



**GOVERNMENT OF GHANA**

**MINISTRY OF EMPLOYMENT AND SOCIAL WELFARE**

# **NATIONAL AGEING POLICY**

**‘AGEING WITH SECURITY AND DIGNITY’**

**JULY 2010**

# **TABLE OF CONTENT**

## **LIST OF ACRONYMS**

## **PREFACE**

## **EXECUTIVE SUMMARY**

## **CHAPTER ONE: BACKGROUND TO THE NATIONAL AGEING POLICY**

- 1.1 Introduction
- 1.2 Implications of Ageing and Policy Imperatives
- 1.3 The Rationale for Review of the Draft National Policy on Ageing
- 1.4 The Policy Review Process

## **CHAPTER TWO: THE LEGAL FRAMEWORK AND APPLICATION OF STANDARDS**

- 2.1 International Instruments and United Nations Conventions
- 2.2 National Laws and Development Policies

## **CHAPTER THREE: AGEING AND NATIONAL POLICY CHALLENGE**

- 3.1 Demographic Dynamics
- 3.2 Ageing and the Development Challenge
- 3.3 Ageing and Fundamental Human Rights
- 3.4 Ageing and Poverty
- 3.5 Old Age and Health Challenges
- 3.6 Ageing and the Living Environment
- 3.7 Ageing and Gender

## **CHAPTER FOUR: OBJECTIVES AND PRINCIPLES OF THE NATIONAL AGEING POLICY**

- 4.1 The Overarching Goal
- 4.2 The Objectives of the Policy
- 4.3 Principles of the Policy

## **CHAPTER FIVE: POLICIES AND STRATEGIES**

- 5.1 Upholding the Fundamental Human Rights of Older Persons
- 5.2 Ensuring Active Participation of Older Persons in Society and Development
- 5.3 Reducing Poverty among Older Persons
- 5.4 Improving Health, Nutrition and Well-Being of Older Persons
- 5.5 Improving Housing and Living Environment of Older Persons
- 5.6 Strengthening the Family and Community to Provide Support to Older Persons
- 5.7 Improving Income Security and Enhanced Social Welfare for Older persons
- 5.8 Providing Adequate Attention to Gender Variations in Ageing
- 5.9 Strengthening Research, Information Gathering and Processing, and Coordination and Management of Data on Older Persons

- 5.10 Enhancing Capacity to Formulate, Implement, Monitor and Evaluate Policies on Ageing
- 5.11 Improving Financing Strategies to Ensure Sustainability of Implementation of Policies and Programmes of Older Persons

## **CHAPTER SIX: INSTITUTIONAL FRAMEWORK FOR POLICY IMPLEMENTATION**

- 6.1. The Role of Government
- 6.2 The Role of the Family and Community
- 6.3 The Role of the Private Sector, Employers and Organised Labour
- 6.4 The role of Older Persons Groups and Associations
- 6.5 The Role of NGOs and Civil Society
- 6.6 The Role of Development Partners
- 6.7 The National Council on Ageing

## **CHAPTER SEVEN: FINANCING THE NATIONAL AGEING POLICY**

## **CHAPTER EIGHT: IMPLEMENTATION ARRANGEMENTS**

- 8.1 Implementation Method and Approach
- 8.2 Monitoring and Evaluation
- 8.3 Review and Revision of the National Ageing Policy

## **LIST OF ACRONYMS**

AGI – ASSOCIATION OF GHANA INDUSTRIES

AU – AFRICAN UNION

CEDAW – CONVENTION ON ELIMINATION OF ALL FORMS OF DISCRIMINATION AGAINST WOMEN

CERD – CONVENTION ON THE ELIMINATION OF RACIAL DISCRIMINATION

CSO – CIVIL SOCIETY ORGANISATION

CSPS – CENTRE FOR SOCIAL POLICY STUDIES

DACF – DISTRICT ASSEMBLY COMMON FUND

DSW – DEPARTMENT OF SOCIAL WELFARE

GEA – GHANA EMPLOYERS ASSOCIATION

GLSS – GHANA LIVING STANDARDS SURVEY

GPRS – GROWTH AND POVERTY REDUCTION STRATEGY

GSS – GHANA STATISTICAL SERVICE

ICESCR – INTERNATIONAL COVENANT ON CIVIL AND POLITICAL RIGHTS

ICPD – INTERNATIONAL CONFERENCE ON POPULATION AND DEVELOPMENT

LEAP – LIVELIHOOD EMPOWERMENT AGAINST POVERTY

LMIS – LABOUR MARKET INFORMATION SYSTEM

M & E – MONITORING AND EVALUATION

MESW – MINISTRY OF EMPLOYMENT AND SOCIAL WELFARE

MLGRDE – MINISTRY OF LOCAL GOVERNMENT, RURAL DEVELOPMENT AND ENVIRONMENT

MOI – MINISTRY OF INFORMATION

MIPA – MADRID INTERNATIONAL PLAN ON AGEING

MDA – MINISTRY, DEPARTMENT AND AGENCY

MMDA – METROPOLITAN, MUNICIPAL AND DISTRICT ASSEMBLY

MOFEP – MINISTRY OF FINANCE AND ECONOMIC PLANNING

MOWAC – MINISTRY OF WOMEN AND CHILDREN AFFAIRS

NDPC – NATIONAL DEVELOPMENT PLANNING COMMISSION

NGO – NON-GOVERNMENTAL ORGANISATION

NPC – NATIONAL POPULATION COUNCIL

NSPS – NATIONAL SOCIAL PROTECTION STRATEGY

NPIC – NATIONAL PENSIONS IMPLEMENTATION COMMISSION

OAU – ORGANISATION OF AFRICAN UNITY

PEF – PRIVATE ENTERPRISE FOUNDATION

PNDC – PROVISIONAL NATIONAL DEFENCE COUNCIL

PPME – POLICY PLANNING, MONITORING AND EVALUATION

PWD – PERSONS WITH DISABILITY

TUC – TRADES UNION CONGRESS

UN – UNITED NATIONS

UNFPA – UNITED NATIONS FUND FOR POPULATION ACTIVITIES

## **PREFACE**

One of the major concerns of older persons in Ghana is the absence of a comprehensive, coherent and well articulated policy document on ageing. There is unprecedented increase in the number of older persons globally, continentally and nationally. In fact available statistics show similar trends in all regions and districts of Ghana.

Population of older persons (60 years and above) is projected to increase from about 600 million in 2000 to almost 2.6 billion in 2050. This increase is phenomenal and yet developing countries are expected to experience even more rapid increases reaching about four times within the same period. Africa will not be spared from this rapid population growth of older persons. In Sub-Saharan Africa, where the struggle with HIV/AIDS pandemic and economic and social hardship continues, the percentage is expected to reach half the level. The 2000 Population and Housing Census Report on Ghana indicate that the proportion of the elderly (65 years and above) formed 5.3 per cent of the population, an increase from 4 per cent in 1984.

This dramatic demographic change in the population of older persons is occurring in the context of globalization and socio-economic challenges, deterioration of cultural values and morals, spreading of HIV/AIDS pandemic and other diseases. This definitely calls for effective and carefully thought out policy interventions to take advantage of the several opportunities that come with it and reduce its negative impact on the development of our country.

Today's generation owe it as a duty to honour and guarantee better living conditions for our older persons. We need to recognize that the society in which we live today has been built thanks to the efforts and toil of previous generations some of whom live with us and defined as older persons. We must make the effort to provide them with efficient health care services and conducive living environment to ensure that they age actively and with adequate security and recognizable dignity.

As a society we have not been able to meet these challenges adequately and satisfactorily. This unsatisfactory performance is partly due to the unsatisfactory treatment we give to older persons because of our own negative perceptions about them including the strange images we use to describe or ascribe to them. Unpardonably, we have sometimes failed to meet their needs even when we have had the capacity to exactly do that.

In 2003, a national policy on ageing was prepared and submitted to Cabinet for approval. The policy sought to address a number of ageing issues at the time but the policy as a comprehensive document was not implemented. The review of the policy is therefore timely if viewed from the perspective of Government's implementation arrangements for the Growth and Poverty Reduction Strategy and the commitment of the Government of Ghana to the Declarations of the Second World Assembly on Ageing and Madrid International Plan of Action on Ageing. The process for the review is itself commendable as it brought together key stakeholders including older persons themselves, government institutions and policymakers, social partners, private sector, civil society and development partners from national and district levels including representatives of communities. The process adopted for the review was bottom-up, participatory and consultative. It is also consistent with the

guidelines recommended by the United Nations for member countries within the framework of the Madrid International Plan of Action.

This policy presents a framework that is capable of transforming and improving the lives of older persons in our society. Our shared vision as Ghanaians is to achieve the overall social, economic and cultural re-integration of older persons into mainstream society, and to enable them as far as practicable to participate fully in the national development process. It is therefore my hope that the partnership that has led to the development of this policy will continue to be strengthened and deployed in the development of the Action Plan, programmes and projects not only to ensure successful implementation of the policy but also to ensure that the quality of life of older persons in Ghana improves significantly and that the goal of ageing actively with adequate security and dignity is achieved.

The Ministry of Employment and Social Welfare acknowledges and appreciates the enormous contribution of the UNFPA and other development partners in supporting the policy development process. The Ministry is also grateful to all stakeholder organizations and individuals especially our senior citizens whose valuable inputs and contributions have enriched the policy.

**HON. ENOCH TEYE MENSAH, MP**  
**Minister of Employment and Social Welfare**

## **EXECUTIVE SUMMARY**

### **1.0 Introduction**

Ageing as a policy issue received international recognition at the first World Assembly on Ageing held in Vienna, Austria in 1982 to address ageing concerns and its implications for national development. Since then several ageing-related conferences have been held including the 1984 International Conference on Population and Development, The Second World Assembly on Ageing held in Madrid in 2002, the Twenty Second Ordinary Session of

the OAU Labour and Social Affairs Commission held in Windhoek, Namibia in 1999, the Expert Meeting hosted by the African Union (AU) in 2000, the 38<sup>th</sup> Session of Heads of State and Government held in Durban, South Africa in 2002. At these and other conferences national Governments committed themselves to initiate policy interventions to address the challenges of older persons.

## **2.0 Implications of Ageing and policy Imperatives**

The implications of ageing and policy imperatives are vast. Increasing number of older persons have implications for many sectors including health, social services, housing, transportation and agriculture, etc. as they become overstretched due to heavy demand of these services with advancement in age. Ghana is an agricultural based economy and ageing could have a negative impact on economic growth due to reduction in number of farmers and farm sizes. Additionally, the incidence of disease and disability increase with advancement in age. Increasing numbers and proportion of older persons will therefore require special facilities and services in health, transport, housing, social services, etc. which are usually expensive to obtain.

This apparent negative impact on the economy notwithstanding older persons in Ghana contribute immensely to the development of the country especially in areas such as transfer of knowledge, skills, experience and expertise to younger ones and provides historical facts which help to enrich national debates and shape history. Older persons in so many other ways help to foster national and community cohesion. They also often serve as reliable custodians of tradition and custom. It is important therefore to develop interventions to ensure change in attitudes, policies and practices at all levels in all sectors to address concerns of ageing and promote the positive contribution of older persons in our society.

## **3.0 The Policy Review Process**

The draft national policy on ageing prepared in 2002 had not been implemented for several reasons including absence of implementation action plan and the apparent lack of ownership by older persons who are the primary stakeholders. Several factors affecting older persons have since changed and the approach for developing ageing policies to achieve sustainability of implementation has also changed.

The policy review process as indicated in the United Nations Guidelines for Review and Appraisal of the Madrid International Plan of Action (MIPA) on Ageing adopt a bottom-up participatory approach that brings together both primary and secondary stakeholders. The guidelines comprise four key areas:

- Identification of stakeholders;
- Reviewing national policies in response to ageing;
- Reviewing implementation of the MIPA with older persons themselves; and
- Distillation and analysis of information at national, regional and global levels.

The Ghana ageing policy review process has been conducted in line with these guidelines. The bottom-up process was adopted and used, and the approach has been highly participatory and consultative. Various workshops have been held at national and regional levels that brought together older persons and representatives of older persons' groups and associations, public sector policymakers, private sector stakeholders, social partners including employers



and organized labour, civil society organizations including non-governmental and community-based organizations, representatives of academic and research institutions and development partners to discuss and provide inputs into the policy review process.

#### **4.0 The Legal Framework and Application of Standards**

There are several national and international instruments and United Nations Conventions that seem to protect the rights of older persons. Some of the international instruments and United Nations Conventions that seek to protect the rights of older persons include:

- African Union Policy Framework and Plan of Action on Ageing – 2002
- The second world Assembly on Ageing and MIPA on Ageing – 2002
- UN Plan of Action on Ageing – 1982
- UN Principles for Older Persons – 1991
- UN Proclamation on Ageing – 1992

In addition there are also non-age specific instruments that provide some protection to older persons

National laws and development policies that seek to protect older persons in Ghana include:

- The 1992 Constitution of the Republic of Ghana
- Growth and Poverty Reduction Strategy (GPRS II) – 2006-2009
- National Social Protection Strategy
- Persons with Disability Act, 2006 (Act 715)

Apart from these there are other several relevant domestic legislation and policies which provide support to older persons.

#### **5.0 Ageing Crisis and National Policy Challenges**

The process of social change resulting from urbanisation migration and other global issues pose serious challenges to national development. The demographic dynamics of today point to a rapidly increasing population of older persons within a period of social and economic challenges with respect to delivery of health services, housing, transportation, social protection and other services which are generally expensive to obtain but which are needed by older persons to improve their standard of living. The key national policy challenges relate mainly to the following issues:

- Demographic dynamics of ageing
- Ageing and fundamental human rights
- Ageing and the development challenge
- Ageing and poverty
- Old age and health challenges
- Ageing and the living environment
- Ageing and gender

Government and stakeholders need to strengthen partnership relationship and effectively collaborate to develop and implement policy interventions to ensure that challenges posed by these issues are adequately addressed to minimise their socio-economic impact.

## **6.0 Objectives and Principles of the National Ageing Policy**

The overarching goal of the national ageing policy is to achieve the overall social, economic and cultural re-integration of older persons into mainstream society, to enable them as far as practicable to participate fully in the national development process. In the pursuit of this goal full recognition will be given to their fundamental human rights including the right to independence, active participation in society, benefit from community support and care, self-fulfillment in pursuit of educational and other opportunities and dignity, security and freedom from exploitation.

The objectives and principles of the policy and the results of the analysis of the ageing issues and challenges form the basis for the policies and strategies that have been formulated for implementation

## **7.0 Policies and Strategies**

The policies and strategies that will be promoted and pursued by government to improve the living standards of older persons in Ghana will include:

- Upholding the Fundamental Human Rights of Older Persons
- Ensuring Active Participation of Older Persons in Society and Development
- Reducing Poverty among Older Persons
- Improving Health, Nutrition and Well-Being of Older Persons
- Improving Housing and Living Environment of Older Persons
- Strengthening the Family and Community to Provide Support to Older Persons
- Improving Income Security and Enhanced Social Welfare for Older persons
- Providing Adequate Attention to Gender Variations in Ageing
- Strengthening Research, Information Gathering and Processing, and Coordination and Management of Data on Older Persons
- Enhancing Capacity to Formulate, Implement, Monitor and Evaluate Policies on Ageing
- Improving Financing Strategies to Ensure Sustainability of Implementation of Policies and Programmes of Older Persons

## **8.0 Institutional Framework for Policy Implementation**

The multi-faceted and multi-dimensional nature of the national ageing policies and strategies contained in this document require well coordinated effort and commitment of all government agencies working in effective partnership with all key stakeholders. The institutional framework accordingly defines the role and responsibilities of Government institutions, universities and research institutions, the family and community, private sector, employers and organized labour, NGOs and civil society and development partners. The framework makes recommendation for the establishment of a National Council on Ageing to provide effective coordination and oversight of policy implementation.

The implementation method and approach will be participatory and consultative and will involve all key stakeholders especially older persons who are the primary stakeholders in the process. A monitoring and evaluation system will be established to help track progress of implementation and gather relevant information for evidence-based planning and policy decision-making.

Government will establish the “Active Ageing Fund” into which grants from central Government, District Assemblies, private sector, philanthropist institutions and individuals, NGOs and development partners will be deposited to support and sustain implementation of the policy over the long-term.

## **CHAPTER ONE: BACKGROUND TO THE NATIONAL AGEING POLICY**

### **1.1 INTRODUCTION**

Ageing as a policy issue received international recognition at the first World Assembly on Ageing held in Vienna, Austria in 1982, as outlined in UN Resolution 37/51 and the Vienna Plan of Action. The import of the meeting was to address ageing concerns and its implications for national development. The International Plan of Action on Ageing which was adopted highlighted the implications of population ageing and the need for advanced planning and challenged UN member countries to develop action plans and programmes to enhance the re-integration and self-reliance of older persons into mainstream society. It also sought to ensure the recognition of their needs for income security in old age, support for provision of their basic needs, advocacy and raising public awareness of the benefits of active ageing and inter-generational solidarity for sustainable development.

The 1994 International Conference on Population and Development (ICPD) also identified with issues of the elderly in society and called on governments to ensure greater equity for the aged, elimination of all forms of violence and discrimination against them and also strengthen formal and informal support systems and safety nets for elderly persons among others.

Since then, various policy frameworks including the African Union (AU) Policy Framework and Plan of Action on Ageing have called for:

- Strengthening social protection schemes for elderly persons, particularly the long-term care of the poor and frail (mostly women);
- Recognising and ensuring the provision of geriatric health care and supporting the care-giving services provided by older persons to grandchildren, orphans including those affected by HIV/AIDS and other disadvantaged young people;
- Eliminating violence and other crimes against older persons especially women;
- Promoting life-long education, training, healthy and active ageing;

- Providing assistance to meet the special needs of older persons who are caught up in conflict and other humanitarian/emergency situations; and
- Support gender-sensitive research on population ageing.

Beside the above, the policy examined the role of government in providing a supportive framework for fostering responsible media, improving societal perspectives on ageing and promoting public debate on these issues as they grow in importance.

The Madrid International Plan of Action on Ageing (MIPAA) also calls for changes in attitudes, policies and practices at all levels in all sectors so that the enormous potential of ageing in the twenty-first century will be fulfilled.

## **1.2 IMPLICATIONS OF AGEING AND POLICY IMPERATIVES**

Clearly, the implications of ageing are vast and suggest critical policy imperatives and hence pose serious policy questions. While ageing presents a problem of its own to the individual older person, the rapid increases projected in the number of cohorts of older persons especially the old old (80+) globally equally have significant implications for national development. Many sectors such as health, social services and social protection needs including housing, transportation and the agriculture sector are heavily overstretched due to the heavy demand of these services with advancement in age and the decrease in farm sizes as well as their participation in the sector due to old age. It is thus feared that, with the present projections in the increase in numbers of older persons, the economically active age groups will not be able to support the dependent age groups, who are mainly children and elderly but who were traditionally cared for by the family. Secondly as an agricultural based economy, which depends, so much on manpower, ageing could have a negative impact on economic growth due to the reduction in numbers and farm sizes with advancing age.

It is also known that the incidence of disease and disability increase with advancement in age. It is therefore clear that the increasing numbers and proportion of older persons will mean that more special facilities and services in health, transport, housing and social services will be required to meet their specific needs most of which are usually expensive to obtain and maintain.

While recognizing the seemingly negative impact of ageing on the economy it is also necessary to recognize that ageing do have some positive influence on national development if properly planned. Older persons in Ghana usually transfer knowledge, skill, experience, and expertise to the younger ones and provide historical facts which help in national debates and discussions when need be. Traditionally older persons act as mastercraftmen, handle arbitrations and settle disputes in the communities. Through these activities they reduce the level of social unrest, civil strife and encourage community development. In recognition of these and to harness their experience and also to provide a better living condition for older persons it is important that government institute appropriate policies and programmes that would provide support while utilizing the rich resource base of older persons towards national development.

Apart from their increasing number, the quality of life of older persons should be of major concern to society. Today's society has been built thanks to efforts deployed by previous generations of people who should be guaranteed better living conditions. But society is yet to respond adequately to this challenge as older people's access to efficient health care service, appropriate living environment, adequate retirement pension, active participation in the development process and in making decisions that affect them continue to be limited.

In Ghana a National Committee on Ageing was formed by the Ministry responsible for Employment and Social Welfare to study carefully the policy imperatives and initiate pragmatic steps to close the policy gaps. As a result of the Committee's effort, a draft National Policy on Ageing was prepared in collaboration with the Center for Social Policy Studies (CSPS) of the University of Ghana in February 2002 and submitted to Cabinet On March 28<sup>th</sup> 2003. The draft policy sought to recognize the rights of older persons, respond to challenges that affect them and promote the active participation of the aged in mainstream society for national development. Key challenges addressed included:

- Institutional arrangements
- Education and media
- Health and nutrition
- Social welfare
- Income security
- The family
- Housing and living environment
- Preparation for retirement
- Research

### **1.3 THE RATIONALE FOR REVIEWING THE DRAFT NATIONAL POLICY ON AGEING**

The need for National Policy on Ageing arises from the Government's realization that without a coherent and comprehensive overall framework for guiding the different sectors and agencies involved in development issues pertaining to older persons not much would be achieved in improving the well-being of older persons in Ghana.

Additionally, ageing is an inevitable natural process, such that with an improvement in life expectancy as a result of better health facilities, improvement in quality of life, and control over many killer diseases, populations all over the world bearing the absence of accidents shall age. It is therefore imperative that governments and policy makers take adequate steps to provide for the phenomena in a more formalized and systematic manner.

Furthermore, the rapid increase in the ageing phenomenon is global which affects both developing and developed countries alike. It is also worth noting that older persons are not a homogeneous group and therefore planning for their needs require country specific action plans and programmes. This is because UN resolutions and other international declarations only provide the framework for such country specific programming.

Another important reason for developing and reviewing policies on the aged is that the older population in the 21<sup>st</sup> century is seen as a potential human resource base which, if well managed could be utilized for national development and not necessarily a group of social services drain or liability on national resources.

Older persons are also recognized as part of the national population and in fact the end of the life cycle and therefore should continue to have their rights respected and needs provided for by all other members of society through policies and programmes. As such there should be specific laws and policies to direct their development and continuous existence.

Finally, it is mandatory for all UN member states which Ghana is a reputable member to develop national plans and strategies that aim at adding quality life to the years of older persons in conformity with the millennium declaration of a society for all ages and through that ensure that specific budgetary provisions and other sources of funds are made to facilitate the implementation of programmes for older persons.

These notwithstanding, the draft policy developed in 2002 at best might have provided guidance to Government's response to some critical ageing issues but it has not yet been implemented as a holistic and comprehensive policy to systematically address the concerns of ageing in Ghana. There has also not been any elaborate implementation framework and action plan to guide the realization of the objectives contained in the draft policy, and with more than six years passed since its preparation in 2002, the strategies required for addressing issues of older persons may have changed in perspective, complexity, approach and substance. Older persons in Ghana are therefore unable to look into the future with certainty and optimism.

It is against this background that in partnership with UNFPA, the Ministry of Employment and Social Welfare (MESW) initiated the process for the review of the National Ageing Policy to respond effectively to the needs of the aged in contemporary Ghanaian society and develop an Action Plan and costed programmes and projects for its timely and systematic implementation.

## **1.4 THE POLICY REVIEW PROCESS**

### **1.4.1 Approach to the Review of the Madrid International Plan of Action**

The Department of Economic and Social Affairs of the United Nations Secretariat playing its role as the vital interface between global policies in economic, social and environmental spheres and national action has assisted in the development of comprehensive guidelines for review and appraisal of the Madrid International Plan of Action on Ageing. The key suggested principles to be employed for reviewing national policies on ageing include bottom-up, participatory and consultative processes.

The reality of the disadvantaged and less powerful older people is often not visible to others. Bottom-up participatory approaches bring together primary and secondary stakeholders in order to make this reality visible, and to promote mutual learning and sharing of information.

This process generates knowledge for policymakers, supports action and promotes public awareness. Policies and programmes are thus improved and governance is enhanced as social capital is developed and people are motivated to organize and advocate for improvements in their own well-being. Such an approach will also enable: broadening of policy and programme information sources; priority-setting of policies and programmes that reflect the interests of the primary stakeholders; and opportunities for marginalized participants to

analyse and articulate their situation with other stakeholders. This clearly promotes partnership in working for realistic change.

The guidelines comprise four key areas covering:

- Identification of stakeholders: The main task is to decide who to work with and how including the identification of the key focal person and institution on ageing to serve as the catalyst for moving the review process forward. It also defines the parameters for establishing a national coordinating mechanism on ageing;
- Reviewing national policies in response to ageing: The main task is to define challenges and priorities for action on ageing and determine what to review using a bottom-up approach. The guidelines examine how ageing issues related to the MIPAA are addressed through other national policies, programmes and budgets, and establishes the extent to which ageing is being mainstreamed into national development processes;
- Reviewing implementation of the MIPAA with older persons themselves: The main task is to conduct a bottom-up participatory assessment of policy impact on older persons. This part of the process involves the engagement of experienced facilitators to purposively identify and select poor and marginalized communities for training and research. Information gathered from the community level will then be synthesized and used by older persons in local and national advocacy and policy engagement with other stakeholders; and
- Distillation and analysis of information at national, regional and global levels: The main task is to identify policy relevant implications and recommendations. Under this part, national-level analysis of the implementation of the MIPAA will be undertaken to draw on the outcomes of information gained through national policy review and background information sources as well as the results of the bottom-up reviews and appraisals with older persons.

#### **1.4.2 The Ghana Policy Review Process**

In line with the principles developed by the Department of Economic and Social Affairs of the United Nations Secretariat and as discussed above, Ghana's policy review process was implemented at both national and sub-national levels. The process was consultative and participatory and gave the opportunity to older persons themselves to decide on what they considered as priority policy issues that need to be addressed in the short-, medium- and long-term.

At the national level a policy review workshop was organized to adopt the approach and methodology proposed for conducting the review of the draft national policy on ageing in line with the MIPAA. The workshop was attended by senior representatives of relevant Government policy making institutions, associations of older persons and pensioners, private sector organizations, academic and research institutions, civil society organizations and NGOs including HelpAge Ghana and development partners. The workshop outlined the policy parameters and national action required in the four key areas proposed for reviewing the MIPAA. The workshop agreed that despite the limitations of bottom-up approaches they provided the best opportunity for getting older persons to articulate the challenges they face and suggest ways for addressing them. The participatory process also ensures the following:

- Adequate opportunities for older persons to express their views on impact of national policy on their lives;
- Promotion of participation of older persons in the implementation of the MIPAA;
- On-going and systematic process of engagement with older persons;
- Additional sources of information for policymakers;
- Gathering of information directly from older persons; and
- Provision of regular feedback to stakeholders and policymakers

Two decentralized workshops involving all regions in the country were also organized to bring together older persons from communities in districts and regions across the country to participate in the review process. Community-based organizations, local associations of older persons and relevant Government institutions at the local level had the opportunity to fully participate in the process at this level.

The Ghana ageing policy review process also includes the following activities:

- Interview of selected stakeholder institutions, individuals and groups;
- Interaction with selected older persons and their associations to discuss impact of specific policies and selection of research topics;
- Focus group review meetings on specific critical issues on ageing;
- Development of a revised and comprehensive draft national policy document on ageing;
- Wide circulation of draft report to gather comments from both primary and secondary stakeholders;
- National validation workshop to achieve final consensus on the policy document by the key stakeholders;
- Development of an Implementation Action Plan to provide details of policy actions and implementation activities needed to achieve the policy goals and objectives
- National validation workshop to achieve consensus on the Implementation Action Plan
- Cabinet approval of policy document;
- Development of costed projects and programmes; and
- Promulgation of related legislation by Parliament.

## **CHAPTER TWO: THE LEGAL FRAMEWORK AND APPLICATION OF STANDARDS**

There are several national and international instruments and UN Conventions that seek to protect the rights of older people.

### **2.1 INTERNATIONAL INSTRUMENTS AND UNITED NATIONS CONVENTIONS**

#### **2.1.1 African Union (AU) Policy Framework and Plan of Action on Ageing**



Continental efforts to address the challenges resulting from an ageing population in Africa started at the 1999 Twenty Second Ordinary Session of the OAU Labour and Social Affairs Commission that was held in Windhoek, Namibia. The post-session partnership arrangement between HelpAge International – Africa Development Centre and the AU (formerly OAU) culminated in the signing of a memorandum of understanding and the eventual development of the AU Policy Framework and Plan of Action on Ageing in Africa. The main objective of the policy framework and plan of action is to provide policy guidance to countries on meeting the individual and collective needs of the elderly in society. The policy was finally adopted during the 38<sup>th</sup> Ordinary Session of the Assembly of Head of State and Government in Durban, South Africa in July 2002. The main issues and policy recommendations include the following:

The main goal of the Policy Framework and Plan of Action is to guide AU Member States to design, implement, monitor and evaluate appropriate integrated national policies and programmes to meet the individual and collective needs of older people

The framework promotes active stakeholder involvement in the design, development and implementation of National Policies and Plans of Action on Ageing. It also emphasizes the need for strategic partnerships at all levels involving individuals, communities, NGOs, donors, the private sector, the media, Governments, religious bodies and other civil society groups to comprehensively conceptualise and address issues concerning older persons on the African continent.

### **Policy Issues and Recommendations**

The policy framework further suggests important policy recommendations that commit AU Member States to actively pursue agenda that significantly improves the situation of the aged in the following areas:

- Fundamental human rights and freedoms of older persons
- Information and data on older persons and coordination
- Poverty and older persons
- Health
- Food and nutrition
- Housing and living environment
- Social Welfare
- Family
- Employment and income security
- Crises, Emergencies and Epidemics
- Ageing and migration
- Education and training
- Gender

### **2.1.2 THE SECOND WORLD ASSEMBLY ON AGEING AND MADRID INTERNATIONAL PLAN OF ACTION ON AGEING**

The Second World Assembly on Ageing met in Madrid from 8 – 12 April, 2002 and adopted the political declaration and Madrid International Plan of Action on Ageing (MIPAA) to respond to the opportunities and challenges of population ageing in the twenty-first century

and to promote the development of a society for all ages. The declaration further committed Governments to actions at all levels, including national and international levels, on three priority directions: older persons and development; advancing health and well-being into old age; and ensuring enabling and supportive environment.

The Madrid International Plan of Action on Ageing outlines clearly priority directions, suggests areas of inquiry, undertakes analysis of the key issues and suggests policy recommendations and actions for implementation.

### **PRIORITY DIRECTIONS OF THE MADRID PLAN OF ACTION AND AREAS OF INQUIRY FOR REVIEW AND APPRAISAL**

NO.	PRIORITY DIRECTION OF THE MADRID PLAN OF ACTION	AREAS OF INQUIRY
1	Older Persons and Development	Level of Integration of Ageing in Development
2	Advancing Health and Well-Being into Old Age	Quality of Life for Older Persons
3	Ensuring Enabling and Supportive Environment	State of the Environment for Promoting Individual Development into Older Age

The key issues discussed in the MIPAA include the following:

#### **Priority Direction 1: Older Persons and Development**

##### **The Issues:**

- Active participation in society and development
- Work and the ageing labour force
- Rural development, migration and urbanisation
- Access to knowledge, education and training
- Intergenerational solidarity
- Eradication of poverty
- Income security, social protection/social security and poverty prevention
- Emergency situations

#### **Priority Direction II: Advancing Health and Well-Being into Old Age**

##### **The Issues:**

- Health promotion and well-being throughout life
- Universal and equal access to health-care services
- Older persons and HIV/AIDS
- Training of care providers and health professionals
- Mental health needs of older persons
- Older persons and disabilities

#### **Priority Direction III: Ensuring Enabling and Supportive Environment**

## **The Issues:**

- Housing and the living environment
- Care and support for caregivers
- Neglect, abuse and violence
- Images of ageing

### **2.1.3 OTHER INTERNATIONAL INSTRUMENTS AND CONVENTIONS**

There are other several international instruments and United Nations conventions that seek to protect the rights of older persons. Some of the age-specific instruments are:

- UN Plan of Action on Ageing – 1982;
- UN Principles for Older Persons – 1991; and
- UN Proclamation on Ageing – 1992.

The non-age specific instruments that provide some protection to older persons include:

- UN Universal Declaration of Human Rights – 1948;
- African Charter of Human and Peoples Rights;
- International Covenant on Civil and Political Rights (ICESCR);
- UN Declaration on the Right to Development – 1996;
- The Convention on the Elimination of Racial Discrimination (CERD) – 1965;
- The Convention on the Elimination of all forms of Discrimination against Women (CEDAW) – 1997
- The Convention against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment (CAT) – 1984;
- The Convention on the Rights of the Child (CRC) – 1989;
- International Labour Organisation Conventions (Various);
- UN Standard Rules on Equalisation of Opportunities for Persons with Disabilities – 1996.

## **2.2 NATIONAL LAWS AND DEVELOPMENT POLICIES**

### **2.2.1 The 1992 Constitution of the Republic of Ghana**

The 1992 Constitution of the Republic of Ghana is the basic national legal framework for ensuring sustainable development and improved living standards for all Ghanaians. Though the Constitution is not age-specific, it provides guidance for ensuring that older persons and the vulnerable are adequately protected. The Constitution guarantees all citizens including the aged fundamental human rights and freedoms including economic, social, political and cultural rights.

Chapter Five Article 12 (2) states “Every person in Ghana, whatever his race, place of origin, political opinion, religion, creed or gender shall be entitled to the fundamental human rights and freedoms of the individual contained in this Chapter but subject to respect for the rights and freedoms of others and for the public interest”

Chapter Six Article 36 (6) states “The State shall afford quality of economic opportunities 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”

Chapter Fourteen Article 199 (1) states “A public officer shall, except as otherwise provided in this Constitution, retire from the public service on attaining the age of sixty years” and Article 199 (3) states “The pension payable to any person shall be exempt from tax”.

These provisions provide guidance to the formulation of policies, strategies and specific legal instruments to help improve the well-being of older persons in Ghana.

## **2.2.2 Growth and Poverty Reduction Strategy (GPRS II) (2006 – 2009)**

Section 4.8 of the GPRS II provides the social policy framework for mainstreaming the vulnerable and excluded in human resource development. It recognizes that a significant proportion of Ghanaians including the elderly, women and persons with disabilities, etc. either do not reach their full human potential or cannot contribute effectively to economic growth and sustainable social development due to vulnerability and exclusion. It calls for a coherent social policy framework and an overarching social protection strategy to address the challenge. The GPRS II further recognizes that family values are under threat partly because little attention is paid by public and private sector agencies to improve the family as an important institution. It outlines measures for strengthening the family including support to build family capacity to provide for and care for its members including women and the elderly. The strategy also emphasizes the need to improve social security, address HIV/AIDS and its impact on vulnerable and excluded persons, enhance capacity development in support of social work, and improve data management with regard to vulnerability and exclusion. These are all critical ageing issues which have been discussed at various national and international forums but have not yet received the desired attention by Government and society.

## **2.2.3 Social Protection Strategy**

Ghana has developed a National Social Protection Strategy (NSPS) to enhance the capacity of poor and vulnerable persons by assisting them to manage socio-economic risks, such as unemployment, sickness, disability and old age. These interventions are meant to increase the livelihoods of target groups by reducing the impact of various risks and shocks that adversely

affect income levels and opportunities to acquire sustainable basic needs. Generally, in Ghana, the primary causes of vulnerability and extreme poverty are caused by such factors as macro-economic shocks, natural/man-made disasters, health shocks, life-cycle shocks and exclusion and denial of rights. The social protection strategy draws attention to the need to take a collaborative and innovative approach to provide social empowerment initiatives to improve the livelihoods of poverty stricken Ghanaians including older persons. The strategy further suggests ways of ensuring that social protection plays a key role in improving health and education outcomes and provides strategies to prevent income loss, old age insecurity (pension) and skills development both for the formal and informal sectors.

#### **2.2.4 Persons with Disability Act, 2006 (Act 715)**

The Persons with Disability (PWD) Act though not age-specific provides relevant contextual information that should help improve the condition and well-being of older persons. The law provides for the rights of persons with disability including: i) right to family life and social activities; ii) right to equal treatment in respect of housing/residence; iii) right to decent living conditions and environment; iv) non-discrimination and exploitation of PWD and improved access to public places by PWD. The Act also provides for employment support. It provides tax incentives to employers who engage PWD. It also makes provisions for training, rehabilitation including community-based rehabilitation and the provision of working tools and appropriate facilities to enable PWD function well at the place of work. Additionally, provisions have been made under the law to improve transportation and health-care needs of older persons.

#### **2.2.5 Other Domestic Legislation and Policies**

Other relevant domestic legislation and policies which provide support for older persons include:

- Interstate Succession Law, 1985 (PNDC Law 111);
- Social Security Law, 1991 (PNDC Law 247);
- The Criminal Code (Amendment) Act, 1998 (Act 554);
- Labour Law, 2005 (Act 715);
- The Children's Act, 1998, (Act 560);
- Child Rights regulations, 2003 (L.I 1705);
- Juvenile Justice Act, 2003 (Act 653);
- Gender and Children's Policy (2003);
- National HIV/AIDS Policy (2002);
- Livelihood Empowerment Against Poverty (LEAP) Social Grants Programme;
- The draft National Youth Policy; and
- The Draft National Ageing Policy (2003).

### **CHAPTER THREE: THE AGEING CRISIS AND NATIONAL POLICY CHALLENGES**

#### **3.1 DEMOGRAPHIC DYNAMICS**

Unlike most other population groups there is relatively little information about the situation of older people. The absence of comprehensive information means that ageing is poorly

understood and, as a result, adequate resources are not allocated to meet the needs of the older population. The absence of an agreed definition of 'older person', to achieve consistency with international conceptual understanding exacerbates the problem as comparative analysis is difficult even where data exists.

Available data, however, indicates that the number of persons over 60 will increase from about 600 million in 2000 to almost 2 billion in 2050 and the proportion of persons defined as older is projected to increase globally from 10 per cent in 1998 to 15 per cent in 2025. The increase will be greatest and most rapid in developing countries where the older population is expected to quadruple during the next 50 years. In Africa the proportion is expected to double by 2050. In sub-Saharan Africa, where the struggle with HIV/AIDS pandemic and with economic and social hardship continues, the percentage is expected to reach half the level. Such a demographic transformation has profound consequences for every aspect of individual, community, national and international life.

It is evident that population ageing will become a major issue in developing countries which are projected to age swiftly in the first half of the twenty-first century. The proportion of older persons is expected to rise from 8 to 19 per cent. The fastest growing group of the older population is the oldest old, that is, those who are 80 old years or more. In 2000, the oldest old numbered 70 million and their numbers are projected to increase to more than five times that over the next 50 years. Another major demographic difference relates to gender. Older women outnumber older men. The gender dimension of ageing must be a priority for global and national policy action.

There are also rural and urban demographic differences in ageing. Currently, overwhelming proportion of older persons in developed countries live in areas classified as urban while the majority of older persons in developing countries live in rural areas. This trend is expected to continue in the future.

In Ghana, the situation is not very different. Available statistics from the population census of 2000 and other surveys on population indicate that the majority of people in Ghana (64%) live and work in rural areas where the greater proportion of older persons also reside.

Available data indicate that older persons aged 65 years and above constitute 5 per cent of the Ghanaian population (GSS, 2002). This figure is among the highest in Africa. Most of these elderly persons reside in rural areas. There is also evidence to show that the aged in Ghana has been increasing over the years. The 2000 Population and Housing Census Report indicate that the proportion of the elderly (65 years and above) formed 5.3 per cent of the population, an increase from 4.0 per cent in 1984. The percentage increase of the aged population between 1960 and 1970 was 12.5 per cent. This decreased to 11.1 per cent between 1970 and 1984. However, between 1984 and 2000 the figure increased to 32 per cent. The ageing of the population is also reflected in the increase of the median age from 18.1 years in 1984 to 19.4 years in 2000. It is established that the ageing of Ghana's population has been precipitated by rapid fertility decline and improvements in public health services, personal hygiene, sanitation and nutrition.

Another important issue of demographic concern is that the proportion of the elderly population in Ghana as a developing country is growing much more rapidly than those in the developed countries. In the developed countries the demographic transition process leading to an ageing population took place over the span of about a century (Angel and Angel, 1997;

1982; Olson, 1994), giving ample time to prepare and cope with the increased numbers of elderly persons. In addition the process of industrialization after the Second World War was enhanced by the “Baby Boom” in these countries which made it possible for them to utilize effectively the large youthful population that entered the labour market at the time.

In Africa, this process of demographic transition is occurring in a few decades (Mbamaonyekwu, 2001). Though the transition provided large numbers of youth it was not accompanied by the needed process of industrialization to absorb the youth. As a result, Africa is not able to effectively utilize its window of opportunity, who is the youth, for development to benefit the aged.

Regional demographic dynamics in Ghana follow similar trends. In all the ten regions of the country, older persons aged 65 year and above have been increasing. Most regions however have a greater proportion of surviving females above 65 years than males. The age structure of districts are also characteristic of population experiencing rapid growth with some districts as high as 8.8 per cent with larger proportions of older persons aged 65 years and older accounting for 4.1 per cent.

### **3.2 AGEING AND THE DEVELOPMENT CHALLENGE**

. In recent past older persons were accorded a high-ranking place in the traditional Ghanaian society, but in the process of social change resulting from urbanization, migration and other global issues, traditional norms have been affected in several ways. These social transformations as well as poor infrastructure development in the rural areas have affected the patterns of social interactions and relationships in families and communities and consequently how they relate to older persons. Thus migration in all forms create social distance and, with it, social disengagement and a systematic reduction in certain forms of interactions with families. The situation of migrant workers and ageing is also of great concern.

Older persons in Ghana are showing gradually signs of loneliness, poverty and neglect. The impact of this social neglect is however felt the most among older women (Apt, 1996) who are overburdened with widowhood rites and responsibilities, social and cultural discrimination (e.g. witchcraft) and in recent time the care of HIV/AIDS orphans and people leaving with AIDS. Thus not only are older people at risk of contracting HIV but they are the main providers of care in some cases to those affected by AIDS and for orphaned children.

What is more it is estimated that about 60-80 per cent of the working population in Ghana are engaged in subsistence farming and other informal work and therefore have no pension rights or any other form of reliable social security. Unfortunately due to social transformation, economic constraints and high level of unemployment and under employment, the traditional expectation that the younger generation will take care of the old, in time of need is no longer tenable. Older persons therefore can no longer rely on the traditional family support for survival.

This is evidenced in the fact that in many Ghanaian businesses older persons especially those in private and family businesses are forced to remain at work into advanced age for survival since there are no other sources of support if they should retire. Thus large numbers of both the urban and rural elderly persons work into their old age until they are physically unable to continue working. On the other hand those who have the benefit of formal retirement benefits

rather join the informal sector as soon as practicable, due to the inadequacy of their retirement benefits. This means that many older persons in Ghana do not retire or have no peaceful retirement or leisure unlike their counterparts in the developed countries.

Older persons must be full participants in the development process and also share in its benefits. No individual should be denied the opportunity to benefit from development. The impact of population ageing on the socio-economic development of society, combined with the social and economic changes taking place in Ghana engender the need for urgent action to ensure the continuing integration and empowerment of older persons. In addition, migration, urbanization, the shift from extended to smaller, mobile families, lack of access to technology that promotes independence and other socio-economic changes can marginalize older persons from the mainstream of development, taking away their purposeful economic and social roles and weakening their traditional sources of support.

Whereas development can benefit all sectors of society, sustained legitimacy of the process requires the introduction and maintenance of policies that ensure the equitable distribution of economic growth. One of the principles in the Copenhagen Declaration on Social Development Summit and Programme of Action adopted at the World Summit for Social Development is the creation of a framework by Governments to fulfill their responsibility for present and future generations by ensuring equity across the generations. Furthermore, the Millennium Summit affirmed the long-term imperative of eradicating poverty and fulfilling the social and humanitarian goals set up by the global conferences of the 1990s.

The attention of policy makers has been seized by the simultaneous need to adjust to the effects of an ageing labour force while improving labour productivity and competitiveness and also ensuring the sustainability of social protection systems. Where appropriate, multi-faceted reform strategies should be implemented in order to place pension systems on a sound financial footing.

In Ghana a high proportion of older persons are illiterate mainly due to poor access to education earlier in life. Formal education and training programmes limit older persons' participation and thereby limit their access to new employment and other opportunities. As training and education programmes are developed, the skills and experience of older people are overlooked and their contributions are not encouraged. Several years of implementation of non-functional education programmes in Ghana have not yet changed the situation necessitating some changes in policy and strategic orientation to non-functional education for older persons.

### **3.3 AGEING AND FUNDAMENTAL HUMAN RIGHTS**

There is evidence in Ghanaian literature, research information and reported cases to the effect that fundamental rights of older persons such as the right to life and liberty, the right to work and the right to freedom from discrimination are often abused. Older people are abused by family and community members. They are accused of being the cause of everything that evades the understanding of family members and women in particular are often falsely accused of witchcraft and violently assaulted and tortured in some cases. Economically they are discriminated against as financial institutions refuse them credit and other financial services. Age-based discrimination is pervasive and prevents older people from accessing basic rights such as adequate health care and legal protection.



During periods of conflict and emergencies, older persons are often marginalized in terms of care and appropriate protection. Their rights and needs are often overlooked by those implementing aid programmes and the contributions that older people can make are often ignored and their effort undermined.

### **3.4 AGEING AND POVERTY**

Poverty is a state of deprivation that differentiates itself in various forms with regard to its extent, nature, persistence and multi-dimensionality. The causes of poverty include: i) low income base; ii) low productivity; iii) poor health; iv) personal in-capabilities; v) negative cultural practices; vi) social attitudes; vii) low level of education and training; viii) indiscipline and unproductive attitudes; dependency culture; and inadequate infrastructure, etc. Poverty has further been perpetuated by lack of good governance and public policy failures. From the economy-wide perspectives some of the hidden variables that contribute to overall poverty in Ghana include: i) population growth; ii) retrenchment policy; iii) general and consumer price indices; iv) lending policy of banks; v) terms of trade, etc. But the most fundamental cause of poverty is the absence of productive jobs and the inability to sustain a high rate of employment leading to income insecurity.

The Ghana Living Standards Survey (GLSS IV) poverty profile estimated that 40 per cent of Ghanaians are poor down from 51.7 per cent in 1991-1992. This refers to citizens who have the capacity to meet their basic nutritional needs, but are unable to cater for additional necessities such as health, shelter, clothing and education. It further estimated that an additional 14.7 per cent are afflicted by “extreme poverty” and thus are unable to cater for basic human needs including their nutritional requirements and suffer from poverty across generations. Currently, there has been a reduction in the poverty level to 28.5 per cent (a reduction of about 11.5 per cent), and an increase in the level of those afflicted by extreme poverty to 18.2 per cent (an increase of about 3.2 per cent).

As traditional family sources change older people are no longer able to rely on the family for support. The situation often demands the use of social welfare programmes to play the vital role of cushioning those who are most vulnerable. Ghana’s effort to decentralise social welfare delivery has not been backed with corresponding fiscal decentralisation making the implementation of planned programmes ineffective.

Older persons are often denied access to employment opportunities and are often the first to be targeted during periods of retrenchment. The ability to contribute and benefit from formal social security programmes is limited to those in the formal sector, and as a result most people enter old age without much social and income security. For those covered by social security systems, the values of their benefits are eroded by inflation and mismanagement thereby perpetuating poverty in old age.

Older persons constitute a sizeable population of the poor in the country. The situation is worse amongst older women who face many barriers and discriminatory treatment during their lifetime. Poverty in old age is a result of many factors. Some of the notable ones include the following:

- Older persons are severely affected by adjustments in economic policies including structural adjustment programmes; they are the first to be targeted during periods of retrenchment and are hardest hit by cuts in social welfare programmes;

- Majority of older persons have worked and continue to work in the informal sector and have very limited income.
- Traditional forms of social security such as family and community support are weakening;
- Majority of older persons have not had the means or the opportunity to contribute to pension schemes that would assist in old age. Gratuity, pension schemes and related entitlements only cover the few older persons who may have worked in the formal sector of the economy. Small scale farmers, fisher folks, craftsmen and petty traders do not benefit from these schemes;
- The benefits resulting from formal social security systems are in most cases inadequate and continuously lose their purchasing power with inflation;
- Most people enter older age poor after a life time of poverty;
- Poor health and nutritional status inhibit older persons' participation in income generating activities;
- Older persons often lack the skills to access employment opportunities and are usually denied opportunities to retrain. In most cases advertisements for jobs are discriminatory by specifying age and gender requirements;
- Many older persons are caring for those affected by HIV/AIDS which depletes any existing resources and limits their involvement in income generating opportunities; and
- Poverty alleviation programmes tend to discriminate against older persons.

Recent simulation and forecasting results show that it is possible for the Government to halve the poverty incidence from 40 per cent in 1999 to at least 21 per cent by 2015 on condition that Government will adopt policies that will enhance poverty reducing factors and attenuate the poverty inducing factors. Current records provide evidence of gains made in the implementation of the GPRS. GLSS V figures indicate that poverty rate has dropped to about 28.5 per cent presently. It is imperative therefore to acknowledge that the poverty problem among older persons would be almost impossible to solve unless it is addressed in relation to the adequacy of income security and provision of services to improve active ageing and well being of older persons.

### **3.5 OLD AGE AND HEALTH CHALLENGES**

Good health is vital for economic growth and the development of societies. Older people's capacity to earn a living and participate in national development, and community and family life to a large extent depends on their state of health. Though older persons are fully entitled to have access to preventive and curative care, including rehabilitation and sexual health care, they are often denied them in addition to other essential health care services. The training of health personnel gives little attention to older people and very few specialist services exist. Currently, there are no special incentives to attract medical and health students to offer courses in geriatrics and gerontology. The negative attitudes of some health workers sometimes due to lack of exposure to older persons' health and other needs affect the quality of services provided to older persons. Many older people in Ghana are unable to afford basic treatment. This problem is expected to be addressed through the National Health Insurance Scheme but many diseases that affect older persons are yet to be included in the scheme still leaving older persons vulnerable. Older people are increasingly using traditional medicine but a lot of work still needs to be done to promote and support the development of traditional healers. Many older persons also play positive role as providers of traditional medicine and care providers for the family and community but their contributions are seldom recognized and appreciated.

To reach old age in good health and well-being requires individual efforts throughout life and an environment within which such efforts can succeed. The responsibility of individuals is to maintain a healthy lifestyle; the responsibility of Government is to create a supportive environment that enables the advancement of health and well-being into old age.

Currently, Ghana is confronted with a double burden of fighting emerging and re-emerging communicable diseases, such as HIV/AIDS, tuberculosis and malaria, in parallel with the increasing threat of non-communicable diseases. HIV/AIDS diagnosis among older persons is difficult because symptoms of infection can be mistaken for other immunodeficiency syndromes that occur in older persons. Older persons can also be at increased risk of HIV infection merely because they lack information on how to prevent themselves.

Policy interventions on nutrition have failed to address the needs of older persons since they tend to focus on the needs of children below five years, lactating mothers and other younger population groups. In rural communities in Ghana, older persons produce their own food and sometimes sell surpluses to meet their household needs. Even so, nutrition training curricula and assessment have failed to include older persons.

Incidence of impairment and disability increases with age. Older women are particularly vulnerable to disability in old age partly to gender differences in life expectancy and disease susceptibility and gender inequalities over the life course. The effects of impairment are often exacerbated by negative stereotypes about persons with disabilities

Increasing older population in Ghana is also accompanied by increasing mental health problems which could be a major source of disability in older persons and hence need to be addressed.

The growing need for care and treatment of older persons requires adequate policies. Policies that promote lifelong health, including health promotion and disease prevention, assistive technology, rehabilitative care, mental health services, promotion of healthy lifestyles and supportive environment, can reduce disability levels associated with old age and effect budgetary savings. Clear policy interventions are required to address these issues.

### **3.6 AGEING AND THE LIVING ENVIRONMENT**

The promotion of an enabling environment for social development was one of the central goals agreed at the World Summit for Social Development. It was renewed and strengthened at the Twenty Fourth Special Session of the General Assembly on Social Development

Despite these laudable goals established by the international community, many older people in Ghana do not have access to decent shelter as a result of social and economic changes and traditional belief systems. As already mentioned, majority of older persons live in rural areas where in most cases land ownership is governed by customary law. There are often property disputes which affect older persons as a result of family and community members striving to take control of such disputed properties. Older women are particularly affected after the death of their spouse. Though Ghana has enacted laws to address some of these problems, the discrimination against women in the circumstances of disputed properties continues.

Building designs often limit older people's access to services and reduces their access to political and civic representation. Public transport and communication systems are not responsive to the needs of older persons

Housing and the surrounding environment are particularly important for older persons, inclusive of factors such as: accessibility and safety; the financial burden of maintaining a home; and the important emotional and psychological security of a home. It is recognised that good housing can promote good health and well-being. It is also important that older persons are provided, where possible, with an adequate choice of where they live, a factor that needs to be built into policies and programmes.

In Ghana rapid demographic ageing is taking place in a context of continuing urbanization and a growing number of persons who are ageing in urban areas lack affordable housing and services. At the same time a large number of persons are ageing in isolation in rural areas, rather than in the traditional environment of an extended family. Left alone, they are often without adequate transportation and support systems. The built environment and adequate transportation for older persons are also a growing concern. Housing developments are typically designed for young families who have their own transport. Transportation is problematic in rural areas because older persons rely more on public transport as they age and it is often inadequate in rural areas. In addition, some older persons may continue to live in houses that they are unable to maintain after their children have moved out or after a spouse has died.

### **3.7 AGEING AND GENDER**

In Ghana, majority of the older population are women. Ageing affect women and men differently both physiologically and socially. Women suffer the brunt of extreme poverty and continue to remain at the top of the list of excluded and vulnerable groups. Women also face barriers concerning the acquisition of assets and lack access to opportunities that engender economic prosperity. All these notwithstanding older women are most often the primary caregivers in household settings but their contributions are seldom appreciated.

In Ghana today, according to data from the Social Investment Fund (SIF) nearly 35 per cent of all household heads are women and 53 per cent of these households reside in rural areas where extreme poverty is at a national high, and where majority of older women live. Disparities between men and women exist at all levels of the economic, social, political and cultural structures. There still exist gaps in the legal framework that continue to limit the opportunities of women to participate adequately in public decision-making on equitable basis and this also affect their ability to reduce poverty even in old age. Apart from affecting women negatively, they are also perpetuated into older age living women even poorer when they become senior citizens.

Though some progress has been made on the systematic compilation, analysis and dissemination of gender disaggregated data, a lot remains to be done to ensure effective targeting of gender-sensitive programmes and interventions. Improvement in this area will go a long way to reduce the feminization of poverty especially in old age.

Ageing and gender challenges and differences must therefore be recognized by policymakers and adequate interventions initiated to address them. For example older women continue to face challenges with respect to abuse of property rights while older men without a family are often more vulnerable than women who tend to have more domestic skills. Gender must be

integrated throughout policies and programmes that relate to older persons. Gender focused programmes must also ensure that specific needs of older persons are adequately discussed and incorporated.

## **CHAPTER FOUR: OBJECTIVES AND PRINCIPLES OF THE NATIONAL AGEING POLICY**

### **4.1 THE OVERARCHING GOAL**

The overarching goal of the National Ageing Policy is to achieve the overall social, economic and cultural re-integration of older persons into mainstream society, to enable them as far as practicable to participate fully in the national development process.

In the pursuance of this goal and to enable older persons in Ghana participate fully in national development and social life recognition will be given to their fundamental human rights and opportunities provided to enable them enjoy these rights including their rights to:

#### **Independence**

Older Persons are entitled to retain their personal autonomy and particularly have access to food, water, shelter, clothing, healthcare, education, training, work and other income generating activities and live in a decent and safe environment.

#### **Active Participation in Society**

Older Persons are entitled and have a duty to participate in the affairs of society. They have the duty to plan for their retirement, to share the knowledge and skills with others and to remain active in society.

#### **Benefit from Community Support and Care**

Older Persons are entitled to reasonable care and assistance of family and state. They are entitled to access to social services particularly health care to maintain optimum levels of physical, mental and emotional well being.

#### **Self – Fulfillment in Pursuit of Educational and other Opportunities**

Older Persons are entitled to and have a duty to pursue their personal development. They are also entitled to access educational, cultural, recreational resources and the ability to develop themselves to their full potential.

#### **Dignity, Security and Freedom from Exploitation**

Older Persons are entitled to live with dignity, respect and be free from all forms of exploitation, discrimination or abuse.

### **4.2 THE OBJECTIVES OF THE POLICY**

The main objectives of the National Ageing policy are therefore to:

- a) Fully realize all human rights and fundamental freedoms of all older persons;
- b) Achieve secure ageing, which involves reaffirming the goal of eradicating poverty in old age and building on the United Nations Principles for older persons;

- c) Empower older persons to fully and effectively participate in the economic, social and political lives of their societies, including through income-generating and voluntary work;
- d) Provide opportunities for individual development, self-fulfillment and well-being throughout life as well as in late life, through, for example, access to lifelong learning and participation in the community while recognizing that older persons are not one homogeneous group;
- e) Ensure the full enjoyment of economic, social and cultural rights, and civil and political rights of persons and the elimination of all forms of violence and discrimination against older persons;
- f) Ensure commitment to gender equality among older persons through, inter alia, gender-based discrimination;
- g) Recognise the cultural importance of families, intergenerational interdependence, solidarity and reciprocity for social development;
- h) Provide health care, support and social protection for older persons including preventive and rehabilitative health care;
- i) Facilitate partnership between all levels of government, civil society, and private sector and older persons themselves in translating the International Plan of Action into practical action;
- j) Harness scientific research, expertise and the potential of technology to address individual and societal health implications of ageing
- k) Empower older person to effectively participate in making decisions that directly affect them

### **4.3 PRINCIPLES OF THE POLICY**

The principles underlying the development of the National Ageing Policy are derived from national and international development policy and legal frameworks including those outlined in Chapter Two of this policy document. The principles of the policy take account of the following:

- i) Ageing policy issues will be coordinated and implemented within a framework of national economic and social policy underpinned by deepening of good governance and civic responsibility. In this regard the National ageing policy is consistent with the overall development strategies as outlined in the 1992 Constitution of the Republic of Ghana, the Growth and Poverty Reduction Strategy II and the sector-wide development policies, strategies and programmes
- ii) Government will adhere to the principles contained in the declarations, resolutions and conventions relating to older persons
- iii) Government policy on ageing will seek to create an enabling legal framework to support older persons

- iv) Government will mobilize the needed financial resources and develop human capacity necessary to implement innovative programmes to achieve the policy objectives contained in the National Policy on Ageing and the International Plan of Action on Ageing
- v) In line with the decentralization policy of government, individuals, groups and communities will be mobilized through a participatory process to bear responsibilities for supporting older persons
- vi) Progress in the implementation of the National Ageing Policy will be contingent upon effective partnership between Government, private sector, NGOs/CSOs and development partners
- vii) Implementation will also be contingent on democratic principles, the rule of law, respect for all human rights and fundamental freedoms
- viii) To meet the ageing challenge through targeted policies and programmes, government will provide detailed and frequently updated information on older person which is accurate and reliable and disseminate them for purposes of improving planning and decision making on the aged
- ix) A long-term development framework on the aged will be formulated and implemented, and this will be revised periodically to meet national and United Nations standards
- x) Government will cooperate with the international community to enhance coherence and consistency in the mobilization of financial resources to implement policies on ageing. Government will pursue domestic policies that will free financial resources in this direction
- xi) Efforts will be made at the national level to strengthen coordination of relevant institutions and stakeholders to meet the Millenium Declaration development goals of sustained economic growth, poverty eradication and sustainable development
- xii) Government will encourage and advance comprehensive, diversified and specialized research on ageing to provide essential evidence for effective policy making
- xiii) Institutional follow-up will be made through established and well-functioning national agencies with representation from relevant stakeholder individuals and institutions

## **CHAPTER FIVE: POLICIES AND STRATEGIES**

In Ghana, older persons have not been given adequate opportunity to continue contributing to society after retirement. To work towards this goal it is necessary to remove whatever excludes or discriminate against them. Government in this regard will pursue the following strategies and policies:

### **5.1 UPHOLDING THE RIGHTS OF OLDER PERSONS**

- Government will ensure the full enjoyment of all human rights and fundamental freedoms by implementing human rights conventions and other human rights instruments, particularly in combating all forms of discrimination against older persons. Government will in addition promote democracy, strengthen the rule of law and eliminate age discrimination including all forms of neglect, abuse and violence against older persons. Particular attention will be paid to older persons' enjoyment of a life of fulfillment, health, security and active participation in the economic, social,

cultural and political life of their families, communities and the society at large. Government in this regard will strengthen legislation to provide full protection for older persons.

## **5.2 ENSURING ACTIVE PARTICIPATION OF OLDER PERSONS IN SOCIETY AND DEVELOPMENT**

- Government will take the necessary measures to ensure that issues of older persons are mainstreamed into the national development process. Older persons, especially older women will be assured full participation in decision-making processes at all levels. Adequate support will be provided to strengthen associations and groups of older persons to represent older persons in decision making. Recognition will be given to the social, cultural, economic and political contribution of older persons to families, communities and the economy and opportunities for their fuller participation in social life and life-long learning will be expanded.
- The living conditions and infrastructure in rural areas will be improved and the capacity of ageing farmers will be strengthened through continued access to financial and infrastructure services and training for improved farming techniques and technologies. Local financial services including micro-credit schemes will be made accessible to support older workers in rural areas, especially older women. Internal migration will be supported to benefit development in rural areas and the rights of settler/migrant farmers and workers will be fully protected. District Assemblies will be encouraged to support the creation of social networks for older persons to facilitate sharing of ideas and experiences on the impact of policy on their lives and strategies for improving their situation.
- Government will create an enabling environment for volunteerism and facilitate the participation of older persons. Conscious effort will be made to place employment growth at the heart of macroeconomic policies by ensuring that labour market policies foster high rate of growth in production and employment for the benefit of all ages. Specific actions will be taken in this direction to increase participation in the labour market of the working age population to reduce the risk of exclusion or dependency in later life. Self-employment initiatives for older persons, especially older women will be encouraged and supported.
- Additionally, Government will ensure that older persons have access to education and training. Adult education programmes will be expanded and older persons' needs will be highly valued. Appropriate strategies will be developed and implemented to encourage older persons' training and participation as formal, informal, non-formal, peer-educators and trainers in all sectors. A databank of knowledge, skills and experience of older persons will be created to facilitate their utilization in the various sectors of the economy. National education, training and research on ageing will be strengthened to include issues of ageing and traditional values in formal and non-formal education. Government will ensure that public education campaigns are culturally sensitive to the needs of older persons and conducted in local languages, and to cover among other things the promotion of positive images of ageing and removal of negative attitudes that exist towards older persons.



- The policy of Government in times of conflict, emergencies and crisis will ensure that assistance reaches older persons on time and in sufficient quantity and quality. Special arrangements will be made to protect the rights of older people during conflicts and their knowledge with respect to traditional coping mechanisms, alternative health systems, and conflict prevention and resolution strategies will be utilized.

### **5.3 REDUCING POVERTY AMONG OLDER PERSONS**

- Government in promoting the goal of reducing the proportion of persons living in extreme poverty by one half by 2015 will ensure that all anti-poverty programmes are reviewed to enable vulnerable older persons receive priority attention and support from the implementation of these programmes. Older persons will be encouraged to participate in the planning, implementation, monitoring and evaluation of poverty reduction programmes to ensure that their specific needs are adequately incorporated.
- Government in the pursuit of these policies will further ensure that information on the factors that contribute to poverty of older persons is collected, analysed and disseminated to support evidence-based policy planning and decision-making. Additional measures will be established to develop appropriate age and gender relevant poverty indicators plus the needs of poor older women and used for monitoring and evaluation of poverty reduction programmes on older persons.
- Government will promote equal access of older persons to employment and income-generation opportunities including access to credit and markets for goods and services that they produce and also ensure that in so doing the peculiar needs of older women, the oldest old and older persons with disabilities are specifically targeted and addressed in poverty reduction strategies and programmes. Adequate effort will be invested to eliminate institutional biases that tend to perpetuate the feminization of poverty in Ghana.

### **5.4 IMPROVING HEALTH, NUTRITION AND WELL-BEING OF OLDER PERSONS**

- Older persons are entitled to have full access to health care and services including preventive, curative and rehabilitative care. Investing in health care and rehabilitation for older persons extends their healthy and active years. But health is strongly influenced by environmental, economic and social determinants including the physical environment, geography, education, occupation, income, social status, social support culture and gender. The growing need of care and treatment of Ghana's ageing population requires adequate policies that promote lifelong health. In pursuing these goals, Government will implement measures to ensure that ill-health among older persons is reduced to the barest minimum. Cumulative effects of factors that increase the risk of disease will be reduced through expansion of public health education, specialized service delivery and adequate funding support. Programmes on gender-specific primary prevention and screening, proactive reduction of risks associated with isolation, mental illness and disability will be developed and implemented. Policies will be directed at improving the management of chronic health conditions that become prevalent in old age such as, diabetes, hypertension and blindness. Additionally, Government will subsidise the cost of walking aids,

hearing aids, dentures, prosthesis, glasses and other assistive devices for older persons.

- The delivery of care services will be strengthened to meet the needs of older persons by providing adequate support to local communities to improve their health delivery to older people. The provision of palliative care services will be expanded and its integration into comprehensive health care delivery to older persons will be accelerated. Government will establish appropriate regulatory mechanisms to promote the introduction of suitable standards of health care and rehabilitation for older persons. Adequate and effective structures will also be established to improve planning, implementation and evaluation of social and health care programmes and the effective coordination of gerontological services and strengthen their linkage with primary health care and social care services.
- Access to food and adequate nutrition for older persons will be a major priority of Government's social development policy. In this regard effort will be directed at enhancing access to clean water and nutritionally safe food for older persons and further ensure that nutritional deficiencies and associated health diseases are covered in health promotion and prevention programmes for older persons. Affordable dental services will also be provided to help prevent and treat disorders that can impede eating by older persons and cause malnutrition.
- Adequate training and incentives will be institutionalized to attract students of medical and health training institutions to receive education and training including specialized training in geriatrics and gerontology. Arrangements will be made to enable health and social service care professionals to counsel and guide persons reaching old age on healthy life styles. In addition to this Government will develop and implement programmes to educate older persons and the general public including informal care givers about specific nutritional needs of older persons including adequate intake of water, calories, protein, vitamins and minerals.
- Practical effort will be directed at strengthening partnerships among Government, private sector, CSOs/NGOs/CBOs and development partners in the provision of health care services including food and nutrition and the expansion of geriatric medicine in the curricula of Ghanaian Universities and health care systems.

## **5.5 IMPROVING HOUSING AND LIVING ENVIRONMENT OF OLDER PERSONS**

- Good housing can promote good health and well-being of older persons. The needs of older persons in terms of housing and transportation will have to be adequately factored into policies and programmes. In achieving this goal Government will ensure that housing and the surrounding environment are conducive to older persons particularly in terms of accessibility and safety to satisfy their emotional and psychological security at home. The policy of "ageing in place" in Ghanaian communities will be promoted with due regard to individual preferences and affordable housing options for older persons.
- Age-integrated communities will be promoted and coordination of multi-sectoral effort in support of continued integration of older persons with their families and communities will be made more effective. Equitable allocation of affordable public

housing will be promoted and linked to provision of social support services for older persons. Significant effort will be invested in improving housing and environmental design to promote independent living of older persons including those with disabilities. Housing policies will be reviewed and issues regarding security of tenure will reflect the needs of older persons. Specifically, the policy will provide preferential allocation of accommodation and services meant for older persons in public buildings on the ground floor in respect of high rise buildings

- Government effort at improving infrastructure such as public transportation, health and sanitation will be intensified to facilitate the building of multi-generational communities in which older persons can live peacefully. Public transportation will be made more accessible and affordable. The cost of public transport for older persons in both rural and urban areas will be subsidized.

## **5.6 STRENGTHENING THE FAMILY AND COMMUNITY TO PROVIDE ADEQUATE SUPPORT TO OLDER PERSONS**

- Every effort including legislation will be made by Government to promote and strengthen the role of the family and the community in the care of its older members. Government will in this direction ensure that progressive traditional values and norms are incorporated in relevant legislation to improve family values and care for older persons. Traditional support systems will be strengthened to enhance the ability of families and communities to care for older family members. Tax policies will further be reviewed to enhance the provision of tax concessions for those supporting older persons.
- Government will promote interventions that strengthen solidarity between generations especially in families and communities to ensure that Ghana is a society for all generations. Family and community solidarity will be strengthened and intergenerational ties at the family and community levels will be vigorously promoted. Public education on ageing including the promotion of positive images of older persons will be promoted to broaden the understanding of ageing, avoid generational segregation, strengthen solidarity among generations, promote mutual, productive exchange between generations and also achieve reciprocity between generations at the family and community levels.
- Effort will be made to uphold the traditional family structures and norms such that it will be able to provide the needed support to older relatives. The family will be encouraged to develop plans and incorporate in these plans strategies to support older people in the family. The family will be assisted to identify, support and strengthen traditional support systems to enhance the ability of families and communities to care for older family members.

## **5.7 IMPROVING INCOME SECURITY AND ENHANCED SOCIAL WELFARE FOR OLDER PERSONS**

- Government will initiate programmes to improve opportunities for older persons to access employment and discourage discrimination on the basis of old age during recruitment, promotion and retrenchment. In pursuing the goal of employment for all,

however, Government will ensure that continued employment of older persons will not reduce labour market opportunities for younger persons but will properly be targeted and directed at areas where potential labour shortages exist so the valuable contribution of older persons to improvement of national economic performance and output will be realized for the benefit of all members of society.

- Innovative approaches to social security financing will be adopted and opportunities will be explored to increase budgetary allocation for social welfare programmes. The LEAP will further be expanded to benefit in the main older persons who are poor, vulnerable disable and those with additional responsibilities for caring for family persons living with HIV/AIDS, orphaned grandchildren and other weaker and older dependants. A fund will be created at the District Assembly level to take care of development and rehabilitation priorities of older persons in the various districts of the country.
- Government will vigorously pursue the implementation of the revised and new three-tier pension scheme including the establishment of systems and processes for capturing Ghanaians working in the informal economy into the scheme. In this regard public education on individual responsibility for social security issues will be intensified. Both older and younger persons will be included in the implementation, monitoring and evaluation of the new pension scheme to ensure that pre-retirement planning is done taking into account all factors that could enhance income and social security at old age.
- Pre-retirement programming for older persons will also focus on providing coping skills that will prepare them for the emotional and psychological challenges usually experienced in the early months of retirement. Workers will be provided with relevant and adequate retirement and post-retirement information well in advance before the due retirement date to help them adequately prepare for retirement. Government will additionally, provide support for the establishment of structured informal social security programmes. Governance of the national social security system will be strengthened through series of capacity building programmes and the establishment of performance targets relating to established objectives including the processing of payments to ensure transparency, solvency and absolute satisfaction by older persons.

## **5.8 ENSURING ADEQUATE ATTENTION TO GENDER VARIATIONS IN AGEING**

- The majority of older persons in Ghana are women and in recognition of this fact Government will take the necessary measures to mainstream ageing into policies relating to gender. Additional effort will be invested to encourage research and national household surveys to produce and disseminate information on differential ageing in women and men. Differences in longevity and disability between men and women, as well as, the vital role of women as caregivers for older persons especially with respect to HIV/AIDS and other chronic diseases that affect older persons will be addressed. Gender based punitive attitudes and practices that affect older women will be eliminated and adequate measures implemented to prevent their re-introduction. National gender policies and programmes will also be reviewed to include the specific concerns of older women and men.

- Policy interventions will continue to be implemented to reduce disparities in ageing among women and men and mainstream gender into policy formulation and budgeting processes. Additionally, adequate effort will be invested in increasing opportunities for women in decision-making and accelerate the removal of outmoded customs that violate the rights of women and which perpetuate the feminization of poverty, and consequently lead to increased numbers of vulnerable, poor and excluded older women later in life. In this direction, Government will remove existing gaps in the legal framework to prevent gender-based discrimination which is a major root cause of poverty among older women.

## **5.9 STRENGTHENING RESEARCH, INFORMATION GATHERING AND PROCESSING, AND COORDINATION AND MANAGEMENT OF DATA ON OLDER PERSONS**

- The Government of Ghana will take the necessary measures to ensure that the definition of older persons is consistent with the United Nations and African Union's common usage of older persons to facilitate comparative research, international cooperation and the creation of global partnerships in support of the well-being of older persons. Government will accordingly adopt sixty years (60 years) as the definition of older person in Ghana.
- Advance comprehensive, diversified and specialized research on ageing including age and gender-sensitive data collection, analysis and storage will be vigorously promoted. Government will in this direction ensure that information on ageing is collected, analysed and published in a format that expresses the differences in ageing between men and women. Research will also be directed to capture data on the contributions of older persons to the development process in Ghana including the informal economy and ensure that socio-economic and other indicators are properly analysed and published for wide usage to facilitate planning, programming and impact assessment activities

## **5.10 STRENGTHENING CAPACITY TO FORMULATE, IMPLEMENT, MONITOR AND EVALUATE POLICIES ON AGEING**

- Capacity development and utilization will be vigorously pursued to enhance national and district level ability to implement the national policy on ageing. Particularly the capacity of older persons' groups and associations will be strengthened to enable them participate fully in policy formulation, review, implementation, monitoring and evaluation processes. Government will establish a Cabinet Oversight Committee to monitor the implementation of the national ageing policy and associated programmes. A National Coordinating Council on Ageing will also be established to ensure adequate strategic guidance for policy implementation.
- The DSW at the national level will be re-organised to provide specialized technical services to the MESW in the formulation, monitoring and evaluation of policies on ageing. The institutional and human resource capacity of MDAs will be strengthened to enable them play their role in the implementation, monitoring and evaluation processes.

- A medium-term comprehensive capacity building programme will be developed and implemented to ensure the systematic roll-out of the policy initiatives and actions required to achieve the goals and objectives of the national ageing policy. Capacity for planning and budgeting for older persons at national and district levels will be strengthened and participatory approaches to planning and decision making on issues affecting older persons will be adopted and implemented.

### **5.11 IMPROVING FUNDING OF PROGRAMMES ON OLDER PERSONS TO ENSURE IMPLEMENTATION SUSTAINABILITY**

- Government will adopt innovative funding arrangement to ensure sustainability of policy implementation. A fund dedicated to the implementation of development programmes on ageing to be called “Active Ageing Fund” (AAF) will be established and sourced from Central Government, District Assemblies, private and non-government sources, and from development partners. Government will ensure that DACF utilization guidelines will further be disaggregated to enable items such as district response initiative on HIV/AIDS, physically challenged, capacity and human resource improvement contribute to the Active Ageing Fund to support development and rehabilitation of older persons.
- Government will provide seed money to establish the AAF and will encourage the private sector, employers, NGOs and development partners to generously contribute to the fund. The management of the fund will be legislated to ensure its transparent and accountable use. The DSW in conformity with civil service rules will apply to Government to retain a minimum of 50 per cent of its internally generated funds, part of which will be contributed to the AAF. A fund mobilization strategy will be developed and implemented to encourage NGOs and development partners to generously contribute to the AAF.

## **CHAPTER SIX: INSTITUTIONAL FRAMEWORK FOR POLICY IMPLEMENTATION**

### **6.1 The Role of Government**

The multifaceted and multidimensional nature of national ageing policies and strategies contained in this document require well coordinated effort and commitment of all government agencies. It is the responsibility of government to create the environment conducive for active ageing and ageing in dignity. The Government must necessarily ensure that ageing and concerns of older persons are adequately mainstreamed into national development frameworks and poverty reduction strategies. In this context, implementation of the National Ageing Policy would require that all government agencies will consciously integrate in their policies and programmes, the relevant policy initiatives, guidelines and strategies that assist employees to adequately prepare for retirement and also facilitate the individual’s health and well-being after retirement. This requires concerted effort for the

coordination and implementation of support programmes and initiatives that target older persons. The implementation of the National Ageing Policy further requires that Government's fiscal policies must necessarily provide incentives that encourage the private sector, NGOs and civil society organisations, academic and research institutions, the media and development partners to fully participate in the implementation, monitoring, evaluation, financing and revision of the policies and programmes to improve the situation of older persons.

### **6.1.2 The Ministry of Employment and Social Welfare**

The Ministry of Employment and Social Welfare (MESW) in close collaboration with Ghana Statistical Service will have the main responsibility for providing the NDPC and the MOFEP with information on older persons for purposes of development planning, policy making and budgeting. MESW will also make such relevant information on ageing available to all other government, private, academic and research, and non-government agencies for policy research and planning and for the maximisation of the well-being and improvement of standard of living of older persons. Specific information will also be made available for the development and implementation of special programmes targeted at older women, older persons with disabilities and infirmities, and also the various cohort perspectives especially older persons who are eighty years and above.

The Ministry will ensure that an efficient and effective labour market information system is established that sufficiently promotes the participation of older persons who are active and willing to work especially in their local communities. The ministry will further ensure that all its departments are restructured such that the relevant structures, systems, processes and human capacity base are available for implementing the policy. The Ministry will strengthen linkages with other stakeholders at both national and sub-national levels to improve coordination of policies and programmes on ageing. Adequate arrangements will be made to train staff on policy review, monitoring and evaluation and also collaborate effectively with GSS to develop indicators to track implementation and delivery of policy outcomes and results.

### **6.1.3 Department of Social Welfare**

The Department of Social Welfare (DSW) will serve as the main focal institution for implementation, monitoring and evaluation of the national ageing policy. The effective discharge of this responsibility will require close collaboration with the PPMED of the MESW and all key secondary stakeholders including MDAs, private sector, NGOs and civil society organizations, academic and research institutions, the media and development partners.

The DSW will establish an effective coordinating mechanism that facilitate durable partnerships with national and international stakeholders to explore and utilize best practices in the implementation, monitoring and evaluation of ageing policies. Currently, the capacity of the DSW is limited and will not be able to perform this role effectively and efficiently. The department will accordingly be restructured to ensure that adequate structures, management and operational systems and processes are improved to support the design, implementation, monitoring and evaluation of programmes on older persons. The DSW will establish national implementation standards and work closely with district assemblies to deliver quality services to older persons in districts and communities.

#### **6.1.4 Ministry of Women and Children Affairs**

The Ministry of Women and Children Affairs (MOWAC) will assume a prominent role in the policy development process on ageing. In this context the ministry will be visibly involved in policy initiation, analysis, formulation, monitoring and evaluation, and providing feedback information on ageing issues and older persons. MOWAC will work closely with MESW and will be responsible for ensuring that gender dimension of ageing and its full ramifications on the well-being and living situations of older women are mainstreamed into development policy. MOWAC will further ensure that studies, research and surveys conducted for purposes of gathering and collating data/information on older persons take account of gender variations and needs of older women. The Department of Women under the ministry will work closely with the DSW in the design and implementation of programmes on older women.

#### **6.1.5 National Population Council**

The National Population Council (NPC) will be responsible for providing information on national and international population dynamics, and demographic trends. The Council will provide adequate and reliable information on historical and future demographic perspectives especially those regarding different age groups and cohorts of older persons. This information will be used for policy planning and development of targeted programmes and interventions for the various groups of the aged. The NPC will also ensure that such information is useful for development planning and resource allocation which sufficiently targets older persons taking into account gender variations. The NPC will create a specialized unit to be responsible for issues on older persons. This unit will serve as the focal point in NPC and will work closely with other stakeholders including the MESW, GSS, MOWAC, NDPC and MOFEP, etc.

#### **6.1.6 Ministry of Finance and Economic Planning**

The Ministry of Finance and Economic Planning (MOFEP) will ensure that the budget process take account of sufficient allocation of resources to older persons particularly in the areas of cash transfers to older persons, training of caregivers, older persons educational and skills acquisition programmes, training of health care workers in geriatrics and gerontology, payment to community health workers, etc. Particularly, the Ministry will ensure that the Budget Statement and Economic Policy of the Government of Ghana outlines clear objectives for improving the living conditions of older persons in Ghana. The Ministry will further ensure that budget statements create the enabling environment, and provides adequate incentives for the private sector, NGOs and civil society organisations, academic and research institutions, the media and development partners to make significant contributions to the AAF and also towards improving the living conditions of older persons. The Ministry will accordingly, ensure that its human resource requirements for formulating and monitoring policies and programmes on older persons are enhanced.

#### **6.1.7 Ministry of Local Government and Rural Development and MMDAs**



The Ministry of Local Government and Rural Development (MLGRD) will ensure that Metropolitan, Municipal and District Assemblies (MMDAs) take appropriate measures to implement the various relevant policy interventions on older persons. The implementation of the policy will be decentralised and the DSW in MMDAs will serve as the local focal implementing institutions. Specifically, the Ministry will ensure that development activities and investments of MMDAs make adequate provisions for addressing issues of older persons. The MMDAs will establish effective community structures to take care of issues of older persons including healthcare, living environment, recreation, voluntary work, paid employment and protection during emergencies. The Ministry will further ensure that the transformation of rural infrastructure including buildings, roads, public places of convenience, hospitals and clinics, etc. takes account of issues of accessibility by older persons including those with disability.

#### **6.1.8 National Development Planning Commission**

The National Development Planning Commission (NDPC) will be responsible for ensuring that the medium to long-term development plan adequately integrates strategies and policy objectives to improve the well-being and standard of living of older persons. The NDPC will ensure that a deliberate effort is made to formulate longer term strategies for addressing issues of older persons including policy measures for reducing poverty, improving health care services, improving the physical and built environment and general living conditions, and enhancing the participation of older persons in the development process and decision making on matters that affect them. The NDPC will accordingly, ensure that it has adequate institutional capacity and competent human resources to perform these responsibilities. The Commission will also be required to liaise with other relevant institutions in the public and private sectors, and non-government institutions to help coordinate effectively the multi-faceted, multi-dimensional and cross-sectoral issues on older persons.

#### **6.1.9 Ghana Statistical Service**

The Ghana Statistical Service is by law responsible for the collection, compilation, analysis, publication and dissemination of official statistics in Ghana for general and administrative purposes. The Service will work closely with the MESW, DSW, NPC, MOWAC, academic and research institutions, and other stakeholders to undertake periodic surveys on older persons issues. The Service will further collaborate with the MESW and other relevant agencies to conduct specific surveys on identified target groups including older women, older persons with disability and the various cohort perspectives of the aged etc. for purposes of data collection and processing, and design of special programmes for older persons. A deliberate effort will be made to link the data collection system of GSS and the LMIS of the MESW to ensure data synchronisation, consistency and reliability.

#### **6.1.10 Ministry of Health and the Ghana Health Service**

The Ministry of health will be responsible for formulating health and nutrition policies in support of active ageing. Thus, the ministry will play a pivotal role in the implementation of the national ageing policy. Specifically, the ministry will ensure that health policy continues to recognise health as a basic human right and creates appropriate mechanisms through the Ghana Health service for older persons to have access. The ministry will also ensure that

policies are in place to facilitate the training of adequate health care personnel especially in geriatrics and gerontology to provide sufficient health care services to older persons. Policies will also be formulated to strengthen the traditional health care system and encourage the positive role older people play in providing traditional health care services to families and communities. The institutional and human resource capacity of the Ghana Health Service will be strengthened to enable it implement soundly these policies so that older people in Ghana will age with dignity and self-fulfilment.

#### **6.1.11 Ministry of Water Resources, Works and Housing**

The Ministry of Water resources, Works and Housing will be responsible for review and update of housing policies to ensure that they reflect the needs of older persons. The ministry will develop and supervise the implementation of adequate guidelines to protect the rights of older persons living in both Government and private accommodation with due regard to issues of security, private space and privacy. Issues regarding preferential treatment for older persons with respect to low cost interest housing loans, allocation of ground floor accommodation, and incorporation of shelter issues affecting older persons into policies and programmes will be under the jurisdiction of the ministry. The Ministry will further ensure that public buildings are designed, modified or refurbished to accommodate the needs of older persons.

#### **6.1.12 Universities and Research Institutions**

Universities and research institutions have a key role to play in shaping policy on older persons. The paucity of data has been identified as one of the major constraining factors for inadequate planning and programming for older persons in Ghana. Universities and research institutions will undertake studies, surveys and research in specific areas of policy on older persons. Universities and research institutions will further assist MESW and DSW to build a library and database on older persons' issues through information/data that will be gathered through various research activities and initiatives including those that will be commissioned by Government, non-government agencies and development partners. Universities and other relevant training institutions will also assist in the training of health personnel, caregivers in basic geriatrics and gerontology, and other support areas required by older persons to live independent healthy lives.

#### **6.1.13 Ministry of Information**

The Ministry of Information will be responsible for assisting the MESW to develop a communication strategy on the National Ageing policy. The Ministry will use its Information Department's offices in the regions and districts to reach out to all Ghanaians, communities, family units, employers, the youth, caregivers and health workers, etc. to educate people on the important contributions that older persons make to society and the opportunities that this policy offer. The ministry will collaborate closely with both print and electronic media to initiate programmes that project the positive image of older persons and encourage society especially the youth and family members to appreciate the contributions older persons make to development at all levels. The ministry will also provide adequate information and

direction on the arrangements approved by Government within the framework of the policy to assist stakeholders to develop their programmes on the basis of issues considered to be of priority to older persons.

#### **6.1.1.4 Ministry of Education**

The Ministry of Education will be responsible for ensuring that adequate programmes are introduced into schools to educate students about the benefits of older persons to society and the need for intergenerational solidarity and reciprocity. The objective here is to inculcate into young students moral obligations and the need to pay unconditional respect to older persons. Once this is inculcated in the youth, other policy areas will ensure that it is sustained as an inseparable part of our culture, tradition and value system. The ministry will work closely with the Ghana Education Service and the DSW, and other relevant public, private, HelpAge Ghana and other NGOs, and development partners in the design and implementation of programmes on older persons.

#### **6.1.15 National Pension Regulatory Authority**

The National Pension Regulatory Authority (NPRA) will be strengthened to provide adequate capacity for coordination and overseeing the implementation of the new three-tier pension scheme. A well-managed pension scheme can help achieve significant progress in: reducing the number of people living below a dollar a day; reducing the poverty gap ratio; delivering on the human rights of older people and supporting their contribution to development; stimulating local economies and promoting economic growth; increasing the social, health and nutritional status of older persons; supporting social cohesion and household income; and improving the life chances of vulnerable older persons, children and orphans. The Authority will be provided with adequate human resources and the required institutional structures and systems to ensure the effective implementation of the national pension policy and to ensure that both public and private pension schemes work effectively in support of retirement, old age and active ageing.

#### **6.1.16 Other Government Ministries and Policy making Institutions**

All other relevant ministries and policy making institutions will be responsible for ensuring that sector and agency policies and strategies take cognisance of the National Ageing Policy and incorporate the relevant ageing issues in their strategic plans and implementation programmes.

### **6.2 THE ROLE OF THE FAMILY AND COMMUNITY**

Presently, family structures are changing and traditional patterns of care are no longer guaranteed. Migration of the economically active population from rural areas to urban centres has resulted in many older people living alone in rural areas. Difficult economic situations and changing social values have made families either unable or unwilling to care for older relatives. In some cases older persons are physically, mentally, socially and economically abused by family members and this phenomenon appears to be on the increase in Ghana. The contributions that older people make to the family are seldom acknowledged and programmes designed to support families fail to take into account the valuable role that older people play.

In communities affected by HIV/AIDS, older people are the primary caregivers and caretakers of the sick and the large numbers of orphaned children

The family will continue to remain the most important source of support for older people. The social welfare and social protection structures will increase focus, attention and resources for the family. Government will ensure that traditional values and norms inform national and district level policies with regard to family values and the care of older persons.

The role of the family in the implementation of the policy will be strengthened. Immense effort will be invested to uphold the traditional family structures and norms such that it will be able to provide the needed support to older persons. Government will implement policies and programmes aimed at ensuring that the family and community change their attitude toward older relatives. The family and community will also be supported to avail themselves with education and training programmes targeted at improving caregiving to older persons. The family particularly will be made to seek continuous capacity enhancement to enable it care adequately for older family members. Families and communities will further be required to liaise with the social welfare unit at the district level and also establish durable partnership arrangements with key stakeholders who provide support to older persons.

### **6.3 THE ROLE OF THE PRIVATE SECTOR EMPLOYERS AND ORGANISED LABOUR**

The social partners represented mainly by the Ghana Employers Association (GEA) and Organised Labour will be expected to cooperate closely with the MESW, DSW and other stakeholders in the implementation, monitoring and evaluation of this policy and the attainment of established objectives. The social partners will also be encouraged to strengthen their capacity to adequately address the ageing policy issues. Private sector employers and organised labour will ensure that effective collaborating mechanism is established to prepare workers far in advance before they go on pension. Sufficient arrangements for counselling in the areas of post-retirement accommodation, health care, recreation, further employment and income generating opportunities, and active ageing should be made and institutionalised. Employers and organised labour will also be expected to play significant role in policy dialogue to uphold the dignity and self-fulfilment of older persons.

### **6.4 THE ROLE OF OLDER PERSONS GROUPS AND ASSOCIATIONS**

The older persons groups and associations will play an important role in the implementation of this policy. As the primary stakeholders, the policies and strategies outlined in this document target their well-being and aspirations. They are key players in the policy design, implementation, monitoring, evaluation and review process. Associations of older persons will ensure that they together with family members and communities remain fully involved in the participatory process adopted for policy development, validation and implementation.

Older persons associations will also ensure that resources including funds available for implementation of programmes are utilised for the specific assigned purpose. Additionally, they will be responsible for ensuring that design of older persons programmes take account of the actual needs and priorities of older persons. The associations will assume particular interest in the management of older persons programmes to enhance their effectiveness, efficiency, transparency and accountability. In this regard, older persons will be required to attend planning meetings, engage in national consultation processes on key policy issues

(relating to health, poverty reduction, environment, etc.), engage in verification and analysis of findings, and formulation of policy proposals, and also provide feedback to their members.

## **6.5 THE ROLE OF NGOs AND CIVIL SOCIETY**

Non-governmental organisations (NGOs) continue to play a major role in the implementation of development programmes in Ghana especially in rural and semi-urban areas. Government will continue to recognise the immense contribution of NGOs and civil society organisations in advocacy and respect for fundamental human rights and freedoms of the poor, vulnerable and excluded which has brought the delivery of political, economic and social dividends including education and health services delivery to older persons, especially older women.

Additionally, Government will within the national and local government development frameworks encourage NGOs/CSOs/CBOs to pay more attention to issues of older persons and increase their financial and technical assistance priority older persons' issues. In recent times, civil society organisations have assumed greater importance in providing policy inputs to shape government development policies and have effectively engaged government on a number of topical national issues through policy dialogue. In accordance with this background, Government expects NGOs and civil society to refocus their priorities, roles and actions to further support the achievement of the objectives of the National Ageing Policy.

NGOs/CSOs/CBOs in addition to the important advocacy role that they play will be expected to make contribution to funding and capacity building to strengthen older persons' groups and associations and provide support for the rehabilitation of vulnerable older persons.

## **6.6 THE ROLE OF DEVELOPMENT PARTNERS**

Government will intensify the pursuit of policies geared towards improving the living situation of older persons. At the macroeconomic policy level significant effort will be made to reduce poverty and increase income/social security for older persons. Government will accordingly ensure efficient and effective internal resource mobilisation, allocation and utilisation to support the country's development process including additional funding for programmes of older persons and the establishment of the Active Ageing Fund. Already several measures including the enactment by Parliament of the Financial Administration Act, 2003 (Act 654), Public Procurement Act, 2003 (Act 663) and the Internal Audit Agency Act, 2003 (Act 658) have been undertaken to introduce greater transparency and accountability in public expenditure management. These efforts of Government notwithstanding, the donor community will be expected to continue its support to Government in the design and implementation of the country's development programmes that are aimed at achieving accelerated economic growth, poverty reduction, social security, social protection and income security for older persons. Government also expects donors to take cognisance of the elements of the National Ageing Policy and make the necessary adjustments to their country assistance and cooperation programmes to support the implementation, monitoring, evaluation and review of the policy. It is Government's expectation that development partners will effectively coordinate their support interventions to achieve coherent and harmonised approach of international development programming for older persons.

## **6.7 THE NATIONAL COUNCIL ON AGEING**

Given the multi-faceted, multi-dimensional and multi-sectoral nature of ageing issues, there is the need to establish a coordinating body to oversee the networking arrangements and effectively coordinate institutional commitments required for the successful implementation of the National Ageing policy. Accordingly, the Government in collaboration with stakeholders will establish the National Council on Ageing (NCA). The Council will be a national body that will guide the implementation of the National Ageing Policy. It will issue detailed guidelines to the various sectors and agencies on mainstreaming implementation and monitoring of ageing issues in development plans and programmes. The Council will be chaired by the Minister of Employment and Social Welfare and its membership shall include DSW, Ghana Government Pensioners Association, other pensioners associations including representatives from the informal sector, National Population Council, Ministry of Health, Ministry of Water resources, Works and Housing, NDPC, MOFEP, GSS, MLGRD, MOWAC, Ministry of Education, National Youth Council, GEA, AGI, Organised Labour, academia, media, HelpAge Ghana and other relevant NGOs, and Ministry of Information. The National Council on Ageing will be assisted in its work by Expert Sector Groups (ESG) or committees which shall include policy makers, employers, trainers and researchers, and civil society/NGO representatives who are knowledgeable in the specific issues on older persons. The ESG will provide technical support to the Council. The Department of Social Welfare will serve as the Secretariat of the Council.

## **CHAPTER SEVEN: FINANCING THE NATIONAL AGEING POLICY**

National revenue generation and collection though has increased significantly over the last decade still remains substantially inadequate to finance Ghana's development programmes. The situation is even more worrying when the revenue gap is viewed in relation to new and emerging challenges regarding social services and social protection systems arising from demographic changes and other factors that stand to jeopardise the financing of social and social protection systems in the country. The mobilisation of both domestic and international resources for implementation of the policy will therefore be an essential component of the planning, budgeting and fund mobilisation strategies of Government.

Government will establish the "Active Ageing Fund" as a development fund to support the implementation of the national policy on ageing. The management and utilisation of the fund will be decentralised and the MMDAs and older persons associations will have the primary responsibility for disbursement in support of district implementation of the national ageing policy. Government will contribute the seed money for the fund and each year the MMDAs will contribute a specific percentage of the District Assembly Common Fund (DACF) as their contribution to the Active Ageing Fund in their districts. The private sector employers, NGOs, development partners and philanthropists will be encouraged to contribute to the Active Ageing Fund. Older persons Associations in the various districts will be members of the Fund Management and Disbursement Committees whose structures and operations will be legislated by parliament.

## **CHAPTER EIGHT: IMPLEMENTATION ARRANGEMENTS**

### **8.1 IMPLEMENTATION METHOD AND APPROACH**

In implementing the National Ageing Policy it will be necessary to undertake a nation-wide sensitisation exercise to explain the rationale for the policy, benefits that the population especially older persons, their families, communities and caregivers should expect, and the

real opportunities that the policy offer in terms of older persons contribution to national development. Specific target groups for the sensitisation exercise will include Government ministries and departments, Private sector employers and business associations, social partners, District Assemblies, the media, academic and research institutions, NGOs and development partners. This exercise will require an efficient and effective database on older persons and related issues.

The approach for implementing this policy will be participatory, consultative and bottom-up and will require the development and execution of national implementation action plans, programmes and projects, district action plans, community-based and family action plans to guide the implementation process.

## **8.2 MONITORING AND EVALUATION**

Monitoring and evaluation (M & E) of the National Ageing Policy will be undertaken at various levels and through the collaboration of Government (central and local), private sector, NGOs and civil society organisations, academic and research institutions, the media and associations of older persons. Ghana has rich experience of implementing and monitoring various programmes jointly with the private sector, NGOs and development partners. An elaborate participatory and evidence-based M & E system will be established to ensure that the system is holistic and all inputs, processes and outcomes of implementation are sufficiently tracked, and the required feedback provided and utilised.

Government will accordingly, strengthen all the key monitoring structures in the public service including the Policy Coordination & Monitoring and Evaluation Unit in the Office of the President, the M & E Divisions of NDPC and MOFEP, and the PPMEDs of other sector ministries and departments. The private sector through the Ghana Employers Association and Private Enterprise Foundation (PEF), and other social partners particularly organised labour will be encouraged to establish their own monitoring and evaluation units as part of the overall M & E system to enable them adequately evaluate progress of implementation of the National Ageing Policy and also ascertain how private sector employers, NGOs and development partners are contributing to the welfare of their older employees.

The M&E capacity of older persons groups and associations, NGOs/CSOs/CBOs will also be strengthened to enhance their capacity to effectively track the implementation of older persons policies and programmes.

The MESW will, however, have overall responsibility for monitoring and evaluating the implementation of the policy. The DSW and PPMED of the ministry will be reorganised and strengthened to establish the required structures, processes, systems and human resource base to enable it perform its role efficiently and effectively. Following detailed analysis of data on progress of implementation of the policy, quarterly M & E reports will be issued by MESW to guide the work of the National Council on Ageing, NDPC, MOFEP, MLGRD, GSS, Ministry of Information, and other stakeholders involved in the implementation of the policy. M & E reports will also be issued annually by the Minister of Employment and Social Welfare and made available to the President and Parliament.

### **8.3 REVIEW AND REVISION OF THE NATIONAL AGEING POLICY**

The National Ageing Policy will be reviewed periodically to make information available for planning and budgeting at the national and district levels. The Programmes and projects which will be developed and implemented from the policy will, however, be reviewed regularly taking cognisance of the feedback from monitoring and evaluation reports, and the development of plans and programmes of other key stakeholders. Major reviews will be undertaken every three years to ensure consistency with the implementation of the Medium-Term Expenditure Framework budgeting process. The MESW will be responsible for the reviews and revision of the policy and the sector Minister will advise the Cabinet Oversight Committee on Ageing, the National Council on Ageing and Parliament accordingly.