



**Australian Government**  
**Migration Review Tribunal**

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# Country Advice

## Ghana

Ghana – GHA35914 – Cost of living –  
Average wage – Cost of education

18 December 2009

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### Questions

**1. Please provide information on the cost of living in Ghana for a young single woman and her son.**

A report dated September 2008 by the Ghana Statistical Service summarises the main findings of the fifth round of the Ghana Living Standards Survey (GLSS5). 8,687 households containing 37,128 household members in 580 areas were surveyed between 4 September 2005 and 3 September 2006. According to GLSS5, the average annual per capita consumption expenditure in Ghana was 644 cedis or 2 cedis per person per day. In the Eastern Region, the mean annual per capita expenditure was 631 cedis. Food accounted for 40.4% of the estimated annual household expenditure.<sup>1</sup>

A blog entry dated 8 May 2009 by Gayle Pescud, a volunteer who lives in Bolga and has also lived in Elmina for two years and Kumasi for four months provides the following prices for food items in Ghana:

The exchange rate is approximately 1 Ghana Cedi = US\$0.55. 100 Pesewas = 1 Ghana Cedi...US\$1 = about 1.15-20 Cedis. It is fluctuating a lot at the moment so double check when you have to do the sums

375 ml bottle of Coke/Fanta/Sprite 40-45 pesewas  
500 ml sachet of water 5 pesewas  
500 ml bottle of water 50 pesewas  
Bottle of Star or other local beers 1-1.20 Cedis  
bowl of rice, egg, beans and stew on the street: 50 pesewas-1 Cedi  
1 Grilled plantain on street 20 pesewas  
1 bowl of fufu on street with some kind of meat 1 Cedi  
Chicken and fried rice in "chop" bar 3-5 Cedis  
Pizza in Accra or major city 10 Cedis  
Cup of coffee at cafe in Accra 3 Cedis  
Small tin of milk 90 pesewas  
Packet of Lipton tea (about 20 bags) 1 Cedi  
Small tin of Nescafe 1 Cedi (if you like real coffee you must buy it in Accra Mall 4-8 Cedis)

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<sup>1</sup> Ghana Statistical Service 2008, *Ghana Living Standards Survey – Report of the Fifth Round (GLSS5)*, September, pp.94-96 [http://www.statsghana.gov.gh/docfiles/glss5\\_report.pdf](http://www.statsghana.gov.gh/docfiles/glss5_report.pdf) – Accessed 16 December 2008 – Attachment 4.

Packet of spaghetti 60 pesewas  
Cup of rice 50 pesewas--depending on type of rice<sup>2</sup>

Pescud also took the following photo showing the amount of food she bought for 15.70 cedis on 8 May 2009 in Ghana:



## 2. Please provide information on the average adult wage/income.

According to GLSS5, the annual per capita income in Ghana was about 397 cedis or less than 1.10 cedis per person per day. In the Eastern Region, the mean annual per capita income was 379 cedis.<sup>4</sup>

An article dated 11 November 2009 in *The Chronicle* reports that the daily minimum wage in Ghana is 2.65 cedis.<sup>5</sup> During 2008, the daily minimum wage was 1.60 cedis which the US Department of State reports “did not provide a decent standard of living for a worker and

<sup>2</sup> Pescud, Gayle 2009, ‘Cost of living and travel in numbers’, This is Ghana Blog, 8 May <http://gisforghana.blogspot.com/2009/05/cost-of-living-and-travel-in-numbers.html> – Accessed 16 December 2009 – Attachment 5.

<sup>3</sup> Pescud, Gayle 2009, ‘Cost of living in pictures’, This is Ghana Blog, 8 May <http://gisforghana.blogspot.com/2009/05/cost-of-living-in-pictures.html> – Accessed 16 December 2009 – Attachment 6.

<sup>4</sup> Ghana Statistical Service 2008, *Ghana Living Standards Survey – Report of the Fifth Round (GLSS5)*, September, pp.105 & 107 [http://www.statsghana.gov.gh/docfiles/glss5\\_report.pdf](http://www.statsghana.gov.gh/docfiles/glss5_report.pdf) – Accessed 16 December 2008 – Attachment 4.

<sup>5</sup> Nonor, Daniel 2009, ‘Ghana: New Minimum Wage Underway’, *The Chronicle*, 11 November, allAfrica.com website <http://allafrica.com/> – Accessed 16 December 2009 – Attachment 7.

family.” According to the US Department of State, “there was widespread violation of the minimum wage law in the formal sector and there was no official minimum wage for the growing labor force. In most case households had multiple wage earners, and family members engaged in some family farming or other family-based commercial activities.”<sup>6</sup>

### **3. Please include any further information you think may be helpful.**

UNICEF and the World Bank report that the basic education system in Ghana is free, compulsory and consists of two years of Kindergarten, six years of primary school and three years of junior high school. Since 2005/2006, the government pays for tuition and textbooks while parents pay for stationery, meals and transport.<sup>7</sup> According to GLSS5, households in Ghana spent on average 88.65 cedis annually per household member attending school or college with the major costs being food, board and lodging (40.7%).<sup>8</sup>

A study on private schools for the poor published in 2007 by James Tooley, Professor of Education Policy at the University of Newcastle upon Tyne provides limited information on the cost of private education in Ghana. The study took place in Ga district, Ghana which the Ghana Statistical Service classifies as “low-income, urban periphery, and rural area.” The researchers found 799 schools in Ga, 25% of which were government, 52% private schools recognised by the government and 23% private schools not recognised by the government. The study found that the “average monthly fee for an unrecognised private school in Ga is about \$4 for the early elementary grades, about \$7 in recognised schools.” The study notes that the minimum wage in Ga is \$33 per month:

The Ga district of southern Ghana, which surrounds the country’s capital city of Accra, is classified by the Ghana Statistical Service as a low-income, urban periphery, and rural area. With a population of about 500,000, Ga includes poor fishing villages along the coast, subsistence farms inland, and large dormitory towns for workers serving the industries and businesses of Accra itself. Most of the district lacks basic social amenities such as potable water, sewage systems, electricity, and paved roads. In Ga’s towns and villages our researchers found a total of 799 schools, 25 percent of which were government, 52 percent recognized private, and 23 percent unrecognized private. In total, 33,134 children were found in unrecognized private schools, or about 15 percent of children enrolled in school (see Figure 2).

The average monthly fee for an unrecognized private school in Ga is about \$4 for the early elementary grades, about \$7 in recognized schools. With a minimum wage of about \$33 per month in the area, monthly fees in the private unrecognized schools are thus about 12 percent of the average monthly earnings of an adult earner. However, many of the poorest schools allow a daily fee to be paid so that, for instance, a poor fisherman could send his daughter to school on the days he had funds and allow her to make up for the days she missed. Such flexibility is not possible in the public schools, where full payment of the “levies” is required before the term starts.

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<sup>6</sup> US Department of State 2009, *2008 Human Rights Report: Ghana*, 25 February, Section 6e – Attachment 8.

<sup>7</sup> The World Bank & UNICEF 2009, *Abolishing School Fees in Africa – Lessons from Ethiopia, Ghana, Kenya, Malawi, and Mozambique*, ReliefWeb website, 30 April, Chapter 3

[http://www.reliefweb.int/rw/RWFiles2009.nsf/FilesByRWDocUnidFilename/MUMA-7SP35D-full\\_report.pdf/\\$File/full\\_report.pdf](http://www.reliefweb.int/rw/RWFiles2009.nsf/FilesByRWDocUnidFilename/MUMA-7SP35D-full_report.pdf/$File/full_report.pdf) – Accessed 19 December 2009 – Attachment 9.

<sup>8</sup> Ghana Statistical Service 2008, *Ghana Living Standards Survey – Report of the Fifth Round (GLSS5)*, September, pp.12-13 [http://www.statsghana.gov.gh/docfiles/glss5\\_report.pdf](http://www.statsghana.gov.gh/docfiles/glss5_report.pdf) – Accessed 16 December 2008 – Attachment 4.

...Unlike India...in Ga the vast majority of private schools (82 percent of recognized and 93 percent of unrecognized) are run by individual proprietors; most of the rest are owned and managed by charitable organizations.<sup>9</sup>

## List of Attachments

1. 'Suhum, Ghana' (undated), Google Maps website  
[http://maps.google.com.au/maps?f=q&source=s\\_q&hl=en&geocode=&q=Suhum,+Ghana&sl=-25.335448,135.745076&sspn=39.046263,67.412109&ie=UTF8&hq=&hnear=Suhum,+East+Akim,+Eastern,+Ghana&ll=5.919313,-0.343323&spn=1.363202,3.153076&z=9](http://maps.google.com.au/maps?f=q&source=s_q&hl=en&geocode=&q=Suhum,+Ghana&sl=-25.335448,135.745076&sspn=39.046263,67.412109&ie=UTF8&hq=&hnear=Suhum,+East+Akim,+Eastern,+Ghana&ll=5.919313,-0.343323&spn=1.363202,3.153076&z=9) – Accessed 16 December 2009.
2. Ahanta 2006, 'Eastern Ghana districts', Wikipedia, 28 June  
[http://en.wikipedia.org/wiki/File:Eastern\\_Ghana\\_districts.png](http://en.wikipedia.org/wiki/File:Eastern_Ghana_districts.png) – Accessed 16 December 2009.
3. 'Ghana Administrative Divisions' 2007, Perry-Castaneda Library Map Collection, University of Texas website  
[http://www.lib.utexas.edu/maps/africa/ghana\\_admin\\_2007.jpg](http://www.lib.utexas.edu/maps/africa/ghana_admin_2007.jpg) – Accessed 3 July 2009.
4. Ghana Statistical Service 2008, *Ghana Living Standards Survey – Report of the Fifth Round (GLSS5)*, September [http://www.statsghana.gov.gh/docfiles/glss5\\_report.pdf](http://www.statsghana.gov.gh/docfiles/glss5_report.pdf) – Accessed 16 December 2008.
5. Pescud, Gayle 2009, 'Cost of living and travel in numbers', This is Ghana Blog, 8 May  
<http://gisforghana.blogspot.com/2009/05/cost-of-living-and-travel-in-numbers.html> – Accessed 16 December 2009.
6. Pescud, Gayle 2009, 'Cost of living in pictures', This is Ghana Blog, 8 May  
<http://gisforghana.blogspot.com/2009/05/cost-of-living-in-pictures.html> – Accessed 16 December 2009.
7. Nonor, Daniel 2009, 'Ghana: New Minimum Wage Underway', *The Chronicle*, 11 November, allAfrica.com website <http://allafrica.com/> – Accessed 16 December 2009.
8. US Department of State 2009, *2008 Human Rights Report: Ghana*, 25 February.
9. The World Bank & UNICEF 2009, *Abolishing School Fees in Africa – Lessons from Ethiopia, Ghana, Kenya, Malawi, and Mozambique*, ReliefWeb website, 30 April  
[http://www.reliefweb.int/rw/RWFiles2009.nsf/FilesByRWDocUnidFilename/MUMA-7SP35D-full\\_report.pdf/\\$File/full\\_report.pdf](http://www.reliefweb.int/rw/RWFiles2009.nsf/FilesByRWDocUnidFilename/MUMA-7SP35D-full_report.pdf/$File/full_report.pdf) – Accessed 19 December 2009.
10. Tooley, James 2007, 'Private Schools for the Poor', Catholic Education Resource Center website <http://www.catholiceducation.org/articles/education/ed0319.htm> – Accessed 18 December 2009.

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<sup>9</sup> Tooley, James 2007, 'Private Schools for the Poor', Catholic Education Resource Center website  
<http://www.catholiceducation.org/articles/education/ed0319.htm> – Accessed 18 December 2009 – Attachment 10.