

# **Education and Perceived Quality of Life in Ghana: A Gender Perspective Analysis**

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Sarah Kafui Amanfu, PhD

University of Pittsburgh, 2022

Drawing on the literature and my own experience growing up and attending university in Ghana, I explore the overarching relationship between education and quality of life in Ghana, and, in the process, develop a conceptual framework to guide the data analysis. This dissertation is an exploratory study that examines the relationship between educational attainment and quality of life among Ghanaians. In this case, quality of life is defined as (a) subjective well-being (perceived and actual) and (b) political engagement (civic engagement and institutional trust). This study also examines whether obtaining higher levels of education is associated with increased perception of quality of life for persons who have lower levels of education. Further, the study also assesses whether the relationship between educational attainment and perceived quality of life in Ghana varies by gender. Finally, the study considers how quality of life differs among various social groupings.

The study uses survey data from the Afrobarometer Attitudes Project, Round 7 (administered in 2017, with a sample size of 1,710). Several types of data analysis are used, including descriptive statistics, bivariate correlation, bivariate chi-square test, and Ordinary Least Squared (OLS) regression and OLS interaction Effect Models. The findings suggest that (a) using micro indicators is relevant in determining the quality of life of Ghanaians, (b) people in Ghana tend to high levels of quality of life, especially regarding their subjective well-being and civic engagements, (c) the expected minimum of education attainment that most people acquire in Ghana is high school education, (d) Ghanaians with lower levels of education attainment are

mostly women, the unemployed, the elderly, and rural dwellers, while Ghanaians with higher levels of education attainment are mostly men, the employed, Akan ethnic groups, urban dwellers, and Other Christians, (e) education attainment positively impacts quality of life in Ghana; thus, Ghanaian quality of life tends to increase with higher levels of education, (f) education is not the only factor driving quality of life in Ghana, and (g) there are no differences in quality of life among educated Ghanaian males and females. These findings are used to inform policies and practices.

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## **1.0 Introduction**

The goal of many government policies is enhancement of the quality of life of its citizenry. The extent to which an individual perceives their life as satisfactory has been found to be an important indicator of quality of life in society (Diener, 2000). While life satisfaction in developed countries has been scrutinized extensively, the same cannot be said about developing countries, especially sub-Saharan Africa (SSA). Considering the numerous transformations that have taken place in the region in recent years, it is important that citizens' outlook on their life circumstances become a factor to policy makers, international agencies, and non-governmental bodies who seek to explore the overarching understanding of quality of life. The Republic of Ghana, a West African country in the sub-Saharan African region, provides an interesting site for study. It has been identified as one of the most stable countries in the region, despite having experienced a series of political, socioeconomic, and cultural transformations (Gyimah Boadi, 2009).

After decades of economic reforms and democratic experimentation, among other social changes in the country, the first basic question raised in this dissertation study is this: How satisfied are Ghanaians with their quality of life? This case study focuses on education and its possible links to Quality of Life (QoL), with particular emphasis on examining gender differences in perceived quality of life. Attention is paid to both cognitive attributes and affective reactions. Two major aspects of quality of life, (a) Subjective Well-Being (SWB) and (b) Political Engagement, are examined. With respect to subjective well-being, the study focuses on perceived (cognitive reactions) and actual (affective reactions) well-being. Regarding political engagement, the study

focuses on two constructs: (a) civic engagement (cognitive attributes) and (b) institutional trust (affective reactions).

The understanding of quality of life is seen through the lens of many relevant issues. Scholars often equate the meaning of quality of life to well-being (Bradburn, 2016; Campbell et al., 1976; Diener, 2000). Others also capture quality of life in the gamut of several attributes such as personality (Diener et. al, 2006), perceived subjective well-being (Pokimica et al., 2012), feeling of happiness (Addai et al., 2015), feeling of satisfaction with life (Diener et al., 2005), socioeconomic conditions (Ahuvia, 2008), perceived well-being (Addai et al., 2014), social indicators (Diener & Suh, 1997; Gottlieb, 1980), micro-indicators or human capital development index (Gatti, 2021; Kraay, 2019), social capital (Grootaert & van Bastelaer, 2002), citizen participation and political participation (La Porta, et al 1997, Zak & Knack, 2001), deliberative activities, social behavior outcomes (Zak & Knack, 2001), public opinions, support for democracy and protests (Gyimah-Boadi, 2009), corruption (Agerberg, 2018), voting and voter turnout (Mayer, 2011; Sondheimer & Green, 2010), partisan choice and political identity (Emler & Frazer, 1999), transparency and openness (Gyimah, Boadi, 2001; Islam, 2006), and many others.

Broad definitions for quality of life have been used for many years. One straightforward definition is “the degree to which an individual judges the overall quality of his or her life as favorable” (Veenhoven, 2011; see also Blanchflower, 2004, p.1360). The concept of well-being is also defined as access to both material and non- material resources (Blanchflower & Oswald, 2008; Campbell et al. 1976). The material resources, for example, include finance, housing, employment, health, education, institutions, resources availability, personal and economic security (Constanza et al, 2007; Davis and Fine-Davis, 1991, Lee et al., 2006; Michalos, 2017; Noll, 2011). The non-material resources described by Sen (1992) include access to resources and the kind of life people

live (see Bookwater & Dalenberg, 2004, p.335; Robeyns, 2005). Examples of such resources include marital status, positive and negative feelings, emotions (Blanchflower & Oswald, 2008), affection, understanding, participation, leisure, spirituality, creativity, identity, and freedom (Costanza et al., 2007).

Quality of life has also been viewed from the lens of “opportunities that provide human needs in the forms of built, human, social and natural capital (in addition to time) and the policy options that are available to enhance these opportunities” (Constanza et al., 2007, p.268). The opportunities vary, thus producing different levels of satisfaction among individuals. Satisfaction level is a measure of the perceived achievement or fulfillment of an individual from his or her set objectives (Campbell et al., 1976). Satisfaction, therefore, “implies a judgmental or cognitive experience,” and happiness “suggests an experience of feeling or affect” (p.8). In many studies, happiness has been found to be associated with health (Booyesen & Botha, 2011; Veenhoven, 2011), age (Blanchflower & Oswald, 2008), social relationships, and, in particular, marital status (Argyle & Martin, 1991; Blanchflower & Oswald, 2008; Lee et al., 2006); political stability and development (Frey & Stutzer, 2010, 2002). Other research studies argue that economic factors such as unemployment and income also influence subjective well-being (Brulé, & Maggino, 2017; Clark and Oswald, 1994; Easterlin, 2001; Gerlach and Stephan, 1996, Winkelmann & Winkelmann, 1998).

Different methodologies have been employed to explore subjective well-being. These include methods such as the use of indexes to distinguish measurement of well-being in developed and developing countries due to differences in economic growth (Diener & Suh, 1997). Diener & Suh (2000) developed a representational index for subjective well-being measurement across cultures, grounding his index creation on modules from Schwarz (1999) that explored variables

such as self-discipline, social justice, enjoying life, success, and environmental protection (Diener, 1995). Diener (1995) further argued that “quality of life variables must be selected in a systematic way that reflects diverse dimensions of well-being and that is based on theoretical or empirical principles” (p.126). In addition to this approach, well-being has been explored via combinations of both subjective and objective well-being measures (Costanza et al., 2007). Further approaches employed to explore well-being include self-reported measures (Diener Lucas, 2006; Easterlin, 2003) as well as the aid of indicators such as the Human Development Index, The Economist Intelligence Unit (2010), the Prosperity Index, the Quality of Life Index, the Happy Index, and the Australian Unity Well-being Index (Barrington-Leigh, 2016; Easterlin, 2014; Stiglitz et. al., 2010; Stone et al., 2018). In summary, the understanding of quality of life or well-being is relevant in improving policy and lifestyle (Bianco & Gnaldi, 2019; Nussbaum & Sen, 1993). It encapsulates the issues related to life that include both material and non-material resources.

When we come to developing countries, for example, Southern Africa, Blauuw (2013) studied the determinants of subjective well-being in South Africa by using a series of “economic, socio-economic and attitudinal variables” (p.179). The result indicated “a significant influence of religion and provincial location in determining well-being in South Africa” (p.179). The variables “age, race, level of income, years of education, gender, marital status and the number of children” (p.191) were also found to have significant influence on subjective well-being. Other studies have also been conducted regarding quality of life in post-apartheid South Africa that revealed that subjective well-being is highly dependent on the timeframe and mindset of the people involved (Kingdon & Knight, 2007). Thus, “positional status” in an environment influences happiness in one way or the other (Clark et al., 2008; Sirgy & Cornwell, 2002). In examining the role of social capital and subjective well-being in rural Ethiopia, Dodd (2012) found that social capital variables

were positively associated with subjective well-being. Sociopolitical factors such as trust and perceptions of trustworthiness of government were relevant to subjective well-being determinacy.

Current measures of subjective well-being include variables such as health, education, institutions, resources availability, personal/economic security, and life satisfaction (Constanza et al, 2007; Lee et al., 2006; Stiglitz et al., 2010). Well-being measures are burgeoning in developed countries, especially for the assessment of economic progress. And several measures have been proposed towards quality-of-life measures for nations at the local and national levels (Diener, 2000). In summation, well-being is influenced by material resources, non-material resources, positive and negative feelings, and emotions and the like.

Broadly speaking, this study examines several issues bearing on education and quality of life in Ghana, West Africa. First, the study explores the links between educational attainment and quality of life among Ghanaians. Second, it examines whether obtaining higher levels of education is associated with increased quality of life relative to persons who have lower levels of education. Third, the study assesses whether the relationship between educational attainment and quality of life is moderated by gender. The focus here is to determine whether men derive more quality-of-life benefits from education compared to their female counterparts. The fourth consideration is on how quality of life differs among these social groupings: (a) age, (b) gender, (c) ethnic groups, (d) religious groups, (e) place of residence, and (f) employment status. The fifth explores how educational attainment affects quality of life among young men and women in Ghana. In other words, does gender moderate the impact of education on the quality of life of young men and women in Ghana? If so, how are these effected?

The study was based on secondary analyses of data from the Afrobarometer Survey (AFROB), which has information on economic, political, social, and democratic issues in Ghana.

AFROB is a nationally representative cross-sectional survey that has been conducted in several African countries, including Ghana, since the 1990s. All missing cases are dropped from the study and only complete cases are used, resulting in a sample size of 1,710 for examining these broad research questions (Round 7 Survey Manual 2017; Round 7 Codebook, 2017).

### **1.1 Education and Society**

Despite scholarly evidence that continues to document the non-economic benefits of education for society, few studies focus on sub-Saharan Africa. According to past research, providing “equitable access to education is essential for sustained progress toward democracy, civic participation and better governance” (Elson, 2009; World Development Report, 2012; World Bank Report, 2001, p.8). At the individual level, education contributes to cognitive and verbal skills. Through education, a person can acquire training in civic skills in order to communicate effectively (Verba et al., 1995). Education also encourages civic engagement and participation as it empowers individuals with knowledge for critical thinking and decision making relating to life and societal advancement (Hillygus, 2005; Murray, 2009). Other benefits of education enumerated in the literature include better learning skills, better health, better social status (Mirowsky & Ross, 2007), and better quality of human productivity (Dee, 2004; Dewar, 2016; Mirowsky & Ross, 1999; Ross & Willigen, 1997).

At the societal level, education has been linked to the quality of civic participation, such as voting and the discussion of political issues (Berinsky & Lenz, 2011). Other scholars point to the links of education to the assumption of leadership positions and volunteering, among many others,

as some of the benefits of education to political discourse (Crossley & Ibrahim, 2012). Further, studies also suggest that education has the tendency to reduce corrupt practices, as educated people are more likely to serve as a check on potential excesses in many societies (Milligan et al., 2004). The literature also notes that in societies where people have higher levels of education, they tend to have greater political knowledge, higher levels of political participation, and stronger commitments to democratic core values (Hillygus, 2005; Mayer, 2011; Salisbury, 1997; Verba et al., 1995). Despite the benefits mentioned above with respect to education, access to education is limited around the world, especially to those living in the developing world. In countries such as Ghana, several barriers (e.g., poverty, poor infrastructure, the lack of trained school teaching personnel in rural parts of the country, and school resources) continue to be obstacles to educational attainment (Akyeampong et al., 2007).

In several developing countries, local and international organizations have continued to introduce accessible educational policies and programs to attract the majority to schools, with emphasis on girls' education. In Ghana, for example, specific educational policies targeted at improving access to education, such as Free Compulsory Universal Basic Education (FCUBE), capitation grants<sup>1</sup>, and affirmative action policies have been implemented (Akyeampong et al., 2007). The Free Senior High School education policy (initiated in 2017) was also introduced to improve access to high school education (Takyi et al., 2019). The government of Ghana is effectively implementing its recent educational policy on free senior high school education to increase access to high school education across the country (Mohammed, 2020). In the political

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<sup>1</sup> A capitation grant is a form of grant that provides subsidies for education in Ghana. It finances elementary education for Ghanaian citizens towards achieving the Millennium Development Goal of primary education for all.



arena, the parliament introduced the gender quota system to encourage women to participate in the governance of the country.

Feminist advocates have proposed gender-based theories to explain the discrepancy in the treatment of women across the world in all areas of life. This study examines three of these major areas: educational attainment, economic well-being, and political participation. This examination is achieved by examining the possible links between education and quality of life in Ghana (with emphasis on gender differences). Several theoretical models such as the direct effect model and relative effect model (Emler & Frazer, 1999; La Due, & Huckfeldt, 1998; Nie et al., 1996; Salisbury, 1997), civic engagement theory (Hillygus, 2005), social capital/social network theory (Hillygus, 2005; La Due & Huckfeldt, 1998), political meritocracy theory (Hillygus, 2005), and social comparison theory (Nikolaev, 2016), among others, have been used by researchers to explore the links between education and quality of life. Whereas the direct effect model, for example, suggests that there is a direct link between education and quality of life (Diener, 2000; Emler & Frazer, 1999), the relative effect model suggests otherwise (Emler & Frazer, 1999). The relative effect model suggests that quality of life depends on other factors in society and not necessarily on the level of one's education. Nie, et al. (1996) also demonstrated the links between education and political engagement, testing for the direct effect. However, none of these theoretical models have been used to examine these issues from the lens of feminist theory.

This dissertation research draws on three of these theoretical ideas in considering the links between education and QoL in Ghana. These models are: (a) liberal feminist theory, (b) relative effect theory, and (c) direct effect theory. I use these three theories to explore the relationship between education and quality of life in Ghana. An overall framework that examines the direct

effect and relative effect model from the lens of the liberal feminist theory is proposed and used in the dissertation study. Detailed discussions of these models are provided in Chapter 2.

## **1.2 Education and Quality of Life: The Focus on Ghana**

Why is education relevant to the study of quality of life in Ghana? According to some observers, the country is one of the most stable in sub-Saharan Africa, in part due to political stability and economic improvement (Gyimah-Boadi, 2009; Spillan & King, 2017; Takyi, Opoku-Agyeman, & Kutin-Mensah, 2010). Ghana, politically referred to as a beacon of hope and a model democratic country in the Sub-Saharan African region, was the first country to gain independence in the region in 1957, setting the pace for other African countries to follow. Dr. Kwame Nkrumah, the globally hailed icon of Pan Africanism and famous African leader, became the first president. He set the agenda for the country towards national growth and development by promoting free education, free health care, and other accessible social services across the country. In 1966, he was overthrown in a military coup d'état. From these times to the 1990s, the country remained very unstable, experiencing both military and civilian rule, until constitutional rule was introduced in 1992. All subsequent presidents were elected through the ballot box. Since the establishment of the constitution, the Republic of Ghana has been politically stable and has recorded several economic, political, and social changes (Gyimah-Boadi, 2009).

Ghanaians have also continued to be actively engaged in peaceful political and social activities. For instance, in a referendum held in December 2018, citizens in some regions of the country went to the polls to decide on the creation of six new regions in addition to the existing

ten. The outcome was very peaceful and successful; the voting turn-out rate was above 90 percent (Ghana web, 2019). The increasing presence of media and civic organization groups in the country has also promoted political engagement activities such as live and nationwide broadcast of presidential debates and discussion of policies. Key democratic institutions have been established in the country to serve as checks on leaders and various institutions; cases of corruption, bribery, political gimmicks, and electoral fraud are normally handled by the legislative and the judiciary arms of government.

The government has also been quite successful in implementing democratic rule in the country for the past 29 years despite chaos in some of the past elections. Ghanaians have been successful in maintaining peace and order in their economy (Abdulai & Crawford, 2010; Gyimah-Boadi, 2009). The thriving nature of democratic development has led to the boost in economic-related activities in the country. And successful leadership and governance have earned the country global accolades. Given this recognition, Ghana has become a source of hope to the international community and several African countries. It has also become a place for donor outreach activities by western countries. The United States, for instance, has started exploring the possibility of establishing a training base for its army in the country to fight against terrorism in the sub-Saharan African region.

With respect to educational services, different programs and policies have been introduced in the country to improve access, including Free Senior High School (Free SHS) education, Free Compulsory Universal Basic Education (FCUBE), the Ghana School Feeding Program (GSFP), and the capitation grant. FCUBE, introduced in 1996, was aimed at ensuring access to quality basic education, promoting efficient teaching, and learning, and improving teacher morale and motivation through incentive programs. It also ensured the adequate and timely supply of teaching

and learning materials to schools and the improvement of teacher community relations (Akyeampong, 2009). Under the program, meals were provided for students enrolled in selected schools and, in addition, extra take-home rations were given to female students who met the attendance target. The capitation grant, on the other hand, provided some token monetary reward to school children. Girls received higher monetary rewards than boys to encourage their enrollment and attendance. A recent education policy, introduced in the 2019-2020 academic year to encourage access to high school education, is the double track system. This intervention increased access to senior high school education and, at the same time, reduced overcrowding in the same school facilities. With the implementation of this policy, students who perform well on the national exams have equal access to enroll in highly ranked senior high schools that otherwise would not have accepted them because of minimal school infrastructure and class size. Taking these democratic, economic, and educational reforms into consideration, this dissertation study investigates the link between education and the quality of life of Ghanaians.

### **1.3 Gender and Education Outcomes**

Why are gender differences so relevant to the study of education and quality of life in Ghana? After the 1995 United Nations Fourth World Conference on Women (Chen, 1995; Larson, 1996; Plattner, 1995) in Beijing, many countries initiated programs dedicated to improving access to education, especially to favor females. Besides the fact that education plays a key role in minimizing poverty, eradicating the spread of diseases, reducing youth violence, and deterring political instability (Victor & Ombati, 2012), the returns on education for women have been found

to be higher than those for men, especially at the secondary level (18% versus 14%) (Patrinos et al., 2021; Psacharopoulos & Patrinos, 2014; 2018). In sub-Saharan Africa in particular, “overall, women receive higher returns to their schooling investments but the returns to primary education are much higher for men (20%) than women (13%)” (Tuwor & Sossou, 2008, p.113). Despite this, the options for educating women in Africa is very minimal, and gender inequalities in education are common in many developing countries on the continent. More often, families favor educating their sons over their daughters, especially at the secondary and college levels (Amua-Sekyi, 1998; Dugbazah, 2002; Houston, 2003; Takyi & Addai, 2003). This choice is influenced by a myriad of factors, ranging from cultural, economic, social, and economic to health related factors (Victor & Ombati, 2012). To bridge this gap of unequal access, gender advocates believe that the nourishment of the females’ intellect in an enabling environment and providing them with equal opportunities contributes immensely to their success (Acker, 1987; Arnot & Weiler, 1993; Ferree & Hess, 1999; Stromquist, 2021). In Ghana, however, because of the strong influences of cultural practices and social norms often shaped by gender stereotyping, gender barriers continue to exist in all areas of life. As Matsumoto (2007) noted, the content of an individual or a group of individuals’ cultures is derived directly from the values, beliefs, norms, tradition, and customs of the larger culture. Therefore, culture has put men and women into different roles (Moser, 2004). Cultural attitudes, therefore, tend to influence female access to education and their quality of life in Ghana (Tanye, 2008).

For example, in Ghana, the cultural differences among ethnic groups tend to favor males over females in all aspects of life. When it comes to education, the belief and practice widely held among many ethnic groups is that educating males tends to be more beneficial than educating

women. And the woman's place among these groups is often considered to be the kitchen, meaning she is responsible for all the domestic needs at home, which includes cooking, cleaning, and taking care of the family and sick relatives. In most of these ethnic groups, males play central roles in their communities by acting as heads of households; thus, they are solely responsible for taking care of their families and providing the economic resources needed for their families' well-being. This practice, in which men are often seen as the dominant force and head of the decision-making body, is found among patriarchal societies (Gyan et al., 2020). This cultural system makes it easier for parents to give the privileges of obtaining higher educational levels to their male children rather than their female children. Such practices, rooted in patriarchal structures, make it easier for men rather than women to occupy leadership positions. In contrast, families from the Asante Region of Ghana practice matriarchal rule (the rule of the female). This matriarchal practice means women gain much more support from their external families, which tends to overburden their men (Addai & Pokimica, 2010). This is because men belonging to these ethnic groups, by tradition, are responsible for taking care of their maternal nephews and nieces. This practice sometimes makes these men neglect their nuclear family, leaving the responsibilities to their wives. These extra responsibilities of Asante men tend also to encourage such ethnic groups to give preference to educating their men over their women. Given these deep-rooted socio-cultural practices and gender stereotypes women face in Ghana, one can easily conclude that the effect of education on the quality of life of Ghanaians between males and females are likely to differ.

In Africa, governments have made many efforts to minimize the gender gap in education across many countries. In Ghana, for example, educational reform and policies have been introduced to close the gender gap and to encourage female education at all levels. Policies such as compulsory universal education, free senior high school education, and distribution of free

school uniforms and sandals were introduced under the PNDC government in the years 2000 and 2015, respectively (Ampratwum & Armah-Attoh, 2010; Atta & Manu, 2015; Donkoh & Amikuzuno, 2011; Osei-Assibey, 2013). These programs have been quite successful but also face several implementation challenges, including lack of accountability, lack of interest and infrastructure, poor program supervision, inadequate capital, corruption, and inadequate schools, among many others. The Free Compulsory Universal Basic Education programme, for example, was successful in increasing access to education across the different regions in Ghana; however, it faced several infrastructure challenges due to the sudden increase in enrollment. Adequate capital was also not available to sustain it.

In this study, I analyzed and examined gender differences, considering whether gender influenced the relationships between education attainment and subjective well-being in Ghana. In that same line of thought, I explored similar comparisons with political engagement. Overall, the main focus here is to determine whether men tend to derive more QoFL benefits from education compared to women. In other words, does gender moderate any observed relationship between education and quality of life of Ghanaians? With these comparisons, I modelled the effects of educational attainment on Quality of Life outcomes to address whether obtaining higher levels of education is more beneficial among women than men in Ghana.

Five specific research questions are examined:

1. What is the nature and extent of quality of life (QoFL) in Ghana? I explore an understanding of QoFL in Ghana using these measures: people's assessments of their: (a) perceived subjective well-being, (b) actual subjective well-being, (c) civic engagement, and (d) institutional trust.

2. How does this QoL differ among social groupings including: (a) education levels, (b) age, (c) gender, (d) ethnic groups, (e) religious groups, (f) place of residence, and (g) employment status?
3. What are Ghanaians' overall perceptions of education levels, and how do these perceptions differ by the various social groupings?
4. Are there differences in quality of life by one's level of education? If so, what level of education provides these enhanced quality of life outcomes? That is, how do those with high levels of education correlate to those with less education in what they report?
5. Assuming educational attainment is associated with increased quality of life, how does this vary by one's gender? In other words, does gender moderate any observed relationship between education and quality of life among Ghanaians?

#### **1.4 Research Design**

Several analytic techniques were used to answer the above research questions, including dealing with missing data, descriptive statistics, bivariate correlation, bivariate chi-square test, and Ordinary Least Squared (OLS) regression and OLS interaction Effect Models. My first task in the data analysis was to explore the response patterns for each of the survey items that were used, being attentive to missing data. I then constructed scales for each of the main variables and reported reliabilities for each. I used univariate analysis to examine the single variables in the study, providing a basic summary of the description of my selected dependent and independent variables including means, median, modes, and standard deviations. I provide details of this



analytic process in Chapter 3 (data and methodology section). I also conducted a bivariate analysis to explore the relationships between the dependent and independent variables in my study. The bivariate relationships enabled me to investigate the link between educational attainment and quality of life outcomes. This data provides insight into the perceptions of educational attainment and quality of life (subjective well-being and political engagement) in Ghana.

I also delved more deeply into relationships (causalities and likelihood) between education and quality of life, using OLS regression analysis. This data provides an understanding regarding whether men derive more quality of life benefits from education compared to their female counterparts, especially when controlling for age, gender, place of residence, employment status, religious affiliation, ethnicity, and education experience.

### **1.5 Significance of the Study**

This dissertation research contributes to the academic discourse and discussion on the topic while contributing to public policy process impacting the quality of life of Ghanaians. The results obtained from the study also connect theory to practice. The study of subjective well-being and political engagement includes essential measures of quality of life alongside other social and economic indicators (Addai et al., 2014; Arthur, 2009; Balamoune-Lutz & Lutz, 2004; Dassonneville et al., 2012; Durand, 2015; OECD, 2013). Research on quality of life is, therefore, very relevant in the assessment of the overall well-being of individuals, societies, and nations at large, especially in Ghana where there have been several social changes. Further, the benefits of education and its influence on quality of life have been well documented in the literature. However,

most of these studies are based on western societies, making it difficult to assess whether the same effect exists in sub-Saharan Africa. This study provides an opportunity to test existing theories on education and quality of life with African data.

Why Ghana? In recent years, the country has experienced tremendous growth in its democratic governance. It has a track record of organizing peaceful elections; eight successive and peaceful elections have been organized in the past years, and previous governments have alternated power peacefully between opposition and ruling political parties without war after the introduction of constitutional rule. According to the UN mandates on democratic governance, Ghana is a matured democracy, almost at par with western countries like the U.S., Canada, and Britain. Ghana is seen as the shining star of Africa and in some cases referred to as the “gateway to Africa” (Gyimah-Boadi, 2009). Overall, Ghanaians have been actively engaged in peaceful political and social activities geared towards national development. For instance, in a referendum held in December 2018, some Ghanaians went to the polls to decide on the creation of six new regions in some parts of the country. The outcome was a success.

The increasing presence of media and advocacy groups has also led to active citizenry participation in political engagement activities and the creation of strong civil societies in the country. Ghana has been acclaimed as a beacon of hope among countries in the sub-Saharan African region. It has recorded impressive growth in its economy, averaging between 4 and 6 percent per annum since 2000-2018 (World Bank, 2018). Based on these and many other related reasons, the reliance on Ghana as the only focus for this proposed study is justifiable and relevant to the discourse of democratic governance. Such growth has, in turn, improved quality of life among Ghanaians (Gyimah-Boadi, 2009; World Bank, 2018). Therefore, the question that needs further investigation is the possible link between educational attainment and the Quality of Life of

Ghanaians. The use of the 2017 dataset (Round 7) from the Afrobarometer to explore the relationship between educational attainment and quality of life in Ghana gives a much needed current outlook on issues among Ghanaians.

## **1.6 Organization of the Study**

This dissertation is organized into five chapters. Chapter 1 includes the introduction and background, objectives, rationale, and significance of the study. Chapter 2 is devoted to the discussion of the literature on quality of life outcomes (perceived subjective well-being, actual subjective well-being, civic engagement, and institutional trust) as well as the theoretical framework used in the study. Chapter 3 describes the research methodology, focusing on the data, measures, and methods used. The first section of this chapter examines the source of the dataset, the Afrobarometer Survey. The Afrobarometer Survey, cosponsored by Michigan State University, the Institute for Democracy in South Africa, and the Centre for Democratic Development in Ghana, has been conducted since 1999. The survey tracks political opinions, economic issues, cultural factors, and social and democratic attributes in African countries. In Chapter 4, I discuss the results and findings from the analysis of the data providing insight into some of the striking results. Finally, detailed discussion on these findings is presented in Chapter 5. In this chapter, I also examine the strengths and limitations of the study and its contribution to public policy.

## **2.0 Literature Review**

In this chapter, I provide a review of the literature on the quality of life outcomes and the theoretical models employed in the study. I start the literature review on the topic of subjective well-being and political engagement and its link to education. Afterward, I turn to a review of the literature on gender dimensions of quality of life and a discussion of feminist theory. Finally, I discuss the theoretical models and the overall framework for the dissertation study.

### **2.1 The Concept of Quality of Life/Well-Being**

In recent years, researchers have studied issues related to quality of life, also referred to here as well-being (Diener, 2000). This increased attention has resulted from studies that show that well-being predictors constitute different aspects of life, such as health, education, socioeconomic status, and many others. For this reason, the concept of well-being is an area that warrants study. While some scholars view well-being from macro measures that are more objective in nature, others argue that it is essential to view well-being in a subjective way (Eid & Larsen, 2008). The concept of subjective well-being can be examined in different ways. In this section, I explore the different definitions of well-being, examine its components and concepts, and, finally, focus my attention on the nature and framework of subjective well-being.

### **2.1.1 Definition of Well-Being and Why It is Subjective**

In the new millennium, well-being is a subject of debate. Some scholars (Diener, 2000; Diener & Ryan, 2009; Kahneman et al., 1999) agree that well-being entails living a good life, which encompasses criteria of earning a good income, whereas others (Deaton, 2008) proclaim that it is important to examine the social, cultural, environmental, and many other areas that directly and indirectly impact the well-being of individuals. International organizations such as the World Health Organization (WHO), for example, define well-being to mean “an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns” (WHOQoL Group, 1994, p.28). In psychological research, well-being is also referred to as happiness and is defined as a combination of life satisfaction and the relative frequency of positive and negative affect (Argyle & Martin, 1991). Other literature explains well-being as a sense of feeling good, satisfaction with life, fulfillment, and positive functioning (Diener 2000; Frey & Stutzer, 2002; Ryff & Keyes, 1995).

The concept of well-being in the literature has often been presented in two ways- the hedonic (satisfaction) and the eudaimonic (fulfillment with life) (Sheldon, 2015; Sheldon & Lucas, 2014; Veenhoven, 2011). The hedonic aspect refers to the presence of positive feeling and the absence of negative feeling. It is an overall satisfaction with life. In contrast, the eudaimonic (fulfillment with life) is a measure of self-acceptance. It is associated with positive social relationships, personal growth, purpose in life, environmental mastery, and personal expression (Diener, 2000; Ryff, 1989; Vos et al., 2013). Also, other researchers have pointed out that the concept of well-being encompasses a host of factors that constitute quality of life indicators, such

as life satisfaction, general health, functional status, socioeconomic conditions, satisfaction of needs, one's experience of life, and self-rated health status (Campbell et al., 1976; Diener et al., 2009). A closer look at other studies also suggests that well-being can be understood as either "objective" or "subjective" (Campbell et al., 1976, p.8). Objective measures of well-being depend on the visible and countable/numerical units, while subjective measures constitute intangible and non-countable measures, such as social, cultural, and psychological measures (Campbell et al., 1976). Objective measures of well-being have been explored extensively by using macro measures such as the Gross Domestic Product (GDP) and the Gross National Product (GNP) (Kubiszewski et al., 2013).

In many respects, it can be argued that the field of subjective well-being is an emerging field of study despite earlier studies. Several definitions of subjective well-being have emerged from the literature. Aristotle, for example, defined subjective well-being as a "means to an end" or "a series of means-ends chains" (Kelley & Evans, 2017). With this definition, Aristotle implied that every human action has an implicit motivational factor, and this action is often directed towards a desire to increase an individual's well-being (King & Hicks 2021). This definition clearly expounds on the eudaimonia life, a pursuit to fulfilling our human desires or life satisfaction. An alternate definition of subjective well-being emphasized in a myriad of studies explains subjective well-being as the extent to which individuals assess their overall sense of well-being as favorable. These assessments often use a Likert scale that rates SWB using criteria such as pleasant, unpleasant, good, satisfactory, or worst, among others (Blanchflower, 2008; Campbell et al., 1976; Diener et al., 2005; Diener & Suh, 1997; Veenhoven, 2011).

In addition to the above, other scholarship defines subjective well-being as "a person's cognitive and affective evaluations of his or her life" (Diener et al., 2003, p. 63). The affective

evaluation emphasizes the emotional aspects, or feelings, while the cognitive aspect emphasizes an individual's satisfaction with life as a whole. In scholarship in which quality of life is used synonymously with well-being, subjective well-being is conceptualized as an overall sense of well-being, including aspects of happiness and satisfaction with life as a whole (Campbell et al., 1976; Diener, 2000).

#### **2.1.1.1 Why Is Well-Being Subjective?**

Subjective well-being includes a broad range of concepts. The subjective aspect of well-being is rooted in the idea that it is a multi-dimensional concept; it is affected in a complex way by a person's physical health, psychological state, personal beliefs, social relationships, and relationship to salient features of their environment (WHOQoL Group, 1997). The concept also focuses on meaning in life, self-realization, and the extent to which a person fully integrates this into his or her life. This perspective – referred to as the hedonic – defines subjective well-being or happiness as being fundamentally about maximizing pleasure and avoiding or minimizing pain (Sirgy, 2012). Secondly, for some researchers, the definition and concept of subjective well-being is an *individual-level concept* (Campbell et al., 1976; Diener, 2000; Diener et al., 2005). The individual level concept assesses the well-being of individuals in terms of the tangible and the minute details of life, such as health, relationships, governance, and the environment. Well-being is considered subjective because it explores the minute details of life at the individual level and focuses more on how individuals feel about their lives (Diener, 2000). This perspective places focus on the meaning in life and self-realization, and the extent to which a person fully integrates this into his or her life.

Further research has shown varying levels of individual satisfaction across different age groups, personalities, societies, and cultures. What is satisfactory to one person may be unsatisfactory to another in a different context. Similarly, what may be satisfactory to an individual at one point of his/her life may be unsatisfactory in later years. To that extent, it can be argued that there is a life course perspective aspect to SWB. For example, individuals with abundance of material wealth may not be as satisfied as individuals with less material wealth (Ahuvia, 2008; Diener & Biswas-Diener, 2002). Satisfaction that variably explains the well-being of a person is, therefore, subject to the meaning that individuals make of their experience. Well-being has no universal definition from the literature, but it varies especially when embedded in one's cultural context and subjective experience (Veenhoven, 2011).

### **2.1.2 The Components of Subjective Well-Being**

By far, studies on subjective well-being contend that the concept entails two major components: a) affective balance (positive affect and negative affect) and b) cognitive experience/life satisfaction.

The *affective* aspect is related to emotions, moods, and feelings. These emotions provide an understanding and assessment of daily experiences based on the frequency of changes in moods, feelings, or emotions. Emotions, which could either be momentary or long-term, are classified as either Positive Affect (PA) or Negative Affect (NA) (Diener, 2000; Diener et al., 2006). Positive Affect (PA) is a broad affective dimension characterized by feelings of enthusiasm, alertness, and activity, with high PA characteristic of “high energy, full concentration, and pleasurable engagement with one's environment” (Watson et al., 1988, p. 1063). Experiencing *positive affect*



is associated with pleasant experiences such as joy, elation, affection, enthusiasm, alertness, and peace, among many others. In contrast, *negative affect* refers to unpleasant and distressing emotions and moods such as guilt, anger, frustration, nervousness, contempt, fear, and shame (Campbell et al., 1976; Diener et al., 2005; Diener et al. 2000; Watson et al., 1988). A constant experience of pleasant experiences, high energy, and full concentration has a high positive affect. When a person has a high positive affect, the individual is said to have had full concentration of pleasurable experiences, while high negative affect simply means a state of frequent exposure to sadness, distress, fear, and other unpleasant experiences.

The second component, the *cognitive experience*, is defined to imply the “stable” component in a person’s life (Helliwell & Barrington-Leigh, 2010). It is also referred to as the judgmental component and is often conceptualized as life satisfaction (Andrews & Whitney, 1976). Life satisfaction refers to what one thinks about his or her life in global terms (life as a whole) and in domain terms (in specific areas of life such as work, relationships, and others) (Bulina, 2014; Santos et al., 2012). Life evaluations are the result of a cognitive process taking place, or being updated, at the time the questions are asked. It is informative and is based on a conscious evaluation and appraisal of a person’s life as a whole. The cognitive component assesses life on a broader spectrum (Diener, et al., 2005). Campbell, Converse, and Rodgers (1976) explained that it is a broader reflection and “assessment of life on a continual basis” (p.8). The global dimension of subjective well-being, viewed from the life satisfaction perspective, is more accurate compared to the affect, which only focuses on momentary feelings and experiences.

To summarize, it can be argued that subjective well-being constitutes affect (positive affect and negative affect) and cognitive/life satisfaction, and these components are being adopted for this study. The affect component focuses on the emotional experience. It is based on the feeling of

a person about his/her life- the feeling of pleasantness or unpleasantness. Life satisfaction, on the other hand, is more reflective of the broad and continuing circumstances of a person's life. It captures issues related to psychological, mental, social, and environmental well-being.

Based on the components of subjective well-being discussed in the literature, my study focuses on these two—the affective and cognitive/life satisfaction dimension of subjective well-being. The cognitive dimension, which is the judgmental component, would be labeled as the “perceived subjective well-being” in my dissertation study. From a global perspective, the “cognitive” dimension is seen as the more accurate measure because it deals with life realities. It represents what one thinks about his or her life satisfaction in global terms (life as a whole) and in domain terms (in specific areas of life such as work, relationships, and others) compared to others. On the other, hand, the “affective component,” which I label “actual satisfaction of life,” focuses on momentary feelings and experiences. It focuses more on how individuals feel about themselves as well as their environment. Perceived subjective well-being does not capture the realities of life but focuses on expectations, feelings, and sense of belonging.

Using the Afrobarometer survey to create my dependent variables, “actual” and “perceived” subjective well-being, the study examines measures such as access to food, water, medical care, and other necessities. On actual subjective well-being, for example, the question on the survey is: “Over the past year, how often, if ever, have you or anyone in your family gone without the following:” (a) food (b) water (c) medical care (d) cash income. Because the answers to these questions involve past events, there is no denying that the responses to these questions would be reflective measures of the past realities and experiences. On the other hand, the questions on the perceived subjective well-being measure focused on the individuals’ feelings, expectations, and sense of being of their current state. For example, on the Afrobarometer survey, a question

was: “In general, how would you describe your own present living conditions”? Details of the creation of my dependent variables subjective well-being are discussed in Chapter 3. In the next section, I discuss and analyze the link between education and subjective well-being.

## **2.2 The Link Between Education and Subjective Well-Being**

Although education and well-being are hypothesized to be related in some ways, the relation between education and subjective well-being is one area that has not been researched extensively, especially in developing countries (Mirowsky & Ross, 2007). In developing countries, though several institutions and establishments continue to promote the agenda of meeting the Millennium Development Goal (MDG) of increasing access to education and eliminating gender inequality in developing countries (UNDP, 2010), there is little research on how education affects the quality of life of citizens in these countries. In sub-Saharan Africa, for example, inequities in girls’ education, especially at the secondary and post-secondary stages, persist (Amua-Sekyi, 1998; Takyi & Addai, 2002; Tanye, 2008). Parents often prefer educating males (sons) to females (daughters) due to the positive returns on investment for educating males over females (Attanasio & Kaufmann, 2017). The irony, however, is that in developing countries, women’s education has been found to have a positive effect on socioeconomic development (World Bank, 1997). In addition, social theorists and educators consistently show that education promotes economic development, improves the health and livelihood of people, and improves social mobility of citizens (Coleman, 1988; Putnam, 1993), among many other positive outcomes.

Educational attainment has been found to correlate with improved health, social status, occupational status, income, personal household income, and connections that breach generations or generational gap (Mirowsky & Ross, 2007, 2009). It provides individuals with personal control to make choices in life, to live a healthy lifestyle, and to experience enhanced agency (Ross & Mirowsky, 2007). Educated people in general develop the habit and knowledge of the relevance of living a good and healthy life (Behrman & Stacey, 1997; Stacey, 1998; Vila, 2000). Because of the tremendous benefits, one can therefore assume that with education, individuals are bound to feel good and enjoy life (Cunado et al., 2012; Edgerton et al., 2011). As Easterlin (1974) explains, “Economic growth does not bring happiness to a society but rather acquiring education, especially higher education would increase individuals’ income and personal earnings” (p. 1381). In addition, the screening theories of education emphasize that “individuals with more schooling tend to earn more not because (or at least, not solely because) schooling makes them more productive, but rather because it credentialed them as more productive” (Hungerford & Solon, 1987, p.175). Schyns (2000) also found that “income explains 2-5% of the variance in subjective well-being when studies are conducted in developed countries” (cited in Ahuvia, 2007, p. 495). These findings suggest that the benefits of education on subjective well-being may be influenced by other indirect measures, including cultural, social, and psychological factors (van Praag, Frijters, & Ferreri-Carbonell & Ramos, 2014).

The literature on subjective well-being notes that several variables, such as religious activities, social trust, physical exercise, health, and marital status (Addai et al., 2014; Botha & Booysen & 2014; Steptoe et al., 2015; Sulemana, 2015) influence well-being. Social capital and environmental measures have also been used as indicators of subjective well-being (MacKerron, 2012). The benefits of education provide, if not all, at least some of these values. In a study

conducted by Peiró (2006) on happiness, satisfaction, and socioeconomic conditions, for example, the findings showed no significant correlation between education and subjective well-being. Rather, education has indirect benefits that influence well-being, and income is one of the major sources. Studies have also shown that education contributes to social status, which improves subjective well-being (Mirowsky & Ross, 2007).

### **2.2.1 The Case of Ghana and Sub-Saharan Africa**

The literature on education and subjective well-being expounds on two major points: The first is that education increases satisfaction with life because of its numerous benefits, whereas others argue that education decreases life satisfaction after a particular threshold or educational level (Botha & Booysen, 2014).

In Sub-Saharan Africa, some researchers have attempted to study subjective well-being, but these studies are few and far between. In South Africa, for example, Botha and Booysen (2014), in their research on life satisfaction and education, found that there is a “strong positive association between educational attainment and individual satisfaction with life” (p.555). Using data from the 2008 National Income Dynamics Survey, Botha and Booysen (2014) explored the relationship between life satisfaction and education in South Africa. This research explored whether education and life satisfaction are related for men and women and for different racial groups. Their findings show “a strong positive association between educational attainment and individual satisfaction with life, which is true in the overall sample and for men and women” (p.555). Botha & Booysen (2014) concluded that “education is a positional good, in that the people who have attained more

than the mean level of education in their relevant cluster are significantly more satisfied with life compared to those possessing less than mean education” (p.555).

In Ghana, Pokimica et al. (2012) used data from the 2008 Afrobarometer survey to examine the relationship between religion and subjective well-being in Ghana as well as religious group differences in their experiences with SWB by using non-parametric test procedures (Kruskal-Wallis H test, followed by post hoc tests). Religious affiliation and religious importance were used as the measures of religion; for subjective well-being, two measures were also used- absolute SWB (perceived living conditions) and relative SWB s (perceived living conditions compared to those of other Ghanaians). The outcome of the study showed a significant relationship between religious affiliation and the measures of subjective well-being in the study. Addai and Pokimica (2010) also explored whether ethnicity influences economic well-being (perceived and actual) in Ghana using the 2008 dataset from the Afrobarometer survey. The authors employed logistic and multiple regressions for their study. Findings from the study showed that ethnicity has both negative and positive effects on economic well-being among the different ethnic groups and the different sub-samples.

### **2.3 Subjective Well-Being Measurements**

Current research suggests that subjective well-being (SWB) is an important indicator of quality of life (Eid & Diener, 2004). Further, the literature provides several theoretical explanations for why subjective well-being is associated with quality of life as well as its measurement. Three conceptual approaches particularly appropriate for my study are the domain

of life satisfaction, bottom-up concepts (Diener, 2009), and the positive affect and negative affect Schedule (PANAS).

Researchers measure these components separately and independently (Andrews & Whitney, 1976; Lucas & Dyrenforth, 2008). Diener et al. (1985) argued that the various components of SWB represent distinct constructs that need to be understood separately, even though they are closely related. These components can be studied through self-reported measures that allow respondents to report their sense of well-being- attitude, beliefs, behavior, intentions, health, and others. These measures could be in the form of scales and indices.

### **2.3.1 Domain of Life Satisfaction**

The domain of life satisfaction, first, reflects how a person perceives the attribute and, second, the standard against which she or he judges that attribute (Diener, 2009; Diener et al., 2005). Individuals' well-being is viewed as their standards of satisfaction compared to objective, or perceived, attributes. The standards of satisfaction include aspirations, or expectations set by individuals, and the perceived attribute refers to the expected standards and/or goals that individuals set for themselves (Campbell et al., 1976, p.12).

Veenhoven (2014) explains that the domain of life satisfaction as an enduring appreciation of a particular life aspect. Domain of life satisfaction measures specific facets of life, for example, health, education, employment, family life, social activities, economic, and spiritual life. The literature indicates that the domain of life satisfaction has several partitions, which has resulted in debates regarding the number of domains to examine. Cummings (1996) argues that the domain of life satisfaction has seven divisions (material well-being, health, productivity, intimacy, safety,

community, and emotional well-being). Other scholars (Bardo, 2017; Rojas & Watkins-Fassler, 2022; Rojas, 2007) call for a 10-part partition of life domains (family life, working activity, social activity, recreation, personal health, consumption, ownership of durable commodities and properties, self, spiritual life, and country's situation). Flagnan (1978), on the other hand, proposes 13 partitions of domains of life satisfaction: economic, physical, and health well-being; having and raising children; relations with spouse, with relatives, and with friends; community and social activities; political activities; passive and active recreational activities; personal development activities; and work.

The nature of the domain of life satisfaction assumes that “a person's evaluation of a particular domain characteristic or attribute depends upon his perception of that attribute in relation to internal standards against which he measures that perception” (Campbell et al., 1976; p. 14). According to this model, “subjective well-being is psychological” (p.13), and “individuals' responses regarding their subjective well-being are largely based on the environment in which they find themselves” (p.12). The life domains that have been studied include marital satisfaction, job satisfaction, and standard of living. A domain satisfaction reflects the extent to which objective conditions in a particular area of life match people's respective needs or aspirations. It therefore reflects the extent to which objective conditions in a particular area of life match people's respective needs or aspirations (Diener & Suh, 1997; Easterlin, 2006). Headey et al., (1991), for example, employed seven domains (satisfaction with health, financial situation, social relationships, one's self-worth, leisure-time, family, and work) to determine the life satisfaction of workers in Chile, controlling for age and gender. The results showed that satisfaction with one's financial situation was the dominant predictor of overall life satisfaction of workers (Loewe et al., 2014).



The domain of life satisfaction first reflects how a person perceives the attribute, and second, the standard against which she or he judges that attribute (Diener et al., 2005). In simpler terms, a person's well-being is viewed as his/her standards of satisfaction compared to objective or perceived attributes. The standards of satisfaction factors are the aspirations, or expectations set by individuals, and the perceived attributes, or standards and goals an individual set for him or herself (Campbell et al., 1976 p.12). The domain of life satisfaction therefore highlights more the perceived subjective well-being measures, which is an affective dimension of subjective well-being.

### **2.3.2 Bottom-Up Approach**

Unlike the domain of life satisfaction that views subjective well-being in partitions, the bottom-up approach views subjective well-being or happiness as an accumulation of happy experiences. The bottom-up model emphasizes the fact that happiness can be achieved when basic human needs have been satisfied. In addition, a person's well-being is influenced by external factors, including situational and demographic factors (Diener, 1984; Durayappah, 2010). These factors include age, gender, health, and marital status. Researchers of subjective well-being often reference this model and "have believed that SWB results from a linear additive combination of domain satisfactions such as marriage, work, and health (Andrews & Whitney 1976; Argyle & Martin, 1991; Campbell et al., 1976; Headey et al., 1985).

The bottom-up model views subjective well-being as additive rather than incremental. In this model, rather than examining life domains from the broad (macro) perspective, the more granular and minute details that constitute the elements of a person's well-being are examined.

These details, or attributes, are then combined to give a broader picture of a person's well-being. The broader picture formed is fundamentally based on the individual's assessment of his/her well-being. This means that pleasant situations in each domain of life are likely to indicate high levels of general well-being. Moreover, more experiences that are unpleasant lead to lower levels of well-being in general.

This model involves, first, understanding the different life domains from a granular level, starting with the lowest level of the hierarchy (in these cases, life domains) to the highest issue in life. The details of the domain of life satisfaction are specified, assessed, and, finally, linked together to give an appraisal or an overall picture of life. This model shows the relevance of the environmental experience and its effect on subjective well-being. For example, the theory was used to investigate the effect of changes in living conditions on well-being using the German Socio-Economic Panel. A sample size of 3,658 participants from 2,162 households was studied using the German Socio-Economic Panel. Life satisfaction and housing satisfaction after moving were examined. The findings showed: (a) a strong and persistent increase in average levels of housing satisfaction, (b) no increase in average life-satisfaction, (c) low stability in individuals' level of housing satisfaction, and (d) high stability in individuals' level of life-satisfaction. The results were evaluated with both the top-down and bottom-up models. When it came to the bottom-up approach, the emphasis was that "some individuals who moved actually increased in life-satisfaction as a result of increased housing satisfaction" (Nakazato et al., 2011 p. 115).

### 2.3.3 Positive Affect and Negative Affect Schedule (PANAS)

The Positive Affect and Negative Affect Schedule (PANAS) is a self-reported measure that captures issues of life satisfaction in the form of scales and indices (Lucas et al., 2003; Thompson, 2020; Watson & Levin-Aspenson, 2018; Watson et al., 1988). The scale, one of the most widely used, is divided into two equal parts. The first half measures *positive affect*, and the other half measures *negative affect*. PANAS measures the extent to which the affect has been experienced within a specified period. While the Afrobarometer study does not contain the same items, I use the PANAS as a model for constructing the measures for my study.

Another measure of subjective well-being that informs my research, even though none of its specific items are included in the Afrobarometer survey, is the Satisfaction with Life Scales (SWLS). This global measure of life satisfaction was developed by Diener, Emmons, Larsen, and Griffin in 1985 (Pavot & Diener, 2008). The scale is primarily used as a self-report instrument (Pavot, et al., 1991) but can be used to measure life satisfaction “as a cognitive judgmental evaluation of one’s life as a whole” (Larsen et al., 1985, p.4). Similar to PANAS, the Afrobarometer survey is a self-rated instrument, and measures on the survey can be conceptualized into the creation of a scale/index. Using construction of the PANAS and SWLS as models, I develop four quality of life indexes from the Afrobarometer survey. I discuss the nature of the Afrobarometer survey in Chapter 3.

## 2.4 Literature Review on Political Engagement

In this section I provide a literature review and discussion of political engagement, emphasizing civic engagement and institutional trust, the quality of life outcomes examined in this research study. Political engagement involves issues that society cares about. It consists of several activities through which people express their opinions about issues around the world and how it is governed in order to influence decisions that affect people's lives (Barett & Pachi, 2019). These interactions are mutually beneficial, intended to benefit society and the individual or group. Interactions can be verbal, for example, in the form of communication, or non-verbal, such as body movements and orientations. Political engagement does not only affect the individual but engenders the environment, and the stability and progress of society as a whole (Boeckmann & Tyler, 2002). In modern times, scholars have started focusing on political engagement as a measure of quality of life (Addai et al., 2014; Gyimah-Boadi, 2009).

In this section, I examine the relationship between education and political engagement by focusing on *civic engagement* and *institutional trust* as my two main measures of political engagement. I start with a discussion of the meaning and concept of political engagement. Next, I turn to the literature on the different types of political engagement and its links to education. Finally, I focus my discussion on these two dimensions of political engagement: civic engagement and institutional trust.

### **2.4.1 Political Engagement Concept**

Political engagement is a measure of education outcome that involves issues that society cares about. In the literature, it is used synonymously with the term political participation. Political science scholars have defined political engagement in several ways. Verba et al. (1995), for example, defined political participation as “an activity that has the intent or effect of influencing government action-either directly by affecting the making or implementation of public policy or indirectly by influencing the selection of people who make those policies” (p. 38). These actions include activities such as voting, demonstrating, contacting public officials, attending party rallies, volunteering, public opinion, and mass communications, among many others. In short, political engagement, which is an example of a political behavior, is targeted at influencing a person, authority, government, institutions, political views, ideology, and participation. Elsewhere in the literature, researchers explain that political engagement constitutes series of activities and ways that people express their opinions about issues on governance in order to participate and influence the decisions and policies that affect their lives (Ekman & Amnå, 2012; Perry, 1996). Other scholars also refer to political participation as “voluntary activities undertaken by the mass public to influence public policy, either directly or by affecting the selection of persons who make policies” (Uhlener, 2016, p.1). Political engagement stems from concepts such as the right to freedom of speech and expression and to associate and participate in public affairs. From these definitions and concepts, it is obvious that the overall goal of political engagement is to influence policies for public good. In the next sections I discuss the essence of studying political engagement, the different forms of political engagement, and its link to education.

#### **2.4.1.1 Why Study Political Engagement?**

Several authors advocate that the study of political engagement is essential because it is a good quality of life indicator. As a quality of life indicator, political participation is a means of self-development, self-expression, and self-actualization, all of which can foster a higher sense of well-being (Pirralha, 2016; Teorell, 2006; Wallace & Pichler, 2009). People become politically engaged because of its numerous benefits; political activities including service, volunteering, and leadership are useful in developing leadership skills such as confidence, public speaking, persuasiveness, and proactiveness. In addition, research indicates that political participation has numerous psychological benefits; it builds a sense of efficacy, political knowledge, and empowerment (Weitz-Shapiro & Winters, 2011). Ordinary citizens believe that participation in political activities increases a person's chances of being heard by the appropriate institutions and leadership, which strengthens transparency and democratic values. Others advocate that increased political participation can have significant impact on government policies (Bueno de Mesquita et al. 2003; Meltzer & Richard, 1981) and social outcomes (Marota, 1971; Pacheco & Lange, 2010; Putnam, 2000). In the literature, the study of political engagement has also been advanced to include several activities such as contacting public officials (McAvoy, 2015), voting (Mayer, 2011; Sondheimer, 2010), campaigning, and participating in communal activities (Brundidge et al., 2013; Fahmy, 2006; Putnam, 2000).

Over time, political engagement has become relevant to addressing community and public concerns and promoting quality of life (Bueno de Mesquita et al. 2003; Meltzer & Richard; 1981; Weitz-Shapiro & Winters, 2008). It boosts public engagement, which, in turn, facilitates meaningful input into the decision-making process. Other groups of scholars have also suggested that studying political participation is essential to assessing the quality of democracy of a country

(Stiglitz, 2010; Waldo, 2007). In a democratic system in which the majority rules, political participation is an indispensable tool because “where few take part in decisions there is little democracy; the more participation there is in decisions, the more democracy there is” (Verba & Nie, 1987, p.1). Studying political participation is therefore essential to understanding the strength of a democratic institution. It is also useful in identifying good and bad governance.

An individual can be politically active or inactive through the process of political socialization often acquired through institutions and networks that impact individuals’ actions directly or indirectly. Such institutions include families, ethnic groups, religious organizations, student organizations, government agencies, non-governmental agencies, and the media, among many others. Political participation is also influenced by a variety of factors including family background and early experiences in school. These agencies are “critical for both the development of resources for politics and for the future institutional commitment that permit the future enhancement of political resources” (Verba et al., 1995, p. 272). Through this socialization process, political values, beliefs, and attitudes are established.

#### **2.4.2 Forms of Political Engagement**

Several forms of political engagement have been identified in the literature. Clark et al. (2009), for example, suggested that political engagement can be classified under the following models: cognitive engagement (information interest), civic voluntarism (resources mobilization), equity fairness (relative deprivation), general incentives (costs-benefits- norms), and social capital (networks). Others classify political participation into two types – conventional forms of political participation, which include voting, writing letters or emails to public officials, attending political

meetings, signing petitions, and donating money to campaigns and political groups; and unconventional forms of political participation, such as protesting, demonstration, boycotting, rioting, and many others (Agerberg, 2018; Irvin & Stansbury, 2004; Jarvis, 2002; Kam & Palmer, 2008; Kuenzi, 2006; Kwon, 2016; Persson, 2014; Shafiq, 2010).

Based on the literature, the available information in the dataset (Afrobarometer) for my study, and the context of my research, I focus on two forms of political engagement: a) political communication and b) affiliation and membership in political organizations.

#### **2.4.2.1 Political Communication**

The first form of political engagement, *political communication*, is concerned with how information spreads and influences people in society. This form of engagement can be accomplished through community activities and the media. Others view political communication as a strategic way of relaying messages to influence a political environment, address a problem, or influence policy (Bennett & Lyengar, 2008; Kohler & Watson, 2001). It involves activities such as political discussions, political expressions (freedom of political expressions), and the freedom to say what a person thinks. It also includes acts such as public discussion (e.g., political speeches, news media coverage, and ordinary citizens' talk) that considers who has authority to sanction and the allocation of public resources to make decisions. Political communication involves the use of traditional means of generating and relaying information to citizens via newspapers, radio, and television. In modern times, however, print and media (including the internet) is being used extensively as a means of political communication (Dahlgren, 2015; Kostadinova, 2019). Print as a form of political communication includes activities such as reading newspapers, blogs, and



similar media forms. Media participation also includes events such as watching television and listening to the radio.

In the context of Ghana, political communication via different media has also increased. In the past, the most common form of political communication was through newspapers and radio. However, due to the rise in media and improved access to electricity in the country, political communication has taken other forms such as several television network stations, the internet, and cell phone communication. The medium through which political communication transmits can influence the political atmosphere, culture, and political participation of citizens.

#### **2.4.2.2 Affiliation and Membership to Political Organizations**

The second form of political engagement that I examine is affiliation with and membership in political organization. The literature identifies political organizations as systemic mediators between the society and the political process (Green & Coffey, 2011; Gyimah-Boadi, 2009). These organizations often engage in political activities such as lobbying, community organizing, and organizing political rallies, among others. They act with specific political goals and interests aimed at influencing public policy. Various political organizations that individuals can become affiliated with include political parties, religious organizations, non-governmental organizations, advocacy groups, and special interest groups.

Based on the literature on political engagement, statistical reasoning, and available information in the Afrobarometer (the dataset for this study), measures that are used to capture political engagement in this dissertation study were carefully selected to measure our understanding of political engagement. Details of these measures are discussed in Chapter 3.

### **2.4.3 The Links Between Education and Political Engagement**

Political engagement involves participating in activities such as discussion of political issues, attending political campaign meetings, and writing letters to public officials. Why might education affect political engagement? At the individual level, it has been argued that education enhances cognitive ability and improves skills for handling information. It influences participation in many ways because it provides individuals and communities with the knowledge of political systems and how they work. Rosenstone and Hansen (1993) argue that education:

imparts the knowledge and skills most essential to a citizen's task. Because of their schooling, the well-educated have the skills people need to understand the abstract subject of politics, to follow the political campaign, and to research and evaluate the issues and candidates (p. 136).

Education prepares individuals to deal with complex aspects of political participation. In addition, educated people can follow and understand events in the news and other media sources and are more likely to form opinions about political issues and engage in discussions (Hillygus, 2005; Le & Nguyen, 2021). Education has also been found to be an important factor in enhancing political interests and civic skills (Persson, 2012; Verba et al., 1995), voting behavior and other political activity (Dee, 2004; Niemi & Junn, 2005; Sonheimer & Green, 2010; Wolfinger & Rosenstone, 1980). It can shape political outcomes indirectly through development of knowledge, skills, and social capital (Emler & Frazer, 1999).

To support the argument on the positive values of education and its link to political engagement, several findings from political science research indicate that years of education is

positively correlated with outcomes such as political knowledge and participation. Condon (2015), for example, used data from the National Educational Longitudinal Study to explore the relationship between verbal skills acquired in school during adolescence and participation later in life. The results from this study showed that “when young people learn to use their voices in school, they are more likely to speak up as participatory adults” (p. 819). On the other hand, Kam and Palmer (2008) used a propensity score matching approach to determine the causal link between education and political participation, taking pre-adult experience into consideration. They found that attaining “higher education is not the cause of political participation but is a proxy for pre-adult experience and influence” (p. 612). This means that attaining higher education is not the main factor in influencing political participation but, rather, is preparation for pre-adult experience and influence. Several years of research on education and political engagement have also found that socioeconomic status is one of the strongest predictors of political participation (Emler & Frazer, 1999; Hillygus, 1995; Peiró, 2006). “Other factors that influence political participation include family background and early experiences in school” (Verba et al., 1995; p. 272).

Research on political participation in the developing world has found that in economically less-developed countries, one frequently finds that loyalties to local groups outweigh those to governmental institutions. In these circumstances, much political participation may consist of informal involvement in the local arena or in traditional institutions (Dietz, 1998). The story in sub-Saharan Africa is very similar but differs in some countries because factors such as ethnicity and religion play key roles in political participation. Kuenzi (2006), for example, conducted a study to understand the effects of formal and non-formal education (NFE) on political participation and democracy, analyzing data from surveys of 1,484 rural Senegalese citizens. Non-formal education in this research is operationalized as “having participated in one of the four NFE

programs intended to impart basic literacy and numeracy skills to participants,” whereas formal education is operationalized as “the years spent in learning institutions officially sponsored or recognized by the state” (p.8). Findings from the study showed that both non-formal and formal education have:

similar effects on several political behaviors but non-formal education appears to be stronger. NFE increases the likelihood that one will vote and contact officials regarding community and personal problems. In addition, NFE has a strong, positive impact on community participation (p. 2).

When we turn to Ghana, a couple of empirical studies have examined the relationship on a number of political measures and social groupings such as religion and voting patterns (Takyi et al., 2010), ethnicity, and voting patterns (Arthur, 2009; Nathan, 2016). Opoku-Agyeman (2013) explored the factors contributing to civic engagement in Ghana. Using the 2002-2008 dataset from the Afrobarometer, the study employed the use of multivariate analysis (OLS and ANOVA). Findings from his study showed that the essential predictors of civic engagement include gender, place of residence, satisfaction with democracy, social capital, denominational affiliation, ethnicity, and education.

In the second part of my dissertation study, I examine the link between education and political engagement (my QofL indicator) in Ghana. I define political engagement as (a) civic engagement and (b) institutional trust. These measures were selected based on the information available in the dataset. I discuss the link between these selected measures (civic engagement and institutional trust) to education in the next section.

#### **2.4.3.1 Education and Civic Engagement**

Civic engagement activities include the discussion of political matters, freedom of speech, freedom of association, affiliation with civic organizations, and satisfaction with democracy, among many others. These activities influence individual and community actions and beliefs, thereby impacting issues such as education, good governance, health, and the environment. Civic engagement activities are paramount to a country's democratic development. As Huntington puts it, civic engagement activities are designed to influence government decision-making (Huntington & Nelson, 1977).

The key indicators in a democratic society are reflected in elements such as freedom of speech, freedom of association, and voter choice (Box et al., 2001; Cohen, 1989; De Cuzzani, 2014; King & Stoker, 1996; Mungiu-Pippidi, 2015). Societies with strong democratic values enjoy peace and stability, which contributes to their development (Cohen, 1989; Collier, 2007; Dahl, 1998; Przeworski et. al, 2003). Advocates of democratic values believe that democracy empowers citizens of any country or institution to choose their own leaders and gives voice to the people. Abraham Lincoln (U.S. president from 1809-1865) defined democracy as a government of the people, by the people, and for the people (Epstein, 2011). In another definition, Aristotle captured democracy as the rule of the majority. Others simply view democracy as the rule of law (Dryzek, 1990). Increased civic participation can have significant impact on government policies (Bueno de Mesquita et al. 2003; Meltzer & Richard, 1983) and social outcomes (Barber, 2003; Michels & De Graaf, 2010). It is also very useful in understanding the challenges and problems societies face, integrating all kinds of people into society, and identifying the key leaders in a society (Coleman, 1988; McCoy & Scully, 2002). High levels of civic participation increase the chances of being

heard on relevant issues in society. In one way or the other, this confers a degree of legitimacy on democratic institutions (Egerton, 2002; Hillygus, 2005).

Political science research shows that there is a positive relationship between education and civic engagement. For example, it has been found that education enhances the quality of democracy (Milligan et al., 2004). In Poland, Gryniuk (2018) used data (2008-2013) obtained from the Polish Panel Survey (POLPAN) to determine the relationship between education and democracy. Gryniuk (2018) examined how attitudinal, cognitive, and structural mechanisms mediate education and democracy. Findings from the study indicated that education is key to democracy. Higher levels of education were found to be associated “with lower authoritarian attitudes which in turn correlate with stronger pro-democratic values” (p.3). The finding also shows that “individuals with higher levels of education are more likely to belong to privileged social classes and are more pro-democratic” (p.3). Again, the study concludes that “higher educational attainment is associated with higher cognitive abilities, which, in turn, correlates with stronger support for democracy” (p. 3). Other studies also suggest that countries that are governed by democratic values tend to be happier (Di Tella & MacCulloch, 2006; Frey & Stutzer, 2000a; Radcliff, 2001; Tavitis, 2008).

In another survey that explored American public opinion on direct democracy in the United States, Collingwood (2012) found that “when exposed to ballot initiative questions, voters without a college degree are less supportive of direct democracy compared to college graduates” (p. 571). The findings are similar when we turn to Muslim countries. Shafiq (2010), for example, used data from the Pew Global Attitudes survey to determine the effect of educational attainment and income on support for democracy in Jordan, Lebanon, and Pakistan. Results from the study showed that

“support for democracy is a social benefit of education and higher education encourages support for democracy in Jordan, Lebanon, and Pakistan” (p. 461). Income was also found to be an important determinant of democracy in Lebanon and Turkey.

These findings from research in western nations and Muslim countries are consistent with findings from countries in Africa. In countries like Ghana and Malawi, where literacy levels are moderately high, the Afrobarometer reports that citizens in these countries indicate that they enjoy complete freedom of expression (Penar et al., 2016, p.7). The elites in Africa, however, are of the view that in countries where the majority of the people have lower levels of education, democracy “endows illiterate citizens with political rights that may be exercised unreflectively or irresponsibly” (Bratton & Mattes, 2001, p.117). This finding contradicts the research in developed countries:

Overall, the literature discussed so far indicates that there is a relationship between education and democracy. Perhaps these findings on education and civic engagement are in line with Friedman’s (1962) argument that: A stable and democratic society is impossible without a minimum degree of literacy and knowledge on the part of most citizens without widespread acceptance of some common set of values. Education can contribute to both. In consequence, the gain from education of a child accrues not only to the child or to his parents but also to other members of the society (p. 9).

#### **2.4.3.2 Education and Institutional Trust**

According to Rotter’s (1971) social learning theory, trust may be defined as a generalized expectancy that the words, promises, or statements of others can be relied on. Trust is a core component of social capital (Fukuyama, 1995, 2000). It can be viewed from two dimensions:

institutional trust and interpersonal trust. This study focuses on the first dimension of trust, institutional trust as a component of political engagement.

Institutional trust is multidimensional (Rothstein & Stolle, 2008, p.193-195) and captures social confidence in various institutions, such as the government, the justice system, the health system, the education system, and the media. Institutional trust focuses on actors and institutions such as politicians, officials, and organizations (Paxton, 1999). A significant element of institutional trust is its key role in shaping the views and perceptions of citizens as well as their response to corruption (Catterberg, 2006; Gorta & Forell, 1995; Lavena, 2013; Morris & Klesner, 2010).

Why study the link between education and institutional trust? Education is one of the strongest predictors of trust (Frederiksen et al., 2016; Huang et al., 2011). Studies show that educated citizens are more likely to report negative institutional acts such as bribery and corruption (Lavena, 2013; Truex, 2011; Uslaner & Rothstein, 2016). Borgonovi (2012), for example, examined the relationship between education and levels of trust and tolerance by examining data from the first three rounds of the European Social Survey. Findings from the study showed that “education and levels of trust and tolerance varies significantly across countries and that a major source of this variation lies in the way in which individuals react to the level of diversity in the country where they live” (p.3).

When we turn to developing countries, research findings show that “improving access to education increases trust and reduces the presence of corruption norms” (Truex, p. 1133). Contrary to this view, Hakhveridan and Mayne (2012) argued that in corrupt countries, the educated are less likely to trust in political institutions. In their research, they examined how the effect of education on institutional trust varies cross-nationally. Findings from the study showed a negative association



between trust in institutions, especially in corrupt societies, whereas a positive association was found in uncorrupt societies. In addition, they found that that “corrosive effect of corruption on institutional trust worsens as education improves” (p.2). The study found that educated persons in corrupt countries tend to have less faith in institutions (Hakhverdian & Mayne, 2012).

## **2.5 Gender Dimensions of Quality of Life**

The literature on subjective well-being indicates that a series of variables, such as religious activities, social trust, physical exercise, health, and marital status (Botha & Booysen, 2014) influence well-being. The benefits of education provide some, if not all, of these values. Gender has also been found to be relevant to the development of subjective well-being (Anderson et al., 2012; Diener, 2009; Gerdtham & Johannesson, 1997).

Women have been found to be disadvantaged to their male counterparts when it comes to their subjective well-being (Butler, 2004; Frempong-Ainguah & Hill, 2018; Verbrugge, 1976). The story is the same in sub-Saharan Africa. In West Africa, Ghana Arku and Shute (2008) explored the well-being of men and women in a community in the Volta Region. The study attempted to understand the extent to which men and women’s sense of well-being was determined using economic, religion, social, and educational indicators. The results from the study indicated that social and cultural factors played essential roles in determining well-being among Ghanaians. In addition, well-being varied significantly by gender when social and cultural factors were considered. “The top five indicators for women’s well-being in the study were found to be petty trading, having a trustworthy pastor in the local churches, large family size, and regular church

attendance, whereas that for men include playing cards, being a member of a church committee, drinking palm wine together, listening to radios and farming” (Arku & Shute, 2008; p.373). In another study, Takyi and Addai (2002) explored the relationship between religious affiliation and women’s educational attainment in Ghana. The findings from the study indicated that “religion was a major role in deciding whether women obtained education or not. Childhood residence in an urban area, age and marriage were also variables that were found to be associated with schooling and higher levels of education” (p.177). Bawa and Sanyare (2013) also examined women’s participation and representation in politics in Ghana and concluded that political participation among women, especially in Africa, is on the decline.

Other studies have been conducted to examine the relationship between subjective well-being and gender using different variables. Kroll (2011), for example, examined the role of social capital and subjective well-being by gender and parental status. The study found that informal socialization was positively and strongly associated with life satisfaction among women. The research emphasized the role of informal socialization with life satisfaction among women. Tesch-Romer et al., (2008) also examined the relationship between gender inequality and subjective well-being by exploring the gender differences in subjective well-being based on cultural and societal factors. They were interested in knowing whether men were happier than women. Their result indicated that, generally, “in all countries women reported significantly lower subjective well-being” (Tesch-Romer et al., 2008, p.339). Norway, however recorded the same outcome for both men and women on the scales of Psychological Health and Social Relationships. England also registered the same outcome on the Social Relationships scale (Tesch-Romer et al., 2008). Another measure that affects the well-being of women is culture (Shek, 2012; Veenhoven, 2011).

Overall, from all the studies discussed above, the variables that have been found to predict gender differences in quality of life are measures related to cultural, social, educational, and economic factors. In all the studies discussed, women were found to be at a disadvantage in the different areas of their quality of life compared to their male counterparts (Palmore, 1999; Verbrugge, 1976). Based on this literature, I explore whether gender moderates the relationship between education and quality of life in Ghana by testing for the direct and relative effect theory from the lens of the feminist theory. Similar measures (which include cultural, demographic, and social variables) used in the studies are carefully selected from the dataset for this dissertation study to serve as control variables in observing any relationships. In the subsequent section, I discuss literature on the feminist theory and its relevance to my research.

### **2.5.1 Feminist Theory**

Feminist theory is concerned with issues related to women's rights, privileges, interests, and gender equality (Arnot & Dillabough, 2000; Butler, 2000; Cooper et al., 2016). The theory is grounded on the notion that women are treated unequally compared to males; men have access, power, and control over more resources relative to women in society. In support of this argument, Butler (1999), for example, suggested that women have been discriminated in many ways. They have suffered and continue to suffer from injustice in society. Feminist theory, therefore, seeks to understand issues pertaining to gender inequality by raising awareness about the position of women, their gender, and sexuality in society (Acker, 1987; Allen, 1998; Evans 1995; Stromquist, 1990; Tong, 2017). Last, feminist theory aims at empowering women, achieving human rights for all, and, in addition, giving women a voice in society. By identifying the position and status of

women in society, the theory seeks to advocate and promote their interests. In addition, it advocates for the general well-being and progress of women in society (Arnot, 1982; Tong, 2017).

Historically, early feminist movements referred to as the women's movement, began in the early 1980s in the western world and gradually spread to other countries. Several movements have so far been experienced; three major waves of feminism have so far occurred —the first, second, and third wave of feminism. The *first wave* occurred around the nineteenth and twentieth centuries. It focused on overturning legal inequalities, particularly concerning women's right to vote and property rights (Moynagh & Forestell, 2012; Kotef, 2009). In contrast, the *second wave* (1960s-1990s) focused on the civil rights and growing self-consciousness of minority groups around the world. It extended its reach to include debates on cultural inequalities; gender norms, and women's role in society (Evans, 1995; Hewitt et al., 2010; Molony & Nelson, 2017). The second wave started as a movement in the West and gradually spread to other countries. Some scholars consider the voice of the second wave as radical. Last, the *third wave*, which occurred between the 1990s to the present day (Mann & Huffman, 2005; Snyder-Hall, 2010; Sowards & Renegar, 2004) is viewed by some scholars as a continuation of the second wave (Pedwell, 2006). It addresses failures in the second wave and broadens its spectrum towards the inclusion of women in societal affairs. It identifies and includes women of all ethnicities and advocates for the abolishment of gender roles and stereotyping (Snyder-Hall, 2010; Snyder, 2008; Sowards & Renegar, 2004). The third wave of feminism raises consciousness of people in society and instills the perspective of social injustice.

In general, all these waves of feminist evolution and movements did not lose its sight on the African continent. Unlike the Western countries, the African feminism and movements highlight issues of patriarchal dominance (Ann, 2015; Lewis, 2010; Makama et al., 2019),

inequality in education (Heward & Bunwaree, 1999; Unterhalter & Aikman, 2007), female circumcision (Arnfred & Wieringa, 2005), and a host of issues. Explaining African feminism is complex; it is rooted in the social and cultural experiences of African women and based on the knowledge gained from formal and informal education. African feminism is not a clear-cut concept. It transcends issues of equal treatment of men and women and is firmly grounded in gender, cultural, social, economic, and political issues (Hogan, 2000; Mikell & Mikell, 1997).

Due to patriarchal dominance, women in Africa are generally not treated equally to their male counterparts. They have less access to and control over resources for their own benefits and use. These resources include access to education, health, housing, empowerment, and many others (Butler, 2000; Mikell & Mikell, 1997; Shabaya & Konadu-Agyeman, 2004). Most often males are the ones in control of the state of affairs and make all the significant decisions (Donovan, 2012). Therefore, feminist movements in Africa are influenced more by access to equal opportunities for economic, political, and social growth rather than influence from the West (Tripp, 2003; Lewis, 2010). In Africa, feminism surged across the continent around the twentieth century (Ferree & Hess, 1999; Lewis, 2010). The movement started from Sierra Leone, South Africa, and then Egypt. In Sierra Leone, the surge was led by Adelaide Casely-Hayford, a women's rights activist, a pioneer, and a contributor to pan-Africanism. In South Africa, Charlotte Maxeke founded the Bantu Women's League and Huda Sharaawi established the Egyptian Feminist Union in 1923 (Tripp et al., 2003).

Some scholars have speculated that in Africa, two types of feminism exist: intellectual feminism and popular feminism (Lewis, 2010; Makama, et al., 2019; Norwood, 2012). Popular feminism is based on the culture and lived experience of African women, whereas intellectual feminism is based on the experience of educated African women and borrows ideas and knowledge

from the Western world. Scholars in the field argue that intellectual feminism condemns African culture, as opposed to popular feminism, which is grounded in tradition, culture promotion, and the needs of many African women with little or no education at all. As the argument continues, intellectual feminists are of the view that popular feminism cannot groom women who can meet the current challenges on the African continent. Despite these arguments, both views have been used to advocate for female education and women's engagement in political activities.

Current voices such as Chimanda Ngozi Adichie from Nigeria have also employed the arts of storytelling and literature to draw attention to gender-based issues in sub-Saharan Africa (Ann, 2015). Others, such as Leymah Gbowee, act as peace activists in leading the women's non-violent movement in Liberia. In Ghana, for example, pioneers such as Abena Busia and Efua Theodora Sutherland popularized the ideal of feminism and women's empowerment through literature, poetry, and other arts-based media. In addition, the feminist movement in Ghana was advanced further in the twentieth century by the then first lady of the country, Nana Konadu Agyeman Rawlings (the first lady of Ghana from 31 December 1981 through 7 January 2001). She started and led a movement called the 31<sup>st</sup> of December Women's Movement. This movement educated masses of Ghanaian women on financial literacy and doing business, among many other topics. It also explained policies of health and education to women, encouraged them to influence politics at all levels, and taught them to be part of the decision making process in their villages and communities (Bauer, 2018; Bawa & Sanyare, 2013). In adopting the liberal feminist approach, Ghana became the first country to introduce gender quota legislation to encourage females to participate in leadership and governance (Adams et al., 2016; Ako-Nai & Obamamoye, 2018; Bauer & Darkwah, 2020). Other legislation, such as affirmative action policy and free maternity

health care, was introduced in public institutions to champion women's education and their health during childbirth, respectively.

Based on all these global movements in feminism, three common disciplines of feminist theory have been identified to explain gender differences especially in Africa—Radical, Marxist/socialist, and liberal feminism. These theories provide supporting contextual evidence that buttress debates on issues of gender inequality in education and the well-being of African women in general.

#### **2.5.1.1 Radical Theory**

The first theory, radical theory, advocates that society is at war with women because of its established structure and foundation in patriarchal ideology (Stromquist, 1990). In patriarchal systems, the fathers (male figures) are the heads of the households and society at large. Whoever is the head dominates and controls the household and other extended family/kinship networks as well as economic activities. Radical feminists are of the view that men are central to decision making in the home and have the final say over every situation that transpires. This means that women are subject to the authority of men, and their contributions and suggestions on major decisions at home are not all that relevant.

Scholars of radical theory also assert that women are the oppressed group in society (Blackledge, 2018; Donavan, 2012). The “oppression” and “injustice” meted on women is often based on their gender and sex (Butler, 2006). This is seen in the form of subordination of women to their male counterparts. In addition, radical theory believes that the established structure in society puts men in control of affairs; they become major decision makers and control all activities in the household and the society at large. It is also seen in the excessive use of male power in

controlling and managing society and household affairs. This is also evident in the fact that the majority of top positions in society are occupied by males. Radical theory therefore believes that society establishes a system of power for men where they are located at the top of the hierarchy and appeals to women by their sex and gender (Lamb, 1999; Robinson, 2003).

In sum, radical theory asserts that society is generally ruled by men because they are central to decision making. As such, the dependence on men in the decision making for women gradually leads to women's oppression and unequal treatment. The theory advocates for "fundamental change" in societal structure (Acker, 1987; Tong, 2017). It seeks the complete change in the domination of men in society through "consciousness" and "cultural awakening." Radical feminists believe that the total liberation of women from every form of oppression will end the patriarchy or the rule of the fathers. In conclusion, radical feminism is all about power, access, and control. When women are able to discover their own values and strengths and establish a "sisterhood" in society, they will be able to confront the oppression of men (Acker, 1987; Butler, 2004; Hooks, 2000).

#### **2.5.1.2 Marxist/Socialist Theory**

*Marxist/socialist theory* is a branch of feminism that investigates the ways women are discriminated and marginalized through capitalism and private property. The theory revolves around the concepts of class, wealth, and capitalism and is influenced by the philosophies of Marx and Engels. Marx's theory focuses less on the material components of life. However, it emphasizes economic factors with analysis and connections between women's work and their self-image (Callinicos, 2004; Callinicos et al., 2020; Donovan, 2012; Wettlaufer, 2014).



According to Marxists, women have been “oppressed” over the years, and this oppression is determined by external forces such as economic, social, and psychological factors. These factors are a result of systemic structures (capitalist and private) in society. For example, the existence of gender defined roles in society, particularly for women, such as the role of the wife in the family and the care of of younger siblings and children. In addition, women sacrifice for their families in terms of capitalist or monetary value that cannot be accounted for. In these feminine roles, women’s labors often go uncompensated (England, 2005; Sayer, 2005; Stromquist, 2002).

Similar to radical feminists discussed earlier in this section, Marxists concur that the dominance of class (in these cases by men) can be overturned through radical means and the total liberation of women (Bandarage, 1984; Blackledge, 2018; Kotz, 2017). According to Marxists, this liberation is attainable through radical restructuring of the systems of class, wealth, and capitalism. Marxist feminists see women as a distinct economic class, rather than as individuals, and analyze the connections between women’s work status and their self-image. The theory is relevant to economic growth.

Like radical feminists, Marxism advocates and fights to end the struggle and oppression of women. However, Marxism highlights differences between economic classes of men and women but fails to make room for issues unrelated to nature and function of work (the sex-gender system) (Donovan, 2012). The common feature of both Marxism and radical feminism is the focus on the perception that in the capitalist system there is a gradual stripping away of the spiritual qualities of life as a person is reduced to a working machine (Ferguson et al., 2004). In sum, Marxist theory emphasizes economic factors and argues that capitalism is the cause of women's oppression. In addition, this theory argues that women stand a better chance of competing when the economic strata of male dominance is carefully woven to include women in decision making on economic

matters. The theory bases its arguments of moral right and wrong in reference to the corruption of wage labor that is in itself an expression of class distinctions and emphasizes that our social nature, our social existence (class, the kind of work we do) determines our consciousness.

### **2.5.1.3 Liberal Feminism**

Finally, *liberal feminism*, which takes much tolerable viewpoint compared to radical and Marxist/socialist theory, recognizes that women are treated unequally in society. The theory notes that females are often considered second to men because of the belief system that women have been viewed in society as less capable in all areas- intellectually and physically (Acker, 1987; Butler, 2004; Watkins, 2001). According to liberal feminists, because society has the false belief that women are by nature less intellectually and physically capable than men, women are excluded from many opportunities and their true potential goes unfulfilled. The perception establishes discrepancy in the treatment of women in all spheres of life.

Also, liberal feminists are of the view that the oppression of and discrimination against women can be fought via the establishment of laws and legislations. Liberalists are of the notion that equal rights and treatment of women can be established through legality and scholarly debates with the establishment of laws and systems that advocate for equal rights in the treatment of women. With these measures, the domination, oppression, and injustice meted out to women can be controlled. In the United States, for instance, the equal rights amendment law introduced in 1923 advocates for the equal rights for both men and women. Liberal feminists believe that changes in equal opportunities and educational policies, e.g., the National Curriculum, will end patriarchy and establish some form of equality between men and women. In order to address the

issues of equal treatment, liberalists advocate for equal rights in the treatment of women (Hooks, 2000; Saulnier & Lister, 2001).

Liberalists are of the belief that individuals have the equal right to develop their rational and moral capacities (Kymlicka, 1991; Watkins, 2001). Another interesting part of this theory is an emphasis on making women more visible in established social structures. The actions of liberal feminists created and expanded the opportunity for the progress and advancement of women in the economic sphere, and in the civil rights movements (Kotef, 2009).

Liberalists advocate that both men and women are of the same rational human nature and should be given equal opportunities in society. Liberal feminists emphasize the traditional understanding of human nature and personhood: rationality, individual autonomy, and self-fulfillment. They believe in the exercise of freedom for self-development (Donovan, 2012; Watkins 2001). In sum, liberal feminists argue from the lens of gender and gender inequality in society; they do not view women from the gender perspective but rather are of the notion that all human beings possess a common nature. A major challenge of the theory is the tendency to accept men's values as general or universal values for both gender (males and females) (Farhall et al., 2015; Thompson, 2003).

### **2.5.2 The Relevance of Feminist Theory to the Study**

The three theories of feminism are committed to the total liberation of women for their progress in society. However, several critiques have challenged the significance of feminist theory. Radical feminists, for example, have been criticized for their inability and unwillingness to work closely with their male counterparts. Despite this, feminist theory reflects society's strong gender

entrenchment-and-malleability and continues to expound on issues of gender inequality in education. For example, the emphasis and reflection of patriarchal nature (rule of men) and “oppression” (Arnot & Weiler, 1993; Donovan, 2012; Robinson, 2003; Stromquist, 1990) of women in society highlights the immense structural advantage that favors the success of males in society compared to their female counterparts.

Feminist theory not only raise issues of gender inequality and gender equity but advocates for the acceptance of the transformative role of women in a world that has been dominated by a “top-down” approach (Cohen, 1994; Tong, 2017) with men at the top of the hierarchy. An aspect of the theory also advocates that education continue to serve as a medium of patriarchal dominance through the promotion of its hidden curriculum agenda. The hidden curriculum promotes male dominance and the reinforcement of gender differences (Longino, 1994).

Overall, the underlying theme for the three feminist theories discussed is that women are more likely to be at a disadvantage compared to their male counterparts, especially in the context of Africa. While the three approaches are relevant in the context of Africa, modern-day democratic practices in African society tends to favor liberal feminism as the most preferred path to bridging the gender gaps. Due to these developments and many other related reasons, attention is devoted to liberal feminism to explain the gender differences in Ghana when it comes to the relationship between education and quality of life.

## **2.6 Theoretical Models of Education and Quality of Life Outcomes**

Several theoretical models, such as the direct effect model and relative effect model (Emler & Frazer, 1999; Lake & Huckfeldt, 1998; Nie et al., 1996), civic engagement theory, social capital and social network theory (Hillygus, 2005; Lake & Huckfeldt, 1998), political meritocracy theory (Hillygus, 2005), social comparison theory (Nikolaev, 2016), feminist theory, and others have been used to explore the potential links between education and quality of life and civic engagement activities. This study draws on three of these models to examine the links between education and QoL in Ghana. Here, QoL is examined in two ways, as subjective well-being, and political engagement, with emphasis on gender differences. Subjective well-being is measured in two ways: (a) perceived subjective well-being and (b) actual subjective well-being. Political engagement is also measured in two ways: (c) civic engagement and (d) institutional trust. Thus, QoL in this study is measured in the following ways: (a) perceived subjective well-being, (b) actual subjective well-being, (c) civic engagement, and (d) institutional trust. The three theories that guide and inform my research are: (a) liberal feminist theory, (b) direct effect theory, and (c) relative effect theory. These three models are used to conceptualize my theoretical framework for this study. I discuss each of these theoretical models culminating to a proposed theoretical framework in subsequent pages.

### **2.6.1 Liberal Feminist Theory**

While a specific feminist approach may work in the Western world, liberal feminist theory is also a good model to address gender differences in Ghana because of its deeply entrenched

cultural factors coupled with the historical influence of traditions and gender stereotypes. These factors have influenced how women are viewed, leading to stereotypes and differences in gender roles in Ghanaian society. As discussed in earlier sections, liberal feminist theory emphasizes that females are often considered secondary to men because of societal beliefs. In fact, women have been viewed as less capable than men in all areas (Acker, 1987; Blackledge, 2018; Watkins, 2001). Liberalists are of the notion that equal rights and treatment of women can be established through legality and scholarly debates with the establishment of laws and systems that advocate for equal rights in the treatment of women (Acker, 1987; Butler, 2004). With these measures, the domination, oppression, and injustice meted out to women can be controlled. To address the issues of equal treatment, liberalists advocate for equal rights in the treatment of women (Hooks, 2000). Besides, liberal feminist theory has been applied in social science research to explore gender inequality related to issues in education, politics and governance, leadership, labor, and wages among many others.

In Ghana, the liberal feminist approach has been used in addressing issues of gender inequality in several sectors such as education, health, politics, and governance. To improve the quality of health care of women, for example, the government introduced free maternity care for all women in the public hospitals (Agbanyo, 2020; Nsiah-Boateng, 2015). The affirmative action law, for example, which was introduced in Ghana, tends to give access and admissions to more women at all the levels of education based on different criteria. When it comes to political representation, Ghana was the first sub-Saharan African country to introduce a gender quota for women (Bawa & Sanyare, 2013; Madsen, 2019). Because this study looks at quality of life in two parts (subjective well-being and political engagement), I provide some examples of studies on how

liberal feminist theory in general is used to examine these issues emphasizing gender differences in the context of Ghana.

With regards to political engagement, Sossou (2011), for example, used a phenomenology approach to explore Ghanaian women's perception and voices on issues of gender equality in terms of exercising their political and decision-making rights in connection with political participation and governance in two regions in Ghana, The Greater Accra Region, and The Volta Region. Data for the study was collected from 68 women from these areas. In addition to a demographic survey, which was used to collect socioeconomic data including education, religion, occupation, age and ethnicity of participants, a survey interview guide consisting of open-ended questions was also used. This guide asked participants questions related to the phenomenon of gender equality. Overall, the study found three major themes, that "Ghanaian women are relegated to the background; face cultural, education, and financial barriers; and occupy the lower positions in political parties" (p.4). Sulemana and Issifu (2015) also examined the factors that determine trust among Ghanaians and in public institutions. They used data from the 2012 Afrobarometer survey. "The authors apply these variables to the Ghanaian context to explore how they affect generalized trust, trust in relatives, neighbors, and other people the respondent knows, as well as trust in six public institutions (i.e., The President, Parliament, Electoral Commission, Police, Army, and the Courts of Law)" (p.1005). Findings from the study show that general trust among Ghanaians is generally low. In addition, "women are significantly less trusting of public institutions, although they do not trust people (e.g., relatives, neighbors, etc.) any less than men. Both people of the North and South are generally less trusting of public institutions compared to people of the Volta Regions. The authors also find that a large extent of political affiliation is significantly correlated with trust in public institutions" (p.1005).

When it comes to subjective well-being, Frempong-Ainguah et al. (2018), for example, used a multivariate stepwise linear regression model to “investigate the influence of socio-demographic, economic and health indicators on health-related quality of life measured by eight sub-scales of the Short Form-36 (SF-36)” (p.1). The authors also used interaction effects between some demographic and socioeconomic variables (p.1). The findings from the study show that “education, disease symptoms and age of the respondent were the most significant factors influencing good overall health status” (p.1). Besides, health issues are multifaceted, and they require sociocultural, health and economic policy interventions in Ghana.

Throughout all the examples given, we observe that women in Ghana continue to experience unequal benefits and treatment in various aspects of life. This unequal treatment is often influenced by social, cultural, economic, and demographic factors. In this vein, factors that are considered in the conceptual modelling and analysis in exploring gender differences when it comes to the relationship between education and quality of life among Ghanaians in this study are socioeconomic, cultural, and demographic variables. The variables that are used in the analysis in this study to reflect these factors include gender, age, ethnicity, religious affiliation, place of residence (rural or urban), employment status, and education experience.

### **2.6.2 Direct Effect of Education Models (or Absolute Effect Model)**

The second model, the direct effect of education model, has been used to test the links between education and several issues such as political engagement (Emler & Frazer, 1999; Nie et al., 1996), social capital (Helliwell & Putnam, 2007), social engagement (Nie et al., 1996), and subjective well-being (Michalos, 2008). Emler and Frazer (1999) proposed the direct effect model



to explore the link between education and political outcomes (see Figure 1). Here, the model hypothesizes that education equips the individual with skill sets (knowledge, skills, credentials, desired attitudes, and participation in networks and institutions) that, in turn, influence individuals' political attitudes, seen in participation, partisan choice, and political identity. The model also suggests that increasing the mean level or amount of education of a population translates directly into effects on political outcomes; thus, acquiring more education will result, for example, in more political expertise, more participation, or more tolerance. The direct effect model therefore focuses more on the impact of education on the individual.

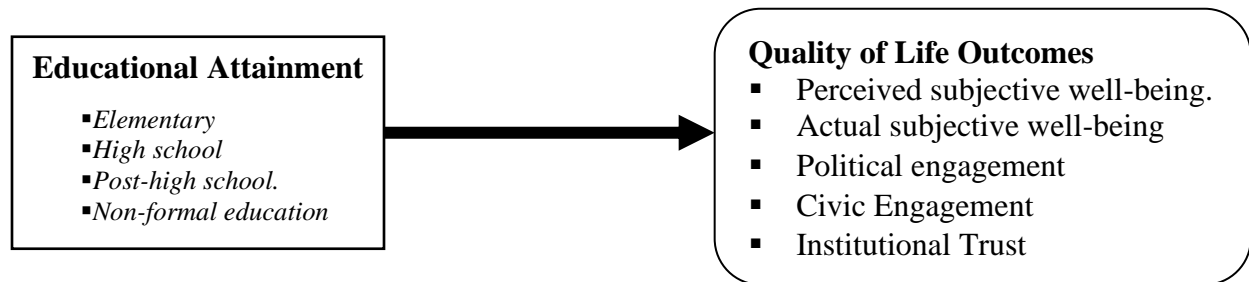
Again, using both the direct effect and relative effect of education model (which are discussed in my second theory), Nie et al. (1996) argued for the case of education and political engagement. They hypothesized that education is a “sorting mechanism” used to distribute a fixed number of opportunities for gainful participation. In the case of the direct effect model, they hypothesized that education effects depend only on an individual's education and do not necessarily depend on the education levels of others around them. Findings from their study showed positive externalities for social trust, and negative ones for various types of social engagement. Helliwell and Putnam (2007) also used the direct effect model to test for the relationship between education and social capital by using pooled time-series and cross-sectional data from the U.S. General Social Survey (GSS) from 1972 through 1996, and from the DDB-Needham Lifestyle survey data from 1975 through 1997. They looked at the effects of own-education and average education levels on measures of social trust and participation. Their findings showed that “increases in average education have no net effect on social engagement (i.e., the positive own-effects are offset by negative effects from the rising educational environment) and that social engagement increases with average levels of education” (p. 7). Other researchers have

investigated the effects of own-education on political and social engagement (see, for example, Dee, 2004; Milligan et al., 2004).

Ross and Van Willigen (1997) examined the link between education and subjective quality of life by testing the direct effect model. They hypothesized that education positively influences subjective quality of life. They suggested that education gives people access to preferred paid work and economic resources that increase the sense of personal control. It also gives people access to stable social relationships, especially marriage, that increase social support. Findings from their study showed that the well-educated have lower levels of emotional distress (including depression, anxiety, and anger) and physical distress (including aches, pains, and malaise) but do not have lower levels of dissatisfaction. They concluded that “education reduces distress largely by way of paid work, non-alienated work, and economic resources, which are associated with high personal control; but the extent to which it reduces distress by way of marriage and social support is much more modest” (p. 275). Other authors have also tested the direct and relative effect (indirect effect) on quality of life measures (Bradburn & Caplovitz, 1965; Diener et al., 2005; Westerberg, 2011).

I adopt a similar approach, particularly influenced by the model used by Emler and Frazer (1999), to test the direct effect model on the links between educational attainment and quality of life in Ghana. I hypothesize that educational attainment influences quality of life (subjective well-being and political engagement) in Ghana (see Figure 1). Details of the nature of the dataset that makes it unique to test the relative effect model are discussed in Chapter 4.

## Direct Effect of Education Model: Modeling the Effects of Educational Attainment on Quality of Life.



**Figure 1. Theoretical Component Model**

Source: Emler, N. & Frazer, E. (1999). Politics: The Education Effect. *Oxford Review of Education*, 25, pp. 251-273

### 2.6.3 Relative Effect of Education (or Indirect Effect Model)

The relative effect of education model contrasts the underlying concept of the direct effect model discussed in the section above. Whereas the direct effect model assumes that education translates directly into educational outcomes, the relative effect model suggests that education is a tool that sorts individuals into a rank or order. This model is sometimes referred to as the “educational ranking effect” or the “indirect effect” model (Emler & Frazer, 1999). The theory assumes that credentials, achievements, and the extent or complexity of knowledge developed and acquired over the years are irrelevant to educational outcomes. Rather, what matters most is the overall position of an individual in society compared to that of others (see Figure 2). The theory has been tested in many fields of inquiry, especially in the areas of civic engagement activities and subjective well-being measures.

Emler and Frazer (1999) employed the relative effect of education model to explore the association between education and political engagement (i.e. political attitudes and political

engagements). They discussed the relative effect model from two points of view: “in terms of consequences for access to underlying needs and consequences for access to relevant learning opportunities” (p.253). Regarding consequences for access to underlying needs, they proposed that factors such as relative self-esteem, opportunities, and network position indirectly influence political engagement. The second interpretation, regarding consequences for access to relevant learning opportunities, assumes that a limited number of role-taking opportunities in society are available to those who have acquired education. These opportunities are very competitive and awarded on “the basis either of such criteria as relative attainment or of their effects, such as years spent in full-time formal education” (p.263). As such, this model suggests that the effect of educational measures such as years of education completed is likely to be relative.

As already mentioned in my earlier discussion, Nie et al. (1996) also used the relative effect model to study the links between education and political and social participation. The authors argued that education is a sorting mechanism for distributing a fixed number of opportunities or gainful participation, which, in turn, affects an individual’s social and political engagement. In addition, “access to these opportunities is due to education via a long train of life circumstances (e.g., occupational prominence, voluntary associational memberships, and family wealth)” (p. 6). Thus, individuals who attain more education have better chances of competing for these places of influence and activity. They concluded that for “political and social engagement the relative effect model should dominate, because of relatively fixed number of benefits from participation” (as cited in Helliwell & Powell, 2007, p. 20). In addition to this, Helliwell and Putnam (2007) further tested the relative effect model by examining the relationship between education and social capital. The study used pooled time-series and cross-sectional data from the U.S. General Social Survey (GSS) from 1972 through 1996 and from the DDB-Needham Lifestyle survey data from 1975

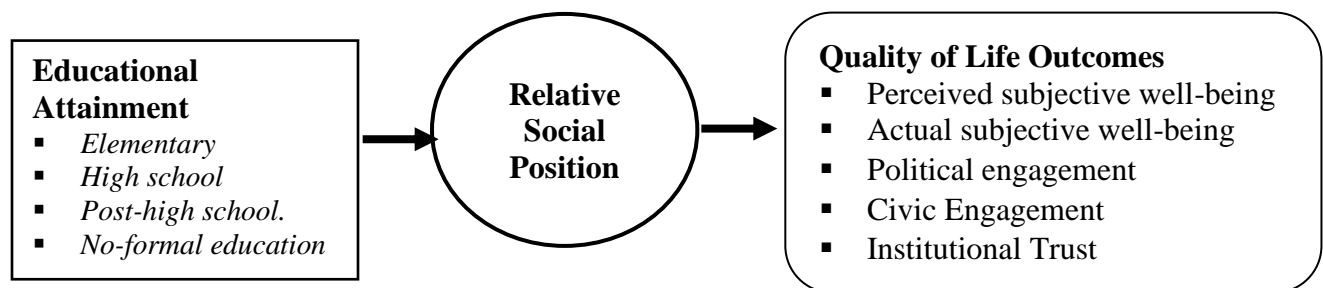
through 1997. They explored the relationship between education and social capital by testing the relative effect, additive, and super-additive theory for different types of trust and participation. Contrary to the findings of Nie et al. (1996), Helliwell and Putnam (2007) found less evidence of relative education effects; their results showed that “large and pervasive positive effects of general education increase on levels of trust and participation” (p. 6). They emphasized that social engagement increases with average levels of education and concluded that education can be seen as increasing rather than merely redistributing social capital. On the contrary, Nie et al. (1996) reported that increases in average education have no net effect on social engagement. Huang et al. (2009) also estimated the effect of education on social trust and social participation, synthesizing 154 evaluations on social trust and 286 evaluations on social participation. Findings from this research provide support for the existence of a relative effect of education on political participation, and of a reciprocity mechanism between the dimensions of social capital.

The story is very similar when we turn to the study of subjective well-being. A growing body of literature suggests that the extent to which people feel happy with their lives depends, at least partially, on how they compare (relativism) to others in society (Nikolaev, 2016). There is also compelling evidence that people acquire education and continue to pursue higher education not only for economic purposes (such as gainful employment and better income) but also for intangible and desirable social attributes such as intelligence and motivation, trustworthiness, and prestige (Ross & Willigen, 1997). Some even argue that even if attaining higher education does not have any economic benefits, people may pursue it because of its status-related effects. These desirable attributes position individuals with formal education in a particular rank or class compared to others with no formal education. In a more direct test of the relative effects (or indirect effect) of education on happiness, Chen (2012) used data from East Asian countries to show that

the statistical association between education and happiness is mediated more by non-pecuniary factors, such as the strength of social networks and cosmopolitan experiences, than income. The relative effect model is, therefore, a perfect theory to test the links between education and quality of life.

Based on the evidence from the literature above, I adopt the relative effect model to test the links between education and quality of life (subjective well-being and political engagement) in Ghana (see Figure 2). I hypothesize that educational attainment is linked to people's subjective well-being (as measured by their perceived and actual subjective well-being) and political engagements (as measured by their civic engagement and trust in institutions). I also hypothesize that individuals attaining education have better subjective well-being and are more politically engaged than those with no formal education. Details of the nature of the dataset that makes it unique to test the relative effect model are discussed in Chapter 4.

### **Relative Effect Model: Modeling Effects of Educational Attainment on Quality of Life**



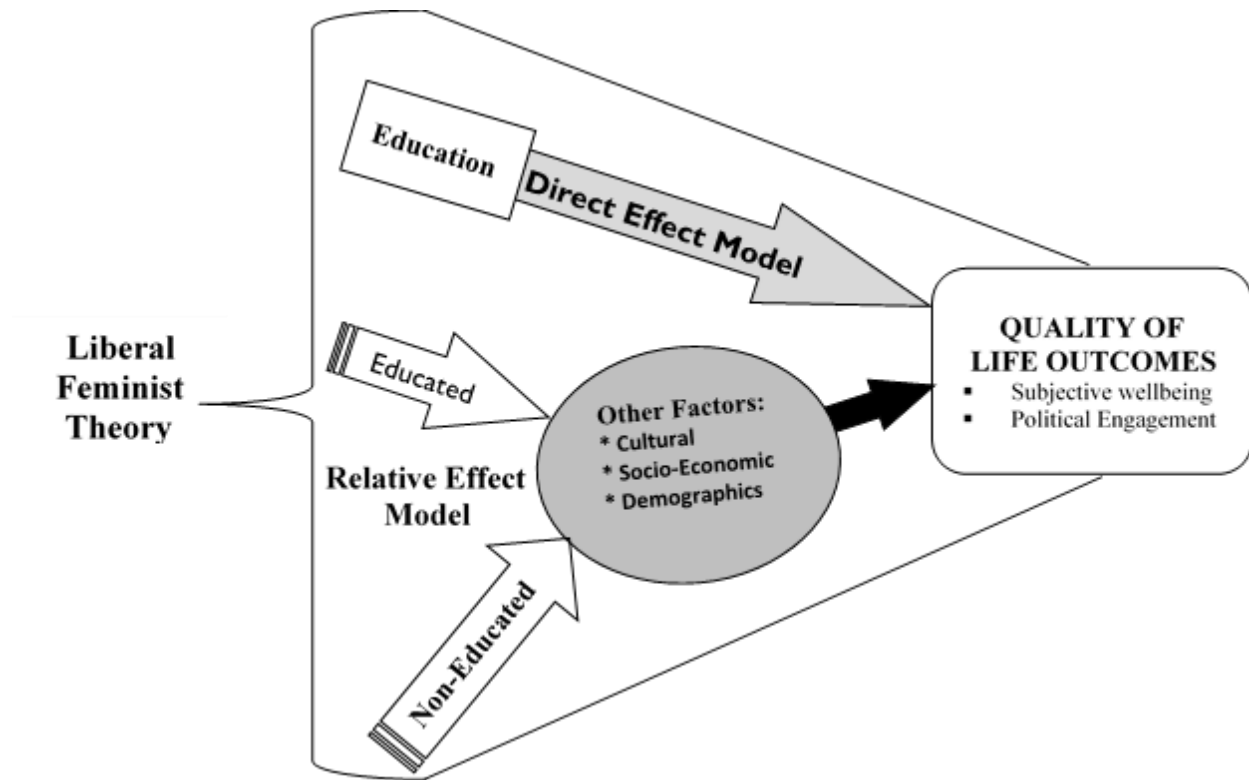
**Figure 2. Theoretical Component Model**

Source: Emler, N. & Frazer, E. (1999). Politics: The Education Effect. *Oxford Review of Education*, 25, pp. 251-273

#### **2.6.4 Overall Theoretical Framework**

The overarching theoretical framework for this study uses liberal feminist theory as the fundamental lens through which the relationship between education and quality of life is examined, either through direct or indirect models (see Figure 3). The fundamental question when it comes to understanding gender differences on education and quality of life in sub-Saharan Africa (and in this study where the focus is on Ghana) is how do women negotiate the complex economic, cultural, social, and political forces in African society to experience equal opportunities in education, subjective well-being, and political participation to their male counterparts? In this study, I use an overall framework from the lens of liberal feminist theory to examine the links between education and quality of life in Ghana.

As already discussed, I first indicated that the fundamental principle of liberal feminism argues that women and men are fundamentally equal and that because social conditions result in disparity political action required. Second, I explain that both the direct effect and relative effect models have been used in several studies to understand the relationships between education and quality of life (subjective well-being and political engagement). However, these two theories (direct and relative effect) have not been studied from the lens of the feminist perspective. For this reason, and because my study particularly emphasizes gender differences in quality of life, I use an overall framework that looks at the potential links between the direct effect theory and relative effect theory from the lens of feminist theory. Specifically, this framework examines the direct effect and the relative effect model from the lens of the liberal feminist theory (see Figure 3).



**Figure 3. Proposed Theoretical Framework  
Using Liberal Feminist Theory as the Fundamental Lens Through Which the Relationship Between  
Education and Quality of Life is Examined**

Figure 3 shows that the direct effect model from the lens of liberal feminist theory predicts that educational levels *translate directly* into quality of life (subjective well-being and political engagement). However, the outcome (quality of life) is different for men and women. It is expected that the quality of life for men will be better for men than that for women because of unequal opportunities to educational attainment. In Ghana, more men than women have access to formal education (Atuahene & Owusu-Ansah, 2013; Shabaya & Konadu-Agyeman, 2004). Education is a form of social capital because of the opportunities that it presents. Putnam and Helliwell (2007) argued that “education is the most important predictor of political and social



engagement” (p.1). Thus, the direct effect model, from the lens of liberal feminist theory, assumes that men in Ghana tend to enjoy better quality of life compared to women because more men than women tend to have higher levels of education. Further, quality of life for men in Ghana tends to be better with increasing levels of education compared to women.

On the other hand, the relative effect model from the lens of the feminist theory assumes that the quality of life for men and women in Ghana are based on other factors and not necessarily their levels of education. Therefore, whether one is educated or not, quality of life is based on other factors such as gender, ethnicity, and social status, among many others. These factors, which constitute cultural, socioeconomic, and demographic factors, in one way or another tend to favor men rather than women (Akotia & Anum, 2015) where patriarchy dominates. In the context of Ghana, two systems of lineage/ethnicity are practiced, patrilineal and matrilineal systems. Ethnic groups practicing patrilineal system place emphasis on the rule of the fathers (patriarchy), whereas those with matrilineal associations emphasize the rule of the mothers—those affiliated with the Akan ethnic group practice matriarchy and all the other ethnic groups in Ghana practice the patriarchal system. The more dominant one is the patrilineal system. This practice often views women as second to men, and those women are less capable in all areas of life. Therefore, the relative effect model from the lens of liberal feminist theory assumes that because of these unequal experiences (based on culture, socioeconomic, and demographic factors), the quality of life for men tends to be better than women.

Overall, the dataset used in this study, the Afrobarometer (AFROB) survey, contains measures that allow for the testing of both the direct effect and relative effect model from the lens of liberal feminist theory. The survey has information pertaining to the economic, political, social, cultural, demographic, and democratic situation in Ghana. The variables used to capture these

measures include respondents' gender, ethnicity, place of residence, age, religious affiliations, employment status, levels of education, and access to food, water, cash, medical/healthcare, and income among many other resources. This rich data set offers a unique opportunity to explore the complex relationship between education and quality of life (subjective well-being and political engagement) by comparing the differences in outcomes between men and women.

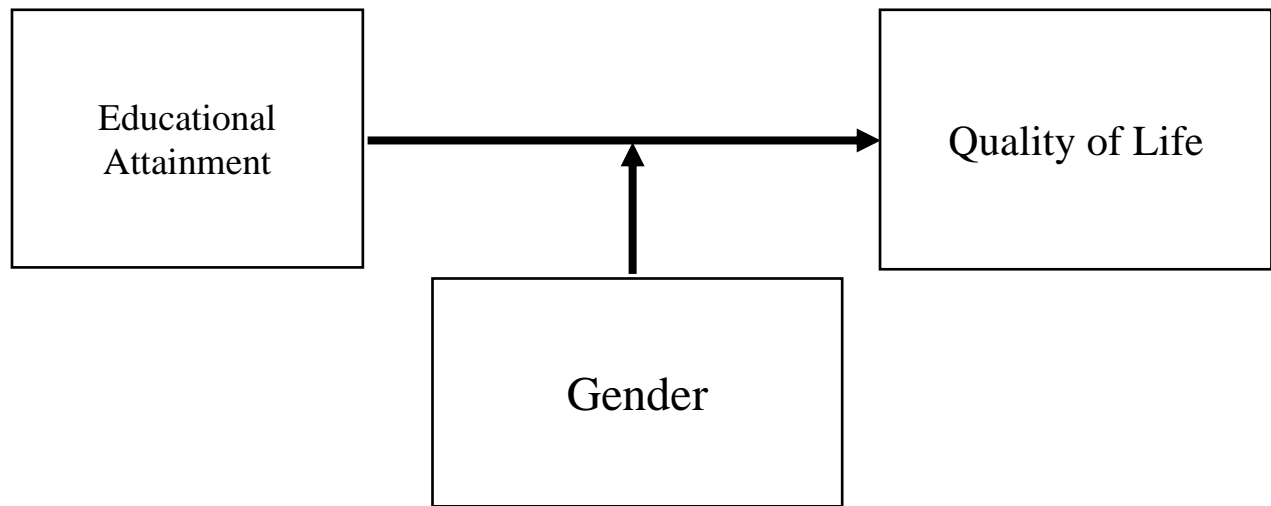
## **2.7 Summary**

In this chapter, four main issues are examined—the first part of the study explores the link between education and subjective well-being (perceived subjective well-being and actual subjective well-being), and the second examines the link between education and political engagement (civic engagement and institutional trust) in Ghana. The third looks at the gender dimensions on education and quality of life (subjective well-being and political engagement) and then discusses the literature on feminist theory. The fourth discusses three selected theoretical models: liberal feminist theory and direct effect and relative effect of education theory. I connect these three theoretical models by proposing an overall framework that explores the link between education and quality of life emphasizing on gender differences. This framework uses liberal feminist theory to explore the direct effect and relative effect models when it comes to the association between education and quality of life.

Overall, the main objective is to examine the extent to which education levels help our understanding of quality of life in a developing country such as Ghana and how this differs between men and women. To address this question, I examine the nature and extent of quality of life to

better understand (a) people's assessments of their perceived subjective well-being, (b) actual subjective well-being, (c) self-rated civic engagement, and (d) self-rated institutional trust. Second, I look at how quality of life differs among social groupings including: (a) educational attainment, (b) age-groups, (c) gender, (d) ethnic groups, (e) religious groups, (f) place of residence, and (g) employment status. Third, I investigate Ghanaians' overall perception of education levels and how these perceptions differ by various social groupings including: (a) age-groups, (b) gender, (c) ethnic groups, (d) religious groups, (e) place of residence, and (f) employment status. Fourth, I explore the links between educational attainment and quality of life among Ghanaians by asking: Are there differences in quality of life by one's level of education? If so, what level of education provides these enhanced quality of life outcomes? That is, comparing those with high levels of education to those with less education report.

Fifth, on the assumption that educational attainment is associated with increased quality of life, I examine how this varies by gender (see Figure 4). In other words, does gender moderate any observed relationship between education and quality of life among Ghanaians? The focus here is to determine whether men derive more quality of life benefits from education compared to their women (female) counterparts, especially when controlling, for example, for age, place of residence, ethnicity, employment status, and religious attendance. Figure 4 provides a picture of the moderating effect of gender when it comes to the relationship between education and Quality of Life.



**Figure 4. The Moderating Effect of Gender: Education, Gender and Quality of Life Outcomes**

### 3.0 Data and Measurements

This study looks at the relationship between education and QoL in Ghana. It examines quality of life in two parts, subjective well-being and political engagement. The literature emphasizes three major ways of measuring quality of life: (1) the evaluative method (cognitive reflection), (2) the experience (or affect), and (3) the eudaimonic approach (a life of virtue) (Diener, 2009; Vittersø, 2016). The evaluative method uses a self-appraisal approach, also referred to as the cognitive reflection of an individual's life, the experience, or affect, approach compels individuals to assess how they feel about a situation (Diener, 2009). Finally, the third approach of subjective well-being measurement relies on phenomena such as self-actualization, personal expressiveness, and vitality (Heintzelman, 2018; Huta & Waterman, 2013; Vittersø, 2016). The study employs these two frameworks of Quality of Life- evaluative method (cognitive reflection) and the experience (affect) approach by using data from the Afrobarometer survey. This data is well suited for research on quality of life because it has a wide range of variables on issues pertaining to education and quality of life measures. In this chapter, I describe the data, analytic sample, measures, and analytical techniques for the study.

The analytical techniques to address the research questions include descriptive statistics and chi-square analysis to examine bivariate relationships among all the variables. Given the nature of the dependent variables, I used OLS regression models to examine the relationship between education and QoL I relied on the most recent round (Round 7 dataset) of the Afrobarometer survey, which gives a better outlook of the current situation in Ghana. In the

subsequent sections, I provide a description of the data collection process, sampling, and operationalization of variables for the study.

### **3.1 Data**

#### **3.1.1 The Afrobarometer Survey**

In addressing my research questions, I used data from the Afrobarometer Survey (AFROB). This data set has information on economic, political, social, and democratic issues in Ghana. The data itself is a nationally representative cross-sectional survey that has been conducted in several African countries, including Ghana, since the 1990s. These surveys include participant responses on issues pertaining to democracy, governance, and economic conditions in more than 35 African countries. The surveys are jointly sponsored by the Michigan State University (MSU), the Institute for Democracy in South Africa (IDASA), the Centre for Democratic Development in Ghana (CDD), the Institute for Empirical Research in Political Economy (IREEP), the Institute for Development Studies (IDS), the University of Nairobi and Democracy in Africa Research Unit (DARU), the Center for Social Science Research, and The University of Cape Town (see <https://www.afrobarometer.org/surveys-and-methods/> for a detailed account of data collection).

Overall, the AFROB survey uses a standardized set of questions to track the opinions and social behaviors of people in some selected African countries. This data allows scholars and researchers to compare across countries what is happening in governance and social life among many other facets of life in different African countries. Currently, seven rounds of data have been

collected. Round 1 comprises 12 countries with data collected between the months of July 1999 and June 2001. Round 2 includes 16 countries with data collected from May 2002 through October 2003. Round 3 was conducted from March 2005 to February 2006 for 18 countries, and Round 4 from March 2008 to June 2009 (20 countries). Round 5 was conducted from May to December 2012 among 35 countries, and Round 6 from March through June 2015 among 36 countries. The most recent dataset, Round 7, was carried out in 34 countries from September to December 2017. Since the focus of this project is Ghana, data was extracted from Round 7 for the study.

#### **3.1.1.1 Sampling Technique of the Afrobarometer**

In each of the countries surveyed, the organizers of the Afrobarometer survey used a clustered stratified multi-stage probability sampling design to select a representative sample of the adult population (i.e., those over 18 years old and eligible to vote). In Ghana, the respondents were selected randomly from all 10 regions in the country. Face-to-face interviews were then used to collect detailed information from the sampled respondents about their understanding and views on democracy, participation in the electoral process, governance, livelihoods, economic indicators (market principles), social capital, conflict and crime, and perceptions about national identities. The survey was administered in the major Ghanaian languages: Akan, English, Ewe, Ga, Dagbani, Dagaari, and Hausa. The sample size for the 2017 Ghana survey was 2,400 people (N=2,400), which includes responses with missing data, refusal to answer, don't know responses, and the like. I provide additional information on how missingness is treated in the study in order to provide valid responses for further analysis (see Appendix B).

The sample frame from the Afrobarometer was obtained from the Ghana Statistical Service (GSS), an agency of the government that compiles national information involving households and

individual citizens on social, cultural, economic, and political matters in Ghana (The Afrobarometer Report, 2008). A four-sequential sampling design was employed to identify and select respondents for face-to-face interviews. For each sequence, respondents were selected based on definite geographical sampling units of decreasing size. To adequately capture a representative sample of Ghanaians, two probability selections criteria were employed: (a) the social attributes of the entire population were stratified into two different sample units: regions and residence (urban/rural). The Afrobarometer Report (2008) noted that “the region stratification reduces the likelihood that distinctive ethnic or language groups are left out of the sample. And the urban/rural stratification is a means to make sure that these localities are represented in their correct proportions” (p.2); (b) at every first stage of the sampling process, random selection is based on the probability proportionate to population size (PPPS). “The purpose is to guarantee that larger (i.e., more populated) geographical units have a proportionally greater probability of being chosen into the sample” (The Afrobarometer Report, 2008, p.28).

The selection of individual respondents went through four chronological stages, namely: (a) stratification of the population, (b) distributing of Primary Sampling Units (PSUs) to rural and urban localities, (c) determination of start point, and (d) selection of respondents. The Afrobarometer Survey Manual -Round 4 (2008) indicated that in the respondent selection, “gender quota is filled by alternating interviews between men and women; respondents of appropriate gender listed, after which household member draws a numbered card to select individual” (p. 15). This research project relied on only the Round 7 dataset, which was collected from 2017 through to 2018.



### **3.1.1.2 Round 7 Dataset**

Field work for Round 7 started in September 2017 and concluded in May 2018. About 2,400 respondents were sampled from a population of over 25 million citizens. This sample was drawn from 300 Enumeration Areas (EAs) spread across 293 towns in 171 districts in the 10 regions of Ghana. Random sampling was used in order to give every adult citizen an equal chance of being selected. Stratification of the sampled population was proportionally distributed between regions and urban-rural areas. From the strata, the walk pattern (start points) using day code and selecting every fifth house on the right was used to identify the various clusters of households for the selected respondents. Overall, the contact rate for Round 7 was 95.90%, and of this, 83.1 %cooperated (accepted) in answering the survey questions. Out of this cooperation rate, only 79.9%actually responded to the to the entire questionnaires, and 7.8 %refused to participate in the study. With such a high sample size of 2,400 and response rate, outcome of the data collection process was expected to yield a margin of error of  $\pm 2$  %at a 95 %confidence level (Round 7 Survey Manual, 2017; Round 7 Codebook, 2017).

To summarize, the sampling stages to obtain data for the Afrobarometer were divided into four different stages. The first stage is the stratification of secondary sampling units. This is often carried out in the rural areas. The use of secondary sampling units (SSu) is based on the context of study; in some countries, they are used in rural areas only, whereas in others they are used in urban areas only. For Ghana, it was used for both rural and urban areas. The second stage involved the random selection of primary sampling units (PSU). The third stage involved the random selection of sampling starting points. Afterward, interviewees are randomly selected from the households, the fourth stage. At the fifth stage, the final stage, individuals were randomly selected from the households (in step 4) for interviews. Interviewers ensured that interviews were conducted by

alternating between a man and a woman within the household selected. This strategy ensured gender balance within the sample. Eight interviewers were normally clustered within each selected PSU. This study relied on Ghana's dataset, specifically Round 7, with a sample size of 2,400, to examine the potential relationship between education outcomes on quality of life in Ghana, specifically, subjective well-being and political engagement.

### **3.2 Measurement of Variables**

Given the dissatisfaction in using macro-level indicators (e.g., GDP) to determine quality of life, scholars have focused attention on micro issues like well-being measures (Easterlin, 2003, 2014) to capture subjective issues that affect the overall well-being of individuals. In his statement to the Well-Being Institute in February 2008, then French president, Nicholas Sarkozy, highlighted the need to adopt new ways of measuring progress that would accommodate well-being measures (Kubiszewski et al., 2013). To achieve this goal, the Commission on the Measurement of Economic Performance and Social Progress (the Stiglitz-Sen-Fitoussi Commission) was created. This commission is made up of Nobel Prize-winning economists who were tasked to further explore studies on quality of life (Easterlin, 2014). Their findings indicated that quality of life can be examined in many ways and that there is no specific way of measuring well-being due to its complexity (Diener, 2010). The commission also recommended that comprehensive measures be adopted to measure progress rather than using standard GDP statistics (Stiglitz et al., 2010).

Measuring quality of life is seen as problematic in many policy arenas (Dolan et al. 2008; Waldron 2010). Though this concept is not easily measured, according to some scholars (Dolan et

al. 2008; Waldron 2010), measuring quality of life can assist in assessing the relevant issues and experiences of individuals and society. While there are no clear definitions that adequately capture the understanding and conceptualization of quality of life, some scholars have argued that quality of life can be viewed from three major dimensions: (a) evaluative (or cognitive) (Diener, 2014), (b) experience (or affect) (Diener, 2010; Hicks & Routledge 2013), and (c) eudemonic (Diener 2010; Vittersø, 2016). Considering the global evaluative perspectives of quality of life, and consistent with some studies, quality of life in this study is defined based on: (a) availability of various measures in the AFROB dataset, (b) comprehensibility, and (c) influence of these measures to policy makers (Donovan & Hapern 2002). Graham (2010) proposed measuring quality of life “by asking people to gauge their own well-being, subjective evaluative measures share the democratic aspect of preference satisfaction, in that it allows people to decide how good their life is going for them, without someone else deciding their well-being” (p. 45). The creation of the dependent variable, Quality of Life, in this study taps into the evaluative/cognitive and experience/affect dimensions of quality of life (Diener, 2010). In focusing on the link between education and quality of life in Ghana, this research seeks to examine the relative influence of educational attainment on quality of life among Ghanaians.

Quality of life in my study focuses on two major areas: (a) subjective well-being and (b) political engagement. Education as a construct is the key independent variable for the study. This measure is captured under four main categories: non-formal education, elementary, high school, and post-high school. I have provided detailed discussion on my dependent and independent variables in the next pages.

### 3.2.1 Dependent Variables

Consistent with some past studies (Diener, 2014), two broad measures are used to capture Quality of Life. These are: (1) subjective well-being and (2) political engagement. Each indicator captures relevant issues pertaining to: (1) cognitive attributes and (2) affective reactions. The first measure is *subjective well-being* and explores two issues: perceived subjective well-being and actual subjective well-being. *Political engagement*, the second QoL measure in the study, focuses on civic engagement and institutional trust. To sum up, quality of life as a construct is defined by these four measures: (a) *perceived subjective well-being*, (b) *actual subjective well-being*, (c) *civic engagement*, and (d) *institutional trust*.

#### 3.2.1.1 Subjective Well-Being

Two indicators were used to capture subjective well-being. These are: (a) *perceived subjective well-being* and (b) *actual subjective well-being*. Perceived subjective well-being constitutes the cognitive component, whereas actual subjective well-being is the affective dimension of quality of life. These two indicators deal with basic needs and consist of the basic necessities in life. Respondents' perceived subjective well-being in the study assesses issues on a country's economic and living conditions of respondents in comparison with others. In contrast, actual subjective well-being assesses how often respondents' have gone without basic needs (food, water, medical care, and cash income).

(i) *Perceived subjective well-being:*

Regarding respondents' perceived subjective well-being, three questions focusing on (a) the country's present economic condition, (b) respondents' living conditions, and (c) respondents'

living conditions compared to others, are combined to create a construct that captures the understanding of well-being. The specific question asked on the first measure, the country's present economic conditions, is as follows: "In general, how would you describe the present economic condition of this country?" The responses for this question are coded as 1=*very bad*, 2=*fairly bad*, 3=*Neither good nor bad*, 4=*Fairly good*, 5=*Very good*, 9 = Don't know. The second question, which focuses on respondent's living conditions, asked: "In general, how would you describe your own present living conditions?" The responses for this question are coded as 1=*very bad*, 2=*fairly bad*, 3=*Neither good nor bad*, 4=*Fairly good*, 5=*Very good*, 9 = Don't know. Finally, the third question asked respondents to rate their living conditions compared to other Ghanaians. The question on the survey asked, "In general, how do you rate your living conditions compared to those of other Ghanaians?" The responses are coded as: 1=*Much worse*, 2=*Worse*, 3=*Same*, 4=*Better*, 5=*Much Better*, 8= Refused, 9=*Don't know*. From the responses on the three questions, a simple average was used to create a composite measure called perceived subjective well-being index. All the missing cases, "don't know," and refused to answer forms of response are excluded from the sample (see Table 3.1). After the index variables were created, Cronbach's Alpha Reliability Test was calculated to check for internal consistency and interactiveness among selected items (see Table 5.1).

(ii) *Actual subjective well-being:*

The second measure of subjective well-being deals with actual subjective well-being. This variable was created from the responses to the survey questions that asked: "Over the past year, how often, if ever, has anyone in your family: (a) Gone without enough food to eat? (b) Gone without enough water for home use? (c) Gone without medicines or medical treatment? and (d) Gone without a cash income?" The responses for each of these questions were coded as 0 = *Never*,

1 = *Just once or twice*, 2= *Several times*, 3=*Many times*, 4 = *Always*, 9 = *don't know [DNR]*, 998=Refused to answer, -1=Missing data. From the four questions, a simple average was calculated to create a composite measure called actual subjective well-being index. All missing cases and responses (with don't know and refused to answer forms) were excluded from the sample (see Table 3.2: Comparison Between Valid and Non-Valid Samples).

### **3.2.1.2 Political Engagement**

Political engagement has been measured in many ways. Measures include, for example, voting and participating in political activities (Debrah, 2014; Kwon, 2016) partisan choice and political identity (Emler & Frazer, 1999), public opinions, democratization, and citizen participation (Debrah, 2014; Irvin & Stansbury, 2004). In this study, political engagement is captured under two measures: (a) civic engagement and (b) institutional trust. These indicators tap into the respondents' general assessments of the democratic process or principles. Civic engagement represents the cognitive dimension of quality of life, whereas institutional trust is the affective component (Diener, 2014).

#### **(i) Civic Engagement:**

The first construct, civic engagement, in this study can be obtained from the Afrobarometer survey questions regarding: (a) freedom to say what you think about politics, (b) freedom to join political organizations, (c) media's freedom to investigate and report, and (d) freedom of opposition to function. These four measures are elements of civic engagement that relate to democratic development. In addition, these measures give individuals the sense of having some form of political voice (Putnam, 2000). They are combined by using a simple average across the four measures to create a civic engagement construct or index. On these four measures, the

Afrobarometer survey included the following question: “Please tell me if there is more or less freedom now for each of the following things compared to a few years ago, or are things about the same? (a) Your own freedom to say what you think about politics, (b) Your own freedom to join the political organization you want, (c) The media’s freedom to investigate and report on government mistakes or to criticize government actions or performance and (d) The freedom of opposition parties or candidates to speak or hold rallies, state their views, or criticize the government.” The responses to each of the questions were coded as follows: 1=*Much less freedom*, 2=*Somewhat less freedom*, 3=*Same*, 4=*Somewhat more freedom*, 5=*Much more freedom*, 9=*Don’t know [DNR]*.

**(ii) Institutional Trust**

The second construct of political engagement in the study is institutional trust. The measures were selected based on the concept of separation of powers and the main institution of governance in Ghana to ensure balance of powers in government. In Ghana, the arms of government – the executive (the president), the legislative (parliament), and the judiciary (courts) – ensure balance in society (Addai et al., 2013; Debrah, 2014; Gyimah Boadi, 2001). Because the Electoral Commission and the police are considered very powerful forces in a democratic country, the AFROB survey includes questions on the police and the Electoral Commission. The police ensure law and order, and the electoral commission performs all election-related activities in an orderly manner (Thompson, 2021).

The four measures used in creating the institutional trust index include the following: (a) trust in the president, (b) trust in parliament/national assembly, (c) trust in courts of law, (d) trust in one’s elected local government council, (e) trust in police, and (f) trust in the national electoral

commission. Specifically, the question on the AFROB survey asked: “How much do you trust each of the following, or haven’t you heard enough about them to say? (a) Trust President, (b) Trust parliament (c) Trust the Electoral Commission (EC) (d) Your Local Government Council (e) The police and (f) Courts of law.” The responses on each measure are coded as: 0=*not at all*, 1=*just a little*, 2=*somewhat*, 3=*a lot*, and 9=*don’t know/haven’t heard [DNR]*.” A simple average of these measures was used to build an underlying construct of institutional trust index (see Table 2).

### **3.2.2 Key Independent Variable**

The main independent variable for the study is *educational attainment*. Educational attainment is categorized into four levels: (a) no formal education, (b) elementary education, (c) high school, and (d) post high school. The “no formal education” here simply means people who have no formal education. Elementary education focuses on education from elementary through junior high school (grades 1-9); high school education here means persons with Senior High School Education (SHS) (grades 10-13), and post high school education means college or any other form of tertiary education.

### **3.2.3 Other Explanatory Variables/Controls**

Besides education, other factors have been found to affect individuals’ quality of life. Diener et al. (1999), for example, showed that measures such as social, environmental, and economic factors influence individual well-being. Consistent with previous studies, some of these variables are included in the models as control variables. They are grouped under the following



headings/categories: (1) demographic variables, (2) educational experiences, and (3) cultural variables.

### 3.2.3.1 Demographic Variables

Demographic variables included in the study are *employment status*, *gender*, *place of residence*, and *age*. *Employment status* is measured by the question, “Do you have a job that pays cash income? Is it full-time or part-time? And are you presently looking for a job (even if you are presently working)?” The responses are coded as: 0 = *No (not looking)*, 1 = *No (looking)*, 2 = *Yes, part-time (not looking)*, 3 = *Yes, part-time (looking)*, 4 = *Yes, full-time (not looking)*, 5 = *Yes, full-time (looking)*, and 9 = *don’t know*. A dummy variable was created such that those who are employed were coded as “1,” and unemployed was coded as “0.” The second variable, *gender*, is a dummy variable with “1” indicating male and “0” female. The third variable is also dummy coded and distinguishes between urban and rural residents (“1” = urban and “0” = rural).

Finally, *age* is treated in two ways: first, as a categorical measure as follows: (a) young adult (18-29), (b) middle-aged adults (30-39), (c) old-aged adult (40-59), and (d) elder people (60+). Placing age into categorical variables allowed the opportunity to proportionally examine patterns when it comes to the relationship between education levels and social groupings. This approach helped to provide context, especially in understanding Ghana’s education systems and its interactions with the various groups under study. However, in carrying out OLS regression, age as a measure remained a continuous variable. This helped to satisfy one of the assumptions of carrying out Ordinary Least Squared (OLS) regression modelling (Rodriguez et al., 2018).

### 3.2.3.2 Educational Experiences

Accounting for individuals' educational experiences in consuming educational products and services provide a better understanding of how their educational journeys were completed. Educational experiences can be potential barriers in preventing people from accessing educational services. In this study, several measures were used to capture educational experiences. They include the following: (a) *equal opportunities to education*, (b) *difficulty obtaining public school services*, (c) *government policy effectiveness on education*, (d) *handling and addressing educational needs*, and (e) *likelihood of reporting teacher misconduct*.

For *equal opportunities to education*, the AFROB survey asked, "For each of the following statements, please tell me whether you disagree or agree, or haven't you heard enough to say? In our country today, girls and boys have equal opportunities to get an education." The responses were coded as 1=Strongly Disagree, 2=Disagree, 3= Neither Agree nor Disagree, 4=Agree, 5=Strongly Agree, and 9=Don't know/ Haven't heard enough. The latter is treated as missing data. This Likert-type item is treated as a continuous measure.

On the second measure, *difficulty obtaining public school services*, the survey asked, "How easy or difficult was it to obtain the services you needed from teachers or school officials?" The responses are coded as 7=*No contact*, 1=*Very easy*, 2=*Easy*, 3=*Difficult*, 4=*Very Difficult*, and 9=*Don't Know* [DNR]. The latter was treated as missing data. This Likert-type item is treated as a continuous measure. On the third measure, *government policy effectiveness on education*, the question asked: "Please tell me if the following things are worse or better now than they were a few years ago, or are they about the same? The government's effectiveness in addressing educational needs?" The responses are coded as: 1=Much worse, 2=Worse, 3=Same 4=Better,

5=Much Better, 9=Don't know [DNR]. The latter is treated as missing data. This Likert-type item is treated as a continuous measure.

The fourth measure deals with how *government is handling addressing educational needs of its citizens*. The question on the survey asked, “How well or badly would you say the current government is handling the following matters, or haven't you heard enough to say? Addressing educational needs?” The responses are coded as: 1=*Very Badly*, 2=*Fairly Badly*, 3=*Fairly Well*, 4=*Very Well*, and 9=*Don't Know / Haven't heard enough*. The latter is treated as missing data. This Likert-type item is treated as a continuous measure (see Appendix B).

The last measure, *Likelihood of Reporting Teacher Misconduct* asked the question, “How likely is it that you could get someone to take action if you went to a government office or other public institution to report the following problems, or haven't you heard enough to say? (a) If you went to the local school to report teacher misbehavior such as absenteeism or mistreatment of students.” The responses are coded as: 0=*Not at all likely*, 1=*Not very likely*, 2=*Somewhat likely*, 3=*Very likely*, and 9=*Don't know*. All of the latter responses are treated as missing cases in the responses to educational experiences. Also, the Likert-type item is treated as continuous measure.

### **3.2.3.3 Cultural Variables**

The cultural variables included in the study are *ethnicity/lineage system* and *religion/denominational affiliation*. Ethnicity is determined based on the respondent's self-identification with the various ethnic groups. Regarding ethnicity, the AFROB Ghana survey asked the question, “What is your ethnic community, cultural group, or tribe?” The responses were coded as: 260=Akan, 261=Ewe, 262=Ga/Adangbe, 263=Dagomba, 9990=Ghanaian only, or “doesn't think of

self in those terms,” 9998=Refused to answer, 9999=Don’t know, Other. These responses were recoded into the four major ethnic groups found in Ghana: Akan, Ewe, Ga. and “All Others.”

In terms of religion/denominational affiliation, the survey asked, “What is your religion, if any?” The responses are coded as, 0=*None*, 1=*Christian only*, 2=*Roman Catholic*, 3=*Orthodox*, 5=*Anglican*, 6=*Lutheran*, 7=*Methodist*, 8=*Presbyterian*, 9=*Baptist*, 12=*Evangelical*, 13=*Pentecostal*, 14=*Independent*, 15=*Jehovah’s Witness*, 16=*Seventh Day Adventist*, 17=*Mormon*, 18=*Muslim only*, 19=*Sunni only*, 20=*Ismaeli*, 21=*Mouridiya Brotherhood*, 22=*Tijaniya Brotherhood*, 23=*Qadiriya Brotherhood*, 25=*Traditional / ethnic religion*, 31=*Calvinist*, 32=*Church of Christ*, 33=*Zionist Christian Church*, 34=*Jewish*, 35=*Apostolic Church*, 9995=Other, and 9999=*Don’t know*. Consistent with past research (e.g, Addai and Opoku-Agyeman, 2013; Sulemana, 2015; Takyi et al., 2010), the responses were recoded into six major denominational groups: Traditional believers/None, Catholics, Protestant, Pentecostals/Evangelicals, Other Christians, and Muslims.

In the creation of all the measures (both the dependent and independent variables), responses such as “Do not have an opinion,” “Did not respond,” or “Refused to answer” are excluded from the analysis. Similarly, all missing cases are excluded. Detailed information of how much missingness and how many observations might be lost when dropping any observations where respondents gave a “don’t know/refused to” answer are discussed (see Appendix A).

### **3.3 Analytic Technique**

Several analytical approaches have been used for analysis of data on subjective well-being (Botha, 2014). In this study, I used basic summary statistics analytical technique to explore the extent of missingness in the Ghana Round 7 AFROB dataset. This process is useful in providing an overall picture of the number of respondents or observations that might have been lost, especially in dropping any observations from the study. Next, I employed correlation matrices, bivariate crosstab analyses, and Ordinary Least Square (OLS) regression models to investigate the link between educational attainment and quality of life outcomes in the study. Last, I employed interaction effect models to examine how gender moderates the relationship between education and quality of life. This result was achieved by carrying out the six main analytical techniques discussed below.

### **3.4 Handling Missingness in the Dataset**

In the first analytic technique stage, I provided the process used in the handling of missingness in the dataset. Prior to this, a summary characteristic (frequency distribution) of each variable response was carried out. The Ghana Round 7 Afrobarometer survey (n=2,400) had respondents who gave a “don’t know/refused” to answer and also had some missing cases on some of the selected measures. This initial step of the data screening process was useful in identifying the responses with missingness or missing / “don’t know” / refused to answer type of response in the sample (Treiman, 2009). Next, I created a flag variable to determine the number of viable and

non-viable responses. A flag variable (equal to 1) was created for respondents who provided a “don’t know/refused to” type of answer across all of the outcome constructs. The same standard was applied to the predictor variables. By carrying out this process, I was able to show the number of observations that would be lost from the sample (from the maximum N of 2,400), assuming the analysis is limited to complete cases (see Table 1: Summary Characteristics of Valid and Non-Valid Cases). The result shows that out of the initial sample size of 2,400, there were 1,710 complete cases (valid cases) and 690 participants who gave a “don’t know/refused to” response (non-valid cases). These two samples provided the bases for comparison, or discussion of the differences and similarities (see Appendix B for the Comparison report between Valid and Nonvalid Samples).

**Table 1. Summary Characteristics of Valid and Non-Valid Cases: 2017 Waves of Afrobarometer (Round 7)**

<b>Variables</b>	<b>n</b>	<b>% n</b>
Valid Cases	1710	71.2%
Non-Valid Cases	690	28.8%
Total Sample Sizes	2400	100%

From Table 1, we observe that the valid cases comprise 71.2 % of the total sample size, whereas the non-valid cases comprise 28.8%. This implies that the results from this study rely only on 71.2% of the total sample size. In addition, contradictory responses (between the valid and the non-valid sample) were found on the independent variables of *education*, *gender*, *place of residence*, and *age*. The contrasting differences on some of these measures suggest that generalizability in the study is affected.

Dropping 28.8% may cast doubt on the generalization of the study since the sample size can significantly affect outcomes, especially when it comes to hypothesis testing and the research design (Serdar, et al., 2021). Specifically, Slavin and Smith (2009) argue that “studies with small sample sizes tend to have larger effect sizes than those with large sample” (p.500). They further argue that “it takes a larger effect size to produce statistical significance in a small study than in a large study” (p.501). Based on this information, we can infer that regardless of the 28.8% differential in sample size between the original cases (2400) and the new cases (1710), both samples are large enough to perhaps reduce the effect size in this study. However, the smaller sample is likely to result in more accurate results due to completeness of data analyzed.

### **3.4.1 Discussion on Contrasting Differences on the Measures**

On the measure *education of respondent*, we observe that more respondents in the non-valid sample had lower levels of education, especially “no-formal schooling.” This suggests that respondents who gave a don’t know/refused to type of answer had lower levels of education, especially “no formal education.” Perhaps their lack of formal schooling might have contributed to their minimal understanding of issues captured on the survey questions pertaining to the economy, health, politics, democracy, governance, and education. One could also infer that these respondents probably were somehow not very familiar with current events transpiring in the country when it comes to the issues raised, thus their “refusal” to answer the question or simply choose a “don’t know” type of response.

The second contradictory measure, *gender*, shows that the non-valid sample had more female respondents than in the valid sample. The descriptive result shows that 48% of the valid

sample were found to be female, and 57% of the respondents were female in the non-valid sample. This response shows a 9% differential in the number of female respondents in the non-valid valid sample, whereas male respondents were approximately 52% (among the valid sample) and 43% (among the non-valid sample) respectively. This implies that respondents who “refused” to answer or gave a “don’t know/refused to answer” type of response were mostly women. This is also not surprising as one may attribute the response to gender and cultural differences of the society. In a typical patriarchal country like Ghana, where men are trained to be more active participants and more vocal in contrast to women who should be less vocal on societal issues, especially politics and the economy, a result like this is not surprising. With such stereotypes, it becomes more difficult for women to express their views and opinions openly and freely on such issues in public. They would rather choose to give a don’t know/refused to kind of answer. One can also assume that the strong patriarchal society, which tends to recognize, engage, and focus on men as the key decision makers in families and societies, creates in them the awareness of current events in their environment and country at large. This is reflective of the results as we observe more men gave complete response to questions on the survey, whereas women more often gave a don’t know/refused to type of response.

Another observation about the contrast in the responses on the measure *gender* may be attributed to the lower levels of education on the side of women in Ghana. In Ghana, and perhaps in many Sub-Saharan African countries, gender roles have been clearly defined. In most cases, these roles limit women’s access to education facilities and information on societal issues. Women, unlike men, spend much of their time at home fulfilling their household responsibilities, including doing all the household chores, cooking, and taking care of children, siblings, grandparents, sick



family members at home, etc. With their time occupied all day, they have less time to engage in political activities.

On the other hand, men in Ghana have lots of unoccupied time on their side to engage in all forms of societal activities (often stereotyped as the role of men) and thus are much more aware of what is going on around them. Culturally, the role of men in Ghana, as heads of households, is to provide financially for their families. In addition, they are expected to participate actively in all leadership roles and responsibilities assigned them in society. And so, when a question pertaining to the economy, democracy, governance, etc., is posed, they may have enough information, experience, and understanding of these issues to make meaningful choices among several options. The higher levels of education among men (as reflected from the results obtained) may have also contributed to their understanding on these issues; thus, their likelihood of choosing a don't know/refused to kind of answer on the survey questions is minimized compared to females who reported lower levels of education (elementary and non-formal), especially non-formal education on all fronts.

Another striking contrast can be found in the responses to the measure *place of residence* (urban or rural). Here, approximately 56% of urban dwellers were found in the valid sample compared to 51% rural dwellers in the non-valid sample. However, more rural dwellers (49%) were found in the non-valid sample than in the valid sample (44%). This suggests that more respondents (5% more) who lived in the rural areas gave a "don't know/refused" type of answer. The result suggests that those who lived in the rural areas are more likely to give a don't know/refused to kind of answer. This is not surprising as urban dwellers in Ghana tend to have access to better resources and information, including media services, than rural folks. With

improved access to media and other resources, urban dwellers are more likely to make informed choices among the many options presented to them.

*Age* as a measure also provides an interesting observation. The mean age is found to be approximately 37 years among the valid sample, whereas in the non-valid sample, the mean age was 43 years. This suggests that respondents in the valid sample were younger than respondents in the non-valid sample. It also means that many respondents of adult age (above 40 years) are more likely to give a don't know/refused type of answer. Although, logically, it is expected that as people age, they should be well-informed to make choices among many preferences, this is not the case in Ghana. The historical challenges of accessing educational facilities in the past may have been a contributing factor. The educational experiences and access to information among the older adult and elderly populations are not the same as that of the younger generation who now have access to free education, the media, and other social media platforms. The young adults, on the other hand, are much more vibrant, educated, and well-informed. This is a testament of many governmental policies and programs that have been implemented to encourage youth education over the past years. Putting all these observational reports (e.g., gender differences, place of residence and age) together, we can suggest and assume in hindsight, without having conducted any testable hypothesis, that respondents who gave a don't know/refused kind of answer to the survey were mostly adults and older women who live in the rural areas with lower levels of education (non-formal and elementary education).

To sum up, based on the reasons highlighted above, it is imperative to note that using only complete cases (n=1710) for the analysis of this study and dropping the non-valid cases of (n=690) is seemingly justifiable. After all, the sample size (n=1710) for the valid cases is large enough to conduct an empirical study. Nevertheless, dropping the non-valid cases of (n=690) poses problems

in generalizing the results of this study to the entire population of the Ghanaian people. Therefore, three issues pertaining to generalizability concerns are addressed: (a) Is the sample size in the study adequate and representative of the entire population? (b) Are the selected measures reflective of the construct being studied? and (c) Are issues of reliability a concern? These issues are discussed below:

### **3.4.2 Concerns on Generalization of Results**

#### **3.4.2.1 Is the Sample Size Adequate and Representative of the Entire Population?**

The answer here is complex because the valid sample differs on dimensions such as age, place of residence, and gender. In this sense, the sample is not completely representative. For these reasons, generalizability is affected to some extent. However, the sample size reflects the demographic picture of Ghana's population. In 2017, the country's population was estimated at 29 million with a median age of about 21 years, with the Akan ethnic group constituting the majority (World Bank Report, 2019). Also, the basic characteristics of the selected measures for the study reflect this representation. In addition, a review of the sampling extrapolation technique indicates that a sample size between 1,200 and 2,400 on the AFROB is adequate for a population of over 25 million people. To confirm that the information in the AFROB manual is accurate, I used a sample size calculator tool to crosscheck and got the same results. In the case of the Ghana Round 7 AFROB survey, the sample size was determined to be 2,400. This number was obtained by interviewing eligible Ghanaians of voting age (18 years and above). The margin of error was reported to be  $\pm 2\%$  with a confidence level of 95%. The contact rate was also noted to be 95.90%,

whereas the co-operation rate was 82.1% (AFROB, Round 7 Survey Manual, p. 1). This information is best described in the Ghana AFROB Round 7 manual:

...it should be noted that Afrobarometer surveys are based on national probability sampling. As a consequence, the aggregated results are representative of large groups. At the national level, Afrobarometer sample sizes range from 1,200 to 2,400. Both the 1,200 and 2,400 sample sizes are large enough to make inferences about all voting age citizens with an average margin of sampling error of no more than plus or minus 2.8% at a 95% confidence level (with a sample size of 1,200) or plus or minus 2% for sample size of 2,400. (p. 1)

Apart from the adequacy of the sample size, we also observe that some of the measures in the study are representative of the entire population despite the contrasts. A review of the results on the selected measures indicates that the Akan were the dominant ethnic group in both the valid and the non-valid sample, followed by the Ewes, Ga/Adangbes, and others. In addition, when it comes to the measure *age*, the mean ages obtained in the two samples were found to be 37 years (in the valid sample) and 43 years (in the non-valid sample) respectively. These results also give an idea of the current outlook and the youthfulness of the Ghanaian population (World Bank Report, 2019). Overall, we find similar representations on several measures in both the valid and non-valid samples.

The measures that were found to have contradictory responses (in the non-valid sample) include education of respondents, age, place of residence, and gender. In the context of Ghana, this is expected. Those who live in rural areas have less access to educational resources and facilities compared to those at the urban centers. They also have higher numbers of lower levels

of education or no formal schooling than those living in urban areas (Darvas & Balwanz, 2013). Their low levels of education perhaps might have contributed to their lack of understanding of some of the issues on the survey questions, leading to “don’t know/refused to” responses. The results also show that the average age of respondents in the non-valid sample was higher (43) than in the valid sample (37). This suggests that those who gave a “don’t know or refused to” response were older than those who gave complete/full response on the survey.

These measures are also not surprising because the younger generations in Ghana are much more educated and knowledgeable than the older ones. Ghanaian youth are proactive, more informed, and highly involved in political and civic engagement activities (Gyimah-Boadi, 2009; Opoku-Agyeman, 2013). The younger generations now have easier access to education and information than the older generations did at their age (Darvas & Balwanz, 2013). In addition, we observe that females were mostly those who gave a “don’t know or refused to” response. To sum up, the descriptive results show that those who gave a “don’t know/refused to” type of response are somewhat over-represented among: (a) females (women), (b) those who had no-formal education or low levels of education, (c) those living in the rural areas, and (d) older adults (had an average age of 43 versus 37). In short, survey participants whose educational backgrounds were more limited tended to be less likely to respond, perhaps due to inability to fully understand the questions being asked. However, given the large number of valid cases (n=1,710), dropping the non-valid cases still leaves an analysis sample that is adequately representative of the Ghanaian population.

### **3.4.2.2 Are the Selected Measures Reflective of the Construct Being Studied?**

Overall, the selected variables from the Ghana Round 7 AFROB survey are representative of the theoretical concept of the QoL constructs in the study. The selected variables are well operationalized to conceptualize these measures. For example, in creating the dependent variables of subjective well-being and political engagement, the selected measures capture issues on quality of life measures. With reference to subjective well-being, the measures capture issues on the country's present economic condition, respondents' living conditions, respondents' living conditions versus those of others, how often respondents had gone without food, how often they had gone without water, how often they had gone without medical care, and how often they had gone without cash/income.

On political engagement measures, questions on the AFROB survey capture issues on freedom to say what one thinks, freedom to join political organizations, media freedom to investigate reports, freedom of opposition, trust in the president, trust in parliament/national assembly, trust in courts of law, trust in elected local government councils, trust in police, and trust in the national electoral commission. These measures are theoretically and practically related to a person's quality of life. To buttress the argument, the Ghana AFROB Round 7 manual confirms that "Afrobarometer collects and disseminates information regarding Africans' views on democracy, governance, economic reform, civil society, and quality of life" (Afrobarometer Survey Manual, p. 1).

### **3.4.2.3 Are Issues of Reliability a Concern?**

The result obtained from the study is reliable because of the rigorous data collection process. The AFROB survey used a clustered, stratified, multi-stage probability design to select a

representative sample of voting age citizens (those who were 18 years and above); the sample frame was obtained from the Ghana Statistical Survey (GSS). The Ghana Round 7 AFROB survey is no different. In addition, the survey dataset has been widely used in conducting research pertaining to issues in Africa. Therefore, the measures selected from the survey are reliable and reflective of the overarching situation of events in Ghana. Overall, the selected variables on the AFROB survey are well suited for well-being measurement and studies. They are also representative of the theoretical concept being studied. Having handled the missingness, I proceeded to the next analytic technique, creation of the outcome measures that address research question #1.

### **3.5 Research Question 1: What is the Nature and Extent of Quality of Life in Ghana?**

In the second analytic stage, in an attempt to answer this research question, I start by providing a rationale of how the outcome measures is created, checking several layers of assumptions as well as strategies in the selection of the variables, including (a) confirmatory factor analysis, (b) a simple sum score method, and (c) simple averages across all the selected measures.

In the first diagnostic tests, a confirmatory factor analysis was used as a guide to determine the interactiveness among the variables for grouping. Confirmatory factor analysis is essential in construct validation and determining whether the measures of a particular construct are consistent with the understanding from the literature (Harrington, 2009). Since several questions are on the AFROB survey, being guided by confirmatory factor analysis helps validate which variables were more relevant in the creation of the index. It also helped me to know which variables were

interacting. Afterward, I checked for multicollinearity in order to eliminate variables that highly correlate. Checking for multicollinearity also limits the overdependency and over-interactiveness among the selected variables (Harrington, 2009; Singleton & Straits, 2005). With this process, I was able to minimize biases, which ensured stability in the variation of error term. Variables that were highly correlated were not included in the analysis, especially in running the OLS model.

In other related diagnostics, I carried out a normality and distribution test, specifically for all my selected variables. This is useful in accounting for skewness and outliers to ensure variations in the selected variables (Agresti & Finlay, 2009; Rodriguez et al, 2018). Additionally, I checked for linearity of the independence of the measures used, especially including their logged odds and assumption of Large Sample Size. These diagnostics minimized biases among the interactive variables, which provides substantial information to establish stability in the direction of causality, and consistency in error terms variance (Singleton & Straits, 2005). Having gone through several diagnostic tests, I selected the best variables for the creation of my dependent variable –quality of life. Afterward, I subjected them to a reliability test to see whether they interact. Here, Cronbach's Alpha Reliability Test was carried out again to check for internal consistency and reliability of the variables selected for the creation of the indexes (Singleton & Straits, 2005). Cronbach's alpha reliability test is used to check for fit or structural validation and internal consistency among variables and how each variables interact together. According to Morgan et al. (2013), an item requires a minimum of 0.70 to indicate acceptable reliability.

After this stage, two processes were carried out in creating the quality of life indexes, either: (a) a simple sum score method and finding averages afterwards or (b) simply finding an average across all the selected measures. The latter is only possible when all the items on the measure are on the same scale (Rodriguez et al., 2018). A case in point is that in both methods (a



or b), the same results are obtained. Having done this, I completed the creation of my outcome measures – perceived subjective well-being index, actual subjective well-being, civic engagement index, and institutional trust index. In addition to statistical reasoning, I was informed by past literature and the theoretical models in the variable selection for the creation of the indexes. For example, the rationale used in the selection of the measures for institutional trust was based on the theory and the concept of separation of powers. In Ghana, for instance, three distinct and coordinate independent branches exist in governance – the executive, the legislative, and the judiciary. Each of these branches is assigned specific functions to perform in governance (Gyimah Boadi, 2009). In addition to these, the electoral commission plays a vital role in ensuring transparency and free and fair elections during electoral processes. These key agencies rely mainly on the local government or officials and the police to govern the country. Therefore, I selected variables from the survey that capture trust in these institutions.

In summary, I went through confirmatory factor analysis, simple sum score reasoning, simple average across all the selected measures, theoretical perspectives, and guidance from past literature to select my dependent variables (see the summary characteristics of these measures in Table 2). The first index, *Perceived Subjective Well-Being Index*, was created by combining three measures on the survey that asked participants to rate their country's present economic condition, their present living conditions, and then their living conditions compared to others. The second index, *Actual Subjective Well-Being Index*, combined four measures on the AFROB survey. These measures asked respondents to indicate how often they had gone without basic needs, which include food, water, medical care, and cash income. Because of the nature of the question on this measure, the actual subjective well-being index is reverse coded. In other words, values closer to zero are treated as low/worse actual subjective well-being, whereas values closer to 4 are

considered as high/better actual subjective well-being. The third index, *Civic Engagement Index*, combines four measures on the AFROB survey that asked questions on the following: freedom to say what one thinks, freedom to join political organizations, media freedom to investigate and report, and freedom of opposition. Regarding the institutional trust index, the measures that were combined in the creation of the index captured questions on trust in the president, parliament/national assembly, national electoral commission, elected local government council, police, and courts of law.

### **3.6 Research Question 2: What Are the Quality of Life Outcomes By Social Groups (Bivariate Correlation)?**

As already emphasized under analytic technique Stage II, in this third stage, the second research question is examined and is basically an extension of research question one: How does the nature of quality of life differ among social groupings, including: (a) education, (b) age, (c) gender, (d) ethnic groups, (e) religious groups, (f) place of residence, and (g) employment status? Here, because the outcome measures are continuous in nature, I use Pearson bivariate correlation analysis to explore the relationship between quality of life outcomes and the social groupings. The use of Pearson correlation model in answering this research question is relevant in confirming whether a statistically significant linear relationship exists between the variables. In addition, it provides a better view of the direction and strength of the association and interactiveness between quality of life outcomes and the social groupings (Agresti & Finlay, 2009).

In carrying out this analysis, I first ensured that the data and variables selected satisfied all the assumptions for Pearson correlation, including the assumption of the presence of two or more continuous variables. As already indicated in the earlier sections, the dependent variables are continuous in nature, and the social groupings were also treated as continuous variables. The next condition I needed to satisfy was the assumption of linearity, which ensures that all the variables are linearly related. If this condition is violated, then I am forced to use Spearman rho because of the existence of non-linearity. Fortunately, there is linearity between quality of life outcomes and my social groupings (see the scatterplot reporting the presence of linearity between quality of life outcomes and the social groupings on Appendix D). All related assumptions were also satisfied in the data collection process and the handling of missingness discussed in previous sections. Having met all these assumptions, I proceeded with conducting the analysis and then presented the results (see Table 5 for the summary report of the correlation matrices).

The interpretation of the results is based on guidelines provided in the literature. Pearson correlation assumes that the extent of the association is denoted by the Pearson correlation coefficient, represented by the letter  $r$ . This coefficient is measured on a scale that ranges from +1 through 0 and then to -1. When the  $r$  value is 0, it means that no correlation or linear relationship exists, and when it is -1 it means a perfect negative correlation. A value of +1 means a perfect positive correlation. Obtaining a high correlation co-efficient value implies that there is a strong relationship between two or more of the variables, and a weak correlation means that the variables in the study are hardly related (Agresti & Finlay, 2009; Rodriguez et al., 2018).

The calculation used in computing the correlation coefficient ( $r$ ) between quality of life outcomes and the social groupings is:

$$r_{xy} = \frac{\text{cov}(x, y)}{\sqrt{\text{var}(x)} \cdot \sqrt{\text{var}(y)}}$$

Where  $\text{cov}(x, y)$  = the sample covariance of x and y,

$\text{var}(x)$  = the sample variance of x, and

$\text{var}(y)$  = the sample variance of y.

A positive or negative correlation coefficient shows the direction of the relationship; a positive coefficient means positive correlation, whereas a negative coefficient means a negative correlation. On the other hand, the magnitude of the correlation shows the strength (how close it is to -1 or +1) of the relationship (Rodriguez, 2018). It can be interpreted as follows:

- $.1 < |r| < .3$  ... weak/small correlation
- $.3 < |r| < .5$  ... moderate / medium correlation
- $.5 < |r|$  .....strong / large correlation

Using these guidelines, I attempted to provide an understanding of the result from the bivariate correlation analysis. This analysis can also be used to check for multicollinearity problems. Overall, the advantage of using this statistical approach is its relevance in determining the relationships between the quality of life outcomes and the social groupings. Secondly, it helped to predict the direction and strength of these relationships. The limitation of the Pearson correlation model is that it cannot establish causality and effect among the variables. In addition, it does not show the proportional differences among the variables the way chi-square does. Going through this analytic process helped to address research question two (how quality of life differs by the social groupings). Three levels of significance  $p < .001$ ,  $p < .01$ , and  $p < .05$  (two –

*tailed tests*) were considered for this study because they are normally the acceptable levels in social science research studies (Rodriguez et al., 2018). The results obtained from the analysis and discussion are presented in subsequent pages (see Table 5). A case in point, t-tests could have been employed in carrying out the analysis between some the measures because of how they were treated. However, I used Pearson correlation matrix to explain these relationships rather than a t-test to satisfy the objective of this study. By doing this, certain underlying rules and assumptions pertaining to both methods (t-test and Pearson correlation) were violated. Despite this, the same outcomes are more likely to be observed.

### **3.7 Research Question 3: What Are the Education Outcomes by Social Groups (Bivariate Chi-Square Analysis)?**

At the fourth stage of the analytic process, the third research question was examined to look at the pattern differences between education and social groupings, including: (a) age group, (b) gender, (c) ethnic groups, (d) religious groups, (e) place of residence, and (f) employment status. Here, I carried out a non-parametric method (bivariate Chi-square) to look at how proportional patterns in education are reflected in people's education, age group, gender, ethnic groups, religious groups, place of residence, and employment status. My interest here is to look at percentage dependency between the social groupings and education (Singleton & Straits, 2005). Prior to this, I took into consideration the general characteristics of the measures, education, and the social groupings before moving on to explore relationships and pattern differences.

The use of Chi-square statistics in the study assesses the test of independence between the two categorical/nominal data with the intuitive understanding of comparing expected outcomes from actual observed patterns (Agresti & Finlay 2009; Singleton & Straits 2005). The calculation used in completing the Chi-square statistic test is as follows:

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

Where  $f_o$  = the observed frequency

$f_e$  = the observed frequency, if NO relationship existed between the variables

The relevance of using Chi-square is to test differences of association between categorical measures. Chi-square was employed because the dependent variables and the social grouping variables are categorical in nature. This approach can be used to interpret the proportional differences and patterns between the measures. Though chi-square is relevant in exploring relationships and association, it does not give adequate information on the strength and direction of the relationships. In addition, it does not establish the causes and effects that exist between relationships, which give researchers the opportunity to make predictions (Agresti & Finlay, 2009; Rodriguez et al., 2018). In subsequent pages, I presented the results from the chi-square analysis showing proportional differences between education levels and their social groupings (see Tables 7 and 8).

### **3.8 Research Question 4: What is the Predictive Relationship Between Education Outcomes and Quality of Life Outcomes (Multivariate Analysis: Ordinary Least Square (OLS)?**

In my fifth analytic technique, the fourth research question was explored, namely, the relative effect of educational levels on quality of life among Ghanaians. My focus here is: Are there differences in quality of life by one's level of education? If so, what level of education provides these enhanced quality of life outcomes? To answer this question, I estimated several Ordinary Least Square regression (OLS) regression models to explain the relationships among these measures. OLS is a generalized linear modelling technique used in determining the relationships between variables. OLS is also the most appropriate analytical tool because the dependent variables are continuous in nature. Additionally, several other explanatory variables were incorporated into the model to predict whether educational levels impact quality of life (Singleton & Straits, 2005). OLS regression techniques have also been used in the study of subjective well-being determinants in the literature (Agresti & Finlay, 2009; Rodriguez et al., 2018).

The advantage of using the OLS regression model is that it allows for a robust prediction of outcomes from several sets of independent variables. In addition, the OLS analytic technique is useful in identifying the strength of the relationships of the variables (Agresti & Finlay, 2009; Singleton & Straits, 2005). OLS also “makes room for the legitimate use of dichotomous explanatory variables in the regression model. This is particularly useful as it makes it possible to include multi-category ordered and unordered categorical explanatory variables in a regression model if they are appropriately coded into a number of dichotomous ‘dummy’ categories”

Singleton & Straits, 2005). The disadvantage in using OLS is that it cannot be used for dependent variables that are categorical (dichotomous/dummy) in nature. Also, OLS sometimes oversimplifies the problem and the results obtained are not so easy to interpret.

The assumptions considered in using the OLS modelling technique includes:

- The regression model must be linear in the coefficients and the error term.
- The error term must have a population mean of zero.
- All independent variables must be uncorrelated with the error term.
- Observations of the error term must be uncorrelated with each other.
- The error term must have a constant variance (no heteroscedasticity)
- No independent variable must be a perfect linear function of other explanatory variables.
- The error term must be normally distributed (optional) (Agresti & Finlay, 2009; Rodriguez et al., 2018).

Having satisfied all these assumptions, I carried out the multivariate analysis and then estimated the OLS regression linear model in the form:

$$y = \alpha + \beta x + \varepsilon$$

(Hutcheson et al., 1999; p.57)

where  $\alpha$  and  $\beta$  are the true (but unobserved) parameters of the regression.  $\beta$  is the variation of the dependent variable when the independent variable has a unitary variation.  $\varepsilon$  is the error term in the equation. This equation was used to determine the line of best-fit to approximately describe the relationship between education and the quality of life outcome measures Singleton & Straits, 2005).



### **3.9 Research Question 5: How Does Gender Moderate the Relationship Between Education Outcomes and Quality of Life Outcomes (Ordinary Least Square (OLS) Interaction Effects Models)?**

In the last analytic technique stage, I used OLS interaction effect models to answer the fifth research question: Assuming educational attainment is associated with increased quality of life, how does this vary by gender? In other words, does gender moderate any observed relationship between education and quality of life among Ghanaians? The use of interaction effect in the regression models further expanded my understanding of the observed relationships between gender on education and quality of life outcomes.

“An interaction effect is the simultaneous effect of two or more independent variables on at least one dependent variable in which their joint effect is significantly greater (or significantly less) than the sum of parts” (Lavrakas, 2008, p.359-340). In this study, gender was used as a moderator between education levels and the quality of life outcomes (subjective well-being-perceived and actual subjective well-being, and political engagement outcomes-civic engagement and institutional trust) to deeper understand the relationship between the measures. The focus here is to determine whether men derive more quality of life benefits from education than women when we control, for example, age, place of residence, ethnicity, employment status, and religious affiliation. Fisher (1926) explains:

An interaction occurs if the relation between one predictor,  $X$ , and the outcome (response) variable,  $Y$ , depends on the value of another independent variable,  $Z$ ,  $Z$  is said to be the moderator of the effect of  $X$  on  $Y$ , but a  $X \times Z$  interaction also means that the effect of  $Z$  on  $Y$  is moderated by  $X$ ”. An interaction represents a

synergistic or multiplicative effect tested by adding a product variable, XZ to the model, implying a non-additive effect that is over and above the effect of the linear effects of X and Y entered together in the model. The regression coefficient for the product term represents the degree to which there is an interaction between the two variables (Retrieved: [http://web.pdx.edu/~newsomj/cdaclass/ho\\_interactions.pdf](http://web.pdx.edu/~newsomj/cdaclass/ho_interactions.pdf)).

The interaction models are expressed in the formulae below:

The multiple linear regression equation, with interaction effects between two predictors, can be written as follows:

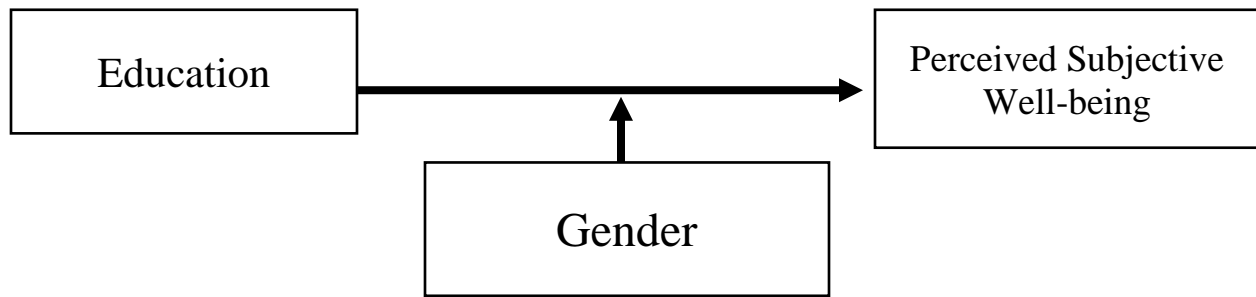
$$y = \alpha + \beta_i X_i + \beta_{ii} X_{ii} + \beta_{iii}(X_i * X_{ii})$$

In the equation above,  $\beta_i X_i$  and,  $\beta_{ii} X_{ii}$  are the main effect of each of each variable. The interaction between them is represented by the term  $\beta_{iii}(X_i * X_{ii})$  where  $\beta_{iii}$  is the regression coefficient. The regression coefficient  $\beta_{iii}$  can be interpreted as “the change in y which is expected to occur as a result of a unit change in  $X_i * X_{ii}$ , whilst controlling for the other terms in the model” (Singleton & Straits, 2005).

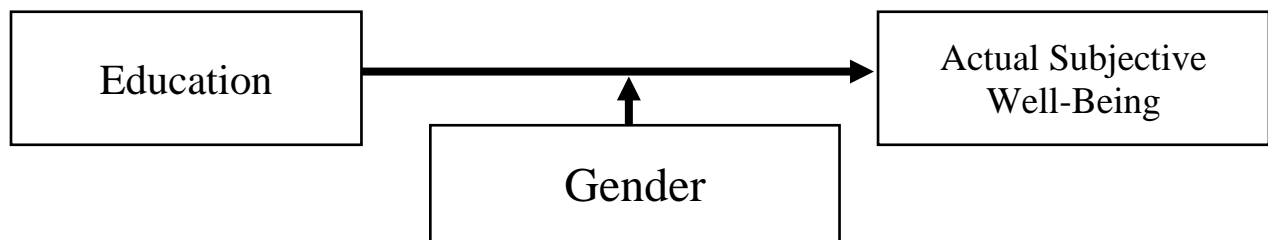
The crux of interaction effect is that the nature of a relationship changes as the function of other variables. In this study, the use of the interaction terms provided me with the opportunity to understand whether education levels and quality of life is moderated or conditioned by gender or not. It provided me with a better understanding of gender differences (if any exist) when it comes to the relationship between education and quality of life among Ghanaians. Overall, interaction terms provide a more in-depth understanding of the relationships between the outcome variables, the independent variables, and the moderating variable (Rodriguez et al., 2018). The diagrams of

figures in the subsequent pages illustrate how gender as an interaction effect examines the complex relationship between education and the quality of life outcomes.

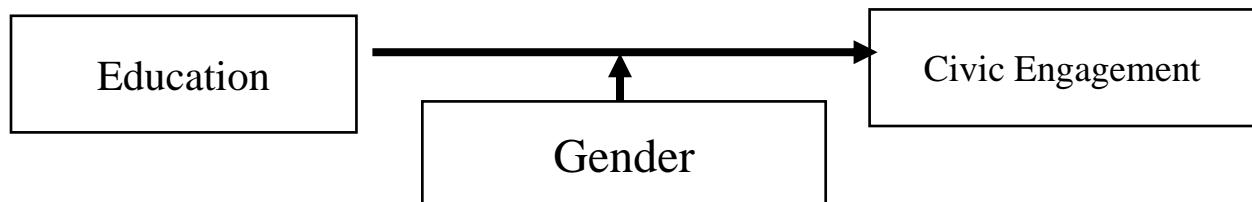
**i. Interaction Effect/Moderation Effect**



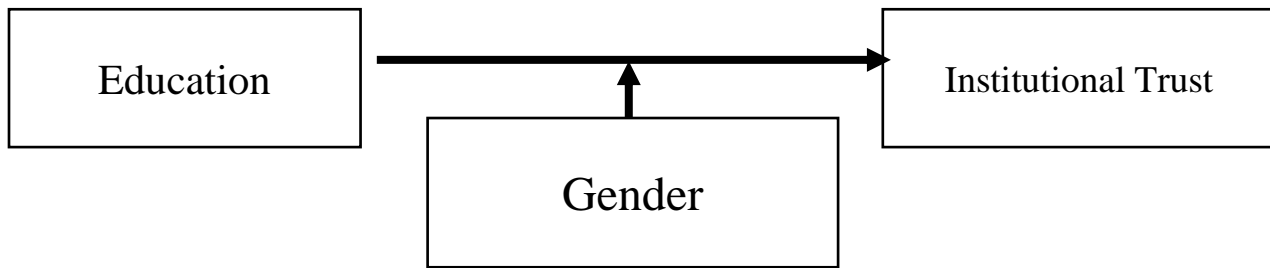
**Figure 5. The moderating effect of gender: Education, gender and perceived subjective well-being**



**Figure 6. The moderating effect of gender: Education, gender and actual subjective well-being**



**Figure 7. The moderation effect of gender: Education and civic engagement**



**Figure 8. The moderation effect of gender: Education and institutional trust**

In summary, six analytic techniques were carried out to address all five main research questions. The first dealt with handling of missingness, and the second employed several layers for the creation of the outcome measures. The third adopted a bivariate correlation analysis to determine the direction and strength of the relationships among the variables. The fourth used cross-tabulations to explore patterns between educational levels on the various social groupings. The fifth used Ordinary Least Squares (OLS) modelling technique in the multivariate analysis stage. Finally, the sixth employed several interaction effects models or equations to explore further relationships between the dependent variables and independent variables. I present the results obtained for each of the analytic techniques used in answering the research questions in the next pages.

## **4.0 Results and Findings**

### **4.1 Introduction**

The results obtained for each analysis are organized into these sections: (a) descriptive statistics provide the findings and summary characteristics on all reported measures or variables calculated from analysis sample data (n=1,710), (b) bivariate associations look at the relationship between education and the social groups, and education by quality of life outcomes, (c) multivariate OLS models examine the relative interconnection between education attainment and quality of life outcomes in the study, and (d) multivariate OLS interaction effect models explore how gender moderate the relationship between education and quality of life outcomes.

### **4.2 Descriptive Statistics**

Table 2 presents the summary characteristics of the outcome measures used for this study. The results show that all the average indexes created, perceived subjective well-being index ( $\alpha=0.69$ ), actual subjective well-being index ( $\alpha=0.71$ ), civic engagement index ( $\alpha= 0.91$ ), and institutional trust index ( $\alpha= 0.83$ ) meet the minimum requirement of 0.70 for the Cronbach alpha reliability test. This means that all the items used in creating the indexes interact and associate.

**Table 2. Summary Characteristics of Outcome Measures: Ghana Round 7 Afrobarometer Survey (n=1,710)**

Variables	Range	Mean	SD	Cronbach's Alpha Reliability Test
1. Perceived Subjective Well-being Index <sup>a</sup>	1-5	2.86	0.96	0.69
2. Actual Subjective Well-being <sup>b</sup>	0-4	3.36	0.72	0.71
4. Civic Engagement Index <sup>c</sup>	1-5	3.98	1.02	0.91
5. Institutional Trust Index <sup>d</sup>	0-3	1.64	0.77	0.83
<b>(n=1,710)</b>				

a: Perceived subjective well-being index (country's present economic conditions, present living condition, living conditions vs. others)

b: Actual subjective well-being index (have food, water, medical care, and cash income)

c: Civic engagement index (freedom: of expression, to join political organization, of media to investigate & report, of divergent views from opposition)

d: Institutional trust index (trust in president, parliament/national assembly, national electoral commission, elected local government council, police and courts of law)

e. All the outcomes' indexes above are simple averages across responses on the same scale.

f: Actual subjective well-being index was reversed coded.

The results for the first index, *Perceived Subjective Well-Being Index* (as shown in Table 2), show that, on an average, respondents' perception of their subjective well-being ranges on a scale of 1 to 5 with a mean value of 2.86 and a standard deviation of 0.96 ( $\mu=2.86$ ,  $SD=0.96$ ). Values closer to 1 on the index are considered low/worse perceived subjective well-being, and values closer to 5 are considered high/better perceived subjective well-being. Here, the mean result obtained ( $\mu=2.86$ ) is slightly above the average of the perceived subjective well-being index, suggesting that, overall, Ghanaian respondents perceive their subjective well-being to be moderately high or better.

The results for the second index, *Actual Subjective Well-Being Index* show that, on average, respondents' perception of their actual subjective well-being ranges on a scale of 0 to 4, with a mean value of 3.36 and a standard deviation of 0.72 ( $\mu=3.36$ ,  $SD=0.72$ ). Here, the mean result is

closer to 4 on the scale. This suggests that, on average, Ghanaian respondents perceive their actual subjective well-being to be high.

The results for the third index, *Civic Engagement Index*, as shown in Table 2, indicate that, on average, respondents' civic engagement ranges on a scale of 1 to 5 with a mean value of 3.98 and a standard deviation of 1.02 ( $\mu = 3.98$ ,  $SD = 1.02$ ). The values closer to 1 on the scale are considered as low/worse civic engagement. Values closer to 5 are treated as high/better civic engagement. The mean value obtained was closer to 5, suggesting that, on average, Ghanaian respondents perceive their engagement in civic activities to be high.

Regarding institutional trust index, the result (see Table 2) shows that, on average, respondents' trust in institutions in Ghana ranges on a scale of 0 to 3 with a mean value of 1.64 and a standard deviation of 0.77 ( $\mu = 1.64$ ,  $SD = 0.77$ ). The values that are closer to 0 are treated as low/worse institutional trust and those closer to 3 are considered as high/better institutional trust. Here, the results suggest that, on average, Ghanaians respondents have moderate trust towards institutions.

Besides the four outcome measures, other measures used for the study include educational experiences and cultural and demographic measures. The main explanatory indicator is education levels (See Table 3). The results show that nearly half (45.8%) of the respondents have at least a high school education, 24.3% have an elementary education; 13.6% report having no formal education, and 16.3% had some post-secondary education. In terms of gender differences, the results show that there are more males (52%) than females (48%). This difference in result was obtained because more female respondents in the original sample were dropped from the study because they were treated as missing cases (in other words, more females gave a "don't know" or "refused to" type of response). See Table 3.

**Table 3. Summary Characteristics of Key Independent/Demographic Variables:  
2017 Waves of Afrobarometer (Round 7 Analysis Sample, n=1,710)**

<b>Variable</b>	<b>(%)</b>	<b>N</b>
<b>Education</b>		
Non-Formal Education	13.6	233
Elementary	24.6	421
High School	45.8	783
Post-High School	16.3	279
<b>Gender</b>		
Male	52.1	891
Female	47.9	819
<b>Ethnicity</b>		
Akan	52.4	896
Ewe	12.7	217
Ga	8.7	148
Others	26.2	449
<b>Employment Status</b>		
Yes	63.5	1,086
No	36.5	623
<b>Denominational Affiliation</b>		
Catholic	10.8	185
Protestant	20.2	346
Pentecostals & Evangelicals	18.5	317
Other Christians	28	479
Muslim	17	291
Traditional	5.4	93
<b>Place of Residence</b>		
Urban	55.7	952
Rural	44.3	757
<b>Age group</b>		
Young Adult (18-29)	38.9	665
Middle-Aged Adults (30-39)	24.7	422
Old-Aged Adult (40-59)	27.2	465
Elderly (60+)	9.2	158



Table 3 also presents the summary characteristics of the independent variables based on the analysis sample (n=1,710) used for this study. In Table 3, when it comes to *ethnicity*, about half of those studied were the Akan (52%). The rest were distributed as follows: Ga (9%), Ewe (13%) and others (26%). Similarly, in terms of employment status, the majority of those surveyed (64%) reported having employment as opposed to 37% having no employment. In terms of denominational affiliation, the results show that, overall, the majority (78%) of respondents are Christians. The breakdown is as follows: Catholics=11%, Protestant=20.0%, Pentecostals and Evangelicals=19 %, and Other Christians=28 %. The smallest number of respondents belonged to the traditional group (5%). The dominance of Christian denominational affiliation in Ghana is influenced by the long historical presence of Christian missionaries (Catholics, Protestants, Pentecostal, and Evangelicals) (Boateng et al., 2020; Cogneau & Moradi, 2014). We also see that many respondents in the survey reported that they were Muslims (17%). This may be attributed to the geographical nature of the country (geographical North and South). Most Ghanaians in the northern parts of the country are affiliated with the Muslim and Catholic faiths. Natives from the northern parts of the country mostly migrated from Muslim countries before settling in present-day Ghana (Middleton, 1980). As far as place of residence is concerned, the proportion of Ghanaians living in the urban areas are higher than those in the rural areas: 56% versus 44%.

In terms of the age group of respondents, most were youth adult (39%). This is followed by the old-aged adults (27%), the middle-aged (25%), and the elderly (9%). Age as a measure is also treated as a continuous measure to allow for the carrying out of bivariate correlation to explore the relationship between quality of life outcomes and the social groups. Therefore, age as a continuous measure shows a mean of 37 years with a standard deviation of 14.7. Comparing the data in Table 3 with other sources (Ministry of Education Report, 2018, and UNESCO Institute of

Statistics [UIS], 2022) shows that the analysis sample for this study has a somewhat higher level of education and more male than the general population of Ghana (<http://uis.unesco.org/en/country/gh#slideoutmenu>).

**Table 4. Summary Characteristics of Education Experiences: 2017 Waves of Afrobarometer**

<b>Variables</b>	<b>(%)</b>	<b>Means</b>	<b>Range</b>	<b>Std. Deviation</b>	<b>n</b>
<b><u>1. Equal Opportunities to education</u></b>		4.50	1-5	0.87	
1 Strongly Disagree	2.4				41
2 Disagree	3.4				58
3 Neither Agree Nor Disagree	0.2				3
4 Agree	29.7				508
5 Strongly Agree	64.3				1,099
<b><u>2. Difficulty to Obtain Public School Services</u></b>		4.08	1-5	1.44	
1 Very easy	8.2				140
2 Easy	14.9				254
3 Difficult	6.2				106
4 Very Difficult	2.7				45
5 No contact	68.1				1,164
<b><u>4. Likelihood of Reporting Teacher Misconduct</u></b>		1.89	0-3	1.08	
0 Not at all likely	16.2				277
1 Not very likely	15.9				272
2 Somewhat likely	30.8				526
3 Very likely	37.1				634
<b><u>5. Handling Addressing Educational Needs</u></b>		3.17	1-4	0.85	
1 Very Badly	6.3				108
2 Fairly Badly	10.1				173
3 Fairly Well	43.5				744
4 Very Well	40.0				685
<b><u>5. Government Policy Effectiveness on Education</u></b>		3.75	1-5	0.92	
1 Much Worse	1.8				30
2 Worse	5.4				93
3 Same	31.3				535
4 Better	38.9				666
5 Much Better	22.6				386
<b>(n=1,710)</b>					

In Table 4, the mean value obtained when it comes to equal opportunities to education is 4.5, suggesting that, on average, Ghanaian respondents “strongly agree” that they have *equal opportunities to education*. When it comes to *difficulty to obtain public school services*, the mean value obtained is 4.1, which indicates that, on average, Ghanaian respondents perceive that they had “no contact” with public school services. On the measure government policy effectiveness on education, the mean value obtained is 3.75. This implies that, on average, Ghanaian respondents perceive that government policy effectiveness on education is better. Similarly, a mean of 1.9 obtained on the measure *likelihood to report teacher misconduct* to government institution suggests that, on average, Ghanaians are “somewhat likely” to report teacher misconduct. Regarding *how government is handling educational needs*, the mean value obtained is 3.2. This implies that, on average, Ghanaians perceive their educational needs are “fairly well” handled. All these results indicate a positive outlook on the educational sector in Ghana.

### **4.3 Bivariate Correlation Analysis**

Table 5 presents the findings on how quality of life outcomes differs among the social groupings in Ghana including: (a) education levels, (b) age, (c) gender, d) place of residence, (e) ethnic groups, (f) religious groups, and (g) employment status. Details are discussed below.

#### **(a) Educational Levels by Quality of Life Outcomes**

The result from Table 5 shows that there is a weak relationship between the quality of life outcomes and the educational levels. This relationship is either positive or negative. As far as *subjective well-being* is concerned, those with elementary ( $r = -.155$ ,  $p < 0.001$ ) and non-formal

education ( $r = -.155$ ,  $p < 0.001$ ) tend to have a negative perceived subjective well-being whereas those with high school ( $r = .074$ ,  $p < 0.01$ ) and post-secondary education ( $r = .180$ ,  $p < 0.001$ ) tend to have a positive outlook of their perceived subjective well-being.

Similar findings can be seen when we turn to respondents' *actual subjective well-being*. The results shows that respondents with high school education ( $r = .094$ ,  $p < 0.001$ ) and post-secondary education ( $r = .191$ ,  $p < 0.001$ ) have a positive view of their actual subjective well-being, whereas those with non-formal education show the reverse ( $r = -.299$ ,  $p < 0.001$ ).

As far as political engagement is concerned, the results from Table 5 show that respondents with elementary ( $r = -.066$ ,  $p < 0.01$ ) and non-formal ( $r = -.116$ ,  $p < 0.001$ ) education show a negative perception in their *civic engagement* whereas those with only high school education acknowledge a positive view of their civic engagement ( $r = .137$ ,  $p < 0.001$ ). When it comes to *institutional trust*, those with high school education rather tend to trust less ( $r = -.077$ ,  $p < 0.001$ ) in institutions, whereas those with elementary education tend to trust more ( $r = .064$ ,  $p < 0.01$ ) in institutions.

Overall, the results suggest that respondents with lower levels (elementary and non-formal) of education tend to have a negative outlook on both their perceived and actual subjective well-being. In contrast, those with higher levels of education (high school and post-secondary) tend to have a positive image of their perceived and actual subjective well-being. Although similar results can be found with civic engagement, only those with high school education have a positive perception of their civic engagement. However, when it comes to institutional trust, those with elementary education trust more in institutions whereas those with high school education report the reverse. The findings in the dissertation follow previous research that argued that acquiring education confers both intrinsic and instrumental values (Alexander, 1976) and also improves other areas of life (Oreopoulos & Petronijevic, 2013). In the same vein, the dissertation findings

further emphasize that obtaining higher levels of education is associated with having a positive quality of life and vice versa. The same can be said about civic engagement.

**Table 5. Correlation Matrix: Quality of Life Outcomes by Social Groups 2017 Waves of Afrobarometer (Round 7, n=1,710)**

<b>Variables</b>	<b>Perceived Subjective Wellbeing</b>	<b>Actual Subjective Wellbeing</b>	<b>Civic Engagement</b>	<b>Institutional Trust</b>
Perceived Subjective Wellbeing	1			
Actual Subjective Wellbeing	-.293***	1		
Civic Engagement	.162***	.167***	1	
Institutional Trust	.119***	.030	.121***	1
Elementary	-.155***	-.034	-.066**	.064**
High School	.074**	.094***	.137***	-.077***
Post High School	.180***	.191***	.000	.002
No Education	-.108***	-.299***	-.116***	.029
Akan	.119***	.254***	.266***	.072**
Ewe	-.143***	-.057**	-.107***	-.027
Ga	-.095***	.031	-.031	-.104***
Others	.034	-.264***	-.201***	.004
Catholic	-.042	-.030	.019	-.015
Protestant	.060**	.100***	.031	-.010
Pentecostal	-.013	.046	.055**	.013
Other Christian	-.062**	.006	.052*	-.011
Muslims	.083***	-.067**	-.171***	-.020
Traditional	-.041	-.114***	.006	.072**
Employment status	-.029	.115***	.057**	-.043
Age	-.065**	.042	.134***	.125***
Gender	.042	-.006	.044	.056*
Urban	.137***	.272***	.084***	-.155***
<b>N=1,710</b>				

\*\*\*. Correlation is significant at the 0.001 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

## **(b) Ethnicity by Quality of Life Outcomes**

The result shows that the relationship between ethnicity and quality of life outcomes is a weak one. These relationships can be positive or negative. As far as subjective well-being is concerned, the Ewe ( $r = -.143$ ,  $p < 0.001$ ) and the Ga ( $r = -.095$ ,  $p < 0.001$ ) ethnic groups tend to have a negative perception on their perceived subjective well-being, whereas the Akans tend to have a positive view on their perceived subjective well-being ( $r = .119$ ,  $p < 0.001$ ). Similarly, when we turn to *actual subjective well-being*, the Akans tend to have a positive outlook on their actual subjective well-being (Akan  $r = .254$ ,  $p < 0.001$ ), whereas the Ewes ( $r = .057$ ,  $p < 0.01$ ) and the Other ethnic group ( $r = .264$ ,  $p < 0.001$ ) indicate the opposite.

With regards to political engagement, the Ewes ( $r = -.107$ ,  $p < 0.001$ ) and the other ethnic groups ( $r = -.201$ ,  $p < 0.001$ ) perceive that their engagements in *civic activities* as negative, whereas the Akans indicate otherwise ( $r = .266$ ,  $p < 0.001$ ). On the other hand, when it comes to *institutional trust*, the Akans tend to trust more in institutions ( $r = .072$ ,  $p < 0.01$ ), whereas the Ga ethnic tend to trust less in institutions ( $r = -.104$ ,  $p < 0.001$ ).

The result suggests that, overall, the Akan ethnic group acknowledge that their perceived and actual subjective well-being tends to be positive. On the contrary, the Ewes and Gas acknowledge that they have a negative outlook of their perceived subjective well-being. Besides, Ewes also tend to experience a negative actual subjective well-being. Turning to *political engagement*, the Ewes and other ethnic groups show less engagement in civic activities. However, the Akan ethnic group in general tend to more engaged in political activities, whereas those belonging to the Ga ethnic group trust less in institutions.

### **(c) Religion by Quality of Life Outcomes**

Overall, there is a weak relationship between the quality of life outcomes and religion. These relationships are both positive and negative. Protestants, for example, view their perceived ( $r = .060$ ,  $p < 0.01$ ) and actual ( $r = .100$ ,  $p < 0.001$ ) subjective well-being to be positive, whereas Muslims consider their perceived subjective well-being ( $r = .083$ ,  $p < 0.001$ ) as positive and their actual subjective well-being ( $r = -.067$ ,  $p < 0.01$ ) as negative. The Other Christians tend to have a negative outlook of their perceived subjective ( $r = -.062$ ,  $p < 0.01$ ), and the Traditional ( $r = -.114$ ,  $p < 0.001$ ) rather have a negative outlook on their actual subjective well-being.

Those who consider their *civic engagement* to be positive are the Pentecostals and Evangelicals ( $r = .055$ ,  $p < 0.01$ ) and Other Christians ( $r = .052$ ,  $p < 0.05$ ). However, Muslims indicate the opposite ( $r = -.171$ ,  $p < 0.001$ ). As far as *institutional trust* is concerned, the people who ascribe to the traditional belief system ( $r = .072$ ,  $p < 0.01$ ) trust more in institutions than others.

The result suggests that, overall, as far as subjective well-being is concerned, Muslims and Protestants have a positive outlook of their perceived subjective well-being, whereas other Christians tend to experience a negative view of their perceived subjective well-being. However, when it comes to their actual subjective well-being, Protestants experience a positive actual subjective well-being, whereas Muslims and traditional tend to experience a negative actual subjective well-being. As for political engagement, Pentecostals and Evangelicals, plus other Christians, tend to have a positive perception of their civic engagements, whereas Muslims experience the reverse. Members of the traditional group trust more in institutions in Ghana.

### **(d) Employment Status by Quality of Life Outcomes**

Overall, the results shows that there is a weak relationship between being employed and two of the quality of life outcomes: actual subjective well-being ( $r = .115$ ,  $p < 0.001$ ) and civic

engagement ( $r = .057, p < 0.01$ ). This relationship is both positive and negative. The result suggests that respondents with employment perceive their actual subjective well-being ( $r = .115, p < 0.001$ ) and their civic engagements ( $r = .057, p < 0.01$ ) to be positive. This suggests that those who are employed tend to experience a positive actual subjective well-being and engage more in civic activities.

#### **(e) Age by Quality of Life Outcomes**

Generally, when it comes to respondents' age, the results show a weak relationship on quality of life outcomes: perceived subjective well-being ( $r = -.065, p < 0.01$ ); civic engagement ( $r = .134, p < 0.001$ ) and institutional trust ( $r = .125, p < 0.001$ ). However, this weak relationship is both positive and negative. It appears that as Ghanaians aged, their perceived subjective well-being tends to decrease, but their trust in institutions and civic engagements tend to increase.

#### **(f) Gender by Quality of Life Outcomes**

There is a weak relationship between gender and institutional trust ( $r = .056, p < 0.05$ ) only. However, this relationship is a positive one. This implies that Ghanaian males tend to trust more in institutions compared to their female counterparts, and this is statistically significant.

#### **(g) Place of Residence by Quality of Life Outcomes**

Generally, there is a statistically significant relationship between place of residence (urban dwellers) and Quality of life outcomes. This relationship is a weak one: Perceived subjective well-being ( $r = .137, p < 0.001$ ), actual subjective well-being ( $r = .272, p < 0.001$ ), civic engagement ( $r = .084, p < 0.001$ ), and institutional trust ( $r = -.55, p < 0.001$ ). However, the relationship between urban dwellers and quality of life outcomes are both negative and positive; all except institutional trust shows a negative association. These contrasting relationships suggests that those living in urban areas consider their subjective well-being and civic engagement as positive; thus, living in urban



areas improves one's chances of having a better subjective well-being and civic engagements. On the other hand, living in urban areas decreases one's chances of having trust in institutions.

#### **4.3.1 Conclusion**

Overall, there is a relatively weak relationship between quality of life outcomes and the various social groupings. These relationships are statistically significant. Gender (male), however, only shows a weak but significant relationship on institutional trust. These findings are in line with existing literature and theory on education and quality of life. As Campbell et al., 1976 puts it, quality of life tends to be related to several factors including social, cultural, and environmental factors. In the context of Ghana, Addai et al., (2014) also found that factors such as religion, ethnicity, gender, place of residence and age are determinants of one's quality of life. Thus, the dissertation finding confirms what is existing in literature.

#### **4.4 Bivariate (Chi-Square) Analysis**

Table 6 presents the results for the pattern differences between education and social groupings including: (a) age group, (b) gender, (c) ethnic groups (d) religious groups, (e) place of residence, and (f) employment status. Table 6 also shows a cross-tabulation of education levels by the various social groupings examined in the study. It empirically tests the association between educational levels and ethnicity, gender, denominational affiliation, place of residence, and employment status (Singleton & Straits, 2005). The rationale for using chi-square technique is to establish some independence between education and these variables. I explain the differences in

educational levels on the social groupings in two ways. First, I look at the proportions within education levels by social groupings (see Table 6), followed by Proportions Within Social Groupings on Education Levels (see Table 7).

#### **(a) Proportional difference Within Education Levels on Social Groupings**

Tables 6 and 7 shows proportional differences within educational levels on social groups. Overall, the results shows that there is a statistically significant relationship between education levels and the social groups: gender ( $X^2=50.973$ ,  $df=3$ ,  $p<0.001$ ), ethnicity ( $X^2=188.865$ ,  $df=9$ ,  $p<0.001$ ), religious affiliation ( $X^2=83.717$ ,  $df=15$ ,  $p<0.001$ ), place of residence ( $X^2=121.461$ ,  $df=3$ ,  $p<0.001$ ), employment status ( $X^2=32.805$ ,  $df=3$ ,  $p<0.001$ ), and age group ( $X^2=77.960$ ,  $df=3$ ,  $p<0.001$ ). This means that one's levels of education in Ghana depends on gender, ethnicity, religious affiliations, place of residence, employment status, and age group. Details of these findings are provided in subsequent pages.

##### *No Formal Education by Social Groupings*

Among those with no-formal education, the result shows that more than half of them are females (59.2%), unemployed (50.6%), rural dwellers (69.5%), and belong to the Other ethnic group (60.1%). Again, regarding respondents with no formal education, many of them are Muslims (30.8%) and are the old-aged adults (31.2%).

##### *Elementary by Social Groupings*

Among those with elementary education, the result shows that the majority (71.7%) are employed; more than half are females (58.1%); Akans (56.4%) and are rural dwellers (52.5%). In addition, fewer than half are the old-aged adult (31.4%) and the Other Christians (29.4%).

**Table 6. Proportions Within Education Levels by Social Groupings for the 2017 Waves of Afrobarometer (Round 7, n=1,710)**

Social Groupings	Education Levels				x <sup>2</sup> (df)	n
	No Formal Education	Elementary	High School	Post High School		
<b><u>Gender</u></b>						
Male	40.8%	41.9%	56.6%	63.8%	50.973 (3) ***	890
Female	59.2%	58.1%	43.4%	36.2%		820
<b><u>Ethnicity</u></b>						
Akan	26.6%	56.4%	58.6%	50.7%	188.865 (9) ***	897
Ewe	4.3%	13.7%	13.8%	14.7%		216
Ga	9.0%	11.6%	8.4%	4.7%		148
Others	60.1%	18.3%	19.2%	29.9%		449
<b><u>Religious Affiliation</u></b>						
Traditional/None	9.8%	3.9%	5.5%	4.3%	83.717 (15) ***	94
Catholic	6.8%	8.9%	12.1%	13.2%		185
Protestant	11.5%	25.3%	20.3%	19.6%		346
Pentecostal	15.4%	22.9%	17.2%	18.6%		317
Other Christians	25.6%	29.4%	29.3%	23.9%		478
Muslim	30.8%	9.6%	15.6%	20.4%		290
<b><u>Place of Residence</u></b>						
Urban	30.5%	47.5%	60.8%	74.9%	121.461 (3) ***	953
Rural	69.5%	52.5%	39.2%	25.1%		757
<b><u>Employment Status</u></b>						
Yes	49.4%	71.7%	62.7%	65.2%	32.805 (3) ***	1,086
No	50.6%	28.3%	37.3%	34.8%		624
<b><u>Age Group</u></b>						
Young Adult	26.1%	29.7%	47.8%	38.7%	77.960 (9) ***	666
Middle-Aged Adults	26.9%	30.4%	18.5%	31.2%		421
Old-Aged Adult	31.2%	31.4%	25.7%	21.9%		465
Elderly	15.8%	8.5%	8.0%	8.2%		158
N=1,710						

\*\*\* $p < .001$ , \*\* $p < .01$ , and \* $p < .05$

### *High School by Social Groupings*

Among those with high school education, the result shows that about three out of every five respondents are employed (62.7%) and urban residents (60.8%). Also, over half of the same respondents are men (56.6%) and are affiliated with the Akan (58.6%) ethnic group. Over a quarter are the Other Christians (29.3%).

### *Post-Secondary School by Social Grouping.*

When it comes to those with post-high school education, the result shows that the majority are urban dwellers (74.9%); over half of these same people are employed (65.2%), men (63.8%) and Akans (50.7%). In addition, many of these same respondents constitute the young adults (38.7%) and the Other Christians (23.9%).

### *Summary and conclusion:*

Overall, the results show that respondents with lower levels of education (non-formal and elementary) in Ghana are mostly women, the unemployed, the old-aged adults, and rural dwellers. In contrast, those with higher levels of education (secondary and post-secondary) in Ghana are mostly men, employed, Akans, urban dwellers, and Other Christians. This result is consistent with the literature on education in Ghana and sub-Saharan Africa in general which is also echoed in research related subjects focusing on education in Ghana (Senadza, 2012) reporting that the vulnerable and marginalized groups in Ghana constituting mainly of women, children, rural dwellers among others are mostly those with lower levels of education (Akyeampong, 2009; Carter et al., 2020).

## **(b) Proportional difference within Social Groupings on Educational Levels**

To shed more light on the relationship between educational levels and the social groupings, I carried out a bivariate chi-square analysis to look at how education differs within the social groupings thus, percentage within the social groupings (see Table 7).

### *Education Levels by Gender*

Table 7 shows that education and gender are related, and this relationship is also significant ( $X^2=50.973$ ,  $df=3$ ,  $p<0.001$ ). Among male respondents only, the result shows that majority of them have both secondary (49.8%) and post-high school (20.0%) education. On the other hand, when it comes to females only, the majority have both high school (41.4%) and elementary education (29.4%). However, irrespective of gender, more men (20.0%) tend to have post-high school education than women (12.3%).

### *Education Levels by Ethnicity*

Significant differences were also found between education levels and ethnic group ( $X^2=188.865$ ,  $df=9$ ,  $p<0.001$ ). From the results, we observe generally that irrespective of a person's ethnic background, the majority tends to have both elementary and high school education. However, there are some differences; the Akans (high school:51.2% and post-high school: 15.7%) and the Ewes (high school: 50.0%and post-high: 19.0%) are more likely to have higher levels of education (high school and post-high school) than the other ethnic groups. However, at the post-high school education level, the Ewe (19.0%) ethnic group are more than the Akans (15.7%). The Ga ethnic group, on the other hand, are most likely to acquire lower levels of education: elementary (32.4%) and no-formal education (14.2%). Another striking observation is that there are more Ghanaians with no-formal education when it comes to the Other ethnic groups.

**Table 7. Proportions Within Social Groupings on Education Levels for the 2017 Waves of Afrobarometer (Round 7, n=1,710)**

Social Groupings	Education Levels				x <sup>2</sup> (df)	n
	No Formal Education	Elementary	High School	Post High School		
<b><u>Gender</u></b>						
Male	10.7%	19.6%	49.8%	20.0%	50.973 (3) ***	890
Female	16.8%	29.4%	41.4%	12.3%		820
<b><u>Ethnicity</u></b>						
Akan	6.9%	26.1%	51.2%	15.7%	188.865 (9) ***	897
Ewe	4.6%	26.4%	50.0%	19.0%		216
Ga	14.2%	32.4%	44.6%	8.8%		148
Others	31.2%	16.9%	33.4%	18.5%		449
<b><u>Religious Affiliation</u></b>						
Traditional/None	24.5%	17.0%	45.7%	12.8%	83.717 (15) ***	94
Catholic	8.6%	20.0%	51.4%	20.0%		185
Protestant	7.8%	30.3%	46.0%	15.9%		346
Pentecostal	11.3%	29.9%	42.5%	16.4%		317
Other Christians	12.5%	25.5%	48.0%	14.0%		478
Muslim	24.7%	13.7%	41.9%	19.6%		290
<b><u>Place of Residence</u></b>						
Urban	7.5%	20.7%	49.9%	21.9%	121.461 (3) ***	953
Rural	21.4%	28.8%	40.6%	9.2%		757
<b><u>Employment Status</u></b>						
Yes	10.6%	27.4%	45.3%	16.8%	32.805 (3) ***	108
No	18.9%	18.8%	46.8%	15.5%		624
<b><u>Age Group</u></b>						
Young Adult	9.2%	18.5%	56.2%	16.2%	77.960 (9) ***	666
Middle-Aged Adults	15.0%	29.9%	34.4%	20.7%		421
Old-Aged Adult	15.7%	28.0%	43.2%	13.1%		465
Elderly	23.4%	22.2%	39.9%	14.6%		158
N=1,710						

*p*<.001, \*\**p*<.01, and \**p*<.05

In conclusion, from the analysis so far, the results suggests that, in Ghana, irrespective of one's ethnic group, the expected minimum education that most people attain is a high school education. In that same respect, more Akans and Ewe ethnic groups are likely to attain higher levels of education. This may be attributed to the fact that a majority of the respondents in the study identified themselves as Akan. In addition, the Akan ethnic group constitutes the dominant ethnic group in Ghana. In addition, this ethnic group occupies the central part of the country and most of Ghana's economic resources are situated in these regions, which gives them an upper hand in terms of educational development and other economic factors. We can also trace these roots to the historical arrival and building of schools along the coastal regions, which part of the Akan ethnic group constitute (Foster, 1962).

#### *Education Levels by Religion*

In Table 7, we observe that there is an association between education and religious affiliation. The association between educational levels and religious affiliation was found to be statistically significant ( $X^2=83.717$ ,  $df =15$ ,  $p <0.001$ ). In general, irrespective of religious background, Ghanaians are more likely to have higher levels of education, the dominant religious group being Catholics with over 70 percent response rate (high school: 51.4%; post-high school: 20%). This is followed by Other Christians (high school: 48%; post-high school:14%), Protestants (high school: 46%; post-high school: 15.9%), and Muslims (high school: 41.9%; post high school 24.7%). However, when it comes to non-formal education, it appears that the traditional religious group (24.5%) and Muslims (24.5%) have higher numbers, but Catholics (8.6%) and Protestants (7.8%) constitute the fewest.

The finding is also consistent with literature. Heaton and Oheneba-Sakyi (2009), for example, found that in Ghana, mainline Protestants, especially, have tremendous advantage when it comes to education and wealth, whereas Catholics and Christians are said to have “intermediate values on socioeconomic outcomes” (p.71).

### *Education Levels by Place of Residence*

When it comes to place of residence, we find that there is an association between education levels and place of residence ( $X^2=121.461$ ,  $df=3$ ,  $p < 0.001$ ). Overall, the results show that many urban and rural dwellers do have some form of high school education despite the differences observed in the other educational levels. In this regard, those with higher levels of education (high school: 49.9% and post-high school: 21.9%) were found to be urban dwellers, whereas those living in rural areas had mostly lower levels of education (elementary: 28.8% and no formal education: 21.4%).

It is not surprising that Ghanaians with higher levels of education were found to be mostly living in urban areas, whereas those with lower levels of education are those in rural areas. This kind of association between educational levels and place of residence (urban and rural) is possible due to several reasons, including social inequality and differences in access to educational opportunities. The introduction of the free senior high school education policy in 2017, for example, opened educational access and opportunities for Ghanaians living in poverty and marginalized social groups, including women. For the most part, these groups live in rural areas. However, when it comes to tertiary education, access to college education depends on who can pay (Ayelazuno & Aziabah, 2021). Students must pay for their own tuition plus other required fees and charges. Because of social inequalities between those in urban versus those in rural areas



(Ayelazuno & Aziabah, 2021), those living in urban areas tend to acquire college education more frequently compared to the ones in rural areas. Thus, the result from this study align with the social factors that tend to influence the association between education levels and social factors, which includes place of residence in Ghana.

#### *Education Levels by Employment Status*

When it comes to employment status, we find that there is an association between education and employment status ( $X^2=32.805$ ,  $df=3$ ,  $p<0.001$ ). For both the employed and unemployed, similar trends in educational levels are found. Irrespective of whether one is employed (high school: 45.3%; post-high school: 16.8%) or unemployed (high school: 46.8%; post-high school: 15.5%), they are likely to have acquired higher levels of education. The same can be said about those with lower levels of education.

The finding from this dissertation contradicts findings from several research studies noting that education is related to employment status but is in line with that of findings from countries such as Italy, where educational levels have no relation with employment status due to the crumbling of their economy between 2012 and 2017 (Moscati & Rostan, 2000). For example, the OECD (2012) research report indicates that “in general, people with higher levels of education have better job prospects, the difference is particularly marked for those who have attained upper secondary education and those who have not” in OECD countries, of which Ghana is part (p.30). And that “men generally have higher employment rates than women; for those with tertiary education the difference reaches more than 25 percentage points in favor of men in some countries” (p.30).

Perhaps the contradictory finding in this dissertation research can be attributed to a number of reasons: First, the economic conditions of the country at the time. In 2017, for example, Ghana was facing an economic downturn, and unemployment rates were very high. This economic situation was very much unfavorable for many Ghanaians, especially college graduates. The economic collapse led to the then government returning to the IMF after the previous government had worked hard to remove Ghana from the organization. Also, for the first time in Ghana's history, the number of college students who came together to form the unemployment graduate students' association to protest to the government about their unemployment situation in the country increased drastically. Most of these students, who had high hopes of being employed after college education, remained jobless that year. Graduate unemployment rate in Ghana also plays a key role in elections of governments in Ghana. Thus, it came as no surprise that there was a change in government in December 2017. A new government with promises of employment for the youth and college graduates was elected to power. Thus, overall, this finding shows that the response of the moment can influence the outcome of the results.

#### *Education Levels by Age Group*

The result shows a statistically significant association between age group and educational levels ( $X^2=77.960$ ,  $df=3$ ,  $p<0.001$ ). Overall, we observe that, regardless of one's age group, many Ghanaians have a minimum of a high school education. Those who were found to have higher levels of education are mostly the young adults (high school: 56.2%; post-high school: 16.2%). This is followed by the middle-aged adults (high school: 34.4%; post-high school: 20.7%), the old-aged adults (high school: 43.2%; post-high school: 13.1%), and the elderly (high school: 39.9%; post-high school: 14.6%).

The results also show similar trends in levels of education between the middle-aged and the old-age groups. In comparing these two groups, the striking difference observed here is that more middle-aged adults (20.7%) have a post-high school education, whereas more old-aged adults (43.2%) had a high school education. Taking all the age groups into account, it is also observed that Ghanaians with lower levels of education (non-formal: 23.4% and elementary: 22%) are mostly the elderly. This trend observed between educational levels and age group is consistent with patterns found in research results obtained from the UNESCO Institute of Statistics (UNESCO Reports, 2018).

Again, having at least a minimum of high school education in Ghana at the time of the survey can be attributed to the introduction of the free senior high school educational policy in the same year as the survey, 2017. This policy improved access to high school education for all Ghanaians. Apart from this, the emphasis and value Ghanaians place on obtaining education cannot be overlooked. This trend may imply that acquiring education is of value to Ghanaians of all age groups. However, the levels of education attained differ by age-group.

#### *Summary and Conclusion:*

In conclusion, from the bivariate chi-square analysis so far, we observe that one's level of education depends on their social groupings apart from employment status. This means that one's level of education can be linked to his/her gender, age-group, place of residence, religious affiliation, and ethnic affiliation. This finding is consistent with the literature and related previous research. In addition, the expected minimum education that most people acquire in Ghana is high school education. As to what extent the social groupings and other explanatory variables impact

the relationship between educational levels and quality of life among Ghanaians, OLS regression models are employed to address this. Detailed information is provided below.

Regarding religious affiliation, for example, research indicates that Christians have an upper hand when it comes to educational attainment and socioeconomic outcomes (Heaton & Oheneba-Sakyi, 2009). The finding is also consistent with literature that shows an association between educational attainment and religion (Norton, & Tomal, 2009). Heaton and Oheneba-Sakyi (2009), for example, found that in Ghana, mainline Protestants, especially, have tremendous advantage when it comes to education and wealth, whereas Catholics and Christians are said to have “intermediate values on socioeconomic outcomes” (p.71), and Muslims and non-affiliates to formal religious groups are often disadvantaged because they are marginalized and have less access to resources. These differences in education access and participation and social groupings are also highlighted in other studies on educational attainment in Ghana that emphasize the gaps in accessibility and participation based on students’ gender, ethnicity/regions of origin, location of school, and socioeconomic status (Atuahene & Owusu-Ansah, 2013).

The finding in this dissertation also shows that the expected minimum education that most people acquire in Ghana is high school education. This finding perhaps speaks to the findings of other research related to issues in education in Ghana, which shows that access to education in Ghana over the years has improved. In the past, students were selectively admitted into high schools because of the lack of adequate resources and infrastructure to absorb the high number of qualified students. The admission process was highly selective and competitive. However, with the improvement in infrastructure and educational resources in the country, many Ghanaians who now qualify to enroll in high school have the opportunity to attain higher levels of education (Ministry of Education Sector Performance Report, 2018). In addition, the government of Ghana

has also introduced several educational policies, such as the free high school education and the leapfrog education, to encourage all Ghanaians to obtain at least a high school education. College education in Ghana is, however, not tuition free; it is much more expensive and can only be afforded by fewer than a quarter of Ghana's population. Therefore, the result which shows that majority of Ghanaians have obtained a high school education is consistent with literature and the social and economic context of the country.

As to what extent the social groupings and other explanatory variables used in this research impact the relationship between educational levels and quality of life among Ghanaians, OLS regression models are employed to address this. Detailed information is provided below.

#### **4.5 Multivariate Analysis: Ordinary Least Square (OLS)**

The use of OLS here is to estimate unknown parameters or variable (s) in the linear regression model (Agresti & Finlay, 2009; Arkes, 2019; Singleton & Straits, 2005; Tapabrata, 2009). In other words, the use of OLS in this study is relevant in determining the relative influence of all the other variables—dependent variables and independent variables on the quality of life outcomes in the study. By using OLS, I am able “to measure how certain variables move together, while holding certain factors constant” (Arkes, 2019, p.3). The explanatory/control variables used are education levels—elementary, high school, and post high school education (with no-formal education as the reference category), demographic variables, and education experiences. The results obtained when quality-of-life outcome in the study is regressed on educational levels and the control variables are reported in Tables 8 and 9. Model I and Model III (baseline models)

explores the effect of educational levels on the quality-of-life outcome. Model II and Model IV (additive models) present a report of the results when other factors are included in the regression model. The values obtained for the unstandardized (b) coefficients and their standard errors for each of the models are reported and discussed.

#### **4.5.1 Effect of Education Levels on Subjective Well-Being**

Table 8 (Model I&II) presents the summary results when perceived and actual subjective well-being are regressed on the different educational levels and the other control variables in the study.

In Model I, the result shows that, on average, those with high school and post-secondary levels of education tend to experience significant increments on their perceived subjective well-being compared to those with no-formal education. Those who have attained high school education ( $b = 0.337, p < .001$ ), for example, indicate that their perceived subjective well-being tends to increase by 0.34 points, whereas those with post-secondary education ( $b = 0.650, p < .001$ ) note that their perceived subjective well-being increases by 0.65 points. Overall, this result reflects that, on average, acquiring higher levels of education tend to improve perceptions of subjective well-being in Ghana; this finding explains 6% of the variation.

Similar findings were obtained when covariates were introduced (Model II). The result reflects that, on average, perceived subjective well-being tends to increase by 0.22 points and 0.5 points respectively among those who have attained *high school* ( $b = 0.226, p < .01$ ) and *post-secondary* ( $b = 0.499, p < .001$ ) education levels compared to their non-formal counterparts.

**Table 8. Perceived and Actual Subjective Wellbeing Regressed on Educational Outcomes (OLS Regression): 2017 Waves of Afrobarometer**

Variables	Perceived Subjective Wellbeing Index				Actual Subjective Wellbeing Index			
	Model I		Model II		Model III		Model IV	
	b	SE	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>								
<u>Education</u>								
Elementary	-0.003	-0.076	-0.028	0.078	0.496****	0.055	0.308****	0.055
High School	0.337 ****	0.070	0.226 ***	0.074	0.613****	0.050	0.421****	0.052
Post-Secondary	0.650 ****	0.083	0.499 ****	0.086	0.849****	0.060	0.664****	0.061
<i>Ref: Non formal Education</i>	-	-	-	-	-	-	-	-
<b>2. Education Experiences</b>								
Equal Opportunities to education (scale)			0.031	0.026			-0.033	0.019
Difficulty to obtain public school services (scale)			-0.006	0.009			0.017**	0.007
Likelihood of Reporting Teacher Misconduct (scale)			0.013	0.020			0.006	0.015
Handling of educational needs (scale)			0.137 ****	0.031			0.041	0.022
Government Policy Effectiveness on Education (scale)			0.141 ****	0.029			0.012	0.021
<b>3. Demographics</b>								
<u>Ethnicity</u>								
Akan			-0.159**	0.071			0.396****	0.051
Ewe			-0.445****	0.087			0.138**	0.062
Ga			-0.380****	0.098			0.334****	0.069
<i>Ref: Others</i>			-	-			-	-
<u>Denominational Affiliation</u>								
Catholic			0.012	0.115			0.133	0.082
Protestant			0.258 ****	0.106			0.267****	0.075
Pentecostal & Evangelicals			0.109	0.107			0.235***	0.076
Other Christians			0.093	0.103			0.195***	0.073
Muslim			0.226 **	0.115			0.363****	0.082
<i>Ref: None/Traditional</i>			-	-			-	-
Employment Status (1=Yes; Ref:No=0)			-0.034	0.046			0.106****	0.033
Age (Continuous)			-0.002	0.002			0.004****	0.001
Gender (1=Yes; Ref:Female=0)			0.035	0.044			-0.062 **	0.032
Place of Residence (1=Urban; Ref:Rural=0)			0.167 ****	0.046			0.234****	0.033
Adjusted R-Square	0.06		0.14		0.11		0.22	
Constant	2.603		1.601		2.816		2.075	
N	1710		1710		1710		1710	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Perceived Subjective Wellbeing index on Education Levels only

c: Model II: Perceived Subjective Wellbeing index on Education Levels plus all Control Variables

d: Model III: Actual Subjective Wellbeing index on Education Levels only

e: Model IV: Actual Subjective Wellbeing index on Education plus all Control Variables

Despite these increments, the co-efficients obtained for educational levels in Model II were found to be lower compared to that in Model I. This suggests that other factors apart from educational levels significantly contribute to these perceptions of subjective well-being. These factors include ethnicity, denominational affiliation, place of residence, handling of educational needs, and government policy effectiveness on education. Among these factors, those that influence perceived subjective well-being positively include place of residence ( $b = 0.167, p < .001$ ) and affiliation to the Muslim ( $b = 0.226, p < .05$ ) and Protestant ( $b = 0.258, p < .001$ ) faiths.

With regards to place of residence, the result suggests that those living in urban areas, on average, perceive their subjective well-being to be 0.17 points higher than those in rural areas. Turning to denominational affiliation, the findings show that Protestants and Muslims, on average, indicate that their perceived subjective well-being tends to increase by 0.25 points and 0.23 points respectively compared to Ghanaians engaged in indigenous belief or traditional system. This suggests that, overall, Protestants and Muslims in Ghana tend to have a better outlook of their perceived subjective well-being compared to the traditionalists. It also seems that the government's handling of educational needs ( $b = 0.137, p < .001$ ) and government policy effectiveness on education ( $b = 0.141, p < .001$ ) tend to improve perceived subjective well-being. Contrary to these factors, ethnicity (Akan, Ewe and Ga) tends to influence perceived subjective well-being negatively. For example, on average, the Akan report their subjective well-being to be 0.15 points lower ( $b = -0.159, p < .05$ ) than the others. Also, lower perceptions of subjective well-being are reported among the Ewe ( $b = -0.445, p < .001$ ) and Ga ( $b = -0.380, p < .001$ ) ethnic groups. This suggests that belonging to any of the major ethnic groups tends to decrease perceived subjective well-being in Ghana. All these findings account for 14% of the unexplained variations.



Belonging to an ethnic group in Ghana comes with several responsibilities. In Ghana, the very strong ties, and affiliations that individuals have towards their ethnic groups are highly recognized. Most researchers and observers would agree that Ghanaians originate from a diverse ethnic background, making the country one of the most multilingual societies in the world. These clusters of ethnic groups and history of educational attainment are based on pre-colonial and post-colonial structures that made educational infrastructure and resources more accessible to some ethnic groups than others. Consistent with findings in Model I and II (in Table 8), once more I observed in Model III that actual subjective well-being is positively influenced by formal education attainment. For example, Ghanaians' actual subjective well-being tends to increase by 0.5 points among those who have attained elementary ( $b = 0.496, p < .001$ ), 0.6 points among those with high school ( $b = 0.613, p < .001$ ), and 0.8 points among those with post-secondary ( $b = 0.849, p < .001$ ) educational levels compared to those with no-formal education. This finding is explained by 11% of the variation. Overall, I conclude that actual subjective well-being tends to increase with increasing levels of education.

Finally, in Model IV, I again observe that, on average, obtaining elementary ( $b = 0.308, p < .001$ ), high school ( $b = 0.421, p < .001$ ), and post-secondary education ( $b = 0.664, p < .001$ ) positively predict actual subjective well-being when control variables are included. In other words, Ghanaians who have attained elementary education indicate their actual subjective well-being tends to increase by 0.3 points more than those with no-formal education, whereas those with high school and post-secondary educational levels report that their actual subjective well-being increases by 0.42 points and 0.67 points, respectively. Besides the main effect of educational levels, the other explanatory variables that were found to be strongly linked to positive actual subjective well-being include ethnicity, denominational affiliation, employment status, age, place

of residence, and education experiences. As far as ethnicity is concerned, those belonging to the Akan ( $b = 0.396, p < .001$ ), Ewe ( $b = 0.138, p < .05$ ), and Ga ( $b = 0.334, p < .001$ ) ethnic groups tend to have higher actual subjective well-being compared to the others. This observation contradicts the findings for ethnicity in Model II. With regards to the religious groups, on average, people affiliated with the Protestant ( $b = 0.267, p < .001$ ), Pentecost and Evangelicals ( $b = 0.235, p < .001$ ), Other Christians ( $b = 0.195, p < .001$ ), and Muslims ( $b = 0.363, p < .001$ ) groups tend to experience improved actual subjective well-being compared to those affiliated with the traditional or native belief systems. Another interesting finding is that actual subjective well-being tends to increase among Ghanaians with aging ( $b = 0.004, p < .001$ ). Moreover, those living in urban areas acknowledged their actual subjective well-being to be 0.2 points ( $b = 0.234, p < .001$ ) better than those in the rural areas, and the employed ( $b = 0.106, p < .001$ ) report their actual subjective well-being to be 0.1 points higher than those without employment. Also, the measure *difficulty to obtain public school services* ( $b = 0.017, p < .05$ ) significantly predicts actual subjective well-being positively among Ghanaians. In contrast to all these findings, gender negatively predicts actual subjective well-being. Men ( $b = -0.062, p < .05$ ), on average, score 0.06 points lower than women on their actual subjective well-being index. All these findings account for 22% of the unexplained variations. In connecting all these findings, I therefore conclude that acquiring formal education improves overall subjective well-being (whether perceived or actual). In addition, these findings also reflect that subjective well-being tends to increase with increasing levels of formal education. This suggests that acquiring higher levels of education improves subjective well-being in Ghana. Other factors are also determinants of subjective well-being in Ghana. The finding from the study is consistent with prior research on education and subjective well-being. It also supports the direct and relative effect theory.

**Table 9. Civic Engagement and Institutional Trust Regressed on Educational Outcomes (OLS Regression): 2017 Waves of Afrobarometer**

Variables	Civic Engagement Index				Institutional Trust Index			
	Model I		Model II		Model III		Model IV	
	b	SE	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>								
<u>Education</u>								
Elementary	0.180 ***	0.083	-0.065	0.080	0.031	0.063	0.079	0.065
High School	0.452 ****	0.075	0.171 ***	0.076	-0.121 **	0.057	-0.079	0.061
Post-Secondary	0.298 ****	0.090	0.032	0.089	-0.054	0.068	-0.009	0.071
<i>Ref: Non formal Education</i>	-	-	-	-	-	-	-	-
<b>2. Education Experiences</b>								
Equal Opportunities to education (scale)			0.123 ****	0.027			-0.013	0.022
Difficulty to obtain public school services (scale)			0.023 ***	0.010			-0.012	0.008
Likelihood of Reporting Teacher Misconduct (scale)			0.075 ****	0.021			0.061 ****	0.017
Handling of educational needs (scale)			0.051	0.032			0.097 ****	0.026
Government Policy Effectiveness on Education (scale)			0.244 ****	0.030			0.066 ***	0.024
<b>3. Demographics</b>								
<u>Ethnicity</u>								
Akan			0.130	0.074			-0.039	0.059
Ewe			-0.252***	0.090			-0.054	0.072
Ga			-0.099	0.101			-0.268****	0.081
<i>Ref: Others</i>			-	-			-	-
<u>Denominational Affiliation</u>								
Catholic			0.094	0.119			-0.172	0.096
Protestant			0.010	0.109			-0.150	0.088
Pentecostal & Evangelicals			0.089	0.110			-0.111	0.089
Other Christians			0.102	0.106			-0.107	0.085
Muslim			-0.171	0.119			-0.118	0.096
<i>Ref: None/Traditional</i>			-	-			-	-
Employment Status (1=Yes; Ref:No=0)			0.107 **	0.047			-0.070	0.038
Age (Continuous)			0.008 ****	0.002			0.005 ****	0.001
Gender (1=Yes; Ref:Female=0)			0.074	0.046			0.085 ***	0.037
Place of Residence (1=Urban; Ref:Rural=0)			0.134 ***	0.048			-0.203****	0.038
Adjusted R-Square	0.02		0.19		0.01		0.09	
Constant	3.682		1.490		1.695		1.197	
<b>N</b>	<b>1710</b>		<b>1710</b>		<b>1710</b>		<b>1710</b>	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Civic Engagement index on Education Levels only

c: Model II: Civic Engagement index on Education Levels plus all Control Variables

d: Model III: Institutional Trust index on Education Levels only

e: Model IV: Institutional Trust index on Education plus all Control Variables

#### 4.5.2 Effect of Education Levels on Political Engagement

Table 9 (Model I & Model II) provides a summary of results when civic engagement and institutional trust are regressed on education levels, holding all other variables constant. Consistent with previous findings on subjective well-being, the results obtained in Model I here show that there are significant differences in civic engagement between those who have attained formal education (elementary:  $b = 0.180, p < .01$ ; high school:  $b = 0.452, p < .001$ ; post-secondary:  $b = 0.298, p < .001$ ) compared to those with no formal education. Interestingly, those holding a high school education tend to report the highest increment in civic engagement (0.45 points more) compared to those with no formal education. This is followed by those holding a post-secondary (0.30 points more) and elementary (0.20 points) educational. These findings from Model I (Table 9) account for 2% of the unexplained variations. However, turning to Model II, I observe contrary findings (to Model I). The result shows no significant contribution of educational levels to civic engagement in Ghana except for high school education ( $b = 0.171, p < .01$ ); on average, Ghanaians who have attained high school education report that their civic engagement tends to increase by 0.17 points more than their counterparts with no-formal education. This finding is consistent with literature on waning civic engagement among the educated and elite in western countries (Bucci, 2019); however, this does not support my hypothesis that acquiring higher levels of education tends to increase a one's civic engagement in Ghana.

Again, the results from Model II (which also reflect similar patterns of the findings from the previous results in Table 8, Models I & II) show that other variables account for civic engagement in Ghana. For example, factors that positively predict civic engagement in Ghana include *equal opportunities to education* ( $b = 0.123, p < .001$ ), *difficulty to obtain public services*

( $b = 0.023, p < .01$ ), *likelihood of reporting teacher misconduct* ( $b = 0.075, p < .001$ ), and *government policy effectiveness on education* ( $b = 0.244, p < .001$ ). In addition, Ghanaians who are employed ( $b = 0.107, p < .05$ ) compared to the unemployed, and those living in urban areas ( $b = 0.134, p < .01$ ) relative to those living in rural areas, on average report that their civic engagement tend to increase by 0.1 points. As far as age is concerned, Ghanaians on average tend to engage more in civic activities as they grow in age ( $b = 0.008, p < .001$ ). This finding contrasts with other studies on the effect of age on civic engagements in the western world (Adler & Goggin, 2005; Putnam, 2000). All these findings account for 19% of the unexplained variations in the civic engagement index. Overall, the findings from Model II support the relative effective theory.

Model III and Model IV provide a summary report showing when institutional trust is regressed on educational levels and the control variables. The result from Model III shows that, holding all other factors constant, Ghanaians who have attained a high school education, on average, tend to trust less in institutions ( $b = -0.121, p < .05$ ). This finding is explained by 1% of the variation in the model. The introduction of covariates (Model IV) rather suppressed the effect of educational levels on institutional trust; there was no significant relationship between educational levels and institutional trust. Rather, other factors were found to influence institutional trust in Ghana. For example, on average, males tend to trust more ( $b = 0.085, p < .01$ ) in institutions than females. In addition, it is also observed that as Ghanaians grow in age ( $b = 0.005, p < .001$ ), they tend to have more trust in institutions. Other factors that were found to positively predict institutional trust in Ghana include *likelihood of reporting teacher misconduct* ( $b = 0.061, p < .001$ ), *handling of educational needs* ( $b = 0.097, p < .001$ ), and *government policy effectiveness on education* ( $b = 0.066, p < .01$ ). In contrast to these findings, ethnicity (specifically the Ga ethnic group) negatively predicts institutional trust. In other words, trust in institutions among the Ga

ethnic group tends to decrease by 0.3 points compared to the other ethnic group (Ga ethnic group ( $b = 0.268$ ,  $p < .001$ ). Also, those living in urban areas ( $b = -0.203$ ,  $p < .001$ ) compared to those in rural areas indicated having less trust in institutions. This suggests that trust in institutions among those living in urban areas tends to decrease by 0.2 points compared to their counterparts in rural areas. These findings account for 9% of the unexplained variations in the institutional trust index.

Taking all these findings into consideration, I conclude that educational levels tend to improve civic engagement activities in Ghana but lower trust in institutions, especially among people with high school education only. Like the findings on subjective well-being, other measures also account for political engagement in Ghana, including place of residence, age, employment status, ethnicity, gender, and education experiences.

Overall, the finding of this study suggests that the relationship between education and QOL is significant but a weak indicator. Education is among a set of important variables, not necessarily having the strongest relationship with QOL. This means that education attainment is not the only factor driving quality of life. Other dimensions of life experiences and culture are also influential. This is in line with established and pre-existing literature on quality of life measures, which report that other social factors in one way or the other contribute to the overall perceived quality of life among Ghanaians (Campbell et al., 1976).

#### **4.6 Multivariate Analysis: Ordinary Least Square (OLS) Interaction Effect Models**

Given the assumption that the benefit of educational attainment on quality of life varies by one's gender, Tables 10 through 13 present summary reports on how gender moderates the

relationship between educational outcomes and quality of life outcomes. The main issue here is whether men derive more quality of life benefits from education than their women (female) counterparts. A series of OLS interaction effect models were carried out to explore these relationships, and the results are reported in Table 10, 11, 12 and 13. For each table, Model I is the additive model for education and gender only, whereas Model II is the interaction effect analysis. Model III is the full model of the regression equation, which includes other covariates. The findings are discussed in the subsequent pages.

#### **4.6.1 The Moderation Effect of Gender: Subjective wellbeing, Education and Gender**

Table 10 and Table 11 provide the summary report of the moderating effect of gender on subjective well-being (perceived and actual) and educational outcomes. The results from Model I (Table 10) show that gender does not moderate the relationship between education and perceived subjective well-being. Despite this, there remains a strong positive link between educational levels and perceived subjective well-being, especially at the high school ( $b = 0.336, p < .001$ ) and post-secondary ( $b = 0.650, p < .001$ ) levels.

These findings (just like the previous from the regression results in Table 8) accounts for 6% of the variation. These findings did not change when gender was introduced as an interaction effect (Model II). Gender, again, had no effect on the relationship between education and perceived subjective well-being; however, a strong and significant relationship was found between higher levels of education (high school:  $b = 0.360, p < .001$ ; post-secondary education:  $b = 0.645, p < .001$ ) and perceived subjective well-being.

Consistent with the findings in Models I and II, the results from the analysis obtained in Model III (full model), which includes other covariates, again confirm that gender has no effect on the relationship between education levels and perceived subjective well-being. Rather, other factors such as ethnicity, affiliation to the Protestant and Muslim religious groups, place of residence, handling of educational needs, and government policy effectiveness on education are determinants of perceived subjective well-being in Ghana. The findings in Model II account for 5% of the variation, whereas those in Model III accounts for 14%. What this means is that the entire observations and conclusion drawn from the study are wholly explained by fewer than 20% of the differences among the measures. As Singleton and Straits (1998) put it, the relevance of using an “Adjusted R-Squared” (which is normally the improved version of the R-squared) provides, in context, some impactful accuracy and reliability of additional measures or variables in the equation model.

Turning to the results obtained for *actual subjective well-being*, when gender was added to education (Model I) it is observed that, on average, men reported having lower actual subjective well-being compared to their women counterparts ( $b = -0.078$ ,  $p < .01$ ). In other words, men’s subjective well-being is less than women’s by just 0.08 points. However, when gender was introduced as a moderating effect in Model II, gender shows no significant difference as far as the relationship between educational levels and actual subjective well-being is concerned. Although this finding is not surprising, especially in the context of Ghana, educational levels remain a strong potent force in determining people’s actual subjective well-being.



**Table 10. Moderating Effect of Gender on Perceived Subjective Wellbeing and Educational Outcomes (OLS Interaction Effect Model): 2017 Waves of Afrobarometer**

Variables	<u>Perceived Subjective Wellbeing Index</u>					
	<u>Model I</u>		<u>Model II</u>		<u>Model III</u>	
	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>						
<u>Education</u>						
Elementary	-0.003	-0.076	0.007	0.100	-0.030	0.098
High School	0.336 ****	0.070	0.360 ****	0.094	0.255****	0.095
Post-Secondary	0.650 ****	0.083	0.645 ****	0.122	0.518****	0.120
<i>Ref: Non formal Education</i>	-	-	-	-	-	-
Male	0.003	0.046	0.032	0.124	0.069	0.120
<b>2. Interaction Effect</b>						
Elementary * Male			-0.023	0.155	0.002	0.149
High School * Male			-0.049	0.141	-0.061	0.136
Post Secondary * Male			-0.004	0.170	-0.041	0.163
<b>3. Education Experiences</b>						
Equal Opportunities to education (scale)					0.031	0.026
Difficulty to obtain public school services (scale)					-0.007	0.009
Likelihood of Reporting Teacher Misconduct (scale)					0.013	0.020
Handling of educational needs (scale)					0.136 ****	0.031
Government Policy Effectiveness on Education (scale)					0.142 ****	0.029
<b>4. Demographics</b>						
<u>Ethnicity</u>						
Akan					-0.156**	0.071
Ewe					-0.445****	0.087
Ga					-0.379****	0.098
<i>Ref: Others</i>					-	-
<u>Denominational Affiliation</u>						
Catholic					0.016	0.116
Protestant					0.261 ***	0.106
Pentecostal & Evangelicals					0.112	0.107
Other Christians					0.097	0.103
Muslim					0.230 **	0.116
<i>Ref: None/Traditional</i>					-	-
Employment Status (1=Yes; Ref:No=0)					-0.034	0.046
Age (Continuous)					-0.002	0.002
Place of Residence (1=Urban; Ref:Rural=0)					0.167 ****	0.046
Adjusted R-Square	0.06		0.05		0.14	
Constant	2.601		2.590		1.581	
<b>N</b>	<b>1710</b>		<b>1710</b>		<b>1710</b>	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Gender on Perceived Subjective Wellbeing index and Education Levels only

c: Model II: Gender on Perceived Subjective Wellbeing index, Education Levels, and Interaction Effect

d: Model III: Gender on Perceived Subjective Wellbeing index, Education Levels, and Interaction Effect plus all controls

**Table 11. Moderating Effect of Gender on Actual Subjective Wellbeing and Educational Outcomes (OLS Interaction Effect Model): 2017 Waves of Afrobarometer**

Variables	<b>Actual Subjective Wellbeing Index</b>					
	<b>Model I</b>		<b>Model II</b>		<b>Model III</b>	
	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>						
<u>Education</u>						
Elementary	0.497****	0.055	0.530****	0.072	0.332****	0.070
High School	0.625****	0.051	0.612****	0.068	0.416****	0.067
Post-Secondary	0.866****	0.060	0.881****	0.088	0.704****	0.086
<i>Ref: Non formal Education</i>	-	-	-	-	-	-
Male	-0.078 ***	0.033	-0.063	0.090	-0.036	0.085
<b>2. Interaction Effect</b>						
Elementary * Male			-0.081	0.112	-0.060	0.106
High School * Male			0.020	0.102	0.000	0.097
Post Secondary * Male			-0.028	0.123	-0.073	0.116
<b>3. Education Experiences</b>						
Equal Opportunities to education (scale)					-0.032	0.019
Difficulty to obtain public school services (scale)					0.016***	0.007
Likelihood of Reporting Teacher Misconduct (scale)					0.006	0.015
Handling of educational needs (scale)					0.041	0.022
Government Policy Effectiveness on Education (scale)					0.012	0.021
<b>4. Demographics</b>						
<u>Ethnicity</u>						
Akan					0.396****	0.051
Ewe					0.138**	0.062
Ga					0.333****	0.070
<i>Ref: Others</i>					-	-
<u>Denominational Affiliation</u>						
Catholic					0.136	0.082
Protestant					0.268****	0.076
Pentecostal & Evangelicals					0.238****	0.076
Other Christians					0.197***	0.073
Muslim					0.365****	0.083
<i>Ref: None/Traditional</i>					-	-
Employment Status (1=Yes; Ref:No=0)					0.106****	0.033
Age (Continuous)					0.004****	0.001
Place of Residence (1=Urban; Ref:Rural=0)					0.234****	0.033
Adjusted R-Square	0.11		0.11		0.22	
Constant	2.848		2.842		2.059	
<b>N</b>	<b>1710</b>		<b>1710</b>		<b>1710</b>	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Gender on Actual Subjective Wellbeing index and Education Levels only

c: Model II: Gender on Actual Subjective Wellbeing index, Education Levels, and Interaction Effect

d: Model III: Gender on Actual Subjective Wellbeing index, Education Levels, and Interaction Effect plus all contr

In both Model I (elementary:  $b = 0.497, p < .001$ ; high school:  $b = 0.625, p < .001$ ; and post-secondary:  $b = 0.866, p < .001$ ) and Model II (elementary:  $b = 0.530, p < .001$ ; high school:  $b = 0.612, p < .001$ ; and post-secondary:  $b = 0.881, p < .001$ ), the relationship between educational levels and actual subjective well-being was positive and significant. Additionally, in both models, the adjusted R-square values were the same—the findings in each accounted for 11% of the variation. When other covariates were introduced (Model III), similar findings were obtained. Here, again, gender showed no difference in moderating the relationship between education and actual subjective well-being.

Overall, gender does not moderate the relationship between educational levels and subjective well-being (whether perceived or actual), especially when we control for age, place of residence, ethnicity, employment status, denominational affiliation, and education experiences. Such findings suggest that both men and women tend to derive equal subjective well-being benefits from education attainment. This finding goes to support feminist theory that advocates for women to be given equal access to higher levels of education just like their male counterparts. Ghanaian women must be encouraged to attain higher levels of education because of its link to improved subjective well-being regardless of one's gender. Besides, this finding is also best supported by the direct effect theory. In addition, the relative effect theory best explains the differences in any observed relationships (between educational levels and subjective well-being) which were accounted for by other covariates in the study.

#### **4.6.2 The Moderation Effect of Gender: political engagement, education, and gender**

Table 12 and Table 13 provide the summary report of the moderating effect of gender on political engagement (civic engagement and institutional trust) and educational outcomes. Overall,

similar patterns observed in the previous findings (that is, the moderating effect of gender on subjective well-being and education) were also found here. Model I (additive) and Model II (interaction effect) from Table 12 show that gender does not moderate the relationship between education and civic engagement in Ghana. However, both models – Model I (elementary:  $b = 0.180, p < .05$ ; *high school*:  $b = 0.444, p < .001$ ; *post-secondary*:  $b = 0.287, p < .001$ ) and Model II (elementary:  $b = 0.229, p < .05$ ; *high school*:  $b = 0.375, p < .001$ ) – show that educational attainment positively impacts civic engagement in Ghana. What is also surprising is that when other factors were introduced (Model III, the full model), there was no significant difference in the moderating effect of gender on the relationship between education and civic engagement. Other demographic factors, such as place of residence, age, employment status, and ethnicity, rather, accounted for the differences on civic engagement. These findings accounted for 20% of the variation in differences.

From Table 13, with regards to institutional trust, across all the three models what seemed very striking is that people with high school education only tend to trust less in institutions. This finding is statistically significant (Model I:  $b = -0.138, p < .01$ ; Model II:  $b = -0.241, p < .01$ ; Model III:  $b = -0.177, p < .01$ ). Additionally, when gender was added to education (Model I), Ghanaian men tend to trust more in institutions compared to their women counterparts. In other words, males indicate that their trust in institutions is 0.1 point more than their female counterparts ( $b = 0.107, p < .01$ ). Conversely, whether gender is used as a moderating effect (Model II) or other covariates are included in the regression equation (Model III), the results showed that Ghanaian men and women reported no differences when it comes to comes to the relationship between education and institutional trust.

In conclusion, there are virtually no differences in outcomes between men and women when it comes to education attainment influencing their political engagement in Ghana. However,

differences that may exist are accounted for by other factors (see Table 12 and Table 13 in the next pages).

#### **4.7 Summary and Conclusion**

There is a general perception that there is a relationship between education and quality of life and that education provides an upward social mobility in many countries. The results obtained from the study show that Ghana is no exception. As stated in the preceding chapters, this is the first time such a study, to the best of my knowledge, on education and quality of life has been conducted in Ghana. This study, therefore, uses survey data to explore the relationship between educational levels on people's quality of life in Ghana.

In this chapter, I reported the quantitative findings on the extent to which education helps our understanding of quality of life in a developing country such as Ghana. First, confirmatory factor analysis and simple average across all the selected measures were used to deduce the overall quality of life among Ghanaians. The result showed that Ghanaians, in general, tend to have high levels of quality of life, especially with their actual subjective well-being and civic engagements.

Second, bivariate models were used to examine how the nature of quality of life differs among the social groupings, focusing on age, gender, place of residence, ethnic groups, religious groups, and employment status. The Pearson correlation statistics results showed that there is a relatively weak relationship between quality of life outcomes and the educational levels. However, apart from educational levels, other social factors, including religious affiliation, ethnicity, age, gender, place of residence, and employment status are likely to influence quality of life. Gender, however, only shows a weak but significant relationship to institutional trust.

**Table 12. Moderating Effect of Gender on Civic Engagement and Educational Outcomes (OLS Interaction Effect Model): 2017 Waves of Afrobarometer**

Variables	<u>Civic Engagement Index</u>					
	<u>Model I</u>		<u>Model II</u>		<u>Model III</u>	
	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>						
<u>Education</u>						
Elementary	0.180 **	0.083	0.229**	0.108	0.020	0.102
High School	0.444 ****	0.075	0.375****	0.102	0.151	0.098
Post-Secondary	0.287 ****	0.090	0.171	0.132	0.003	0.124
<i>Ref: Non formal Education</i>	-	-	-	-	-	-
Male	0.049	0.050	-0.021	0.135	0.108	0.124
<b>2. Interaction Effect</b>						
Elementary * Male			-0.115	0.168	-0.207	0.154
High School * Male			0.141	0.153	0.025	0.140
Post Secondary * Male			0.206	0.184	0.036	0.169
<b>3. Education Experiences</b>						
Equal Opportunities to education (scale)					0.124 ****	0.027
Difficulty to obtain public school services (scale)					0.023 ***	0.010
Likelihood of Reporting Teacher Misconduct (scale)					0.075 ****	0.021
Handling of educational needs (scale)					0.052	0.032
Government Policy Effectiveness on Education (scale)					0.244 ****	0.030
<b>4. Demographics</b>						
<u>Ethnicity</u>						
Akan					0.131	0.074
Ewe					-0.245****	0.090
Ga					-0.097	0.101
<i>Ref: Others</i>					-	-
<u>Denominational Affiliation</u>						
Catholic					0.096	0.119
Protestant					0.010	0.110
Pentecostal & Evangelicals					0.090	0.111
Other Christians					0.103	0.107
Muslim					-0.171	0.120
<i>Ref: None/Traditional</i>					-	-
Employment Status (1=Yes; Ref:No=0)					0.105 **	0.047
Age (Continuous)					0.008 ****	0.002
Place of Residence (1=Urban; Ref:Rural=0)					0.129 ***	0.048
Adjusted R-Square	0.02		0.03		0.20	
Constant	3.662		3.690		1.474	
<b>N</b>	<b>1710</b>		<b>1710</b>		<b>1710</b>	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Gender on Civic Engagement index and Education Levels only

c: Model II: Gender on Civic Engagement index, Education Levels, and Interaction Effect

d: Model III: Gender on Civic Engagement index, Education Levels, and Interaction Effect plus all controls

**Table 13. Moderating Effect of Institutional Trust and Educational Outcomes (OLS Interaction Effect Model): 2017 Waves of Afrobarometer**

Variables	Institutional Trust Index					
	Model I		Model II		Model III	
	b	SE	b	SE	b	SE
<b>1. Key Exploratory Variable</b>						
<u>Education</u>						
Elementary	0.030	0.063	0.016	0.082	0.070	0.082
High School	-0.138***	0.058	-0.241***	0.077	-0.177***	0.079
Post-Secondary	-0.079	0.069	-0.102	0.100	-0.031	0.100
<i>Ref: Non formal Education</i>	-	-	-	-	-	-
Male	0.107 ***	0.038	-0.014	0.102	-0.029	0.100
<b>2. Interaction Effect</b>						
Elementary * Male			0.037	0.127	0.025	0.124
High School * Male			0.216	0.116	0.206	0.113
Post Secondary * Male			0.080	0.140	0.076	0.135
<b>3. Education Experiences</b>						
Equal Opportunities to education (scale)					-0.013	0.022
Difficulty to obtain public school services (scale)					-0.013	0.008
Likelihood of Reporting Teacher Misconduct (scale)					0.062 ****	0.017
Handling of educational needs (scale)					0.098 ****	0.026
Government Policy Effectiveness on Education (scale)					0.063 ***	0.024
<b>4. Demographics</b>						
<u>Ethnicity</u>						
Akan					-0.041	0.059
Ewe					-0.056	0.072
Ga					-0.272****	0.081
<i>Ref: Others</i>					-	-
<u>Denominational Affiliation</u>						
Catholic					-0.181**	0.096
Protestant					-0.161	0.088
Pentecostal & Evangelicals					-0.120	0.089
Other Christians					-0.118	0.086
Muslim					-0.131	0.096
<i>Ref: None/Traditional</i>					-	-
Employment Status (1=Yes; Ref:No=0)					-0.069	0.038
Age (Continuous)					0.005 ****	0.001
Place of Residence (1=Urban; Ref:Rural=0)					-0.201****	0.038
Adjusted R-Square	0.01		0.01		0.09	
Constant	1.651		1.701		1.262	
<b>N</b>	<b>1710</b>		<b>1710</b>		<b>1710</b>	

\*\*\*\* $p < .001$ , \*\*\* $p < .01$ , and \*\* $p < .05$

a: Reported coefficients for all variables are both Unstandardized beta (b) and Standard Error

b: Model I: Gender on Institutional Trust index and Education Levels only

c: Model II: Gender on Institutional Trust index, Education Levels, and Interaction Effect

d: Model III: Gender on Institutional Trust index, Education Levels, and Interaction Effect plus all controls

Again, a bivariate chi-square (cross-tabulation) statistic model was used to examine how perception on education levels differ by various social groupings. Here, the categories considered are age, gender, ethnicity, religion, place of residence, and employment status. The results showed that Ghanaians' levels of education depend on their social groupings apart from employment status. In addition, the expected minimum education that most people acquire in Ghana is high school education. Ghanaians with lower levels of education (non-formal and elementary) are mostly women, the unemployed, old-aged adults, and rural dwellers. In contrast, those with higher levels of education (secondary and post-secondary) in Ghana are mostly men, employed, Akans, urban dwellers, and Other Christians. These findings are supported by literature.

Thirdly, based on the assumption that educational attainment is associated with increased quality of life, I used (1) OLS regression model and (2) a series of interaction terms to determine whether men derive more quality of life benefits from education compared to their female counterparts, especially when we control for age, place of residence, ethnicity, employment status, and religious affiliation. The overall result from this study fully supports my research questions, except the use of gender as a moderating effect on education and quality of life outcomes. First, the findings reflect that educational attainment positively impacts quality of life. Quality of life among Ghanaians tends to increase with higher levels of education. Second, other related measures that are strongly associated with better quality of life in Ghana include: age, ethnicity, employment status, place of residence, religion, and government handling of educational needs. These findings support earlier studies in the literature on education and quality of life in the western world and other developing countries (Campbell et al., 1976).



Finally, gender did not reveal any difference as far as education and quality of life is concerned. This finding contradicts some studies and feminist theory that emphasizes that women are often at a disadvantage. In-depth discussion on these results is included in Chapter 5.

## **5.0 Discussion and Conclusions**

Our prior belief, with evidence from past literature and research in the western world, is that educational attainment improves a person's quality of life. Bearing this in mind, and being guided by five research questions, this dissertation examined the influence of educational attainment on quality of life in Ghana, with emphasis on gender differences, with the use of an African dataset (the Round 7 data from the Afrobarometer). Ordinary Least Square Regression Analysis (OLS) technique and its interaction effect model was employed. The results are discussed below.

### **5.1.1 The Nature of Quality of Life in Ghana**

In this study, the first issue of focus was to understand the nature of quality of life in Ghana. I examined quality of life from two dimensions: (a) subjective well-being (perceived and actual) and political engagement (civic engagement and institutional trust). As far as subjective well-being (whether perceived or actual) is concerned, I looked at the various perceptions Ghanaians have when it comes to their assessments of the following issues: the overall country's present economic conditions, present living condition, living conditions versus others, and access to food, water, medical care, and cash income. With regard to political engagement (whether civic engagement or institutional trust), I placed emphasis on the general perception of freedoms Ghanaians enjoy and the extent of trust they have toward major institutions of governance. A key finding from this study shows that Ghanaians self-rated their quality of life to be relatively high. This finding can be

attributed to a host of factors, including socioeconomic, cultural, and political changes in the country.

First, was the high sense of hope and aspiration of a better economy and governance that the new government generated among many Ghanaians when it assumed office in 2017. Under the previous administration, the country was going through several economic struggles and hardships. The entire country was in darkness because it was experiencing power outages and irregular supplies of electricity in addition to the mounting challenges of water supply and sanitation issues that made life miserable for many Ghanaians. This experience gradually became a “normal” part of life; thus, the term “dumsor” (persistent, irregular, and unpredictable electric power outage) was coined in the country to symbolize this dark era. Several industries in the country, including health, manufacturing, and education, among many others that relied heavily on the hydroelectric power supplied by the government, were heavily affected. This left the economy crippled with rising inflation, unemployment, material hardship, and poverty. The government went back to the International Monetary Fund (IMF) three times to secure loans to revamp the economy (Kims, 2015). The country, which was previously a shining example to other African countries, was on the verge of collapsing. Ghanaians often vote a government back into a second term in office when satisfied with its activities for the country (Debrah, 2014; Gyimah-Boadi, 2009). However, in 2016, the pressure for change in governance mounted up in the country. There was a high sense of hopelessness and despair among the citizens; thus, the atmosphere in Ghana was ready to embrace a change in government.

In 2017, a new government took office, raising hopes among many Ghanaians. The year 2017, therefore, saw not only a change in government but the dawn of a new era of positive change and advancement that Ghanaians were desperately looking forward to. The new government made

several promises, including the provision of free national healthcare for all Ghanaian citizens. It also assured the country of fixing the power outage and providing water supplies to even rural communities in every region. In addition, they promised Ghanaians that they would provide quality affordable housing and ensure that senior school education is free for all. Most of these campaign promises touched on the provision of the basic needs of Ghanaians, raising high hopes among the citizenries who had, under the previous administration, faced challenges and miserable living conditions. The implementation of these policies touched on the provision of the basic needs of Ghanaians, thus improving the lives of many Ghanaians and setting the economy on a forward trajectory in 2017. Thus, it comes as no surprise that the finding from this research also suggest that in that same year (2017) Ghanaians had high hopes of living a better life (perceived subjective well-being).

In 2017, the new government proactively resolved the electricity crisis that was facing the whole country. It ensured that Ghanaians enjoyed a constant supply of electricity by investing in the energy sector. This saved several manufacturing industries, businesses, and services from collapsing completely. Ghanaians were very excited at the experience that the “dumsor” (persistent, irregular, and unpredictable electric power outage) experience ended abruptly so they could enjoy a normal life. Another area of basic needs which was addressed was water supply. The government implemented the Sustainable Rural Water and Sanitation project, which aimed at improving access to portable drinking water to various communities in Ghana. It was extended to several remote areas in all the regions in the country. Having implemented this area of basic need, the government forged ahead to improve the healthcare system by implementing several reforms that would achieve the Ghana’s commitment to Universal Health Coverage. One such example was the expansion and sustainability of the free National Health Insurance scheme, which provides

equitable access and financial coverage for basic health care services to all Ghanaians (Alhassan et al., 2016; Wang & Dsane-Selby, 2017). Other health policies, such as the free Maternity Health Care, were also expanded to improve access to Ghanaians. Evidence from research suggests that these health reforms have been a success in bettering the lives of Ghanaians (Agbanyo, 2020). In addition to these activities, there was also the expansion and building of hospitals and health care facilities and the provision of resources across the country to improve health access. One such example, which had not been in existence, was the provision of ambulatory services across the regions for emergency needs. Sick people could easily be transported from anywhere to the hospitals at any time of the day without having to wait until the following morning, die in their homes, or wait for very long hours before getting to the hospital because of transport. Structures were also put in place to incentivize health care workers across the country. The implementation of these policies improved medical care for Ghanaians across the country.

To reduce the financial burdens on families and to improve access to higher levels of education among Ghanaians, the government again in September 2017 introduced and implemented the free senior high school education policy. Since then, Ghanaians who qualify to enroll in senior high school continue to enjoy free senior high school education; this policy brought financial relief to many Ghanaians, especially those from low-income homes—they no longer have to worry about how to pay tuition fees for their children in high school. Ghanaians living abroad have also commended the efforts of the government in making senior high school free and accessible to all, as this has reduced the demand for money from relatives living abroad to sponsor a family member's education.

The government also developed strategic plans to address food supply in the country. For example, in the agriculture sector, plans were targeted at boosting and reviving the agriculture

sector to provide food and jobs in the country. Farmers across the country received heavy subsidies to boost their food production and to improve agriculture practices and services in the country. They were supplied with improved seeds and fertilizers, provided with dedicated extension services and marketing strategies, and trained in the use of e-Agriculture. In his speech to at the 2018 Africa Green Revolution Forum, a platform for global and African leaders, the president of Ghana, Nana Akuffo Addo, indicated that the impact of these initiatives has resulted in “a significant increase in agricultural output and productivity in 2017, our first year in office. 8.36% was our growth rate in agriculture” (NPP USA Inc, 2018). Further policies, such as the launching of the 2017/2018 National Report of the Ghana Census of Agriculture, were introduced in the country to present an annual evaluation and monitoring report of agriculture development to the government. Other policies that were implemented for the improvement of the lives of Ghanaians in 2017 include the provision of shelter and housing, especially for those living in the inner cities. The ministry of Zongo and Inner City Development, for example, was established to focus on the needs of those living in the Zongos and its environs. The ministry tackles issues of poverty and other social challenges in these areas.

To affirm the positive developments in Ghana’s economy, the World Bank and other international monitoring agencies reports on Ghana give positive indicators of its growth in 2017. Because of these positive indicators, Ghana is now classified as a lower middle-income economy. For example, the World Bank Reports that the GDP growth for Ghana was 8.5% in 2017 (World Bank Report, 2019).

With all these policies, developments in the country, and positive indicators of the country’s growth, it comes as no surprise that the findings from my dissertation indicate that, in

2017, Ghanaians rated their subjective well-being (both perceived and actual) to be high, which suggests that they perceived their subjective well-being to be better or to have improved.

Turning to the picture of political engagement (civic engagement and institutional trust) in Ghana, the result shows that, overall, Ghanaians perceive their engagement in civic activities to be high but have moderate trust towards institutions. Literature suggests that some scholars are of the view that having a better subjective well-being increases one's chances of civic engagement (Addai et al. 2014; Debrah, 2014; Egerton, 2002; Opoku-Agyeman, 2013) and Ghana is no exception. Thus, it comes as no surprise that the same respondents who reported having better subjective well-being confirm that they also perceive their civic engagement to be high, having enjoyed a stable political economy. The finding from this dissertation regarding high civic engagement in Ghana can be attributed to several reasons.

There has been increased dialogue among people in Ghana because of heightened awareness of the rights and privileges due to increased public education, civic education, and greater sensitization of governance issues among the populace. Several scholars suggest that the prime catalyst to civic engagement is dialogue (Bratton et al, 2005; Putman, 2000). This observation is reflected in the country's political democratic governance as more Ghanaians have taken interest in the discussion of issues concerning their lives and the economy. Ghanaians have increasingly become more expressive on issues related to governance and the common good of the country. These civic engagement activities are also enhanced by the exposure and proliferation of the media, coupled with the use of the local language as a medium of reporting. In 2017, for example, there were over 500 radio stations, about 128 television stations, and about 40 newspaper companies in the country. Some of these television and radio stations purely broadcast in the local language to reach ordinary Ghanaians, whereas others use English as their medium of

communication. Due to the proliferation of these networks and the use of local language in the media (TV, newspapers, radio, and all forms of social media platforms), Ghanaians are now able to closely monitor the news on the progress and performance of the government and demand greater accountability.

The high civic engagement in Ghana is also fueled by the fact that the media encourage divergent views and opinions from the public. In addition, the media has also increased its activities relating to the freedom to investigate and report and, at the same time, allows divergent views and opinions to be expressed (a right protected under the 1992 constitution) by opposition political parties, public officials, leaders, and the ordinary Ghanaian citizen. A more recent bill, The Right to Information Bill, was also passed by Parliament in 2019 to give citizens the right to access to some degree information about public institutions and government organizations (Martin, 2020). The passage of these acts of civil liberties are systematic ways of promoting healthy dialogue and engaging citizens in political activities while maintaining trust in public institutions in the country.

Another reason for the high civic engagement reported among Ghanaians in 2017 can be attributed to religious influence in the country. In Ghana, religion tends to influence civic engagement (Debrah, 2014; Takyi et al., 2010). Religion instills particular values and beliefs among people; thus, when government decisions on some sensitive issues are not in line with religious values, the majority tends to oppose. For example, several religious organizations came together to petition the parliament of Ghana not to pass any law in favor of gay activities in the country because gay practice and beliefs contradict the beliefs of the different religions in the country. For example, the majority of Christian churches, organizations, and several other religious



groups came together to protest and to back an anti-lesbian and gay bill, resulting in Parliament casting a vote in banning LGBTQ+ activities in the country.

The increase in advocacy activities among individuals and the Civil Society Organizations (CSOs) in Ghana also cannot be overlooked when it comes to promoting civic engagement and trust in institutions in the country. Their strong and active involvement holds government accountable for its actions and activities. Advocacy groups in Ghana have also realized that giving citizens the opportunity to speak for themselves promotes and creates a better understanding and unity among them (Debrah, 2014; Opoku-Agyeman, 2013). For example, at the individual level, there is also now greater political participation, including public protests on issues. Because of this, ordinary Ghanaians are influencing development policies and priorities. Ghanaians are now demanding a more comprehensive understanding of issues and a greater accountability to the public on national programs. Due to this increased activism among the populace and the assistance of civil societies in demanding a better livelihood, individuals and organizations can now channel their grievances and concerns to the appropriate governing agencies.

With regard to institutional trust, the results from my dissertation show that Ghanaians have moderate trust in their institutions, including trust in the president, parliament/national assembly, national electoral commission, elected local government council, police, and courts of law. Several reasons can be attributed to this finding. The government of Ghana has adopted a democratic approach to civil liberties, which are clearly outlined in Ghana's constitution; thus, Ghanaian citizens freely express their views on issues without fear or intimidation. Also, with the advent of technology, social media, and many other communication outlets, Ghanaians easily voice their opinions and displeasure on a range of political, economic, social and cultural issues, with the knowledge and awareness that their right to freedom of speech is respected and protected

in the constitution. This was not in the past, when individuals who spoke against the government were targeted or killed (Brenyah, et al., 2015). More recently, Parliament passed another bill, the Right to Information bill in 2019, to ensure a high level of transparency in governance. According to Ghana's president, Nana Akufo Addo, "The purposes of the act as set out in its preamble is to provide for the implementation of the constitutional right to information held by any public institution and to foster a culture of transparency and accountability in public affairs" (Akufo-Addo Assents to RTI, 2019). All these bills and rights enshrined in Ghana's constitution continue to enhance a democratic approach to civil liberties in the country. Ghana now ranks 30<sup>th</sup> worldwide on the World Freedom Index, ahead of some western countries such as France and the United Kingdom (Ibrahim Index of African Governance, 2020).

Another possible reason for the finding on moderate institutional trust in this dissertation is the enhancement of judiciary transparency and law enforcement in the country. Political researchers suggests that transparency is an essential condition of democracy (Haug, 2001; Hollyer et al., 2018). The judiciary system and the courts of law have, over the years, worked hard in promoting transparency of court rulings especially regarding issues of national concern. For example, in 2013, the current president of Ghana, Nana Akufo Addo and the NPP for the first time in Ghana's history went to the supreme court to dispute the outcome of the 2012 election results (Asante & Asare, 2017; Debrah, 2014; Briggs, 2012). This action signaled to many Ghanaians that the president believed in open justice and Ghana's judiciary system. Thus, he would rather adhere to the ruling of the supreme court rather than incite violence. This example provided a precedent for other presidential candidates to challenge electoral results through the appropriate public institutions rather than resorting to various forms of violence (Thompson, 2021). The judiciary and the courts system in Ghana continue to promote and protect the public's

right to fair trial and to increase public confidence in their courts by investigating and ruling of cases of corruption of politicians, businessmen, and other private individuals and organizations in the country. When it comes to maintaining law and order in the country, though the police force is often tagged as corrupt in Ghana, several initiatives are gradually being taken to improve trust. Some of these initiatives include the vehement tackling of indiscipline and crime by the police force, and a dog patrol initiative has been introduced by the police force to ensure security. A new IGP has also been selected to bring change among the police.

To ensure fairness and transparency in Ghana's electoral system, the Electoral Commission, an independent body in Ghana responsible for ensuring credible and orderly presidential election in the country, has implemented several policies and structures to gain trust among the people. It has, over the years, earned credibility in and a strong reputation for transparency and successful election management. As part of its initiative, the Electoral Commission set up the Inter Party Advisory Committee (IPAC), an independent body, consisting of representatives from the various political parties in the country, to oversee elections in Ghana. They act as a liaison between the Electoral Commission and the various political parties. The EC and IPAC led the process of developing and adopting a code of conduct for political parties, with complaints investigation procedures established at district, regional and national level (Abdulai & Crawford, 2010). The Electoral Commission has also initiated reforms to ensure openness and transparency. This includes the revamping of the electoral registration system and the introduction of the biometric voter registration to weed out all ghost names and non-Ghanaian citizens from the electoral registry.

The government has, over the years, developed strong public institutions to ensure transparency and accountability to Ghanaian citizens. The implementation of these structures,

which aims at providing structured guidelines in civic engagement, is spearheaded by Parliament, the Ministry of Local Government and Rural Development, the Head of Local Government Service, and The Ministry of Finance. At the sub-national level, for example, “a framework on participatory planning and budgeting has been developed by the Local Government Service (LGS) to guide Metropolitan, Municipal and District Assemblies (MMDAs) in citizens’ engagement” (Ajayi, 2021). Additionally, Parliament in 2016 passed a new Local Governance Act (Act 936) on popular participation in the country. This Act “dedicates a whole section to popular participation. The Inter-Ministerial Coordinating Committee on Local Government have consequently developed a manual and an action plan to guide its implementation” (Ajayi, 2021). In addition, the establishment of civic organization groups such as the Institute for Democratic Governance, the Center for Democracy and Governance, and the Open Government Partnership, among many others, continue to provide strong monitoring, accountability, and assessment of the government to the public. For example, “the Open Government Partnership (OGP) a global partnership that brings together government reformers and civil society leaders to create action plans that make governments more inclusive, responsive, and accountable. It is a global partnership that brings together government reformers and civil society leaders to create action plans that make governments more inclusive, responsive, and accountable” (Ajayi, 2021)

The president and government have been proactive in delivering on his campaign promises. Having finally won the 2016 election, he was elected to office in 2017, and in that same year, delivered on most of his campaign promises, including the revamping of the National Health Insurance Scheme, fight against illegal small-scale mining or” galamsey,” one-district-one factory, and one-village-one-dam. This proactiveness on delivering and implementing government promises has promoted the trust of Ghanaians in their president. In a recent survey conducted by

the Ghana Center for Democratic Development (CDD-Ghana), for example, the finding shows that “assessments of the performance of the Akuffo-Addo/NPP government are broadly positive. They get particularly high grades for their handling of the COVID crisis, electricity, and education” (Mensah, 2020). The president and the government also have taken steps to strengthen institutions in Ghana, such as the chieftaincy institutions (Asare, 2020). The president has also gained trust from Ghanaians by creating the Office of Special Prosecution to investigate and prosecute corrupt cases. He continued to garner trust from Ghanaians after firing ineffective or corrupt officials or forcing them to resign whenever the public expressed their dissatisfaction concerning their work (Debrah., 2014; Gyimah-Boadi, 2001).

Despite all these developments that seek to promote trust in the major institutions, Ghanaians still have doubts regarding issues of corruption in the police force, the handling of corruption among political leaders, and some unfulfilled political campaign promises that were made when the government took office in 2017. Thus, we see that from the findings of my dissertation, though Ghanaians in 2017 rate their civic engagements to be high, their trust in institutions, however, seems to be moderate. Overall, all the facts presented so far support the result in this dissertation, which shows that Ghanaians generally perceived their quality of life (both subjective well-being and political engagement) to be high in the year 2017.

### **5.1.2 Quality of Life by Social Groupings**

Another striking finding in my dissertation shows that there is a relatively weak relationship between quality of life outcomes and the various social groupings. This suggests that determination of one’s quality of life in Ghana encompasses other areas of life, including one’s

ethnicity, religious affiliation, employment status, place of residence, and age. This outcome aligns with findings from other research that suggests that quality of life includes other intangible aspects of life (Ahuvia, 2008; Campbell et al., 1976; Diener & Suh, 2000). However, the relatively weak nature of the relationship suggests that in the context of Ghana, perhaps these social factors are low to impact one's quality of life. My dissertation findings on the relationship between quality of life and the social groupings in Ghana can be explained by a myriad of factors.

First is the multiethnic nature of the country and the strong allegiance that Ghanaians hold towards their families of orientation and ethnic groups (Sefa-Nyarko, 2020) and their religious affiliations. Addai et al. (2014), in their research on the predictors of subjective well-being in Ghana, also found that ethnicity is a predictor of subjective well-being, especially among the Akan. Therefore, the finding is in line with that from previous research that shows that strong family ties and community influence well-being. According to Garner (2000), an affiliation to an ethnic group can benefit a person or sometimes lead to overdependency on other family members, which can sometimes improve or lower one's quality of life. We observe from this dissertation research that one's ethnic group can either lower or improve a person's quality of life in Ghana. For example, the result here shows that a good quality of life is dominant among the Akan ethnic group. This can be associated with their strong emphasis on matrilineal lineage of inheritance. Akans inherit from their mother's line, and this means that nephews inherit from their uncles. It also pre-supposes that uncles and aunts are responsible for the financial well-being of their nieces and nephews, meaning a child belonging to such a family has economic and social cushioning from his biological parent as well as his uncles.

Second, Ghanaians in general are very religious (Takyi et al. 2010). Thus, in this study, we observe that religious affiliation was found to improve one's quality of life. This may be explained

by the fact that religious institutions and participation in religious activities tend to provide some social benefits. Garner (2000) also explains that religious institutions account for some patterns of behavior and give individuals a sense and level of power that may influence their well-being. Finding from this dissertation are also in line with literature on religion and well-being in Ghana, which shows that a Christian's ability to attend church regularly is considered an indicator of well-being (Opoku-Agyeman, 2013; Takyi & Addai 2002). Also, general factors such as denominational affiliation, the frequency of attendances, and participation in church activities has been found to influence subjective well-being among Ghanaians (Takyi & Addai, 2002). Thus, we observe that religious affiliation from the findings in this study can either improve or lower a person's quality of life.

Third is the fact that socioeconomic conditions in Ghana determine a person's access to resources and opportunities, such as one's place of residence and level and quality of education, among many others. The finding from this study shows that employment status (which is a socioeconomic factor) improves one's quality of life. With employment, individuals can gain income and be able to provide for their family's needs. This result asserts the findings from previous literature on the relative influence of socioeconomic conditions such as income on subjective well-being (Kingdon & Knight, 2007). As Peiró (2006) also suggested, "Unemployment has been found to have much effect on happiness (p.360). Apart from this reason, in 2017, the government introduced several socioeconomic policies that eased the financial burdens of many Ghanaians; for example, providing Ghanaians with a health insurance scheme and a tuition free senior high school education may have eased the financial burden and other social challenges (Asenso-Okyere et al. 2007). Enjoying all these benefits in addition to and at the same time having

a source of employment becomes a socioeconomic benefit to several families (Coleman, 1988; Putnam, 2000).

Third is the difference in access to opportunities based on one's place of residence in Ghana. For example, living in rural areas may be detrimental to the quality of life of Ghanaians in contrast to living in urban areas. In that same vein, living in the urban areas also present some advantages that may not be in the rural areas. In this study, we find that, for example, those living in urban areas tend to enjoy better perceived and actual subjective well-being and engage more in civic activities compared to those living in rural areas. This finding may be attributed to the opportunities that living in urban areas present, which include having better access to healthcare, employment opportunities, electricity, educational resources, social media resources, government officials, and political organizations, among many others. In Ghana, most of the resources are centralized in urban areas, thus making it difficult for those living in rural areas to sometimes access.

Age has also been found in several research studies to influence quality of life. For example, economic scholars have found that the relationship between age and quality of life is a U shape, controlling for other factors (Blanchflower, 2008, 2021; Hellevik, 2017). This result is no different from findings in this study, which suggest that Ghanaians tend to be more politically engaged as they age but perceive their subjective well-being to be poor. These findings can be attributed to the fact that, as Ghanaian age, they rely on social benefits provided by government, such as their social security, health insurance, and any other benefits that the government provides for seniors. In addition, they tend to have more time on their hands to engage in political activities so as to influence government decisions pertaining to their lives and the economy. With aging comes experience; thus, the priorities of many tend to focus more on advocating for change in



policies that would better the lives of the next generation. However, because aging may also come with deterioration in one's health, lack of employment/retirement, and loneliness, among many others, it is not surprising that the older generation have lower perceptions of their subjective well-being compared to other age groups.

Gender showed a weak relationship for institutional trust only. This suggests that females tend to trust more in institutions than their male counterparts. This finding, perhaps, can be attributed to the increasing advocacy among the various institutions concerning women's rights in society, which was not the case in the past. Social justice issues were handled traditionally in the home or traditional council of a community, which, for the most part, did not result in favor of addressing women's needs and concerns. Now, however, women can channel their grievances through formalized legal structures, such as government institutions. Thus, it is not surprising that women in this study tend to trust more in institutions compared to their male counterparts. The finding here supports liberal feminist theory because we can see that using laws, rules, and regulation through institutions is fighting to address social injustice meted against women in society.

In conclusion, the findings from this dissertation show that social groupings are significantly associated with quality of life in Ghana, which confirms literature supported by relative effect theory and social capital theory. Relative effect theory suggests that other factors influence one's quality of life, which is the case for this study. Social capital was discussed extensively in the literature review section of the dissertation. As mentioned in my literature review, social capital can be referred to as either material or non-material measures of life. Individuals and communities with social capital resources, including involvement in diverse social networks and civic associations, are more likely to improve their quality of life (Moser, 1996;

Narayan, 1995). When used wisely, the available resources create avenues for new opportunities for individual and societies to improve their quality of life (Isham, 1999).

### **5.1.3 Education Levels by Social Groupings**

Overall, we observe that one's level of education depends on their social groups. In addition, the expected minimum education that most people acquire in Ghana is high school education. Finally, we observe that respondents with lower levels of education (non-formal and elementary) are mostly the old-aged adults, rural dwellers, women, and the unemployed.

In contrast, those with higher levels of education (secondary and post-secondary) in Ghana are mostly men, the employed, Akan ethnic group, urban dwellers, and other Christians. These findings can be attributed to the following reasons: recent policy reforms in Ghana's educational system, differences in motivational needs and barriers to education between living in the rural and urban areas, and educational level requirements for employability in Ghana due to economic progress and advancement. Each of these factors are explained below.

Recent reforms that address education accessibility and outcomes in Ghana have improved over the years (for example, the introduction of the Free Compulsory Basic Education and Free Senior High School Education, which have already been discussed extensively in previous sections). These opportunities, which improve access to education, especially at the high school level, did not exist during the youthful years of the older generation. Thus, historical comparisons based on policy clearly reflect that the educational experiences and opportunities of the older generation are not the same as those of the younger generation. While the youth currently have better educational opportunities to acquire higher levels of education (high school and post-

secondary), older generations did not enjoy this educational provision and opportunities. Barriers such as financial hardships that may be a challenge to attaining, for example, high school education in the past, no longer exist for those enrolling in high school in Ghana since 2017. In addition, in all Ghanaian public high schools now, the government provides all the required textbooks, test bank questions and books for each subject, and back-to-school resources (bags, shoes, uniforms, etc.) for free to public school students.

There are also improved infrastructure and trained teachers and staff, among many other resources available to students in high school. Teachers currently are required to have at least an undergraduate degree. Currently, many public high schools also have access to laptop computers, internet, and other technology devices to enhance teaching and learning. Besides, the old-aged adults' generation during their youthful years could easily get a job with an elementary/basic education and so did not really have to worry so much about attaining higher levels of education. Currently, in Ghana, having at least a high school education is a minimum requirement to obtain a decent job. In summary, there are improved educational opportunities for the youth in Ghana compared to previous generations who were faced with educational challenges in terms of access, equal opportunities, and under-resourced and under-staffed schools among others.

Despite these improved educational opportunities and policies, the challenges that Ghanaians living in rural areas face in their education are numerous compared to those living in urban areas. These challenges include child labor, child marriage, financial hardship, and health challenges, among many others. Besides, the resources that are provided to communities and schools in rural areas are scarce compared to those living in urban areas. For example, those living in urban areas have easy access to electricity, water, and transportation compared to those in rural areas, which may require walking some miles to access to these resources. Those living in urban

areas have easy access to educational resources and opportunities (school libraries, classrooms, textbooks, trained and qualified teachers, etc.) compared to those living in rural areas. In most cases, schools in rural areas are under-resourced and face several social challenges, such as student and teacher absenteeism. These social and economic challenges often become hurdles to attaining education, not to mention higher levels of education (high school or even post-secondary education). In addition, those living in rural areas do not have the same system and standard of education there is in the urban settings.

In addition, the motivation and needs of those living in rural areas are far from acquiring higher levels of education because of environmental influence. In rural areas, being able to provide the basic needs (food, housing, water, clothing, and healthcare) for one's family is enough for survival, whereas in urban areas, residents must worry about other issues besides their basic needs such as paying for high electricity and water bills, taxes, and tariffs, as well as maintaining the social status quo with regards to one's environment etc. Rural dwellers in Ghana do not have to worry about these issues, mostly because electricity and water bills in these areas are either free or heavily subsidized by the government.

The situation becomes even more compounded for females. Though Ghana has made strides in implementing and promoting policies to promote education, females continue to experience inequality in education, especially at the higher levels (secondary and post-secondary), due to cultural and social barriers. To date, some ethnic groups continue to hold strongly to the belief and preference of educating males over females because of pre-existing conceptions of gender roles that the woman's place in the end is always the kitchen. Her traditional role is to stay at home and take care of her children and family, cook, and care for the sick and elderly in her external family, among many tasks, whereas it is the males' responsibility to provide financially

for their families. Some are even of the perception that women with higher levels of education, especially college education, end up not finding husbands. In addition, some religious beliefs teach that women are second to men. In addition to these factors are health challenges, early marriage, and financial hardships, among others. For these reasons, more males than females complete higher levels (high school and post-secondary) of education. This finding is reflective of the core arguments for most liberal feminist theorists who have, over the years, emphasized that women, regardless of the limitations they face in society, should be given the necessary opportunities to attain upward mobility in life, especially in their educational attainment.

The result from my dissertation, which shows that the unemployed are also those with lower levels (elementary and no-formal) of education, is very concerning but not surprising. Due to the competitive nature of the job market, the minimum educational level now required for employability in the formal sector is at least a high school education. Depending on the nature of the job, some clearly specify the requirement to be college educated. Therefore, having higher levels of education (high school or post-secondary education) is not just a privilege but a necessity for survival in a fast-paced advancing and changing economy like Ghana. Those who want to get better job opportunities to fit in this society must not just dream of attaining elementary education, but high school education and beyond.

Due to this historical gap in terms of missed opportunities and differences in available educational opportunities, living conditions, and motivation between those living in rural and urban areas, as well as sociocultural and religious perceptions about female education and the competitive nature of educational requirements in a fast-paced developing economy like Ghana, the result from my dissertation shows that those who have attained lower levels (elementary and non-formal) of education are mostly the old-aged adults, rural dwellers, women, and the

unemployed. My findings are in line with past literature and a growing democratic and modernizing economy. The relative effect theory strongly supports these findings as the result suggests that one's social groupings influence the kind of education attained (higher or lower levels of education). Because these factors (which often do not favor women) exist in Ghana, continuous advocacy for equal opportunities for women is relevant to societal development.

#### **5.1.4 Education Levels and Quality of Life**

When it comes to education and quality of life, three major findings were observed. The first indicates that educated people are more likely to have better quality of life than their counterparts with no formal education. The second finding reports that acquiring higher levels of education improves the propensity for individuals to have a better quality of life. The third striking finding reports that, apart from educational levels, other factors also contribute to the overall quality of life among Ghanaians. These findings can be attributed to a myriad of reasons, including the opportunities and benefits that education presents, which include improved economic conditions as well as improved social and living conditions. In addition, educated people develop cognitive and critical skills and so can follow and understand issues in society and become politically engaged. Each of these reasons are discussed below.

First, the opportunities that formal education tends to present to individuals compared to non-formal education, especially in a developing country like Ghana, are numerous. As explained in the findings for research question 1, Ghana's economy saw many positive changes that affected the economic, social, education, political, and other sectors in 2017. These changes provided several opportunities and benefits for those who had acquired higher educational levels of

education. Those who are educated can make informed decisions regarding their health, living conditions, and educational needs, among many others. When people are educated, they can make significant economic and social contributions to their families and the community, and this creates a very stable and healthy environment (Behrman & Stacey, 1997; Ross & Mirowsky, 2007). Social theorists also find that education promotes economic development, improves the health and livelihood of people, and improves social mobility of citizens, among many other positive outcomes (Coleman, 1988; Mirowsky & Ross, 2007, 2009; Putnam, 1993).

Second, the economic benefits that education offers in Ghana are tremendous. For example, educated people have higher chances of being employed compared to those with no formal education. In Ghana, the most attractive employment opportunities usually require individuals to have acquired higher levels of education. Ghanaians are of the notion that education provides individuals with better skills and training for the work force. Because of this, educated people can more easily get employed in Ghana compared to their counterparts with no-education. Having employment provides some form of income and access to resources that can be used to take care of one's basic needs in life. Asafu-Adjaye (2012), in his study on the effects of education on employability, found that education has a positive effect on employment chances in Ghana (Asafu-Adjaye, 2012). Most of these employment opportunities are found in urban areas, where individuals have access to better health care, housing, and other facilities. The World Bank Press Release (2019) also reported that Ghana's Systematic Country Diagnostic identifies education as key for increasing labor productivity and building Ghana's human capital (World Bank Press Release, 2019). Ross and Mirowsky (2007) also suggest that those with college-level of educations have more opportunities, get better jobs, earn more income, and have better health compared to those with lower levels of education.

Third, the broad social and cultural benefits that education tends to present (Behrman & Stacey, 1997), especially in Ghana, are innumerable. Educated people tend to be more engaged in civic activities compared to the non-educated counterparts. Because educated people can read, write, and have developed their cognitive and critical thinking, they can understand issues and make good political judgements and decisions. They also develop problem-solving skills and can give back to the community (Emler & Frazier, 1999; Hillygus, 2005). When it comes to civic engagement in Ghana, for example, much of the political and civic discussions are conducted in English, even though local news agencies have also started promoting news reports and civic engagement activities in the native languages. In addition, at the societal level, those in governance and decision making are mostly people who have acquired higher levels of education.

Culturally, Ghanaians revere their educated citizens, especially those with college education and beyond. Therefore, attaining formal education, especially higher levels of education, bestows social status, class, social recognition, and generates respect within one's community that the uneducated do not experience. Being conferred with a degree, not to mention a doctorate degree, means a lot in the Ghanaian community. These social statuses serve as keys to several doors of opportunities of all forms—including social, cultural, and political opportunities that the ordinary Ghanaian with no formal education would not have access to. However, community expectations for the educated individual with higher levels of education is so high that not meeting these expectations can sometimes be overwhelming.

It is also interesting to indicate that the results from this dissertation show that educated people in Ghana have moderate trust in institutions. One possible reason can be attributed to the high levels of corruption in institutions and among the political leadership. Perhaps, the government needs to put in more effort to promote and sustain transparency among institutions in



Ghana. The finding from this dissertation, that educational levels predict quality of life, shows the value that Ghanaians place on schooling and formal education in general. It also suggests that a majority of Ghanaians have attained at least a minimum of high school education in order to have a better life. The finding from this study is in line with previous research work that indicates that acquiring higher levels of education accrues significant quality of life outcomes (Berinsky & Lenz, 2011; Kam & Palmer, 2008; Le & Nguyen, 2021; Pirralha, 2016; Psacharopoulos, & Patrinos, 2018; Ross & Van Willigen, 1997) and Ghana is no exception. Based on this result, we can conclude that the direct effect theory holds for the links between education and quality of life in Ghana. The direct effect model assumes that education translates directly into quality of life, and the result in this study supports this fact.

I also contend in my dissertation study that, apart from educational attainment, there are other factors that can predict a person's quality of life in Ghana. The result from this research affirms this—those other factors such as ethnicity, religion, place of residence, gender, age and employment status predict quality of life in Ghana. This finding is also in line with past scholarship (Addai et al., 2014; Campbell et al., 1976; Mriowsky & Ross, 2007). This finding holds for the relative effect theory. The relative effect theory best explains this finding in this dissertation, suggesting that other factors besides educational levels predict quality of life in Ghana.

#### **5.1.5 The Effect of Gender on Quality of Life Outcomes and Education -The Feminist**

##### **Analysis**

There was no gender difference when it comes to the relationship between educational levels and quality of life; this means that both males and females who have acquired formal

education have equal opportunities of experiencing a better quality of life. This result, though, does not support my proposed theoretical framework and mirrors the tremendous transformations that have occurred in Ghana when it comes to issues on education, political engagement, and subjective well-being. It also shows how Ghanaians have over the years evolved, especially in placing value on education and its benefits. Ghanaians (whether male or female) who have acquired formal education have equal opportunities of enjoying a better quality of life and being engaged in political activities in the country.

This progress is laudable as it also speaks volumes to the success and practice of using laws and regulations (a central theme of the liberal feminist approach) to address gender imbalance in a young democratic country like Ghana, as opposed to the radical and Marxist approaches in modern day democratic practices and settings. Where radicals and Marxists advocate for a complete paradigm shift using a radical approach, liberalists are of the view that the oppression and discrimination of women can be fought via the establishment of laws and legislation. They believe that equal rights and treatment of women can be established through legality and scholarly debates with the establishment of laws and systems that advocate for equal rights in the treatment of women. Ghana is one such example of a young democratic country where the liberalist approach (whether using direct or indirect means) seemed to be working. Policies that have been put in place to ensure gender balance.

For example, when it comes to equal education opportunities for both men and women, the government promotes affirmative action, which provides access for women to education and political engagement. Since 1992, when the constitution was enacted, several educational policy measures were put in place to encourage access to education. The *Free Universal Compulsory Education* (FCUBE) policy was launched in 1996 and was aimed at providing free education to

all Ghanaian citizens of school-going age at the elementary or basic education level. The program was implemented in fulfillment of Ghana's constitutional mandate (Chapter 6 Section 38 Sub-section 2). Implementation of this policy provided an equal educational financing opportunity for both boys and girl at the elementary level and, at the same time, removed the burden on some families who were facing financial hardships to send their children to school. Families that would have opted to send their male children to school due to financial hardship rather than their female children, could now send both their sons and daughters to school to at least acquire basic education without discriminating. In 1997, the Gender Education Unit (GEU) of the ministry of education was also created with offices decentralized at the local and regional levels to address issues pertaining to the gender gap and barriers to female education in the country. Offices were established in every district and regions in the country for this purpose. GEU, in collaboration with other local and international organizations, have continued to advocate for girls' education in the country.

The effort to promote girls' education and bridge the gender gap in education has also been emphasized in several other developmental strategies of the national economy such as the Ghana Shared Growth and Development Agenda (GSGDA) and the Millennium Development Goals. The GSGDA "emphasizes on the need for the GOG to pursue a gender-equitable human development strategy." These plans have been captured in the Ministry of Education's Strategic Plans (ESP I & II) and several other policy documents, including the Girls' Education's vision statement and strategic plans (Ministry of Education, 2019). The Education Strategic Plan (2010-2020) addresses some of the gender gaps and barriers at all levels in the Ghana education system, whereas the MDG (Goal 2) aimed at achieving broad universal primary education for all by the year 2015.

The beginning of the millennium also saw the government of Ghana strategically implement key educational policies such as the establishment of The *Ghana Education Trust fund* (GETFund) and *the introduction of the capitation grant*. The Education Trust Fund was established in the year 2000 by the Government of Ghana (GOG) to provide equality education from the basic to the tertiary levels of education. The Ghana Education Trust Fund (GETFund) is a public trust set up by an Act of Parliament in the year 2000. Its core mandate is to provide funding to supplement government efforts for the provision of educational infrastructure and facilities in the public sector from the pre-tertiary to the tertiary level. To date, the fund, which is sponsored by the government of Ghana, continues to support and sponsor Ghanaians at all levels of education. In contrast, the capitation grant was established in conjunction with the World Bank in 2005. It first began as a pilot project in 2004 and was finally implemented in 2005. It abolished all forms of tuition and fees and allocated financial resources to schools based on the number of students enrolled (Fredriksen & Craissati, 2009; UNICEF, 2009).

The capitation grant initiative is meant to reduce financial burdens on schools and alleviate financial distress among parents whose children were enrolled in schools. The grant, which abolished all forms of fees to acquire elementary education, was a strategic plan towards achieving the Millennium Development Goal of increasing access and closing the gender gap in education; per the program's policy, an amount of 2.50 Ghana cedi was given to male school children and 3.50 Ghana cedi to female students enrolled in schools (kindergarten, primary, and junior high school) selected for the program (Akyeampong et al. 2017; Amparatwum & Armah-Attoh, 2010; World Bank, 2012).

Again in 2005, the *Ghana School Feeding Program (GSFP)* was introduced in public schools with the goal of reducing hunger and malnutrition and increasing school enrollment,

retention, and attendance as well as the boosting of local food production. The program started as a pilot study in 2005 and gradually began to expand to different regions in the country. Proper documentation processes for the program, however, started in 2007. In the GSFP, a day's meal is provided to every enrolled child between the ages of six and 12 in schools in the selected major districts in the country. In addition, preschoolers were also provided with a day's meal. Per the policy of the program, girls with attendance of 85% or more are given a take-home ration of food.

More recently, in conjunction with the World Bank, the government of Ghana introduced a new policy called *The Ghana Secondary Improvement Project*, also referred to as *The Free Senior High School Education Policy*, in September 2017. The initiative provides free senior high school education to all Ghanaians. Under this policy, all fees (tuition fees, library fees, computer fees, science center fees etc.) were abolished at the senior high school level. Many Ghanaians who could not afford high school education are now able to attend high school for free. Students also receive free textbooks and other resources to assist them in their studies. Again, in making high school education more accessible to all, in 2018, a “double track education policy” was introduced by the government. This system allows and enrolls senior high school students in batches. While one batch of high school students is at home for holidays, the other batch of students on the different track is in school. This system allows an increased number of students to be enrolled in same school and have access to the same resources. The government aims at increasing the infrastructure and resources in the schools and gradually dissolving the shift (track) system. The government of Ghana strives to make continuous and progressive efforts in improving the educational sector through its sector analysis and development of strategic education policy and goals.

When it comes to political engagement, another way, that the country has used liberalism (from the direct approach) in addressing imbalances in the political spectrum through affirmative action policies includes the introduction of the gender quota system in female representation in parliamentary election, local offices. In addition, there is a conscious effort for women to be recruited into various kinds of positions, including the military, politics, and STEM fields, among many others.

Per the UN constitution, women's political participation is a human right; thus, in Ghana, for example, the 1992 constitution clearly indicates that "the State shall take appropriate measures to achieve reasonable gender balance in the recruitment and "appointment to public offices" Article 17 also adds that "no citizen shall be discriminated against on the basis of gender, race or religion" (UN Women Global Gender Equality Constitutional Database, 2021). In addition, Article 36 states that "the State shall afford equality of economic opportunity to all citizens; and, in particular, the State shall take all necessary steps so as to ensure the full integration of women into the mainstream of the economic development of Ghana" (UN Women Global Gender Equality Constitutional Database, 2021). These laws support the participation of women in public life and institutions. They also make provisions and mandate for women's active participation in governance and decision-making spaces. The government of Ghana, for example, has taken the mandate to allocate "30% per cent positions for women in the administration of political parties, the selection of parliamentary candidates and the appointment of district chief executives. The inclusion of women in decision-making is a democratic good in itself and breaks male dominance in politics" (Hassim, 2010; Krook, 2006). It must, however, be noted that all these opportunities are only made available to women who have acquired higher levels of education.

Through indirect means, special measures have been put into place by non-governmental organizations to continue advocating for women's to right economic empowerment, political participation, and other areas where bias in institutional structures, socio-cultural attitudes and practices have worked against women (Mensah-Kutin, 2010). These organizations include the United Nations Development Programme (UNDP), Committee on the Elimination of Discrimination against Women (CEDAW), and the World Bank country offices in Ghana. Some of these organizations have used campaigns to repeal legislation adversely affecting women's rights and to improve the fairness of the Parliamentary process (Dowuona-Hammond et al., 2020).

Overall, the policies mentioned always provided caveats to support women, provide them with equal opportunities, and, at the same time, promote their interests in participating in political activities and attaining higher levels of education to improve their quality of life. These policies also make room for women to make choices to affect their living conditions and subjective well-being in general. The results obtained in this dissertation, though surprising, cannot be discounted, because Ghana has come a long way in addressing its educational needs through the implementation of policies, rules, and regulations to advocates for gender balance and equal opportunities for both men and women.

We can conclude that, overall, although the outcome from the dissertation contradicts the proposed theoretical framework, putting it into context, we can say that the policies, laws, and regulations that were set in place to ensure gender balance are working in Ghana. However, using data from previous years may hold if this proposed framework is mapped on a historical timeline to illustrate when there were no existing laws, regulations, and institutions advocating for women's rights and gender balance in society.

The possible cultural explanations for gender equality in perceived quality of life for both educated men and women in Ghana, especially in light of the patriarchal nature of Ghanaian society, can be attributed to the adept and extensive work of the government in embedding Ghanaian socio-cultural values into its policy formulation and implementation to safeguard women's welfare. One such approach is the recognition and integration of chieftaincy into Ghana's constitutional rule. This group, known as the national house of chiefs, operates under the Ministry of Chieftaincy and National House of Chiefs. Representatives of this group become the mouthpiece of government in explaining complex national policies in their local communities and, at the same time, work hand in hand with government to understand and decodify customary and traditional rules governing their societies (Drucker-Brown, 2009; Różalska, 2016). This symbiotic relationship (between the government of Ghana and the traditional rulers) assists both parties in evaluating and reasoning through traditional laws and codes to reshape and/or eliminate the outmoded ones.

Another possible cultural factor is the changing dynamism in the family structure and lineage systems. The family structure in Ghana extends beyond the nuclear family to include other external family members—aunties, uncles, grandparents, nieces, nephews, etc. The network of the family structure is determined by the two main taxonomies of the lineage systems in Ghana, that is, either patrilineal or matrilineal lineage system. Each of these groups are made of families that come together to form the ethnic groups. In the patrilineal lineage, men retain the central position and are the head in the family hierarchy, whereas when it comes to matrilineal lineage, the women are the key figures in leadership and decision making and incur obligations to control resources on behalf of their relatives and offspring who belonged to their matrilineages. Children who find themselves in a matriarchal lineage system belong to their mothers, whereas those in the patriarchal



lineage system belonged to their father's lineage. This system is practiced not only in Ghana but also in other African countries like Cote D'Ivoire (Mikell & Mikell, 1997). These family structures in both lineages reinforced for subsequent generations (Boateng et al., 2006) past beliefs that promoted gender stratification, gender discrimination, and gender stereotyped values that foster the well-being of men and relegate women to the backstage. Research by the World Bank Organization indicates that differences in gender roles and behaviors often create inequalities whereby one gender becomes empowered to the disadvantage of the other (World Bank, 2012). However, the present situation in Ghana regarding some of these beliefs has changed—the establishment of the Ministry of Gender, Children and Social Protection that works hand in hand with families, for example, educate and advocate for women and their well-being in their respective lineages. Therefore, awareness is created regarding family beliefs, and other issues that discourage women from seeking for better and equal opportunities are discussed and addressed. Both men and women in these lineage systems now tend to recognize and appreciate the changing roles of genders as society evolves.

In addition to the above, gender discrimination and stereotyping, which is also strongly embedded in the everyday language and communication in the Ghanaian society, is being counteracted through various forms of creative arts, including music and the use of re-formed adages, proverbs, and quotes to boost women's pursuit of equal opportunities and re-orient families' stereotyping of gender roles in society. Some of these old proverbial languages constitute the belief system of ethnic groups that stereotype women and portray them as “dependent on men,” “imprudent,” and “inane and unintelligent” (Gyan et al., 2020). In addition, these adages use semantic concepts that describe women as “sheep” and “never thinks,” among many others (Gyan et al., 2020). However, in modern times, voices of influential leaders in all industries have

counteracted these opinions to reorient society and reverse discrimination against women. One popular example is the famous quote of Dr. James Kwegyir-Aggrey, (1875-1927) often used to promote women's education and their contribution to national development: "If you educate a man you educate an individual, but if you educate a woman you educate a family (nation)."

Another cultural factor is marriage tension arising from cross-cultural marriages. Ghanaians in the past married from the same ethnic groups. In other words, a man gets engaged to a woman from his own culture and continued the pre-existing tradition/lineage. However, because of education and migration, there are now intermarriages among different ethnic groups in Ghana. These intermarriages tend to challenge the status quo and pre-existing traditions, especially when it comes to the systems of inheritance in the two lineages under customary marriage. The government of Ghana has put into place legal systems that recognize marriage from the traditional/customary marriage—the PNDC Law was passed to cater to both matrilineal and patrilineal systems of marriage and inheritance under the traditional customary law. These inheritance laws are applied in Ghana to handle the nuances in traditional marriages and to advocate for women and their children.

Another possible reason that can be attributed to gender parity in subjective well-being among educated men and women involves changes in religious systems in Ghana. In the past, all the religious institutions, including the traditional group, held strong beliefs and practices that empower men and relegate women to the backstage. However, present research indicates that women in Ghana are becoming more autonomous regardless of their religious affiliation (Fuseini & Kalule-Sabiti, 2015). This could also be attributed to education among members in these religious groups. More recently, faith-based organizations are partnering with government and

non-profit organizations to educate women about their rights to opportunities in society (Chikwendu, 2004).

## **5.2 Strengths and Limitations**

This study contributes to the discourse on education, well-being studies, and democratic advancements, especially in sub-Saharan Africa. To the best of my knowledge, it is one of the first empirical studies that investigates the link between educational levels and quality of life in Ghana using a nationally representative sample. The AFROB is a nationally representative and cross-sectional survey dataset that allows for the generalization of results for policy considerations. Using such readily available secondary data is less expensive and less time consuming than primary data.

The nature of the dependent variable is continuous and therefore calls for the use of OLS, which is a more appropriate analytical model. Using OLS allows the opportunity to make an original contribution and a novel but substantial analysis into the complex relationship between education and quality of life in Ghana. The limitations that logistic regression present, which include the oversimplification of the results and researchers' selection biases, tend to be addressed by using OLS regression models. In addition, the use of OLS allows for a robust prediction of outcomes from several sets of independent variables in the study. It also provides better information for decision and policy making. The limitation of using the OLS analytic technique is that it is not easy to interpret.

As already indicated, the study uses secondary data, which creates a limitation of using only the available information. In addition, because of the timeline for this research, the most recent dataset was not used. The findings from the study should also be used with caution because of differences found on some of the measures in the dataset after missingness was treated. For example, contradictory responses were found on the measures age, place of residence, gender, and education of respondents; thus, generalizability in the results is affected. Second, even though the Afrobarometer explains that the data collection process is a rigorous one, having supposedly more women in the missing cases than men raise several questions, as this suggests more women than men gave a don't know/refused to type of response. In addition, female respondents found in both the complete and missing cases had lower levels of education. Having more women giving a don't know /refused to type of response suggests that perhaps they did not really understand the issues expressed, which perhaps may be attributed to their lower levels of education. It is also interesting to observe that even in the valid sample, in which most of the respondents were male, women still reported having lower levels of education than men.

I advocate for researchers and policy analysts in the future to consider some of these pre-existing gender differences prior to conducting such interviews. For example, women selected for the interview process can be educated on some of the issues on the survey prior to the interview. This would give them a better understanding in selecting responses on the survey questions rather than choosing a don't know/refused to type of response. Also, if possible, the survey instrument could be designed in a way for more people to fashion answers that reflect what they know and believe without special prompting. Other nuances, which include the lack of clarity on some of the survey questions (in the context of Ghana), can be attributed to the standardization of the survey instrument across African countries. For example, asking respondents in Ghana questions such as

*How often have you gone without medical care or food?* without limiting the definition of “medical care” can be interpreted in several ways. Medical care in the context of Ghana can imply using either orthodox or unorthodox (traditional) approaches. In addition, most people have easy access to unorthodox treatment from their family and friends. Others can easily buy medication from the pharmacy as this does not strictly require a doctor’s prescription. In addition, some of the questions on the survey have cultural connotations. Examples include questions such as *How often have you gone without food?* and *How often have you gone without cash income?* Culturally, not having food to eat in Ghana has a negative connotation, as this suggests that a person does not have a family or relation taking care of him/her. Ghanaians have a strong sense of community living and interdependence. Individuals can rely on not only their nuclear family but also their extended family for their needs. Therefore, having food in the Ghanaian culture symbolizes that a person comes from a good family and is well taken care of by his kinsmen. For this reason, it would be a cultural shame for a person to give a “no” response. Also, the adverbial phrase such as *how often* can easily be captured in the English language but cannot be easily captured in the various local dialects, subjecting such words to the interpretation of the interviewer.

In the future, the survey should be reviewed and carefully designed to fit the context of Ghana, especially taking linguistic and cultural differences into consideration. Questions on the survey should also be straightforward in order to minimize linguistic and cultural nuances. In addition, respondents, especially females, should be educated on some of the topics raised on the survey, as this may provide them some understanding on how to choose a response rather than selecting a refused to/don’t know type of answer. The findings from the research, however, can guide government and other key stakeholders in policy and decision making when it comes to issues of education and the well-being of Ghanaians. In addition, following up with a qualitative

method in future (that perhaps may not have been adequately captured in the dataset) to provide further information and insights into the trends and differences observed is a step in the right direction.

An obvious limitation in modern times is how the measure, gender, is captured in Afrobarometer as “male” and “female,” neglecting other groups of sexual identity, especially given the cultural context and laws of the country. It must be emphasized that in Ghanaian culture, where people are silent on sensitive issues such as gender identity and sexual orientation (whether male or female, gay, transgender, etc.) and with an anti-gay bill passed in the country, self-identification as any of these alternate gender categories can come with some repercussion. Though the Afrobarometer data does not make room for these other forms of gender identifications, future considerations should be thoughtfully put in place to capture them.

### **5.3 Policy Implications**

The implication is that, overall, Ghanaians have a better quality of life. This implies that Ghanaians having access to basic needs such as food, water, healthcare, and monetary income are more likely to perceive they have better quality of life. In addition, enjoying the tenets of democracy such as freedom of speech, freedom to join any political organization, and freedom for the media to investigate and report, among others, tends to enhance quality of life among Ghanaians. This result is also consistent with literature that ranks Ghana as one of the top three countries where citizens enjoy freedom of speech and press freedom, with strong broadcast media (World Bank, 2020). These findings also suggest that promoting political engagement activities in

the country, in addition to ensuring that government supports citizens with their basic needs, will go a long way in enhancing their quality of life. Ghana could imitate western countries such as the United States in providing basic social services and supporting basic needs (such as food, water, and income cash) to their citizens. In addition, increasing political engagement activities and promoting democratic values and practices are key to the well-being of Ghanaians. Indeed, the findings also support the hypothetical assumption of the relative effect theoretical model that suggests that quality of life depends on other factors and not only on education. It is also consistent with previous literature (Diener et al., 2005; Emler & Frazer 1999; Hillygus, 2005; Schwarz, 1991; Sulemana, 2015; Takyi & Addai, 2002).

In examining the perception of education and how perceptions differ by social groupings, the results show that, on average, most Ghanaians have a minimum of a high school education. Those with lower levels of education (non-formal and elementary) are mostly women, the unemployed, old-aged adults, and rural dwellers. In contrast, those with higher levels of education (secondary and post-secondary) are mostly men, the employed, Akans, urban dwellers, and Other Christians. Overall, the results indicate that one's level of education depends on their social groupings. This result is consistent with the theoretical models selected for the study.

The descriptive result also shows the existence of gender inequality, especially at the higher levels of education, as we see that those with higher levels of education are mostly men, whereas those with lower levels of education are mostly women. The government of Ghana should continue to implement policies that will promote women's education, especially at the higher levels of education. The already in-place affirmative action policies should be strongly and consistently implemented to support women in higher education. High school building infrastructure and other educational resources should be provided in every rural area in Ghana to improve access. There

should also be continuous provision of adult education among the old adults and unemployed in the community through the media and other resources. Because education influences quality of life, government should continue to promote policies that increase access and quality education to meet the needs of Ghanaian citizens. In conclusion, this study looks at the overarching outlook on the nature of education and quality of life in Ghana. It also provides a better understanding of the general perceptions and patterns in educational attainment and quality of life in Ghana. The results show that there is a link between educational levels and quality of life (subjective well-being and political engagement) in Ghana; thus, quality of life among Ghanaians tends to increase with higher levels of education. Second, not only does education strongly impact quality of life in Ghana but other factors, such as age, ethnicity, employment status, place of residence, religion, and government handling of educational needs positively correlate with education. Third, the expected minimum of education that most people acquire in Ghana is high school education.

Last, men and women derive similar benefits when it comes to education attainment and quality of life. The question here is why there are more males than females in the analysis sample. A host of factors can be attributed to the implications of this result: (a) more women in the missingness group than men, (b) of the successful voices of the liberal feminist movements in Ghana, (c) development of government policies to bridging the gender gap, and (d) external influences such as the UN, World Bank, and many others.

#### (a) Data perspectives

In ensuring data integrity, I pulled out all the missing cases from the sample. This missingness constituted respondents who gave a don't know or refused type of response along with missing cases in the sample. Going through this process resulted in having more men than women in the valid dataset, contradicting the representation of gender in the original sample (i.e.



more female than male)—more women than men constituted missingness. Though dealing with missingness is essential, studies have shown that missing data has some disadvantages which includes the fact that it can reduce the “statistical power of a study and can produce biased estimates, leading to invalid conclusions, which refers to the probability that the test will reject the null hypothesis when it is false” (Kang, 2013). In addition, it can reduce the representativeness of the sample and can cause bias in the estimation of parameters (Kang, 2013). Not only that, but it can also reduce the effect size, which may significantly impact the results (Slavin & Smith, 2009). Possibly this process might have contributed to the result obtained, showing that gender had no effect when it comes to the relationship between education and quality of life in Ghana – that is, both educated males and educated females tend to derive the same quality of life benefits from education.

#### (b) Voices of Liberalism

Adding to these explanations, Hyde (2005) also found that gender differences in a study “seem to depend on the context in which they were defined” The data used for this study was collected in 2017 (Afrobarometer Round 7). This was at a time when Ghana was under constitutional rule, having had several successes in its political terrain. Other possible contextual factors include the successes of the liberal feminist movements in Ghana around that time. These voices of liberalism used the mediums of literature, mass media, entertainment, sports, and all forms of women’s movements to educate and create awareness of women’s rights around that era. For example, Abena Busia and Afua Sutherland cited literature in educating girls on their rights to education, whereas the 31<sup>st</sup> December Women’s Movement established by the Ghana’s previous first ladies continued with its educative role of empowering Ghanaians women through financial literacy, leadership, and community engagement.

### (c) Government Effective Policies to Gender Gaps

Several policies, including both international and local policies, have been introduced to mitigate female discrimination in many areas including education, politics and leadership, business and finance, and entrepreneurship, among others. These policies are bridging the gap. One example is the introduction of affirmative action policies such as the quota system in Parliament to allow women to participation and representation in parliamentary leadership, introduction of the free senior high school education feeding program, and free maternal healthcare provided for Ghanaian women, among others.

### (d) External Influences

The external influences and pressure via the means of conditionalities to accessing grants, benefits, and loans, among many others, from international organizations such as the United Nations and The World Bank have also been influencing factors in ensuring gender equity in subjective well-being and political engagement activities in Ghana. For example, demand for women's representation in politics and business, the organization of cooperative ventures to promote women empowerment, and free sanitary pads initiatives to help young females navigate the experiences of completing their menstrual cycles with educational demands, etc.

In conclusion, the outcomes from the study can be used to inform policies and practices in the discourse and literature of well-being studies, democratic governance studies, education studies, and socioeconomic considerations. It can also serve as a model for exploring these similar issues in other African countries.

## 5.4 Reflections

The goal of this research study is to highlight the link between education and quality of life in Ghana, a sub-Saharan African country, with emphasis on gender. The findings suggest that using micro indicators is relevant to determining quality of life. It provides resounding evidence and a valuable contribution to ongoing discussions on using micro indicators as the new norm to quality-of-life determination. As emphasized in much of the literature, using micro measures allows for the accumulation of detailed information regarding the circumstances that are associated with quality of life (Diener et al., 2015).

Second, the findings in my dissertation establishes the fact that education is relevant in improving quality of life in Ghana. Here, we observe that Ghanaians rate their quality of life to be high, which is reflective among those with higher levels of education (mainly high school). However, this observation does not differ between males and females. This affirms the relevance of education to improving quality in Ghana. In retrospect, emphasis should be placed on expanding policies that focus on improving educational access, quality, equity, and affordability. The government of Ghana has, over the years, focused on improving access to education in the country, focusing less on quality, equity and diversity, innovation and technology, and affordability. Because, Ghanaians have come to the realization that education is relevant to their well-being, there are now growing concerns in the country for government to shift attention to quality (World Bank, 2020). Implementing educational policies and structures that would enhance quality and positive school outcomes (World Bank, 2020) would indirectly impact Ghanaians' quality of life.

Focusing on quality, it is observed in Ghana that schools continue to face challenges such as the lack of infrastructure, poor management of staff and teachers, and poor curriculum,

especially in rural areas (Opoku-Asare & Siaw, 2016). These challenges cut across elementary through post-high school (college, polytechnics, training colleges, etc.) system in the country. Compared to the United States, for example, where on average most schools have well-built classrooms installed with air conditioning, desks and chairs, cubbies for students, well-stocked library for study, access to technological devices, transport/busing system, and several other structures in place to enhance learning and school effectiveness, the same cannot be said about Ghana (a global icon to several African countries). Most public schools, especially at the elementary to high school level, lack these facilities (Akyeampong et al., 2007; World Bank, 2012). Ghanaian students learn in the heat of their classrooms, and students, especially those living in rural areas, commute several miles to school and some of them still learn under trees in schools. Adding to these factors is the shortage of teachers, high student-to-teacher ratio (especially in rural areas) (Annan, 2020) and poor classroom teaching conditions. For example, to date, teachers continue to use white chalk as writing materials, and some do not have access to textbooks. I highlight these issues based on the literature, evidence from research, my experience in teaching and acquiring a college education (both in the United States and in Ghana), and in teaching and parenting children in the U.S. educational system. Even though much has been done, especially with regard to improving access to high school education, quality in education is low and has not been the focus of the current and previous governments.

When it comes to equity and diversity, we realize the results from this study are in line with reports on education in Ghana, which show that marginalized groups include children from poor communities, girls, and Muslims (Masemann, 2018). The rural areas and places, especially in the northern parts of Ghana, fall within the poor communities in the country. This phenomenon is reported in prestigious research reports such as those produced by the World Bank and UNESCO

(2017) and also reflected over here in the dissertation. For example, in my dissertation, I find that women, rural dwellers, old-aged adults, and the unemployed have low levels of education. Barrow and Grant (2019) noted that equity in education is linked to equal opportunities. When it comes to gender, even though much has been done in closing the gender gap in education, girls and women are still at a disadvantage, especially when it comes to tertiary education, and do not have equal opportunities like their male counterparts (Osei-Tutu, 2021). This is reflected in my dissertation, which shows that more males (63.8%) than females (36.2%) attain post-high school education. To date girls continue to face a disproportionate number of barriers in accessing education (Wilson & Somhlaba, 2017). With regard to rural dwellers, most of these people are predominantly in the northern regions of Ghana that lacked access to good and quality resources in the region (Barrow & Grant, 2019). If education is salient to quality of life, resources must be devoted to ensuring that both women and those living in rural areas have access to equal opportunities for quality and affordable education. Attention should be devoted to the old-aged adults and those without employment to gain education in Ghana. This can be done by encouraging them to gaining informal education already existing in the country. In addition, equal opportunities and quality education should also be available for the disabled. Special schools built and designed to educate those with disabilities across the regions of the country must be expanded and provided with assistive technology and the resources to function.

My dissertation also attests that attention must be focused on formalizing and sustaining the informal educational sector, which constitute the most marginalized groups (women, old-age adults, and those with disabilities). The informal sector consists mainly of Ghanaians with little to no formal education. The government of Ghana has created structures to at least train and equip those who participate in non-formal education with basic reading and numeracy skills. However,

compared to the United States where there seems to be a bridge between the non-formal and formal education, Ghana lacks this comprehensive approach. In the interest of improving the quality of life of Ghanaians, the government must implement educational policies that would provide an educational pipeline between the non-formal educational sector and the mainstream education. Government can also put structures in place in standardizing the non-formal educational sector and providing participants with recognizable certifications after completion or participating. In addition, provisions should also be made for individuals from the non-formal sector to be re-integrated into the formal educational structure.

When it comes to affordability, there are structures in place to make student loans accessible to all college students regardless of socioeconomic status. Guarantors are no longer required to obtain government student loans for college education (Adu, 2021). These loans are supplementary and do not cover all student needs (including tuition). However, college education continues to be very expensive, and not all Ghanaians can afford to pay for it (Gyimah-Brempong, 2017). Tuition in the private tertiary education sector, which has expanded so much in recent times to make college education accessible to all, is even worse. Just as government put policies in place to implement the free senior high school education, efforts must be made to make college education and other forms of tertiary education cost-effective. Full scholarships should be provided to students of low socioeconomic status, and student loans should be increased to fully cover students' needs and expenses for tertiary education.

With regards to innovation and technology, the educational system is far behind. These lapses were exposed during the recent COVID-19 pandemic. Many schools at the elementary, middle, and high school levels could not operate due to lack of access to technology and technological devices (Upoalkpajor & Upoalkpajor, 2020). Nationwide closures of schools

affected all, especially girls (UNGEI, 2020). To catch up with the world in education, especially in times of crisis, more resources should be devoted to providing technology in all schools, especially at the elementary and high school levels, to make education accessible to individuals in any geographical location (whether at home or in school). At the tertiary educational level, however, the country has somehow been able to achieve this, introducing online learning and programs via distance education (Kwapong, 2007).

Regarding education and civic engagement in Ghana, the government also needs to build capacities and strengthen institutions that focus on civic issues. These institutions should be encouraged to partner with schools and communities as part of the educational system to educate them on civic activities and events in Ghana. Monitoring and evaluation measures should be put into place to assess the various civic institutions in the country. Recommendations made from these evaluation reports should be critically examined and implemented for development purposes.

Overall, reflecting on this dissertation establishes these four findings: (a) using micro indicators is relevant to determining quality of life, (b) education is relevant to improving quality of life in Ghana, (c) other factors influence quality of life, and (d) there are no differences in quality of life among educated Ghanaian males and females.

## Appendix A Dependent, Independent, and Other Explanatory Variables

### Dependent Variable: Quality of Life Outcomes

#### Subjective Well-Being

<p><b>1. Perceived Subjective wellbeing</b></p>	<p>Question: The first questions asked: “In general, how would you describe: The present economic condition of this country? The responses were coded as: 1=Very bad, 2=Fairly bad, 3=Neither good nor bad, 4=Fairly good, 5=Very good, 9=Don’t know.</p> <p>The second question asked: In general, how would you describe: Your own present living conditions”? The responses were coded as: 1=Very bad, 2=Fairly bad, 3=Neither good nor bad, 4=Fairly good, 5=Very good, 9=Don’t know.</p> <p>The third question asked was: In general, how do you rate your living conditions compared to those of other Ghanaians? The responses were coded as: 1=Much worse, 2=Worse, 3=Same, 4=Better, 5=Much Better, 9=Don’t know.</p>	<p><i>Average index variable</i></p>
<p><b>2. Actual Subjective wellbeing</b></p>	<p>Question: “Over the past year, how often, if ever, have you or anyone in your family gone without the following” (a) How often gone without food (b) How often gone without water (c) How often gone without medical care (d) How often gone without cash income. The responses were coded as: 0=Never, 1=Just once or twice, 2=Several times, 3=Many times, 4=Always, 9=Don’t know, 998=Refused to answer, -1=Missing data.</p> <p>Looking back, how do you rate economic conditions in this country compared to twelve months ago? The responses were coded as: 1= Much worse, 2= Worse 3=Samee, 4= Better, 5=Much better, 9=Don’t know</p>	<p><i>Average index variable</i></p>



## Political Engagement

<p><b>3.Civic Engagement</b></p>	<p>Questions:</p> <p>(a)Better or worse: freedom to say what you think. Please tell me if there is more or less freedom now for each of the following things compared to a few years ago, or are things about the same? Responses: 1=Much less freedom, 2= Somewhat less freedom, 3=Same, 4=Somewhat more freedom, 5=Much more freedom, 9=Don't know.</p> <p>(b)Better or worse: freedom to join political organizations: Please tell me if there is more or less freedom now for each of the following things compared to a few years ago, or are things about the same? Responses: 1=Much less freedom, 2= Somewhat less freedom, 3=Same, 4=Somewhat more freedom, 5=Much more freedom, 9=Don't know.</p> <p>(c)Better or worse: Media's freedom to investigate and report: Please tell me if there is more or less freedom now for each of the following things compared to a few years ago, or are things about the same? Responses: 1=Much less freedom, 2= Somewhat less freedom, 3=Same, 4=Somewhat more freedom, 5=Much more freedom, 9=Don't know.</p> <p>(d)Better or worse: freedom of opposition to function: Please tell me if there is more or less freedom now for each of the following things compared to a few years ago, or are things about the same? Responses: 1=Much less freedom, 2= Somewhat less freedom, 3=Same, 4=Somewhat more freedom, 5=Much more freedom, 9=Don't know.</p>	<p><i>Average index variable</i></p>
<p><b>4.Institutional Trust</b></p>	<p>“How much do you trust each of the following institutions or haven't you heard enough about them to say? The responses were coded as: 0=not at all, 1=just a little, 2=somewhat, 3=a lot, and 9=don't know/haven't heard enough.” (a) Trust president (b) Trust parliament/national assembly (c) Trust in Court, (d) Trust national electoral commission (e) Trust your elected local government council (f) Trust in Police.</p>	<p><i>Average index variable</i></p>

### Key Independent Variable: Education Attainment

**Question:**

What is your highest level of education? [Code from answer. Do not read options] No formal schooling 0 Informal schooling only (including Koranic schooling) 1 Some primary schooling 2 Primary school completed 3 Intermediate school or Some secondary school / high school 4 Secondary school / high school completed 5 Post-secondary qualifications, other than university e.g. a diploma or degree from a polytechnic or college 6 Some university 7 University completed 8 Post-graduate 9 Don't know

*1.No-formal  
education  
2.Elementary  
3.High school  
4.Post high  
school.*

### Other Explanatory Variable

Variable	Questions and Description	Recoded Variable
Ethnicity	What is your ethnic community, cultural group or tribe? [If respondent does not identify any group on this question – that is, IF they REFUSE to answer (9998), DON'T KNOW (9999) or mention “Ghanaian only (9990)”– then circle 7 = Not Applicable for Q85A and Q85B and continue to question Q86.] . Responses includes: 260 =Akan, 261=Ewe, 262=Ga/Adangbe, 263=Dagomba, 9990=Ghanaian only, or “doesn’t think of self in those terms”, 9998=Refused to answer, 9999=Don’t know, Other [Specify]:	Akan Ewe Ga Others
Religious Affiliations	What is your religion, if any? The responses were coded as: 0=None, 1=Christian only, 2=Roman Catholic, 3=Orthodox, 5=Anglican, 6=Lutheran, 7=Methodist, 8=Presbyterian, 9=Baptist, 12=Evangelical, 13=Pentecostal, 14=Independent, 15=Jehovah’s Witness, 16=Seventh Day Adventist, 17=Mormon, 18=Muslim only, 19=Sunni only, 20=Ismaeli, 21=Mouridiya Brotherhood, 22=Tijaniya Brotherhood, 23=Qadiriya Brotherhood, 25=Traditional / ethnic religion, 31=Calvinist, 32=Church of Christ, 33=Zionist Christian Church, 34=Jewish, 35=Apostolic Church, 9995=Other, 9999=Don't know	Traditional/None Catholics Protestant Pentecostals/Evangelicals Other Christians Muslim
Employment status	Do you have a job that pays a cash income? 0=No (looking), 1=Yes, part time 2=Yes, full time 3=Don’t know [Do not read]	Dummy coded (1=employed’ 0=unemployed)
Gender	Respondent's gender: 1=Male, 2= Female	Dummy coded (1=Male; 0=Female)
Place of Residence	Place of residence: 1=Urban, 2=Rural	Dummy coded (1=Urban; 0=Rural)
Age	How old are you? [Don't Know = 999]	Continuous variable
Age group	How old are you? [Don't Know = 999]	Young Adult Middle-Aged Adults Old-Aged Adult Elderly

## Other Explanatory Variable

<p><b><u>(a)Equal Opportunities to education</u></b>  <b>Question:</b> For each of the following statements, please tell me whether you disagree or agree, or haven't you heard enough to say? In our country today, girls and boys have equal opportunities to get an education". The responses were coded as: 1=Strongly Disagree, 2=Disagree, 3= Neither Agree nor Disagree 4=Agree, 5= Strongly Agree, 9=Don't know/ Haven't heard enough</p>	<i>scale</i>
<p><b><u>(b)Difficulty to obtain public school services.</u></b>  <b>Question:</b> How easy or difficult was it to obtain the services you needed from teachers or school officials?  Responses: 7=No contact, 1=Very easy, 2=Easy, 3=Difficult, 4=Very Difficult, 9=Don't Know</p>	<i>scale</i>
<p><b><u>(c) Government policy effectiveness on education</u></b>  <b>Question:</b> Please tell me if the following things are worse or better now than they were a few years ago, or are they about the same? The government's effectiveness in addressing educational needs?" The responses were coded as: 1=Much worse, 2=Worse, 3=Same 4=Better, 5=Much Better, 9=Don't know [DNR].</p>	<i>scale</i>
<p><b><u>(d)Handling and addressing educational needs</u></b>  <b>Question:</b> How well or badly would you say the current government is handling the following matters, or haven't you heard enough to say? (a) Addressing educational needs? Responses: 1=Very Badly, 2=Fairly Badly, 3=Fairly Well, 4=Very Well, 9=DK / Haven't heard enough.</p>	<i>scale</i>
<p><b><u>(e)Likelihood of Reporting Teacher Misconduct</u></b>  <b>Question:</b> How likely is it that you could get someone to take action if you went to a government office or other public institution to report the following problems, or haven't you heard enough to say? (a) If you went to the local school to report teacher misbehavior such as absenteeism or mistreatment of students". The responses were coded as: 0=Not at all likely, 1=Not very likely, 2=Somewhat likely, 3=Very likely, 9=Don't know.</p>	<i>scale</i>

## Appendix B Comparison Between Valid and Nonvalid Samples

MEASURES	COMPARISON
Dependent Variables	
A. Subjective Well-Being Measures	
<p style="text-align: center;">Q4A. 4a. Country's present Economic Condition</p>	<p>The results for this measure show similar trend in results. For example, more Ghanaians reported their present economic condition to be “very bad” in both the valid (26%) and the non-valid (32%) sample. Those who reported that it was “fairly bad” were found to be 26% in the valid sample and 25% in the “non-valid” sample. Whereas those who indicated that it was “neither good nor bad” were found to be 11% in the valid sample and 9% in the non-valid sample. Respondents who indicated that the country’s present economic condition was “fairly good”.</p> <p>Despite the similarities in trends, marginal differences in result were found between the valid and the non-valid cases; 6% increment in the non-valid sample was found among those who said the country’s present economic conditions was “very bad”. 1% decrement in the non-valid sample was obtained for those who said it was “fairly bad”. And 2% decrement was obtained for those who said it was “neither good nor bad”. An 8% decrement was found among those who indicated that it was “fairly good” in the non-valid sample. And a 2% decrement in the non-valid sample.</p> <p>The result suggests that more respondents in the non-valid sample reported the country’s present economic condition to be “very bad” (6% more) than in the valid sample. And those who indicated that it was “fairly good” and “very good” were found to be more in valid sample than the non-valid sample.</p>

<p>Q4B Q4b. Your present living conditions</p>	<p>Here, similar trend in reports was seen in both the valid and non-valid samples. Those who reported that their present living conditions was “very bad” were found to be 24% in the valid sample and 32% in the non-valid sample. And respondents who indicated their present living conditions to be “fairly bad” were 27% in the non-valid and 23% in the valid. Also, 11% (among the valid) and 10% (among the non-valid) said it was “neither good nor bad”. Respondents who reported that their present living conditions was “fairly good” were found to be 31% among the valid sample and 28% among the non-valid sample. Whereas 6% (of the valid sample) and 7% (of the non-valid sample) reported that it was “very good”.</p> <p>However, in comparing the valid to the non-valid sample, we observe that there were marginal differences; 8% increment in the non-valid sample was found among those who said their present living conditions was “very bad”. 4% and 1% decrement in the non-valid sample was found among those who indicated that their present living conditions was “fairly bad” and “neither good nor bad” respectively.</p> <p>3% decrement in responses in the non-valid sample was also found among those who indicated that it was “fairly good”. And 1% increment among those reporting their present living conditions to be “very good”.</p> <p>The result suggests that 8% more respondents in the non-valid sample report that their present living conditions was “very bad” than in the valid sample. Also, 1% more respondents in the non-valid indicate that it was “very good” in the valid sample.</p>
<p>Q5 Q5. Your living conditions vs. others</p>	<p>Again, the results on this measure show similar trend in reports in both the valid and the non-valid samples. For example, 5% of those interviewed indicated that their present living conditions was “much worse” compared to others in both the valid and non-valid sample. And respondents who rated their living conditions to be “worse” than others were found to be 20% in the valid and 19% in the non-valid. Those who said it was “much better” were found to be 5% (valid) and 3% (non-valid) in the sample. However, overall, more Ghanaians reported that their living condition was “better” in both the valid sample (44%) and the non-valid sample (30%).</p> <p>Despite these similarities, marginal differences in responses exist between the two samples. We find that there is a 14% decrement in responses among those who said their living conditions was “better”, 2% decrement among those who said it was “much better”, 7% decrement among those who indicated that nothing had changed and 1% decrement among those who said it was worse. All these differences were found on the side of the non-valid sample. The result suggests that more respondents in the valid sample report having “better” living conditions than in the non-valid sample.</p>

<p>Q8A Q8a. How often gone without food</p>	<p>This measure also shows similar reports in the valid and the non-valid sample. Overall, most of the respondents in the valid (77%) and the non-valid (71%) samples report that they often have “never” gone without food. And those who said they had “always” gone without food were less than 1% in both the valid (.6%) and the non-valid sample (.3%). Those who reported having gone without food “just once or twice” were found to be 11% in the valid sample and 17% in the non-valid sample. And those who indicated they had often gone without food “several times” were 9% and 8% in both the valid and the non-valid sample, respectively. Whereas 3% of respondents (among the valid sample) and 4% (among the non-valid sample) respectively indicated that they had often gone without food “many times”.</p> <p>However, in comparing the two samples, we find that marginal differences exist in the responses. We find a 6% decrease in response for those who indicated that they had “never” gone without food. Whereas a 6% increment was found among those who said, “just once or twice”. A 1% decrement was found among those who indicated that they had gone without food “several times”. However, 1% increment was found among those who said they had gone without food “many times”. All these differences were found on the side of the non-valid sample.</p> <p>The result suggests that overall a high number of respondents report that they often have food in both the valid and the non-valid sample. However, 6% more respondents in the non-valid sample reported having often gone without food “just once or twice” than in the valid sample. And 1% more respondents in the non-valid sample indicated that they had often gone without food “many times” than in the valid sample.</p>
<p>Q8B Q8b. How often gone without water</p>	<p>Here, similar trends in results was observed in both the valid and the non-valid sample. For example, 80% reported they have “never” gone without water in the valid sample whereas 77% was found in the non-valid sample. 7% (valid) and 10% (non-valid) respondents noted they had often gone without water “just once or twice”. Those who reported having gone without water “several times” were found to be 9% among the valid sample and 7% among the non-valid sample respectively.</p> <p>Whereas 3% of respondents (among the valid sample) and 5% (among the non-valid sample) respectively indicated that they had often gone without water “many times”. Those who said they “always” had often gone without water were found to be 2% and 1% in the in the valid and the non-valid sample, respectively.</p>

	<p>In comparing the reports between the valid sample and the non-valid sample, we find marginal differences in values between the two; 3% decrement for those who said they had “never” often gone without water. The reverse (3% increment) was observed among respondents noting that they had often gone without water “just once or twice”. 2% decrement was also found among those who said they had gone without water “several times”. A 2% increment was found among those who reported that they have often gone without water “many times”. And a 1% decrement was found among those who indicated they had often gone without water “always”. Again, all these values were found on the side of the non-valid sample.</p> <p>The results suggest that overall, a high number of respondents report that they have water in both samples. However, respondents who reported that they had gone without water “just once or twice” were found to be 4% more in the non-valid sample than in the valid sample. And those who indicated that they had gone without water “many times” were also found to be 2% more in the non-valid sample than in the valid sample.</p>
Q8C Q8c. How often gone without medical care	<p>Similar trends in result was found for the valid and the non-valid sample. More than half of the respondents in the valid (70%) and the non-valid (64%) sample reported that they had “never” gone without medical care. We also observe that in both the valid (.8%) and the non-valid sample (.9%), less than 1% of the respondents said they had “always” gone without medical care. This suggests that on an average, more Ghanaians often have medical care. Those who said they had often gone without medical care “just once or twice” were found to be 13% among the valid sample, and 20% among the non-valid sample. And those who said they had gone without water “several times were also found to be 12% among the non-valid sample and 11% among the non-valid sample. Those who reported having often gone without medical care “many times” were found to be 5% among the valid sample and 4% among the non-valid sample.</p> <p>The reports however show the existence of marginal differences in responses between the valid and the non-valid sample; 6% decrement in responses among those who said they had “never” often gone without medical care, 7% increment in responses among those who said “just once or twice” and 1% decrement in responses among those who indicated they had gone without medical care “several times”. Again, 1% decrement was found among those who reported that they had often gone without medical care “many times”. All these marginal differences in values were found on the side of the non-valid sample. Overall, the results suggest there were more people who had “never” gone without medical in both samples. However, those who reported they had often gone without medical care “just once or twice” were found to be 7% more in the non-valid sample than in the valid sample.</p>



<p>Q8E Q8e. How often gone without cash/ income</p>	<p>Overall, the results on this measure suggest similar trends in outcomes in both the valid and the non-valid sample. More people interviewed indicated that they had “never” gone without cash/income among the valid (40%) and the non-valid (33%) sample. Those who said they had gone without cash/income “just once or twice” were found to be 17% among the valid sample and 23% was found among the non-valid sample. Also, 26% (among the valid sample) and 25% (among the non-valid sample) indicated they had gone without cash/income “several times”. And 13% (among the valid sample) and 15% (among the non-valid) also note that they have often gone without cash/income “many times”.</p> <p>However, in comparing the differences in responses between the valid and the non-valid sample, we observe that there are marginal differences. We find that there is a 7% decrement in response among those who reported that they had “never gone without cash/income in the non-valid sample than in the valid sample. A 6% increment was found among those who said, “just once or twice” and 1% decrement in response among those who said, “several times”. 2% increment in response was also found among those who noted that they had often gone without cash/income “many times”. Whereas 1% decrement in response was found among those who indicated that they had “always” gone without cash/income”. All these values were found on the side of the non-valid sample.</p> <p>The result suggests that there were more people often had “never” gone without cash/income in both samples. However, those who said they had often gone without cash/income “just once or twice” and “many times” were respectively found to be 6% and 2% more in the non-valid sample than in the valid sample.</p>
<p>(b) Political Engagement Measures</p>	
<p>Q19A Q19a. Better or worse: freedom to say what you think.</p>	<p>More respondents noted that there is freedom to say what a person thinks in the country in both the valid and the non-valid samples. For example, 44% respondents (among the valid sample) and 40% (among the non-valid sample) reported that there was “much more freedom” to say what you think. Those who indicated that that there was “somewhat more freedom” to say what you think were found to be 20% in the valid sample and 18% in the non-valid sample.</p>

	<p>Despite this trend, we find marginal differences in responses between the two samples. Among those who indicated that there was “much more freedom”, a 4% decrement in response was found in the non-valid sample. A 2% decrement was found among those who reported that there was “somewhat freedom”, and 1% decrement was found among those who said it was the “same”. There was no change in response among those who said there was “somewhat less freedom” and “much less freedom” to say what you think, respectively.</p> <p>The result suggests that overall respondents perceive that there is much freedom to say what you think in both the valid and the non-valid sample.</p>
Q19B Q19b. Better or worse: freedom to join political organizations.	<p>Here, we find that generally more respondents indicated that there is freedom to join political organizations. For example, 52% of respondents (among the valid sample) and 48% (among the non-valid sample) respectively indicated that there was “much more freedom” to join political organizations. Those who indicated that there was “somewhat more freedom” were found to be 15% in both the valid and the non-valid sample. Whereas those who reported that nothing had changed were found to be 24% (among the valid sample) and 20% (among the non-valid sample), respectively. Respondents who indicated that there was “somewhat less freedom” to join political organizations were found to be 5% in both samples. And finally, those who said there was “much less freedom” were found to be 3% in the valid sample and 4% in the non-valid sample, respectively.</p> <p>However, in comparing these reports, we observe that there are marginal differences in responses between the valid and the non-valid samples. A decrement of 5% was found among respondents who indicated that there was “much more freedom” in the non-valid sample. Again, a decrement of 4% was found among those who indicated that nothing had changed in the non-valid sample. However, a 1% increment in response was found among those who said there was “much less freedom” in the non-valid sample. This suggests that those who reported that there was “much less freedom” to join political organizations were found to be 1% more in the non-valid sample than in the valid sample.</p>
Q19c Q19c. Better or worse: media freedom to investigate, report	<p>Here, similar trend in responses was found. More respondents indicated there was media freedom to investigate and report in both the valid and non-valid samples. For example, 45% (among the valid) and 38% (the non-valid sample) reported that the media has “much more freedom” to investigate and report. 20% of respondents of the valid sample and 17% of the non-valid said there was “somewhat more freedom”. And those who indicated that it was the “same” were found to be 25% in the valid and 21% in the non-valid sample, respectively. 7% (among the</p>

	<p>valid) and 5% (among the non-valid) said there was “somewhat less freedom”. Whereas 3% (among the valid) and 2% (among the non-valid) indicated that there was “much less freedom” for the media to investigate and report.</p> <p>We see from these results that there are some marginal differences in reports between the valid and the non-valid samples despite the similarities; 7% decrement in response among those indicating that the media has “much more freedom”, 3% decrement in response among those noting that there is “somewhat more freedom”, 4% decrement in response among those who reported that it as the “same”. A 2% decrement in response was also found among those who noted that there was “somewhat less freedom”. And a 1% decrement among those who reported the media having “much less freedom”.</p> <p>The result suggests that overall, more Ghanaians report that there is freedom for the media to investigate and report.</p>
<p>Q19E Q19e. Better or worse: freedom of opposition to function</p>	<p>Over here, similar trend in result was found. More Ghanaians reported that there was freedom of opposition to function. For example, 48% of respondents (among the valid sample) and 40% (among the non-valid sample) noted that there was “much more freedom” of the opposition to function. 16% (among the valid) and (14%) indicated that there was “somewhat more freedom”. Whereas 25% respondents among the valid sample and 21% among the non-valid said it was the “same”. Those who noted that the opposition had “somewhat less freedom” to function were found to be 8% among the valid sample and 5% among the non-valid sample. And those who reported that there was “much less freedom” were found to be 4% in both the valid and non-valid samples.</p> <p>From these results, we observe that marginal differences exist between the valid and the non-valid sample; 8% decrement in response was found among those who reported that the opposition had “much more freedom” to function. 2% decrement was found among those who indicated that there was “somewhat more freedom”. 5% decrement among those who said it was the “same” and 3% decrement among those who said there was “somewhat less freedom”.</p> <p>This suggests that more respondents indicated that more Ghanaians reported that there was freedom for the opposition to function.</p>

Q43A Q43a. Trust president	<p>On this measure, similar trends in reports was also observed in the two samples. For example, more respondents (48% among the valid sample and 44% among the non-valid sample) indicated that they had “lots of trust” in the president. 25% (among the valid) and 21% (among the non-valid) indicated that they “somewhat” had trust in the president. However, 16% among the valid sample and 14% among the non-valid sample reported that they had “just a little trust” in the president.</p> <p>Whereas those who indicated that they do “not trust” the president at all were found to be 11% in both the valid and non-valid sample.</p> <p>However, in comparing the reports of the two samples, we find some marginal differences exists; A 4% decrement in response (in the non-valid sample) among respondents who indicated that they trust in the president “a lot”. A 4% decrement (in the non-valid sample) among those who said they “somewhat” trust in the president. 2.0% decrement in response (in non-valid) was also found among those who reported that they trust in the president “just a little”.</p> <p>Overall, more people in both the valid sample and the non-valid sample trust in the president “a lot”.</p>
Q43B Q43b. Trust parliament/national assembly	<p>Similar trend in reports was found in the valid and non-valid samples. For example, 27% of respondents (among the valid sample) and 22% (among the non-valid sample) said they trust parliament/national assembly “a lot”. 33% of respondents (among the valid sample) and 22%” (among the non-valid sample) indicated that they “somewhat” trust parliament/national assembly. And in both the valid and the non-valis samples, 24% of respondents noted that they trust the parliament/national assembly “just a little”.</p> <p>However, in examining these results, we observe that there are marginal differences in the values reported; 5% decrement among those who indicated that they trust parliament/national assembly “a lot”, 9% decrement among respondents who said they “somewhat” trust parliament/national assembly and 2% decrement among they had “no trust at all” in the parliament/national assembly. All these differences in values reported were found in the non-valid sample.</p> <p>This suggests that overall, more respondents in both the valid (33%) and the non-valid (24%) sample report that they “somewhat” trust in parliament/national assembly.</p>

<p>Q43I Q43i. Trust courts of law</p>	<p>Here also, similarities exist between the reports for the valid and the non-valid sample. For example, 26% (among the valid sample) and 27% (among the non-valid sample) reported that they trust “a lot” in the courts of law. 33% respondents (among the valid sample) and 25% respondents (among the non-valid sample) said they “somewhat” trust in the courts of law. Those who reported that their trust in the courts of law to be “just a little” were found to be 23% and 21% in the valid and the non-valid sample respectively. And those who indicated that they had “not trust at all” in the courts of law were 18% (among the valid) and 15% (among the non-valid) sample.</p> <p>Despite these reports, we observe that there are marginal differences in responses between the valid and the non-valid sample. For example, there is 1% marginal increment in response (in the non-valid sample) among those who reported that they trust in the courts of law “a lot”. A marginal decrement of 8% (in the non-valid sample) was found among respondents who said they “somewhat” trust in the courts of law. A marginal decrement of 3% (in the non-valid sample) was found among those who reported their trust in the courts of law was “just a little” and “not all”.</p> <p>This suggests that overall, respondents in the valid sample “somewhat” trust in the courts of law than in the non-valid sample.</p>
<p>Q43D Q43d. Trust your elected local government council</p>	<p>On this measure, similar trends in results was found in both the valid and non-valid sample. For example, in both samples, a high number of respondents noted that they “somewhat” (33% valid and 25% non-valid) trust in their elected local government council. And 18% of the valid and 14% of the non-valid reported that they trust in their local government council “a lot”. Whereas 29% of respondents (among the valid sample) and 26% (among the non-valid sample) respectively indicated that they had “just a little” in their local government council. Those who reported that they had “no trust at all” for the elected government council was found to be 20% and 14% in the valid and the non-valid sample respectively.</p> <p>However, in comparing the reports of the valid and the non-valid, there are marginal differences between the two samples. There is a marginal decrement of 8% among those who said they “somewhat” trust in their elected local government council, 6% decrement among those who said, “not at all”, 3% decrement among those who indicated just a little and 6% decrement among those who reported “not at all”.</p> <p>This suggests that overall, more respondents in the valid sample report that they “somewhat” trust in their elected government council.</p>

Q43G Q43g. Trust police	<p>On this measure, similar trends in report was observed in the two samples. For example, 35% of respondents (among the valid sample) and 32% (among the non-valid sample) noted that they have “no trust at all” in the police. 24% (among the valid and the non-valid sample) reported having “just a little” trust in the police. Those who indicated that they “somewhat” trust in the police were found to be 23% (among the valid) and 20% (among the non-valid) respectively. Whereas 18% of respondents (among the valid sample) and 17% (among the non-valid sample) said they trust in the police “a lot”.</p> <p>Despite the similarities in responses in the two samples, we observe that there are marginal differences in reports; A decrement of 4% (in the non-valid sample) was found among respondents who indicated that they do “not at all” trust in the police. A 3% decrement (in the non-valid sample) was found among those who noted that they “somewhat” trust in the police and 2% decrement (in the non-valid sample). The same value (2% decrement) was found among those who said they have “lots of trust” in the non-valid sample.</p> <p>Overall, the results shows that more Ghanaians “do not trust” in the police at all.</p>
Q43C Q43c. Trust national electoral commission	<p>We observe similar trends in results in the valid and the non-valid sample. For example, in both the valid (26%) and non-valid (24%) samples, respondents indicated that they trust “a lot” in the national electoral commission. Also, 19% (among the valid) and 17% (among the non-valid) respondents said they did not trust the national electoral commission at all. However, there were marginal differences in reports between the two samples. Example, in the non-valid sample, a decrement of 13% was found among those respondents who said they “somewhat” trust in the national electoral commission. This suggests that more respondents in the valid sample “somewhat” trust in the national electoral commission. Also, 2% decrement (in the non-valid sample) was found among those who said they trust “a lot”, “just a little” and “not at all”.</p> <p>The result suggests that more respondents in the valid sample “somewhat” trust in the national electoral commission.</p>
Q43C Q43c. Trust national electoral commission	<p>Here, the results show that among the valid sample, 32% of respondents “somewhat” trust in the national electoral commission whereas 20% of respondents was found in the non-valid sample. Those who reported that they trust “a lot” in the national electoral commission were found to be 26% in the valid sample and 24% in the non-valid sample. Respondents who indicated that they had “just a little” trust in the national electoral commission were found to be 23% in the valid and 22% in the non-valid sample. Whereas those who indicated that they had “no trust</p>

	<p>at all” in the electoral commission were 19% (among the non-valid) and 17% (among the non-valid) in the two samples, respectively.</p> <p>Despite these marginal differences still exists between the two samples: 12% decrement in responses was found among respondents who reported that they “somewhat” trust in the national electoral commission. 2% decrement was found among those who they trust “a lot”, 1% decrement for those who indicated that they trust “just a little” and 2% decrement for those who reported for those who reported having “no trust at all” for the electoral commission. All the decrements were found on the side of the non-valid sample.</p> <p>Overall, the result shows that more respondents (in the valid sample) noting that they “somewhat” trust the electoral commission.</p>
Independent Variables	
Q97 Q97. Education of respondent	<p>Here, there were some similar patterns and differences between the two samples. For example, in both samples, there were very few respondents who had “completed the university” (5% valid and non-valid sample 3%). Those with post-secondary qualifications, other than university were found to be 10% among the valid sample and 4% among the non-valid sample. On the other hand, more respondents noted that they had “some secondary school/high school education” in both samples (26% valid and 22% non-valid).</p> <p>However, comparing the reports of the two samples shows that a significant number of respondents with “no-formal schooling” were found in the non-valid (21%) sample than in the valid sample (13%). This means that those with no-formal schooling were found to be 8% more in the non-valid sample than in the valid sample. Those who said they had primary schooling were also found to be more in the non-valid sample than in the valid sample. For example, those who reported that they had “some primary schooling” (9% valid and 15% non-valid) were 5% more in the non-valid sample than in the valid sample. Those who said they had “completed primary schooling” (15% valid and 17% non-valid) were also found to be 2% more in the non-valid sample than in the valid sample.</p> <p>A higher number of respondents with secondary schooling and post-secondary education were also found in the valid sample than in the non-valid sample. For example, those who had “completed some secondary/high school”</p>

	<p>were 4% more in the valid sample than in the non-valid sample. And those who had “completed secondary school/high school” was 5% more in the valid than the non-valid sample.</p> <p>The result suggests that those who were likely to give a don’t know/refused kind of responses were mostly those with no-formal education or primary education.</p>
Q84 Q84. Ethnic community, cultural group or tribe	<p>Most of the respondents in both the valid and the non-valid sample belonged to the Akan ethnic group (52% valid and 44% non-valid), Ewe/Anlo ethnic group (13% valid and 21% non-valid), Ga/Adangbe ethnic group (9% valid and 10% non-valid) and the Dagomba ethnic group (6% valid and 2% non-valid).</p> <p>However, in comparing the two samples, we observe that there were 8% more respondents belonging to the Ewe/Anlo ethnic group in the non-valid sample than in the valid sample. Also, those who identify themselves as Ga/Adangbe were found to be 1% more in the non-valid than in the valid sample. There was also a marginal decrease of 8% in the number of respondents affiliated to the Akan ethnic group in the non-valid sample.</p> <p>Overall, we observe that those belonging to the Akan ethnic group constituted the most in both samples (52% valid and 44% non-valid).</p>
Q98 Q98. Religion of respondent	<p>Most of the respondents in the valid and the non-valid sample indicated that they were Christians only (19% valid and 22% among the non-valid). This was followed by the Pentecostals (18% among valid and 20% among the non-valid). Those who indicated that they belonged to the Muslim only (16%) religion in the valid sample than in the non-valid (10%). Respondents indicating, they were “Roman Catholics” were found to be 11% each among the valid and the non-valid sample. And Presbyterians were also found to be 7% (in the valid sample) and 5% (in the non-valid sample). Those who reported having affiliations with “Methodist” were 6% among the valid and 5% among the non-valid samples respectively. Those who said they belonged to “none” of the religions were 3% (in the valid) and 4% (in the non-valid) respectively.</p> <p>The result suggests that overall, more respondents in one way or the other were affiliated with the Christian religion or any other Christian denomination. Those who did not belong to any religion were very few in the valid and the non-valid sample.</p>



Q1 Q1. Age	The mean age was found to be approximately 37 years among the valid sample whereas in the non-valid sample, the mean age was found to be 43. This suggests that respondents in the valid sample were younger than respondents in the non-valid sample.
Q101 Q101. Gender of respondent	On this measure, approximately 52% (among the valid) of respondents in the valid and 43% (among the non-valid) sample report their gender to be male. 48% (among the valid sample) were female whereas 57% (among the non-valid were female). This suggests that more women (9% more) provided a “don’t know/refused to answer” type response.
URBRUR Urban or Rural Primary Sampling Unit	Here, approximately 56% of urban dwellers were found in the valid sample compared to 51% urban dwellers in the non-valid sample. More rural dwellers (49%) were also found in the non-valid sample than in the valid sample (44%). This suggests that more respondents (5% more) who lived in the “rural areas” gave a “don’t know/refused” type of answer.
Employment Status	On this measure, those who reported having full time jobs were approximately 56% each in the valid and the non-valid. Whereas 21% of respondents (among the valid) and 17% of respondents (among the non-valid) noted that had no jobs and were “looking” for one. Those who indicated that they had full time jobs were 56% among the valid and the non-valid sample. And those with part time jobs were 8% (among the valid sample) and 12% (among the non-valid sample). However, marginal differences exist in some of the responses. 4% decrement (among the non-valid) among those who reported having no jobs but looking for one. 4% increment in response (among the non-valid sample) for those who indicated that they had part-time jobs. This suggests that overall, more respondents in both the valid and the invalid sample had full time jobs.  The result suggests that though both samples had approximately equal number of respondents with full time jobs, those who reported having part-time jobs were found to be 4% more in the non-valid sample than in the valid sample.

<p>Q77A Q77a. Girls and boys have equal chance at education</p>	<p>In both the valid and the non-valid cases 64% of respondents indicated that they “strongly agree” that girls and boys have equal chance of education. Respondents who reported that they “agree” were found to be 30% among the valid sample and 29% among the non-valid. Those who reported that they “neither agree nor disagree” were less than 1% in the valid sample and 3% in the non-valid sample. Whereas respondents reporting that they “disagree” that boy and girls have equal chances to education were 3% each in the valid and non-valid sample. 2% of respondents (among the valid sample) and 1% (among the non-valid sample) “strongly disagree” to this.</p> <p>However, marginal differences in responses were found between the valid and the non-valid sample. 1% decrement (in the non-valid sample) in response was found among those who reported that they “agree” that boys and girls have equal chance at education. And the reverse (1% increment) was found among those who said they “neither agree nor disagree”. Also, 1% decrement was found among those who reported they “strongly disagree” that boys and girls have equal access to education.</p> <p>The result suggests that in both samples, Ghanaians mostly believed that they had equal chance at education irrespective of gender. However, respondents who indicated that they “neither agree nor disagree” were found to be 1% more in the non-valid sample than in the valid sample.</p>
<p>Q49B Q49b. Difficulty to obtain public school services</p>	<p>On this measure, similar trends in responses was found on some of the responses. For example, 8% respondents each in the valid and the non-valid sample noted that it was “very easy” for them to obtain public school services. And 15% (of the valid sample) and 11% (of the non-valid sample) said it was “easy”. 6% (among the valid) and 7% (among the non-valid) reported that it was difficult for them to obtain public school services. And 3% (among the valid) and approximately 1% (among the non-valid) said it was “very difficult”. Those who indicated that they had “no contact” were respectively found to be 68% (among the valid) and 73% (among the non-valid).</p> <p>Marginal differences existing between the valid and the non-valid shows: 4% decrement among those who indicated that it was “easy”. 1% increment among those who noted that it was “difficult”. 2% decrement among those who said it was “very difficult. All these values were obtained in the non-valid sample. A 5% increment (in the non-valid sample) was also found among those who said they had “no contact” with public school services.</p>

	<p>This suggests that more people (5% more) in the non-valid sample indicated that they had “no contact” with public school services than in the valid sample. And 1% more respondents in also indicated that it was “difficult” to obtain public school services than in the non-valid sample than in the valid sample.</p>
Q49C Q49c. Pay bribe for public school services	<p>Here, similar trends are found in the responses in the valid and the non-valid sample. 27% respondents (among the valid sample) and 22% (among the non-valid sample) reported that they had “never” paid bribe for public school services. 3% (among the valid) and 2% (among the non-valid) indicated that they had paid bribe for public school services “once or twice”. 2% of respondents each in the valid and the non-valid sample noted that they had paid for bribe “a few times”. Those who reported having “often” paid for bribe for public services were less than 1% in both samples. However, 68% of respondents (among the valid) and 73% (among the non-valid) indicated that they had “no contact”.</p> <p>From these results, we find marginal differences in responses existing between the valid and the non-valid sample. 5% decrement (in the non-valid sample) in responses among those who indicated that they had “never” paid for bribe for public school services. 1% decrement each among those who said “once or twice”. The reverse (1% increment in the non-valid sample) was found among those who said they had paid for bribe “a few times”. 6% increment in response in the non-valid sample among those who indicated that they had “no contact”.</p> <p>The result suggests that more people had “no contact” in the non-valid sample than in the valid sample.</p>
Q53A Q53a. Likelihood of response: reporting teacher misconduct	<p>Here, similar trends trend in responses were found in both the valid and non-valid sample. For example, 37% (among the valid) and 24% (among the non-valid) said they were “very likely” to report teacher misconduct. 31% (among the valid sample) and 26% (among the non-valid sample) indicated that they “somewhat likely” report teacher misconduct. Those who reported that they are “not very likely” to report teacher misconduct were found to be 16% (among the valid) and 11% (among the non-valid). Whereas 16% (among the valid) and 9% (among the non-valid) noted that they are “not at all likely” to report teacher misconduct.</p> <p>Despite these similarities, we observe that there were marginal differences in responses; 13% decrement (in the non-valid) was found among those who said they were “very likely” to report teacher misconduct. 5% decrement (in the non-valid) among those who said they were “somewhat likely”. A 5% decrement was found among those</p>

	<p>who indicated that they are “not very likely” to report teacher misconduct. And a 7% decrement for those reporting that they are “not at all likely” to report teacher misconduct.</p> <p>This suggests that more respondents are “very likely” to report teacher misconduct in the valid sample than in the non-valid sample.</p>
<p>Q56H Q56h. Handling addressing educational needs</p>	<p>On this measure, similar trends were found among the valid and the non-valid sample. For example, 40% of respondents (among the valid sample) and 33% (among the non-valid) reported that educational needs were “very well” handled. 44% of respondents (in the valid sample) reported that their educational needs were “fairly well handled” whereas 39% was found in the non-valid sample. But 10% (each in the valid and the non-valid) reported that their educational needs “fairly badly” handled. Those who noted that their educational needs were “very badly” handles were found to be 6% (among the valid) and 9% (among the non-valid) respectively.</p> <p>Though similar trends in response was observed in the valid and the non-valid sample, marginal differences were found in the responses; 7% decrement in response (in the non-valid sample) was found among those who reported that educational needs were “very well” handled. 5% decrement in response (in the non-valid sample) among those who reported that their educational needs were “fairly well” handled. And a 3% increment in response (in the non-valid) among those who noted that educational needs were “very badly” handled.</p> <p>The result suggests that overall, more people report that their educational needs are handled “very well”. However, those who indicated that their educational needs were “very badly” handled were found to be 3% more in the non-valid sample than the valid sample.</p>
<p>Q57C Q57c. Better or worse: government effectiveness on education</p>	<p>Similar trends in results was obtained in both the valid and the non-valid samples. For example, 23% (among the valid) and 17% (among the non-valid) report that government’s effectiveness on education is “much better”. Those who note that it is “better” were respectively found to be 39% in the valid and 35% in the non-valid samples.</p> <p>Whereas in each sample (valid and non-valid) 31% of respondents indicate that government’s effective on education is the “same”. Those who reported that it was “worse” were found respectively found to be 5% (among the valid) and 8% among the (non-valid sample). Whereas respondents indicating that it was “much worse” were 2% in the valid sample and 4% in the non-valid sample.</p>

	<p>A decrement of 6% and 4% among those who noted that it was “much better” and “better” respectively. A 3% increment in responses was found among those who reported that government’s effectiveness on education was “much worse”. Whereas a 2% increment was also found among those who said it was “much worse”</p> <p>Overall, the results shows that government’s effectiveness on education was better. However, it also suggests that more respondents in the non-valid sample (3% more) report that it was “much worse” than in the valid sample. And those who report that it was “much worse” were also found to be 2% more in the non-valid sample compared to the valid sample.</p>
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Appendix C Scatterplots<sup>2</sup>

Gender

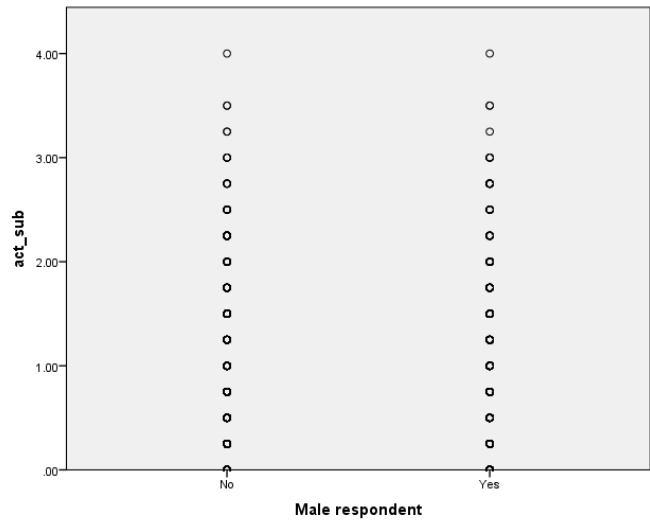
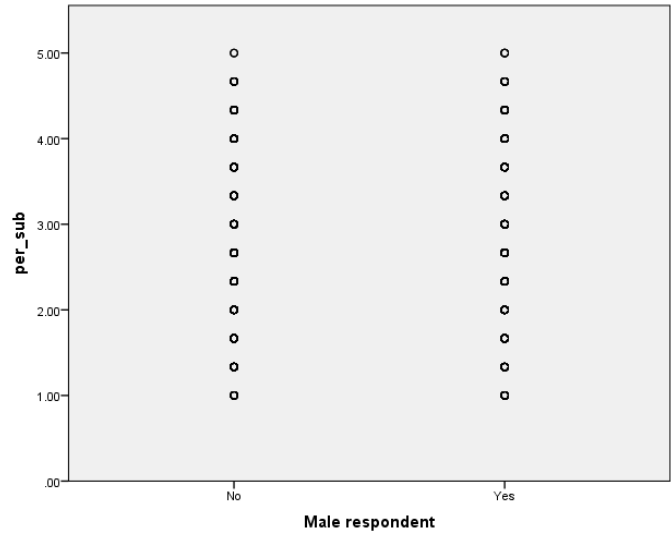
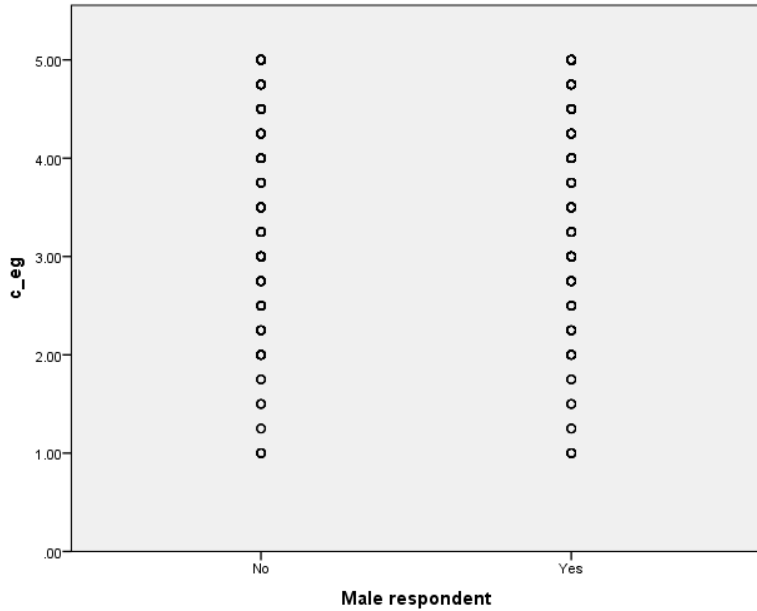


Figure 9. Perceived Subjective Well-Being and Gender

<sup>2</sup> Note that all the scatterplots follow similar trends except for age.



**Figure 10. Actual Subjective Well-Being and Gender**



**Figure 11. Civic Engagement and Gender**

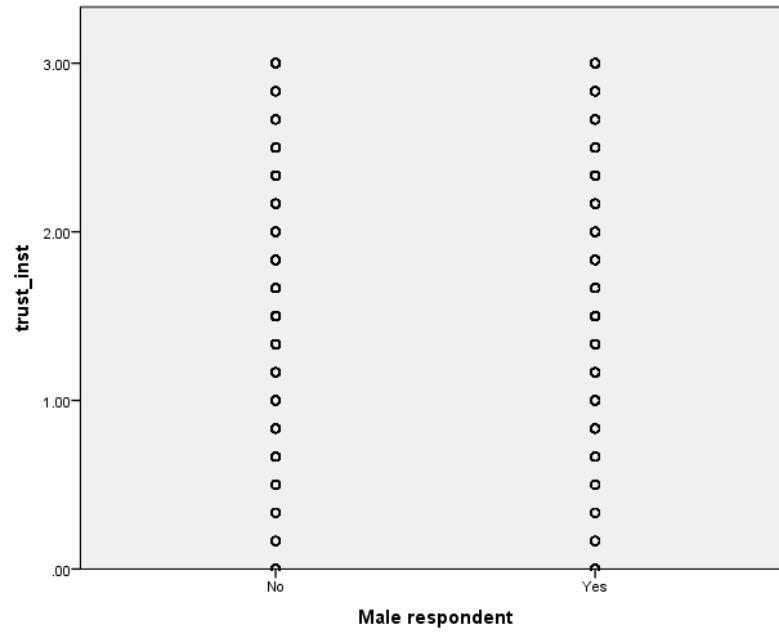


Figure 12. Institutional Trust and Gender

### Age by Quality of Life Outcomes

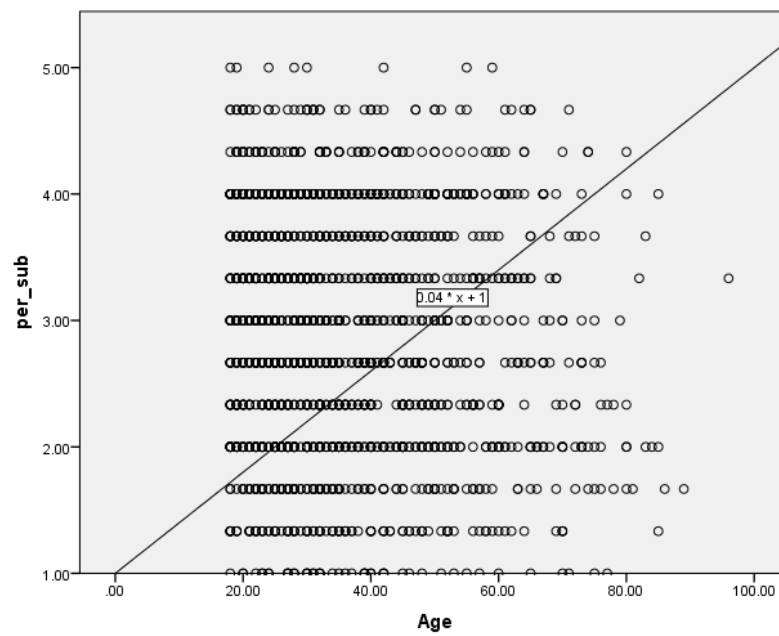


Figure 13. Perceived Subjective Well-Being and Age



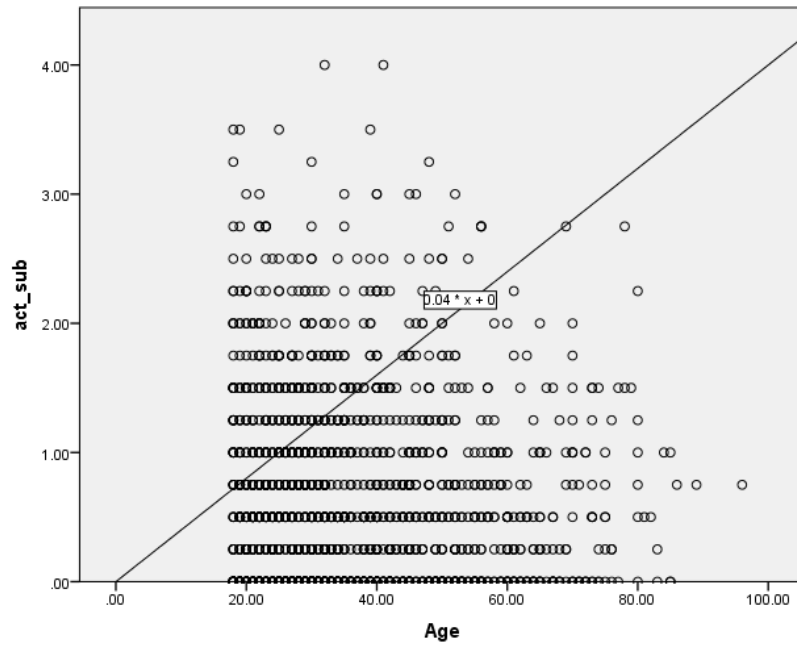


Figure 14. Actual Subjective Well-Being and Age

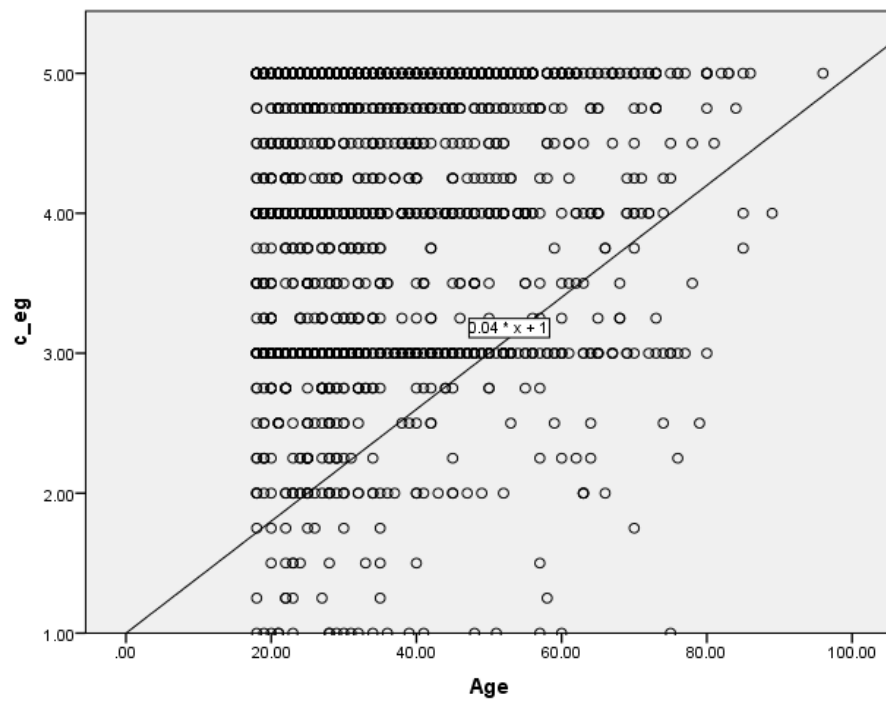


Figure 15. Civic Engagement and Age

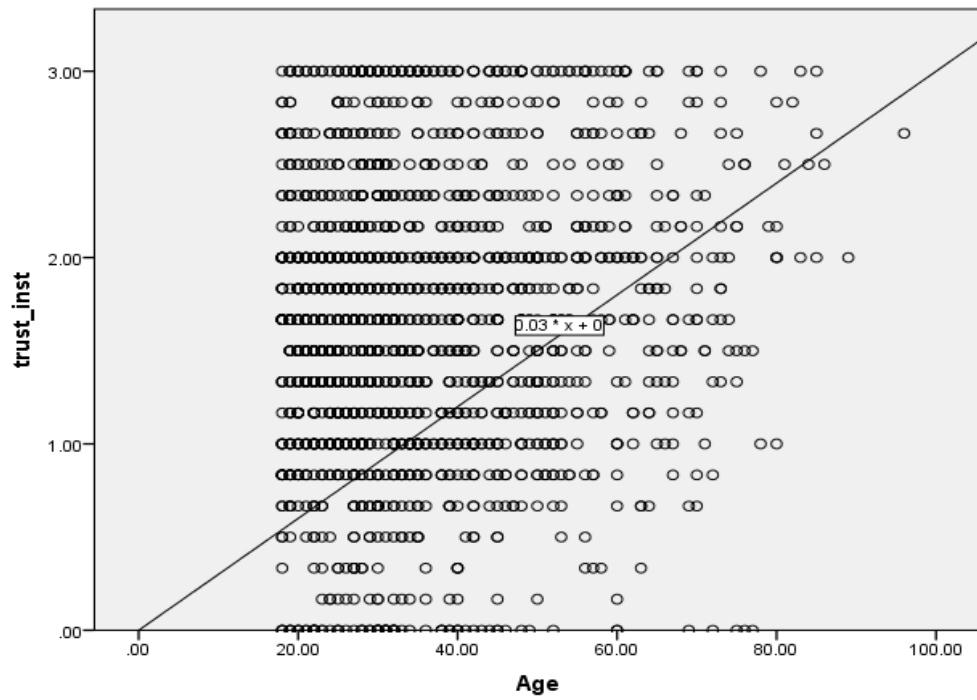


Figure 16. Institutional Trust and Age

## Appendix D Valid Cases Only (1,710)

filter\_\$ Q4A=8 or Q4A=9 or Q4B=9 or Q5=8 or Q5=9 or Q8A=9 or Q8B=9 or Q8C=8 or Q8C=9 or Q8E=9 or Q19A=9 or Q19B=8 or Q19B=9 or Q19c=9 or Q19c=8 or Q19e=9 or Q43A=8 or Q43A=9 or Q43B=8 or Q43B=9 or Q43I=8 or Q43I=9 or Q43D=8 or Q43D=9 or Q43G=8 or Q43G=9 or Q43C=8 o

	Frequency	Percent	Valid Percent	Cumulative Percent
.00 Not Selected	1710	71.2	71.2	71.2
Valid 1.00 Selected	690	28.8	28.8	100.0
Total	2400	100.0	100.0	

### 1. Perceived Subjective Well-Being

#### Q4A Q4a. Country's present economic condition

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Very Bad	446	26.1	26.1	26.1
2 Fairly Bad	445	26.0	26.0	52.1
3 Neither good nor bad	180	10.5	10.5	62.6
4 Fairly Good	513	30.0	30.0	92.7
5 Very good	126	7.3	7.3	100.0
Total	1710	100.0	100.0	

#### Q4B Q4b. Your present living conditions

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Very Bad	417	24.4	24.4	24.4
2 Fairly Bad	464	27.2	27.2	51.6
3 Neither good nor bad	185	10.8	10.8	62.4
4 Fairly Good	537	31.4	31.4	93.8
5 Very good	107	6.2	6.2	100.0
Total	1710	100.0	100.0	

**Q5 Q5. Your living conditions vs. others**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much worse	82	4.8	4.8	4.8
2 Worse	346	20.2	20.2	25.0
3 Same	443	25.9	25.9	50.9
4 Better	755	44.2	44.2	95.1
5 Much better	84	4.9	4.9	100.0
Total	1710	100.0	100.0	

**2. Actual Subjective Well-Being**

**Q8A Q8a. How often gone without food**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Never	1321	77.2	77.2	77.2
1 Just once or twice	179	10.5	10.5	87.7
2 Several times	153	9.0	9.0	96.7
3 Many times	47	2.7	2.7	99.4
4 Always	10	.6	.6	100.0
Total	1710	100.0	100.0	

**Q8B Q8b. How often gone without water**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Never	1358	79.5	79.5	79.5
1 Just once or twice	116	6.8	6.8	86.3
2 Several times	160	9.3	9.3	95.6
3 Many times	47	2.8	2.8	98.4
4 Always	28	1.6	1.6	100.0
Total	1710	100.0	100.0	

**Q8C Q8c. How often gone without medical care**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Never	1197	70.0	70.0	70.0
1 Just once or twice	220	12.8	12.8	82.9
2 Several times	202	11.8	11.8	94.7
3 Many times	77	4.5	4.5	99.2
4 Always	14	.8	.8	100.0
Total	1710	100.0	100.0	

**Q8E Q8e. How often gone without cash income**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Never	679	39.7	39.7	39.7
1 Just once or twice	292	17.1	17.1	56.8
2 Several times	445	26.0	26.0	82.8
3 Many times	215	12.6	12.6	95.4
4 Always	79	4.6	4.6	100.0
Total	1710	100.0	100.0	

**3. Civic Engagement****Q19A Q19a. Better or worse: freedom to say what you think**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much less freedom	77	4.5	4.5	4.5
2 Somewhat less freedom	148	8.6	8.6	13.1
3 Same	387	22.6	22.6	35.8
4 Somewhat more freedom	350	20.4	20.4	56.2
5 Much more freedom	749	43.8	43.8	100.0
Total	1710	100.0	100.0	

**Q19B Q19b. Better or worse: freedom to join political organizations**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much less freedom	57	3.3	3.3	3.3
2 Somewhat less freedom	92	5.4	5.4	8.7
3 Same	411	24.1	24.1	32.8
4 Somewhat more freedom	257	15.1	15.1	47.8
5 Much more freedom	892	52.2	52.2	100.0
Total	1710	100.0	100.0	

**Q19E Q19e. Better or worse: freedom of opposition to function**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much less freedom	59	3.5	3.5	3.5
2 Somewhat less freedom	129	7.6	7.6	11.0
3 Same	421	24.6	24.6	35.6
4 Somewhat more freedom	281	16.4	16.4	52.1
5 Much more freedom	820	47.9	47.9	100.0
Total	1710	100.0	100.0	

**Q19C Q19c. Better or worse: media freedom to investigate, report**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much less freedom	57	3.3	3.3	3.3
2 Somewhat less freedom	119	6.9	6.9	10.3
3 Same	420	24.6	24.6	34.8
4 Somewhat more freedom	340	19.9	19.9	54.7
5 Much more freedom	774	45.3	45.3	100.0
Total	1710	100.0	100.0	

#### 4.Institutional Trust

**Q43A Q43a. Trust president**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Not at all	193	11.3	11.3	11.3
1 Just a little	273	16.0	16.0	27.3
2 Somewhat	429	25.1	25.1	52.3
3 A lot	815	47.7	47.7	100.0
Total	1710	100.0	100.0	

**Q43B Q43b. Trust parliament/national assembly**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Not at all	282	16.5	16.5	16.5
1 Just a little	409	23.9	23.9	40.4
2 Somewhat	557	32.6	32.6	73.1
3 A lot	461	26.9	26.9	100.0
Total	1710	100.0	100.0	

**Q43I Q43i. Trust courts of law**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Not at all	313	18.3	18.3	18.3
1 Just a little	395	23.1	23.1	41.4
2 Somewhat	572	33.4	33.4	74.8
3 A lot	431	25.2	25.2	100.0
Total	1710	100.0	100.0	

**Q43D Q43d. Trust your elected local government council**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 Not at all	342	20.0	20.0	20.0
1 Just a little	502	29.4	29.4	49.4
Valid 2 Somewhat	555	32.4	32.4	81.8
3 A lot	311	18.2	18.2	100.0
Total	1710	100.0	100.0	

**Q43G Q43g. Trust police**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 Not at all	598	35.0	35.0	35.0
1 Just a little	412	24.1	24.1	59.1
Valid 2 Somewhat	386	22.6	22.6	81.6
3 A lot	314	18.4	18.4	100.0
Total	1710	100.0	100.0	

**Q43C Q43c. Trust national electoral commission**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 Not at all	319	18.7	18.7	18.7
1 Just a little	399	23.3	23.3	42.0
Valid 2 Somewhat	552	32.3	32.3	74.3
3 A lot	440	25.7	25.7	100.0
Total	1710	100.0	100.0	



## Results of Independent Variables

**Q97 Q97. Education of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 No formal schooling	223	13.1	13.1	13.1
1 Informal schooling only	10	.6	.6	13.6
2 Some primary schooling	156	9.1	9.1	22.7
3 Primary school completed	259	15.2	15.2	37.9
4 Some secondary school / high school	449	26.3	26.3	64.1
5 Secondary school / high school completed	334	19.5	19.5	83.7
6 Post-secondary qualifications, other than university	162	9.5	9.5	93.2
7 Some university	26	1.5	1.5	94.7
8 University completed	81	4.7	4.7	99.4
9 Post-graduate	10	.6	.6	100.0
Total	1710	100.0	100.0	

**Q84 Q84. Ethnic community, cultural group or tribe**

	Frequency	Percent	Valid Percent	Cumulative Percent
260 Akan	896	52.4	52.4	52.4
261 Ewe/Anlo	217	12.7	12.7	65.1
262 Ga/Adangbe	148	8.7	8.7	73.8
263 Dagomba	109	6.4	6.4	80.2
265 MAMPRUSI	20	1.2	1.2	81.3
267 KUSAAL	7	.4	.4	81.7
268 KOTOKOLI	8	.4	.4	82.2
269 KONKOMBA	39	2.3	2.3	84.5
270 HAUSA	17	1.0	1.0	85.4
271 GONJA	28	1.6	1.6	87.0
272 FRAFRA	19	1.1	1.1	88.1
273 BUILSA	11	.7	.7	88.8
274 KUSASI	11	.6	.6	89.4
275 KROBO	7	.4	.4	89.8
276 DAGAATI	9	.5	.5	90.3
277 DAGAARE	11	.7	.7	91.0
278 DAGAABA	19	1.1	1.1	92.1
9990 Ghanaian only, or "doesn't think of self in those terms"	6	.3	.3	92.4
9995 Other	130	7.6	7.6	100.0
Total	1710	100.0	100.0	

**Q98 Q98. Religion of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 None	52	3.0	3.0	3.0
1 Christian only	330	19.3	19.3	22.3
2 Roman Catholic	185	10.8	10.8	33.2
3 Orthodox	70	4.1	4.1	37.3
5 Anglican	23	1.4	1.4	38.6
6 Lutheran	1	.0	.0	38.7
7 Methodist	110	6.4	6.4	45.1
8 Presbyterian	123	7.2	7.2	52.3
9 Baptist	18	1.1	1.1	53.4
12 Evangelical	18	1.1	1.1	54.5
13 Pentecostal	299	17.5	17.5	71.9
14 Independent	6	.4	.4	72.3
15 Jehovah's Witness	6	.4	.4	72.7
16 Seventh Day Adventist	35	2.1	2.1	74.7
17 Mormon	2	.1	.1	74.8
18 Muslim only	276	16.1	16.1	91.0
19 Sunni only	11	.6	.6	91.6
20 Ismaeli	1	.1	.1	91.7
21 Mouridiya Brotherhood	1	.1	.1	91.8
22 Tijaniya Brotherhood	1	.1	.1	91.8
25 Traditional / ethnic religion	28	1.7	1.7	93.5
31 Calvinist	0	.0	.0	93.5
32 Church of Christ	20	1.2	1.2	94.7
33 Zionist Christian Church	4	.2	.2	94.9
34 Jewish	1	.1	.1	95.0
35 Apostolic Church	21	1.2	1.2	96.2
9995 Other	64	3.8	3.8	100.0
Total	1710	100.0	100.0	

**Q1 Q1. Age**

	Frequency	Percent	Valid Percent	Cumulative Percent
18	56	3.3	3.3	3.3
19	62	3.6	3.6	6.9
20	59	3.5	3.5	10.4
21	51	3.0	3.0	13.4
22	60	3.5	3.5	16.9
23	50	2.9	2.9	19.9
Valid 24	49	2.9	2.9	22.7
25	67	3.9	3.9	26.6
26	47	2.8	2.8	29.4
27	57	3.3	3.3	32.7
28	64	3.7	3.7	36.4
29	42	2.5	2.5	38.9
30	75	4.4	4.4	43.3

31	42	2.4	2.4	45.7
32	64	3.7	3.7	49.4
33	35	2.0	2.0	51.5
34	38	2.2	2.2	53.7
35	55	3.2	3.2	56.9
36	26	1.5	1.5	58.5
37	22	1.3	1.3	59.7
38	37	2.2	2.2	61.9
39	28	1.6	1.6	63.6
40	57	3.3	3.3	66.9
41	22	1.3	1.3	68.2
42	45	2.6	2.6	70.8
43	10	.6	.6	71.4
44	23	1.3	1.3	72.8
45	45	2.6	2.6	75.4
46	14	.8	.8	76.2
47	19	1.1	1.1	77.3
48	30	1.7	1.7	79.0
49	23	1.3	1.3	80.4
50	38	2.2	2.2	82.6
51	14	.8	.8	83.4
52	32	1.9	1.9	85.2
53	15	.9	.9	86.1
54	10	.6	.6	86.7
55	16	.9	.9	87.6
56	17	1.0	1.0	88.6
57	15	.9	.9	89.5
58	11	.6	.6	90.1
59	11	.7	.7	90.8
60	18	1.1	1.1	91.8
61	15	.9	.9	92.7
62	9	.5	.5	93.3
63	7	.4	.4	93.7
64	11	.6	.6	94.3
65	14	.8	.8	95.1
66	3	.2	.2	95.3
67	7	.4	.4	95.7
68	4	.3	.3	96.0
69	6	.4	.4	96.3
70	9	.5	.5	96.9
71	4	.2	.2	97.1
72	4	.2	.2	97.3
73	10	.6	.6	97.9
74	5	.3	.3	98.2
75	6	.4	.4	98.6
76	3	.2	.2	98.7
77	2	.1	.1	98.8
78	1	.1	.1	98.9
79	1	.1	.1	98.9
80	8	.5	.5	99.4

81	1	.1	.1	99.5
82	1	.1	.1	99.5
83	1	.1	.1	99.6
84	1	.1	.1	99.7
85	3	.2	.2	99.9
86	0	.0	.0	99.9
89	1	.0	.0	99.9
96	1	.1	.1	100.0
Total	1710	100.0	100.0	

**Q101 Q101. Gender of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Male	890	52.1	52.1	52.1
2 Female	819	47.9	47.9	100.0
Total	1710	100.0	100.0	

**URBRUR Urban or Rural Primary Sampling Unit**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Urban	952	55.7	55.7	55.7
2 Rural	757	44.3	44.3	100.0
Total	1710	100.0	100.0	

**Q94 Q94. Employment status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No, not looking	269	15.7	15.7	15.7
1 No, looking	355	20.7	20.7	36.5
2 Yes, part time	130	7.6	7.6	44.0
3 Yes, full time	957	56.0	56.0	100.0
Total	1710	100.0	100.0	

**Q77A Q77a. Girls and boys have equal chance at education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Strongly Disagree	41	2.4	2.4	2.4
2 Disagree	58	3.4	3.4	5.8
3 Neither Agree Nor Disagree	3	.2	.2	6.0
4 Agree	508	29.7	29.7	35.7
5 Strongly Agree	1099	64.3	64.3	100.0
Total	1710	100.0	100.0	

**Q49B Q49b. Difficulty to obtain public school services**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Very easy	140	8.2	8.2	8.2
2 Easy	254	14.9	14.9	23.1
3 Difficult	106	6.2	6.2	29.3
4 Very Difficult	45	2.7	2.7	31.9
7 No contact	1164	68.1	68.1	100.0
Total	1710	100.0	100.0	

**Q49C Q49c. Pay bribe for public school services**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Never	466	27.3	27.3	27.3
1 Once or twice	48	2.8	2.8	30.1
2 A few times	24	1.4	1.4	31.5
3 Often	8	.4	.4	31.9
7 No contact	1164	68.1	68.1	100.0
Total	1710	100.0	100.0	

**Q53A Q53a. Likelihood of response: reporting teacher misconduct**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Not at all likely	277	16.2	16.2	16.2
1 Not very likely	272	15.9	15.9	32.1
2 Somewhat likely	526	30.8	30.8	62.9
3 Very likely	634	37.1	37.1	100.0
Total	1710	100.0	100.0	

**Q56H Q56h. Handling addressing educational needs**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Very Badly	108	6.3	6.3	6.3
2 Fairly Badly	173	10.1	10.1	16.5
3 Fairly Well	744	43.5	43.5	60.0
4 Very Well	685	40.0	40.0	100.0
Total	1710	100.0	100.0	

**Q57C Q57c. Better or worse: government effectiveness on education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much worse	30	1.8	1.8	1.8
2 Worse	93	5.4	5.4	7.2
3 Same	535	31.3	31.3	38.5
4 Better	666	38.9	38.9	77.4
5 Much better	386	22.6	22.6	100.0
Total	1710	100.0	100.0	

## Appendix E Non-Valid Cases (690)

### Perceived Subjective Well-Being

#### Q4A Q4a. Country's present economic condition

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Very Bad	220	31.9	31.9	31.9
2 Fairly Bad	169	24.5	24.5	56.4
3 Neither good nor bad	61	8.9	8.9	65.3
4 Fairly Good	150	21.7	21.7	87.0
5 Very good	35	5.1	5.1	92.1
8 Refused	2	.3	.3	92.4
9 Don't know	53	7.6	7.6	100.0
Total	690	100.0	100.0	

#### Q4B Q4b. Your present living conditions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Very Bad	221	32.0	32.0	32.0
2 Fairly Bad	161	23.3	23.3	55.3
3 Neither good nor bad	70	10.1	10.1	65.5
4 Fairly Good	191	27.7	27.7	93.2
5 Very good	45	6.5	6.5	99.7
9 Don't know	2	.3	.3	100.0
Total	690	100.0	100.0	

#### Q5 Q5. Your living conditions vs. others

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much worse	36	5.2	5.2	5.2
2 Worse	130	18.8	18.8	24.0
3 Same	129	18.7	18.7	42.7
4 Better	204	29.5	29.5	72.2
5 Much better	20	2.8	2.8	75.0
8 Refused	5	.8	.8	75.8
9 Don't know	167	24.2	24.2	100.0
Total	690	100.0	100.0	

## Actual Subjective Well-Being.

**Q8A Q8a. How often gone without food**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Never	487	70.5	70.5	70.5
	1 Just once or twice	116	16.8	16.8	87.3
	2 Several times	57	8.3	8.3	95.5
	3 Many times	25	3.6	3.6	99.2
	4 Always	2	.3	.3	99.4
	9 Don't know	4	.6	.6	100.0
	Total	690	100.0	100.0	

**Q8B Q8b. How often gone without water**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Never	533	77.2	77.2	77.2
	1 Just once or twice	71	10.3	10.3	87.5
	2 Several times	45	6.5	6.5	94.0
	3 Many times	31	4.5	4.5	98.5
	4 Always	8	1.1	1.1	99.7
	9 Don't know	2	.3	.3	100.0
	Total	690	100.0	100.0	

**Q8C Q8c. How often gone without medical care**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Never	444	64.4	64.4	64.4
	1 Just once or twice	135	19.6	19.6	84.0
	2 Several times	75	10.9	10.9	94.9
	3 Many times	27	3.8	3.8	98.7
	4 Always	6	.9	.9	99.7
	8 Refused	1	.1	.1	99.8
	9 Don't know	2	.2	.2	100.0
	Total	690	100.0	100.0	

**Q8E Q8e. How often gone without cash income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Never	226	32.8	32.8	32.8
	1 Just once or twice	157	22.8	22.8	55.6
	2 Several times	175	25.4	25.4	81.0
	4 Always	25	3.6	3.6	99.6
	9 Don't know	3	.4	.4	100.0
	Total	690	100.0	100.0	



## Civic Engagement

**Q19A Q19a. Better or worse: freedom to say what you think**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Much less freedom	32	4.6	4.6	4.6
	2 Somewhat less freedom	62	9.0	9.0	13.6
	3 Same	149	21.6	21.6	35.2
	4 Somewhat more freedom	121	17.5	17.5	52.6
	5 Much more freedom	275	39.8	39.8	92.4
	9 Don't know	52	7.6	7.6	100.0
	Total	690	100.0	100.0	

**Q19B Q19b. Better or worse: freedom to join political organizations**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Much less freedom	28	4.1	4.1	4.1
	2 Somewhat less freedom	37	5.3	5.3	9.4
	3 Same	141	20.4	20.4	29.7
	4 Somewhat more freedom	106	15.4	15.4	45.1
	5 Much more freedom	330	47.8	47.8	92.9
	8 Refused	5	.8	.8	93.6
	9 Don't know	44	6.4	6.4	100.0
	Total	690	100.0	100.0	

**Q19E Q19e. Better or worse: freedom of opposition to function**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Much less freedom	25	3.6	3.6	3.6
	2 Somewhat less freedom	31	4.5	4.5	8.1
	3 Same	142	20.6	20.6	28.7
	4 Somewhat more freedom	98	14.2	14.2	42.9
	5 Much more freedom	273	39.6	39.6	82.4
	9 Don't know	121	17.6	17.6	100.0
	Total	690	100.0	100.0	

**Q19C Q19c. Better or worse: media freedom to investigate, report**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Much less freedom	12	1.7	1.7	1.7
	2 Somewhat less freedom	31	4.5	4.5	6.2
	3 Same	144	20.9	20.9	27.1
	4 Somewhat more freedom	116	16.8	16.8	43.9
	5 Much more freedom	265	38.4	38.4	82.3
	8 Refused	1	.1	.1	82.4
	9 Don't know	121	17.6	17.6	100.0
	Total	690	100.0	100.0	

**1. Institutional Trust****Q43A Q43a. Trust president**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	78	11.2	11.2	11.2
	1 Just a little	98	14.2	14.2	25.4
	2 Somewhat	145	21.0	21.0	46.5
	3 A lot	303	43.9	43.9	90.3
	8 Refused	7	1.1	1.1	91.4
	9 Don't know/Haven't heard enough	59	8.6	8.6	100.0
	Total	690	100.0	100.0	

**Q43B Q43b. Trust parliament/national assembly**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	101	14.6	14.6	14.6
	1 Just a little	167	24.2	24.2	38.9
	2 Somewhat	169	24.4	24.4	63.3
	3 A lot	149	21.5	21.5	84.8
	8 Refused	5	.7	.7	85.5
	9 Don't know/Haven't heard enough	100	14.5	14.5	100.0
	Total	690	100.0	100.0	

**Q43I Q43i. Trust courts of law**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	106	15.3	15.3	15.3
	1 Just a little	144	20.8	20.8	36.1
	2 Somewhat	169	24.5	24.5	60.6
	3 A lot	187	27.1	27.1	87.7
	8 Refused	4	.6	.6	88.3
	9 Don't know/Haven't heard enough	81	11.7	11.7	100.0
	Total	690	100.0	100.0	

**Q43D Q43d. Trust your elected local government council**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	99	14.3	14.3	14.3
	1 Just a little	176	25.5	25.5	39.7
	2 Somewhat	174	25.3	25.3	65.0
	3 A lot	89	12.8	12.8	77.8
	8 Refused	4	.6	.6	78.4
	9 Don't know/Haven't heard enough	149	21.6	21.6	100.0
	Total	690	100.0	100.0	

**Q43G Q43g. Trust police**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	219	31.8	31.8	31.8
	1 Just a little	169	24.4	24.4	56.2
	2 Somewhat	137	19.8	19.8	76.0
	3 A lot	117	16.9	16.9	92.9
	8 Refused	2	.3	.3	93.3
	9 Don't know/Haven't heard enough	47	6.7	6.7	100.0
	Total	690	100.0	100.0	

**Q43C Q43c. Trust national electoral commission**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not at all	118	17.2	17.2	17.2
	1 Just a little	152	22.0	22.0	39.2
	2 Somewhat	138	20.0	20.0	59.2
	3 A lot	163	23.6	23.6	82.8
	8 Refused	4	.6	.6	83.4
	9 Don't know/Haven't heard enough	114	16.6	16.6	100.0
	Total	690	100.0	100.0	

## Results of Independent Variables.

**Q97 Q97. Education of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No formal schooling	144	20.8	20.8	20.8
1 Informal schooling only	6	.8	.8	21.6
2 Some primary schooling	100	14.5	14.5	36.1
3 Primary school completed	119	17.2	17.2	53.4
4 Some secondary school / high school	154	22.3	22.3	75.6
5 Secondary school / high school completed	106	15.4	15.4	91.0
6 Post-secondary qualifications, other than university	28	4.0	4.0	95.1
7 Some university	6	.9	.9	96.0
8 University completed	18	2.6	2.6	98.6
9 Post-graduate	3	.4	.4	99.0
98 Refused	2	.3	.3	99.2
99 Don't know	5	.8	.8	100.0
Total	690	100.0	100.0	

**Q84 Q84. Ethnic community, cultural group or tribe**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 260 Akan	303	44.0	44.0	44.0
261 Ewe/Anlo	145	21.1	21.1	65.0
262 Ga/Adangbe	65	9.5	9.5	74.5
263 Dagomba	15	2.1	2.1	76.6
265 MAMPRUSI	6	.8	.8	77.4
267 KUSAAL	2	.4	.4	77.8
268 KOTOKOLI	3	.4	.4	78.2
269 KONKOMBA	3	.5	.5	78.6
270 HAUSA	6	.9	.9	79.5
271 GONJA	5	.7	.7	80.1
272 FRAFRA	9	1.4	1.4	81.5
273 BUILSA	8	1.2	1.2	82.7
274 KUSASI	7	1.0	1.0	83.7
275 KROBO	2	.3	.3	84.0
276 DAGAATI	2	.3	.3	84.3
277 DAGAARE	8	1.2	1.2	85.5
278 DAGAABA	36	5.2	5.2	90.7
9990 Ghanaian only, or "doesn't think of self in those terms"	2	.3	.3	91.0

9995 Other	60	8.6	8.6	99.6
9998 Refused to answer	1	.2	.2	99.8
9999 Don't know	1	.2	.2	100.0
Total	690	100.0	100.0	

**Q98 Q98. Religion of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 None	26	3.8	3.8	3.8
1 Christian only	155	22.4	22.4	26.2
2 Roman Catholic	77	11.2	11.2	37.4
3 Orthodox	22	3.3	3.3	40.6
5 Anglican	10	1.5	1.5	42.1
7 Methodist	33	4.8	4.8	46.9
8 Presbyterian	38	5.5	5.5	52.4
9 Baptist	6	.9	.9	53.3
12 Evangelical	10	1.4	1.4	54.7
13 Pentecostal	139	20.2	20.2	74.9
14 Independent	6	.9	.9	75.8
15 Jehovah's Witness	11	1.6	1.6	77.4
16 Seventh Day Adventist	7	1.1	1.1	78.4
18 Muslim only	70	10.2	10.2	88.6
19 Sunni only	2	.3	.3	88.9
20 Ismaeli	5	.8	.8	89.7
23 Qadiriya Brotherhood	1	.2	.2	89.9
25 Traditional / ethnic religion	26	3.7	3.7	93.6
32 Church of Christ	5	.7	.7	94.3
33 Zionist Christian Church	3	.4	.4	94.7
35 Apostolic Church	10	1.4	1.4	96.1
999' Other	23	3.3	3.3	99.4
9999 Don't know	4	.6	.6	100.0
Total	690	100.0	100.0	

**Q1 Q1. Age**

	Frequency	Percent	Valid Percent	Cumulative Percent
18	13	1.9	1.9	1.9
19	18	2.6	2.6	4.5
20	28	4.1	4.1	8.6
21	24	3.5	3.5	12.1
22	12	1.8	1.8	13.8
23	13	1.9	1.9	15.8
24	9	1.3	1.3	17.0
25	20	2.9	2.9	19.9
26	19	2.7	2.7	22.7
27	13	1.9	1.9	24.6
28	24	3.4	3.4	28.0
29	18	2.7	2.7	30.7
30	26	3.8	3.8	34.5

	31	11	1.7	1.7	36.1
	32	26	3.7	3.7	39.8
	33	9	1.2	1.2	41.1
	34	8	1.2	1.2	42.3
	35	27	3.9	3.9	46.2
	36	15	2.2	2.2	48.4
	37	16	2.3	2.3	50.7
	38	10	1.4	1.4	52.1
	39	11	1.6	1.6	53.7
	40	27	3.9	3.9	57.6
	41	9	1.3	1.3	58.8
	42	17	2.4	2.4	61.3
	43	7	1.1	1.1	62.3
	44	5	.8	.8	63.1
	45	26	3.8	3.8	66.8
	46	9	1.3	1.3	68.1
	47	6	.9	.9	69.0
	48	10	1.5	1.5	70.5
	49	5	.7	.7	71.2
	50	23	3.4	3.4	74.6
	51	4	.6	.6	75.2
	52	18	2.6	2.6	77.8
	53	9	1.3	1.3	79.1
	54	8	1.1	1.1	80.2
	55	14	2.1	2.1	82.3
	56	6	.8	.8	83.1
	57	2	.3	.3	83.4
	58	6	.8	.8	84.2
	59	7	1.0	1.0	85.2
	60	22	3.2	3.2	88.4
	61	5	.7	.7	89.1
	62	5	.7	.7	89.8
	63	5	.7	.7	90.6
	64	4	.6	.6	91.2
	65	8	1.1	1.1	92.3
	66	3	.4	.4	92.7
	67	5	.8	.8	93.4
	68	3	.4	.4	93.9
	69	2	.3	.3	94.2
	70	5	.8	.8	94.9
	71	4	.6	.6	95.6
	72	7	1.0	1.0	96.6
	73	1	.1	.1	96.7
	74	3	.5	.5	97.2
	75	1	.2	.2	97.4
	76	1	.2	.2	97.6
	77	1	.1	.1	97.6
	78	2	.3	.3	97.9
	79	1	.2	.2	98.1
	80	1	.1	.1	98.2

81	2	.3	.3	98.5
83	1	.2	.2	98.7
85	3	.4	.4	99.1
87	1	.2	.2	99.3
90	3	.5	.5	99.7
98	1	.1	.1	99.8
999 Don't know	1	.2	.2	100.0
Total	690	100.0	100.0	

**Q101 Q101. Gender of respondent**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Male	299	43.3	43.3	43.3
2 Female	392	56.7	56.7	100.0
Total	690	100.0	100.0	

**URBRUR Urban or Rural Primary Sampling Unit**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Urban	353	51.1	51.1	51.1
2 Rural	337	48.9	48.9	100.0
Total	690	100.0	100.0	

**Q94 Q94. Employment status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No, not looking	104	15.1	15.1	15.1
1 No, looking	115	16.7	16.7	31.8
2 Yes, part time	83	12.1	12.1	43.9
3 Yes, full time	386	56.0	56.0	99.8
9 Don't know	1	.2	.2	100.0
Total	690	100.0	100.0	

**Q77A Q77a. Girls and boys have equal chance at education**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Strongly Disagree	9	1.3	1.3	1.3
2 Disagree	22	3.1	3.1	4.5
3 Neither Agree Nor Disagree	8	1.2	1.2	5.7
4 Agree	199	28.8	28.8	34.5
5 Strongly Agree	438	63.5	63.5	97.9
8 Refused	1	.1	.1	98.0
9 Don't know	14	2.0	2.0	100.0
Total	690	100.0	100.0	

**Q49B Q49b. Difficulty to obtain public school services**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Very easy	54	7.8	7.8	7.8
2 Easy	77	11.2	11.2	19.0
3 Difficult	46	6.6	6.6	25.6
4 Very Difficult	5	.7	.7	26.3
7 No 'ontact	506	73.3	73.3	99.6
9 Don't know	3	.4	.4	100.0
Total	690	100.0	100.0	

**Q49C Q49c. Pay bribe for public school services**

	Frequency	Percent	Valid Percent	Cumulative Percent
0 Never	152	22.1	22.1	22.1
1 Once or twice	14	2.0	2.0	24.0
2 A few times	10	1.5	1.5	25.5
3 Often	3	.4	.4	26.0
7 No 'ontact	506	73.3	73.3	99.3
9 Don't know	5	.7	.7	100.0
Total	690	100.0	100.0	



**Q53A Q53a. Likelihood of response: reporting teacher misconduct**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 Not at all likely	60	8.8	8.8	8.8
1 Not very likely	75	10.9	10.9	19.7
2 Somewhat likely	178	25.8	25.8	45.4
3 Very likely	162	23.5	23.5	68.9
8 Refused	2	.3	.3	69.2
9 Don't know/Haven't heard	212	30.8	30.8	100.0
Total	690	100.0	100.0	

**Q56H Q56h. Handling addressing educational needs**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Very Badly	61	8.8	8.8	8.8
2 Fairly Badly	70	10.2	10.2	19.0
3 Fairly Well	269	38.9	38.9	57.9
4 Very Well	224	32.5	32.5	90.4
8 Refused	5	.7	.7	91.1
9 Don't know / Haven't heard enough	62	9.0	9.0	100.0
Total	690	100.0	100.0	

**Q57C Q57c. Better or worse: government effectiveness on education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Much worse	27	4.0	4.0	4.0
2 Worse	56	8.2	8.2	12.1
3 Same	208	30.2	30.2	42.3
4 Better	239	34.6	34.6	76.9
5 Much better	118	17.1	17.1	93.9
8 Refused	1	.1	.1	94.0
9 Don't know	41	6.0	6.0	100.0
Total	690	100.0	100.0	

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