

Chapter 50

Housing and the Creation of Security in Old Age by Rural Women of Ghana: A Development Perspective

Barbara R. Stucki

Barbara R. Stucki is a research analyst in the Public Policy Institute at the American Association of Retired Persons. She deals with policy issues concerning long-term care needs of older persons, with special emphasis on minority elders, persons with disabilities, and the family support network. Information for this paper was collected as part of dissertation research conducted in 1990–1991, funded by a Fulbright Scholarship and grants from the Wenner Gren Foundation for Anthropological Research and the Social Science Research Council. She also holds a master's degree from Washington State University and a bachelor's degree from the University of California, Berkeley, in the field of Anthropology. She maintains her focus on international development and aging as a member of the African Gerontological Society, the Society for International Development, and the Society for Cross-Cultural Research.

The desire for adequate housing as the basis for security is shared by aging people throughout the world. This has led to the need for policies and programs that reinforce aspects of the residential environment which contribute to well-being in old age. In the United States, such programs have focused on the provision of community services and increasing residential choices (see, for example, Lawton, 1989; Golant, 1992; deLaski-Smith, 1985). In most African countries, older persons have to rely on their family for support. Concern for older persons has focused on reinforcing the traditional ties that bind the generations (Adadevoh, 1985). As a consequence, in discussing housing and older women in West Africa, development plans must also include the dynamics of old age security and its implications for the design and implementation of housing policies.

The task of building security in old age through traditional ties and strategies is becoming increasingly complex. Numerous studies of aging in Ghana highlight the negative impact of modernization on the rights and privileges of the elderly within the extended family (Apt, 1988; Twumasi, 1987; Caldwell, 1966; Brown, 1984). Even in rural areas, farmers are not isolated from the effects of the introduction of cash crops, changing agricultural policies, and exposure to western values and material goods. In addition, between 1970 and 1980, the real wage of Ghanaian farmers declined by 69% (Wilde, 1980; Ewusi, 1984).

Among the Ashanti of Ghana, high status and security are not attained solely by virtue of age. Instead, they are earned through a lifelong commitment to the welfare of the extended family. The ability to use kin ties as a source of help depends in large part on daily interaction, and keeping up with kinship obligations. For many, this means that comfort and security in old age increasingly depend on the ability to create ties of reciprocal rights and to reinforce filial obligation. Housing, as the context for family interaction, plays an important role in determining the nature of support provided to older persons.

This paper examines housing and development from the perspective of empowerment, that is, women's capacity to create an environment which will provide the support they need in old age. There are strong links between the provision of shelter and women's ability to secure a stable and secure old age. Two main themes have emerged: (1) house ownership as a way in which women acquire wealth and status, and (2) the importance of housing as the social environment in which women create relationships of reciprocal rights and

obligation. House ownership and housing as a social environment are becoming increasingly important in the lives of rural Ashanti women. In this paper, I identify the strategies and limitations for house ownership among women, and their consequences for old age security. I also show that the power that women acquire as heads of households can extend their authority into the public realm as village elders.

Research Setting and Methods

The data on which this paper is based are derived from thirteen months of fieldwork among the Ashanti of central Ghana. Most rural Ashanti are engaged in a mix of subsistence and cash crop agriculture. The most important cash crop is cocoa, which is cultivated on small-scale individual or family farms. The sample consists of 211 cocoa farmers aged 50 or older who were living in villages 40 km north of the city of Kumasi. In this study, women accounted for 39% of the cocoa farmers. Methods used included a local census, a survey of the history of housing construction in this area, and participant observation. Interviews were conducted in Twi with the aid of an interpreter. Demographic data were collected by working with local government workers. Age was estimated by correlating the life histories of the farmers with remembered historical events.

Visitors are often struck by the extent to which women in this region are assertive, independent, and powerful. This is largely due to the fact that Ashanti kinship is based upon a matrilineal system, in which the extended family (*abusua*) includes all maternal relatives who trace their descent through the female line (Fortes, 1953). In this system, children belong to the mother's lineage and a wife's property is separate from and independent of that of her husband. The conjugal family is polygamous, in which a man may marry more than one wife. In general, Ashanti regard women as capable as men in undertaking economic and political endeavors.

Continuity and Change in Rural Housing

To understand the changing role of housing in women's strategies for creating and reinforcing support in old age, it is important to understand the courtyard house as the context of daily interaction among members of the extended family. The enclosed courtyard house is the traditional style of building among the Ashanti (Woode, 1969). The design of this house consists of a central square courtyard, enclosed by numerous sleeping rooms and open verandahs. In the past, young families would

start by building a single room which would serve as a place to sleep and store valuables. The open space in front of this room would be used as a general purpose activity and kitchen area (Sutherland, 1981). Additional rooms would be added as the family grew, so that the final shape of the house would eventually conform to the courtyard pattern. For the most part, rural Ashanti still live in traditional courtyard houses. Even modern, multi-story buildings are designed around a central courtyard where most of the cooking is done.

Housing has only recently become a significant concern in the lives of aging farmers in Ghana. In the past, housing was made of readily available local materials, primarily mud with a thatch roof. The technique involved in constructing this type of house was relatively simple, and could be done with the help of family members. Land was plentiful, and new dwellings were usually constructed adjacent to existing family houses. This provided a close spatial framework for the interaction and support among members of the extended family. These days, such mud and thatch houses are rare, though it is still possible to see a few of them in remote farming villages.

It is becoming increasingly difficult to construct a house. Most towns have building codes which require the use of imported materials, such as concrete blocks and corrugated iron roofing sheets. These materials are expensive, and may be difficult to obtain at times. Construction techniques are more complex, and usually require the help of a specialist. In addition, land for building has become scarce in most communities, and must now be purchased from the chief. The process of purchasing land is in itself a complicated and expensive process. Due to all these factors, most people wait to build a house until they have saved sufficient resources to build several rooms, or the entire courtyard house.

Housing and Old Age Support

The ability to contribute to the welfare of the *abusua* and community are regarded as evidence of wisdom and maturity, regardless of age. It takes considerable skill to accumulate the resources needed to build a house, and as a consequence, house ownership is now one of the most important and visible marks of a mature, successful adult. Such individuals who remain physically and intellectually vigorous have traditionally been held in high regard, and are often selected as lineage elders. One of the tasks of the lineage elders is to administer family property, including the allocation of rooms within family-owned (*abusua*) courtyard houses. This is

a source of considerable power, because the dramatic increase in the rate of population growth has put a tremendous pressure on the available housing (United Nations, 1980). In this area, I found that housing stock has grown very slowly within the last century, primarily due to fluctuations in the profitability of cocoa. A high proportion of courtyard houses in this area (more than 75% in some communities) were built before 1940, during periods when cocoa profits were high.

Each room in the house is controlled by a different member of the extended family, usually the children and siblings of the head of the household. Rooms in *abusua* houses are allocated according to traditional rules of inheritance, with the old given priority over the young. Men tend to inherit the entire courtyard house while the right to use a specific room is usually passed from a woman to her daughters. Sisters and mothers are also more likely to be given space in a house newly built by a member of the family.

In contrast to *abusua* houses, a self-acquired house is not controlled by rules of inheritance. Those individuals who build their own house are generally free to allocate rooms as they choose. Such house owners can become powerful patrons by creating ties of obligation and allegiance with those they shelter.

House ownership, age, and generation determine who is in charge, or "head," of the courtyard house. Both women and men can be selected for this position. Household heads have an important role within the *abusua* and the community. They are responsible for the conduct of all those who reside in the courtyard house. As house owner or the representative of the house owner, the head of the household has considerable authority and is treated with respect. In addition, local custom requires that all visitors greet village elders and the head of the household. Visiting family members often bring gifts, especially for female kin. The custom of greeting family elders also gives older household heads a chance to make their needs known and to ask for assistance. Household heads thus have many opportunities to establish and maintain a large network of support. This is particularly important in a society where assistance is based on personal contact.

Women's Strategies and Problems

Women who are able to build a house are in a position to control their residential environment. They are able to keep their children and grandchildren in the village, and thus surround themselves with willing helpers.

Childless older women can create ties to children and young parents by taking a foster child into their home (Apt, 1988). The ability to control the labor of others also gives women the time to engage in more lucrative business activities. Rent from tenants also provides an important source of regular income. These resources help insure adequate support and leadership roles for women as they grow old.

A serious problem facing aging Ashanti women is that society offers them unequal opportunities to accumulate the resources needed to build houses of their own. The two main source of cash for women farmers are from cocoa cultivation and from trading. It takes considerable time and effort to establish a cocoa farm. This often places a woman at a disadvantage because her labor is in large part controlled by her husband during her child-bearing years. Although women and men work together, cocoa farming is not regarded as a joint venture. Women expect to receive some land or money as compensation for working on their husbands' cocoa farms. However, there is no guarantee that a wife will be compensated, and inheritance by the wife is often challenged by the husband's family (Okali, 1983; Vellenga, 1986). Women who acquire a cocoa farm usually do so late in life. These holdings are usually small, under-developed, and often do not provide sufficient resources for building a house. Women also sell surplus food crops to obtain cash for petty trading. The recent introduction of practices which discriminate against women has eroded many opportunities for more lucrative, large-scale trading by women (Robertson, 1984; Clarke, 1984). As a consequence of these economic limitations, most of the women house owners in this study obtained their houses either from their husband or their son (Stucki, 1992).

For most rural women who cannot build a house, the ability to ensure old age support is influenced by inheritance of a room in an *abusua* house. This is causing hardships for many women, because housing shortages limit the availability of such rooms, and because there are now many potential heirs for each room. The heir to a room is selected primarily based on seniority and demonstrated need. Under these circumstances, younger sisters who remain in the village are particularly disadvantaged. They must usually find their own housing or live in crowded conditions until they are the most senior of the remaining siblings.

The desperate need for housing often requires that older women share a single 8x10' room with up to eight people, including their adult children and grandchildren.

While housing shortages can provide older women with considerable power, such crowding can also lead to considerable friction among family members. Daughters often decide to migrate to urban areas in search of housing and employment. Many leave their children behind in the village to be cared for by their grandmothers. Poor aging women may face considerable hardship and make great sacrifices to support their grandchildren.

Conclusions

Recent studies suggest that traditional authority and status of older Ghanaians are being undermined by the effects of modernization which weaken traditional family ties. However, it appears that recent housing shortages among rural Ashanti are helping successful older farmers maintain traditional roles as elders. In Ghana as throughout the world, control of resources helps reinforce filial obligation (Rubinstein and Johnson, 1982; Gray and Gulliver, 1964). Older farmers who are heads of households can continue to maintain their authority over junior family members, and can establish strong networks of support through ties of patronage and child care.

Since women are able to earn their own income through trading or cash crop farming, one of the most significant recent changes is that now both men and women are in a position to build security in old age through house ownership. However, housing shortages are also resulting in significant problems for the majority of rural Ashanti women. Older women have been disadvantaged in their life chances of accumulating sufficient resources to build houses, due to unequal access to education and economic opportunities.

In developing countries such as Ghana, the lives of women remain embedded in the extended family. The courtyard house provides a framework within which to build and reinforce the social connections which bind the generations. Within this context, the design and implementation of housing policies must address both the special needs and strategies of women to create security for their old age.

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