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Gender and intergenerational support: the case of Ghanaian women

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Abstract

Africa must formulate appropriate social welfare policy for the elderly as a matter of urgency. Whether policy formulation takes place without in-depth knowledge of black indigenous structures, or whether it does the contrary and builds upon this knowledge, will have consequences for the whole of Africa. This article addresses the issue of gender and intergenerational support as a policy agenda for African countries. The article focusses on Ghana and examines intergenerational support systems, in particular the intergenerational exchanges between women traders. It also considers the social welfare benefits and contributions that intergenerational support can make. A new approach to the design of social welfare policy is proposed, which recognizes that the problems of the aged are increasingly African problems.

Intergenerational support and social functioning: a neglected area

Recently, attention has fallen upon the extent to which the extended family has traditionally provided key social welfare services in Africa (Apt & Grieco, 1994). There is a growing awareness that the resource constraints which characterize developing countries do not permit the development of comprehensive social welfare systems such as those which occur in Western-industrialized countries. The state cannot substitute for the family as the major social welfare agency in such contexts but must rather operate to support it.

As of yet, national governments on the African continent have not tackled the issue of how to develop an appropriate social welfare policy for Africa head on; social welfare has typically had a low priority whilst the contribution of the family to social welfare has largely been neglected. As a consequence, policy thinking on how to better harness the energies and resources of the family and the community to meet the social needs of individuals and groups has barely commenced.

In exploring the traditional and indigenous social welfare arrangements of the African extended family in Ghana, it rapidly becomes clear that intergenerational support and exchange of services are a central principle of social organization and social functioning (Apt, 1992). The elderly provided a key service to the community through their involvement in child care and child rearing[1] (Goody, 1978; Oppong, 1994); youngsters, by running errands for the elderly and undertaking domestic duties on their behalf, performed a key role in enabling the elderly to play an active part in community life.

A well-balanced exchange of services among the generations was a feature of traditional Ghanaian rural life. However, urbanization has had a negative effect on this pattern of balanced exchange between the generations: urban living frequently means that the old and young no longer co-reside. The financial and spatial pressures of urban residence increasingly result in the nucleation of families, a situation which leaves the elderly living apart from both the young and the most economically-active generation. Traditional domestic arrangements had intergenerational support built into them; modern arrangements are in the process of destroying this key social welfare feature of Africa. Recognizing that this is the case, raises a question of how to re-introduce intergenerational support into mainstream social relations so that the elderly are neither marginalized nor put at risk by the urbanization process.

In thinking about how to re-introduce intergenerational support into mainstream social relations, it is important to recognize that most social policy efforts are founded upon the identification of particular target groups, such as children, the disabled and women, without specific attention being given to how a change in the fortunes of the target group will affect the fortunes of other social categories with which the target group interacts. For example, ensuring the provision of institutional day care for infants and young children on the grounds that it will enhance their creativity, may well neglect necessary social provision for other groups, and may remove an important economic and social role from the elderly who in the absence of such institutional arrangements filled the role of child carers. The loss of this role may damage self-esteem and play into the creation of a new social welfare problem: how to integrate the elderly back into the social and economic activities of the community. An alternative approach would have been to consider integrating the elderly into the new institutional child-care arrangements by introducing a function for them in the socialization and supervision of children.[2]

A key factor which generates pressure for the design of social welfare policies, which either introduces intergenerational support as a goal, or focusses on enhancing and protecting such intergenerational support structures as exist in the society, is that of global ageing (United Nations, 1991). World-wide people are living longer. In Western-industrial societies, policy makers have already begun to recognize that the dramatic increase in the number of aged persons has consequences for a range of social welfare policies (Derricourt & Miller, 1992). Whereas previously the possibility of social welfare systems which protected citizens against dire

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need from cradle to grave was not seen as problematic, this is no longer the case. Even the wealthiest systems are beginning to rethink their ability to provide for large elderly populations and to investigate new types of social welfare arrangements. In this context, the elderly will increasingly be viewed not simply as a responsibility of the state but also as a responsibility of their more immediate social environment. Pension schemes which were previously viewed as solutions to the problems of providing for old age are increasingly viewed as inadequate to the new demography of ageing societies. It is clear that intergenerational support becomes imperative in such a situation; however it is important that intergenerational support is not simply viewed as the young "carrying the burden" of the elderly. It becomes important to rethink how the period after retirement or involvement in full-time economic activity should be used, and how it should be viewed by society as a whole (Derricourt & Miller, 1992). Developing a social function for the elderly, given the global problem of ageing societies, is a matter for each unit and every level of the social structure. Although it is in the wealthy countries of the Western world that the first concerns about ageing societies have been expressed, the problem of an ageing society is also an African problem. The United Nations (1982) estimated that between 1980 and 2025, the African region will experience one of the largest increases in the number of persons aged 60 years and over of any world region. The number of aged in Africa is rapidly increasing in a context where urbanization is itself on the increase and family nucleation leads to the displacement of the aged.

Not only are the numbers of elderly increasing in societies which have historically either dismantled, or are in the process of dismantling their intergenerational support arrangements but more women than men are surviving into old age. An ageing society is increasingly a female society (Apt van Ham, 1991; United Nations, 1991). In African societies, the position of widows is rarely a favourable one. The problems of the elderly African woman include not only economic insecurity but also social rejection; sometimes she is even accused of being a witch after many years of physical toil to keep her family intact. This is primarily due to a poor level of education of the population but also to certain unfavourable traditional practices which may entail displacement of widowed, divorced and even married elderly women at a time when they need assistance most. The prospect of substantial growth of this social category is one that requires a policy response. Designing intergenerational social welfare projects, policies and programmes, and lending support to such intergenerational support structures as exist, provide an appropriate social policy path towards meeting this goal. It is for these reasons that we address the issue of gender and intergenerational support; it needs to be on policy agendas for Africa and an ageing world, both rich and poor.

Indigenous intergenerational support systems in Ghana which focus specifically on intergenerational exchanges between women traders are considered below. The social welfare benefits of ensuring that the elderly enjoy social and self-esteem, and the contributions that intergenerational support can make in this respect are then examined. A new approach to the design of social welfare policy is proposed which recognizes that the problems of the aged are increasingly African problems. It is emphasized that societies worldwide are undergoing a fundamental change as a consequence of population ageing, and that this change requires a rethinking of social roles and relationships on a universal and comprehensive basis. Finally, an agenda for contemplating and coping with this change is suggested.

Trading across generations: Ghanaian evidence on intergenerational support practices

In a society where the formal social welfare system is weak or non-existent, individuals are obliged to make provision for their old age themselves. In rural Ghana, individuals were rarely forced to contemplate this fact explicitly; the customary pattern of roles and obligations ensured that the elderly were provided with food, shelter and company. In urban Ghana, where such customary arrangements have considerably weakened, individuals are forced to make social and financial arrangements for old age. This section explores three types of intergenerational arrangements made by Ghanaian women in their conscious and calculated attempts to provide for their old age.

The first of these strategies is that of gifting residential property to a daughter by female market traders in the expectation of care in the future. Typically, a grandmother or mother gifts her small business to a granddaughter or a daughter in return for support but preserves for herself a minor but continued role in trading. The second of these strategies is the leasing by women of part of the domestic home to relatives or people from the home town to ensure a source of income and social support in old age. The third strategy is the traditional one of providing foster services or child care.

Occupational gifting and succession

Women have a high rate of economic activity in Ghana; however their economic activities are primarily concentrated in the informal sector (Little, 1973). The majority of traders are women. More than 25 000 traders turn up daily at the various markets in Accra; 85% are women (Cutrufelli, 1983). Recent evidence indicates that around 60% of Ghanaian urban households depend solely upon the income of women in meeting their household survival needs (Aradayfio-Schandorf, 1994).

In exploring why women are so active in the trading sector of Ghana, and how they organize and combine their economic and social roles (Katila, 1994), data were collected which indicated the importance of intergenerational support structures in enabling women's access to the occupation of trading. The study reported on here was undertaken at Kaneshie Market, Accra; it is a qualitative investigation of the processes of occupational socialization, resource transfer from one generation to another, and co-operation and competition between adjacent traders. The study found that there is a strong social and economic culture of occupational inheritance among the women traders of urban Ghana. Although the study has so far been confined to an in-depth analysis of five female small businesses, its findings are consistent with those of other studies in the area and with the perceptions of local expert informants. There is no reason to suppose that its findings are not of general relevance, although clearly more research should be undertaken in this area before a conclusive statement can be made. For the present purpose, the findings illustrate intergenerational support processes in the kinship structures of developing societies.

Women's poor access to the formal banking sector (Gabianu, 1992), despite their predominance in the trading sector of Ghana, may well provide an explanation of a social and economic culture of occupational inheritance among female traders. Whatever the institutional features which produce a situation of occupational inheritance – a situation that is inherently about intergenerational support and exchange of services – it is clear that in Ghana occupational inheritance among women is widespread. Some aspects of this intergenerational exchange are explored in greater detail; illustrations from some of the case studies are given.

In investigating the occupational socialization of traders, it became clear that trading knowledge and skills were acquired and passed on through the kinship structure: from mother to daughter, from grandmother to granddaughter. Daughters and granddaughters initially assisted their mothers and grandmothers in the running of the business, frequently by expanding the catchment area of the businesses concerned by taking goods from the market stall or stand and hawking[3] them in the areas surrounding the market.

Subsequently, daughters and granddaughters were gifted both the business and, most importantly, the business location by their elders. Indeed, as business locations are rarely owned by traders but are typically leased, mothers and grandmothers frequently enter into rental arrangements with the owners or managers of property, to ensure that their offspring will be permitted to occupy the business location when the appropriate time comes.[4]

In gifting or transferring resources to female offspring, it seems likely that older women put great weight on measuring the extent to which their own advancing years are a business disadvantage. On the basis of existing evidence, a view exists among female traders that there is a time in terms of a women's age or health which works against her being able to continue to operate effectively in a busy market environment. Health problems and the anticipation of such problems appear to play a role in determining the time at which women judge it is appropriate to transfer the business to a younger female relative. However, retiring from trading at a key market site does not mean retiring from trading altogether, for such outgoing market traders typically undertake smaller volume trading at less pressured sites. Frequently, traders who surrender such busy market sites to their offspring will move through a slow, downward occupational career path towards trading at the front doorstep of their domestic space. Retirement from the main markets is followed by trading in smaller markets or trading areas until trading becomes a home-based activity. Even here an older female trader has not yet reached the end of her career; over time a balance between the time spent trading on the doorstep and the time spent sleeping inside will shift in the direction of the time spent indoors.

The trader's continued involvement in small trading, albeit from the domestic doorstep, provides her with a role which is suited to the level of her physical energies. From the perspective of her offspring business successors, the transfer of resources creates an obligation to provide support. The continued trading activities of older women provide more outlets for business operation where mothers and daughters participate in the same line of trading; however such outlets clearly operate at a lower level of activity than the main business. The presence of an older woman in the home frees younger females from child care enabling them to trade.

I do not know the amount of initial investment because I took over the business from my mother. I inherited my mother's business, spot and contacts. My mother left me all the pans (10) and sacks (30) to trade with. When my mother did not come back to the market I took over and started selling the goods my mother had already bought. (Joyce, 29 years)

My mother gave me the start-up capital to buy the pans, etc., and the first load of dough. (Mercy, 30 years)

I started the business in 1984. I used to help out my mother when she was selling. I was in school before I started the business but it was agreed that when I finish my school my mother will step aside and I will take over. I have known that I will take over from my mother all my life. (Joyce, 29 years)

For older traders, it is important that they ensure that offspring have access to income-earning opportunities and that they are proficient in these activities before the elderly are dependent on their support. It is thus important for older traders to hand over viable businesses to them. This imperative, given the dependence of women on access to informal economic activities and their substantial role in supporting the household in Ghana, may mean that older women give up key economic locations before their health forces them to do so, to ensure that sufficient household income will be available for their future economic support. In the language of the respondents, it is an occupational expectation that older women will "step aside" in order to create the opportunities for the succeeding generations.

In a study of the occupational travel requirements of female-headed households in Accra, Turner and Grieco (1993) also found that the reasons for occupational retirement of female traders were declining health and increasing child-care responsibilities.

- **Case of the female trader from Russia.**[5] This trader was the only income earner in her three-generation household of eight. She was the head of the household, owned the house, and earned additional income from letting rooms to three tenants. She had been selling shoes but had now changed to selling trunks. She expected to continue operating as a trader but would now prefer to sell from home because of transportation difficulties, tiredness and an opportunity to look after her children. Her youngest child was 10-years old; she herself was 46.

The study of Kaneshie traders found little evidence of intergenerational support between respondents who were not connected by kinship, although same-generation forms of self-help and economic co-operation clearly exist in the Ghanaian institution of the *susu*.[6] On the existing evidence kinship appears to be the primary form of intergenerational support in the trading sector; however as the number of elderly traders increases, this system may itself come under pressure. Similarly, the modernization of the economy with its corresponding expansion of the formal sector may in time erode these informal sector arrangements which support the current pattern of intergenerational exchanges.

Leasing of domestic space

As has already been shown, numerous Ghanaian households are headed by females: current estimates indicate that the rate of female headship is as high as 60% (Ardayfio-Schandorf, 1994). The support and shelter of offspring are largely defined as a woman's responsibility. An argument that has been put forward to explain this high rate of female-headed households is widespread polygamy in Ghana (Ardayfio-Schandorf, 1994). In general, polygamy is taken as evidence of the economic weakness and low status of women; however in Ghana it may be seen that whilst the heavy economic responsibilities of women add to their labour and toil, their economic roles as earners and their domestic roles as heads of household expand and extend their decision-making and decision-taking powers beyond those enjoyed by women generally.

As a head of a household, Ghanaian women have the power and authority to rent, lease and sub-lease accommodation. Research undertaken by the Social Administration Unit at the University of Ghana, in conjunction with the Transport Research Laboratory in the United Kingdom, into travel, gender and household organization,[7] and research by undergraduate students of the Social Administration Unit on urban organiz-

ation in Accra, indicate that the practice of renting, leasing and sub-leasing of accommodation space is common among older women in Accra.[8] Although the materials are qualitative, given the evidence on the economic activities of Ghanaian women and the predominance of female-headed households in urban areas, there is no reason to suppose that these findings on female involvement in leasing accommodation space are maverick. Heading a household means controlling the household's space and determining what measures are necessary for raising the income necessary for the survival of the household.

There are a number of features of the Ghanaian housing market which contribute towards the ability of women to earn income for themselves and for the household through sub-letting. First, urbanization has led to a severe shortage of housing with new entrants to the labour market facing great difficulty in securing independent accommodation. Second, in order to obtain accommodation, would-be tenants have to find between one and five years' rent to pay a landlord as a deposit in order to gain a key to housing in their name. Lodging with older people who already have accommodation becomes a necessary stage on the housing career path towards an own-name tenancy. Third, in Ghana the state has sought to protect tenants and to ensure their security of tenure; this would appear to be a factor which explains landlords' demands for several years' rent in advance.

Older people who have resided in a particular dwelling for some time are likely to pay lower rents than newcomers to the labour market who have recently secured accommodation; past rents tend to be lower than current rents, while increases in rent are difficult to obtain given the existing legislation on landlord/tenant entitlements. The elderly, other things being equal, are able to charge lower lodging fees whether they own a property or whether they rent a property. For women who are beginning to step aside in the market-place in order to provide income-earning opportunities for offspring, letting accommodation provides a source of income for self and household which will maintain pace with inflation. In addition, sharing accommodation with members of a younger generation gives members of the older generation access to persons who can perform heavy physical tasks which they are increasingly unable to undertake. The qualitative evidence collected to date shows two major patterns: older women who own compound houses and lease out chamber and halls[9] in these compounds to non-relatives, as well as to relatives who preserve accommodation for themselves within the compound (Apt, 1991); and older women who share their accommodation with adult offspring. Both types of arrangement provide for intergenerational benefits: the elderly benefit from the health and wealth of the young; the young gain accommodation at an affordable cost.

- **Case of Mrs Armah.** Mrs Armah lives with her husband in a three-bedroomed flat on the first floor of a two-storey house which she owns. She is a retired school teacher. The couple made it a policy to rent the two flats above theirs only to tenants who would be of use in times of crisis. One flat is rented to a non-relative who belongs to an important business association; the second flat is rented to a kinswoman of Mrs Armah who is a nurse and can thus offer the necessary personal and caring services (Apt, 1991).

- **Case of female-headed household with infants, adults and tenants in Russia.** This house is owned by a female; she has three tenants. The house-owner also has an apartment which she shares with seven of her children and their offspring but which is separate from the accommodation occupied by the tenants. She is 46-years old; however the household structure is already three-generational and there is no reason to suppose that given her ownership of the property, the household will convert to a nuclear structure. When asked about child-care arrangements and the security of the house, she reported that one of the older youths (19-years old) normally holds that responsibility; in the event of no-one being in the house, the doors to the house are locked and the children left in the care of the tenants. Interestingly, these tenants not only provide their landlady with child-care services but also lend her the fare each day to get to work; this sum is paid back in the evening when she returns from trading (Turner & Grieco, 1993).

We do not suggest that such arrangements are ideal but merely call attention to the fact that Ghanaian households headed by females are likely to generate intergenerational support structures in the area of housing provision. Control over accommodation space provides older women with an opportunity to shape social relations around them into a more supportive form than might otherwise exist.

Sub-letting and renting as a source of income for elderly women has not been sufficiently investigated in Ghana; questions which would reveal the pattern more fully have not yet been routinely included in surveys on sources of female income. Indeed, sub-letting and renting as a source of income are likely to be buried within the general statistic for children and relatives as sources of support for the elderly – a situation which disguises the two-way character of the income support/accommodation trade between the generations.

Apt (1994) interviewed 96 urban and 182 rural elderly women on their sources of income.[10] As can be seen in Table 1, children and relatives are the key source of income for the elderly, followed by own earnings, with savings and pensions providing a very minimal source of support for them.

Table 1
Main sources of income of elderly urban and rural Ghanaian women*

Source of income	Urban women %	Rural women %
Formal work/employment	11	11
Informal work	23	47
Personal savings	3	6
Government pension	–	3
Military pension	1	1
Spouse	18	24
Children	72	79
Other relatives	31	23
N	96	182

* Multiple responses.

Offering child-care services

The presence of adult children in the homes of elderly women is typically accompanied by the presence of the children of those children. An elderly Ghanaian woman is likely to share her domestic space with infants and children. Ghanaian men, it should be noted, frequently continue to become fathers in their old age; it is not unusual for men in their sixties to have infant offspring. Once again polygamy undoubtedly plays a role in this mismatch between the genders as to the age of the

offspring. Divorcing older women and marrying younger women, i.e. male serial monogamy, is also a common cultural practice in Ghana. It can be argued that the perception that women are responsible for the shelter and support of offspring enables the social tradition of elderly fathers to persist. Whatever the case, biological factors determine that the infants and young children which women take care of in their later years are not their own but those of offspring.

The percentages of Ghanaian women in urban and rural areas who provide child care, relative to other household activities which they perform, are shown in Table 2.

Table 2

Household activities of elderly urban and rural Ghanaian women*

Activity	Urban women %	Rural women %
Child care	74	67
Long-term care of sick/disabled	25	20
Food preparation	62	64
House cleaning	68	67
Sewing/mending	32	25
Washing/ironing	63	56
Gardening	40	43
Tending animals	59	27
Shopping for the house	48	42
Other domestic tasks	12	9
N	96	182

* Multiple responses.

The presence of youngsters in the household can offer company and stimulation to the elderly; it can also place a considerable burden on them. The social practice of "fostering" children out to non-parental kin was mentioned earlier and given as an example of an intergenerational practice which ensured that the elderly had an active social role in the community. Where adult offspring are not present in an elderly person's home but only their infants and children are, grandparents are customarily expected to take care of the feeding, clothing and schooling costs of the grandchildren whom they foster.

A societal advantage of the elderly taking care of the young is that it leaves the more physically-active generations free to attend to the heavier and more remunerative demands of economic activities. Those who have the greatest earning potential are thus given the greatest time and freedom to realise this potential. However, the costs of fostering can be sufficiently onerous on the elderly to force them to step up involvement in economic activities rather than step down.

Apt van Ham (1991) discusses the case of a 61-year-old woman who had been a housewife for a number of years until her husband retired. In order to finance her husband's retirement and the upkeep of three of her grandchildren, she became economically active once more and took up a new career as a baker. She justifies her grandchildren's presence with her in terms of the housework services which they provide.

> *I have no housemaid and therefore all the housekeeping chores rest upon my grandchildren, three of whom live with us.*

Similarly, the role of grandparent can force a change in the occupation of an older woman. Turner and Grieco (1993) cite the case of a woman who had given up long-distance trading and began selling cooked foodstuffs on her doorstep because this was more compatible with her child-care role.

- **Case of the long-distance traveller.** This respondent is a head of a household. She sells Banku and Okro stew on her doorstep. She is the sole income earner in her three-generational household. All the co-residents are unemployed. A 23-year-old daughter is learning to sew whilst a 20-year-old daughter is learning hairdressing. Initially, the household head was a trader in foodstuffs. This meant that she travelled outside Accra to purchase foodstuffs to sell. She says that she stopped this job for two reasons: first, the job involved too much travelling and cost in financial terms; second, it took much of her time and prevented her from caring for her children and grandchildren. Therefore her change of job was to enable her to be at home to look after them. Her youngest child was 14-years old; she herself was 53.

For some elderly females, caring for grandchildren is compatible with simply being in the home without recourse to any paid economic activity; however more detailed studies of household financial organization need to be undertaken before any claim can be made that this situation is typical for Ghana.

> *My mother sold petty materials for curtains at Kaneshie market. She was still trading at Kaneshie when I started my business but I did not want to have her kiosk as a trading place because people do not often come there [second floor, side corridor], but I kept my goods locked away in there during the nights. My mother got sick and gave up trading and is now caring for her grandchildren at home. I kept her kiosk though because I have no other safe storage facility for my goods.* (Rebecca, 30 years)

It is clear that in Ghana a three-way exchange takes place between the generations in terms of financial support and assistance with personal and care services. However, problems exist regarding the much lauded fostering system of the extended family, which should be borne in mind for policy development. The line between child labour and child care under these traditional fostering arrangements can be a very fine one, particularly in the case of female children. Girls are frequently placed with non-parental kin to provide assistance with household duties; the performance of these duties may frequently be at the cost of their schooling. Although there is some evidence from work undertaken on street children (Apt, Blavo & Opoku, 1992) about the existence of such excesses and their educational consequences, a comprehensive study of the problem is yet to be undertaken.

Social esteem and support of the elderly: social welfare implications of intergenerational support

The elderly who are deprived of a social role become disoriented and disturbed; meaningful routines and social stimulation are important to keep them active and to maintain good mental health. Disoriented and disturbed elderly persons constitute a social welfare problem, which will grow with a rapid increase in the number of elderly if appropriate social roles for persons in this age group are not found. Demographic trends call for a fundamental rethinking of how the different

generations should relate to one another in society generally. Esteem for the elderly was a feature of society when the elderly population was small; the elderly have grown in number, as a consequence of the benefits of modern society, while esteem for the elderly has in many respects diminished. Paradoxically, when the number of elderly has increased, and respect and esteem for the elderly is most necessary to minimize the social welfare problem of this group, social esteem of and support for the elderly has dramatically diminished. The same modernization processes which provide the elderly with longer lives typically remove the economic and social roles previously occupied by this group (United Nations, 1991: 8). Urbanization and modernization have extended lives but with less esteem; the aged are deprived of the social and economic resources which permit them to retain a self-image of independence and autonomy.

Intergenerational support arrangements can help to preserve the social and self esteem of the elderly, thereby prolonging their active status and reducing the need for the provision of institutionalized forms of care in the First World, or social abandonment in the Third World. In order to explore this relationship between the development of intergenerational support structures and their utility in reducing the formal social welfare costs in societies where resources for formal social welfare are constrained, it is useful to return to the three forms of intergenerational support identified earlier which are used by women in Ghana.

The first lesson that the self-organized arrangements discussed above offer current social policy is the importance of easing the elderly into retirement through a chain of occupational changes which recognize and respect both their capacity for being active and their changing health status. In this way, feelings of social rejection and resultant mental disorientation are minimized. An active economic role delays the inevitable physical and mental dependency of the old on younger generations. Societies which offer their old relevant but appropriate social roles reduce their welfare burdens. Depriving the ageing of economic activity not only reduces national income but places a burden on the social welfare system. Within Western-industrial countries, discussions are now taking place about raising the retirement age; within developing countries, the absence of a social welfare system has typically meant that the old have been forced to work in order to survive. Changes in the demographic structure mean that the number of elderly working at whatever level of reduced activity compared with their prime adult performance levels is likely to radically increase. Maintaining an age career path which permits a gradual decline in activity instead of the brutal axe of formal retirement is a feature of Third World organization which should be preserved and even exported to the West; however given the ageing of the population in developing countries, this path is itself likely to change its shape in respect of the ages at which reduced activity is deemed appropriate.

The second lesson to be learnt from the occupational succession practices of Ghana's female market traders is that the savings of the elderly are not necessarily held in a bank. In developing contexts, where such institutions are far from stable, it is not surprising that the elderly start to anticipate their old age when they are young and deliberately create a visible debt owed to them by the younger generations, in order to secure future support. In Ghana, where a business has been transferred from one generation to the next, there is a cultural expectation of support.

The third lesson from the practices of elderly Ghanaian women is the contribution of intergenerational space-sharing arrangements to both income and personal comfort. As was shown, both low-income and higher-income Ghanaian women are aware of the advantages of having tenants and lodgers, in order to provide for their economic survival in old age. Indeed, the evidence suggests that it is reasonable to argue that there is a strong strategic element involved in the selection of tenants. Even where kin are selected as tenants, there may be a strong instrumental reason as to why they are selected. Consider the example of Mrs Armah and her kin member who was a professional nurse. That elderly Ghanaian women use their control over property and tenancy entitlements to construct intergenerational households which serve their income and social needs, is an important factor in reducing the social welfare costs which they generate for others. As was shown, widowed or divorced elderly females who have built intergenerational households either through their provision of accommodation for offspring or through their acquisition of tenants, substantially reduce their need to go outside their residence for financial or social aid.

The fourth lesson from our examination of the self-organized social welfare practices of Ghana's elderly is the utility of two-way caring systems. The contribution that the elderly have made to child care has to a large extent been disguised by a focus on their role as the wise of the society – the custodians of the culture. As African societies urbanize and modernize along their own cultural path, the contribution which the elderly can make to ensuring the availability of the fittest and most efficient workers to the nations may prove to be critical. Developing an institutional child day-care system that resembles the child-care systems of Western societies may not be an option for the African continent. Incorporating the elderly in modern child care may be unavoidable if social welfare costs are to be kept low. Similarly, removing the stimulation of children which the extended family and West African fostering practices provide from the elderly, without the provision of any substitute source of stimulation, may create a social welfare crisis with new sources of stimulation having to be sought and paid for. Our evidence shows the importance which grandmothers in Ghana attribute to their child-care role; the removal of such a role would have devastating effects.

Designing intergenerational policies for an ageing Africa

In listing these lessons from Ghana, we do not suggest that existing arrangements are perfect. Clearly, there is a role for government and other agencies to play in supporting and improving the arrangements which we have identified. Our objective has been to highlight the extent to which social welfare functions which are borne by the state in many other polities are self-organized in the Ghanaian context.

In other areas of Africa there may be similar indigenous practices which prolong active economic roles for the elderly and add to financial security in old age. It would be worth documenting these practices in the gerontological literature to ensure that they are not overlooked when planning for the future.

Africa as a whole has to formulate an appropriate social welfare policy for the elderly as a matter of urgency. Whether the formulation takes place in countries without in-depth knowledge of black indigenous structures, or whether the countries inventory these practices and build their policies upon the basis of this knowledge, will have consequences for the whole of Africa.

Our first concern should be to build an active role for the aged. As has been seen, population ageing will be problematic for the African continent as a whole; so far, the problem has

received very little policy attention as opposed to academic attention.

Acceptance that the elderly operate at a reduced level of activity is important in the design of economic and labour policies which permit them continued activity in the economic sphere. In the same way that many polities have invoked measures which support the disabled to engage in economic activity, such measures should be similarly used to support the elderly to remain economically active. There is great variation in the physical capacities of the young elderly; the retirement process should recognize these variations and allow retirement to be determined by capacity and health, and not by age alone. Not to do so will mean that African society will increasingly experience the old as a burden and not as a resource.

On considering how to preserve the traditional contribution of the elderly to child care, it is important that projects and programmes which focus on the townships recognize that the creation of child-care facilities which do not incorporate a role for the elderly, not only erode traditional intergenerational relationships but are also a social arrangement which increases the burden on the state. New projects and programmes should be designed with an explicit intergenerational focus. Anti-racism and anti-sexism are not enough; anti-ageism should also be incorporated in policy considerations. This is not to suggest that the elderly should be asked to take on the burden of child care single-handedly; as has been seen, this may be a load rather than a pleasure. Rather, it is suggested that projects be designed to ensure a place for the elderly.

To sum up, the way forward may be to anticipate the future shape of African society, and not to wait until problems reach crisis proportions before policy measures and solutions are sought for their management. An agenda for an intergenerational society should include a number of strategies. First, intergenerational societies should recognize the important contribution that the elderly can make and provide opportunities for them to make contributions. Further, the societies will need to harness the forms of self-organized intergenerational help already present on the African continent, and to use public-sector finance to encourage further intergenerational projects and infrastructure. Such efforts will reduce the social welfare burden carried by the state. Finally, an intergenerational society will seek to re-educate its citizens to value their old and elderly, thereby promoting their social esteem.

Notes

1. Oppong (1994: 68) notes that by the sixties and early seventies, "Detailed ethnographic and comparative studies had begun to reveal the extent to which the fostering of children by non-parental kin is common in African societies and how large proportions of children may grow up in the houses of aunts, uncles and grandparents."
2. Certain schools in the United Kingdom now invite the elderly into the classroom to meet with children and to share their experiences. The rationale for this procedure is that so many children come from single-parent homes and by involving the elderly, a form of "foster" family is created. Similarly, in Finland the elderly are involved in after-school care schemes for the young: the elderly provide care and supervision for the young until their parents arrive to collect them at the end of a working day; the young give companionship and stimulation to the elderly.
3. Hawking is a common practice in Ghana; goods are loaded on the heads of hawkers who walk around selling the wares to customers.
4. During the fieldwork it was observed that where a trader does not have a kin member who can immediately follow her into trading and she wishes to preserve the specific trading location for her successor, rent will be paid to keep that location empty until such time as the family dynasty is once again able to occupy it (Katila, 1994).
5. Russia is a low-income district of Accra.
6. *Susu* and *adashie* are local terms for an extensive pattern of informal rotating credit and saving associations operating among certain occupational groups, in which women predominate, such as market traders and porters (Gabianu, 1992).
7. Three waves of qualitative-type research were undertaken: in April 1993, November 1993 and March 1994.
8. Fieldwork notes of Alhassan Mahamadu Kamara on landlady/tenant relationships, University of Ghana, 1994.
9. The typical form of low-income Ghanaian urban housing is a collection of buildings arranged around a courtyard, i.e. a compound, with each building containing a number of separate accommodation units, each of which has a large room and a smaller room, i.e. a chamber and a hall.
10. These tables are computed from the 1993 United Nations' Office at Vienna, Centre for Social Development and Humanitarian Affairs (UNOV/CSDHA) survey of the elderly in Ghana.

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