus 522/ 25.8 percent). In terms of borehole rehabilitation, 863 respondents (42.6 percent) indicated that the boreholes in their communities have been rehabilitated, and 566 (65.6 percent) said they are aware of the institutions conducting the rehabilitation activities.

Table 5.3. Regional Distribution of Respondents Answering Questions on Boreholes

Question	Response	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
C31. Is there a borehole in the community?	No	33	13.8	292	36.9	83	39.5	18	9.9	82	12.6	43	8.5	551	21.4
	Yes	207	86.3	499	63.1	127	60.5	163	90.1	567	87.4	462	91.5	2,025	78.6
C32. Is the borehole accessible?	No	27	13.0	73	14.6	9	7.1	27	16.6	91	16.0	50	10.8	277	13.7
	Yes	180	87.0	426	85.4	118	92.9	136	83.4	476	84.0	412	89.2	1,748	86.3
C33. Is the borehole of good quality?	No	90	43.5	244	48.9	53	41.7	72	44.2	142	25.0	153	33.1	754	37.2
	Yes	117	56.5	255	51.1	74	58.3	91	55.8	425	75.0	309	66.9	1,271	62.8
C34. Is the borehole operational/ working?	No	28	13.5	86	17.2	35	27.6	11	6.7	17	3.0	27	5.8	204	10.1
	Yes	179	86.5	413	82.8	92	72.4	152	93.3	550	97.0	435	94.2	1,821	89.9
C35. Is the borehole well main-tained?	No	81	39.1	244	48.9	55	43.3	80	49.1	151	26.6	166	35.9	777	38.4
	Yes	126	60.9	255	51.1	72	56.7	83	50.9	416	73.4	296	64.1	1,248	61.6
C36. Is the borehole utilized?	No	25	12.1	87	17.4	31	24.4	19	11.7	21	3.7	21	4.5	204	10.1
	Yes	182	87.9	412	82.6	96	75.6	144	88.3	546	96.3	441	95.5	1,821	89.9
C37. How satisfied/dissatisfied are you with the borehole?	Highly dissatisfied	28	13.5	78	15.6	24	18.9	19	11.7	55	9.7	47	10.2	251	12.4
	Dissatisfied	47	22.7	142	28.5	24	18.9	49	30.1	151	26.6	109	23.6	522	25.8
	Neutral	30	14.5	70	14.0	19	15.0	24	14.7	42	7.4	42	9.1	227	11.2
	Satisfied	94	45.4	192	38.5	51	40.2	68	41.7	266	46.9	216	46.8	887	43.8
	Highly satisfied	8	3.9	17	3.4	9	7.1	3	1.8	53	9.3	48	10.4	138	6.8
C38. Has the borehole ever been rehabilitated?	No	84	40.6	320	64.1	63	49.6	125	76.7	391	69.0	179	38.7	1,162	57.4
	Yes	123	59.4	179	35.9	64	50.4	38	23.3	176	31.0	283	61.3	863	42.6
C39 If yes, do you know the institution that rehabilitated the borehole?	No	51	41.5	80	44.7	32	50.0	16	42.1	65	36.9	53	18.7	297	34.4
	Yes	72	58.5	99	55.3	32	50.0	22	57.9	111	63.1	230	81.3	566	65.6

Photo 5.3. An abandoned public toilet in Bulinga, Bawku West, Upper East Region

While survey results generally indicate that boreholes are available, accessible, and of satisfactory quality, the qualitative study results draw a different picture. The chief of Lyssah, a community in the Lawra Municipality, had this to say about the state of boreholes in his community:

> There are a few boreholes, but there are more than 50 people to each one at any time. During the rainy season, the water level rises for people to fetch, but in the dry season, it could take about 30 minutes to fill a single basin. The one at the school is broken down. At the CHIPS/Clinic, there is one, but it is also broken down."

A male focus group participant from Janga in the Mamprugu-Moagduri District added:

> "There are boreholes in the community, but these boreholes belong to individuals, they are not for the community, so if you need to draw water from any borehole, you will have to see the owner of the borehole before you can fetch from it.

Therefore, the interpretation of the survey results should be applied with caution as there exist "pockets" of challenges in terms of the availability, accessibility, and utilization of boreholes across the study regions, as indicated by the qualitative study.

Sanitation and Hygiene Facilities

A large proportion of the survey respondents (1,459/56.6 percent) reported that their communities do not have public toilets (see table 5.4). There are large variations in the availability of public toilets across the survey regions, with the Upper West having the largest number (342/67.7 percent), followed by North East (127/52.9 percent), and Northern (416/52.6 percent), and with Upper East having the lowest number (86/13.3 percent).

The results on the availability of public toilets were not different from access to public toilets. Over three-thirds of the respondents (877/78.5 percent) had access to public toilets in their communities.

Table 5.4. Regional Distribution of Respondents Answering Questions on Public Toilets

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
C41. Is there a public toilet in the community?	No	?	47.1	375	47.4	143	68.1	102	56.4	563	86.7	163	32.3	1,459	56.6
	Yes	127	52.9	416	52.6	67	31.9	79	43.6	86	13.3	342	67.7	1,117	43.4
C42. Is the public toilet accessible?	No	26	20.5	57	13.7	13	19.4	27	34.2	38	44.2	79	23.1	240	21.5
	Yes	101	79.5	359	86.3	54	80.6	52	65.8	48	55.8	263	76.9	877	78.5
C43. Is the public toilet of good quality?	No	88	69.3	320	76.9	35	52.2	66	83.5	62	72.1	260	76.0	831	74.4
	Yes	39	30.7	96	23.1	32	47.8	13	16.5	24	27.9	82	24.0	286	25.6
C44. Is the public toilet operational/working?	No	30	23.6	46	11.1	8	11.9	16	20.3	35	40.7	45	13.2	180	16.1
	Yes	97	76.4	370	88.9	59	88.1	63	79.7	51	59.3	297	86.8	937	83.9
C45. Is the public toilet well maintained?	No	84	66.1	308	74.0	32	47.8	70	88.6	67	77.9	255	74.6	816	73.1
	Yes	43	33.9	108	26.0	35	52.2	9	11.4	19	22.1	87	25.4	301	26.9
C46. Is the toilet facility utilized?	No	43	33.9	58	13.9	13	19.4	29	36.7	40	46.5	46	13.5	229	20.5
	Yes	84	66.1	358	86.1	54	80.6	50	63.3	46	53.5	296	86.5	888	79.5
C47. How satisfied/dissatisfied are you with the public toilet?	Highly dissatisfied	40	31.5	152	36.5	18	26.9	36	45.6	36	41.9	86	25.1	368	32.9
	Dissatisfied	36	28.3	119	28.6	15	22.4	25	31.6	31	36.0	116	33.9	342	30.6
	Neutral	17	13.4	50	12.0	2	3.0	9	11.4	6	7.0	69	20.2	153	13.7
	Satisfied	32	25.2	86	20.7	29	43.3	9	11.4	11	12.8	68	19.9	235	21.0
	Highly satisfied	2	1.6	9	2.2	3	4.5	0	0	2	2.3	3	0.9	19	1.7
C48. Has the public toilet ever been rehabilitated?	No	87	68.5	367	88.2	43	64.2	78	98.7	79	91.9	310	90.6	964	86.3
	Yes	40	31.5	49	11.8	24	35.8	1	1.3	7	8.1	32	9.4	153	13.7
C59. If yes, do you know the institution that rehabilitated the public urinary?	No	4	66.7	3	60.0	5	71.4	0	0	0	0	9	47.4	21	55.3
	Yes	2	33.3	2	40.0	2	28.6	0	0	1	100.0	10	52.6	17	44.7
C61. Is there a communal refuse disposing facility in the community?	No	149	62.1	521	65.9	157	74.8	148	81.8	579	89.2	355	70.3	1,909	74.1
	Yes	91	37.9	270	34.1	53	25.2	33	18.2	70	10.8	150	29.7	667	25.9

The regions with the greatest access are North East (101/86.3 percent) and Oti (54/80 percent), and the region with the fewest is reportedly Upper East, with only 48 (55.8 percent) respondents claiming to have such access. Moreover, only 25.6 percent of respondents (286) perceived public toilets to be of good quality. The general lack of and access to toilets across the survey regions can have adverse health consequences, such as diarrheal diseases, particularly among children under six years of age. Table 5.4 provides further details on the quality, utilization, and satisfaction levels with public toilets across the survey regions.

Most survey respondents (1,909/74.1 percent) said they do not have communal waste disposal facilities in their communities. North East Region has the largest share of respondents (37.9 percent) who said there are available communal waste disposal containers, and Upper East Region has the smallest share, at 10.8 percent. Among respondents who claimed that there were communal waste disposal facilities in their communities, a large share claimed they are accessible (606/90.9 percent) and operational (667/95.7 percent). However, over half of those respondents (378/56.7 percent) believe that the quality of communal waste disposal facilities is poor.

Photo 5.4. Barabogo Primary School, Upper East Region

When asked about maintenance of the communal waste disposal facilities, 369 respondents (55.3 percent of those who said such facilities exists in their communities) indicated that they are not well maintained. Nevertheless, most (630/94.5 percent) said they use the facilities despite their poor quality and lack of maintenance. The greatest share of respondents (229/34.3 percent) indicated that they were satisfied with the facilities. An overwhelming majority 540 (81 percent) said the facilities in their communities have never been rehabilitated.

One hundred percent of respondents said their communities lack public urinary facilities, and 99.7 percent (2,568) said they lack communal hand washing facilities. The absence of these public resources can negatively affect the observance of good hygiene practices.

Health Facilities

A large proportion (1,836/71.3 percent) of respondents said there were health facilities available in their communities. However, regional differences are evident, with an overwhelming majority (224/93.3 percent) in North East region claiming their availability. Table 5.5 presents the regional distribution of respondents regarding access, maintenance, utilization, and satisfaction levels of community health facilities.

Educational Facilities

An overwhelming majority 2,377 (92.3 percent) of respondents indicated that schools were available in their communities. Annex 5B present the types of educational facilities reported by respondents. Compared with other climate-resilient infrastructure, the results indicate respondents generally perceive that the educational facilities are accessible). Respondents generally perceive tertiary and senior high, vocational, and technical schools to be of good quality.

Table 5.5. Regional Distribution of Respondents Answering Questions on Health Facilities

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
C81. Is there a health facility in the community?	No	16	6.7	325	41.1	51	24.3	33	18.2	212	32.7	103	20.4	740	28.7
	Yes	224	93.3	466	58.9	159	75.7	148	81.8	437	67.3	402	79.6	1,836	71.3
C82. Is the health facility accessible?	No	3	1.3	1	0.2	2	1.3	1	0.7	32	7.3	6	1.5	45	2.5
	Yes	221	98.7	465	99.8	157	98.7	147	99.3	405	92.7	396	98.5	1,791	97.5
C83. Is the health facility of good quality?	No	95	42.4	115	24.7	45	28.3	42	28.4	195	44.6	143	35.6	635	34.6
	Yes	129	57.6	351	75.3	114	71.7	106	71.6	242	55.4	259	64.4	1,201	65.4
C84. Is the health facility operational/working?	No	3	1.3	3	0.6	1	0.6	0	0	21	4.8	0	0	28	1.5
	Yes	221	98.7	463	99.4	158	99.4	148	100.0	416	95.2	402	100.0	1,808	98.5
C85. Is the health facility well maintained?	No	75	33.5	102	21.9	30	18.9	38	25.7	165	37.8	125	31.1	535	29.1
	Yes	149	66.5	364	78.1	129	81.1	110	74.3	272	62.2	277	68.9	1,301	70.9
C86. Is the health facility utilized?	No	5	2.2	6	1.3	3	1.9	0	0	10	2.3	7	1.7	31	1.7
	Yes	219	97.8	460	98.7	156	98.1	148	100.0	427	97.7	395	98.3	1,805	98.3
C87. How satisfied/dissatisfied are you with the health facility?	Highly dissatisfied	18	8.0	25	5.4	23	14.5	8	5.4	41	9.4	25	6.2	140	7.6
	Dissatisfied	56	25.0	80	17.2	12	7.5	11	7.4	138	31.6	77	19.2	374	20.4
	Neutral	27	12.1	32	6.9	22	13.8	30	20.3	46	10.5	45	11.2	202	11.0
	Satisfied	107	47.8	281	60.3	84	52.8	86	58.1	183	41.9	221	55.0	962	52.4
	Highly satisfied	16	7.1	48	10.3	18	11.3	13	8.8	29	6.6	34	8.5	158	8.6
C88. Has the health facility ever been rehabilitated?	No	80	35.7	245	52.6	115	72.3	118	79.7	329	75.3	247	61.4	1,134	61.8
	Yes	144	64.3	221	47.4	44	27.7	30	20.3	108	24.7	155	38.6	702	38.2
C89 If yes, do you know the institution that rehabilitated the health facility?	No	68	47.2	110	49.8	27	61.4	21	70.0	70	64.8	66	42.6	362	51.6
	Yes	76	52.8	111	50.2	17	38.6	9	30.0	38	35.2	89	57.4	340	48.4

Overall, the greatest proportion of the respondents said they were satisfied (70.3 percent) with the educational facilities in their communities.

However, the qualitative study results present a different view of the conditions of educational facilities in the study regions (see photo 5.4). The chief of Kunjul had this to say about the schools in his community:

> "The school is not of good quality because we have problems with the doors and the floor is not cemented and no furniture and in terms of maintenance, we report to the assembly to come to our aid."

Household Energy Sources

As table 5.6 illustrates, firewood (84.7 percent) and charcoal (72 percent) are the main household energy sources in the study regions, followed by liquefied petroleum gas at only 14.2 percent. An over-reliance on firewood and charcoal as the main sources of household energy can have negative consequences on environmental sustainability in the project regions.

Community Centers

Only 15.4 percent of survey respondents indicated that there are community centers where they live. The North East Region and Savannah Region are reportedly more likely to have community centers (35.0 and 30.9 percent, respectively). Regions with fewer respondents reporting the availability of community centers include Northern (2.7 percent) and Oti (5.7 percent). Most survey respondents reported that existing community centers are accessible (88.3 percent) and operational (83.4 percent) but not of good quality (52.2 percent). All respondents in Northern Region reported that community centers in their communities are accessible; respondents in Upper West Region recorded the lowest reported rate of existing community centers (77.7 percent).

Although about 56.3 percent of respondents indicated that the community centers were not well maintained, 81 percent claimed that the community centers are utilized.

Respondents were also asked to note their level of satisfaction with their community centers. Among respondents who said there is a community center, 14.9 percent are *highly dissatisfied*, and only 2.2 percent) claimed to be *highly satisfied*.

Only 17.3 percent of respondents reported that their community centers have ever been rehabilitated. The regional distribution on this question is much like the overall trends. Respondents in Northern Region were most likely to claim that their community center had been rehabilitated (46.7 percent), and those in Upper West Region were least likely to do so (3.8 percent). However, many respondents (69 percent) did not know what institution was responsible for the rehabilitation.

Table 5.6. Household Energy Sources of Survey Respondents by Region

Source of Energy	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Firewood	208	86.7	648	81.9	186	88.6	147	81.2	565	87.1	429	85.0	2,183	84.7
Charcoal	210	87.5	682	86.2	165	78.6	159	87.8	310	47.8	330	65.3	1,856	72.0
Liquefied petroleum gas	30	12.5	147	18.6	22	10.5	44	24.3	54	8.3	70	13.9	367	14.2
Electricity	10	4.2	36	4.6	1	0.5	14	7.7	12	1.8	13	2.6	86	3.3
Solar	0	0	1	0.1	1	0.5	0	0	0	0	0	0	2	0.1
Biogas	8	3.3	5	0.6	1	0.5	0	0	2	0.3	9	1.8	25	1.0
Kerosene	0	0	0	0	4	1.9	0	0	0	0	0	0	4	0.2
Other	0	0	1	0.1	0	0	0	0	110	16.9	1	0.2	112	4.3

Irrigation Facilities, Dams, and Dugouts

Reflecting general concerns with the state of climate-resilient infrastructure in the project area, one male focus group discussion participant from Tumu Mossi Zongo said this about a local dam:

> The infrastructure available does not satisfy us enough. The flow of water is not regular and subject women to stress in looking for water for household use. The dam is at the edge of breaking. There is significant erosion of the bridge and the embarkment, and it risks breaking during next rainy season. Crocodiles have created big holes and caused partial collapse of the road, which we have filled with stones through communal labor. The dam is also silted and does not store much water. It has silted because of indiscriminate dumping of refuse and open defecation along the stream to the dam.

Survey data support this view (see table 5.7). Only 30.1 percent of respondents indicated that their communities have an irrigation facility, dam, or dugout. Respondents from Upper West Region were the most likely to say that their communities had such infrastructure (47.1 percent). Among respondents who said their communities had this infrastructure, 75.6 percent claimed that it is accessible, 68.4 percent that its quality is good, and 31.6 percent that it is operational. Only 27.7 percent said it is well maintained.

Photo 5.5. Irrigation Dam at Datuko, Upper East Region

Respondents who said the irrigation facilities, dams, and dugouts were accessible, of good quality and operational were further asked to indicate their level of satisfaction with the infrastructure on a scale of *highly dissatisfied* to *highly satisfied*, with 32.2 percent saying they are *dissatisfied* and only 3.4 percent indicating they are *highly satisfied*. Moreover, only 7.9 percent of respondents said the irrigation facilities, dams, or dugouts in their communities have ever been rehabilitated.

Qualitative study results support the general perception of the survey respondents (see photo 5.5). As one key informant in Samoa, Lambussie District, described in an interview:

> "Dugouts are not enough and cannot store water for long for livestock use. It is not enough for farmers to use for dry season farming. The water is not enough to be used for irrigation purposes. What will the animals drink? We use it for building purposes. It was always drying up within the shortest time during the dry season and we have to do desilting to enable it to keep water up to April for the livestock."

Another key informant from Sagnarigu Municipal District added:

> "This community has a dam not for irrigation purposes but mainly used for constructional purposes. The dam has never been renovated, and it dries up around January/February each year. The chief even wanted to help dredge it, but the cost was a bit too much for him. We actually need it. Even with the poor state of the dam, more men than women benefit from the dam. Some few households still depend on the dam for drinking and cooking. However, the main source of drinking water is from Ghana Water Company Limited but [is] quite insufficient. The pipelines are smaller and do flow regularly. Some areas do not have water at all even when taps are running and cannot afford to be connected to the Ghana Water Company Limited."

Table 5.7. Regional Distribution of Respondents Answering Questions on Irrigation Facilities/Dams/Dugouts

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Is there an irrigation facility/dam/ dugout for dry season farming in the community?	No	178	74.2	644	81.4	206	98.1	119	65.7	386	59.5	267	52.9	1,800	69.9
	Yes	62	25.8	147	18.6	4	1.9	62	34.3	263	40.5	238	47.1	776	30.1
Is the irrigation facility/dam/dugout accessible?	No	7	11.3	32	21.8	0	0	10	16.1	79	30.0	61	25.6	189	24.4
	Yes	55	88.7	115	78.2	4	100.0	52	83.9	184	70.0	177	74.4	587	75.6
Is the irrigation facility/dam/dugout of good quality?	No	52	83.9	100	68.0	1	25.0	57	91.9	171	65.0	150	63.0	531	68.4
	Yes	10	16.1	47	32.0	3	75.0	5	8.1	92	35.0	88	37.0	245	31.6
Is the irrigation facility/dam/dugout operational/working?	No	19	30.6	29	19.7	0	0	14	22.6	87	33.1	61	25.6	210	27.1
	Yes	43	69.4	118	80.3	4	100.0	48	77.4	176	66.9	177	74.4	566	72.9
Is the irrigation facility/dam/dugout well maintained?	No	43	69.4	108	73.5	1	25.0	58	93.5	184	70.0	167	70.2	561	72.3
	Yes	19	30.6	39	26.5	3	75.0	4	6.5	79	30.0	71	29.8	215	27.7
Is the irrigation facility/dam/dugout utilized?	No	20	32.3	27	18.4	0	0	25	40.3	87	33.1	63	26.5	222	28.6
	Yes	42	67.7	120	81.6	4	100.0	37	59.7	176	66.9	175	73.5	554	71.4
How satisfied/dissatisfied are you with the irrigation facility/dam/dugout?	Highly dissatisfied	17	27.4	25	17.0	0	0	22	35.5	81	30.8	53	22.3	198	25.5
	Dissatisfied	23	37.1	51	34.7	0	0	28	45.2	79	30.0	69	29.0	250	32.2
	Neutral	12	19.4	20	13.6	2	50.0	7	11.3	27	10.3	36	15.1	104	13.4
	Satisfied	9	14.5	49	33.3	2	50.0	5	8.1	64	24.3	69	29.0	198	25.5
	Highly satisfied	1	1.6	2	1.4	0	0	0	0	12	4.6	11	4.6	26	3.4
Has the irrigation facility/dam/dugout ever been rehabilitated?	No	57	91.9	134	91.2	4	100.0	62	100.0	242	92.0	216	90.8	715	92.1
	Yes	5	8.1	13	8.8	0	0	0	0	21	8.0	22	9.2	61	7.9
If yes, do you know the institution/ organization that rehabilitated the irrigation facility/dam/dugout	No	3	60.0	7	53.8	0	0	0	0	10	47.6	9	40.9	29	47.5
	Yes	2	40.0	6	46.2	0	0	0	0	11	52.4	13	59.1	32	52.5

Annex 5A. Distribution of Marketplaces by District

District		Number of Marketplaces Close to Respondents' Communities					
		0	1–2	3–4	5–6	7+	Total
Bawku West	N	12	52	2	0	0	66
	%	18.2	78.8	3.0	0	0	100
Binduri	N	31	37	1	0	0	69
	%	44.9	53.6	1.4	0	0	100
Bole	N	44	31	0	0	0	75
	%	58.7	41.3	0	0	0	100
Bolga East	N	1	5	13	1	0	20
	%	5.0	25.0	65.0	5.0	0	100
Bolgatanga	N	25	56	0	0	0	81
	%	30.9	69.1	0	0	0	100
Bongo	N	5	34	6	3	5	53
	%	9.4	64.2	11.3	5.7	9.4	100
Builsa North	N	7	17	6	1	2	33
	%	21.2	51.5	18.2	3.0	6.1	100
Builsa South	N	0	14	1	0	4	19
	%	0	73.7	5.3	0	21.1	100
Bunkpurugu Nyankpaduri	N	7	1	12	5	11	36
	%	19.4	2.8	33.3	13.9	30.6	100
Chereponi	N	0	27	6	0	0	33
	%	0	81.8	18.2	0	0	100
Daffiama-Bussie-Issa	N	3	7	3	5	4	22
	%	13.6	31.8	13.6	22.7	18.2	100
East Mamprusi	N	16	38	13	1	1	69
	%	23.2	55.1	18.8	1.4	1.4	100
Garu	N	13	20	17	2	0	52
	%	25.0	38.5	32.7	3.8	0	100
Gushiegu	N	4	35	8	1	21	69
	%	5.8	50.7	11.6	1.4	30.4	100
Jirapa	N	0	48	10	3	0	61
	%	0	78.7	16.4	4.9	0	100
Karaga	N	23	24	1	0	0	48
	%	47.9	50.0	2.1	0	0	100
Kassena Nankana East	N	15	18	20	0	2	55
	%	27.3	32.7	36.4	0	3.6	100

District		Number of Marketplaces Close to Respondents' Communities					
		0	1–2	3–4	5–6	7+	Total
Kassena Nankana West	N	9	36	0	1	2	48
	%	18.8	75.0	0	2.1	4.2	100
Krachi East (Nchumuru)	N	12	7	0	0	20	39
	%	30.8	17.9	0	0	51.3	100
Krachi West	N	31	0	0	6	2	39
	%	79.5	0	0	15.4	5.1	100
Lambussie	N	14	9	7	0	0	30
	%	46.7	30.0	23.3	0	0	100
Lawra	N	2	25	2	0	0	29
	%	6.9	86.2	6.9	0	0	100
Mamprugu Moagduri	N	8	16	9	2	3	38
	%	21.1	42.1	23.7	5.3	7.9	100
Nabdam	N	7	6	0	0	0	13
	%	53.8	46.2	0	0	0	100
Nadowli-Kaleo	N	7	31	2	5	0	45
	%	15.6	68.9	4.4	11.1	0	100
Nandom	N	2	25	1	0	0	28
	%	7.1	89.3	3.6	0	0	100
Nanumba North	N	49	32	0	0	0	81
	%	60.5	39.5	0	0	0	100
Nkwanta North	N	21	26	7	2	0	56
	%	37.5	46.4	12.5	3.6	0	100
Nkwanta South	N	10	17	27	22	0	76
	%	13.2	22.4	35.5	28.9	0	100
North East Gonja	N	3	16	2	0	0	21
	%	14.3	76.2	9.5	0	0	100
North Gonja	N	27	1	0	0	0	28
	%	96.4	3.6	0	0	0	100
Pusiga	N	7	12	20	5	3	47
	%	14.9	25.5	42.6	10.6	6.4	100
Saboba	N	12	26	1	0	0	39
	%	30.8	66.7	2.6	0	0	100
Sagnerigu	N	64	92	19	1	10	186
	%	34.4	49.5	10.2	0.5	5.4	100
Sawla Tuna Kalba	N	22	14	20	0	1	57
	%	38.6	24.6	35.1	0	1.8	100

District		Number of Marketplaces Close to Respondents' Communities					
		0	1–2	3–4	5–6	7+	Total
Sissala East	N	27	8	2	0	10	47
	%	57.4	17.0	4.3	0	21.3	100
Sissala West	N	16	5	8	0	6	35
	%	45.7	14.3	22.9	0	17.1	100
Talensi	N	22	19	3	0	0	44
	%	50.0	43.2	6.8	0	0	100
Tamale	N	43	114	67	2	0	226
	%	19.0	50.4	29.6	0.9	0	100
Tatale Sanguli	N	6	14	14	1	4	39
	%	15.4	35.9	35.9	2.6	10.3	100
Tempane	N	18	13	15	1	0	47
	%	38.3	27.7	31.9	2.1	0	100
Wa	N	15	100	8	0	1	124
	%	12.1	80.6	6.5	0	0.8	100
Wa East	N	12	11	11	1	8	43
	%	27.9	25.6	25.6	2.3	18.6	100
Wa West	N	6	32	3	0	0	41
	%	14.6	78.0	7.3	0	0	100
West Mamprusi	N	15	26	16	4	15	76
	%	19.7	34.2	21.1	5.3	19.7	100
Yendi	N	7	59	3	1	0	70
	%	10.0	84.3	4.3	1.4	0	100
Yunyoo-Nasuan	N	0	13	3	0	5	21
	%	0	61.9	14.3	0	23.8	100
Total	**N**	**700**	**1,269**	**389**	**76**	**140**	**2,574**
	%	**27.2**	**49.3**	**15.1**	**3.0**	**5.40**	**100**

Annex 5B. Distribution of Respondents by Report on School Facilities across Regions

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Is there a school in the community?	No	6	2.5	89	11.3	2	1.0	0	0	54	8.3	48	9.5	199	7.7
	Yes	234	97.5	702	88.7	208	99.0	181	100.0	595	91.7	457	90.5	2377	92.3
Type of school															
Type of school: Nursery?		151	64.5	430	61.3	129	62.0	140	77.3	228	38.3	125	27.4	1203	50.6
Type of school: KG?		213	91.0	504	71.8	171	82.2	146	80.7	439	73.8	411	89.9	1884	79.3
Type of school: Primary School?		234	100.0	690	98.3	192	92.3	181	100.0	588	98.8	438	95.8	2323	97.7
Type of school: Junior High School?		220	94.0	556	79.2	201	96.6	152	84.0	454	76.3	443	96.9	2026	85.2
Type of school: senior high/vocational/technical school?		176	75.2	133	18.9	35	16.8	99	54.7	33	5.5	135	29.5	611	25.7
Type of school: Tertiary?		45	19.2	72	10.3	21	10.1	3	1.7	0	0	31	6.8	172	7.2
Is the nursery accessible?	No	0	0	3	0.7	3	2.3	2	1.4	17	7.5	1	0.8	26	2.2
	Yes	151	100.0	427	99.3	126	97.7	138	98.6	211	92.5	124	99.2	1177	97.8
Is the nursery of good quality?	No	67	44.4	132	30.7	32	24.8	47	33.6	101	44.3	36	28.8	415	34.5
	Yes	84	55.6	298	69.3	97	75.2	93	66.4	127	55.7	89	71.2	788	65.5
Is the nursery operational/ working?	No	2	1.3	4	0.9	0	0	0	0	3	1.3	0	0	9	0.7
	Yes	149	98.7	426	99.1	129	100.0	140	100.0	225	98.7	125	100.0	1194	99.3
Is the nursery well maintained?	No	40	26.5	105	24.4	28	21.7	52	37.1	115	50.4	38	30.4	378	31.4
	Yes	111	73.5	325	75.6	101	78.3	88	62.9	113	49.6	87	69.6	825	68.6
Is the nursery utilized?	No	2	1.3	2	0.5	4	3.1	0	0	9	3.9	1	0.8	18	1.5
	Yes	149	98.7	428	99.5	125	96.9	140	100.0	219	96.1	124	99.2	1185	98.5
How satisfied/dissatisfied are you with the nursery?	Highly dissatisfied	3	2.0	45	10.5	6	4.7	7	5.0	28	12.3	4	3.2	93	7.7
	Dissatisfied	40	26.5	60	14.0	20	15.5	25	17.9	76	33.3	17	13.6	238	19.8
	Neutral	28	18.5	46	10.7	10	7.8	23	16.4	34	14.9	19	15.2	160	13.3
	Satisfied	75	49.7	258	60.0	83	64.3	83	59.3	73	32.0	82	65.6	654	54.4
	Highly satisfied	5	3.3	21	4.9	10	7.8	2	1.4	17	7.5	3	2.4	58	4.8

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Has the nursery ever been rehabilitated?	No	56	37.1	214	49.8	72	55.8	130	92.9	168	73.7	74	59.2	714	59.4
	Yes	95	62.9	216	50.2	57	44.2	10	7.1	60	26.3	51	40.8	489	40.6
If yes, do you know the institution that rehabilitated the nursery?	No	59	62.1	152	70.4	30	52.6	10	100.0	36	60.0	17	33.3	304	62.2
	Yes	36	37.9	64	29.6	27	47.4	0	0	24	40.0	34	66.7	185	37.8
Is the KG accessible?	No	4	1.9	2	0.4	1	0.6	5	3.4	40	9.1	17	4.1	69	3.7
	Yes	209	98.1	502	99.6	170	99.4	141	96.6	399	90.9	394	95.9	1815	96.3
Is the KG of good quality?	No	113	53.1	172	34.1	32	18.7	55	37.7	249	56.7	204	49.6	825	43.8
	Yes	100	46.9	332	65.9	139	81.3	91	62.3	190	43.3	207	50.4	1059	56.2
Is the KG of operational/ working?	No	8	3.8	3	0.6	0	0	1	0.7	18	4.1	11	2.7	41	2.2
	Yes	205	96.2	501	99.4	171	100.0	145	99.3	421	95.9	400	97.3	1843	97.8
Is the KG well maintained?	No	86	40.4	148	29.4	34	19.9	63	43.2	245	55.8	214	52.1	790	41.9
	Yes	127	59.6	356	70.6	137	80.1	83	56.8	194	44.2	197	47.9	1094	58.1
Is the KG utilized?	No	5	2.3	7	1.4	3	1.8	2	1.4	27	6.2	12	2.9	56	3.0
	Yes	208	97.7	497	98.6	168	98.2	144	98.6	412	93.8	399	97.1	1828	97.0
How satisfied/dissatisfied are you with the KG?	Highly dissatisfied	9	4.2	52	10.3	8	4.7	7	4.8	68	15.5	25	6.1	169	9.0
	Dissatisfied	70	32.9	79	15.7	17	9.9	21	14.4	164	37.4	120	29.2	471	25.0
	Neutral	36	16.9	45	8.9	15	8.8	33	22.6	56	12.8	69	16.8	254	13.5
	Satisfied	92	43.2	303	60.1	113	66.1	84	57.5	129	29.4	188	45.7	909	48.2
	Highly satisfied	6	2.8	25	5.0	18	10.5	1	0.7	22	5.0	9	2.2	81	4.3
Has the KG ever been rehabilitated?	No	106	49.8	274	54.4	113	66.1	135	92.5	361	82.2	318	77.4	1307	69.4
	Yes	107	50.2	230	45.6	58	33.9	11	7.5	78	17.8	93	22.6	577	30.6
If yes, do you know the institution that rehabilitated the KG?	No	70	65.4	166	72.2	30	51.7	11	100.0	44	56.4	35	37.6	356	61.7
	Yes	37	34.6	64	27.8	28	48.3	0	0	34	43.6	58	62.4	221	38.3
Is the primary school accessible?	No	7	3.0	3	0.4	0	0	4	2.2	31	5.3	6	1.4	51	2.2
	Yes	227	97.0	687	99.6	192	100.0	177	97.8	557	94.7	432	98.6	2272	97.8

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Is the primary school block of good quality?	No	123	52.6	320	46.4	48	25.0	91	50.3	332	56.5	220	50.2	1134	48.8
	Yes	111	47.4	370	53.6	144	75.0	90	49.7	256	43.5	218	49.8	1189	51.2
Is the primary school operational/working?	No	14	6.0	5	0.7	1	0.5	4	2.2	19	3.2	3	0.7	46	2.0
	Yes	220	94.0	685	99.3	191	99.5	177	97.8	569	96.8	435	99.3	2277	98.0
Is the primary school well maintained?	No	95	40.6	294	42.6	39	20.3	89	49.2	304	51.7	218	49.8	1039	44.7
	Yes	139	59.4	396	57.4	153	79.7	92	50.8	284	48.3	220	50.2	1284	55.3
Is the primary school utilized?	No	12	5.1	18	2.6	2	1.0	3	1.7	17	2.9	6	1.4	58	2.5
	Yes	222	94.9	672	97.4	190	99.0	178	98.3	571	97.1	432	98.6	2265	97.5
How satisfied/dissatisfied are you with the primary school?	Highly dissatisfied	12	5.1	94	13.6	18	9.4	17	9.4	88	15.0	30	6.8	259	11.1
	Dissatisfied	72	30.8	152	22.0	16	8.3	35	19.3	186	31.6	113	25.8	574	24.7
	Neutral	35	15.0	77	11.2	12	6.3	34	18.8	74	12.6	77	17.6	309	13.3
	Satisfied	110	47.0	336	48.7	122	63.5	94	51.9	215	36.6	212	48.4	1089	46.9
	Highly satisfied	5	2.1	31	4.5	24	12.5	1	0.6	25	4.3	6	1.4	92	4.0
Has the primary school ever been rehabilitated?	No	99	42.3	461	66.8	107	55.7	160	88.4	472	80.3	336	76.7	1635	70.4
	Yes	135	57.7	229	33.2	85	44.3	21	11.6	116	19.7	102	23.3	688	29.6
If yes, do you know the institution that rehabilitated the primary school?	No	79	58.5	167	72.9	41	48.2	19	90.5	56	48.3	37	36.3	399	58.0
	Yes	56	41.5	62	27.1	44	51.8	2	9.5	60	51.7	65	63.7	289	42.0
Is the JHS accessible?	No	2	0.9	2	0.4	1	0.5	0	0	9	2.0	12	2.7	26	1.3
	Yes	218	99.1	554	99.6	200	99.5	152	100.0	445	98.0	431	97.3	2000	98.7
Is the JHS of good quality?	No	85	38.6	176	31.7	52	25.9	54	35.5	206	45.4	208	47.0	781	38.5
	Yes	135	61.4	380	68.3	149	74.1	98	64.5	248	54.6	235	53.0	1,245	61.5
Is the JHS operational/ working?	No	4	1.8	7	1.3	1	0.5	1	0.7	11	2.4	3	0.7	27	1.3
	Yes	216	98.2	549	98.7	200	99.5	151	99.3	443	97.6	440	99.3	1999	98.7
Is the JHS well maintained?	No	73	33.2	172	30.9	47	23.4	63	41.4	198	43.6	206	46.5	759	37.5
	Yes	147	66.8	384	69.1	154	76.6	89	58.6	256	56.4	237	53.5	1267	62.5

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Is the JHS utilized?	No	8	3.6	4	0.7	0	0	2	1.3	14	3.1	4	0.9	32	1.6
	Yes	212	96.4	552	99.3	201	100.0	150	98.7	440	96.9	439	99.1	1994	98.4
How satisfied/dissatisfied are you with the JHS?	Highly dissatisfied	7	3.2	50	9.0	21	10.4	8	5.3	49	10.8	42	9.5	177	8.7
	Dissatisfied	53	24.1	80	14.4	23	11.4	25	16.4	124	27.3	104	23.5	409	20.2
	Neutral	29	13.2	49	8.8	10	5.0	23	15.1	60	13.2	73	16.5	244	12.0
	Satisfied	117	53.2	335	60.3	123	61.2	94	61.8	196	43.2	218	49.2	1083	53.5
	Highly satisfied	14	6.4	42	7.6	24	11.9	2	1.3	25	5.5	6	1.4	113	5.6
Has the JHS ever been rehabilitated?	No	77	35.0	322	57.9	121	60.2	138	90.8	359	79.1	349	78.8	1366	67.4
	Yes	143	65.0	234	42.1	80	39.8	14	9.2	95	20.9	94	21.2	660	32.6
If yes, do you know the institution that rehabilitated the JHS?	No	76	53.1	149	63.7	43	53.8	11	78.6	51	53.7	37	39.4	367	55.6
	Yes	67	46.9	85	36.3	37	46.3	3	21.4	44	46.3	57	60.6	293	44.4
Is the senior high/vocational/ technical school accessible?	No	3	1.7	0	0	1	2.9	1	1.0	2	6.1	1	0.7	8	1.3
	Yes	173	98.3	133	100.0	34	97.1	98	99.0	31	93.9	134	99.3	603	98.7
Is the senior high/vocational/ technical school of good quality?	No	46	26.1	17	12.8	6	17.1	33	33.3	15	45.5	43	31.9	160	26.2
	Yes	130	73.9	116	87.2	29	82.9	66	66.7	18	54.5	92	68.1	451	73.8
Is the senior high/vocational/ technical school operational/ working?	No	9	5.1	1	0.8	0	0	0	0	1	3.0	1	0.7	12	2.0
	Yes	167	94.9	132	99.2	35	100.0	99	100.0	32	97.0	134	99.3	599	98.0
Is the senior high/vocational/ technical school well maintained?	No	47	26.7	16	12.0	7	20.0	37	37.4	12	36.4	43	31.9	162	26.5
	Yes	129	73.3	117	88.0	28	80.0	62	62.6	21	63.6	92	68.1	449	73.5
Is the senior high/vocational/ technical school utilized?	No	5	2.8	0	0	1	2.9	1	1.0	0	0	3	2.2	10	1.6
	Yes	171	97.2	133	100.0	34	97.1	98	99.0	33	100.0	132	97.8	601	98.4

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
How satisfied/dissatisfied are you with the senior high/ vocational/technical school?	Highly dissatisfied	6	3.4	1	0.8	0	0	12	12.1	9	27.3	4	3.0	32	5.2
	Dissatisfied	34	19.3	5	3.8	4	11.4	13	13.1	4	12.1	20	14.8	80	13.1
	Neutral	15	8.5	18	13.5	8	22.9	15	15.2	1	3.0	16	11.9	73	11.9
	Satisfied	107	60.8	89	66.9	18	51.4	59	59.6	13	39.4	78	57.8	364	59.6
	Highly satisfied	14	8.0	20	15.0	5	14.3	0	0	6	18.2	17	12.6	62	10.1
Has the senior high/ vocational/technical school ever been rehabilitated?	No	50	28.4	50	37.6	21	60.0	79	79.8	22	66.7	86	63.7	308	50.4
	Yes	126	71.6	83	62.4	14	40.0	20	20.2	11	33.3	49	36.3	303	49.6
If yes, do you know the institution that rehabilitated the senior high/vocational/ technical school?	No	78	61.9	62	74.7	10	71.4	13	65.0	11	100.0	18	36.7	192	63.4
	Yes	48	38.1	21	25.3	4	28.6	7	35.0	0	0	31	63.3	111	36.6
Is the tertiary institution accessible?	No	1	2.2	0	0	0	0	0	0	0	0	0	0	1	0.6
	Yes	44	97.8	72	100.0	21	100.0	3	100.0	0	0	31	100.0	171	99.4
Is the tertiary institution operational/working?	No	1	2.2	0	0	0	0	0	0	0	0	0	0	1	0.6
	Yes	44	97.8	72	100.0	21	100.0	3	100.0	0	0	31	100.0	171	99.4
Is the tertiary institution of good quality?	No	9	20.0	0	0	0	0	0	0	0	0	0	0	9	5.2
	Yes	36	80.0	72	100.0	21	100.0	3	100.0	0	0	31	100.0	163	94.8
Is the tertiary institution well maintained?	No	7	15.6	2	2.8	0	0	0	0	0	0	3	9.7	12	7.0
	Yes	38	84.4	70	97.2	21	100.0	3	100.0	0	0	28	90.3	160	93.0
Is the tertiary institution utilized?	No	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Yes	45	100.0	72	100.0	21	100.0	3	100.0	0	0	31	100.0	172	100.0
How satisfied/dissatisfied are you with the tertiary institution?	Highly dissatisfied	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dissatisfied	8	17.8	0	0	0	0	0	0	0	0	0	0	8	4.7
	Neutral	4	8.9	4	5.6	1	4.8	0	0	0	0	1	3.2	10	5.8
	Satisfied	31	68.9	51	70.8	9	42.9	3	100.0	0	0	27	87.1	121	70.3
	Highly satisfied	2	4.4	17	23.6	11	52.4	0	0	0	0	3	9.7	33	19.2

Question	Answer	North East		Northern		Oti		Savannah		Upper East		Upper West		Total	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%
Has the tertiary institution ever been rehabilitated?	No	11	24.4	16	22.2	5	23.8	1	33.3	0	0	10	32.3	43	25.0
	Yes	34	75.6	56	77.8	16	76.2	2	66.7	0	0	21	67.7	129	75.0
If yes, do you know the institution/organization that rehabilitated the tertiary institution?	No	21	61.8	34	60.7	8	50.0	2	100.0	0	0	2	9.5	67	51.9
	Yes	13	38.2	22	39.3	8	50.0	0	0	0	0	19	90.5	62	48.1
If yes, indicate the institution/organization that rehabilitated the tertiary institution.	No	3	23.1	2	9.1	0	0	0	0	0	0	0	0	5	8.1
	Yes	10	76.9	20	90.9	8	100.	0	0	0	0	52			

6. Local Economic Development

Key Highlights

- **Most respondents (65.5 percent) said their household's main livelihood activity is crop farming.**
- **The mean income of male respondents in 2022 was GHS 54,164; for female respondents it was GHS 11,122.**
- **Only 29.7 percent of respondents report having access to a bank, but the overwhelming majority (83.1 percent) said they have access to mobile money services.**
- **More male than female respondents said have a mobile money account (83.3 versus 74.3 percent).**
- **More female than male respondents say they use *susu* (a type of informal savings club) or village savings and loan association (VSLA) services (40.2 versus 24 percent).**

A key aspect of the Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project in Ghana is to make strategic investments in local economic development to maximize benefits to existing economic activities and to build long-term sources of economic resilience by strategically investing in targeted local markets. The baseline survey therefore collected data on local economic development, including local marketplaces; jobs, livelihoods, and employment; household income; and financial inclusion.

Survey respondents for questions regarding these local economic development components include 1,202 heads of household; 585 male youths, 704 female youths; and 83 people with disabilities—for a total sample size of 2,574. Note that the total sample for the study is 2,576 but there are two missing values under this theme.

Local Marketplaces

Respondents were asked to indicate the number of communities near their own communities that have marketplaces, with options ranging from zero to seven or more. Of the 2,574 respondents from all six regions combined, the largest proportion indicated that one or two nearby communities had marketplaces (49.3 percent); 27.2 percent reported that there were no nearby communities with marketplaces. Respondents decided for themselves what nearby/close meant for the survey because as those who are engaged in the commute, they are best positioned to make this subjective determination. Also, 18.1 percent of the respondents reported that there are three to six marketplaces near their communities.

Over half of respondents in Savannah Region said there are no communities nearby their own that has a marketplace. At the district level, respondents in 12 of the 48 project districts, reported no nearby marketplaces. The districts are Binduri (44.9 percent), Tempane (38 percent), Sanarigu (34.4 percent), Talensi (50 percent), Nabdam (53.8 percent), Sissala East (57.4 percent), Lambussie (46.7 percent), Saboba (30.8 percent), North Gonja (96.7 percent), Nanumba North (60.5 percent), Krachi West (79.5 percent), and Nkwanta North (37.5 percent).

Community members are the primary beneficiaries of local marketplaces and as consumers are best positioned to assess their quality. In a Likert scale of *very poor* to *very good*, the 1,874 (72.8 percent) of respondents who indicated the existence of at least one community near to their own with a marketplace also expressed their views on their quality. Table 6.1 presents the distribution of responses regarding marketplace quality by region, and annex 6A presents the distribution by both region and district. A high rate of respondents across regions said that the quality of the local marketplaces is poor, ranging

Table 6.1. Quality of Local Marketplaces

Region		Perceived Quality of Marketplace Closest to Respondent's Community				
		Very poor	Poor	Don't know	Good	Very good
North East	N	45	53	10	78	7
	%	23.3	27.5	5.2	40.4	3.6
Northern	N	67	142	39	296	36
	%	11.6	24.5	6.7	51.0	6.2
Oti	N	23	43	15	48	7
	%	16.9	31.6	11.0	35.3	5.1
Savannah	N	8	39	17	19	2
	%	9.4	45.9	20.0	22.4	2.4
Upper East	N	40	173	47	202	14
	%	8.4	36.3	9.9	42.4	2.9
Upper West	N	29	123	16	200	33
	%	7.2	30.7	4.0	49.9	8.2
Total	**N**	**212**	**573**	**144**	**843**	**99**
	%	**11.3**	**30.6**	**7.7**	**45.1**	**5.3**

from 24.5 percent in Northern Region to 45.9 percent in Savannah Region. Of the 1,874 respondents (72.8 percent) who answered the question about the quality of their closest local marketplace, 41.9 percent said it is *very poor* or *poor*; and only 5.3 percent said it is *good*. Few respondents across regions claimed that the quality of their local marketplace is either *very poor* or *very good*. Only 5.3 percent claimed that the quality is *good*. Between 30.8 percent and 96 percent of respondents across 30 districts reported that the quality of the marketplaces is *poor*.

In 11 districts, over 50 percent of respondents said the quality of the closest local marketplace is *poor*. While 72.8 percent of respondents indicated that there is at least one local marketplace close to them, they also said that the quality is *very poor* or *poor*. The qualitative study results resonate with the survey results (see photos 6.1–6.4).

Photo 6.1. Sheds at Sandema Market (Kassena-Nankana Municipal District)

Photo 6.2. A section of Dumbisi Market (Kassena-Nankana Municipal District)

Photo 6.3. Market Day at Dumbisi Market (Kassena-Nankana Municipal District)

Photo 6.4. Market Stalls at Dumbisi Market (Kassena-Nankana Municipal District)

Regarding the perceived size of marketplace closest to their communities, respondents were asked to indicate whether their size are *very small*, *small*, *don't know*, *big*, or *very big*. Over half (966/51.5 percent) said their local marketplaces are *very small* or *small*; and 802 (42.7 percent) claimed they are *big* or *very big*. In 12 districts—Sagnerigu, Tamale, Bawku West, Bolga East, Nabdam, Yunyoo-Nansuan, Bulsa South, Wa West, Wa East, Wa, North Gonja, and Nanumba North—under 25 percent of respondents said their local marketplaces are *small* or *very small*. Respondents in the remaining districts reported *small* or *very small* marketplaces at rates higher than 25 percent. Over 60 percent of respondents in Pusiga, Binduri, Bolgatanga, Garu, Talensi, Kassena Nankana West, and Bulsa North said their local marketplaces were *small* or *very small*; and 96.3 percent of Saboba District respondents claimed the same—the highest rate among respondents (see table 6.2).

Table 6.2. Perceived Size of Local Marketplaces by Region

Region		Repondents' Perceived Size of Marketplace(s)				
		Very Small	Small	Don't Know	Big	Very Big
North East	N	42	87	4	53	8
	%	21.6	44.8	2.1	27.3	4.1
Northern	N	43	181	28	292	39
	%	7.4	31.0	4.8	50.1	6.7
Oti	N	30	57	14	27	8
	%	22.1	41.9	10.3	19.9	5.9
Savannah	N	12	46	17	7	3
	%	14.1	54.1	20.0	8.2	3.5
Upper East	N	36	253	32	143	13
	%	7.5	53.0	6.7	30.0	2.7
Upper West	N	40	139	13	156	53
	%	10.0	34.7	3.2	38.9	13.2
Total	**N**	**203**	**763**	**108**	**678**	**124**
	%	**10.8**	**40.7**	**5.8**	**36.1**	**6.6**

Excerpts from a key informant interview in Fumbisi, Bulsa South District, Upper East Region, affirms the survey findings:

> **Interviewer:** How would you rate the quality the sheds at the market?
>
> **Key informant:** As for quality, I can rate it at 7 percent, they are not good at all.
>
> **Interviewer:** Tell me something about the size of the market.
>
> **Key informant:** They are just small sheds and besides that, the market is getting congested and needs to be expanded.

In terms of accessibility, defined in this study the ability to access the marketplace closest to one's community, poor road networks and discrimination against certain groups present obstacles. On a Likert scale of *highly inaccessible* to *very accessible*, the 1,876 (72.8 percent) of respondents who reported having local marketplaces near their communities were asked to indicate their level accessibility. The regional distribution of survey results reveals that local marketplaces are generally accessible (see table 6.3 and annex 6B). District-level responses are similar (annex 6B). While the research team originally defined access broadly to include roads or paths to get to the marketplace in addition to the ability to enter the space, qualitative study observations suggest that community members think of access only in terms of the latter. As one key informant in Fumbisi, Upper East Region explained in this interchange:

> **Interviewer:** Do people from the surrounding communities also use the market?
>
> **Key informant:** Yes, the surrounding communities also use the market. It doesn't matter where you come from, you can enter and exit from the market at any time that you want. You can even come from Accra. We also go to surrounding communities to do our buying and selling there.

Table 6.3. Accessibility of Local Marketplaces by Region

Region		Level of Accessibility of Local Marketplace(s) in or Near Community of Respondent				
		Highly inaccessible	Inaccessible	Neutral	Accessible	Very accessible
North East	N	10	15	18	122	29
	%	5.2	7.7	9.3	62.9	14.9
Northern	N	8	17	65	431	62
	%	1.4	2.9	11.1	73.9	10.6
Oti	N	4	8	18	86	20
	%	2.9	5.9	13.2	63.2	14.7
Savannah	N	2	6	22	52	3
	%	2.4	7.1	25.9	61.2	3.5
Upper East	N	2	87	58	311	23
	%	0.4	18.1	12.1	64.7	4.8
Upper West	N	7	24	33	281	56
	%	1.7	6.0	8.2	70.1	14.0
Total	**N**	**33**	**157**	**214**	**1283**	**193**
	%	**1.8**	**8.4**	**11.4**	**68.2**	**10.3**

Another key informant from Lyssa, Lawra District reflected a similar view:

> **Interviewer:** How about access to market? Is there a market in Lyssa?
>
> **Key informant:** No, we don't have a market; it's just a get-together spot but not much goes on there.
>
> **Interviewer:** So, where do you and your people shop?
>
> **Key informant:** They attend Tuopare Market mainly, or sometimes in Nandom Market.
>
> **Interviewer:** So how will you describe the quality of the Tuopare Market?
>
> **Key informant:** They don't have a built place or stalls that they call a market.
>
> **Interviewer:** Do your people have access to the markets?
>
> **Key informant:** Yes, they are allowed to access it. In Nandom too, they have access.

An interview with a chief in Upper West Region further illustrates this perspective:

> We don't have a market here; I think Jang Market is the nearest where some women go to. Then we also have Baayiri Market. So, these markets are closer to that of the Busie Market. This is a community along the roadside, so cars come from places and move to those markets. The drivers know them; they just stop sometimes, and they move. I've been to Jang Market. I've been to the Baayiri and Busie markets once while teaching in the Fian area.

Although many respondents defined access in terms of, nearness (distance), the interviewee in the second conversation shows how some respondents also define access in broader terms to include unrestricted access to local marketplaces.

Jobs, Livelihoods, and Employment

This study measures jobs, livelihoods, and employment by the number of household members who earn a living in the construction sector, the main livelihood activity of the household, and the number of people in the household with access to a paying job prior to August 2023. To determine the number of household members who earned a living in the construction sector prior to August 2023, respondents were asked to select from the following options: *none*, *1–4*, *5–8*, or *9+* (see table 6.4). Of the total sample of 2,574 respondents, an overwhelming majority (2,144/83.2 percent) answered *none*. Only seven respondents (0.3 percent) answered *9+*. Savannah Region has the highest rate of respondents (89 percent) who answered *none*; while respondents in the Upper West Region represented the lowest rate (77.2 percent).

Of the 2,574 respondents, 1,687 (65.5 percent) said crop farming is their household's main livelihood activity; 57 (2.2 percent) said animal husbandry, 435 (16.9 percent) said nonfarm activity, 186 (7.2 percent) said formal paid work, and 211 (8.2 percent) said *other*. The regional distribution of respondents on this question is not significantly variable. In no region did under 50 percent of respondents claim that crop farming is their household's main livelihood activity (table 6.4).

Survey results suggest that very few people living in the project area had access to a paying job prior to August 2023. Most respondents (1,715/66.6 percent) said no member of their household had such access. Only a small proportion (698/27.1 percent) answered *1–2*, and even fewer (5.2 percent) reported higher rates (*3–5*, *6–8*, *9–11*, or *12+*).

Table 6.4. Jobs, Livelihoods, and Employment by Region

Region		Number of Household Members who Earned a Living from Construction of Infrastructure Prior to August 2023				Main Household Livelihood Activity					Number of people in Respondent's Household with Access to a Paying Job Prior to August 2023					
		None	1–4	5–8	9+	Crop Farming	Animal Husbandry	Nonfarm Activity	Formal Paid Work	Other	0	1–2	3–5	6–8	9–11	12+
North East	N	188	51	1	0	154	3	24	30	29	126	85	25	3	0	1
	%	78.3	21.3	0.4	0	64.2	1.3	10	12.5	12.1	52.5	35.4	10.4	1.3	0	0.4
Northern	N	689	101	1	0	431	26	216	46	72	544	205	34	8	0	0
	%	87.1	12.8	0.1	0	54.5	3.3	27.3	5.8	9.1	68.8	25.9	4.3	1.0	0	0
Oti	N	178	26	3	3	159	5	21	9	16	168	38	4	0	0	0
	%	84.8	12.4	1.4	1.4	75.7	2.4	10.0	4.3	7.6	80.0	18.1	1.9	0	0	0
Savannah	N	161	20	0	0	84	1	48	18	30	136	39	4	0	1	1
	%	89.0	11.0	0	0	46.4	0.6	26.5	9.9	16.6	75.1	21.5	2.2	0	0.6	0.6
Upper East	N	538	104	4	3	524	14	50	32	29	420	179	35	4	5	6
	%	82.9	16.0	0.6	0.5	80.7	2.2	7.7	4.9	4.5	64.7	27.6	5.4	0.6	0.8	0.9
Upper West	N	390	112	2	1	335	8	76	51	35	321	152	30	1	1	0
	%	77.2	22.2	0.4	0.2	66.3	1.6	15.0	10.1	6.9	63.6	30.1	5.9	0.2	0.2	0
Total	**N**	**2,144**	**414**	**11**	**7**	**1687**	**57**	**435**	**186**	**211**	**1,715**	**698**	**132**	**16**	**7**	**8**
	%	**83.2**	**16.1**	**0.4**	**0.3**	**65.5**	**2.2**	**16.9**	**7.2**	**8.2**	**66.6**	**27.1**	**5.1**	**0.6**	**0.3**	**0.3**

Household Income

Respondents were asked to indicate if their household had experienced a change in income between 2021 and 2022. Of the 2,574 respondents, 26.2 percent indicated no change to household income during that period; 17.3 percent did not know if their household income had changed; only 18 percent reported an increase in household income; and the greatest proportion—38.5 percent—reported a decrease in household income. To further analyze household income against respondent background information, respondents who answered "don't know" were excluded, reducing the final sample size for this part of the analysis to 2,374.

Although the survey results reflect overall changes to household income between 2021 and 2022, variations are found depending on the respondent's gender, position in the household, marital status, main occupation, and level of education (see table 6.5).

Table 6.5. Sociodemographic Characteristics of Respondents by Changes to Household Income from 2021 to 2022

Have you experienced any changes in your household income between 2021 and 2022?							
Sociodemographic Characteristic of Respondent	Variables	Yes, It Increased		Yes, It Decreased		No Change	
		Count	%	Count	%	Count	%
Sex	Male	305	20.9	575	39.4	401	27.4
	Female	148	16.4	355	39.4	231	25.6
Position in household	Head of household	225	20.3	482	43.6	303	27.4
	Spouse of household head	91	19.7	183	39.7	116	25.2
	Son of household head	88	19.9	148	33.4	118	26.6
	Daughter of household head	32	12.9	79	31.7	68	27.3
	Other relation	17	16.3	38	36.5	27	26.0
Current marital status	Never married	95	17.2	170	30.7	141	25.5
	Married-monogamous	262	21.1	501	40.4	341	27.5
	Married-polygamous	74	18.7	186	47.0	93	23.5
	Consensual union	0	0	5	71.4	0	0
	Betrothed	1	33.3	1	33.3	0	0
	Separated	2	8.3	7	29.2	12	50.0
	Divorced	2	8.3	11	45.8	9	37.5
	Widowed	17	16.0	47	44.3	31	29.2
	Other	0	0	2	22.2	5	55.6
Religious affiliation	Christian	n.a.	n.a.	368	41.4	216	24.3
	Muslim	n.a.	n.a.	413	34.2	361	29.9
	Traditionalist	n.a.	n.a.	130	55.1	50	21.2
	No Religion	n.a.	n.a.	19	61.3	5	16.1
	Other	n.a.	n.a.	0	0	0	0

Have you experienced any changes in your household income between 2021 and 2022?							
Sociodemographic Characteristic of Respondent	Variables	Yes, It Increased		Yes, It Decreased		No Change	
		Count	%	Count	%	Count	%
Main occupation	Commerce	51	19.3	135	51.1	46	17.4
	Services	33	22.1	53	35.6	42	28.2
	Civil/public service	65	45.1	31	21.5	39	27.1
	Artisan	18	13.2	57	41.9	40	29.4
	Agriculture	203	19.0	481	45.0	285	26.7
	Mining	2	10.0	5	25.0	6	30.0
	Unemployed	24	9.6	76	30.5	81	32.5
	Other	57	17.2	92	27.7	93	28.0
Highest educational level ever completed	No formal education	127	13.4	447	47.3	251	26.6
	Primary school	36	17.4	88	42.5	56	27.1
	Junior high school	70	19.3	139	38.4	89	24.6
	Middle school	12	31.6	14	36.80	11	28.90
	Senior high/technical school	97	20.2	154	32.00	125	26.00
	Tertiary school	111	33.6	88	26.70	100	30.30

More men than women reported an increase in income between 2021 and 2022. Only 12.3 percent of the respondents could not say anything about their income.

The reported increase in household income among heads of household compared with spouses and sons of household heads is very close in percentage terms. A married-monogamous respondent is more likely to have reported an increase in household income than a married-polygamous respondent.

There is significant variation in reported increased household income among respondents of different sociodemographic backgrounds, including level of education and main occupation. A much higher proportion of respondents who reported an increase in household income also indicated that their main occupation is in civil/public service over any other occupation. But respondents whose main occupation is in the service sector also reported an increase in household income at higher rates than those whose main occupations are in commerce, agriculture, artisanal work, or mining.

Given the high proportion of respondents whose main occupation is in civil or public service, it is not surprising that respondents with a tertiary level of education also reported the highest rates of increased household income. Survey results further suggest that those whose level of education is up to the middle-school level are more likely to report increased income than persons whose education is up to the senior-high-school level (see table 6.5).

In terms of regional distribution, in two of the six regions, less than 18 percent of respondents said their household income had increased between 2021 and 2022—Northern (10.5 percent) and Savannah (13.8 percent); while 26.5 percent of respondents (the highest rate among regions) in Upper West reported an increase in household income during that timeframe (table 6.6).

Table 6.6. Reported Changes in Household Income from 2021 to 2022 by Region

Have you experienced any changes in your household income between 2021 and 2022?						
	Yes, it Increased		Yes, it Decreased		No Change	
Region	Count	%	Count	%	Count	%
North East	52	24.2	74	34.4	57	26.5
Northern	78	10.5	293	41.5	211	29.9
Oti	43	21.1	129	63.2	14	6.9
Savannah	25	14.3	62	35.4	36	20.6
Upper East	121	21.4	249	44.0	109	19.3
Upper West	134	26.5	123	24.7	205	41.2

In 20 of the 48 districts, more than 38.5 percent of the respondents reported a decrease in household income between 2021 and 2022. There is no variation among men and women reporting a decrease in household income over this period. However, variations can be found with other sociodemographic variables and a decrease in household income. Survey respondents who are married-polygamous are more likely to have experienced a decrease in household income than respondents who are married-monogamous. In terms of main occupation, those involved in commerce reported a decrease in household income at the highest rates compared with other occupations, followed by agriculture.

Finally, sociographic background categories did not significantly impact those who reported no changes to their household income, except that those who are separated or who have any marital status other than married, ever married, married-monogamous, married-polygamous, consensual union, betrothed, divorced, or widowed are more likely to have experience no change in income (table 6.5).

The mean annual income of male survey respondents in 2022 was GHS 54,164.00; among female respondents, it was GHS 11,122. The survey revealed that the mean income of respondents who reported their occupation as "other" is several times higher than all the iterated occupations listed (table 6.7).

Table 6.7. Mean Income of Respondents in 2022 by Occupation

Occupation	Mean Income
Agriculture	3,916
Artisan	3,472
Civil/public service	14,915
Commerce	12,148
Mining	5,000
Services	6, 667
Unemployed	3,410
Other	274,089

Financial Inclusion

Survey respondents were asked to indicate what financial services are *accessible* to them. Only 29.7 percent said they have access to a bank. The overwhelming majority (83.1 percent) said they have access to mobile money services, but 16.4 percent said they lack access to both banks and mobile money services. A higher proportion of male respondents (74 percent) have a bank account than do their female counterparts (26 percent). Similarly, more male (63 percent) respondents have a mobile money account than do female respondents (37 percent).

At the district level, only 13 districts have respondents claiming to have access to banking services at rates above 50 percent (see annex 6C).

This study also measures the *utilization* levels of available financial services among respondents. Survey results show that 25 percent of respondents operate a bank account, almost 80 percent operate or use mobile money services, and 30.2 percent are members of a *susu* or village savings and loan association (VSLA). Thirty-one percent of all male respondents (465) and 17.5 percent of all female respondents (158) operate a bank account. Male respondents have mobile money accounts at higher rates than female respondents at 83.3 percent (1,217) and 74.3 percent (670), respectively. However, female respondents use *susu* or VSLA services at higher rates than their male counterparts at 40.2 percent (363) and 24 percent (350), respectively. Gender differences in the operation of banking and mobile money services could be attributed to the fact that men are more likely than women to be engaged in formal employment.

Annex 6A. Distribution of the Responses on Quality of Marketplaces Close to the Respondents' Communities

Region/District		Perceived Quality of Local Marketplaces				
		Very Poor	Poor	Don't Know	Good	Very Good
Region						
North East Region	N	45	53	10	78	7
	%	23.3	27.5	5.2	40.4	3.6
Northern Region	N	67	142	39	296	36
	%	11.6	24.5	6.7	51.0	6.2
Oti Region	N	23	43	15	48	7
	%	16.9	31.6	11.0	35.3	5.1
Savannah Region	N	8	39	17	19	2
	%	9.4	45.9	20.0	22.4	2.4
Upper East Region	N	40	173	47	202	14
	%	8.4	36.3	9.9	42.4	2.9
Upper West Region	N	29	123	16	200	33
	%	7.2	30.7	4.0	49.9	8.2
Total	**N**	**212**	**573**	**144**	**843**	**99**
	%	**11.3**	**30.6**	**7.7**	**45.1**	**5.3**

Region/District		Perceived Quality of Local Marketplaces				
		Very Poor	Poor	Don't Know	Good	Very Good
District						
Bawku West	N	2	11	1	40	0
	%	3.7	20.4	1.9	74.1	0
Binduri	N	4	17	0	12	5
	%	10.5	44.7	0	31.6	13.2
Bole	N	2	12	9	6	2
	%	6.5	38.7	29.0	19.4	6.5
Bolga East	N	1	5	4	9	0
	%	5.3	26.3	21.1	47.4	0
Bolgatanga	N	2	30	2	21	0
	%	3.6	54.5	3.6	38.2	0
Bongo	N	1	20	7	20	0
	%	2.1	41.7	14.6	41.7	0
Builsa North	N	0	11	9	5	1
	%	0	42.3	34.6	19.2	3.8
Builsa South	N	1	4	5	9	0
	%	5.3	21.1	26.3	47.4	0
Bunkpurugu Nyankpaduri	N	14	4	2	9	0
	%	48.3	13.8	6.9	31.0	0
Chereponi	N	7	23	0	3	0
	%	21.2	69.7	0	9.1	0
Daffiama-Bussie-Issa	N	5	8	1	5	0
	%	26.3	42.1	5.3	26.3	0
East Mamprusi	N	8	11	2	29	3
	%	15.1	20.8	3.8	54.7	5.7
Garu	N	6	12	3	18	0
	%	15.4	30.8	7.7	46.2	0
Gushiegu	N	14	37	3	9	2
	%	21.5	56.9	4.6	13.8	3.1
Jirapa	N	0	14	2	44	1
	%	0	23.0	3.3	72.1	1.6
Karaga	N	0	10	0	15	0
	%	0	40.0	0	60.0	0

Region/District		Perceived Quality of Local Marketplaces				
		Very Poor	Poor	Don't Know	Good	Very Good
Kassena Nankana East	N	3	9	7	17	4
	%	7.5	22.5	17.5	42.5	10.0
Kassena Nankana West	N	4	21	4	10	0
	%	10.3	53.8	10.3	25.6	0
Krachi East (Nchumuru)	N	2	2	4	13	6
	%	7.4	7.4	14.8	48.1	22.2
Krachi West	N	3	4	0	1	0
	%	37.5	50.0	0	12.5	0
Lambussie	N	2	5	0	8	1
	%	12.5	31.3	0	50.0	6.3
Lawra	N	1	19	2	5	0
	%	3.7	70.4	7.4	18.5	0
Mamprugu Moagduri	N	2	17	2	8	0
	%	6.9	58.6	6.9	27.6	0
Nabdam	N	0	0	0	6	0
	%	0	0	0	100.0	0
Nadowli-Kaleo	N	0	26	2	10	0
	%	0	68.4	5.3	26.3	0
Nandom	N	0	14	2	10	0
	%	0	53.8	7.7	38.5	0
Nanumba North	N	27	2	0	3	0
	%	84.4	6.3	0	9.4	0
Nkwanta North	N	15	14	6	0	0
	%	42.9	40.0	17.1	0	0
Nkwanta South	N	3	23	5	34	1
	%	4.5	34.8	7.6	51.5	1.5
North East Gonja	N	4	9	0	5	0
	%	22.2	50.0	0	27.8	0
North Gonja	N	0	0	0	1	0
	%	0	0	0	100.0	0
Pusiga	N	8	16	4	10	3
	%	19.5	39.0	9.8	24.4	7.3

Region/District		Perceived Quality of Local Marketplaces				
		Very Poor	Poor	Don't Know	Good	Very Good
Saboba	N	0	26	1	0	0
	%	0	96.3	3.7	0	0
Sagnerigu	N	17	23	20	60	0
	%	14.2	19.2	16.7	50.0	0
Sawla Tuna Kalba	N	2	18	8	7	0
	%	5.7	51.4	22.9	20.0	0
Sissala East	N	1	4	1	14	0
	%	5.0	20.0	5.0	70.0	0
Sissala West	N	5	4	1	9	0
	%	26.3	21.1	5.3	47.4	0
Talensi	N	1	7	0	15	0
	%	4.3	30.4	0	65.2	0
Tamale	N	0	9	2	158	14
	%	0	4.9	1.1	86.3	7.7
Tatale Sanguli	N	1	5	2	20	5
	%	3.0	15.2	6.1	60.6	15.2
Tempane	N	7	10	1	10	1
	%	24.1	34.5	3.4	34.5	3.4
Wa	N	4	3	4	69	29
	%	3.7	2.8	3.7	63.3	26.6
Wa East	N	10	13	1	7	0
	%	32.3	41.9	3.2	22.6	0
Wa West	N	1	13	0	19	2
	%	2.9	37.1	0	54.3	5.7
West Mamprusi	N	18	20	4	15	4
	%	29.5	32.8	6.6	24.6	6.6
Yendi	N	1	7	11	28	15
	%	1.6	11.3	17.7	45.2	24.2
Yunyoo-Nasuan	N	3	1	0	17	0
	%	14.3	4.8	0	81.0	0
Total	**N**	**212**	**573**	**144**	**843**	**99**
	%	**11.3**	**30.6**	**7.7**	**45.1**	**5.30**

Annex 6B. Distribution of Responses on Accessibility of Communities with Markets Close to Respondents' Communities

Region/District		Perceived Level of Accessibility of Marketplace(s) in Respondent's Community or Nearby Community				
		Highly Inaccessible	Inaccessible	Neutral	Accessible	Very Accessible
Region						
North East	N	10	15	18	122	29
	%	5.2	7.7	9.3	62.9	14.9
Northern	N	8	17	65	431	62
	%	1.4	2.9	11.1	73.9	10.6
Oti	N	4	8	18	86	20
	%	2.9	5.9	13.2	63.2	14.7
Savannah	N	2	6	22	52	3
	%	2.4	7.1	25.9	61.2	3.5
Upper East	N	2	87	58	311	23
	%	0.4	18.1	12.1	64.7	4.8
Upper West	N	7	24	33	281	56
	%	1.7	6.0	8.2	70.1	14.0
Total	N	33	157	214	1283	193
	%	1.8	8.4	11.4	68.2	10.3
District						
Bawku West	N	1	2	2	49	0
	%	1.9	3.7	3.7	90.7	0
Bole	N	0	6	10	12	3
	%	0	19.4	32.3	38.7	9.7
Binduri	N	0	13	3	14	8
	%	0	34.2	7.9	36.8	21.1
Bolgatanga	N	0	17	3	36	0
	%	0	30.4	5.4	64.3	0
Bolga East	N	0	3	2	14	0
	%	0	15.8	10.5	73.7	0
Bongo	N	0	3	8	37	0
	%	0	6.3	16.7	77.1	0
Builsa North	N	0	3	11	11	1
	%	0	11.5	42.3	42.3	3.8
Builsa South	N	0	1	4	12	2
	%	0	5.3	21.1	63.2	10.5

Region/District		Perceived Level of Accessibility of Marketplace(s) in Respondent's Community or Nearby Community				
		Highly Inaccessible	Inaccessible	Neutral	Accessible	Very Accessible
Bunkpurugu Nyankpaduri	N	4	0	2	23	0
	%	13.8	0	6.9	79.3	0
Chereponi	N	1	0	9	23	0
	%	3.0	0	27.3	69.7	0
Daffiama-Bussie-Issa	N	0	1	1	17	0
	%	0	5.3	5.3	89.5	0
East Mamprusi	N	0	10	4	19	20
	%	0	18.9	7.5	35.8	37.7
Garu	N	0	4	2	32	1
	%	0	10.3	5.1	82.1	2.6
Gushiegu	N	0	1	7	56	1
	%	0	1.5	10.8	86.2	1.5
Jirapa	N	3	5	3	45	5
	%	4.9	8.2	4.9	73.8	8.2
Karaga	N	0	2	0	23	0
	%	0	8.0	0	92.0	0
Kassena Nankana East	N	0	9	16	15	0
	%	0	22.5	40.0	37.5	0
Kassena Nankana West	N	1	20	2	15	1
	%	2.6	51.3	5.1	38.5	2.6
Krachi East (Nchumuru)	N	0	0	0	22	5
	%	0	0	0	81.5	18.5
Krachi West	N	0	0	0	8	0
	%	0	0	0	100.0	0
Lambussie	N	0	0	2	14	0
	%	0	0	12.5	87.5	0
Lawra	N	0	8	5	13	1
	%	0	29.6	18.5	48.1	3.7
Mamprugu Moagduri	N	3	1	3	21	2
	%	10.0	3.3	10.0	70.0	6.7
Nabdam	N	0	0	0	3	3
	%	0	0	0	50.0	50.0
Nadowli-Kaleo	N	0	3	3	30	2
	%	0	7.9	7.9	78.9	5.3

Region/District		Perceived Level of Accessibility of Marketplace(s) in Respondent's Community or Nearby Community				
		Highly Inaccessible	Inaccessible	Neutral	Accessible	Very Accessible
Nandom	N	1	1	2	19	3
	%	3.8	3.8	7.7	73.1	11.5
Nanumba North	N	0	4	3	25	0
	%	0	12.5	9.4	78.1	0
Nkwanta North	N	3	6	4	8	14
	%	8.6	17.1	11.4	22.9	40
Nkwanta South	N	1	2	14	48	1
	%	1.5	3.0	21.2	72.7	1.5
North East Gonja	N	2	0	3	13	0
	%	11.1	0	16.7	72.2	0
North Gonja	N	0	0	1	0	0
	%	0	0	100.0	0	0
Pusiga	N	0	4	3	34	4
	%	0	8.9	6.7	75.6	8.9
Saboba	N	0	2	6	19	0
	%	0	7.4	22.2	70.4	0
Sagnerigu	N	2	7	25	76	12
	%	1.6	5.7	20.5	62.3	9.8
Sawla Tuna Kalba	N	0	0	8	27	0
	%	0	0	22.9	77.1	0
Sissala East	N	1	5	0	14	0
	%	5.0	25.0	0	70.0	0
Sissala West	N	1	1	3	14	0
	%	5.3	5.3	15.8	73.7	0
Talensi	N	0	8	0	15	0
	%	0	34.8	0	65.2	0
Tamale	N	3	0	5	144	31
	%	1.6	0	2.7	78.7	16.9
Tatale Sanguli	N	1	0	4	25	3
	%	3.0	0	12.1	75.8	9.1
Tempane	N	0	0	2	24	3
	%	0	0	6.9	82.8	10.3
Wa	N	1	0	4	67	37
	%	0.9	0	3.7	61.5	33.9

Region/District		Perceived Level of Accessibility of Marketplace(s) in Respondent's Community or Nearby Community				
		Highly Inaccessible	Inaccessible	Neutral	Accessible	Very Accessible
Wa East	N	0	0	8	23	0
	%	0	0	25.8	74.2	0
Wa West	N	0	0	2	25	8
	%	0	0	5.7	71.4	22.9
West Mamprusi	N	3	2	6	43	7
	%	4.9	3.3	9.8	70.5	11.5
Yendi	N	1	1	6	40	15
	%	1.6	1.6	9.5	63.5	23.8
Yunyoo-Nasuan	N	0	2	3	16	0
	%	0	9.5	14.3	76.2	0
Total	**N**	**33**	**157**	**214**	**1283**	**193**
	%	**1.8**	**8.4**	**11.4**	**68.2**	**10.30**

Annex 6C. Distribution of Access to Financial Services by District

District		Which of the following financial services are accessible to you?			Which of the following do you have/operate?				Which group of people in this household generally participate in or operate a bank account?				
		Bank	Mobile Money Vendor	None	Bank Account	Mobile Money Account	Susu/ VSLA	None	Men	Women	Persons with Disabilities	Youth	Don't Know
Bawku West	N	4	45	22	10	37	34	13	20	18	14	15	44
	%	6.1	68.2	33.3	15.2	56.1	51.5	19.7	30.3	27.3	21.2	22.7	66.7
Binduri	N	12	58	10	15	55	27	13	58	38	3	34	10
	%	17.4	84.1	14.5	21.7	79.7	39.1	18.8	84.1	55.1	4.3	49.3	14.5
Bolga East	N	3	19	1	5	17	5	3	6	6	1	5	12
	%	15.0	95.0	5.0	25.0	85.0	25.0	15.0	30.0	30.0	5.0	25.0	60.0
Bole	N	46	70	4	24	63	20	6	49	30	0	21	23
	%	61.3	93.3	5.3	32.0	84.0	26.7	8.0	65.3	40.0	0	28.0	30.7
Bolgatanga	N	9	63	16	13	59	36	13	32	27	4	13	45
	%	11.1	77.8	19.8	16.0	72.8	44.4	16.0	39.5	33.3	4.9	16.0	55.6
Bongo	N	6	39	14	8	31	26	8	23	20	8	15	22
	%	11.3	73.6	26.4	15.1	58.5	49.1	15.1	43.4	37.7	15.1	28.3	41.5
Builsa South	N	5	14	5	7	16	6	1	7	6	2	4	10
	%	26.3	73.7	26.3	36.8	84.2	31.6	5.3	36.8	31.6	10.5	21.1	52.6
Builsa North	N	24	33	0	17	31	12	1	26	23	6	17	6
	%	72.7	100.0	0	51.5	93.9	36.4	3.0	78.8	69.7	18.2	51.5	18.2
Bunkpurugu Nyankpaduri	N	19	31	6	14	30	6	3	28	15	2	15	8
	%	52.8	86.1	16.7	38.9	83.3	16.7	8.3	77.8	41.7	5.6	41.7	22.2
Chereponi	N	0	32	1	0	28	12	4	0	0	0	1	33
	%	0	97.0	3.0	0	84.8	36.4	12.1	0	0	0	3.0	100.0
Daffiama-Bussie-Issa	N	8	20	2	7	20	8	1	14	10	0	4	7
	%	36.4	90.9	9.1	31.8	90.9	36.4	4.5	63.6	45.5	0	18.2	31.8
East Mamprusi	N	37	67	2	25	65	13	2	35	26	1	32	26
	%	53.6	97.1	2.9	36.2	94.2	18.8	2.9	50.7	37.7	1.4	46.4	37.7

District		Which of the following financial services are accessible to you?			Which of the following do you have/operate?				Which group of people in this household generally participate in or operate a bank account?				
		Bank	Mobile Money Vendor	None	Bank Account	Mobile Money Account	Susu/ VSLA	None	Men	Women	Persons with Disabilities	Youth	Don't Know
Garu	N	8	48	4	8	45	12	6	21	18	6	17	31
	%	15.4	92.3	7.7	15.4	86.5	23.1	11.5	40.4	34.6	11.5	32.7	59.6
Gushiegu	N	15	38	29	12	33	21	26	21	16	2	17	44
	%	21.7	55.1	42.0	17.4	47.8	30.4	37.7	30.4	23.2	2.9	24.6	63.8
Jirapa	N	10	41	22	14	40	17	16	31	19	2	7	25
	%	16.4	67.2	36.1	23.0	65.6	27.9	26.2	50.8	31.1	3.3	11.5	41.0
Karaga	N	5	39	8	5	35	22	9	18	3	1	6	29
	%	10.4	81.3	16.7	10.4	72.9	45.8	18.8	37.5	6.3	2.1	12.5	60.4
Kassena Nankana East	N	6	43	14	9	43	12	11	12	5	3	6	40
	%	10.9	78.2	25.5	16.4	78.2	21.8	20.0	21.8	9.1	5.5	10.9	72.7
Kassena Nankana West	N	6	33	14	8	25	24	11	18	18	1	7	27
	%	12.5	68.8	29.2	16.7	52.1	50.0	22.9	37.5	37.5	2.1	14.6	56.3
Krachi East (Nchumuru)	N	22	33	5	12	30	18	2	17	13	0	8	21
	%	56.4	84.6	12.8	30.8	76.9	46.2	5.1	43.6	33.3	0	20.5	53.8
Krachi West	N	3	32	7	4	28	22	5	12	6	0	9	25
	%	7.7	82.1	17.9	10.3	71.8	56.4	12.8	30.8	15.4	0	23.1	64.1
Lambussie	N	2	29	1	3	29	6	1	5	4	0	0	24
	%	6.7	96.7	3.3	10.0	96.7	20.0	3.3	16.7	13.3	0	0	80.0
Lawra	N	2	18	11	3	15	11	11	11	5	1	3	17
	%	6.9	62.1	37.9	10.3	51.7	37.9	37.9	37.9	17.2	3.4	10.3	58.6
Mamprugu Moagduri	N	3	34	4	9	34	5	2	19	10	4	13	12
	%	7.9	89.5	10.5	23.7	89.5	13.2	5.3	50	26.3	10.5	34.2	31.6
Nabdam	N	1	13	0	2	12	4	1	7	4	1	4	6
	%	7.7	100.0	0	15.4	92.3	30.8	7.7	53.8	30.8	7.7	30.8	46.2

District		Which of the following financial services are accessible to you?			Which of the following do you have/operate?				Which group of people in this household generally participate in or operate a bank account?				
		Bank	Mobile Money Vendor	None	Bank Account	Mobile Money Account	Susu/ VSLA	None	Men	Women	Persons with Disabilities	Youth	Don't Know
Nadowli-Kaleo	N	3	37	8	7	35	13	9	26	16	0	12	17
	%	6.7	82.2	17.8	15.6	77.8	28.9	20.0	57.8	35.6	0	26.7	37.8
Nandom	N	10	17	9	10	15	8	6	15	10	2	4	12
	%	35.7	60.7	32.1	35.7	53.6	28.6	21.4	53.6	35.7	7.1	14.3	42.9
Nanumba North	N	0	32	49	2	63	14	16	13	0	0	0	69
	%	0	39.5	60.5	2.5	77.8	17.3	19.8	16.0	0	0	0	85.2
Nkwanta North	N	12	51	4	13	49	25	4	24	7	0	7	31
		21.4	91.1	7.1	23.2	87.5	44.6	7.1	42.9	12.5	0	12.5	55.4
Nkwanta South	N	4	57	20	7	53	6	21	18	11	4	9	58
	%	5.3	75.0	26.3	9.2	69.7	7.9	27.6	23.7	14.5	5.3	11.8	76.3
North East Gonja	N	0	16	5	0	15	9	4	3	4	0	2	16
	%	0	76.2	23.8	0	71.4	42.9	19.0	14.3	19.0	0	9.5	76.2
North Gonja	N	3	11	17	5	10	7	11	9	5	1	3	16
	%	10.7	39.3	60.7	17.9	35.7	25.0	39.3	32.1	17.9	3.6	10.7	57.1
Pusiga	N	6	42	6	6	38	3	9	14	9	0	8	30
	%	12.5	87.5	12.5	12.5	79.2	6.3	18.8	29.2	18.8	0	16.7	62.5
Saboba	N	0	6	33	0	18	18	8	0	0	0	0	39
	%	0	15.4	84.6	0	46.2	46.2	20.5	0	0	0	0	100.0
Sagnerigu	N	66	181	4	57	178	43	6	85	51	4	44	94
	%	35.5	97.3	2.2	30.6	95.7	23.1	3.2	45.7	27.4	2.2	23.7	50.5
Sawla Tuna Kalba	N	43	53	4	27	50	11	7	33	29	1	12	16
	%	75.4	93.0	7.0	47.4	87.7	19.3	12.3	57.9	50.9	1.8	21.1	28.1
Sissala East	N	20	41	6	17	39	8	8	27	19	0	8	19
	%	42.6	87.2	12.8	36.2	83.0	17.0	17.0	57.4	40.4	0	17.0	40.4

District		Which of the following financial services are accessible to you?			Which of the following do you have/operate?				Which group of people in this household generally participate in or operate a bank account?				
		Bank	Mobile Money Vendor	None	Bank Account	Mobile Money Account	Susu/ VSLA	None	Men	Women	Persons with Disabilities	Youth	Don't Know
Sissala West	N	17	34	1	13	32	10	1	17	9	0	2	17
	%	48.6	97.1	2.9	37.1	91.4	28.6	2.9	48.6	25.7	0	5.7	48.6
Talensi	N	4	39	6	5	36	19	7	31	16	3	19	11
	%	8.9	86.7	13.3	11.1	80.0	42.2	15.6	68.9	35.6	6.7	42.2	24.4
Tamale	N	117	211	12	82	209	47	12	124	92	5	80	98
	%	51.8	93.4	5.3	36.3	92.5	20.8	5.3	54.9	40.7	2.2	35.4	43.4
Tatale Sanguli	N	0	21	18	1	22	3	17	6	1	0	2	32
	%	0	53.8	46.2	2.6	56.4	7.7	43.6	15.4	2.6	0	5.1	82.1
Tempane	N	15	46	1	13	43	10	3	20	20	7	18	27
	%	31.9	97.9	2.1	27.7	91.5	21.3	6.4	42.6	42.6	14.9	38.3	57.4
	%	33.3	95.2	4.8	42.9	76.2	23.8	14.3	52.4	33.3	4.8	28.6	42.9
Wa	N	79	121	2	60	115	59	4	86	73	9	60	18
	%	63.7	97.6	1.6	48.4	92.7	47.6	3.2	69.4	58.9	7.3	48.4%	14.5%
Wa East	N	19	39	4	14	38	10	4	28	24	2	18	11
	%	44.2	90.7	9.3	32.6	88.4	23.3	9.3	65.1	55.8	4.7	41.9	25.6
Wa West	N	6	30	10	5	26	20	7	18	7	3	12	18
	%	14.6	73.2	24.4	12.2	63.4	48.8	17.1	43.9	17.1	7.3	29.3	43.9
West Mamprusi	N	47	76	0	35	71	18	2	49	32	10	31	20
	%	61.8	100.0	0	46.1	93.4	23.7	2.6	64.5	42.1	13.2	40.8	26.3
Yendi	N	32	68	1	21	65	33	3	46	34	7	37	20
	%	45.7	97.1	1.4	30.0	92.9	47.1	4.3	65.7	48.6	10.0	52.9	28.6
Yunyoo-Nasuan	N	7	20	1	9	16	5	3	11	7	1	6	9
Total	**N**	**766**	**2141**	**423**	**643**	**2057**	**778**	**341**	**1,193**	**816**	**121**	**667**	**1,245**
	%	**29.7**	**83.1**	**16.4**	**25.0**	**79.9**	**30.2**	**13.2**	**46.3**	**31.7**	**4.7**	**25.9**	**48.3**

7. Social Cohesion Resources for Youth

Key Highlights

- **Most respondents (87.6 percent) reported a lack of entertainment centers in their communities, 80.5 percent reported an absence of information and communication technology centers, 86.3 percent reported an absence of community centers, and 87 percent reported an absence of libraries.**
- **Over half (53.6 percent) of respondents reported that diverse institutions provided social cohesion activities for youth in their communities.**
- **Most survey respondents indicated that the quality of the sporting activities and events in their communities is *good* (65.5 percent), that they are operational and working (95.6 percent), that they are well organized (71.8 percent), and that the youth engage in them (97.2 percent).**
- **Over half (54.2 percent) of respondents *agree* and about one-third (32.8 percent) *strongly agree* that community members have a general feeling of unity.**
- **Over half (54.7 percent) of the survey respondents have a general feeling of peace in their communities.**
- **Over half of respondents (51.8 percent) of respondents disagree with the statement that there is discrimination in their communities.**

Infrastructure

Data were collected from the 2,576 respondents to ascertain the status of social cohesion infrastructure for youth, including entertainment centers, information communication technology centers, community centers, libraries, athletic fields, and playgrounds, distributed by region, district, and category of respondents (heads of household, men, women, youth, and persons with disabilities). Only 40 percent of respondents (1,040) reported having an athletic field or playground in their community. Also, 2,256 respondents (87.6 percent) said their community does not have an entertainment center; 2,073 (80.5 percent) said they lack information and communication technology centers; 2,223 (86.3 percent) lack community centers; and 2,240 (87 percent) do not have libraries.

The regional distribution of social cohesion infrastructure for youth is similar to the overall results. However, there are a few study districts where over 30 percent of respondents indicated that social cohesion infrastructure for youth is available in their communities.

Regarding youth access to social cohesion infrastructure, among the 13 percent of respondents who indicated that there are libraries in their communities, 81.5 percent claimed they are accessible, and 84.2 percent said they are utilized by youth. However, only 27.4 percent said that they are regularly rehabilitated, and only 20 percent that they have ever been upgraded. In 23 of the 48 covered districts, all respondents said there are no libraries in their communities.

Over half (53.6 percent) of respondents said that diverse institutions provide social cohesion activities for youth in their communities. The type of institution that respondents most cited as providing such services is self-help associations (46.7 percent), followed by state institutions (43.8 percent), educational institutions (37.9 percent), nongovernmental organizations (34 percent), religious institutions (31.2 percent), and, lastly, the private sector and for-profit organizations (9.8 percent).

The types of social cohesion programs and activities for youth that the institutions provide, according to respondents, include sports (70 percent), volunteer and community service (40.8 percent), arts and culture (34.8 percent), leadership and mentoring (13.7 percent), political and civic engagement (41.2 percent), and others (4.2 percent). The results therefore suggest that some of the cited institutions provide more than one activity or program. The overall distribution of respondents does not vary significantly from those by region or district.

Sporting Activities and Events

Table 7.1 presents the opinions of respondents on the state of sporting activities and events by region. Questions were centered on the occurrence, quality, operationalization, organization, and utilization of sporting events and activities. Of 2,576 total respondents, 1,938 (75.2 percent) claimed that sporting events and activities take place in their communities on a regular basis; 1,266 (65.5 percent) of those respondents indicated that the quality of such activities is good; 1,846 (95.6 percent) said the sporting events and activities are operational and working; 1,385 (71.8 percent) said they are well organized; and 1,877 (97.2 percent) reported that community youth utilize them. Although the Northern and Upper East regions recorded a relatively low occurrence of community sporting activities (72 and 62 percent of respondents, respectively), the utilization rate of the existing sporting events and activities is very high. A possible reason for the low occurrence of sporting activities in these two regions is their persistent

Table 7.1. Regional Distribution of Respondents Regarding Sporting Activities and Events

Region		Do sporting activities/events take place in the community?		Are the sporting activities of good quality?		Are the sporting activities operational/ working?		Are the sporting activities well organized?		Are the sporting activities utilized by youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
North East	N	10	230	49	181	6	223	51	178	7	223
	%	4.2	95.8	21.3	78.7	2.6	97.4	22.3	77.7	3.0	97.0
Northern	N	225	566	159	404	15	548	125	437	11	552
	%	28.4	71.6	28.2	71.8	2.7	97.3	22.2	77.8	2.0	98.0
Oti	N	24	186	45	140	7	178	24	162	2	183
	%	11.4	88.6	24.3	75.7	3.8	96.2	12.9	87.1	1.1	98.9
Savannah	N	35	146	47	99	2	144	36	109	1	145
	%	19.3	80.7	32.2	67.8	1.4	98.6	24.8	75.2	0.7	99.3
Upper East	N	244	405	175	228	34	369	161	241	14	388
	%	37.6	62.4	43.4	56.6	8.4	91.6	40.0	60.0	3.5	96.5
Upper West	N	100	405	191	214	21	384	147	258	19	386
	%	19.8	80.2	47.2	52.8	5.2	94.8	36.3	63.7	4.7	95.3
Total	**N**	**638**	**1938**	**666**	**1266**	**85**	**1846**	**544**	**1385**	**54**	**1877**
	%	**24.8**	**75.2**	**34.5**	**65.5**	**4.4**	**95.6**	**28.2**	**71.8**	**2.8**	**97.2**

chieftaincy and ethnic conflicts. Many youths are very enthusiastic about sports in these regions, but there may be hindrances to having regularly scheduled organized sporting activities or events. Responses from the various categories of respondents do not reveal many differences from regional and district responses (see annex 7A). The views of the household heads, male and female youth, and people with disabilities proportionally reflect those recorded at the district and regional levels (see annex 7B).

Volunteer and Community Service Programs

The survey results on volunteer and community service programs are presented in table 7.2. The extent to which community members volunteer and engage in services and programs that inure to community growth and development is reflective of the community's level of cohesion. Respondents were asked to answer a set of yes-or-no questions about the existence of volunteer and community service programs in their communities, as well as questions about program quality, operational status, organizational level, and levels of youth utilization. Almost half of respondents (1,221/47.4 percent) indicated that there were no volunteer and community service programs in their communities; and the rest (1,355/52.6 percent) said that their communities did have such programs and services. More respondents in Upper West (65.9 percent), North East (69.2 percent), and Savannah (50.3 percent) regions indicated the presence such programs and services than did respondents from other regions.

Among those who indicated having volunteer and community service programs in their communities, 81.5 percent said the quality is good, 94.1 percent said they are operational/working, 84.5 percent said they are well organized, and 95.1 percent said they are utilized by youth.

Table 7.2. Regional Distribution of Respondents Regarding Volunteer and Service Programs in Communities

Region		Do volunteer and community service programs take place in the community?		Are they of good quality?		Are they operational/ working?		Are they well organized?		Are they utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
North East	N	74	166	20	146	5	161	16	150	6	160
	%	30.8	69.2	12.0	88.0	3.0	97.0	9.6	90.4	3.6	96.4
Northern	N	399	392	64	326	24	365	56	334	18	371
	%	50.4	49.6	16.4	83.6	6.2	93.8	14.4	85.6	4.6	95.4
Oti	N	114	96	8	88	2	94	6	90	1	95
	%	54.3	45.7	8.3	91.7	2.1	97.9	6.3	93.8	1.0	99.0
Savannah	N	90	91	26	65	3	87	22	69	3	88
	%	49.7	50.3	28.6	71.4	3.3	96.7	24.2	75.8	3.3	96.7
Upper East	N	372	277	55	221	25	252	49	227	19	258
	%	57.3	42.7	19.9	80.1	9.0	91.0	17.8	82.2	6.9	93.1
Upper West	N	172	333	77	256	20	312	61	271	19	313
	%	34.1	65.9	23.1	76.9	6.0	94.0	18.4	81.6	5.7	94.3
Total	**N**	**1221**	**1355**	**250**	**1102**	**79**	**1271**	**210**	**1141**	**66**	**1285**
	%	**47.4**	**52.6**	**18.5**	**81.5**	**5.9**	**94.1**	**15.5**	**84.5**	**4.9**	**95.1**

Table 7.3. Regional Distribution of Respondents Regarding Arts and Cultural Events in Communities

Region		Do arts and cultural events take place in the community?		Are they of good quality?		Are they operational/ working?		Are they well organized?		Are they utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
North East	N	95	145	10	135	2	143	8	137	2	143
	%	39.6	60.4	6.9	93.1	1.4	98.6	5.5	94.5	1.4	98.6
Northern	N	323	468	26	440	10	455	38	429	7	460
	%	40.8	59.2	5.6	94.4	2.2	97.8	8.1	91.9	1.5	98.5
Oti	N	145	65	12	53	4	61	15	50	7	58
	%	69.0	31.0	18.5	81.5	6.2	93.8	23.1	76.9	10.8	89.2
Savannah	N	119	62	2	60	1	61	2	60	2	59
	%	65.7	34.3	3.2	96.8	1.6	98.4	3.2	96.8	3.3	96.7
Upper East	N	368	281	40	240	39	241	51	229	34	246
	%	56.7	43.3	14.3	85.7	13.9	86.1	18.2	81.8	12.1	87.9
Upper West	N	267	238	57	180	15	223	63	175	23	215
	%	52.9	47.1	24.1	75.9	6.3	93.7	26.5	73.5	9.7	90.3
Total	**N**	**1,317**	**1,259**	**147**	**1,108**	**71**	**1,184**	**177**	**1,080**	**75**	**1,181**
	%	**51.1**	**48.9**	**11.7**	**88.3**	**5.7**	**94.3**	**14.1**	**85.9**	**6.0**	**94.0**

Arts and Cultural Events

The survey asked respondents if arts and cultural events take place in their communities. Over half (1,317/51.1 percent) indicated the absence of such events in their communities. Among the 48.9 percent whose communities reportedly do have such events, 88.3 percent said their quality is good, 94.3 percent said they are operational, 85.9 percent said they are well organized, and 94 percent said they are utilized by youth. Table 7.3 presents the regional distribution of responses.

Perception and Barriers to Social Cohesion

Of the 2,576 survey respondents, 54.2 percent *agree* and 32.8 percent *strongly agree* with the notion that there is a general sense of unity in their communities. Only, 2.1 percent *disagree* with this assertion. North East Region represents the greatest proportion of respondents (45 percent) who *strongly agree* that there exists a general feeling of unity in their communities compared with the other study regions. In the Upper West Region, 14.3 percent of respondents *disagree* with the claim that there is a general feeling of unity in their communities. Perceptions of community unity at the district level are much like those at the regional level. It is noteworthy that more respondents from Bolgatanga (86 percent), Tamale (64.4 percent), and Kassena-Nankana West (87.5 percent) *agree* that there is a general sense of unity in their communities than do respondents from other districts. Districts with high rates of respondents who *disagree* with the assertion of community unity are Lambussie (36.7 percent), Sissala East (27.1 percent), and Wa East (25.6 percent).

The survey also sought to measure people's perceptions on the sense of community where they live. Most respondents either *agree* (57.1 percent) or *strongly agree* (30.6 percent) that there is a general sense of community where they live. Only 1.4 percent indicated that they *strongly disagree* with this assertion. Perceptions of a sense of community among respondents are most prevalent in Upper East (61.3 percent), Northern (61.1 percent), and Savannah (56.9 percent) regions. In some districts, however, a considerable proportion of respondents indicated that they *disagree* with the notion that there is a sense of community where they live, including Sissala West (42.9 percent), Lambussie (36.7 percent), and Wa East (20.9 percent).

About 54.7 percent of survey respondents have a general feeling of peace in their communities. Northern (59.8 percent) and Savannah (58.6 percent) regions have the highest rates of respondents agreeing that there is a general feeling of peace in their communities; Upper West and Oti regions have he lowest, at 48.1 and 48.6 percent, respectively. Districts where more respondents disagree that there is a feeling of peace in their communities include Sissala West (37.1 percent), Wa East (20.3 percent), and Binduri (20.3 percent).

Almost half (48.2 percent) of total survey respondents disagree with the assertion that inequality exists in their communities. Respondents in Upper West (33.5 percent) and Upper East (27.9 percent) said they agree with the notion that there is a general feeling of inequality in their communities at higher rates than respondents in the other study regions. It is noteworthy that respondents in Builsa South and Builsa North districts reported feelings of inequality among community members where they live at rates of 57.9 and 51.5 percent, respectively.

When asked about discrimination among community members, most survey respondents (51.8 percent) said they *disagree* that there is discrimination in their communities. Little variation exists by type of respondent. For example, 42.25 percent of respondents with disabilities said they *disagree* with the assertion that there is discrimination in their communities, which is reflective of the regional pattern, with more respondents in Savannah (56.5 percent) and Northern (56.4 percent) regions indicating that they *disagree* with the assertion that there is discrimination among members of their community. At the district level, respondents in Sissala West (62.9 percent), Wa East (60.5 percent), and Lambussie (43.3 percent) said they *agree* with the assertion that there is discrimination in their communities at higher rates than respondents in other study districts.

A large proportion of respondents (59 percent) said they *disagree* with the assertion that violent conflict is common among community members. Most respondents in Upper East (69.8 percent), Savannah (62.4 percent), and Northern (61.7 percent) regions claim they *disagree* with that claim. Districts with the highest rates of respondents who reportedly *agree* with the assertion are Wa East (55.8 percent), Sissala West (42.9 percent), and Bunkpurugu-Nyankpaduri (25 percent). However, only 1.8 percent of respondents from both Sawla-Tuna-Kalaba and Nkwanta North districts reportedly agree with the assertion.

About half of the total survey population (50.5 percent) said they *disagree* with the assertion that misunderstanding is common among community members. Across survey regions, respondents generally said they *disagree* with this claim, including 60.8 percent in Savannah, 56.9 percent in Northern, and 52.7 percent in Upper East regions.

The qualitative study results generally resonate with the quantitative results. While some responses to interview and focus group discussion questions indicate that community members are living together in peace without any misunderstandings, others think otherwise. An excerpt from an interview with a key informant from Guli, Upper West Region, illustrates how there are misunderstandings among members of some communities:

> The land issue is our major conflict, and the minor one is when cattle enter people's farms to destroy their farm products. The Fulani go in there with their cattle and destroy everything. When there is an issue concerning cattle, we have to sit down and settle the issues. Sometimes, they are asked to pay a fine. So, that normally happens because you can't go and destroy somebody's farm produce and go free.

Youth Social Cohesion Programs

When asked about youth programs in their communities, 20.8 percent of respondents said they are *satisfied* with the youth programs in their communities, and 1.7 percent said they are *dissatisfied*. Interestingly, a large proportion of respondents (35.4 percent) reported a *neutral* satisfaction level. Satisfaction levels with youth programs were higher in North East and Northern regions (27.5 and (25.2 percent, respectively) than in Savannah and Upper East (14.9 and 14.2 percent, respectively). At the district level, respondents said they were *satisfied* with youth programs in the greatest proportions in Yunyoo-Nasuan (47.6 percent), Tatale-Sanguli (41 percent), and Nkwanta South (39.5 percent).

Participation levels in youth activities vary by age group. Respondents in the 20–24 age cohort said they participate in social cohesion activities for youth at higher rates than participants in the 30–34 age cohort (33.1 versus 12.9). Rates of participation among youth in the 20–24 age cohort were highest in Savannah Region (50.9 percent) and Oti Region (41.9 percent). At the district level, youth participation rates closely track the regional pattern, with a few exceptions, such as Bolgatanga, where 43.2 percent of respondents in the 15–19 age cohort participate in social cohesion activities and Kasena Nankana East where 63.6 percent of youth in the 30–34 age cohort do. Significant barriers to youth participation in social cohesion programs, as cited by respondents, include financial constraints (63.8 percent); lack of motivation/interest (52.6 percent); and, to a lesser degree, social discrimination (12 percent). Likewise, at both the regional and district level, financial constraints are identified as major barriers to youth participation, with exceptions in the Savannah and Oti regions, where respondents were more likely to report lack of interest/motivation (72.4 percent) and time constraints (63.8 percent) as the most significant barriers.

Institutions Delivering Activities

Respondents reported on a diverse group of institutions that provide social cohesion activities for youth in project areas. Among the institutions that respondents indicated provide social cohesion activities for youth are state institutions (43.8 percent), private sector/for-profit organizations (9.8 percent), non-governmental organizations (34 percent), self-help associations (46.7 percent), educational institutions (37.9 percent), and religious organizations (31.2 percent). However, 28 percent of respondents said individuals rather than institutions provide social cohesion activities for youth in their communities.

The types of social cohesion programs/activities provided by institutions as reported by respondents include sports (70 percent), volunteer and community service (40.8 percent), arts and culture (34.8 percent), leadership and mentoring program (13.7 percent), political and civic engagement (41.2 percent), and *other* (4.2 percent).

Annex 7A. Distribution of Sporting Events by District

District		Do sporting activities/ events take place in the community?		Are the sporting activities of good quality?		Are the sporting activities operational/ working?		Are the sporting activities well organized?		Are the sporting activities utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Bawku West	N	28	38	9	29	3	35	9	29	0	38
	%	42.4	57.6	23.7	76.3	7.9	92.1	23.7	76.3	0	100.0
Binduri	N	45	24	9	15	5	19	11	13	1	23
	%	65.2	34.8	37.5	62.5	20.8	79.2	45.8	54.2	4.2	95.8
Bole	N	3	72	25	47	2	70	19	53	0	72
	%	4.0	96.0	34.7	65.3	2.8	97.2	26.4	73.6	0	100.0
Bolgatanga	N	44	37	14	23	7	30	15	22	3	34
	%	54.3	45.7	37.8	62.2	18.9	81.1	40.5	59.5	8.1	91.9
Bolga East	N	8	12	7	5	2	10	5	7	0	12
	%	40.0	60.0	58.3	41.7	16.7	83.3	41.7	58.3	0	100.0
Bongo	N	15	38	18	19	3	35	15	23	3	35
	%	28.3	71.7	48.6	51.4	7.9	92.1	39.5	60.5	7.9	92.1
Builsa North	N	0	33	5	28	0	33	3	30	0	33
	%	0	100.0	15.2	84.8	0	100.0	9.1	90.9	0	100.0
Builsa South	N	5	14	7	7	0	14	3	11	0	14
	%	26.3	73.7	50.0	50.0	0	100.0	21.4	78.6	0	100.0
Bunkpurugu Nyankpaduri	N	1	35	4	31	0	35	4	31	2	33
	%	2.8	97.2	11.4	88.6	0	100.0	11.4	88.6	5.7	94.3
Chereponi	N	10	23	13	10	0	23	11	12	0	23
	%	30.3	69.7	56.5	43.5	0	100.0	47.8	52.2	0	100.0
Daffiama-Bussie-Issa	N	0	22	13	9	2	20	9	13	2	20
	%	0	100.0	59.1	40.9	9.1	90.9	40.9	59.1	9.1	90.9
East Mamprusi	N	2	67	19	48	4	63	25	41	2	65
	%	2.9	97.1	28.4	71.6	6.0	94.0	37.9	62.1	3.0	97.0
Garu	N	14	38	29	8	3	34	29	8	0	37
	%	26.9	73.1	78.4	21.6	8.1	91.9	78.4	21.6	0	100.0
Gushiegu	N	16	53	16	36	3	50	8	45	0	53
	%	23.2	76.8	30.8	69.2	5.7	94.3	15.1	84.9	0	100.0
Jirapa	N	35	26	21	5	1	25	14	12	1	25
	%	57.4	42.6	80.8	19.2	3.8	96.2	53.8	46.2	3.8	96.2
Karaga	N	12	36	1	35	1	35	3	33	1	35
	%	25.0	75.0	2.8	97.2	2.8	97.2	8.3	91.7	2.8	97.2

District		Do sporting activities/ events take place in the community?		Are the sporting activities of good quality?		Are the sporting activities operational/ working?		Are the sporting activities well organized?		Are the sporting activities utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Kassena Nankana East	N	14	41	12	29	0	40	14	26	1	39
	%	25.5	74.5	29.3	70.7	0	100.0	35.0	65.0	2.5	97.5
Kassena Nankana West	N	25	23	12	11	7	16	12	11	4	19
	%	52.1	47.9	52.2	47.8	30.4	69.6	52.2	47.8	17.4	82.6
Krachi East (Nchumuru)	N	3	36	3	33	1	35	4	32	0	36
	%	7.7	92.3	8.3	91.7	2.8	97.2	11.1	88.9	0	100.0
Krachi West	N	3	36	14	21	0	36	10	26	1	35
	%	7.7	92.3	40.0	60.0	0	100.0	27.8	72.2	2.8	97.2
Lambussie	N	17	13	8	5	0	13	7	6	1	12
	%	56.7	43.3	61.5	38.5	0	100.0	53.8	46.2	7.7	92.3
Lawra	N	2	27	23	4	2	25	12	15	1	26
	%	6.9	93.1	85.2	14.8	7.4	92.6	44.4	55.6	3.7	96.3
Mamprugu Moagduri	N	4	34	15	19	1	33	12	22	2	32
	%	10.5	89.5	44.1	55.9	2.9	97.1	35.3	64.7	5.9	94.1
Nabdam	N	6	7	3	4	0	7	4	3	0	7
	%	46.2	53.8	42.9	57.1	0	100.0	57.1	42.9	0	100.0
Nadowli-Kaleo	N	0	45	38	7	0	45	22	23	3	42
	%	0	100.0	84.4	15.6	0	100.0	48.9	51.1	6.7	93.3
Nandom	N	3	25	17	8	3	22	14	11	4	21
	%	10.7	89.3	68.0	32.0	12.0	88.0	56.0	44.0	16.0	84.0
Nanumba North	N	50	31	14	17	3	28	11	19	2	29
	%	61.7	38.3	45.2	54.8	9.7	90.3	36.7	63.3	6.5	93.5
Nkwanta North	N	4	52	22	30	0	51	6	46	0	52
	%	7.1	92.9	42.3	57.7	0	100.0	11.5	88.5	0	100.0
Nkwanta South	N	14	62	6	56	6	56	4	58	1	60
	%	18.4	81.6	9.7	90.3	9.7	90.3	6.5	93.5	1.6	98.4
North East Gonja	N	4	17	9	8	0	17	7	9	0	17
	%	19.0	81.0	52.9	47.1	0	100.0	43.8	56.3	0	100.0
North Gonja	N	25	3	3	0	0	3	3	0	1	2
	%	89.3	10.7	100.0	0	0	100.0	100.0	0	33.3	66.7
Pusiga	N	12	36	21	15	2	34	17	18	0	36
	%	25.0	75.0	58.3	41.7	5.6	94.4	48.6	51.4	0	100.0

District		Do sporting activities/ events take place in the community?		Are the sporting activities of good quality?		Are the sporting activities operational/ working?		Are the sporting activities well organized?		Are the sporting activities utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Saboba	N	24	15	11	4	0	15	5	10	1	14
	%	61.5	38.5	73.3	26.7	0	100.0	33.3	66.7	6.7	93.3
Sagnerigu	N	22	164	49	114	5	158	33	130	3	160
	%	11.8	88.2	30.1	69.9	3.1	96.9	20.2	79.8	1.8	98.2
Sawla Tuna Kalba	N	3	54	10	44	0	54	7	47	0	54
	%	5.3	94.7	18.5	81.5	0	100.0	13.0	87.0	0	100.0
Sissala East	N	10	37	8	29	4	33	5	32	3	34
	%	21.3	78.7	21.6	78.4	10.8	89.2	13.5	86.5	8.1	91.9
Sissala West	N	9	26	13	13	2	24	10	16	1	25
	%	25.7	74.3	50.0	50.0	7.7	92.3	38.5	61.5	3.8	96.2
Talensi	N	12	33	10	23	2	31	11	22	0	32
	%	26.7	73.3	30.3	69.7	6.1	93.9	33.3	66.7	0	100.0
Tamale	N	59	167	41	125	0	165	38	128	1	165
	%	26.1	73.9	24.7	75.3	0	100.0	22.9	77.1	0.6	99.4
Tatale Sanguli	N	13	26	2	24	1	25	1	24	1	25
	%	33.3	66.7	7.7	92.3	3.8	96.2	4.0	96.0	3.8	96.2
Tempane	N	16	31	19	12	0	31	13	18	2	29
	%	34.0	66.0	61.3	38.7	0	100.0	41.9	58.1	6.5	93.5
Wa	N	11	113	23	90	2	111	29	84	0	113
	%	8.9	91.1	20.4	79.6	1.8	98.2	25.7	74.3	0	100.0
Wa West	N	13	28	9	19	1	27	10	18	1	27
	%	31.7	68.3	32.1	67.9	3.6	96.4	35.7	64.3	3.6	96.4
Wa East	N	0	43	18	25	4	39	15	28	2	41
	%	0	100.0	41.9	58.1	9.3	90.7	34.9	65.1	4.7	95.3
West Mamprusi	N	2	74	6	68	0	73	8	66	0	74
	%	2.6	97.4	8.1	91.9	0	100.0	10.8	89.2	0	100.0
Yendi	N	19	51	12	39	2	49	15	36	2	48
	%	27.1	72.9	23.5	76.5	3.9	96.1	29.4	70.6	4.0	96.0
Yunyoo-Nasuan	N	1	20	5	15	1	19	2	18	1	19
	%	4.8	95.2	25.0	75.0	5.0	95.0	10.0	90.0	5.0	95.0
Total	N	638	1,938	666	1,266	85	1,846	544	1,385	54	1877
	%	24.8	75.2	34.5	65.5	4.4	95.6	28.2	71.8	2.8	97.2

Annex 7B. Distribution of Sporting Event by Category of Respondent

Repondent Category		Do sporting activities/events take place in the community?		Are the sporting activities of good quality?		Are the sporting activities operational/ working?		Are the sporting activities well organized?		Are the sporting activities utilized by the youth?	
		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Head of household	N	305	899	314	582	43	854	256	639	31	865
	%	25.3	74.7	35.0	65.0	4.8	95.2	28.6	71.4	3.5	96.5
Male youth (aged 15–35)	N	121	464	157	305	17	446	121	340	9	454
	%	20.7	79.3	34.0	66.0	3.7	96.3	26.2	73.8	1.9	98.1
Female youth (aged 15–35 years)	N	190	514	165	348	21	489	143	369	9	502
	%	27.0	73.0	32.2	67.8	4.1	95.9	27.9	72.1	1.8	98.2
Person with disability	N	22	61	30	31	4	57	24	37	5	56
	%	26.5	73.5	49.2	50.8	6.6	93.4	39.3	60.7	8.2	91.8
Total	**N**	**638**	**1,938**	**666**	**1,266**	**85**	**1,846**	**544**	**1,385**	**54**	**1,877**
	%	**24.8**	**75.2**	**34.5**	**65.5**	**4.4**	**95.6**	**28.2**	**71.8**	**2.8**	**97.2**

8. Fragility, Conflict, and Violence

Key Highlights

- **A substantial proportion of survey respondents (77.6 percent) neither been directly affected by conflict or violence nor do they know anyone who had been in the prior year.**
- **Most respondents (59 percent) do not think violent conflict is common among members of their community.**
- **Interestingly, 73.7 percent of respondents in the Upper East Region had never experienced conflict or violence in their communities.**
- **In the year prior to the study, 20.1 percent of respondents had either personally witnessed or had experienced some form of conflict or violence.**
- **Among the respondents who had personally experienced any form of conflict or violence in the year prior to the study, 21.3 percent said it had caused physical harm, and 28.6 percent said it had resulted in a loss of property/assets.**
- **Among respondents who indicated that they had witnessed any form of conflict or violence during the prior year, most (71.4 percent) said the experience caused them emotional trauma, and 26.9 percent claimed it resulted in a loss of income/livelihood.**

Experiences of Respondents

Of the 2,576 survey respondents, 77.6 percent claimed they had never been directly affected by conflict or violence and did not know anyone who had been so affected in the prior year. Only 15.1 percent of respondents said they had experienced conflict at some point in their lives or that they knew someone who had been affected by conflict in the previous year. The main sources of conflict reported by respondents are resources (41.2 percent), religion (27.5 percent), ethnicity (15.7 percent), chieftaincy (31.1 percent), politics (42.7), and *other* (24.7 percent). The regional distribution of these finding is similar. Respondents in Upper East Region recorded the highest rate of ethnic and religious conflicts (43.6 and 32.5 percent, respectively). Respondents in Upper West Region reported more conflicts related to resources (41.2 percent), chieftaincy (31.1 percent), and politics (42.7 percent). In Oti Region, an overwhelming majority of respondents (92.4 percent) indicated that they had not experienced any violent conflict in the prior year.

Given the frequent media reports of conflict and violence in northern Ghana, one could expect that many respondents would have experienced a conflict or have known someone else who had been affected by conflict over the last year. But this survey result suggests the contrary, indicating that the reported violence and conflict may be inter-communal (occurring between communities) rather than intra-communal (occurring within communities), as respondents were reporting on experiences within their communities.

A key informant in Samoa, Lambussie District, provides insight into the nature of conflict experienced by communities:

> There was a land conflict with Kogsi community in 1995, but it was resolved later. It related to cutting down of trees (mahogany) to make wood for roofing of the community school. The Samoa community people went and arrested them, but the matter was resolved through the Assembly (Jirapa-Lambussie District). The early intervention by the then-DCE brought the situation under control.

This qualitative narrative makes clear that communities sometimes unite against other communities to protect their interests.

Unexpectedly, respondents in Upper East Region claimed to have never experienced conflict and violence at a rate (73.7 percent) lower than the overall average (77.6 percent) and lower than respondents in Upper West Region (80 percent).

Qualitative study results from Upper West Region generally support the quantitative results regarding conflict, fragility, and violence. Excerpts from a focus group discussion with pastoralist youth at Sankana in the Nadowli-Kaleo District of the Upper West Region sheds some light on conflict, fragility, and violence.

> **Facilitator:** How will you describe your relationship with other members of the community?
>
> **Participant [unanimous members]:** To be honest, we cannot say that our relationship with the indigenes is good or bad. This is because, there are some sections of the community that we do experience hostile treatment from. Because we rear animals, even when the animals are not destroying anything, the people will be harassing us. So, because of the persistent harassment, we sometimes feel scared, but it is not every section that we experience this from.
>
> **Facilitator:** How about the youth? Do the youth get along with other youth in the community?
>
> **Participant [Unanimous]:** No, our youth do not interact with other youth in the community.
>
> **Facilitator:** Why is that so? Can the youth explain?
>
> **Participant [Unanimous]:** It's because we are not familiar with the native language and since we are relatively new here, sometimes we are afraid to interact with them in case we offend them, or they implicate us in something.

This qualitative finding both explains conflict and its sources in some communities and highlights threats to social cohesion.

Another qualitative finding further echoes survey respondents' experiences with conflict as well as the sources of conflict, violence, and fragility. As a key informant from Guli, a community in the Wa District in the Upper West Region, explains:

> The land issue is our major conflict, and the minor one is when cattle enter people's farms to destroy their farm products. The Fulani go in there with their cattle and destroy everything. When there is an issue concerning cattle, we have to sit down and settle the issues. Sometimes, they are asked to pay a fine. So, that normally happens because you can't go and destroy somebody's farm produce and go free …. There is a relationship between climate change and conflicts because climate change causes other people to change their farming place. They go to farm a fresh land, and you see other community members saying it is their land.

Although only a small proportion of survey respondents for the quantitative study said they had ever been directly affected by conflict, the qualitative study results indicate threats of conflict and fear of conflict and violence. The following excerpt from an interview conducted by a survey field supervisor of a key informant clearly illustrates this fear.

> **Interviewer:** Has your community received migrants (e.g., Fulani) from other African countries over the past five years?

Key informant: Yes, some normally come in the form of "malams" from Burkina Faso. They don't come in numbers; they come in just one person in a while. The community people go to them for consultations; they do special prayers for people.

Interviewer: Will you say the presence of migrants is a source of conflict, fragility, and violence in this community? (If yes, how and why?)

Key informant: The presence of migrants is a source of fragility, conflict, and violence in this community. We know that from elsewhere ... the community knows. They've given them that sensitization that these people, because of what happens in their countries, also move into Ghana, and sometimes they can cause such problems. The community people know these people are like that, so when they come in, they are careful with the people who come to them. The presence of migrants will cause the community to see it as a source of conflict and fragility.

Among all respondents, 20.1 percent had personally witnessed or experienced some form of conflict or violence in the year prior to the survey, while 75.9 percent said they had not. In North East Region, 25.4 percent of respondents said they have personally experienced conflict, while in Savannah Region, only 8.3 percent of respondents reported likewise. In Northern Region, 23.5 percent of respondents claimed that had personally experienced or witnessed conflict; in Oti Region, only 7.1 percent of respondents made this claim. In Upper East Region, 22.2 percent of respondents indicated that they have personally experienced conflict, while in Upper West Region, only 19 percent of respondents made this claim.

Overall, the survey revealed that among the 517 respondents (20.1 percent) who reported having personally experienced or witnessed conflict or violence, the types experienced include interpersonal, such as assault and domestic violence (42.4 percent), ethnic/tribal (47.2 percent), religious (9.1 percent), political (25.9 percent), armed (12.6 percent), and *other* (14.7 percent).

Reported Effects of Conflict and Violence on Individuals, Households, Communities, and the Economy

Respondents who have personally experienced conflict or violence were asked to indicate how these incidents have affected their personal lives. Among respondents who had a personal experience with conflict, 21.3 percent said it caused physical harm and 28.6 percent said it resulted in a loss of property or assets. The majority (71.4 percent) said the conflict caused them emotional trauma, and 26.9 percent said it resulted in a loss of income or livelihood. Finally, 18.4 percent of respondents identified displacement from home or community and 15.1 percent answered "*other*."

The survey also reveals the effect of conflict at the household level, including death of relatives (11.8 percent), physical harm to or disability of household members (20.9 percent), loss of household property or assets (28.4 percent), emotional trauma of members of household (71.8 percent), displacement of members of household from home and the community (22.4 percent), loss of household income or livelihood (27.7 percent), and *other* (14.7 percent). Note that the total exceeds 100 percent due to the multiple negative effects conflict and violence can have on a household.

Conflict also affects communities and local economies. Among the respondents who said they had personally experienced a conflict in the year prior to the survey, 31.1 percent said it had caused the destruction of infrastructure in the community and the disruption of public services. In addition, 34.6 percent indicated that the conflict had resulted in the displacement of residents from the community, and 59.6 percent claimed that the conflict had led to the community's economic decline. Just over 50 percent said the conflict caused social divisions and polarization in the community, and 28 percent claimed that it has caused political instability. (Another 17 percent indicated "*other*").

Respondents who said they had personally experienced conflict were asked to indicate how those incidents have affected their local economies. Responses include damage to infrastructure and property (37.1 percent), loss of jobs and livelihoods (46.6 percent), reduced economic growth and investment (66.7 percent), and increased cost of goods and investments (35.2 percent). Another16.8 percent indicated "*other*").

Perceived Actors of Conflict and Violence

The survey results reveal that respondents who have personally experienced conflict generally perceive the actors of that conflict to be the government (28.6 percent), rebel groups (7.9 percent), religious groups (14.9 percent), ethnic groups (49.1 percent), international actors (3.5 percent), or others (31.3 percent).

Results suggest that most people who have experienced conflict in a project area do not perceive international actors or rebel groups as the main contributors to it. Ethnic groups are most commonly perceived as the main actors in the conflicts experienced by respondents, and the results clearly suggest there is also a perception of a government contribution.

The government, religious groups, ethnic groups, international actors, local nongovernmental organizations, civil society organizations, and a few others were identified as the actors who come to the aid of persons and communities experiencing conflict and violence. As noted earlier, 28.8 percent of respondents perceive the government to be among the actors contributing to conflict in communities, and yet 64 percent indicated that the government arrives with aid when a conflict erupts. Other actors that respondents think would come to their aid if a conflict breaks out include religious groups (36.8 percent), local nongovernmental organizations or civil society organizations (31.3 percent), international actors (14.1 percent), and other institutions (22.2 percent).

Respondents who said the government would come to their aid if they experienced conflict were asked to indicate how the government responds to conflict in their communities. They cited humanitarian aid and support (33.3 percent), deployment of the military (65.4 percent), political dialogue (23 percent), negotiation with other actors (14.5 percent), and *other* (18.8 percent).

9. Conclusion

This baseline study is part of the activities of the Gulf of Guinea Northern Regions Social Cohesion (SOCO) Project in Ghana intended to measure the specific outcome indicators of the project development objectives prior to intervention.

The specific objectives of the study are: (1) to measure the project's key outcome indicators prior to SOCO implementation; (2) to determine the current level and availability of the community infrastructure and services expected to be provided by the project as well as community participation, and satisfaction levels; (3) to establish the benchmarks for future measurement of changes in key project development objective and intermediate-level indicators, especially on access to basic services, community participation, and satisfaction levels; and (4) to provide timely information to project management, government, and other stakeholders on the current conditions in target communities.

Most of the survey respondents were male (60.4 percent), with the greatest proportion aged 30–34 (15.6 percent). The greatest proportion of respondents had no formal education (40 percent), and among the educated, the highest level of education is senior high/vocational/technical school (20.6 percent). The greatest proportion of respondents are employed in the agricultural sector (44.7 percent).

The respondents indicated they have diverse socioeconomic and climate-resilient infrastructure in their communities. Most respondents indicated that they utilized the socioeconomic and climate-resilient infrastructure in their communities but were nevertheless dissatisfied with it.

Only 18 percent of respondents reported an increase in household income between 2021 and 2022, while the greatest proportion (38.5 percent) reported a decrease. The mean income of male respondents in 2022 was GHS 54,164.00; among female respondents, it was GHS 11,122. A higher proportion of men have a mobile money account than do women (83.3 versus 74.3 percent). Over half of respondents (53.6 percent) said various institutions provided social cohesion activities for youth in their communities. Generally, many respondents said the sporting activities and events in their communities were operational and of good quality.

Moreover, 54.7 percent of the survey respondents reported there is a general feeling of peace in their communities. Finally, the survey further revealed that, 20.1 percent of the total respondents have personally witnessed or experienced some forms of conflict and violence in the year prior to the study. Among those who have personally experienced conflict, 21.3 percent said it caused physical harm, and 28.6 percent said it resulted in a loss of property or assets. Most respondents (71.4 percent) said conflict and violence caused them emotional trauma, with 26.9 percent saying it led to a loss of income or livelihood.

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