

## MONEY AND RESPECT: THE CHANGING VALUE OF OLD AGE IN RURAL GHANA

*Sjaak van der Geest*

To ɔpanyin Kwaku Martin

If you don't have money, no one visits you. *Sika fre mmogya* [Money calls blood].  
[ɔpanyin Kwaku Martin]

It is poverty that has made them old. [Kwahu woman]

Money, writes Plattner (1989: 175) 'is something used to make payments for other things as well as *to measure their value*' (my emphasis). During research into the meaning of old age in a Ghanaian rural community I learned that money also measures the value of *people*. Keynes saw money as a link between the present and the future (in *Einzig*, 1949: 368). Ghanaians taught me that money is most of all a link between people.

In 1994, 1995 and 1996 I carried out seven months of anthropological fieldwork among elderly people at Kwahu Tafo, a small town<sup>1</sup> in the Eastern Region of Ghana. One of the elderly I used to visit was ɔpanyin Kwaku Martin.<sup>2</sup> When I first met him he was recovering from a stroke which had occurred two weeks before. Kwaku Martin, 76 years old, was one of the first people in Kwahu Tafo to attend school. After finishing middle school in 1941, he had worked as a 'pupil teacher' and catechist in various places for about ten years. After a year as a cocoa inspector in government service he returned to Kwahu Tafo and started a cocoa farm in Aburaso, a satellite village. After a couple of years he stopped farming cocoa and became a bookseller at Kwahu Tafo. At the age of fifty he was able to build a house from the money he had earned from his trade. Kwaku Martin became well known in Kwahu Tafo for an unusual activity: he reared pigs. Pork is rarely eaten in the town, but he enjoyed the meat. During our conversation, however, he wondered—in retrospect—if his poor health could have been due to eating too much pork.

The old man's favourite topic of conversation is money. I have the habit of giving him a small amount of money whenever I pay him a visit, usually 400 cedis, less than US\$0.50. The day after the first time I gave him money, he tells me, my money, however small the amount, helped him a lot because it begot more money. That same day three more people brought him money amounting to a total of almost 2,000 cedis (US\$2). The remark typifies his keen interest in money. He expatiates on his financial problems and makes subtle—often joking—references to my comfortable financial position, to test, as it were, my affection for him.

During the last two weeks of my stay I stopped visiting him, as I was busy writing up my research notes. I asked my assistant, Buaben Michael, a few times to visit him for me and keep him company for a couple of hours. My absence encouraged the old man to discuss the money topic more directly. He asked Michael why I—unlike most white people—gave so little money.

Was I not a rich man like all *abrofo* (white people)?<sup>3</sup> When Michael explained that many people in Kwahu Tafo were expecting money from me and that I, for that reason, gave all of them only a little, he shook his head. I should rather concentrate my investments on one person—on him, for example—because, as the elders say, 'If you urinate on one place, it will produce foam' (*Wodwensɔ fako a, efi ahuru*). He also expressed great interest in my computer. I should leave it with him when I returned home so that he could use it to find the correct lotto numbers and make a lot of money.

Two months after I had arrived home in the Netherlands I received a letter from him which ended, 'May I please ask about my cloth, *Akyekyereɛ-akyi* ('Tortoise's back', the name of the cloth's design), which I requested you to buy for me in Holland. Dutch prints, you know, are a pride to wear, simply because of their quality and beauty.'

#### MONEY AND RESPECT

My decision to focus on money and to describe the changing position of elderly people from the perspective of money was not predetermined. It was, as it were, thrown upon me when I realised that almost every conversation with elderly people—and with people in general—circled around the topic of money. Money (*sika*)<sup>4</sup> was one of the most effective symbols by which people viewed their lives, assessed their relationships and expressed their feelings. This article is an attempt to describe and analyse the social logic of this core symbol, in particular with regard to the position of elderly people.<sup>5</sup>

Money may be a core symbol in the lives of elderly people. The term which is most frequently used in their conversations is 'respect', or, for that matter, lack of respect. Respect (*obuo*) is indeed a central concept in Akan moral thought. The verb *bu* can mean many different things: to bend or fold and to crack or break are its most common general meanings. Christaller (1933) lists thirty entries of *bu* in combination with various nouns. *Obu me* means 'he respects me'; *obu adeɛ*, 'he is respectful' (lit. 'he respects things'). The most common way to say that a child behaves badly is *ommu adeɛ* ('he is disrespectful').<sup>6</sup> *Ommu sika* (lit. 'he disrespects money') means that someone spends money carelessly.

Respect is the basic moral value which regulates social behaviour. In its first, superficial, meaning it refers to a type of behaviour which is *shown*, similar to etiquette or politeness. 'If you don't show respect [to the elderly] people will insult you,' one informant remarked. To be respected is the prerogative of the *panyin*, the elder (Van der Geest, n.d. a). Respect shows and delineates social categories: those who *give* respect and those who *receive* it. The categories are relative and change, depending on the context. Young people respect older ones, women respect men, children their parents, workers their employers, pupils their teachers, laymen respect sacred people, and poor people the rich. This view ties up with culture as theatre, something carried out before the eyes of others. Interestingly, the concept of respect is hardly mentioned by Akan authors who discuss their moral system (e.g. Danquah, 1944; Ackah, 1988). I suspect that it reminds them too much of the ethnocentric distinction between shame and guilt.

Fear of punishment for disrespect was frequently expressed during our research. One young man remarked, 'We think that the old have a certain blessing, merely because of their age. When you respect and honour them they will bless you, and that blessing will be for ever on your life. In the same way, when they curse you it will be for ever.' Old people confirm this. As one old man said, 'If you have a child and the child does not serve you, you may tell the child: Sit there and you will see. That is a curse, and the child will never prosper. Or you may say: Oh, this person has cared for me; may God bless him. Whatever you do, or lay your hands on, will turn into money for you.' Respect thus creates relations of compelling reciprocity.

But 'respect' may also refer to an inner quality. The concept then includes admiration, affection, love. Such respect is the basis of the care which elderly people enjoy from their children or other relatives.

In this article I bring money and respect together and show how they are related to one another. 'Respect' compactly sums up what elderly people are or ought to be. Because of their advanced age and life experience they are entitled to be respected, in particular by those who are younger. I want to show how that aspect of old age is now changing. Old people complain that the young nowadays lack respect. Old age no longer in itself engenders respect—if it ever did. Both young and old point out that respect is bestowed primarily upon those who have turned their life into a success. The most convincing proof of a successful life is money.

The title of this article should be read in two ways: 'Those who have money are respected' and 'Giving money is a way of showing respect'. The focus on money as a way of looking at respect and old age implies a certain bias towards men, who seem to be more involved in the exchange of money than elderly women.<sup>7</sup>

#### THE TOWN

Kwahu Tafo is a rural town of about 5,000 inhabitants. Most of them are Kwahu, a sub-group of the about 7 million Akan who live in the south of the country.

The research at Kwahu Tafo was a 'revisit' to the place. More than twenty years ago I had spent three periods of about six months there during which I studied the language and did anthropological fieldwork. I had not been forgotten. The *abusua* (lineage) which at the time had accepted me as a member claimed me back as one of them. It meant that the research had a smooth start, but it also implied considerable social—and financial—obligations on my part which turned the research into a complex emotional experience.

Kwahu Tafo has not improved much since I left in 1973. Many houses in the old centre of the town have become dilapidated, owing to erosion. New houses have been built between them, at a level of about 1 m below the old ones. The town now has electricity, but only a minority can afford to wire their houses. Piped water is available, but many taps are dry because there is no one to survey their use and collect the small payments for the water. The wells are still the main source of water.

Like most other Kwahu towns, Kwahu Tafo has a tradition of trading plus farming. The average life cycle of a man used to consist of trading in the first part of his active life and farming in the second. The first phase could also consist of practising a skill. Many Kwahu became sandal-makers or tailors and later on taxi drivers. There is a common belief in Ghana, not entirely wrong, that when a Kwahu person builds a house he will reserve one room as a store. Trading has become a part of Kwahu cultural life. It is also said that a Kwahu who goes into government service does not respect his uncle (i.e. he should rather help his uncle in trading).

Kwahu people are known for their money-mindedness—some will say, their stinginess, *Kwahufɔɔ ye pepeɛfɔɔ* ('Kwahu are misers') is a common saying. They are astute and industrious traders. They have set up stores everywhere in Ghana and some have become very successful at that. Many well-to-do Kwahu have built impressive houses in their home towns. Examples can be found in Obo, Twenedurase, Abetifi and Pepease. Kwahu Tafo has been much less blessed with such beautiful buildings, since its traders and farmers have been less successful than those of the nearby towns. Several factors may account for this. In the first place Western education, which started in Abetifi with the arrival of Presbyterian missionaries in 1874, came to Kwahu Tafo only in 1899. It seems likely that education not only contributed to the success of trading but also encouraged trading as a way of living.<sup>8</sup> Kwahu Tafo, therefore, was well behind in 'development' at the time. Certainly nowadays most of the wealthy Kwahu traders originate from Abetifi and the towns surrounding it (Bartle, 1977).

A second factor explaining the 'backwardness' of Kwahu Tafo could be that in 1951 many Tafo people left trading when the town acquired farm land near Aburaso, about 40 km to the south. It was the high season for cocoa, so they hurried there to start cocoa farming. The entire enterprise ended in failure. Much of the soil proved unsuitable for cocoa, and conflicts over the land with the neighbouring Krobo people disturbed their farming activities. Around 1965, when the cocoa trees were beginning to bear fruit, the amount of rain gradually declined, 'culminating' in the drought of 1983, which severely affected the farms.<sup>9</sup> To make things worse, many cocoa farms were destroyed by fires, which, people claim, had been started intentionally by the Krobo. It meant that Kwahu Tafo never flourished like some of the other towns either from trading or from cocoa.

#### FIELDWORK

The research involved interviews—'conversations' may be a more appropriate term—with about thirty elderly people. All the conversations were taped and transcribed. Some people were interviewed only once, others twice or more often. One old man, Nana Kwaku Agyei, was interviewed about ten times and visited daily. Apart from the interviews, I often went to greet the old people informally and had brief conversations with them. These more casual visits enabled me to make important observations about the daily life of elderly people and the attitudes of other people in the same house. Most of the observations were recorded in an elaborate diary which I kept during the nearly six months of my fieldwork.

In addition, I discussed old age with many other people in the town, including opinion leaders such as teachers and church members, and with other key informants. Focus group discussions were held with young people and groups of middle-aged men and women. In three schools in the area students answered a questionnaire expressing their views on old people or completed sentences on the same issue. Some students wrote essays about the old or made drawings of them.

The research was almost entirely qualitative. I tried to acquire an understanding of what it meant to be old and dependent. Such understanding was acquired gradually by the method of participant observation. I lived as closely as possible to old people. I sat and conversed with them and their relatives and friends. With some of them I went to the farm, to church and to funerals. What emerged was an extremely diverse picture. Some of the elderly were enjoying their old age. They lived comfortably, in their own house, surrounded by children and grandchildren. They were well fed and had company throughout the day. Others were miserable, lonely, poor and hungry. Reading through my field notes and the interview transcriptions, I tried to discover some common logic in this wide variety of cases. In this article I sketch one aspect: the role of money in their lives and how money has changed the meaning of old age.

Finally, the inevitable question: how 'representative' is the picture I am about to draw of money and old age in Kwahu Tafo? Have similar developments taken place in other rural towns of southern Ghana? No definite answer is possible, but it is not unlikely that, owing to the long history of involvement in trading and money transactions in Kwahu, the social and cultural meaning of money in this community will be more pronounced than in other places in southern Ghana.

#### MONEY IN DAILY LIFE

Money—and the lack of it—is one of the favourite topics of conversation in Kwahu Tafo. The prices of foodstuffs like yam, plantain, fish, tomatoes, sugar and bread, and of other items such as paraffin, clothes and shoes, are busily discussed. No wonder: their prices rise all the time, and most people have a hard time making ends meet. But there is also a positive side to money as a topic of conversation: spending money is a social act; talking about it is talking about one's relations with others. When I compliment a young woman in my compound about her little son's nice shoes she replies, 'I bought them for 1,500 cedis'.

The ambiguity of money—source of happiness *and* of suffering, sign of respect *and* of disgrace—is expressed in countless Highlife songs which describe the vicissitudes of life.<sup>10</sup> One goes:

Brother/sister, money is a stranger.  
If you have some, hold it well.  
If you do not pamper it, it will go and not come back.  
Remember, money is a stranger. . . .  
In this world, man's reputation is money.  
My brother/sister, what you have, hold it well.

When it goes, it will not come back. . . .  
 Money is a bird;  
 When it flies away, you will not see it again. . . .  
 Money is a spirit;  
 When it leaves you, you become miserable. . . .<sup>11</sup>

The destructiveness of money is vividly portrayed in another song. Money can split the family:

Because of debt I am not your brother,  
 Because of poverty I am not your brother.  
 Because of money I am not your brother . . .  
 [Brempong, 1986: 566–70]<sup>12</sup>

A collection of essays on cultural and social innovations around money in West Africa (Guyer, 1995) takes its title from a recent (1990) highlife song ('Sika asem', 'Money matters') by the Lumba Brothers:

It is money which makes the elder become a child. . . .  
 It is because of money that I am always travelling. . . .  
 It is a matter of money.

Although some kind of money was circulating as early as the late eighteenth century, one could probably say that the monetarisation of life over the past century has been the most incisive change affecting Kwahu Tafo—and, for that matter, Ghanaian society in general. Money has been both a destroying and a recreating force (Arhin, 1995; Berry, 1995). Traditional institutions have not so much been dislocated as profoundly transformed through the introduction of currency. Traditions which used to be maintained by thank-offering (*aseda*) and gift-giving—for example, family solidarity, territorial claims, chieftainship, funeral celebrations, inheritance, marriage customs, religious practices, friendship, drinking palm wine, apprenticeship—are now linked with the flux of money.<sup>13</sup>

Money and the prices of commodities provide the stuff of a successful life history, as we shall see in a moment, or are used to depict a different era, as the quotation below illustrates. Nana Dedaa, an elderly woman, about the past:

At that time cloth was sold at 10s 6d. Half a piece was 4s 6d. At that time it was very good quality, and it was cheap, too. Two bunches of plantain was 3d. A head of plantain was 6d. Those who were strong carried about a shilling's worth. At that time cloth was cheap and food was cheap too.

Complaints about money are common metonyms for lamenting the present age. They appear in about half the interviews with elderly people in Apt's book on old age in Ghana. One man of 78: 'To be frank, your present Ghana is hell. Prices of commodities are too high and every money is spent on food items only' (Apt, 1996: 115).

Monetarisation is indeed most directly felt in day-to-day living. It has become more and more difficult to survive without money. Twenty-five years ago, when I carried out fieldwork in the town, people could feed

themselves fairly well even if they had little or no money. They brought a variety of foodstuffs from the farm, which met most of their needs. Nowadays, people complain, they have only corn and cassava. They blame climatological changes and exhaustion of the soil. Most food needs to be bought now.

The need for money makes the young generation leave Kwahu Tafo to find gainful employment in a larger town or in the cities of Accra and Kumasi. Farming is no longer considered a suitable way of making a living. The difference between traditional trading and the present situation is that formerly migration was circular. Most traders had the intention of returning to their home town and taking up farming when they grew older and became *mpanyinfo* (elders). Being a farmer would allow them to stay at home and play the socially prestigious role of elder. Trading was—to some extent—subservient to farming, and certainly to the interests of home. Money was used to build a house in the home town and to help relatives to go to school or set up in business. One could say that the ultimate target of money at that time was the home (cf. Garlick, 1971: 110–16; Bartle, 1977). That situation has changed drastically. The urge to earn money to invest socially at home has decreased, though it certainly has not disappeared.

Much less than before is money a vehicle which brings people back to Kwahu Tafo. The large majority of migrants find it difficult to survive in the city and to spare money for their relatives at home. The same applies to those who made their way abroad. The magnificent buildings put up by those who were successful in Europe, America and other places should not make us overlook the fact that many others were unable to achieve such a thing. Most migrants, nowadays, are more or less becoming lost to the home community. Money is the culprit. Having no money is the most effective barrier preventing people from returning home, for it is the clearest sign of failure, a cause of shame. The only way to avoid such a loss of honour is staying away. I have met several people at Kwahu Tafo who do not even know the whereabouts of relatives who have gone abroad.

But this negative account of the role of money in the development of the town is inherently linked with the extremely positive value which is attached to it. Strictly speaking, my negative description refers rather to the absence of money. Money, when it is there, is the 'staff of life' and the source of happiness. A few examples will illustrate this.

During Christian church services, which have become creative celebrations of local culture, the collection represents the zenith of the liturgy.<sup>14</sup> The faithful come dancing to the front to donate their contribution while the singing reaches its climax and women enthusiastically wave their handkerchiefs. Once a month the Sunday service of the Catholic Church is followed by a 'Kofi and Amma collection' in which the people born on different days of the week<sup>15</sup> compete in giving money. The amount of the contribution each day is written on a blackboard and people get a second and third chance to increase the amount. The Kofi and Amma collection, which seems to have originated from 'spiritual' Churches with a sharp eye for material matters, is one of the most successful adaptations by missionaries to the local culture. People enjoy it, despite their poverty, and they loudly applaud the few well-to-do who ostentatiously come forward to increase the

amount of the day. In some Pentecostal churches, popularly referred to as 'Prosperity Gospel', where the faithful are urged to give 'beautiful money' (large-denomination banknotes), money has nearly become the centre of worship.<sup>16</sup>

Similarly, funeral celebrations are unthinkable without the ingredient of money. Giving money is the way of paying respect to the deceased and his/her *abusua* (lineage). The name of the giver and the amount of the donation are carefully recorded in a notebook and publicly announced when the latter is above the average. The same announcements can be observed in the services of various Christian denominations. Anonymous giving, which is often preferred in European and North American societies, is hardly practised. It is almost experienced as a contradiction. If giving money is a sign of affection or respect, and a means of gaining prestige, the anonymous gift is without sense.

If people want to indicate that they belong to one *abusua* (in a more restricted sense) they say, *Ye tua ayiye ase ka* ('We share funeral debts'). The group of family members who bear common responsibility for the financing of a funeral are the 'true' *abusua* (which does not alter the fact that a man's children often compete with the *abusua* for the honour of organising the funeral).

The unease with which people in my own (Dutch) culture give money is entirely absent. It is true that, in my own society, people increasingly give money at weddings, anniversaries and other festive occasions, but never directly. It is often hidden in a 'cheque' for buying books, flowers or CDs, for going to the cinema, or in vouchers for purchasing goods in a certain shop. When people give each other presents they carefully remove the price label before they give the present. If money itself is given, it is put in a 'decontaminating envelope', as Bloch (1989: 165) calls it. It has become a common practice to include on wedding announcements a 'cadeau tip' in the form of a drawing of a small envelope, a useful euphemism which liberates us from pronouncing the ugly word money.

The only situation in which money is handed over directly as a gift is when it is given to a child, which demonstrates one of the reasons for the embarrassment which surrounds money in Western society: giving money is demeaning, it humiliates the receiver. Only those who are unambiguously in a lower position, like children, can be given money as a present without causing embarrassment to both parties. Moreover, children are not supposed to do or give anything in return. They are indeed 'children'. In all other circumstances we feel uncomfortable *giving* (not paying) money. That is also the reason why there is no great future for beggars in my country. People may be willing to give them money but dare not.

Such ambiguities are absent in Kwahu Tafo. Giving money is simply a beautiful and highly appreciated gesture, not only in church services and funeral celebrations but also between people face-to-face. A friend who secretly begged me for money lavishly strewed it among his nephews when they welcomed his arrival in town. A situation where the differing view and appreciation of money can be most clearly noticed is the love relationship. Giving 'raw' money to a girlfriend reeks of prostitution in my own culture but is an indispensable sign of love in Kwahu Tafo. The amount reflects the



'value' of the relationship, it 'measures' the love. Money is a metaphor for love.

The fascination and infatuation with money, finally, also show in the popularity of 'lotto', i.e. lotteries. Discussion of lotto numbers occupies a great deal of the day among young and old alike. About ten weeklies in the country are devoted exclusively to lotto. They present all the lucky numbers of past years and offer cabalistic theories of how to predict the right number of the coming week. There are in Ghana about ten different lotto companies. Apart from the National Lotto, they are all private enterprises and each stages its own draw.

#### MONEY AND FIELDWORK

Giving gifts after one has travelled has been a common practice for a long time. People coming from Accra, for example, would buy bread at Nsawam to give their relatives at home. Visitors arriving from Kumasi would bring bread from Ejisu. It was usual to ask someone on his return, *Deen na wode bree me?* 'What have you brought back for me?'

Coming from a wealthy country, I was particularly often confronted with the issue of money. Casual conversations with both the old and the young usually pivoted around having or not having money. Talking about 'Aburokyiri', an umbrella name for all rich northern countries, an old man said, *Èhɔ ye de* ('Life there is sweet'). 'Why?' I asked. *Sika wɔ hɔ bebre* ('There is plenty of money'). It is a general opinion which one encounters many times a day. To support his statement, the old man added that three *wɔfasenom* (nephews or nieces) of his were staying in Aburokyiri.

The good life in Aburokyiri is demonstrated by the beautiful houses which sons and daughters who emigrated are putting up in Kwahu Tafo. Within a few years these young people have achieved more than many of their elders could in their entire life. It is no wonder that I am constantly approached by people who ask me—half jokingly, half in earnest—if I can help them to travel to my country. The great demand for pen pals in Aburokyiri must be seen in the same light. A pen pal, they hope, can be the first step on the way to a foreign country.

Even the 'greetings' I received when walking through the town consisted half the time of references to money (cf. Bleek, 1979). An old man greeted me with *Ma me sika nkɔtɔ dɔkono* ('Give me money to buy kenkey'). When I asked an old lady how she felt, she answered, *Me ho ye na aka dee medi* ('I'm fine, but I haven't eaten yet'). Most direct was someone who greeted me with *Na womma me sika?* ('Won't you give me money?'), and another with *Menny 1,000 cedis?* ('Can I collect 1,000 cedis?')

Returning to Kwahu Tafo after three months, and again after a year, I was confronted with many requests—again, half joking, half in earnest—for gifts brought back from my country. A woman called from her compound when I passed her house, *Anka mere begye nea wode bae nanso na wo nni hɔ* ('I wanted to come and collect the things you brought back for me, but you weren't in'). On my return, a young woman came to my room to 'welcome' me thus: *Mebegye me neema* ('I've come to collect my things'). In its

absence, money is indeed one of the pleasantest things to talk about. It occupies the minds of all, not least those of the old.

Money also became an indispensable requisite for the fieldwork. When I started the research my Ghanaian co-researcher advised me to give each old person some money after the interview. At first I rejected the idea. 'Paying' an elder for information about the history of the town or the lineage is normal practice. It is usually done by giving drinks, preferably a bottle of *enkes*, Dutch schnapps. Expert knowledge has always been regarded as something precious which one has to buy, but giving an old person 'alms' after an interview about his own life seemed offensive to me. I was afraid the gesture would reduce elderly people to beggars. However, it soon became obvious that they appreciated the token very much. Money is a gift. *Se obi ka se obema wo fremfrem adee, na oma wo sika a, eno ara ne no* ('If someone says he will give you something sweet and he gives you money, it is the same thing'). So a small gift of money became a regular part of our interviews.

#### MONEY AND RESPECT FOR OLD PEOPLE

When we talked about respect for old age, several people mentioned the name of ɔpanyin Kwabena Dadee as an example of an elderly person (D.) who is widely respected in Kwahu Tafo. I (S.) went to see him and asked him to tell me his life story. The following is a literal translation of our conversation.

- D. When I grew up I went to live in Agona Swedru. It was from there that I came here to get a wife.
- S. What work were you doing at Swedru?
- D. *Na meye 'tyre' mpaboa*, I was making sandals from tyres. I saw that I did not gain much in the making of *tyre mpaboa*, so I stopped and started to tap palm wine (*Enti migyae mitwaa abe*).
- S. At Swedru?
- D. Yes, at Swedru, for about six months. It was the time when Hitler was fighting. Adolf Hitler. The work was not encouraging and so I came back home. When I came back home I went to my grandfather and asked him to give me forest land at Aboam to farm. He offered me some forest land which I cultivated. I employed two labourers who received £4 each a year. After one year I was employing two more and I paid them £6 a year each. After that year I saw that the work was going well. I left my wife and the labourers and went to work again on my 'tyre' *mpaboa*. This time I went to make actual native sandals, *ahene-mma*, at Nkawkaw. I worked in Nkawkaw for six months, then I stopped again and came back to Aboam to look after my farm. When the cocoa trees were beginning to bear fruit Ewe people had come to dispute ownership of the land with the Kwahu. The Okwawu Manhene (Paramount Chief) ordered that all Kwahu men should arm themselves with guns and go to the Afram Plains. We went. I went too. When we arrived we found that the Ewes had retreated, and so we came back. The Hitler war came to an end with the English being victorious. I had harvested the first beans of the cocoa plantation. I had one load which was sold for 13s. After a year a load of cocoa beans was sold for £1 4s. It was increased to £2 8s the following year. At that time I raised £50.

I went to Nkawkaw and bought fifty bags of cement for £25. One bag of cement cost 10s but the storekeeper reduced it to 9s each. Transport cost 1s for each bag. When I arrived here the expenses amounted to £25. I arranged for sand. A two-ton truck made one trip with sand for 10s. A northerner called Musa was a block manufacturer. I hired him to make blocks for me. He charged 5s per bag of cement. I was left with £25 and so I went and bought four full pieces of cloth. I gave two to my two wives. I gave a half piece of each cloth to each of them. I kept two pieces for myself.

I wanted a house. I had two children at that time. The following year I earned £100 from my cocoa farm. I again went to my 100 bags of cement and made blocks from them. I bought 2 in. × 6 in. boards each costing 6s and made door and window frames. The following year I realised £300. There had been much improvement in my farm work. I bought roofing sheets. Each pack cost me £15. A whiteman brought the sheets from Nkawkaw.

- S. You said you went and bought boards and made door and window frames of this house and bought roofing sheets. . . .
- D. Yes. There was an Ewe man called Fofu who agreed to construct the building. I agreed and gave him the contract to build this house for me. This whole house cost me £50. The commitment fee drink was £1 1s. I credited six packs of roofing sheets. Later I harvested cocoa and paid for them till I finished roofing this house.

I was living in my Old Lady's [my mother's] house and [when I finished] I moved from there to this house. I came with my wife and children.

Cadbury agents were looking for a building to store cocoa beans. They asked whether I could build them a store. I said if he would help me I would be able to build one for him. He showed me the plan and promised that he would start to hire the building till I finished. It was when I had finished that he would know for how much he would hire it from me. He agreed to rent it for £8 per month. I collected an advance payment for two years to start. This amounted to *nkotokuo mmienue ne pɔn dunsia* (£416). I went to buy wood and roofing sheets and added some money myself and erected the shed for Cadbury. When the advance payment was exhausted, I asked for fresh advance payment for two years. I decided to build a house for my wife, who had been with me while I was toiling. I, therefore, went to the Zongo, the part of the town belonging to Northerners and Muslims and acquired a plot of land. I built a house of six sleeping rooms made of swish and three double bedroom blocks for her.

I went back to my farm village and made another farm at Aburaso. I opened a shop, but at the end of the year, when I made up the accounts, I saw that it was not encouraging, so I stopped with the shop and I went back to my farm work.

I decided to build another house to live in, because I did not know the changes of the world. I, therefore, built the house that the police are now occupying. Gradually I was able to put it up. The cocoa plantation was becoming less productive. I went to Nteso, where we hail from, to renovate our family house. It was made of swish and so I rebuilt it with blocks. It contained eight bedrooms, a toilet, bath and kitchen. When I finished the house I saw that the cocoa farm was becoming less and less productive, so I left the farm. By then I had saved £800 to use to find some work to do. I bought a pick-up vehicle for £2,000. I fed myself from the proceeds of the pick-up.

- S. You have told me how you started as a sandal maker to become a cocoa farmer. You have explained that you gained some money from your farming

and that you were able to put up a house for yourself and one for your wife and that you renovated your family house. What about your children?

- D. My children went to different schools. One went to Labone Secondary School, one to St Peter's and one to Nkawkaw Secondary School. Another went to a typing school in Nkawkaw.
- S. So it means you looked after all your children in school?
- D. I sent one of my nephews to St Peter's Secondary School. Another one was enrolled at Dadso Commercial School, Obo Twenedurase. One niece went to the same school together with two of my daughters. All of them have a good job. They are now looking after me.

Opanyin Dadee put his life history in monetary terms—prices, quantities of cement bags and measurements. Two main themes emerge from his account: he was able to put up houses—not one but several—and he provided a proper education for his children and other relatives. These are the two ingredients, mentioned time and again, that make a successful life and command respect. Both achievements boil down to having money.

Respect is the reward for a successful life; it brings happiness and satisfaction to the elder. Respect represents a compelling relation of reciprocity. In spite of what some may say, respect is not an automatic result of growing old. A young woman remarked, 'We should respect them because they are old and we are young,' but there are different types of respect. Respecting someone merely because he/she has lived many years is gratuitous; it is respect which people *show* but may not *have* within them. It does not oblige them to anything. True respect, mingled with admiration and fear, is felt towards those who have achieved something during their lives, especially those who have given their children and other relatives a good education and who have built a house.

Building a house is indeed one of the most effective ways to earn people's admiration and respect, because a house is something which the other members of the family can enjoy. Building a house is building relationships and cementing reciprocity, because the house is for the family. Someone who has built a house will be remembered (cf. Van der Geest, n.d. b). I had the following conversation with the *okyeame* (chief's linguist), Opoka (O.) about money, respect and building a house:

- S. We know that people pay much respect to people who own a house. Why do people have that special respect for them?
- O. It is not easy to put up a building, so anyone who manages to build is regarded as a special person among his relatives. The fact that you have given your relatives or children somewhere to sleep is an honour to the person who put up a house. It is a great honour also if you don't live in someone's house or in the *abusuafie* (family house). Children and a house are the most important things in a person's life. . . . A person's money is in his own possession, *Obi sika wɔ ne nkoa kotokuo mu*, and he can use it as he likes. So it is valuable to him alone. But a building is used by many people, so that is what people value and always demand. . . . If you are rich, but you don't possess a building, your money is useless. When you die, we won't say, 'You left such-and-such an amount of money,' we say, 'He left behind a building.' After your death you will be laid in state in a house. So money is good but a house is the most valuable thing.

- S. Can we call a person who has no building but stays in someone's house an *panyin* and give him the due respect an *panyin* deserves?
- O. We can give him respect but he does not deserve it as much as a person staying in his own house. If he is living in the wife's house someone can easily insult him because of the fact that he is staying with his wife.
- S. Will someone who is in a very responsible position in a big corporation or government service, but without a house in his town, have more respect in the eyes and minds of people in his town than an ordinary person who is also without a house?
- O. In the eyes of people he won't be respected. No matter what your position outside your home, you will not be fully respected if you fail to put up a house in your home town.<sup>17</sup>

Unfortunately the town rather testifies to the failure of many to reach the level of success and social prestige which entails the completion of a house. Everywhere one finds heaps of blocks which reveal the unfulfilled dreams of farmers and traders who never got beyond the first stage of their building project. Some did reach the second stage: half-completed houses accommodating weeds, sometimes cassava or banana trees, between their walls. Just behind the house where I was staying, one could see an example of just such a halted project: iron rods sticking out of the foundations, the walls never built. Everything was overgrown with weeds. The cocoa farm of the owner was destroyed by bush fire just after he had started building. The man died two years ago. His dream never came true.

At the same time, one can see dilapidated houses throughout the town. Outer walls have collapsed as a result of erosion due to daily sweeping around the house over several generations. The rain too has contributed to the destruction. Many houses which used to have up to ten rooms are left with just one or two, which may collapse at any time. The damaged rooms are being used as kitchens, makeshift bathrooms or storage rooms for firewood and foodstuffs. In some cases only one person is living in a house which used to accommodate a large number of people. Each instance is the negative image of every man's struggle for lasting respect.

Being a native of the town and not having one's own house—or a family house (*abusuafie*)—to live in is an almost proverbial sign of being a failure, it is a source of embarrassment. Such a person will not be recognised as a true *panyin*. Nana Kwaku Agyei, one of my most proficient informants on traditional wisdom, found himself in such a situation, and so did his brother, Agya Suo, a blind and miserable old man, deserted by his own children. In spite of their knowledge of traditional matters they commanded little respect because they had failed in other important ways: establishing a house and securing a good future for their children. During their active lives, according to some, they had been lazy. Nana Agyei was well aware of his situation but accepted his poor room, which had been freely given to him by people unrelated to him. His comment was *Wo se akyi nye wo de a, sho na wotafere*, 'You lick behind your teeth, although the place is not at all sweet.' Beggars cannot be choosers.

The crucial importance of money during old age shows itself most pungently—as is often the case—in the negative. Having no money represents the ugly side of old age. *Panyin* Kwaku Nyame (N.) was the

most outspoken 'plaintiff'. He regarded the *lack* of money as the root of all the evils of old age; one's health and whole appearance are affected by it:

- S. Now that you are an old man, don't you think it is a blessing?  
 N. Yes, it is.  
 S. You say old age is a blessing. What does old age give you?  
 N. *Wonyin a nyaree titiriw nkutoo*. When you grow old it is mostly sickness that you get.  
 S. What are some of the *neema pa* [good things] you get from old age? What really makes it a blessing to be an old person?  
 N. If you are old and you have money, there will be no worries for you. You won't go hungry. But without money it is a problem.  
 S. In what other ways can money make an old person feel younger or become happier?  
 N. If I were to have money, I would go to the hospital and become stronger, but because of lack of money I can't. . . .  
 S. How do you think money can help you to stay young and happy?  
 N. If you are old, and you have money, you can put on fine clothes, and that will make you look younger, but just look at the condition I'm in. Even if there's a nice cloth for me, I can't put it on. *Ntoma mpo meretumi mfura*. ['*Ōpanyin Nyame* is bent and walks with a stick'.] There are also a lot of problems to worry about owing to lack of money and they make you look older.<sup>18</sup>  
 S. So with money there would be nothing to worry about?  
 N. Yes, *anka adwendwen remma*, there would be nothing to worry about.  
 S. Can you show us anyone in the town here who still looks young despite his old age, because there is nothing for him to worry about?  
 N. Yes, Kwabena Dadee is a good example. We are the same age but because of his money you don't even notice it when he is ill. But if you have no money, worry alone can make you ill. *Wo nni sika a adwendwen sei bema wo ayare*.  
 S. Apart from money, is there anything else that can make an old person happy?  
 N. Poverty can spoil a person [*Ohia see onipa*].  
 S. Can't the presence of children, grandchildren and nephews around an old person make him happy even if he has no money? For example, if they provide him with food and conversation?  
 N. Yes, with food and the conversation of people around you, you can feel very happy, even without money. With your wife and children around you, when you fall ill it doesn't have a serious effect on you [*se yaree ka wo a entumi wo*]. But with money and no people around you, you also become miserable.  
 S. If you had the happiness we have mentioned, would you regret being elderly?  
 N. No, you will never regret being elderly, but without money and without people to care for you and converse with, even the soul in you becomes sick [*wo kraa mpo wo ho a na eyare*]. . . . With money, you can always put on fine things which will make it difficult for people to realise that you're an old man. But when you're poor, you can't even get a cloth to put on and it will make you look very old.

The ability to give one's children a good education, thus ensuring attractive employment for them, is the second feature of a successful life which commands respect. The prosperity of the children reflects the virtues of the parents. It shows that they have worked hard during their lives. It may also be taken as an indication of their spiritual power, *bayie pa* (good witchcraft). People praise them because they used that power for good ends and not—as most do—to cause destruction.

Linked with this idea of providing a good education is a keen awareness of reciprocity. Children respect their elders and are willing to help them in their old age if the elders cared for them when they were still young. Apt (1993: 311) comes to the same conclusion. 'Working well to generate a good and secure income in one's old age and being a responsible parent toward one's children will normally ensure reasonable care in old age.' The following discussion took place after ɔpanyin Dadeɛ had recounted his life history:

- D. If I hadn't looked after them well, how would they have been able to care for me?
- S. If they hadn't gone to the schools you sent them to, would they have been able to look after you in this way?
- D. I would have died.
- S. Why would you have died?
- D. I wouldn't have anything to eat. I can't weed [work on the farm], either.
- S. Does it mean there is some happiness in growing old? When you grow old and can't work, are there certain things that make you happy?
- D. Yes.
- S. What are they?
- D. Having looked after your children and your children looking after you in your old age.

When I met him a few months later he repeated this view:

- D. I had the foresight, when I was very young, to realise that I would be old one day and would find it difficult to work. So I worked very hard and laid a sound foundation for my old age. Now I am old but very happy because I looked after my children and they are now feeding me. They provide me with what I should wear. In fact they give me whatever will make me happy. When you are old and you get what you will eat and what you wear and also where to lay down your head, nothing worries you. Just imagine, I am able to sit down and have a lively conversation with my children.
- S. What makes you feel satisfied at this age?
- D. I worked, so I am now reaping the profit. I fear God, so I worshipped Him. Now I am getting to the end of my life, but I feel happy and God is my provider. It is my wish that God will call me peacefully one day and that I go to Him. I know I have completed the work He gave me to do in this world. I won't feel bitter if He calls me.

Nana Agyei, as usual, put his thoughts in the form of a proverb:

This is how the world is. *Worewe efɔɔ nsa a hwe wo nsa*. Whenever you are 'chewing' the hand of a monkey, look at your own. [This is how he explained the proverb:] The monkey's hand looks like that of a human being, and if you are enjoying its hand you have to look at your own. If you are an old man, you have taken good care of your offspring. Do not pray a bad prayer for them. If they do well in life, when you die it is they who will bury you, and do everything for you.

Several old people blamed their unhappy state on the fact that they had not been able to look after their children well and to send them to school. ɔpanyin Nyame complained that his children were not taking good care of him, so I asked him why. The following discussion ensued.

- N. My father never sent me to school, and so when I grow up I became a farmer. I became wealthy and built my house. I married my first wife and had seven children by her and sent them to elementary school but I could not take them to college. I married again and had three children and did not take them to college, either. The reason why I couldn't take them to college was that my cocoa farm burned down, and at that stage I didn't have enough strength to start another farm. . . . All this care depends on money. If I had money I could have taken them to college, but I couldn't. One of my children said he wanted to become a mason, so I took him to learn mason work. Some people who had money were able to look after their children very well and sent them to college. . . .

My father died when I was very young, but my mother lived quite long so I looked after her until she died. I was giving her money regularly.

- S. The general view is that, whatever happens, if you look after your children well, when they grow up they will care for you when you grow old. What do you think about that?
- N. *Sika ye abrantee* [Money is a young man]. If you have the money to look after them, children will always look after you.
- S. Does it mean you couldn't look after your children well? Is that the reason why the children are not looking after you as you expected?
- N. Yes.
- S. Didn't you give them food?
- N. I gave them food to eat.
- S. So what is the meaning of looking after your children?
- N. Caring for children is sending them to school, to college, to get a good job, so that they can also reach out to you.

Children see it the same way. During a focus group discussion with some women they all agreed with the following statement by one of them:

If the parents looked after the children, no matter what happens, the children will care for their parents. Even when the children have left Tafo or Ghana, they will send their parents remittances. So it all depends on the care the parents give the children in their early years.

On another occasion the following discussion took place among another group of young women:

- Q. We're told that if parents look after their children very well the children will definitely look after their parents in old age. Is it true?
- A1. It is true. If you look after your children, your children will also look after you very well in old age.
- A2. For instance, if you were my father, and you never cared for me, I would never come to you when you were old and ill.
- Q. What do you mean by caring and looking after your children?
- A. You have to send me to school and, if not, you have to give me any help you can offer me.
- Q. At the beginning you said young people should respect the old by caring for them, but now you're saying you wouldn't care for them if they didn't look after you.
- A. We've already explained how we should respect the old, but there's a difference between respecting the old and not caring for them if they didn't look after you.



- Q. [To one of the young women.] Did your parents look after you?  
 A. Nobody took care of me, except my mother.  
 Q. Will you also take care of her?  
 A. Very well [Papa bi].  
 Q. Where's your father?  
 A. He's in Accra.  
 Q. You won't look after him when he becomes old?  
 A. *Merenhwe no* [I will not look after him].  
 Q. If he had cared for you, would you care for him?  
 A. *Anka mehwe no* [Yes, I would].

Money threatens to reverse the relationship between the elderly and the young. Formerly, to be an elder meant to have people depending on you, on your wisdom, your knowledge of property rights, customary rules, farming, medicine and religion. A proverb says that, if you do not accompany your uncle to the farm, the boundary (of the farm) will be crooked (*shyee bekyia*). It means you will not know the exact boundaries of the land and your neighbour will cheat you. In the old days everything of importance passed through the elders. That has changed drastically. Most of what the elders have to offer has lost its relevance for the young. The thing that counts most, money, can be obtained without them. In that sense, money has acted as a lever, turning the traditional hierarchy on its head. One person said, 'The young are only interested in their own wealth. A young man has his own money. If there is no food at home, he does not care. He buys his own food and eats outside.' Formerly, money was the exclusive property of the elderly, but that changed long ago, as one old lady remarked. If in the old days the young depended on the old, now the opposite seems to apply:

It is times that have changed. The young don't respect adults. Once, even if a child had money, his mother or father would take it. If you went out and earned some money, you would give it to your father. Your father would save the money. You had no permission to keep it. If you were seen with money on you, you would be suspected of having stolen it. You were afraid to keep money. Because you had no money you would listen to everything your father or mother said. But, these days, the child may even have more money than you, so he does not respect you.

In the final analysis, both elements of success and respect, building a house for the *abusua* and giving your children a proper school education, are a matter of money. To become very rich may be the result of luck, special blessing or spiritual power, but everybody who works hard can achieve at least these two things. If respect in old age ultimately depends on the question of whether or not one has been able to make money, that is fair. One informant told Stucki (1995: 93), 'If you stay here and die, and the family finds out that you have nothing, they will insult your dead body.' Money, as I said at the outset, measures the quality of people. Being poor means being 'useless' (Stucki, 1995: 73). Ɔpanyin Dadeɛ, content about his life, put it as follows:

- D. I am happy in my old age all the time. The reason is that if you are *akwakora* and you can get enough to eat and enough to drink, and somewhere to sleep, *woawie* [you have finished, i.e. you don't need anything else].  
 S. Do you have all the things [you have mentioned]?

- D. I have them.  
 S. What are they? What are the things that make you happy?  
 D. I live in my own house.  
 S. You've built your house.  
 D. I've built a house for my wife.  
 S. Anything else?  
 D. I've built a family house.  
 S. Yes?  
 D. I have a house which the police are renting. I raise money from that.  
 S. And your children?  
 D. They send me money.  
 S. Your children are working?  
 D. Each of them is working.  
 S. Do you think there are other people in Kwahu Tafo who have a happy old age like you?  
 D. Not many.  
 S. Why?  
 D. You didn't work hard to earn money to look after your children well. If you don't do that, you'll suffer for it.

Having no money makes old age bitter. It is significant that to the long list of problems affecting people in old age (physical weakness, dependence, blindness, loneliness, etc.) some added 'no money' as an inherent aspect of growing old. To be old is to have no money, and having no money means being old. One old lady commented, 'I have no money to trade with, so I am *aberewa* [old woman]. As long as you have money, you are young, because you can do what you want: you don't depend on anybody'.

#### PAYING RESPECT THROUGH MONEY

Money begets money and poverty breeds poverty. Elderly people who have put money aside during their lifetime are respected. That respect is shown by giving them money and gifts. During our visit to Opanyin Dadee we met one of his sons who had just brought him a watch and a big lantern. He praised his son and, pointing out his shirt, trousers and sandals, said, 'All these things I don't have to buy. My children buy them for me.' Having money is widely believed to be a prerequisite of giving care. During one of our focus group discussions a middle-aged man said:

If you have no money you can't look after someone. When they say you should bring medicine it's always a leaf. *Yankɛ aduro mmra a ene ahaban*. Looking after someone always means with money. If you have none you can't. You have to leave the person to go and look for work. But when you have money, even if you're overseas [Aburokyiri], you can send money. If you have money and you are away you can get someone to stay with your aged parents.

Most of what I have said about 'reciprocity' in the previous section could be repeated here. Paying back what the elders have done for you when you were a child is at the same time a way of 'paying' respect. During a discussion with some young men, one of them said:

If the parents in the future will be able to look after their children very well, for the children to become very important people, they will respect their parents. But if the parents are not able to do what is expected of them, the children will not respect them. In the future, if you don't help someone, and you grow old and stay in the house, nobody will respect you or care for you.

In the same way that respect and money tend to merge, so do respect and care. If there is respect, care will be provided. The following discussion took place during a meeting with women who blamed the men especially for not taking care of their children:

A1. Most often, the men don't help the women to look after their children properly for the children to become important and wealthy in future. When the parents grow old, and they did not look after their children properly, it becomes difficult for them to receive proper and good care from the children. The extended family expects your own children to look after you in old age. The extended family can't look after you in the way your own children will. If your children don't prosper and become important people, life becomes very difficult in old age. *Abusua no da ho kakraa, nanso woxwen ma womma na abe hwe wo, wox dee owuo mmom na woxwe anim* [The family is big, but they are waiting for your own children to come and look after you, they are only waiting for your death].

A2. Everything my colleagues have said is true. The quality of life of old people depends, to a large extent, on the kind of foundations they laid during their lifetime. Some of the old people were not industrious during their lifetime and did not take good care of their children. Most of them hid their belongings from their own children. Instead of giving their land to their children they prefer to let or lease it to strangers for money. So when they grow old, and need help, it becomes difficult for them. But there is a big difference between those who were able to look after their children, nephews and nieces and those who did not look after them.

Q. What makes a family not look after its old folk?

A1. The *abusua* is made up of individual members, so members care only for those elderly members who looked after them or cared for them when they were young.

A2. Caring for someone is a constant, everyday task. The other members of the family who are not the children of the elderly sometimes help by giving them money and other things, but the old people need someone who can care for them all the time, and it can only be done by their children, who sometimes stay with their old 'handicapped' parents. That is why it is necessary to look after your children properly.

The ultimate proof of respect and the decisive act of reciprocity is to organise a worthy funeral for someone upon his/her death. As one woman remarked:

Some of these old people never had children in their lifetime, but they did not keep their money to themselves. They looked after other people's children, and it would be very difficult to tell that they never had children. They will surely get some of the children they looked after to care for them when they grow old. I had a relative who never gave birth, and her younger sister had children, and the childless woman made *kenkey* and sold it to help her sister look after her children full-time. The woman died recently, and the sort of coffin the children bought for their

deceased mother's elder sister, to be frank, no one in Tafo had ever bought such a coffin, before.

When we asked Nana Kwaku Agyei whether it was a good thing that people put so much effort into organising funerals he said:

- A. It is good. To avoid disgrace, they will organise a nice funeral for their dead old person. Otherwise people may say, 'Look at this big man—when his uncle or brother or mother died he couldn't organise a nice funeral. Such a person will be mocked. So, from fear of being shamed, such a person will organise a nice funeral. That is why they say, *Feree ne owuo a, fanyinam owuo* [Between shameful and death one chooses death].
- S. Why is it so necessary to organise a fitting burial and funeral for our dead?
- A. If I am bereaved, I will purchase some drink—for example, schnapps—and inform my friends that I am bereaved. The drink is presented as a ritual announcement to two or three or five people. When those people come to the funeral they will bring more drink. You see, if you announce to your friend with one bottle of schnapps, he will come with an additional bottle. Many people will, therefore, attend the funeral. A funeral brings people together for the society to realise that we love one another [*Asomasi nso do onipa yi*].
- S. If I die and my clansmen fail to organise a fitting funeral in my honour, will it be against me or against my people?
- A. It will not be against you. It will disturb your people, those left behind.
- S. Why will it disturb them?
- A. They will be disgraced.
- S. Why?
- A. Because when someone dies and among the living there is someone who is important or wealthy, but not able to organise a fitting burial, he will be disgraced. Such a person is called [nicknamed] *okwasampani*, a good-for-nothing, a hopeless case.
- S. It means that in Akan society there should be a funeral for every dead person?
- A. Yes.
- S. What does a funeral represent?
- A. Honour. There is a proverb which says, *Wo hwene bu a na w'anim akyea*. When your nose breaks it makes your face crooked.

Nana Agyei's remark points out that paying respect implies at the same time earning respect. Those who do not show their respect for the deceased by giving him/her a worthy funeral celebration incur serious criticism and will be insulted. I venture to say that they will be criticised more for not organising a proper funeral than for not taking care of the deceased during his/her life. Looking after one's elderly relatives is a more or less private affair which does not stir the feelings of the wider community, but a funeral is a public feast. Failing there would indeed bring serious disgrace upon the deceased and the members of his family (cf. Van der Geest, 1995). The funeral provides the final opportunity for giving and care. The deceased will not repay the mourners for their gifts in money and tears. The reciprocity ends here. It should be a good ending.

Organising a proper funeral is a large financial undertaking, well beyond the means of ordinary people (Arhin, 1994; Manuh, 1995). It is a risky investment, which may or may not pay off. If, after the funeral, debts remain, it is the entire *abusua* that is responsible for paying them off. The bigger the

funeral, the larger the expense, the greater the tribute to the deceased. Money indeed measures the value of people.

Money, as we have seen, draws the younger generation away from Kwahu Tafo, but it also brings them back, in a metonymic way. It is able to produce what Stucki (1995: 133) calls 'intimacy at a distance'. Money may undermine family solidarity, but it also reinforces it. Through money, children can show their affection and respect for their parents and other relatives, even though they are not present themselves. They send money through friends and relatives and increasingly through the bank. Money realises love at a distance. The saying goes, *Sika tu tese anomaa*, Money flies like a bird. It usually means that money flies away, runs out very quickly, but it also suits the opposite meaning: it comes flying to you, it increases your happiness. Okyeame Opoku was very clear about the social importance of money. If it remains in the pockets of the rich it breeds contempt, envy and hatred. If it is used for the good of the family it builds respect, honour and solidarity.

Money has the positive quality of bringing the affection of those who live far away but, if it is not forthcoming, the bitterness of old age is increased. Not receiving money from those far away, while others do get financial help from their children, is indeed a painful experience. It demonstrates disrespect. No wonder that some of the elderly—despite the reality—wanted to make us and themselves believe that they *were* receiving money from their children.

#### MONEY'S RESPECT AND THE ELDERLY

Anthropologists have seen money too much as a Western phenomenon with negative connotations: it destroyed traditions, it alienated people from their culture, it broke social ties. It was regarded mainly as anti-cultural and anti-social. Money was anonymous, and so it depersonalised social relations.

Bloch and Parry (1989) sketch this view of money as a continuous theme in the history of Western discourse. It dates back, they claim, to Aristotle's condemnation of trade and money and St Paul's warning that 'The love of money is the root of all evil', and traces its route through Thomas Aquinas's mistrust of the same. Marx's theory of capital, which alienates the worker from his product and becomes a means of social oppression, can be regarded as a descendant of this ancient unease with monetary matters.

Money, according to Simmel (1978), is a vehicle of liberation but also of individualism and avarice. This 'poverty' of money, its asocial character, is also expressed in the Nuer saying that 'money has no blood' (Hutchinson, 1992: 312). Money enables people to sever and avoid social ties. The ideal partner in any money transaction, Simmel writes, is a person with whom one has no social relations. And when money is transacted between related people it poses a threat to their relationship. Bloch and Parry (1989: 6):

... it is tempting to conclude that money acts as a kind of acid which inexorably dissolves cherished cultural discriminations, eats away at qualitative differences and reduces personal relationships to impersonality. It is only to be expected, then,

that those 'traditional' cultures which must for the first time come to terms with it will represent money as a dark satanic force tearing at the very fabric of society.

This negative cultural view of money, according to the same authors, has inhibited a proper appreciation of the rich variety of meaning which money has assumed in other cultures. The collection of articles they have edited shows glimpses of that great variation in the symbolisation and social use of money. Stirrat (1989), for example, shows that among the inhabitants of a fishing village in Sri Lanka money is not a depersonalising factor but has a distinct moral and social character; 'like the gift in kind it contains and transmits the moral qualities of those who transact it' (Bloch and Parry, 1989: 8). Carsten (1989), in the same volume, describes how women in a Malay fishing community purify male money which divides and transform it into family money which unites.

Money has undergone many transformations since it settled in other cultures. It is not only a source and instrument of commodification and globalisation, it is also subject to endless cultural reinterpretation and indigenisation.<sup>19</sup> It is not merely turning into greyness what before was white and black, as Macfarlane (1985) insists, it is also producing bright new colours which prove its vitality and cultural susceptibility. This article has been an attempt to present additional material supporting that new appreciation of the social value of money—and to show how money is personalised and symbolised in the lives of elderly people in a Ghanaian community.

Money in Kwahu Tafo may have caused upheaval and destruction, but it also has become a source of happiness and security, an indispensable means of realising reciprocity. Money does not sever relations, it binds people together. To adopt the terminology of the Luo in Kenya (Shipton, 1989), money can be bitter and sweet. For most elderly people in Kwahu Tafo money is the symbol of a successful life, a life in which one has accomplished what one was supposed to do: to bring up children and ensure a good future for them, to work for the well-being of the entire family and—if possible—to leave a proper dwelling for them. If these goals have been achieved, an elderly person need not worry any more about money. It will be given to him by the children and other relatives who have benefited from his/her hard work. As the proverb goes, *panyin to asa a na ewo mmofra dee mu*, 'When the buttocks of an elder become thin, the fatness has gone into those of his children'.

Money thus becomes a vehicle of love and respect. Like a vehicle, it should move. A close-fisted person is not respected. Money which is hidden and kept in one place arouses suspicion and accusations of witchcraft. When money is not forthcoming, it causes shame, bitterness and loneliness.

In addition, money has ritual significance. In community celebrations it provides the 'material' of jubilation and excitement, it testifies to the glory and unity of the *abusua*. During funerals it represents most concretely the praise and honour of the deceased and the entire *abusua*. But money, by its absence, discloses the fragmentation of the family and the shame of the elderly.

## ACKNOWLEDGEMENTS

The research was carried out with the help of many people. Most prominent was the assistance given by my Ghanaian co-researchers, Kwame Fosu, Samuel Sarkodie, Patrick Atuobi, Michael Buabeng and Anthony Obeng Boamah. The last also offered extensive comments on an earlier version of this article. Benjamin Boadu typed most of the research material. I am also deeply indebted to Monica Amoako, Yaw Darko Ansah, Martin Asamoah, Abena Gloria Ansah, Abena Josephine Anson, Isaac Oppong and *abusua panyin* Daniel Osei Yeboah for the various kinds of help, support and care they offered me during the period of the research. Klaas van der Veen, Murray Last and two anonymous referees commented on earlier versions of the article. Last but not least I should thank the old people who are both the 'objects' and the authors of this article.

I dedicate this article, in respect and friendship, to *panyin* Kwaku Martin, who loved to discuss the topic of money more than anything else.

## NOTES

<sup>1</sup> 'Town' in Ghanaian English, stands for the Twi term *kurom*. By non-Ghanaians the place, with its 5,000 inhabitants, would rather be referred to as a 'village'. Within Ghana 'village' (Twi *akuraa*) refers to a settlement of a few houses or huts. Depending on the context, 'village' may have a derogatory meaning. I, therefore, use the term 'town'.

<sup>2</sup> *Panyin* ('elder') is an honorary title for someone past middle age who is considered wise and experienced and behaves in a civilised and exemplary way. According to Rattray (1916: 23) the term is derived from *nyin* ('to grow') and *apa* ('old', 'long-lived'). Anthony Boamah gave a slightly different etymology: *wapa nyin* (*ho*), means 'you have passed' (*wapa*) 'the age of growing' (*nyin*). The *panyin*, therefore, is someone who has stopped growing (taller). For a more elaborate discussion of the concept of *panyin* see Van der Geest (n.d. a).

<sup>3</sup> *Oburoni* (pl. *abrofa*) is a common term for a white person. *Aborokyiri* refers to the country of the white person, usually Europe or America. The etymology of *oburoni* has been the subject of lengthy discussions involving J. B. Danquah among others. My friend Anthony Boamah provided the following explanation: *aboro* is the horizon, *akyiri* means 'behind'. For a discussion of the term's connotation of affluence see further below.

<sup>4</sup> *Sika*, literally 'gold' or 'gold dust', was the pre-colonial form of money. Arhin (1986, 1990) emphasises that *sika* was not a democratic kind of money; it was a 'near-monopoly of the [Asante] state', which used it to purchase arms. The appropriation of *sika* by the state was an effective means 'to prevent the scattering of the centres of wealth, and hence of power' (Arhin, 1990: 533). The long-lasting concern of the Akan with the value of gold and money is reflected in a large number of proverbs, one of which states, 'Money (gold) is the most important thing' (*Sika sene, biribi ansen bio*).

<sup>5</sup> In spite of their fame, elderly people in Ghana have received relatively little attention from social scientists. Three names deserve to be mentioned here. Apt, a sociologist, has been the most prolific among them. She has pointed out that old people in Ghana face an increasingly difficult situation owing to 'modernisation', which leads to the breaking down of family solidarity and growing mobility (see, e.g., Apt, 1993, 1996). Brown carried out surveys in the Greater Accra region (1984) and in ten regions of the country (1995). He too focuses on the social and material problems of elderly people. Stucki (1995) carried out anthropological fieldwork in two Asante communities. She views elders as people using all kinds of strategies to assemble social prestige and influence in their family and among the wider community.

<sup>6</sup> Neither Rattray nor Christaller attempts to give a deeper interpretation or an etymological explanation of *bu adee*. None of my informants was able to enlighten me on the term, either.

<sup>7</sup> It should be noted that the legendary wealthy market women were rare in Kwahu Tafo.

<sup>8</sup> Garlick (1971: 32), however, noted that around 1960 one-third of all traders in Accra were illiterate. A large majority of them were Kwahu. The number of illiterate traders was much lower in Kumase (about 10 per cent). Most of the traders there were Asante.

<sup>9</sup> Many people in Kwahu Tafo blame this 'change of climate' on the formation of the nearby Lake Volta in the same period.

<sup>10</sup> 'Highlife' covers a variety of artistic creations: instrumental music, dancing, singing and 'soap opera'. Highlife is a mixture of West African and popular European music. It has been played and performed in Ghana from the 1920s to the present day (Brempong, 1986; Collins,

1976; Coplan, 1978). Many highlife texts are ballads, tales of hardship and misfortune, which tend to stress the negative sides of money. *Oriki*, Yoruba songs of praise, form an interesting contrast, as they rather glorify the role of money (Barber, 1995).

<sup>11</sup> This song is quoted from Brempong (1986: 556–60), with some corrections added. The Twi original runs:

Onua, sika ye h̄h̄oɔ,  
wonya bi a eye a sɔ mu yie.  
woangyegye no so a ɔkɔ a mma bio,  
kae hunu se sika ye h̄h̄oɔ . . .  
Ēwiasɛ a yebaaye yi, onipa animuoyam ne sika,  
me nua, deɛ wo nsa aka yi sɔ mu yie  
na ɔkɔ a mma bio . . .  
Sika ye anomaa; otu a wonhunu bio . . .  
Sika ye sunsum;  
ofiri wo ho a wayɛ mm̄ɔɔ . . .

<sup>12</sup> Eka nti nye wo nua ne me.

Ohia nti nye wo nua ne me.  
Sika nti nye wo nua ne me.  
Ēnye wo nua ne me.

<sup>13</sup> To avoid misunderstanding, the giving of gifts was not as voluntary as the term may suggest. Strong social pressure and stiff sanctions were sometimes applied to force people to 'give'. 'Thank-offering' (*aseda*) as pre-monetary money is discussed more extensively in Rattray (1929) with regard to marriage, legal transactions and territorial division in Asante.

<sup>14</sup> For studies of the 'localisation' of orthodox Christian Churches see Meyer (1995a) on a Protestant church in Eweland and Obeng (1996) on Asante Catholicism.

<sup>15</sup> People are given the name of the day on which they are born. Kofi is a male person born on Friday, Amma a female born on Saturday. Kofi and Amma are also the names of two children who are the main characters in elementary school reading books introduced during the colonial period.

<sup>16</sup> But there is also another side to this positive religious appreciation of money. Money can be 'satanic', acquired with the help of the devil. Stories about satanic riches, often combined with sexual perversion, are common themes in popular literature, concerts and films (cf. Meyer, 1995a, b).

<sup>17</sup> The social and cultural meaning of building a house is more fully discussed in Van der Geest (n.d. b).

<sup>18</sup> Money is like medicine. It can change anything into anything: old becomes young, ugly becomes beautiful. Nyame's remark reminds one of a quote of a quote in Barber's article on Yoruba *oriki*: 'Marx, speaking of the transformative power of money, quotes a passage from *Timon of Athens* in which Timon evokes the power of gold to "make black, white; foul, fair; wrong, right; base, noble; old, young; coward, valiant" . . .' (1995: 207).

<sup>19</sup> This article has purposely avoided discussing the topic of 'corruption', another example of money as social lubricant about which anthropologists love to write. It would have led too far from the main topic, respect and old age. For some discussion on corruption-like practices in Ghana see Owusu (1970), and Dunn and Robertson (1973).

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## ABSTRACT

This article describes the position of elderly people from the perspective of money and discusses the meaning of money from the perspective of elderly people. Anthropological research was carried out in 1994, 1995 and 1996 in a rural Kwahu community in southern Ghana. It consisted mainly of long conversations with elderly people and their relatives. Money is a core symbol in daily life by which people measure the value of their relationships. It is not used to keep people at bay but rather to establish and maintain social bonds and to secure care in old age. Having money engenders respect, as it is a sign of a successful life, while lack of money discloses failure and shame. Giving money is a way of 'paying' respect and shows affection and care for the elderly.

## RÉSUMÉ

Cet article décrit la situation des personnes âgées du point de vue de l'argent, et examine la signification de l'argent du point de vue des personnes âgées. Des études anthropologiques ont été réalisées en 1994, 1995 et 1996 dans une communauté Kwahu rurale située dans la partie sud du Ghana. Ces études ont pris principalement la forme de longues conversations avec des personnes âgées et leurs familles. L'argent est un symbole fondamental de la vie quotidienne, étalon de mesure de la valeur des relations entre les individus. Il ne permet pas de tenir les personnes à distance, mais plutôt d'établir et d'entretenir des liens sociaux, et de garantir la prise en charge des personnes âgées. Le fait de posséder de l'argent suscite le respect, car c'est le signe d'une vie réussie, tandis que le manque d'argent traduit l'échec et la honte. Le don d'argent est une marque de respect, d'affection et d'attention à l'égard des personnes âgées.