

# GHANA'S DEMOGRAPHY: EVOLUTION AND IMPLICATIONS FOR DEVELOPMENT

## 15 Key Messages

The following key messages are based on an edited volume titled **Ghana's Demography: Evolution and Implications for Development**, published by Springer in September 2025. The book offers a comprehensive and data-driven exploration of Ghana's demographic evolution and its profound implications for sustainable development.

### 1. Ghana's population has steadily increased by almost fivefold since independence.

National population growth is characterised by a changing age structure, showing a shrinking base, youth bulge, and signs of ageing. Ghana's population trend since 1960 has far-reaching implications for national development. To sustain the reduction in the young dependent population, reproductive health services and information should be expanded, particularly for adolescents in and out of school, to reduce teenage pregnancies. This requires the removal of social and cultural barriers to accessing reproductive health services for sexually active young people. The increasing youth population particularly requires the country to invest strategically in helping them gain useful employable and entrepreneurial skills so that they can live full, productive lives to become the supporting base for the country's development.

### 2. Ghana's population is transitioning from a child-predominant structure to a youth-dominated one, offering the potential for a demographic dividend.

The northern regions of Ghana have the largest share of children and report the highest fertility rates. In contrast, Greater Accra has the lowest proportion of young population and reports the lowest fertility rate. Early childbearing among adolescent girls, which has increased over time, remains a significant concern. Harnessing the demographic dividend requires long-term investment in young people. Building a national consensus on relevant training and enforcing child marriage laws is key to reducing teenage pregnancies and school dropouts while promoting full employment, especially for women.

### 3. Ghana is experiencing a gradual decline in fertility rates, although at a slower pace in recent years than before.

Female educational attainment, particularly at the secondary level and above, has been a major determinant of fertility reduction, with women with higher levels of education consistently

having fewer children. Additional factors such as household wealth status, urban versus rural residence, and age at first marital union have also contributed to the observed variations in fertility. Despite declining fertility, the age at which women begin childbearing has changed little over the past three decades. The pace of the fertility decline can be accelerated using policies that increase women's educational attainment, improve living standards, and encourage later marriages and childbirth.

**4. Mortality rates are declining, but the incidence of noncommunicable diseases is increasing, resulting in changing patterns of death.**

Noncommunicable diseases (NCDs) are an increasingly common cause of mortality in adults and children under five years old. While deaths from injuries are also rising, they are at a slower pace than those caused by noncommunicable diseases (NCDs). This is occurring within the context of a persistently high burden of communicable diseases, resulting in a triple burden of disease. There is a need for increased public education and awareness of healthy behaviours, choices, and regular health screening, while addressing the persistent causes of communicable diseases. This effort must be supported by a well-functioning health delivery system that can effectively address these critical health challenges. Additionally, the rise in injury-related deaths calls for a coordinated national strategy that engages all stakeholders, with a strong focus on improving road safety and preventing accidents.

**5. Ghanaians are living longer as life expectancy has increased steadily over the past five decades.**

Life expectancy has increased by more than 20 years since 1950. Over that period, communicable diseases such as malaria have generally decreased, whereas noncommunicable diseases have increased. Although there has been an improvement in malnutrition, stunting among children under five years of age and overweight and obesity among women continue to be public health concerns. Conditions such as diabetes and hypertension are becoming increasingly common, particularly among women. To tackle the rise in noncommunicable diseases, it is essential to promote healthy lifestyles and regular exercise. Additionally, gender-specific strategies are needed, especially for women, who are more likely to report these conditions.

**6. The proportion of pension payouts relative to contributions increased twofold between 2011 and 2021.**

Ghana's ageing population is placing growing pressure on the pension system, with payouts rising faster than the contributions. The share of pensioners compared to active contributors is increasing marginally, a trend that signals long-term sustainability concerns. Limited returns on pension fund investments may reduce the resources available for retirees, putting pressure on the pension system and potentially affecting the sustainability of the pension schemes. To

improve sustainability, policymakers should consider expanding coverage, promoting female workforce participation, and raising the retirement age.

**7. There has been a surge in both internal and international migration, with Greater Accra being the leading destination for internal migrants from other parts of Ghana.**

The major destinations for Ghanaian emigrants are the United States, the United Kingdom, Libya, and other ECOWAS countries. The surge in migration to the Greater Accra Region and, to a lesser extent, the Ashanti Region, highlights the need for better urban planning to avoid slum growth. Boosting economic opportunities in rural and northern areas can ease internal migration and reduce urban overcrowding. Effective management of international migration calls for stronger regional cooperation, especially to support South-South migration within ECOWAS and improve the integration of immigrants.

**8. The proportion of the total national population in urban areas has more than doubled over the past 50 years.**

Since 1960, urbanisation in Ghana has shown disparities by administrative region, with the southern parts of the country, especially the Greater Accra and Ashanti regions, exhibiting the highest rates. Rapid urban growth and housing shortages have led to the widespread use of informal structures such as kiosks and metal shelters as homes. While some health and well-being indicators in urban areas have improved over time, the prevalence of sexually transmitted infections has also increased. Furthermore, most urban households do not use proper waste bins for storing solid waste and instead rely on makeshift options. Burning is the predominant method of disposing of uncollected waste in urban areas, posing serious risks to environmental health and public safety. Waste management requires urgent action, especially stronger collaboration between public and private service providers to enhance waste collection efforts, while introducing policies to reduce the burning of solid waste.

**9. Poorly planned urban land use, wasteland, and degraded ecosystems exacerbate flood disaster risks.**

There is evidence linking urban and river basin land use to environmental issues, along with illegal mining which prioritises short-term economic gains over long-term environmental sustainability. The drivers include demographic, economic, institutional, and policy factors. Poor urban planning, wasteland, and degraded ecosystems increase the risk of flooding. Addressing environmental pressures requires the regulation of harmful activities through legislation, the promotion of sustainable technologies, and increasing awareness. Immediate scientific assessments of environmental states, such as water and air quality, are required to guide restoration efforts. Adaptive management, which involves policies, technology, and international cooperation, is essential for long-term sustainability and resilience in the face of environmental change.

**10. Family structures in Ghana are transforming, with delayed marriage and childbearing, persistent early sexual debut, and rising multi-generational households.**

Over time, the average age at first sex, marriage, and childbirth have all increased; however, the age at first sex remains lower than the age at first marriage, and child marriage is still prevalent. The proportion of married people has declined for both men and women, and polygynous unions have become less common. The proportion of three-generation households has been increasing. Ghana must strengthen its efforts to end child marriage through advocacy and enforcement. With a median age at first sexual intercourse at 18 years, expanding access to contraceptives for young women is essential for family planning and prevention of sexually transmitted infections. Evidence-based policies should strengthen housing, social protection, and caregiving systems to support Ghana's growing three-generational households.

**11. Knowledge of modern contraceptive methods is widespread, and contraceptive use is increasing among women.**

Contraceptive knowledge and use among women have generally increased over time. More women are concerned about the side effects of modern contraception and are increasingly involved in contraception decisions. Self-reported sexually transmitted infection (STI) cases have increased in the past decade. Reproductive health programmes should address the specific needs of both unmarried and married women, focusing on preventing unwanted pregnancies and over-reliance on emergency contraception. The rise in high-risk sex, condom non-use, and increasing STIs also calls for targeted programmes to address these concerns.

**12. More females report various forms of disability, but the reported levels of impairment are more severe in males.**

People with disabilities have lower education, are less likely to be employed, often unmarried, and a higher proportion living in rural areas compared to people without disabilities. Visual and mobility impairments are the most common disabilities reported, highlighting the urgent need to make buildings and infrastructure more accessible. The differences in disability rates between males and females also require gender-specific attention and considerations. The findings highlight the importance of targeted interventions, such as expanded health screening, awareness campaigns, and greater access to assistive technology, particularly in rural areas.

**13. Access to primary education has expanded, but student learning outcomes at that level remain low.**

More people have access to education, particularly at the primary level; however, over a million children remain out of school, and the learning outcomes for children in primary school are poor. The basic literacy and numeracy of adults with at least primary education have also

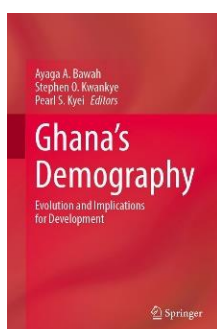
declined over time. Furthermore, pre-primary education receives less funding, with substantially lower access or patronage than higher educational levels. Investing in pre-primary education should be prioritised, as it is a proven strategy for building foundational literacy skills, in addition to improving long-term education, health, and labour market outcomes.

#### **14. There is a high level of vulnerable employment in the labour force.**

A large portion of employed individuals work in the informal sector without formal work contracts and in part-time jobs. A substantial portion of workers also earn less than the national minimum daily wage, suggesting that many employed individuals remain at risk of experiencing working poverty. These findings highlight the need to prioritise job security, employment benefits, and fair wages to improve workers' well-being. Ensuring that workers can fully benefit from employment and save for retirement should be a key focus for policymakers. Despite pro-poor policies, a higher proportion of poor people still lack access to basic services, such as education and health insurance. This necessitates a closer examination of policy implementation to improve the welfare of vulnerable populations.

#### **15. Integrating reliable demographic data into development strategies is necessary to enhance evidence-based policymaking.**

Ghana's socio-economic policies must be guided by population trends, changing structures, and spatial distribution. By incorporating demographic data into development planning, the country can create proactive and inclusive policies for long-term growth. The cross-cutting findings across the book's chapters highlight the need for coordinated strategies to harness demographic dynamics for a resilient and sustainable future, with lessons that can inform policies across Africa and globally.



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**For enquiries, please contact:**

The Regional Institute for Population Studies,  
University of Ghana

Email: [rips@ug.edu.gh](mailto:rips@ug.edu.gh)

Telephone: +233 (0) 302 906 800 / + 233 (0) 302 906 801