

# Family finance and doorstep trading: social and economic wellbeing of elderly Ghanaian female traders

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## Abstract

*Ghana's female traders frequently "gift" their working businesses to their daughters or other junior female relatives as a means of providing for their old age. This occupational gifting customarily ensures the ageing trader social and economic support in her later years as she is assured of an exchange of financial and other forms of assistance. However, the gifting of the working business to a daughter does not mean the end of the woman's trading career. As she grows older the trader scales down the level of her business activities and frequently ends up trading with little capital on the doorstep of her home. This career structure provides the ageing woman with a strong economic and social definition amongst her kin and facilitates her active integration into the household unit. Continued trading inhibits social marginalization. Fifty elderly women traders were interviewed about the practice of occupational gifting. A key finding was that although the practice is still widespread it is in decline. Alternative ways of ensuring the active integration of elderly women into the contemporary African urban household are considered.*

## Introduction: the practice of occupational gifting in Ghana

Ghana, like many developing countries, has a weak formal social security structure (Apt & Grieco, 1994). As is to be expected in an economy where the informal sector is substantially larger than the formal sector, few elderly males receive a pension and even fewer elderly females receive one (Apt van Ham, 1991; Apt 1994). In the absence of formal social welfare provision, kin continues to play a key role in providing some form of social security for the aged (Apt, 1992). Whilst a growing number of international agencies have come to recognize the role played by kin in the care of the aged in developing countries (World Bank, 1994; United Nations, 1991), the various property arrangements, both traditional and modern, which accompany the performance of this role have been neglected in the literature. This paper explores the ways in which ageing females in Ghana attempt to provide for their old age by transferring property, in this case occupational property, to their female offspring or younger female kin. Amongst Ghana's female traders there has been a well-developed practice of transferring "going businesses" to daughters and younger female kin. These informal practices of women in the developing world parallel the operation of

formal security systems in the developed world, yet they have received little or no sustained policy attention.

Alongside these practices of property transfer exist traditional domestic or residential arrangements which render the ancestral home or "family house" inalienable (Apt, 1995). The role of the family house, or ancestral home has little or no equivalent in Western culture; as a consequence, analysts have failed to recognize its importance as a source of support for the elderly. It is a source of support which is likely to be substantially eroded as a consequence of urbanization and migration. Already elderly members of migrant communities in Accra are disadvantaged in that their ancestral homes are located in the rural areas outside of the city, whereas elderly people of the indigenous Ga community continue to have access to this source of urban shelter. Access to a family house in the urban area provides elderly women with premises from which they can trade, even where such premises are simply the doorstep.

For Ghana's female traders the transfer of a "going business" to a daughter does not signify the end of her career in trading but is rather associated with a reduction in the volume of business and a change of location from a central marketplace to the doorstep of the family house. Elderly female traders are frequently assisted in obtaining replenishment of their small doorstep trading capital by their trading daughters, or daughters for whom they perform child-care services. These economic changes between the generations may be usefully viewed as an informal insurance system – an insurance system which has been concealed from analysis in these terms by an over-concentration on the social and affective aspects of kinship.

The importance of female traders in the Ghanaian economic structure has been widely acknowledged for a considerable time (Cutrufelli, 1983; Gabianu, 1990; Garlick, 1971; Little, 1973). However, little attention has been paid to the various stages of a woman's trading career from a schoolgirl helping in her mother's business to elderly woman trading on the family doorstep (Twumasi, 1976). Further, the interrelationship between domestic responsibility and the economic role of Ghanaian women has largely been ignored (Oppong, 1994). Studies of women's place in the household have largely ignored their place in the economy, whilst studies of women's place in the economy have largely ignored their place in the household. Yet, it can be strongly argued that it is the character of female financial domestic responsibility

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which determines the presence of women in the economy (Ardayfio-Schandorf, 1994). That these domestic financial responsibilities of females continue into old age is demonstrated by the commonplace involvement of elderly women in doorstep trading. Indeed, it is the weight of these financial responsibilities which places pressure on older female traders to transfer business to the young and active as a means of managing their future. Whilst evidence collected in previous research indicated that Ghanaian females invested in their daughters as a way of providing for their own old age (Katila, 1994; Apt & Katila, 1994), this evidence came solely from the accounts of younger female traders. To obtain the views of the elderly, ten elderly females engaged in doorstep trading in five low-income districts of Accra (Adabraka, Jamestown, Osu, Madina, Nima) ( $n = 50$ ) were interviewed as to why and how they came to be doorstep trading.

### An economically-active old age: the doorstep trading of elderly women

Whilst there are undoubtedly other factors which still require consideration, three major factors contribute towards doorstep trading by elderly women in urban Ghana. First, there is considerable competition for central trading locations. This competition results in a pressure upon older women who either own or hold the tenancy of central premises but who are no longer healthy enough to operate in a central marketplace, to surrender the premises to younger, healthier and more active close female kin. There are clear inheritance practices in respect of the tenancy of market kiosks and stalls, etc. The donation of a prime trading space to a daughter is sometimes associated with an exchange of trading locations between the two, the daughter previously having occupied the doorstep of the family house. The surrender of the market location is, however, frequently associated with a move to doorstep trading, whether a daughter has previously traded there or not. Moving away from the marketplace does not signal the end of a trading career.

Second, it should be noted that the weak regulation of the commercial sector together with low income levels of developing societies create opportunities for doorstep trading. The petty trading structure of Ghana provides the elderly with a scale and pace of commercial involvement which are commensurate with their physiology, and a capital base which is correspondingly in line with lessened physical and economic activity. Simply put, developing societies contain opportunities for the active involvement of the elderly which are unavailable in industrialized societies (Derricourt & Miller, 1992).

Third, in explaining the commonplace occurrence of elderly women trading on the doorstep, attention has to be paid to the family house, or ancestral home. Of the five districts sampled, three (Adabraka, Jamestown, Osu) are areas in which the indigenous Ga community either predominates or has a considerable presence; two (Madina, Nima) are areas in which migrant communities predominate. In Accra, family houses are primarily a feature of the Ga community; not surprisingly, doorstep traders within these communities mainly lived in family houses, with only eleven out of 30 traders living in rented accommodation. In the migrant areas, ten out of 20 traders were living in rented accommodation. Whilst living in a rented house does not preclude doorstep trading, and there is clearly a need for more detailed research on this topic, it seems probable that family houses are more hospitable venues for doorstep trading in that the elderly female has a customary entitlement to occupancy. Further, it seems probable that the transferring of a business from a mother to a daughter is an outcome of the inalienability of the

mother's residential status in the ancestral home and the limited access of daughters to sources of accommodation other than the ancestral home. A mother may have transferred her business to her daughter but she would continue to remain within the same household and thus enjoy a continuing share of the benefits. The family house is part of the social equation which permits the investment in offspring by simultaneously securing the position of the elderly trader in the household as a family member and providing a new trading location, the family doorstep.

Residence in a family house, given the entitlement of family members to share this accommodation, is not surprisingly associated with the presence of extended family composed of several generations. The traditional property arrangements support multigenerational living which is an important source of support for the elderly where formal social welfare provision is weak.

Kilson (1972) identified the customary practice of separate female and male households<sup>1</sup> amongst the ethnic group indigenous to Accra – the Ga. The information collected in the course of the present research into occupational gifting indicates that separate male and female households are still to be found in Accra (see Table 1). Married women frequently live separately from their husbands and typically manage their own finances. Indeed, it is these financial domestic responsibilities which frequently propel them into a slower-paced, second trading career. However, the research revealed that living with female kin was not simply a Ga practice but was a survival strategy which was also adopted by elderly female traders originating from other ethnic groups.

**Table 1**  
Selected sociodemographic indicators of elderly Ghanaian female traders

Indicator	District					Total	
	Adabraka (n = 10)	Jamestown (n = 10)	Osu (n = 10)	Madina (n = 10)	Nima (n = 10)	N	%
<b>Age group</b> (years)							
45 – 49	1		1		1	3	6
50 – 59	3	5	2	1	1	12	24
60 – 69	5	2	4	5	2	18	36
70+	1	3	3	4	3	14	28
Unknown					3	3	6
<b>Marital status</b>							
Single		1		2	1	4	8
Married	4	4	2	3	3	16	32
Divorced	1	1	4	3	1	10	20
Separated					1	1	2
Widowed	5	4	4	2	4	19	38
<b>Ethnic group</b>							
Ga	4	6	7	2		19	38
Akan	6	1	1	4	4	16	32
Krobo		1				1	2
Ewe		1	2	2	3	8	16
Nzema				1	1	2	4
Northern				1	2	3	6
Other		1				1	2
<b>Living arrangement</b>							
Lives with female kin	9	7	5	5	6	32	64
Lives with male and female kin		2	1	1		4	8
Lives with husband			2	2		4	8
Lives alone/with house girl	1	1	2	2	4	10	20
N = 50							

In exploring this practice of "occupational gifting," it soon became apparent that the social definition of "elderly" by Ghana's female traders substantially differs to that which would hold in a Western society. Doorstep traders reported themselves as elderly at around 50 years old; the handing over of a business to offspring frequently took place at around this time of life. It should be noted that this social definition of elderly reflects the lower life expectancies within the society as compared with the developed world and the low levels of wellbeing experienced by women traders in the performance of their occupation.

How widespread is the practice of occupational gifting amongst female traders? Although our sample is only large enough to provide a preliminary indication of the extent of the practice, 18 of the 50 respondents (36 %) had donated either capital, premises or business to their female offspring or younger female kin.

*I donated my market stall to my two daughters who took over my former trading activity.* (Divorced Ga trader, 61 years)

*I did not give any financial help to my daughter but provided her with the premises for trading.* (Widowed Ga trader, 58 years)

*When I became too old to go to the market my daughter took over from me. She now takes care of the shop in the market (Makola). I only do petty trading because I do not want to be idle. She used to come to the market with me when she was very small so she knows everything about the business, that is why she stepped into my shoes.* (Divorced Akan trader, 65 years)

*I helped my daughter set up her trading business. She used to help me with baking so I gave her some of my savings to use for trading.* (Widowed Akan trader, 83 years)

*I have been trading for a total of 30 years but only for five years on the doorstep. I formerly sold cloth in the market but now sell plastic plates, cups, bowls. I have two daughters and one granddaughter who are traders. I donated my business, premises and initial capital to my daughter and granddaughter.* (Divorced Krobo trader, 63 years)

*When I was trading at Makola I made sure I arranged for all my daughters to acquire stalls at the market. I also gave them the capital to start their trading.* (Widowed Kwahu trader, 73 years)

*I donated my market stall to my daughter when I stopped going to the market.* (Divorced Ewe trader, 68 years)

Although occupational gifting is still practised, there is evidence that the practice was far more extensive in the past. A number of elderly traders indicated that whereas they had received their businesses or assistance in setting up a business from older kin, they had not, in their turn, passed on such business or assistance to their own female offspring, or to younger female kin.

Amongst the elderly traders who had transferred their business to younger female relatives, many had moved from a major trading role to a minor one. Thirty-nine of our 50 respondents (78 %) indicated that a move to doorstep trading represented a significant reduction in their level of economic activity. A reduction in the level of activity was also frequently associated with a change in the types of goods traded.

The expectation that advancing years would be associated with a reduction in the level of trading activity, rather than

complete retirement, was widespread amongst these elderly traders. Ill health was taken as a sign to reduce the level of trading activity and not as a reason to stop. The traders viewed their situation as a typical one for women and not unusual.

*I formerly sold roasted plantain by the roadside but was advised against it by my doctor so I now sell vegetables on my doorstep.* ("Single" Ga trader, 60 years)

*I handed over my business which had been given to me by my aunt to my daughter when I fell ill. She now takes care of the business in the market. I only go there from time to time.* (Married Ewe trader, 54 years)

*I was trading in the market until I fell ill. Then one of my daughters who was unemployed offered to help me by keeping the shop for me. When I recovered I was advised not to do strenuous work so my daughter took over. She was later joined by her daughter.* (Divorced Akan trader, 71 years)

*Been trading for a year now on my doorstep. I formerly sold kenkey but my doctor advised me to stop. I now sell provisions, sweets, plastic ware, etc.* (Widowed Ga trader, 56 years)

Apart from illness being a sign that the time was right to transfer the greater volume of business activity to a daughter, the costs of health care also have consequences for older women's ability to preserve capital for trading purposes.

Social and domestic costs associated with increasing age such as the financing of the funeral of a deceased husband may further take their toll of a trader's capital. In Ghana, the social obligation to have a large and lively funeral is not easily avoided and considerable pressure is exerted upon the widow to expend her capital even though there may be little hope of restoring such capital afterwards.

Whilst for the majority of the respondents (80 %) doorstep trading represented a change in venue and in the types of goods traded, rather than a change in the type of economic activity, for ten respondents (20 %) it was indeed a change in activity. Trading was seen to be more commensurate with the energy and status of old age than most other economic activities. The respondents' accounts support two distinct explanations of doorstep trading by elderly women. The first explanation focusses on the social inclusion of the elderly: doorstep trading provides elderly women with a social identity and a social role which contribute towards their wellbeing. The second explanation is one of continuing and substantial economic pressure upon elderly women to earn. Although these explanations may fit well together when an elderly woman enjoys good health, an economic pressure to earn may adversely affect an elderly woman's wellbeing when she does not enjoy such good health. Not surprisingly, some respondents simultaneously described doorstep trading as an important mechanism for social inclusion and a forced economic choice.

*At the moment what I am doing is just to keep me occupied so that I will not grow weak. It is not enough to provide for my needs. I have to depend on my children and most of them are not gainfully employed. This makes life very difficult for me. Right now I am staying with my daughter in a one-roomed apartment and it is very crowded.* (Widowed Akan trader, 83 years)

A number of respondents commented on the role played by their daughters in encouraging them to undertake doorstep trading to prevent them from being bored. However, ensuring relief from boredom was not the sole reason for encouraging

ageing mothers to undertake doorstep trading, as daughters were also concerned about enabling their mothers to finance their own upkeep, or at least to contribute to it.

Many of the traders discussed doorstep trading simply as an economic activity which constituted an undesirable burden or chore. Elderly traders were viewed as being at a substantial disadvantage, compared with younger, more active female traders. Doorstep trading was viewed as essentially less rewarding than market trading. However, it may well be the case that these very same traders would continue in their doorstep trading for reasons of social inclusion if the compelling economic pressures were removed. What is not in doubt is that some elderly women trade on the doorstep simply to contribute to their living costs.

*My house is in need of repairs. My kiosk also needs repairs. Life is very difficult. I am on my own and I have to do everything for myself. This often makes me tired. Since I have no children I have nobody to depend upon so I have to continue trading in order to survive.* (Widowed Ga trader, 74 years)

*Life is not easy. I have hypertension so I can't be very active. I have to depend sometimes on other people to do my trading for me so that I can get some money for my upkeep. I wish I could find a way of doing something that would bring me money but which will not need me to go up and down and get tired. I also wish my son was in a position to take care of me completely.* (Widowed Akan trader, 60 years)

*I think if I could get enough money to expand my trading it will improve my situation because now I have to depend on my children and they do not give me enough. I would like to make enough so that I can depend on myself.* (Widowed Akan trader, 83 years)

*Life is not as good as it used to be. Things are expensive and the cost of living is too high. I would like to have enough money so that I can stop trading and relax in my old age.* (Divorced Akan trader, 65 years)

*I do not make as much as I used to but since I do not have anybody to support, life is not that bad for me. I don't think I need much to improve my situation but I would like to relax completely and be looked after by my daughter if she can afford it.* (Divorced Nzema trader, 62 years)

*I go to buy the items myself from the market. Life is not easy. I often fall sick and I am always tired. My sister is an invalid so I have to take care of both of us and pay all the bills. This makes life difficult. I would be grateful for a loan to expand my business.* ("Unmarried" Northern trader, 60 years)

Some of the traders were not simply trying to generate income for their own living needs but were also responsible for supporting children, including adult children and their offspring.

*My life is very difficult. One of my daughters is crippled. Her husband does not take care of her and their children. I have to take care of them as well as myself. The responsibility for feeding the whole household lies on me. This makes life difficult. Sometimes my leg hurts so I can't go and buy the fish. Right now I owe somebody c 5 000 because I couldn't sell the fish at any profitable price. I am getting old and I need to relax but I can't do that because if I relax my children and grandchildren will go hungry. I wish my children could take some of the load*

*off my head so that I can have some peace in my old age. There should be somewhere that old people can go and rest and leave the problems in the home behind them in their old age.* (Widowed Ga trader, 70 years)

*Life is not so good because at my age I should be resting but I have to work because my husband is not working. I still have one daughter in school to look after, however I have no complaints.* (Married Ga trader, 65 years)

*Life is not easy for me at all. Both of my daughters are unemployed and they have children. I have to look after the whole household with no help from anyone. I pay the school fees of my grandchildren and provide food for the whole family. This makes life very difficult for me.* ("Single" Ga trader, 68 years)

Apart from the low level of earnings, the women reported two other major sources of difficulty or discomfort associated with doorstep trading. These difficulties were the transportation of foods from the suppliers to the doorstep and the long hours which must be spent attending the trader's kiosk or trading table. For those traders who receive no support from kin in transporting their goods, the transportation of their trading items is indeed a cumbersome, tiring and time-consuming matter. Even for younger traders, organizing the transportation of their trading items is an uncomfortable and tiring business in a context where goods are not distributed to retailers by wholesalers but retailers must themselves travel to the wholesalers to obtain their goods (Grieco, Apt, Dankwa & Turner, 1994a). For elderly female traders, the transport conditions of urban Accra must provide a very tiring taskload indeed.

*I obtain my stock from retailers at Makola and transport them home by taxi or trotro. Life is difficult. I often have to do all the carrying myself and I sit at my stall all day, this makes me tired.* (Widowed Akan trader, 68 years)

*The standard of living is very poor. I often get tired because I have to go to the market to buy the things myself. I also have to sit in front of the house to sell the wares myself. If I could get a loan to expand my business or a pension that would provide for me for the rest of my life it would improve my situation.* (Married Akan trader, 70 years)

*I used to buy my goods myself from the market and transport them home but I've had arthritis for some time now so I have to depend on hired help. Life is not easy at all. My capital is running out because I can't go to the market myself. I can't depend on the people I hire to buy the goods at a reasonable price so I can make some profit. I have to pay a lot of bills and this makes life difficult for me. My children do not help me because they are not gainfully employed. If I could get a loan to expand my business it would improve my situation. Or any other form of work, like being a nanny or nursery attendant.* (Elderly separated Akan trader, who does not know her age)

The evidence collected on occupational gifting and its relationship to doorstep trading indicates that there is a strong customary relationship between the two arrangements. However, it appears that whilst doorstep trading is likely to continue and strengthen as an economic activity performed by elderly women, the practice of occupational gifting appears to be weakening.

### **Holding the household together: a socially-active old age**

Previous research into household organization and its impact on travel behaviour (Grieco, Apt & Turner, 1994b) showed that the majority of households view the presence of a family member in the home at all times as an important security requirement. By trading on a doorstep, elderly women perform an important security function, rendering other members of the household free to go about activities elsewhere. Elderly women thus perform the important role of a domestic anchor: their presence provides a fixed point around which other household members can plan their business. In the absence of such an anchor, co-ordinating the activities of the household becomes an altogether more complex task.

Apart from performing this security function for the household, elderly women are also important providers of child care. Previous research in Ghana (Goody, 1978; Apt & Katila, 1994) indicates the extent to which the elderly are involved in the provision of child care. It is common for grandchildren to live with and to be brought up by their grandparents. Whilst none of our elderly traders was a "foster parent" to grandchildren, the majority provided child-care services for their daughters. Clearly, trading at a market or at a distance from the home would prevent or greatly limit the ability of these women to provide child-care services. By choosing to trade on the doorstep and at the same time be able to mind grandchildren, the elderly women enable their daughters to trade in the more profitable venues of the central markets and other high volume business areas.

*I also look after my daughter's children when I am healthy.* (Widowed Akan trader, 83 years)

*They bring their children to me to take care of before going to the market.* (Widowed Ga trader, 60 years)

*I look after her children and cook for the household.* (Widowed Ga trader, 80 years)

*I was not able to give my daughters any help with their trading because I wasn't making much money when I was working. The only thing I do for them is to keep their children from time to time.* (Elderly, separated Akan trader who does not know her age)

Hence, elderly female traders perform the important function of child care whilst simultaneously generating the whole or part of the income necessary for their own upkeep. Providing child-care support is often combined with the preparation and cooking of household food, a task which is time-consuming given the dependence on solid fuel for cooking purposes and the nature of the Ghanaian diet.

In analysing the relationship between the elderly and child care, it is, however, important to note that children also play an important role in providing care for the elderly. Previous research (Apt & Katila, 1994; Apt, 1995) indicates that where grandparents would otherwise be living alone, their grandchildren are often placed with them as a source of social support and to provide domestic services such as carrying water, shopping for provisions, refuse disposal and household cleaning. It is commonplace for children to assist with petty trading (Grieco *et al.*, 1994a,b); by trading on the doorstep elderly women have ready access to the services of their grandchildren as a source of labour.

The women can also take a rest if they are doorstep trading more readily than would be the case if they were trading in the commercial centres. Access to children's services permits rest periods to be built into the trading day. Further, our

elderly Ghanaian traders indicated that their grandchildren were involved in transporting their goods for them.

*I obtain stock myself from Accra Central. I bring it home by taxi with the help of some of my grandchildren.* (Widowed Ga trader, 60 years)

*My grandchildren help me by carrying my goods from the market to the house for me.* ("Single" Ga trader, 68 years)

*Although I have not received any financial help from my daughters, my grandchildren sometimes go out to purchase the fish for me ... I go to the beach myself when I am fit to buy the fish and then transport it home in a taxi or a trotro.* (Widowed Ga trader, 70 years)

The importance of children in providing intergenerational support to the elderly within the household is demonstrated by the arrangements that the elderly who have no young children have to make for substitutes.

*I have a little girl who stays with me. She goes to the market to make my purchases for me. She carries them home herself. Life is not all that bad. I am able to make a living by my trading. My main worry is how I'll cope when I grow older. I have no children and the little girl living with me is not a relative. If she decides to leave I will have no one to look after me in my old age. I would be grateful if I could get the assurance that I will have someone to take care of me during my old age. This would make life a bit easier.* (Widowed Northern trader, 67 years)

The availability of a girl child to work as a household servant, although this has many negative aspects, means that the elderly, who have no kin available, will be provided with domestic services necessary for survival in an urban area in a developing country and an important source of support. House girls are not only found in affluent households but are also a feature of domestic life in low-income households (Grieco *et al.*, 1994a,b), especially where elderly persons live alone. The services which they render are essential in an urban context which because of infrastructural deficiencies, requires physical agility to perform routine household tasks (Dankwa, Turner, Apt *et al.*, 1994). The absence of piped water and water-borne sanitation requires the performance of tasks such as carrying water and refuse disposal. The urban elderly in Africa require the assistance of active young people to provide these services. In this context, the positive aspects of the interaction between child household labour and the low-income aged need consideration in policies designed to improve the quality of life of either social category.

It is clear that the involvement of the elderly greatly assists the functioning of households in urban Ghana. However, it is equally clear that membership of a multigenerational household provides the elderly with important services and resources. Both children and the elderly provide resources to and receive resources from one another. The trading doorstep is pivotal to this intergenerational exchange.

### **Supplying working capital for doorstep trading: a daughter's obligation**

Domestic support of elderly female traders is not confined to the services provided by the very young; the traders also derived support from their adult offspring. The majority of the traders only mentioned female offspring as a source of financial and social support. In general, the level of support by offspring is likely to be under-recorded as individuals are

disinclined to admit that they receive help. Even so, 50% of the traders indicated that they received either financial or another form of help from their female offspring to establish or operate their business. An important form of assistance was the provision of trading places or premises.

*The place where I am sitting right now was given to me by my daughter. She also helps me from time to time with some money. My daughter goes to buy the things for me from town because I am not healthy enough to go to town myself.* (Widowed Akan trader, 83 years)

*My daughter helped me by maintaining the shop when I was ill. She also encouraged me to start petty trading and offered me the space on her doorstep. My daughter makes all the arrangements to obtain my stock for me. When she travels she arranges with a taxi driver to bring them to me. My life is not bad. The only problem I have is tiredness since I have to sit behind the goods in front of the house. My daughters take good care of me.* (Divorced Akan trader, 71 years)

*I received some money from my daughter about three years ago when I lost most of my capital (100 000 cedis). My daughter also allows me to use the space in front of the house to put out my foodstuff.* (Widowed Ewe trader, 72 years)

*The children help me financially. My daughter encourages me and gave me the space to trade.* ("Single" Ga trader, 68 years)

Apart from the provision of premises, daughters were also involved in the provision of trading capital. In some cases, such involvement was confined to the provision of the initial trading capital.

*My daughters gave me money to add to my own savings to start my new business.* (Divorced Ga trader, 61 years)

In other cases, the traders received repeated financial assistance from their daughters to enable their trading activities. For some traders, this represented a regular source of assistance.

*My daughter helps me by giving me money to purchase the sweets for sale.* (Divorced Akan trader, 65 years)

*I receive regular financial assistance from my children to purchase stock.* (Married Akan trader, 68 years)

For others, financial assistance in replacing trading capital or purchasing stock was more intermittent.

*My daughters give me money to add to my capital from time to time.* (Elderly married Northern trader, who does not know her age)

*My daughter sends me some money from time to time to help me purchase more wares.* (Widowed Ewe trader, 63 years)

Daughters also undertook the purchase and provision of stock for their trader mothers. By obtaining the trading stock for their mothers, they relieved the elderly traders from many of the discomforts involved in travelling to purchase and transport stock.

*My daughters help me with my trading capital and sometimes purchase my goods for me.* (Widowed Ga trader, 60 years)

*I obtain my stock through my daughter and granddaughter who purchase them for me from Makola. Life*

*is not very bad for me because I have my daughter to depend on. I gave my business to her because I know she can handle it and take care of me. I personally do not need anything but I only pray that my daughter is able to maintain the business and take good care of me in my old age.* (Divorced Krobo trader, 63 years)

*My daughter bought the clothes and toys for me to sell so that I won't be bored at home. My daughter arranges for my stock to be brought to me when she goes to the market. She has someone who helps her bring the things to the house. The quality of my life is not bad but it is not very good either. At first I was in charge of the business but now I have to look up to my daughter. She treats me well but it is not the same as if I were in charge myself.* (Divorced Ewe trader, 69 years)

*My daughter travels to the hinterland to bring me the fruits which I sell. My stock is obtained from the hinterland. My daughter together with other traders hire a vehicle and go to places like Akosombo to buy the fruits. Life is difficult. Often we incur losses because by the time fruits get to Accra they are getting rotten.* (Widowed Akan trader, 70 years)

*I often feel tired because of my age. I do not make much to be able to cater for myself and the smaller children. My sons often have to send me money. My daughters buy me the things when they go to the market. They bring it home in a taxi or a trotro. I would be grateful for a loan. I'm tired of the hard work involved in the trade and I would like to direct into something else.* (Married Ewe trader, 67 years)

Whilst it seems that daughters' financial involvement in elderly mothers' trading is still strong, it may well be, given the evidence that doorstep trading is continuing but occupational gifting is declining, that daughters' financial support for mothers' trading will decrease with modernization and urbanization. There was some indication that such a process had already begun.

*Whilst I myself received assistance in setting up my business from my mother, I could provide no such support to my daughter. My daughter in her turn is providing minimal support for me. My daughter is a seamstress and cannot get enough money to feed herself and her family so she does not send me much. I have to depend on my trading.* (Married Ga trader, 53 years)

*Although I provided my daughter with the premises for trading and although my daughter lives with me in a family house, I do not receive any trading help from her.* (Widowed Ga trader, 58 years)

*I buy the things myself from the main market. Life is hard now because prices are high. I cannot make any profit. My daughters also do not help me often because they have their own families to cater for. I have arthritis so I cannot move around often. I would be grateful for loans to expand my trading.* (Elderly widowed Northern trader, who does not know her age)

For example, there is some indication that the movement away from the traditional Ga community's arrangement of separate male and female households towards more Western-style nuclear households (Kilson, 1972) will adversely affect the intergenerational relationships which were associated with traditional accommodation patterns and thus leave older women exposed to a more hostile economic environment.

*I did not offer any help to any of my daughters. They all set themselves up with the help of their husbands. My daughters did not offer me any help, although one lives with me in a family house. I started selling the fish with money from my pension and personal savings. (Divorced Ga trader, 70 years, who was formerly in salaried employment)*

A factor which may offset a decline in occupational gifting, and operate to preserve the situation where daughters provide mothers with trading capital, is the role played by the elderly in child care. By providing the capital for doorstep trading, daughters are able to tie the elderly trader to the home and thus ensure her availability for child care. However, while numerous elderly traders indeed received assistance in exchange for child care, in some cases the elderly women provided child care but received no assistance.

It is clear that there is an exchange of financial assistance and other services between the generations in urban Accra. However, it is equally clear that many of these relationships are currently being renegotiated. Whilst many elderly female traders who have offspring receive financial and other forms of assistance, such assistance appears to be weakening with the majority of elderly traders being under considerable economic pressure to continue their earning into advanced old age.

### Conclusion and policy recommendations

It has been argued that the prolonged economic activity of elderly females generates many benefits at the level of social involvement and self-esteem. However, it has also been indicated that such economic activity is often arduous and experienced as a matter of simple economic necessity. It was suggested that the lower levels of commercial regulation in developing countries provide greater opportunities for the integration of elderly women than those in Western countries. It was recognized that tighter regulation of business by the governments of developing countries are likely to adversely affect opportunities for the economic integration of the ageing and aged. In the modernization of the economies of developing countries, with a present concentration on improved tax systems and revenue collection levels, attention should be given to the likely social welfare consequences of displacing elderly females from their current trading niches on the family doorstep.

It has been suggested that the traditional accommodation arrangement of the "family house" provided a cornerstone in the development of the customary occupational gifting practice amongst women. As mothers and daughters shared in the inalienable right of residence in the family house, and as the customary practice was for both to exercise that right, the transfer of business took place within the same household unit. As the customary practice is being eroded through the development of more Western-style household structures, and mothers and daughters live in different houses, the transfer of a business no longer represents a transfer within the same household but a transfer of resources out of a household. Occupational gifting thus becomes less efficient as an insurance mechanism for the ageing female trader.

There is a need for housing policies and other social policies which recognize the impact of accommodation on informal social welfare arrangements to be developed. Clearly, the provision of housing suitable for multigenerational co-residence needs to be addressed in social welfare policy in developing countries. The construction of new housing should incorporate both multigenerational accommodation facilities and trading facilities. Building doorstep-trading

space into new homes will help elderly females to support themselves.

A key finding of the research is that although the practice of occupational gifting is still widespread, it is declining. The traditional insurance arrangements are under pressure and there is thus a need for donor agencies to consider the benefits of providing loans to the elderly to enable their continued trading. Whilst contemplation of the continued employment of the elderly in arduous occupations may be discomforting, the formal welfare system of developing economies is generally unable to support the elderly and the elderly need to be supported to help themselves. In the absence of innovative thinking in this area, the imminence of a social welfare crisis in respect of the aged will have to be faced.

### Note

1. Boy infants and children are housed with the females until they reach puberty when traditionally they would join the male household.

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## SECOND AFRICAN WORKSHOP ON AGEING

*Theme: The family – interdependence  
between generations*

**The Gambia, 6-8 February 1996**

The Second African Workshop on Ageing, to be arranged by the African Gerontological Society (AGES), will be held in Banjul, the Gambia on 6-8 February 1996. The first workshop was held in Accra, Ghana in December 1993. A branch of AGES has recently been established in the Gambia.

The provisional programme for the workshop includes plenary sessions, and workshops on home care and nutrition. The keynote address will be given by Professor Nana Araba Apt of the University of Ghana (Legon), who is the President of AGES. There will also be presentations on ageing in the region, as well as papers read by a number of invited speakers from outside the Gambia.

A general meeting of AGES will be held during the workshop and social activities will be arranged.

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# African Gerontological Society (AGES)

The African Gerontological Society is a voluntary association of interested people and organizations concerned with ageing in the African region.

*The aims and objectives of the society are:*

- (1) To promote awareness of ageing in the region.
- (2) To assist the governments of African countries and non-government organizations to initiate and develop services for older persons.
- (3) To initiate and develop appropriate education and training programmes with respect to ageing in the region through co-operation and liaison with universities and other teaching and research institutions.
- (4) To promote and initiate policies and services in the field of ageing by influencing African governments and other organizations through research and other means.
- (5) To co-operate with the International Association of Gerontology and other international organizations in pursuit of the foregoing aims and objectives.
- (6) To make grants available to members for the purpose of study and research in the field of gerontology.

The Society is administered by an elected Executive Committee of officers and five regional representatives (West, Central, East, North and Southern Africa), and representatives of the United Kingdom and the United States, supported by a permanent secretariat.

The Executive Committee meets at least once a year and a general meeting of the society is held within Africa at least every two years. A newsletter is published at regular intervals, in addition to other publications.

Membership is open to individuals and organizations interested in and concerned with ageing in Africa.

*For further information or to obtain an application for membership form, please write to*

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