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**Consumption, Poverty, Educational Access and Attainment: An Analysis of Ghana in the 1990s.**

**Summary:**

A strong prima facie correlation may be detected between indicators of educational attainment and household consumption levels in Ghana in 1991 although there is some evidence of a decline in the strength of this relationship by 1999. Support for a causal interpretation is lent by the robustness of significant education effects following the introduction of a range of controls for household characteristics and geographical regions where a 'fixed-effects' model specification is employed. The application of a multi-level model allows for the consideration of geographic effects at a much lower level of disaggregation and is able to account for the effect of 'data clustering' which may be the result of households being nested in relatively homogeneous communities. The results of multi-level modeling with 1991 and 1999 GLSS data show that a substantial degree of intra-cluster correlation remains at the community level after the introduction of controls, indicating the presence of unspecified community effects (determinants of consumption). Most significantly, modelling of community effects results in statistically insignificant coefficients on educational attainment variables. Community level averages for educational indicators remain significant nevertheless, although in the absence of effects at the household level, support is lent to the interpretation that community-level education effects capture unobserved community-level development effects. A corollary of this interpretation may be that community level conditions and assets, even after controls for the urban/rural dimension and for geographical region are more significant determinants of consumption than household educational attainment.

A second approach taken in this study addresses a related issue using the same datasets. Educational participation is modelled in a multi-level logistic regression model to explore the correlates and possible causes of educational access in terms of household characteristics and in terms of the extent of the importance of community-level factors.