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**TECHNICAL MEETING ON POPULATION AGEING AND LIVING ARRANGEMENTS OF  
OLDER PERSONS: CRITICAL ISSUES AND POLICY RESPONSES**

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**Rapid Urbanization and Living Arrangements of Older Persons in Africa\***

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## **INTRORODUCTION: AGEING AND LONGEVITY**

There is no doubt that the world's population is ageing and that such ageing presents a major policy problem in the developing world (United Nations,1991). In Asia the crisis is an immediate one (World Bank,1994); China stands out as the most rapidly ageing society and its population structure will be closer to that of the developed regions by 2025. In Africa, the crisis is just beginning to reveal its shape and presently it is a family crisis (Apt,1995, Apt and Greico,1994). In demographic terms, the proportion of Africa's older population 65 years and over stands at 3.0 per cent. Although sub-Saharan Africa's older population is not as large in size as in other regions of the world, it must still be considered as a potential cause for concern since the largest increase in the number of older persons in the world between 1980 and 2000 will occur in Asia and Africa. Table I shows the projected growth in 60+ population in the regional areas of Africa from 1980 to 2025 and absolute increase in that period.

The most rapid growth in the older population is expected in Western and Northern Africa whose older population are projected to increase by a factor of nearly 5 between 1980 and 2025. Of relative importance is the fact that the number of the very old in Africa is also expected to grow at a very fast rate. Between 1980-2025 the 75 years and over age group will increase by 434 per cent in East Africa, 385 per cent in Middle Africa, 427 per cent in Northern Africa and 526 per cent in Western Africa. Nigeria in West Africa, will be among the countries in Africa that will experience very large increases in this age group. Another unique feature of Africa's ageing situation is that by the year 2020, rural segregation of the old will manifest and the elder segment of the African population will be concentrated primarily in rural areas.

Ageing and longevity have together occupied the world's platform of popular concerns in the last century. Besides the demographic factors, there are economic and social factors that are bound to adversely impact on older persons during the current process of urbanization and industrialization observable in the developing regions of the world including Africa. That process gradually weakens traditional family patterns which provide centrality and social roles for older persons. There is no simple panacea for addressing the problem of meeting the social and economic needs of an ageing world. The orthodoxy of the industrial world: the welfare state, old style public pension schemes and public-financed medical provision are all in major difficulties. Whether the cultural norms of African countries remain strong enough for families to maintain their ties to older members as the dependency burden increases in the twenty first century is the crucial question.

While ageing has drawn considerable attention in developed societies for a very long time, it has barely been conceived yet in

many African countries as a potential demographic change whose occurrence is only a matter of time. It goes beyond the small proportion of the older populations currently projected in the population structure of African countries. Many sub-Saharan African countries have other urgent pressing demographic problems of rapid population growth, high infant and child mortality, excessive rural urban migration and most recently, high levels of HIV/AIDS infection.

This paper looks at a major trend in Africa's modern development: rapid urbanization, and reviews living arrangements of older persons. The rest of the paper is composed of six parts: The first part is devoted to a theoretical discussion of urbanization within the context of migrational trends in Africa and its observed impact on older persons. The second part looks at ageing and the African family in a historical and cultural perspective. The third part reviews the stresses of African families within the constraints of contemporary urbanizational life. The fourth part specifically addresses the issue of urbanization and the living arrangements of older persons in one African country, my own country, Ghana. The fifth part, the conclusion reviews future options and the sixth and final part, makes recommendations aimed to improve the living standards of older persons in Ghana.

In this paper, older persons, elder, elderly and ageing persons are used synonymously.

#### **B. URBANIZATION TRENDS IN AFRICA: IMPACT ON OLDER PERSONS**

It is generally accepted that all nations of the world are passing through two fundamental demographic changes, namely the urbanization of most cities and towns and a rapid ageing of the population of countries. In reviewing the effects of urbanization on older persons, the writer was constrained by lack of literature in the area of population ageing in the context of urbanization. Urbanization and population ageing separately have received their share of research. They have been severally addressed at national levels as two separate problems but not as a combined area for investigation. The research neglect in these two related areas: urbanization and ageing has been acknowledged by the United Nations Department of Economic and Social Affairs (1991).

Migration and urbanization have both separately and jointly been pinpointed as contributing to the de-stabilization of the value that in the past sustained older persons in a closely knit age integrated African society. Concern about the well being of the elderly left behind in rural Africa while the young and able bodied seek greener pastures in urban centres was first emphasized by African delegates to the Vienna World Assembly on Aging [1] in almost all the national reports.

Repeatedly it was reported that some older Africans find themselves deprived of their formal family based resources of support as they become increasingly isolated in rural areas. Zambia which had experienced large scale rural shift in population (1963 & 1969 population censuses) identified the elderly as those most affected by the shift. According to their national report, the elderly are left behind in the rural areas to find a living from the land with very limited tools. The situation of the elderly left on their own in villages in Botswana is said to be worsened by periodic droughts that make subsistence farming even more difficult and the Kenya delegate summed it all up as follows:

"The shift from the agrarian economy which by its very production activities maintained the cohesion and stability of the family, to plantation, mines and factories is now causing physical separation of family members often by great distance thus weakening the traditional family ties..... the concentration of industry trade and educational opportunities in cities spurs the migration of young people from their villages."

Should the elderly follow their children to the cities, UN studies (1975) indicate that they live in slums and uncontrolled settlements. Africa has a long history of migration within countries and across borders within the continent. What is of consequence with regards to migration in contemporary Africa is the rapidity with which populations mostly young people are moving from rural areas into towns and cities. Although sub-Saharan African countries even now are overwhelmingly rural the continuous depletion in the size of young population in rural areas surpasses all else in the history of the advanced world and requires serious policy thinking. Between 1970 and 1982, African urban population on the average grew by almost 6% a year, more than twice the overall rate of population (Goliber 1985). In 1960, about 11% of the African population lived in urban areas and 22 years later in 1982 the population had nearly doubled to about 21%. In 1960, only seven cities in the African region had more than half a million residents and by 1980 the figure was up to 35 of which nine were in Nigeria alone. Along with rapid growth of towns and cities, the development single dominant metropolitan areas is another characteristic feature of the region's urbanization. Thus as far back as 1980 in West Africa 50% of Togo's urban population was concentrated in the capital Lome. In East Africa, 57% of Kenya's urban population could be found in Nairobi and in Southern Africa, 50% of Zimbabwe's in Harare, the capital. Africa's cities continue to grow and swell up with rural migrants. The city of Accra, in Ghana grew from 16,267 in 1891 to 61,558 in 1931 and hit 964,879 in 1984 (Ahuno, 1992). The city is unplanned characterized by shanty suburbs created by migrant influx into the city. Presently it is assessed to have two million inhabitants.

Young people with some education move in their numbers from the rural areas to the towns and cities. Opportunities for earning a good income are greater if one has an education and the facilities for acquiring good education or for earning better income are definitely not available in the rural areas. In the African context, migration does not necessarily mean a permanent separation between migrants and those rural kin left behind. On the contrary much interaction takes place between urban and rural relations as township visit or are visited by rural relations. Remittances from and to the immediate kin is a regular feature of the African urbanization and as such emotional and family ties are thus maintained with those left behind.

Nevertheless, the ability of modern families in Africa to care for their elderly relatives in the urban context is seriously impaired according to many observers, by crowded housing, limited financial resources and the increasing education and employment of the women who are the main care takers of the elderly. It is further observed that elderly parents have generally become economic appendages to their children's families instead of as in the past integrated members with economic activities revolving around them. (Apt, 1995:156). One reason advanced is that the African family structure is becoming increasingly nuclear rather than the extended. Especially in the urban areas, it is the nuclear rather than the extended that is common. West African studies of Little (1946) Caldwell (1968) Oppong (1974) and Azu (1974) support this trend. Almost everywhere the pattern of marriage has become more footloose than before. The anchor which was found in being married to each other's family house is giving way to each other in Western style. The 'family' which had all the sanctity bestowed on it by the traditional culture has virtually degenerated into a profane association of partners who believe more in trial than permanent marriage.

Consequently, it is argued, the old family pattern is disintegrating due to reasons of modernization, industrialization, urbanization and resultant complex factors like education introduction of convertible monetary systems, easy travelling, establishment of social and economic values and political patterns. These then conclusively make out a modern society with stratifying factors like being rich or poor, being educated or not and having this and that other thing or having it not. It is of importance now in present African society to be a member of this social stratum or professional group or partner in politics or other interest group. The trend now is to be recognized and the infiltrated values being now accepted by the young educated, ambitious and urbanized, they are a pertinent and also a detrimental factor to the old family pattern when cash is a scarce commodity.

It is against this background of rapid changes that we shall now

examine the elderly generation's existence and support under tradition.

**C. THE HISTORICAL AND CULTURAL CONTEXT:  
AGEING AND THE AFRICAN FAMILY.**

**1. African values:**

Historically, African communities had well articulated caring structure that preserved the quality of life for older persons but this was linked to the low chance of the survival of large numbers of older persons. The situation is changing, albeit, gradually: early mortality no longer limits the number of surviving elderly and traditional respect and caring structures are now under substantial social challenge (Habte-Gabr,1987; El-Badry,1988; Adamchak,1989; AGES,1995; Vatuk,1996). The literature on informal support systems characteristic of the African model, frequently give forewarning on the weakening of African traditional family structures. Much of the literature cite modern nuclear family's inability to continue its care giving roles in the context of current monetized urbanizational life as women increasingly join the labour force. The impact of world economic trends on family living standard is likewise projected as paving the way for extended family exclusivity. (Mosamba,1984; Shuman,1991; Apt, 1992; 1996). The family's capacity to cushion older members essentially depends on three variables: its social and economic situation; whether it falls within the ambit of a social security system and the actual nature and structure of the family (Chawla, 1996).

When elderly Nigerians were asked "What sorts of things give the most status to-day (Ekpenong, Oyeneye, Peil,1987:16-17), the general agreement was that money, character and education (in that order) are most important. Only a few respondents mentioned the traditionally accepted norm, namely, children and family. The majority of Nigerian elders are said to be pessimistic about modern circumstances in Nigeria and about the present and future situation of older persons. In the final analysis, the conclusion drawn by the authors was that even though elderly Nigerians continue their traditional roles, these roles are now less important in an increasingly materialistic society. Elderly Temne of Sierra Leone, also in West Africa, summarize it all in their reflective assessment of themselves as "a short changed generation" (Dorjhan,189:272-275). In this reflection they meant that they had "paid their dues" when they were young but their turn for the pay off was begrudged by social change (Dorjhan,ibid). Of the Samia of Kenya in East Africa, Cattell (1989:233) observes that elderly Samians influence has been "devalued, displaced, replaced and a significant basis of their respect has been eroded". Many elderly Samians identified education as the crucial element in this change and emphasized that it has reduced respect for them, the support and care given them and the seeking of advice from them. Now one

needs new knowledge which old people especially women lack (ibid:236).

The writing is already on the wall. In many African countries neglect and isolation of older persons is increasingly surfacing at two levels: at the family level and societal level. States a 74 year old widow in a Ghanaian urban setting with the deepest of sorrows: "I did not know life would be so bad" (Apt, 1996:128) Increasingly, the indicators are of a trend away from the traditional perceptions and practices of obligations towards care for the elderly:

*When your elders take care of you while you cut your teeth, you must in turn take care of them while they are loosing theirs. (A Ghanaian Proverb)*

Similar value orientations operate in other African countries. In South Africa, *Ubuntu* stands for human respect, dignity, trust, equality, togetherness, mutual responsibilities and mutual assistance. An Ubuntu community is built on strong and caring families and neighbourhood. In Kenya, *Harambee* stands for togetherness, mutual responsibilities and mutual assistance, pulling resources together to build family and community. In Rwanda, *Urukwavu rukaze rwonka abana* literally meaning "an old hare suckles from the young" expresses the cultural concept of inter-generational support (Marzi, 1994, pp3-7)

## **2. Traditional Inclusivity:**

Older people in Africa by tradition are not excluded from the process of productive and social participation. In a typical African household, each person has a role of play whether young or old. The elder plays an important role in social upbringing of the young and thereby becomes the educator and the guiding spirit behind many initiatives of the young, psychologically a very satisfying role. As one entrusted with family lands, property and family wealth, the elder is consulted in administrative matters and is always consulted when important decisions are to be made; a role which is linked to their closeness to ancestors. Consequently, the Shona of Zimbabwe's reference to the old as "ancestral spirit".

In this connecting role, the elders officiate in ceremonies to do with marriages births and deaths and as adjudicators, ensure that peace and harmony prevails within the greater family.

This social arrangement enables the young and the old to engage in productive intercourse and intergenerational experiences are shared; the young have something to learn from the old and the old person is given a helping hand. Daily encounter between generations places the elderly person in a strong position that is both useful challenging and ego building. This domain of kinship network within which the older person resides under tradition acts as a

protective environment, an economic and psychological social security system.

Jomo Kenyatta in his book Facing Mount Kenya (1965, pp297) stresses the African seniority principle and societal inclusivity of elders:

"As a man grows old, his prestige increases according to a number of age grades he has passed. It is his seniority that makes an elder almost indispensable in the general life of the community. His presence or advice is sought in all functions. In religious ceremonies, the elders hold supreme authorities. The custom of the people demands that the elder should be given his due respect and honour"

On the isolation of older persons, Kenyatta (ibid) makes the following observations reflecting the African moral and political thinking:

"Nobody is an isolated person...first and foremost, he is several people's relative and several people's contemporary"

Seniority principle however needs to be qualified. In the African ideology old age goes with certain roles and responsibilities which are bound to the elder's life experience and accumulated wisdom. Thus the respect and honour adherent to being old continues as long as the elder is responsive to traditional respect expectations. Accordingly, old age in Kikuyu society of Kenya is defined "functionally by the ability to actively contribute to the labour and leadership obligations or "adulthood" (Cox & Mberra 1977). In other words, the individual who has learned nothing from his life experience to enhance the life of others younger than himself, forfeits the seniority respect and honour reserved for elders. The Akans of Ghana and the Yorubas of Nigeria have many proverbial images describing this type of culturally deficient elderly who has nothing of his past to enhance the life of future generations.

#### **D. URBANIZATION: AFRICAN FAMILIES UNDER STRESS**

Support of the elderly in kind was a traditional practice in rural Africa; support of the elderly in cash is increasingly a requirement of urban life in Africa. However, low wages and employment insecurity work against the urban African offspring being as able to meet these income requirements as their counterparts are in meeting the need requirements of the rural elderly (Korboe, 1992). Clearly, the domestic separation of the urban elderly from the traditional structure, tells us something about the changing image of the traditional family. Conflict of loyalties is evident between newer urbanized conjugal family and the extended traditional family (Fortes, 1971; Oppong, 1981; Korboe, 1992).

In a study of the views of Ghanaian youth on ageing (Apt,1991), it was evident that young families will not be living with their elders much longer as 81 per cent of the respondents were of the opinion that this arrangement was not feasible in the present. It would however be a mistake to think that such separation is simply the outcome of the adoption of 'modern' values and attitudes for there are obvious infrastructural and structural factors involved in this change of practice. Urban housing conditions provide a good part of the explanation for these changes.

In the rural Ghanaian context, the provision of accommodation for all social categories is unproblematic; shortage of land is not a factor and simple additional dwellings are constructed of local materials as the need develops. Urban accommodation typically requires cash payment and is frequently subject to the landowner's limitation on the number of persons entitled to inhabit a property. These factors taken together place pressures on families especially where family size is large, to sub-divide into component units (rural/urban). Such sub-division, in its turn, adversely affects the internal budgeting arrangements of the conjugal family in respect of its ability to meet traditional welfare obligations.

It is not only the budgeting capabilities of the conjugal family which are affected by sub-division for such sub-division has consequences for the arrangement of the various personal service and care arrangements within the extended family. For example, the traditional functions performed by older persons in respect of child care are negatively affected by this domestic separation. Similarly, the caring services extended to the elderly within the traditional household become more problematic, sporadic and on occasion, even impossible, when elderly people become geographically separated from kin even within the same area of a city (Apt,1993) or forced to live with carers in an unfriendly urban environment. The Kenya case study (Tout,1989) below illustrates the latter example.

**Uprooted from rural area, Mrs S tells her story.**

*When I was at home I had a field and managed to do all I wanted, but here in town, I am hardly able to take a walk because I am old and, besides, in town there is a danger of cars. I always tell my son that I want to go home to live the life I am used to. I am however, too old and sick and no one is prepared to come with me. I have no future but to wait for death.*

The reciprocity which existed between the generations in the traditional extended family is thus disrupted by urban life; in this process, the elderly who were previously valued for their services increasingly occupy the unenviable position of being

viewed as useless consumers of scarce resources and uncooperative. When old people living in rural areas have no option but to migrate to the city and live with relatives there, it is not an easy option for either. It can be quite traumatic for the old person (HAI,1999) and stressful for the relative.

Nevertheless and although the signs of imminent crisis of social welfare in respect of the old in Africa are already visible, presently in most sub-saharan African countries, due to lack of a comprehensive social security system for all, the family continues to be the dominant source of care and support for older persons.

**E. THE GHANAIAN EXAMPLE: URBANIZATION AND LIVING ARRANGEMENTS OF OLDER PERSONS.**

**1. Demographic profile**

The demographic profile on Ghana shows that people are living longer and will continue to live longer in the years ahead. The population of Ghana which is relatively young is presently estimated to be over 18 million. The population at the last census in 1984 was 11 million. The next census to confirm the 18 million estimate will begin in 2000.

The Ghanaian population is not only youthful but so in every subsection. The median aged worker is only 30 years old and one member in nine of the labor force is over 50 years of age. Table I presents the population of Ghana projected to 2000 for selected age groups.

The post independence population census conducted in Ghana in 1960,1970 and 1984 gave total population figures of 6.7 million,8.5 million and 12.5 million respectively. The 1970 census shows an increase of 2.4 per cent over the population of the first census while the 1984 census recorded annual growth rate of 2.62 per cent during the period from 1970 to 1984. Between 1960 to 1970 the population aged 60 years old and above had increased by 8.2 per cent. From 1970 to 1984 the increase was 9.4 per cent. Thus within 24 years (see Table II ), the population aged 60 years and over went up by 18.4 per cent. This is suggestive that Ghana's population is growing older. Table III shows figures of life expectancies for Ghanaians in 1990 at the age of 60, 65,70 and 75.

Table IV shows the geographical distribution of the population aged 60 years and over and it indicates for all the computed years that more older persons live in rural areas. The link between rural-urban migration in Ghana and the ageing of rural areas has been well documented by researchers (Engmann,1963; Caldwell, 1967; Addo,1972; Nabilla,1986). In the movement to Ghana's towns from the rural areas, it is the youth (15 to 34 years inclusive) who dominate such movement.

## **2. Urbanization and migration**

Like most of tropical Africa, the growth of Ghana's towns accelerated over the years and urban-rural migration stream has increased alarmingly. Urban population increased from 23.0 per cent of total national population in 1960 to 28.6 per cent in 1970 and further to 31.3 per cent in 1984 (Central Bureau of Statistics, 1984:58). During this period from 1960 to 1984, the urban population within the Greater Accra region in which Ghana's capital is located, rose from 78.8 per cent to 83.5 percent. In the case of the Northern region where rural poverty is at its highest, the urban population rose from 13.0 per cent to 24.7 percent in this same period (Central Bureau of Statistics, 1984:51). The drift from the rural areas to the urban centres is not only causing a high rate of unemployment and overcrowding in towns among other social and economic problems but it is contributing to the isolation of the aged in rural areas and the deprivation of their usual sources of social and economic support.

Reviewing the 1970 and 1984 census findings the following facts emerge:

- (i) it is the young age group that is migrating from rural to urban areas and
- (ii) consequently rural areas are increasing inhabited by older people

By estimation, at least 50 per cent of children of the elderly in Ghana migrate to distant places (Apt van Ham, 1989) and personal contact between children and parents left behind is rather sporadic. (Apt, 1971; 1972; 1980; 1986;). The question of visits from children to their old parents is of crucial importance in the context of psychological or emotional support. Data collected in Ghana since the seventies indicate that migrant children's visits to parents average once to twice a year and that older people in the rural areas are visited even less often by their children than their counterparts in the urban areas (Apt 1996).

## **3. Changing family Structure: Crowding out older Persons**

The family in Ghana, as in all Africa generally, is undergoing basic structural and functional modifications. It is however, the type of changes emerging that remains debatable. The introduction of western type education with its built-in ideologies on living, wage and income earning jobs, often channel young people's efforts away from their kith and kin and from their home areas at the same time diminishing the value of authority, knowledge and skills of the senior generation. The strain on traditional family structure that is introduced by distance is compounded by economic stagnation, individualization of legal contract in the market economy and the increasing emphasis on romantic love as the basis

for marriage. These reinforcing elements tend to create for individuals and couples a direction of independence from the larger family. This direction is further reinforced by the imposition of the law courts in matters of property rights etc. and in the nuclear family housing units provided for urban residents by employers and public authorities.

Migration, urbanization, education and wage labour are the main factors within the broad socio-economic changes that are affecting the living arrangements and support system of the family. They affect the care and well-being of the elderly at three levels. First, the departure of resourceful persons within the family and household, that is, the able-bodied and the young whose services are needed in the processing of daily needs. Secondly, the departure of care givers mostly women through modern education and employment as providers of services within the household and, finally, the inability of the able-bodied to earn needed income as providers due to increasing unemployment, underemployment and low salary levels even for the fully employed. Added to the above is income security of the elderly themselves which diminishes with age as a result of the absence of pension and social security schemes for the Ghanaian informal sector workers. The majority of older Ghanaians are small scale farmers and artisans and have no benefits to rely on when they retire from active work.

#### **4. Family Support**

Social indicators show an alarming decline in the living standards of Ghanaians in the last two decades. Although the responsibility for old parents is not resented by the young, the ability of families to care for their elderly in the urban context is seriously impaired by limited financial resources. Empirical studies over the years have placed the burden of care of the old on spouses and children (Brown, 1984; Okraku, 1985). Further indications are that children's monetary support to elderly parents are meagre and infrequent. Food clothing, medical care as well as housing form part of children's support to elderly parents. The extent and overall economic and social support to older persons in Ghana from children can be surmised from Table V.

#### **5. Demographic Characteristics of older Persons:**

Old persons in Ghana tend to remain where they have spent most of their adult lives (Apt van Ham, 1989). In spite of the increasing urbanization, Ghana is still a rural country with an economy relying heavily on agriculture. The heavy out-migration of the young from rural areas to urban areas contribute to a high proportion of older persons in rural areas engaged in agricultural work. Older persons in urban areas have greater opportunities for formal employment if they have some education. Most elderly persons left behind in rural areas have existing ties with family members who move to urban areas. A small but increasing minority have no ties and no support.

Marital status and living arrangements of older persons vary tremendously by locality (urban/rural) and by gender (See Tables VI and VII). Many older men remain married and in family settings as heads of households whereas many women spend their later years as widows, separated or divorced. Widowhood status for older women is very prominent as indicated in Table VI. Compared to men, the rate of widowhood is double as much for the urban woman and even more for the rural woman. This makes a fair proportion of older females in rural areas heads of household, 51 percent rural and 29 percent urban (Apt, 1994).

#### **6. Role and social status within Households**

While majority of older persons in Ghana live in their own houses or ancestral homes (see Table VII), they are most likely to live in older homes of lower value. While age of housing is not necessarily an index of physical condition, it does bear a relationship to functional obsolescence and ease of maintenance. By observation, a fair number of older persons particularly in rural areas live in dilapidated houses which at first impression require maintenance works. Very few older persons live in rented accommodation and those who do are usually in urban areas (Apt, 1994) and the rent is usually paid by children as part of their welfare contributions. Other common living arrangements are in houses belonging to children and to some lesser extent in houses belonging to other family members.

Generally it is unusual in Ghana to find older persons living alone. Living alone, however, is currently becoming manifest in both urban and rural areas. The common living arrangement is to live in households with relations. These are most often children not in gainful employment and grand children. Other relations likely to be found in the household of older persons in ranking order are sisters and brothers, nieces and nephews, and occasionally, cousins (Apt, 1996:74). On the average two children and four grandchildren live in the household of older persons in urban areas and in rural areas, two children and seven grandchildren (Ibid:74). Grand parents, especially, grand-mothers with diminished resources, are actively involved in the care of and nurturing of grandchildren. They provide food, pay school fees and provide health care (Apt, 1985). In return, grandchildren and children in the household assist in the daily household activities such as cleaning, washing and laundering (ibid).

The important role which older persons continue to play in their family and community and their observed usefulness to their family has been documented by Brown (1984), Okraku (1985), Apt van Ham (1989) and HAG (1999). We can draw three basic conclusions here. First, that older Ghanaians are socially active and contribute to the development of family and community; second that older Ghanaians feel needed by their family although the difference

between the present urbanized family life and traditional life before, lies in the extent and depth of the older persons family social interactions with the now mainly nucleated family.

**F. CONCLUSION: FUTURE POLICY ACTIONS.**

The structural dependency within African family has already changed profoundly. The authority and dominance of the elders have been weakened as they become appendages to nuclear families. Rapid urbanization and migration for work have significantly altered family relations especially where changing living conditions and lack of income stretch family capacities to provide for the elderly. Increase in life expectancy in the coming decades will broaden the age spectrum in Africa (Kinsella, 1988). At the same time, the family will lose its protective function more and more (Kempton, 1992). As we move into the twenty first century, care of older, dependent parents will fall on fewer children, and the impact will be greatest on those with the least material resources.

Africa belongs to the young and this will remain so in the coming decade. Actual increases of older persons, especially the 80+ group, will overtake the developed world. Politically and economically the elderly as an entity have a low priority rating in Africa. If the traditional form of security in old age cannot be effectively complemented by extra family assistance, a particularly difficult situation for Africa's elderly will occur. This predicament could be offset by a general improvement in the economic situation of the continent as a whole in consonance with political stability, but above all, indigenous long-term solutions should be the way forward to the future.

What long term policy options need to be considered to ensure viable and affordable solutions? Africa is striving toward the modern world where the cornerstones of quality and successful living are considered to be:

- Financial Security
- Living circumstances
- Health care
- Social integration

Africa is unlikely, at least in the foreseeable future, to have at its disposal sufficient resources to build a comprehensive welfare state to meet the needs of its newly enfranchised poor. It must therefore author a new approach to social welfare policy, an approach which builds up traditional welfare arrangements rather than dismantling or eroding indigenous self-help forms of support.

As of yet, national governments in Africa have not tackled head on the issue of how to develop an appropriate social welfare policy for Africa: Social Welfare has typically had a low priority and

the contribution of the family to welfare has largely been neglected. As a consequence, policy thinking on how better to harness the energies and resources of the family and the community in resolving the social needs of individuals and groups has barely commenced.

Traditional domestic arrangements had inter-generational 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 the question of how to design inter-generational support back into mainstream social relations so that the elderly are not marginalized and put at risk by the urbanization process.

The impoverishment of Africa means the deterioration of living conditions particularly of women who bear the triple responsibility of raising a family, working to bring home income and upholding community structures. Africa is the region where the largest number of old people are forced by economic and family circumstances to work well beyond the age of sixty five (ILO, 1993; Brown, 1984; Okraku, 1985). The problems of survival that they face leave them little opportunity to develop energies of their own for qualitative living. In this respect tax breaks for those taking care of their older relatives, housing designs which permit multi-generational living, social facilities, eg. day centres, which can be used as meeting places or clubs by older persons are definitely worth considering. Each of these simple measures could play a part in sustaining the environment conducive to inter-generational solidarity.

Most importantly, the resource constraints experienced in Africa make it imperative that networks of policy makers and researchers be formed to develop continental policies on ageing. networks are key to reducing research costs and to ensuring the efficient and inexpensive transmission of new policy approaches and developments.

#### **G. RECOMMENDATIONS FOR GHANA**

The recommendation following are specially aimed to improve the living standards of older persons in Ghana:

##### **1. Strengthening older farmers capability**

Since older people constitute an increasing portion of the rural agriculture labour force, economic policies should aim at enhancing their farming performance. They should be assisted through equitable access to financial resources and services. They will need such services as credit and extension and in adopting improved farming practices and technologies that are suited to their

capabilities. Such technologies should be simple, operationally safe, labour saving, without requirements for expert skills, inexpensive and capable of enhancing the profitability of farming. Needless to add, training will be a necessary pre-condition to technological innovation.

## **2. Opportunities for employment**

It is recommended to increase opportunities for continued participation of both the urban and rural elderly in productive work. Efforts should be made to encourage the older persons to take self-employment which would enable them not only to do things at their own pace but also encourage them to introduce innovations for productivity and profit. Besides, provision of opportunities for job training and continued education would enhance their self employability. Retraining programs should therefore be initiated to re-educate the elderly and update their knowledge of modern techniques and skills so that they can continue in their present occupation or take up a new one.

## **3. Promoting rural development**

Integrated rural development is seen as the key for alleviating the impact of the ageing population on the rural economy. Its main aims are:

- (i) to improve productivity
- (ii) stem the flow of youth migration to the urban areas, and
- (iii) strengthen the capabilities of the rural labour force, including older workers.

In order to achieve these objectives, policy programs should include: the availability of farm loans; revision of price policies for agricultural products; provision of special training in new agricultural techniques and marketing procedures; better utilization of cooperative systems; and higher levels of investment in rural areas.

## **4. Reactivating village industries and enterprises**

In connection with increasing the job prospects and improving the sources of the income of older persons, there is the need to reactivate small-scale village industries and enterprises in which the ageing can be more involved. For example, production centres for traditional handicrafts could be set up to be run and self-managed by the ageing to provide for the manufacture of basketwork, pottery and various leather articles. These activities, often involving production at home on a piece-rate basis, could be promoted by improving women's access to simple tools that they own or rent.

## **5. Financial Assistance for income generating projects**

The establishment of income-generating projects targeted at the older persons should be an important element in the employment strategy. The financing of such small economic undertakings can take several forms: (i) a no-interest and no-collateral assistance program administered by the government to help older workers (ii) the allocation of a lump sum from social security funds to workers upon retirement to provide the capital necessary for self-employment ventures; and (iii) special government - subsidized community funds to finance development projects and assist destitute and disabled older persons to become self-supporting.

## **6. Participation in rural co-operatives**

Cooperative ventures can play a key role in strengthening the capacity of the ageing to contribute to rural development by providing equipment, technical assistance, marketing access, managerial and other inputs for farming and small non-farm activities. However, the successful participation of poor, ageing farmers in cooperative ventures will very much depend on the concurrent implementation of education and training programs, input of managerial expertise, access to modern production tools and, in some cases, land reform.

## **7. Education and Training**

A continuous and progressive education and training programs aimed at developing older person's awareness, favourable attitudes, leadership skills and management abilities, vocational competence and business management, ought to receive support from both local and external institutions. The well-being of older people particularly women is directly related to social and environmental circumstances and their ability to cope with these circumstances. Older women generally in the sub-Saharan Africa face hardships which are directly linked to their economic conditions. The main reason for the economic hardship is partly cultural and partly due to the fact that existing pensions and social security schemes cover a small proportion of the female population. With inadequate and decreasing family support linked to migration patterns in the region, the vulnerability of older women should become important matters for technical assistance programs in the future.

End Notes

1. The United Nations World Assembly on Ageing Vienna July - August 1982. The references cited are among ones in similar vein from African Countries. Statements are on the file at the C for Social Development and Humanitarian Affairs of the Department of Economic and Social Affairs of the United Nations Secretariat currently in New York.

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