

UNIVERSITY OF CAPE COAST

LIVELIHOOD STRATEGIES OF THE AGED IN GHANA

BY

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This thesis submitted to the Department of Sociology and Anthropology of the Faculty of Social Sciences, College of Humanities and Legal Studies, University of Cape Coast, in partial fulfilment of the requirements for the award of Doctor of Philosophy Degree in Sociology

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DECLARATION

Candidate's Declaration

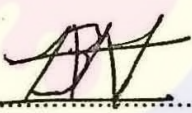
I hereby declare that this thesis is the result of my own original research, and that no part of it has been presented for another degree in this university or elsewhere.

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Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

The study analysed the livelihood strategies of the aged in Ghana between 2016-2019. A mixed-method research design was adopted for the study. Secondary data from the Ghana Living Standard Survey seven (GLSS7) and primary data from the Ashanti Region were used for the study. Purposive and simple random sampling procedures were used to sample participants for the primary data collection. A total of 73 participants were engaged in the primary data collection. Interview and focus group discussion guides were used as research instruments. Data from the GLSS7 were processed with Statistical Product for Service Solutions version 21, while the primary data were processed with NVIVO. The quantitative data were analysed using both descriptive (frequencies and percentages) and inferential (independent sample t-test and regression) statistics, while narrative analysis was used for the qualitative data. The study found that most of the aged were still economically engaged. The aged had adopted multiple livelihood strategies, including pension benefits, remittances, agricultural activities, and incomes from businesses, to enhance their livelihood outcomes. This study is different from other studies because, it analyses the livelihood strategies from a rural–urban perspective. The study recommends that the government of Ghana should revise the retirement age to reflect the sturdy improvement in life expectancy to provide legal backing to the continuous economic engagement of the aged. Ghana should develop a policy to include various informal sectors into pension schemes to enable them to meet their basic needs to improve their livelihood outcomes.

ACKNOWLEDGEMENTS

My appreciation goes to all who contributed in diverse ways towards the completion of this study. My greatest gratitude goes to my supervisors, Dr. William Boateng and Prof. Abaidoo for their diligence, dedication and encouragement in supervising this thesis. Their contributions in diverse ways will be forever appreciated.

My special thanks go to all the teaching and administrative staff of the Department of Sociology and Anthropology, University of Cape Coast for their selfless support and assistance. As the saying goes, “knowledge is the only thing that grows when shared”, I am indebted to all my course mates for their immense support through the numerous discussions and group work that assisted in enriching and sharpen this thesis. I am indeed indebted to you all.

I also extend my heartfelt gratitude to the respondents and participants who contributed in making the completion of this thesis a reality, especially, to the Chairmen of both the SSNIT Pensions and CAP 30 associations in Kumasi.

Finally, I wish to thank my family, friends and all loved ones for their support. especially my wife, Sarah Ansah (Mrs.) who gave me all the support and encouragement to enroll unto the program. I am so grateful to Dr. Mrs. Philomina Nyarko, a former Government Statistician for her physical and financial support.

DEDICATION

To Philemon Paa Kwesi Ansah, my son and my siblings.



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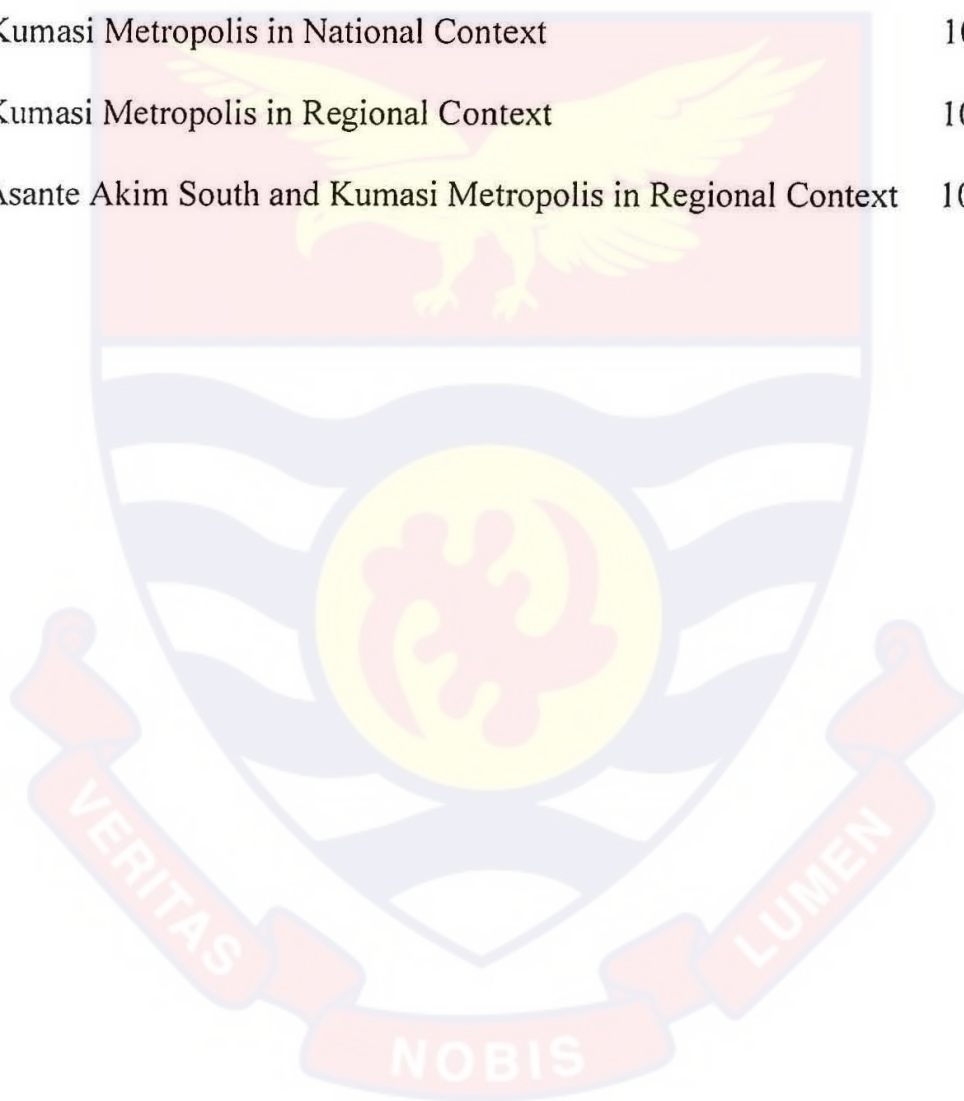


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CHAPTER ONE

INTRODUCTION

Background to the Study

The concept of livelihood has remained a subject of utmost importance due to its inevitable role in human existence. According to Adugna (2005), a livelihood is much more than a job as it covers a range of things that people do to make a living. Increase in population and technology have also brought about more variations in livelihood activities, thereby further puzzling the livelihood concept (Kanji, MacGregor & Tacoli, 2005). Lopez (2008) described livelihood as a means of gaining a living. Stifel (2010) posited that livelihood is achieved when there are adequate stocks of food and cash to meet the basic needs of humanity. It comprises capabilities, assets and activities required for a means of living (Groenewald & Bulte, 2013).

However, Lerner, Eakin and Sweeney (2013) emphasise that having a livelihood does not guarantee improved well-being in the long run, but rather, how that livelihood can resist shocks and vulnerabilities to continue to support lives. Thus, Nielsen, Rayamajhi, Uberhuaga, Meilby and Smith-Hall (2013) described a livelihood as sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation. This shows that livelihood opportunities available to any particular groups of people should be able to support them and provide a strong foundation for the next generation to develop fully their skills and capabilities as well as create additional livelihood opportunities for them to meet their survival and esteem needs.

Tuyen (2013) reported that for livelihood opportunities to be able to support the current generation and provide further avenues for the next generation to develop their full potentials, deliberate efforts, based on policy choices, goals and values, should be made to improve both the quality and quantity of the outputs or returns from the livelihood sources. A livelihood strategy by individuals, households and groups of people is, therefore, critical to safeguarding their livelihood outcomes both for the current and future generations. According to Agergaard and Birch-Thomsen (2006), a livelihood strategy encompasses not only activities that generate income and improved food security, but many other kinds of choices, including cultural and social choices that come together to make up the primary occupation of an individual or a household. In other words, livelihood strategies are usually constructed towards achieving specific ends or outcomes, depending on the available opportunities, policy climate, individual characteristics, and the environment (Babulo *et al.*, 2008).

In almost every country, the proportion of older people is increasing. It is estimated that by 2050 about 2 billion people in the world will be aged 60 years and over, with 400 million aged 80 years and over. Of these older people, 80 per cent will live in low- and middle-income countries. In Europe, the proportion of older people is estimated to reach 33.6 per cent by 2050, while in sub-Saharan Africa the projected figure is 8.3 per cent [United Nations Population Fund (UNFPA) & Help Age International, 2012]. With the continuous increase in life expectancy across the globe through the advancement in health care technologies, increased medical research, development of improved drugs, improved access to medical treatment, and

improved behavioural lifestyles of people, Togonu-Bickersteth (2014) emphasises that there is a greater concern about livelihood opportunities and strategies for the elderly.

This is because many people tend to live longer than before and as a result policies, structures and systems established to limit the aged in livelihood opportunities have to be revisited. In addition, the physical weaknesses and psychological stress mostly associated with the aged are increasingly being effectively managed, making them active and viable in livelihood activities. Accordingly, Amaike (2013) suggests that it will be more beneficial to deliberately create more active livelihood opportunities for the aged to improve their livelihood outcomes than to make them dependants. This may involve a critical review of the retirement age and insurance risk policies associated with the aged as well as creating financial opportunities for the aged (Amaike & Bammeke, 2014).

The aged are generally defined as people 60 years and above. It is mostly attached to the retirement age, where people are considered as not economically active. Amaike (2009) posited that the association of the aged with the retirement age negatively influence the livelihood opportunities and strategies available to them, which subsequently reduce the quality of their livelihood outcomes and render them more vulnerable to external shocks. Amaike (2013) reports that livelihood opportunities for the aged comprise socially approved means that could be adopted to meet their basic needs and sustain their living conditions at the latter stages of life. Essentially, the quantum of livelihood opportunities available to the aged is influenced by gender, socioeconomic

status, previous work history, and employment category (either in the public or private sector), among others (Amaike, 2009; Amaike & Bammeké, 2014).

Price (2002) argues that the analysis of livelihood strategies of the aged in any society should first consider the livelihood opportunities available to them. According to Smith (2006), livelihood opportunities largely determine the livelihood outcomes of people. Livelihood opportunities are organised under several income generating sources, including incomes from wages, salaries and commissions; own businesses; sales and services; rents and interest; and grants, pension, and remittances (Russell, 2007). These sources of income are generally organised under only farm, non-farm, farm and non-farm, and non-labour livelihood strategies.

Smith (2006) argues that the level of adoption of any of the livelihood strategies among the aged is partly influenced by the policy climate surrounding them. The policy climate regulates the qualification entry criterion, and resources required to adopt a particular livelihood strategy. It also determines the level of attractiveness of a livelihood strategy to the aged. Togonu-Bickersteth (2014) specifies that the policy climate is created through the interaction of several elements, including legal provisions, strategic interventions, and cultural values regulating available livelihood sources within a defined geographical unit. In other words, the policy climate defines the livelihood strategies that are legally and culturally acceptable for the aged in a specific geographical location. As a result, whereas some activities are acceptable as livelihood opportunities for the aged in certain areas, they are unacceptable as such in other socio-cultural settings.

According to Brown *et al.* (2006), the policy climate regulating the livelihood strategies also influences the livelihood outcomes in the lives of the aged. It determines the prices or values attached to the outputs or deliverables of livelihood strategies, which in turn affects the quality of life of the aged (Ellis, Kutengule & Nyasulu, 2003). Covarrubias, Davis, Bakouan and Di Giuseppe (2012) posited that socioeconomic characteristics of the aged are major determinants for livelihood strategies they adopt. These include the level of education, gender, age, family history, level of income, level of exposure to other cultures, employment history, and expertise. Groenewald and Bulte (2013) indicate that community characteristics in terms of urban or rural present different livelihood opportunities to residents which further influence the livelihood strategies of the aged. These elements explain the differences in livelihood strategies among people of different socioeconomic and cultural characteristics.

Scoones (2009) postulates that individuals and households will adopt livelihood strategies that give superior returns. People will also allocate asset endowments in a manner that equates marginal returns across activities accessible to them. However, in spite of this rational choice, most aged people are compelled to stick to low-return activities because of entry barriers they face to high-return strategies (Stifel, 2010). According to Alayón-Gamboa and Ku-Vera (2011), in the presence of both high- and low-income strategies, people adopt the latter only when there are barriers to adopting the former. Togonu-Bickersteth (2014) identified a number of entry barriers to superior livelihood strategies for the aged. Broadly, these include access to formal credit; access to market such as distance, and information; demographics such as educational

attainment, age, experience, and gender; and asset endowments such as land, labour, and finance.

Livelihood strategies for the elderly in Africa are more complicated due to the dual societal system (Handley, Higgins & Sharma, 2009). African economies are characterised by the existence of a large informal sector existing alongside the formal sector. Each sector presents different levels of livelihood opportunities and strategies for the elderly. Even the segregation in a particular sector in terms of the qualification criteria and entry barriers present different sets of opportunities to different people based on their socio-economic and locational characteristics which produce different returns for the elderly. Thus, the dual societal system with several sub-systems has made it difficult to have a universal or comprehensive policy to improve livelihood opportunities and livelihood outcomes for the aged in Africa (Olusola & Adenegan, 2011).

In most African societies, asset land titles are registered in the name of the males. As a result, the elderly male mostly enjoys rent from family and personal properties as part of the livelihood strategies as against the elderly female. This is very crucial, especially when agriculture presents the livelihood opportunities for the majority of the people in Africa. Land plays a critical role in livelihood opportunities and strategies in African societies. Further, the educated and non-educated aged or the resource rich and resource poor have different sets of livelihood opportunities they can engage in due to entry barriers. Owusu and Yankson (2003) reported that the level of education of the aged is a major determinant in influencing their livelihood strategies in African societies. Level of education is mostly positively associated with the size of social network and influence. As a result, the highly educated aged mostly

branch into private consultancy businesses with a regular flow of monthly income apart from the monthly pension benefits. On the other hand, low level of education acts as a barrier to the aged to secure livelihood opportunities in critical sectors for improved livelihood outcomes.

Locational characteristics such as rural and urban also provide varied sets of livelihood opportunities and outcomes to the aged. Olusola and Adenegan (2011) posited that livelihood opportunities of the aged in urban centres and cities are of higher returns than those in the rural areas, and coupled with easy access to improved public services and facilities such as hospitals, sanitation, and treated water they are likely to have better livelihood outcomes than those in the rural areas.

Livelihood opportunities and strategies for the aged in Ghana are not different from many African societies. The Ghanaian economy is also described as a dual society system with the co-existence of both formal and informal economies. The formal sector consists of wage and salary employment with public and private sector institutions. Job opportunities under the formal sector in Ghana include public service, financial service, education, health, agriculture, information technology, telecommunication, mining, and development services. Livelihood opportunities under these sectors are regulated with pension policies and laws to safeguard the livelihood outcomes of people after retirement. The laws and policies compel employers under the formal sector to subscribe to and make monthly payments on behalf of their employees to a pension fund. The Social Security and National Insurance Trust (SSNIT) is a body created by the government through an Act of Parliament to manage pension funds for workers in the country.

The aged who retire from formal sector employment receive monthly payments as part of their livelihood opportunities to improve their livelihood outcomes. However, the quantum of such monthly pension benefits for the aged is determined by their salary levels in their active working age period. As a result, the aged who had high levels of salaries continue with high levels of pension benefits to ensure good livelihood outcomes. Lay and Schuler (2007) also reported that there are huge disparities in remunerations for employees within the formal sector of Ghana. Such disparities are likely to reflect on the livelihood opportunities and outcomes of the aged who retire from the formal sector.

The informal sector is the largest sector employing about 80 per cent of the workforce in Ghana (Lay & Schuler, 2007). This sector comprises private businesses in artisanry, agriculture, trading and services. According to the Ghana Statistical Service (2007), the informal nature of the sector without proper registration and address systems has made it virtually impossible to regulate its activities in terms of pension benefits. The implication is that no law compels informal sector employers to contribute towards a pension fund on behalf of their employees. The aged who come out of the informal sector do not enjoy any monthly benefits from their active working age period. In addition, there is no legal retirement age for workers in the sector. As a result, workers retire from this sector as and when there are no opportunities for them to be employed or do not have the physical strength to function effectively (Adi, 2013).

Abubakari (2014) reported that until the enactment of the three-tier pension scheme in 2013, which created an avenue for workers in the informal

sector to contribute towards a pension, there were no official opportunities available to them to contribute towards their livelihood activities in retirement. According to Alhassan and Poulton (2009), the irregular flow of income for workers in the informal sector does not encourage them to subscribe to the new pension scheme to secure some livelihood opportunities during their inactive working age period, which could also negatively influence their livelihood outcomes in terms of level of income and access to health care.

The locational characteristics of the aged also present different forms of livelihood opportunities, strategies and outcomes (Owusu & Yankson, 2003). The livelihood strategies of the aged in urban centres mostly comprise pension benefits, rent charges, remittances, trading and services (Lay & Schuler, 2007). The opportunities for making voluntary contributions towards pension for the informal sector are all found in the urban centres, which do not encourage the informal sectors in the rural areas to do so to secure a livelihood opportunity from pension during the aged period.

Agriculture is the main stay of the rural economy in Ghana. As a result, a large majority of the aged either continue to engage in agricultural activities or have retired from it. Agriculture provides the main livelihood opportunities for the aged in rural areas. Even many people who retire from the formal sector in rural areas add agriculture as part of their livelihood strategies. Agriculture is largely practiced at the subsistence level comprising crop and animal farming with rudimentary tools. The low level of technological application in agriculture in Ghana implies that more physical strength is applied to ensure high output and returns. However, the low physical strength associated with ageing shows that the aged are unable to farm over large portions of land to derive high returns

for improved livelihood outcomes (Asmah, 2011). All the above show that livelihood outcome of the aged in Ghana is a function of livelihood opportunities, strategies and other elements interacting in a complicated system. It is against this background that the study seeks to analyse the livelihood strategies of the aged in Ghana.

Statement of the Problem

The aged is generally associated with physical weakness, poor health, dependency, and not fit to undertake any serious economic activities or adopt livelihood strategies in Ghana and other African societies (Lay & Schuler, 2007). According to Lay and Schuler (2007), this perception has been drawn from experiences in the previous centuries where life expectancy was low, with low human understanding of health issues and poor medical treatment system leading to poor health of the aged. Accordingly, few structured livelihood policies and systems were created to ensure the independence and good quality livelihood outcomes of the aged (Oduro & Osei-Akoto, 2007). Such policies and systems were, however, limited to the few aged who retired from the formal sector at the neglect of the majority who retired from the informal sector.

This raises serious concerns about the livelihood strategies available to the majority of the aged who retired from the informal sector and their livelihood outcomes. In addition, the majority of the aged who received pension income as a benefit from retiring from the formal sector complained about the inadequacy of such incomes to meet their welfare needs. This further indicts the government and policy makers about their commitment and seriousness of safeguarding the welfare of the aged. It also raises issues about the effectiveness

of the available livelihood opportunities and strategies to ensure good quality livelihood outcomes of the aged.

In analysing livelihood strategies of people, Brown, Stephens, Ouma, Murithi and Barrett (2006) and Asmah (2011) argue that less attention has been given to a critical vulnerable group like the aged or elderly. Thus, despite the characterisation of the aged as the poorest and most marginalised group of people along with women and children, little attention in terms of research and policy support has been given to them (Alayón-Gamboa & Ku-Vera, 2011). A study into the livelihood strategies of the aged is, therefore, imperative to contribute to the discussion on ways to support the aged to improve their quality of life.

Further, the advancement in health technology and improved behavioural lifestyles, improvement in medical research and treatment in the twenty-first century has contributed to improve human health (including the aged) and increased life expectancy (UNFPA & Help Age International, 2012). As a result, the aged is no more characterised with poor health without the ability to assume a livelihood strategy to improve their livelihood outcomes. This was expected to help change policies and systems to provide more livelihood opportunities to the aged. However, the poor perception about the aged has continued to influence policies regarding the aged, thereby limiting their abilities to adopt livelihood strategies with high returns to improve their livelihood outcomes (Alhassan & Poulton, 2009). The policies have restricted many of the aged to a life of dependency on their meagre pension benefits and other economically active relatives.

The dependency strategy has, however, been found to be unsustainable due to the increasing rate of growth of the population for the aged in relation to the active age group. Thus, the population aged 60 years and older tripled from its number, 0.3 million in 1950 to 600 million in 2000, and by 2006, the number of older persons had surpassed 700 million. It is estimated that the proportion of the aged in global population will exceed the population below 15 years by 2050 (UNFPA & Help Age International, 2012). Projection results indicate that by 2050, the aged population will account for 14.1 percent of the total population. These statistics suggest that if clear policies are not instituted to assist the aged, the dependency burden will be too heavy for the working population. In other words, clear policies, structures and systems are required to ensure high quality livelihood opportunities and strategies for the aged, both from the formal and informal sectors, to avoid over-dependence on the economically active in the future as well as ensure high quality livelihood outcomes for the aged. This study seeks to analyse the livelihood strategies of the aged in Ghana.

Research Objectives

The general objective of the study sought to analyse the livelihood sources and strategies of the aged in Ghana. The specific research objectives were as follows:

1. Examine the livelihood opportunities available to the aged
2. Analyse the determinants of the livelihood strategies of the aged
3. Assess the livelihood outcomes of the aged

Research Questions

The study sought to find answers to the following questions:

1. What livelihood opportunities are available to the aged?
2. What are the determinants of the livelihood strategies of the aged?
3. What are the livelihood outcomes of the aged?

Research Hypotheses

The study sought to address the following research hypotheses:

H₀: There is no statistically significant association in livelihood opportunities between elderly males and females in Ghana.

H₁: There is a statistically significant association livelihood opportunities between elderly males and females in Ghana.

H₀: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have no statistically significant influence on the level of satisfaction with the livelihood strategies of the aged in Ghana.

H₁: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have a statistically significant influence on the level of satisfaction with the livelihood strategies of the aged in Ghana.

H₀: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have no statistically significant influence on the level of satisfaction with the livelihood outcomes of the aged in Ghana.

H₁: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or

urban) and level of income have a statistically significant influence on the level of satisfaction with the livelihood outcomes of the aged in Ghana.

Significance of the Study

The continuous increase in life expectancy through advancement in health technology improved medical research, medical treatment and behavioural lifestyles of people coupled with the steady increase in the proportion of the aged to the general population across the globe has made it very critical for scientific studies to be conducted about the aged. The population of the elderly in Ghana has increased by more than seven-fold since the 1960 census, rising from 213,477 in 1960 to 1,643,381 in 2010, an increase of 669.8% (GSS, 2013). Per these statistics, it was imperative that studies be conducted on how to safeguard the livelihood opportunities and strategies for the aged to avoid increased dependency on the economically active in the future while improving the livelihood outcomes of the aged at the same time. The study has contributed to the discussion about the strategies to improve the livelihood outcomes of the aged. It made contributions to pension regulatory bodies about the adequacy of pension benefits in improving the livelihood outcomes of the aged as well as the need and strategies to compulsorily include workers from the informal sector.

The study is also essential for the current economically active population since ageing is inevitable and as such lessons from this study could inform them to put measures in place to establish livelihood strategies of high returns to improve their livelihood outcomes as they grow closer to become aged. The study has informed policy makers about the need to revise the retirement age in line with life expectancy. Findings from the study have also informed the aged

about the livelihood opportunities and strategies available to improve their livelihood outcomes. Thus, findings from this study informed policy makers to enact policies to reduce the vulnerabilities associated with the aged. The study also has also made suggestions to influence cultural processes that limit certain groups of people from owning family assets and resources as well as values and beliefs that limit particular groups of people to engage in specific livelihood opportunities to improve their livelihood outcomes. The study has further provided literature to inform other studies related to livelihood strategies and the aged.

Scope of the Study

The scope of the study focused on the livelihood opportunities, strategies and outcomes of the aged in Ghana. The contextual definition of the aged is any person attaining the age of 60 years and above. Livelihood opportunities are also defined as an income generating sources, including income from wages, salaries and commissions; income from own businesses; income from sales of farm produce and services, income from rents and interest; and finally income from remittances, pensions, and grants (Amaike, 2009). These sources of income are generally organised under wage-based and non-wage activities.

The study defines livelihood strategy as an organised set of lifestyle choices (including production and investment), goals and values, and activities influenced by biophysical, political/legal, economic, social, cultural, and psychological/health components and designed to secure an optimum quality of life for individuals and their families or social groups (Scoones, 2009). The various determinants of livelihood strategies as enshrined in the definition are explained as follows:

1. Biophysical: Available resources and opportunities, locational characteristics (rural or urban) and environmental elements and constraints;
2. Political/legal: Impacts of new laws, promotion of governmental ideals, policies regulating particular income generating sectors;
3. Economic: Increased perceived needs, income levels, employment status, competition, market size, level of profitability, and start-up capital;
4. Social: Level of education, gender, age, social capital and values;
5. Cultural: Land tenure system, and beliefs; and
6. Psychological/health: Physical strength or weaknesses, stress and future outlook.

Livelihood outcomes refer to the end goals of livelihood strategies, which include improved income levels, wellbeing, and improved food security (DFID, 2000, 2004; Scoones, 2009). Income as a livelihood outcome will be measured as all forms of income such as salaries, wages, retirement or pension benefits, remittances, investment gains, and rent (Ghana Statistical Service, 2008). Food security, which is another measure of livelihood outcome, is defined as having access to good quality nutritious food, hygienically packaged, attractively presented, available all year round and located at the right place at affordable prices (FASDEP, 2007).

Wellbeing, which is the most explicit measure of livelihood outcome, can be core or subjective. Core wellbeing encapsulates basic material and non-material needs such as material wealth, knowledge and nutrition, while subjective well-being covers one's feeling of being happy or satisfied (Abubakari, 2014). With one of the ultimate ends of any human endeavour

being to achieve satisfaction/happiness, implying that, what people do for a living would implicitly or explicitly have a bearing on their feeling of satisfaction. Thus, the achievement of satisfaction/happiness becomes a livelihood end in itself (Cahyat *et al.*, 2007).

The study used secondary data from GLSS7 to analyse the livelihood opportunities available to the aged in Ghana. The secondary data from GLSS7 was supplemented by a primary data collection in the Ashanti Region to get the views of the aged on the determinant of their livelihood strategies, and livelihood outcomes. The Ashanti region was purposively selected because it was the region with the highest number of the aged population (GSS, 2012). Kumasi Metropolitan Area and Asante Akim South Municipal Area were selected from the Ashanti region for the primary data collection.

Organisation of the Study

The study was organised into seven chapters. Chapter one was on the introduction. The chapter presents the background to the study, statement of the problem, research objectives, and scope of the study. Chapter Two reviewed literature related to livelihood strategies and livelihood outcomes of the aged. The literature review was organised under the theoretical framework, concepts and empirical reviews. Some of the issues captured under the chapter included concepts of the aged, livelihood, livelihood strategies and sustainable livelihood framework as well as determinants of livelihood strategies and measuring livelihood outcomes. Chapter Three presented the methodology of the study. It included the research paradigm, research design, study population, sample and sampling procedures, research instrument, data collection method, fieldwork, ethical consideration, and data analysis. The Fourth, Fifth, and Sixth chapters

presented the results and discussion of data. The chapters were organised along the research objectives. Chapter Seven was on summary, conclusions and recommendations.



CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter presents the literature review on livelihood strategies of the aged. It covers the theoretical, empirical and conceptual reviews of the study. It looks at issues such as the concepts of the aged, livelihood, livelihood strategies, and livelihood outcomes. It also presents a review of the sustainable livelihood framework.

Theoretical Framework

The study adopted the free radical theory of ageing, activity theory of ageing, life course theory of ageing, and the DFID sustainable livelihood framework. The theories were used to complement each other in the explanation of the various aspects of livelihood strategies and outcomes of the aged. Thus, whereas the free radical theory explains the importance of creating social policies to ensure the creation of livelihood opportunities for the aged, the activity theory of ageing was used to explain the importance of the creation of livelihood strategies for the aged leading to improve their wellbeing and also contributing to reduce their dependence on the economically working cohorts. In addition, the life course theory of ageing was used to explain the differences in the livelihood opportunities and outcomes of the aged and the role of the asset acquisition and job characteristics in the active working age of the aged influencing their livelihood strategies and outcomes in their aged period, whereas the sustainable livelihood framework was used to the role of cultural practices and locational characteristics in defining livelihood opportunities for the aged.

Free radical theory

The free radical theory, which is the most popular concept in the area of ageing, was propounded by Harman (1956). It posits that ageing is caused by the accumulation of damage which is inflicted by reactive oxygen species (ROS). The free radical theory of ageing proposes that free radicals derived from oxygen are responsible for damage associated with ageing. The antioxidant systems are unable to counterbalance all the free radicals continuously generated during the life of the cell.

Ageing is associated with higher levels of oxidative biomolecules reacting with free radicals which are designated as intermediate oxygen species and intermediate nitrogen species that attack biomolecules (Harman, 1978). As human beings age, they accumulate oxidative damage from reactive oxygen species. Over time, this damage accumulates and causes human beings to experience ageing. The free radical theory of ageing explains the cumulative and potentially increasing amount of accumulated damage that accounts for the dysfunctions and pathologies seen in normal ageing. It attributes many of the changes that occur as the human bodies age to free radicals.

The free radical theory of ageing helps in explaining the vulnerability of the elderly in livelihood analysis. This is because as people grow, the body produces superoxides and other free radicals in excess which cause damage to the macromolecular components of the cells, giving rise to accumulated damage causing cells, and eventually reducing the effective functioning of critical organs of the body. According to Harman (1998), the theory views ageing as a progressive functional decline, or a gradual deterioration of physiological function with time, including a decrease in fecundity or the intrinsic, inevitable,

and irreversible age-related process of loss of viability and increased vulnerability.

The study adopted the free radical theory of ageing to assess how the reduction in viability and the functioning of critical organs in the human body has a negative toll on both the physiological and cognitive abilities of the aged by causing physical weaknesses, poor health and increased psychological stress as argued by Orr and Sohal (1994). Such weaknesses sometimes prevent the aged from livelihood opportunities of high returns which cause further deterioration in their livelihood outcomes. Further, the theory was used to justify the importance of creating livelihood opportunities such as pension scheme for both formal and informal sectors to safeguard the wellbeing of the aged. This is because the aged is characterised by physical weakness, which requires some social support systems to enable them meet their basic needs. However, critics such as Paterson *et al.* (2005) argue that engagement in informal activities as well as attitudes and expectations about activities are more important determinants of quality of life during old age than mere engagement in activities.

Activity theory of ageing

The activity theory of ageing was propounded by Havinghurst (1968). It attempts to explain the factors responsible for successful adjustment in retirement or old age. It was based on the hypothesis that older people remain socially and psychologically fit, if they stay active (Togonu-Bickersteth, 2014). It views old age as a stage “without role” and that the individual should be challenged to replace lost roles with new ones in order to adapt to role transition during old age. This suggests that the active elderly, especially those involved

in meaningful social and economic activities, are likely to have sustainable livelihoods and better quality of life, and be more satisfied in old age.

As people grow older, their behaviour changes, their activities become curtailed and the extent of their social interactions decrease. The aged who are able to take on new roles or activities to replace lost roles or activities have better living conditions in old age than those who are fully disengaged (Novak, 2012). Thus, the activity theory of ageing views activity as necessary to maintain a person's life satisfaction and positive self-concept. Moody (2012) has defined activity within the theory as physical or intellectual properties. The activities could be identified as informal activity (on a personal or intimate level), formal activity (i.e., participation in organisations), and solitary activity. Both informal and formal activities are seen to provide more opportunities for role support which contribute to the livelihood of the aged than the solitary activity.

The activity theory stresses the inevitable changes in biology and health. Havinghurst (1968) contends that society has been a limiting factor for the aged because it applies different norms to the aged and the middle-aged. The aged have been regarded as a dependent and passive group of people. Due to loss of physical strength, older persons are increasingly unable to hold their own relations with other groups and this results in withdrawal from societal activities. Elderly people may also lack the motivation and desire to be active as they feel that they have worked long enough and now need to step back and give to upcoming younger members of society their chance. Thus, health becomes an important consideration for elderly people in determining their continued engagement in society.

The decreased social interaction that characterises old age results from the withdrawal of society from the elderly person and that the decrease in interaction proceeds against the desire of most ageing persons (Novak, 2012). According to the theory, to remain active and engage with society is crucial to satisfaction in old age. That is, the involvement and integration in social networks are positively related to later life satisfaction. The engagement in income-earning activities, social integration, and moderate exercise positively influence the health status, livelihoods, and quality of life of the aged. Accordingly, Amaike (2013) argues that successfully adjusted older person is engaged in life and maintains a high level of social contacts. To maintain a positive self-image in old age, Amaike and Bammeke (2014) recommend that older people must develop new interests, hobbies, roles and relationships to replace those that are diminished or lost with ageing. Older people should continue to be active and resist the limitations brought about by ageing as much as possible.

Critics of the activity theory point out that not all of the older people will maintain a middle-age lifestyle because of functional limitations, lack of income and lack of the desire to do so (Barrintoes, 2007). This is particularly true in most African states where the aged find it difficult to compete with other groups in profitable employment. The aged in their endeavour to be profitably engaged face financial constraints due to their reduced capacity to work and due to stigmatisation by society. Due to loss of physical strength, older persons are increasingly unable to hold their own relations with other groups and this results in withdrawal from societal activities. Health also becomes an important

consideration for the aged in determining their continued engagement in society. Some aged people disengage from society simply by reason of poor health.

The study used the activity theory of ageing to explain how an active life will lead to a greater chance of gaining access to sustainable livelihoods, which promotes well-being and improves the quality of life of the aged. It uses the activity theory to explain the relationship between the level of participation in socio-economic activities and the life satisfaction or livelihood of the aged. It also helps to assess how the aged can have optimal wellbeing through being active as much as possible. The aged in most countries, especially the developing countries, find it challenging to compete with the active population in profitable employment (Moody, 2012). The elderly in their endeavour to be profitably engaged face financial constraints due to their reduced capacity to work and due to stigmatisation by society regarding old age. The theory was further use to justify the need to create some livelihood opportunities for the aged. This is even more important in this era where life expectancy is on the increase due to the advancement in medicine and technology. As a result, the creation of livelihood opportunities for the aged will help improve their activeness, reduce their dependence on others, and help to improve their livelihood outcomes.

Life course theory of ageing

The study was also guided by the life course theory of ageing which began around World War I, but was developed in the 1960s. However, the theory was formally advanced in the 1990s when rapid social change and population ageing drew attention to historical influences and to the complexity of processes underlying family change and continuity. Early applications of life

course theorising can be traced to the beginning decades of the twentieth century (Bengtson & Allen, 1993). The life course perspective has also been synthesised with other theories or fields of study such as family development, human development, family history, life span and gerontology.

A life course perspective is about examining changes, whether they are biological, developmental (including social and psychological factors), historical, or geographic and identifying which factors affect the arc of change, and what transformations change bring. Some of the changes that go on occur because of intrinsic dynamics which are called *ontogenetic* forces that are inherent, built into biology, and moving along life's path (Call & Teachman, 1996). Some changes can be attributed to when, where, and how people live, who they are, and where they fit into the social structures in which they live.

The life course theory emphasises the importance of historical contexts to properly understand the issues of ageing. The theory uses a multidisciplinary approach to study the life of the aged, structural contexts, and social change (Bengtson, Elder, Putney & Johnson, 2005). This approach encompasses ideas and observations from an array of disciplines, notably history, sociology, demography, developmental psychology, biology and economics. In particular, the theory directs attention to the powerful connection between individual lives and the historical and socio-economic context in which these lives of the aged unfold.

The life course theory postulates that successful ageing does not emerge spontaneously in the third stage of life (late life), but it is the fruit of the previous life stages. Ageing is successfully based on the past life conditions of the elderly. The life course theory is underscored by principles such as (1) socio-

historical and geographical location; (2) timing of lives; (3) heterogeneity or variability; (4) “linked lives” and social ties to others; (5) human agency and personal control; and (6) how the past shapes the future (Berkman, Ertel, Glymour, Binstock & George, 2011).

Giele and Elder (1998) define life course as a sequence of socially defined events and roles that the individual enacts over time. They view the events and roles not necessarily to proceed in a given sequence, but rather constitute the sum total of the person’s actual experience. The life course perspective elaborates the importance of time, context, process, and meaning on human development and family life. Bengtson and Allen (1993) perceive the family as a micro social group within a macro social context – a collection of individuals with shared history who interact within ever-changing social contexts across ever-increasing time and space.

Ageing and developmental change, therefore, are continuous processes that are experienced throughout life. As such, the life course reflects the intersection of social and historical factors with personal biography and development within which the study of family life and social change can ensue (Hareven, 1996). It emphasises cultural factors, social circumstances, and social interactions as the building blocks of change, integral to understanding the life course. This dialectical interaction between people and their contexts emphasises that people are not passive beings; rather they create and manipulate their environments individually and collectively.

The theory also stresses how social contexts impinge on the life chances and quality of life of the aged (Moen, 2001). It implies that people do not grow up or grow old unaffected by broader social forces, their identities, sense of self,

and how they experience ageing are all relational, reflecting a variety of social networks, social capital, and the contextual circumstances in which they live. Elder and Giele (2009) assert that people from higher status groups accrue more advantages as they age, but those from lower status groups experience more disadvantages. They argue that social capital reflects such memberships and certainly influences that shape the life course. The relevance of social location is that access and opportunities to garner valued resources are affected and in turn affect how life unfolds. Thus, as social contexts or social networks change, diverse influences come into the picture, altering life course trajectories.

The theory argues that people's life experiences are different because of differences in life cycles, gender, work history, occupational status, and employment category. Thus, the experiences of the aged are not necessarily the results of a fixed stage in life (old age), but a reflection of their accumulated life experiences (Amaike, 2009). Amaike and Bammeke (2014) report that access to sustainable livelihoods that positively influence the quality of life is caused by life events and experiences gained prior to old age. It is believed that these life events set boundaries and constraints that influence the meanings, experiences, and opportunities of men and women in old age. Novak (2012) suggests that the problems, constraints and deprivations associated with old age are mostly by-products of previous life experiences rather than strictly the results of old age alone.

This study adopted the life course theory to study the life of the aged, differences in circumstances (whether psychological, sociological, biological, economic, or demographic), and roles they play in explaining why there are diverse experiences which affect the livelihood of the aged in Ghana. The theory

helped in assessing the various livelihood opportunities available to the aged within cultural setups, social circumstances, social interactions and socio-economic factors. The theory again explains the differences in the livelihood opportunities and outcomes of the aged. Thus, the theory explains that the livelihood opportunities available to the aged are as a result of their activities and experiences in their active working age period. Accordingly, policies to promote and safeguard the payment of pensions in the active working age period are imperative in creating livelihood opportunities for the aged. Further, people's ability to acquire assets and resources in the active working age period enables them to secure some livelihood opportunities during their retirement age. The theory, therefore, explains that the livelihood outcome of the aged is a function of their engagements in their active working age period.

Sustainable livelihood framework

The study again adopted the sustainable livelihood framework by the United Kingdom's Department for International Development (DFID). The sustainable livelihoods idea was first introduced by the Brundtland Commission on Environment and Development as a way of linking socio-economic and ecological considerations in a cohesive policy-relevant structure. The sustainable livelihood framework has been in vogue amongst development practitioners and researchers since the late 1990s and was a central concept of the DFID strategy during the early years of the United Kingdom New Labour government.

The sustainable livelihood framework provides a comprehensive and complex approach to understanding how people make a living. It looks at the complexity of the livelihoods of people, especially the aged, and examines the

dimensions of a person's livelihood, the strategies and objectives pursued, as well as the associated opportunities and constraints. It can be used as a loose guide to a range of issues which are important for livelihoods or it can be rigorously investigated in all its aspects (Kanji *et al.*, 2005). It emphasises understanding of the context within which people live, the assets available for them, livelihood strategies they follow in the face of existing policies and institutions, and the livelihood outcomes they intend to achieve (DFID, 2000). Assets are important elements in the livelihood framework as they enable an individual or household to survive, engage in labour markets and participate in reciprocal exchanges with other individuals or households.

The DFID defines sustainable livelihood in line with the one developed by Chambers and Conway (1992). That is, a livelihood comprises the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. DFID (2004) outlines four key dimensions to sustainability which is central to the sustainable livelihood framework. These are economic, institutional, social, and environmental, and it is suggested that a balance must be found between them. The goal of the sustainable livelihood framework in development is to respond flexibly to changes in people's situations and in this way develop long-term commitments to maximise livelihood benefits for the poor and vulnerable and eradicate poverty (DFID, 2004).

The DFID's sustainable livelihood framework aims to increase the agency's effectiveness in poverty reduction in two main ways. The first is by

mainstreaming a set of core principles which determine that poverty-focused development activity should be people-centred, responsive and participatory, multi-level, conducted in partnership, sustainable, and dynamic. The second is by applying a holistic perspective in the programming of support activities, to ensure that these correspond to issues or areas of direct relevance for improving poor people's livelihoods. A central element of DFID's approach is that the sustainable livelihood framework is an analytical structure to facilitate a broad and systematic understanding of the various factors that constrain or enhance livelihood opportunities, and to show how they relate to each other.

The livelihoods approach puts people at the centre of development, rather than the resources they use or the governments that serve them. Adhering to the principle of prioritising people in development may well translate into providing support to resource management or good governance. However, Yin (2009) argues that it is the underlying motivation of supporting people's livelihoods that should determine the shape of the support and provide the basis for evaluating its success.

At its core is the assessment of the different capitals that are deemed to underpin livelihood at the level of the individual, household, village or group (Covarrubias *et al.*, 2012). These capitals are classified as human, social, physical, natural and financial. They are then assessed in terms of their vulnerability to shocks, trends and the institutional context within which they exist. Interventions are then put in place to enhance livelihoods and their sustainability, perhaps by increasing the capital available or by reducing vulnerability. Thus, the process is about understanding the current situation and developing suggestions for improvement based upon that understanding. The

sustainable livelihood approach helps to avoid a situation where intervention is unguided which can result in little positive impact or detrimental impact (Groenewald & Bulte, 2013).

By drawing attention to the multiplicity of assets that people make use of when constructing their livelihoods, the sustainable livelihood framework produces a more holistic view on the resources (including physical and natural resources, and social and human capital) that are important to the aged. The study adopted the sustainable livelihood framework to assess the shocks, assets, resources and vulnerabilities in old age. The theory helps to explain the ways in which the aged in Ghana build their livelihoods. It is also expected to help to uncover the threats and obstacles that the aged in Ghana experience in their effort to construct livelihoods as well as the strategies to attain sustainable livelihoods during old age. Again, the sustainable livelihood framework was used to explain the importance of the assets and resources available to the aged in determining their livelihood opportunities and outcomes. Thus, issues about the role of locational characteristics and culture in determining the livelihood opportunities and outcomes of the aged as described in the hypotheses are explained from the perspectives of the sustainable livelihood framework.

Concept of the Aged

The concept of ageing is a phenomenon as old as mankind and is the last stage of the circle of a lifetime after childhood, youth and adult. It is, thus, an integral process of growth. It is a complex biological phenomenon often followed by various socio-economic changes that have a great impact on the nutritional status and needs of the elderly individual (Elo, Saarnio & Isola, 2011). It is universal (a phenomenon associated with the process of ageing must

occur in different degrees in all individuals of a species), intrinsic (the causes that are the origin of aging must be endogenous; they must not depend on extrinsic factors), progressive (changes that lead to ageing must occur progressively throughout the life span), deleterious (considered as part of the ageing process if it is “bad” for the individual), and irreversible (cannot be changed). The ageing of organisms is characterised by a gradual functional decline of all organ systems (Togonu-Bickersteth, 2014). People age differently – according to their biological makeup, genes, lifestyle choices and life’s experiences.

Like many concepts, ageing has been defined by various scholars in many ways because of the physical, psychological, biological and cultural perspectives underlying the concept. The lack of consensus arises because old age is conceived from multi-dimensions such as chronological age, and capacity to remain self-sustaining and economically active (Johnson & Mommaerts, 2011). Categorical definitions of the ‘aged’, ‘old age’ or ‘elderly’ are neither straightforward nor universally applicable. ‘Aged’ is an individual-, culture-, country- and gender-specific term. Accordingly, the definitions can differ for the sexes, as life-course events contribute to the ageing transitions.

A chronological definition of the aged or elderly is commonly used, but contested. The concept ‘aged’ refers to a category of adults who have attained advanced ages, 60 or 65 years. In most developed countries, the aged refers to people who are 60 to 65 years and above. The United Nations (UN) conceptualises the aged as people whose age is 60 years and over, while the World Health Organisation (WHO) uses categories of aged starting at 65 and 80 years for estimates and projections for the aged in most countries. In the

developed countries where life expectancy is high and the age of retirement from active public economic activity is 65 years, the aged are defined as persons aged 65 years and above (Elo, Kääriäinen, Isola & Kyngäs, 2013).

In developing countries, on the other hand, since life expectancy is lower and the age of retirement is 60 years, the aged are considered as persons aged 60 years and above. In Africa, the more traditional definitions of the aged correlate with the chronological ages of 50 to 65 years, depending on the setting, the region and the country. For instance, the aged in Kenya and South Africa are defined as those of age 60 years and above (Moody, 2012). While these definitions are somewhat arbitrary, they are many times associated with the age at which one can begin to receive pension benefits. Aside from the chronological age, old age or the aged is conceptualised in terms of their experiences and roles in the household, family and community by traditional societies in Africa. According to Covarrubias *et al.* (2012), such aged people are classified as respected individuals regarding their wisdom and maturity.

Although there are commonly used definitions of aged, there is no general agreement on the age at which a person becomes old. Researchers have also conceptualised the term 'aged' differently. The aged has an associated concept of ageing that can be applied to an individual person or a total national population. According to Obashoro (2010), an individual person is ageing when he or she attains ages that are classified as old ages. Ageing is the accumulation of changes that are attributed to development, genetic defects, the environment, disease, and the inborn ageing process. Elo *et al.* (2011) report that ageing is a process where something changes in different aspects and domains of life, and there can be a reduction of functional abilities. However, Elo *et al.* (2012) argue

that the speed and the quantity of this trend of reduction of functional abilities are strictly related to different variables, genetics or constitutional ones on one side, and behavioural and environmental ones on the other.

Population ageing, on the other hand, refers to a process whereby the proportion of the aged in a total national population increases (Pruchno, Wilson-Genderson, Rose & Cartwright, 2010). This process is characteristic of the populations of both developed and developing countries. There are marked differences among the major regions of the world and countries in national experiences of the ageing process and differences in social and cultural values, economic development and the degree of government response (Amaike & Olurode, 2014).

Harman (1998) postulates that ageing is the result of the progressive accumulation of changes in the body which occur with the passing of time and which cause the increase in the probability of disease and death of the individual. The aged can also be defined as the wearing of the structures and functions that reach a peak or plateau during development and maturation of the individuals of a given species. Rose (1991) defines ageing as a persistent decline or loss of the age-specific fitness components of an organism due to internal physiological deterioration or degeneration caused by increasing age. By extension, Pruchno *et al.* (2010) define successful ageing as an individual's satisfaction in adapting to the physical and functional changes of ageing through connectedness and a sense of meaning or purpose in life.

Most developed countries have proposed the chronological age of 65 years to signify 'aged' or older person. The aged can be grouped into three life-stage subgroups - the young-old (approximately 65 - 74), the middle-old (ages

75 -84), and the old-old (over age 85). In Ghana, the aged is defined in relation to the ability to work and the social attributes of experience and leadership. A person is, therefore, considered as old when he or she is unable to work due to advancement in years and reduced physical strength or poor health. Based on this physical capacity to work, Ahenkora (1995) placed the aged into three categories: (1) Recent old who are still active and undertake normal activities without support; (2) Old who work with difficulty and hence have reduced activities; and (3) Very old who work with difficulty in the home or not at all. In this study, the aged is defined as someone who is 60 years and beyond.

Concept of Livelihood

The concept of livelihood is widely used in academic writings as an organising principle for development programmes, practices and policies for a wide range of institutions, but its true meaning often appears to be elusive either due to vagueness or different definitions being used in different contexts. From extensive learning and practice, various definitions have emerged that attempt to represent the complex nature of livelihood. Livelihoods perspectives start with how different people in different places live (Gruanewald, Karlamangla, Greendale, Singer & Seeman, 2007).

Generally, livelihood is a means of securing the basic necessities (food, water, shelter and clothing, etc.) of life, a means of gaining a living, or a combination of the resources used and the activities undertaken in order to live. Thus, livelihood refers to a set of activities performed to live for a given life span, involving securing water, food, fodder, medicine, shelter, clothing and the capacity to acquire above necessities working, either individually or as a group, by using endowments (both human and material) for meeting the requirements

of one's self and his/her household on a sustainable basis with dignity. The activities are usually carried out repeatedly (Oxford Dictionary, 2013).

A variety of definitions are offered in the literature, but most of them have been deduced from one of the earliest and most cited definitions of livelihood which is by Chambers and Conway (1992) who define it as “comprising the capabilities, assets (stores, resources, claims and access) and activities required for a means of living”. Chambers and Conway further mention that livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term.

To Chambers and Conway, livelihood comprises people, their capabilities and their means of living, including food, income and assets. Tangible assets are resources and stores, and intangible assets are claims and access. A livelihood is environmentally sustainable when it maintains or enhances the local and global assets on which livelihoods depend, and has net beneficial effects on other livelihoods. A livelihood is socially sustainable if it can cope with and recover from stress and shocks, and provide for future generations. Thus, sustainable livelihood is aimed at providing sustainable livelihood opportunities for the next generation by contributing to the net benefits to other livelihoods at the local and global levels and in the short- and long-term.

The component of assets includes tangible assets such as stores (e.g., food stocks, stores of value such as gold, jewellery, cash savings) and resources

(e.g., land, water, trees, livestock, farm equipment). It also includes intangible assets such as claims (i.e., demands and appeals which can be made for material, moral or other practical support) and access, which is the opportunity in practice to use a resource, store or service or to obtain information, material, technology, employment, food or income (Brown *et al.*, 2006).

The DFID (2000) also gave a definition in line with that of the Institute for Development Studies (IDS) which is a revision of Chambers and Conway's definition of livelihood. The IDS states that livelihood encompasses the capabilities, assets (including both material and social resources) and activities required for a means of living. It adds that livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base. With minor revisions, the DFID (2004) defines livelihood as the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets, both now and in the future, while not undermining the natural resource base.

Young (2002) also defines livelihood as ways in which people access and mobilise resources that enable them to pursue goals necessary for their survival and longer-term wellbeing, and thereby reduce the vulnerability created and exacerbated by conflict. Ellis and Allison (2004) argue that livelihood is more than just earning an income, but it is derived from a variety of activities which has both economic and social dimension. These definitions include the wide range of livelihood strategies that people apply, the resources upon which these strategies depend, and the specific livelihood goals that people pursue,

including survival. Livelihoods are means of making a living, including the various activities and resources that allow people to live (Gruanewald *et al.*, 2007).

Adugna (2005) explains the concept of livelihood in terms of a range of things that people do to make a living, including a job. Livelihoods involve people's means of gaining access to adequate stocks and flows of resources (food, cash and opportunities) to meet their basic needs (Brown *et al.*, 2006). These definitions suggest that assets, capabilities, activities and access to these things are the basic elements affecting livelihood. Sustainable livelihood, thus, encompasses the multiple of elements which influence the lives of the aged.

Lopez (2008) simply described livelihood as a means of gaining a living, while Amaike (2009) points out that livelihoods comprise socially approved means that are adopted by the aged to meet their basic needs and sustain their living conditions. Thus, the livelihood of the aged is influenced by gender, socio-economic status, previous work history, and employment category. Livelihoods in old age also cover all legitimate and socially approved means of gaining access to material and non-material resources and sustenance required for sustainable living (Amaike, 2009). Stifel (2010) also mentioned that livelihood is achieved when there are adequate stocks of food and cash to meet the basic needs of humanity. To Groenewald and Bulte (2013), livelihood comprises capabilities, assets (stores, resources, claims and access) and activities required for a means of living.

According to Scoones (2009), livelihoods are formed within social, economic and political contexts. In this definition, institutions, processes and policies, such as markets, social norms, and land ownership policies affect

people's ability to access and use assets for a favourable outcome. The concept of livelihood also extends to include social and cultural means, which involve the command an individual, family or other social group has over an income and/or bundles of resources that can be used or exchanged to satisfy its needs (Apori *et al.*, 2009). This covers information, cultural knowledge, social networks and legal rights as well as tools, land and other physical resources.

As these contexts change, they create new livelihood obstacles or opportunities. Livelihood by Akinwale (2010) means a range of activities such as gaining and retaining access to resource and opportunities, coping strategies, negating social relationship within the household and managing social networks and institutions within the community they live in. Livelihoods are a means of making a living, the various activities, and resources that allow people to live. Different people have different lifestyles and ways of meeting their needs.

Households, including the aged, perform various activities to gain and maintain their livelihoods. The nature of these livelihood activities, however, depends on the availability of assets, resources (including climate), labour, skills, education, social capital, seasonality, agro-climate/agro-ecology, and gender (Seraje, 2011). Amaike (2016) equally describes livelihood as a set of economic activities, involving self-employment and/or wage-employment by using one's endowments (human and material) to generate adequate resources (cash and non-cash) for meeting the requirements of self and the household, usually carried out repeatedly and as such become a way of life.

The concept of livelihood aims to take a more comprehensive and integrated approach to poverty. It takes into account a larger range of factors influencing poverty, not only on the basis of income and productivity (Barrett,

Reardon & Webb, 2001; Elo *et al.*, 2013). It covers various resources and activities that allow people to live. Central elements of the livelihood concept include non-material aspects of well-being and its dynamic nature. Livelihood principles include taking a participatory and capacity-building approach, working at different levels (micro and macro, or national and international, as well as community) for maximum impact, learning from change and adaptation and promoting sustainability (DFID, 2004).

Sustainable livelihood, as an integrated concept, means enhancement of resources and productivity on a long-term basis (Covarrubias *et al.*, 2012). Sustainability of livelihood entails how assets and capabilities are utilised, enhanced, and maintained over time so as to preserve a livelihood. This is because livelihood and survival mechanisms of retirees are vulnerable to stresses and shocks, which affect their ability to avoid, withstand, resist, and/or recover from such stresses and shocks. In other words, sustainability of livelihood is the ability of livelihood to be resilient and bounce back after shocks and stresses.

Livelihood Strategies

Livelihood strategies usually vary between individuals and households depending on differences in asset ownership, income levels, gender, age, caste and social or political status. They provide an exact and realistic understanding of people's strengths and weaknesses and it is used for the understanding of different dimensions of living. According to Ellis and Allison (2004), understanding livelihood strategies help to:

- identify important historical changes or events, which have affected communities and various social groups within them;

- reveal how a social group has responded or adapted to these changes or events;
- reveal the values and future orientation of individuals and social groups, important for understanding how they will perceive and respond to development or resource management initiatives;
- provide an indication of existing capacity to respond adaptively to policies, plans, projects, or new legislative provisions that will affect access to and/or control over the use of local natural resources; and
- provide an essential foundation for successful development and implementation of community- based resource management strategies.

The livelihood strategy approach allows us to take a focused look at how people interact with resources and institutions to construct a way of life, including patterns of change.

Livelihood strategies allude to the range and combination of activities and choices that the aged make in order to achieve their livelihood goals (Chaumba, Scoones & Wolmer, 2003). On the basis of their personal goals, their resource base and their understanding of the options available, different categories of people develop and pursue different livelihood strategies. These strategies include short-term considerations such as ways of earning a living, coping with shocks and managing risk, as well as longer-term aspirations for the old age. Livelihood strategies can be positive, helping households to become more resilient and less vulnerable, or negative when they result in a further erosion and decrease of the asset base (Chambers & Conway, 1992). A key goal of livelihood strategies is to ensure economic and social security for the aged.

Livelihood strategies are defined broadly to include all means employed by households and individuals to survive and enhance wellbeing. They are an organised set of lifestyle choices, goals and values, and activities which are influenced by biophysical, political/legal, economic, social, cultural and psychological components. As defined by Chambers and Conway (1992), livelihood strategies are a set of choices which include productive activities, investment strategies and reproductive choices. Livelihood strategies represent a dynamic and holistic concept which includes all material and non-material aspects of human wellbeing. They are a combination of activities that allow people to meet their needs of life such as food, water, health care, shelter, sanitation, clothing and many others (Parisi, McLaughlin, Grice, Taquino & Gill, 2003).

Livelihood strategies represent the combination of activities determined by households (Young, 2002). They are activities or a set of activities in which a household engages to make a living. These strategies may be enacted in response to immediate events (coping from a shock or stress), or as part of a long-term goal. As a subsistence of development, livelihood strategies are influenced by many external factors from which the most important are policies and institutions that affect the livelihood of people, particularly the aged, livelihood outcomes affecting access to capital (natural, physical, human, financial and social) and vulnerability to shocks (Togonu-Bickersteth, 2014).

Groenewald and Bulte (2013) point out that the livelihood strategy concept is closely connected with the sustainable livelihoods of the aged. Sustainable livelihood concerns a wide set of issues which include a broader debate about the relationships among poverty and environment for the aged.

The implications of livelihood strategies for the aged are manifested through the relationships and interactions between various biophysical, political/legal, economic, social, cultural and psychological components of life. Figure 1 presents the relationships and interactions among various components of life for the aged and their livelihood strategies.



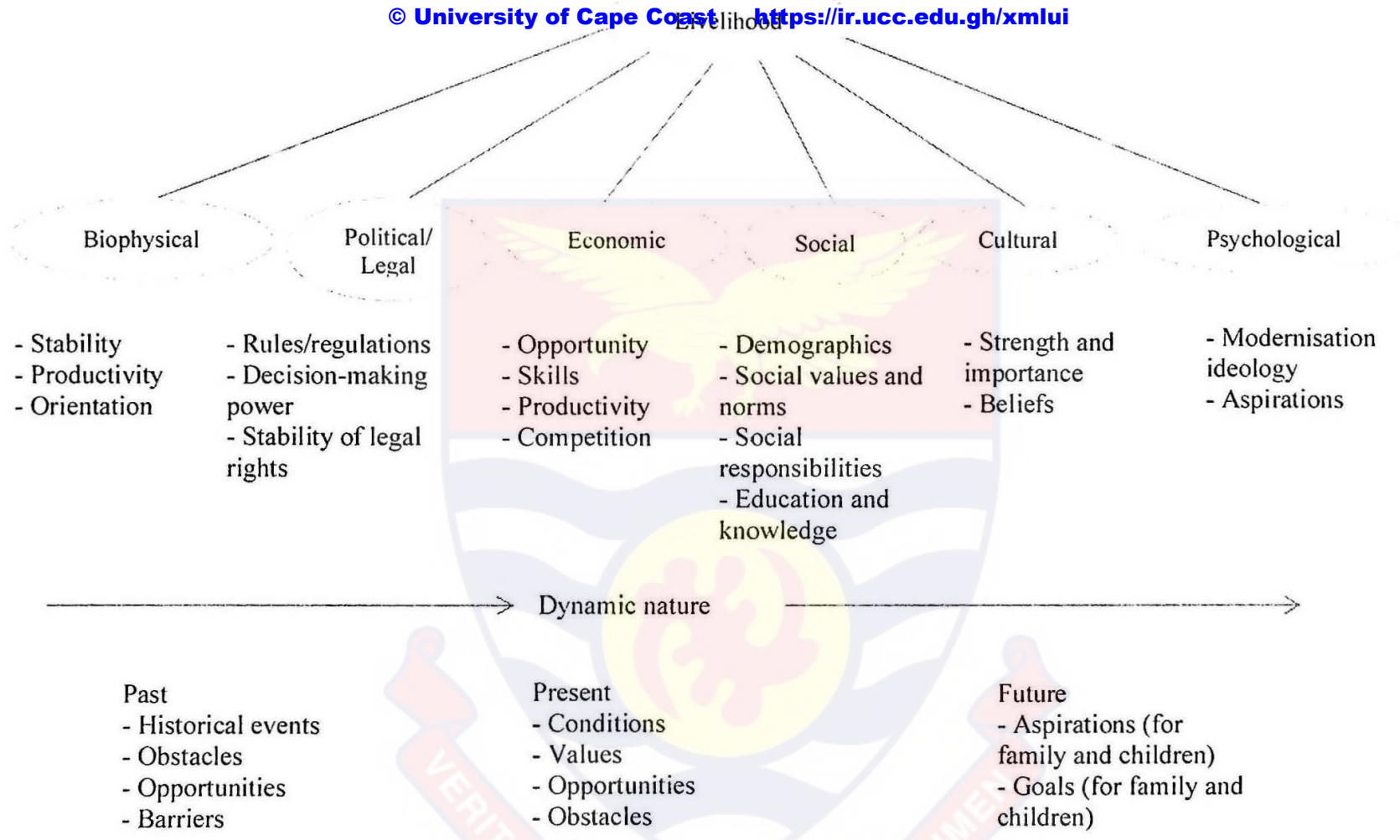


Figure 1. Schematic representation of livelihood strategy approach

Source: Walker, Mitchell and Wismer (2000)

Biophysical component

There is a growing interest in the role of the environment as a factor contributing to the well-being and ageing among the elderly. Environmental influences for ageing well range from the biological (i.e. longevity) to the psychological (i.e. optimism, resilience) and to the social (i.e. interaction) elements. The environment contributes to people's living conditions and subjective sense of health, illness, happiness and growth. According to Blazer (2006), the interaction between individuals and the environment is a two-way process, where individuals' well-being is affected by factors in the environment, while they also have the capacity to modify different aspects of the environment to make them better suited to their needs.

The physical environment is defined through physical space and structures. The natural environment includes the climate, while the man-made environment covers houses, streets, shops, services, parks, yards, noise, safety, a pleasant atmosphere, etc. A pleasant physical environment has a strong correlation to mental wellbeing of the elderly, tiredness at home and in its immediate surroundings, and closeness to natural environment (Pruchno *et al.*, 2010). Elo *et al.* (2013) contend that people living in a pleasant physical environment are more active. A pleasant physical environment includes opportunities for various activities for the aged. Natural environments, such as parks and gardens, are popular meeting places that provide an opportunity to interact with other people, particularly the aged which help to improve and sustain their livelihoods. They are also popular among the elderly for exercise and relaxation which is aimed at sustaining their livelihoods (Martin, Distelberg & Elahad, 2015).

Political/legal component

The political ideology of a country of the aged with respect to resource use, resource orientation and national development priorities contributes to the level of opportunities and threats experienced by the aged (Elo *et al.*, 2011). This includes a nation's pension scheme, the age for retirement, and other associated policies (for example, social welfare policy for the elderly) that could either improve or deteriorate the livelihood of the aged. Legal security and trust in the decision-making powers responsible for proposed development projects can shape how opportunities and threats are perceived.

Economic component

The aged tend to develop economic opportunities to improve and sustain their livelihoods. The historical evolution of the socio-economic significance of natural resources, peoples' perception of their capacity to take advantage of changed circumstances, and the economic circumstances that influence changes in resource use and valuation determine how community members evaluate opportunities and threats associated with old age (Tuyen, 2013).

Social component

The social valuation of life and the environment is important in influencing the livelihood of the aged. Social support for the aged appears to have a direct association with their health outcomes (Parslow, Lewis & Nay, 2011). Opportunities for various hobbies and activities close by are a significant factor of well-being among the elderly. Having meaningful activities at home, gardening and various hobbies help the elderly to keep in good spirit which contributes to their livelihood. Activity participation has been linked to older adults' successful ageing (Craciun, 2012). Staying productive is associated with

well-being and successful ageing (Hao, 2008). Hard work, leisure participation is also related to successful ageing (Thielke & Diehr, 2012).

The elderly with satisfying personal connections live longer and report improved physical health, and cognitive functioning (Chodosh, Kado, Seeman & Karlamangla, 2007). Those who have higher levels of social support are distinguished as ageing successfully compared to their counterparts (Pruchno *et al.*, 2010). Families who report higher levels of social support demonstrate higher levels of cohesion and are better able to adjust and adapt to challenges. The aged who feel cherished by friends and family report a decrease in disability and tend to live longer than those who rarely feel useful for others (Gruanewald *et al.*, 2007).

The social environment helps the aged to identify opportunities and threats from anticipated social development. Thielke and Diehr (2012) report that social values can depend on the historical development of the area, ideology, education, and the productivity and security of natural resources. The strength of the aged to manage social changes inherent in old age, the perceived power of the anticipated development to change social wellbeing, and the rate and scale of those changes are important factors affecting social stability and the way in which the aged will respond to development during old age (Togonubickersteth, 2014).

Cultural component

Stifel (2010) points out that where culture is strong and important to the local community of the aged, the livelihood of the aged can be improved and sustained. Culture is important to how society views and manages the elderly (Seraje, 2011). A society with a strong culture will uphold and respect the

elderly. This is especially the case in African countries where their lifestyles are strongly tied to their cultural practices.

Psychological component

Commonly identified psychological components of livelihood strategy change include uncertainty regarding plans and activities, illness, fear, anger or stress associated with decisions and activities occurring during old age (Jeon, Shin & Lee, 2012). As such, the absence of mental illness (absence of depression and dementia), individual positive characteristics and capabilities, lifespan satisfaction, and positive self-perception of ageing help to build the livelihood of the aged. Individual positive characteristics and capabilities are one of the subcategories, which contains a variety of initial codes such as mastery, self-acceptance, happiness, having an aim and purpose in life, and being in a positive mood. Lifespan satisfaction is interwoven with successful ageing from Havighurst's efforts to conceptualise successful ageing (Cruciun, 2012). That is, satisfaction of the elderly is not only related to their present life, but also to memories and past life.

Psychological reactions during old age can be the most significant factor in determining how the elderly will adapt to changes in life over the long term (Constanzo, Ryff & Singer, 2009). Swift and Tate (2013) report that older adults with a positive aging perception accepted the natural cycle of life and ageing, but tried to feel young at heart.

Livelihood Outcomes

Livelihood outcomes refer to the outputs of livelihood strategies. Livelihood outcomes refer to the end goals of livelihood strategies, which include improved income levels, wellbeing, reduced vulnerability, and

improved food security (DFID, 2000; Scoones, 2009). They are the results of livelihood strategies (DFID, 2004). They are generally categorised into the following categories: higher income, greater well-being (e.g., self-esteem, physical security, political empowerment), reduced vulnerability, improved food security; and sustainable use of the natural resource base (environmental sustainability). Scoones (2009) states that the attainment of livelihood outcomes needs to be measured by indicators.

Income as a livelihood outcome is measured as all forms of income such as salaries, wages, retirement or pension benefits, remittances, investment gains and rent (Ghana Statistical Service, 2008). Food security, as another measure of livelihood outcome, is defined as having access to good quality nutritious food, hygienically packaged, attractively presented, available all year round and located at the right place at affordable prices (FASDEP, 2007). Reduction in vulnerability in livelihood outcome refers to how the aged access both tangible and intangible resources which enable them to gain assets to offset stresses, ease shocks and meet contingencies.

Well-being is the most explicit measure of livelihood outcome and can be core or subjective. Core well-being encapsulates basic material and non-material needs such as material wealth, knowledge and nutrition, while subjective wellbeing covers one's feeling of being happy or satisfied (Abubakari, 2014). With one of the ultimate ends of any human endeavour being to achieve satisfaction/happiness, implying that, what people do for a living would implicitly or explicitly have a bearing on their feeling of satisfaction. The achievement of satisfaction and happiness becomes a livelihood end in itself (Gautam & Andersen, 2016).

Rural households combine a diverse set of income generating and social activities and construct a portfolio of livelihood activities to meet and to enhance better livelihood outcomes. Categories of income sources include major food crop income, cash crop income, livestock income, non-farm salary/wage income, farm wage income, remittance income, business/enterprise income, and other income.

According to Avis (2018), the more farmland per adult a household owns, the less likely it is to engage in wage work or non-farm self-employment as its livelihood strategy during old age. Likewise, households who own a house (or a plot of residential land) within a prime location are more likely to take up household businesses such as opening a shop. This implies that many households will actively seize emerging market opportunities in a rapidly urbanising area. More land allows a particular household to maintain cliental or patronage relationships, and to enhance its social prestige and power. The household can have comparatively better access to financial resources by selling surpluses, mortgaging the land or by selling it, which they invest in social ceremonies and education of children. A household's assets also play an important role in its ability to diversify its livelihood. Households with access to bank credits were nearly four times more likely to be involved in higher returning sectors than households not having credit access (Gautam & Andersen, 2016).

Labouring played a complementary role in lifting the poor out of poverty. Sunam (2017) suggests that labouring in both the farming and the non-farming sectors (e.g., trade) is not accessible to all workers, being subject to one's individual circumstances, social networks and relationships with

landlords and labour contractors. Wage labour is an important part of the livelihoods of the rural poor. According to Sunam, remittances have enabled the aged to improve food security, educate their children and refurbish or build a decent house in which they can live.

Sustainable Livelihood Framework

A central element of the DFID's sustainable livelihood approach or strategy is the sustainable livelihood framework. According to Ellis and Allison (2004), the sustainable livelihood framework starts with assets owned, controlled, claimed or accessed by the aged. Assets are important elements in the livelihood framework which enables the aged to survive, engage in labour markets and participate in reciprocal exchanges with others. Therefore, for the aged to have improved and sustained livelihood, various assets such as human capital, physical capital, financial capital, social capital and natural capital are necessary.

The DFID sustainability livelihood framework is intended to provide an analytical structure to facilitate a broad and systematic understanding of the various factors that constrain or enhance livelihood opportunities, and to show how they relate to each other (DFID, 2000, 2004). It seeks to understand the various dimensions of livelihood, strategies and objectives pursued, and associated opportunities and constraints. The framework indicates how sustainable livelihoods are achieved through access to a range of livelihood resources (natural, economic, human and social) which are then combined in the pursuit of different livelihood strategies.

Scoones (2009) suggests that agricultural intensification or extensification, livelihood diversification and migration are the main strategies

or activities in which people engage to make a living. Of great importance to the framework is the role of a range of formal and informal organisational institutional factors that influence, enhance and limit sustainable livelihood outcomes of the aged. The core principles of the DFID sustainable livelihood framework are as follows:

1. **People-centred:** The framework focuses on people, particularly the aged, regarding development activities and the strategies that work best for the aged individual. This is done in a way that is congruent with their current livelihood strategies, social environment, and ability to adapt to the changes during old age. The people should form part of the process and their perspectives on issues should be respected and taken into consideration throughout the development activities.
2. **Responsive and participatory:** The aged must play a key role in identifying and addressing livelihood priorities, considering that there are differences in livelihood strategies across individuals. Outsiders need processes that enable them to listen and respond to the needs of the aged.
3. **Multi-level:** Poverty elimination among the aged is an enormous challenge that will only be overcome by working at multiple levels and in whole, ensuring that micro-level activity informs the development of policy and an effective enabling environment, and that macro-level structures and processes support people to build upon their own strengths. The framework emphasises the influence of the macro-level policies on the livelihood options for local people. It follows that there is a need to strike a balance between policy and practice.

4. Conducted in partnership: Improving sustainable livelihood among the aged should be achieved with both the public and private sectors.
5. Sustainable: There are four key dimensions to sustainability under the DFID's sustainable livelihood framework – economic, institutional, social and environmental sustainability. It is noted that all the dimensions are important and a balance must be found among them. Sustainable livelihoods should, therefore, create sustainable technologies; enterprises; economies; and institutions of governance in order to have positive impact. Sustainability of livelihood is dependent on meeting the needs of the people and helping them to see opportunities while maintaining or improving the resource base.
6. Dynamic: It is important to recognise the dynamic nature of livelihood strategies, respond flexibly to changes in people's situation, and develop longer-term commitments as part of the efforts to maintain livelihood among the aged. Sustainable livelihood interventions should keep up with the changes taking place within communities so that it remains relevant.

An implicit principle for DFID is that activities should be designed to maximise livelihood benefits for the poor and vulnerable. The value of using the framework, according to DFID, is that it encourages users to take a broad and systematic view of the factors that cause poverty – whether these are shocks and adverse trends, poorly functioning institutions and policies, or a basic lack of assets – and to investigate the relations between and among them. It does not take a sectoral view of poverty but tries to reconcile the contribution made by all the sectors to building up the stocks of assets upon which people draw to

sustain their livelihoods. The aim is to do away with pre-conceptions about what exactly people seek and how they are most likely to achieve their goals and to develop an accurate and dynamic picture of how different groups of people operate within their environment (DFID, 2004).

There are no strategic concerns influencing the choice of areas for intervention under the DFID sustainable livelihood framework. For DFID, the two most important areas for effective contribution are:

1. direct support to assets (i.e., providing poor people with better access to the assets that act as a foundation for their livelihoods); and
2. support to the more effective functioning of the structures and processes (policies, public and private sector organisations, markets, social relations, etc.) that influence not only access to assets, but also which livelihood strategies are open to people.

The rationale for depicting precisely these two areas is partly practical (i.e., they represent areas where an external agency like DFID could reasonably be expected to have an impact) and strategic (i.e., empowerment). The general idea is that, if people have better access to assets they will have more ability to influence structures and processes so that these become more responsive to their needs.

Figure 2 represents the DFID's sustainable livelihood framework. It shows how the vulnerability context impacts the livelihood assets (denoted by a pentagon) of the rural poor, including the aged. The livelihood assets are also influenced by policies, institutions and processes. Livelihood strategies of different categories of households are shaped by their asset base and by the policy and institutional context in which they live. Livelihood outcomes of

different types of households are influenced by the vulnerability context – people’s exposure to unexpected shocks – and their ability to withstand the shocks, which depends on their asset base.

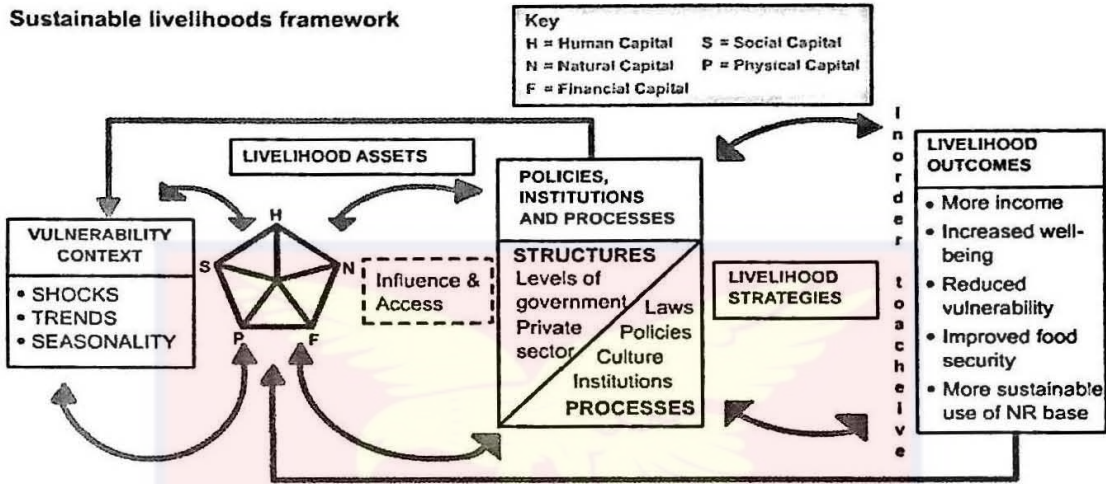


Figure 2: DFID’s Sustainable livelihood framework

Source: DFID (2000)

From Figure 2, the sustainable livelihood framework elements are vulnerability context; livelihoods assets; policies, institutions and processes; livelihoods strategies; and livelihoods outcomes. Five concepts are crucial for understanding the linkages within the sustainable livelihood framework and these are the vulnerability context; livelihood assets; policies, institutions and processes; livelihood strategies; and livelihood outcomes.

Vulnerability context

The vulnerability context refers to unpredictable events that can undermine livelihoods and cause households to fall into poverty (Alayón-Gamboa, 2011). Nguyen, Nguyen and Ho (2013) specify that the likelihood of the aged falling into traps and misfortunes is high, given that they are susceptible to shocks and risks. Some of the factors that contribute to vulnerability include lack of social networks, social stigma, especially for the aged, experience of traumatising events and lack of a general voice and

empowerment. Seasonality (e.g., labour, price fluctuation, and food availability) under vulnerability is the main pressure the poor have to keep up with (DFID, 2000). DFID (2004) argued that seasonality is closely related to rural economics and affect more acutely rural people than urban people.

Unpredictable events that can affect the livelihood of the aged are weather-related shocks and natural calamities (e.g. drought, earthquakes, hurricanes, tidal waves, floods, heavy snow, early frost, extreme heat or cold waves); pest and disease epidemics (e.g., insects attacks, predators and diseases affecting crops, animals and people); economic shocks (i.e. drastic changes in the national or local economy and its insertion in the world economy, affecting prices, markets, employment and purchasing power); civil strife (e.g., war, armed conflict, and destruction of lives and property); seasonal stresses (such as hungry season food insecurity); environmental stresses (i.e. land degradation, soil erosion, bush fires, and pollution); and idiosyncratic shocks (e.g. illness or death in family, job loss or theft of personal property). Some of these factors are fast-acting (such as earthquakes) and others are slower acting (such as soil erosion), but both can undermine the livelihoods of the aged.

Muruviwa, Nekhwevha and Ige (2013) suggest that it is important to distinguish between shocks originating from outside the community, which affect all people in the same locality, and idiosyncratic shocks that principally affect only individual households. DFID (2004) argued that vulnerability may be due to many factors which relate to policies and institutions and to lack of assets rather than the particular trends, shocks or aspects of seasonality.

The more affluent and asset-rich a household is, the more options it possesses in the face of shocks, and therefore, the more resilient it is to

disruption in its livelihood base (Tuyen, 2013). The capacity of individuals and social groups to respond to, cope with and recover from or adapt to any external stress placed on their livelihood and well-being becomes important. An analysis of vulnerability must, therefore, involve identifying not only threats to individuals and households and their assets, but also their resilience, that is, their ability to mobilise assets, exploit opportunities and resist or recover from the negative effects of the changing environment (Nielsen *et al.*, 2013). Thus the ability of individuals and households to avoid or reduce vulnerability and to increase economic productivity depends upon the availability of assets and also upon the ability of the victims to transform those assets into income, food or other basic necessities, by intensifying existing, developing new or diversifying strategies.

Livelihood assets

The sustainable livelihood framework depicts assets as the base or foundation of the sustainable livelihood since they are owned, controlled, claimed and accessed by the aged (Amaike, 2009). The assets are the basic stepping-stones, or building blocks, upon which the aged are able to undertake production, engage in labour markets and participate in reciprocal exchanges with other elderly and households. They refer to the resource base of the community and of different categories of households. They are the resources on which the aged draw in order to carry out their livelihood strategies (Seraje, 2011). Livelihood strategies depend on access to assets.

The DFID framework is built around five principal categories of livelihood assets which are represented by a pentagon to underline their interconnections and the fact that livelihood depends on a combination of

various assets. The livelihood assets comprise natural, physical, human, financial and social capital. These stand for different types of assets available to local people, form the core of the sustainable livelihood framework and are interlinked. Olusola and Adenegan (2011) consider assets as natural and human resources, on-farm physical and financial resources and off-farm physical and financial resources.

An important part of the analysis is, therefore, to find out access to different types of assets (physical, human, financial, natural, and social) by the aged and their ability to put these to productive use. The framework offers a way of assessing how organisations, policies, institutions, cultural norms shape livelihood, both by determining who gains access to which type of asset, and defining what range of livelihood strategies are open and attractive to people (Nielsen *et al.*, 2013).

Natural capital

Natural capital is the natural resource stock which comprises the land, water, and biological resources (e.g., fish and wild products) that are utilised by people to generate a means of survival and livelihood. Natural resources are the primary and most utilised resource base in the rural areas and consist of tangible (e.g., trees, land, rivers and mountains) and intangible (e.g., atmosphere and biodiversity) goods. Ellis and Allison (2004) argue that natural capital is not static, nor is its utilisation for survival purposes confined to gathering activities such as collecting wild vegetables or hunting wild animals. Natural capital is the most open, freely accessible resource base that rural people count on for their livelihoods, as mentioned by Tuyen (2013).

Livelihoods in the rural areas are built around the availability of such essential resources like land, water, fish and vegetation. Alongside livestock, rural people's livelihoods are constructed and maintained around these assets. A comparative analysis of rural and urban settings reveals that urban livelihoods are monetised. Access to monetary income is essential for urban survival, while for rural dwellers natural resources are the most used and accessed (Adi, 2013). Natural assets are important because they provide resources that could be used to support livelihoods. However, some of the naturally occurring phenomena and organisms affect livelihoods in a negative way. DFID (2004) and Dhakal (2015) argued that most of the shocks are natural disasters (e.g., floods and storms) impact negatively on people's livelihoods.

Of importance for the natural capital is the distinction between renewable and non-renewable resources. Renewable resources consist of those ones that replenish themselves over time, that is fishery stocks, or trees used for firewood, or water in underground aquifers, or that are managed to ensure their renewal, such as soils in farm fields or water flows in irrigation canals. On the other hand, natural capital includes non-renewable resources that may be pertinent to rural livelihoods in some locations, or in indirect ways. These are principally extractive resources such as metal, ores and oil, stocks of which in a particular location are permanently depleted according to the rate of extraction by human agency (Alayón-Gamboa & Ku-Vera, 2011).

Sustainability is a theme that runs across the livelihood framework, and it is the proper use of these resources to ensure their durability and life span continues. A complete overhaul of both renewable and non-renewable resources has a negative impact on rural development in the long run, as it hampers efforts

to eradicate or minimise poverty levels among the aged and at the same time increases dependency. Therefore, natural capital is the core and principal foundation for the building of rural livelihoods and its full utilisation results in sustainable outcomes, if brought under human control (Mokomane, 2013).

Physical capital

Physical capital assets consist of capital that is created by the economic production processes (Ellis & Allison, 2004). The basic infrastructure and the tools and equipment used in producing goods are collectively called physical assets (DFID, 2004). Physical assets enable people to carry out livelihood activities. A household's assets play an important role in its ability to diversify its livelihood. Buildings, irrigation canals, roads, tools, equipment, machines and vehicles are examples of physical assets.

Physical capital enhances the construction and building of livelihoods among the aged. Natural capital on its own is not enough to enhance effective livelihood outcomes, it must be complemented by the use of physical capital. According to Tuyen (2013), the construction of buildings, irrigation canals, roads, ploughs, silos, dairy centres have helped in the primary and secondary stages of the construction of livelihoods. For agriculture to be successful in rural areas, it is not only the availability of land and water, but also the use of machinery, such as tractors, ploughs and irrigation schemes that have enhanced agriculture to be a success (Nguyen *et al.*, 2013).

Appropriate tools and equipment for producing goods and services are required in order to exploit the available human assets. A developed physical capital base enhances the effectiveness and efficiency of sustainable livelihood outcomes. The construction and development of roads and communication

networks enhance the proper and fast marketing of farm produce and the movement of rural people for other activities, even off-farm activities. Scoones (2009) reports that infrastructural assets such as roads, power lines, and water supply systems are very important and facilitate livelihood diversification. Roads facilitate movement of people between places offering different income-earning opportunities and they open up markets that otherwise would not even be there.

According to Rakodi and Jones (2002), shelter is similarly multifunctional, potentially providing income from rent as well as a location for home based enterprises. The leasing and renting out of accommodation has been a source of livelihood for the aged when used to generate income flows for its owners. DFID (2004) alludes to the fact that the important factors of the physical assets are its accessibility, appropriateness and whether there are services to support its existence in order to improve and sustain the livelihoods of the aged.

Human capital

The chief asset possessed by the aged is their labour. Human assets refer to the kind of skill and knowledge people acquired. Human capital denotes the labour available to the aged and includes education, knowledge, skills, health and motivation (DFID, 2000). The sustainable livelihood framework is people-centred, thus making it difficult to imagine how people without skills and in poor health will contribute meaningfully to the creation of sustainable livelihoods.

Investments made in pursuing one or more occupations increase human capital. Rakodi and Jones (2002) are of the opinion that the lack of human

capital in the form of skills and education affects the ability to secure a livelihood quite directly. The fact that human capital includes good health means that any handicapped, unfit person struggles with labour intensive work. In times of distress, poor people have engaged in multiple occupations as they seek to maximise their earnings and have better improved livelihoods. In developing countries people engage in both on-farm and off-farm activities with some even taking evening jobs to increase their income (Scoones, 2009). Stifel (2010) argues that people who lack motivation would not be productive, even if they have the skills and are in good health.

Macro policies have played a great role in enriching human capital. Public education and health services are policies that have been designed to raise the level of human capital across the globe. Public education has made an input in creating employment. Education enables an individual to compete for alternative and better paying opportunities. Either one is formally employed or one starts his/her own business during old age with the skills and knowledge acquired through education. Thus, human capital enhances the construction of livelihoods for the aged possessing the necessary skills (Seraje, 2011). A negative impact on these macro policies has negative consequences for the aged.

Financial capital

The engagement in labour activities, either off-farm or on-farm, reflects the desire to earn income for consumption. Financial capital refers to stocks of money to which the household has access. It is the accessibility of cash or any means used to exchange goods and services. This is likely to be in the form of savings from employment and access to credit in the form of loans. Absence of credit loans for the aged may be due to the lack of collateral security as this

might lead to default in repayment of loans and credits. Availability of land and human labour alone is not enough to fully venture into a business enterprise during old age, rather, it is financial back up that ensures the development and creation of physical assets, such as machinery and equipment that can be used as production tools. DFID (2004) maintains that financial capital or assets can be used as a political tool to help people to participate in structures and processes that affect the livelihoods of the poor. The rearing of livestock has been viewed as a critical form of storing wealth by the aged as a buffer against bad times, in most African countries (Olusola & Adenegan, 2011).

Social capital

Ellis and Allison (2004) take the term social capital to refer to community and wider social claims on which people can draw by virtue of their belonging to social groups of varying degrees of inclusiveness in society at large. Social capital consists of networks, social relations, common rules, norms and sanction, and associations which are used to pursue livelihood objectives. DFID (2004) asserts that the structure and quality of relationships between people are critical for progress and building of livelihoods among the aged.

Social security directs attention to personal or family networks, typically comprising near and remote kin, as well as close family friends that offer spatially diverse potential means of support when past favours are reclaimed. Not only are investments made in money or human capital, but the time and resources that are devoted to extending and nurturing social networks imply that they are very much seen as an investment in future livelihood security by the aged (Rakodi & Jones, 2002). Swift and Tate (2013) state that, social capital is made up of networks of both ascriptive and elective relationships between

individuals, which may be vertical as in authority relationships or horizontal (i.e.. social groups such as associations, clubs, and voluntary agencies that bring individuals together to pursue one or more objectives in which they have a common interest) as in involuntary organisations, and of the trust and expectations which flow within those networks. Therefore, social capital comprises the vertical claims, that is, on patrons, chiefs and politicians that are expected to be met in times of crisis.

The formation of social groups in communities has positive value on the aged, as these have brought people together, uniting them to help each other in times of need (Scoones, 2009). The affiliation of a certain member to a social group gives affection and belonging to someone and in many instances group members have benefited from their membership. In developing countries, social networks seem to be predominant as evidenced by people who help each other in times of distress, by family ties that keep people together and unify them, and by their affiliation to religion, kinship, marriage or inheritance (Nielsen *et al.*, 2013). Older people have assumed the role of caregivers for young children left behind by their migrating parents.

Abubakari (2014) opines that building trust relations and returning favours in order to reduce the cost of performing activities could be a way building social capital. This is because people are more likely to invest in collective activities if they know others will do the same. The social and political environment that enables norms to develop and shape the structure cannot be ignored in the discussions of social capital. Institutional relationships and structures, such as government and the political regime, the rule of law, the court system and civil and political liberties are crucial as elements of social

capital (Dhakal, 2015). Gautam and Andersen (2016) note that households having social networks and kinship are more likely to be involved in high return sectors than households that did not have such networks.

Processes, institutions and processes

Livelihoods are guided and shaped by policies, institutions and processes at all levels – from the individual through household to the international. Policies and institutions are an important set of man-made external factors that influence the range of livelihood options open to different categories of people. Structures and processes refer to institutions, organisations, policies and legislation which determine the manner in which livelihoods are pursued and thus, dictates the results of the livelihood strategies (Akinwale, 2010). They also influence access to assets and vulnerability to shocks. These determine not only access to the various types of capital (natural, physical, human, social and financial), but also the substitutability of capitals and options for livelihood strategies (Adi, 2013). Organisations, in both the public and private sectors, decide and implement policies, legislation and regulations, and undertake activities, that affect livelihoods of the aged. Processes determine the way in which institutions, and individuals, operate and interact (Amaike, 2013). They could be empowering or oppressive.

Policies, institutions and processes operate at all levels and in all spheres, both public and private, and they influence significantly the conditions that promote the achievement of multiple livelihood strategies and sustainable livelihoods of the aged. They can create the assets; determine who gets what, when and how; and influence the rate at which the assets could be accumulated (DFID, 2017). Abubakari (2014) mentions that policies, institutions and

processes also determine the degree to which an enabling or facilitating environment for livelihoods is in place, compared to an inhibiting or restrictive one. An enabling policy and institutional environment make it easier for people, especially the aged, to gain access to assets they need for their livelihoods. A disabling policy and institutional environment may discriminate against the poor, thus making it difficult for them to get access to land, livestock, capital and information.

Mokomane (2013) cautions that sustainable livelihoods would be better achieved if people develop a sense of ownership of the transformation structures and processes. This implies that people should have an influence on the working of transformation structures and processes in order to benefit from the assets (especially social asset) which may be created. Bhandari (2013) indicates that asset ownership influences the range of livelihood options open to different categories of people. Households with plenty of assets such as land, water, livestock, equipment and money, as well as higher education and skills and better socio-political networks, generally have a wider range of livelihood options than households with fewer assets (Sunam, 2017).

Livelihood strategies

Livelihood strategies are a range and combination of activities and choices that people make in order to achieve their livelihood goals (DFID, 2004). Livelihood strategies concern the individual's available and implemented options for pursuing livelihood goals. Choice, opportunities and diversity are important to livelihood strategies if the capacity to withstand shocks and stresses are to be realised in the framework. Individuals and communities need different activities, skills and assets to meet their needs. The

more assets the people have the greater the range of livelihood strategies available. Scoones (2009) opines that different livelihood strategy combinations depend on the availability of livelihood assets. The greater the diversity of livelihood strategies, the higher the household's resilience to the shocks, trends, and seasonality conditions within the vulnerability context (Alayón-Gamboa & Ku-Vera, 2011).

On the basis of their personal goals, their resource base and their understanding of the options available, different categories of individuals and households develop and pursue different livelihood strategies (Bhandari, 2013). These strategies include short-term considerations such as ways of earning a living, coping with shocks and managing risk, as well as longer-term aspirations for children's future and old age.

A livelihood system is the total combination of activities undertaken by a typical household to ensure a living (DFID, 2017). Most rural households have several income earners, who pursue a combination of crop and livestock, farm, off-farm and non-farm activities in different seasons to earn a living. The income brought by different household members may be pooled in a common 'pot' or income earners may hold part of it back for personal spending money. In addition to productive tasks, there are reproductive tasks that need to be performed on a daily or seasonal basis such as fetching water, fuel, cooking, cleaning and looking after children. Finally, Avis (2018) points out that participation in community-level socio-cultural and political activities is part of the livelihood system. The livelihood system also includes the total pattern of labour allocation of household members between crops, livestock, off-farm work, non-farm business and reproductive and community tasks.

The balance of livelihood goals indicates motivations for behaviour, livelihood priorities, and, in turn, the types of activities that humanitarian and development agencies should implement. Of course, livelihood outcomes are not always coherent; they oftentimes conflict, as when the pursuit for income comes at the expense of environmental sustainability. Thus, while the primary goal of agencies is to support the achievement of positive livelihood outputs, conflicting outcomes, the difficulty of translating outputs into indicators of success, and lack of objectivity in the monitoring process make an output-based set of indicators complicated (Amaike, 2016).

Livelihood outcomes

Livelihood outcomes are what household members achieve through their livelihood strategies, such as levels of food security, income security, health, well-being, asset accumulation and high status in the community. Unsuccessful outcomes include food and income insecurity, high vulnerability to shocks, loss of assets and impoverishment. Thus, livelihood outcomes are the results of livelihood strategies. According to Scones (2009), the asset base of poor households is much more limited than that of non-poor households because of disabling policies, institutions and processes. Restricted access to land, water, natural resources and other assets limits poor households' livelihood options. Lack of assets to fall back on in an emergency makes them vulnerable to shocks. Shocks contribute to negative livelihood outcomes and further depletion of household assets, leading to a downward spiral of deepening poverty of the aged.

Due to enabling policies, institutions and processes, non-poor households enjoy a broader livelihood asset base, which widens their livelihood

options and reduces their vulnerability to shocks. This enables the non-poor to pursue winning livelihood strategies and to achieve positive livelihood options. In order to help the aged to overcome their poverty, DFID (2004) suggests the following lines of action: (a) helping poor households to build up their assets - especially their human and social capital; (b) transforming the policy and institutional context from one that disables the poor to one that is more pro-poor, or (c) reducing vulnerability, by strengthening resilience at community and household level, in parallel with support for disaster prevention and risk management at higher institutional levels.

Livelihood Sources of the Aged

There are diverse resources for income for the aged. The key sources of support and livelihood for older people are discussed below.

Self

Individuals try to save small amounts of money, even though most of them find it exceptionally challenging to save. Help Age International (2011) points out that even when small amounts are saved by older persons, they are insufficient to meet more than the most basic needs and are not enough to address unanticipated emergency household needs or provide for investment opportunities. Beyond miniscule individual savings, older persons rely on animal stocks as a financial resource which can be sold during times of need for ready cash. With regard to livestock assets, more affluent households kept cows and goats, poorer households might have chicken (Biplob & Help Age International, 2010). Households without livestock were either headed by much more affluent older persons who depended on business investments or private

income (such as professional government pensions) or by the extremely poor households who were without any livestock assets.

Family and friends

Family and friends remain very important components of elderly people's livelihood security. The aged having a close relationship with family and friends, doing social activities, and engaging in recreation help in providing them with a sustainable livelihood. Family and friends help the aged not to be lonely, thus, serving as a buffer against depression and stress in old age. Usually, children of the aged serve as direct resources for cash needs. Help Age International (2011) reports that family members, particularly children who are outside the community or country of the aged, are important in providing remittances for the aged. However, UNFPA and Help Age International (2012) contend that contributions by relatives, friends, neighbours and the community do not provide a regular, dependable and consistent economic safety net for older persons, as cash needs focus on food and medical care.

Neighbours

When relatives are not able or willing to assist older persons to supplant or create immediate cash flow, older persons turn to neighbours for assistance. The support could be in the form of providing food or small loans to the aged. However, Biplob and Help Age International (2010) cite that there are limitations on loan amounts from neighbours which depend both on the ready cash held by the neighbour and the older persons' ability to repay the loan. While formal repayment times were not set out as part of loan qualifications, older persons' timely repayment of small loans from neighbours is crucial to maintain a good relationship with the lender and retain a good credit reputation

in the community, both necessary to ensure future lending opportunities (Help Age International, 2011).

Employment

One of the critical sources of livelihood for the aged is employment. Access to an income is most fundamental in the construction of livelihoods. Income from employment proves helpful during old age in providing and maintaining the livelihoods of the elderly. In the developed and developing world, older people have different sources of income that help them make a living. From a rural area perspective, Ellis and Allison (2004) argue that there are different sources of income open to rural people, which include farm income, that is, income generated from own-account farming and off-farm income which typically refers to wage or exchange labour on other farms.

One of the dominant sources in developing countries within Africa is subsistence farming, as it is a less intensive method of farming, a self-sufficiency practice, and characterised by low external input levels and low productivity (per unit of land and labour). This is useful in providing food security for the aged. Subsistence farming is basically viewed as a material consumption basket that is necessary for people to make a living and to reproduce themselves (Help Age International, 2011).

Private transfers from family members

Another source of livelihood and protection for older people is private transfers from family members. The social relations and networks which allow for livelihood construction are defined as social capital. Scoones (2009) posits that there are various sets of assets that enhance the building of sustainable outcomes, and social capital is one of the essential assets. According to Ellis

and Allison (2004), social capital refers to the social networks and associations in which people participate and from which they can derive support for their livelihoods.

Support services are an aid to livelihood outcomes. Cash and non-cash remittances have been sources of livelihood for many aged people, especially in developing countries. According to Help Age International (2011), remittances of a portion of a migrant worker's earnings, sent back from the area of employment to the migrant's home area, play a central role in the livelihood of many households including that of the aged. Aged people rely heavily on remittances, as they fight against poverty in the absence of formal social security systems. Such transfers, which usually are from urban areas, help older people to obtain basic commodities and meet their essential needs.

Pensions

Ageing is characterised by growing distance from markets, as older people find it harder to obtain employment and their accumulated assets are used up or decline in value (Truelove, 2009). In the developed nations, the main source of livelihood and social cover shifts from formal employment to pension income as one reaches old age. In developed countries, old age pension schemes constitute the main policy instrument to address old age poverty and vulnerability. Old age pension schemes provide regular, dependable and reliable income transfers in old age. This helps to insure against the risks and stresses that come with older people outliving the resources they have set aside for old age (Biplob & Help Age International, 2010). The vulnerability of older people and their households have often led to the introduction of non-contributory pension programmes in developed countries. This is not the case in developing

countries where only a few have access to old age pensions and most have to rely on other sources of income.

There are various forms of pension schemes that cater for older people, both in developed and developing countries. These are universal pensions or non-contributory pension schemes which are characterised by the roll out of cash transfers to all aged people over a set age limit. Contributory pensions are another form of social security scheme which sees aged people partially contributing towards the pension – these are also found in developing countries. In some developing countries, universal pensions have been introduced as the best way to prevent poverty among the aged. The elderly in such countries have the ability to stave off absolute poverty through access to cash transfers that help them to meet their basic needs. Help Age International (2011) points out that it is unacceptable for an older person to send a proxy to access the pensions, thereby making it challenging for the aged and mobility challenged to access these services.

Older persons' association

Older person's associations (for example, pensioners' association) defined as community-based organisations of older people are aimed at improving the living conditions for older people, providing a mechanism for social support in the community and for facilitating activities and delivering services (UNFPA & Help Age International, 2012). They have a different impact for older persons in achieving a sustainable livelihood according to their purpose, manifestation, and point in development.

Older persons' associations are categorised as both rights based and needs based (Help Age International, 2011). Rights based older persons'

associations positively impact on older persons' lives in health and social protection through activities such as lobbying for the rights and entitlements for and by older persons. Membership of such associations ensures livelihood security of the aged through improved and increased social networks. The associations also provide the aged with social assets through their networking with fellow older persons. They again provide a shared community platform where all members come together socially to raise awareness of the needs of older persons within the community and increase member knowledge of older persons' rights (Truelove, 2009). Finally, most livelihood activities are carried out by joint livelihood schemes which help to create more confident older persons who expressed higher levels of self-esteem, self-confidence and improved psychosocial health, all of which contribute to older persons being able to and interested in embarking on livelihood activities with a greater level of well-being and expectations of potential success (Abubakari, 2014).

Characteristics of the Aged in Ghana

Just like other developing countries, the aged in Ghana has been increasing over the years. Older persons constitute a sizeable population of the poor in Ghana. 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. Available statistics from the population census of 2000 and other surveys on population in Ghana indicate that the majority of people in Ghana (64%) live and work in rural areas where the greater proportion of older persons also reside. Older persons constitute 5 per cent of the Ghanaian population. 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.

In all the regions in Ghana, older persons aged 65 years 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 is also characteristic of population experiencing rapid growth with some districts having as high as 8.8 per cent, with the proportion of older persons aged 65 years and older accounting for 4.1 per cent.

Older persons in Ghana are showing gradual signs of loneliness, poverty and neglect. The impact of this social neglect is, however, felt the most among older women who are overburdened with widowhood rites and responsibilities, social and cultural discrimination (e.g. witchcraft) and in recent times the care of HIV/AIDS orphans and people living 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 disturbing is that 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 when they 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.

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-formal education programmes in Ghana have not yet changed the situation necessitating some changes in policy and strategic orientation to non-formal education for older persons (Abubakari, 2014).

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 marginalised 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 (Asmah, 2011).

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 value of their benefits is eroded by inflation and mismanagement, thereby perpetuating poverty in old age.

Older persons are severely affected by adjustments in economic policies, including structural adjustment programmes; and 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 in Ghana. Majority of older persons have not had the means or the opportunity to contribute to pension schemes that would assist them 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 due to inflation. Most people enter older age poor after a lifetime 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.

Old age people in Ghana also face health challenges. Many older people in Ghana are unable to afford basic treatment. This problem is somehow 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 a positive role as providers of traditional medicine and care providers for the family and community, but their contributions are seldom recognised 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.

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 daily needs. Even so, nutrition training curricula and assessment have failed to include older persons. The incidence of impairment and disability increases with age. Older women are particularly vulnerable to disability in old age partly due 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 (Ministry of Employment and Social Welfare, 2010)

In Ghana rapid demographic ageing is taking place in a context of continuing urbanisation 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 inadequate 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 (Ministry of Employment and Social Welfare, 2010)

In Ghana, the 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. 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 in old age. Apart from affecting women negatively, they are also perpetuated into older age leaving 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. Improvements in this area will go a long way to reduce the feminisation of poverty, especially in old age.

National Ageing Policy of Ghana

The Ministry of Employment and Social Welfare in 2010 developed a national policy on ageing in Ghana. The Policy sought to address a number of ageing issues at the time, but the policy as a comprehensive document was not implemented. 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 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-fulfilment in pursuit of educational and other opportunities and dignity, security and freedom from exploitation.

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

1. Fully realise all human rights and fundamental freedoms of all older persons;
2. Achieve secure ageing, which involves reaffirming the goal of eradicating poverty in old age and building on the United Nations Principles for older persons;
3. 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;
4. Provide opportunities for individual development, self-fulfilment and well-being throughout life as well as in late life, through, for example, access to lifelong learning and participation in the community, while recognising that older persons are not one homogeneous group;
5. 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;
6. Ensure commitment to gender equality among older persons through, inter alia, gender-based discrimination;
7. Recognise the cultural importance of families, intergenerational interdependence, solidarity and reciprocity for social development;
8. Provide health care, support and social protection for older persons, including preventive and rehabilitative health care;
9. 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;

10. Harness scientific research, expertise and the potential of technology to address individual and societal health implications of ageing; and
11. Empower older persons to effectively participate in making decisions that directly affect them.

The principles underlying the development of the National Ageing Policy are derived from national and international development policy and legal frameworks. The principles of the policy take account of the following:

1. 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
2. Government will adhere to the principles contained in the declarations, resolutions and conventions relating to older persons
3. Government policy on ageing will seek to create an enabling legal framework to support older persons
4. Government will mobilise 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
5. In line with the decentralisation policy of government, individuals, groups and communities will be mobilised through a participatory process to bear responsibilities for supporting older persons
6. Progress in the implementation of the National Ageing Policy will be contingent upon effective partnership between Government, private sector, NGOs/CSOs and development partners

7. Implementation will also be contingent on democratic principles, the rule of law, respect for all human rights and fundamental freedoms
8. To meet the ageing challenge through targeted policies and programmes, government will provide detailed and frequently updated information on older persons which is accurate and reliable and disseminate them for purposes of improving planning and decision making on the aged
9. 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
10. Government will cooperate with the international community to enhance coherence and consistency in the mobilisation of financial resources to implement policies on ageing
11. Efforts will be made at the national level to strengthen coordination of relevant institutions and stakeholders to meet the Millennium Declaration development goals of sustained economic growth, poverty eradication and sustainable development
12. Government will encourage and advance comprehensive, diversified and specialised research on ageing to provide essential evidence for effective policy making
13. Institutional follow-up will be made through established and well-functioning national agencies with representation from relevant stakeholder individuals and institutions

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.

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

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

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 also include the 1992 Constitution of the Republic of Ghana, Growth and Poverty Reduction Strategy (GPRS II) – 2006-2009, National Social Protection Strategy, and 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.

The institutional framework for the Policy defines the role and responsibilities of Government institutions, universities and research institutions, the family and community, private sector, employers and organised labour, non-governmental organisations and civil society and development partners. The framework makes a recommendation for the establishment of National Council on Ageing to provide effective coordination and oversight of policy implementation. The implementation method and approach proposes participatory and consultative approach and will involve all key stakeholders, especially older persons who are the primary stakeholders in the process.

A monitoring and evaluation system is to be established to help track the progress of implementation and gather relevant information for evidence-based planning and policy decision-making. Government is expected 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.

Empirical Review

A study by Help Age International (2011) provided analysis and better understanding of the opportunities and barriers faced by older people to income security and identified strengths, weaknesses, opportunities, and challenges as they relate to livelihoods as well as the impact of older people's associations with regard to the provision of economic support. Specifically, the study sought to develop an inventory of livelihood strategies of older people; assess how economically active older people can best be reached through microfinance and other savings and loans schemes and the impact of these schemes on older people and their households; identify ways in which older people who are less able to be economically active can be supported, taking into consideration key constraints and coping mechanisms; identify the impact livelihood activities and strategies have on an older person's perception of their well-being, self-worth and dignity; and make recommendations for action/follow-up in supporting relevant livelihood programmes for older people.

The research methodology was participatory in nature. Field visit methodology included the use of focus group discussions (FGDs) with older persons. The research included a wide range of younger older persons and the oldest old (those aged 80 years and above). Slightly more than half of participants were male (55%). Disaggregated aspects of gender, age, marital status, literacy, and occupation were included in the evaluation and analysis.

For livelihood opportunities, older Bangladeshis depended first on their extended family and then the community for support and livelihood. When outside support was sought to secure sustainable livelihoods, older persons turn to moneylenders as well as microfinance institutions and non-governmental

organisations. With regard to access to formal savings and loans institutions, evidence from the research has shown that older persons are both discriminated against in accessing savings and loans services, while simultaneously excluding themselves. However, they are not excluded from banks on the basis of age, but rather due to a lack of economic resources.

The conclusions of the study are that older persons seek to ensure livelihood security through asset accumulation, asset diversification, and the support of family and community; friends, neighbours and the community provide emergency assistance when required, and when they are able to support the livelihoods of the aged. Suitable savings and loans options exist for older persons through microfinance initiatives. However, these providers need training and awareness on the value of older persons as savers and debtors before they can act as viable, inclusive, and replicable models of savings and loans programmes for older persons.

The need for improved training and skills development on money management, budgeting, savings and loans would increase the ability of older persons to use lending mechanisms to increase and diversify their asset bases, thereby reducing their levels of overall economic and social vulnerability is recommended. It is also recommended that there should be increased advocacy for microfinance institutions to encourage them to involve older persons within their lending schemes.

Muruviwa *et al.* (2013) used an explorative approach to understand challenges related to the livelihood strategies of the elderly in Zimbabwe. Using the sustainable livelihood approach, the study uncovered the threats and

obstacles to the aged people's strategies to attain sustainable livelihoods and also to combat the effects of poverty.

Respondents were selected through purposive sampling. From the population of elderly persons in Mubaira, 15 elderly people were interviewed and 10 were selected for the life narratives. Two representatives of support organisations that provide services for the care of the aged people were interviewed about the challenges faced by the aged and the support they provided. Using content analysis, the qualitative data collected were coded and sorted in order to determine common themes, shared by the elderly pertaining to their life experiences of obstacles and threats in constructing livelihoods. In-depth interviews (IDIs) and life histories were utilised as data collection instruments.

In addition to the inductive and qualitative research approach, the study used the sustainable livelihoods framework to examine the different facets of vulnerabilities and obstacles to the livelihood options of the elderly in Mubaira in their attempt to stave off poverty in old age in the absence of social security systems and a declining Zimbabwean economy. Through the livelihood's approach vulnerability framework, the study also analysed the various factors affecting the attainment of sustainable livelihood outcomes.

The study revealed that threats to livelihoods in Zimbabwe ranged from social, health, economic to political factors. Using the vulnerability approach, it was noted that both endogenous and exogenous factors, mainly the economic, political, ecological and social, have affected the construction of sustainable outcomes and consequently have plunged the aged into poverty. The most striking factor is the economic crisis that has seen aged people losing their

lifetime savings as a result of rampant inflation. Persistent droughts had a negative effect on food security since aged people rely on agriculture as their main livelihood strategy.

Loss in real income and deflation of their currency left aged people very vulnerable as they lacked social security. This resulted in a food crisis, inability to access health care and more deaths among the elderly population. The study, however, found that not all elderly people are vulnerable, nor can vulnerability be inferred from a well-defined set of risk factors. This is because aged people have different access to capital and are endowed with different capabilities. The better-off aged people managed to ensure livelihood security, but the poor who lacked assets lived in poverty.

The study concluded that the vulnerability context that emerged from the economic collapse rendered the aged caretakers for the young who had lost their jobs. It established that old aged people in Mubaira have been able to engage in different livelihood strategies but various factors impinge on their efforts. The following recommendations were proposed by the study for the care of the elderly in Zimbabwe: (1) the formulation and implementation of a national social policy; (2) the re-introduction of free primary health care for people above 60 years; (3) the re-introduction of subsidies on agricultural implements; (4) compensation for elderly people who lost all of their savings and investments after the government replaced the Zimbabwean dollar; (5) free access to public transportation for people over 60 years; (6) a fair identification of beneficiaries for humanitarian aid; and (7) more income generating projects for the elderly in rural economies.

Amaike (2016) studied the sustainability, livelihood and quality of life of older retirees in Lagos, Nigeria. The main objective of the study was to examine access to sustainable livelihoods and its effects on quality of life of retirees in Lagos State, Nigeria. Specifically, the study sought to (1) examine the relationship between sustainable livelihoods and quality of life of formal sector retirees in Lagos State; (2) examine the relationship between employment category (either in the public sector or private sector) and access to sustainable livelihoods in retirement; and (3) discuss the general living conditions of formal sector retirees in Lagos State.

Both qualitative and quantitative methods were used to gather the data. Quantitative data were collected by the survey research through the use of a questionnaire. The instrument was administered on retirees of the three tiers of government and organised private sector in Lagos State who retired between 1990 and 2005. Retirees from the organised private sector were purposely sampled based on the list provided by the Nigerian Employers Consultative Association, Lagos State, complemented by the snowball approach. For the qualitative segment of the research, IDIs, and FGDs were used. IDIs were conducted for two sets of respondents – pension staff and managers, and executive officers of retirees under the aegis of Nigeria Union of Pensioners in Lagos State. The formal sector was chosen because of its structure, which eased identification and administration.

With the aid of a multi-stage systematic sampling method, 1,321 Nigerian retirees in Lagos State were studied to examine their livelihoods and quality of life. The sample included 419 federal retirees (31.7%), 748 state retirees (56.6%), 41 local government retirees (3.1%), and 113 retirees from the

organised private sector (8.6%). The sample included full-time retired employees who had worked for at least 10 years before retirement.

The study revealed that access to multiple sources of income promotes sustainability of retirement livelihoods and quality of life with private sector retirees being more empowered and adequately protected against life vicissitudes. This culminates in vulnerability and precarious living conditions of public sector retirees. The study also established that retirees with multiple livelihoods reported significant improvements in all indicators of quality of life than their counterparts with a single livelihood in retirement, usually public pensions. Multiple livelihoods also ensured resilience and sustainability of livelihoods in meeting basic needs over time.

Private sector retirees also had sustainable livelihoods and reported better indicators of quality of life in retirement. This is because multiple livelihoods enhanced the quality of life of private sector retirees, while retirees with single livelihood assessed life in retirement as de-humanising. In addition, there was a statistically significant relationship between employment category (either in the public or organised private sector) and quality of life of formal sector retirees in Lagos State, which was linked to better conditions of service and regular payment of retirement benefits in the organised private sector.

The study concluded with the need to strengthen formal and informal social supports in order to improve retirement livelihoods and promote the quality of life of retirees. It recommended that all employers of labour must ensure total commitment to consistent and regular counter-part contributions into workers' retirement saving accounts in order to ensure regular and prompt payment of pensions in retirement. It also recommended that minimum

universal old age pensions (social security) should be introduced to improve the living conditions of Nigerian elders with a view to ameliorating their precarious living conditions.

Barrientos in 2007 studied livelihood strategies for old age income security to help strength the co-functioning of formal and informal protection in developing countries in Latin America, Africa and Asia. The author outlined the main sources of livelihoods for older people and their households across different regions, focusing on income packages. The author also identified the linkages between the different sources of livelihood protection as well as the extent to which different types of anti-poverty interventions in developing countries facilitate the co-functioning of formal and informal protection, identifies and discusses key issues, and outlines their impact on poverty and vulnerability reduction. The study then considered the key challenges involved in strengthening the co-functioning of formal and informal protection for older people and their households in different regions. The study used systematic literature review in the assessment of livelihood protection of the aged in developing countries.

The study found that, compared to developed countries, sources of livelihood and protection are more diverse and complex in developing countries. Some diversity arises from cross-regional differences in old age support institutions and economic development. In some middle income countries in the Southern Cone of Latin America , more advanced in their demographic transition and enjoying wider coverage of public programmes, contributory pension programmes have substituted for informal old age protection, at least for higher income groups. In other middle income countries in East Asia, the

dominant source of livelihood and protection continues to be the family but employment and pensions are gaining ground. In the Southern Cone of Africa, non-contributory social pensions are responsible for the bulk of old age support. In low income countries, with few exceptions, the majority of the labour force and population lack access to formal old age support and must rely on their capacity to work and on their households for their well being and security.

Conceptual Framework

This section presents a conceptual framework for analysing the livelihood strategies and outcomes of the aged. The framework was adapted from Cahn (2002) on his sustainable livelihoods approach. Figure 3 presents the conceptual framework of the study. The figure shows that the background factors (such as socio-cultural, economic, political and environmental) of the aged plays a critical role in determining the capital/assets and livelihood opportunities they will be exposed to. Scoones (2009) posited that the physical location in terms of rural or urban presents different livelihood opportunities and assets to the aged to inform their livelihood strategies. In addition, socio-cultural norms and practices contribute significantly to define the assets and livelihood opportunities that various cohorts of the population (such as gender and age categories) could or are allowed to handle (Abubakari, 2014).

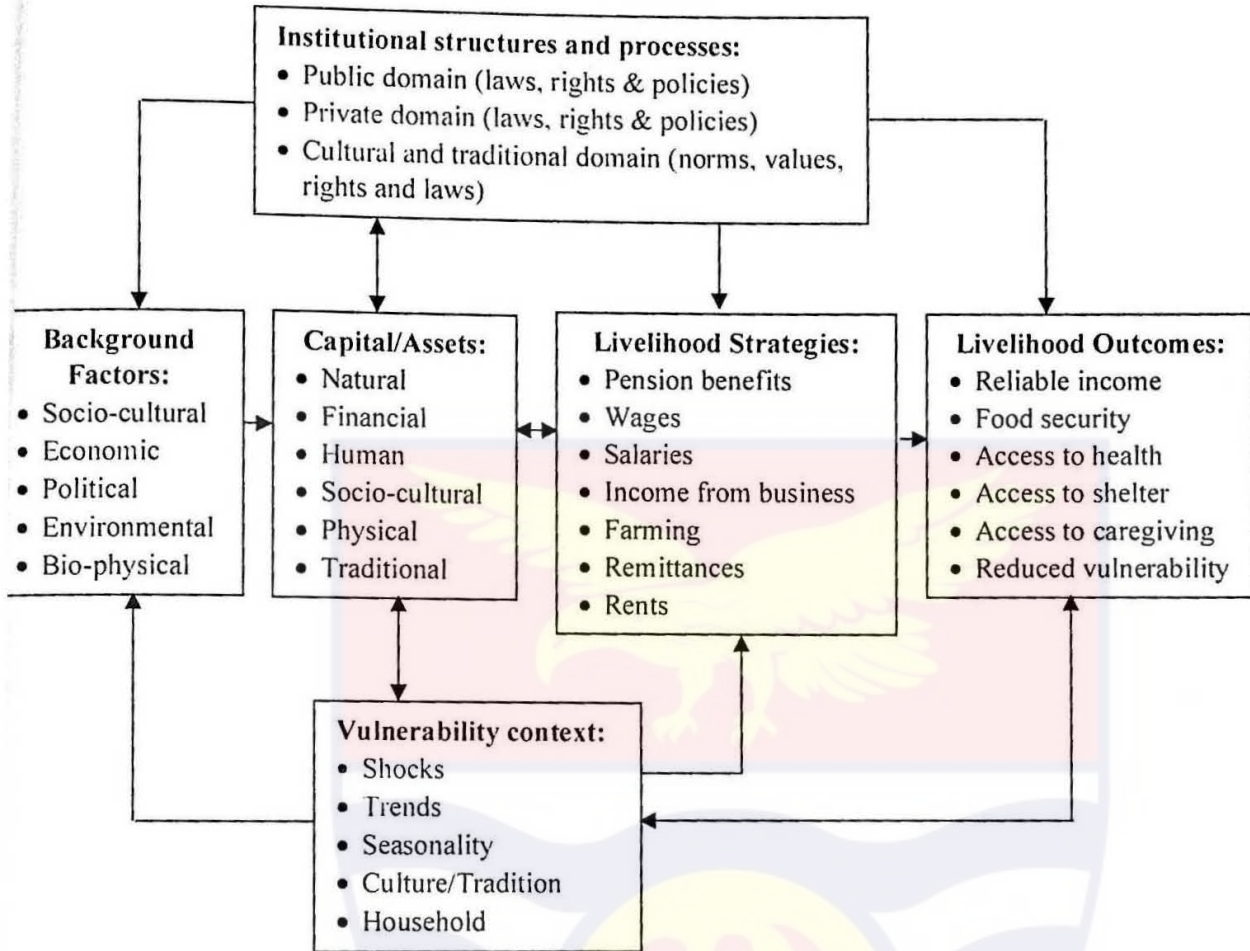


Figure 3: A conceptual framework for analysing the livelihood strategies and outcomes

Source: Adapted from Cahn (2002)

Cahn (2002) went further to add tradition as one of the assets/capital available to people at any geographic location. According to Amaike (2009), the livelihood strategies of an individual (aged) are dependent on the capital/assets they have control over. Natural assets comprise land that one can rent as a livelihood strategy. Human capital constitutes the skills, capacity and educational level of the aged to adopt a particular livelihood strategy. This is because the adoption of livelihood strategies is largely regulated by institutional structures and processes among the public, private and cultural domains. Thus, some sectors do not allow for the active participation of the aged.

As a result, the livelihood opportunities presented by such sectors fall outside the reach of the aged. Cahyat et al. (2007) suggest that it is always important to create some avenues through regulations and policies for the aged to adopt some livelihood strategies to improve their livelihood outcomes. Alhassan and Poulton (2009) also report that the aged should be aware of the livelihood opportunities, capital and assets they are permitted by law and policies to benefit from. Such information is necessary for the aged to make informed decisions as to the best or most conducive livelihood strategies that could help improve their wellbeing. According to DFID (2004), the socio-cultural assets of the aged are very imperative as they help in providing both physical and psychological support to the aged to help improve their health and overall wellbeing.

Alhassan and Poulton (2009) emphasise that a number of livelihood strategies are subjected to vulnerability test in terms of their capacity to withstand shocks, market trends, and seasonal output before selecting a particular strategy. The selection of a particular livelihood strategy is, therefore, considered as the best option among the livelihood opportunities available to the individual. According to Cahn (2002), there exists an iterative relationship between livelihood strategies and capital/assets. This is because one's livelihood strategy is based on the capital/assets, whereas one could use a livelihood strategy to acquire additional capital/assets. Nonetheless, they all in agreement with the institutional structures and processes in a particular geographical area.

Livelihood strategies for the aged include pension benefits, wages, salaries, income from businesses, farming, remittances and rents. The selection

of any of the livelihood strategies largely depends on the human capital i.e. the unique skills and capacity the aged acquired in their active days. Thus, the aged who retired from a formal system is more likely to have pension benefits as a livelihood strategy, while those who acquired some financial capital could establish businesses as a livelihood strategy.

According to Olusola and Adenegan (2011), people adopt a particular livelihood strategy with the aim of improving their livelihood outcomes or wellbeing such as ensuring reliable income, food security, gaining access to health, shelter, caregiving and reducing vulnerability. However, the successful translation of livelihood strategies into positive livelihood outcomes significantly depends on the favourability of the institutional structures and processes as well the ability of the livelihood strategies to practically pass the vulnerability context over a defined period (Oduro & Osei-Akoto, 2007). The implication is that unfavourable livelihood outcomes could suggest that the strategies could not withstand the shocks which also are dependent on the capital/assets one has control over and the background factors. In addition, an unfavourable livelihood outcome from a livelihood strategy suggests that the institutional structures and processes were not in support, in relation to the capital/assets and background factors, of the livelihood opportunities.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the steps and processes used to arrive at the research findings of the study. It includes the research paradigm, research design, study population, sample and sampling procedures, method of collecting data, research instruments, pre-testing of research instruments, ethical considerations, field challenges, and data analysis. The chapter also presented brief profiles on the study area.

Description of the Study Areas

This section describes Ghana through the context of Ashanti region, Kumasi Metropolitan Area, and the Asante Akim South Municipal Area. Ghana is situated in West Africa, just above the Equator. It lies between latitude 4°45' minutes and 11° 11' North and extends from Longitude 1°14' East to 3°17' West. Ghana shares common boundaries with Togo in the East, Burkina Faso in the North and Cote d'Ivoire in the West. The Atlantic Ocean is in the South. Ghana is divided into 16 administrative regions and 254 District Assemblies. The Regions are Greater Accra, Eastern, Western, Central, Volta, Bono, Bono East, Ahafo, Ashanti, Northern, Upper East, Upper West, Oti, North East, Savannah, and Western North.

According to the 2010 Population and Housing Census data, Ghana has a total population of 24,658,823. The population in 2018 is estimated at 27,499,924. There are a total of 1,167,532 aged persons in Ghana representing 6.7 per cent of the total population of Ghana. About 54.2 per cent of the population is economically active. Of the economically active population, 95

per cent are employed, while the unemployed make up five per cent. The proportion of males who are economically active (54.7%) is slightly higher than females (53.7%). About two-fifth (41.2%) of the economically active population aged 15 years and older are skilled agricultural, forestry and fishery workers. About 21 per cent is also engaged as service and sales workers, while 15.2 per cent is craft and related trade workers. Skilled agricultural, forestry and fishery work remains the dominant occupation for both males (44.9%) and females (37.7%). However, a much higher proportion of females (31.7%) than males (10.2%) is engaged as service and sales workers (GSS, 2013).

This pattern is generally the same for most of the regions, with the three northern regions (Northern, 73.3%; Upper West, 72.3%; Upper East, 70.1%) having relatively high proportions of the economically active population engaged as skilled agricultural, forestry and fishery workers followed by Brong Ahafo (60.9%). However, in Greater Accra, most economically active population are more likely to be engaged as service and sales workers (35.7%) and less likely to be engaged as skilled agricultural, forestry and fishery workers (4.5%) (GSS, 2012).

Agriculture, including forestry and fishing, remains the largest industrial sector employing 41.5 per cent of the economically active population aged 15 years and older. The next major industrial activities are wholesale and retail trade (18.9%) and manufacturing (10.8%). Even though agriculture is the most predominant economic activity, there are regional variations in the proportions engaged in this activity. In the Northern and Upper West regions, more than 70 per cent of the economically active population is engaged in agriculture, forestry and fishing activities. In Greater Accra, significant proportions of the

economically active population are engaged in wholesale and retail trade (31.6%), manufacturing (14.8%) and accommodation and food service activities (9.1%), with only 5.2 per cent engaged in agricultural activity (GSS, 2012).

The aged who retired from formal institutions benefit from pension packages as source of livelihood, whereas those from the informal sector continuous to engage in their sources of livelihood as long as they are physically fit. Those who are not physically fit mostly depend on family members who are economically active for their survival. Further, most of the aged in rural areas are engaged in agricultural activities as their source of livelihood.

As part of the process of supporting the secondary data from the GLSS7 with primary data, the study purposively sampled the Ashanti Region. This was because it is the region with the highest numbers of aged in Ghana. Kumasi Metropolis and Asante Akim South Municipal Area (AAS) were sampled for the study. Details of the sampling procedures are presented under sample and sampling procedures section in this chapter.

Ashanti Region

The Ashanti Region is centrally located in the middle belt of Ghana. It lies between longitudes 0.15°W and 2.25°W, and latitudes 5.50°N and 7.46°N. The region shares boundaries with four of the ten political regions, Brong-Ahafo in the north, Eastern Region in the east, Central Region in the south and Western Region in the South-west. The population of the region according to the 2010 Population and Housing Census stands at 4,780,380 with 2,316,052 male and 2,464,328 female (GSS, 2013). The Ashanti region is the most populous region in Ghana with its population representing 19.4 per cent of the total population

of Ghana. The region has the highest number of aged population in the country with a total of 286,691 representing six per cent of the population (GSS, 2013). About 69.4 per cent of the workforce in the region is economically active. Whereas the people in the urban areas of the region are largely employed in non-agricultural activities, those in the rural areas are largely employed in agricultural activities.

The proportion of persons that have never married in the region is 44.2 per cent, those married are 39.2 per cent, informal/consensual union/living together is 6.7 per cent, widowed is 4.4 per cent, divorced is 3.8 per cent and separated is 1.7 per cent (GSS, 2013). The highest level of education by the people in the region is primary (24.9%), followed by JSS/JHS (22.2%), middle school (10.7%) and SSS/SHS (9.7%). The lowest level of education in terms of proportion of the relevant population is tertiary (0.3%), followed by post-middle/secondary certificate education (1.2%), vocational, technical and commercial education and secondary education (1.4% each) and bachelor's degree level education (1.8%). About 60.6 per cent of the people in Ashanti live in urban areas, while 39.4 per cent live in rural areas. Figure 4 presents map of Ashanti region in the national context.

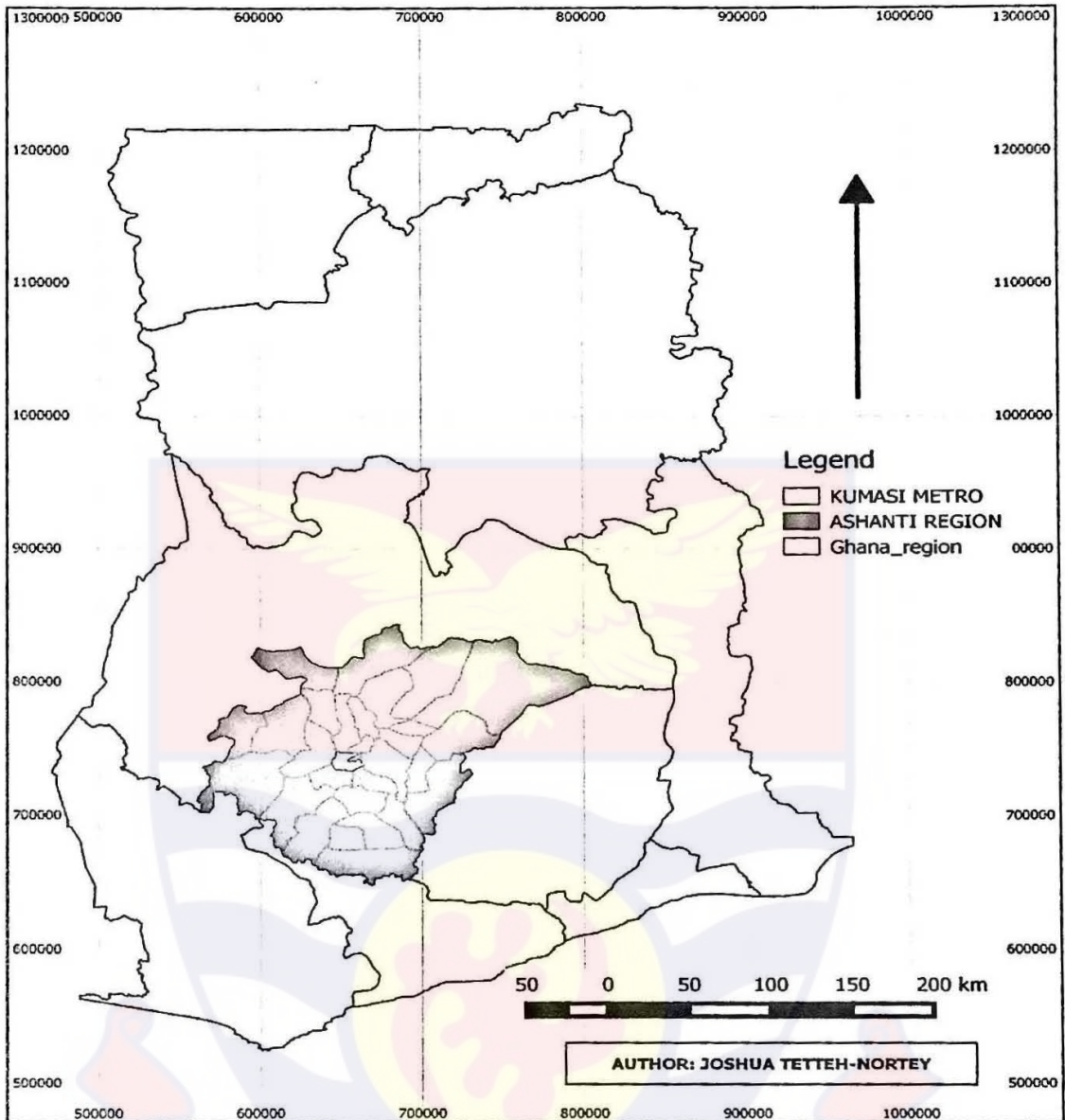


Figure 4: Kumasi Metropolis in National Context

Source: GSS (2013)

Kumasi Metropolitan Area (KMA)

Kumasi Metropolis is one of the 43 districts in Ashanti Region. It is at the center of the region. It is located between Latitude 6.35°N and 6.40°S and Longitude 1.30°W and 1.35°E and elevated 250 to 300 meters above sea level. The metropolis shares boundaries with Kwabre East and Afigya Kwabre Districts to the north, Atwima Kwanwoma and Atwima Nwabiagya Districts to the west, Asokore Mampong and Ejisu-Juaben Municipalities to the east and

national capital (Accra). The metropolis has the highest number of aged population in the country with a total of 88,499, representing 5.1 per cent of the population.

About 66.5 per cent of the population aged 15 years and older are economically active, while 33.5 per cent is economically not active. Of the economically active population, 91.4 per cent is employed, while 8.6 per cent is unemployed. Of the employed population, 38.9 per cent are in the service and sales work, 22.8 per cent are in craft and related trades 10.3 per cent are into elementary occupation and only 2.6 per cent are skilled agricultural forestry and fishery workers (GSS, 2014a). Less than 10 per cent (8.5%) of households in the Metropolis are engaged in agriculture. This is due to the fact that the KMA is largely an urban metropolis.

Asante Akim South Municipal Area

The Asante Akim South Municipal is one of the 43 Metropolitan, Municipalities and Districts in the Ashanti Region of Ghana. It is located at the Eastern part of the region with its eastern boarder forming part of the regional boundary dividing the Ashanti and Eastern Regions. Figure 6 shows the map of KMA and AAS in context with Ashanti region

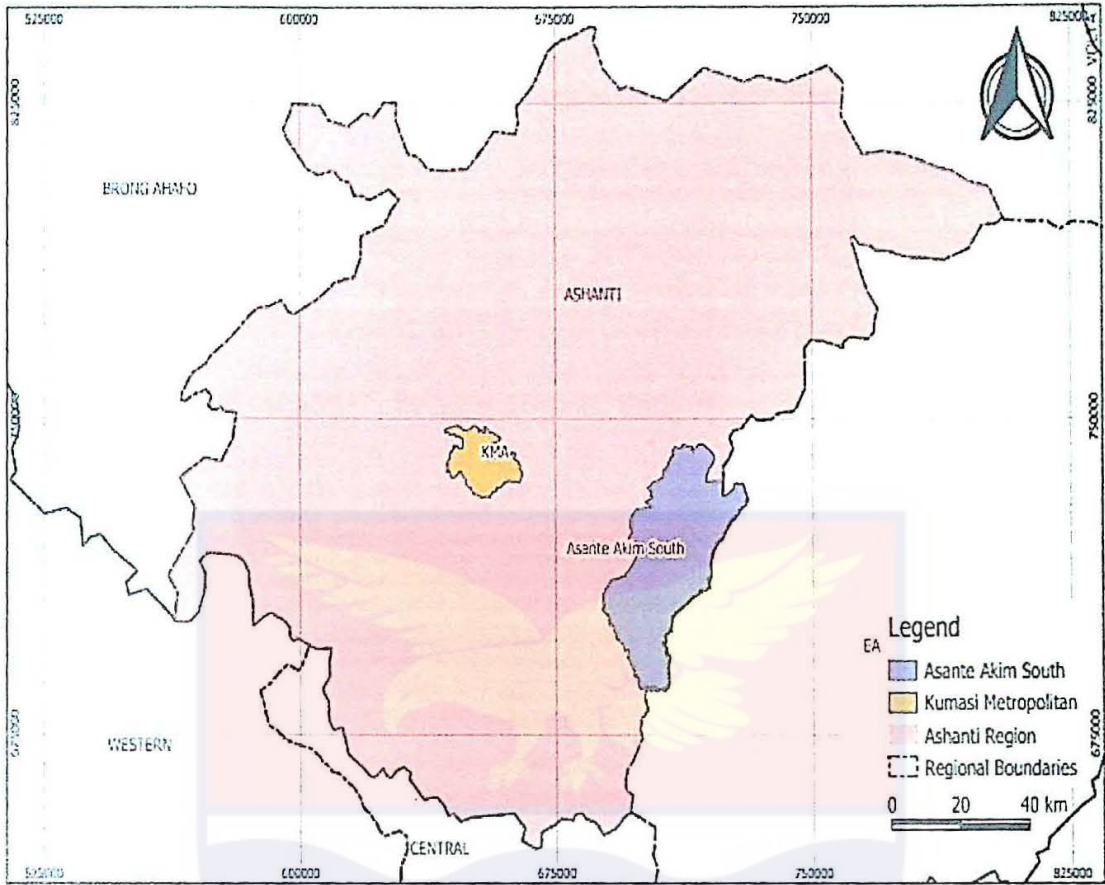


Figure 6: Asante Akim South and Kumasi Metropolis in Regional Context

Source: GSS (2013)

With the capital as Juaso, it covers a total surface area of about 1,153.3km² which form about five per cent of the total area of the Ashanti Region. It shares boundaries with the Asante Akim Central Municipal in the north, Asante Akim North District in the northwest and the Bosome-Freho District in the southwest, all in Ashanti Region. On the eastern borders are the Birim North, Akyremansa, Kwahu West Districts and Kwahu South Municipal all in the Eastern Region. The population of the Municipal according to the 2010 Population and Housing Census stands at 117,245 with 57,951 males and 59,294 females (GSS, 2014b). The population of the District forms about 2.5% of the Ashanti Region's population. The aged population for the district is 6,918, representing 5.9 per cent of the total population.

The district is known for its agrarian nature which is a major source of employment and offers large production of foodstuffs for most people in and outside the District. This is due to the fact that 83 per cent of the population live in rural communities, while 17 per cent lives in urban communities. Thus, the Asante Akim South Municipality is largely described as a rural district with most of its population engaged in agriculture. Only two out of the 103 settlements in the Municipality are urban. About 65.2 per cent out of the employed labour force is engaged in the agricultural sector, 13 per cent in the service sector and 8.3 per cent employed in the craft and related traders workers, four per cent are professionals, 3.7 per cent are in the elementary occupation, 3.3 per cent are in the plant and machinery operators and assemblers, 1.1 per cent been managers, 0.9 per cent are technicians and associates professionals, and 0.5 per cent are clerical support workers (GSS, 2014b). Most of the people engaged in the service and the industrial sector are also engaged in agriculture as a secondary occupation.

Research Paradigm

Research paradigm of a study explains the underpinning philosophy influencing the various methodological approaches and techniques used to investigate a particular phenomenon. According to Wahyuni (2012), a research paradigm is a universal view or a set of assumptions about the approaches to be used in conducting scientific investigations. Chilisa (2011) defines a philosophical paradigm as “shared understandings of reality”. Quantitative and qualitative research methods involve very different assumptions about how research should be conducted and the role of the researcher. The selected research paradigm, therefore, defines the methodological approaches to be

adopted by the researcher. Though basically there are two paradigms (positivism and interpretivism), but there are several other paradigms emerged from these two especially in social science research. One of the paradigms that emerged in recent years is pragmatism.

Quantitative research uses positivism as a conceptual framework for research. According to Mertens (2009), quantitative research always follows the positivist approach because positivists believe in empirical hypothesis testing. With positivist's research philosophy, quantitative methods are required because of its quest to eliminate biases and errors as much as possible to guarantee generalisation of findings. Positivists believe that the findings of one study can be generalised to another study of a similar kind regardless of it being conducted in a different environment and situations. In other words, the data and its analysis are value-free and data do not change because they are being observed.

Interpretivist's research paradigm in social sciences uses qualitative approaches to investigate phenomena. Interpretivists believe that human behaviour is multi-layered and it cannot be determined by pre-defined probabilistic models (Alise & Teddlie, 2010). It depends on the situations and is determined by environmental factors other than the genes. Human behaviour is quite unlike a scientific variable which is easy to control. Human behaviours are affected by several factors and are mostly subjective in nature. As a result, interpretivists believe in studying human behaviour in daily life rather than in the controlled environment. Thus, many qualitative researchers believe that the best way to understand any phenomenon is to view it in its context.

While researchers debate about the superiority of either positivism or interpretivism in scientific enquiry, Carpenter (2013) suggests that both research paradigms are not mutually exclusive and could be combined in a single study to adequately address social problems. This led to the development of the pragmatist research paradigm. Neuman (2011) describes pragmatism as a philosophical paradigm that combines elements of both positivism and interpretivism to address a research problem. Pragmatist's philosophical view is premised on the principle that positivist and interpretivist's views of research are not mutually exclusive, and as a result, could be combined as a complementary role in a single research. It gives researchers the freedom to apply different research approaches to different parts of a research problem to address societal issues.

The study adopted the pragmatist research paradigm. This enabled the researcher to combine both quantitative and qualitative research approaches to address issues about livelihood strategies for the aged. Thus, the researcher shared the view of Aning-Agyei (2017) that social problems are complex and multifaceted and, as such, a single approach as in quantitative or qualitative method would not be adequate to address such problems. Aning-Agyei (2017), therefore, suggested the need to adopt multiple approaches in researching into social problems so that the part of the problem that manifests itself qualitatively is analysed using qualitative mechanisms and principles, while the other part that manifests itself quantitatively is investigated using quantitative approaches.

Research Design

Research design is defined as the framework upon which research is planned and executed (Biesta, 2010). Thus, the principle in a particular research design dictates the procedural and methodological approaches to be used in the sampling, data collection, instrumentation and data analysis. According to Creswell (2012), the pragmatist's research philosophy lends itself to mixed methods research design. As a result, the mixed methods research design was adopted for the study. This involves the use of both qualitative and quantitative techniques in a single study to address a particular research problem. Biesta (2010) asserts that mixed method is characterised by a focus on research problems that require:

- i. an examination of real-life contextual understandings, multi-level perspectives, and cultural influences;
- ii. an intentional application of rigorous quantitative research assessing magnitude and frequency of constructs and rigorous qualitative research exploring the meaning and understanding of the constructs; and,
- iii. an objective of drawing on the strengths of quantitative and qualitative data gathering techniques to formulate a holistic interpretive framework for generating possible solutions or new understandings of the problem.

The study adopted a mixed methods research design because the study involved the use of both quantitative and qualitative data to analyse different parts of the research problem. Sequential explanatory mixed methods research design was adopted for the study. Thus, the researcher used quantitative data from the GLSS7 on the aged to analyse their livelihood sources and outcomes. However, qualitative research approach was used as a primary source to verify

some of the issues as well as analyse the determinants of the livelihood strategies of the aged in Ghana.

The study adopted descriptive cross-sectional study designs to examine the livelihood opportunities and strategies of the aged in Ghana. Creswell (2009) defined descriptive cross-sectional study design as a design that involves compromise or contrast and attempts to discover relationships among existing variables at a single point in time. According to Neuman (2011), methods involved in a descriptive cross-sectional study design range from the survey which describes the status quo, the correlation study which investigates the relationship between variables, to developmental studies which seek to determine changes over time. Descriptive cross-sectional study design was used to describe or present the livelihood opportunities and strategies of the aged in Ghana.

Study Population

The population of the study comprises the aged (people above the age of 60 years), and executives of pensioners' associations in Ghana. Per the 2010 Population and Housing Census Report, there are a total of 1,167,532 people aged above 60 years in Ghana. Data on the aged from the Ghana Living Standards Survey seven (GLSS7) is across all the 10 regions in Ghana. The study, however, collected data from the aged in the Ashanti Region to verify and explain further into details about their livelihood opportunities and strategies. Thus, data the primary data collection was used to complement the secondary data from the GLSS7 in analysing the livelihood strategies and outcomes of the aged in Ghana. Within the Ashanti region, Kumasi Metropolitan Area and Asante Akim South Municipal Area were selected for

the primary data for verification. Details about the selection and justification for the Ashanti Region and the Assemblies are explained in the sample and sampling procedures section in this chapter. The targeted population for the study, therefore, comprised the number of the aged population in the selected two districts (95,417).

Sample and Sampling Procedure

The study purposively focused on the Ashanti Region to collect primary data to explain issues about the livelihood opportunities and strategies for the aged. The region was selected because it has the highest number of the aged population (204,461) among the 10 regions of Ghana (GSS, 2013). The Ashanti region was also selected because of its diversity in terms of urban and rural sources of livelihood, which made it a fair representation for studying livelihood opportunities and strategies for the aged in Ghana. Kumasi Metropolitan Area and Asante Akim Municipal Area were purposively sampled from the Ashanti region. KMA was selected because it had the highest number (88,499) of aged in the region. It was also selected to represent livelihood opportunities and strategies for the aged in urban Ghana. In other words, KMA was the most urbanised district in the Ashanti region. Asante Akim South (AAS) Municipal Area was selected to represent livelihood opportunities and strategies for the aged in rural Ghana. The district was purposively selected because it was the rural district with the highest number (6,918) of aged population in the region. The aim was to assess differences and similarities of livelihood opportunities and strategies for the aged in urban and rural areas of Ghana.

A total of 78 respondents (comprising 39 research participants each from the two MMDAs) were sampled for the study. The sample of 78 was determined

through point of saturation. Purposive sampling was used to sample key informants for focus group discussion. The key informants comprised executives (Presidents, Vice Presidents, Secretaries, Assistant Secretaries, Organisers, and Deputy Organisers) of pensioners' associations, and opinion leaders of aged from the informal sector in the two districts. KMA had a playground for the aged. The study purposively sampled six opinion leaders of the aged at the playground who retired from the informal sector for focus group discussion. Six opinion leaders from Juaso, capital of the Asante Akim South Municipality, who were also aged and had either retired from the informal sector or are still engaged in the informal sector were also purposively sampled for the study. This comprised the Chief, Queen mother Gyasehene, Krontihene and two other aged members of the traditional authority. This showed that additional six respondents each from the districts were sampled from identifiable informal aged groups.

Snowball sampling was used to sample 27 research participants from each of the selected districts. Thus, 27 research participants each were sampled from the districts because it was realised that the data reached points of saturation after the 27th person had been engaged. In other words, points of saturation were used to determine the sample sizes for sampling individual members of the aged in the two districts. This suggested that the total sample size for the study was 78 (comprising 39 research participants from each district). The sample size for each district comprised six executive members of pensioners' associations, six opinion leaders, and 27 individual members of the aged in the districts. Table 1 presents the categorisation of the respondents between the two districts and their sampling procedures.

Table 1: Categories of respondents and sampling procedures

Categories of respondents	Number	Sampling procedure
Executives of pensioners' association (KMA)	6	Purposive
Executives of pensioners' association (AAS)	6	Purposive
Opinion leaders from the aged playground (KMA)	6	Purposive
Opinion leaders from the informal aged group (AAS)	6	Purposive
Individual aged members (KMA)	27	Snowballing
Individual aged members (AAS)	27	Snowballing
Total	78	

Source: Author's construct (2018)

Sources of Data

The study used data from both primary and secondary sources. Neuman (2011) defines primary data as the data collected specifically for the purpose of the study being conducted, whereas secondary data is defined as using data originally collected for different purposes in a different study. The primary data source was gathered through interviewing individual aged members and focus group discussion with executives of pensioners' associations and informal aged groups in the two districts. Primary data was gathered on the livelihood strategies and opportunities of the aged to explain issues obtained in the secondary data. The primary data was used to provide further explanations on

the livelihood opportunities and strategies of the aged in Ghana. The secondary data on the other hand was obtained from the GLSS7.

The GLSS is a survey conducted by the Ghana Statistical Service to measure the living conditions and well-being of the population. It provides timely and reliable information about trends in poverty and helps identify priority areas for policy interventions that aim at improving the lives of the population. It has over the years served as the primary tool for monitoring progress on poverty reduction strategies in Ghana. Data from the GLSS captured various categories of persons, including the aged. Data for the GLSS is collected from all regions in Ghana. The GLSS 7 was conducted in 2017. The researcher sift through the data to extract issues on the livelihood outcomes of the aged in Ghana. Remittances was operationalised as payments relatives or friends living outside the household either in Ghana or abroad sent to their household members.

Research Instruments

Interview guide and focus group discussion guide were used as instruments for gathering the primary data from the respondents. Interview guide was used for the individual aged respondents, while focus group discussion guide was used for the executives of pensioner's associations and opinion leaders for informal aged groups in the districts. Interview guide was used because the researcher perceives that not all the respondents could read, understand and self-administer the research instruments without the support of the researcher. As a result, interview guide was used to aid the respondents in the data collection process. The use of the interview guide was also due to the in-depth information about the livelihood opportunities and strategies possessed

by the respondents as well as the in-depth information the study intended to generate to support data from the GLSS7.

The interview guide was organised under the livelihood opportunities available to the aged, determinants of the livelihood strategies of the aged, and the livelihood outcomes of the aged. All the questions employed under the interview guide were open-ended. The aim was to allow the respondent to provide as much information as possible to support the secondary data. Some of the questions were sources of livelihood for the aged, reasons for the engagement of the sources of livelihoods, the capacity of the sources of livelihood in improving the wellbeing of the aged.

Focus group discussion guide was also used to gather data on the contribution of the pensioners' associations in improving the livelihood opportunities, strategies and outcomes of the aged. The focus group discussion guide was organised under the livelihood opportunities available to the aged, determinants of the livelihood strategies of the aged, and the livelihood outcomes of the aged. The instrument used only open-ended questions. Some of the questions were sources of livelihood for the aged, level of satisfaction with their livelihood outcomes, and factors that attracted or compelled the aged to engage in a particular source of livelihood.

Pre-testing

The research instruments were pre-tested in the Ejisu-Juaben Municipal Area. This district was selected because it has mixed characteristics of both urban and rural areas. The part of the district sharing boundary with the KMA was largely urban depicting urban Ghana with most of the inhabitants engaged in livelihood opportunities in the urban setting such as services, manufacturing

and trading. On the other hand, the eastern part of the district bears typical rural setting with the majority of the inhabitants engaged in agricultural activities. The pre-testing was carried-out in Ejisu, the district capital, and Asotwe (a rural community). A total of 19 instruments were administered, comprising 17 interview guides and two focus group discussion guides.

Twelve of the 17 interview guides were administered in Ejisu, while the remaining five were administered at Asotwe. Thus, the research team identified saturation point in the information by the twelfth respondent in Ejisu, while saturation point was reached after the fifth respondent at Asotwe. This was due to the diverse nature of livelihood opportunities and strategies available to the aged in the urban community compared to the limited livelihood opportunities and strategies available to the aged in the rural community. The pre-testing of the research instruments was done to monitor the timing for the administration of instruments, appropriateness of the questions, order of questions, sensitivity of the questions, and clarity of the questions. Experiences from the pre-testing exercise were used to refine the instruments by rephrasing some of the questions, changing the order of some of the questions, taking some of the questions out and including new ones.

Methods of Data Collection

Interviewing and focus group discussion were used as methods for collecting data. Interviewing was used to gather data from the individual aged respondents, while focus group discussion was used to collect data from the executives of pensioners' association and identifiable informal aged groups. The use of interviewing was to ensure follow-up questions were asked to gather adequate data about the livelihood opportunities and strategies of the aged. In

addition, the use of focus group discussion was to secure information about how the engagements between the pensioners and formal bodies such as Social Security and National Insurance Trust (SSNIT) were contributing to improve the livelihood strategies and outcomes of the aged as well as how informal groups obtain livelihood supports.

The researcher secured an introductory letter from the department, indicating his identity and the purpose of the study. An ethical clearance form was also secured from the Institutional Review Board (IRB) of the University of Cape Coast. The researcher trained four research assistants to aid the data collection process. They were trained on the expected conducts of an interviewer to ensure that they organised themselves professionally for the exercise. They were also taken through the research instruments to ensure common understanding and interpretation. The aim was to ensure uniformity in the data collection process.

The research team reported to the secretariat of the pensioners' association and introduced themselves with the aid of the introductory letter and ethical clearance from the school. After introduction and consent to participate in the study, the research team scheduled appointment with the executives. The scheduled appointment was honoured to conduct the focus group discussion. The researcher asked the questions while the other team member moderated the group and recorded the responses. The research team proceeded to the identifiable informal aged groups, identified their opinion leaders and introduced the team to them, and the purpose of the research. After securing their consent, an appointment was scheduled for the focus group discussion. A total of four focus group discussions (two from each district) were organised for

the study. On the average, each focus group discussion was conducted for one hour.

Snowballing was used to identify members of the aged in the selected districts. Thus, the research team after organising the focus group discussions with the opinion leaders in each of the districts requested for other members of the aged be identified for engagement. After identifying the first individual members of the aged, the research team introduced themselves with the aid of the introductory letter and ethical clearance form. The research team sought the consent of the respondents before carrying out the data collection exercise. The interviewers also sought the consent of the respondents to record the interview process with audio recorders. After the interviewing, the research participants were asked to help identify other members of the aged. The research team members followed such leads to identify other aged members and engaged them for the study. The interviews were organised in the homes of the research participants. The processes were repeated in both districts until the points of saturation were reached at 27 members each from the districts. In other words, a total of 54 interviews were conducted for the study. The data collection exercise was carried-out between July 16, 2018, and August 31, 2018. Both focus group discussions and interviews were conducted in the Twi language which was the local language of the people. On the average, each interview session was conducted for 30 minutes.

Field Challenges

Some of the challenges encountered during the data collection exercise were difficulty in identifying the respondents, and difficulty in reaching them in their localities due to the poor nature of the roads. Some of the communities

were very difficult to reach to interview the sampled aged members. The wide distribution of the aged population in the districts also increased the time and cost for the data collection. Another problem encountered was the uncooperative attitude of some of the participants. Some of the aged could not respond effectively to questions posed. This was due to old age defects like menopause associated with women and low literacy levels. Consequently, a lot of time had to be spent on interviewing just one respondent.

Furthermore, others were of the view that nothing could be offered them even if they responded to questions. As nothing has been done for the aged in the informal sector, it became difficult to convince those with this opinion to participate in the interviews. Their views were that they have been neglected by the state. Respondent fatigue was also recorded in some locations as some participants claimed that this kind of research has been conducted many times without any significant outcomes from authorities. Interviews have become the point of psychological sensation for demand, as aged people were looking forward to receive something upfront, and the current economic problems faced especially in the local communities where most of the youth responsible who were in charge of catering for the aged were unemployed hampered and hindered the progress of data collection.

Ethical Considerations

Some of the ethical issues considered during the data collection exercise were securing the consent of the respondents before carrying-out the data collection exercise, and obtaining ethical clearance (UCCIRB/CHLS/2019/20) from the Institutional Review Board of the University of Cape Coast. In addition, the respondents were made to decide whether they want to participate

in the study or not. The study did not gather data on the personal identities of the respondents to ensure the anonymity of respondents and confidentiality of their responses. The Institutional Review Board of the University of Cape Coast scrutinised and approved the methods and approaches used by the study to ensure that it did not cause any physical or psychological harm or injuries to the research participants. The primary data were encrypted to ensure that no other person, apart from the researcher, could obtain access. This was all aimed to ensure the confidentiality of the responses provided by the research participants.

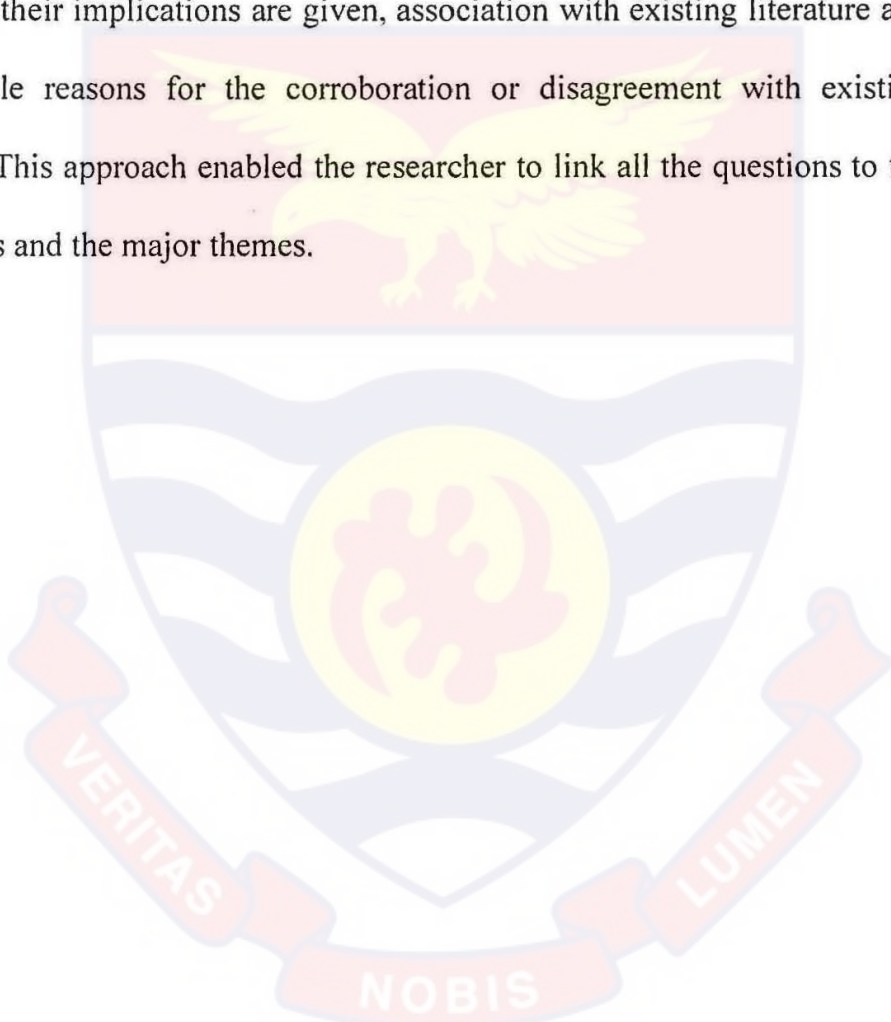
Data Analysis

The quantitative data from the GLSS7 were processed with Statistical Product for Service Solutions (SPSS) version 21. Research objective one was analysed using descriptive statistics, chi-square test of independence, narrative analysis. The second research objective was analysed using descriptive statistics, narrative analysis, and regression. Research objective three was analysed using descriptive statistics, narrative analysis, regression, Kruskal Wallis H test, Mann Whitney U test, independent sample t-test, and correlation analysis. An error margin of five per cent was used for all inferential analysis.

The recorded data collected from the focus group discussions and interviews were transcribed. The transcribed data were edited to correct all grammatical errors. The data were organised under themes. The broad themes were the research objectives. However, the major themes were further organised under sub-themes based on the questions and the responses from the respondents. Narrative analysis was used to analyse the qualitative data. Czarniawska-Joerges (2004) described narrative analysis as a method of qualitative research where the researcher gathers the stories and issues of the

research subjects and tries to draw a relationship between the experiences of the individuals and their social framework.

The study adopted the Labov's thematic synchronic organisation under narrative analysis to analyse the qualitative data from the respondents. This involves the organisation of narratives or findings into themes (mostly specific research objectives) and sub-themes. Under each sub-theme, the main issues are presented, their implications are given, association with existing literature and the possible reasons for the corroboration or disagreement with existing literature. This approach enabled the researcher to link all the questions to the sub-themes and the major themes.



CHAPTER FOUR

LIVELIHOOD OPPORTUNITIES AVAILABLE TO THE AGED

Introduction

This chapter examines the livelihood opportunities available to the aged in Ghana. This was imperative because the livelihood opportunities available to the aged largely determine the livelihood strategies they could adopt to improve their wellbeing. It included income generating sources from both wage-based and non-wage based activities available to the aged in rural and urban settings in Ghana. The presentation of the livelihood opportunities available to the aged was preceded by a description of the background characteristics of the aged in Ghana based on the GLSS 7 data from the Ghana Statistical Service.

Background characteristics of the aged in Ghana

This section described the characteristics of the aged in Ghana. Examination of the background characteristics of the aged in Ghana was considered necessary because it is hypothesised that the background attributes of the aged could have a significant influence on the livelihood opportunities, livelihood strategies and livelihood outcomes of the aged in Ghana. Some of the issues considered under the section were gender, level of education, and locational characteristics (rural versus urban) (see Table 1). From the table, the majority (58.5%) of the aged were females, whereas 41.5 per cent were males. This could be attributed to the high life expectancy for females (63.9 years) compared to the males (61 years) in Ghana (Ghana Health Service, 2018). The gender attributes of the aged were important because some livelihood strategies in Ghana were gender sensitive.

Table 2: Background characteristics of the aged in Ghana

Characteristics	Categories	Frequency	Per cent
Gender	Male	1987	41.5
	Female	2798	58.5
	Total	4785	100.0
Marital status	Married	2421	50.6
	Consensual union	81	1.7
	Separated	125	2.6
	Divorced	291	6.1
	Widowed	1814	37.9
	Never married	53	1.1
	Total	4785	100.0
Level of education	None	2895	60.5
	Basic	1483	31.0
	SHS	178	3.7
	Tertiary	229	4.8
	Total	4785	100.0
Locational characteristics	Urban	1565	32.7
	Rural	3220	67.3
	Total	4785	100.0

Source: GLSS7

Another issue considered under the section was the marital status of the aged in Ghana. This was imperative because Stifel (2010) posited that the marital statuses of people could influence their livelihood strategies and outcomes since marital partners could also contribute to household incomes and

welfare. Table 1 shows that almost half (50.6%) of the aged in Ghana were married, while 37.9 per cent were widowed. The study also examined the educational characteristics of the aged in Ghana. This was important because the level of one's educational attainment was hypothesised to play a critical role in the livelihood strategies and outcomes of the aged. Thus, educational attainment sometimes provides the justification and qualification for individuals to be engaged in particular economic sectors as sources of livelihood. Table 1 shows that the majority (60.5%) of the aged had not received any form of formal education, while the remaining had received some levels of formal education.

The locational characteristics of the aged were also examined under the section. This was necessary because the differences in the resources and economic opportunities available to people in rural and urban areas could eventually influence their livelihood strategies and outcomes. From Table 1, the majority (67.3%) of the aged in Ghana were in rural areas. This could be attributed to the fact that some people move to their hometowns (mostly rural communities) following pension and retirement in Ghana due to a number of reasons, including high cost of living in the cities or urban areas, and proper care and support from family members.

Livelihood opportunities available to the aged

Examination of the livelihood opportunities available to the aged is quintessential to inform policies to improve the livelihood strategies and outcomes of the aged in Ghana. According to Abubakari (2014), livelihood opportunities available to the aged are a function of legal provisions, assets or resource availability, and social capital. As a result, efforts to assess the livelihood opportunities of the aged should critically consider these elements.

The legal element specifies the retirement age for certain formal professions and the allowable provisions for people above the legal age to continue to be engaged in particular sectors as sources of livelihood.

Thus, even though the retirement age in Ghana is legally set at 60 years, it is mostly observed in formal institutions. This enables some aged people to remain economically active following retirement. This is in consonance with the institutional structures and processes in the conceptual framework. In addition, particular professions such as teaching in tertiary institutions, medical practitioners, and members of the executive arm of government, Article 71 holders, including justices of the superior court of judicature, and members of parliament have extended age of retirement. Further, the informal sector which employs the majority of the population is less stringent on the retirement age. This has contributed to provide livelihood opportunities for the aged in Ghana.

As part of the process of examining the livelihood opportunities available to the aged in Ghana, the study assessed their occupational characteristics. This was imperative because occupational characteristics are influenced by the livelihood opportunities available to the individuals which also influence their livelihood strategies (Groenewald & Bulte, 2013). The results are presented in Table 2. The table shows that most (42.5%) of the aged in Ghana were engaged in agricultural activities, whereas 39.4 per cent were not economically active.

Table 3: Occupational characteristics of the aged in Ghana

Occupation	Urban (%)	Rural (%)	Total (%)
Agriculture	245 (15.7)	1789 (55.6)	2034 (42.5)
Formal	363 (23.2)	36 (1.1)	399 (8.3)
Trade	104 (6.6)	327 (10.2)	431 (9.0)
Voluntary	6 (0.4)	29 (0.9)	35 (0.7)
Not economically engaged	847 (54.1)	1039 (32.3)	1886 (39.4)
Total	1565 (32.7)	3220 (67.3)	4785 (100.0)

$\chi^2 = 183.77$ $df = 4$ $p\text{-value} = 0.001$

Source: GLSS7

The results show that quite a significant proportion of the aged in Ghana was not economically active. This was partly due to the legal regulation in Ghana that compels persons aged 60 years to retire from active formal service as well as the physical weaknesses associated with ageing. The free radical theory of ageing explains that the human body produces superoxides and other free radicals in excess which cause damage to the macromolecular components of the cells as people age, giving rise to accumulated damage causing cells, and eventually reducing the effective functioning of critical organs and making people develop physical weaknesses and unable to function properly.

On the other hand, most of the aged were engaged in agricultural activities because of its informal nature. Thus, informal businesses in Ghana are not strictly bound by the compulsory retirement age of 60 years, and as such many aged persons resort to the informal sector as the source of their livelihood. This was in consonance with the assertion of Alhassan and Poulton (2009) that livelihood opportunities and usage of capital and assets are regulated by laws

and policies. The study found that some of the aged who were engaged in the formal sector in their active working years were now engaged in informal activities such as agriculture and trading. One of the respondents from the Asante Akim South District reported,

“I had worked as a teacher for over 30 years but I have retired into farming... it is because here everybody is into farming... we have the land and no one will prevent you from going into farming... I use that to support what I get from my pension”.

The statement above was supported by a number of key informants who indicated that many people who hailed from the community and were working in formal institutions in the cities and other communities had come home after retirement and were now engaged in agricultural activities. The main reason attributed to the situation was free or easy access to family lands for farming purposes. The results show that the type of assets available to the aged influenced their livelihood opportunities. This is in agreement with the conceptual framework and the assertion by Amaike (2009) that the livelihood opportunities to an individual (aged) are dependent on the capital/assets they have control over. The reliance of the aged on agriculture was because the rural areas had abundant natural assets (mostly land) which presents opportunities for the aged to create their livelihood.

Results from Table 2 further shows that the majority (60.6%) of the aged in Ghana were still economically engaged. This suggests that the majority of the aged still wanted to earn income from their activities. From the focus group discussions with the pensioners' associations in KMA and AAS, it was revealed that most of the aged wanted to be continuously engaged economically to ensure

their economic independence, remain fit, and also enhance their livelihood outcomes. In addition, some of the aged members relying on pension benefits reported that the amount of money received was not adequate to guarantee them high standard of living. From the focus group discussion with the pensioners' association in KMA, it was also stated,

“Retirement does not mean we do not have the skills and capacity to be engaged in economic activities... as long as we are physically strong, we will still want to be economically engaged to earn income to improve our living conditions”.

The results above show that the aged continue to be economically engaged in various activities to improve their quality of life. The results further show that the aged still has a role to play in other sectors of the economy to remain economically useful to both the local economy and themselves. This corroborates the assertion of Togonu-Bickersteth (2014) in the activity theory of ageing that most of the aged are socially and psychologically fit and could successfully adjust their lives and roles during retirement if they stay active. The implication is that a critical assessment should be made about the role of the aged in the national economy. This is because even though they had been legally disengaged from formal services, some of the aged possess a critical level of experience and skills to remain socio-economically useful in other sectors.

This comes back to the argument of Alhassan and Poulton (2009) about the need to possibly revise the retirement age upwards due to the continuous increase in life expectancy resulting from advancement in medicine, pharmacology and medicine as well as increasing human understanding about its relationship with the environment. Thus, France has adjusted its retirement

age from 60 to 62 years, Germany has proposed to increase its from 65 to 67 years by 2029, whereas the UK has sought to build law-related retirement age from 65 to 68 years by 2046 all because of the steady increase in life expectancy (Boakye, 2016). According to Kuhn, Wuellrich and Zweimuller (2012), the retirement age has to be occasionally revised in line with current and emerging trends to reduce the overdependence of the aged on the active working age cohorts and also their over burdensome on pension schemes.

Results from Table 2 also showed a cross comparison in the occupation of the aged with their location. The results show that whereas the majority (55.6%) of the aged in rural areas were engaged in agricultural activities, the majority (54.1%) of the aged in urban communities were not economically engaged. This shows that the livelihood opportunities in the rural areas were more accessible to the aged than those in the urban areas. This was because agriculture and other informal businesses in rural areas did not require high capital levels and certification. In addition, land for farming purposes was easily accessible to interested persons making it easier for the aged to be economically engaged in the rural areas of Ghana. On the other hand, livelihood opportunities in the urban areas were more formal which some automatically could not engage the aged. In other words, the highly formalised system in urban areas automatically reduces the number of livelihood opportunities available to the aged in such areas in Ghana. From the primary data collection exercise in KMA, the study found that some of the aged were not economically engaged because they had other sources of livelihood opportunities in addition to their pensions, whereas others considered themselves as not having the resources and capacity to be engaged in forms of occupation apart from what they retired from.

The primary data collection found that some of the aged were still engaged in the formal sector by serving as consultants to public and private health facilities, operating as private business consultants in varied fields, lecturing in both private and public tertiary institutions, working in private health facilities, and teaching in private basic and senior high schools. The results showed that some of the aged were still useful in certain sectors of the formal economy. In the primary data collection exercise, one of the aged persons who was still lecturing in a public university stated,

“I was compelled to remain in my department to groom the upcoming ones because they did not have anyone to handle courses in my area of expertise... however, my current contract is not favourable so I am considering quitting the university to either join a private university or establish a consultancy firm”.

The above results confirm that some of the aged possess certain skills and expertise still required in the formal sector of the Ghanaian economy. This suggests that the blanket retirement age for all workers in Ghana could pose a challenge to some critical sectors of the economy. There is, therefore, the need to revisit the retirement age policy of the country and fashion-out policy measures to retain some critical expertise in some sectors at favourable conditions to both the government and aged workers. This is in line with the assertion of Covarrubias et al. (2012) that the revision of retirement ages of countries has become imperative due to the continuous improvement in the in life expectancy among humans, resulting from advancement in medicine and pharmacology.

With respect to the voluntary occupation engaged by the aged, some were into pastoral and other church activities, whereas others were into community services and activities of non-governmental organisations. From the focus group discussion for opinion leaders at Ramsyer within KMA, it was revealed that most of the aged engaged in voluntary activities to remain useful in the communities in which they live and also give back to the society to help nurture the young ones in the society.

Table 2 also showed a chi square test of independence on occupational characteristics of the aged between urban and rural areas. From the table, a p-value of 0.001 ($\chi^2 = 183.77$, $df = 4$) implied that there was a significant association between urban and rural communities in Ghana in relation to the occupational characteristics of the aged. This was because the p-value of 0.001 was higher than the alpha value of 0.05. The result means that the kinds of occupation engaged in by the aged in urban areas of Ghana were significantly different from those in rural areas. It also means that the locational characteristics of the aged (i.e. rural or urban) significantly influenced their occupational characteristics. This was due to differences in livelihood opportunities presented to the aged through resource availability and the types of assets either possessed by the aged or present in his or her environment. The result is in consonance with Novak (2012) on the life course theory of ageing that differences in socio-economic and cultural circumstances explain the differences in people's experiences and livelihood opportunities. The result also agrees with the sustainable livelihood framework by DFID (2004) and Scoones (2009) that the physical location in terms of rural or urban presents different

livelihood opportunities and assets to the aged to inform their livelihood strategies.

The study also conducted a cross comparison on livelihood opportunities between males and females. This was in line with the testing of the first research hypothesis about significant association in the livelihood opportunities between elderly males and females in Ghana. The results are presented in Table 4.

Table 4: Livelihood opportunities between the elderly males and females in Ghana

Occupation	Male (%)	Female (%)	Total (%)
Agriculture	1017 (51.2)	1317 (47.1)	2334 (48.8)
Formal	557 (28.0)	351 (12.5)	908 (19.0)
Trade	625 (31.5)	1419 (50.7)	2044 (47.2)
Voluntary	241 (12.1)	142 (5.1)	383 (8.0)
Pensions	1103 (55.5)	804 (28.7)	1907 (39.9)
Remittances	1582 (79.6)	2555 (91.3)	4137 (86.5)
Dependant	566 (28.5)	291 (10.4)	857 (17.9)
Total	1987 (100.0)	2798 (100.0)	4785 (100.0)

$$\chi^2 = 116.80 \quad df = 4 \quad p\text{-value} = 0.001$$

n = multiple response

Source: GLSS 7

Table 4 shows that the majority (86.5%) of the aged in Ghana had livelihood opportunity in remittances, whereas 48.8 per cent had agriculture as a livelihood opportunity. The livelihood opportunity created around remittances by the majority of the aged could be explained from the socio-cultural

characteristics of the people of Ghana, where the aged is culturally assumed to be the responsibility of the active working age cohorts. As a result, whether the aged is economically engaged (engaging in economic activities that bring them financial or in-kind returns such as food) or not, they mostly receive remittances from their children, grandchildren, nephews and nieces as well as other people they might have supported in their active working age period. According to Scoones (2009), the socio-cultural environment of the aged plays a crucial role in determining the capital or assets and livelihood opportunities they will be exposed to. Abubakari (2014) also posited that socio-cultural norms and practices contribute significantly to define the assets and livelihood opportunities that various cohorts of the population (such as gender and age categories) could or are allowed to handle.

The results in Table 3 show that the aged in Ghana had multiple livelihood opportunities. This was important as it gives varied options to the aged to adopt particular livelihood strategies to improve their livelihood outcomes. According to Amaike (2009), multiple livelihood options to the aged enables them to adopt livelihood strategies that they considered most appropriate within their socio-cultural setting in deriving the best livelihood outcomes. Nonetheless, Amaike and Bammeke (2014) opined that in as much as the multiple livelihood options are important in ensuring improved welfare and high quality of life for the aged, the lucrativeness of the available options must also be considered. Thus, comparing results from Tables 2 and 3 showed that even though the aged considered a number of avenues as livelihood sources, the number of them engaged in some of them as occupation was lower. The implication is that even though some of the avenues are considered as livelihood

sources available to the aged, they had selected those that were most appropriate and convenient based on their psychological, physical, economic, and socio-cultural characteristics. The high engagement of the aged in the informal livelihood opportunities for living, therefore, suggested that they were the most convenient and acceptable to them in meeting their basic needs.

A cross comparison between the elderly males and females showed that whereas about half (50.7%) of the females considered trade as a livelihood opportunity, a little over half (51.2%) of the males considered agriculture as the livelihood opportunity available to the aged. Further, while the majority (55.5%) of the elderly males considered pension benefits as sources of livelihood for the aged, 28.7 per cent of the females considered it as a livelihood opportunity to the aged. This shows that the consideration about the constitution of livelihood opportunities between the elderly males and females were a bit different. The result corroborates the finding of Togonu-Bickersteth (2014) that perspectives on livelihood opportunities and strategies are gender sensitive and as such, people subject them through gender analysis within their socio-cultural setting before adopting a particular livelihood strategy.

A chi square test of independence was used to test the first research hypothesis on whether there is a statistical significant association in livelihood opportunities between the elderly males and females in Ghana. From Table 3, a p-value of 0.001 ($\chi^2 = 116.80$, $df = 4$) suggests that there was a statistical significant association in livelihood opportunities between the elderly males and females in Ghana. This was because the p-value of 0.001 was higher than the error margin of 0.05. The implication is that the null hypothesis is rejected at an alpha value of 0.05. The test further means that the observed differences in the

livelihood opportunities available to elderly males and females were statistically significant.

The respondents in the primary data collection exercise were also asked to describe how the society value the livelihood opportunities available to the aged in their communities. From the study, the respondents generally reported that the livelihood opportunities available to the aged were not considered to be highly yielding. The situation was much so in the rural areas compared to the urban areas. One of the individual respondents from the Asante Akim South District narrated,

“Even though we are engaged in similar livelihood opportunities as others in the community, but because of our low production level resulting from our physical weaknesses and inability to invest much into our activities, people pay less attention to us and what we do”.

It was also indicated from the focus group discussion with opinion leaders in the Asante Akim South District that even though the elderly were economically engaged in same sectors as the active working age cohorts in the communities, the specific products and produce sometimes differ due to inadequate resources and physical weaknesses. Examples were cited as in they were all engaged in farming activities, however, whereas the youth were cultivating large tracks of plantain and maize farms which had ready market, they will still be dependent on small and sometimes overaged cocoa and oil palm farms. According to the opinion leaders in the District, this significantly affected the returns from their economic activities. Another example cited during the focus group discussion with the elderly at the Adults’ Playground in Kumasi was that, whereas they are operating businesses in the form of lottery

staking, selling native sandals, traditional clothing and second hand clothes on a small scale, the larger majority of the population were doing brisk businesses on a very large scale.

The above results show that even though the aged in Ghana had multiple livelihood opportunities available to them, the returns may not be high to ensure improved livelihood outcomes. The results also showed that physical fragility, which is a major attribute of the aged as explained by the radical theory of ageing, partly influenced the societal perceptions about the livelihood activities of the elderly in Ghana.

Another issue considered under the livelihood opportunities available to the aged in Ghana was the determinants of livelihood opportunities for the elderly in the society. The aim was to ascertain the role of the society in the definition of livelihood opportunities for the aged in Ghana. There were mixed reactions about the role of the society in determining the livelihood opportunities for the aged in Ghana. Thus, whereas some of the respondents indicated that the society played a central role in the definition of livelihood opportunities for the aged, some of the respondents downplayed the role of the society in that regard. One of the individual aged members from the Kumasi Metropolis reported thus,

“Our hard work as the aged determines the livelihood opportunities available to us. The society is structured that, hard work pays so if you an old man/woman and you living a wretched life, it presupposes that, such an individual was very lazy during his/her youthful times. The society does not determine the livelihood

opportunities available to us. It rather motivates or dampens the zeal of the aged”.

The above narration suggested that the society had limited role on the livelihood opportunities of the aged. This disagrees with the assertion of Amaike and Bammeke (2014) that the society plays a central role in defining the acceptable livelihood opportunities for various categories of persons, including gender groups and people in various age cohorts. This disagreement could be due to the fact that such respondents were oblivious of the invisible control of the society in determining the acceptable activities considered as appropriate for people within that social spatial unit to operate.

The narration, however, gave the indication that the livelihood opportunities of the aged were partly determined by the activities of the elderly in their youthful or active working age period. This was important as one's activities in his or her active working age period equip him or her with some skills, experience and resources that could secure one the qualification to engage in some particular activities in his or her aged period. The acquisition of such experiences, skills and resources could, therefore, shape one's perceptions about the constitution of livelihood opportunities available to him or her, thus, agreeing with the assertion of Tuyen (2013) that the livelihood opportunities available to individuals are dependent on their skills, resources and capacity to effectively handle them.

On the other hand, some of the respondents indicated that society played a role in determining the livelihood opportunities for the aged. This category of respondents generally acknowledged that it is the nature of the society that one finds himself or herself that determines the livelihood opportunities available to

the aged. It was stated in the focus group discussion of opinion leaders in the Asante Akim South District that,

“It is the society that determines what is culturally acceptable, and defines what resources are based on the culture... it is within this socio-cultural framework that one could identify livelihood opportunities and adopt the most appropriate”.

An individual aged member from the KMA also reported that it is the household that one finds himself or herself that defines the livelihood opportunities of the aged. She added that the household creates opportunities and challenges around the aged that allow them to fit particular sources of livelihood. This view about the role of the society in determining the livelihood opportunities for the aged was resubmitted by another individual aged respondent from the Asante Akim South District. The respondent stated,

“All I can say is that the value is household measured in line with the economic stand of that particular household from which the aged is coming from”.

The above responses about the important role of the society in determining the livelihood opportunities for the aged were in agreement with the assertion of Olusola and Adenegan (2011) that the society determines the livelihood opportunities of the aged through the values, norms, standards and practices established within the cultural framework of a group of people in a defined spatial unit. Groenewald and Bulte (2013) also posited that it is the differences in cultural and societal norms that differentiate the livelihood opportunities of one society from the other. The results further agree with the sustainable livelihood framework that livelihood opportunities for people are

created through the social and cultural assets and resources created through their interaction with the environment as well as the laws and regulations that are used to govern the extent and mode of usage of the available assets and resources (Nielsen et al., 2013).

The study further inquired from the respondents about the roles of the identifiable aged groups, including pensioners' associations, and informal groups, in protecting the livelihood opportunities for their members. The study found that the Ghana Government Pensioners Association, which was the main body mediating between pensioners and the government over emoluments, comprised two categories of members; CAP 30 (comprising pensioners under the Chapter 30 of the British Colonial Ordinances [Pensions Ordinance Number 42]), and Social Security and National Insurance Trust (SSNIT) pensioners' associations. From the study, the role of the pensioners' associations was to help work on the payment documents of members by ensuring that their PVs were received and processed on time to ensure the timely payment of pension emoluments. It was stated during the engagement with the executives of pensioners' association in Kumasi that

“the association provides a shield and cover for the aged who contributed actively during their active working age period... we receive complaints about non-payments and delayed payments of emoluments from members and follow them up to ensure their timely payments... we also engaged the government through the National Pensions Regulation Authority and SSNIT to negotiate upward adjustments of pension emoluments”.

The study also found that the pensioners' associations protected the livelihood opportunities of its members by supporting the sick ones to continuously receive their emoluments. It was stated during the focus group discussion with the pensioners' association in Kumasi thus,

“Within the rank and file of the Ghana Pensioners' Association, SSNIT and CAP 30 help its bedridden members through the power of attorney documentation, so that they receive their monthly emoluments with ease”.

The statements above showed the important role of the pensioners' association in protecting one of the essential livelihood opportunities of the aged. This was imperative as opinion leaders from the Kumasi playground for the aged asserted that even though they have access to multiple livelihood opportunities, pension benefits were their major official source of livelihood. This suggests that the role of the pensioners' association in the payment of emoluments was very imperative in safeguarding this important livelihood opportunity.

It was also revealed from the interaction with the executives of the pensioners' association in Kumasi that the association facilitates the payment of 50 per cent emoluments to widows of deceased beneficiaries to help create livelihood opportunities for them. This arrangement was part of the pension's regulation scheme in Ghana. However, the study's engagements with some widows in both the Asante Akim South District and KMA, whose husbands passed on few years after their retirement and had children below the ages of 18 years, showed that they were oblivious of such benefits. In other words, such widows had been denied a livelihood opportunity they could have used to create

a livelihood strategy for their household. This further confirms the important role of the pensioners' association in protecting an essential livelihood opportunity for the aged in Ghana. However, the lack of awareness among some of the widows implies that more education should be made on this arrangement among the population to enable many widowed aged persons to benefit from it.

Another issue considered under the livelihood opportunities of the aged in Ghana was efforts made by government or non-governmental organisations to expand the sources of livelihood of members of the aged. This was important because both the government and NGOs had implemented a number of programmes and policies for the aged in Ghana. There were, however, mixed reactions about the contribution of government and NGOs in expanding the sources of livelihood for the aged. Thus, most of the respondents denied having benefitted from the program from the government or any NGO to expand their livelihood opportunities. It was stated during the focus group discussion with the opinion leaders at the Adults' Playground in Kumasi thus,

“The government does not do anything to us apart from paying our meagre monthly pension benefits... we also do not know of any private agency that supports the aged in Ghana... we have been left to fend for ourselves... nobody cares about us... nobody even minds us on July 1 designated for senior citizens, when we are supposed to celebrate the elderly... some of us are fortunate to have children, nephews and nieces who think about us and remit us something sometimes”.

However, it was revealed from the focus group discussion with the opinion leaders at Juaso in the Asante Akim South District that some of the aged

in the community benefitted from the government's Livelihood Empowerment Against Poverty (LEAP) program to help expand and improve their sources of livelihood. They indicated that the beneficiaries of LEAP program regularly receive some amount of money from the government to support their upkeep. Nonetheless, they added that only few of the aged in the community are beneficiaries of the program. The above showed that both public and private agencies were not doing much to expand the sources of livelihood for the aged in Ghana.

The study further inquired from the respondents about the alternative livelihood opportunities that need to be established to expand the sources of livelihood of the aged in Ghana. From the study, whereas respondents from the urban areas preferred increasing pension benefits and expanding LEAP program to them, those in the rural areas advocated the establishment of manufacturing companies in their localities to provide direct access to market for their farm produce and also help to employ their children who could support them through remittances.

The results show that the aged from the urban areas had different alternative view in reference to other livelihood sources compared to those in the rural areas. This was partly due to the differences in their background characteristics and the legal regulations surrounding the usage of resources and assets available to them in their respective locations. Thus, whereas more of the respondents in the urban areas retired from formal institutions and as such were beneficiaries of monthly pension benefits, most of the aged in the rural areas were engaged in agricultural and other informal activities. The differences in the alternative livelihood requests between the aged from the urban and rural

areas in Ghana were in agreement with the assertion of Alhassan and Poulton (2009) that efforts to improve or expand the livelihood opportunities for the aged should critically consider the locational characteristics and demographic dynamics associated with them.



CHAPTER FIVE

ANALYSIS OF THE DETERMINANTS OF THE LIVELIHOOD

STRATEGIES OF THE AGED IN GHANA

Introduction

The chapter analyses the determinants of the livelihood strategies of the aged in Ghana. This was important to understand the factors influencing the selection of a particular economic strategy as a livelihood strategy among the aged in Ghana. In addition, understanding the factors influencing the selection of livelihood strategies among the aged is essential to inform policy changes towards improving the livelihood opportunities and outcomes of the aged. Table 5 presents results on the livelihood strategies of the aged in Ghana.

Table 5: Livelihood strategies of the aged in Ghana

Livelihood strategies	Male (%)	Female (%)	Total (%)
Remittances	1144 (57.6)	1872 (66.9)	3016 (30.8)
Farming	1452 (73.1)	1280 (45.7)	2732 (27.9)
Pension benefits	1108 (55.8)	600 (21.4)	1708 (17.4)
Rents	703 (35.4)	203 (7.3)	906 (9.2)
Income from business	177 (8.9)	340 (12.2)	517 (5.3)
Dependant	221 (11.1)	282 (10.1)	503 (5.1)
Wages and salaries	301 (15.1)	112 (4.0)	413 (4.2)

$$\chi^2 = 127.31 \quad df = 4 \quad p\text{-value} = 0.001$$

n = Multiple response {n(male) = 1987; n(female) = 2798; n(total) = 4785}

Source: GLSS7

Table 4 shows that 30.8 per cent of the aged in Ghana had remittances as a livelihood strategy, 27.9 percent had adopted farming as a livelihood strategy, whilst 17.4 per cent had pension benefits as a livelihood strategy. The results show that the aged in Ghana had adopted multiple livelihood strategies to secure their livelihood outcomes. The multiple responses of the table also shows that some of the respondents had adopted multiple livelihood strategies. Brown et al. (2006) report that the adoption of multiple livelihood strategies is a measure to increase returns from livelihood activities to resist socio-economic shocks and vulnerabilities associated with the sources of livelihood. From the focus group discussion with opinion leaders of informal group in the Asante Akim South, it was stated,

“You can’t depend on one economic activity as a source of livelihood as an aged... this is because we don’t earn much from our main economic activities here which are farming... so you have to do other things other than that you can’t afford your hospital bills... you can even die out of hunger during the lean season.. as you are aware that farming is a seasonal activity... as a result, some of us depend on remittances from our children and grandchildren, petty trading, pension benefits and lotto staking to ensure that we have reliable sources of income to meet our basic needs”.

The narration above shows that the adoption of multiple livelihood strategies by the aged in Ghana is deliberate and strategic to enable them maintain a decent standard of living. The extract also shows that the adoption of multiple livelihood strategies was partly due to the low level of returns from the livelihood activities engaged by the aged in Ghana. According to Berkman

et al. (2011), the accumulation effect of the unfair policies against the aged across the globe is confining them to engaging in livelihood activities that are less lucrative and rewarding, thereby further entrenching them in higher poverty levels. As a result, Alayón-Gamboa and Ku-Vera, J. (2011) suggest that clear and comprehensive policies should be developed to protect the livelihood activities and strategies of the aged, especially in the current era where life expectancy is steadily on the rise. This shows that there is a need to develop a comprehensive policy for the aged in Ghana to help improve the returns on their livelihood sources. This is very necessary as current employment policy excludes the aged from some critical formal sectors.

Results from Table 4 shows that remittances were a major livelihood strategy for the aged in Ghana. This could partly be attributed to the socio-cultural characteristics of the people as described by Abubakari (2014), that the livelihood strategies of the aged are partly influenced by the socio-cultural and economic characteristics of the people. Amaike (2013), also posits that whereas the majority of the age in advanced economies rely on pension benefits, those in the developing economies largely rely on informal strategies, including remittances. One of the aged interviewed from the KMA reported,

“Receiving remittances from our children and grandchildren is normal to all the aged in the country... even some of us have to remit part of our remittances to our colleagues who either do not receive some or those whose children are unable to remit them enough for their upkeep... they know that at this stage, we are not economically active but we have to live... I did so for my parents when I was working and also expect my children to do so to me... that is what

our tradition teaches us for the young to support the aged... their children will also come and support them”.

From the extract, it could be deduced that remittances as a livelihood strategy for the aged in Ghana are a cultural issue. Thus, it is shown as a way of appreciating the contribution of the aged in the growth and development of the economically active working age group. Even though remittances have been identified as a major part of the livelihood strategies of the aged, Berkman et al (2011) reports that it puts undue pressure on the economically active working age cohorts. According to Gautam and Andersen (2016), the poor institutional structures and systems to secure improved livelihood outcomes of the aged compel the economically active cohorts to remit their relatives who are aged.

The study further found from the primary data collection exercise that, while some of the research participants reported receiving monthly or regular remittances from family members, others were occasionally remitted. Thus, some of the research participants complained that their remittances were not reliable since their relatives were not financially sound to remit them regularly. One of the research participants from AAS reported,

“My son is a mechanic in Kumasi who occasionally sends me money... because he does not do a monthly job he is not able to send me money regularly... sometimes once in three months and also when I am sick... sometimes I have to call him and complain about my situation before he looks for money and sends it to me through mobile money... even though the amount is sometimes small, I understand him because he also has family to take care of”.

The extract shows that even though remittances are a major component of the livelihood strategies of the aged, the less reliability and the less adequacy of the quantum involved could affect its contribution to the livelihood outcomes of the aged in Ghana. This agrees with the assertion of Groenewald and Bulte (2013) that diversity in livelihood strategies alone are not enough to guarantee good livelihood outcomes, rather the level of reward from each of the livelihood sources people are engaged in is important in ensuring good quality of life. The extract further shows how the remittances to the aged put pressure on the economically active. In other words, the economically active persons have to respond to the basic needs of the aged such as health, food, shelter and clothing. The implication is that remittances as a livelihood strategy for the aged are a drain on the finances of the economically active, which could also affect their livelihood outcomes and that of their households. According to Jeon et al. (2012), increased dependence of the aged on the economically active exerts undue economic pressure on the active working age cohorts which sometimes frustrates the ability and capacity to achieve their own personal growth and development.

The focus group discussion with the opinion leaders from both KMA and AAS, it was revealed that the livelihood strategies of the aged were largely dependent on the resources one was able to acquire in his or her life time. For example, it was stated in the focus group discussion with opinion leaders from AAS thus,

“We are mostly into farming because we have fertile lands for agriculture, while those who have rich and responsible children receive regular remittances... some of us who were able to build

houses in our active days are also supplementing our upkeep with rent charges”.

The narration shows that the livelihood strategies of the aged were largely dependent on the capital and assets available to them. This is in line with the argument in the conceptual framework that the livelihood strategies of an individual (aged) are dependent on the capital or assets they have control over. It also corroborates the assertion of Amaike (2009) that livelihood strategies for the aged are defined by the capital and assets they have acquired and have the skills and energy to make economic good out of them.

Table 4 further shows that whereas the majority (73.1%) of the aged males were into farming, 45.7 per cent of the aged females were into farming. In addition, while the majority (55.8%) of the aged males had pension benefits as a livelihood strategy, 21.4 per cent of the aged females also had pension benefits as a livelihood strategy. This suggests that more males than females retired from formal employment sources. Further, more (35.4%) of the aged males depended on rents than the aged females (7.3%). This could be attributed to the fact that more males are heads of their households in the socio-cultural setting of Ghana and as such, they hold family properties including houses and land in trust for the rest of the family members. In addition, such family properties are traditionally inherited by males which gives them the opportunity to enjoy rent as part of their livelihood strategies. This traditional inheritance system was confirmed by some of the individual aged members engaged by the study. Thus one male respondent from AAS indicated,

“I inherited this house and our farm land, as the only male among my siblings, from my uncle who died so many years ago... I have

given part of the land for people to farm on due to my current physical weakness... with some of them, we have 'abusa contract' arrangement (subsistence farming contract where produce are divided into three and one given to the landowner), while others make seasonal payments for using the land... it enables me to get food and money for my daily upkeep".

The narration shows that some of the aged males were taking advantage of the traditional inheritance system to diversify their livelihood strategies. However, in a system where most of the aged females are denied of having a fair share in the inheritance of family properties and assets, it affects their livelihood strategies and could also have significant impact on their livelihood outcomes. The situation could be direr in the rural areas where access and availability to land play essential role in the livelihood strategies and outcomes of people. Thus, in the rural areas, most resources and capital which act as sources of livelihood to the people are largely obtained from land and as a result, one's access to land is very crucial in determining the livelihood strategies he or she could adopt, which by extension have significant impact on their livelihood outcomes. Accordingly Johnson and Mommaerts (2011), suggest that efforts to improve the livelihood strategies and outcomes of the aged in the rural areas should critically consider access to land and traditional inheritance systems.

A female respondent from AAS also stated,

"Our family land has been taken by our brother... he is using it to feed his wife and children... the last time my son went on the land he was arrested by the police... it took my daughter from Kumasi to

come and bail him... it has become a family feud between him and us the women because we should also have share in the family property”.

The narration shows the extent to which some aged females have been disadvantaged from the traditional inheritance system. This has serious implications on their livelihood strategies and outcomes. Thus, denying some aged females of land assets, which are crucial in determining the livelihood strategies of the people in rural areas, is an indication of denying them access to basic sources of livelihood. According to Abubakari (2014), in as much as certain economic policies and regulations have denied the aged from benefiting from certain high-rewarding livelihood opportunities, some socio-cultural systems also contribute to creating intra-aged inequities through the denial of some cohorts of the aged of access to critical assets and capital to improve their living conditions.

The above extracts show the inequality created in the adoption of livelihood strategies of the aged through the traditional system. This is very critical as the traditional system defines who can own certain essential assets that could influence or determine the livelihood strategies of the aged in Ghana. According to Amaike (2009), access to capital and assets influences the livelihood strategies of people. In other words, the kind of capital or assets available to an individual in relation to the traditional system significantly determines the livelihood strategies and outcomes of people (Avis, 2018).

This is because some capital and assets are highly rewarding, while others are less rewarding. As a result, Bhandari (2013) posits that the livelihood strategies and livelihood outcomes are critically affected anytime less rewarding

capital and assets are made available to the aged or any cohorts in the population. Accordingly, the traditional inheritance system in most Ghanaian societies where family property inheritance which act as capital and assets in determining the livelihood strategies of individuals to mainly males creates inequity and disadvantages to the aged females in developing a more lucrative livelihood strategies to improve their livelihood outcomes. In other words, some of the aged males took advantage of the situation to diversify their livelihood strategies to also enrich their livelihood outcomes at the expense of their female counterparts.

The chi square test from Table 4 shows a p-value of 0.001 ($\chi^2 = 127.31$; $df = 4$), given an indication that there was a statistically significant association between livelihood strategies for elderly males and females in Ghana. This was because the p-value of 0.001 was within the acceptable error margin of 0.05. The result suggests that the gender group of an aged significantly determines his or her livelihood strategies. This was largely attributed to the differences in gaining access to some important capital and assets such as land and houses within the socio-cultural system between males and females in Ghana.

The study also examined the livelihood strategies across the locational characteristics of the aged, i.e. between urban and rural areas. This was in line with the conceptual framework and the sustainable livelihood framework that the locational characteristics in terms of the environmental and bio-physical factors present access to unique capital and assets which define the livelihood strategies of the aged. The results are presented in Table 5. Results from the table show that the majority of the aged in urban (69.5%) and rural (59.9%) had remittances as a livelihood strategy. This could be attributed to the fact the aged

are generally considered to be less productive and need to be supported by the economically active in the socio-cultural setting of Ghana. As a result, relatives remit their elderly people irrespective of their geographical locations.

Table 6: Livelihood strategies of the aged between rural and urban

Livelihood strategies	Urban (%)	Rural (%)
Remittances	1088 (69.5)	1928 (59.9)
Farming	121 (7.7)	2611 (81.1)
Pension benefits	1077 (68.8)	631 (19.6)
Rents	649 (41.5)	257 (8.0)
Income from business	324 (20.7)	193 (6.0)
Dependant	101 (6.5)	402 (12.5)
Wages and salaries	366 (23.4)	47 (1.5)
$\chi^2 = 143.92$ $df = 4$ $p\text{-value} = 0.001$		

n = Multiple response {n(urban) = 1565; n(female) = 3220; n(total) = 4785}

Source: GLSS7

The table further shows that whereas the majority (81.1%) of the aged in the rural areas had farming as a livelihood strategy, the majority (68.8%) of the aged in urban communities relied on pension benefits as a livelihood strategy. This shows massive shifts in the livelihood strategies of the aged in urban and rural areas of Ghana. This could be attributed to the differences in the capital and assets available to the aged in urban and rural areas in Ghana. Thus, the results show that the majority of the aged in the urban areas of Ghana retired from formal institutions which guarantees them the opportunity to adopt pension benefits as a livelihood strategy. This was due to the fact that most of the formal institutions in Ghana are found in the urban areas which absorb some

of the population and that enables them to contribute to social securities for their pensions.

On the other hand, the rural economy in Ghana is highly informal, which is heavily dependent on agriculture because of the availability of fertile lands. In addition, the people in the rural areas of Ghana have the skills and capacity to till the land for agricultural purposes, hence their dependence on farming as a livelihood strategy. The differences in the livelihood strategies of the aged in urban and rural areas corroborate the assertion of Groenewald and Bulte (2013), that differences in the environmental and bio-physical conditions between rural and urban areas contribute to present different assets, capital and resources that create different livelihood opportunities and also influence the livelihood strategies of people living across urban and rural areas.

From the table, a p-value of 0.001 ($\chi^2 = 143.92$; $df = 4$) in relation to the margin of error of 0.05 shows that there was a statistical significant association in the livelihood strategies of the aged in rural and urban areas of Ghana. This implies that the locational characteristics of the aged in terms of urban or rural have critical influence on their livelihood strategies.

The study further analysed the livelihood strategies of the aged across their educational characteristics. This was imperative because Olusola and Adenegan (2011) assert that educational attainment affords individuals to develop particular skills and capacities as well as secure the qualification to adopt some livelihood strategies that are of varied rewarding levels. The table 6 presents the results. The table shows that the majority of the aged in Ghana with varied levels of education; no formal education (58.8%), basic (67.4%), SHS (72.5%), and tertiary (81.7%) had remittances as part of their livelihood

strategies. This implies that the adoption of remittances as a livelihood strategy for the aged in Ghana is not dependent on their level of education.

Table 7: Livelihood strategies of the aged across educational levels in Ghana

Livelihood strategies	None (%)	Basic (%)	SHS (%)	Tertiary (%)
Remittances	1701 (58.8)	999 (67.4)	129 (72.5)	187 (81.7)
Farming	1757 (60.7)	822 (55.4)	101 (56.7)	52 (22.7)
Pension benefits	719 (24.8)	591 (39.9)	169 (94.9)	229 (100.0)
Rents	299 (10.3)	419 (28.3)	83 (46.6)	105 (45.9)
Income from business	115 (4.0)	174 (11.7)	81 (45.5)	147 (64.2)
Dependant	293 (10.1)	193 (13.0)	17 (9.6)	-
Wages and salaries	93 (3.2)	148 (10.0)	78 (43.8)	94 (41.0)

$$\chi^2 = 118.93 \quad df = 4 \quad p\text{-value} = 0.001$$

n = Multiple response {n(none) = 2895; n(basic) = 1483; n(SHS) = 178; n(tertiary) = 229; n(total) = 4785}

Source: GLSS7

Results from the Table further shows that whereas the majority of the aged with no formal (60.7%), basic (55.4%) and SHS (56.7%) levels of education were engaged in farming as a livelihood strategy, 22.7 per cent of the aged with tertiary level of education had adopted farming as part of their livelihood strategies. In addition, whilst all (100%) of the aged with tertiary education and majority (94.9%) with SHS education had pension benefits as part of their livelihood strategies, 24.8 per cent and 39.9 per cent of the aged with no formal and basic levels of education respectively had pension benefits as part of their livelihood strategies.

The results show that whilst the majority of the aged with low levels of education had more informal sources as part of their livelihood strategies, the majority of the aged with high levels of education had more formal sources of livelihood as part of their livelihood strategies. This was attributed to the fact that the aged with high levels of education, as against those with low levels of education, retired from formal sources and as such had formal sources as part of their livelihood strategies. It is also partly due to the fact that the aged with high levels of education had acquired the necessary skills, capacity and resources to continue to be engaged in some formal sectors following retirement, as against those with low levels of education. This argument was further evidenced in the wages and salaries as a livelihood strategies across the various levels of education among the aged in Ghana. The results were in agreement with the assertion of Scoones (2009), the sustainable livelihood framework and the conceptual framework that the livelihood strategies of individuals are dependent on the skills, resources, capital and assets available to them within the socio-cultural spectrum of the society they found themselves.

Results from the table further shows that the aged with higher level of education were less dependent on others compared to those with lower level of education. This was due to the fact that quite significant proportion of the aged with higher level of education were benefiting from their pension schemes. The implication is that increased levels of education and people's engagement in formal sectors which enable them to benefit from pension schemes contributes to reducing their economic dependence on others during their aged period of life. The results were confirmed by some of the research participants during the primary data collection. For example, an opinion leader from AAS narrated,

"I still go to the farm at my age to ensure that I get something to feed on... meanwhile, my colleague friend who retired from teaching for about twenty years ago still receives monthly pension benefits... he always stays at home relaxed and still affords his basic needs, while his children support him as well... as a result, he looks stronger than me even though he is older than me... I think the government should do something for us as farmers... they can extend the LEAP benefits to all of us".

It could be deduced from the extract that pension benefits for the aged in Ghana were making them more independent. This could help promote improved livelihood outcomes of the aged receiving regular incomes from pension benefits as stipulated by Togonu-Bickersteth (2014) that regularity and reliability financial flows to the aged significantly contribute to determine the quality of their livelihood outcomes. The above results show the importance of pension benefits to the livelihood strategies of the aged in Ghana. As a result, efforts to extend pension schemes to the informal sectors are imperative to reduce the dependence of the aged on others in the country.

A chi square test of independence about the association between level of education and livelihood strategies of the aged in Ghana shows a p-value of 0.001 ($\chi^2 = 118.93$; $df = 4$). Comparing the p-value of 0.001 with the error margin of 0.05 suggests that there was a statistically significant association between levels of education and livelihood strategies of the aged in Ghana. The results imply that the level of education of the aged in Ghana significantly influence their livelihood strategies. This was largely attributed to the social and economic opportunities created through the education system that affords the

educated to acquire certain resources, assets, capital and capabilities as well as some critical retirement packages that enable them to receive some financial flows during their aged period of life. Thus, such resources, capital, assets and services enabled the educated aged to receive regular financial flows to reduce their dependence on others for their livelihood.

Testing of hypothesis

The study further analysed the determinants of the livelihood strategies of the aged in Ghana. This was in line with the testing of the second research hypothesis of the study:

H₂: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have a statistically significant influence on the satisfaction of the livelihood strategies of the aged in Ghana.

Standard regression analysis was used to test the hypothesis. The regression analysis was organised under correlational analysis, effect size and determinant factors influencing the livelihood strategies of the aged in Ghana.

Correlational analysis

According to Cohen (1988), correlational analysis is important in regression analysis because the significance of the relationship between the dependent variable (satisfaction with the livelihood strategies of the aged in Ghana), and independent variables (level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income) is important in determining the relative contribution of the effect sizes on the dependent variable. Pearson's correlation was used to analyse the significance of the association between the dependent variable and the

independent variables. The study used satisfaction with the livelihood strategies of the aged as the dependent variable. This was due to the fact that it provided a single continuous variable that summarised the livelihood strategies. Table 7 presents results on the correlation between satisfaction with livelihood strategies of the aged in Ghana and their socio-economic characteristics.

Table 8: Correlation analyses between socio-economic characteristics and satisfaction with livelihood strategies of the aged in Ghana

Socio-economic factors	Satisfaction with livelihood strategies	Level of income	Level of education	Employment sector	Locational characteristics	Gender
Satisfaction with livelihood strategies	1.00					
Level of income	0.68*	1.00				
Level of education	0.53*	0.59	1.00			
		*				
Employment sector	0.45*	0.44	0.40*	1.00		
		*				
Locational characteristics	0.28	0.22	0.25*	0.51*	1.00	
		*				
Gender	0.19	0.17	0.07*	0.13	0.03	1.00

Source: GLSS7

* = p<0.05

The table shows that there was a statistically significant positive correlation between the level of satisfaction with livelihood strategies of the aged in Ghana, and level of income ($r=0.68$), and level of education (0.53). According to Cohen (1988), correlation coefficients (r) ranging from 0.10 to 0.29 or - 0.10 to -0.29 means small or weak relationship; $r = 0.30$ to 0.49 or $r = -0.30$ to -0.49 means medium or moderate relationship; and $r = 0.50$ to 1.0 or $r = -0.50$ to -1.0 means large or strong relationship. This implies that there were strong positive relationships between the level of satisfaction about livelihood strategies of the aged in Ghana, and level of income and level of education. The implication is that increases in level of income and level of education of the aged in Ghana would increase their level of satisfaction with their livelihood strategies.

Such strong positive correlations were explained from the fact that levels of income obtained from a livelihood strategy largely determines the ability of an individual to afford his or her basic needs. As a result, Sunam (2017) indicated that individuals always adopt livelihood strategies that could generate the highest returns to them in line with their physical, financial and intellectual capacities. There was a positive correlation between level of education and satisfaction with the livelihood strategies of the aged in Ghana due to the fact that the level of education of the aged in Ghana largely determines their engagement in formal or informal sectors, which also affected their earning during retirement.

Extent of effect of socio-economic characteristics on satisfaction with livelihood strategies

This section explains the extent to which the independent variables (socio-economic characteristics of the aged) explained the dependent variable. In other words, the section examined how well the independent variables explained changes in the level of satisfaction of livelihood strategies of the aged in Ghana. The dependent variable was obtained from a question on the level of satisfaction of livelihood strategies of the aged in Ghana from the GLSS 7. The study first used the normal probability plot to check for outliers, normality, linearity, homoscedasticity, and independence of residuals. Table 8 presents a model summary on how the independent variables predicted changes in the level of satisfaction about the livelihood strategies of the aged in Ghana.

Table 9: Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	0.653	0.426	0.413	0.356

F-statistic = 333.86, p-value = 0.001

Predictors: (Constant), level of income, level of education, employment sector, locational characteristics, and gender

From the table, an adjusted R Square value of 0.413 implies that 41.3 per cent of changes in the level of satisfaction about the livelihood strategies of the aged in Ghana was explained by the level of income, level of education, employment sector, locational characteristics, and gender. This implies that other variables explain 58.7 per cent of variations in the level of satisfaction about the livelihood strategies of the aged in Ghana. From the table, a p-value of 0.001 (F-statistic = 333.86) implies that the predictors (level of income, level of education, employment sector, locational characteristics, and gender) had a

significant effect on the level of satisfaction with the livelihood strategies of the aged in Ghana. Thus, the p-value of 0.001 was within the acceptable error margin value of 0.05. The implication of the results shows that the null hypothesis is not rejected at an alpha value of 0.05. This suggests that the socio-economic characteristics of the aged such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have statistically significant influence on the livelihood strategies of the aged in Ghana. This is in agreement with the conceptual framework and the sustainable livelihood framework that socio-cultural and economic factors play essential role in the determination of livelihood strategies of people, including the aged.

The study further analysed the unique contributions of the independent variables in explaining the dependent variable. This was important to assess how changes in one of the predictors or independent variables would affect the level of satisfaction with the livelihood strategies of the aged in Ghana. It was also imperative to inform policy makers on measures to improve the livelihood strategies of the aged in Ghana. Details of the analysis are presented in Table 9. Results from the table show that level of income made the strongest unique contribution (Beta = 0.439) to explaining variations in the level of satisfaction with the livelihood strategies of the aged in Ghana, when the variance explained by all other variables in the model was controlled for. Comparing the Sig value of 0.001 with the alpha value of 0.05 suggests that the effect of the level of income on the level of satisfaction with the livelihood strategies of the aged in Ghana was statistically significant. This finding corroborates the assertion of Swift and Tate (2013) that the level of returns from a livelihood source or

strategy is one of the main attractive elements for people's engagement in such activities.

Table 10: Regression analysis on effect of socio-economic characteristics on satisfaction with livelihood strategies of the aged in Ghana

Model	Unstandardised		Standardised		T	Sig.
	Coefficients		Coefficient			
	B	Std. Error	Beta			
1 (Constant)	0.802	0.524			1.160	0.247
Level of income	0.381	0.041	0.439		8.072	0.001
Level of education	0.239	0.037	0.331		3.651	0.001
Employment sector	0.213	0.053	0.286		1.619	0.042
Locational characteristics	0.174	0.066	0.163		1.320	0.057
Gender	0.107	0.063	0.075		0.883	0.310

Source: GLSS7

The table further shows that level of education of the aged made the second strongest unique contribution (Beta = 0.331) to explaining variations in the level of satisfaction with the livelihood strategies of the aged in Ghana, when the variance explained by all other variables in the model was controlled for. Comparing the Sig value of 0.001 with the alpha value of 0.05 suggests that the effect of level of education of the aged on the level of satisfaction with the livelihood strategies of the aged in Ghana was statistically significant. This could be attributed to the fact that higher levels of education attract higher job positions in Ghana with improved incomes and higher pension contributions, and as a result, the aged with high levels of education may have created some

social capital to support them with their livelihood strategies during their retirement. According to Thielke and Diehr (2012), many socio-economic opportunities are associated with high levels of education in most developing countries because high levels of education are mostly related to high intellectual capacities to perform in higher job positions.

From the table, gender made the least unique contribution (Beta = 0.075) to explaining variations in the level of satisfaction with the livelihood strategies of the aged in Ghana, when the variance explained by all other variables in the model was controlled for. Comparing the Sig value of 0.310 with the alpha value of 0.05 suggests that the effect of gender on the level of satisfaction with the livelihood strategies of the aged in Ghana was not statistically significant. This was attributed to the fact that the adoption of livelihood strategies by the aged in Ghana is not discriminatory against or in favour of a particular gender group. As a result, people are at liberty to adopt their preferred and most conducive and convenient livelihood strategies that best suit their physical dexterity, technical and financial capacities.

Constructing the regression equation for level of satisfaction with the livelihood strategies of the aged in Ghana shows that:

Satisfaction with livelihood strategies of the aged = $0.802 + 0.381$ (level of income) + 0.239 (level of education) + 0.213 (employment sector)

In other words, the major determinants of livelihood strategies of the aged in Ghana were level of income, level of education and employment sector. This suggests that the aged in Ghana consider the lucrativeness of particular livelihood sources or opportunities available to them before adopting some to address their basic needs. However, the level of education of the aged in Ghana

critically influenced the selection of particular livelihood strategies. This is because the level of education of the aged is mostly associated with some level of socio-cultural and economic resources that enable them to benefit from some livelihood opportunities such as pension benefits. Lastly, the employment sector that one was engaged in prior to retirement influenced their selection of livelihood strategies in Ghana.



CHAPTER SIX

ANALYSIS OF THE LIVELIHOOD OUTCOMES OF THE AGED IN GHANA

Introduction

The chapter analyses the livelihood outcomes of the aged in Ghana. This was important to ascertain the quality of life of the aged in Ghana. In other words, the chapter examines the effectiveness of the livelihood strategies of the aged in Ghana in contributing to their livelihood outcomes. This was imperative to ascertain the effects of government policies influencing access to livelihoods on the livelihood outcomes of the aged in Ghana. Issues on livelihood outcomes focused on incomes, food security, and access to healthcare, caregiving and shelter as described in the conceptual framework.

Income Levels of the Aged in Ghana

This section examines the income levels of the aged in Ghana. This was important because the size and regularity of income flow to the aged are essential in ensuring that they meet their basic needs regularly. This contributes to reducing the vulnerability of the aged to socio-economic and environmental shocks. Table 10 presents results on the average monthly income generated from the various livelihood sources of the aged in Ghana. From the table a comparison between the means and the medians show that means were higher than the medians, suggesting that the distribution was positively skewed. This was confirmed by the skewness value of 1.93. In other words, the skewness value of 1.93 was higher than ± 0.5 . According to Bluman (2013), the median becomes the most appropriate representative of central tendencies when distributions are positively skewed. As a result, the medians were used to

analyse the average monthly incomes generated from the various livelihood sources of the aged in Ghana.

Table 11: Incomes Generated from Various Livelihood Sources for the Aged

Livelihood sources	Freq.	Mean (GH¢)	Stdv.	Median (GH¢)	Mode (GH¢)	Mean rank
Remittances	3016	508.6	511.4	300	200	50.4
Farming	2732	108.4	127.9	50	50	37.2
Pension benefits	1708	614.2	405.5	500	500	95.75
Rents	906	123.9	130.1	70	50	39.1
Income from business	517	751.8	589.3	500	300	77.4.8
Dependant	503	37.3	43.4	30	30	23.2
Wages and salaries	413	608.0	581.1	400	300	75.3
Total	9795	408.5	527.6	400	300	

$\chi^2 = 115.99$ $df = 4$ $p\text{-value} = 0.001$

Skewness = 1.93

n = Multiple response

Source: GLSS7

The table shows that the average monthly income of the aged in Ghana was GH¢400. The table further shows that the average monthly incomes of the aged engaged in remittances, pension benefits, income from businesses, and

wages and salaries were GH¢300, GH¢500, GH¢300 and GH¢300, respectively. Thus, the results show that the aged with pension benefits and incomes from businesses as livelihood strategies received the highest average monthly income, while those with farming livelihood strategy had the least average monthly income of GH¢50.

Kruskal Wallis, a non-parametric test, was used to assess statistical significance of difference among the mean monthly incomes of the aged across the various livelihood strategies. Kruskal Wallis H test was used because the distribution was not normally skewed as shown in the skewness value of 1.93 (i.e. positively skewed). From the Kruskal Wallis test, the p-value of 0.001 ($\chi^2 = 115.99$; $df = 4$) showed that there was statistically significant difference in the mean monthly incomes of the aged across the livelihood strategies. This was because the p-value of 0.001 was within the error margin of 0.05. The results showed that the earnings from some of the livelihood strategies were significantly higher than others, which could influence the quality of life provided through some of the livelihood strategies. According to Scoones (2009), levels of incomes generated from livelihood strategies play important role in determining the livelihood outcomes of people as it enables them to afford access to the basic needs of life.

The primary data collection revealed that the reliability of the flow of incomes was very imperative in the livelihood outcomes of the aged in Ghana. From a focus group discussion with the opinion leaders from informal aged group from Kumasi Playground in the KMA, it was indicated that the flow of remittances was not regular which sometimes affect their ability meet some immediate needs. One of the aged interviewed at KMA also stated,

“My son is unable to send me money regularly... as a result, I can’t use his support to plan my life and activities... sometimes I have to resort to borrowing during emergency situations then he comes to settle them later... you know I am weak and can’t work as I used to so regular support is very important to improve my conditions of life”.

The extract shows that the reliability of the flow of income to the aged was critical to maintain good conditions of life. In other words, having regular flow of income enables them to meet their regular needs which also helps to improve their wellbeing.

It was also revealed during a focus group discussion with opinion leaders in AAS that farming as a seasonal economic activity was making it difficult for the aged to meet some of their daily needs. This was because they were mostly able to generate significant amount of incomes from their farms at the harvesting season. The remaining produce is used to feed themselves and their dependence throughout the year. One of the respondents from AAS narrated,

“As for food, I always have some because of the farming activities... my challenge has been money to meet other expenses such as medical bills, fetching pipe-borne water to drink, and buying fish, meat and vegetables to cook... sometimes getting money for funeral donations becomes a problem... and you know, if you don’t pay your family will not allow to perform any funeral rites of a relative... I sometimes have to borrow to meet some such needs”.

The narration above shows some of the challenges the aged without regular flow of income goes through in their daily activities. The implication is that the irregular flow income from some livelihood sources has potential impact on their access to other important basic needs. This increases the vulnerability of the aged in Ghana to socio-economic pressures which undermines their ability to meet their basic needs. The result is in agreement with the assertion of Pruchno et al. (2010) that streams of incomes play a central role in the determination of satisfaction about the livelihood outcome of people as it enables them to afford other elements considered as part of their basic needs.

From the primary data collection, it was found that the research participants receiving regular flow of income were more able to afford their basic needs compared to those using livelihoods with seasonal returns. Thus, the focus group discussions with the Executives of pensioners associations from both the KMA and AAS attested to the fact that the regular incomes from their pensions enable them to plan their activities. One of such beneficiaries indicated during an interview at the AAS that,

“I plan my activities in such a way that I am able to buy my pressure (hypertension or high blood pressure) drugs at the middle of the month when I receive my pensions... I do my shopping and few things I may need for the month when the money comes... at least, I know that every month I will receive something... the problem is when the pensions delay or doesn't come at all because of computer problems and I have to go to Kumasi to work on it... such situations become highly unbearable for all pensioners”.

The extract shows how regular flow of incomes to the aged in Ghana helps to attend to their health and other basic needs, which could eventually help to improve their socio-economic wellbeing. According to Swift and Tate (2013), the psychological feeling associated with the expectation of monetary payments or receiving personal incomes is relieving or satisfactory enough to make people happy and enable them to focus in planning and developing other parts of their lives. However, one critical issue from the above narration was delays and non-payments of pensions which brings untold hardship on the aged in Ghana. The implication is that such beneficiaries could not afford their basic needs in such periods and had to rely on others to ensure their survival. Thus, delays and non-payments of pensions in some periods undermine the independence and increase the vulnerability of some of the aged who rely on pensions as a livelihood strategy.

Another issue considered under the chapter was cross-comparison between gender groups in relation to levels of income of the aged in Ghana (see Table 11). The skewness value (1.93) of the distribution in relation to the normality skewness of 0.5 shows that the distribution was skewed. As a result, the median became the best predictor of central tendency. From the table, the average monthly incomes for aged males and females were GH¢400 each.

Table 12: Income Levels of the Aged between Males and Females

Income levels	Males (GH¢)	Females (GH¢)	Total (GH¢)
Frequency	1987	2798	4785
Mean	532.6	490.3	417.2
Stdv.	501.1	422.0	488.5
Median	400	400	400
Mode	400	300	300
U = 9026.3	z = 0.486	p-value = 0.629	

Skewness = 1.93

Source: GLSS7

Since the distribution was not normally skewed, a non-parametric test was used to analyse statistical significance of difference between the mean monthly incomes of the aged males and females. Mann Whitney U test, which is the non-parametric version of independent sample t test was used to analyse the significance of difference between the aged males and females in relation to their mean monthly incomes. From the table, a p-value of 0.629 (U = 9026.3; z = 0.486) shows that there was no statistically significant difference in monthly income levels between the aged males and females in Ghana. This suggests that both the aged males and females in Ghana earned similar monthly levels of income.

Access to Health Care among the Aged in Ghana

Access to health care is considered an important indicator in measuring the livelihood outcomes of people. This is because access to health care is one of the basic needs that every individual, including the aged should be able to afford. As a result, the livelihood strategies adopted by individuals should be

able to afford them with the financial capacity to access health care services as and when the need arises. However, in reference to the aged, Thielke and Diehr (2012) posited that access to health care service is very paramount considering the fact that ageing has its own health complications on the aged. The problem of access to health for the aged is compounded since they are mostly less economically active. As a result, Thielke and Diehr (2012) suggested the need for governments to include in their social policies, access to health care services for the aged. Accordingly, Olusola and Adenegan (2011) reported that analysing access to health care services among the aged should take a cognisance view about the policies of governments in promoting good quality health care for the aged.

Table 13 presents mode of accessing health care by the aged in Ghana. The table shows that the majority (85%) of the aged in Ghana accessed health care through the National Health Insurance Scheme (NHIS). This was largely attributed to the avenue created for the aged to have free access to health care services through the national health insurance system. Thus, the NHIS policy exempts persons above the age of 70 years from paying premiums to gain access to health care services. This policy affords some of the aged with the opportunity to access free health care services in the country. This is very important as it takes some of the cost burden off the aged in Ghana. According to Novak (2012), ageing has serious health implications which also have repercussions on their finances and quality life and as such, any efforts to enhance access to health care services among the aged are avenues to promote their wellbeing.

Table 13: Mode of Accessing Health care among the Aged

Mode of access	Frequency	Percentage
NHIS	4067	85.0
Private pension scheme	305	6.4
Cash and carry	413	8.6
Total	4785	100.0

Source: GLSS7

Some of the research participants in the primary data collection hailed the NHIS for providing easy and affordable access to the aged in accessing health care services in the country. A research participant stated,

“The exclusion of the aged in the payment of NHIS premium was very thoughtful as I don’t pay anything anytime I visited the hospital... they check my pressure and give me medicine for my eyes... there are some that I am made to buy from private pharmacy shops but I think it has been helpful”.

The narration shows how well the NHIS policy was supporting the aged to access health care services in Ghana. The implication is that such a system could help improve the health status of the aged. It could also relieve them of funds to be spent on other areas apart from health. The result suggests that direct government policies towards the aged are essential in improving their livelihood outcomes.

The use of ‘cash and carry’ system and private pension schemes to finance health care budgets among the aged suggests some of them did not take advantage of the NHIS. The primary data collection revealed some of the challenges the aged encountered with the use of NHIS to access health care

services in Ghana. These challenges sometimes compelled some of the aged to resort to other forms of funding to access health care services. Thus, some of the research participants complained of not receiving good medication from the NHIS leading to the complications and deterioration of their health, whereas others complained of having experienced situations of delays and having to pay for their health care services through the NHIS. From a focus group discussion with opinion leaders in the AAS, it was stated,

“The National Health Insurance Scheme was good when it was introduced by President Kuffour... but it has been mismanaged over the years... at first, we go there and we were quickly attended to... we were not even joining queue because of our status... but now you go there and they only give you paracetamol... any other drug you have to buy it from outside at a cost to us... most of the sicknesses they used to treat us under the NHIS have been removed and now you have to pay for them... there are instances we go to hospitals and they told us they are not accepting NHIS cards so we have to pay before they could attend to us... nowadays, you can't even access health care services outside your district with the NHIS card... so imagine someone goes to a funeral and falls sick, what should the person do?... we are not saying the NHIS is not good but the current form of operations is not good for us at all”.

The above extract shows some of the challenges the aged encountered in accessing health care services through the NHIS. These could partly explain the reason for the use of ‘cash and carry’ (direct payment for receiving a service) and private health insurance schemes. Thus, the aged is developing bad

perceptions about the NHIS because of some of these challenges they encountered with the scheme. These challenges could also affect their livelihood outcomes as they would have to spend more to access health care services. Further, the rejection of NHIS cards in accessing health care services from some health facilities could compel some of the aged to seek alternative health care services, mostly traditional or herbal medicine, which could have other implications on their health. In addition, the removal of some of the ailments that affect the elderly from the NHIS could increase the cost to accessing health care services among the aged in Ghana. This could contribute to cause deterioration in their livelihood outcomes as health care cost could erode their ability to attend to other important needs.

From the GLSS7 data, the mean monthly expenditure on health care services among the aged in Ghana was GH¢140.8 with a standard deviation of 227.549. Comparing this to the mean monthly income among the aged of GH¢417.2 shows that 33.8 per cent of their monthly income was spent on medical expenses. This was attributed to the deterioration in health associated with ageing as explained by Harman (1956) in the free radical theory. The implication is that all the other monthly expenses of the aged has to be done on GH¢276.4.

Access to caregiving among the aged

Another important element about the livelihood outcome of the aged was access to caregiving. Access to caregiving according to the GLSS 7 was measured as the process where health professionals regularly look after a child, sick person, an elderly or disabled person.

This was imperative because the physical weaknesses associated with ageing imply that they receive some caregiving support to enable them function well in the society. During the primary data collection, it was found that the aged in the rural areas were more satisfied with their caregiving as they had relatives and friends who provided regular support to ensure their proper functioning in the society compared to those in the urban areas. For example, a research participant from AAS indicated,

“I relocated from Accra to this community because no one had time for me... because of my poor eye sight I was becoming a burden on my children who are working in big organisations... I did not want to burden them any longer so I decided to relocate to my hometown... here my siblings support me a lot... I do not have to cross busy streets like Accra which posed serious threat to my movements... many of my colleagues have all relocated here and their hometowns after retirement... cost of staying in your hometown is cheaper compared to the cities... so most people prefer living in their hometowns after retirement... after all we went there because of jobs so after retirement what next...you just have to come back and relax, and contribute to your community before you pass on”.

The narrative shows the caregiving support provided for the aged in Ghana in the rural areas to ensure their improved wellbeing. Thus, the busy working schedules for the people in the urban areas and cities makes it difficult to provide effective caregiving support to the aged. This suggests that few opportunities are created for the aged to be able to remain in the cities as their

physical health deteriorates. Further, the low cost of living in the rural areas in comparison to that of the urban areas compels some of the aged to relocate to the rural areas. This relocation strategy is to help maintain a decent standard of living as the real value of goods and services their incomes could afford in the rural areas are mostly higher those in the urban areas.

Another research participant from KMA also narrated,

“Due to my condition (confined to wheel chair), my children had employed a caretaker who takes care of me every day... when she is around I am ok... the problem is that they leave easily without informing us... in such situations, one of my daughters had to take emergency leave and attend me until we get a new caregiver... some of them are also not committed to the job... they don't handle me well”.

From the above narration, it could be seen that one of the caregiving strategies adopted for the aged in urban areas is hiring caretakers who received payments for their services. Thus, unlike those in the rural areas who were largely taking care of by relatives, some of the aged in the cities were taking care of by external persons for a fee. The variation could be attributed to the differences in urban and rural economies. Whereas quite significant of the people in the cities are engaged in formal employment and paid jobs, the majority of the rural folks are self-employed in agricultural and other informal businesses. This gives those in the rural areas some self-governance that they are able to get time to attend to their aged relatives compared to those in the cities. In addition, the rural economy is such that the people cannot afford paid caretaker services from external persons, as it is in the cities.

The use of external caretaking service is seen as a convenient way of taking care of the aged in the cities, which enables the economically active persons to focus on their economic activities. However, the easily abrogation of the caretaking contract by the caregivers and the negative impact on both the aged and their relatives suggests that the system could not be fully relied upon. This is because the caregivers easily leave their post without any notices to their employers. Some of the aged complained that some the caregivers left their post sometimes with household items and money belonging to the host family and the aged. As a result, some of the aged reported that they had relocated some of their relatives in the rural areas to the cities to take care of them, while they also pay their school fees and sponsor their apprenticeship education in technical and vocational jobs. The above shows that there were no proper formal systems in providing caregiving support to the aged in Ghana. This could affect the quality of livelihood outcomes of the aged as those who could not afford such private services could have their conditions deteriorate.

Food security among the aged in Ghana

This section examines the availability and affordability of food for the aged in Ghana. Food security was measured looking at availability, accessibility, utilization and stability of food to households according to the GLSS 7 report.

Table 14 presents results on the average monthly expenditure on food among the aged in Ghana. A total of 829 respondents responded to the issue. The table shows that the mean monthly expenditure on food among the aged in Ghana was GH¢76.67 (stdv. = 186.19). The table further shows that the mean monthly expenditure on food among the aged in urban areas was GH¢89.36

(stdv. = 187.06), while that of the aged in the rural areas of Ghana was GH¢66.36 (stdv. = 185.04). The results imply that the aged in the urban areas of Ghana had higher expenditures on food than those in the rural areas. Comparing the mean monthly expenditure on food for the aged with the mean monthly income implies that expenditure on food occupies 18.4 per cent of the average monthly income.

Table 14: Average Monthly Expenditure on Food by the Aged

Location	N	Mean	Stdv.	Std error mean
Urban	371	89.36	187.06	9.71
Rural	457	66.36	185.04	8.66
Total	829	76.67	186.19	8.98

F-statistic = 5.78; df = 826 p-value = 0.016

Skewness = 0.27

Source: GLSS7

An independent sample t-test was used to test for statistical significance of difference in the average monthly expenditure on food among the aged between urban and rural areas of Ghana. An independent sample t-test was used for the test because the skewness value of 0.27 suggests that the distribution was normally skewed. From the table, a p-value of 0.016 (F-statistic = 5.78; df = 826) suggests that there was a statistical significant difference in the average monthly expenditure on food for the aged between rural and urban areas of Ghana. This was because the p-value of 0.016 was within the acceptable margin error of 0.05. The implication is that the aged living in urban areas of Ghana spent higher on food than those in the rural areas. This could be attributed to the

fact that the food production is the primary occupation of the people in the rural areas of Ghana.

From the primary data collection exercise, it was found that food accessibility and availability were largely dependent on their income levels and period in the month. A research participant from KMA reported,

“Access to food is not a problem at the beginning through to the middle of the month... this is because my children will send me some money and sometimes food items at the beginning of the month, while I receive my pension benefits at the middle of the month... the problem is getting close to the month where no money is coming and I have spent my money on drugs, funerals and other things... such times are very difficult... the problem is compounded when money from my children delays”.

The narration suggests that the level of monthly income received by some of the aged from the various livelihood strategies was not adequate to ensure their adequate upkeep throughout the month. The extract further shows that the regular taken of drugs to manage some of the medical conditions associated with the aged frustrates the ability of some of the aged to adequately meet other expenditures in the month, including access to food. Since food is a basic necessity for humanity, any deprivation resulting from inadequate income could cause the deterioration of the conditions of life of the aged.

However, other research participants reported that access to food throughout the month or year is not a problem due to a number of factors, including remittances from relatives, staking lottery, and generating incomes from businesses. Further, many of the research participants from the AAS

admitted that food was always available. Thus, the study found that food was more available and accessible for the aged in rural Ghana than urban Ghana. This was attributed to the fact that the primary occupation of the people in rural Ghana is agriculture or food production.

Access to Shelter among the Aged in Ghana

Access to shelter is also considered as one of the basic needs of humanity as described in the conceptual framework and the sustainable livelihood framework. According to the GLSS 7, shelter was defined as a place which gave temporal protection from bad weather or danger to households.

As a result, the study examined access to shelter among the aged in Ghana as part of the process of analysing their livelihood outcomes. Table 14 presents results on the average monthly spent on accommodation. A total of 829 respondents responded to the issue.

Table 15: Average Monthly Expenditure on Shelter by the Aged

Location	N	Mean	Stdv.	Std error mean
Urban	371	14.40	131.69	6.84
Rural	457	3.78	57.66	2.70
Total	829	8.54	98.08	8.54

F-statistic = 10.27; df = 826 p-value = 0.001

Skewness = 0.31

Source: GLSS7

The table shows that the mean monthly expenditure on shelter among the aged in Ghana was GH¢8.54 (stdv. = 98.08). Comparing this expenditure with the average monthly income of the aged in Ghana shows that shelter occupied 2.1 per cent of their monthly incomes. The table also shows that the

average monthly expenditure of the aged on shelter in the urban areas was GH¢14.40 (stdv. = 131.69), while that of those in the rural areas was GH¢3.78 (stdv. = 57.66). The results show that the aged in urban areas paid higher amount for shelter than those in the rural areas of Ghana.

The skewness value of 0.31 shows that the distribution was normal. As a result, an independent sample t-test was used to test for significance of difference in monthly expenditures of the aged on shelter between those living in urban and rural areas. From the table, a p-value of 0.001 (F-statistic = 10.27; df = 826) in relation to the alpha value of 0.05 implies that there was a statistical significant difference in expenditures on shelter for the aged between rural and urban areas. This was attributed to the relatively higher cost of living in the urban areas of Ghana as against that of the rural areas.

It was found from the primary data collection exercise that whereas most of the aged in the rural areas (AAS) did not stay in rented shelters, quite significant numbers of the aged in the urban areas (KMA) were staying in rented shelters. Thus, the study found that most of the aged in the rural areas were staying in family houses, whereas those in the urban areas were either staying in their own houses or rented houses. The implication is that those staying in family houses and their own houses were relieved of the extra expenditure to be made on shelter. The realised income could be expensed in other areas to improve the livelihood outcomes of the aged. Nonetheless, some of the research participants living in their own houses in the urban areas complained of maintenance cost.

Testing of Hypothesis

The study further analysed the determinants of the livelihood outcomes of the aged in Ghana. This was in line with the testing of the third research hypothesis of the study:

H₃: Socio-economic characteristics such as level of education, gender, sector of employment (formal or informal), locational characteristics (rural or urban) and level of income have statistically significant influence on the satisfaction with the livelihood outcomes of the aged in Ghana.

Standard regression analysis was used to test the hypothesis. The dependent variable on the regression analysis was the level of satisfaction with the livelihood outcomes of the aged. This was a composite variable for all the indicators of livelihood outcomes of the aged (income levels, food security, and access to caregiving and shelter) as described in the conceptual framework. The composite variable was obtained by aggregating results on the level of satisfaction of the aged on their livelihood outcomes (income levels, food security, and access to caregiving and shelter) as presented in the GLSS 7. Table 15 presents the results on the regression analysis.

Table 16: Regression Analysis on the Determinants of satisfaction with Livelihood Outcomes

Model	Unstandardised Coefficients		Standardised		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	0.417	0.338		1.115	0.231
Level of income	0.432	0.030	0.475	5.079	0.001
Locational characteristics	0.308	0.025	0.349	3.328	0.001
Level of education	0.211	0.021	0.270	2.402	0.039
Employment sector	0.195	0.038	0.204	1.783	0.023
Gender	0.103	0.071	0.017	0.924	0.120

F-statistic = 372.61; p-value = 0.001; Adjusted R Square = 0.488

Predictors: (Constant), level of income, level of education, employment sector, locational characteristics, and gender

Source: GLSS7

From Table 16, the adjusted R Square value of 0.488 suggests that 48.8 per cent of the variations in livelihood outcomes of the aged in Ghana were explained by the predictors (level of income, level of education, employment sector, locational characteristics, and gender). The implication is that other variables control 51.2 per cent of the changes in livelihood outcomes of the aged in Ghana were explained by other variables other than the predictors. The p-value of 0.001 (F-statistic = 372.61) in relation to the alpha value of 0.05 implies that the predictors made a significant contribution to the variations in the livelihood outcomes of the aged in Ghana.

The table further shows that level of income made the strongest unique contribution (Beta = 0.475) to explaining variations in the level of satisfaction with the livelihood outcomes of the aged when the variance explained by all other variables in the model was controlled for. Comparing the Sig value of 0.001 with the alpha value of 0.05 suggests that the effect of level of income of the aged on the satisfaction of their livelihood outcomes was statistically significant. This was due to the fact that one needs income to be able to spend on his or her basic needs to improve their livelihood outcomes.

Locational characteristics of the aged made the second strongest unique contribution (Beta = 0.349) to explaining variations in the level of satisfaction with the livelihood outcomes of the aged in Ghana, when the variance explained by all other variables in the model was controlled for. Comparing the Sig value of 0.001 with the alphas value of 0.05 suggests that the effect of locational characteristics on the level of satisfaction with the livelihood outcomes of the aged in Ghana was statistically significant. This was attributed to the differences in the cost of living between the rural and urban areas of Ghana.

Constructing the regression equation for level of satisfaction with the livelihood outcomes of the aged in Ghana shows that:

$$\text{Satisfaction with livelihood outcomes of the aged} = 0.417 + 0.432 (\text{level of income}) + 0.308 (\text{locational characteristics}) + 0.211 (\text{level of education}) + 0.195 (\text{employment sector})$$

In other words, the major determinants of livelihood outcomes of the aged in Ghana were level of income, locational characteristics, level of education and employment sector.



CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the major findings of the study. The chapter also presents the overall conclusions of the study and makes recommendations to improve the livelihood outcomes of the aged in Ghana.

Summary

Livelihood strategies are usually constructed towards achieving specific ends or outcomes, depending on the available opportunities, policy climate, individual characteristics, and the environment. In analysing livelihood strategies of people, less attention has been given to a critical vulnerable group like the aged or elderly. The study sought to analyse the livelihood strategies of the aged in Ghana. It examined the livelihood opportunities available to the aged, analysed the determinants of the livelihood strategies of the aged, and assessed the livelihood outcomes of the aged in Ghana. A mixed method research was adopted for the study. Secondary data from the GLSS7 and primary data from the KMA and AAS in the Ashanti Region of Ghana were used for the study. Purposive and simple random sampling were used to sample participants for the primary data collection.

A total of 73 participants were engaged in the primary data collection exercise. Interview guide and focus group discussion guide were used to gather data from the research participants. The quantitative data from the GLSS7 were processed with Statistical Product for Service Solutions (SPSS) version 21, while the qualitative data from the primary data sources were processed with NVIVO. The quantitative data were analysed using descriptive statistics such

as frequencies, percentages, means and standard deviations, as well as inferential analysis such as chi square test of independence, Mann Whitney U test, independent sample t-test, Kruskal Wallis H test and regression.

Major findings

This section presents major findings of the study. It is organised under the research objectives

Livelihood opportunities available to the aged

1. The majority (60.6%) of the aged in Ghana were still economically engaged. Thus, most of the aged still wanted to earn income to ensure their economic independence, remain fit, and also enhance their livelihood outcomes. Most (42.5%) of the aged were engaged in agricultural activities because of its informal nature. Thus, informal businesses in Ghana are not strictly bound by the compulsory retirement age of 60 years and as such many aged persons resort to the informal sector as the source of their livelihood.
2. Whereas the majority (55.6%) of the aged in rural areas were engaged in agricultural activities, the majority (54.1%) of the aged in urban communities were not economically engaged. This shows that the livelihood opportunities in the rural areas were more accessible to the aged than those in the urban areas. This was because agriculture and other informal businesses in the rural areas did not require high capital levels and certification. In addition, land for farming purposes were easily accessible to interested persons making it easier for the aged to be economically engaged in the rural areas of Ghana. On the other hand,

livelihood opportunities in the urban areas were more formal which makes it difficult for the aged to engage in.

3. The pensioners' association helped to facilitate the prompt payment of pension benefits to retirees, negotiate possible increases with the government on pension benefits, and also facilitated the payment of 50 per cent emoluments to widows of deceased beneficiaries to help create livelihood opportunities for them. However, the study's engagements with some widows in both the Asante Akim South District and KMA, whose husbands passed on few years after their retirement and had children below the ages of 18 years, showed that they were oblivious of such benefits. In other words, such widows had been denied of a livelihood opportunity they could have used to create a livelihood strategy for their household.
4. Some of the aged benefitted from the government's LEAP program to help expand and improve their sources of livelihood. Nonetheless, only few of the aged were beneficiaries of the program.

Analysis of the determinants of the livelihood strategies of the aged in Ghana

1. The study found that the aged in Ghana had adopted multiple livelihood strategies. This was important as it gave them varied options to improve their livelihood outcomes.
2. From the study, while the majority (81.1%) of the aged in the rural areas had farming as a livelihood strategy, the majority (68.8%) of the aged in urban communities relied on pension benefits as a livelihood strategy. These show massive shifts in the livelihood strategies of the aged in urban and rural areas of Ghana.

3. The aged with high levels of education were less dependent on others compared to those with low levels of education. This was due to the fact that quite significant proportion of the aged with high levels of education were benefiting from their pension schemes. The implication is that increased levels of education and people's engagement in formal sectors which enables them to benefit from pension schemes contributes to increase their economic independence.
4. The major determinants of livelihood strategies of the aged in Ghana were level of income, level of education and employment sector. This suggests that the aged in Ghana consider the lucrativeness of a particular livelihood sources or opportunities available to them before adopting some to address their basic needs. However, the level of education of the aged in Ghana critically influenced the selection of particular livelihood strategies. This was because the level of education of the aged was mostly associated with some level of socio-cultural and economic resources that enable them to benefit from some livelihood opportunities such as pension benefits. Lastly, the employment sector that one was engaged in prior to retirement influenced their selection of livelihood strategies in Ghana.

Analysis of the livelihood outcomes of the aged in Ghana

1. The average monthly income of the aged in Ghana was GH¢400. The average monthly incomes of the aged engaged in remittances, pension benefits, income from businesses, and wages and salaries were GH¢300, GH¢500, GH¢300 and GH¢300, respectively. Thus, the aged with pension benefits and incomes from businesses as livelihood strategies

received the highest average monthly income, while those with farming livelihood strategy had the least average monthly income of GH¢50.

2. It was found that farming as a seasonal economic activity was making it difficult for the aged to meet some of their daily needs. This was because they were mostly able to generate significant amount of incomes from their farms during the harvesting season. The remaining produce was used to feed themselves and their dependants throughout the year.
3. The NHIS policy was supporting the aged to access health care services in Ghana. The implication is that direct government policies towards the aged are essential in improving their livelihood outcomes. However, there were complaints of NHIS cards being rejected by some health facilities, having to buy the more effective drugs, and removal of some age-related ailments from the NHIS which had negative impact on the finances and health conditions of the aged.
4. The use of external caretaking service was seen as a convenient way of taking care of the aged in the cities, which enabled the economically active persons to focus on their economic activities. However, the easily abrogation of the caretaking contract by the caregivers and the negative impact on both the aged and their relatives suggest that the system could not be fully relied upon. This was because the caregivers easily leave their post without any notices to their employers which had negative effect on the livelihood outcomes of the aged.

Conclusions

Livelihood opportunities and strategies for the aged has become necessary in the development discourse due to the increasing innovativeness

and appreciation about pharmacology and medicine leading to the sturdy improvement in the life expectancy of humankind. Some countries have tried to develop comprehensive policies to safeguard the livelihood opportunities of the aged to avoid over dependency on the economically active age cohorts. This is because the aged population across the globe is projected to double over the next five decades. The development of such policies, however, requires empirical studies to provide credible data to support every action and strategies to be taken. This study, therefore, sought to analyse the livelihood strategies and outcomes of the aged in Ghana. The aim was to provide a precursor of information that could help bring to the fore, discourse on the full implementation of the ageing policy in Ghana.

The study found that even though the aged are supposed to have retired from active work, most of them were still economically engaged. The aged had adopted multiple livelihood strategies, including pension benefits, remittances, agricultural activities, incomes from businesses and salaries, to enhance their livelihood outcomes. The livelihood strategies adopted by the aged were influenced by a number of factors, including location, sector engaged prior to retirement, and level of education. Thus, the aged were presented with different sets of opportunities in reference to their geographical locations, level of education and the sector they had been engaged in their active years. This showed a direct link between livelihood opportunities and strategies.

The study found that the level of monthly income received by some of the aged from the various livelihood strategies was not adequate to ensure their adequate upkeep throughout the month. Access to food throughout the month or year among the aged was not a problem due to a number of factors, including

remittances from relatives, staking lottery, engagement in food production, and generating incomes from businesses. The study concludes that the major determinants of livelihood outcomes of the aged in Ghana were level of income, locational characteristics (urban or rural), level of education and the type of employment sector retired from.

Recommendations

Based on the major findings of the study, the following recommendations were made to improve the livelihood outcomes of the aged in Ghana.

1. The study suggests that the Pensioners' Associations of Ghana should embark on intensive education about the benefits widows and their children below the age of 18 years are entitled to upon the demise of their spouses few years after retirement. This will help to improve the livelihood strategies and outcomes of some of the aged. This is very imperative as most of the aged, who could have benefitted from this opportunity, were oblivious about such benefits to diversify the livelihood strategies and also improve their livelihood outcomes. Such education should be given to workers or contributors of the pension schemes as well as members of the pensioners' associations. Mass education should also be done on various media platforms to enlighten widows and widowers who qualify to benefit from such livelihood opportunities to improve their livelihood outcomes.
2. The National Pensions Regulatory Authority should strengthen the policy for employees in the informal sectors to contribute to a pension scheme so as to receive regular incomes to improve their livelihood

outcomes. This was important because the study found that the aged with pension benefits received regular incomes which made them less dependent on others for their basic needs, though inadequate. This could be done by educating people in the informal sectors about the need to have pension schemes and make it compulsory for all working age groups across all employment sectors. Thus, it could be made one of the pre-requisites to perform certain function with government agencies, including securing drivers' licenses, and building permits among others. It is expected that compulsory pension schemes would help safeguard the livelihood strategies of the aged in Ghana.

3. It is also suggested that the pensioners' associations should continue to engage the government to seek regular increments in the pension benefits as well as ensuring prompt payment of benefits to the aged. Thus, prompt payment of pension benefits to the aged enables them to plan their activities and expenditures for the month. Regular increments of the pension benefits also helps to ensure that the value of the benefits do not depreciate so much to deprive the aged from living a good life. In addition, the upward reviews are important to ensure that pension benefits reflect the true state of the economy.
4. Another recommendation is that the pension associations should establish functional offices in the district capitals to enable the aged who have problems in receiving their benefits to get easy support in rectifying the situation. This is important as it could eliminate the situation where they have to travel long distances to the regional and national capitals to make follow ups on their delayed payments of pension benefits.

5. The Ministry of Gender, Children and Social Protection should consider extending the LEAP program to cover more aged persons in the country. This is important to help diversify the livelihood strategies of the aged and also improve their livelihood outcomes. This could be done by increasing the number of aged who do not receive pension benefits onto the program. The regular incomes received from the LEAP program could help improve the livelihood outcomes of the aged, as it will enable them to meet some of their basic needs.
6. The study suggests that the Ghana Health Service in collaboration with the National Health Insurance Authority should include age-related complications onto the NHIS to enable the aged receive free medical care to improve their livelihood outcomes. This is important as medical care takes a critical portion of the monthly budget of the aged in Ghana. Further, it is suggested the elimination of the aged from the payment of health insurance premiums be maintained to promote access to health care for the aged in the country.
7. The study also recommends that The Ministry of Gender, Children and Social Protection should consider formalising the activities of the care for the aged by registering and licensing caregivers. Proper training should be given to such professionals to enable them handle the aged effectively to improve their livelihood outcomes. It is expected that the professionalization or formalization of caregiving for the aged will help to eliminate the situations where some of the caregivers abrogate their contracts and leave without any notices which brings a lot of hardships on the aged and their relatives.

Contributions to Knowledge

The study has made significant contributions about the economic engagements of the aged in Ghana. It was found that the livelihood strategies adopted by the aged to enhance their livelihood outcomes. Thus, the economic activeness of the majority of the aged showed that the systems created to provide support them and ensure good quality livelihood outcome were less effective. This deviated from the argument by the activity-age theory, which stipulates that the aged becomes less economically active as they grow due to less physical activities. The finding was largely due to the neglect of persons from the informal sector from the regular pension schemes. It was ironically to find that the informal sector which employs the majority of the populace in Ghana was left out from the regular pension schemes, which affected the livelihood strategies and outcomes of the aged in Ghana. The study, therefore, made recommendations on the need to adopt innovative strategies include the informal sector workers into the regular pension schemes to reduce their dependence on the economically active cohorts.

The study also confirmed from the conceptual framework that the locational characteristics of the aged significantly influenced their livelihood opportunities, strategies and outcomes. This was because the geographical locations defined the resources available and the livelihood strategies they can support. Further, the study found that the geographical locations also presented different economic opportunities for the aged. As a result, some of the aged moved to rural areas to enable them benefit from informal agricultural activities.

Another revelation made by the study to the study of livelihood strategies and outcomes of the aged was about the important role of socio-

cultural elements in allocating resources and defining approved or legal livelihood strategies that members could be engaged in. Thus, the socio-cultural system where males are considered as the heads of family and possess inheritance rights over the females in most societies in Ghana was found to be depriving the aged females of gaining access to family land for their economic activities. This resulted in a lower status of livelihood outcomes for the aged females compared to the aged males. As a result, a fair system of resource allocation is required to balance the livelihood outcomes between the aged males and females in Ghana.

Suggestions for Further Studies

It is suggested that further studies should be conducted into the impact of the dependence of the aged on the livelihood outcomes of the economically active working age cohorts in Ghana. The findings from such a study are expected to help provide a comprehensive analysis about the importance of protecting the livelihood strategies of the aged to relieve the economically active age cohorts from extra financial responsibilities. It will also help to establish the need to have a comprehensive policy for the aged as a country.

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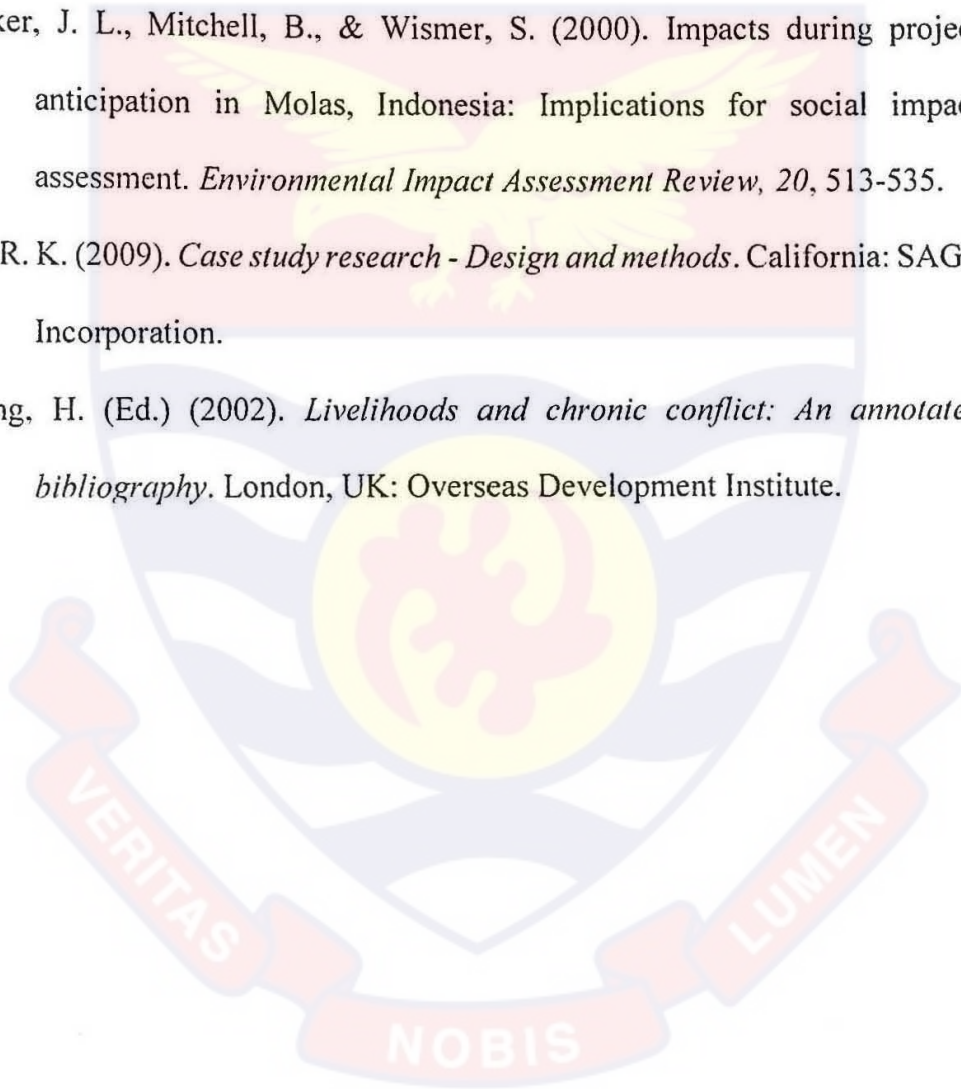
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APPENDICES
APPENDIX A
INTERVIEW GUIDE

Dear Sir/Madam,

I am Kobina Abaka Ansah, a PhD student at the Sociology Department at the University of Cape Coast (UCC). I am conducting a study into the analysis of livelihood strategies of the aged in Ghana. You have been selected to respond to issues in the instrument because of your in-depth knowledge in the livelihood strategies of the aged in your community, resulting from your experience as an aged person. The interview guide is structured into livelihood opportunities available to the aged, factors influencing the selection of a livelihood strategy, and livelihood outcomes of the aged. This is in partial fulfilment for the award of a doctoral degree in Sociology at UCC.

The interview will last for 30 minutes. You have the right to withdraw from the discussion at any time without reason. I would ensure that your information, opinions and experiences are kept confidential and will only be used for the purpose of the study outlined. I will not use your name or make direct reference to your personal identity. With regard to collecting information for this study, I would greatly appreciate your help and, therefore, seek your consent and cooperation. You may ask questions related to the study and I will answer these questions to your satisfaction.

Informed consent

I have been informed in detail about the purpose and nature of this study.

I have received satisfactory answers to all my questions relating to this study.

I have decided to participate willingly and can withdraw at any time for any reason.

.....

Name of participant

Signature

Date

Section A: Livelihood opportunities available to the aged

1. What are the livelihood strategies available in this community?
2. What are the sources of livelihood available to you in this community?
3. How does the society value the livelihood strategies available to the aged?
4. How are the livelihood opportunities for the aged determined by the society?
5. What attempts have been made by the government or any other organisation to improve or expand the sources of livelihood for the aged in your community?
6. What alternative livelihood opportunities do you think the aged in this community could be engaged in?
7. What structures and systems do you think should be instituted to enable the aged engaged in the alternative livelihood opportunities?

Section B: Determinants of the livelihood strategies of the aged

8. What livelihood strategy are you engaged in?
9. What factors influenced your selection of your current livelihood strategy?
10. How convenient is it for you to engage in your current livelihood strategy?

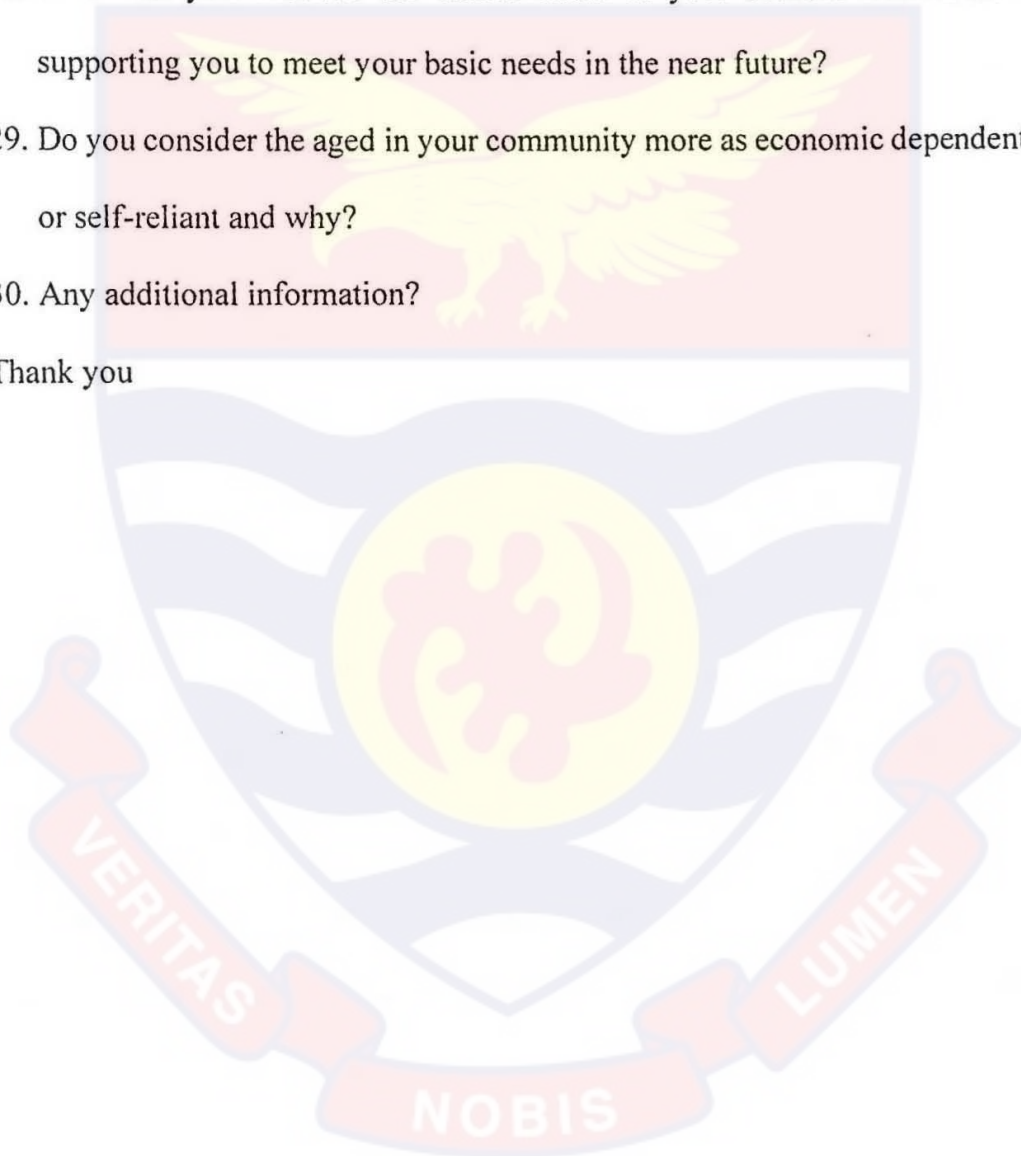
11. How has the society contributed to your current livelihood strategy engagement?
12. What economic factors influenced your selection of a livelihood strategy?
13. How have government policies contributed to your current livelihood strategy engagement?
14. How have your livelihood strategies in your active working age period contributed to your current livelihood strategy?
15. How has the deterioration in your physiological functions contributed to your current livelihood strategy engagement?
16. What challenges do you encounter with your current livelihood strategy?
17. What barriers bar the aged from adopting some lucrative livelihood strategies in the society?
18. What do you think could be done to improve the livelihood strategies of the aged?
19. How have the community characteristics influenced your livelihood strategies?
20. How has the social network capital contributed to determining the livelihood strategies of the aged in the community?

Section C: Livelihood outcomes of the aged

21. How will you describe the wellbeing of the aged in your community?
22. What do you think might have accounted for that?
23. How will you describe the capacity of the sources of livelihood available to the aged in meeting their health needs?
24. How comfortable are you in meeting your basic needs (food, clothing and shelter)?

25. How will you describe the reliability of the livelihood opportunities in supporting you to improve your wellbeing?
26. How satisfied are you with your livelihood outcomes?
27. How effective are your sources of livelihood in supporting you to meet your basic needs following extreme events (sickness, death of a close relative)?
28. How will you describe the effectiveness of your sources livelihood in supporting you to meet your basic needs in the near future?
29. Do you consider the aged in your community more as economic dependents or self-reliant and why?
30. Any additional information?

Thank you



APPENDIX B

INTERVIEW GUIDE FOR OPINION LEADERS

Dear Sir/Madam,

I am Kobina Abaka Ansah, a PhD student at the Sociology Department at the University of Cape Coast (UCC). I am conducting a study into the analysis of livelihood strategies of the aged in Ghana. You have been selected to respond to issues in the instrument because of your in-depth knowledge in the livelihood strategies of the aged in your community, resulting from your experience as an aged person. The interview guide is structured into livelihood opportunities available to the aged, factors influencing the selection of a livelihood strategy, and livelihood outcomes of the aged. This is in partial fulfilment for the award of a doctoral degree in Sociology at UCC.

The interview will last for 30 minutes. You have the right to withdraw from the discussion at any time without reason. I would ensure that your information, opinions and experiences are kept confidential and will only be used for the purpose of the study outlined. I will not use your name or make direct reference to your personal identity. With regard to collecting information for this study, I would greatly appreciate your help and, therefore, seek your consent and cooperation. You may ask questions related to the study and I will answer these questions to your satisfaction.

Informed consent

I have been informed in detail about the purpose and nature of this study.

I have received satisfactory answers to all my questions relating to this study.

I have decided to participate willingly and can withdraw at any time for any reason.

.....

Name of Participant

Signature

Date

Section A: Livelihood opportunities available to the aged

1. What are the sources of livelihood for the aged in this community?
2. How does the society value the livelihood strategies available to the aged?
3. How are the livelihood opportunities for the aged determined by the society?
4. What attempts have been made by the government or any other organisation, including NGO to improve or expand the sources of livelihood for the aged in your community?
5. What alternative livelihood opportunities do you think the aged in this community could be engaged in?
6. What structures and support systems do you think should be instituted to enable the aged engaged in the alternative livelihood opportunities?

Section B: Determinants of the livelihood strategies of the aged

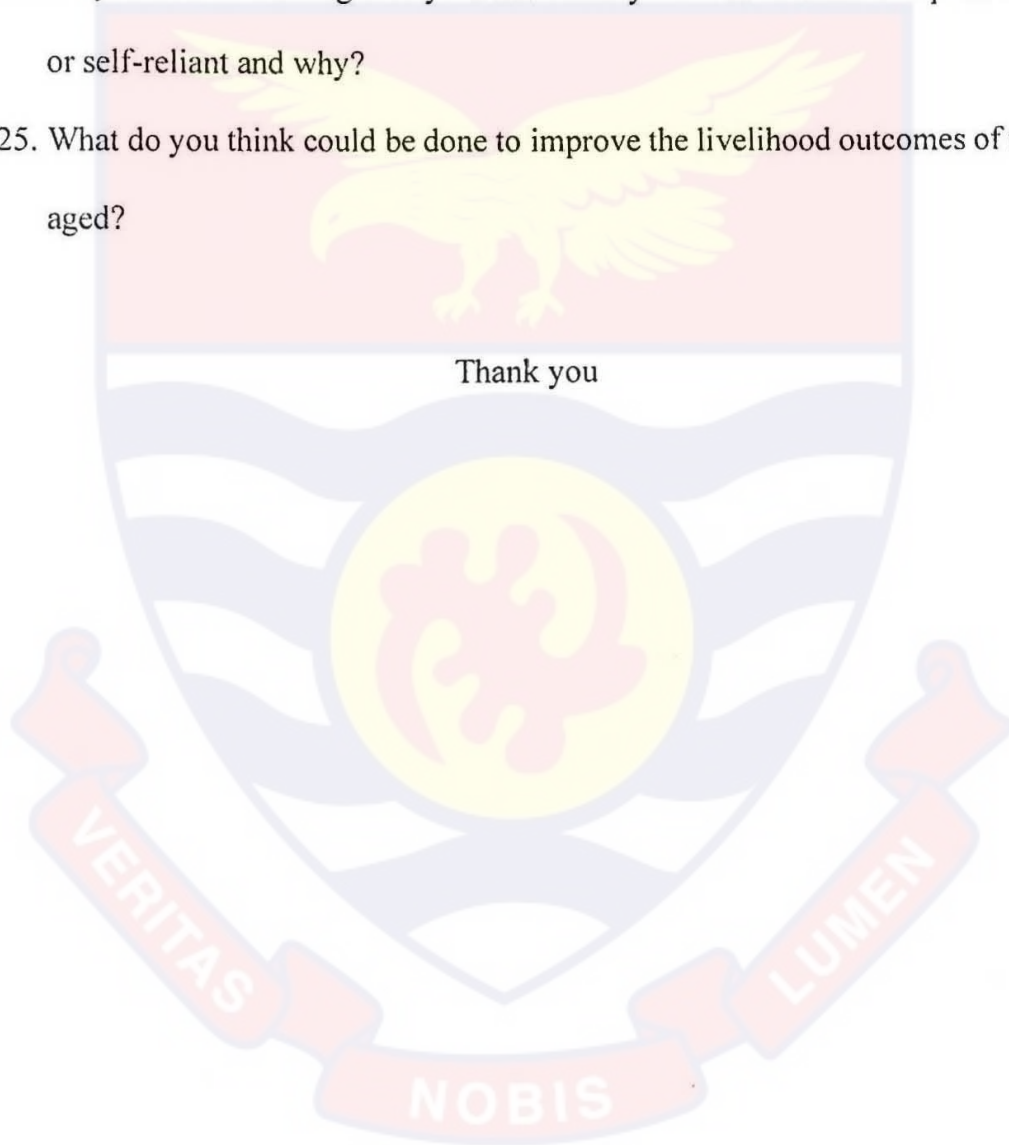
7. How has the society contributed to the livelihood strategies of the aged?
8. What factors influenced the selection of livelihood strategies in the community?
9. What economic factors influence the selection of livelihood strategy for the aged?

10. How have government policies contributed to livelihood strategies of the aged?
11. How do the deterioration in the physiological functions of the aged contributed to their livelihood strategy engagements?
12. What challenges do the aged in the community encounter with their livelihood strategies?
13. What barriers bar the aged from adopting some lucrative livelihood strategies in the society?
14. What do you think could be done to improve the livelihood strategies of the aged?
15. How have the community characteristics influenced the livelihood strategies of the aged?

Section C: Livelihood outcomes of the aged

16. How will you describe the wellbeing of the aged in your community?
17. What do you think might have accounted for that?
18. How will you describe the capacity of the sources of livelihood available to the aged in meeting their health needs?
19. How comfortable are the aged in meeting their basic needs (food, clothing and shelter)?
20. How will you describe the reliability of the livelihood opportunities in supporting the aged to improve your wellbeing?
21. How satisfied are you with the livelihood outcomes of the aged in your community?

22. How effective are the sources of livelihood in supporting the aged to meet their basic needs following extreme events (sickness, death of a close relative)?
23. How will you describe the effectiveness of the sources livelihood in supporting the aged to meet your basic needs in the near future?
24. Do you consider the aged in your community more as economic dependents or self-reliant and why?
25. What do you think could be done to improve the livelihood outcomes of the aged?



APPENDIX C

FOCUS GROUP DISCUSSION GUIDE FOR IDENTIFIABLE GROUPS

Dear Sir/Madam,

I am Kobina Abaka Ansah, a PhD student at the Sociology Department at the University of Cape Coast (UCC). I am conducting a study into the analysis of livelihood strategies of the aged in Ghana. You have been selected to respond to issues in the instrument because of your in-depth knowledge in the livelihood strategies of the aged in your community, resulting from your experience as an aged person. The interview guide is structured into livelihood opportunities available to the aged, factors influencing the selection of a livelihood strategy, and livelihood outcomes of the aged. This is in partial fulfilment for the award of a doctoral degree in Sociology at UCC.

The interview will last for 30 minutes. You have the right to withdraw from the discussion at any time without reason. I would ensure that your information, opinions and experiences are kept confidential and will only be used for the purpose of the study outlined. I will not use your name or make direct reference to your personal identity. With regard to collecting information for this study, I would greatly appreciate your help and, therefore, seek your consent and cooperation. You may ask questions related to the study and I will answer these questions to your satisfaction.

Informed consent

We have been informed in detail about the purpose and nature of this study.

We have received satisfactory answers to our questions relating to the study.

We have decided to participate w and can withdraw at any time for any reason.

13. How has the social network capital contributed to determining the livelihood strategies of the aged in the association?

Section C: Livelihood outcomes of the aged

14. How will you describe the wellbeing of the aged of members of your association?
15. What do you think might have accounted for that?
16. How will you describe the capacity of the sources of livelihood available to your members in meeting their basic needs?
17. How will you describe the reliability of the livelihood opportunities in supporting members to improve their wellbeing?
18. How satisfied are you with the livelihood outcomes of the aged in your association?
19. Do you consider the aged in your association more as economic dependents or self-reliant and why?
20. Any programmes by the association to improve the livelihood outcomes of the aged?

Thank you