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'Old timers who still keep going': retirement in Ghana?[1]

Abstract: 'Old timers who still keep going': retirement in Ghana? This article looks at the retirement experience of Ghanaian employees of the United Africa Company (UAC), from the 1940s until the present day. Retirement was a new concept in Ghana, and UAC employees were among the first who were expected to retire by a specific age, and for whom pension provision was made. Their experience took place against the background of an incomplete introduction of legislation aimed at providing financial security in old age. The article explores this background, the views of UAC management on the retirement of African staff, and UAC's strategies to ensure that employees were prepared for retirement. It also examines the views of the people about to be retired and the rituals that marked retirement. This is followed by an exploration of the post-retirement activities of UAC pensioners. Throughout the period under examination, former UAC employees did not regard retirement as the transition to a period of 'well earned rest', but rather as a transition to new economic activities, alongside a continuation of social activities and perhaps the gaining of the status of an elder or a Chief in the community. The failure to implement a comprehensive pension scheme in Ghana largely reflects the impact of economic and political crises, and also the difficulty of including a large informal sector in such a scheme. However, this article also highlights the existence of cultural factors that made the concept of leisurely retirement unattractive in the Ghanaian context.

Key Words: Ghana, retirement, European business, senior masculinity

Until the twentieth century, the concept of 'retirement' was unknown in West African societies. The idea that people would give up public roles after a certain age was

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absent in societies that placed great value on age and on respect for elders. The vast majority of the population was engaged in some form of agriculture, and women and men would continue to farm until they were physically unable to continue. This is not to say that there were no changes in the kind of activities and roles individuals engaged in through the life cycle: elders had important roles in mediation and conflict resolution within the family and within the wider community.[2] In some West African societies such shifts in public roles over time were organised as age grades or through title societies, in others such changes were achieved more informally.

Among the many new notions introduced during the twentieth century was also that of retirement. It was initially a feature of employment with a branch of the colonial state, or with a European business operating in West Africa. Thus the idea of retirement did not develop locally in response to changing social and economic circumstances, but was forced on employees in the 'colonial' sector of the economy. There, retirement was merely one of a diverse set of new concepts relating to work, including the hourly wage, the salary, specified working hours, leave entitlement and transfer, line managers, possibilities for promotions and career progression, the office or work shop, diplomas and formal qualifications, and so on. The practice of retiring employees at a certain age, usually around 55, has spread through the formal economy and has become a feature of working as a civil servant, teacher, or police officer, and of working for any of the major African-owned or foreign-owned businesses. This is not to say that retirement has become something that most West Africans have come to expect as part of their life cycle. Many people remain engaged in often small-scale farming, or eke out a living in the informal economy, and therefore they are not forced to retire from work by their employers – nor can they afford to do so should they want to.[3] Furthermore, even those who are made to retire from their jobs often continue to be active in the economy and in the public sphere.

This contribution focuses on African employees who were made to formally retire from their jobs by their employer, the United Africa Company (UAC), from the 1940s until the present day. UAC was a large trading company with its head office in London. It was a wholly owned subsidiary of the multinational Unilever, and had extensive operations in Ghana and Nigeria, where it was highly visible, as well as in a number of other African countries, including Togo, Ivory Coast, Gambia, Sierra Leone, Kenya and Congo.[4] From its creation in 1929 out of the amalgamation of a number of existing trading firms active in West Africa, UAC occupied a dominant position in the import and export trades. After World War II it expanded into the local production of a diverse range of goods, including sausages, plywood, creams and pomades, vehicle assembly, beer brewing and textile printing. During the 1950s UAC employed over 40,000 Africans in Ghana and Nigeria alone.[5] Its retirement policies and other practices thus affected a large number of Africans. This contribution will be limited to the Company's employees in Ghana, as it uses an as yet incomplete set of interviews that is in the process of being created as part of Unilever's Oral History project. The project documents the experiences of former UAC employees living in Ghana, Nigeria and the UK through oral history interviews.[6] At the time of writing, only interviews with Ghanaian former employees are available. Two-thirds of them are male and most worked for UAC at the level of manager or above. In addition to utilising these interviews, the article is based on records from the UAC collection in the Unilever archive, including files relating to the UAC African Pension Fund, records from the Personnel Department, and company house magazines.

The following sections will first introduce the case of Ghana during colonial and postcolonial times, with UAC as one of its major employers. UAC's views on the retirement of African staff will be discussed, as well as its strategies to ensure that employees would be financially prepared for retirement. After this, the moment of retirement will be examined, including the attitudes of the people about to be retired and the rituals that marked retirement. This is followed by an exploration of the post-retirement activities of UAC 'pensioners' and their continued links with the Company. A final section reflects on the question of how this case of the retirement of UAC employees can relate to more general observations about patterns of retirement in Ghana.

UAC, retirement and the Ghanaian economy

The activities of UAC in Ghana took place during – and often contributed to – processes of profound social, economic, and political change. At the time of the formation of UAC in 1929, Ghana was still a British dependency called the Gold Coast. A large part of the monetised sector of the economy was geared towards the export of commodities, including gold and agricultural produce, along with the importation of manufactured goods from Europe. Even though a local mining industry had existed in the area for over 1000 years, by 1931 most of the gold mining was organised in a small number of large European-owned mines employing mainly African labour. The size and number of active gold mines as well as the number of Africans employed rose and fell in response to fluctuations in the price of gold on the world market. In 1929 the gold mines employed 12,140 Africans, by 1935 this number stood at 26,535. The working conditions in the mines meant that labourers had to stop work in the mines at a relatively young age, but the mining companies did not provide pensions. It appears that relatively few labourers worked in a mine for a longer period of time, and mining company supervisors "constantly bewailed how hard it was to keep miners, once trained, on the job for any length of time."[7] Most labourers had migrated to the mines from villages nearby or further away (with up to one third of labourers coming from outside Ghana), and after severing their employment with the mining company they tended to return home, either temporarily or permanently, to engage in farming. Thus the mining sector of the colonial economy did not introduce the concept of retirement in Ghana.[8] Many more people were employed in the cultivation and processing of agricultural produce for export, in particular cocoa and palm oil. In contrast to mining, agricultural production was in the hands of a large number of small African farmers, but here as well, production depended on a regular supply of migratory, short-term wage labour. Neither farmers nor their workers could look forward to retiring from farming at a specified age.[9]

The buying, bulking, transportation and export of agricultural produce was dominated by a small group of large merchant companies, including UAC, Societé Commerciale de l'Ouest Africaine (SCOA), and John Holt and Co. The original business model for these companies (which would change after World War II), was based on the buying and exporting of African produce, alongside the importation and selling of (largely European) imported goods, including cloth, liquor, building materials, bicycles, haberdashery and so on. This trade was conducted from a network of stores throughout Ghana. UAC was the largest of these merchant companies, and in addition to the stores intended for Africans, it also operated a smaller number of Kingsway Stores intended for Europeans and African elites, which carried many luxury items including European foodstuffs. To support their activities, UAC ran an agency providing shipping services – including the loading and unloading of ocean-going vessels using surf boats – and also owned its own shipping line.[10] The merchant companies employed large numbers of African staff, in the case of the UAC more than 14,000 in the Gold Coast alone.[11] UAC also employed several hundred Europeans as managers, storekeepers and in a number of functions requiring specialised technical expertise. Africans were mostly employed in subordinate positions, including as clerks and bookkeepers, drivers, watchmen, labourers, and as crews of surf boats. There were some African storekeepers and a small number of African managers: 39 in 1939.[12]

UAC employees were expected to retire from the Company at the age of 55. This retirement age was ten years younger than in Unilever's British businesses at the time.[13] It is unclear why this was the case, as there appears to have been no discussion about a compulsory retirement age for its African employees in UAC or Unilever senior management circles. It was most likely a carry-over from the arrangements made to entice Europeans to serve for the Company in West Africa, as UAC tried to make sure that African and European employees who did the same work also received the same pay and conditions.[14] As early as October 1930, the Company established a permanent Provident Fund, into which its employees had to pay.

The moneys thus collected were invested at the discretion of a board of trustees and used to pay out a lump sum to African employees at the time of their retirement. The scheme had to be altered the next year in response to staff complaints that they were unable to meet the contribution costs, but the principle that staff had to contribute to their retirement provision was maintained.[15]

Another approach to retirement and pensions was taken by the colonial administration, which established a pension scheme for its African employees through the Pensions (Non-European Officers) Ordinance of 1936. In contrast to UAC's Provident Fund, this scheme was designed as a reward for loyal service and workers did not have to contribute to the scheme. They could retire voluntarily at the age of 45, or at the compulsory retirement age of 50, and qualified for the pension if they had completed a minimum of ten years of loyal service to the colonial administration.[16] In 1955 a similar scheme was introduced to provide benefits to other public servants such as teachers, but no provision was made for retirement for the vast majority of the population. A number of other European-owned companies, including banks and trading houses, introduced pension schemes for their African employees in the decades after Word War II, partly as a consequence of 'Africanisation' – the replacement of European managers with Africans in response to anti-colonial pressure by nationalist politicians – which also implied the extending to Africans of some of the benefits that had been originally intended for expatriate employees.[17] Access to such benefits remained very limited. No social insurance system was ever introduced in the Gold Coast, and the British Colonial Office dismissed as 'not realistic' the International Labour Organisation (ILO)'s post-1944 consensus that colonies should have such systems.[18]

Thus during the colonial period, UAC employees were part of a small minority of workers who were expected to retire by a specific age, and for whom provision was made for financial assistance after retirement. Ghana became independent in 1957. In the mid-1960s the Ghanaian government introduced mandatory retirement accounts through provident fund arrangements, which, although aiming to cover everybody, ignored those employed in the informal sector. During the 1970s and 1980s the value of the lump sum payments (as well as that of any accumulated savings) was severely eroded as a result of economic crises and hyperinflation. In the early 1990s, the provident funds were converted to a social insurance scheme that paid regular monthly benefits to retirees.[19] A further change was introduced with the National Pensions Act 2008, which extended the scheme to include informal sector workers (around 85% of the working population in Ghana).[20]

Meanwhile UAC had already in 1944 converted its own Provident Fund into a Pension Fund that paid out annual benefits, because "experience (…) had shown that some retired employees had been unfortunate in losing the lump sums which were granted to them on retirement, thus leaving them financially insecure, probably for the remainder of their lifetime."[21] The Company did not expand on the circumstances in which retirees had lost their money, but the point appears to be related to a broader concern among managers of European-owned businesses and colonial economic planners about the claims that African extended families could make on benefits intended to support workers' nuclear families.[22]

UAC in its communications with its African employees always assumed that they lived in monogamous nuclear families. It is not clear whether this reflects the Company's senior management's understanding of 'family' from their own unquestioned – British – cultural background; whether UAC staff were more likely to have embraced the idea of the nuclear family than other Ghanaians; or whether the Company was actively attempting to 'nuclearise' the family life of its employees. UAC senior managers were certainly worried about the demands that extended families might make on their employees. In 1944, the European General Manager of the UAC division that operated the Kingsway Stores warned: "There are however several inherent weaknesses from which we have to safe-guard Africans appointed to Senior positions against themselves, and one of the main weaknesses is the family background and calls on them by their family (…)"[23]

It is unclear whether senior managers tried to use the pension scheme to encourage their workers to think of themselves as belonging in the first instance to nuclear, rather than extended, families. However, they certainly did use the scheme to influence the mindset of their workers in other ways. In particular, they regarded the pension scheme as a tool for developing a sense of loyalty towards the Company. To achieve this they also, of course, relied on other incentives, such as opportunities for training and promotion, and competitive scholarships to educate employees' children.[24]

The Company view on retirement

Loyal staff was crucial during the 1940s and 1950s, and again during the 1970s, when nationalist politicians challenged the dominant place of foreign companies such as UAC in the Ghanaian economy, pointing to it as evidence of colonial or neo-colonial exploitation. Maintaining staff loyalty remained crucial throughout the entire period from the 1940s to the winding-up of UAC Ghana in 1992 because of the competition between foreign firms, Ghanaian-owned businesses and the Ghanaian government, which all had to recruit their employees from a relatively small number of qualified Africans. To attract candidates, organisations were competing on terms of employment. In 1954, the UAC staff magazine boasted: "Everybody can-not be a manager but they all get fair treatment and what with sick leave, annual holidays with pay, a pension scheme and the rest the Government has to keep alert if it is to retain its reputation as the best employer."[25] But the fact remained that UAC had to continually improve its offer to keep up with the competition. In 1956, for instance, an internal circular informed managers: "You will all have heard that Government has put into operation, as from 1st April 1956, an increase in wages and consequently we have also reviewed our own scales."[26]

Of course the competition for qualified staff also meant that there were always opportunities elsewhere for UAC employees who wanted to leave the organisation. Good workers, therefore, had to be persuaded to stay with the Company. They had to be convinced that their loyal service would be rewarded, not only with a 'long service certificate', a gold watch, or a silver UAC brooch, but also with a regular pension upon retirement. Staff were reminded that: "In these days of world anxiety as to security and the future of ourselves and families, it is comforting to know that in some measure such anxiety is unnecessary in our own case."[27] They were also informed of regular increases of the amounts paid out as pensions to retired staff.[28] The staff magazines *Gold Coast UAC News* and *The Unicorn* regularly printed statements from grateful pensioners for the payments received. For instance, the retired former manager G. B. A. Johnson is quoted as saying: "when I retired I wasn't displeased, I assure you, to receive a larger pension than I had expected. That is how the Company showed appreciation of my efforts."[29] The magazines also highlighted the ways in which workers had prepared for their retirement, so that they might serve as exemplars for others. When R. T. Abbey retired from his position of Foreman in the Boat Building Department, he was the focus of a contribution that highlighted that Mr Abbey was financially well prepared for the post-retirement years, having built houses in Accra and Sekondi, and having set up a farm in Kwahu, employing three labourers.[30] Retirement was thus presented as something that employees should expect and that they should plan for – with help from their employer.

UAC tried to make sure that staff at least made adequate financial arrangements for retirement. Around 1950, it produced a brochure for its staff explaining the workings of the United Africa Company African Pension Fund, which was "saving up for you for the day you leave the Company". The brochure explained that the pension fund "provides long service members retiring from the Company with an assured and regular income for the rest of their lives. It also provides certain other benefits both for members and their dependents."[31] The publication used figures to explain the working of the pension fund, illustrating how much the Company paid into the fund, how much its members – the employees – contributed, how much of the total income was invested and how much was placed in a reserve fund, and, finally, how much was paid out annually. It encouraged members of staff to contact their manager “for full information and rules and conditions of membership”.[32] Of course, UAC employees did not have a choice in the matter, as the requirement to join a pension fund chosen by the Company was included in their employment contract.[33] This may have compared poorly to working for the Government with its non-contributory pension scheme, but, as the UAC Group Personnel Manager pointed out in individual letters to members of staff: “It is a Unilever principle which is followed by many employers throughout the world that all managers and staff should contribute to their retirement provision.”[34] The staff members were also given a promise that the Company would never take money out of the pension scheme: “All money in the Fund must be used for the benefit of the members, and no part of it can, under any circumstances, be returned to the United Africa Company.”[35] Additionally, employees received a copy of *The Rules*, a booklet explaining the pension arrangements, as well as, annually, a Statement of his or her account, along with a copy of the printed Accounts and Report of the Trustees and the Actuary. Plans for retirement were also discussed with individual members of staff during the discussions of their annual reports. This discussion would include a reminder of the procedure for retirement: once a member of staff had reached the age of 50, the Company could give notice of retirement if the circumstances justified this, for instance when the employee’s health failed or his or her job performance deteriorated. For those who were not retired earlier, the normal retirement age was 55. The retirement date would be six months after the date on which the Company gave notice.[36] Such information about, and assistance with, retirement and pension arrangements would have been normal for a business in Europe or North America at this time, and it appears UAC was mainly implementing standard Unilever practice.[37] In the Ghanaian context, however, this was relatively new and available only to workers in certain sectors of the economy.

Leaving the Company

UAC employees were thus well informed about retirement, and tended to have adequate pension arrangements in place. Upon approaching retirement age many employees nevertheless indicated that they did not want to leave the company, but intended to stay on as long as possible. The documentation in the UAC Personnel Department’s staff files gives little indication of what motivated individuals to resist retirement: It was merely noted that the member of staff was “apprehensive” about retirement, or “did not wish to leave the Company”. The documentation was much more specific about the reasons for retiring members of staff regardless of their wishes. Some examples: “Mainly because of health reasons I think Mr E[…] has reached the limit of his potential”; there was “a decline in the quality and quantity of work performed" by Mr K.; while Mr N.'s work was "not up to the standard expected from an experienced member of our staff." About Mr Y. it was noted that "with the increased tempo in modern age retailing, the ability to adapt himself has been a problem with advancing years."[38] In one case, where retirement at the earliest possible moment was motivated by a feeling that the individual concerned should not have been promoted to management in the first place ("a very pleasant person (…) but not a good manager"), the news of impending retirement was expected to come as a particularly hard blow: Mrs G. should not be informed just before Christmas of her impending retirement. The matter would best be raised again in February, six months from the earliest possible retirement date. While UAC made use of its right to retire members of staff early, the Company appears to have been bound by the age of 55 as last possible retirement age. For instance, they retired Mr K. when he reached that age, even though this was considered "a loss to the Company". The retirement of Mr K. was the topic of some discussion among senior management, but he eventually retired as originally decided.[39]

UAC marked the actual moment of the retirement of a member of staff with a ceremony. Retirement parties were a common feature among the business in Europe, and UAC – and other companies – thus also introduced their African staff to this phenomenon. These were usually gatherings for immediate colleagues and their wives, and also attended by former (already retired) colleagues. For example, at the retirement party for Freebody Acquah, who retired after 42 years of service, the retiree gave "a long and interesting account of his career", but at least "nobody's glass was 'idle'"; when the driver A. K. Dadzie retired after working for the company for 23 years, the other drivers presented him with a golden ring during a retirement party at the 'Home-Alright' bar; and when D. O. Tettey – the "Encyclopaedia of the Personnel Department" – retired there was a "brief but impressive" farewell party in the staff canteen, during which he was presented with an *Adinkra* cloth and a pair of sandals.[40] Bigger events were organised for some of the more prominent managers. For instance, when Isaac Ogoe retired after 40 years, the Company organised a party attended by Mrs Ogoe, P. H. Fitz-Gerald (the Company's General Manager), European and African staff, customers, and friends and relations of Mr Ogoe. Both P. H. Fitz-Gerald and E. L. Lloyd (the District Manager) spoke in glowing terms of Mr Ogoe's "fine sense of duty and valuable advice", then presented him with a solid silver tray, and wished him a well-earned rest on his retirement.[41] Mr Ogoe could not start his rest immediately, however, as he was still completing the construction of a property, for which he had received a loan of £500 from the Company.[42] Almost twenty years later, at eighty years of age, Mr Ogoe was still an active member of his community. He was Chairman of the Juvenile Court Magistrates Panel, Acting Chairman and Treasurer of the Sekondi-Takoradi Boys Scout Association, Acting Chairman, Sekondi-Takoradi City Assessment Committee, Life Chairman, Ghana Minstrel Choirs, a senior leader of the Methodist Church and Treasurer of the Church's building committee, as well as President of the UAC Group Pensioners Association (Western Division).[43]

Retirement activities

Isaac Ogoe was only one of many "old timers who still keep going" (the expression used to describe them in the company magazine *Gold Coast UAC News*). For instance, when the UAC building inspector was visiting a site in 1951 and got into conversation with James Q. Annan, one of the foremen on the job, it became clear that Mr Annan had retired from UAC several years previously after working for the company for 46 years. Two other workers on the same site had also worked with UAC: Daniel T. Kwablah had retired from UAC six months earlier after thirty years of service, while A. J. Hungar had left the Company three years earlier, at the age of 61 to look for other employment.[44] During the 1940s, 1950s and 1960s, many of those who retired from UAC set up their own trading enterprises, often becoming credit customers of UAC. As such they could make use of their existing contacts with the Company, and of their understanding of the trade, gained over many years.[45] Taking a different approach, F. B. O. Lindsay set up a motor transport company, and continued to do considerable business with UAC.[46] A number of former staff turned to commercial farming after retirement, employing sometimes quite a large number of farm labourers. Others took over, or set up, manufacturing businesses in a broad range of industries, including plastics, garments, and furniture.[47] A number of those who had achieved management status with UAC, offered their services to the Government of the day. Take for example Henry R. Annan, who had formally retired and was receiving a pension from UAC in 1970, when he became the Ashanti Chief Regional Executive. Around the same time other retired UAC people were in similar positions, including John Kofi Darkwa, who was Chairman of the Kumasi City Council Management Committee; H. O. Wilson, who was appointed Director of the State Farms Corporation; and G. K. Tsikata, who was Director of the Ghana Supply Commission.[48] Many retired members of staff accepted responsibility in their community as traditional leaders – being enstooled as an *Omanhene* or a *Torgbui* – or in another traditional function.[49] In September 1963, for instance, G. E. Bilson, who had retired from UAC four months previously after working with the Company for 36 years, was installed as *Mankrado* of Eyiakrom-Nkodwo, taking the stool name Nana Kobinah Andoh II.[50] It is clear that, regardless of the Company's best wishes for a "well earned rest" or a "happy and peaceful rest", UAC pensioners remained active and took on at times quite challenging tasks.

Throughout the 1950s to 1980s, UAC maintained links with its retired staff. This took place on two levels. First, there was the general pensioners policy, which – at least rhetorically – continued to include the retired employees in the 'UAC family'. In addition to their pensions, retired employees continued to receive copies of the company magazine, and their children continued to qualify for secondary school scholarships on the same terms as those of existing staff. Many retired employees regularly visited UAC sites and offices, presumably to socialise with their former colleagues. They were also always invited to attend ceremonial occasions, such as the ceremonies during which long service awards were handed out to existing staff. The pensioners' presence at these events did not go unnoticed. According to the *Gold Coast UAC News*: "The presence of three old pensioners was an occasion for a conversation interestingly reminiscent of the days when whisky was sold at 3s. 6d. per bottle and Quadrille and Bon Ton were the dances in vogue."[51] At another event former manager "Willie" Plange – who had retired from the Company 21 years previously – and his associates "of the same vintage" were "in grand form", exchanging "many reminiscences about the hours of work, the rates of pay, methods of trading, staff relations and other kindred subjects. Judging by their enthusiasm these pillars of the Company in the past had no qualms about their security or about reward for their labours."[52] The company magazine wrote regularly about pensioners, emphasising that they remained part of the 'UAC family', to take away some of the apprehension about retirement among existing staff. The magazines carried regular portraits of "Old timers who still keep going", usually published on the occasion of their birthday, their enstoolment as Chief, their attendance at a UAC event, or as part of the "Know our pensioners" series of articles. Of course they also carried obituaries of pensioners who had passed away.[53]

By the late-1960s, the Company decided that the time had come to develop a new pensioners relations policy, as the existing arrangements were becoming less effective, due to a number of related factors. Firstly, the decision to pay pensions through bank accounts rather than for pensioners to collect them in cash, meant that fewer personal interactions took place. Furthermore, the shift in the UAC business model from produce buying alongside wholesale and retail trading, towards local manufacture and wholesale trading, resulted in both a reduction and a shift in the number of UAC locations throughout the country, which meant that it became more difficult for some pensioners to drop in at a local UAC branch. Finally, more and more employees had reached the retirement age, and the sheer number of retirees was growing rapidly, making it impossible for existing UAC staff to maintain informal contacts with their retired colleagues. It was therefore decided to add to the existing practice, which comprised of: the inviting of pensioners to Company events; including their children in scholarship competitions; and sending them the company magazine. New was that, starting in 1968, an annual Pensioners' Re-union Lunch was held, which included a speech by the Company Chairman (or his representative) about the general state of the Company and the direction it was going. Furthermore, the company opened an advice bureau in the Chairman's Department, where pensioners with problems could go to obtain advice and assistance. It also encouraged and supported the establishment of a UAC Group Pensioners' Association to organise the pensioners, hold regular social meetings and facilitate communication.[54]

UAC perceived it as crucial for business to have good relations, not only with its current staff, but also with its retired former workers. The reason for this was political: as a British company operating in a former British dependency, it was vulnerable to accusations of exploitation. The degree of rhetoric against foreign business fluctuated over time, and there were times when both the Ghanaian government and public opinion were favourable towards UAC in particular. However, UAC senior managers always had at the back of their minds the need to avoid providing additional ammunition for criticising the Company. This had an impact on how they dealt with current, and former, members of staff. In 1969, for instance, such concerns were crucial in discussions between local managers and the Company's lawyers about whether to take legal action against two former employees who had been asked to resign because of fraud. On the one hand, there was a reluctance to go to court, because of expected "repercussions on the expatriate unit head", while, on the other hand, it was also considered that "if people are terminated or asked to resign on grounds of this kind without any steps being taken in relation to a criminal prosecution, they may subsequently suggest to other people that their termination was simply due to the harshness or injustice of the UAC Group."[55] In this context, it would clearly not be in UAC's interest to have a few thousand unhappy pensioners complaining about the Company, and its pensioners relations policy was designed to avoid such a situation from occurring.

In addition to the general pensioners policy, UAC maintained special relations with individual pensioners. These could be business relations, as in those cases when pensioners had set themselves up as credit customers. It seems that particularly in the 1940s and 1950s, UAC was keen for its former staff to become credit customers, partly for reasons of trust and partly because of the knowledge that retired UAC employees had of the trading business. The Company used several tools to bind them, including housing loans and specific 'soft' credit arrangements. At the same time that the Company was sending its employees into retirement between 50 and 55 years of age, regardless of whether they wanted to retire or not, it was working hard to convince its successful credit customers to continue trading regardless of their age.[56] The Company also tried to make sure that it maintained close relations with those retired members of staff who had good political contacts, or who were influential in local communities, for instance because they had been enstooled as a Chief. The Company would try and make sure to send at least one representative whenever one of their pensioners who had become a Chief held a traditional festival.[57] It appears that UAC was prepared to go to great lengths to please some of their pensioners, providing services which at first glance appear to have little to do with running the business. For example when C. C. Tamaklo retired in 1962, he went on a two-month long sightseeing tour of Europe at the expense of the Company.[58] In 1953, when Isaac Ogoe wanted to watch the Coronation in London, UAC arranged a ticket for a seat for him, even though he had already retired from the Company two years previously.[59]

Retirement experiences post-1980

The 1980s were a period of dramatic changes for Ghana as a country, and for UAC's business there. Already during the 1960s and 1970s there had been periods of political and economic crisis, which had hurt UAC's ability to import both the foreign goods they were selling and the tools and raw materials they required for their local production.[60] Matters got a lot worse during the 1980s, with UAC scrambling to find things to sell, having difficulties producing in its factories, and losing its textile printing factory due to a workers take-over of the facility in response to planned redundancies.[61] By 1983, the Company that for decades had been the country's most significant importer could not even get hold of a single penlight battery to power a pocket calculator.[62] The 1980s were years of insecurity for UAC employees. There was a gradual decline of the business, with a declining number of staff, temporary closures of facilities, and merging of activities. UAC's experience reflected the Ghanaian economy in general. At the end of the 1980s, the economy was liberalised as part of a World Bank-led attempt to turn around the economy through structural adjustment.[63] This aided the recovery of certain sectors of the Ghanaian economy, but UAC could not take advantage of this. When import licences were abolished in 1989 and import tariffs lowered, most UAC businesses were uncompetitive in a market suddenly swamped by cheap imports. The Company embarked upon a major restructuring, closing down certain businesses such as Kingsway Stores, and selling off others such as the breweries. UAC Ghana ceased to exist in 1992 when its remaining business was merged with that of Lever Brothers to form Unilever Ghana Limited. The restructuring process was very painful for UAC staff. Some employees could transfer to Unilever Ghana, and others moved to another employer when their division was sold, but many employees were made redundant and lost their jobs.[64]

Thus those who retired in the 1980s and 1990s had a different experience from those who retired earlier. There was no possibility to become credit customers (though some became Unilever key distributors instead), and with the organisation in decline and eventually disappearing, there was less opportunity to engage with the 'UAC family'. However, pensioners made effective use of the skills and contacts acquired during years of employment with UAC and many set up a new business or found other employment. Former employees state that people who worked with UAC have a very good reputation and have no difficulty finding another position, or a business partner if they want to set up a business: "there are lots of opportunities and they are just looking for those kind of skills."[65] According to former auditor Kwasi Okoh, "everybody wanted a UAC person".[66] Mr Okoh himself, following his retirement, became Director of an aluminium processing factory. Some further examples: Theophilus Tandoh became an independent property consultant after he was made to retire, and some of his business comes from Unilever Ghana, for whom he does the same things as a he did when he was working with UAC; Emmanuel Idun built a hotel, and also took on a job as Commercial Director of a telecommunications company; and Vicky Wireko-Andoh became the president of the Institute of Public Relations, Ghana.[67] Thus even though the circumstances have changed since the 1980s, former UAC employees still do not regard retirement as a transition to a period of "well earned rest", but rather as a transition to new economic activities, alongside a continuation of social activities and perhaps the gaining of the status of an elder or a Chief in the community.

This contribution has focused on the history of retirement within UAC in Ghana, and on the post-retirement choices of its former employees. UAC pensioners are not unique: former government employees and workers for other companies exhibit a similar approach to retirement. The choices of former UAC employees thus represent a more general pattern in Ghana: formal retirement was introduced but for the majority did not become a transition to leisure or – as the Company called it – "a happy and peaceful rest".[68] Rather the 'retirees' continued their public and economic activities, using the skills, contacts, and capital they had built up during the period of formal employment. Those who continued their role as traditional leader in their community, tended to have accepted this responsibility towards the end of their career with the Company, while for others enstoolment as Chief followed their retirement. In fact, both for men and women, it was only around the formal age of retirement that they had gained the necessary requirements to achieve *opanyin* (senior masculinity/senior femininity) – the status of being an elder. Becoming an elder takes years, and while the individuals' achievements help to qualify him or her, *opanyin* status is ultimately ascribed by the community.[69] In this way the prominent role of elders in Ghanaian culture worked against the transformation of retirement into a time of leisure.

Of course only a minority of Ghanaians can use their ‘retirement’ in this way. A percentage of workers retire due to ill health, and they are often not in a position to start another business or find suitable employment. Most Ghanaians still do not formally retire, and continue with their economic and public activities for as long as their health allows them. In spite of the existence of a national social insurance scheme, an estimated 90% of the workforce do not currently receive benefits, while for most of those who do receive them the pensions are very low.[70]

The history of retirement in Ghana in the twentieth century shows, on the one hand, an incomplete process of the introduction of pension schemes and legislation aimed at providing financial security in old age, thus allowing for leisurely retirement. In many respects these initiatives failed to achieve their goals. This can be attributed to the impact of economic and political crises, and also to the difficulty of including a large informal sector in such schemes. However, this study of the retirement of UAC workers – who were among the first groups of employees who were made to formally retire and for whom adequate pension provision was available – shows that there are also cultural factors that made the concept of leisurely retirement unattractive in the Ghanaian context.

Notes

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