

## Table of Contents

INTRODUCTION.....	1
1.1    Background .....	1
1.2    Statement of the Problem .....	3
1.3    Significance of the Study .....	7
1.4    Organization of the Study.....	8
LITERATURE REVIEW.....	10
2.1    Introduction .....	10
2.2    Child Mortality.....	10
2.2.1    Interim Summary.....	17
2.3    Health Seeking and Choice of Health Care Provider .....	17
2.3.1    Interim Summary.....	21
2.4    Demand for Health Insurance.....	22
2.4.1    Interim Summary.....	25
2.5    Summary of Chapter .....	25
2.6    Research Questions .....	26
2.7    Objectives.....	26
OVERVIEW OF THE HEALTH SECTOR IN GHANA.....	27
3.1    Introduction .....	27
3.2    Policy Interventions for Improving Child Survival.....	35
3.3    Policy Options for Reproductive Health .....	38
3.3.1    Antenatal Care .....	39
3.3.2    Child Delivery .....	39
3.3.3    Postnatal Care.....	40
3.3.4    Prevention and Management of Safe Abortions.....	41
3.3.5    Family Planning .....	41
3.4    Chapter Summary.....	41
BRIEF PROFILE OF GHANA AND THE STUDY SITES .....	43
4.1    Profile of Ghana .....	43
4.1.1    Lawra District.....	45
4.1.2    Ejisu-Juabeng District .....	45
4.1.3    Dangme West District .....	45
4.2    Data .....	46
4.3    Descriptive Statistics .....	49
COVARIATES OF UNDER-FIVE MORTALITY: CROSS SECTIONAL EVIDENCE ....	56
5.1    Introduction .....	56
5.2    Conceptual and Theoretical Framework .....	57
5.3    Econometric Model .....	61
5.3.1    Theoretical Model .....	61
5.3.2    Empirical Model.....	62
5.3.3    Weibull Model.....	63
5.3.4    Introduction of Unobserved Heterogeneity into the Weibull Model .....	64
5.4    Results and Discussion.....	65
5.4.1    Descriptive Statistics .....	65
5.4.2    Discussion of Econometric results .....	72
5.5    Limitations.....	75

5.6	Chapter Conclusion .....	76
MOTHER'S HEALTH SEEKING BEHAVIOUR FOR CHILDHOOD ILLNESS FOR CHILDREN AGED UNDER-FIVE.....		78
6.1	Introduction .....	78
6.2	Health care Demand Model.....	80
6.3	Econometrics model (Discrete Choice Model) .....	85
6.4	Descriptive Statistics .....	87
6.5	Empirical Results and Discussion .....	90
6.6	Limitation .....	96
6.7	Conclusions .....	96
DOES CHOICE OF A GIVEN HEALTH CARE PROVIDER AFFECT CONSUMER SATISFACTION OF HEALTH SERVICES?.....		98
7.1	Introduction .....	98
7.2	Empirical Estimation and Hypothesis .....	100
7.3	Results and Discussion.....	102
7.4	Limitation .....	110
7.5	Conclusion.....	110
DEMAND FOR HEALTH INSURANCE AMONG WOMEN AND HOUSEHOLD PARTICIPATION RATE .....		111
8.1	Introduction .....	111
8.2	Conceptual Framework .....	114
8.3	Econometric Model .....	116
8.3.1	Binary Logit .....	116
8.3.2	Fractional Logit .....	118
8.4	Results and Discussion.....	122
8.4.1	Descriptive Statistics .....	122
8.4.2	Regression Results .....	124
8.5	Limitation .....	132
8.6	Conclusion.....	132
CONCLUSIONS AND POLICY RECOMMENDATIONS .....		134
9.1	Introduction .....	134
9.2	Conclusions .....	135
9.3	Policy recommendations .....	137
9.4	Summary of Study Limitations .....	141
9.5	Areas for Future Research.....	141
REFERENCES .....		143
APPENDICES .....		164