

THE PLACE OF HOME-BASED ENTERPRISES IN THE HOUSEHOLD ECONOMIES OF THE LOW-INCOME FAMILIES IN KUMASI: ANALYSIS OF CONTRIBUTIONS AND LINKAGES

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ABSTRACT

The study examined the place of home-based enterprises (HBEs) in the household economies of low-income families in Kumasi. It adopted a case study approach that combined quantitative and qualitative methods with Ayigya and Asawase communities as case studies. Evidence from the study amply established that HBEs are not merely marginal economic activities in poor neighbourhoods, but rather, they are important sources of income and employment. It was also revealed that a complex but well-defined relationships exist between the household members and the businesses in terms of ownership and management of the HBEs. Finally, the operations of the HBEs were found to be inseparably linked to and functionally integrated into the family lives of the households in several ways. The implications of these findings for policy have been examined in the paper.

Key Words: Home-based enterprises, household economies, ownership and management enterprises, contributions and linkages, labour participation, spatial linkages

INTRODUCTION

Due to limited employment opportunities in many Third World cities, many individuals and households eke out a living outside the official labour market and rather operate a wide variety of small-scale labour intensive enterprises that supply goods and services to a market mainly composed of low-income households that are collectively known as the 'informal sector' [ILO, 1973]. Findings from various researches indicate that the informal sector is not a homogeneous entity [Chana and Marrison, 1981; Lubell, 1991; Hart, 1970]. Rather, they comprise a whole array of activities ranging from informal to semi-formal activities; home-based to non home-based businesses; goods- to service- oriented activities; as well as those whose market outlets stretch beyond the neighbourhood to other locations within and outside the city. Home-based enterprises (HBEs) - the main subject of this paper constitute one important segment of these informal sector activities.

Information about these myriad of economic activities operating in many low income neighbourhoods in urban areas in developing countries and their diverse contributions to and linkages with the household economies of the poor are strewn in recent literature on housing and urban development [Stein, 1989; Leynes, 1990; Afrane, 1990]. Although the various

contributions these enterprises make to the up-keep of poor families are generally known and reported in some of the literature, little work is done on the systematic documentation and analysis of the extent of these contributions and the nature of their linkages with the household economy. We know little about the extent of division of labour among household members in the production process, the degree of dependence on these enterprises (i.e. the proportion of the household income or employment which is generated from these sources), how much of the output of the HBEs is consumed by the family or sold, how are the income generated by the enterprises utilised by different members of the family and for what purposes, the extent of control exercised by different household actors in terms of decision-making etc. These are some of the critical questions and issues this study sought to examine critically in the context of two low-income communities in Kumasi, Ghana.

Objectives

The paper examines the place of home-based enterprises (HBEs) in the household economies of low-income families in Kumasi. Specifically, the research examines:

- (a) the nature and degree of involvement of household members in the organization, operation and management of the HBEs;
- (b) the various types and the quantum of economic contributions these HBEs make to the household economies;

- (c) the nature and extent of functional integration of the HBEs into the family lives of the households; and finally
- (d) the implications and relevance of HBEs for the planning and development of sustainable and viable residential neighbourhoods and urban communities in Ghana.

Methodology

The study essentially adopted a case study approach that combined quantitative and qualitative techniques in appropriate situations. Two low-income settlements were selected for the study: Ayigya and Asawase Estate. The main selection criterion was settlement typology and its mode of development. While the former is a typical informal/traditional low-income settlement, the other is a government-built public estate. Ayigya's development is characterized by informality, flexibility, incremental development of buildings and more user-involvement in development decisions. On the other hand, Asawase Estate typifies control, rigid and top-down development process characteristic of government housing estates in Third World cities.

Sampling and selection of HBEs for the interviews were based on data gathered in a previous study [Afrane, 1993]. The study which counted all HBEs established that there were 631 and 270 activities in Ayigya and Asawase, respectively. These figures were disaggregated into the various types or categories of HBEs as presented in Table 1. Based on this data (ie, sample frame) and considering limited resources and time, 42 and 30 cases were selected from Ayigya and Asawase respectively for the field survey [ILO, 1973].

The distribution of these numbers among the various enterprise categories was determined by the relative sizes in the sample frame. The selected number of HBEs for each neighbourhood was allocated to trained interviewers for data collection with a pre-tested questionnaire. This was supplemented with field observations and informal discussions.

The Study Areas

Kumasi is the second largest city in Ghana and the estwhile capital of the great medieval Ashanti Kingdom and currently the headquarters of the Ashanti region. The city structure is modeled on a radial-ring road pattern with a centrally located city-centre. It occupies a built up area of approximately 12 kilometers in radius and located 262 kilometers mid-north of Accra, the capital of Ghana. The current population is estimated to be close to one million.

Ayigya lies about 6.4 kilometers from the city-centre on the main Kumasi-Accra trunk road. It is one of the indigenous settlements engulfed into the city as a result of physical expansion. Majority of the buildings are traditional single storeyed compound houses with either rectilinear or square courtyards. Some of them (particularly the older ones), are often constructed with mud but plastered with cement, roofed with corrugated iron sheets and unauthorized in terms of planning regulations, though owners have valid land titles. Average number of persons per house is about 31 and 74% of the households are estimated to be occupying a single room. Regarding infrastructure, only 40% of the households have access to private-toilets [Tripple, 1987].

Table 1: Sampling Data

Enterprise Categories	Ayigya		Asawasi	
	Sample Frame	Sample Size	Sample Frame	Sample Size
Retailing	329	15	107	10
Food Processing	108	9	77	7
Personal Services	108	5	49	5
Urban Agriculture	47	4	9	3
Light Manufacturing	31	6	26	3
Education	8	3	2	2
TOTAL	631	42	270	30

Source: Sample Frame adapted from Afrane, 1993

On the other hand, Asawase Estate is located east of the inner ring of Kumasi and occupies a 31-acre land with over 1300 housing units. The estate was intended for low-income workers: labourers and junior office personnel of the colonial administration. Unlike Ayigya, all the houses are serviced with water, electricity, toilet facilities and bathrooms. The dwelling units are relatively small, accommodating an average number of 11 persons per house with 56 per cent occupying single rooms. Income levels of residents are relatively higher than that of Ayigya. After 50 years occupation, the estate has changed considerably in physical outlook due to series of transformations carried out over years on the buildings by residents.

The Household Structure and Economy in Ghana: A Brief Review

As a prelude to the detailed analyses, important socio-cultural features of the household economy in Ghana are briefly reviewed to provide the relevant context within which the discussions will be situated. The 1984 Population Census Report of Ghana defined the household as "consisting of a group of persons who live together in the same house or compound, share the same house-keeping arrangements and are catered for as a unit" [Statistical Service, 1990]. In Ghana, a household may or may not include external family members. Households with external family members are more common in Ghana and also more typical to the two neighbourhoods studied.

The third Ghana Living Standards Survey Report puts the average household size in the country at 4.5 persons [Statistical Service, 1989]. The corresponding figures for rural and urban areas are 4.6 and 4.3 respectively. About 32% of the households are headed by females. However, the proportion of female-headed households tends to increase with urbanization. For instance, whereas 30 per cent of households in rural areas are headed by females, the proportion of female-headed households is 42 per cent in Accra and 36 per cent in other urban centers. Also, the proportion of single-person households varies from 26 per cent in Accra to only about 10 per cent in rural Savanna areas.

Traditionally, the role and obligations of the husband or the man in the household is significant. He is often the major bread-winner, partly or wholly responsible for the education of his children and most often the major decision maker in the home. It is the man's responsibility for the administration, security and discipline in the home [12]. On the other hand, while women are generally responsible for house keeping and farming activities, their role, position and activities

are intensively changing in the urban environment [Diko, 1981]. More and more women through farming and trading activities are gradually taking on roles that were traditionally regarded as the domain of men such as catering for the education of their children, purchase of clothes and food etc. Currently, most households have multiple income-earners, but they often tend to keep their earnings separate in order to avoid undue interference and control from one another, particularly the male head of household.

General Characteristics of the Enterprises

This section presents some background information about the general characteristics of the HBEs as they exit and operate in the two neighbourhoods surveyed. The major role of these HBEs is that they facilitate the production of a whole array of goods and services that are readily required for day-to-day domestic living. Three reasons accounted for their establishment. Whereas 36% of all operators cited convenience as their main reason for establishing their businesses, 25% and 22% gave limited employment opportunities and high income returns respectively as their reasons. It is significant to note that 45% of female operators cited convenience as their reason as against 29% by males. This is explained by the fact that females find it more convenient to combine the HBEs with child-care and other domestic duties while most males can conveniently work elsewhere.

Although the number of HBEs in the communities has increased significantly in the last few years, the data indicate that operation of these small-scale economic activities in homes is not a recent phenomenon. The survey showed that 32% of the economic activities have existed for seven or more years. The last six years saw an increase of 68%. This can be explained by the shrinking of public sector jobs due to privatization and retrenchment policies of Ghana government under the Structural Adjustment Programme. In terms of initial funding, a very high proportion (86%) of the operators started with personal resources while 14% received suppliers' credit which is common in the informal sector in Ghana. Further, only 8% of the respondents have received post-establishment financial support which ranged between €200,000 (\$40) and €2,000,000 (\$400). Worse still, out of the 8% who have had access to financial support, only 5% were from institutional sources. This might be due to the inability of clients to provide conventional collateral security implying the need to service these businesses with a micro-finance system.

The survey further revealed that only 10% of the HBEs are officially registered with the Registrar General's Department. However, 63% of the operators surveyed had registered with the Kumasi Metropolitan Assembly (KMA). This high rate of registration at the municipal level is mainly due to revenue mobilization drive of the KMA and not necessarily for regulatory and institutional support reasons. It was observed that these home-based activities are not entirely the domain of people without formal education. The data indicate that while 37% have received basic education, 42% had had secondary education or above.

Less than a quarter (21%) had not received any formal education. Despite the fairly high level of educated people in the sector, only 38% of the operators had received some form of training in relevant fields. Generally, the HBEs use very simple technologies. The few enterprises that use more advanced machines are personal services like radio repairs, hairdressing and photography and dressing making shops. These enterprises use machines and equipments like soldering iron, hair dryers, sewing and over-locking machines, cameras, deep freezers etc. Finally, some of them generate waste and other environmental problems, especially the food processing and light manufacturing enterprises.

Household Involvement In Organization and Management of the Enterprises

The involvement of household members in the organization and management of the enterprises is analysed in terms of ownership, management responsibilities, participation in decision-making and performance of vital business functions.

It was observed that in almost all cases, specific persons were responsible for the day-to-day management of the HBEs and that 'ownership' was not necessarily synonymous with 'management'. This implies that the actual owners of the businesses were not necessarily the persons who managed them on day-to-day basis.

Further, although specific persons were often in charge of the running of the businesses, this did not debar other household members from contributing to the running of the business in various ways. The survey data in Table 2 show that 70% of the owners of HBEs were heads of households while 30% were other household members. With regard to persons who were responsible for managing the enterprises, only 52% were heads of household with 48% being other household members. This implies that 18% of the head of household owners were not responsible for the day-to-day operations.

The data in the table further show that whereas ownership of the businesses were dominated by males who owned 54%, females accounted for 46%. On the other hand, 52% of the management personnel were females as against 48% being males. The point here is that whereas ownership is more in the hands of men, management is more for females. This finding buttresses the argument that HBEs are more suitable for females since it conveniently allows them to combine domestic functions with income generating activities. This has very important implications for the planning of employment activities for women.

Table 2: Business Ownership and Management

GENDER	Head of Household		Household Member		Total		Head of Household		Household			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
MALE	28	38	11	16	39	54	18	26	16	23	34	49
FEMALE	23	32	10	14	33	46	18	26	17	25	35	51
TOTAL	51	70	21	30	72	100	36	52	33	48	69	100

Source: Survey Data, 2000

Table 3: Functions of Household members

Roles/Functions	Head of Household		Person Specifically in charge		Any household Member			
	No.	%	No.	%	No.	%	No.	%
Purchases	35	52	30	44	3	4	68	100
Keeping and management of finance	39	54	30	42	3	4	72	100
Use of income/ profit	45	63	24	33	3	4	72	100
Keeping of records	17	49	18	51	-	-	35	100

Source: Survey Data, 2000

The study also sought to identify various personalities in the households responsible for decision-making with regard to the management of the HBEs. It was observed that in 51% of the enterprises studied, decision-making was solely in the hands of the owners. In the cases of 35%, decisions could be taken solely by either the person in charge or the owner. Decision making through consultation by household members ranked third accounting for 13% of the respondents.

As expected, decision-making solely by any member of the household was very negligible (1%) since this is prone to cause disorder in the operations of the businesses.

Apart from decision-making, it was observed that household members perform specific vital business functions in the management of home-based economic activities. The survey data presented in Table 3 show that heads of households dominated in the performance of all the three vital business functions related to money (ie, purchases of inputs, management of finances and the use of the enterprise profits). The highest area of control by heads of households was the use of business profits (63%). The business operators dominated only in the keeping of business records. Even here the difference was insignificant (51% and 49% respectively). The role of other household members in the performance of these important business functions is very limited as the data in the table indicate.

The relatively higher percentages recorded for these money-related functions (ie, 52-63%) as compared with decision-making (51%) indicate the importance the head of households who generally double as owners attach to the financial issues of the businesses. And this is understandable because without proper management of the finances the enterprises could easily collapse.

Economic Contributions and Linkages

Two principal economic contributions the home-based economic enterprises make to the family economies of the low-income are in the areas of employment and income. It is evident from the survey data that job creation capacity of home-based economic activities is appreciably high. The employment statistics of the 72 enterprises surveyed in Ayigya and Asawase are tabulated in Table 4. The data show that excluding children under the age of eight, about 60.5% of all the total number of persons in the households interviewed were somehow doing some form of work for the HBEs either on full-time or on part-time basis. Only 39.5% of members were not engaged at all in the HBEs. Among the household members employed by the HBEs, 40% were full-time employees while 60% were part-time workers.

In analytical terms, every single HBE out of the total of 72 surveyed employs one full time worker and 1.5 part-time workers. This means that the job creation capacity of each HBE is 2.5.

On the other hand, the survey revealed that a total of 52 households representing 72% of all the households surveyed have people working outside the home. With a total of 70 outside workers counted, this works out roughly to an average of one external worker per household. Comparing this figure with the 2.5 persons working in each HBE, it means that the HBEs offer almost two times more employment opportunities than businesses that exist outside. Finally the table shows the involvement of child-labour in the operation of these HBEs. It is, however, significant to note from the data in the table that 19 (86%) out of the 22 children involved are on part-time basis. This implies that the labour of these children is not illegally exploited in these home-based economic activities. Their part-time involvement implies that they offer these services probably after school hours.

Table 4: Employment in Home-based enterprises (Aged above 8 years)

INVOLVEMENT							TYPE OF INVOLVEMENT					
Age	Yes		No		Total		Full Time		Part-Time		Total	
(Years)	No	%	No	%	No	%	No	%	No	%	No	%
8-14	22	7.4	43	14.4	65	21.8	3	1.6	19	10.4	22	12.2
15-64	147	49.1	75	25.1	222	74.2	62	34.2	85	47	147	81.2
65+	12	4	-	-	12	4	7	4	5	2.8	12	6.6
TOTAL	181	60.5	118	39.5	299	100	72	39.8	109	60.2	181	100

Source: Survey Data, 2000

Analysis of average monthly incomes from the HBEs and that from businesses outside the HBEs further confirm the high economic potentials of the residential economic activities. From Table 5, Food processing provides the highest monthly income returns of over €1,500,000.00 followed by light manufacturing, retailing, education, personal services and urban agriculture, in that order. Urban Agriculture which provides the lowest monthly income yields €148,333.

The average monthly range of incomes from HBEs was between €118,300 and €3,025,000 with an overall mean of €868, 859. Average income from Asawase (€894,357) was relatively higher than that of Ayigya (€852,257). On the other hand, the average monthly income from household members working outside home was estimated to be €404,178 per worker. It must be emphasized that the income figures from HBEs are technically 'turnover' returns and not profit per se. Due to poor recording and accounting practices, many of the operators could not determine their actual profit levels with high degree of accuracy. Since the two income flows or categories are technically different, it will be wrong and misleading to compare their relative contributions to the total household income.

Aside the financial contributions of HBEs to low-income households, a significant proportion of outputs (goods and services) are consumed by the household members. The data in Table 6 show that generally, a very high proportion of the household consumes some of the goods produced. However the proportion consumed is relatively small. For example, 94% of households engaged in food processing consume only 6.4% of their output.

The highest quantity of produce consumed is in respect of urban agriculture (15.7%). In sum, it can be observed that the enterprises that provide basic needs, particularly food, have large proportions of the output consumed by producers.

The analyses further indicate that resources generated from the HBEs spread over a number of household expenditure items including food, utilities, clothing, housing and education in the order of importance. It is, however, interesting to note that the pattern of use of incomes earned is not only fairly similar in the two neighbourhoods studied, but they are also identical to the general expenditure patterns of low-incomes households at the national level. Like the national ranking, expenditure on food takes the largest chunk of household incomes from HBEs. However, the proportion of the HBE incomes committed to food is barely 20% as compared with 54% at the national level (Statistical Service, 1992). Virtually, a similar proportion (19%) goes into the payment of utilities as compared to 9% at the national level. This variation may be due to differences in the general expenditure requirements in rural as compared with urban areas. It is significant to note that about 12% of the resources generated are reinvested into the businesses. This is indicative of the willingness of the poor to plough back profits into their small-scale businesses despite their numerous family needs and commitments.

Degree of Integration into Household Life

It was amply established from both the observational survey and the interviews that the operations of the HBEs are functionally integrated into the daily lives of the households.

Table 5: Average Monthly Incomes from HBEs

HBEs	No of Household	Total Income (£)	Average Income (£)	Rank	Minimum Income	Maximum Income
Personal Services	11	5,905,000	536,818	5	30,000	3,000,000
Retailing	27	22,790,000	844,074	3	80,000	3,000,000
Food Processing	14	21,149,000	1,510,643	1	175,000	5,400,000
Light Manufacturing	7	7,350,000	1,050,000	2	100,000	5,600,000
Urban Agriculture	6	890,000	148,333	6	120,000	250,000
Education	6	3,605,000	600,000	4	205,000	900,000
TOTAL/AVERAGE	71	61,689,000	868,859		118,333	3,025,000

Source: Survey Data, 2000

Table 6: Proportion of Outputs Consumed by Households

Enterprises	Number of HBE	Households that Consume some Output		Average Percentage	Total Consumed
		No.	%		
Personal Services	11	-	-	-	
Retailing	26	22	85	6.1	
Food Processing	16	15	94	6.4	
Light Manufacturing	9	2	22	1.0	
Urban Agriculture	7	6	86	15.7	
Education	5	-	-	-	
TOTAL	74	45	61	-	

Source: Survey Data, 2000

The first dimension is that nearly 80% of the HBEs operate consistently all through the day (ie, 5.00a.m. – 9.00 p.m.) and thus make it virtually a routine part of the family life. Another dimension is labour participation. Apart from the fact almost all household members including children contribute to the running of the HBEs, the business activities are inseparably linked with normal family chores. For instance, a customer is not denied a service simply because the family is having supper. Normally, a household member suspends the activity for a while in order to serve the customer. This life style continuous from morning till night particularly for households which operation retail services, food processing, restaurants and personal services which collectively constitutes the

majority. This particularly serves the interest of women since this allows the combination of domestic and income earning activities.

Another dimension of the integration is spatial linkages. The analysis of the locations of HBEs in relation to the houses show that 48% are attached to the frontage of houses, 36.6% detached from houses and 15.4% located in the internal courtyard. Such locations facilitate the integration of the business activities into domestic chores.

Finally, it was observed that majority (68%) of the HBE operators do not separate the business finances from their domestic financial transactions. This is attributed

to the fact that most of the enterprises are directly linked with basic economic survival of the households. Further analyses of the data indicate that this was more in the case of women (76%) as compared to 60% for men. This phenomenon is also understandable because women are often responsible for minor-minor domestic purchases in the home while the men take care of larger expenditures. They are therefore likely to dip their hands more frequently into the business coffers than their male counterparts.

Key Findings

The following key findings and conclusions have emerged from the foregoing analyses and discussions:

1. HBEs are not only marginal economic activities in low-income neighbourhoods, but rather, they are important economic hubs around which many household economies revolve because:
 - They provide about 60% of jobs and significant proportion of income for households involved;
 - About 61% of households involved in HBEs consume some proportion of the goods they produce.
2. Despite this significant contribution to the family economy, it receives very little credit support and training from micro-finance institutions. About 38% and 8% of the operators have received training and credit assistance.
3. Additionally, HBEs provide vital social benefits by allowing women to play multiple roles in the home. That is, it enables women not to be exclusively confined to domestic and housekeeping activities, but to also take on income-earning activities simultaneously and conveniently in the living environment.
4. A complex but well-defined relationships exist between the household members and the businesses in terms of ownership and management.
 - Ownership and management were seen as two distinct roles with head of households and men dominating in the former while women and other household members gaining an upper hand in the latter.
 - Although it was the norm to see most household members participating in the operation of the businesses in diverse ways, specific household members were charged with the overall management responsibility of the enterprise.
 - The owners who were often the male head of households were often responsible for all important money-related functions and major decisions concerning the business.
5. The operations and management of the HBEs were found to be inseparably linked to and functionally integrated into the family lives of the household. This was in the areas of labour participation, performance of domestic chores, length of working hours, lack of separation between business and domestic finances as well as undefined boundaries between business premises and the living areas in the house.

Implications for Policy

The foregoing findings lend themselves for major policy decisions. The current economic contributions of HBEs to both the family and urban economies as well as their high economic potentials call for official recognition and support in terms of funding, training and infrastructure services.

In line with the current policy of strengthening the private sector to enable it play the role of engine of growth, opportunities should be created to enable the HBEs to receive institutional credit support. This could be developed through the micro-finance credit support programme. Efficiency in the use of resources has been the main thrust of business development and survival. In view of the low management capacity of HBE operators, there is need for officially instituted capacity training for the operators so as to enhance their performances and thereby increase the economic potentials of the HBEs and improve the living conditions of many urban low incomes households, particularly females. Further, official recognition and assistance to the HBEs could help rope them into the tax net of both the central as well as the local government and thus increase the public revenues.

Another important form of recognition these small-scale residential economic activities require is their planned integration into residential schemes by city

planning agencies. This will not only solve the environmental nuisance problems associated with the operations of some of them, but also to allow for their expansion to increase employment and income capacities for the poor whose livelihood and survival depend on them. The planning and provision of infrastructure in residential areas should also consider the fact that they are not only meant for domestic uses but also for productive purposes. This implies that additional capacities of the various infrastructure services should be installed to cater for the various productive activities that are likely to operate in the residential areas.

In sum, the findings and conclusions from this study have established that HBEs occupy a critical place in the family economies of low-income households and these evidences reinforce Stein's [1989] arguments that the house is "*not only a dormitory to the poor, but where they live, work and struggle for economic survival*" in the cities of the developing world.

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