An Investigation on the Church’s Impact on Elderly Care in Ghana in the Context of Increasing Poverty and Political Polarisation

Eric Oduro Wiafe

1 Catholic Institute of Business and Technology (CIBT), Accra - North, Ghana.

ABSTRACT

Social problems in society, such as the care of the aged, hinder people’s full potential and often arise from societal neglect. In Ghana, a significant percentage of the elderly population requires assistance with daily activities, but poverty and political polarization can hamper their care. The church has played a crucial role in addressing social problems, including the neglect, poverty, and poor health faced by the elderly. However, the church’s ability to intervene is limited, and traditional beliefs often stigmatize the elderly as witches or wizards. The healthcare sector also faces challenges in providing care for the elderly, with high costs and low coverage of health insurance. The study thus emphasized the importance of understanding the difficulties experienced by the elderly through theories such as Disengagement Theory and Convoy Theory. The study employed interviews to gather data from a sample of 12 individuals who were directly involved in caring for the elderly or had knowledge of their issues. The data analysis focused on the lived experiences of the interviewees. The weak social system, including pension systems and health insurance schemes, were found to be contributors to the struggles faced by the elderly. The elderly face challenges such as frailty, illness, poverty, and neglect. The study suggests that policymakers should review existing health insurance policies to better support the elderly. The church’s role in promoting a more inclusive and supportive society for the elderly is crucial, but it faces challenges in the changing cultural landscape and the dominance of the nuclear family system.

Keywords: Old Age, Poverty, Political Polarization, Political System, Democracy and Ghana.

INTRODUCTION

The increasing demand for elderly care poses a substantial issue in the country of Ghana. According to a report by the World Health Organisation in 2015, around 50% of individuals aged 65 to 75 years and 65% of individuals above the age of 75 in Ghana were found to be in need of assistance with their daily activities.1 The observed demographic trend can be ascribed to various factors, including enhanced healthcare services that have resulted in increased life expectancy, as well as evolving family dynamics characterised by a decrease in the number of adult offspring available to assume caregiving responsibilities.
Additionally, old age is often associated with degenerative conditions that affect one’s capacity to function effectively and requires specialised care and income support to ensure that old people do not suffer poverty, neglect and rejection.\textsuperscript{2} The demand for aged care is influenced by economic and social variables. As the economy experiences expansion, a notable transformation in lifestyle patterns occurs, wherein younger cohorts exhibit a tendency to relocate to metropolitan regions in pursuit of enhanced economic prospects. The phenomenon of migration frequently results in the absence of vital support networks for elderly parents residing in rural regions, hence exacerbating the demand for formalised care services.\textsuperscript{3} Meanwhile, there is evidence that the support given to the elderly by their children and extended families has dwindled over the years.\textsuperscript{4} In effect, the elderly experience neglect, poverty and poor health as well as a lack of or limited access to social infrastructure.\textsuperscript{5} 

The issue of delivering high-quality care for the elderly population is compounded by insufficient healthcare infrastructure and restricted healthcare service availability, particularly in rural regions.\textsuperscript{6} The heightened poverty and the current political dispensation in the country can hamper the care of the aged. Some people believe that the government should be very involved in providing services to people most at risk. Though it is the responsibility of the government to take care of the aged and the poor, it is a truism that, as Joel C. Hunter, states "... the government can't take care of the poor like the church has been doing for many years" especially, when the society is polarized on political grounds. Admittedly, liberals believe that where institutions of state fail, the government and the non-state actors collaborate.\textsuperscript{7} The role of the non-state actors is important if we consider the views of conservatives who believe that an active role of government in people’s lives weakens social institutions. Conservatives believe that the more government has become involved in people’s lives, the more serious social problems have become.\textsuperscript{8} 

Since the 1980s, the church has taken a more active role in national politics than at any other time in its history.\textsuperscript{9} Furthermore, it is worth noting that there exists a scarcity of adequately educated carers and geriatric specialists within the nation, hence posing challenges in effectively addressing the unique requirements of the aged population.\textsuperscript{10} The Church in Ghana has played a significant role in politics, serving as the moral conscience of society and actively speaking out against immoral actions and sensitive issues. The Catholic Bishops' Conference, through communiqués, has addressed socio-economic and political issues, shaping policy discussions. While the Church cannot participate in policy decisions, its voice remains influential.\textsuperscript{11} 

One area where the Church has a significant impact is in addressing the social problems faced by the elderly in Ghana. Many elderly individuals in society face neglect, poverty, poor health, and limited access to social infrastructure. Aboh and Ncama highlight the challenges faced by retired individuals, including poverty, poor healthcare access, and inadequate nutrition due to insufficient personal savings.\textsuperscript{12} The problem is exacerbated by the desire of their children or relatives to share in their pensions.\textsuperscript{13} 

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\textsuperscript{3} Ghana Statistical Service, Population and housing census (2017).


\textsuperscript{7} Morley D Glick, \emph{Social Work in the 21st Century: An Introduction to Social Welfare, Social Issues, and the Profession} (Sage, 2010).


\textsuperscript{10} Ghana Ministry of Health, 2018.


The healthcare sector in Ghana also faces challenges, particularly in caring for the growing elderly population. The high cost of care and the low coverage of the National Health Insurance Scheme contribute to the mismatch between the number of people needing care and the number of caregivers available. Caregivers experience high burdens as a result. Having health insurance increases the probability of receiving care, but the extent of care is influenced by poverty levels and political polarization. Higher poverty rates limit the amount of care that can be provided, even if out-of-pocket expenditures on healthcare are low.

Additionally, political polarization affects resource allocation, potentially sideling the elderly. The Church, guided by the teachings of Jesus Christ, has been actively involved in caring for the sick and suffering in society. The Pontifical Council for Pastoral Care emphasizes the Church's commitment to taking care of the sick.

To further understand the Church's impact on elderly care in the context of increasing poverty and political polarization, this study will conduct qualitative interviews to assess the extent of the Church's contribution to addressing these challenges.

THEORETICAL REVIEW
Structure-Process-Outcome Theory
Structure-Process-Outcome theory is used to explain the interconnection among structure, process and outcome. It is an approach for evaluating the quality of care. The interlinkage among these three elements places emphasis on the way a problem is structured. Watson and Johnson posit that every situation has its own structure, process and outcome.

Donabedian believes that structure measures have an effect on process measures, which in turn affect outcome measures. Together these form the basis of what is required for an effective suite of measures. Watson and Johnson held the view that the structure–process–outcome relationship can be put on a continuum. At both the national and family levels, structures include both physical and organisational features of the institutions put in place to provide care for the aged while the process will include the attention, care and support giving the elderly. The outcome, on the other hand, will be the quality of life of the aged at a particular point in time. Aging as a process leads to decline or risk in various domains of the aged because as they advance in age their potency (energy level) decreases and so they experience sudden changes in their lifestyles, as a result of aging, physical declination, or entrapment in certain roles. Many of the aged are unable to withstand the change they experience probably because there are no structures in place to take care of them or the available structures are weak.

The work of Minh and Huong found that as a form of emotional support and security older people in Viet Nam live with their children despite differences related to lifestyles and interests. Furthermore, in Hong Kong, there are four pillars of old-age protection: a publicly managed and noncontributory social security system (zero pillars), a funded contribution scheme (the second pillar), voluntary personal savings (the third pillar) and informal support, formal social programmes and other individual financial assets (the fourth pillar). Despite the existence of the four pillars for old-age protection, the poverty rate of elderly residents was approximately 44.5% between 2009 and 2018, indicating that the four pillars of old-age protection had been unable to alleviate poverty in the aging population.

Disengagement and Convoy Theory

16 Pontifical Council for the Pastoral Care of Health Care Workers, 2013.
19 Donabedian, “The Lichfield Lecture. Quality Assurance in Health Care: Consumers’ Role.”
Cumming and Henry’s disengagement theory explains the late life of the aged when they withdraw from various arenas of social endeavour, because of the weakness of body and mental functioning, associated with reduced economic status. Therefore people prepare for their inevitable leave taking through death. It is very important that the social relations that surround an individual take an important position at this stage in the life of the individual. The social relations developed yield both positive and negative feedback.

Therefore, stability in old age can be achieved when the aged are guaranteed (a) emotional security and affection; (b) social recognition and status; (c) a sense of worth and self-respect; and (d) adequate food, clothing, and shelter. The major premise of this theory was that, with aging, there was a mutual severing of the ties between the individual and society, and that this was a good thing for both. Social structural change is defined as disengagement if it involves “a thinning out of the number of members in the social structure surrounding the individual, a diminishing of interactions with these members, and a restructuring of the goals of the system.”

Social structure is conceptualized as a complex system of interlocking status positions, to which role expectations correspond. Social integration during this period of theorizing was equated with the adaptation of the older person to society, and adaptation, in turn, was considered to be indexed by life satisfaction, morale, or happiness. The structural-functional theoretical foundations of this work saw the individual as nothing other than a bundle of roles, spiced with some need dispositions and personality characteristics. In this conceptualization, the individual was largely reactive – either to societal demands or to presumably inevitable and universal pressures of physiological and psychological development. In the general research programme, the major independent variables are largely restricted to three domains: health, income security, and social integration.

While people are aware that they will experience disengagement at a point in life, such an exercise becomes difficult because political polarization has had pernicious effects on the ability of the aged to plan for their disengagement at a point. Also, owing to compulsory and voluntary retirement and decreased working capabilities, the aged are least able to improve their economic situation by working. They are also unable to enjoy their disengagement because during this period they become most vulnerable to sickness. Kpessa and Tsekpo unequivocally assert that “The elderly phase of life is often associated with degenerative conditions that affect the human capacity to function effectively and requires specialized care and income support to ensure the elderly do not suffer poverty, neglect and rejection.”

Thus, their inability to disengage can be attributed to the weak social system in place. Kpessa and Tsekpo also suggest that in spite of the establishment of a three-tier pension system to provide income security in old age and a cash transfer programme to lift the poorest among the elderly out of poverty. In addition, the introduction of the health insurance scheme that grants exemption from payments of premiums to the elderly population; though the interventions are laudable evidence suggests that the elderly population continues to face several challenges. Since the incidence of poverty among the elderly is high; (Organisation for Economic Co-operation and Development) has it been suggested that policymakers consider reviewing the existing health insurance scheme policy in Ghana to enable the elderly to benefit from costs associated with illness such as ‘arthritis, stroke, hypertension, heart diseases, diabetes, malignant neoplasm, trachoma, blindness, and cancers’ as part of illnesses financed by the scheme.

**METHODOLOGY**


28 Elena Danescu, “Varieties of Democracy (V-DEM) Annual Report 2019— Democracy Facing Global Challenges” (V-Dem Institute, the Department of Political Science at the University of …, 2019).


The data for the study were generated through qualitative interviews. The interviews were targeted at individuals who were best placed and had knowledge of the study problem. Though the interviews were in-depth, the questions and the follow-up questions were posed in a way that the responses from the participants addressed the research questions. The method of and the approach to the data collection were amenable to the kind of study being undertaken so the study was designed to suit the kind of phenomenon being studied. Employing qualitative interviews enabled the researcher to closely capture the subjective experiences of interviewees.

As the researcher searched for specific and ad hoc rather than standardized and established reasons or causes for the old age crisis, the interviews added vividness, concreteness and richness to the research phenomenon. The twelve people who were chosen as respondents were mostly (about 95%) found through close connections and word of mouth. After being chosen to be interviewed, each person was given a thoughtful five-minute introduction that emphasized how important it was for them to be open, honest, and frank in their answers. The study’s sample included a wide range of people, such as those directly responsible for caring for the elderly, healthcare workers, and a few elderly people themselves.

The approach utilised in this study was based on the firsthand experiences (Lived experiences) of the individuals who were interviewed. The technique aimed to reveal the fundamental nature of human phenomena as perceived by the interviewees. The relevance of this method is rooted in its acceptance of subjectivity and its ambition to comprehensively understand the diverse range of meanings that interviewees ascribe to their experiences.

The knowledge of the field and awareness of the wider social context in which the problems occurred were taken into consideration in interpreting the data. In addition, meanings and parallels were drawn between the lines. A total of twelve participants, consisting of eight males and four females, were questioned. The sample included two individuals who were responsible for caring for their old family members, two senior female nurses, a Roman Catholic priest, and a lecturer in the department of religion at the University of Ghana. The remaining participants consisted of two elderly females and four males respectively.

DISCUSSION
Thematic Network

35 Graebner, Martin, and Roundy, “Qualitative Data: Cooking without a Recipe.”
37 Max Van Manen, Phenomenology of Practice: Meaning-Giving Methods in Phenomenological Research and Writing (Taylor & Francis, 2023).
38 Clark Moustakas, Phenomenological Research Methods (Sage publications, 1994).
To identify the nuances in the interview, the study employed the thematic network analysis by Rattride-Stirling to draw meanings from the data collected.39

Global Theme
The global theme encompasses the organizing theme which directly emanates from it, and the basic theme which also emanates from the organizing theme. In this study, the global theme is the Pastoral Theological Approach to addressing the three organizing themes: old-age crisis, political polarization and poverty. For each organizing theme, three basic themes are identified and linked to them. The Pastoral Theological Approach to the three basic themes describes the approach of the spiritual caregiver “the Church.” Church leadership has brought more focus to Christian ministry.

The aged in their advanced stages of existence are confronted with the vulgarities of life though not all aged individuals go through such difficulties it is not uncommon to see them very frail. The aged do not have any special places where they stay to be taken care of. Many of the aged either remain in their homes or are cared for by their children or some other relatives. Because others do not have any persons to care for them, they suffer so much before they finally die. The church, therefore, is deemed to have a role in assisting the aged to live the rest of their days in comfort and peace. The role of the church is to alleviate if not to eliminate the crisis of aged persons, poverty, and political polarization.

Organising Theme 1: Old-Age Crisis
The organising theme comprises the three sub-themes-old aged persons’ crises, poverty and political polarization. Old-age crises refer to a time of intense/great difficulty or stress for the aged because they are either very frail, sick, bedridden, homeless, neglected, accused or condemned as evil. Though persons who have reached such an advanced stage of life are considered knowledgeable, wise, blessed, and cared for, most of the interviewees felt that while the state is not doing enough, they also felt that the Church has failed to stand up for them. The Bible contains very assuring texts about the aged and the role of the church. For instance, “I will be your God throughout your lifetime -- until your hair is white with age. I made you, and I will care for

you. I will carry you along and save you” (Isa. 46:4). So, in 1 Timothy 5:8. “Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.” On the contrary, both the state and church allow the aged to be humiliated, neglected to famish to death. Due to the neglect or the humiliation, they are put through, the aged experience emptiness and chronic illnesses (blood pressure, diabetes, loss of sight, speech difficulties, loss of memory and immobility).

Basic Theme: View of Old-Age under the Organizing Theme “Old-Age Crisis.”
To Africans, old age is synonymous with the vulgarities of life. Someone who is above 60 years and cannot go about daily activities like before is considered an aged person. When a person is told that “another person probably the speaker and listener have diabetes or stroke; the question that follows is how old is the afflicted individual.” The above shows that, in the African context, people do not see the attainment of an advanced stage of life as a period of living in comfort and in peace, but rather as the onset of an ailment. Irrespective of this view of the aged, the minority group (those who do not ascribe to the view that old age is associated with ailments) does not see the attainment of an advanced stage of life in a negative context.

Traditionally, old age is viewed as a blessing from God; therefore, the aged are considered to have the wisdom of God. “If I may personalise it, in my culture (Akan), the aged are treated with utmost respect. It's said that the presence of an aged person in one's family symbolises the presence of wisdom for the family,” (the view of an interviewee). Another interviewee added, “We care for them, cherish and respect them.”

Unfortunately, this seems to have changed. In the northern part of Ghana, evil deeds are ascribed to persons who have attained the advanced stage of life. They are perceived as witches and wizards when they exhibit some queer characteristics which might be due to their puniness or memory loss, they experience. In some cases, they are sent to witches’ camps and some are also killed. The aged are often marginalized. They are seen as a liability. In African societies today, the elderly are seen as less valuable since their self-reliance, mobility and independence are greatly affected due to old age. Most aged within the African context are neglected. Their consociates have deserted them. Admittedly, the church does not seem capable of intervening. Apart from a few of the traditional churches, not many of the new-age churches (a classification of the non-protestant churches) have established institutions to care for the aged.

Basic Theme - Apathy Towards the Aged under the Organizing Theme Old-Age Crisis.
The African view of old age is not something to write home about. An interviewee had this to say:
“The dominance of the nuclear family to the exclusion of the extended family members has compounded the problems of the aged. The degree of care for the aged has reduced due to the nuclear family system.” Another said, “Members of the nuclear family focus only on their spouses and children and ignore the needs of the aged in the village. Our African society is becoming more nuclear oriented than the extended family system.” It is very common to find very young charismatic pastors in their exuberance and false beliefs tagging the aged as the cause of misfortunes for their family members. The altar persistently has been used to demonize the aged. The practice of exorcising evil spirits or delivering a member of the church from evil spirits has cemented the belief that their aged parents or relatives are the reasons for their predicaments. In many such instances, the accused persons are subjected to all kinds of humiliations. A respondent posited “Our society has become more and more self-centered as evidenced by the erosion of the values and virtues of the extended family system. Most families are in a hurry to see them dead so they can access their property.”

The typical African setting used to be communal; the extinction of the extended family system has led to great suffering for the aged. They no longer have very close relations to care for them. They continue to work even in their advanced stage of life. Also, the rapid adoption of Western cultural practices has eroded to support the aged. The apathy towards the aged has intensified because a section of the church has branded washed persons young adults to see the aged as harbingers of misfortunes. Furthermore, fit is a considered view that any aged person suffering is a failure because they did not make a proper arrangement for their disengagement or retirement. Consequently, they cannot become a burden for the few income earners.

The views of an interviewee are expressed in the following quote, “People perceive that they did not develop their communities when they were young, thus they need to pay for their inaction. Because we do not take good care of them.” While many believed that members of the society are apathetic to the aged, few of the interviewees disagreed with the assertion. They held the view that there is still a strong family system that supports the aged. Therefore, in spite of the seemingly social change the majority of the people revere the

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elderly. “Despite the marginal reduction of respect... it is fundamental that majority of Africans respect the older folks”

**Basic Theme: Weak Income Sources Under The Organizing Theme Old-Age Crisis**
The elderly population frequently faces a severe lack of care and attention, reflecting a larger societal issue. Many face the challenges of ageing without adequate assistance, as their younger relatives, burdened by unemployment and financial constraints, struggle to fulfil their obligations. This regrettable circumstance is a result of the economic difficulties faced by the younger generation, which prevents them from providing the necessary care and assistance. In actuality, a substantial number of elderly people are regarded as additional dependents, which exacerbates their vulnerability.

Additionally, the lack of comprehensive social programmes and facilities for the elderly exacerbates the problem. Those lacking familial support are in an alienating position. Nevertheless, the church stands as a potential beacon of optimism amidst this difficult landscape. Religious institutions are able to play a crucial role in improving the conditions of the elderly. For example, they can establish social facilities to serve the requirements of sick elderly individuals who cannot afford the costs of hospital care. By doing so, the church could provide a lifeline to those who would otherwise be forced to panhandle on the streets due to dwindling access to care. This situation exemplifies a broader societal concern, highlighting the imperative need for concerted efforts by both government and non-government organisations to address the well-being of the elderly population. A respondent also mentioned that “They are left to their fate. Most of them are left to fend for themselves.”

**Organising Theme 2: Political Polarization**
The political landscape of Ghana is characterised by a multifaceted interaction of elements that give rise to polarisation. An eminent concern arises from the existence of inadequate leadership, whereby certain political figures prioritise personal gain and political power at the expense of the nation’s interests. Consequently, there has been a notable decline in public confidence and a pervasive sense of disillusionment towards the political apparatus. Moreover, it is worth noting that there exists a disconcerting prevalence of corruption within the political realm. This is evident from Transparency International's consistent ranking of Ghana, which indicates a moderate level of corruption. Moreover, it encompasses cases of bribery, embezzlement, and the misallocation of public funds.

Furthermore, it has been noted that political appointments and resource allocations are marred by nepotism and favouritism, wherein leaders may exhibit unwarranted favouritism towards their family members or intimate acquaintances. This phenomenon undermines the principles of meritocracy and contributes to the perception of disparities in opportunities. While ethnicity and tribalism are integral components of Ghana’s rich cultural tapestry, they can also engender political divisions.

The church, despite its significant influence in Ghanaian society, is not exempt from these dynamics. Although it is anticipated that the church would promote justice, unity, and accountability, there have been occasions in which it has faced criticism for its failure to adopt a more proactive position against political vices. This has perplexed certain observers, given that the church's moral authority has the potential to serve as a potent catalyst for constructive transformation within Ghana's political sphere. In sum, these concerns collectively contribute to the political polarisation observed in contemporary Ghana.

The political terrain of Ghana, undeniably, exemplifies a multifaceted array of obstacles and dynamics that have engendered polarisation within the country. The erosion of public trust in the political system can be attributed to the presence of ineffective leadership, which is marked by a focus on self-interest and a notable absence of accountability. The disillusionment observed among the citizenry carries significant implications for both political stability and the effectiveness of governance. The problem of corruption, as consistently identified by Transparency International, not only diverts public resources from essential services but also

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42 Transparency International, 2021
erodes the credibility of political leaders.\textsuperscript{46} Corruption scandals of this nature, which encompass acts of bribery and embezzlement, have a detrimental impact on public trust and further solidify the notion of a political ruling class prioritising personal gain over the well-being of the nation.

Moreover, nepotism and favouritism serve to exacerbate these challenges by distorting the fundamental tenets of meritocracy and the equitable distribution of opportunities. When leaders give priority to family members or close associates for political appointments or resource distribution, it not only sustains inequality but also cultivates a perception of injustice and exclusion.\textsuperscript{47} The utilisation of ethnicity and tribalism, although inherent to Ghana’s abundant cultural diversity, can be manipulated by politicians aiming to garner backing based on ethnic affiliations.

The church plays a pivotal role in society as a moral and ethical compass, thereby assuming a critical responsibility in addressing these issues. Nevertheless, the church’s passive stance in the face of political vices has been subject to criticism, indicating a potential missed opportunity for fostering positive change. The church possesses the capacity to champion justice, unity, and accountability, which are indispensable principles within Ghana’s political sphere.\textsuperscript{48} In essence, the manifold obstacles, encompassing inadequate governance, pervasive corruption, favouritism, and ethnically driven politics, collectively give rise to the prevailing political polarisation that Ghana presently contends with, impeding advancements and impeding growth.

**Basic Theme: Leadership**
The critical function of the government in ensuring the protection of its citizens and promoting social cohesion has been impeded by intermittent instances of dubious political leadership. Consequently, there has been a discernible escalation in political polarisation, whereby individuals grow disenchanted and disenchanted with the political framework.\textsuperscript{49} The implications of this polarisation are extensive, especially for susceptible populations such as the elderly. For example, under specific administrations, there has been criticism of policies that exhibit a bias towards specific regions or interest groups, thereby exacerbating divisions among the populace.\textsuperscript{50} The inequitable distribution of resources has resulted in grievances and a pervasive atmosphere of distrust among various sectors of the populace. The aforementioned conditions pose a significant threat to the welfare of the elderly population, as they heavily depend on the presence of stable governance and social cohesion. Given the increasing number of elderly individuals, it is imperative to prioritise their well-being through the establishment of political stability and the implementation of inclusive policies.\textsuperscript{51}

**Basic Theme: Discrimination**
The elderly encounter an array of challenges, frequently stemming from systemic problems and a dearth of targeted policies. The issue of discrimination against the elderly is widely recognised, as evidenced by the occurrence of neglect, mistreatment, and societal marginalisation.\textsuperscript{52} The lack of an all-encompassing governmental policy that directly caters to the requirements of the elderly amplifies their susceptibility.\textsuperscript{53} Consequently, a significant number of elderly individuals contend with persistent health conditions in the absence of sufficient assistance or availability of geriatric experts. Moreover, the challenges faced by individuals with disabilities are exacerbated by the limited availability of affordable assistive devices.\textsuperscript{54} The availability of essential resources such as nutritionally safe food and clean water can prove to be elusive for certain elderly individuals, thereby highlighting a more extensive obstacle in guaranteeing their overall well-being. Moreover, it is worth noting that the elderly frequently encounter situations where they are marginalised from participating

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47 Aning and Sowatey, “Informal Institutions, Corruption and Political Stability in Ghana: The Role of the Political Elite and Religious Organisations.”
50 Aning and Sowatey, “Informal Institutions, Corruption and Political Stability in Ghana: The Role of the Political Elite and Religious Organisations.”
in decision-making procedures that have a direct influence on their lives. This occurs despite the fact that they make invaluable contributions to society, as highlighted by Amoako.55

Organising Theme 3: Poverty
A considerable proportion of the elderly demographic confronts economic hardship, thereby exacerbating the difficulties they encounter. A significant number of elderly individuals often encounter a situation where they possess only a small amount of financial resources that they have accumulated throughout their lifetime. The limited nature of their earnings usually proves insufficient to satisfying their fundamental daily requirements, such as food, housing, and medical care.56 Furthermore, it is worth noting that government policies concerning the elderly have consistently exhibited deficiencies and insufficiencies. A scarcity exists in the provision of comprehensive social protection programmes that are specifically designed to cater to the unique requirements of the elderly population, resulting in a significant number of individuals being left without a safety net.57 The absence of comprehensive social safety nets further amplifies the economic susceptibility of the elderly population, as they are devoid of sufficient assistance to endure financial upheavals or unforeseen expenditures. Therefore, the elderly population frequently encounters difficulties when attempting to allocate the limited resources they have amassed throughout their productive years, thereby perpetuating a cycle of economic vulnerability.

Basic Theme: Income
The high incidence of poverty among the elderly can be ascribed to a multitude of systemic factors. In particular, the elderly population faces the challenge of lower literacy rates, which consequently restrict their ability to secure lucrative employment prospects. As a result, they are frequently compelled to settle for low-income or informal sector occupations.58 Furthermore, it is worth noting that the elderly frequently encounter constraints in terms of accessing productive resources, such as land or capital that could potentially facilitate their involvement in income-generating endeavours.59 Moreover, the absence of adequate investment in education and income-generating endeavours during earlier stages of life can significantly contribute to the prevalence of poverty among the elderly population. The lack of adequate access to high-quality education and opportunities for skill development can have a detrimental effect on individuals’ ability to participate in economically viable endeavours, ultimately resulting in enduring financial instability.60 The aforementioned factors ultimately result in increased poverty rates among the elderly population, highlighting the necessity for specific social and economic interventions aimed at alleviating their predicament. A relative taking care of an aged parent said this “Many aged persons failed to plan for their pension and old age. They probably did not make proper planning for their retirement. They neglected the children. They didn't invest in their future.”

Basic Theme: Social Relations
The aged, particularly those who are weak, unwell, or immobilised, are in a vulnerable condition. They require not only emotional support but also instrumental assistance, such as financial resources, to adequately care for themselves or hire carers.61 However, a harsh reality emerges when they are denied access to these critical forms of assistance. The pervasiveness of poverty exacerbates their condition, leaving them vulnerable. One disappointing element is the abandoning of many old people, even by their own relatives. This desertion mirrors a larger societal issue in which the elderly are frequently left to fend for themselves without essential support.62 They confront additional obstacles due to systemic issues. A sizable proportion of the senior population is dependent on informal employment or government positions, which frequently give insufficient compensation

56 Ofei-Aboagye, “The Elderly and Old Age Support in Rural Ghana: The Case of Akuapim North District.”
57 Ofei-Aboagye, “The Elderly and Old Age Support in Rural Ghana: The Case of Akuapim North District.”
60 Ofei-Aboagye, “The Elderly and Old Age Support in Rural Ghana: The Case of Akuapim North District.”
to safeguard their financial security. An aged respondent had this to say “We work from hand to mouth. We don't do mechanized farming. We rely much on government Jobs which do not pay much. We don't also contribute to social security systems. How could they have saved enough for old age?”

**Basic Theme: Safety Nets**

Safety nets are crucial in eliminating poverty, particularly among the elderly. Livelihood Empowerment Against Poverty (LEAP) programmes provide cash transfers to needy households, including many elderly people. These transfers play an important role in assisting people in meeting their fundamental needs and mitigating the effects of financial insecurity. It is worth emphasising, however, that a considerable number of elderly people who benefit from these safety nets were unable to effectively support their children or other relatives in their early years. This exemplifies a complicated intergenerational interaction in which roles and support systems have altered over time. Many senior recipients of these transfers were unable to make enough provisions during their working lives, frequently due to a variety of socioeconomic issues.

Despite the existence of these safety net programmes, the state falls short of serving the requirements of the elderly in some locations. This can be attributable to a variety of causes, including programme scope and coverage constraints, bureaucratic implementation issues, and, at times, a lack of political will to properly invest in these projects. As a result, while safety nets have made significant progress in decreasing elderly poverty, there is still room for improvement in ensuring that every elderly person receives the assistance they require.

**SUMMARY**

The main theme of the Pastoral Theological Approach emphasizes the significant role of the church in responding to these issues and in addressing the needs of the community. The provision of care for the elderly poses a notable social issue, as a considerable proportion of senior citizens necessitate aid in their day-to-day tasks. The presence of poverty and political polarisation within the nation can impede the provision of care for the elderly, thereby underscoring the imperative for social justice and economic assistance.

The church assumes a pivotal role in tackling the social challenges encountered by the elderly population, encompassing issues such as poverty, inadequate health conditions, and restricted availability of social infrastructure. The church’s voice plays a pivotal role in policy formation, thereby safeguarding against the marginalisation or exclusion of the elderly population, thereby fostering their overall welfare and enhancing their quality of life.

The political polarisation carries adverse consequences for the elderly, given that it impedes the government’s capacity to safeguard vulnerable populations and foster social cohesion. The church, being regarded as a moral and ethical guide in society, possesses the capacity to tackle these concerns; however, it has encountered censure due to its passive position regarding political vices. This observation signifies a neglected chance for favourable transformation and underscores the necessity of proficient governance and leadership in upholding the well-being of the elderly. The results of the study highlight the significance of both the Disengagement Theory and the Convoy Theory in gaining an understanding of the difficulties experienced by the elderly. In addition to this, the findings are consistent with the ideas of the Structure-Process-Outcome Theory, which emphasizes the significant role that structural elements, processes, and outcomes have in moulding the experiences that older people have.

**RECOMMENDATIONS**

The church wields considerable power in Ghanaian society and may play a critical role in addressing concerns such as neglect, poverty, and poor health among the old. Policymakers should work with the church to implement policies and programmes that ensure the senior population’s well-being and care. The church can also build social facilities to help sick elderly people who cannot afford hospital treatment. Secondly, political polarisation has hampered the government’s ability to preserve and promote social cohesion, particularly among vulnerable populations such as the elderly. Ineffective leadership, corruption, nepotism, and racially motivated

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65 Ocansey and Amporfo, “Government Cash Transfer Programme and Poverty Reduction among the Elderly in the Ga West Municipal Assembly, Ghana.”

politics should all be addressed. As a moral and ethical compass, the church should take an active role in confronting political vices and supporting constructive change. This can contribute to a more welcoming and supportive society for the elderly. Finally, poverty among Ghana’s old is a major concern, with limited access to education, employment possibilities, and financial resources. To guarantee complete coverage and care for the elderly, the government should examine and strengthen existing social programmes, such as LEAP. Addressing bureaucratic implementation challenges and improving political commitment to invest in these initiatives are examples of this. Additionally, efforts should be made to offer the elderly with inexpensive healthcare and assistive devices.

**CONCLUSION**

In conclusion, social problems such as the neglect of the aged, poverty and political polarization hinder the well-being and care of the elderly in Ghana. The church plays a significant role in addressing these issues, but its impact is limited due to the dominance of the nuclear family system and the perception of the elderly as harbingers of misfortunes. The healthcare sector also faces challenges in providing adequate care for the growing elderly population. The political landscape, characterized by ineffective leadership and corruption, further exacerbates the challenges faced by the elderly. Government policies and safety net programs have shown deficiencies in addressing elderly poverty and providing comprehensive support. Overall, there is a need for greater attention and action to improve the conditions and well-being of the elderly.

**BIBLIOGRAPHY**


**ABOUT AUTHOR**

Rev. Dr. Eric Oduro Wiafe is currently a Senior Lecturer and the acting President of the Catholic Institute of Business and Technology, Accra Ghana. He holds a Masters in Catholic Leadership, MPhil in Religion and PhD in Pastoral Theology. His research focuses on Pastoral Theological Issues, Church and societal issues and Inter-religious dialogue.