

GOVERNMENT OF GHANA (MINISTRY OF EMPLOYMENT AND SOCIAL WELFARE)

GENERAL ASSEMBLY RESOLUTION 65/182 OF DECEMBER 2010 ENTITLED “FOLLOW-UP TO THE SECOND WORLD ASSEMBLY ON AGEING”

INTRODUCTION

The Government of Ghana, through the Ministry of Employment and Social Welfare in collaboration with its stakeholders and Development Partners developed the National Ageing Policy and the Implementation Action Plan in July 2010.

The Policy Document and the Implementation Action Plan were approved by Cabinet on 29th October, 2010.

The following are extracts from the Policy document and other related policies and programmes are areas of concern regarding the general welfare of older persons in Ghana:

1. Current situation of the Human Rights of Older Persons

Older Persons in Ghana, continue to enjoy a great deal of respect and dignity within the traditional settings of the Country. This is the case, given cultural and religious values of Ghana. However, there are pockets of reported cases of abuse against the elderly.

Similarly, given the low levels of wages and salaries in Ghana and informal characteristics of the economy, most people age into poverty. This maybe interpreted as a violation of the economic rights of older persons in Ghana.

Recently, there have been reports of Older Persons living in family houses/room rejected by the younger generation. The houses/rooms are then rented out for profit. Increasing neglect, physical abuse and poverty are the major challenges facing Older Persons in Ghana.

2. Existing legislation, Policies and Programmes to protect and promote human rights of Older Persons

a. 1992 Constitution of Ghana

The 1992 Republican Constitution of Ghana guarantees fair and equal treatment to all citizens without recourse to their ethnicity, creed, political affiliation, social status nor *AGE (to paraphrase)*. This means that Older Persons like other social groups in Ghana have the right to enjoy all the basic human rights including equal access to public services.

b. National Ageing Policy

The National Ageing Policy identifies specific Ageing challenges and makes recommendations to address them. Upon, its approval, the National Ageing Policy has assumed the leading role as the main working document towards addressing specific policy challenges facing Older Persons. The challenges addressed by the policy include:

1. Demographic Dynamics

2. Ageing and the Development Challenge
3. Ageing and Fundamental Human Rights
4. Ageing and Poverty
5. Old Age and Health Challenges
6. Ageing and the Living Environment
7. Ageing and Gender.

3. Existing legislation, policies and programmes to address discrimination against Older Persons including measures to address multiple discrimination.

Due to cultural factors and the high level of informalization of the Ghanaian economy, Older Persons especially Older women are usually discriminated against on the basis of gender. Older women are thus the most vulnerable and the most susceptible to abuse and violence.

The National Ageing Policy is expected to offer comprehensive redress to the problem through the implementation of programmes and projects that will emanate from the Policy recommendations.

4. Existing legislation, policies and programmes concerning Social Protection Programmes, social security and the right to work.

a. Livelihood Empowerment Against Poverty (LEAP)

Under this programme, extremely poor households in Ghana are given conditional and unconditional cash transfer on bi-monthly basis. The cash transfer is expected to insulate beneficiaries from the livelihood shocks and enhance their access to basic social services like health and education.

Old age is a criterion for targeting and benefitting from the programme. Older Persons 65 years and above without productive capacity are eligible to be covered.

b. National Health Insurance Scheme (NHIS)

Older Person 70 years and above are covered by the National Health Insurance Scheme without payment of premium. This is to ensure increased access to health care for Older Persons in Ghana. The major challenge with the NHIS is that Older Persons 65 years and above but less than 70 years join the scheme by payment of premium.

c. National Pension Scheme

There is currently in operation in Ghana a three-tier pension system. The system was developed to capture the 84 per cent informal economy in Ghana, where majority of Older Persons operate.

The voluntary contribution aspect of the tier addresses the needs of potential Older Persons working in the Informal Sector (about 13 per cent). The non-mandatory component targets the informal Economy so that operatives (potential Older Persons) may contribute a proportion of their income towards old Age. A combination of two tiers which form the third

tier is aimed at increasing pension allowances during retirement as contributors make involuntary contribution in addition to their mandatory contributions.

It is however important to note that, the programmes above are social protection programmes *targeting the poor* without special attention to the peculiar needs of Older Persons.

5. Existing legislation, policies and programmes addressing violence and abuse against older persons- Criminal Code Amended.

Older women in Ghana are the most vulnerable because of cultural practices and traditions. They are mostly accused of witch-craft. In the Northern part of the country, there are camps accommodating Older women accused of witch-craft.

A sizeable number of cases of abuse and discrimination against Older Persons in Ghana involve women. Any form of violence or abuse is considered criminal under the **Criminal Code Amended** of Ghana. Every reported case of violence and abused is treated as *criminal and prosecuted as such both in public and private spheres*.

6. Existing legislation, policies and programmes addressing old age-sensitive services and facilities.

The National Health Insurance Scheme is age sensitivity to some extent since Older Persons 70 years and above receive primary health care under the scheme without paying premium. The sensitivity of the service is however to an appreciable degree bias towards poverty than age. Besides, Older Persons receive general health care even under the NHIS. There is no Geriatric Center in Ghana.

Older Persons in Ghana enjoy general facilities of transportation like other groups of society without distinction. Buildings are hardly designed or constructed with Older Persons in view. There are pockets of learning institutions providing adult education services for the elderly especially that the basic level of education.

7. Existing legislation, policies and programmes for the systematic collection, update and analyzing of data disaggregated by Age.

The *Ghana Statistical Service (GSS)* collects data disaggregated by age and economic activities as well as other indicators through surveys and census. The Ghana Living Standards Survey 5, 2005-2006 is an example of such survey. Apart from this, National census data are also disaggregated by age in some respect.

Occasionally, Civil Society Organizations in Ghana embark of surveys to collect and analyze data on the basis of age for specific purposes.

8. Existing legislation, policies and programmes to enhance participation and active engagement of Older men and women in community, political and cultural life.

Older men and women continue to actively participate in community issues, politics and cultural life at the community level in the rural areas (where more than 70 % of the population live). Older men and women are still regarded as the custodians of culture and tradition in rural settings. They play active roles in the traditional chieftaincy system (politics) and cultural life.

Contrarily, in the urban centers their roles are increasingly being eroded by the modern institutions of urbanization and there is currently no mechanism in place to address that. However, retired public sector employees with specialized skills are occasionally given short contracts so that they can continue to serve.

9. Existing legislation, policies and programmes to ensure access to justice and judicial remedies.

Legal Aid

Under this programme poor Older Persons who are not able to afford the cost of the legal services are eligible to apply for assistance. The assistance constitutes free legal assistance throughout the dispute. This programme is relevant because some Older Persons are property owners (houses and Land) and they are more often than not involved in disputes with their tenants.

CONCLUSION

It is expected that, the implementation of the National Ageing Policy will provide the platform for enhanced coordination, designing of new projects and programmes as well as policy deepening of the above legislation, policies and programmes for an improved living condition of the Elderly in Ghana.

Attached is the Implementation Action Plan (IAP) of the National Ageing Policy for Ghana.