



REPUBLIC OF GHANA

# **GHANA LIVING STANDARDS SURVEY 6**

---

**(WITH LABOUR FORCE MODULE)**

## **INTERVIEWER'S MANUAL**

**Statistical Service  
P. O. Box 1098  
Accra.**

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## TABLE OF CONTENTS

*page*

### **PART 1: FIELD PREPARATIONS**

1.	Introduction -----	1
1.1	Objectives of the Survey -----	1
1.2	Methodology of the Survey-----	2
1.3	Survey Period-----	2
1.4	Questionnaires-----	3
1.5	Organisation of the Survey-----	4
1.6	The Project Directorate -----	4
1.7	Data Collection and Entry Teams -----	5
1.8	Interviewer Workload -----	6
2.	Interviewer's Task -----	6
2.1	Checking the Completed Questionnaire -----	7
2.2	Relations with the Supervisor-----	7
2.3	Questions Rejected by the Data Entry System-----	
3.	Interviewing Procedures -----	8
3.1	Arrival in the Community -----	8
3.2	Finding the Address-----	8
3.3	Contacting the Respondents -----	9
3.4	Explanation of the Survey-----	9
3.5	Use of Interpreters -----	10
3.6	Filling out the Survey Information Sheet -----	10
3.7	Completing the Questionnaire -----	12

### **PART 2: THE HOUSEHOLD QUESTIONNAIRE**

4.	General Instructions for Filling out the Questionnaire -----	15
SECTION 1: HOUSEHOLD ROSTER -----		19
Purpose -----		19
Definitions -----		19
Household Roster-----		21
SECTION 2: EDUCATION-----		26
Purpose -----		26
Part A: General Education -----		26
Part B: Education Career-----		29
Part C: Literacy and Apprenticeship -----		30
SECTION 3: HEALTH -----		32
Purpose -----		32
Part A: Health Conditions in the Past two weeks -----		32
Definitions -----		32
Instructions -----		33

	<i>page</i>
Part B: Preventive Health and Immunization in the Past 12 months -----	35
Purpose -----	35
Instructions -----	35
Part C: Post-Natal Care -----	36
Purpose -----	36
Instructions -----	36
Part D: Fertility and Pre-Natal Care -----	37
Purpose -----	37
Definitions -----	37
Instructions -----	38
Part E: Contraceptive Use and HIV/AIDS Awareness -----	38
Definitions -----	38
Part F: Insurance -----	41
Purpose -----	41
Definitions -----	41
 SECTION 4: EMPLOYMENT AND TIME USE -----	 43
Purpose -----	43
Definitions -----	43
Part A: Activity Status and Characteristics of Main Occupation in Past 7 Days -----	44
Part B: Characteristics of Secondary Occupation in Past 7 Days -----	46
Part C: Underemployment in Last 7 Days -----	46
Part D: Unemployment in Last 7 Days -----	46
Part E: Screening Questions and Characteristics of Main Occupations in Past 12 Months -----	47
Part F: Characteristics of Secondary Occupation in Past 12 Months -----	47
Part G: Employment Search in the Past 12 Months -----	48
Part H: Housekeeping -----	48
 SECTION 5 -----	 49
Part A: Migration -----	49
Purpose -----	49
Definition -----	49
Instructions -----	49
Part B: Domestic and Outbound Tourism -----	50
Purpose -----	50
Definitions -----	50
Eco-Tourism Sites -----	51
Other Sites -----	51
 SECTION 6: RESPONDENTS FOR SECTIONS 8-12 -----	 59
Purpose -----	59
Definition -----	59
Instructions -----	59

	<i>page</i>
SECTION 7: HOUSING-----	61
Purpose -----	61
Definitions -----	61
Part A: Type of Dwelling -----	61
Part B: Occupancy Status -----	61
Part C: Housing Expenditures -----	62
Part D: Utilities and Amenities -----	62
Part E: Physical Characteristics of the Dwelling -----	62
 SECTION 8: AGRICULTURE -----	 64
Purpose -----	64
Part A: Agricultural Assets, Land, Livestock and Equipment -----	64
Part B: Farm Details -----	66
Part C: Harvest and Disposal of Crops -----	66
Part D: Seasonality of Sales and Purchases (Key Staples Only) -----	67
Part E: Other Agricultural Income (In Cash and In Kind) -----	67
Part F: Agricultural Costs and Expenses -----	68
Part G: Processing of Crops and Fish -----	68
Part H: Consumption of Own Produce -----	68
 SECTION 9: HOUSEHOLD EXPENDITURE -----	 70
Purpose -----	70
Instruction on Use of Diary -----	70
Less Frequently and Frequently Purchased Items -----	71
Part A: Less Frequently Purchased Items -----	71
Part B: Frequently Purchased Items -----	71
Part C: Availability of Consumer Items -----	71
 SECTION 10: NON-FARM HOUSEHOLD ENTERPRISES (NFHE) -----	 75
Purpose -----	75
Definitions -----	75
Instruction -----	77
Part A: Basic Characteristics of Non-Farm Enterprise -----	77
Part B: Employment -----	78
Part C: Wage Earnings -----	79
Part D: Revenue of Enterprise -----	79
Part E: Other Revenue of Enterprise -----	79
Part F: Expenditures of the Enterprise -----	80
Part G: Other Expenditures -----	80
Part H: Assets of the Enterprise -----	80
Part I: Property Income -----	81
Part J: Net Income -----	81

	<i>page</i>
SECTION 11: INCOME TRANSFERS AND MISCELLANEOUS INCOME	
& EXPENDITURES -----	83
Purpose -----	83
Definition -----	83
Part A: Transfer Payments Made by the Household -----	83
Part B: Income From Transfers-----	84
Part C: Miscellaneous Income-----	84
Part D: Miscellaneous Outgoings (Expenditures) -----	84
SECTION 12: CREDIT, ASSETS AND SAVINGS -----	85
Purpose -----	85
Part A: Credit-----	85
Part B: Assets and Durable Consumer Goods -----	85
Part C: Savings -----	86
End of Cycle-----	86

## **PART 1: FIELD PREPARATIONS**

### **1 INTRODUCTION**

#### **Background**

The Ghana Living Standards Survey (GLSS) has emerged as one of the most important tools in the welfare monitoring system and together with other surveys like the Core Welfare Indicators Questionnaire (CWIQ) and the Ghana Demographic and Health Survey (GDHS) has provided a wealth of information for understanding living conditions in Ghana, particularly as the country is undergoing rapid transition into an oil-producing middle income country.

Ghana has conducted five rounds of living standards surveys since 1987. The second, third and fourth rounds, occurred in 1988, 1991/92 and 1998/99 respectively. The fifth round of the Living Standards Survey (GLSS 5) was implemented in 2005/06. The results from these surveys have provided information in assessing:

- Which Ghanaian households and localities had enjoyed high living standards;
- Which regions and ecological zones have had high living conditions;
- Which occupational groups have had high living conditions and which ones have had high poverty levels;
- Which regions and ecological zones continue to have high poverty levels; and
- How the living conditions had changed over time.

The GLSS-6 would be a nation-wide household survey to be conducted in 2012/13 which would collect detailed information on topics, including demographic characteristics of the population, education, health, employment and time use, migration, housing conditions and household agriculture. The previous rounds of GLSS have always had a specific focus. In the 5<sup>th</sup> Round for instance, the Non-Farm Household Enterprises Module was made the focus and additional sections covering Tourism and Migrants & Remittances were introduced.

The GLSS6 this time round has two unique features (a) it will include a Labour Force Survey (LFS) module with additional sections on Child Labour and Household Financial Services. Consequently, Section Four of the GLSS6 would be expanded to address and collect information on the labour issues; (b) it will be expanded to address more representative sampling and possibly additional indicators pertaining to the northern savannah ecological zone, where a major Government of Ghana initiative on Savannah Accelerated Development (SADA) has just commenced.

#### **1.1 OBJECTIVES OF THE SURVEY**

The specific objectives of the survey are as follows:

- To provide information on patterns of households' consumption and expenditure at a

lower level of disaggregation.

- To serve as the basis for the construction of a new basket for the next re-basing of the Consumer Price Index.
- To provide information for up-dating National Accounts.
- To provide information on household access and use of financial services.
- To provide information that will enable credible comparison between growth rates in the northern savannah ecological zone and those in the south of Ghana
- To provide information on the systematic monitoring of the extent of poverty reduction in the northern savannah ecological zone
- Estimate the number of persons in the labour force (Employed, Under-employed and Unemployed) and their distribution by sex, major age-groups, educational level, geographical and rural/ urban spread, as well as the ecological manifestations of these, in particular, the northern savannah ecological zone which is a known source of migrant and child labour.
- Estimate the number of child workers (or children in employment) aged 5-17 years, and its distribution by sex, major age-groups, educational status, geographical, ecological and rural/urban spread, etc.
- For both adult workers and children in employment, their distribution by status in employment, occupation and industry, as well as weekly hours worked, location of place of work, earnings, occupational injury and hazards at the work place, contractual status, informal / formal sector employment, etc.
- Provide benchmark data needed for progress monitoring of labour policies, programmes and law-making.
- Provide up-to-date information for assessing the Child Labour and Labour Force situation.
- Provide current Child Labour and Labour Force indicators.
- Provide data needed for monitoring progress towards the elimination of Worst Forms of Child Labour (WFCL).
- Estimate the prevalence of child labour (as distinct from "children in employment" of which child labour is a sub-set)
- Identify the causes and consequences of child labour in terms of socio-economic factors
- Establish a national database on decent work indicators, including LF and CL statistics.
- Strengthen technical capacity of GSS in the design and implementation of such surveys.
- Help set targets and priorities in the fight against child labour.
- Assess the nature and extent of child labour.

To achieve these objectives, in-depth data will be collected on the following key elements:

- Demographic Characteristics
- Housing and Housing Conditions
- Education and Skills / Training
- Health and Fertility Behaviour
- Employment and Time Use
- Child labour
- Household Income, Consumption and Expenditure
- Prices of Consumer Items.
- Household assets ó both domestic and economic assets
- cupied contact your supervisor

The information gathered from the survey would generally aid decision makers in the formulation of economic, social and regional development policies to:

- Identify target groups for government assistance
- Construct models to stimulate the impact on individual groups of the various policy options; and in particular, gain better understanding of the peculiar nature and persistence of poverty in the northern savannah ecological zone
- Establish a credible baseline, comparable national data to inform subsequent analysis of the impact of Government's major growth and poverty-reduction in the northern savannah ecological zone, known as SADA
- Analyse the impact of decisions that have already been implemented and of the economic situation on living conditions of households
- Provide the possibility for planners to undertake poverty mapping for the deprived areas by combining the 2010 PHC data and the GLSS6 data.

## 1.2 METHODOLOGY OF THE SURVEY

The sixth round of the Ghana Living Standards Survey, like the previous rounds, would provide regional level indicator. It is also designed to be nationally representative on a quarterly basis to allow the release of quarterly labour force statistics. To achieve this and the survey objectives, it is proposed to study about 18,000 households in 1,200 EAs, consisting of 655 (54.6%) rural EAs and 545 (45.4%) urban EAs. The regional distribution of Enumeration Areas to be covered for the combined GLSS-6 and LFS would be as in Table 1.

**Table 1: Regional distribution of EAs to be covered for GLSS-6/LFS**

Region	EA			Households			Percentage of EAs	Proportion Urban	Proportion Rural
	Urban	Rural	Total	Urban	Rural	Total			
Western	51	69	120	765	1,035	1,800	10.0	42.4	57.58
Central	55	61	116	825	915	1,740	9.7	47.1	52.86
Greater Accra	130	14	144	1,950	210	2,160	12.0	90.6	9.45
Volta	39	77	116	585	1,155	1,740	9.7	33.7	66.31
Eastern	56	72	128	840	1,080	1,920	10.7	43.4	56.56
Ashanti	90	58	148	1,350	870	2,220	12.3	60.6	39.39
Brong Ahafo	52	64	116	780	960	1,740	9.7	44.5	55.5
Northern	35	81	116	525	1,215	1,740	9.7	30.3	69.72
Upper East	21	79	100	315	1,185	1,500	8.3	21.0	79.01
Upper West	16	80	96	240	1,200	1,440	8.0	16.3	83.67
<b>Ghana</b>	<b>545</b>	<b>655</b>	<b>1,200</b>	<b>8,175</b>	<b>9,825</b>	<b>18,000</b>	<b>100.0</b>	<b>50.9</b>	<b>49.1</b>



Basic information on all persons living in private households would be solicited. In addition, all persons between the ages of 15 years and older would be eligible for the labour force survey. For the child labour module, the survey would solicit information from persons between the ages of 5-14 years.

### 1.3 SURVEY PERIOD

The survey will be spread over a 12-month period in order to ensure a continuous recording of household consumption and expenditures and changes occurring thereof. Thirty teams would be involved in the data collection, 25 of which would be working during each cycle. The purpose of the extra five teams (relieving teams) is to afford each of the 25 regular teams the opportunity to take one month off as annual leave. The leave arrangements will be such that there will always be 25 teams at work.

There would be 10.4 cycles of 35 days with one travelling day giving a total of 360 days for the survey year. A cycle in both rural and urban areas is to last 35 days; hence 10 cycles would be needed to cover the whole year. Interviewers in rural and urban areas would use the diary method as far as possible and visit households at five-day intervals.

### 1.4 QUESTIONNAIRE

One household questionnaire, divided into Part A and Part B, will be administered. Features of the questionnaire and precautions that have been taken to ensure that good quality data are collected and processed without delay include the following:

- The questionnaire is almost entirely pre-coded. This obviously eliminates the very slow and tedious coding process, which is often liable to various types of errors.
- Microcomputers are installed in all data collection centres located in regional offices of the Statistical Service. This is to facilitate the quick entry of data close to the points of data collection.
- A data entry application system has been designed to check the data automatically to detect inconsistencies so that any errors can be corrected by the interviewer in consultation with the supervisor.
- Supervision will be close with one supervisor to a team of four interviewers and one data entry operator. The senior interviewer will stand by for emergency relief.
- Two types of skips have been used in the questionnaire.
  - Answer specific skips, listed directly under the answer and enclosed within brackets  
e.g. (>> 6)
  - Skips that apply after a question, regardless of the answer and printed in capitals in a box at the bottom of the question

e.g.

>>PART D

- The Project Directorate will pay periodic surprise visits to the teams in the field.

## 1.5 ORGANISATION OF THE SURVEY

The sixth round of the Ghana Living Standards Survey (with Labour Force module), is being conducted by a Project Directorate which is assisted by Project Implementation Committee and a staff of technical officers, and twenty-five data collection and entry teams based in the regional offices of the Statistical Service.

A microcomputer and a printer are installed in these regional offices for the immediate entry of data from all questionnaires that would be completed by each team.

## 1.6 THE PROJECT DIRECTORATE

The Project Directorate is composed of

- i) The overall management of the conduct of GLSS-5 is under the Government Statistician who is also the National Project Director.
- ii) The Project Technical Director: He is a Deputy Government Statistician, and is responsible for the administration of the survey; implementation of its broad guidelines, direction of the work of the Directorate; authorising expenditures; and making the necessary contacts for the smooth running of the project. He is generally responsible to the Government Statistician, who is the National Project Director for the conduct of the survey.
- iii) The Project Implementation Committee members who assist the Project Technical Director in the conduct of the survey. They train interviewers, keep in touch with the survey teams and see to it that instructions for completing the questionnaires are followed. They must be ready to give prompt and appropriate solutions to any technical or other problems that may arise in the field. They are also responsible for the design of the data entry applications and data processing programs. They are to ensure that all supervisors and data entry operators follow instructions for running the programs and for the efficient use of the microcomputers and accessories.
- iv) Project Secretariat staff: They assist the PIC in performing their duties.

## 1.7 DATA COLLECTION AND ENTRY TEAMS

### Team Composition

For both urban and rural areas, a field team consisting of eight members would be constituted. The composition of each would be as follows:

Supervisor	1	1
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Senior Interviewer/Editor	1	1
Interviewers	1	4
Data Capture staff	1	1
Driver	1	1
<b>Total</b>	<b>...</b>	<b>8</b>

The Supervisor is the team leader and is responsible for overseeing, monitoring and, where necessary, correcting the work of the interviewers and the data entry operator. In addition, he is responsible for managing the team's equipment, vehicle and funds. He also represents the Project Director at the regional level.

The Senior Interviewer, in addition to assisting the Supervisor in administering the Rural Community and the Price Questionnaires, would relieve the regular Interviewers on some selected days in order to give the interviewers some rest days.

The interviewers conduct daily interviews with the household. To avoid any interruption in the survey schedule, four interviewers are always at work while the fifth takes some rest.

The data capture staff is responsible for entering the data collected from the field onto a microcomputer.

The driver drives the team from the regional/district offices to the place where the survey is being carried out.

## 1.8 INTERVIEWER WORKLOAD

A team of four interviewers would work in four EAs during a 33-day cycle. One interviewer would be assigned to work in one EA during a cycle. In both rural and urban areas, each interviewer would conduct five interviews per day. Thus, at the end of each 33-day period (one cycle) a team would have interviewed 60 households (15 per EA).

An interviewer would visit each household in the EA assigned to him/her every fourth day as depicted in Table 2.

**Table 2: Days of Visit**

<b>Batch</b>	<b>Days of Visit</b>										
1	1	4	7	10	13	16	19	22	25	28	31
2	2	5	8	11	14	17	20	23	26	29	32
3	3	6	9	12	15	18	21	24	27	30	33

An interviewer's workload of 15 households would be divided into three batches of five households. The batches would be visited according to the following schedule during the 33-day cycle (see Table 3).

**Table 3: Schedule of visits**

	Day 1	Day 2	Day 3		Day 4	Day 5	Day 6		Day 7	Day 8	Day 9
Hhold	1	6	11		1	6	11		1	6	11
Hhold	2	7	12		2	7	12		2	7	12
Hhold	3	8	13		3	8	13		3	8	13
Hhold	4	9	14		4	9	14		4	9	14
Hhold	5	10	15		5	10	15		5	10	15
Hhold	Day 10	Day 11	Day 12		Day 13	Day 14	Day 15		Day 16	Day 17	Day 18
Hhold	1	6	11		1	6	11		1	6	11
Hhold	2	7	12		2	7	12		2	7	12
Hhold	3	8	13		3	8	13		3	8	13
Hhold	4	9	14		4	9	14		4	9	14
Hhold	5	10	15		5	10	15		5	10	15
	Day 19	Day 20	Day 21		Day 22	Day 23	Day 24		Day 25	Day 26	Day 27
Hhold	1	6	11		1	6	11		1	6	11
Hhold	2	7	12		2	7	12		2	7	12
Hhold	3	8	13		3	8	13		3	8	13
Hhold	4	9	14		4	9	14		4	9	14
Hhold	5	10	15		5	10	15		5	10	15
	Day 28	Day 29	Day 30		Day 31	Day 32	Day 33	Day 34			
Hhold	1	6	11		1	6	11	<b>DEPARTURE</b>			
Hhold	2	7	12		2	7	12				
Hhold	3	8	13		3	8	13				
Hhold	4	9	14		4	9	14				
Hhold	5	10	15		5	10	15				

NOTE: The 34<sup>th</sup> day of each cycle would be used for travelling to the next EA.

A diary of daily consumption and expenditure would be used to support the interviews. During the first visit, a literate person already identified in each household would be trained to record all subsequent expenditures made by the household and submit the diary to the interviewer on his next visit for entry into the appropriate sections. Where a household had no literate member, the interviewer would make daily visits to the household and record all expenditures in the diary meant for the household.

At the end of the 5<sup>th</sup> visit (day 15<sup>th</sup>) the interviewer should have completed Part A of the questionnaire and this must be edited and submitted for data capture by the Supervisor on day 17<sup>th</sup>. The Data Capture staff is to enter all 60 Part A questionnaires before the team leaves for the

next set of EAs.

## **2 INTERVIEWER'S TASK**

Your role as an interviewer is crucial to the survey. The quality of the data to be collected will be determined by the quality of your work. You should keep in constant touch with your supervisor and inform him of any problems you encounter in your work in the field.

The Supervisor, on his/her part, will provide you with all the necessary materials and instructions and will also collect and check your work and help you solve any problems that may arise.

Your principal task is to conduct interviews with households at the rate of at least 5 per day during the survey period. You must follow strictly all instructions contained in this manual. Read all questions exactly as they appear in the questionnaire.

You will be provided with the following materials for use in carrying out the interviews:

- Household questionnaires (Part A and Part B)
- Diary of Consumptions
- Calculator
- Briefcase/satchel
- Instruction Manual
- Note Pad
- Lead pencils and erasers
- Tape measure
- Identification card, which identifies you as an employee of the Statistical Service.

You are solely responsible for keeping these working materials in order.

### **2.1 CHECKING THE COMPLETED QUESTIONNAIRE**

After finishing each interview, you must verify that all the sections have been filled out correctly and legibly. You must make sure that you have recorded the required information for the entire household members indicated in each section.

This must be done immediately after the interview before you hand in the questionnaires to your supervisor and, most importantly, before leaving the EAs.

Although you may correct minor errors due to your having written down the answers badly, you must never under any circumstance make any other changes in the completed questionnaire without asking the respondents the same questions again. Do not copy the information you have collected into a new questionnaire. At the end of each day's work, all filled questionnaires must be submitted to your supervisor for editing. Errors detected must be corrected during your next visit to the households.

### **2.2 RELATIONS WITH THE SUPERVISOR**

You should always follow the advice given to you by your supervisor who is the representative of the Project Directorate at the regional level. He/She will assign you work at the beginning of each cycle of the survey. In order to satisfy him/herself that your work is up to standard, the supervisor will carry out the following checks in the field.

- He/She will examine in detail all questionnaires filled out by you to verify that each interview has been carried out properly and in full.
- He/She will make random visits to some of the households that you have already interviewed to make sure that you went to the correct addresses.
- He/She will observe three more of your interviews in a cycle to evaluate your method of asking questions. You will not be informed in advance.
- Each day he/she will discuss your work with you and make regular reports to the Project Directorate on your performance in the field.

Your supervisor is the link between you and the survey organisation. Just as you will receive instructions from him/her, you must inform him/her of any difficulties or problems that you encounter. For instance, if you do not understand a procedure or the meaning of a question in the questionnaire, you should ask your supervisor for an explanation.

### **2.3 QUESTIONS REJECTED BY THE DATA ENTRY SYSTEM**

Your work will also be reviewed by the data entry applications, which will carry out checks on the answers to various questions, parts and sections of the questionnaire.

The data entry operator will enter the data in two stages. The first stage of data entry will be done at the end of the fifth visit and the second will be at the end of the cycle. The questionnaire will be printed in two parts. Sections 1-7 in one booklet will constitute Part A and Sections 8-12 in another are Part B. At the end of the third visit you will have to submit Sections 1-7 to the supervisor for verification and onward submission to the Data Entry Operator. He/She will then printout all the answers that are not consistent regardless of whether it is the fault of the interviewer or the respondent.

After reviewing the data entry print-outs, your supervisor will circle in red ink all the answers in the questionnaire that were rejected by the data entry programme and return the questionnaire (if necessary) to you by the 6th or 7th visits. You should resolve these problems in consultation with your supervisor immediately. The second part i.e. Sections 8-12 will be submitted for data entry at the end of the last visit in the EA. The printouts and review will be given to you during the 5<sup>th</sup> visit of the next EA. You must resolve any problems in consultation with your supervisor immediately.

### **3 INTERVIEWING PROCEDURES**

#### **3.1 ARRIVAL IN THE COMMUNITY**

The team will arrive in the community a day before the start of the survey. Accompanied by the interviewers the supervisor will visit the chief, Assemblymen, Town Development Committee (TDC) members, and other prominent individuals to explain the purpose of the survey, and introduce the members of the team and discuss the survey program.

#### **3.2 FINDING THE ADDRESS**

First, you should look for the address written on the first page of the questionnaire and make sure that it is the household of the head indicated on the sample household sheet. Sometimes you will have difficulties in finding a household. You may be unable to find either the dwelling or the household:

- The dwelling at the address may be abandoned, the household having moved without being replaced by another,
- The household of the head whose name is on the sheet may have left and another household may be living in the dwelling.

If any of these happens, you should stop and ask for advice from your supervisor.

#### **3.3 CONTACTING THE RESPONDENTS**

You should contact each of the heads of households to be interviewed a day before the interview. The purpose of this is to introduce yourself, explain the purpose of the survey, and confirm that the interview will take place the next day. At the same time you will be able to find out whether an interpreter will be needed or not and make the necessary arrangements.

In the Urban Areas, you will have to deliver a letter addressed to each household and ensure that the necessary people will be present on the date set for the first interview. During each visit, you must constantly remind respondents of the need to be present on each scheduled visit.

#### **3.4 EXPLANATION OF THE SURVEY**

When you enter a household the first thing you should do is to greet every one, introduce yourself and say that you are working for the Statistical Service. You should automatically show your interviewer's card in all cases.

**You must explain that:**

- You are conducting a survey of Ghanaian and non-diplomatic households living in Ghana, and that the purpose is to find out about the present patterns of household consumption and expenditure, employment, and living conditions in the country. The survey is thus very important for planners to know how to improve the quality of people's living standards.

- The communities and the households that will be interviewed have been randomly selected. Other neighbouring communities and households have been selected in the same way.
- The survey is not concerned in any way with taxes, and all the information recorded will be regarded as confidential and covered by the obligation of statistical secrecy.
- The survey will be done in stages, each interview taking 3 days interval. Daily visits will be required if there is no literate person in the household who can keep a diary of expenditures.

You should frequently remind the respondent of the purpose of the survey and of the fact that the data obtained would be kept confidential. This is very important at the beginning of each visit. As several people are interviewed on each visit, these reminders must be given to each of them in turn. You must also ensure that the interpreters understand the confidential nature of the interviews. If a supervisor or a member of the Project Directorate accompanies you, you should introduce him/her at the beginning of each interview. Explanations play a great part in the willingness of people to reply to questions.



### **3.5 USE OF INTERPRETERS**

When you first enter a household, you must find out whether you will need an interpreter or not. If no one in the household speaks English well enough to interpret and none of the team members speaks the language of the household, you must ask the household to choose someone (for instance, a friend, a neighbour or a relative) to interpret for the interviewer. This person should be someone who speaks English well and is trusted by the household, since the responses to questions are confidential.

You should be aware that in either case certain problems could arise from the use of interpreter:

1. It is difficult to know how good the translation is. It is possible that the respondent's friend who speaks English does not speak it well enough to translate everything said during the interview, and he will not want to admit it.

If you find that the replies do not correspond to the questions, try tactfully to help the interpreter or to replace him/her. You could for instance, suggest that interpreting is a very tiring job, and that the interpreter should take a rest while someone else carry on. Or you might say that you have already taken up too much of his/her (interpreter's) time, and that the job should be shared among a number of people.

2. Another difficulty often encountered is that the interpreter is so familiar with the household that he starts to answer for the respondent without directing the question to him/her (respondent). In such a situation you must politely remind the interpreter that it is the respondent that has been chosen for the interview, and that it is only his/her answers that you can write in the questionnaire.
3. If the interpreter is a member of the community the respondent may be unwilling to answer honestly particularly to sensitive questions and those involving income and money as they may feel that the interpreter will share this information with others in the community. If you feel that this is potentially the case, and/or the respondent appears reluctant to answer certain questions you should reassure the respondent that all answers are confidential and remind the interpreter of this and their important role in maintaining this confidentiality.

### **3.6 FILLING OUT THE SURVEY INFORMATION SHEET**

The SURVEY INFORMATION SHEET covers the first two pages of the questionnaire. There are a number of different parts, which must be filled out by different members of the team. Some information will already have been written by the supervisor e.g. the name and number of the EA, the household number, the name of the head of household, and the address of the house.

#### ***First Visit***

When you arrive at the household, you must complete the first page. Write your name and in the space to the right, your code number and the date of interview. The particulars of the initially selected household will be provided beforehand by the supervisor. Write also the name of the supervisor, and in the space to the right his/her code number. In the event of a dwelling not found or not occupied contact your supervisor.

**NOTE:** The nature of the survey is such that no interview can be deferred.

### ***Household for Interview***

Enter the particulars of the household that is actually interviewed. Code the language used by respondent in answering questions, and indicate whether an interpreter was used or not.

### ***Continuation Questionnaire***

The household questionnaire has enough space for only 15 people. If your household consists of more than 15 people, you will need a CONTINUATION QUESTIONNAIRE. This questionnaire is just the PART A questionnaire, containing the household Roster (section 1) plus sections 2, 3, 4 and 5. You must not fill section 6 for the continuation questionnaires.

If you use a continuation questionnaire, you must write "1/2" (meaning "the first of two rosters") on the main questionnaire, and "2/2" (meaning "the second of two rosters") on the continuation questionnaire.

### ***The Interview***

You must be careful to follow all the instructions set out in this manual the most important of which is to ask the questions exactly in the form in which they appear on the questionnaire. The questionnaire should be filled during the interview. You must not record the answers on scraps of paper with the intention of transferring to the questionnaire later. Neither should you count on your memory for filling in the answers once you have left the household.

### ***Tempo of the Interview***

You must maintain the tempo of the interview; in particular, avoid long discussions of the questions with the respondents. If you are receiving irrelevant or complicated answers, do not break in too suddenly, but listen to what the respondent is saying and then lead him/her back to the original question. Remember it is you who are running the interview and therefore you must be in control of the situation at all times.

### ***Objectivity of the Interviewer***

It is extremely important that you should remain absolutely NEUTRAL about the subject of the interview. Most people are naturally polite, particularly with visitors, and they tend to give answers and adopt attitudes that they think will please the visitor. You must not express surprise, approval or disapproval about the answers given by the respondent and you must not tell him/her what you think about these things yourself.

You must also avoid any preconceived ideas about the respondent's ability to answer certain questions or about the kind of answer he/she is likely to give. Your most important task is to read the questions exactly as they are written in the questionnaire.

### ***Private Nature of the Interview***

All the data collected are strictly confidential. Any breach of the confidentiality is forbidden by

law. In principle all the questions should be asked in complete privacy to ensure that the respondents answers remain confidential. The presence of other people during the interview may cause him/her embarrassment and influence some of his/her answers.

There are some sections, which are very sensitive and might require more privacy:-

- Health (section 3 which asks questions concerning fertility, pregnancies and birth control)
- Agriculture (section 8 where questions on assets and income generated from agricultural activities would be asked.)
- Non-Farm Enterprises (section 10 where questions on income and assets of these enterprises will be asked.)
- Income Transfers and miscellaneous income and expenditure (section 11).
- Assets and Credits (section 12).

When you get to these sections you should explain to the respondents that some questions are confidential and ask him for the best place in the house where he is least likely to be disturbed. If another adult does not understand and refuses to leave, you must use tact and imagination to try and get rid of him.

- Ask the respondent to persuade the other person to leave.
- Explain as politely as possible that the interview must be conducted in private.
- Try to satisfy the person's curiosity by reading the first few questions, and then say something like "you have heard some of the questions. Will you now excuse us for a little while?"

### ***Survey Schedule***

It is essential to make the respondent understand that there will be repeated visits to the household and that each interview will last no longer than one hour. Inform them that it is important for them to be present at each visit so that all information about their daily consumption and expenditure could be accurately reported.

### ***Date of Next Visit***

Before leaving, you must thank all the members of the household who took part in the interview and inform them of the date for the next visit. This should be exactly three (3) days apart for all households. You should emphasise on the need for the respondents to keep appointments.

## **3.7 COMPLETING THE QUESTIONNAIRE**

The questionnaire will be administered in a piecemeal fashion so as not to overburden the respondents. This means that the total interviewing workload will be spread over eleven visits to a particular household.

With the exception of the consumption/expenditure section for frequently purchased items which must have short recall periods and so will need to be repeated at every visit, all other sections will be administered only once. You must start administering the questionnaire on frequently purchased items on your second visit to a household and must be repeated at every subsequent visit. Questions on less frequent expenditures will be asked on the last visit.

The whole questionnaire will be completed by the teams as follows:



<u>VISIT</u>		<u>SECTION</u>
1st	í í í	1, 2, 6, 7
2nd	í í í	3, 8H, 9B
3rd	í í í	4, 8H, 9B
4th	í í í	8A-G, 8H, 9B
5th	í í í	5, 8H, 9A, 9B, 9C
6th	í í í	8H, 9B, 10
7th	í í í	8H, 9B, 10
8th	í í í	8H, 9B, 10
9th	í í í	8H, 9B, 10
10th	í í í	8H, 9B, 11
11th	í í í	8H, 9B, 12

### ***After the Interview***

After each visit to the household, you must fill out the "summary of the survey result" page of the questionnaire (see attached form). For each visit you should show the date on which you asked the questions and outcome. COMPLETE means all the appropriate questions were asked of all the persons concerned. PARTIAL means that the questions were not asked of all the appropriate persons, for instance, if some persons were not available. DISCONTINUED means the respondent is not available for the remaining sections. This can happen in only two sections: Section 8 (if the household is not engaged in any agricultural activities) and section 10 (if the household is not engaged in any non-farm enterprises).

Do not write in the columns reserved for the supervisor and the data entry operator.

### ***Observation Sheet***

You must also fill out the observation sheet. You should indicate on this page how far the respondents were willing to co-operate, the problems they had in answering any of the questions, any unfavourable circumstances, and any comments you wish to make for the benefit of the supervisor. You should write down the comments immediately after the interview, but never in the presence of respondents.

### ***Conduct of the Interviewer***

The interviewer must observe the following rules:

1. You must be courteous towards everyone (the respondent and his/her family and friends, the supervisor, the other members of the team and everyone else involved). Your behaviour can have an enormous influence on people's opinions in the localities covered by the survey.
2. You must avoid disturbing or upsetting anyone by your behaviour.
3. You must be properly dressed, so that the respondent will be inclined to trust you, as a reliable and responsible person.

4. You must arrive at the stated time, and never keep the respondents waiting.
5. You must exercise patience and tact in conducting the interview, to avoid antagonising the respondent or leading him to give answers that are not in conformity with the facts.

## PART 2: THE HOUSEHOLD QUESTIONNAIRE

### 4 GENERAL INSTRUCTIONS FOR FILLING OUT THE QUESTIONNAIRE

There are a number of basic principles that the interviewer must observe throughout the questionnaire.

1. Questions must be read to the respondent just as they are written in the questionnaire. Read all questions in a clear and comprehensive manner, and wait patiently for the reply. Respondents may delay in giving the reply because either he/she (a) has not heard the question well or (b) not understood the question or (c) does not know the answer.

In any case, repeat the question much clearly. If there is still no answer, ask whether the question has been understood and, if necessary, reword the question without changing the sense. If it is difficult to get the right answer, you should help the respondent to consider his/her reply.

#### *Codes*

2. Most answers in the questionnaire are pre-coded. You must write only the code corresponding to the answer given by the respondent in the appropriate box or column. e.g.

Question: Were these remittances made on a regular basis?

DAILY ----- 1  
WEEKLY ----- 2  
MONTHLY ----- 3  
QUARTERLY ----- 4  
ANNUALLY ----- 5  
OTHER (SPECIFY) ----- 6

If the answer is "quarterly", for example, you will write 4 in the box or in the appropriate column.

3. In order to ensure that the correct answers are always recorded, it is suggested that you might circle the code before recording the answer in the box provided. This can only be done in sections where there is only one answer for the whole household. It should not be done in sections where answers are required for each household member, agricultural holder or other multiple answer situations.
4. For those questions, which are not pre-coded, the interviewer should write the answers in figures, that is, numerals and not in words. For example, if the question is "how many acres of farm were cultivated by the member of the household in the past 12 months?" and the answer given by respondent is twenty acres, write 20 in the box or column as below:

20
----

### ***Skip Pattern***

5. There are special directives given to the interviewer at the end of a question or after answering a question.

- a) If there are no special instructions, go on to the next question..

Example: **Question 3:** Does the father of (NAME) live in this dwelling?

Yes-----1

No-----2

Whatever the response to question 3 go to question 4.

- b) An arrow (>>) after a reply or answer shows that the interviewer must go to the Question or Part just after the arrow.

Example: **Question 4:** How did this pregnancy end?

LIVE BIRTH-----1

STILL BIRTH-----2

MISCARRIAGE-----3 (>>8)

This means if the response is miscarriage, the interviewer must put 3 in the box or column and go to question 8. However, if the answer is Live birth or Stillbirth, the interviewer goes to next question.

- c) An arrow placed well below the bottom of the answers shows that whatever the reply given by the respondent, the arrow must be followed.

Example: **Question 9:** Was any portion of the harvest given to the landlord?

Yes-----1

No-----2

>>12

This means that whether Yes or No, go to question 12.

- d) A skip pattern or arrow may be followed by an instruction.

Example: **Question 13:** Was the school you attended public or private?

PUBLIC-----1

PRIVATE-----2

>> PART C

This means whatever the response you must go to Part C of the same section.



Example: **Question 14:** Is the enterprise currently operating?

YES-----1

NO-----2

>> SECTION 5

This shows that whatever the reply go to section 5 of the questionnaire.

6. You may have to provide or insert the name of a person, place, thing, animal, etc. into a question. This is always indicated by the sign ..... and it occurs very often throughout the questionnaire.

Examples:

a) How old is (NAME)? You will insert the name of household member (say, Patience) to read "How old is Patience?"

b) How much was the (ITEM) purchased? Here a number of items are pre-listed and the question is asked for each of the items in turn, each time inserting the name of the next item on the list.

7. OTHER (SPECIFY). If the reply given by the respondent does not fit in the list of pre-coded responses, you must use the code number of "other (specify)". In this case you should give details briefly in the space provided.

Example: **Question:** Who paid for most of these health expenses?

Household Member ----- ID

Other Relative ----- 80

Government----- 81

Employer ----- 82

Other (specify)----- 83

Supposing the reply is FRIEND, code 83 in the box or column and write FRIEND in the space provided under "other".

8. Write names of persons, places or things very legibly and in capital letters too. This applies to figures as well.
9. When dealing with distances and lengths or heights, and if no special instruction is given, round off the reply.

Examples: 0.00 to 0.49 miles = 0 miles  
0.50 to 1.49 miles = 1 mile  
1.50 to 2.49 miles = 2 miles etc.

10. Do your best to avoid accepting answers like "I don't know" by helping the respondent to consider his/her answer. In this manual there are many sample questions that can be asked to help the respondent to estimate for example the area of a field, income, quantity of crops harvested or sold, the age of a household member etc. Nevertheless, it does happen that even with the help of the interviewer, the respondent cannot give an answer. In that case, you should refer to the supervisor who will help you.

## ***Data Entry***

The data will be entered directly from the questionnaire. Everything that you write on the questionnaire will be entered in the computer straight away. Notes, explanations and calculations should be written onto the questionnaire in order to facilitate edit resolution, but this should be written in the left-hand column or at the top or bottom of the page. These notes, etc. should never be written in the data entry area. Consider the following points seriously;

1. Write legibly in pencil without crossing out or over writing. If you make a mistake don't cancel. Erase it off completely and write the right response.
2. Write in capital letters and in the case of figures don't use roman numbers: i.e. write 6 instead of VI. If you are not sure of the spelling of a place or name see the supervisor.
3. Never go beyond the space allotted for a question, even when the next space is not used.
4. In writing amounts and other figures, always separate each group of three figures with a comma, starting from the right: e.g. 100000 as 100,000; but not 100 000.
5. In a question whose reply is a quantity, just write only the figure as directed in (4) above without the units.

Examples:

- (a) "How much was .ITEM..... purchased."  
*Reply:* "Twenty five thousand cedis".

So in the box or column just write 25,000 without the cedi sign.

- (b) "How old is .NAME.....now?"  
*Reply:* "Forty three years"

Write 43 in the box or column without years.

- (c) "What was the quantity of goods and services produced or supplied since my last visit?"  
*Reply:* "Nine thousand, four hundred and twenty

Write 9,420 in the box or column.

Generally where a question specifically calls for a unit of measurement, the CODE for the unit will be shown in the appropriate page for your reference.

## SECTION 1

### HOUSEHOLD ROSTER

#### **Purpose**

This section has three main purposes:

1. It identifies every person who will be considered as a member of the household;
2. It provides basic demographic data, such as age, sex, and marital status of everyone having spent the night preceding the interview under the same roof, regardless of age or occupation.
3. It collects information on educational level and occupation of the parents of household members.

The Household Roster must be completed with the very greatest attention to detail. This would ensure the quality of the data being collected.

#### ***Respondent***

For the Household Roster, the respondent should preferably be the head of the household. If he/she is away or will be away, the next person who is acting as head of household should be interviewed. The person selected must be a member of the household and capable of giving all the necessary information on all household members. You must ask questions to discover who this person is. Other members of the household can help to answer questions by adding information or details especially when the questions are about them.

#### **Definitions:**

##### ***Household***

A household consists of a person or group of **related or unrelated persons**, who live together in the **same housing unit**, who acknowledge one adult male or female as the **head** of the household, who share the **same housekeeping and cooking arrangements**, and are considered as **one unit**. In some cases one may find a group of people living together in the same house, but each person has separate eating arrangements; they should be counted as separate one-person households. Remember that not all related persons living in a house form one household, and that more than one household may live in the same house but **one household cannot live in two different houses**. Probe well to put every person in the right household.

It is not an easy task putting persons found in a house or compound into the right households. The following examples are therefore given as guidelines:

1. In general, a household consists of a man, his wife, children and some other relatives or a househelp who may be living with them.
2. In large family houses where there may be two or more generations of relations living, care should be taken not to treat the grandfather, his married children and their families as forming one large household. Note that sharing meals with each other is not the same as

sharing the same housekeeping and cooking arrangements. Probe well to separate the various households.

3. Treat as one household if a man lives with more than one wife and their children in the same house and eats successively with each of the wives in turns.
4. If a man does not live in the same house as his wife or wives, the man and his wife/wives must be considered as separate households. Any children and others must be included in the household of the one in whose house they sleep. Thus, if a man and his wife live in different houses and their two sons sleep in the father's house after eating in their mother's house, the children must be included in the father's household while the mother is listed as a single-person household.
5. A lodger who sleeps and eats at least one meal with the household a day must be treated as a member of that household.
6. A househelp and his family who live in a house or an out-house in the same compound as the employer must not be included in the employer's household if they prepare their own food. However, if they eat and sleep with the employer, they should be considered as part of the employer's household.
7. If two or more unrelated persons live together in one room or apartment, they should be considered as separate single-person households if they do not share a common catering arrangement.

### ***Head of Household***

This is the person acknowledged as such by members of the household and who is usually responsible for the upkeep and maintenance of the household.

The *head of household* will be identified by the household members themselves. He/She is the person who is named in reply to the question "Who is the head of this household?" Most often, but not always, it will be the person who is the main provider and who is familiar with all the activities and occupations of household members. The head of household can be male or female.

### ***Dwelling***

The *dwelling* is the structure or group of structures (rooms or buildings), separate or contiguous, occupied by the members of the household. It can be:

- A single-family house/hut,
- A flat/apartment (self-contained);
- Rooms (compound house);
- Several huts/buildings (same compound);
- Several huts/buildings (different compound).

### ***Tenant***

A tenant is someone who pays for board and/or lodging. If a tenant lives in the dwelling being interviewed but does not eat with the rest of the household, then he/she is not a member of that household being interviewed and should therefore be considered as a separate single person household together with his/her spouse(s) and children if any. However, if the tenant eats with the family, then by definition (above) he/she is part of the household and should be included in the household roster.

### **INSTRUCTIONS**

## HOUSEHOLD ROSTER

The roster must be filled with the greatest care. A summary of the following instructions is on page 1.1 of the questionnaire. There are three steps in this operation:

*First Step: Questions 1 to 3.*

The sheet on which to write the names for question 1 is located AT THE BACK of Section 5: MIGRATION, of the questionnaire on a flap, which should be kept visible throughout the interview.

The respondent is asked to give you the names of all the people who normally sleep in the dwelling and take their meals together. The order in which people are to be recorded is laid down in the instructions above the table:

- a. The first person must be the head of household, even if he or she is not the respondent and even if he or she is absent;
- b. Next come the members of his or her immediate family (wives/husband/and children) who sleep in the dwelling and take their meals together;
- c. Where the respondent has more than one wife record the name of the first wife followed by her children then the second wife followed by her children in that order;
- d. Other persons related to the head of household and his/her husband/wife who sleep in the dwelling and take their meals together;
- e. Unrelated persons who sleep in the dwelling and take their meals with the household;
- f. Last are those people who have slept under the same roof during the night preceding the interview, even if they do not normally live with the household.

### **Name**

*Full Name:* Write in the space provided in column 4 of the household roster, the full names of all household members/visitors. The names you put down must be such that if a second visit is paid to the house during or after the final interview, the persons to whom the names refer can be easily identified.

### NOTE

- i. *Persons with more than one name:* If a person has two names, one for official use and the other for use at home, write down the name(s) by which he/she is best known in the neighbourhood or village where he/she is being enumerated and then write his/her other name(s) in parenthesis. For example, Ato Safo (Charles Mensah).
- ii. *Persons with identical names:* You may also come across households where two or more persons have identical names. In such a case you must record also the nicknames, or any other names by which they are distinguished in the household or by neighbours and friends, e.g., Kofi Kyamba Panyin and Kofi Kyamba Kakraba. Failing this you must distinguish them by physical characteristics such as height or fatness or shortness. Thus, for instance, you can have Abongo Jato (fair coloured) or Kofi Dogo (tall).

Against each name you must show the sex of the person and his/her relationship to the head of household.

### ***Sex***

It is important to ask for the sex of the person when information is being given to you by a third person. Do not infer the sex from the name or names of the person. Bear in mind that some names can be misleading in this respect e.g. Kafui, Sena, Kakra, Panyin, etc. Some people also use George as a short form of Georgina and Ben for Benedicta.

### ***Relationship***

Record how the person listed is related to the head of the household. Be particularly careful in doing this if the respondent is not the head of the household; make sure that you record the relationship of each person to the household head, not the relationship to the respondent. For example, if the respondent is the wife of the head of the household and she says that Nab is her brother, then Nab should be coded as OTHER RELATIVE not BROTHER OR SISTER, because Nab is a brother-in-law of the head of the household. If the head of the household is married to a woman who has a child from a previous marriage, that child's relationship to the head of the household should be coded as ADOPTED/FOSTER/STEP CHILD.

### ***Second Step: Questions 4 to 24***

Now ask questions 4 to 24 about each of the people on the list from the first question. You must get to question 24 each time before going on to the next person on the list. People who are not household members are identified in questions 24 by code 2; DO NOT DELETE THE LINES REFERRING TO THEM.

### ***Age***

Age is to be recorded in years and months for persons aged five (5) years and below, and in completed years only for those six (6) years and over. The age is that on the last birthday. If, for instance, the respondent's eighteenth birthday falls on the following day, you must enter 17 as the answer. If the person does not know his/her age refer to events that have taken place in his/her life or in the Community (village, town, country) or the World such as the independence day of Ghana, World Wars, Earthquakes etc. as shown in the Calendar of Events.

*Questions 4 - 5:* Age and exact date of birth are among the most important pieces of information for the survey. If the exact date of birth can be determined from memory recall, official documents, such as a birth certificate, affidavit of birth, national identity card or passport (Question 4), it is this date, which is entered as the answer to Question 4. If a person does not know the day, month, year or either, code in its place -990. Example, Akua Manu says she was born in June 1980. Code -990 for day and write -060 for month and -19800 for year. You must then ask the respondent's age and put the reply as the answer to Question 5. Cross check to ensure that the answers given for questions 4 and 5 agree.

### ***What to do when a person does not know his/her age***

- (i) For such a person, use the following method to estimate his/her age: -
  - (a) Ask him/her to name any historical event (preferably a local one), which occurred around the time of his/her birth.
  - (b) Ask him/her to give you an indication of how old he/she was when that event occurred or

- how many years elapsed before his/her birth.
- (c) Then use this information to work out his/her age. For example, if a respondent tells you that he/she was about 15 years when Ghana attained her independence this person must be  $15 + 55$  (i.e. 6<sup>th</sup> March 1957 to May 2012) = 70 years.
- (ii) If this approach does not elicit the required information, then base your estimate on biological relationships. For instance, a woman who does not know her age but who has two or three children of her own is unlikely to be less than 15 years old however small she may look. You may then try to work out her age by the following method:
- Ask her, at what age she had her first child.
  - Determine the age of her oldest child.
  - Then assume that the average woman in Ghana gives birth to her first child at about 18. Without further probing, you must not base your assumption on the oldest living child. There is the likelihood that in certain cases the first child died later on or that the woman had miscarriages or stillborn children before the oldest living child was born. Therefore, if the woman tells you that she had one miscarriage or stillbirth before the oldest living child was born you must make your estimation from the year of the first miscarriage, stillbirth or live birth.
- Note also that some women do not have children early in life while others have children earlier than what generally obtains in the community. Therefore, in every case you must find out whether she had her first child, miscarriage or stillbirth at the usual age before you assume she was 18 years at her first pregnancy.
- (d) Then use the information obtained by means of -aø and -bø above to estimate her age.
- (iii) If you are obtaining information about an absent person from a third person, then obviously you have to rely on the information supplied by the third person in estimating the age in respect of the person who is absent. Under NO circumstance must you leave the age column blank.

*Questions 6 To 9 Refer To Persons Aged 12 Years or Older*

*Question 6:* PRESENT MARITAL STATUS applies to the day of the interview. You must read out each category to the respondent; otherwise, he will reply for example, that he is a bachelor instead of divorced or separated. MARRIED includes all types of marriages, e.g. civil, traditional, or common law (a couple living together, several wives). A Consensual Union is a co-habiting sexual relationship contracted by two consenting adults without civil or traditional recognition.

*Question 7:* If the name of the husband or wife is listed in Question 1, enter their identification code in Question 8. (These codes are located to the left of the list of names). Each person on the list has a unique two-digit code number that will apply to him throughout the questionnaire. If a man has several wives, record the code number for the first one only.

*Question 9:* Record the AGE at FIRST marriage of (NAME).

*Question 10:* Enter the respondent's religious denomination.

*Question 11:* Enter the Region of birth if (NAME) was born in Ghana or the corresponding country code, if born abroad. Use mother's usual place of residence at (NAME's) birth.

*Question 12:* Record the current nationality of (NAME).

*Question 13:* Enter the ETHNICITY of (NAME) if Ghanaian by birth.

*Question 14* asks if the respondent's father lives in the household. If yes, locate his name on the list and copy out his ID as a response to Q15. Father here means biological father.

*Question 16:* The "highest educational level" means the highest level of formal schooling completed. If someone (respondent's parent) dropped out of school at a level it means he/she has not completed that level and so it should not be recorded as the highest. For instance, a drop out from secondary school form three during the second term will have his/her highest educational level completed to be probably the middle school level since he could not finish the secondary school.

*Question 17:* Ask for the main type work respondent's father has done for most of his life. If the respondent's father has done several type of work in his life time to date record the one that he spent most of his time on as the main type of work.

*Question 18* asks if the respondent's mother lives in the household. If yes, locate her name on the list and copy out her ID as a response to Q19. Mother here means biological mother, i.e. the woman who gave birth to the person in question.

*Question 21:* "Most of her life" means the work she spends most of her time doing. Probe to identify the work done by the woman, as most of them are likely to say/answer housework while they may actually be engaged in farming or trading.

*Question 22:* Write the exact number of months the respondent was away from the household during the past 12 months. Note that the answer to this question will be used to identify the household members in question 24. Ask respondent to be as specific as possible.

*Question 24:* Here, listed persons who qualify as household members are identified. Refer to the answer to question 22 and use the following criteria:

- \* If the answer is six (6) months or less the respondent is classified as a household member.
- \* If the answer is more than six (6) months, only the following persons should be classified as household members:
  - the head of the household
  - children under 9 months old
  - those who answered NO to question 23

According to the definition of household membership, children of household members aged less than 3 months are considered to be household members.

Consider these three examples:



- In the first household you come across a child aged one month who has lived and taken his meals with the household since he was born. In Question 22 the answer is 00 month, because before he/she was born he/she neither lived nor took his/her meals with the household. Nevertheless, the child is considered to be a member of the household because he/she is under six months old and is the child of a household member.
- In the second household you find that the wife of the head of household has given birth to a child in her parents' village. The child is two months old, and the mother and child are still staying with the child's grandparents. The wife is a household member because she has been absent for only two months during the past twelve months. The child, who was absent for twelve months out of twelve, is nevertheless a member of the household because he/she is under 6 months old and child of a household member.

Children who are away at school are not usually residents of their parents' household but of the household where they stay during school time.

And for all those identified as household members, using the above criteria, enter the appropriate code (1 or 2) in question 24 and immediately put a cross (X) against their names in column A headed MEMBER. Also for all those with crosses (Xs) against their names in column A enter their respective ages in column B headed AGE. If a child is less than one (1) year old write zero for his age in column B. Leave columns A and B blank for all those listed but who are not household members. That is, only household members must have crosses and their ages entered in columns A and B respectively. Read out clearly the names of the household members and tell them that they are the people from whom information is required for the survey. Administer the rest of the questionnaire in this section, one after the other, to only those you have identified as household members.

*At Question 24, PUT 1 FOR MEMBERS OF THE HOUSEHOLD, 2 FOR NON-MEMBERS.* Then go to the next person on your list, and ask Questions 4 to 24.

### *Third Step: Columns A and B (on Flap)*

When you have completed Questions 4 to 24 for everyone on the list, in Column A (on the left of the sheet) place a cross against the name of each person who received code 1 in Question 24, that is, for all household members.

Then, in Column B, copy the age in completed years of each person for whom you have placed a cross in Column A, that is, for all household members. If someone is 4 years 6 months old, write 4 years. If a child is less than one year old, write 0.

Leave Columns A and B blank for everyone who is not a member of the household in answer to Question 24. Read out the names to the respondent and explain that for the rest of the survey it is these persons only for whom information is required when you ask about members of his household.

## SECTION 2

### EDUCATION

#### Purpose

The section on Education has three parts: Part A is on the general educational background of the household members. Part B is on educational career whiles Part C has questions on Literacy and Apprenticeship of household members.

The objective of this section is to measure the level of education or formal schooling of all household members aged three (3) years or more. It is also intended to measure how much was spent on education of household members during the past 12 months.

Questions are also asked to obtain information on the type of school (public or private) attended and the highest qualification achieved, including short training courses. The section also collects information on literacy levels and apprenticeship of members including those who have never attended school.

#### INSTRUCTIONS

Circle the MEMBER IDENTIFICATION (ID) of the person whose information is being recorded. Always record the identification number (ID) of the person actually interviewed in the ID OF PERSON INTERVIEWED column.

#### PART A: GENERAL EDUCATION

This part covers general information related to education in the past 12 months. Questions are asked on the highest level, grade, qualifications attained and the expenses made on education in the past 12 months. Household members **3 years and older** are required to respond to these questions.

*Question 1:* This question refers to full time education in an educational institution such as nursery, kindergarten, primary, middle, JSS, vocational, commercial, technical, SSS, teacher training college, university or similar type of school where a person spends or has spent at least 4 hours a day receiving general education in which the emphasis is not on vocational skill or trade training. It excludes night schools, trade schools such as Flair Catering, Motor Driving schools, adult literacy schools etc. It also excludes on the job training establishments like, Commercial Bank training school and Labour college.

Enter the proper code and note carefully the skip pattern for those who have never been to school.

*Question 2:* The HIGHEST GRADE COMPLETED is the last full grade completed, not the one attended or attending during the current school year. For instance, if the person is now in JSS2, the last grade completed will be JSS1. Note carefully that the codes also include the grades for the old school system (middle and sixth form).

The codes for the answers are as follows:

NONE	00	SS1	24	COMM./TECH.VOC.	41
PRE-SCH	01	SS2	25	TEACHER CERT	42
P1	11	SS3	26	NURSING	43
P2	12	SS4	27	TERTIARY	51
P3	13	S1	28	KORANIC	61
P4	14	S2	29		
P5	15	S3	30		
P6	16	S4	31		
JHS1	17	S5	32		
JHS2	18	L6	33		
JHS3	19	U6	34		
M1	20				
M2	21				
M3	22				
M4	23				

*Question 3:* The HIGHEST QUALIFICATION attained refers to the completion of an educational level or course. A student who dropped out from school will not achieve the qualification for that level. For instance, if one dropped out in secondary Form 5 then one would probably have achieved the MSLC/JSS if he/she has finished middle school level. If one dropped in SSS3, then highest qualification attained will be BECE.

*TECHNICAL AND PROFESSIONAL TRAINING* includes, for example, courses in accounting, secretarial courses, training in the POLYTECHNICS, I.S.S.E.R. School of Journalism, and so on. This does not include on-the-job training.

TECHNICAL OR PROFESSIONAL CERTIFICATE refers to a certificate received from such types of training institutes like technical and advanced/specialist colleges. Certificates awarded by such training institutes include the following: an advanced/diploma, a state registered nurse's certificate and others.

TECHNICAL OR PROFESSIONAL DIPLOMA refers to a diploma received for the successful completion of the appropriate level of training, for example, a diploma in statistics, etc.

*Questions 5 to 7:* These questions refer to CURRENT SCHOOL ATTENDANCE for household members who are currently in school, their grade and whether the school they attend is public or private.

*Question 8:* This question solicits information about travel time to and from school. Let the respondent estimate the average time spent in reaching the school and returning. This includes time spent in queues to board transport. If the respondent is in boarding school code 00 for hours and minutes.

*Question 9:* This is intended to capture the total time the respondent attended class in the week

excluding break periods. Note that the week may vary depending on the type of school and course being pursued. The same also applies for the length of a class period. Some could be 40, 45, 50 or 55 minutes. Probe for confirmation if possible. If the question is being asked during the vacation or holidays, code 99 for hours of class

*Question 10:* This refers to the total time the respondent missed classes by virtue of sickness, lateness or punishment etc in the week. For instance if a student in SSS misses the first two lessons for two days in the week in question to browse the internet, and assume each period is 45 minutes, then hours missed will be  $45 \times 2 \times 2 = 180 \text{ minutes} = 3 \text{ hours}$

*Question 11:* This question captures the total time (Name) uses in doing his/her homework/assignment given at school or home and will be supervised (ie. checked or marked) by parent or teacher. Note that this includes time spent at the library/internet to do research in order to complete the homework.

*Questions 12–20:* This set of questions is intended to cover all the expenditures made by the household members attending school during the past 12 months. These expenditures may include those for the current school year and also for the previous school year, provided they fall within the past 12 months.

Sometimes the respondents have difficulty in remembering expenditure made 12 months before. In that case, ask the respondent to give you approximate figures. For example, you can ask him whether the amount was between GH¢10 (¢100,000) and GH¢20 (¢200,000), or between GH¢ 5 (¢50,000) and GH¢10 (¢100,000), and so on. If nothing has been spent, write 0.0. If the respondent only knows the total, enter it under the heading 0Total0 on question 20. Put 000 under the headings where nothing has been spent and 0DK0 under the headings for which the respondent is unable to give an amount after prompting. In situations where the respondent is not required to make an expenditure, write N/A ie not applicable. For example, where a student does not spend anything on transportation because he/she stays within the school.

Here is an example. The household does not spend anything on PTA because the school does not have one, ¢87,500 for transportation to school, and nothing for board or lodging. For the remainder (uniforms, books, school supplies and fees) the outlay was ¢300,000 cedis but the respondent does not know how to break down the amount among the various headings and gave 27,000 cedis as an in kind expense to name¢ teachers extra classes ¢200,000. Here is what you should write:

Q12ı	..Tuition and registration fees	DK
Q13ı	..PTA fee	NA
Q14ı	..Uniforms and sports clothes	DK
Q15ı	..Books and school supplies	DK
Q16ı	..Transportation	87,500
Q17ı	..Food, board and lodging	0
Q18ı	..Extra classes	200,000
Q19ı	..In kind expenses	27,000
Q20ı	..CANNOT BREAK DOWN	300,000

However, if the respondent can break down the amount spent among Q12 to Q19 then skip Q20.

*Question 21:* This seeks to find out who pays for the bulk of the educational expenditure for (NAME).

*Questions 22 & 23:* 'Scholarship' is any kind of grant, bursary or sponsorship offered to (NAME). Ask for an official document (if any) and copy out the amount, otherwise ask the respondent for the amount.

The value of the scholarship for the past 12 months may include one or two school years. If during the last academic year the student in question received a scholarship but is not receiving one for the current year, ask how much the termly scholarship payments were, and the number of months in the past 12 months that the scholarship was received, and then calculate the total. If during the past 12 months the person had two scholarships of different amounts the total amount for each must be calculated taking into account the number of months in each case.

For instance, you may be asking the question in March 2006 about a student enrolled in the first year of the university. You want to know the value of all scholarships received since April 2005. In this case, you need information regarding the scholarship he enjoyed in the first semester of the university and in the last term in the senior secondary school.

## **PART B: EDUCATIONAL CAREER**

This part solicits information from household members 12 years or older who have attended a technical, vocational, computer school or a tertiary educational institution in the PAST.

*Question 1:* This question finds out if Name has ever attended a technical or vocational/computer school. Note the skip if never attended.

*Question 2:* In most technical and vocational schools, school years run on course basis and not classes or forms. You are therefore required to find out the course year the respondent completed.

*Question 3:* The City and Guilds, NACVET, National Vocational Training Institute (NVTI) are some of the certificates awarded to qualified candidates, although some may be graded e.g. grade I and II, the interest is only on the type of certificate.

*Question 4:* This question finds out if the technical, vocational or computer school Name is attended is private or public.

*Question 5:* Here, tertiary institutions are the universities, polytechnics IPS, IMS etc. Remember there are non-tertiary courses offered in these institutions also. Probe to find out which ones the respondent attended.

*Question 6:* The question finds out the number of years the respondent attended the institution in the past. If the respondent could not finish, let him/her state the number of years spent at the tertiary institution.

*Question 7:* This refers to the last institution the respondent attended. It is possible the respondent might have entered the university to pursue a first degree, worked for sometime before pursuing a masters degree. In that case the last institution will still be university (code 3).

*Question 8:* for this question asks the highest qualification the respondent has completed. If the respondent dropped out and could not achieve any qualification then record none

*Question 9:* this question finds out if the tertiary institution Name attended is private or public.

### **PART C: LITERACY AND APPRENTICESHIP**

In this section, you will need to administer the flash cards provided for some of the questions. For Ghanaian languages let the respondent choose the language he/she is most proficient in. The sentences must be read in full and the correct answer given to the calculations before a yes is coded. Note that only persons **5 years or older** are required to answer these questions.

*LITERACY 6* Research has shown that self-reported literacy is a poor measure. Therefore for this study, we would test the respondent's ability to do simple arithmetic and read simple sentence in English and / or the Local Languages.

*Question 1:* for this question let the respondent read the FLASH CARD in English. He/she should be able to read the full sentence before a yes response is recorded.

*Questions 2:* Ask which Ghanaian language the respondent is most proficient in if more than one is mentioned. Administer the appropriate flash card.

*Questions 3&4:* For the answer to these questions you are to test the ability of the respondent to write the same sentences read in English and Ghanaian language earlier on in questions 1 and 2

*Question 5:* Written calculation refers to simple arithmetic calculations like addition, and subtraction. You may have to explain this to the respondents in the Ghanaian language he/she is proficient in if he/she cannot read/write in English. The exact answer to the arithmetic should be given for a YES answer to this question.

*Question 6:* Literacy course refers to any course in English or a Ghanaian language (other than formal schooling course), which takes one through simple reading and writing. Such courses are normally organised for older persons and for children who do not have access to the formal school system.

*Question 7:* Only those who have not attended any literacy course answer this question. Note the compulsory skip to question 9.

*Question 8:* Ask the number of months the respondent has attended this literacy course. Probe to find out only the months that the course took place as there may be times that lessons are rescheduled, for example during the cropping/raining seasons.

*Question 9:* An apprentice is someone learning a trade or skill e.g. carpentry, hairdressing etc. This is different from on-the-job training.

*Question 10:* Enquire from the respondent how long the apprenticeship will take for him/her to detach from the master/madam. Answer should be given in years and months if applicable.

*Question11:* Ask the main trade learnt, write in and refer to the codebook for the appropriate code.

*Question12:* Some apprentices may pay some cash for the training. Others may have to pay in-kind by staying with the master to do some chores as they learn or bring fowls, sheep, drinks etc or a combination of these in order to start or end. Probe for the appropriate response.

*Question13:* For this question let the respondent quantify and give an estimate of both the in kind and/or cash payments to the master. This does not include tools and other equipment purchased to facilitate the skills training process.

*Question 14:* A 'Short training course' refers to any course organised for respondents outside the normal routine of work. For instance, courses organised by management, employers etc. for their staff. It could be a course organised by the government, district assembly, churches, NGO, associations or school authorities.

*Questions 15:* Probe and record the appropriate subject of the most recent short training course reported in question 12 and not for previous courses.

## **SECTION 3**

### **HEALTH**

#### **Purpose**

The purpose of this section is to gather information on health which will be used to measure the cost of medical care and the use made of the different kinds of health services and facilities. It is also aimed at discovering the use made of preventive services during the past 12 months. It will also be used to determine fertility and child mortality rates, HIV/AIDS awareness and participation in health insurance schemes.

The Health Section of the questionnaire is made up of 6 parts. The first part is administered to all household members and asks questions on health status during the past 4 weeks and visits to medical facilities as well as expenses on medical services and medicines. The second part (part B) elicit information on NHIS of members of households. The third part (part C) is for all children in the household 5 years and younger and is used to collect information focuses on preventive health, especially immunization, it also covers the use of post natal services, nutrition including weaning and the introduction of supplementary foods after breast milk and also participation in community feeding programmes. The fourth part is filled out for women aged between 15 and 49 years inclusive and covers history of fertility, birth history and use of pre-natal services. The fifth part (part E) focuses on contraceptive use and HIV/AIDS awareness for household members 12 years or older year and the sixth part (part F) is administered to all household members and asks questions on participation in health insurance schemes.

#### **PART A: HEALTH CONDITIONS AND HEALTH EXPENDITURE IN THE LAST FOUR WEEKS**

#### ***Respondents***

This part should be administered to each member of the household but parents or guardians can answer for young children.

#### **Definitions**

To 'consult' a health practitioner means to be examined by a Doctor, Medical Assistant, Nurse, Pharmacist, Midwife, Traditional Healer or other health practitioners such as drug stores operators, drug peddlers or spiritualists to discover what illness the person is suffering from in order to prescribe treatment. Consultation is the visit made for the purpose of being examined by a health practitioner for treatment.

To be "Admitted" means to stay in a health facility or centre (hospital, clinic, dispensary, etc.) for at least a period of one night on the recommendation of a consulted health practitioner for treatment. This does not include people staying in the hospital premises or healthy persons staying or sleeping at the hospital just to attend to sick relatives.



## INSTRUCTIONS

**Section 3A:** This section refers to health status of all household members in the past four(4) weeks.

*Question 1:* This question is asked to find out if a household member was either sick or injured during the last four weeks. If the respondent reports more than one illness or injury or both ask for the most serious one.

*Question 2:* The interviewer must record the period of days the respondent suffered the illness or injury. Note that the period involved here is 1-28 days before the day of the interview.

*Question 3:* "Usual activities" refers to the activities or activity (or work) that the respondent spends most of his or her time doing. Since the question is asked of every member of the household, probe to find out the usual activity of the respondent which he or she cannot do as a result of the sickness or injury (eg. going to work or children playing, etc.)

*Question 4:* The question asks of the number of days the respondent cannot do his/her usual activity as a result of the illness/injury. The reference period is 1-28 days before the day of the interview as in question 2.

*Question 5:* The question seeks to find out whether the respondent made a visit to a health practitioner to be examined for treatment and focuses on the type of consultation, whether it was traditional or modern. The reference period here is 4 weeks.

*Question 6:* If the respondent reports more than one consultation, record the most recent one by indicating whom the respondent consulted. Note that a spiritualist is one who uses mainly prayers to cure the sick and traditional healer is one who uses only herbs (or concoction).

*Question 7:* The reason for consulting the health practitioner is asked for in this question. If respondent made several visits during the four week period for consultation, record the most recent visit.

"Vaccination" here refers to injecting a healthy person with a vaccine in order to protect him/her from an illness or disease e.g. Yellow Fever. Vaccination is very different from injection given to a patient by a doctor or nurse to treat an illness.

"Pre-natal Care" (or antenatal) refers to a pregnant woman going for consultation on the conditions of the pregnancy before childbirth. Note that the woman need not be ill.

"Post-natal Care" refers to the mother and child (aged 5 years or less) going for consultations after delivery. They need not be ill.

"Check-up" refers to a visit made to a health institution for physical or laboratory checks to find out about possible ailments one might be suffering from. This is also referred to as medical examination.

"Follow-up" refers to a visit made to a health institution for a review of a previous treatment received.

Other means responses are not in the other categories

*Question 8:* The question seeks to find whether the person goes to hospital, clinic, etc.

"Public" Public health institutions are made up of health establishments that are largely regulated, owned or controlled by the central or local government.

"Private Religious" These are health establishments that are mainly owned and managed by private religious organisations. Examples include Holy Family Hospital at Nkawkaw, and Nalerigu Baptist Hospital.

"Private non-religious" These are health establishments that are owned and controlled by private persons, eg. Nyaho Clinic.

*Question 9:* The amount in this question refers to the registration fee. Write the amount in local currency

*Question 10:* The question focuses on the amount spent on consultation at the health facility.

*Question 11, 12 & 13:* Questions 11, 12 and 13 refer to amount spent on laboratory charges, X-ray charges, drugs and overall treatment or services received.

*Question 14:* This refers to all other payments not mentioned above

*Question 15:* This refers to transport fare paid to and from the facility

*Question 16 & 17:* Time spent has been divided into travel time and consultation time. For example Mr. Mensah had malaria and visited the hospital for treatment. His travel time included time spent to travel to the hospital and back and the time for consultation referred to the time Mr. Mensah spent at the hospital to get the treatment. Health facility is any place where people go for only consultations and treatment. It could be a clinic, maternity home or those set up by traditional or spiritual healers.

*Question 18 & 19:* (see definition of "Admitted" above). Those admitted also refer to persons detained by traditional or spiritual healers as long as they had spent at least one night there.

*Question 20:* In this question the interviewer must record the number of nights the (NAME) stayed at the hospital/health centre as a result of the admission.

*Question 21:* This is amount charge for admission only, and does not include consultation fees and cost of medicines bought.

*Question 22:* "Medicine and medical supplies" include tablets, capsules, syrups, bandages, plaster, cotton wool and any item used for the purpose of treatment.

*Question 23:* The question asks of the cost incurred on medicine and medical supplies only.

*Question 24:* Total medical expenses are the sum of Q10 and Q 18. Where respondent cannot indicate the exact amount expended on consultation, medicines and medical supplies separately, then mark DK in Q10 and Q18 and indicate the total expenditure in Q.19.

*Question 25:* The question seeks to find out whether (NAME) had been admitted during the past 12

months.

*Question 26:* Ask the respondent for the person who paid for the largest proportion of the expenses incurred from the consultations, treatment, admission, and for the purchases of medicine and medical supplies. If the person responsible is a member of the household enter his/her ID. If the respondent's employer paid the costs and is also the government, write code 82 for employer.

## **PART C: PREVENTIVE HEALTH AND IMMUNIZATION IN THE PAST 12 MONTHS**

### **Purpose**

The purpose of this part is to collect information on vaccinations, the effects of vaccination programmes, and immunization services offered through health centres, clinics and hospitals.

### **Respondents**

This part covers all children who are 5 years or younger but information may be provided by the child's mother or another responsible person, father or parent but not a house help.

### **INSTRUCTIONS**

*Question 1:* Question one asks whether a child has ever been immunized. If the child has not been immunized question 5 seeks to find out the reason.

*Question 2:* "Child health record book" (weigh-in card) refers to any official document (usually a small booklet or folded card) which indicates among other things the child's name, age and the type of vaccinations he or she has ever received. Inside this booklet or card, you will see the number of times the child has been immunized against the illness or disease listed with the dates he/she received the immunization. Sometimes a child needs more than one immunization to acquire full immunity. For every immunization indicate with one of the codes: all columns must be filled for each immunization.

Note that some immunizations are given under special programmes such as National Immunization Days (NID). These are organised by the Ghana Health Service with support from such organisations as Rotary International, Lions and Lionesses Clubs, etc. These involve health personnel visiting homes, schools, etc. to give immunisations. When these immunizations are given just before the next scheduled immunisation they are recorded in the weigh-in-book under the scheduled immunization at the next weigh-in (post natal) visit. If a child has completed taking the polio vaccine and is given another vaccine during an NID programme, record this under booster. Read the explanation below and code accordingly.

### **DPT/Polio**

The first dose of DPT and POLIO vaccination are given at 6 weeks, the second dose at 10 weeks and the third dose at 14 weeks. This means that those aged between 6 and 9 weeks should have received one DPT/Polio vaccination while those between the ages of 10 to 13 weeks should have received two such vaccinations. A child who is 14 weeks and above should have had 3 doses of DPT/Polio to complete a set. (Note that in some cases the first dose of this vaccination is given at birth).

If a child is 12 weeks old and has received only one dose of DPT/Polio, code 2 will be entered for him

in the appropriate columns. On the other hand, N/A will be recorded for a 4 week old child who has no vaccination card and whose mother answered NO to the DPT/Polio vaccination.

### ***Measles***

The vaccination against measles is given only once at the age of 9 months although some children receive it at the age of 7 months. Code 2 should therefore be entered for any child older than 9 months and has not received this vaccine while 4 should be recorded for those aged less than 9 months and who do not possess any immunisation card. If respondent do not know code 3 (DK).

### ***BCG***

BCG vaccine is also given to the child only once in the first week after birth. Therefore code 2 should be recorded for all children who have not yet received this vaccination. Interviewers must keep in mind the age of the child and probe or check on the child's shoulder for the scar.

If the person interviewed does not know whether the child has been vaccinated or not against a particular disease, record the code for "DO NOT KNOW".

### ***Vitamin A***

Vitamin A vaccine is also given to the child six months after birth. Ask the respondent whether the child has received vitamin A in the past six months and record the appropriate response.

### ***Yellow Fever***

The vaccine against yellow fever is also given to the child at the age of nine months after birth

### ***Five In One***

It is a combination of vaccination for Diphtheria, Pertussis (whooping cough) and Tetanus (DPT) Hepatitis B and Haemophilus Influenza B. The first dose of 5-in-1 vaccination is given at 6 weeks, the second dose at 10 weeks and the third dose at 14 weeks and follows the patterns of the DPT/Polio.

Questions 3 & 4: These questions ask whether the respondent has paid for the vaccination and how much was the cost.

Question 5: Ask the reason why respondent is not immunised.

## **PART C: POST-NATAL CARE**

### **Purpose**

This section is designed to gather information on the health care of the child after delivery.

### ***Respondents***

The respondents are all the children in the household who are 5 years (60 months) or younger. Again the respondent should be the child's mother or any appropriate adult member of the household.

## **INSTRUCTIONS**

*Question 1:* Refer to definition of "Post-natal Care" under Part A and indicate whether the respondent

took the child to a health centre for post natal care or not in the past 12 months.

Questions 2 & 3. Record the number of times the child was taken to the health centre for consultation in question 2 and indicate whether some amount of money was paid for these consultations in question 3.

*Question 4:* Ask for only the consultation fee. This does not include the cost of medicines and medical supplies.

Question 5: Record whether the mother breastfed the child or not.

*Question 6:* This refers to the age at which the child was first given any form of liquid except water. Such liquids could be òbaby milkò òlight kokoò, "cerelacò, òcocoa beverageò or fruit drink. Note that water with sugar is Liquid. At Question 7 Record the response to the nearest month.

*Questions 8:* This refers to the age at which the child was first given solid food such as rice, banku fufu etc

*Question 9:* "Community Feeding Programme" refers to programmes initiated by some communities or group of individuals in the community whereby they secure foodstuff, process it and give to participating mothers for a token fee.

## **PART D: FERTILITY AND PRE-NATAL CARE**

### **Purpose**

The purpose of this sub-section is to ascertain the number of pregnancies and children the respondent has had during her lifetime, and to determine the mortality rates. It also asks whether the respondent uses maternity services for her childbirth. Information on the use of birth control methods are also collected.

### ***Respondents***

The respondents are all the female household members who are aged between 15 and 49 years. Each member should answer for herself.

### **Definitions**

*Live Birth:* It is one in which the new born baby or infant showed signs of life, by crying or breathing even if it died shortly afterwards.

*Still Birth:* It is an infant which showed no sign of life at birth.

*Miscarriage:* It is a spontaneous involuntary abortion during the first six months of pregnancy.

## **INSTRUCTIONS**

For most of the questions in this part the interviewer must refer to the definitions above for clarity. For example question one asked whether the respondent has ever been pregnant or not.

*Question 2:* If respondent answers "NO", probe for further clarification since some children might have lived for some few hours after birth

*Question 3:* Write the number of girls respondent has given birth to.

*Question 4:* Write the number of boys respondent has given birth to.

*Question 5:* "Total number" of children refers to those who are still alive plus those dead. This does not include adopted children.

*Question 6:* Write the number of girls who are still alive.

*Question 7:* Write the number of boys who are still alive.

*Question 8:* Add Questions 6 and 7

*Question 9:* Such pregnancies refer to those which ended in a miscarriage or still-birth.

*Question 10:* This asks for the total number of miscarriages and still-births.

*Question 15:* Breastfeeding is important for fertility and child health and the interviewer must remember to record whether the mother is still breastfeeding the child or not.

*Question 16:*

*Questions 18 & 19:* These ask for the place visited and the health practitioner consulted. A "traditional birth attendant" is someone who has never had any formal training in childbirth but who has enough practical experience in the act of assisting childbirth. Note that the traditional birth attendants being trained in the country recently come under the non-formal education programme. Indicate whether TBA is trained or untrained.

*Question 20:* The question seeks to find out the number of times the woman visited the health practitioner.

*Question 21:* In this question the interviewer must record amount paid for the first antenatal consultation.

*Question 22:* In this question, reasons for not attending the antenatal care are asked for. "Not necessary" means that the woman does not see any reason(s) why she should go for antenatal care.

## **PART E: CONTRACEPTIVE USE AND HIV/AIDS AWARENESS**

This Section refers to contraceptive use and HIV/AIDS awareness and administered to all household members aged 12 years or older

The interviewer must be very tactful in dealing with respondents on this Part, especially on the most sensitive areas like birth control, in order to gain full confidence and co-operation of the respondents. Assure the respondent that his/her answers are confidential and let he/she suggest a convenient place where he/she will want to answer questions "freely".

## **Definitions**

*Abstinence:* It is a non-scientific method of birth control which involves staying away from sexual intercourse either permanently or for a period of time.

*Rhythm:* It is a non-scientific method of birth control which involves deliberate avoidance of sexual intercourse during the "unsafe period" of a woman's menstrual cycle but indulging in the sex act during her "safe period". Safe period is that period outside the woman's ovulation period, i.e. when she is less likely to get pregnant.

*Withdrawal:* It involves the man withdrawing before ejaculation during sexual intercourse.

*I.U.C.D.:* It is the abbreviated version of Intra Uterine Contraceptive Device. It is a special loop or coil which is inserted into the womb to prevent sperm from fertilizing the female egg after sexual intercourse.

*Male Sterilization:* It is also known as Vasectomy. It involves a surgical operation to cut, and tie separately the vas deferens (i.e. the male ducts which conduct sperms) with the aim of preventing the sperms from entering the womb during sexual intercourse.

*Female Sterilization:* Also called tubal ligation or tubectomy. It involves a surgical operation that cuts and ties separately the fallopian tubes (i.e. the female ducts through which the female egg passes into the womb after being released from the ovaries) with the aim of preventing fertilization by the sperms.

Note that the vasectomy and the tubectomy are different from other surgical operations on the male or female organ for other purposes.

*Diaphragm:* The method is used in the vagina. Diaphragm and cervical caps are soft rubber cups that can be placed in the vagina to cover the cervix to block sperm from entering the uterus and tubes where sperm could meet an egg. Diaphragms and cervical caps should be used with spermicidal jelly or cream.

*Injectables:* An injection of hormone that is released slowly into the bloodstream can be given regularly to women to prevent pregnancy. The most common type of injectable contraceptive is given every three months. This is known as depomedroxyprogesterone acetate (DMPA), Depo-Provera, Depo, or Megestron. Another injectable contraceptive, NETEN (also called Noristerat), is given every two months.

*Implants:* Also called Norplant, these are small rods surgically implanted in a woman's upper arm. They usually protect a woman against pregnancy for five or more years.

*Foam or Jelly:* Spermicides including foam, cream, jelly, foaming tablets, or suppositories are used to kill sperm or make sperm unable to move toward the egg.

*Lactational Amenorrhea Method (LAM):* Women can postpone the return of menstruation after a birth (and therefore remain unlikely to become pregnant) by breastfeeding frequently. A specially taught method that makes use of this principle is the lactational amenorrhea method (known as LAM).

*Other Methods:* Women may mention traditional methods such as certain herbs or medicines. If so write the name of the method or methods.

*Question 1:* The interviewer must ask if (NAME) or partner is using any method of birth control.

*Question 2:* The interviewer must probe to find out the main method of birth control (NAME) is using.

*Question 3:* If the respondent has not bought any contraceptive during the last month, ask for the amount (NAME) paid the last time he/she bought some. If the cost is only known to his/her partner, find out from him/her if the partner is a member of the household, otherwise help him/her to make a reasonable approximation.

*Question 4:* The question is asked to find out the amount of money (NAME) spent on the main contraceptive method.

*Question 5:* The question seeks to find the reason why (NAME) is not using any contraceptive method.

*Question 6:* The question seeks to find the reason why (NAME) is not using any contraceptive

*Question 7:* The question seeks to find out if (NAME) think he/she will use any contraception method in the future.

*Question 8:* In this question, (NAME) will have to specify the main contraceptive method he/she would prefer to use in the future.

*Question 9:* The awareness of the household members of the HIV/AIDS is very important. The question seeks to capture the household member's awareness of the illness called HIV/AIDS.

*Question 10:* In this question household member's knowledge of the prevention of HIV/AIDS is asked for and (NAME) would be asked to mention up to 3 main ways of prevention.

*Question 11:* The question is asked to find out (NAME's) knowledge of the AIDS virus and whether a healthy-looking person can have the AIDS virus?

*Questions 12-14:* These questions seek to find out (NAME's) knowledge on the means of transmission of the AIDS virus and prevention.



## SECTION 4

### EMPLOYMENT AND TIME USE

#### **Purpose**

This section is designed to gather information on employment, time use and the different sources of income for household members aged 5 years or older. Respondents must be assured that their responses will be treated with utmost confidence. Where a respondent, for some reasons is reluctant to disclose his/her income in the presence of other household members, the interviewer should ask other members of the household to excuse them.

#### ***Respondent***

This section concerns all household members aged 5 years or older. You should endeavour to find each household member to respond to questions personally. If the children are not present, however, someone else (e.g. parents) could answer on their behalf.

Where some household members are absent, proceed with the interview for all those present but make the necessary arrangements to come back and continue the interview with absentee members after ascertaining the appropriate time that they could be found at home.

#### **Definitions**

*Work:* Work refers to any activity performed by the respondent that contributes to economic production (to sell in a market, consume within the household or exchange with someone else for another product). Examples are working in an enterprise/business or for government, working in one's own farm or enterprise, working in a household member's farm. It is important to probe women and children for their activities in the farm or in a household member's enterprise. Include persons who work but were temporarily absent from work during the last 7 days for a legitimate reason.

*Occupation:* This is a description of the work done by the respondent. Describe in as much details as you can the tasks and duties actually performed. Do not just write down a title.

*Main Occupation and Secondary Occupation:* The main occupation is that on which most time was spent when the respondent has many jobs. The secondary occupation is that on which the person spent most time apart from the main. For example, the current main occupation of a respondent who carries out the duties of a secretary to the Director of the National Accounts Section of Ghana Statistical Services while also carrying out the duties of a manager of a taxi business is 'secretary'. The person's secondary occupation is 'manager'.

For instance, the main occupation for the past 12 months of a respondent who farms mostly but often goes fishing during the dry season is farming.

In the example given above, fishing would be the second main occupation of the farmer in the past 12 months.

*Industry:* This is a description of the goods and services that are produced in the place where the respondent works. This may be different to the work the respondent does. For example a secretary in a firm that makes building materials would say their occupation was secretary but the industry is construction of building materials.

*Self-employed:* A person who directly makes or delegates authority to others to make operational decisions about a business such as paying all expenses, controlling income from the business and hiring staff, where applicable. The person's remuneration from the job is wholly dependent on the profits of the business. The person's business can have employees or that person can be working on his own without employees. Examples are a trader, carpenter, lawyer, doctor or brewer who owns their own business.

*Contributing family worker:* This person helps out in an enterprise (farm or non-farm) owned by a family member who lives in the same household. The person is not a partner in the business.

*Apprentice:* Learning trade/skills

*The Last 7 Days:* Refer to the seven consecutive days immediately preceding the day of interview. For example, if the interview takes place on October 10, the interviewer should specify that it is the period between October 3 and October 9 inclusive that is being referred to.

*The Past 12 Months:* This refers to the period of 12 consecutive months just before and including the interview day. During the interview you should be specific. For example, if the interview takes place on October 10, 2012, then we are referring to all preceding months from October 11, 2011 to October 10, 2012 (it is like the computation of completed years).

*Persons Engaged:* Made up of paid employees, casual workers as well as unpaid workers (including working proprietors, learners and contributing family workers).

*Private Sector Informal:* These are enterprise owned and controlled by private person(s). They are informal in the sense that they have no established procedures for keeping records, recruitment, promotion and dismissals, e.g. Kumasi Magazine garages, Abosey Okai spare parts shops, Kejetia market trading table tops, etc.

*Private Sector Formal:* Enterprise owned and controlled by private person(s). They are formal in the sense that they have established procedures for keeping records, recruitments, promotion and dismissal, e.g. Mobil, Shell, Darko Farms, Japan Motors, etc.

## **PART A: ACTIVITY STATUS AND CHARACTERISTICS OF MAIN OCCUPATION IN LAST 7 DAYS**

This part seeks information on current activities.

*Question 1-3:* This determines whether a respondent is eligible to answer further questions from this part. A -Yes- answer to this question means that respondent must answer to this Part.

Note: If answer to question 1, 2 or 3 is -No- skip to Part 4D.

*Questions 4 & 5:* Help to establish the number of different occupations that a respondent has held in the last 7 days and the number of hours worked by the respondent on all jobs.

*Questions 6 & 7:* Write the detail of the work done by (NAME) most of the time (Main occupation) and the description of the products of the enterprise (industry) in which (NAME) worked.

Coding of occupations and industries will be done by reference to the code book, after respondent describe the activity.

*Question 8:* This seeks the length of time the respondent has spent in this job all his/her life.

*Questions 10-12:* Seek to find out whether the respondent received money for the work mentioned in Question 4.

Note: Skip to Question 11, if question 10 is "No".

*Questions 13 & 14:* These seek information on whether the respondent was an employee, self-employed or has other status, and the type of institution in which the job was done. Codes are provided in the questionnaire for answers to these questions.

*Questions 15 & 16:* These inquire about any payments and subsidies received, either in cash or in-kind.

Note: If answer to question 13 is not option 01, 08, 09 nor 10 skip to Question 25.

*Questions 17-23:* Seek to establish the conditions under which the respondent was working.

*Question 17:* Signing "a written contract" also includes a letter of employment/appointment in which the respondent's wage/salary has been specified. Otherwise, there is no contract signed, that is, if the letter of appointment does not specify pay and other conditions of work.

*Question 18:* Union refers to a Trade Union; example, Industrial and Commercial Workers Union (ICWU).

*Question 21:* Pension is the sum of money paid at regular intervals to retired or disabled workers. Eg. Service Pension (normally paid to government employees, eg. SSNIT pension, CAP 30 pension).

*Questions 24-28:* Concern the respondent's work place, the distance covered from the home and number of people who worked in the same enterprise together with the respondent.

*Questions 29-34:* Are designed to gather information on the sort of training the respondent received in relation to his/her main work.

Note: (a) if answer to question 29 is "No" skip to Part 4B.

(b) and the "last six months" in question 29 is the reference period for the training.

## **PART B: CHARACTERISTICS OF SECONDARY OCCUPATION IN LAST 7 DAYS**

This part follows similar pattern as Part 4A. However, questions in this part are fewer as questions on the sort of training related to the respondent's second main occupation are not asked.

Take particular note of the instructions at the heading in the questionnaire.

## **PART C: UNDEREMPLOYMENT IN LAST 7 DAYS**

*Question 1:* This determines whether a respondent, who is employed, is eligible to answer the underemployment questions in this section. A 'Yes' answer to this question implies that the respondent was underemployed.

Note: If answer to question 1 is 'no' skip to Part 4E.

*Questions 2-4:* Concern the circumstances that made the respondent seek to change his/her work situation and whether he/she had the capacity to do that?

## **PART D: UNEMPLOYMENT IN LAST 7 DAYS**

This part is designed to capture those who are currently unemployed.

Two criteria of unemployment are 'AVAILABLE FOR WORK' and 'SEEKING FOR WORK'

*Availability for Work* the respondent is ready and prepared to work whenever there is work for him/her.

*Seeking for Work* the respondent is making an effort to find work for him/her self.

*Question 1:* Is looking to capture the respondent who is available for work.

Note: If the respondent is Not Available for work (ie. Q.1=Option 3), Skip to Q.10

*Questions 2-5:* Help to find out whether the respondent made or is making effort to find work or not. The reason for not finding work, the kind of job desired and effort made are captured here.

*Questions 6 & 7:* Seek to find the type of employment and the period the respondent was available for work or seeking for work.

*Question 8:* This concerns the tasks performed by the respondent the last time before he/she became unemployed.

*Question 9:* Seeks to find out the minimum payment for which the respondent would be attracted to work for someone else.

*Questions 10 & 11:* Seek to know why the respondent was currently not available for work and what would have induced him/her to be available for work.

## **PART E: SCREENING QUESTIONS AND CHARACTERISTICS OF MAIN OCCUPATIONS IN PAST 12 MONTHS**

This part is seeking information on the respondent's usual activities, that is activities over the past 12 months.

*Question 1:* Helps the interviewer to identify the respondent who is eligible to answer further questions from this part.

Note: If answer to question 1 is "No", skip to Part 4G.

*Questions 4 & 5:* Seek to find out the number of jobs usually undertaken by the respondent and the total period (number of weeks) he/she was engaged in all these jobs.

*Question 6:* Is to find the main occupation among those identified in question 4.

Note: If this is the same occupation as either the main current occupation, (PART 4A, Q.4) or secondary current occupation, (PART 4B, Q.1) then no need to ask questions 7-15. Record details and skip to Q.16.

*Question 8:* Is to determine the reason why the respondent's usual occupation differed from his/her current occupation.

*Questions 9-15:* Is the same as Q.8-14 of Part 4A.

*Questions 16-23:* These inquire about any payments received, either in cash or in-kind, and subsidies the respondent usually enjoyed.

*Questions 24 & 25:* These refer to the period (weeks) during the past 12 months that respondent did main occupation. Please encourage accurate responses for number of weeks by checking on work situation a month-by-month basis over 12 months.

*Questions 26-31:* Are designed to elicit information on the training the respondent received in relation to his/her main work.

## **PART F: CHARACTERISTICS OF SECONDARY OCCUPATION IN PAST 12 MONTHS**

This part follows similar pattern as Part E. However, questions in this part are fewer as questions on the training related to the respondent's second main occupation were not asked.

Take particular note of the instructions at the heading in the questionnaire.

## **PART G: EMPLOYMENT SEARCH IN THE PAST 12 MONTHS**

Check, if Q.1 in Part E is ≠Noø (i.e. 2), then proceed with this part.

You are required to fill out this part carefully and identify respondents who did not report any main occupation during the past 12 months.

*Question 1:* Is to find the total weeks out of the 12 months period that the respondent was without work (i.e. no occupation).

Note: If the answer is zero week, (ie. was working throughout the year) skip to Part 4H.

*Questions 2 & 3:* Seek to find out the numbers of weeks separately corresponding to the two criteria of unemployment (available for work and seeking for work) out of the past 12 months period.

*Questions 4 & 5:* Method used to look for work, if looked for work or reason for not looking.

*Questions 6 & 7:* Type of work that respondent was available/looking for and reason why not available.

## **PART H: HOUSEKEEPING**

This part being the last part of Section 4 seeks to capture the time in the past 7 days that the respondents spent on any of the listed household activities in the questionnaire.

Note: Enter ≠00ø for hours and/or minutes if none, where the respondent did not perform the mentioned activity.

## **SECTION 5:**

### **PART A: MIGRATION**

#### **Purpose**

The purpose of this section is to gather data on the geographic mobility of household members. The section focuses on the most recent migration and elicits information on previous place of residence; distance moved and travel time, employment and length of stay at previous place of residence, and reasons for moving.

#### ***Respondents***

This section covers household members aged 7 years or older, since it is assumed that younger children would normally migrate with their parents. If a respondent is not available, another household member who is well informed may answer in his/her place.

#### **Definition**

Migration refers to a change in usual place of residence, which involves the crossing of an administrative boundary.

*Note:* For the purpose of this survey, a migrant must have lived at the present place of residence continuously for a period of time (eg one year or more) or intends to do so.

### **INSTRUCTIONS**

*Question 4:* Refers to the last movement/return to the current place of residence, if more than one migratory movement is involved.

*Question 5:* Tries to find out whether respondent who has just moved to current residence intends to stay for a year or more.

*Question 6:* Refers to the codes for districts in Ghana as well as other countries at the extreme right of the page.

*Questions 7–9:* Are designed to gather information on time use and occupation as well as the employer of the respondent before he/she migrated to the current place of residence.

*Question 10:* Asks for the reasons for migrating from previous place of residence.

## PART B: DOMESTIC AND OUTBOUND TOURISM

### Purpose

The purpose of this section is to estimate the total number of domestic and outbound tourists and trip by different purposes of travel during the past 12 (twelve) months.

### Respondents

Respondents are household members. The household head should respond for himself/herself, taking into consideration visits he/she made with other household members and their purpose of travel on such visits. Any other member of the household who has made other visits other than with the head of the household must respond to questions personally.

### Definitions

**Tourism:** is the activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited.

**Visitor:** any person who travels to a place or country other than that in which he/she has his/her usual residence but outside his/her usual environment for a period not exceeding 12 months and whose main purpose of visit is other than the exercise of an activity remunerated from within the place or country visited.

**Tourist:** a visitor who stays at least one night in a collective or private accommodation in a place or country visited.

**Overnight visitor:** a visitor who stays one or more nights in the place or country visited.

**Same-day visitor:** a visitor who does not spend the night in a collective or private accommodation in the place or country visited.

**Traveler:** a person making at least one trip during the study period.

**Arrivals:** one person visiting the same place or country several times during the year is **counted** each time as a new arrival. Likewise the same person visiting several places or countries during the same trip is **counted** each time as a new arrival.

**Domestic tourism:** is the tourism of resident visitors within the economic territory of the country of reference, so for example, those resident in Ghana visiting other areas of Ghana..

**Domestic visitors:** visitors whose country of residence is the country visited; they can be nationals or foreigners.

**Outbound tourism:** is the tourism involving residents traveling to countries other than one in which they reside (that is Ghanaian and non-Ghanaian residents of Ghana traveling outside of Ghana).



***Usual environment and residence:*** in general, in statistics on population, residency is a characteristic attached to household, while in tourism statistics the usual environment is a characteristic attached to individuals, each of whom is part of a unique household. Two individuals who are part of the same household necessarily have the same residence but may have different usual environments.

***Usual residence:*** the person is considered a resident of a place if the person:

- a) has lived for most of the past 12 months in that place; or
- b) has lived in that place for a shorter period and intends to return within 12 months to live in that place.
- c) On the other hand, if a person leaves his/her place of residence with the intention of establishing residence in a new place, he/she should not be considered as a visitor to this new place, even if he/she has not yet resided there for a year. The new place becomes part of his new usual environment.

If an individual has lived in two or more places in a 12 month period and one place (or more) satisfies (a) and one satisfies (b), then the latter prevails as the place of residence.

***Usual environment:*** the usual environment of a person consists of the direct vicinity of his/her home and place of work or study and other places frequently visited. It has two dimensions:

***Frequency:*** places which are frequently visited by a person (on a routine basis) are considered to be part of his/her usual environment even though these places may be located at considerable distance of his/her place of residence.

***Distance:*** places located close to the place of residence of a person are also part of his/her usual environment even if the actual spots are rarely visited.

The concepts which will be used to delimit the concept of usual environment in both overnight trips and same-day trips are the following:

- ***Distance Criterion:*** in Ghana, the distance criterion is used to delimit the usual environment, Administrative Territorial Unit (ATU), Metropolitan Area, Municipality and District, i.e. excluding the trips made within the same Metropolitan area, Municipality and District, where the household has the principal residence.
- ***Frequency Criterion:*** the frequency criterion is weekly.

**Note the following:**

- Commuting to work according to UN/WTO definition is traveling but not considered as tourism activity.
- The place where an individual works is clearly part of his/her usual environment but not necessarily his/her place of residence.
- Ghanaians resident abroad and visit the country are international visitors and not domestic visitors.

## Eco-Tourism Sites

**Ecosystem** is all living and non-living parts of a habitat.

- *Strict Nature Reserve (S.N.R.)* are areas set aside for nature to take its own course without human influence or intervention thus, permitting a first hand study of primary eco-system dynamics (scientific research). Only one is available and it is Kogyae Strict Nature Reserve.
- *National Parks (N.Ps)* are areas set aside by law for their scenic beauty with or without wildlife and of national and international importance purposely for the promotion of tourism, recreation, scientific research and education. They are targets for infrastructure development for tourism and recreation uses. There are seven of them namely; Mole, Bui, Digyae, Kakum, Nini-Suhien Bia and Kyabobo National Parks.
- *Resource Reserves (R.Rs)* are areas of variable size in which habitats are managed to guarantee conditions essential to the well being of selected species for the sustained production of wildlife products for cultural practices, tourism and trophy hunting. Other compatible land uses may be allowed. These are currently six, namely: Shai Hills, Gbele, Ankasa, Kalakpa and Assin Attandasu Resource Reserves.
- *Wildlife Sanctuaries (W.S.)* are generally small areas that have been set aside for the protection of critical areas which contain rare endangered species of both flora and fauna. Rare and endangered animals may be introduced from other reserve when prevailing conditions are favorable for the animals' survival. There are four of these, namely: Owabi, Bonfobiri, Boaben-Fiema And Agumatsa Wildlife Sanctuaries.
- *Ramsar Sites (R.S.)* are areas where the land is wet or much of it is covered with water most of the year in sustaining unique life forms and of significance international importance as home to varied wildlife, notably migratory birds. There are five coastal ramsar sites, namely: Keta Lagoon Complex, Songor covering the entire Dangme East District, Sakumono near Tema, Densu Delta, comprising estuary of the Densu,
- *Geographical sites:* e.g. Mountain Afadjato
- *Beaches/Lagoons/Lakes.*

## Other Sites

- *Zoos:* places normally within urban/city set-up where animals are kept as exhibits for the purpose of conservation, education and research. There are two public zoos, one in Kumasi and the other in Accra.
- *Monuments:* part of our national heritage. It could be a structure/building or a sculpture. E.g. Independence Square, Forts and Castles, busts depending on its importance. We also have mosques, Ashanti traditional buildings, etc.
- *Museum:* is an institution for the collection, preservation and restoration of cultural objects for the purpose of research, education, entertainment, exhibition and enjoyment. E.g. assorted objects like textiles and artifacts.
- *Religious sites:* sites meant for worship.

**Question 1:** Seeks to know whether respondent has really travelled outside his/her usual environment (outside residence, work, trade, study etc.), with his/her household members, or as an individual. A 'Yes' answer to this question means that the respondent must answer to this section. It also means that, either he/she might have done the visit alone or with other household members.

**Question 2:** Wants to know the number of visits made by respondent for the past 12 months.

- Question 3:* Is interested to find out whether the places visited are within Ghana, outside Ghana or both in Ghana and outside Ghana.
- Question 4:* Seeks to find out the number of visits made by respondent in Ghana as a  
(a) domestic same-day visitor (b) domestic overnight visitor.
- Question 5:* Is interested to know the number of visits made by the respondent outside Ghana as an  
(a) international same-day visitor (b) international overnight visitor.
- Question 6:* Is interested in places (districts) the respondent visited as a  
(a) domestic same-day visitor (b) domestic overnight visitor.
- Question 7:* Seeks to find out the distance (in km) covered by the respondent from usual residence to his/her destination as a  
(a) domestic same-day visitor (b) domestic overnight visitor.
- Question 8:* Seeks to find out the country the respondent visited as an  
(a) international same-day visitor (b) international overnight visitor.
- Note:** if respondent can remember countries visited within the past 12 months, record as such, else record the country the respondent visited the last time.
- Question 9:* Wants to find out whether the respondent traveled by air, sea/lake, road, foot in Ghana as a  
(a) domestic same-day visitor (b) domestic overnight visitor.
- Question 10:* Is to find out whether the respondent traveled by air, sea/lake, road, foot outside Ghana as an  
(a) international same-day visitor (b) international overnight visitor.
- Question 11:* Is to find out the length of stay (in hours) of the most current trip(s) as same-day visitor.  
(a) in Ghana (b) outside Ghana.
- Question 12:* This is interested to know the number of nights spent in the most current trip(s) as an overnight visitor.  
(a) in Ghana (b) outside Ghana.
- Question 13:* Seeks to find out the main purpose of travel by the respondent in Ghana as a  
(a) domestic same-day visitor (b) domestic overnight visitor.
- Question 14:* This also seeks to find out the main purpose of travel by the respondent outside Ghana as an  
(a) international same-day visitor (b) international overnight visitor.

*Question 15:* Is to discover the type of accommodation respondent stayed in, either alone or with other members of his/her household during the visit(s) he/she made in the past 12 months as an overnight visitor in

(a) Ghana

(b) Outside Ghana.

*Question 16:* Intends to know whether the trip was a package tour or self-arranged or other as

(a) a same-day visitor in Ghana and Outside Ghana

(b) an overnight visitor in Ghana and Outside Ghana.

*Question 17:* Seeks to find out who sponsored the trip as

(a) a same-day visitor in Ghana and Outside Ghana

(b) an overnight visitor in Ghana and Outside Ghana.

*Question 18:* Is interested in tourist attraction sites visited by the respondent in Ghana as a

(a) domestic same-day visitor

(b) domestic overnight visitor.

### For Question 13

#### In Ghana

- Funerals í . 01
- Marriage Ceremonies í . 02
- Birthday Parties í . 03
- Open Days í . 04
- Graduation Ceremonies í . 05
- Business/Professional í . 06
- Holidays/Vacation/Leisure í . 07
- Visiting Family/Friends í . 08
- Convention/Conference/Workshop í . 09
- Religious/Pilgrimage í . 10
- Government Affairs í . 11
- Culture/Festival í . 12
- Studies í . 13
- Teaching í . 14
- Health í . 15
- Sports/Recreation í . 16
- Other (specify) í . 17
-

## For Question 14

### Outside Ghana

• Funerals	í .	01
• Marriage Ceremonies	í .	02
• Birthday Parties	í .	03
• Open Days	í .	04
• Graduation Ceremonies	í .	05
• Business/Professional	í .	06
• Holidays/Vacation Leisure	í .	07
• Visiting Family/Friends	í .	08
• Convention/Conference/Workshop	í .	09
• Religious/Pilgrimage	í .	10
• Government Affairs	í .	11
• Culture/Festival	í .	12
• Studies	í .	13
• Teaching	í .	14
• Health	í .	15
• Sports/Recreation	í .	16
• Other (specify)	í .	17

### Under Questions 13 and 14

- For categories 1, 2, 3, 4 and 5, mean leaving one's usual environment for a place or country to observe funeral rites, marriage ceremonies, birthday parties, open days and graduation ceremonies.
- If a person travels to a place for business transactions or business for not more than one year.
- Individuals who travel for holidays, vacations and leisure outside their usual environment are all visitors and should be coded as such.
- If an individual or household member leaves residence with the intention of visiting families/friends in a new place, he/she should be considered as a visitor to this new place.
- If a person travels to attend a convention, conference or workshop.
- An individual or household that travels for any religious reasons either within Ghana or outside Ghana.
- Any government official who travels outside or within Ghana from his/her usual environment is considered as a visitor(s). It should however be noted that, police, military personnel on active duty assigned to a base other than their resident country are not visitors. Diplomats and their entourage are not to be considered as tourists in their host country. The embassy or consulate of that country is considered as constituting a physical and legal extension of that country regardless of where it is located. i.e., the diplomat premises is an extension or part of the country from where the diplomat was sent.

**Note:** but when a diplomat and/or his family or staff travels to a place within his/her country of posting, he/she is considered an international visitor upon that occasion and not when he/she enters the host country.

- Household members or individuals who travel for the purpose of cultural demand such as Festivals, Panafest, Emancipation Day etc. in Ghana or outside Ghana.
- Individuals who travel within or outside Ghana for short-term courses or stays for no monetary gains.
- Students traveling abroad even for more than one year and still depending economically on their families are considered part of their family's household. Their usual environment include their university and the place where they live but remain residents of the place where their household has its center of economic interest. The same can be said of persons serving a long-term prison sentence. All these classes of persons are not visitors to the places where they now reside. But if other members of their original households travel to see them, then they are visitors to these places.
- Individuals who have made trips with the intention of teaching.
- All health treatments outside the usual environment. This refers to visiting clinics, health resorts and fitness centers, and other treatments and cures. Sick persons staying in a hospital or similar facility some distance from their usual environment for less than a year are tourists and should be recorded as such. On the other hand, sick persons staying in a hospital or similar facility some distance from their original residence for more than one year and are still part of the household from which they come if economic ties are maintained with that household, even though their environment now includes the hospital where they are staying are **not** tourists.
- Household members or individuals who travel away from their usual residence for sporting activities or for the purpose of watching football, boxing etc.
- Other purposes not stated elsewhere.

#### Under Question 15

Type of accommodation	In Ghana	Outside Ghana
Hotel (other lodging services)	1 . 011	012
Guest House	1 . 021	022
Health Establishments	1 . 031	032
Educational Institutions	1 . 041	042
Work/Holiday Camps	1 . 051	052
Hostels	1 . 061	062
Holiday Resorts	1 . 071	072
Tourists Camp Sites	1 . 081	082
Friends/Relatives Residence	1 . 091	092
Private Homes	1 . 101	102
Others (specify)	1 . 103	104

- **Hotel:** it includes lodging and related services provided by hotels.
- **Guest House:** a commercial accommodation that has a minimum of four (4) rooms and maximum of nine (9) rooms.
- **Health Establishments:** lodging and related services provided by health and similar institutions.
- **Work Camp or Holiday Camp:** they include lodging and related services provided by work or holiday camps.

- **Hostels:** lodging and related services provided by hostels and similar facilities.
- **Holiday Resorts:** lodging and related services for holidaymakers.
- **Tourists Camp Sites:** include lodging and related accommodation services provided by the tourist sites such as tourist resort reserve and similar lodging facilities.
- **Friends/Relatives Residence:** include lodging and related accommodation services provided by a relative or friend.
- **Private/Second Homes:** all other dwellings visited by an individual, which he/she owns; these homes will be considered as second homes. By definition, any individual who visits a private/second home that is not within his/her usual environment is considered a visitor to that private/second home.
- **Others:** any accommodation not stated elsewhere.

### **Usual environment and second homes**

For each household, there will be a dwelling that is considered statistically as the primary home and residence of this household. All other dwellings (rented or owned) occupied by a household will be considered second home. To be considered as second home, such a dwelling may have one or more of the following characteristics:

- It is the usual environment of one or more of the members of the household but not the primary residence of the household;
- It is a vacation home, that is, it is visited by one or more of the members of the household for recreation, vacation or other activities different from the exercise of an activity remunerated from within the place;
- It is visited occasionally by one or more members of the household for work reasons.

### Under Question 16

- A package tour comprises a number of tourism products which are purchased by a traveler as a single entity. Examples are transport and accommodation, meals, tours, car hire or any other product of interest to a tourist.

### Under Question 18

#### **Major Attraction Sites**

Cape Coast Castle	í .	001
Elmina Castle	í .	002
Kumasi Zoo	í .	003
Accra Zoo	í .	004
Agumatsa Resource Reserve	í .	005
Shai Hills Resource Reserve	í .	006
Aburi Botanic Gardens	í .	007
Kakum National Park	í .	008
Mole National Park	í .	009
Ankasa Wildlife Resource Reserve	í .	010
Dubois Centre	í .	011
Assin Atandasu Resource Reserve	í .	012
Gbele Wildlife Resource Reserve	í .	013

### **Minor Attraction Sites**

Bui national park	í .	021
Bia national park	í .	022
Kalakpa resource reserve	í .	023
Digyae national park	í .	024
Kogyae strict nature reserve	í .	025
Nini-Suhien	í .	026
Kyabobo national park	í .	027
Owabi wildlife resource reserve	í .	028
Others	í .	029

### **Community-Based Eco-Tourism Sites**

Amedzofe	í .	031
Liate Wote	í .	032
Tafi-Atome Monkey Sanctuary	í .	033
Xavi	í .	034
Boabeng-Fiema Monkey Sanctuary	í .	035
Tano Boase Sacred Grove	í .	036
Tongo Hills	í .	037
Paga Crocodile Pond	í .	038
Wenchiau Hippo Sanctuary	í .	039
Bobiri Forest And Butterfly Sanctuary	í .	040
Bunso	í .	041
Domama Rock Shrine	í .	042
Tongo/Tengzug	í .	043
Sirigu	í .	044
Widnaba	í .	045
Kintanpo Waterfalls	í .	046
Lake Bosomtwe	í .	047
Nzulezu	í .	048
Others	í .	049



## SECTION 6

### RESPONDENTS FOR SECTION 8-12

#### **Purpose**

The main aim of this section is to identify members of the household to be interviewed for sections 8 - 12. Section 6 will be completed on the first visit to the household and you should remind the identified respondents that you will need to interview them later on during the survey period. This reminder should be made on the visit immediately preceding the appropriate visit.

#### ***Respondent***

The respondent is the person who is best informed about activities undertaken by the household members, preferably the head. This is because the rest of the questionnaire focuses on specific household activities rather than on individual household members. For section 10, individuals operating the enterprise must respond.

#### **Definition**

*Non-Farm Household Activity* means all forms of activities/businesses other than agriculture or livestock keeping.

### **INSTRUCTIONS**

Identify the different household members who are well informed on agriculture, food processing, expenditure and other non-farm activities.

You are to make appointments with all persons identified in Questions 2, 3, 5, 6, and 7, and arrange for them to be present at your next visit to answer questions on activities for which they are responsible.

*Questions 1 & 2* seek to identify agricultural, livestock keeping or fishing activities undertaken by the household and persons best informed about these activities. Enter the IDs of these persons in question 2 for transfer to Part A of Section 8.

*Questions 3 & 4* identify person(s) responsible for the processing of crops and fish whether grown or caught by the household or not. Enter their corresponding IDs for transfer to Part G of Section 8.

*Question 7:* This identifies person(s) mainly undertaking food preparation for the household. Enter their ID codes and transfer to Part H of Section 8.

*Question 8:* Concerns person(s) who usually make(s) purchases for the household. Enter the appropriate household member ID(s) for transfer to Section 9.

*Question 9 & 10* is used to identify all the different activities, ie. trades, businesses, services, etc that the household members undertake. Up to two (2) enterprises should be listed per household member. For those with many enterprises, list the two (2) that bring in the most income. List all the enterprises for a particular individual before the next member. Each member on the list should have a separate non-

farm household enterprise questionnaire.

## SECTION 7

### HOUSING

#### **Purpose**

This section aims at measuring the quality of housing occupied by the household. In this regard, it seeks information on the type of dwelling, occupancy status of the dwelling, expenditures, utilities and amenities as well as the physical characteristics of the dwelling.

#### ***Respondents***

The main respondent is the head of household.

#### **Definitions**

*Dwelling:* This includes all types of structures occupied by members of a household. These may consist of a room inside a house, a group of houses, a multi-storeyed house, and a hut or group of huts.

*Rent Free:* Means that no rent is paid, either in cash or in kind.

### **INSTRUCTIONS**

#### **PART A: TYPE OF DWELLING**

*Questions 1 & 2* solicit information on the type of dwelling and the number of rooms in that dwelling. Exclude kitchens, toilets and bathrooms as well as garages, except where they have been converted for habitation.

*Question 5* helps to find out whether the dwelling is shared with other households.

#### **PART B: OCCUPANCY STATUS**

*Question 1* deals with present occupancy status of respondent (e.g. whether respondent is a tenant, house owner, etc).

*Question 2* finds out from whom the respondent rents the dwelling.

## **PART C: HOUSING EXPENDITURES**

*Questions 1-5* seek information on rent payment(s) either cash or in-kind. (Note the time unit in questions 1 and 3). If appropriate value is not known, estimate.

*Question 6* asks for the amount spent on minor constructions, repairs or paintings in the last 12 months.

## **PART D: UTILITIES AND AMENITIES.**

*Questions 1-10* deal with the source(s) of water for the household. The distance of the source(s) from the dwelling and monies paid in respect of bills are covered. Note that Questions 9 and 10 are used to investigate whether the household earns some money from selling water.

Note Q.5 refers to the production and distribution of water.

*Questions 11 & 12* ask about lighting, its source and bill paid in respect of the use of light. Only the current bill exclude arrears.

*Take note of shared bills for, water (Q.7) and lighting (Q.12).*

Question 13 asks about the main source of fuel for cooking in the household.

*Questions 14-17* deal with sanitation in the dwelling; particularly refuse disposal and use of toilet facility. It also looks at the costs incurred in refuse disposal and the use of public toilet facility. Code 7 of question 16 refers to where there is no toilet facility of any kind for the use of the household or where the respondents indicate that they use the bush, beach or field (what is popularly called "free range").

## **PART F: PHYSICAL CHARACTERISTICS OF THE DWELLING**

*Questions 1-3:* If the exterior walls of the dwelling, the floor or the roof, are composed of several materials, for instance, one part of the wall is of bamboo, another part of earth and yet another part of concrete, choose the predominant material.

### ***The Sketch (question 4)***

A detailed sketch must be drawn of all separate structures or apartments that make up the dwelling, showing all dimensions. These dimensions may be the length and width if the building is rectangular or square; the diameter (preferably) or circumference if it is round; and if it has more than 4 sides, that is a polygon, then measure all sides, and try to show angles in the sketch as close to the actual angles used in the dwelling as possible.

The sketch should correspond with information recorded in Part A of this section. For example, if the household lives in 3 buildings on the same compound, the sketch should be that of 3 buildings on the same compound.

If during the measurement of the dwelling, you discover that the household either under reports or over-reports its occupied space in Part A of this section, re-administer questions in Part A after you have completed all measurements.

### *How to Measure the Dwelling*

You will need the help of someone, preferably a member of the household being interviewed. This person should hold the zero end of the tape measure and go on to one end of the building, taking care to place the zero mark exactly on the end of the building. Interviewer should then read and take down the measurement from his/her end of the tape.

If the household occupies a single house, take all measurements from outside. When the dwelling is an apartment or is linked to another house, measure the size of the dwelling from the inside/interior.

Note that measurement taking from inside or the interior is likely to meet with some outright refusal or hesitation from respondents. Take measurements from the outside of the dwelling only if it is not possible to take measurements from inside/interior.

If it becomes necessary to take measurements from the interior/inside, you can ask the household member who is helping you to go to the far end of the wall inside the room while you stand at the outside end of the wall so that you avoid upsetting the household.

Explain to the household in the first instance that measurements to be taken are very important since they make it possible to calculate the size of the living space of the dwelling, which is also a measure of the standard of living.

Give them the assurance that all information gathered from the household will remain strictly confidential in accordance with the secrecy that governs all statistical surveys.

*NOTE:* You must endeavour to take all measurements in metric units. However, where measurements are taken in imperial units, that is in yards etc, convert all such measurements to the metric unit. Refer below for units to help you make the necessary conversions.

If you do convert measurements in this way please inform your supervisor so that he can check the conversion.

IMPERIAL UNIT		METRIC UNIT
-----		-----
1 Yard	=	0.914 metres.
1 Square yard	=	0.836 square metres
1 Square inch	=	6.45 square centimetres
1 Square foot	=	929 square centimetres
1 Foot	=	30.5 cm

It is important to record measurements to at least one decimal place (for example, 5.2 meters) or better still to two decimal places (e.g. 5.18 meters).

## SECTION 8

### AGRICULTURE

#### **Purpose**

The purpose of this section is to collect data on the household's agricultural activities. It covers agricultural assets such as land, livestock and equipment. Furthermore, it provides data on agricultural production, technology, processing, marketing, income and consumption patterns.

#### ***Respondent***

The respondent is the head of the household or the person best informed about the agricultural activities of the household. In some parts the individual holders identified in section 6 must be invited to give the answers.

*Payment In Kind:* This can be in the form of foodstuffs, cooked food, drinks, clothing, accommodation, services, etc. The value of any payments in kind must be estimated and added to any cash payments and the total recorded.

*Short Lease:* The transfer of land for only a short period of time, for example, 10, 30 or 50 years should not be regarded as sales but **lease**.

*Long Lease:* The transfer of land or lease beyond 99 years should not be regarded as lease but **sales**.

#### **INSTRUCTIONS**

The agriculture section is divided into eight parts.

#### **PART A: AGRICULTURAL ASSETS; LAND, LIVESTOCK AND EQUIPMENT**

*Questions 1 & 2:* The land referred to in this section covers all land owned by the household whether for agricultural or non-agricultural purpose. This includes land rented out to other persons. Land under cultivation by household members but owned by government or other households should be excluded.

*Question 3:* You should record the local units given by respondents. For example local farmers may use Poles and Ropes.

*Question 4:* Refers to land purchased in the past 12 months.

*Question 6:* Refers to land purchased between past 12 months and three years prior to the interview, between past 12 months and last 3 years. For example, Oct 2009-September 2011.

*Questions 8-11:* You should note that the transfer of land for only a short period of time (lease) is not equivalent to the sale of land.

*Questions 12-14:* Land rented out refers to land that has been given out for which periodic payments

are received as well as land that has been leased out. You should record only those pieces of land rented out for which payment(s) have been received during the past 12 months. For example if land has been leased for ten (10) years and the amount was received in bulk during the past 12 month period, then the whole amount must be recorded. The cedi equivalent of foreign currencies should be recorded.

*Questions 15-18:* Share cropping is a system of sharing the produce of a farm between the landlord-farmer and the tenant farmer for a period of time. For instance, in Ghana we have the 'abunu' and 'abusa'. With the 'abunu' system, the landlord-farmer and the tenant farmer share the produce of the farm equally while with the 'Abusa' system the tenant farmer is entitled to one part and the landlord-farmer two parts of the produce.

Another variation of the 'abusa' involves both the tenant farmer and the landlord-farmer each taking one part of the produce (in money value). The third part is used in maintaining or developing the land or farm. The proportion received by the household is to be entered in percentages (%) e.g.  $1/2=50\%$ ,  $1/3=33\%$ ,  $1/4=25\%$ ,  $1/5=20\%$ .

### ***Livestock/Fishing: (Including Fish Farming)***

*Questions 20-30:* Concern livestock owned or fish caught. The list of livestock is given in the questionnaire. Draught animals refer to animals used for the pulling of loads. These include bullocks used for ploughing. Such bullocks must therefore be excluded from the number of cattle owned by the household to avoid duplication between "draught animals" and "cattle". For questions 21, 24, and 27 for fish and snail, record quantity in the left column and unit code in the right column. The unit codes are listed on the right side of the page.

**Note:** For fish farming, if there has not been any harvest at the time of interview, record zero for Q21 and Q22.

Examples of other poultry are; ducks, guinea fowl, turkey, ostrich, etc.

Examples of other livestock are; guinea pig, grass cutter, etc.

Examples of other are tortoise, snail, etc.

*Question 26:* Livestock/fish bought refer to those animals bought for raising and not those intended for the preparation of meals. This question wants to capture livestock meant for investment/reproduction.

*Question 29:* Renting of animal is restricted to draught animals only. Animals rented for other purposes like mating are not to be recorded.

### ***Agricultural Equipment***

Ask question 32 for all types of equipment listed and record the appropriate code. For the purpose of valuing the assets, the sequence of questions must be followed.

## PART B: FARM DETAILS

At this stage, you should try and interview the various holders belonging to the household separately. The names of these household members have already been recorded in Section 6. In any case record the holder and person interviewed ID for each holding.

***Listing of farm:*** The interviewer must list all the farms for each holder. When the first holder's ID is recorded, all farms owned or operated by him must be listed before going on to the second holder. For each farm, the holder's ID must be recorded.

For each holder, land that were cultivated twelve (12) months ago must be recorded first, followed by those planted during the year and finally land owned but which have remained fallow for the 12 months preceding the interview.

***Land rented out/share cropped*** refer to land owned by members of the household but which have been rented or given for sharecropping to people outside the household. These are to be excluded from the list of farms. Record the units and the code given by the respondent.

***Wood lots*** listed among crop lists 1 and 2, refer to wood purposely planted and harvested for sale, and used for building, fire wood, etc.

***Question 5:*** Land Title Deed refers to a written or printed and signed document that is an official record of an agreement concerning the ownership of land or plot.

***Question 6:*** Refers to the right on the part of the household to either sell the farm or use it as a collateral security. To use farm as a collateral security means to promise giving it to a person or institution if one is unable to repay a loan obtained from that person or institution.

***Question 7:*** Record amount in cedis.

***Question 9:*** Record cedi equivalent of cash paid in foreign currency. Also, amount paid in kind must be estimated and added to the amount paid in cash.

***Question 12:*** Only the two main crops in terms of revenue should be recorded (including tree crops). The codes for the various crops are provided, at the right side of the page.

***Question 13:*** The seasons refer to the separate periods for the cultivation of the particular crop. If there is only one season, record this information in the first column and put 99 in the second.

## PART C: HARVEST AND DISPOSAL OF CROPS

This part is divided into 2. The first covers staple grains, field crops such as legumes (e.g. beans and peas) and cash crops (e.g. cocoa and coffee). These are crops which are harvested in bulk and for which the holder may be expected to have a relatively good idea of how much was harvested and sold during the last 12 months.

The second covers root crops (e.g. cassava & yams), fruit and vegetables. Their harvest tends to be spread more evenly over the year than the first group of crops and are usually harvested piecemeal.



For these crops the respondent may not be able to give reliable estimates of production over the 12-month period, hence the question "was any harvested during the last 2 weeks?". However, if some of these crops are not harvested piece-meal but the whole farm at a time, they should be added to the first group (refer to crop lists C1, and C2).

*Question 2:* You should read from the list of crops. All crops under the responsibility of one household member, must be listed before moving on to the next household member.

*Question 6:* Market trader refers to a trader who buys from the farmer at the market, then resell or retail it to the consumer/public.

*Question 17:* Record only permanent staff, not seasonal/casual staff who are contracted seasonally, for example during harvest.

*Question 23:* If not share cropped, write 99 for number of units and 99 for unit code.

Units of Measurement are whatever unit the holders normally use. The codes for the various units of measurement are provided on page 8.1.

#### **PART D: SEASONALITY OF SALES AND PURCHASES (KEY STAPLES ONLY)**

The respondent for this part is the main holder because the market avenues and seasonality of sales and purchases are expected to be most common among holders of the household.

*Questions 1-4:* You should enter '1' in the cells corresponding to the months in which harvest, sales and purchases have taken place.

#### **PART E: OTHER AGRICULTURAL INCOME (IN CASH AND IN KIND)**

You should help respondents to estimate the income obtained from such activities. Only items actually sold should be taken into consideration. Note should be taken of the fact that income from these activities should not constitute the main/major source of income of the household. The amount should be recorded in cedis.

*Question 2:* Sales from honey include those generated from what is collected from the woods as well as from constructed bee hives.

*Question 3:* Any alcoholic beverage brewed from agricultural activities (e.g. Pito, Akpeteshie, Palm wine).

*Question 4:* Examples of berries are; akukor, yoryi, shorn.

*Question 6:* Example of other dairy products; fried/hardened cow milk.

## PART F: AGRICULTURAL COSTS AND EXPENSES

**Crop Costs** are costs associated with land preparation, cultivation and harvesting of crops.

**Organic Fertiliser:** Manufactured type.

**Inorganic Fertiliser:** Manure, animal droppings, etc.

*Question 2:* Amount spent in kind must be estimated and added to the amount in cash.

*Question 3:* All sources related to the Ministry of Food and Agriculture, such as Cocoa Services Division, Crop Extension Services, etc should be coded under the Ministry of Food and Agriculture. Private sector refers to the open market.

NGOs refer to Non-Governmental Organizations like Global 2000, FAO, DFID, USAID, World Vision International, etc.

**Livestock Costs:** Code 52 includes cost of veterinary services as well as the cost of vaccines and other drugs.

Source of fuel for fishing is not blocked because the source of premix fuel differs from that of conventional fuel.

## PART G: PROCESSING OF CROPS AND FISH

**Processing Costs** are costs associated with processing or transforming of crops or fish caught and other agricultural products.

*Question 3:* The code for processed/transformed goods are listed on the bottom of the page.

*Question 7:* You must estimate the cost of all unpaid labour, including that of the respondent.

*Question 9:* This amount should not be included in that reported in question 7.

## PART H: CONSUMPTION OF OWN PRODUCE

The respondent is the household member who is mainly responsible for preparing food for the household. This part relates to consumption of food items, which were produced by members of the household. You should ensure that only own produced items are included in this category.

*Question 2:* You must find out all the months in the year in which the own produced item was consumed. All these months must be added up and the total number of months in which the item was consumed recorded. For example, if the item was consumed in January, July and October, "3" should be recorded as the answer.

*Questions 3-8:* Refer to goods for which the units are difficult to measure and are therefore determined by single units like one (1) pineapple, etc. ALL should be used for the unit code. The

number of single items consumed is then recorded for the number of units. e.g. 64 coconuts could be 64 ALL. NOTE that for questions 3 to 8 fraction/decimals of units could be used. Non alcoholic beverages include tea and drinks such as Asaana (Mmedaa) or "ahey" made from corn. Also

NOTE Part H is to be administered on every visit except the first. Accept any unit reported by the respondent, but you must record the unit code in question 9.

Other oils: palm oil, palm kernel oil, groundnut oil.

Processed fish: dried, smoked, putrid, salted, fried.

Cowpeas: all beans/red beans.\*

Other fruits: guava, alansa.

Other vegetables: cucumbers.

Leafy vegetables: borkorborkor, kontomire, alefu, bitter leaf.

## SECTION 9

### HOUSEHOLD EXPENDITURE

#### **Purpose**

The purpose of this section is to estimate household expenditure on all goods and services. The main emphasis will be to collect data on all goods and services, food and non food that the household spend income on. However, data on household own, gift and philanthropic consumption will be collected.

The collected data would be used to estimate total Household Consumption Expenditure for use in the calculation of total GDP and Weights for the individual food and non-food items for use in the re-basing of the Consumer Price Index. The questionnaire has been prepared according to the Classification of Individual Consumption by Purpose (COICOP), which is the current UN- Standard Classification all goods and services.

The classification is important since expenditures at the COICOP basic subgroup level are going to be used in the ICP-Africa (International Comparison Program for Africa) Project for the calculation of PPP (Purchasing Power Parity) for Ghana.

**Note:** For each subgroup, expenditure on all items in the subgroup must be collected. Normally one or two important items in the group are mentioned whilst "OTHER" is used to refer to expenditure on all items not mentioned.

The COICOP 12, 47, 117 for Functions, Groups and Subgroups has been used. Any expenditure made by the household must be recorded in the appropriate subgroup.

#### ***Respondents***

Respondents are persons mainly responsible for household purchases. It might not necessarily be the person who goes to the market but the one who controls the purchases. The names of these persons have been listed in section 6, question 8.

#### **INSTRUCTION ON USE OF DIARY**

Diaries will be provided. You will be required to get a literate member of the household who will take up the responsibility of recording the household's own expenditure every day. These expenditures will cover all items purchased. At your next visit in five days time, you will record the entries made in the diary into the questionnaire. Since it is the **total amount of money spent** on each item that is required, you will have to add up amount spent in bits since your last visit and record the total in the appropriate column. For example, if you visit on Monday and the diary shows expenditures on tomatoes covering the period Friday to Sunday to be 5000 cedis, 1000 cedis and 6000 cedis, you will have to sum up the three and record the total (12000 cedis) in the appropriate column of the questionnaire.

Transfer of diary entries to the questionnaire will start from your second visit.

#### **Less Frequently and Frequently Purchased Items**

Please note that *questions* on frequently purchased items will be asked per visit while *questions* on less frequently purchased items will be asked once. The two categories have been clearly marked in the questionnaire.

### **PART A: LESS FREQUENTLY PURCHASED ITEMS**

Responses for these items will be solicited only once during the last visit to the household (see COMPLETING THE QUESTIONNAIRE). Since expenditure on these items do not take place frequently, the reference period for the amount spent on any of these items will be "... in the last 12 months",.

*Question 1:* Is aimed at identifying the items on which the household spent money in the last 12 months. If the household did not spend anything on the particular item, skip to question 3.

*Question 2:* Is aimed at identifying the total amount of money spent on the item in the last 12 months (including carriage costs). Record the total amount in the corresponding space provided.

*Question 3:* Is aimed at identifying the total estimated value of less frequently purchased item that the household has consumed out of its own output, gift or philanthropic consumption.

### **PART B: FREQUENTLY PURCHASED ITEMS**

*Questions 1-10:* Solicit expenditure on food and non-food items which are purchased more frequently. Responses for this part will be solicited during all visits with the exception of the first visit. In other words, it will be administered 10 times in all. In your second visit you will ask for how much was spent by the household since the last 3 days, starting from the day of your first visit.

+–

For your next visits, you will ask for how much was spent by the household since your last visit. In all EAs the diary of household expenditure will be used. You must however, ask for expenditures on your second visit in order to capture the three days prior to your second visit. If the household did not spend anything on the particular item, skip to the next item.

### **PART C: AVAILABILITY OF CONSUMER ITEMS**

This part is aimed at checking on shortages of consumer items. Respondents are expected to be able to compare any shortages this year to that of the previous year.

#### **Divisions 01 to 12**

The COICOP classifies all expenditures into 12 divisions. It is important that the classification be followed to ensure that data is collected systematically and correctly. The classifications and divisions have been explained in the text below.

## **Notes On Divisions**

### ***01. Food and Non-Alcoholic Beverages***

The food products classified here are those purchased for consumption at home. The group thus excludes food products normally sold for immediate consumption by hotels, restaurants, cafés, etc.

### ***02. Alcoholic Beverages, Tobacco and Narcotics***

The alcoholic beverages classified here are those generally purchased for consumption at home. The group thus excludes alcoholic beverages normally sold for immediate consumption by hotels, restaurants, cafés, etc.

### ***03. Clothing and Footwear***

Fabrics of natural fibres, of man-made fibres and of mixtures of natural and man-made fibres. All footwear for men, women, children (3 to 13 years) and infants (0 to 2 years) including sports footwear suitable for everyday or leisure wear (shoes for jogging, cross-training, tennis, basket ball, boating, etc.) and Repair of footwear, including shoe cleaning services and second hand clothing and footwear.

### ***04. Housing, Water, Electricity, Gas and Other Fuels***

House Rent in all forms. They also include payment for the use of a garage to provide parking in connection with the dwelling. Refuse collection and disposal. Sewerage collections and disposals. Water and electricity supply: Reading of meters, Prepaid meters, Natural gas, firewood, charcoal, and the like. Ice used for cooling and refrigeration purposes.

### ***05. Furnishings, Household Equipment and Routine Maintenance of the House***

Beds, sofas, tables, chairs, cupboards, chests of drawers and bookshelves; lighting equipment such as ceiling lights, standard lamps, globe lights and bedside lamps; Refrigerators, freezers, clothes, washing machines, clothes drying machines, dish washing machines and ironing and pressing machines. Cookers, spit roasters, hobs, ranges, ovens and micro-wave ovens; air conditioners, water heaters, ventilators, vacuum cleaners, steam-cleaning machines, carpet shampooing machines.

### ***06. Health***

The group covers medicines, medical appliances and equipment and other health-related products purchased by individuals, either with or without a prescription, usually from dispensing chemists, pharmacists or medical equipment suppliers. Such products supplied directly to outpatients by medical, dental and paramedical practitioners or to in-patients.

### ***07. Transport***

The purchase of brand new and second-hand vehicles. Motor cars, passenger vans, estate car and the like with either two-wheel drive or four-wheel drive. Motor cycles of all types, scooters and powered bicycles. Tyres (new, used or retreaded), inner-tubes, spark plugs, batteries, shock absorbers, filters, pumps and other spare parts or accessories for personal transport equipment. Petrol and other fuels such as diesel, liquid petroleum gas for cars. Services such as maintenance and repair of transport equipment, fitting of parts and accessories, wheel balancing, technical inspection, breakdown services, oil changes, greasing and washing.

### **08. Communications**

Payments for the delivery of letters, postcards and parcels. Purchases of new postage stamps, bankers drafts, postcards. Purchases of telephones, radio-telephones, telefax machines, telephone-answering machines and telephone loudspeakers; repair of such equipment. Telephone calls from a private or public line. Telegraphy, telex and telefax services.

### **09. Recreation and Culture**

Radio sets, car radios, radio clocks, two-way radios and amateur radio receivers and transmitters; television sets, video-cassette players and recorders, television aerials of all types; turntables, tuners, amplifiers, speakers, etc., microphones and earphones. Still cameras, movie cameras and sound-recording cameras, video cameras and camcorders, cost of development and printing of film, enlargements and film processing equipment, and accessories. Personal computers, printers, software and miscellaneous accessories accompanying them; calculators, musical instruments, pianos, organs, horses and ponies. Card games, chess sets and the like; natural or artificial flowers and foliage, plants, shrubs, bulbs, tubers, seeds, fertilizers, composts for gardens, Pets, pet foods, veterinary services: dictionaries, encyclopaedias and text books. Newspapers, magazines and other periodicals. Writings pads, envelopes, account books, notebooks, diaries, etc.; pens, pencils, fountain pens, ball-point pens, felt-tip pens, inks, ink erasers, rubbers, pencil.etc

### **10. Education**

Covers educational services only. Pre-primary and primary education: Secondary education: Tertiary education: Education not definable by level. Does not include expenditures on educational materials, such as books (09.5.1) and stationary (09.5.4), or on ancillary educational services, such as health car services (06), transport services (07.3), catering (11.1.2) and accommodation (11.2.1).

### **11. Hotels, Cafes and Restaurants**

Catering services (meals, drinks and refreshments) provided by cafés, restaurants, buffets, bars, tea-rooms, etc. Catering services of works canteens, office canteens and canteens in schools, universities and other educational establishments. Accommodation services in hotels, boarding schools, motels and inns; accommodation services of holiday villages and holiday centres, camping and youth hostels.

### **12. Miscellaneous Goods and Services**

Services of hairdressing salons, barbers, beauty shops: manicures, hair-making etc. Electric razors and hair trimmers, hand held and hood hair dryers, curling tongs and styling combs, electric tooth brushes. on-electrical appliances: razors, blades, scissors, nail files, combs, shaving brushes, hairbrushes, toothbrushes, nail brushes, hairpins, medicinal soap, cleansing oil and milk, shaving soap, shaving cream and foam, toothpaste, etc.; Beauty products: perfumes and deodorants, lipstick, nail varnish, make-up and make-up and bath products.

Precious stones, jewellery, including costume jewellery, tie and tie-pins; clocks, watches, stop-clocks, alarm clocks and repair of such articles.

Articles for smokers: pipes, lighters.

Assistance and support services provided to parents, guardians, families and children. Counselling, guidance, arbitration and adoption services.

Type of insurance, namely: life insurance and non-life insurance: insurance in connection with the dwelling, health, transport, etc. Charges for services such as the taking of deposits and the making of

loans. Bank charges etc

Fees for legal services, employment agencies, etc.; charges for undertaking or giving in funeral services and churches. Payment for the services of property managers and house agents. Payment for photocopies and other reproductions of documents; fees for the issue of birth, marriage or death certificates; payment for newspaper notices and advertisements etc.



## SECTION 10

### NON-FARM HOUSEHOLD ENTERPRISES (NFHE)

#### **Purpose**

This section is designed to obtain information on income for the household from production activities organised directly by the household and in particular from Non-Farm Household Enterprises (NFHE). It is also aimed at identifying which household members are responsible for each non-farm household enterprise in terms of decision making and the allocation of income the enterprise generates. To accomplish these aims, it is important to list (and obtain data on) all NFHE that are currently operating and those that may be currently non-operational, but were operating some time in the past 12 months. This is to help estimate production and employment in the household sector.

#### ***Respondent***

This section concerns household members who own enterprises in the household (Proprietors). You should endeavour to find each household member responsible for each enterprise. The following characteristics should help identify a non-farm household enterprise.

- Ownership of the enterprise must be by a household member.
- Status of the member in employment must be own account worker with or without employees. (See Section 4A Q.11).
- The total number of persons engaged i.e. Persons who are **regularly paid** and **casual workers** should not exceed 9. The total persons engaged referred to here excludes contributing family workers and apprentices.
- Location of the enterprise can be
  - Within the same house as the household.
  - In another house.
  - Within the same vicinity/locality as the household.
  - In another locality.
  - At the market place.
  - On the streets.
  - Have no fixed location.
  - Other (specify)

#### **Definitions**

##### ***Institutional unit***

An institutional unit may be defined as an economic entity that is capable in its own right, of owning assets, incurring liabilities, engaging in economic activities and in transactions with other entities.

##### ***Enterprise***

Enterprise refers to an institutional unit engaged in production (e.g. in food, clothes or various articles), professional activity (like that of a private lawyer, doctor, a carpenter, mason, etc) or offering

services (hairdressing, retailing/sales) for payment in cash or in kind.

### ***Household enterprise***

Household enterprises are **unincorporated market enterprises** created within or operated from within the household for the purpose of producing goods or services for sale or barter on the market. These enterprises do not normally keep audited accounts and their liabilities are unlimited.

The term unincorporated enterprise emphasises the fact that the enterprise is not incorporated as a legal entity from the household. This implies that the enterprise as such cannot engage in transactions with other economic units and cannot incur liabilities on its own behalf. Its liabilities are the personal liabilities of its owners who are personally liable, without limit, for any debts or obligations incurred in the course of production.

Special treatment is proposed by the 1993 System of National Accounts (SNA) for enterprises made up of professionals such as lawyers, architects, accountants and others. Such firms are likely to behave like corporations and provided that they keep complete sets of accounts, should be treated as quasi-corporations. As a general rule, partnerships whose partners enjoy limited liability are effectively separate legal entities and should not be treated as household enterprises

### ***Principal Activity (SNA 5.7)***

The principal activity of a household enterprise is the activity whose contribution exceeds that of any other activity carried out within the same enterprise. The classification of the principal activity is determined by reference to ISIC e.g.

#### An example

Mr. Mensah is a carpenter who makes tables and chairs and also sells second-hand clothes at his carpentry shop. This is one enterprise engaging in two activities. Ask the respondent which of the activities brings the greatest income to the enterprise. If it is the carpentry activity, we give the principal activity as Manufacture of wooden furniture and code 3611.

### ***Secondary Activities (SNA 5.8)***

A secondary activity is an activity carried out within a single enterprise in addition to the principal activity and whose output, like that of the principal activity, must be suitable for delivery outside the enterprise. The value added of a secondary activity must be less than that of the principal activity. The output of the secondary activity is a secondary product.

### ***Working proprietors***

These are owners of enterprises who are actively engaged in the management of the enterprise and are not paid a salary or wage but may regularly withdraw money.

### ***In-kind payments***

These are payments made in the form of goods and services. Examples of in-kind services are: free or subsidised medical expenses, free or subsidised transport, meals provided free, free or subsidised housing and the enterprise's products given to employees free or at reduced prices.

***Finished goods***

All goods made by the enterprise which are ready for sale or transfer at the end of the production year.

***Work-in-progress***

This refers to the value of all materials which have been partially processed by the enterprise, but which are not usually sold, transferred or turned over to another enterprise without further processing.

### ***Goods for resale***

These include goods and materials to be sold in the same condition as purchased and stock of materials and supplies to be resold without further processing which were not originally purchased for that purpose.

### ***Property income (SNA 7.88)***

This is the income receivable by the owner of a financial asset (savings, loans) or a tangible non-produced asset (e.g. land) in return for providing funds to, or putting the tangible non-produced asset at the disposal of, another institutional units.

### ***Interest***

Interest is the amount that the debtor becomes liable to pay to the creditor over a given period of time without reducing the amount of principal outstanding.

### ***Dividend***

This is the income receivable by the owner of shares in a corporation.

## **INSTRUCTION**

All the questions in this section (i.e. for parts A - J) should be completed for each enterprise before going to the next.

### **PART A: BASIC CHARACTERISTICS OF NON-FARM ENTERPRISE**

*Questions 1, 2 & 3:* would be completed by the supervisor in advance of the interview, based on the responses obtained from section 6 (questions 9 & 10). In question 4, record the ID of the person actually interviewed. However, you should endeavour to interview the person responsible for each enterprise (see question 2) to give the answer.

*Question 5:* The classification of activities is very important in this section. This classification is used as basis for compilation of Gross Domestic Product (GDP) by kind of activity. Whatever answers the respondent gives record only the activity name (preparation of palm oil). The supervisor will do the coding.

### ***Selecting a Principal Activity***

#### **An example**

Mr. Mensah is a carpenter who makes tables and chairs and also sells second-hand clothes at is carpentry shop. This is one enterprise engaging in two activities. Ask the respondent which of the activities brings the greatest income to the enterprise. If it is the carpentry activity, we give the principal activity as Manufacture of wooden furniture and code 3611.

*Question 7:* Record number of years and months the enterprise has actively been operating. If the enterprise operated for less than a year, record 0 years and the number of months of operation (remove the inactive years)

*Question 8:* If the enterprise has been in operation for less than a month, record 0.

*Question 10:* If the respondent cannot give the answer in percentages, (a quarter, etc) you should convert the answer into percentages. e.g. half = 50%, a third = 33%, a quarter = 25%, one fifth = 20% etc.

*Question 12:* Technical know-how is ability to do something using the needed skills

*Question 13:* For 'Other' code 96 and specify the source

*Question 16:* 'Co-operative' refers to co-operative societies, unions and trade groups e.g. Bakers Association, Dressmakers Association

*Question 18:* Depending on the source and the terms of negotiating the loan, the borrower may have to make repayment both in cash and in kind.

You should record the total value of such payment(s) made with respect to the loan(s). In other words, value the in-kind payment(s) and add that to the cash payment to obtain the total.

## **PART B: EMPLOYMENT**

*Question 1:* 'During the last 12 months, how many persons have usually worked in this enterprise include apprentices, labourers and those working for wages or salaries. The household member responsible for the enterprise must be excluded, but all other usual workers are included. Note that the number of persons "usually working" in the enterprise is not the same as those who "spend most of their time there". E.g. a public servant with a shop may work there every night (a usual worker) but most of his time will be in the government job.

*Question 2:* You are required to record the number of people engaged at the time of interview.

*Questions 3-12:* In Q3-12 you are required to find out the number of workers in each category. Please make sure that:

Q 6, Q 7 and Q8 sum up to Q 2;

Q 9 and Q 10 sum up to Q 2; and

Q 11 and Q 12 sum up to Q 2.

*Question 5:* The ID of two household members. This excludes persons responsible. Code 00 if there are no household members engaged i.e. if Q2 is 0 Q5 must be 00.

*Question 13:* 'Formal Wage Contracts' refers to any written document outlining the terms of employment, e.g. appointment letter.

*Question 14:* Seeks to find out whether any of the workers receive paid/sick leave.

## **PART C: WAGE EARNINGS**

*Questions 2-15:* Wage/salaries should relate to employees' gross remuneration, that is, the total before any deductions are made by the employers in respect of taxes, contributions of employees to security and pension schemes, life insurance premiums, unions dues and other obligations of employees plus any other cash allowances paid to staff. This also includes any in-kind payments. Record wages/salaries earned by each category of employee.

*Questions 16:* Pension scheme refers to any contribution, during active working life, for old-age benefits.

## **PART D: REVENUE OF ENTERPRISE**

The purpose of this section is to measure closing stocks (left over of goods at the end of twelve month preceding the interview), sales and export of products by the household enterprise. In this section, all goods and services should have their values estimated if they are not known by the respondent. The product codes are found in the code book. (WRITE NAME OF ITEM IN THE FIRST COLUMN AND CODE APPROPRIATELY).

Unit refers to the unit in which the product is measured e.g. kg, count etc.

Unit price refers price of one unit of a product

Quantity refers number of units

Value refers quantity multiplied by the unit price.

## **PART E: OTHER REVENUE OF ENTERPRISE**

In this section, all goods and services should have their values estimated if they are not known by the respondent.

First, check the answer given to question 1 (Part C) for the particular enterprise. If it is 1 (i.e. YES), begin part E question 1, but if it is 2 (i.e. NO), start with part E question 6.

*Questions 1 & 2:* These questions are based on usual revenue or payments. The questions relate to two weeks preceding the time of interview.

## **PART F: EXPENDITURES OF THE ENTERPRISE**

The purpose of this section is to measure opening stocks, purchases and imports of products by each household enterprise. In this section, all goods and services should have their values estimated if they are not known by the respondent.

## **PART G: OTHER EXPENDITURES**

For each of the expenditure items listed, ask questions 2 to 8 before going to the next item. If a cell corresponding to an item is shaded, it means that the question does not apply to that item and so do not ask that question.

*Question 1:* This question identifies whether the enterprise has been operating since the last two weeks. Questions 2-8 are therefore administered to enterprises operating in the last two weeks.

*Question 2:* In this question, you will identify all the items on which the enterprise has made some expenditure during the past 12 months. If the answer coded is 2 (i.e. No), skip to question 8.

*Questions 3-7:* In question 4 you will record how often the expenditures were made, and in questions 5-7 record what the amounts were for each listed item in question 1.

*Questions 8:* This question finds out whether during the past 12 months an item was not available when the respondent wanted to purchase it and how often it was not available.

*Questions 1 - 8* are repeated for the second enterprise. Endeavour to get the person responsible for these enterprises interviewed.

## **PART H: ASSETS OF THE ENTERPRISE**

These assets, on which information is required are listed and pre-coded in the column headed ITEM. Ask questions 1 to 8 for each item on the list, before going onto the next enterprise.

"Other SPECIFY" (code 14) in the "Item" column means that the enterprise may have some other important assets that are not included in the list. Find out by asking the respondent whether the enterprise has any other asset(s) not mentioned in the list. If yes, list any such asset(s) and ask the questions on each item just as you have done for the ones listed. If an enterprise has many units of an item record the first three in the sub-columns numbered 1, 2 and 3.

*Question 1:* This question seeks to find out from the respondent if the household owns any of the assets listed. For each asset the household owns, you should ask questions 2 to 24 before asking questions about the next asset. In this way you would avoid confusing the respondent.

Note: examples of "other construction" are: fish ponds, wells, dams, swimming pools etc. owned by the enterprise.

It is possible that the enterprise may not have some of the items on the list. Thus, when the answer to question 1 is 2 (NO) for an item, you don't have to ask the rest of the questions for that item but repeat immediately question 1 for the next item on the list. You only proceed with the other questions when

the answer to question 1 is Yes (1).

*Question 2:* Record the number of years since the asset was acquired. If the item was a donation (gift) to the enterprise, record the time the enterprise received it. If the items are more than one, record the first three under sub-columns 1, 2, and 3 and indicate their respective years of receipt.

*Question 3:* In this question, you are to find out from the respondent the value of the item at the time it was purchased. If the item was a donation (gift) to the enterprise and the respondent does not know the price, record 'O' and indicate gift. But if it were given to the enterprise in return for goods or services rendered, then you should find out the value of the goods/services and record this value as the price of the item. If more than one item, record the first three and indicate their corresponding prices/values.

*Question 4:* In this question, you are to find if the enterprise obtained any item during the last 12 months (including gifts).

*Question 5:* In this question, you are to find out and indicate the value of the item purchased in the past 12 months (if gift put 0).

*Question 6:* (VALUE OF DEPRECIATION IS FOR OFFICE USE ONLY).

*Question 7:* Find out from the respondent how much the item would cost on the open market at the time of the interview.

*Question 8:* Find out and record the value of the item produced by the enterprise and retained for future production.

The rest of the questions in part H are a repetition of what you have done for the first enterprise. However, the enterprise concerned is the second so the person(s) responsible for this enterprise should be interviewed.

## **PART I: PROPERTY INCOME**

This section measures property income paid and received by household enterprises. These property incomes should be distinguished from the property income of the persons responsible.

## **PART J: NET INCOME**

This section collects information from the respondent(s) on the goods and services produced by the enterprise(s) and how the net income was disbursed.

*Question 1:* In this question, find out from the respondent whether in the last two weeks prior to the interview, any of the goods and services produced by the enterprise were consumed by the household members. If the response is 2 (NO), do not ask question 2, but move on to question 3.

*Question 2:* In this question, find out from the respondent, the value of the products from the



enterprise consumed by the household during the last two weeks before the interview. Record the code of the item consumed, the quantity, unit price and the total amount.

*Question 3:* In this question, find out from the respondent how much money from this enterprise usually goes to the household. Record the rate (time unit) and amount that usually goes to the household for this time unit. If the amount is not fixed, use the average amount per time unit. This would require that you do some probing.

*Question 4:* In this question, you will ask the respondent to find out the amount of money he takes for his personal use out of the sale of goods or services produced by the enterprise. Also record the rate (how frequently) at which he/she normally takes this amount. If the amount is not fixed, use the same procedure as in question 3.

*Questions 5-10:* In questions 5 to 10, you will find out the amount of money used for purposes other than those mentioned in questions 3 and 4. In questions 5, 7 and 9 you would find out if any money was used for a particular purpose before proceeding to ask for the amount involved.

## SECTION 11:

### INCOME TRANSFERS AND MISCELLANEOUS INCOME & EXPENDITURES

#### **Purpose**

This section collects information on income transfers, that is, all incomes of members of the household other than that from paid employment. The section also completes the income, expenditure and current accounts of the household.

#### ***Respondent***

The respondent for this section is either the head of household or main respondent identified by the household.

#### **Definition**

*Remittances* are regular or irregular contributions in terms of money, goods and food made to or received from person(s) living abroad or elsewhere. For example, any money, food or goods sent out or received by the household to/from a household member, a relative or any other person staying abroad or elsewhere as well as churches and institutions is a remittance. Read instruction at the top carefully and follow it.

## INSTRUCTIONS

### **PART A: TRANSFER PAYMENTS MADE BY THE HOUSEHOLD**

*Question 1* finds out whether any member(s) of the household live (s) elsewhere. Example, students attending school in another town.

*Question 2* deals with any remittances made by the household to any individual member of the household living elsewhere (outside the home or dwelling) within the reference period of 12 months.

*Question 3* is about non-household member(s) and institutions who receive remittances from the household.

Note: if answers to Questions 1 and 3 are -NoøSkip to PART B Question 2;  
\_\_\_\_\_ If answers to Questions 2 and 3 are -NoøSkip to PART B Question 1

*Question 4:* List the names of all persons who have received remittances from the household.

## **PART B: INCOME FROM TRANSFERS**

Once again, note the instructions carefully before proceeding.

*Question 1:* You are reminded to refer to the list for absent household member(s) from Part A, Questions 4 and 5 where ID codes are also marked. Mention the name of absent members to ascertain whether the household received or collected any moneys, goods or food items from them.

*Question 2:* Specifically deals with all non-household members who have remitted the household any moneys, goods or food items.

## **PART C: MISCELLANEOUS INCOME**

Explain the question carefully to the understanding of the respondent.

*Questions 1 – 3:* Deal with incomes from the following sources under Central Government: Social Security, State Pensions (includes CAP 30) and any other source which should be specified.

*Questions 4-6:* Deal with incomes from other sources under which Retirement Benefits, Dowry or Inheritance, and others (to be specified) are treated. Exclude Susu under 'Other Specify'.

*Dowry* refers to payments received on account of bride price etc.

## **PART D: MISCELLANEOUS OUTGOINGS (EXPENDITURES)**

This part is about expenditures, both cash or in-kind made by the household towards other tax obligations (e.g. property tax, poll tax, bicycle taxes, etc excluding income tax & VAT) in Question 1.

Self-help contributions towards community projects etc in Question 2 and on wedding etc in Question 3.

*Question 4:* Deals with expenditures on gifts and presents (excluding all things mentioned under transfers). Include contributions/donations made to churches, institutions etc. (non regular payments).

*Question 5:* Finds out all other miscellaneous expenditures not captured so far. Do specify the source of these expenditures, and remember not to include SUSU.

## SECTION 12

### CREDIT, ASSETS AND SAVINGS

#### **Purpose**

This section is designed to collect information on loans contracted by the household as well as assets and savings of the household.

#### ***Respondent***

The head of household is the main respondent. Read instructions at the top of the page carefully.

#### **INSTRUCTIONS**

##### **PART A: CREDIT**

This part obtains information on loans contracted or negotiated by the household in terms of money or goods.

*Questions 1 & 2:* Deal with any loans contracted or repaid by any member of the household over the past 12 months. N/A means not applicable.

*Questions 7–11:* Find out whether any household member had tried to contract any loan(s), what guarantee(s) was required, and whether refused and the reasons for refusal.

*Question 9:* Asks for how much of the loan has been repaid even if repayment is being made by instalments or if only part payment has been made (Include charges, interest on loans and all payments in-kind).

NOTE: Respondent should not be asked Q.11 if answer to Q.10 is 'Yes'. Just record the ID from the roster.

*Question 11:* The security demanded by the lending individual or institution should be given as answer to this question.

##### **PART B: ASSETS AND DURABLE CONSUMER GOODS**

A list of items, durable consumer goods, is provided in column 1 with their corresponding codes in column 2. The respondent is expected to answer question 1 for each item listed, and questions 2-4 if the response to question 1 is YES.

*Question 1:* Is about the household's ownership of any of the items listed. List the three most recently obtained items.

*Question 2:* Deals with the exact point in time that the item was acquired. The price of the item is covered in question 3 (Put zero if item is a gift).

*Question 4:* Requires the estimated current value of the items owned by the household.

### **PART C: SAVINGS**

If the answer to question 1 is NO (code 2) and end the interview. However, interview should continue if answer is YES (code 1).

*Question 1:* Requires information on household member(s) having savings account(s) (in cedis) with any banking institution.

*Question 2:* Each savings account or SUSU owed by a household member should be treated as a separate item and should be circled in Q2.

*Questions 3 5:* These determine person(s) in whose name(s) the savings accounts are operated and the current values of the savings.

The amount of money that has been added to the savings over the past 12 months as well as the amounts withdrawn from it over the same period is sought in Questions 6 and 7 respectively. Q6 does not include interest.

### **END OF CYCLE**

At the end of the interview for the last visit (that is, the 11 th visit) you should express your gratitude to the household interviewed before leaving. Thank them for their co-operation and assistance.

Also inform them that you will return for re-interviews if you detect that some responses given you are inconsistent or wrong.