

The Aging Readiness & Competitiveness (ARC) 4.0

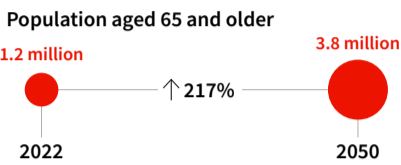
Ghana



Ghana shares challenges with other low- and middle-income countries (LMICs), such as a large informal economy, pension and health insurance schemes that do not encompass populations in need, and stark male-female and urban-rural divides in quality-of-life measures. However, the changing nature of care for older people stands out: as migration affects the social cohesion and networks of kin that have traditionally provided robust support in old age, care for older people, especially in urban areas, has become increasingly “commodified”, available only at a high price.¹

Demographic

The share of the population aged 65 and older will increase from 4% to 7% in 2022-50.



Sources: UN, International Labour Organization, World Inequality Database, Economist Impact.

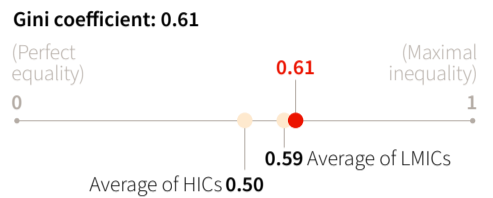
Informal employment

The majority of workers are employed informally, who do not have secure employment contracts or workers’ benefits.

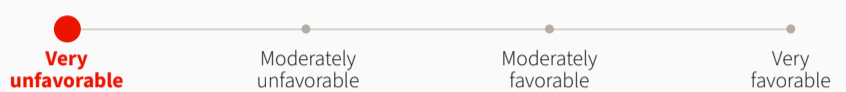


Income inequality

The income inequality is higher than both the averages for low- and middle-income countries (LMICs) and high-income countries (HICs).



Ecosystem for equitable healthy aging:



	Forces enabling equity				Strength	Forces resisting equity			
	1	2	3	4		4	3	2	1
Public institutions	Social protection: The country’s flagship social protection program, Livelihood Empowerment Against Poverty, which is designed to promote poverty alleviation, provides bi-monthly cash payments to poor households that have at least one older adult living with a disability. ^{2,3} However, overall coverage is low: only 25% of people are covered by at least one social benefit. ⁴ The pension is not enough to live a decent life in older age, and only 18% of people over retirement age receive a pension. ^{5,6}				→	Healthcare costs: Although the National Health Insurance plan grants exemptions to older adults, the plan is restrictive and mostly used for basic healthcare. ^{7,8,9} And although it sets a mandatory retirement age of 60, older persons with a history of working in the informal sector must contribute until age 70. ¹⁰ Healthcare for older people, especially in urban areas, is becoming commodified, rather than provided as a social program, and is only available at a high cost. ¹¹			
	Age-friendly data: The government makes an effort to collect basic information, and population census and demographic data are collected by the Ghana Statistical Service. ¹⁶				→	Age discrimination laws: There is no specific legislation on age discrimination. ¹⁸			
Legislative and policy landscape for aging	Ageing policy: Codified legislation shows a commitment to recognizing the needs of older people. In 2010 the government adopted a national policy on aging, while several other pieces of legislation and initiatives seek to address the needs of older adults, including the Constitution and National Social Protection Strategy. ^{14,15}				→	Policy implementation: The government has yet to fund or implement the National Aging Policy adopted in 2010. ¹⁷			
	Civil society: Civil society is active and engaged despite being relatively new to taking an interest in older persons. ¹⁹ Many churches run senior centers, visit seniors and provide groceries and support. ²⁰ However, interventions for older persons are scattered, and there is a lack of co-ordination among volunteer groups and non-governmental organizations. ²¹				→	Geographic divides: A majority (54%) of older people reside in rural areas, which are underdeveloped and lack basic amenities (compared with urban areas). ²⁵ Furthermore, due to colonization and the resulting post-colonial development, there is an economic and social divide between northern and southern Ghana; the south has more resources, amenities and infrastructure. ^{26,27}			
Age-friendly society						Ageism: There is significant evidence of ageism, especially in the healthcare sector, which impacts the ability of older persons to receive necessary care. ²⁸			

Methodology: As part of the ARC 4.0 initiative, Economist Impact employed a technique to evaluate the ecosystem for achieving equitable healthy aging in 10 countries based on Kurt Lewin’s force field analysis. This approach compares forces that either promote or resist change, allowing for analysis of factors that may not be readily comparable within and across all countries. Building on our desk research and supplemented by expert interviews, we outline the forces that enable and hamper aging equity. We then conduct a qualitative assessment to score their relative strength on a scale from 1 (“weak”) to 4 (“strong”). All scores were independently assessed by two raters (with an inter-rater reliability—Cohen’s kappa—of .72), who then reconciled differences.

Lack of inclusion of a force does not necessarily indicate its absence from a country. It typically means that we decided to focus elsewhere or that there was not adequate research available on the particular subject. Moreover, because of the nature of evaluation—complex matters are collapsed into simple scores—we note that not all readers will agree with all scores. Further, these scores are not intended to facilitate explicit rating or ranking, but rather to foster qualitative examination of complex dynamics through simplified heuristics. It is our hope that these overviews will encourage reflection and action.

1. <https://www.tandfonline.com/doi/full/10.1080/23311886.2022.2059139>
2. <https://pubmed.ncbi.nlm.nih.gov/32440805/>
3. <https://www.unicef-irc.org/article/1964-final-evaluation-of-ghana-social-protection-programme-for-infants-now-available.html>
4. International Labour Organization. ILOSTAT.
5. Economist Impact interview with Dr Esi Ansah, Founder & Executive Director, Association of Ghana’s Elders. April 2022.
6. International Labour Organization. ILOSTAT.
7. <https://pubmed.ncbi.nlm.nih.gov/32440805/>
8. https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Ghana%20Case%20Study%20on%20Ageing_Final.pdf
9. Economist Impact interview with Dr Esi Ansah, Founder & Executive Director, Association of Ghana’s Elders. April 2022.
10. <https://pubmed.ncbi.nlm.nih.gov/32440805/>
11. <https://www.tandfonline.com/doi/full/10.1080/23311886.2022.2059139>
12. UN, ILO, World Inequality Database, WEF, Economist Impact
13. <https://academic.oup.com/gerontologist/article/58/3/403/4825827>
14. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7956832/>
15. https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Ghana%20Case%20Study%20on%20Ageing_Final.pdf
16. <https://www.statsghana.gov.gh/>
17. <https://pubmed.ncbi.nlm.nih.gov/34074229/>
18. <http://www.agediscrimination.info/international-age-discrimination/ghana>
19. Economist Impact interview with Paul Teiko Tagoe, Executive Director, Center for Innovative Social Development in Ghana. April 2022.
20. Economist Impact interview with Dr Esi Ansah, Founder & Executive Director, Association of Ghana’s Elders. April 2022.
21. Economist Impact interview with Dr Esi Ansah, Founder & Executive Director, Association of Ghana’s Elders. April 2022.
22. World Bank, UN, Economist Impact
23. Economist Impact interview with Dr Esi Ansah, Founder & Executive Director, Association of Ghana’s Elders. April 2022.
24. <https://pubmed.ncbi.nlm.nih.gov/32440805/>
25. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7956832/>
26. <https://www.researchgate.net/profile/Mark-Akrofi/publication/324108404>
27. Economist Impact interview with Paul Teiko Tagoe and Dr Esi Ansah. April 2022.
28. <https://journals.sagepub.com/doi/10.1177/21582440211040125>