



Anthropology & Aging

Journal of the Association for Anthropology & Gerontology

Préparer la Retraite:

New Age-Inscriptions in West African Middle Classes

Erdmute Alber

University of Bayreuth

Author contact: erdmute.alber@uni-bayreuth.de

Abstract

New ways of imagining, planning and living old age are actually emerging in the republic of Benin, West Africa. This process could be understood as the dissemination of an idea of retirement from the sector of formal labor and the corresponding social security system to a general notion of a good life in the late life course. It is preceded by emerging age-inscriptions which are contouring the new up to a point that it is settled and becoming a norm or a dominant pattern. It is also linked to the emergence of new a African middle class. It is going hand in hand with the emergence of other changes in the imaginaries of the life-course, for instance new ways of living and imagining youth. Additionally, it goes along with an accelerating process of social differentiation, since living old age as retirement is, for the moment, only possible for people who are more or less doing well and able to gain the necessary resources of self-maintenance during a time after work. Thus, retirement has become, beyond the sphere of formal work, a generalized notion of new pathways of old age. However, up to now, the desire to live old age as retirement is still an emerging age-inscription and has not become the dominant norm.

Keywords: *retirement, aging, life course, Benin, middle classes*

Anthropology & Aging, Vol 39, No 1 (2018), pp. 66-81
ISSN 2374-2267 (online) DOI 10.5195/aa.2018.171



This work is licensed under a Creative Commons Attribution 4.0 International License.

This journal is published by the [University Library System](#) of the [University of Pittsburgh](#) as part of its

[D-Scribe Digital Publishing Program](#), and is cosponsored by the [University of Pittsburgh Press](#).

Préparer la Retraite:

New Age-Inscriptions in West African Middle Classes

Erdmute Alber

University of Bayreuth

Author contact: erdmute.alber@uni-bayreuth.de

“J’ai déjà préparée ma retraite” (I have already arranged my retirement”) answered Doreen,ⁱ a 49-year-old trader from northern Benin who lived with her second husband in Cotonou, the de-facto capital of Benin, when I asked how she would manage to visit her sons in France in the future as regularly as today. With a smile on her face Doreen talked about the numerous pieces of land she had bought in Parakou, the biggest city in northern Benin, and which are located here and there all over the city. In view of the constantly rising prices for land all over the country, she explained me, it would suffice to sell only one parcel every two years to maintain herself economically. As she had already bought enough land, she then argued, that would be enough to stay independent in the future. A decent life would even be possible if she should separate from her husband. (March 2016, Cotonou, excerpt from author’s field notes)

The conversation with Doreen was an illuminating moment for my research on new life trajectories of middle-class people in urban Benin. The surprising fact that she used the word *retraite* (*retirement*) despite working outside the formal labor market is the starting point of this article. I argue that a new way of imagining, planning and living old age is actually emerging in urban Benin. This process can be understood as a dissemination of the idea of *retirement* from the formal labor sector and the corresponding social security system to a more general understanding of a good life in the late life course. I am therefore using the term to denote a specific class-related perception of old ageⁱⁱ that I observed among middle-class people in West Africa in recent years.

Doreen did not use, as many other women would have done, the word *old age* (*vieillesse*) or one of the various expressions for denominating old age or growing old in the local languages. In contrast, *retraite* is exclusively expressible in French. Formerly being used in the sector of the formal and largely French speaking labor market, the term has entered the local languages as a loanword. Doreen used the term, although, as a trading woman who had never paid into any social security or pension system, she would never get any formal retirement.

Retirement meant for her more than having access to the pension system. In her answer to my question about visiting her sons regularly in France in the future, she referred to a new way of preparing, envisaging, and, hopefully, experiencing old age. Doreen prepared herself for this phase by buying land, and, therewith, maintaining economic independence when growing old if necessary, without the help of husband or sons.

Following Doreen’s way of speaking, I call this new and emerging concept *retirement*. People in Benin who are envisaging old age as retirement talk about the desire of living without the help of others during the phases of their life after they quit working. Their ideas, thus, reflect, what the International Labour Organisation (ILO) already suggested four decades ago when arguing that the introduction of a “sufficiently efficient modern system of social protection” would help integrate people into the wage economy and change the “traditional mentality” that promoted constant travels between urban,

industrialised centres and rural family homes (Mouton 1975, 112).

Observing these changes in how old age is talked about and lived, I argue that the emergence of retirement as a new way of living old age is going along with emerging age-inscriptions. However, up to now, *retirement* is still a heterodox and slowly emerging concept of old age in Benin. Few people in Benin would easily call old age *retirement*, as is the case in Euro-American societies. Even more, because of lack of resources, not everybody who envisages *retirement* for his or her future would really be able to experience it.

The concept is largely contoured by new age-inscriptions and not by state-induced change. This is the case because up until now, there has not been a general pension system in Benin that covers the whole population, as was introduced in some parts of southern Africa, like Botswana, Mauritius, Namibia, South Africa and Lesotho.ⁱⁱⁱ However, despite the fact that until today, the pension system in Benin is only covering a small part of the population, understanding old age as retirement is nevertheless related to the introduction of the pension system for some people. For, their way of living old age has become a model for others. It has become a life concept, an idea of old age which means, among others, a phase of the life *after work*, and, maybe even more important, at which somebody is, although no longer working, nevertheless able to live using his or her own resources without the help of children.^{iv}

The emergence of *retirement* is linked to broader transformations, mainly the emergence of the *African middle class* (see Scharrer, O’Kane, Kroeker 2018; Melber 2016; Lentz 2016; or Coe, this volume), or, more generally, the *global middle classes* (Heiman et al. 2012). It is going hand in hand with the emergence of other changes in the imaginaries of the life-course, for instance new ways of living and imagining youth (see Alber 2011). Also, it goes along with an accelerating process of social differentiation, since living old age as *retirement* is, for the moment, only possible for people who are more or less doing well financially and able to gain the necessary resources of self-maintenance during a time after work. And finally, the emergence of *retirement* as a distinct phase in the life course is also linked to the gradual institutionalization of the life course in Benin (Kohli 1985, 2009, for Africa see also Nicolas 2009).

In the following sections, I will first introduce the institutionalization of the life course and then reflect about debates on the African middle classes in the light of debates on the life course. In the sections that follow, I will outline my research setting by presenting empirical results that illustrate some more specific elements of retirement and the related age inscriptions. I am here referring to Coe’s and Alber’s notion of age-inscription as the way that transitions, expectations, and markers around age and stages in the life course shift in practice (Coe and Alber, this volume). Positioned in between rules, laws and norms on the one hand, and individual feelings, emotions and actions on the other, the concept is especially valuable for the description of changes of old age that are not implemented by politics or law, as it is the case in Benin. In the conclusion, I will argue that retirement has become a generalized notion of new pathways of old age, which is linked to the idea of being independent from one’s own children in old age and being nevertheless able to maintain a middle-class life style.

The Institutionalization of the Life Course

Sociologist Martin Kohli (2009) has argued that the life course is an often underestimated dimension of structuring society. It is a social fact in its own right generated by a system of rules and norms and undergoes historical transformations. Every society provides its own notions about how the life course should be. Of special interest for my research, following Kohli, are moments of structural transition

from one life-course regime to another. The transition he aims to analyze is the one from what he calls pre-modern time to modernity, i.e., the transition to an industrial economy in Europe in the 19th and 20th century (2009, 387f.) Kohli outlines that this process is going along with what he calls the temporalization of life which is oriented by chronological age. This leads, following Kohli, to a chronological standardization of the life course, often produced by legal frameworks. Furthermore, Kohli sees the chronologization as part of a process of liberating individuals from their (rural and urban) bonds, and, therewith, as a process of individualization. Last, but not least important, the life course in modern societies is organized by a phase model that derives from the idea of modern industrialized work and its three phases of childhood and youth seen as a phase of preparing for the phase of work; then, the phase of active work, and, finally old age as the phase after work (Kohli 209, 388).

The institutionalization of the life course is not only a consequence of the changing world of work and labor, but also of the increasing importance of institutions such as school, grades, registry offices or retirement payments, framed by the state and its attempts at caring for the life courses of the inhabitants (for the institutionalization of childhood see also Haukanes and Thelen 2010). The institutional and legal capacity of standardizing life trajectories holds not only for industrial societies, but all over the world. At the same time, the process of the institutionalization of the life course is thought as going along with a process of individualization that pushes sometimes against the corset of the institutionalized program.

The above mentioned elements of an institutionalization of the life course could be observed in the actual processes of changing life-trajectories in contemporary Benin. Even more they can be identified as concepts of how people in Benin are seeing and imagining ongoing transformations. First, with the introduction of identity papers, birth certificates, or the legally introduced compulsory education and other administrative measures, people perceive their life courses as temporalized through paperwork.^v Second, even if notions of social age and age status persist (expressed, for instance in the notion of seniority, or in the social status of becoming an elderly person when one's children are getting married), these elements of temporalizing emerge in the form of chronological age. This age is then fixed in administrative processes, like in the making or using identity documents or retirement payments.

In Benin this life course-related temporalization is also connected to people's perceptions of the processes of individualization. To give one example, many people argue their migration to the cities is an attempt to avoid some of the binding norms in the rural areas, or just, the daily social control by others in the villages. The desire for liberty and individuality is often expressed as a motive for migration. However, these perceptions and also the desire for liberty and individual choice should not be taken as a sign of a general tendency towards individualization in Benin and a complete disentanglement of urban people from their rural ties. As it is discussed in the literature (Cooper 2012; Lentz 2009; Mberu et al. 2013; Smith 2004), the connections to the region and place of origin are not only maintained by urban migrants. Above all, nobody would deny that caring for kin is seen as a very important and unavoidable task. However, the idea of self-determination and choice is nevertheless a driving force of many people's future planning, even if they are continuing previous bonds and obligations. Fourth, the trajectory of childhood as a learning phase and adulthood as a working phase, then proceeded by retirement is framing ideas about what the "modern" life course should be in Benin, as is clearly expressed in the statement by Doreen that I recalled at the beginning of this article.

Outlining parallels between the process of the institutionalization and individualization of the life course in modernizing Europe and comparable processes in contemporary Benin, I do not want to argue that contemporary Benin is repeating the European paths of modernization, as modernization theory has

failed to foresee.^{vi} Nor do I argue that all individual life trajectories in Benin could be seen within the frame of an institutionalized and individualized life course. Kohli's ideas about the temporalization and chronologization of age should not be taken as fully encapsulating the processes of change in the life-course regimes of industrialized countries. As even in post-industrial Europe or America, relative age status, beside chronological age, is still important. It makes much more sense to understand chronological age and the institutionalized life course in industrialized countries as well as heterodox inscriptions that emerged in contexts where older inscriptions and norms continued to exist in parallel ways.

Rather, for my case study in Benin, I want to retrieve the emergence of a still heterodox re-framing of old age, which could be understood with reference to the institutionalization and individualization of the life course.

Middle Classes

The growing literature on the new, or the global, middle classes in the countries of the South is mainly focused on their economic and social positioning and consumption patterns as well as the political consciousness of social climbers. The emergence of this literature has been driven by the hope of overcoming poverty and gaining liberty and democracy in developing countries. Furthermore, "middle class" has become a descriptive term in many publications to signal urban life styles, and sometimes a kind of ordinary, mostly urban, people who are neither rich nor poor.^{vii} However, the life course, and especially the retirement phase, of African middle classes has not yet been a matter of debate.

Class has been defined by focusing on processes of works and especially access to the means of production and the related consciousness, expectations and sometimes normative ideas (see Neubert 2014, 25ff.; Solga et al. 2009). Though, in general, the concept has for a long time not frequently been used in social anthropology (Lentz 2016). The emphasis on work and the means of production in the debates on social class might have been one factor as to why ways of living middle class in the after work phases of the life course might have been broadly overseen.

Scholars of European history have convincingly argued that class status has not only been thought of as encompassing all members of a household and equalizing relatives in different generations. Especially in the 19th century, there was an increasing tendency towards a horizontalisation of kinship relations and towards endogamous marriage practices that increased the homogeneity of class status among kin. (Sabeian and Teuscher 2007; Johnson 2015, 7ff; see also Alber 2016).

These assumptions of class stability within kinship relations and households do also imply an assumption of class stability over the life course. However this is not at all evident for African societies and their middle classes. Almost all participants in my research started their life trajectories as children of rural peasants or small craftsmen in northern Benin and became middle class after a phase of social climbing in later phases of the life course. None of them experienced class stability over his or her life course, and even more, the majority of them are pioneers in their families in living in the cities. Everybody has parents, siblings or other close kin who are living in very different socio-economic situations than oneself. Furthermore, there is often a remarkable economic difference between husbands and wives. Thus, social heterogeneity is the norm and practice that characterizes not only the social relations between relatives, but also those within households of middle-class people in Benin (Alber 2016). This is very different from 19th century Europe, where there was a tendency towards homogeneity, endogamy, and class equality within kin groups (Johnson 2015, 18ff; Sabeian 1998, 406ff). When using the term "middle class" in Africa, one should be aware of these differences and the complexity of transferring a term from 19th century Europe to

other parts of the world.

I do nevertheless use the term “middle class” for signaling urban households of professionals and people who see themselves as “better off.” It has become a frequently used self-description not only in Benin, but in many countries of the global North and South, even if the boundaries of what is still middle class are not extremely rigid within these self-descriptions.^{viii} In Benin, middle class is relatively unusual as a self-description in public, but a frequent descriptor of others. If asked explicitly about their position in society, many people with whom I did research saw themselves as being “between poor and rich.” I would therefore call the middle class in Benin those urban, relatively well-educated people who have a reasonably stable income that allows them to care for their household and related persons. Many, but not all of them, have access to formal social security services; almost all are living in heterogeneous households, often of different classes. Some, but not all, of them might also form the functional elites of the rural hometowns.

Households of People from Northern Benin in Cotonou

During three months of field research in Winter 2015/16, I investigated changing life courses in the households of migrants from the Borgu region in the capital and biggest city of the country, Cotonou, located in southern Benin. This work I built upon my previous two decades of research in Benin.^{ix} Together with two field assistants, Fidèle Ballo and Souleymane Modibo,^x we worked in ninety-eight households: seventy-three households of Baatonum and twenty-one of Dendi speakers. Many of which were already known to me given my previous research in the country. This ethnic composition and geographical location of my research site also affected the specific class positions. The households are in general of better-off people who share not only higher educational achievements, but also are wealthier than average in Benin. There are almost no “poor” households from the Borgu region living in Cotonou. Additionally, almost all the members of the elites from the Borgu region are living in the households included in my research. Therefore, almost all households self-positioned themselves as middle class^{xi} and nearly all met the criteria of being middle class as set by the African Development Bank (2011). Furthermore, beside many “ordinary” people working as professionals in the labor market in Cotonou, there are also members of these households who are representing and working on behalf of the Borgu region in national politics and the economic sector.

This is due to the fact that the predominant part of the labor market for civil servants in Benin as well as the universities are concentrated in the region of Cotonou. This makes it attractive for people from northern Benin to migrate to Cotonou when seeking education and jobs dependent on high levels of education. However, the prices and living conditions also cause the return to the north for those who are less successful in their working careers.

This pattern is confirmed by the results from my questionnaire: almost all of the heads of households I interviewed had been born in northern Benin with more than two-thirds of them born in small villages to parents who were rural peasants. In general, the interviewed persons had left their villages and their parents’ households during their childhood or youth, mostly for schooling. The main reason to migrate to Cotonou was access to university or other forms of higher education. At the same time, all interviewed people maintain social relations in northern Benin and this is why Baatonum and/or Dendi is spoken in all of the mentioned households. A main way the individuals I interviewed invest money is by purchasing land or constructing houses in the north.

Many of the household heads are the functional elite of their region of origin. They are working in ministries, as state officials, or in the private formal sector in large corporations. Some are representing

their home region in regional associations or work as politicians or social brokers for their home areas. However, not all the members of the households have the same social status as the heads of household. The household composition is relatively diverse and does not include only parents and children. On average 6.4 people form a household in Cotonou. Within the household, there are often other adults, such as siblings of the head of the household or other family members, who are unable to build their own households because of the high costs of housing. Of the average 4.2 children living in each of these households, 1.4 children are not living with their biological parents, but as foster children or domestic workers. Whereas the foster children are mainly close kin of the household heads, the domestic workers are often, but not always, seen as non-kin. These numbers show that many of these households are hosting other people from northern Benin in order to give them access to education and jobs, but sometimes also to help them, as Cati Coe argues (this volume). The fact that more than half of all the households are hosting not only foster children, but also domestic workers, also shows the relative wealth of the households. This is also expressed in the fact that 73 percent of the households included in my research have at least one car.

There is relative high educational achievement in the households as well. Of the 246 adults in the households in total: eight of them have finished university; another twenty-five finished secondary school. Forty-five persons have attended at least some classes in secondary school, whereas fifty-three finished at least primary school. Only forty-three adult household members never attended school or they did not earn any educational degree even though they attended school at some point. This stands in contrast to the low rate of literacy, which UNICEF estimated at 28.7 percent for adult people in Benin in 2011. The high level of education is also evident in the fact that 113 adults from these households are working as state officials in formal jobs. These are mainly the male household members, for as in the example of Doreen, the vast majority of the wives have a lower level of formal education, and the most frequent occupation for the women is trading.

A remarkably high degree of household members (48 percent), are covered by health insurance. For Benin, this rate is extremely high and illustrates the wealth of the households included in my research. For, in Benin, it is only large corporations and the civil service that offer health insurance to their employees. That means that only a very small part of the population is covered by health insurance. Additionally, even if the state is offering health insurance to its civil servants, it is only themselves, their spouses (if they have undergone a civil marriage), and their minor children who are covered. Other members of the household, such as foster children, domestic workers, or other relatives who are living with them, are excluded. Thus, even though the majority of the household heads I interviewed were covered by health insurance, almost all the households I visited had at least some members who were not.

My description of the composition of the households and educational achievements illustrates that central indicators for the institutionalization of the life course are present.^{xiii} I will now analyze the imaginations, plans and projects of old age I have found among them.

Age-Inscriptions Enabling *Retirement*

Until today, being cared for by relatives is still the most common way of living old age in Benin. In general, the inter-generational contract demands children in Benin care for their parents during old age, as Häberlein (this volume) has argued for rural Togo and Benin.

This holds, with the exception of some countries in southern Africa, for the whole continent (Fry 2000, 772). The fact that population rates are still increasing all over Africa with less than 6 percent of the population over the age of sixty, makes caring for the elderly statistically relatively easy for these societies.

This is predicted to hold true even in years to come since between now and 2050, it is expected that the percentage of people older than sixty will only rise to about 10 percent (Mathiason 2003, 100). This is much less than in Europe for instance, where even today, more than 30 percent of the population is older than the age of sixty.^{xiii}

In Benin, where the annual population growth rate is nearly three percent, a large majority of people still does not receive any retirement payments, since they never participated in the formal labor market, and thus, did not contribute to the pension system during the time of formal work. With very few exceptions, a majority of the parents of my interviewees are living off of their children's resources. Therefore, living old age as retirement is not only still an exceptional way of living and envisaging old age in Benin, but can only be lived out by relatively few, quite often also in contrast to their parents' experiences.

The majority of the parents of people I worked with are rural peasants. This usually means that fathers do agricultural work together with their sons and other male household members. Normally they gradually cease active farming as they get older, handing over the physical work to their sons. When talking about old age, rural people worry if and which of their children would stay in their compound or return to it. However, this is generally not seen as a major problem, due to the fact that birth rates are still very high. If people do not have sons to care for them, they almost always have nephews or other kin who will keep up the large compounds.

Sometimes, parents are discussing and deciding who of their children would stay or return to the village in order to take over the responsibility of the compound (see also Coe 2017). With these decisions that guarantee continuity, caring for elders is generally resolved without being discussed explicitly. Rural parents simply expect their children to take care of them since they live together, and this is an obligation that is deeply engrained in the mindsets of urban people from northern Benin as well.

Changing ways of organizing care for the elderly in Benin could be triggered by migration processes and other factors. However, receiving food and physical assistance daily are easily assured in the compounds. In general, this provision of basic care is expected during old age in the villages, and is supplemented by some income-producing activities by the aged themselves. People living out these norms generally do not prepare for old age, since they count on their children to take over the agricultural work and to take on the responsibility of caring and supporting them in their compounds. They do, however, prepare to behave properly towards their sons and daughters, which is seen as necessary duty in the intergenerational contract (see to this point Häberlein, this issue). The expectation that children have to care for their parents also holds in urban contexts in situations where parents are not able to maintain themselves physically or financially. This norm of caring for parents provides the background against which, and in addition to which, the new middle classes have started inscribing *retirement*

I will now describe key components of *retirement* for the people from the Borgu region, which I take as emerging new age scripts that are gradually on the way of becoming general norms.

I have mentioned that only a minority of the people in Benin are enjoying social security in the form of health insurance or pension payments. Only civil servants and former employees of the formal sector of big enterprises receive pensions, which is, in total, only 6.8% of the labor force of Benin (World Bank 2017). However, even these people never feel completely sure that they will get these benefits. There have been times when civil servants have had to wait for their salaries for several months; therefore, there is a common credo that one should, if at all possible, never completely depend on one's formal pension.

Also, high inflation can quickly devalue the worth of a pension. This is especially true in light of the fact that people quite often retire at a relatively young age. Since 1986, retirement in Benin has been fixed on the age of fifty-five or after thirty years of service (Republique du Benin, Presidence de la Republique 2005). From 2005 onwards, this was modified several times with the aim of increasing the age of retirement and subsequently to reduce the costs of the pensions for the state. In consequence, retirement was, for some time, fixed at sixty-five, but in 2015 it was lowered. Actually, a complex regulation is applied that fixes different ages of retirement for different professions within the civil service (Actubenin 2015, Republique du Benin, Assemblee Generale 2015). It has been very common for people to retire early enough to have a long period of active life following their working years, but during this phase of their life they could experience economic changes.

The first inscription enabling *retirement* that is new is that it is now seen as a phase that has to be prepared for carefully. *Retirement* is seen as something that requires longtime planning. This differs fundamentally from the older way of living old age in which it was expected that an older person would be cared for by kin. People now are very aware of the necessity of planning *retirement*, and many of my interview participants had concrete strategies in mind, involving small businesses, land acquisition, and house-building. Some excused themselves for not yet having acted on these strategies, but they expressed their worry about the future.

One of my interview partners, for instance, expressed that he was actually finishing building a house in Cotonou. After that, he would like to start investing in a small business, but for the moment, all the available resources were spent on the house. He then explained that at least this house would contribute to a decent life in the future. The importance of preparing for retirement is obvious in the case of people like Doreen who are not expecting to receive formal retirement payments. However, it is also important for those who expect to receive these payments because pensions can be uncertain, not only due to financial risk such as inflation, but also due to a real possibility that they are not paid in time or correctly.

The notion that *retirement* has to be planned is a relatively new one in Benin. This is changing individual perceptions of the life course in addition to notions of security. These changes are taking place in the form of new strategies and life visions. One major point is that urban middle-class people in Cotonou are preparing to care for themselves economically during old age. This is a very new concept that changes not only the phase of old age itself, but also the time before, since planning *retirement* is becoming an important part of the phase of working adulthood (see also Cohen and Menken 2006, 9).

The second script of *retirement* is, therefore, that it is understood as an individual task, not the task of one's children. Establishing small enterprises or building houses to be rented out would generate additional income in case the pension would not suffice help an older person live on their own. This expectation of self-reliance is triggered by the pension system that—at least in the imagination—should assure the everyday expenses of those who are beneficiaries.

This desire of building one's future old age independently from one's children could generate many changes to intergenerational obligations. However, for the younger generations, this age-inscription does not at all change the norm of being obliged to care for one's own parents.

I could observe this when talking with Roubatou, a successful young married mother of three small children who is working as a manager for the national water company in Cotonou. Whereas her husband, also a professional in Cotonou, is the son of an illiterate

craftsman, she is one of the very few professionals in Cotonou from northern Benin whom I met whose father had already been working in the public service. After having worked as a forestry manager in different places in Benin, he retired and settled in Parakou. Although he is living with his wife on a good pension, Roubatou sends a fixed sum of money from her salary every month. She explained to me that she felt obligated to do so because children should care for their aged parents. Her husband did the same for his parents who were really in need, so she felt she should do the same, although she acknowledged that her parents had worked hard in order to be successful in their lives. She asked, "Why should they then be harmed by their own success, by not getting money from their children?"

Her husband confirmed that the two of them would do everything they could in order to assure their children a good education and, if possible, a better future. However, they would not do it for their own security in old age, but for the future of their children. (Cotonou, March 2016, excerpt from author's field notes)

The example of Rubatou and her husband underlines that the emergence of new age-inscriptions, namely the attempt of being financially and physically independent during old age, does not automatically replace older norms, such as caring for parents when they grow old. However, the norm that children should care for their parents coexists with people's desire of not relying on their offspring, but rather on their own resources in old age. Furthermore, nobody knows if one could attain this independence in the end. People are aware that many things could happen, such as inflation or an unexpected sickness for which costly health care could drain saved resources. Therefore, a prevalent idea is that because one has to try to balance risks with additional income generation during the working phase of life, the same should be done during the time of retirement.

Together these two inscriptions emphasize the reorientation of retirement to be a more individualized process. It follows the model of employed work. In fact, the moment of becoming retired is fundamentally shaping the life trajectories of the people from northern Benin who live in the south, in so far as almost all of them are envisioning, at least at some point in their life, to return to northern Benin after retiring

Re-placement at the Moment of Retirement

For the people I worked with, a key activity for preparing retirement is building a new house in northern Benin. Interestingly, these new houses are described in the literature (Pauli this issue, Mberu et al. 2013) as frequently being built in their villages or towns of origin, but they build them rather in Parakou, the biggest city of the Borgu and its commercial and administrative center. There are several reasons for this decision. First, Parakou is the ideal place for maintaining networks. Given many returnees from Cotonou are constructing their new houses in Parakou, their social networks from their previous employment could be maintained easily. Additionally, in Parakou comforts like electricity, running water, or availability of markets and consumer goods to which the migrants have become accustomed, are available. The urban life style could easily be continued there. Furthermore, as Parakou is relatively close to the villages of origin, retired people could participate in economic activities in their villages of origin without actually living there. For instance, trading with staple foods or the management of nearby farms can easily be realized. Mberu et al. (2013, 277) have discussed the hardship of Kenyan urban migrants returning to their rural homes in old age, despite older people's expressed desire to return. Given these

challenges, building houses in Parakou is seemingly a good choice for older people from northern Benin as the location will allow them to meet their different needs.

Another aspect of building new households for retirement is that retired people are continuing to care for other kin, either by taking them into their new households or by offering them places to stay in Cotonou if they maintain their households there as second homes. Therefore, even if individuality—in the sense of being independent from one's children—is a central element of *retirement*, it is still combined with caring for others and providing them with a place to stay. However, those who are retired and built the new households will decide who will live with them. I am talking here about new households of retirement and not of “retirement migration” (see van der Geest, Mul and Vermeulen 2004, 434) because many of the people building new households in Parakou are not migrating, but instead enlarging their networks by maintaining their places in Cotonou.

A last aspect of the decision to build new households in Parakou and, if possible, to maintain those in Cotonou, is that people are then able to maintain closeness to their children by offering them different places to be (see also van der Geest, Mul und Vermeulen 2004, 434). Some of the people who are maintaining two houses have (adult) children as well in both locations. Roubatou's father, for instance, still hosts his son, a medical doctor, along with his wife and one small child, in his house in Parakou, until they finish building their own house. In Cotonou, he hosts his youngest son, a student. Maintaining these households also means there is the opportunity to be surrounded by kin.

Case Studies: Variations in the Emerging Age-Inscription

In this final section, I will show how new age-inscriptions are realized by providing concrete case studies. These are also illustrative of how new inscriptions are combined with older notions of old age. The cases I describe focus on couples. Couples in Benin are handling their economic activities independently from each other, but at the same time, these activities are related to one another.

Aliou and Beatrix

Until his retirement in 2015, Aliou worked as a geologist in a ministry. For more than thirty years, he has been married to Beatrix, a trader, who has opened a small boutique in front of their house in Cotonou. She has also purchased a small territory in Cotonou and is still hesitating if she should build an appartement in order to rent it out.

The couple is living together in a house Aliou has built, as husbands are seen as being responsible for the family's housing. It is a comfortable villa, where they were living in 2016 together with their only daughter, her sons and some other kin they were caring for. Aliou had always planned to return to Parakou after retirement; therefore, in recent years, he constructed a villa there. Different from his brother, he did not construct it in the vast ground of the family compound in the center of Parakou where their elderly mother lives and to whom he provides financial assistance. He built his own house on a purchased parcel of land, but in the family compound he constructed three apartments that he rents out in order to have additional income.

However, his plan of returning to Parakou has changed because Aliou found work as an independent geological consultant after retirement. Thus, he decided to stay in Cotonou, and to travel regularly to Parakou, his home city and second home respectively. Aliou's brother Adam, a school director who is still living in the family compound, commented on his brother's behavior: “He had the chance to

construct something of his own in Parakou. He does it because he does not want to have all of us around when he visits Parakou. All the small family problems, all the demands of resolving something. If he has his own villa, he can come and visit us when he wants. This is what all of them are doing." Far more than describing the behavior of his brother, Adam is commenting on a general behavior of seeking independence by those who left their region of origin. Even when they partially return, he expresses, they maintain the independence of living on their own and on separate land that they purchased outside of the compound.

In the Borgu region of Benin, the usual pattern of rural living has been that sons created their own houses or households within their father's territory, and therefore close to his household. This has led to large agglomerates of different households on family land. However, in this style of living, sons remain under their father's authority up to the point that one son takes responsibility for the whole family land. Founding one's own household on one's own territory has, therefore, always been meaningful for claiming independence.

Georges and Gloria

Whereas Aliou and his wife spend most of their time together in Cotonou, and also travel frequently together to Parakou, Georges and Gloria have developed another form of retirement.

Georges, a retired tax officer in Cotonou has, like Aliou, also built a large and nice villa there. About forty years ago, he married Gloria, who has been working as a medical doctor. She established a private medical practice next to the villa Georges has built for the family. So, as in the case of Beatrix, Gloria has also started a business in their compound that generates additional income for her.

As in the case of Aliou, Georges has also built a new house in Parakou, on a purchased, not inherited, parcel of land. Years ago, he has constructed a smaller house on his father's land in Parakou, but when he became sufficiently rich, he built the house he is now living in. For, different from Aliou, he immediately moved to Parakou after retirement. His wife Gloria, who is from southern Benin, has remained in Cotonou where she continues to work in her private practice after retiring from her job in the hospital. One of their children is also living with her in the house his father has built and is still owning.

So, as Georges does only travel to Cotonou for short and mostly administrative affairs, the couple has separated in fact. However, they did not officially divorce and are therefore sometimes still jointly attending ceremonies or other events, which husbands and wives should attend together, as for instance the funeral ceremony of Gloria's father. But whereas Georges sometimes stays in his house in Cotonou when he has something to do in the south, Gloria never travels to Parakou and visits him there. Therefore they are seen as *de facto* separated by their close relatives and friends. Georges' brother, for instance told me that his brother has opted for a gradual separation from his wife without being officially divorced. (March 2016, field notes) The existence of the two houses allows them to live the phase of retirement relatively independently from one another. Whereas both houses are Georges's property, Gloria has invested money in apartments in Cotonou that she has rented out while personally living in Georges's house, as a wife should do.

Jacques

Jacques, a former primary school teacher who had also worked as a broadcaster in local languages for the national radio and television station, has been less successful than Georges and Aliou in retirement.

He has never been able to construct a house in Cotonou during his active working years, but invested in a piece of land in Parakou. Just before his retirement in 2004, his wife, a nurse, became seriously ill, therefore he used all his savings for her treatment. Despite the medical attention, his wife died. As the house had not been finished, he first stayed in Cotonou. However, five years later, his son who was working in a ministry in Cotonou gave him the money to finish the construction of his house in Parakou. He is now living there. This case shows another variation of caring for the elderly on the one hand, and the desire for individuality and independence on the other. Instead of taking him into his own house in order to care for him— as others would have done—his son respected Jacques' desire for independence (and maybe his own desire for maintaining independence from his father) by enabling him assure his own and independent life in Parakou through the construction of a house.

Jacques' example proves that not all middle-class people are able to maintain themselves without care from their children. Furthermore, it shows how children's care for retired parents is also changing and adapting to the new age scripts.

Désiré and Doreen

I have already mentioned Doreen, a trader living with her second husband Désiré, in his large house in Cotonou. Désiré has worked in a ministry. Recently being retired, he is still struggling to finish his house in Parakou. Meanwhile, the couple, when travelling to northern Benin as they frequently do, are hosted in Doreen's small apartment in Parakou which she had built for renting it out years ago. This is seen critically by their relatives, since it is the obligation of the husband to provide his wife with housing. As soon as the construction of Désiré's house will be finished, Doreen will immediately rent out her apartment again. But nevertheless, both prefer staying in her house—against the common norms of housing as the obligation of the husband—than to be hosted by Désiré's relatives. Here, again, individuality in the form of independence is more highly valued than closeness to kin.

Désiré and Doreen are not yet sure in which city they will finally reside. Probably they would, dependent on their economic activities, live in both places. Both have pieces of land in the two cities. Désiré has another important obligation in Parakou. He has built a small and simple house for his old mother, a quite rural woman whom he does not want to have in his own household, but feels, as the only son, responsible to care for.

As is obvious in all cases discussed in this article, kinship relations are becoming objects of renegotiation in this new phase of retirement. This also affects the relations of couples as some are developing strategies for and living out old age together, and some are opting for independent futures.

All the people from northern Benin who are working in Cotonou aim to construct a house in Parakou, and those who have the money are actually building the house. It is not only a marker of status and class position, but also this creates a new space that maintains distance from other kin and their demands, but at the same time, allows them to be "back to the north" and living retirement at least partially there. The new houses are also markers of belonging to the north, something which middle-class people who moved away wish to share with those who have stayed there. Finally, creating and maintaining new households is a sign of economic power and self-reliance. This is why people like Georges and Aliou, having lived in Cotonou and wish to establish a household in Parakou, are rarely constructing their houses on family land or within compounds of their relatives. Rather, they prefer to build new villa-style houses on their own purchased land. This new age-inscription is also shaping the face of Parakou. More than ever, the city has become a hub of connections between people who belong to the Borgu,

independently from where they have spent their years of active work.

Conclusion

My article has addressed new ways of experiencing old age among urban middle-class people in Benin who were mainly quite successful. I have called it, following a local way of speaking, *retirement*. Retirement differs notably from how their parents have lived and conceptualized old age. It is related to a notion of the life course structured by work that foresees a phase after work. However, as shown by the example of women who are not working in the formal sector, retirement has expanded beyond the sphere of formal work to become a generalized notion of new ways of aging. These are linked, as I have argued, to a notion of the institutionalized and a somewhat individualized life course. In the center is the idea of maintaining independence from one's own kin, and especially from children in old age, by living a middle-class life using one's own resources. New age-inscriptions, such as the attempts to create new spaces in the form of retirement households in Parakou, are developing. Constructing new models and lifestyles for each phase of the life course is, as I have shown, an important part of the production and reproduction of class. However, up until now, the desire to live old age as retirement is an emerging inscription that has not become the dominant norm.

Older norms of living old age, such as the obligation to care for one's parents, are still present. Therefore a multiplicity of norms and scripts are present in Benin. People have some choice, but they are nevertheless also dependent on their economic resources as well as the obligations they have towards others.

The construction of homes in different places is the key activity to prepare for a "proper" old age, an old age that allows closeness to the region of origin as well as independence from the extended kin group. The new retired want to have a place on their own if any possible, but they also want to be close to those with whom they are related (their parents, siblings and children). Time will show if the age-inscriptions which are developing around the notion of retirement could become a dominant norm of old age. However, an important pre-condition would be that large parts of the population would be able to live more independently from their children than has been the case up to now.

ACKNOWLEDGEMENTS

The field research for this paper was realized in 2015 and 2016 in the frame of the sub-project "middle classes on the rise" financed by the Bayreuth Academy of Advanced African Studies, University of Bayreuth. I wish to thank Doreen and all my informants for their openness and friendship. My thanks go as well to Cati Coe, Tabea Häberlein, Lena Kroeker and Carola Lentz for critical readings of this paper, and to my colleagues in the Bayreuth Academy.

NOTES

ⁱ All names were changed in order to respect confidentiality.

ⁱⁱ I use the term *old age* here as a comprehensive concept for the late phase in the life course. In contrast, *retirement* is a specific concept within *old age*.

ⁱⁱⁱ For Lesotho see e.g. Tanga 2008. In South Africa, the introduction of general pension payments to each elder person has influenced the position of the elderly in the households but also that of others. As Case and Menezes (2007) have shown, the money does not only increase the status position of the elder, but it is also used for a better care of the children in the households. Boden (2008) argues quite similarly for the case

of Namibia.

^{iv} If I am calling *retirement* as a new and heterodox concept that emerged in the concept of an older one, I do by no means see this older concept as being the timeless way of living old age in Africa. Recently, Coe (2017) has shown the constant transformations in the ways of elder care by kin during the 20th century.

^v Even if this is especially relevant for the urban population, it has also affected the rural populations. Nobody could grow up in Benin any longer without at least having a birth certificate and identity card, and thus, a fixation of the year and date of birth.

^{vi} Cf. modernization theory and a description of the way African families would take from extended, kin-based families towards individualistic nuclear families see Goode 1963.

^{vii} Despite the inflationary use of the term, there are only few attempts to conceptualize the term itself, especially in social anthropology. Among these see especially Lentz 2016, Kroeker et al. 2017, Neubert 2014.

^{viii} In a very impressive way, this was argued by Mosa Phadi's documentary movie "Phakathi: Soweto's Middling Class" (2013) in which she argued that about 60 % of all people living in Soweto, are calling themselves middle class. See also Kroeker and Lentz (2015).

^{ix} See Alber 2000, 2014

^x Fidèle Ballo has also worked with the results of the questionnaires. See Ballo 2017

^{xi} Because of the mentioned complexity, I am distinguishing between middle-class persons and middle-class households. The latter are households run by at least one or a couple of middle class people who are envisaging a middle-class life style, but do not necessarily aim to homogenize the household. Therefore, not all members of a middle-class household are necessarily middle class by their own (see Alber 2016).

^{xii} As far as I know, there is no available statistical material about pensions and health insurances in Benin.

^{xiii} Cohen and Menken (2006, 10) convincingly argued that, in Africa, older people do still make up a relatively small fraction of the total population, which is also expected to increase slowly, although their numbers are increasing rapidly.

REFERENCES

Actubenin 2015: *Vote de la loi portant statut général de la Fonction publique: La retraite à 60 ans d'âge ou 30 ans de service*. Accessed April 14, 2017 <http://www.actubenin.com/?De-nouveaux-ages-pour-le-depart-a>

Alber, Erdmute. 2011. "Child trafficking in West Africa?" In *Frontiers of globalization: Kinship and family structures in West Afrika*, edited by Ana Marta Gonzales, Laurie de Rose and Florence Oloo, 71-92. Trenton: Africa World Press.

Alber, Erdmute. 2016. „Heterogenität als gelebte Praxis, Norm und Zukunftsgestaltung: Mittelschichtshaushalte in Benin.“ In *Mittelklassen, Mittelschichten oder Milieus in Afrika? Gesellschaften im Wandel*, edited by Antje Daniel, Sebastian Müller, Florian Stoll and Rainer Öhlschläger, 177-194. Baden Baden: Nomos Verlagsgesellschaft.

Ballo, Fidèle. 2017. *Constructions sociales dans l'identification et l'appartenance à la classe moyenne chez les dendi et baatonu des communes d'Abomey-Calavi et de Cotonou*. Memoire de DEA, Université d'Abomey-Calavi (UAC), Faculté des lettres, arts et Sciences humaines.

Boden, Gertrud. 2008. "'The young people do what they want': negotiating intergenerational relationships among the Khwe of Namibia." In *Generations in Africa*, edited by Erdmute Alber, Sjaak van der Geest, Susan Reynolds Whyte., 113-136. Berlin, Hamburg, Münster: Lit Verlag.

Case, Anne and Alicia Mendendez. 2007. "Does money empower the elderly? Evidence from the Agincourt demographic surveillance site, South Africa." *Scandinavian Journal of Public Health* 35: 157-164.

Coe, Cati. 2017. "Negotiating eldercare in Akuapem, Ghana: care-scripts and the role of non-kin." *Africa* 87 (1): 137-54.

Cohen, Barney and Jane Menken. 2006. "Ageing in Sub-Saharan Africa. Recommendations for

- furthering research." Washington (DC): The National Academic Press. Accessed 13.4.2017 <https://www.nap.edu/catalog/11708/aging-in-sub-saharan-africa-recommendations-for-furthering-research>.
- Cooper, Elizabeth. 2012. "Sitting and standing: how families are fixing trust in uncertain times." *Africa* 82 (3): 437–56.
- Fry, Christine. 2000. "Culture, Age, and Subjective Well-Being: Health, Functionality, and the Infrastructure of Eldercare in Comparative Perspective." *Journal of Family Issues* 21: 751–776.
- Goode, William J. 1963. *World Revolution and Family Patterns*. New York: Free Press.
- Haukanes, Haldis and Tatjana Thelen. 2010. "Parenthood and Childhood: Debates within the Social Sciences." In *Parenting after the Century of Childhood. Travelling Ideals, Institutional Negotiations and Individual Responses*, edited by Haldis Haukanes and Tatjana Thelen, 11–33. Aldershot: Ashgate Publisher.
- Heiman, Rachel, Carla Freeman and Mark Liechty (eds.). 2012. *The Global Middle Classes. Theorizing Through Ethnography*. Santa Fe: SAR Press.
- Johnson, Christopher. 2015. *Becoming bourgeois. Love, kinship and power in provincial France 1670–1880*. Ithaca: Cornell University Press.
- Kohli, Martin. 1985. „Institutionalisierung und Lebenslauf.“ *Kölner Zeitschrift für Soziologie und Sozialpsychologie* 37 (1): 1–29.
- Kohli, Martin. 2009. „Die Institutionalisierung des Lebenslaufs. Historische Befunde und theoretische Argumente.“ In *Soziale Ungleichheit. Klassische Texte zur Sozialstrukturanalyse*, edited by Heike Solga, Justin Powell and Peter A. Berger, 387–400 Frankfurt, New York: Campus.
- Mouton (1975) Social security in Africa. Trends, problems and prospects. Geneva: Internat. Labour Office.
- Scharrer, Tabea, David O´Kane and Lena Kroeker. 2018. "Introduction: Africa's Middle Classes in Critical Perspective." In *Middle Classes in Africa. Changing lives and conceptual changes*, edited by Lena Kroeker, David O´Kane and Tabea Scharrer. New York: Palgrave Mcmillan: 1–31
- Kroeker, Lena and Carola Lentz. 2015. "The Making of Middle Classes: Social Mobility and Boundary Work in Global Perspective." Conference report. Published: 15. 1. 2015. *Hsozkult*. Accessed 13.4.2017. <http://www.hsozkult.de/conferencereport/id/tagungsberichte-5770>.
- Lentz, Carola. 2009. "Constructing ethnicity. elite biographies and funerals in Ghana." In *Ethnicity, belonging and biography. Ethnographical and biographical perspectives*, edited by Arthur Bogner and Gabriele Rosenthal, 181–202. Berlin, Münster: Lit Verlag.
- Lentz, Carola. 2016. "African middle classes: Lessons from transnational research and a research agenda." In *The Rise of Africa's Middle Class*, edited by Henning Melber, 17–53. London: Zed books.
- Mathiason, John R. 2003. "An International Perspective on Aging and the End of Life." *Home Health Care Management Practice* 15: 100.
- Mberu, Blessing Uchenna et al. 2013. "Family Ties and Urban - Rural Linkages among Older Migrants in Nairobi Informal Settlements." *Population, Space and Place* 19: 275–293.
- Melber, Henning (ed.). 2016. *The Rise of Africa's Middle Class*. London: Zed Books.
- Neubert, Dieter. 2014. "What is "Middle Class"? In Search for an Appropriate Concept." *Middle East – Topics & Arguments* 2. Jg.: 23–35.
- Nicolas, Andrea. 2009. "Like Fathers, Like Sons: The Boran-Gadaa Experience" In *Times of our Lives. Making sense of growing up*, edited by Harry Blatterer and Julia Glahn, 323–334.

- Interdisciplinary Press. <http://www.inter-disciplinary.net/probing-the-boundaries/>. (Accessed 13-4-2017)
- Republique du Bénin, présidence de la république. 2005. *Loi 86-014 du 26 septembre 1986, portant code des pensions civiles et militaires de retraite*. Cotonou: Presses de Olimp.
- Republique du Bénin, Assemblée nationale. 2015. *Loi n° 2015-19 modifiant et complétant la loi n° 86-014 du 26 septembre 1986 portant code des pensions civiles et militaires de retraite*. Cotonou.
- Sabean, David. 1998. *Kinship in Neckarhausen 1700-1870*. Cambridge: Cambridge University Press.
- Sabean, David and Simon Teuscher. 2007. "Kinship in Europe: A New Approach to Long-Term Development." In *Kinship in Europe. Approaches to Long-Term Development (1300-1900)*, edited by David Sabean, Simon Teuscher and Jon Matthieu, 1-32. New York, Oxford: Berghahn Books.
- Smith, Daniel Jordan. 2004. "Burials and Belonging in Nigeria. Rural-Urban Relations and Social Inequality in a Contemporary African Ritual." *American Anthropologist* 106 (3): 569-579.
- Solga, Heike, Peter A. Berger and Justin Powell (eds.). 2009. *Soziale Ungleichheit: Klassische Texte zur Sozialstrukturanalyse*. Frankfurt am Main: Campus.
- Tanga, Pius, T. 2008. The Impact of Old Age Pension on Households and Social Relationships in Lesotho. *Review of Southern African Studies* Vol. 12, No. 1 & 2, p.184-215.
- <https://opendocs.ids.ac.uk/opendocs/bitstream/handle/123456789/6406/Pius%20T.%20Tanga.pdf?sequence=1> UNICEF statistics. 2017. Accessed 12 April 2017.
- https://www.unicef.org/french/infobycountry/benin_statistics.html.
- Van der Geest, Sjaak, Anke Mul and Hans Vermeulen. 2004. "Linkages between migration and the care of frail older people: observations from Greece, Ghana and The Netherlands." *Ageing & Society* 24: 431-450.
- World Bank 2017: Pension Matters.
<http://documents.worldbank.org/curated/en/743801468190183781/pdf/98131-NWP-1503-PUBLIC-Box385180B-Pension-Matters-Africa.pdf>