

## REFERENCES

- ABDELKHALEK, T., ARESTOFF, F., DE FREITAS, N. M., & MAGE, S. (2010). A microeconomic analysis of households saving determinants in Morocco. *African Review of Money Finance and Banking*, 7-27. <https://www.jstor.org/stable/41803204?seq=1/analyze>
- ADU-DAPAAH, H. K. & OPPONG-KONADU, E. Y. (2002). Tomato production in four major tomato-growing districts in Ghana: Farming practices and production constraints. *Ghana Journal of Agricultural Science*, 35, 11-22. DOI: <http://dx.doi.org/10.4314/gjas.v35i1.1840>
- AIDOO-MENSAH, D. (2017). *Economic analyses of savings behaviour of tomato farmers in Ghana*. (Unpublished doctoral thesis). Kwame Nkrumah University of Science and Technology, Ghana.
- AIDOO-MENSAH, D. (2018). Determinants of income patterns of tomato farmers in Ghana. *Review of Agricultural and Applied Economics*, 21 (2) 58-70, DOI: [10.15414/raae.2018.21.02.58-70](https://doi.org/10.15414/raae.2018.21.02.58-70)
- AKAAH, I., DADZIE, K., & DUNSON, B. (1987). Formal financial institutions as savings mobilizing conduits in rural LDCs: an empirical assessment based on the bank savings behavior of Ghanaian farm households. *Savings and Development*. [https://www.jstor.org/stable/25830104?seq=1#page\\_scan\\_tab\\_contents](https://www.jstor.org/stable/25830104?seq=1#page_scan_tab_contents)
- ALAMGIR, M. (1976). Rural savings and investment in developing countries: Some conceptual and empirical issues. *The Bangladesh Development Studies*, 4(1), 1-48. [https://www.jstor.org/stable/40794117?seq=1#page\\_scan\\_tab\\_contents](https://www.jstor.org/stable/40794117?seq=1#page_scan_tab_contents)
- AL-SHADIADAH, A. N., AL-MOHAMMADY, F. M., & ABU-ZAHRAH, T. R. (2012). Factors influencing adoption of protected tomato farming practices among farmers in Jordan Valley. *World Applied Sciences Journal* 17 (5): 572-578.
- ALVAREZ-CUADRADO, F., & VILALTA, E. M. (2012). *Income inequality and saving*. Discussion Paper Series, 7083, 2-59. DOI: [10.1111/obes.12236](https://doi.org/10.1111/obes.12236)
- AMAZA, P., ABDOULAYE, T., KWAGHE, P., & TEGBARU, A. (2009). *Changes in household food security and poverty status in PROSAB area of Southern Borno State, Nigeria*. International Institute of Tropical Agriculture.
- ANDO, A., & MODIGLIANI, F. (1963). The 'life-cycle' hypothesis of saving: aggregate implications and tests. *American Economic Review*, 53(1), 55-84. <http://www.jstor.org/stable/1817129?origin=JSTOR-pdf>
- ARMENDARIZ, B. A., & MORDUCH, J. (2005). *Microfinance: Where do we stand?* *Financial Development and Economic Growth* pp 135-148. <https://link.springer.com/book/10.1057/9780230374270>
- ARTHUR, J. L. (2005). *Family size and its socio-economic implications in the Sunyani Municipality of the Brong Ahafo Region of Ghana, West Africa*. (Unpublished MSc. Dissertation). University of Cape Coast.
- ARYEETEY, E., & GOCKEL, F. (1991). Mobilizing domestic resources for capital formation in Ghana (*African Economic Research Consortium*, Research Paper No. 3). Nairobi, Kenya.
- ARYEETEY, E., & UDRY, C. (2000). *Saving in Sub-Saharan Africa* (Centre for International Development Working Paper No. 38). Harvard Kennedy School.
- AVERY, R. and KENNICKELL, A. (1991). Household saving in the US. *Review of Income and Wealth*, 37(4), 409-432. DOI: <https://doi.org/10.1111/j.1475-4991.1991.tb00381.x>
- BABATUNDE, R. O., & QAIM, M. (2009). *Poverty and income inequality in rural Nigeria: the role of off-farm income diversification*. Germany: University of Göttingen.
- BAJTELSMIT, V. L., & VANDERHEL, J. A. (1997). Risk aversion and retirement income adequacy. In M. S. Gordon, O. S. Mitchell, and M. M. Twinney (Eds.), *Positioning pensions for the twenty-first century*. Philadelphia: University of Pennsylvania Press.
- BARRETT, C. B., REARDON, T., & WEBB, P. (2001). Nonfarm income diversification and household livelihood strategies in rural Africa: concepts, dynamics, and policy implications. *Food Policy*, 26(4), 315-331. [doi.org/10.1016/S0306-9192\(01\)00014-8](https://doi.org/10.1016/S0306-9192(01)00014-8)
- BARTLETT, J. E., KOTRLIK, J. W., & HIGGINS, C. H. (2001). Organizational research: determining appropriate sample size in survey research. *Information Technology, Learning, and Performance Journal*, 19(1)
- BECK, T., DEMIRGUC-KUNT, A., & PERIA, S. M. (2006). *Banking services for everyone? barriers to bank access and use around the world* (World Bank Policy Research Working Paper No. 4079). Switzerland.
- BENDIG, M., GIESBERT, L., & STEINER, S. (2009). Savings, credit and insurance: household demand for formal financial services in rural Ghana (GIGA Working Paper No. 94).
- BEVERLY, S. (1997). *How can the poor save? Theory and evidence on saving in low-income households* (St. Louis Center for Social Development, Washington University Working Paper No. 97-3). Washington.
- BEVERLY, S., & SHERRADEN, M. (1999). Institutional determinants of saving: implications for low-income households and public policy. *Journal of Socio-Economics*, 28, 457-473. [doi.org/10.1016/S1053-5357\(99\)00046-3](https://doi.org/10.1016/S1053-5357(99)00046-3)
- BOFINGER, P., & SCHEUERMEYER, P. (2014). Income distribution and household saving. Web Source: Retrieved June 15 2016 from the website of Progressive Economy [www.progressiveeconomy.eu/sites/.../BofingerScheuermeyerInequalityandSaving.pdf](http://www.progressiveeconomy.eu/sites/.../BofingerScheuermeyerInequalityandSaving.pdf)

BOGGESS, W. G., ANAMAN, K. A., & HANSON, G. D. (1985). Importance, causes, and management responses to farm risks: evidence from Florida and Alabama. *Southern Journal of Agricultural Economics*. DOI: <https://doi.org/10.1017/S0081305200025103>

BROWN, R. P. C., & FOSTER, J. (1994). Remittances and savings immigrant-sending countries. *Pacific Economic Bulletin* Vol. 9 (2). DOI: <https://doi.org/10.1177/011719689500400109>

BROWNING, M., & LUSARDI, A. (1996). Household saving: Micro theories and micro facts. *Journal of Economic Literature*, 34(4), 1791-1855. <http://www.jstor.org/stable/2729595?origin=JSTOR-pdf>

BURNEY, N. A., & KHAN, A. H. (1992). Socio-economic characteristics and household savings: An analysis of the households' saving behaviour in Pakistan. *The Pakistan Development Review*, 31:1 pp. 31-48. <https://www.jstor.org/stable/41259536>

CANOVA, L., RATAZZI, A. M. M., & WEBLEY, P. (2005). The hierarchical structure of saving motives. *Journal of Economic Psychology*, 26(1), 21-34. DOI: <https://doi.org/10.1016/j.joep.2003.08.007>

CHAGOMOKA, T., DRESCHER, A., GLASER, R., MARSCHNER, B., SCHLESINGER, J., & G NYANDORO (2015). Vegetable production, consumption and its contribution to diets along the urban-rural continuum in northern Ghana. *African Journal of Food, Agriculture, Nutrition and Development*, 15(4), 10352-10367.

GEDELA, S. P. R. (2012). Determinants of saving behaviour in rural and tribal households (An empirical analysis of Visakhapatnam District). *International Journal of Research in Social Sciences*, 2(3).

GHANA STATISTICAL SERVICE (2008). Ghana living standards survey report of the fifth round (GLSS 5).

GHANA STATISTICAL SERVICE, (2013). 2010 Population and Housing Census – District Analytical Report (Sekyere Central District).

GORDON, A., & CRAIG, C. (2001). *Rural non-farm activities and poverty alleviation in Sub-Saharan Africa*. Policy Series 14. Chatham, UK: Natural Resources Institute.

GOTTSCHALCK, A. O. (2008). *Net worth and the assets of households: 2002*. Washington, DC: U.S. Census Bureau.

GRINSTEIN-WEISS, M., ZHAN, M., & SHERRADEN, M. (2004). Saving performance in individual development accounts: does marital status matter? *Journal of Marriage and Family*, 68, 192-204. [doi.org/10.1111/j.1741-3737.2006.00241.x](https://doi.org/10.1111/j.1741-3737.2006.00241.x)

GUMA, N., & BONGA-BONGA, L. (2016). *The relationship between savings and economic growth at the disaggregated level*. MPRA Paper No. 72131

HIRSCHLAND, M. (2006). Key messages from savings services for the poor. In *Consultative Group to Assist the People: Poor peoples' savings: Qs and As with experts*. Washington D. C.

HUSSEIN, K. A., & Thirlwall, A. P. (1999). *Explaining differences in the domestic savings ratio across Countries: A panel data study*. Web Source: Retrieved February 15, 2015 from the Website of Kent University, <http://kar.kent.ac.uk/id/eprint/16857>

I.M.F. (2015). Gender and income inequality. Web Source: Retrieved September 16, 2015 from the website of International Monetary Fund, [https://www.imf.org/external/pubs/ft/sdn/2015/sdn1520\\_info.pdf](https://www.imf.org/external/pubs/ft/sdn/2015/sdn1520_info.pdf).

JEROME, M. E., & PERREAULT, D. W. Jr. (1991). *Essentials of Marketing* (5<sup>th</sup> Ed). IRWIN Publishers.

JOHNSON, T. G. (1990). *An analysis of the relationship between income distribution and socio-economic development conditions among communities in the Northwest Territories* (Unpublished Masters dissertation). University of Saskatchewan, Canada.

KALDOR, N. (1957). A model of economic growth. *Economic Journal* 67(268), pp. 591–626. DOI: <https://doi.org/10.2307/2227704>

KAMERI-MBOTE, P. (2005). *The land has its owners! Gender issues in land tenure under customary law in Kenya* (IELRC Working Paper). UK: International Environmental Law Research Centre.

KAR, J., & DASH, P. K. (2009). Formal financial services for rural small savers: a case study of Orissa, India. *Annals of the University of Petroşani, Economics*, 9(2), 73-82.

KATONA, G. (1975). *Psychological economics*. New York: Elsevier.

KELLEY, A. C., & WILLIAMSON, J. G. (1968). Household saving behavior in the developing economies: the Indonesian case. *Economic Development and Cultural Change*, 16(3), 385-403. DOI: <https://doi.org/10.1086/450300>

KEYNES, J. M. (1936). *The general theory of employment, interest, and money*. Palgrave Macmillan.

KIIZA, B., & PEDERSON, G. (2002). Household financial savings mobilisation: empirical evidence from Uganda. *Journal of African Economics*, 10(4), 390-409. DOI: <https://doi.org/10.1093/jae/10.4.390>

KLAEHN, J., BRANCH, B., & EVANS, A.C. (2002). *A technical guide to savings mobilization lessons from the credit union experience*. WOCCU.

KLEIN, L. R. (1954). Statistical estimation of economic relations from survey data. In L. R. Klein (Ed.), *Survey Methods to Economics*. New York: Columbia University Press.

KODOM, M. (2013). *Savings habit and use of savings among households in Ga-East Municipality*. (Unpublished master thesis). University of Ghana, Legon, Accra.

- KUDAISI, B. V. (2013). Savings and its determinants in West African countries. *Journal of Economics and Sustainable Development*, Vol.4, No.18.
- LANDAU, L. (1971). Savings functions for Latin America. In H. B. Chenery (Ed.), *Studies in development planning*. Cambridge, Mass.: Harvard University Press.
- LEFF, N. H. (1969). Dependency rates and savings rates, *The American Economic Review*, 59(5), 886-896. <https://www.jstor.org/stable/1810683>
- LOAYZA, N., SCHMIDT-HEBBEL, K., & SERVÉN, L. (2000). Saving in developing countries: an overview. *The World Bank Economic Review*, 14(3), 393-414. DOI: <https://doi.org/10.1093/wber/14.3.393>
- MAHMOOD, H. Z., KHAN, M., & HUSNAIN, M. I. U. (2014). Re-examining the inverse relationship between farm size and productivity in Pakistan. *The Journal of Animal and Plant Sciences*, 24(5), 1537-1546.
- MALIWICHI, L. L., PFUMAYARAMBA, T.K., & KATLEGO, T. (2014). An analysis of constraints that affect smallholder farmers in the production of tomatoes in Ga-Mphahlele, LepelleNkumbi Municipality, Limpopo Province, South Africa. *Journal of Human Ecology*, 47(3): 269-274. DOI: <https://doi.org/10.1080/09709274.2014.11906761>
- MAXWELL, D. G. (1996). Measuring food security the frequency and severity of escaping strategies. *Food Policy*, 21(3), 292-300. DOI: [https://doi.org/10.1016/0306-9192\(96\)00005-X](https://doi.org/10.1016/0306-9192(96)00005-X)
- MBURU, S., ACKELLO-OGUTU, C., & MULWA, R. (2014). Analysis of economic efficiency and farm size: a case study of wheat farmers in Nakuru District, Kenya. *Economics Research International*. dx.doi.org/10.1155/2014/802706
- MBUTHIA, A. N. (2011). *Households' saving decisions in Kenya*. (Unpublished doctoral thesis). The School of Economics of Kenyatta University.
- MENSAH, E., KONADU, K. B., & AGYARE, W. A. (2013). Health risk of agrochemicals usage in tomato (*Lycopersicon esculentum*) production in the Offinso-North district of Ghana. *International Journal of Engineering, Science and Technology*, 5(9), 1672-1681.
- MIKESELL, R. F., & ZINSER, J. E. (1973). The nature of the savings function in developing countries: a survey of the theoretical and empirical literature. *Journal of Economic Literature*, 11(1), 1-26.
- MODERN GHANA. (2016). *About regions of Ghana*. Retrieved from the website of Modern Ghana,
- MODIGLIANI, F., & BRUMBERG, R. (1954). Utility analysis and the consumption function: an interpretation of cross-section data. In K. Kurihara (Ed.), *Post Keynesian Economics*, New Brunswick: Rutgers University Press.
- NICULESCU-ARON, I. G. (2012). An empirical analysis on preferred saving instruments based on the enquiry financial situation of the Romanian households. *Journal of Applied Quantitative Methods*, 7(4).
- OECD, (2007). *Society at a glance: OECD social indicators*. OECD
- OSEI, R. A. (2011). Perception and utilization of financial institutions by market women in the Accra metropolis: a case of Mallam Attah market women. (Unpublished MBA dissertation) submitted to the Kwame Nkrumah University of Science and Technology, Kumasi.
- OSONDU, C. K., EZEH, C. I., ANYIRO, C. O., & BERNARD, C. L. (2015). Comparative analysis of informal savings forms of male-headed and female-headed farm households in Aguata local government area of Anambra State, Nigeria. *Economic Engineering in Agriculture and Rural Development*, 15(3), 135-143.
- PASINETTI, L. (1962). Rate of profit and income distribution in relation to the rate of economic growth. *Review of Economic Studies*, 29:267-79. [doi.org/10.2307/2296303](https://doi.org/10.2307/2296303)
- PEARCE, D. (1989). The feminization of poverty: women, work, and welfare. *Urban and Social Change Review*, 11, 28-36.
- PRATAP, A. (2017). Effect of demographic factors on consumer behavior: age, sex, income and education. Web Source: Retrieved on May 24, 2017 from <https://www.cheshnotes.com/2017/07/effect-of-demographic-factors-on-consumer-behavior-age-sex-income-and-education/>
- REARDON, T. (1997). Using evidence of household income diversification to inform study of the rural nonfarm labor market in Africa. *World Development*, Vol. 25 (5), pp. 735-747. DOI: [https://doi.org/10.1016/S0305-750X\(96\)00137-4](https://doi.org/10.1016/S0305-750X(96)00137-4)
- RHA, J., MONTALTO, C., & HANNA, S. (2006). The effect of self-control mechanisms on household saving behavior. *Financial Counseling and Planning*, 17(2), 1-16. Available at SSRN: <https://ssrn.com/abstract=2232124>
- ROBINSON, E. J. Z., & KOLAVALLI, S. L. (2010). *The case of tomato in Ghana: Productivity*. GSSP Working Paper No. 19.
- ROBINSON, M. S. (2001). *The microfinance revolution: sustainable finance for the poor*. The International Bank for Reconstruction and Development/The World Bank. Washington, D.C.
- RUTHERFORD, S. (1996). *A critical typology of financial services for the poor*. ActionAid and Oxfam, London.
- SAINT-PIERRE, Y. (1996). Do earnings rise until retirement? *Perspectives on Labour and Income*, 8(2), 32-36.
- SALAM, A., & KULSUM, U. (2002). Savings behaviour in India: an empirical study. *The Indian Economic Journal*, 50(1), 77-80.
- SALAMI, A., KAMARA, A. B., & BRIXIOVA, Z. (2010). *Smallholder agriculture in East Africa: trends, constraints and opportunities*. Working Papers Series No. 105, African Development Bank.

- SHARMA, M., & ZELLER, M. (2000). Factors affecting repayment rates in group-based lending: Findings from Bangladesh and Madagascar. In M. Sharma (Ed.), *Microfinance: A pathway from poverty*. International Food Policy Research Institute.
- SINNADURAI, S. (1973). Vegetable production in Ghana. *Acta Hortic.* 33, 25-28. DOI: <https://doi.org/10.17660/ActaHortic.1973.33.3>
- SNYDER, D. W. (1974). Econometric studies of household saving behaviour in developing countries: a survey. *The Journal of Development Studies*, 10(2), 139-153. DOI: <https://doi.org/10.1080/00220387408421481>
- SOLMON, L. C. (1975). The relation between schooling and savings behavior: an example of the indirect effects of education. In: Juster, S.T. (ed.), *Education, income, and human behavior*, 253-294.
- SPIO, K., & GROENEWALD, J. A. (1996). Rural household savings and the life cycle hypothesis: the case of South Africa. *The South African Journal of Economics*, 64(4), 209-304. DOI: <https://doi.org/10.1111/j.1813-6982.1996.tb01343.x>
- SUNG, J. (1997). *A structural analysis of retirement funds in a family context: participation and investment in stocks*. (Unpublished dissertation). The Ohio State University, Columbus, OH.
- THUNG, C. M., KAI, C. Y., NIE, F. S., CHIUN, L. W., & TSEN, T. C. (2012). Determinants of saving behaviour among the university students in Malaysia. (Unpublished dissertation). Universiti Tunku Abdul Rahman, Malaysia.
- TODARO, M. P. (1997). *Economic development*. London: Longman
- UDRY, C. R., & CONLEY, T. G. (2004). Social networks in Ghana.
- WAITE, L. J., & GALLAGHER, M. (2000). *The case for marriage*. New York: Doubleday.
- WAITE, L. J. (1995). Does marriage matter? *Demography*, 32(4), 483-507. DOI: <https://doi.org/10.2307/2061670>
- WILSON, S. J. (2000). *Demographic and institutional influences on Canadian savings behavior* (Unpublished PhD Thesis). Queen's University, Kingston, Ontario, Canada.
- WRIGHT, G. A. N. (1999). A critical review of savings services in Africa and elsewhere. *MicroSave*.
- YEBOAH, A. K. (2011). A survey on postharvest handling, preservation and processing methods of tomato (*Solanum lycopersicum*) in the Dormaa and Tano South districts of the Brong Ahafo region of Ghana. (Unpublished Masters dissertation). Kwame Nkrumah University of Science and Technology.
- YUH, Y., & HANNA, S. (1997). *The demand for risky assets in retirement portfolios*. Proceedings of the Academy of Financial