This article was published as

Kroeker, L.: Moving to retain class status. Spatial mobility of older people in Kenya. In: Coe, C. & J. Pauli (Hrsg.): Migration and Social Class: Ambiguous Class Identities in Translocal Social Fields. Africa Today. Spring/Summer 2020, 66 (3-4).

"One fine day, when you retire you need to move to the rural areas. The standard of living goes down and you need to have your own house."

The middle classes' preparation for retirement.

Moving to Retain Class Status: Spatial Mobility Among Older Middle-Class People in Kenya

Lena Luise Kroeker

Recent scholarship on the African middle classes focuses on a middle-aged cohort and generally assumes that social status remains stable over the life course. This contribution argues that a struggle to retain one's social class across the life course is part of middle-class life in Kenya. I will focus on those who currently lead a decent life in the city and prepare for their life post-retirement. My ethnographic data suggests that the middle classes cannot afford life in the city once there is no regular income. I argue that entitlements and resources need to be saved and invested during an economically productive phase to lead a decent life after retirement outside the cities.

Introduction

During my study of the Kenyan middle classes in Nairobi and Kisumu between 2013 and 2017, I was struck by the fact that few older residents lived in Kenyan cities. This observation led me to discuss with my middle-aged interview partners their visions of retirement and the experiences of older members of their families. I wondered how the current middle-class urbanites I interviewed envisage aging. Basically, I am interested in the intersection of classes, age, and place.[1]

Recent scholarship on the African middle classes focuses on an urban, middle-aged cohort and insinuates that social status remains stable over the life course. By far the largest strand of literature in this debate describes a small but growing group of urbanites who are in their mid-twenties to mid-fifties and earn a living from wage labor or entrepreneurial work (Spronk 2012, Heer 2015, Southall 2016). Ethnographies point to leisure and consumption patterns, political attitudes and housing (Mercer 2014, Connan 2015, Pauli 2018), activities which take place in bustling economic centres. This scholarly attention on the economically active age cohort is understandable. Economists in the debate often base their definition of class solely on regular cash income from wage labor. All those without regular cash income above a certain threshold fall out of the middle-class category. Many retired Kenyans cannot compensate for their loss of income from wage labor. Hence, income-based definitions of class would probably not recognize retirees any longer as part of the middle class.

I take a different standpoint and argue that if alternative forms of capital are taken into account, African middle classes cannot be reduced to a middle-aged, urban phenomenon. In this contribution, I propose that pensioners can be part of the middle classes, if we look at their cultural and social capital in addition to monetary cash flows. They form a retired middle class in their home regions (Alber 2018), on the basis of their skills, reputation, and social networks in addition to financial capital acquired through their wages and earlier investments. My starting point are interviews with and observations of a middle generation that is still in employment and prepares for retirement. My empirical material suggests that middle-aged wage earners make efforts to generate social, economic, and cultural capital on which they can rely post-retirement. More precisely, many urban dwellers in my study plan to retire in rural or semi-urban settings where they could more easily fall back on social networks, savings, insignia of power and status or shared resources to generate economic resources besides their small pension from wage labor.

This contribution begins with an introduction into the middle-class debate and the Kenyan pensions system. These two sections illustrate the lack of attention dedicated to the situation of the ageing middle classes. A subsequent section on circular migration introduces a commonly observed pattern of labor migrants' life courses. My main argument will be laid out in the empirical sections. Middle-class people in Kenya wish to remain independent from transfers when aging, build a home, and diversify income sources, which leads to the creation of a class of returnees in rural and semi-urban areas. Interview material results from original ethnographic research to which I will introduce the reader in the section "Retirement in Kenya".

A Conceptual Note on the African Middle Classes

The size of the middle classes in Africa is growing, which means that a fair number of people have escaped poverty and now fall into a non-poor category. Statistical data shows (though in a very abstract and generalised way) that per head more disposable income is available to this group (Ncube & Lufumpa 2014) and economic studies make the reader believe that living conditions for individuals have improved. Often these studies are illustrated with pictures of shiny buildings in the commercial district or supermarket shelves filled with a wide variety of commercial products, such as shampoos, processed foods, and hygiene products. Advertisements in the streets of any African city compete for middle-income consumers and a surprising number of those billboards promote hygiene products and insect repellent. With that depiction of an urban middleclass consumer, boundaries are marked through consumption of household goods: boundaries between an urban middle class and the poor who cannot afford such products, as well as boundaries between the urban middle class and the middle class in the rural areas without access and/or variety. Boundaries are important in the making of the middle class (see also Yount-Andre in this issue).

Kenya is home to one of the largest middle-income groups in Africa (AfDB 2011, 5) and like in many African countries, an African middle-income group emerged during colonial times. In 1950, around 10% of the Kenyan population entered this group, courtesy to jobs in the colonial administration. Especially those with higher education experienced upward social mobility. Around 1970, the middle-income group had almost doubled (Berg-Schlosser 1979, 321). Today, around 44.9% of the population earn an income of US$ 4–20 per head per day (AfDB 2011, 5) and fall into the middle-income category, a term often used synonymously with the middle classes.

Anthropologists and sociologists have pointed at the reductionist economic focus the debate has taken and stress the relative meaning of the term “middle” (Melber 2016, Southall 2016, Neubert & Stoll 2018). The term means nothing more but an in-betweenness, and refers to a group distancing itself from those below and above, the better and the worse, the rich and the poor. Other social information cannot be inferred from the income. Focusing on Kenyan cities, Neubert and Stoll described the spectrum of middle-class life styles. The authors argue that that with the ability to consume socio-cultural diversification increases. Middle-class life styles differ with regard to taste and preferences, educational attainment, moral values, work ethics, or solidarity networks. Empirical data suggests that with social rise ethnic solidarity seems to become a less pronounced marker of identification while ethnically mixed marriages and friendships increase (Neubert & Stoll 2015, Neubert 2016, see also Spronk 2012, Gordon 1995). These factors can be understood in a descriptive way as marking boundaries; however, most categories also translate into the types of capital discussed by Pierre Bourdieu (1987).

Bourdieu defined the triad of social, economic, and cultural capital and thereby argues in favor of accounting for quantifiable and non-quantifiable values. Economic capital is understood as immediately and directly transferable in monetary value. Cultural capital includes all kind of acquired values such as educational attainments, utterance, skills, and aptitude. Bourdieu ascertains that such educational and professional endeavours run partly in the family as families train their youngsters to become achievers, and, thus, inherit cultural capital. Lastly, social capital stands for all kind of social relations and networks which facilitate an exchange. Such networks provide security as well as credibility and can therefore multiply and mobilise accessible financial means. In my Kenyan cases, maintaining ties to the extended family network could be seen as investment in social capital; having acquired professional skills and social standing adds to the cultural capital. Savings and entitlements to monetary resources, such as pension schemes, complement Bourdieu's triad of capitals. Having introduced these three forms of capital, I conclude that investments in social and cultural capital can be transformed and compensate economic capital. I conceptualise the middle classes as a strata neither rich nor poor in economic, cultural, and social capital. In contrast to the upper class, the middle class has none of these capitals in abundance. However, some are poorer and others richer in capital and the middle classes define their boundaries to either of them. I contend that middle classes invests monetary as well as non-monetary resources in the reproduction of status as it is likely to dwindle. The middle classes have to make sure a good social security mix is in place that they can rely on in times of hardship (Neubert 2019).

As Calhoun (1993) has laid out in his critique of Bourdieu, his concepts need to be appropriated and placed into context. Bourdieu's concepts on the use and conversion of capital fits well to the Kenyan context, in which I apply the term. This is less the case with regard to class mobility. Bourdieu depicted a rather stable class system with long-term family-based affiliation in which cultural, social, and economic capital are inherited from one generation to the next. This may be the case in theory, but can neither be confirmed by my empirical data on middle-class biographies in Kenya nor by figures from Kenya National Bureau of Statistics. Empirical findings from Kenya suggest that the middle classes struggle constantly to secure their status (Kroeker 2018, Kroeker 2019, Neubert 2019). Statistical data has shown that, for instance, in rural Kenya, 15 percent of households escaped poverty between 2000 and 2010; however, roughly the same proportion, namely 17 percent, became impoverished (Scott et al. 2018). Shocks leading to impoverishment are often caused by loss of labor power (through unemployment, death or illness) or crop failure (due to weather and soil conditions) and crime. However some reasons for impoverishment are of a structural nature, such as vulnerability due to aging and gender. The Kenyan National Bureau of Statistic suggests that the end of economically productive life can be a poverty trap: households headed by persons over 60 years have a poverty rate of 36.3 percent of the population, higher than the general poverty rate of 22 percent (KNBS 2018). My empirical work on biographies of the Kenyan middle classes confirms that a non-poor period may be short-lived and far from being sustainable over the life course. Being part of the middle classes has been a lived reality for some in Africa, but for many their status is constantly under threat (Kroeker 2018, Neubert 2019). Entering pensionable age is one threat, dynamics in the political economy are another.

Chances of falling (back) into poverty are high, a fact widely ignored by the narrative on the rising middle class in Africa. Yet, many middle-aged informants strategized about how to avoid poverty and devised plans to sustain themselves post-retirement.

Retirement in Kenya

Salaried employees pay into a compulsory contributory pension fund or a voluntary provident fund. Currently, the Kenyan pension and provident fund relies on four pillars: the civil service pension scheme, which is paid from general taxes and provides a moderate pension that can generally sustain life. The retirement age is 60 years and formal employment must cease to receive a pension plus non-cash benefits, which can together reach up to 75% of the earlier wages after 30 years of employment (Künzler 2016, 75). A good share of the Kenyan middle classes is employed by the state, but especially in the lower ranks of teachers and in lower administrative functions salaries are low and so are the pensions. Another major share of the middle classes in Kenya is in formal employment outside of the civil service. Their pensions rely on salary deductions paid into the second pillar, the National Social Security Fund (NSSF). This provident fund has been up and running since 1965 but is notably underfunded and cannot provide for a ”reasonable and sustainable standard of living for every Kenyan worker after their retirement” as the slogan of NSSF reads. Since 2014, employees pay 6% of their payroll into a mandatory fund and pensions can be accessed either as life annuity or as lump sum.[2] Thirdly, companies' private occupational pension schemes additionally cover retirees and top up payments from NSSF. Fourthly, commercial insurance companies offer individual retirement saving schemes to those who can afford them. Those insurance companies compete for the growing middle classes with regular cash income in urban areas.

All this appears as if there are options and opportunities; however, only a small share of the population can expect state pensions. In 2015, the coverage under the national pension scheme stood at 7.6% of the population (Dorfman 2015, 30). The life expectancy stands at 65 years in Kenya and women have higher chances to reach pensionable age than men. Despite a lack of data it must be assumed that fewer women than men are entitled to receive a pension due to the gendered distribution of formal employment and the pay gap. Even though pensions have existed in Kenya for a long time, they have always been meager and none of my informants expected to live on pensions alone in retirement. My informants who are in a middle generation in the urban area of Kisumu and still in employment had little trust in the National Social Security Fund and agreed that governmental pensions cannot be more but a drop in the ocean. George[3], 51 years old, is currently lecturing at one of the smaller universities, and Jimmy, 56 years old, a demographer employed by an international non-governmental organization, illustrate more drastically their dissatisfaction with the pension system. “It’s laughable,” Jimmy concludes. “It’s ridiculous,“ says George. Both invest in private saving schemes and expected that their standard of living would nevertheless go down with retirement.[4] Similar to many African countries (Hujo 2014, 4), governmental pensions are just too small to lift the retired above the poverty line.

Wondering how middle-class urbanites in Kenya imagine to provide for themselves in retirement I revisited my ethnographic data collected for a study on social mobility of the Kenyan middle classes. I conducted ethnographic research in Nairobi (3 months) and Kisumu (10 months) between 2013 and 2018. This paper draws mainly on open-ended guideline interviews, informal interactions and participant observations with 45 middle-income earners and their close kin. 22 primary informants were female, 23 were male, between 31 and 56 years old and economically productive as employees, civil servants or entrepreneurs. In fact, many combined income from different sources as was the case with the middle classes of earlier generations (Kitching 1980). I tried to verify cash flows and the number of people depending on it by conducting interviews and informal conversations with next of kin and complemented my data during participant observations in their houseoholds and during leisure activities. Their kin were mostly spouse, parents, siblings and adult children and either economically productive themselves or dependent on the primary informant. Most informants in my sample were Luo or Luhya, the dominant ethnic groups in Western Kenya; besides, the sample included Kikuyu, Kamba and Samburu. It is noteworthy that almost all informants had a history of migration and had spent part of their life in other regions of Kenya for education or work. Over the life course, many had also gone through phases of financial hardship and dependency on support networks. In our conversations it turned out that in times of hardship a welfare mix provided support. Besides the family network, the church, neighbours, colleagues and saving communities provided mental and financial help in times of hardship. In 2015, I followed up on the provision of two Kisumu-based churches to middle-class congregants and administered questionnaires in the churches informants attended and introduced me to. 14 primary informants attended Pentecostal denominations of which one openly courts a better earning segment of the society. The second one is a smaller evangelical church hosting a socially more heterogeneous congregation. Including those 14, I approached a total of 67 middle-class respondents from the congregations aged between 20 and 59 years old; 41 respondents were female, 26 male. One question was about their imagined livelihood in retirement. The analysis showed the following results:

Questionnaire: Who will care for you financially when aging? [5]

	Number of respondents: 67 Number of responses: 82	(Rounded) %
Children	30	37%
Myself	16	20%
Savings/Insurance	13	16%
Spouse	11	13%
Pension	3	4%
Investment	3	4%
God/ ?	5	6%

Business	1	1%

As expected, 37% of the respondents cited their children as the main source of support. However, more surprisingly, even more respondents (36) pointed to their own resources from savings, insurances, pensions or investments. Fifteen of the respondents gave combined answers and pointed at their diversified strategy: Five respondents expected to live off financial assistance from children and spouse, others combined “spouse and myself” (1), “business and investments” (1), “savings and myself” (3), “savings and children and spouse” (1), “pension and investment” (1), “pensions and savings” (1) or “savings and investments” (1). I see here a good number of people who are prepared to take their future in their own hands. Five respondents answered “God will provide” which I interprete as not (yet) having any concrete plan or preparation in place.

Migrating Between the House and the Home

The new African middle classes are depicted as urbanites living in spatially separated housing units and apartment estates, suburban settlements, and gated communities among members of the same social class (e.g. Mercer 2016; Lemanski 2017).[6] A biographical perspective on the African middle classes shows that hardly anyone belongs to the same household for his or her entire life and the African middle classes are highly mobile, socially as well as geographically. Spatial as well as social mobility often mark episodes of the life course, such as leaving the parental home mostly for educative purposes, starting conjugal life or going home for “needing care, rest, and refuge” (Whyte 2005, 156). Civil service employment may mean regular transfers between different towns and cities, and spouses who both work in the formal sector may have separate residences while they work out a way to transfer to live in the same place. Transnational migration, however, is mainly a phenomenon among the wealthy in Kenya; informants rather sent their children to schooles and colleges in Kenya. Some informants managed or planned however to get their M.A. from universities abroad in Africa or in the US thanks to external funding. Among the migrant working class, circular migration is common, in which many return home after their economically productive life, in sickness and when unemployed, in short, whenever in need of care. This attitude has been studied by Africanists for a long time, particularly in the Southern African context with well established migration patterns for mine-workers, who return home when work has ceased or they become disabled (Murray 1981, Ferguson 1999, Leliveld 2000) but also among Luo-people taking employment in Nairobi (Parkin 1975, Cohen & Odhiambo 1986). The nuclearization of households is therefore not a result of modernization but merely a phase in the domestic development cycle.[7] Thus, even in migration and when establishing an own household, the development cycle foresees that the migrant is part of the family's homestead and solidarity group (Murray 1981, 104–107; Leliveld 2000, 178–79; Gugler 2002). The Copperbelt proletariat is characterized by an enduring relation with their home regions and only high ranking officials considered themselves permanent urbanites. Other workers found it undesirable to stay in the city as pensioneers and returned to their home region where they had it easy to acquire land and where many had invested their remittances into the family network (Ferguson 1999, 110, 130). The strong ties to the home region as well as the support of large family networks may have muted pressures for social security legislation, as Gugler argued (2002, 26).[8]

Not only the mine workers but likewise many middle-class Africans oscillate between their house and their home. Julia Pauli recognizes a regular, often weekly, migration of Namibians between their rural[9] and urban homes in order to combine jobs in the non-manual sector with farming (Schnegg, Pauli and Greiner 2013, Pauli this issue). Deborah Durham (forthcoming) notes that the skewed distribution of wealth in Botswana produced those with access to cattle and land and those working as herders for them. Now that the economy has shifted to small enterprises, the service economy in towns demands constant travel between rural land maintenance and urban work place, between an individualized economy and communal production as well as between a cash and sharing economy. In this context, geographic mobility became the marker of social upward mobility. In Tanzania, the middle classes invested largely in their home regions and remained part of the community, which is, as we can see later, an important non-monetary resource to secure retirement (Steinwachs 2006). Neither did Parkin find evidence that intense social and economic involvement of Luo in Nairobi lessened their rural committments (Parkin 1975, 148). Kenyan middle-class people I interviewed sent remittances, paid visits, and invested in the extended family network (Kroeker 2018). Investments in land, a home, and the regional sociality were as crucial a part of private social security arrangements for them as for the Copperbelt proletariat.

Anthropologists attested particularly strong links of Luo-people to their home region, stronger perhaps that among other Kenyan ethnic groups (Cohen & Odhiambo 1989, 1992; Geißler & Prince 2010). The place of burial marks the territorial relevance of this and many Luo are laid to rest at their “rural home”, even if most of the life course took place elsewhere. Nonetheless, the middle-class debate argues that identification based on ethnicity is superceded by identification with people from similar economic background and the prominence of kinship networks as provider of material support dwindles (Gordon 1995, Kroeker 2018, Alber 2016), particularly among those attending Pentecostal churches. Particularly along the transition from the village to the city, religious identification can become a pronounced marker of identity that takes over receding family networks and some Pentecostal churches may even go as far as to alienate their followers from their families (Waweru 2010). Such attempts follow the idea that the financial demands of poorer relatives hold back those who are striving for individual prosperity. In another work I showed, however, that the middle classes connect with next of kin by sending remittances, as part of a privately generated fail-safe system. In other words, the middle classes invest in their social capital on which they are going to rely if unemployed, sick, frail or retired.

Beside investment in social capital, investment in real estate is attractive because trust in the financial market is limited due to extensive experiences of an instable economy and inflation. I found two diverse strategies among the Kenyan middle classes, which are, however, not mutually exclusive. Both strategies put high estimations on the symbolic social value of the house, as a sign of rooted attachment and as a symbol of social (and geographic) mobility (Bertaux-Wiame & Thompson 1997, 125–126). In the first strategy, upwardly mobile people invest in housing in the urban area whenever their social status allows; this is what mainstream studies on the middle classes depict. Buying or renting in up-and-coming neighborhoods shows belonging and interaction with a more homogeneous quarter. The new house or locality represents an upward move and serves as an indicator of status and thus marking a crucial family strategy. Those who can afford it build, rent or buy a place in the city, also as part of their security.

The second strategy may not be as obvious to researchers of the middle classes focusing on a middle generation of urbanites. The middle classes invest in housing upcountry in an area central to the sense of family identity. Often emotional ties associated with the house or place go back several generations and are often legitimized by ancestors. I shall illustrate these different strategies with two examples from my research of the Kenyan middle classes. All informants are still at work and are preparing for their retirement.

Paul was in his mid-forties and a psychologist and lecturer at the Catholic University in Nairobi. He followed the second strategy. He explained to me at a church function that most of the people residing in urban centres hail from rural Kenya. When they are retired from their job in the urban vicinity, they return home to their areas of origin unless they found employment in another town. There are people who are born and raised in Nairobi but most move there temporarily for work and send “localist gestures” (Ferguson 1999, 112) as an affirmation of loyalty to their home region, like he does. Paul, a Luo, commuted weekly between Nairobi, his work place, and the Western region, where we met. I asked the meaning of such connections. Paul responded that the extended family provides security and therefore it would be important to connect with kin. “You can only stay in Nairobi permanently if you can forego your family network, because you have money.“ Only the upper class can afford to stay in Nairobi and not turn back, explains the lecturer. They can neglect securities circulating within the kinship network. Paul suggested in his statement, that the upper class with sufficient economic resources does not depend on the extended social network. The middle classes, however, rely on a combination of social capital from extended networks and economic capital. (Int. Paul 26/7/2015).

I met Michelle and her husband Blessing, both of Luo heritage, in the same church Paul attends. Blessing worked as a lecturer and commuted weekly between Kisumu and Kericho; Michelle was a secondary school teacher in Kisumu. Despite the many similarities between Paul and Michelle and her husband, their approach to housing differed. The couple invested in prestigious urban housing. When the couple came to Kisumu, their income was meager and they had to stabilise themselves financially. As newcomers in the city, the couple moved to an area squeezed between the upper-middle-class quarter of Milimani and the slum of Nyalenda. As time went by, Michelle and Blessing acquired land on the outskirts of the city in an area that quickly developed in the past few years where the couple erected a two-storey residential building like other families in the neighborhood did. To save on rent, the household of Michelle, her husband, their three children, and Michelle’s younger sister moved into the lower floor even before the building was completed. Now, the children commuted daily to their school in Milimani which is at the other end of the city, Michelle commuted to her school, and Blessing commuted weekly to the University of Kericho. When I visited Michelle, the lower floor of the house was nicely furbished and well-finished. The upper floor was not much more than brickwork, and Michelle said it will be finished step by step and as finances allow.

Michelle and Paul both pointed at the distinctive difference between the term “house” and the term “home.” The house is a material structure; the home is a place of identity and affection. Paul stressed the importance of keeping close ties within the home region, which is an anchor point of memories and place of belonging. More important than the structure are the people who feel connected to the place and each other (Whyte 2005, 157–158). Michelle’s affiliation to her home only becomes apparent when we talk about her children. Michelle told me that she had a baby who passed away at young age and whom she buried at the couple’s rural home in the nearby mountain range. A large strand of literature discusses the place of burial and the significance of the house for the lineage, particularly among Luo people. Luo will be brought home from everywhere in the world to be laid to rest on ancestral land. Even in Nairobi’s largest cemetery, few tombstones carry Luo names. Knowing about that, I asked Michelle what “home” means to her. Michelle stated that she needs to move to the area when she retires.[10] No one can stay in the city in retirement, even if the longest period of one’s life was spent in an urban setting. Michelle saw the recently built structure with the unfinished second floor in Kisumu as a shrewd investment and marketable asset which plays a central role in her family’s strategy for social advancement and her preparations for retirement. The house will be rented out and the rent will support her as a pensioner (Int. Michelle, 14/08/2015). Highlighting the complex relation of Luo and their place of burial another interview partner stresses that the city is a place for work but “this is not a place where you can be buried. (…). “One fine day, when you retire you need to move to the rural areas. Life at that stage is expensive while you do not have an income. The retirement benefits will only give you up to the amount you have been saving since you started permanent employment. It will get finished. The standard of living has to go down and you need to have your own place and your own house,” summarised my informant Margaret, who was likewise a lecturer at the

University of Kisumu and a firm follower of the Pentecostal gospel of prosperity (Int. Margaret, 26.02.2017). Not only Luo wanted to retire “at home” but also Kikuyu and Kamba in my sample prepared for retirement in Central or Eastern Kenya respectively. In brief, the economically productive phase of the life course of the middle classes in Kenya takes place in the city. One element of the preparation for retirement is that many people return to either their villages of birth or the closest semi-urban place that provides amenities familiar to the middle classes.

All this is to say that middle classes invest heavily in land and real estate before retirement for multiple purposes: Housing can be seen as an element reflecting social positioning and geographical movement. Not only in the city, neighborhood and architectural style are potentially vital markers of class. Likewise, prestigious houses in the home region communicate status, affiliation, and class to kin and affines. For instance, building a two-story brick house in a rural setting, where one-storey cement constructions prevail, indicates to others flows of finance and access to expensive, manufactured materials brought from the cities. It signifies moreover the social rise of the owner of the property, particularly to those who never had a chance to migrate, those who failed, and those who returned. Rural “town houses” stick out from the mass and, as such, construct and confirm social position (cf. Bertaux-Wiame & Thompson 1997, 124–125). The case of the Copperbelt laborers and the better-off Luo in Nairobi (Parkin 1975) was similar. With limited purchasing power from their pensions and the looming uncertainties of unemployment, sickness, work-related injuries in the mine towns, Copperbelt workers invested in their anticipated future as farmers and traders. They imagined a fairly secure standard of living based on investments in social, cultural and financial capital, just like the middle classes today.

A Shift of Paradigms: Embracing a Culture of Supporting Yourself

Many middle-class informants supported an aging generation of retired parents and other relatives financially, but did not want to become dependent solely on their children, as the generational contract would suggest. About half of my informants mentioned their children and spouse as a future resource when aging but about the same share did not expect any cash flow based on kin relations (see section on retirement in Kenya). I see here a shift of paradigms of a middle-aged and an ageing generation (Mannheim 1952) which deserves further attention.

Mzuri, a 36-year-old psychologist, was born into a middle-class household where both parents had been civil servants. Her current living condition is slightly better than that of her parents who now retired at their rural home and live off their farming produce, pension and remittances from their children. Mzuri stated that every generation had older people who were able to support themselves, but they were few. For the most part, she argued, her parents' generation invested a lot in their children's education, but they often did not think as far as their own future (Int. Mzuri, 16.2.2017). Therefore, the current generation of middle-aged income earners, like herself, has to support their parents' generation. This older generation assumed that their well-educated children would assist them financially when they grow old.

I shall illustrate this with the example of Imara, a friend of Mzuri and, like Mzuri, a Luhya. Imara came from a large polygamous household with a total of 23 children in the Western Region of Kenya. Her parents were in the upper middle class, a social status far above Imara's current one. On the flip side, there were many mouths to feed and wealth started to dwindle when her father, a sales manager for farming equipment, retired. The high costs of educating the children were deducted from the father's salary and later from his pension, so that in the end nothing was left for the parents to live on. The mother as the third wife was not able to maintain her upper-middle-class life and left the marital home to stay with her kin. Imara interrupted her education and started to generate income for her mother's upkeep and to relieve her from having to provide alone for her younger children's tuition fees.

Now that all children have completed their training, the mother still relies on her children's remittances and support (Int. Imara, 8/8/2015).

Imara and her husband Jambali, both in their early 40s, decided differently for themselves. The couple started to prepare for their life in retirement and agreed that they will not depend on their children. Their preparations include investments in pension schemes, acquisition of land for subsistence farming, and building a family homestead in Jambali's ancestral land in the former Eastern Province. Jambali, a Kamba, was in the lucky situation of having inherited a plot of arable land which supplemented his salary even while he was placed in various Kenyan towns working as a copy machine salesman. He grew maize and kept as many sacks to serve his five-person household for one year. The rest was for sale. Delaying gratification to the phase of retirement, the Imara, Jambali and their three children compromised on their current life in the city. For example, they moved from a three-bedroom into a two-bedroom apartment within the same lower-middle-class estate in Kisumu to save on rent. With this step, Imara and her husband expected to save money which they invest in building their retirement refuge. This future imagination, including the delay of gratification, stands in contrast to their parents' strategy. The couple did not want to depend financially or for everyday care on their children's benevolence. Jambali elaborated, he wanted to hire a helper to take care of his and his wife's daily needs and therefore the future home has an adjacent staff apartment. Apart from the helper's remuneration, the couple expected to have few monetary expenses as their children's tuition will be covered through educational saving schemes (Int. Jambali, 7/9/2015). With this plan, the couple demonstrated financial independence and social relatedness.[11]

Another informant, Paddy, had retired already from his managerial position in a Coca-Cola factory near Nairobi. After his retirement he moved to a plot he had already aquired and developed for himself and his two wives at the outskirts of Kisumu not far from where he grew up. He summarized the difference between the older and the middle generation and between the poor and the middle classes nicely. “Those who have now become the middle class, we are different from our parents and our children. We do not depend on them. We have now come to a culture where we have to support ourselves. You have to work for what we want.” The poor, he added, depend on family solidarity; however, having entered the middle classes, he wanted to rely on his own work and merits (Int. Paddy, 12/9/2015). A very similar shift of paradigm has been observed by Erdmute Alber in West Africa. She distinguishes between those who grow old and those who retire. Retirement is in the perception of her informants from Benin not necessarily tied to provision by the state, which is equally unreliable as in Kenya. The term rather stands for having made own arrangements to sustain life based on own resources and independently from filial solidarity (van Eeuwijk 2016). Alber discusses how middle-class people working in southern Benin adopt a discourse of “retirement” when moving back to their home region in the North where they expect to live on their various savings and investments (Alber 2018, 66).

The Accumulation of Social Capital: It’s a Responsibility Not a Burden

It would not do justice to consider assistance for kin and affines merely as a matter of finance; it also matters for care. To help the family and kin in case of need is a matter of moral obligation and social responsibility. Basically, those who are wealthier than others, or who have access to more resources, are responsible for the overall level of consumption within the extended family network. Members of the middle classes do indeed support large numbers of less well-off family members, such as children, the un- or underemployed and, of course, the aged (Kroeker 2018). Middle-class income earners support networks that often extend over geographical distances and connect more than two generations who redistribute in turn. Such kinship bonds connect related persons with different income statuses either over the distance or practically by residing together for arrangements of education, employment, or care (Alber 2016, Scharrer et al 2018, 6–7). In other words, members of various social classes and geographical backgrounds may be tied together as one consumption network along which material and non-material goods are distributed. However, it needs to be added that members of such a support network do not necessarily enjoy the same access to assets, income, and space (Alber 2016, 191). It is noteworthy that financial setbacks of one or few breadwinners causes deprivation not only of the individual but often also for the extended consumption unit, that is a larger group of extended family members. Without the ability to mitigate contingencies, individuals, as well as their dependents, are easily falling (back) into poverty, avoiding health costs, and dropping out of school.

Many middle-class informants who supported other kin did not see their donations as a burden or obligation to those in need even if the number of people depending on their income strained their own livelihood. Informants rather framed their donations as taking an interest in their relatives' fate and they did not even consider it onerous to their own financial muscle (Kroeker 2018).

For instance, Pamich called these gifts "appreciation" rather than "financial burden" even though it cut into his income and he had to delay his own plans to further his education. This father of two deliberately sponsored, mentored, and empowered some of his relatives to enable them to fend for themselves. Surprisingly, he did not regularly support his parents—retired civil servants—as they had retirement benefits and additional income from renting out a house in Nairobi and a flat elsewhere, but he chipped in when the need arose. Some middle-class informants were well organised within their kin network, and siblings discussed how to share the costs of upkeep for parents and other relatives. Some opted to enrol their aging parents voluntarily in health insurance, pooled money for school fees, or hired helpers to care for older adults and till their fields. Equally well organised, Pamich had set money aside to sponsor his nephew's education until he earns his first degree, knowing that this investment will soon end with his graduation and the nephew will be off his pay roll. Moreover, he expects that this investment will pay off as the nephew will be enabled to contribute to the family network.

Gift giving is not altogether altruistic. Giving is an honorable task and Ferguson (Ferguson 1990, 153) mentions that a person who supports poorer people within his or her community becomes known as "the one who gives and compromises," which gives the person high esteem and decision-making powers. Pamich explains to me frankly that he strategically demonstrates his generosity and financial capability within his family network and earns himself some respect (see also Yount-André, this issue). Hence, as a donor he invests in his own social and cultural capital. Giving support strengthens the social network but perhaps as important is the expectation to receive some return, if an hour of need comes. Knowing about the risks of unemployment, sickness, and difficulties in finding a job, the Kenyan middle classes contribute to the upkeep of their relatives while investing in their own safety net. Notwithstanding, all this entails great potential for conflicts, envy and sometimes crime as financial demands always exceeded financial capacities (Kroeker 2018).

Imagining an Economically Productive Phase of Ageing

With the exception of higher civil servants, pensions alone cannot provide the middle classes with the remuneration that allows them to continue living a middle-class life. Consequently, additional income is needed. As a result, economically productive life does not cease with retirement and many aging people in Kenya start a new economic phase in the informal sector.[12]

Patrista, aged 44 and a Kikuyu from the Central Region who came to Kisumu to work as health information director, took me to his rural home to meet his father Charles. After having retired from teaching in high school, Charles started planting medicinal herbs in the foothills of Mt. Kenya. Now 70 years of age (ten years after retirement), he grew and collected more than 100 kinds of herbs and opened a little shop in the nearby regional town where he welcomed clients and counseled them on herbal cures. Recently, he had also opened a small workshop on his own premises where he used his teaching skills by giving training to other herbalists. His knowledge of botany and herbal medicine derived from intensive studies of the scientific literature, which he also stored in his workshop. All this supplemented his small pension and added to his social recognition. All his children, two sons and one daughter, had well-paying jobs and were married with children. I do not know whether they contributed to his upkeep regularly, but they definitely stepped in and supplemented at special occasions and for urgent needs, thus, serving as a fall back system.

Patrista compared his trajectory with his father's and expected a similar situation for himself. Patrista commuted every second weekend to his family homestead some 370 km away. When I joined him again for a visit over the weekend, I noted that the time he spent at his homestead was short, but his investments in the community and in his own future were big. The church, a drafty iron-sheet structure, had improved since my first visit, thanks to his donations and those of other well-to-do urbanites. The church service was comparably short, but with all the social activities of exchanging news, forging relations with neighbors and kin, and discussing development projects in the village, it took up the whole Sunday. Patrista rushed back to Kisumu by night coach to reach his work place on Monday morning, tired but happy. His affection for the village and his sense of belonging were undeniable and the visit highlighted that his constant travels helped the region with development.

Patrista expected his standard of living to deteriorate after retirement. He will no longer generate income and planned to start a business and do some farming instead. For that, he has already bought a plot not far from his father's which he used for planting maize. Moreover, he built a primary school in a poorer region where the pupils were served his maize. Farmland is arable in this region and besides his development mindedness, he expected the farmers to send their children and pay for schooling; thus, he expected some cash flow as well as social recognition from this. His aim was to get the school running profitably before he retires.

In fact, the majority of the middle-aged middle–income group combines income-generating activities with wage employment, business, and agriculture and, upon retirement, switch their primary income sources from wage employment to self-employment and subsistence farming. To my knowledge, many older adults use their lump sum payment as seed capital for a business in the informal sector, often in economic segments totally different from their primary job, as Charles and Patrista illustrate. Various interviews showed this: Job, a bank clerk, sold timber wood as a side business, which generated income now and will become his main business after retirement. Paddy, now a retiree in his early 70s and a former manager of a Coca-Cola factory, notes that without any doubt, his standard of living has gone down since he retired. He invested in two taxis and about 100 laying hens, which generate a small, but steady, income. Maleon's mother remained in the business she was used to: After retiring from nursing in town, she now sees patients on her terrace in her home village which otherwise lacks good health infrastructure. All these retirement businesses have in common that they are manageable from the home stead (and even in the materially built house that one has built there) and use the social, cultural, and financial capital gained during the years in town.

Forming a New Class of Returnees

Moving to the home region where one has invested comes with the pleasures of entering a new class structure based on local terms of social differentiation, rather than the one in the cities.

Migration itself produces recognition. Luo businessmen became patrons to rural kin while working in town (Parkin 1975, 149). Having kept in touch with the home region, migrants can expect a warm welcome back unless they lost the "cultural skills that would allow them to be readily accepted" (Gugler 2002, 26). Age cohorts who entered the job market around the same time are reunited with their age mates in church, at festivities, and when entering pensionable age. Hence, age mates form a new class of returnees, a class not comparable to life in town and the class structure known there. A new middle forms between the rich who may not return permanently to their home region and those who had never left. Informants expected to keep in touch with the urban middle classes only for the sake of their children and for collecting rent from letting their town house.

Whether middle class returnees form a distinctive style (or milieu, see Neubert & Stoll 2015), what influence they exert in their home region and in whether they remote controlled development during their absence are empirical questions deserving more scholarly attention. I assume, at least, that circles of returnees patch together groups of ex-urbanites enjoying some sort of urban-rural culture, including language switching (see also Pauli, this issue) and some (however limited) access to pensions (Ferguson 1999, 115–116; Alber 2018, 74).

Conclusion

Financial income is at the core of most definitions of the middle classes in economic theories but also sociologists' and anthropologists' recent works take a certain income level for granted. I argued in this contribution that a focus on economic capital in the definition of classes narrows the focus only too often. Only an urban, middle-aged and economically productive segment of the society falls into such a narrow definition of class. Looking beyond economic activity, as I did in this chapter, allows for a more inclusive perspective on middle classes beyond pensionable age. Certainly, cash income is small and cannot retain class status and, consequently, many pensioners fall out of the middle-income category once they retire. As my empirical material suggest, many pensioners reduce their costs of living and replace economic income with income resulting from social and cultural resources. Small pockets of income supplement livelihood. If we account for these alternative form of capital, too, many pensioners may retain their class status even as pensioners.

In critique of a purely economic concept of class, I argue that the African middle classes migrate between class structures. I suggest that the class structures may be completely different in various contexts (see also the concept of "class switching, Julia Pauli proposes in this special issue). By leaving an urban class structure, a migrant enters a new host society providing a locally defined set of classes. Those who can no longer retain a middle-class status in an urban setting may still form the middle class in a rural or semi-urban setting in a relational approach to classes. Thus, by moving as pensioners, former urban middle-classes retain their class status and reproduce the domestic development life cycle that we know well from African labor migrants.

The middle classes cannot rely solely on the social protection promised by "modern" institutions, such as social welfare, pensions, and insurance schemes. Such monetary compensation is mainly available to those who formed part of the employed work force and which can serve as a marker of class (Kroeker 2018). However, such funds are too little to rely on. They can only serve as one component in a social security mix combining various kinds of capital accrued over work life. Many informants prepared and anticipated a future at their "home" and delayed gratification in the city to invest in non-monetary currencies. Channelling resources to the poor, children, the unemployed and the aging can serve as markers of belonging and forge entitlements to returns if need arises. Acquisition of land in the home area and supplementary subsistence farming while the primary income is generated in the cities is common among the middle classes in Kenya, as it is in Botswana (Durham forthcoming) and Namibia (Pauli 2018; see also Pauli, this issue). Bringing along skills, networks, and funds, returnees can be perceived as a local middle class. These skills may be transformed into valuable currencies in the local class compositions, like having been a teacher or a nurse in town now servicing the home community by opening a school or dispensary. Most probably, respect for the aging also needs to be taken into account, but studying this is beyond my scope here. I am not saying that every returnee can play out these tokens and automatically forms part of the local middle class when falling out of the urban middle classes. In short, these kinds of capital cannot be captured with income-based definitions of classes or consumption patterns.

One feature seems to be remarkable for those preparing for retirement upcountry. Middle-class informants in Kenya cared for dependent family members but did not want to rely financially on them in return; they preferred other, individually-focused arrangements for their own upkeep. Here, I see a shift in attitudes across generations and classes with regards to being dependent; a shift which may indicate a change in care relations. The related change of values and norms is only to a minor degree state-induced. Due to the practical absence of efficient state welfare systems covering needy parts of the population, the middle classes reproduce strategies known from circular migrants of the working class. In contrast to the working class, middle-class informants made efforts not to become dependent on others, either in times of distress or within the normal course of life (Benda-Beckmann et al. 1997, 109). This seems to mark the intersection of age, class and migration and nourishes informants' imaginations of old age. Moreover, this shows that the middle classes in Kenya are aware of their uncertain and often short-lived social status and the need for on-going status work well beyond retirement age.

NOTES

1. This contribution is based on ethnographic material collected as part of the project "Middle Classes on the Rise", which involved Prof. Dr. Erdmute Alber, Prof. Dr. Dieter Neubert, Dr. Lena Kroeker, Dr. Florian Stoll and Maike Voigt. The project was hosted by the Bayreuth Academy of Advanced African Studies with financial support of the German Federal Ministry

of Education and Research (BMBF). This contribution is dedicated to my recently retired colleague and mentor Prof. Dr. Dieter Neubert.

2. In fact, there are three options: The insured purchases a life annuity from a registered insurer, secondly, takes a partial lump sum and purchases an annuity with the balance, or, thirdly, takes a portion of the accounts as a lump sum and receives the remaining as programmed withdrawals (ISSA 2015, 121).

3. All names have been changed for reasons of confidentiality.

4. For a study on aging civil servants in Dar-es-Salaam, Tanzania, see Kaiser-Grolimund 2017.

5. Number of respondents: 67 (26 male; 41 female), number of responses: 82, criteria for inclusion: middle class, staying in the city of Kisumu. The question was open-ended, and more than one answer was possible.

6. Recent works on the linkages between social class and geographic mobility in Africa have been provided by Behrends & Lentz 2012, Pauli 2018, Alber 2016, 2018.

7. Based on Low (1986), Leliveld (2000) distinguishes between five phases of the labor migrant’s domestic cycle: 1. Establishment of a house, 2. Expansion and becoming independent, 3. Consolidation of economic and reproductive activity, 4. Fission: control of resources dwindles, 5. Decline: aging couple is dependent on the next generation which is in the expansion phase.

8. The vision of modernisation theorists seemed to have affected African states less than Asian states. In Asia, namely India, China and Southeast Asian countries, family relations did indeed disperse. Urban households with no more than three generations are common and it is more typical that those who migrated to town also spent the rest of their lives in the urban or suburban areas. (Rehbein, Donner, private conversations, Mayer 2017). This contrasts the experiences of the middle classes in Africa. African middle-class townspeople maintain strong links with their rural home areas (Pauli 2017, 2018, Durham 2016) and support much

larger family networks. However, this contribution cannot provide a comparison of the reasons leading to this interesting difference between Asian and African middle classes.

9. I avoid the term rural as it is very unclear what it means: small towns, villages or settlements. Informants mostly used “home”, “upcountry” or the youth vernacular term “oshago” referring to the village of origin. In their opinions “home” stands for the physical entity as well as for the social relations.

10. Luo are patrilocal and a wife belongs to the husband’s lineage meaning that she will be buried at his home. Michelle speaks of her home given that her husband hails from the same village.

11. For sure, those pointing at their financial independence would happily accept gifts from their children. Patrista for instance added: “By that time, if my children are well-educated and found good jobs they may send me money.” Given that such funds are not necessary for basic needs, the symbolic value of children appreciating their parents’ efforts seems nevertheless high. Alber quotes an employee sending remittances to her retired but well-off parents by saying: “Why should they then be harmed by their own success, by not getting money from their children?” (Alber 2018, 74).

12. A study of the United Nations found that in 2009 about 40% of the population in Africa above 60 years was an active part of the labor force (Pillay & Maharaj 2013, 23).

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LENA LUISE KROEKER is assistant professor at the chair of social anthropology, University of Bayreuth. From 2013 to 2018 she was a research fellow at the Bayreuth Academy of Advanced African Studies in a project entitled “Middle Classes on the Rise”. Kroeker holds a PhD in Social Anthropology from the Bayreuth International Graduate School of African Studies (BIGSAS). Her research focuses on the African middle classes, visions of the future in Africa and medical anthropology.