

Pawnship or Debt Bondage in the Gold Coast (Modern Ghana): Reknitting its Interstices

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Abstract

This study, based on a variety of eclectic sources, deals with the institution of pawnship or debt-bondage in the Gold Coast, operationalized as the Eastern, Central, and Western Provinces. The topic spans the mid-nineteenth century and the early-twentieth century. It looks at pawnship in the centripetal conduits of continuity and change, shaped by the transformations in the Gold Coast economy as well as social change and social formations in flux. In sum, it reknits compendium modules of sources on pawnship in the Gold Coast into a concise and restorative tome. Overall, the study's foci are complementary themes, though with concentric forces, that drive the hands of continuity and change in shaping the political economy of pawnship.

Key Words: Gold Coast, pawnship, debt-bondage, kin-pawning, self-pawning

Introduction

Prior to the publication of *Pawnship in Africa*, edited by Toyin Falola and Paul Lovejoy,¹ studies on pawnship or debt bondage in the southern Gold Coast, operationalized in this study as the coterminous regions of Eastern Province, Central Province, and Western Province, had been subsumed under the hermeneutical lenses of the studies on domestic slavery and abolition that were, among others, at the forefront of writing Ghanaian History.²

¹Toyin Falola and Paul Lovejoy (eds.) *Pawnship in Africa* (Boulder, Colorado: Westview Press, 1994). For pioneering studies, see, for example, John Grace, *Domestic Slavery in West Africa* (New York: Barnes and Noble, 1975), 33-39.

² The literature on abolition in the Gold Coast (modern Ghana) is vast. Thus, we have selected those that have nodal relevance for the present article. See for example, Grace, *Domestic Slavery in West Africa*, 33-39; Raymond E. Dumett, "Pressure Groups, Bureaucracy, and the Decision-Making Process: The Case of Slavery Abolition and Colonial Expansion in the Gold Coast, 1874," *Journal of Imperial and Commonwealth History* 9, no. 2 (1981): 193-215; Gerald M. McSheffrey, "Slavery, Indentured Servitude, Legitimate Trade and the Impact of Abolition in the Gold Coast, 1874-1901: Published by University of Ghana Online Journal Management Services

The respective studies of Gareth Austin on Asante and Beverly Grier on the cocoa-growing area of the Eastern Province are significant contributions to the literature.³ Overall, earlier scholarship on pawnship in the Gold Coast may be assigned to the functionalist-assimilationist tradition: it located pawnship in a kinship continuum of benignity.⁴ Austin and Grier, in their respective studies, shifted emphasis on that position, establishing that pawnship expanded in the colonial period, was exploitative, and considerably female-based.⁵ Falola and Lovejoy state that "pawns were more prevalent than hitherto recognized" and that the institution had "developed in tandem with the growth of the trans-Atlantic slave trade, the expansion of slavery within Africa, and the greater commercialization of African economies."⁶ Kwabena Akurang-Parry's pioneering study of debt-imprisonment in the Gold Coast, traversing the precolonial and colonial periods from 1821 to 1889, shows how the inefficacy of the policy contributed to the expansion of human pawning in the nineteenth century.⁷ In sum, regarding the Gold Coast, we know more about pawnship as a cog in the wheel of the expansion of the Atlantic slave trade than the genealogies of pawnship during

A Reappraisal," *Journal of African History* 24, no 3 (1983): 349-368; Raymond Dummett and Marion Johnson, "Britain and the Suppression of Slavery in the Gold Coast Colony, Ashanti and the Northern Territories," in Suzanne Miers and Richard Roberts (eds.) *The End of Slavery in Africa* (Madison, WI: The University of Wisconsin Press, 1988), 71-116; Kwabena Akurang-Parry, "The Administration of Abolition Laws, African Responses, and Post-Proclamation Slavery in Colonial Southern Ghana, 1874-1940," in Susan Miers and Martin Klein (eds) *Slavery and Colonial Rule in Africa* (London: Frank Cass, 1999), 149-166; Kwabena Akurang-Parry, "Colonial Forced Labor Strategies for Road-Building in the Gold Coast (Southern Ghana) and International Anti-Forced Labor Pressures, 1900-1940," *African Economic History*, 28 (2000): 1-25; Kwabena Akurang-Parry, "'The Loads are Heavier than Usual': Female Forced Labor in the Central Province, Gold Coast (Colonial Ghana) ca.1900-1940," *African Economic History* 30 (2001): 31-51; Kwabena Akurang-Parry, "'We Shall Rejoice to See the Day When Slavery Shall Cease to Exist': The Gold Coast Times and African Abolitionists in the Gold Coast," *History in Africa*, 31 (2004), 19-42; Kwabena Akurang-Parry, "Transformations in the Feminization of Unfree Domestic Labor: A Study of Abaawa or Prepubescent Female Servitude in Modern Ghana," *International Working-Class and Labor History*, 78, no. 1 (2010): 28-47; Kwabena Akurang-Parry, "I Often Shed My Tears About This:" Freed Slave Children, Apprenticeship Policy, and Africa Responses in the Gold Coast (Colonial Ghana), ca.1890-ca.1930," in Paul Landau (ed.) *Power of Doubt: Essays in Honor of David Henige* (Madison, WI: Parallel Press, 2011), 147-169 and Kwabena Akurang-Parry, "Integrating Aspects of the History of Females in the Era of Abolition and Emancipation in Colonial Ghana," in Kwabena Akurang-Parry and Fritz Biveridge (eds.) *A Festschrift: Contributions of Professor R. Addo-Fening to the History and Culture of Ghana*, (Bamenda, Cameroon: Langaa RPCIG, 2004), 15-42.

³Gareth Austin, "Human Pawning in Asante, 1800-1950: "Markets and Coercion, Gender and Cocoa," in Falola and Lovejoy (eds.) *Pawnship in Africa*, 119-159; and Beverly Grier, "Pawns, Porters, and Petty Traders: Women in the Transition to Cash Crop Agriculture in Colonial Ghana," in Falola and Lovejoy (eds.) *Pawnship in Africa*, 161-186.

⁴See, for example, R. S. Rattray, *Ashanti Law and Constitution* (Oxford: Clarendon Press, 1966), 47-55 and 367-371.

⁵Austin, "Human Pawning," and Grier, "Pawns."

⁶Falola and Lovejoy, "Pawnship in Historical Perspectives," 1-2.

⁷Kwabena Akurang-Parry, "What is and What is not the Law:" Imprisonment for Debt and the Institution of Pawnship in the Gold Coast, 1821-1899," in Paul Lovejoy and Toyin Falola (eds) *Pawnship, Slavery, and Colonialism in Africa* (Trenton, NJ: Africa World Press, 2003), 426-447

the period of colonial rule and abolition in the late nineteenth century and early twentieth century.⁸

This study is informed by the excavation of new archival sources, namely colonial reports and Christian missionary accounts; ploughed European travel accounts; unfurled indigenous African newspapers; and the application of oral history. These eclectic sources add to our understanding of pawnship in the Gold Coast that came under British colonial rule in 1874-75. Although, pawnship in southern Ghana has gained traction in the literature, it is still on a slippery slope in many respects, juxtaposed with Asante, where Austin building on a critical review of Rattray's work and other sources, has buttressed concision to the subject.⁹ Thus, this article locates the institution of pawnship in a historical continuum focusing on features of continuities and discontinuities in tandem with economic expansion and social change in the colonial period. Additionally, it broadens our purview of pawnship by using examples gained from patrilineal societies, instead of the extant focus on matrilineal societies that is the staple of the literature on pawnship in Ghana as a whole.¹⁰ In many ways, this approach refines the extant literature that is largely matrilineal Akan-driven, indeed, Asante-centred. Also, the study implicitly queries some of Rattray's interpretations that have become interminable beams of the literature. As well, we use Austin's work on Asante not only as an interrogative site, but also as a hermeneutical praxis. Overall, the study is made up of several segmented themes furnished with structural syntheses. They are interrogations of features of the political economy of pawnship. Interspersed key themes are kin-pawning and self-pawning, female pawn-marriage, residence of the pawn, sexual rights of female pawns, pawn population size, and group-pawning.

Some caveats are duly warranted. This study does not deal with pawns and the Atlantic slave trade, though draws on the extant literature covering that facet of pawnship.¹¹ The main focus is the political economy of pawnship in the Gold Coast, as noted, in the Eastern Province, the Central Province, and the Western Province, traversing the eve of the colonial period and the colonial epoch itself, as well as how pawnship was conditioned by the concentric variables of change and continuity. Due to the scarcity of primary sources, not all the three provinces are equally and adequately covered. Although references are made to pawnship in Asante, it serves comparative purposes for demarcating lines of synergic

⁸See, for example, Paul E. Lovejoy and David Richardson, "The Business of Slaving: Pawnship in Western Africa, c. 1600-1810," *The Journal of African History* 42, no. 1 (2001): 67-89; Robin Law, "West Africa's Discovery of the Atlantic," *The International Journal of African Historical Studies*, 44, no. 1 (2011), 1-25; Judith Spicksley, "Pawns on the Gold Coast: The Rise of Asante and Shifts in Security, 1680-1750," *The Journal of African History* 54, no. 2, (2013): 147-75; Randy J. Sparks, "Gold Coast Merchant Families, Pawning, and the Eighteenth-Century British Slave Trade," *The William and Mary Quarterly* 70, no. 2 (2013): 317-340; and Paul E. Lovejoy, "Pawnship, Debt, and 'Freedom' in Atlantic Africa during the Era of the Slave-Trade: A Reassessment," *The Journal of African History* 55, no. 1 (2014): 55-78.

⁹See, for example, Austin, "Human Pawning."

¹⁰See, for example, Austin, "Human Pawning;" and Grier, "Pawns."

¹¹See, for example, footnote 8 above.

institutional continuities and dissonance of discontinuities. While answers to some questions are proffered, however empirical or theoretical, interrogations of the amalgamated existing literature, new primary sources, and oral history offer sieved trajectories for further research, especially transformations of the institution of pawnship over time.

Structural Expansion of Pawnship

The extant literature outlines the characteristics of pawnship. Falola and Lovejoy states that pawnship entailed “indebtedness, gender, and capital flows in societies that were only imperfectly connected to world markets.”¹² Conversely, Kwabena Adu Boahen offers perspectives on pawnship that was benign and supportive of the poor. He writes

Pawnship in Akan society in general was originally a non-profit form of assistance by which the well-to-do in a local community motivated by the sense of social obligation rescued their neighbours in distress due to unfortunate or unforeseen indebtedness ... exploitation and degradation were not intrinsic or fundamental to pawnship in Akan society... There was, perhaps a more lasting benefit of pawnship to the pawn himself/herself acquisition of life skills... As pawnship went through transformations it became increasingly exploitative in character.¹³

Indeed, oral history mainstreams Adu-Boahen’s novel perspectives regarding the colonial period, clarifying that pawnship served as a safety net for the poor, supported families and individuals, and secured the necessities of life.¹⁴ In many ways, Adu-Boahen’s work and oral history reduces the adumbrated weight placed on penury and class hierarchies as the reasons for pawnship. Undoubtedly, lenders used their ability to support the poor to demonstrate their enviable social structural positions, in fact, to step out on wealth with the hope of accelerating their vertical mobility and horizontal respectability in a class society in flux.¹⁵ This may have been one of the reasons that accounted for increase in pawnship in the nineteenth century and especially in the early twentieth century when challenging and burgeoning economic forces birthed by change may have become insurmountable to many.¹⁶ Thus, pawnship was not only about the poor securing money through debt-bondage, but was also about the wealthy classes using the institution of pawnship to alleviate poverty, especially among their kin groups. In this regard then, in the Gold Coast, pawnship may have served both the wealthy and the poor in their quotidian struggles, defined by social constructions of accumulation and the reality of power, class, and kinship in the maelstrom of economic transformation and social change.

¹² Falola and Lovejoy, “Pawnship in Historical Perspectives,” 2.

¹³ Kwabena Adu-Boahen, “Friendly Assistance: Archetypal Pawnship in Precolonial Akan Society.” *African Journal of History and Culture* 5. No. 8 (2013), 161-166.

¹⁴ Falola and Lovejoy, “Pawnship in Historical Perspectives,” 2.

¹⁵ Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994, at the Ofori-Panyin Fie [Palace].

¹⁶ Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994.

The institution of pawnship is a form of servility. Pawnship occurs when an individual remains in servitude to a temporary creditor-holder as pledge for indebtedness broadly defined.¹⁷ Individuals could pawn themselves or could be pawned by their kin. The extant literature on the southern Gold Coast does not clearly delineate which of these methods of pawning was more prevalent, based on the preferences of creditors, whether it was a matrilineal society or patrilineal society, or factors conditioned by the prevailing economies.¹⁸ Falola and Lovejoy suggest that creditors preferred self-pawning more than the pawning of another person. This was because the creditor-holder had assurance that the self-pawned individual would honor the contract with as much alacrity as could be wished to serve as an avenue of self-redemption.¹⁹ To some degree, oral history contests Falola and Lovejoy's conclusions that self-pawning was common, that is, when self-pawning in the southern Gold Coast is considered. Oral history indicates that kin-pawning, for several reasons, was considerably common and preferred by creditors more than previously thought. First, the debtor-borrower who was related to the kin-pawn served as an apparent security for and an acknowledged witness to the contract. That is, even if the pawn failed in his/her duties associated with being a collateral, it was expected that the kin-borrower would ensure the debt-payment. Second, in the event of the death of the pawn, the debtor-kin would replace the deceased pawn with a new pawn.²⁰ On the contrary, if the pawn happened to be the debtor, the creditor would have difficulties to ask anyone to replace the deceased pawn, or for the payment of the outstanding debt. Third, in the event of the debtor's death, the creditor or his/her family may keep the pawn if the deceased relative failed to honor the debt-payment.²¹ An episode in 1948, may have constraints of periodization and regionality of occurrence, but serves as a good illustration all the same. In October 1948, the Acting Commissioner of Asante responded to a query on pawnship in Asante. He stated that:

A certain Kwame Pampani (now deceased) uncle to one Kwaku Bekoe, now of Benim, Mampong, owed one Kwaku Wusu of Nyinampong (now deceased) the Sum of £20. About

¹⁷ The Earl of Carnarvon to the Officer Administering the Gold Coast, August 21, 1874, No. 3, in Further Correspondence Relating to the Abolition of Slavery on the Gold Coast, Parliamentary Papers, 1875, C. 1139, (Hereafter C. 1133). See also Extract of a Letter addressed to the Secretary of the Aborigines Protection Society by the Rev. T.B. Freeman of the Gold Coast, December 8, 1874, Encl. in No 23, in Papers Relating to Her Majesty's Possessions in West Africa, Parliamentary Papers, 1875, C. 1343 (Hereafter C. 1343). This expresses similar ideas and links pawnship to debts incurred in the performance of rites of passage, especially death and funeral. This letter came to the attention of the Colonial Office months after abolition, before the Earl of Carnarvon transmitted it to Governor Strahan; see C. 1343, The Earl of Carnarvon to Governor Strahan, February 11, 1874, No. 24. See also, Cruickshank, *Eighteen Years on the Gold Coast*, Vol. I, 318-324; Cruickshank, *Eighteen Years on the Gold Coast*, Vol. II, 247-249; Ellis, *The Tshi-Speaking Peoples of the Gold Coast*, 294-296; Ellis, *A History of the Gold Coast of West Africa*, 352; Harris, *Dawn in Darkest Africa*, 45; and Hutchinson, *Ten Years Wandering Among the Ethiopians*, 10-11. For a fuller account, see Falola and Lovejoy, "Pawnship in Historical Perspectives," 1-26.

¹⁸ Adu-Boahen, "Friendly Assistance," 164-165.

¹⁹ See Falola and Lovejoy, "Pawnship in Historical Perspective," 4-5.

²⁰ Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994.

²¹ Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994.

twenty years, the latter presented this debt to the then Mamponghene Nana Kwaku Dua, Pamapani was unable to meet the debt and Kwaku Bekoe was accordingly pawned to the then Mamponghene. He has since this happened, been serving as an *Ahenkwa* (palace servant). The succeeding [incumbent] Mamponghene states that when he was enstooled, he found Bekoe serving as an *Ahenkwa* and was unaware he was in the position of a pawn. He has now agreed that Bekoe must be released from his obligations and have his freedom restored to him. The question of the debt will have to be gone into separately²²

This case illustrates and supports oral history that kin-pawning may have been more common than self-pawning because kin-pawning was considered better than self-pawning as the former provided better security and insurance for debt-payment irrespective of the years that had lapsed.²³

One major gap in the extant literature on pawnship in the southern Gold Coast revolves around the subject of the number of pawns in the servile population. Absolutely, the challenges of knowing the actual numbers are insurmountable and may never be known, but at any rate like the trans-Atlantic slave trade, coarse estimates allow us to gauge the tidal waves of the institution over time. Fortunately, Rev. T. B. Freeman's letter to the Aborigines' Protection Society in London estimated that "There are thousands of persons of both sexes and nearly all ages, who are in the state of bondage from pawning."²⁴ This estimate, even if an exaggeration for emphasis, placed in a comparative context, may be used to support Dummett and Johnson's view that pawnship expanded in the post-abolition period in the Gold Coast to replace slavery for the production of commodities for export.²⁵ The irony is that the colonial government turned a blind eye to the surge in pawning as an engine of production. As we shall show in subsequent pages, the increase in pawnship was due to several factors, including expansion in the colonial economy; alterations in land tenure, especially the commodification of land and the need for human collateral for cash to purchase land.²⁶

Added to the above was the Asante refugee crisis, the outcome of the Anglo-Asante War of 1873-74, whose subsequent subterranean effects in the cocoa-growing frontier of Asante-Akyem, contributed to pawnship.²⁷ Admittedly, the Asante refugee crisis of 1874,

²²Public Records and Archives Administration Department (PRAAD), Kumasi, ARG 1/2/30/18, No. 1517, District Commissioner Office, Mampong, Ashanti, 5 October 1948, Pawning of Security of Persons as Security for Debt, No. 2791/M. 400.

²³Cruickshank, *Eighteen Years on the Gold Coast*, Vol. 1, 318; *The African Times* (London), 28 March 1869, 105; and PRAAD, Accra, ADM, 11/1/ 950, Otutu Fetish at Ada, 1926.

²⁴C. 1343, Extract of a Letter Addressed to the Secretary of the Aborigines Protection Society by the Rev. T. B. Freeman of the Gold Coast, 8 December 1874, Encl. in No. 23.

²⁵Dummett and Johnson, "Gold Coast." See also Falola and Lovejoy, "Pawnship in Historical Perspective," 18-21;

²⁶Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

²⁷Robert Addo-Fening, "Asante Refugees in Akyem Abuakwa 1875-1912," *Transactions of Historical Society of Ghana* 14, no. 1 (1973), 39-64; and Kwabena Akurang-Parry, "The Asante Refugee Crisis of 1873/74 and the Surge in Pawnship in the Cocoa-growing Frontier of Akyem Abuakwa," Unpublished paper.

though has found a niche in the works of Robert Addo-Fening, the ways that it contributed to the expansion of pawnship remains to be fully assessed.²⁸ Early nineteenth-century European accounts of pawns as tributes paid to Asante who were sent to the littoral,²⁹ accentuated in colonial accounts³⁰ and special reports³¹ and collected as oral history³² have been endorsed by contemporary studies.³³ Regarding this phenomenon, it is fair to raise the position of Kwame Arhin who cautioned against the exaggerated number of pawns in Asante who may have found themselves in the Protectorate and by extension the Gold Coast.³⁴ This conclusions aside, due to the expansion of the colonial economy and accumulation of wealth and systematic consumption, one may agree with Dummett and Johnson regarding the expansion of pawnship in the post-proclamation period.

As noted, the massive Asante refugee crisis was concentrated in the frontiers between Asante Akyem and Akyem Abuakwa. Here, we are interested in how this contributed to the expansion of pawnship in the Gold Coast. As the Asante refugees congregated in Akyem polities, they pawned their children and wards in order to survive.³⁵ Furthermore, during the late 1880s, internecine civil wars in Asante, namely Kumasi and Dwaben, Bekwai and Adanse, and Mampong and Nsuta spread into the frontiers of the Protectorate, leading to

²⁸Kwabena Akurang-Parry, "The Basel Mission and the Abolition of Slavery/Pawnship in Ghana: The Case of Akyem Abuakwa, 1851-ca.1893", Paper Presented at the 37th Annual Meeting of the African Studies Association, Trent University, Peterborough, 1994.

²⁹See for example, T.E. Bowdich, *A Mission from Cape Coast Castle to Ashante*, (London: John Murray 1966), 321.

³⁰See for example, Correspondence Respecting the Slave Trade, Parliamentary Papers, 1889, C. 6010 (hereafter 6010), Firminger to the Colonial Office, 30 April 1889, Encl. in No. 47; and Correspondence Respecting the Administration of the Laws Against Slavery in the Gold Coast Colony, Parliamentary Papers, 1891, C. 6354, (Hereafter C. 6354), The APS to Colonial Office, 20 August 1890, No. 1.

³¹See, for example, the special report written by J.C. de Graft Johnson, a Fante colonial operative in 1927 in PRAAD, Accra, ADM 11/1/975, Case No. 23/1927, Domestic Slavery.

³²See for example, J. K. Fynn, *Oral Traditions of Fante States, Abrem*, No. 1 (Legon: Institute of African Studies, September 1974).

³³See for example, A.W. Cardinal, *The Natives of the Northern Territories of the Gold Coast*, (London: Routledge and Sons, 1921), 9; R.S. Rattray, *Ashanti*, (London: Oxford University Press, 1927), 564; Rattray, *Ashanti Law and Constitution*, 34-39; and Ivor Wilks, *Asante in the Nineteenth Century* (Cambridge: Cambridge University Press, 1975), 64-71.

³⁴Kwame Arhin, "Savanna Contributions to the Asante Political Economy" in. Enid Schildkrout (ed.) *People of the Zongo: The Transformation of Ethnic Identities in Ghana* (Cambridge: Cambridge University Press, 1978), 55-57.

³⁵Papers Relating to Her Majesty's Possessions in West Africa, Parliamentary Papers, 1876, C. 1402 (Hereafter C. 1402), Strahan to Carnarvon, 13 November 1875, Encl. 1 in No. 81; C. 1402 Telegram from Strahan to Carnarvon, 16 November 1875, No. 79; C. 1402, Strahan to Carnarvon, November 8, 1875, Encl. in 87; Rowe to Kimberley, 15 October 1881, Encl. 2 in No. 7; Further Correspondence Respecting the Affairs of the Gold Coast, Parliamentary Papers, 1886, C. 4906 (Hereafter C. 4906) Griffith to Derby, 9 June 1885, Encl. 3 in No. 1; and C. 4906, Rev. Coppin to Governor, 19 May 1885, Encl. 4 in No. 1. For oral history, see Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

population displacement that generated pawns and slaves, among other servile categories³⁶ In May 1887, Governor William Brandford Griffith informed the Colonial Office that traders in Saltpond had supplied Adansi people with "what they wanted on credit [for munitions of war]"³⁷ "to be repaid by the proceeds from slaves and pawns "caught in and after the fighting.""³⁸ Indeed, the war between Adansi and Bekwai on June 13, 1886, led to the displacement of "725 Adansi men, women, and children [who] entered... Akim [Akyem] villages" and on June 16, 1886, 3,450 Adansi crossed into Asin.³⁹ Overall, Governor Griffith put the total number of refugees, mostly women and children, who entered parts of the Protectorate in June, 1886, at 12,411.⁴⁰ These massive figures drew the concerns of the colonial government to the extent that the Colonial Office was informed about it.⁴¹ In sum, the population displacement and refugee crisis affected women and children the most,⁴² and there can be no doubt, as Governor Griffith suggested, that faced with want and penury, some of the refugees in all probability found themselves in a state of pawnship and slavery.⁴³

Another area where political imbroglio led families to engage in pawning was where Marion Johnson designated as "East of the Volta."⁴⁴ She explains that the protracted crises that resulted from the Asante-Anlo war in 1869 led to Asante enslaving hundreds of Anlo.⁴⁵ What is not explicit in her account, based on a rich variety of eyewitness accounts and official sources, is pawnship. Although, there is not enough evidence to imply that the war and pawnship were directly linked, the evidence suggests that the war triggered incidences of pawning and panyarring in the region; as a result, palm-oil traders capitalized on pawnship to increase their capital.⁴⁶ In fact, *The African Times* not only wrote about pawnship in its editorials, but also published a spate of letters to the editor, stating that pawnship had expanded in the region in the aftermath of the war.⁴⁷ In 1879, for example, the editorial of *The African Times*, plaintively noted:

³⁶C. 1402, Strahan to Carnarvon, 13 November 1875, Encl. 1 in No. 81; C. 1402 Telegram from Strahan to Carnarvon, 16 November 1875, No. 79; C. 1402, Strahan to Carnarvon, 8 November 1875, Encl. in 87; C. 4906 Griffith to Derby, 9 June 1885, Encl. 3 in No. 1; and C. 4906, Rev. Coppin to Governor, 19 May 1885, Encl. 4 in No. 1.

³⁷See C. 4906 Griffith to Granville, 27 May 1886, Encl 3 in No. 24.

³⁸C. 4906 Griffith to Granville, 27 May 1886, No. 24. Governor Griffith reprimanded the District Commissioner of Saltpond and the Queen's Advocate about selling munitions of war to the warring parties, the district commissioner denied the story. See the following Encl. 24 in C. 4906, Griffith to Granville, May 27, 1886: Nos. 4 and 5; C. 4906 Griffith to Granville, 3 June 1886, No. 25; and C. 4906 Griffith to Granville, 3 June 1886, Encl. 2 No 25, explaining that Adansi paid for the munitions of in "gold dust and silver coins of the realm."

³⁹C. 4906, Griffith to Granville, 21 June 1886, No. 28.

⁴⁰C. 4906, Griffith to Granville, 21 June 1886, No. 28

⁴¹C. 4906, Griffith to Granville, 1 April 1886, No. 7.

⁴²C. 4906, Griffith to Granville, 22 April 22, No. 12.

⁴³C. 4906, Griffith to Granville, 21 June 21, 1886, No. 28.

⁴⁴Marion Johnson, "Ashanti East of the Volta," *Transactions of the Historical Society of Ghana*, 8 (1965): 33-56.

⁴⁵Johnson, "Ashanti East of the Volta," 33-56.

⁴⁶See for example, *The African Times*, 1 February 1879.

⁴⁷*The African Times*, 1 February 1879.

The atrocious dealings at Awoonlah [Voltaic districts] some time [sic] ago are still going on in the adjacent countries; seizure, panyarding [sic], and slavery, have been badly prevailing in this horrible hole. I am a British subject I cannot refrain from laying it before you to ask for protection that a stop may be put to it.⁴⁸

Thus, the Asante-Anlo war undoubtedly contributed to forms of servitude, including pawning, east of the Volta River and may have spread to the adjoining regions of the Gold Coast.

With regard to economic factors of expansion, Martin Klein and Richard Roberts' study of French West Africa exemplifies the ways that destitute families placed their kin-members into pawnship due to the economic crises of the 1930s.⁴⁹ Regarding the Gold Coast, periodizing the expansion or transformation of pawning, broadly put, with variables that entail destitute or crises-ridden families or individuals, who placed their members, or themselves into debt-bondage, is exiguous in the extant records. In spite of this, there is one reason that compelled kin-groups to place their kin-members into debt-bondage.⁵⁰ This contextualized, the expansion of pawnship was due to the expenses and materialism, ritual performance, and consumption associated with the celebrations of the rites of passage, namely birth and naming, coming of age rites, marriage and family celebrations, and eschatological worldviews and practices about death and funerals.

About the above, the data, though scanty and episodic for ferreting out some credible conclusions, even if hypothetical and contestable, serves a useful purpose. By the 1870s, kin-groups were pawning their members in order to receive cash for the celebration of the rites of passage, especially marriages and funerals.⁵¹ For example, Rev. T. Freeman's letter to the Aborigines' Protection Society in 1874, surmising the costly expenses entailed in the celebration of rites of passage, is very illuminating.⁵² He stated that kin-groups pawned members to offset debts incurred during funerals, further clarifying that communal pressures in the form of "public ridicule" goaded people to celebrate the rites of passage at any cost including placing their members, mostly junior kin, into debt bondage to secure cash.⁵³ According to my informants, this was a common feature of pawnship over time due to

⁴⁸The African Times, 1 February 1879.

⁴⁹Martin Klein and Richard Robert, "The Resurgence of Pawning in French West Africa During the Depression of the 1930s," in *Pawnship in Africa*, eds. Falola and Lovejoy, eds., 303-320.

⁵⁰Rattray, *Ashanti Law and Constitution*, 47-54.

⁵¹See for example, Cruickshank, *Eighteen Years on the Gold Coast*, Vol. I, 326-327; Hutchinson, *Ten Years Wanderings*, 11; and C. 1343, Extract of a Letter addressed to the Secretary of the Aborigines Protection Society by the Rev. T.B. Freeman of the Gold Coast, 8 December 1874, Encl. in No 23.

⁵²C. 1343, Extract of a Letter addressed to the Secretary of the Aborigines Protection Society by the Rev. T.B. Freeman of the Gold Coast, 8 December 1874, Encl. in No 23.

⁵³C. 1343, Extract of a Letter addressed to the Secretary of the Aborigines Protection Society by the Rev. T.B. Freeman of the Gold Coast, 8 December 8 1874, Encl. in No 23. It should be noted that Rev. Freeman's information was grounded in his idea that pawnship posed "hindrances to the spread of Christianity." In line with the spread of Christianity, Rev. Freeman called for a vigorous government policy against pawnship, arguing that "the duty on spirituous liquors, however, high, is not likely to [stop] them [from licentious drinking, thereby incurring debts.] The

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the increasing social expectations and materialism attached to familial and communal celebration of rites of passage.⁵⁴ In fact, to this day, borrowing money to celebrate or undertake ritual performances that underpin the rites of passage, especially marriage and funeral is common, perhaps more than previously thought. This is due to the magnified public fanfare defined by the hybridity of local cultures and social media celebratory expectations attached to birth, child-naming, marriage, and funeral rites.⁵⁵ The only difference is that people are not pawned, but real estate and land, for instance, served as collaterals and loans with interests are used to secure money for such public fanfare and normative ritual performance that accompany the rites of passage.⁵⁶

Indeed, marriage, an important aspect of rites of passage, offers another explicatory platform to have a conversation with the existing literature. Marriage, a reason for pawning, defies periodization. In 1874, a colonial report explained that:

[A female] stands a pawn for the amount of the dowry⁵⁷ which her husband has paid her relations for her. It sometimes happens that when her family become embarrassed, in consideration for an addition to the dowry already paid them, they relegate her finally into the slavery of the husband.⁵⁸

This, in its literal interpretation or theoretical sense, means that a female was pawned for a loan, and when the family could not pay the loan, the collateral, in this case, female pawns, then served as a dowry, enabling the creditor to marry the female pawn. It should be clarified that it was only female pawns who became entangled in such marriages as a continuum of debt-bondage. This may have occurred in both patrilineal and matrilineal societies, but more in the latter than the former. Among the patrilineal groups, the wife-pawn's children inherited the creditor-father who exercised control over them, including

duty is now very high, but if it were twice as high it would only tend to increase the excessive expenditure and consequent pawning, without in any way relieving the victims of these desolating usages." See also, Ellis, *Tshi-speaking Peoples*, 241; and Adu-Boahen, *Friendly Assistance*, 162-163.

⁵⁴Opanyin Kwasi Akurang, Interviewed in Mamfe-Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

⁵⁵See, for example, Kwame Arhin, "The Economic Implications of Transformations in Akan Funeral Rites." *Africa: Journal of the International African Institute* 64, no. 3 (1994): 307-22; and Samuel K. Bonsu and Russell W. Belk, "Do Not Go Cheaply into That Good Night: Death-Ritual Consumption in Asante, Ghana," *Journal of Consumer Research* 30, no. 1 (2003): 41-55.

⁵⁶Opanyin Kwasi Akurang, Interviewed in Mamfe-Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

⁵⁷This refers to bride-wealth, that is, when the prospective husband's relative gave gifts, including money, to seal the marriage. Here it was confused with the English marriage institution in which the prospective husband's family received dowry from the prospective bride's family. This idea may also derive from the British experience in India, where the bride's parents were required to present large sums of money and gifts to the groom's relatives, failure of which had tragic social and devastating economic consequences for the bride and her family. For a mid-nineteenth century critical observation of the European imputation of the English system on the Gold Coast, see for example, John Beccham, *Ashantee and the Gold Coast*, (London: Dawsons of Pall Mall, 1968), 124-125.

⁵⁸C. 1139, The Earl of Carnarvon to the Officer Administering the Gold Coast, 21 August 1874, No. 3.

their legal and labour.⁵⁹ Conversely, as Grier notes within the structures of the matrilineage, "a father had less legal power over his children than did the children's maternal uncle."⁶⁰ Thus, among the matrilineal lineage, the maternal uncle had natal-kinship avenues to exert control over his sister's children, including their labor, to maximize capital accumulation synonymous with familial power and public prestige. This said, it is well to note that in the past, among the matrilineal Akan, parental control over children was invested in the father, while maternal uncles instead of fathers, were responsible for passing on family inheritance to the children in the matrilineage. Theoretically, though the maternal uncles exercised control over the labor of children in the matrilineage, fathers in the matrilineal societies could gain control over their children's labour through pawn-marriage, for instance, when families were unable "to make restitution of the expenses made by [their] husband[s] on the wives' account or behalf."⁶¹ Social change, made up of several variables, such as migration, education, and legal proclamations had collapsed such matrilineal kinship arrangements. Changes had occurred in the matrilineage: in the economic realm and it is no longer normative for nephews to inherit their uncles' properties, while the uncle's children are left propertyless. What still persists in the matrilineage is that in the political sphere nephews still succeed their maternal uncles, not their biological fathers.

What became of children born into pawnship does not come with clear-glass information in the extant sources. In practice, the children of pawns could also become pawns by the association of birth, especially when the pawn-parent had remained in perpetual servitude.⁶² Rev. Freeman explained this phenomenon:

It is not unusual for pawns when the case stands on for a long period, and they have children in that state of bondage to have that bondage perpetuated in their children; the original act of pawning is lost sight of, and they become domestic slaves.⁶³

⁵⁹PRAAD, Accra, ADM 11/1/950, see the file on the Tarkwa District.

⁶⁰Grier, "Pawns", 163-178. The above conclusions should take cognizance of the need to delineate theorizing the fact that among the matrilineal groups, at least, among the Akan communities, it is only inheritance that is traced to matrilineal patriarchs, that is, the mother's brother, or the children's uncle, which allowed the mother's children to inherit their matrilineal uncle's wealth. The presumption that parental disconnects existed between fathers and children within matrilineal groups is a theory at best unsupported by normative practice. Fathers did not transfer the rights in person of their children to the children's maternal uncles and therefore it was not normative for a father to use pawnship as an avenue of kinship to control his biological children.

⁶¹Cruikshank, *Eighteen Years on the Gold Coast*, Vol 1, 198. See also Rattray, *Ashanti Law and Constitution*, 48-52.

⁶²Cruikshank, *Eighteen Years on the Gold Coast*, Vol. I, 322-323; Cruikshank, *Eighteen Years on the Gold Coast*, Vol. II, 198; Ellis, *The Tshi-Speaking Peoples*, 284-285 and 294-295; C. 1323, Extract of a Letter to the Aborigines Rights Protection Society by T.B. Freeman, of the Gold Coast, 8 December 1874, Encl. in No. 23; and C.1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August 1874, No. 3.

⁶³C. 1323, Extract of a Letter to the Aborigines Rights Protection Society by T.B. Freeman of the Gold Coast, December 8, 1874, Encl. in No. 23. See also, C.1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August 1874, No. 3.

Due to this phenomenon and importance of maintaining consanguineous kinship, oral history further illustrates that foreign-born women and those with servile statuses were mostly the ones who were placed into pawnship. In the event that the female pawn could not be redeemed, she and her children had to remain in perpetual bondage. In other words, placing one's biological daughter into pawnship was not the ideal or a preferred option. This is because of the need to ensure purity and security of consanguinity and continuity of blood-line lineages.⁶⁴

Falola and Lovejoy describe the generalities of the above as slave-pawning. In sum, in place of allocating a free female child to the sinews of pawnship, a slave child was the preferred choice.⁶⁵ Falola and Lovejoy argue that slave-pawning "occurred when economies became more extensively monetized than economies in which slavery was not important."⁶⁶ If indeed, slaves were pawned to secure loans, then holding slaves at any time even when the economy was not "extensively monetized" was important because it underscored the process of accumulation of wealth leading to monetization. It is more likely, as oral history shows, that slave-pawning was more common than the pawning of one's biological child, due to consanguineal kinship considerations. This was irrespective of the state of the monetization of the economy, or whether one belonged to patrilineal society or matrilineal society.⁶⁷

As noted, earlier transformations in the colonial economy contributed to the expansion in pawnship in the Gold Coast. Undoubtedly, from the late 1880s forward, human pawnship intensified as families pawned members to acquire capital to invest in export commodity production, first, the palm oil trade, and second, the production of cocoa.⁶⁸ Polly Hill's pioneering study, *The Migrant Cocoa Farmers*, explains how kin-groups organized and pulled their resources together to purchase lands in the Densu-Birim Basin, however, she does not adequately show how capital for such collective ventures was acquired through pawnship.⁶⁹ According to oral history, the migrant cocoa farmers acquired capital from the oil-palm trade, the precursor of cocoa, but pawning was also a source of capital to secure land, seedlings, and labor.⁷⁰

Indeed, it was not only in the area of agro-based economy that witnessed expansion in pawning, but also in the domain of indigenous commercial entrepreneurship. Using oral

⁶⁴Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4 March 1994.

⁶⁵ Falola and Lovejoy, "Pawnship in Historical Perspective," 9-10.

⁶⁶ Falola and Lovejoy, "Pawnship in Historical Perspective," 10.

⁶⁷Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4 March 4 1994.

⁶⁸See for example, Polly Hill, *The Native Tribunal of Okorase-Akwapim Selected Land Cases, 1918-19*, (Legon: Institute of African Studies, 1964), 10-19 and 25-30.

⁶⁹ Poly Hill, *The Migrant Cocoa Farmers of Southern Ghana: A Study in Rural Capitalism* (LIT Verlag Munster, 1997).

⁷⁰Hill, *The Native Tribunal of Okorase-Akwapim*, 129-157. See also Opanyin Kwasi Akurang, Interviewed in Mamfe-Akuapem on 4 March 1994.

history allows us to extend, for example, Raymond E. Dummett's work on indigenous entrepreneurship in the Gold Coast in the nineteenth century and early twentieth century.⁷¹ For acquisition of capital by African entrepreneurs in the Gold Coast, Dummett explains that capital was acquired through one's royal lineage, extended family, cooperative activities, and individual sagacity and hard work.⁷² From the standpoint of oral history, African entrepreneurs in the Gold Coast also obtained capital for their businesses through pawnship by becoming money-lenders to maximize the holding of pawns for their labor, portage services, and distribution of commodities.⁷³

Additionally, pawnship resulted from the juridical processes under the auspices of the indigenous elites, under both informal rule and formal colonial rule couched severally as the native jurisdiction acts, among other things, meant to empower the chiefs.⁷⁴ One major result was that the Chief's Court imposed high fines and damages on offenders. As a result, culprits had to pawn themselves or relatives to borrow money to pay for such fines.⁷⁵ It is well to note that culprits self-pawned themselves to the chiefs to save their relatives from trouble, while crimes that entailed serious taboos, for example, recklessly swearing the state-oath, rape, adultery, and having sex in the bush, the third one which was considered an offence against the Earth goddess and ancestors, attracted huge fines. Overall, such violations defamed kin-groups, ancestors, and the Earth goddess. As a form of pacification of the gods and ancestors, and to foster social control instead of festering social deviance, kin-groups "washed their hands off" or denounced their kin members. Thus, such culprits had to place themselves in pawnship to buy items for the pacification of deities and ancestors. Some culprits, whose misdeeds directly affected the state, for instance, swearing of the chief's oath in jest, pawned themselves or their relatives to the indigenous rulers to pay off huge fines.⁷⁶ Undoubtedly, the extra-judicial processes became sources of wealth synonymous with buttressing the power of the chiefs and control over their subjects. Thus, in many ways the chief's court abused the system and thereby increased the incidence of pawnship.

⁷¹ See, for example, Raymond E. Dummett, "African Merchants of the Gold Coast, 1860-1905: Dynamics of Indigenous Entrepreneurship," *Comparative Studies in Society and History*, 25, no. 4 (1983), 661-693; and Raymond E. Dummett, "The Rubber Trade of the Gold Coast and Asante in the Nineteenth Century: African Innovations and Market Responsiveness," *The Journal of African History*, 12, no. 1 (1971), 79-101. See also Edward Reynolds, "Agricultural Adjustments on the Gold Coast after the end of the Slave Trade," *Agricultural History*, 47, no. 4 (1973), 308-318.

⁷² See, for example, Dummett, "African Merchants of the Gold Coast."

⁷³ Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4 March 1994.

⁷⁴ See for example, Robert Addo-Fening, "Colonial Government, Chiefs and Native Jurisdiction in the Gold Coast Colony, 1882-1928," *Universitas* 10, no. 1 (1988), 135-151; and Robert Addo-Fening, "The Native Jurisdiction Ordinance, Indirect Rule, and the Subjects Well-being: The Abuakwa Experience, ca. 1899-1912," *Institute of African Studies Research Review* 6, No. 2 (1990), 29-44.

⁷⁵ C. 1343, Strahan to Carnarvon, 18 March 1875, Encl. 1 in No. 47. For this type of practice in the Gold Coast, see for example, Akurang-Parry, "What Is and What Is Not the Law,"

⁷⁶ Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]

Economic Seams of Pawnship in the Gold Coast

Theoretically, pawns were supposed to be in a temporary bondage. Thus, once the principal debt and interest, if any, had been paid, pawns gained their freedom. But the evidence also shows that the interests on debts obstructed debt-payment and the freedom of the pawn. For example, a colonial report shows that "debts bear a usurious rate of interest, it follows that they quickly assume such formidable proportions that pawns are rarely redeemed;"⁷⁷ thus, the conclusion that pawning was the usual way in which the "slavery of an individual to a new master commences."⁷⁸ There is no systematic compendium of data on interest rates over time associated with loans with pawnship in the Gold Coast.⁷⁹ Thanks to Austin's study of Asante, we know more about the region than the Gold Coast regarding varying rates of interests on loans for indefinite period that ranged from 25 percent to 50 percent during the first decade of the twentieth century. This may serve as a comparative mirror on the Gold Coast.⁸⁰

In the case of the Gold Coast, as Table One below shows, the available evidence based on European travel accounts, Church missionary accounts, Gold Coast newspapers, and colonial reports, though scanty, offer insights into interest rates on loans associated with pawnship from the middle of the nineteenth century to the early decades of the twentieth century. The sum total of the evidence suggests that interest rates varied overtime, but 50 percent interest-rate on the principal remained constant, though with some intermittent fluctuations during both the precolonial and colonial periods. This may suggest the stability of market forces that characterized pawnship in the Gold Coast.

Regarding the Gold Coast, whether the labour of the pawn was used to pay off interest rates remains to be fully ascertained. Falola and Lovejoy write that the "labour of the pawn constituted interest on the debt and covered the costs of subsistence, but did not contribute to the principal."⁸¹ In a more recent work, Sarah Balakrishnan, states that "Although elsewhere in West Africa, pawns could contribute to a loan's principal, thereby providing a path to freedom, pawns in the Gold Coast generally served as interest on loans."⁸² Thus, it was the inability to pay off the accruing debt that accounted for the perpetual bondage of pawns.⁸³ This means that the constricting nature of pawnship contracts pushed pawns into

⁷⁷C. 1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August 1874.

⁷⁸C. 1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August 1874. See also C. 1343, Extract of a Letter to the Aborigines Rights Protection Society by T.B. Freeman, of the Gold Coast, 8 December, 1874, Encl. in No. 23.

⁷⁹See, for example, Adu-Boahen, "Friendly Assistance," 163.

⁸⁰Austin, "Human Pawning," 192-193.

⁸¹Falola and Lovejoy, "Pawnship in Historical Perspectives," 3.

⁸²Sarah Balakrishnan, "Of Debt and Bondage: From Slavery to Prisons in the Gold Coast, C. 1807-1957," *Journal of African History*, 61, no.1 (2020), 8. The statement was made based on rather tenuous evidence.

⁸³Cruikshank, *Eighteen Years on the Gold Coast*, Vol. I, 323-324.

perpetual bondage irrespective of whether the pawn labor was associated with interest on loans or otherwise.

Overall, the extant evidence on the Gold Coast shows that loan payments and redemption of pawns were not as common as could be wished. In 1874, the Earl of Carnarvon, the Colonial Secretary, writing to the Administrator of the Gold Coast, about the modalities of abolition in the Gold Coast, stated, among others, that: The labour of the pawn does not go in reduction of the principal or interest of the debt, the pawn himself remains in servitude with the creditor till both of these are paid.⁸⁴

⁸⁴C. 1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August, No. 3. C. See also C. 1343, Extract of a Letter to the Aborigines Rights Protection Society by T.B. Freeman of the Gold Coast, 23 December 1874, Encl. in No. 23.

AUTHOR, TITLE AND PAGE.	YEAR/PERIOD AND REGION	INTEREST RATE
Brodie Cruickshank, <i>Eighteen Years on the Gold Coast</i> , (London: Barnes and Noble, Inc., [1853] 1966) Vol. II, 248.	Mid-1830s to c.1855; Fante region - along the coast.	50 percent of the loan.
Thomas J. Hutchinson, Thomas, <i>Ten Years Wandering Among the Ethiopians</i> (London: Hurst and Blackett, 1861), 11	Specifically, Cape Coast - may include its environs.	50 percent of the loan
The Earl of Carnarvon to the Officer Administering the Gold Coast, August 21, 1874, No. 3 in Further Correspondence Relating to the Abolition of Slavery on the Gold Coast, Parliamentary Papers, 1875, C. 1139.	Gold Coast - suggests the coastal polities.	Full 100 percent]: "a most usurious interest."
<i>The Western Echo</i> newspaper (Coast), January 20, 1886.	Cape Coast and along the coast	"Customary 50 percent interest."
A.B. Ellis, <i>The Tshi-Speaking Peoples of the Gold Coast of West Africa</i> (Oosterhout N.B., Anthropological Publications [1887] 1966), 284 and 300.	No specific locality, general reference to the Twi or Akan, including the Asante region	50 percent; also, 33.5 percent for every forty days..."
John Harris, <i>Dawn in Darkest Africa</i> (London: Frank Cass & Co. Ltd., [1912] 1968), 45.	1912; refers broadly to West Africa, finally concludes "in some parts of Gold Coast..."	An interest of 2:10s. for a loan of 4 pounds for 6 months; an interest of 12s per month for 6 pounds; and 10s a month interest on 1 pound. ⁸⁵

Public Records and Administration Department (PRAAD), Accra ADM 11/1/950. (File is dated 1926).	Tarkwa District in 1906-1908.	Half the principal sum.
Public Records and Administration Department (PRAAD), ADM 11/1/950. (File is dated 1926).	Volta-basin District in 1906-1908.	50 percent

Table 1. Showing Interest Rates on Loans Related to Pawnship.

Furthermore, in 1908, an official report on the Tarkwa District as a part of the "Laws and Customs of Native Communities," authorized to be documented by the colonial government in 1906, and perhaps completed in 1908, noted that "In addition to pledging of persons as security for loans... No interest is paid where pledge is given."⁸⁶ Similarly, writing in 1926 about the Keta District, Capt. W. J. H. Seymour-Leet, the District Commissioner of Keta District, observed that "Loan on interest is not in use."⁸⁷ Again, in 1927, de Graft Johnson, an African colonial operative, writing about domestic slavery, noted that "pawning in most cases saved the family from paying excessive interest on the principal."⁸⁸ All these shows that the labor of the pawn may have been independent of loan payments.

Considering the time limit on payment of loans, the extant sources on the Gold Coast do not make clear the time limit within which payment of the debt had to be made. Oral history on the Gold Coast supports Falola's view on the Yoruba that "A loan could be repaid any time, a few days or many years after the money has been received;" as well, Austin's permutates loans for indefinite periods and limited periods in Asante, such as "20 percent for one month loan" and "4 percent for 8 day loan."⁸⁹ It would appear that the longer it took to pay the debt, namely the principal and interest, the more beneficial it was for the creditor

⁸⁵There is a suggestion that the interest rates were high because pawns were not initially involved in the contract. However, because of the inability of the debtors to pay, they had to pawn relatives: "In some parts of the Gold Coast borrowers find themselves in such straits that they are often compelled to pawn their children." See Harris, *Dawn in Darkest Africa*, 45.

⁸⁶PRAAD, Accra, Otutu Fetish at Ada, ADM/11/1/950, 1926.

⁸⁷PRAAD, Accra, Otutu Fetish at Ada, ADM/11/1/950, 1926.

⁸⁸PRAAD, Accra, ADM 11/1/975, Domestic Slavery, Case No. 23/1927.

⁸⁹Interview with Opanyin Kwasi Akurang in Mamfe Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994, at the Ofori-Panyin Fie [Palace]. See also Toyin Falola, "Slavery and Pawnship in the Yoruba Economy of the Nineteenth Century" in Falola and Lovejoy (eds.) *Pawnship in Africa*, 121-123; and Austin "Human Pawning," 192.

because of the increasing exploitation of the labor of the pawn as well as the possibility that the pawn would remain in perpetual bondage. These examples, problematize the time limit for paying off the debt. Even if there was a time limit for each debt-bondage, it is very likely that creditors cared little about it because they continued to benefit from the labor of the pawn as long as the debt had not been paid. Besides, the time spent by a pawn does not change the arithmetic of the pawnship as the contract regarding the principal and interest remained constant. In fact, A. B. Ellis, writing about interest rates on pawns stated:

When a person is pawned on account of a debt, the services of the pawn, even should they extend over a considerable number of years, count for nothing towards the liquidation of the debt, with fifty per cent interest, paid by the person who pawned him.⁹⁰

Reading Ellis for alternative explanation suggests that the interest on the loan had nothing to do with the number of years that the pawn worked for the creditor. All that mattered was that the pawn worked until the principal and the agreed-upon fifty percent interest rate were paid. In other words, the interest did not burn the debt.

It is very likely that the expansion in the colonial economy that broadened the capital base and the increasing use of cheap migrant labor reduced the incidence of creditors' willingness to accept human collaterals for loans. In fact, my informants explained that in the early twentieth century, the use of humans as collateral for loans seemed to have abated. This was because creditors preferred guns, cowries, expensive jewellery, family heirloom, kente cloth, beads, gold, land, and real estate as collaterals.⁹¹ How far the non-human system of collateral transited over time in terms of continuity and discontinuity was defined by economic forces. In many ways, it became cheaper to invest one's capital using wage labor as well as accepting properties, such as land and family heirlooms, as collateral for loans.⁹² My informants were in agreement that just as much as human pawns were not regularly

⁹⁰Ellis, *The Tshi-speaking Peoples*, 294-295.

⁹¹Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, March 5, 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, interviewed in Mamfe Akuapem on 4 March 1994. See also Adu-Boahen, "Friendly Assistance," 162. Judith Spicksley's study of pawnship in Asante in the period 1680-1750, although outside the timeframe of this study states that "records of the European trading companies suggest that gold, jewellery, and highly valued beads were more as items of security, along with ceremonial items and other more mundane pieces." Citing one instance, she takes a leap of faith in episodic evidence, concluding that "For Africans, gold pawn does not appear to have been the norm. See Judith Spicksley, "Pawns on the Gold Coast: The Rise of Asante and the Shifts in Security for Debt, 1680-1750," *Journal of African History*, 54, 2 (2013), 148-161.

⁹²See, for example, PRAAD, Accra, ADM 11/1/1076, Annual Invasion of Laborers, Case No. 6/1931. An understanding of this can be gleaned from this passage: "Among the reasons that may be assigned as causes for this invasion are the natural desire of the individual to receive advantage as the result of his labor (were they to remain in their own country they would be called upon to do a quota of communal labor for which they would receive no remuneration...) While in the south, they acquired wealth, and returned home to marry. By so doing, they negated the control of elders, and were free to begin their individual economic ventures instead of corporate kin-based ones. For a tabular explanation of labor migration into the Gold Coast, see, for example, Eugen Hans Panofsky, "The Significance of Labor Migration for the Economic Growth of Ghana" (M.Sc. thesis, Cornell University, 1958), 77-78.

redeemed, non-human pawn materials, properties, and accessories that found custody with creditors were often not redeemed either.⁹³

Another important aspect of the economics of pawn labor is the residence of the pawn, that is, whether the pawn lived with the creditor-holder or his/her debtor-kin. From an Africa-wide standpoint, Falola and Lovejoy write that the “pawn did not usually live with the creditor.”⁹⁴ If the pawn did not live with the creditor-holder, then the implication is that the creditor-holder lacked full control over the pawn’s labor and services. For instance, among the Adangbe, the evidence suggests that the pawn did not reside with the creditor-holder.⁹⁵ Yet another view garnered from Capt. W.J.H. Seymour Leet, a District Commissioner of Keta District, shows that pawns could live with their kin and discharge their labor duties for the creditor.⁹⁶ In fact, our informants referencing the early twentieth century, were of the view that the pawn lived with the creditor. According to them this arrangement allowed the creditor to maximize the use of the pawn’s labor without any interference from the pawn’s relatives.⁹⁷ On the part of the debtor, the cost of looking after the pawn became the full responsibility of the creditor, relieving the debtor of additional costs. Future search of the archives may afford us the opportunity to find additional information on how and when the creditor-holder exploited the labor of the pawn.

Group-pawning had not gained traction in the literature on the Gold Coast as much as could be wished.⁹⁸ Even the definition of group-pawning has not seen daylight in the extant literature. We theorize group pawning as instances when a debtor used more than one person as a composite collateral for a one-time loan, or instances where repayments of loans involved the pawning of more than one person. Oral history lends credence to debt-bonding multiple people in cases where a debt was long overdue and must be paid, or when an amount of money sought was huge, a debtor could use several people as collaterals to burn the debt.⁹⁹ In this instance, two interpretations may be arrived at: a large labor force to execute a job to pay off a huge debt on time, or a considerable amount of money warranting a large number of pawns as security. Absolutely, more research is needed as we comb the

⁹³Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4. March 1994.

⁹⁴Falola and Lovejoy, “Pawnship in Historical Perspectives,” 3.

⁹⁵PRAAD, Accra, ADM 11/1950, Otutu Fetish at Ada, 1926.

⁹⁶PRAAD, Accra, ADM 11/1950, Otutu Fetish at Ada, 1926.

⁹⁷Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4 March 1994.

⁹⁸Kwabena Akurang-Parry, “To Wassa Fiase for Gold: Rethinking Colonial Rule, El Dorado, Antislavery, and Chieftaincy in the Gold Coast, 1874-95,” *History in Africa* 30 (2003): 11-36; and Kwabena Akurang-Parry, “Making a Difference in Colonial Interventionism in Gold Mining in Wassa Fiase, Gold Coast (Ghana): The Social & Political Activism of Two Women, 1874-1893,” in *Mining Women: Gender in the Development of a Global Industry, 1670-2005*, eds. Jaclyn J. Gier and Laurie Mercier (New York: Palgrave Macmillan, 2006), 40-57.

⁹⁹Opanyin Kwasi Akurang, Interviewed in Mamfe-Akuapem on 4 March 1994; and Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

archives and do more field work to get evidence to support these frames of uncertain conclusions.

For now, we may summon evidence on group-pawning that occurred at the Basel Mission station in the Eastern Province of the Gold Coast. In July 1858, "a man and his wife owed a debt of 32 thalers which they are paying off by working for the [Basel] Mission for 6 years."¹⁰⁰ In Akropong- Akuapem, a number of boys were given to the Akropong chief as pawns to work off a loan.¹⁰¹ Indeed, a more detailed case of group-pawning involved King Enimil Kwao of Wassa Fiase who was exiled to Lagos to pave the way for the colonial control of the Wassa Fiase goldfields. He explained to the colonial court in Cape Coast in 1876 that one Yar Appia who owed him brought seven people to work and pay off a loan of £122 of gold dust. King Enimil Kwao stated:

In reply this man [Yar Appia] came to me with seven persons of his household, and entreated me that as he was not in a position to pay that amount, he wished to come and settle in my country. As he had always been a gold-digger, and there is gold in my country, he would set to work and gradually repay me what he owed.¹⁰²

King Enimil Kwao stated that Yar Appia did not represent any of the seven people as a slave.¹⁰³ However, the colonial authorities concluded that the seven people were slaves, although King Enimil Kwao argued that they were not slaves, suggesting that they were Yar Appia's pawns who were going to engage in mining to pay off the debt. If this explanation is tenable, then it casts new interpretations on pawnship or debt-bondage: that is, debt-bonding multiple people, as many as seven or even more, was practiced in the Gold Coast.¹⁰⁴ Considering what we know about pawnship or debt-bondage, the latter explanation is more convincing, though it does not rule out the validity of alternative explanations.¹⁰⁵

The rights of the pawn against undue exploitation are underscored by Rattray's study of Asante, though he did not separate ideology from practice, nor did he consider changes in the institution over time that may have modified both the ideology and practice of pawnship.¹⁰⁶ One of such rights was the creditors' access to and control over the reproductive rights of the pawn. Discussing gender issues that underpinned pawnship in Africa as a whole, Falola and Lovejoy argue that female pawns suffered abuses, including

¹⁰⁰ Paul Jenkins, *Abstracts of Basel Mission Gold Coast Correspondence* (Legon: University of Ghana, 1970), Baum to Basel, 14 July 1857, No. Gyadam 7, 35.

¹⁰¹ Jenkins, *Abstracts of Basel Mission*, Muler to Basel, 17 September, 1895, NO. 1, 49-50

¹⁰² *The African Times*, 1 November 1879, 122.

¹⁰³ *The African Times*, 1 November 1879, 122.

¹⁰⁴ *The African Times*, 1 November 1879, 122.

¹⁰⁵ For the past several years, efforts to obtain transcripts of the trial from the PRAAD, Cape Coast, has not been successful. Archivists at both the Accra and Cape Coast archives have not been able to trace the file. But this should not detract from the importance of our arguments, since Paul Rosenblum, "Gold Mining in Ghana 1874-1900" (Ph.D. diss., Columbia University, 1972), 109-111, offers an adequate account of the trial.

¹⁰⁶ Rattray, *Ashanti Law and Constitution*, 42-43.

sexual exploitation.¹⁰⁷ Building on Rattray's conclusions on pawnship in Asante, Grier, asserts for the Gold Coast that patriarchy, revamped by colonial economic policies, paved the way for the exploitation of the sexual rights of female pawns. She elucidates that: "He [creditor-master] had the right to 'marry' her, i.e. have sexual intercourse with her. This did not 'burn the debt'."¹⁰⁸ Falola and Lovejoy suggest in so many ways that pawnship became synonymous with forced marriages to the extent that they write "It should be noted that the designation of 'free women' [in marriage] is intended to be relative and comparative. No suggestion is intended that women were really free to choose their marital relationship, although some women certainly succeeded in doing so" in the context of pawning.¹⁰⁹ Their conclusion is not supported by empirical evidence except that it is an attractive proposition extrapolated from the gender relations and patriarchy that undergirded servile institutions of the period.

Compared to recent studies referenced above, Brodie Cruickshank's account strongly points to the fact that creditor-holders did not have arbitrary sexual rights over their female pawns.¹¹⁰ Although, he did not show that infringement of sexual rights cancelled the debt and interest on it, evidence on the early twentieth-century, amply suggests that it did. For example, a District Commissioner of Tarkwa wrote in 1908 that "A master has no right of concubinage with a slave pawn, if he attempts to assert it the debt was cancelled."¹¹¹ Equally, in 1927, de Graft Johnson writing about the Gold Coast in general revealed that "if the master or any male member of his family took advantages with any woman pawn the debt was cancelled."¹¹² One may also hazard that by 1921 the indigenous state and the colonial state worked in tandem to ensure that female pawns were not been sexually exploited.¹¹³ For instance, in 1921, Chief W.A. Nyako of Kpong, kept a female debtor prisoner in "unregistered custody for 10 days" and cohabited with her, promising her that he would pay off her debt. The local community brought the case to the attention of the colonial government through a petition signed by "Councilors, Headmen and residents in general of Kpong."¹¹⁴ We may equivocate that this was episodic, but its empirical weight and relevance to the subject at hand cannot be dismissed. At any rate, oral history does not make a clear demarcation between theory and practice; it suggests that families of female pawns were very particular about sexual abuse of their kinswomen in pawn-bondage. And that relatives of female pawns used sexual abuse, whether real or imagined, to agitate for the cancelation of the pawn contract and the release

¹⁰⁷ Falola and Lovejoy, "Pawnship in Historical Perspectives," 2.

¹⁰⁸ Grier, "Pawns", 167.

¹⁰⁹ Falola and Lovejoy, "Pawnship in Historical Perspective," 13.

¹¹⁰ Cruickshank, *Eighteen Years on the Gold Coast*, 248-249.

¹¹¹ PRAAD, Accra, ADM 11/1950, Otutu Fetish at Ada, 1926.

¹¹² PRAAD, Accra, ADM 11/1/975, Case No. 23/1927, Memorandum on the Vestiges of Slavery in the Gold Coast.

¹¹³ See, for example, Akurang-Parry, "I Often Shed My Tears About This."

¹¹⁴ PRAAD, Accra, ADM, 11/1/604, Kpong Native Affairs, 22 November 1921.

of the pawn.¹¹⁵ Undoubtedly, given the power relations between the creditor and the debtor, additional evidence may be needed to buttress this conclusion.

Folola and Lovejoy write that: "Pawns could be exploited because they had been put into servitude to avoid at the behest of relatives, had voluntarily entered into servitude to avoid putting relatives into bondage..."¹¹⁶ About this, oral history illustrates that junior kin-members placed into pawnship tended to resist and sometimes resorted to flight that unilaterally severed pawnship contracts that engendered conflict between the creditor and the debtor.¹¹⁷ It would appear that contrary to the viewpoint of the father's control over his children in patrilineal societies and the matrilineal uncle's inherent right to control the children of his sister, free-born people in both kinship systems tended to have support for resistance, one way or the other, in matters of potentially being pawned by a superior kin-member. For this reason, oral history suggests that pawns tended to be people of servile and foreign origins who did not have support from members of the natal kinship.¹¹⁸

Regarding pawn redemption, a pawn could be redeemed any time during the contract period of debt-payment. Redemption, that freed the pawn, took other forms apart from the payment of the debt. The debtor-kin could pay off the debt "by releasing to his creditor what may be called the equity of redemption in the pawn."¹¹⁹ This means that the pawn served the creditor in perpetuity in which case the pawn became a substitute for an elastic pawning contract. Also, the creditor-holder could "close the transaction, he can hand back the pawn, and demand, and if necessary enforce, payment in the native courts of law."¹²⁰ Extrapolation of the evidence amply points to the fact that pawns were rarely redeemed, indeed, they gravitated towards slavery.¹²¹ Also if a pawn died, the debtor-kin had to replace him/her with

¹¹⁵Opanyin Kwasi Akurang, Interviewed in Mamfe-Akuapem on 4 March 1994; and 115 Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace].

¹¹⁶Falola and Lovejoy, "Pawnship in Historical Perspective," 8.

¹¹⁷Opanyin Kwasi Akurang, Interviewed on 4 March 1994.

¹¹⁸Opanyin Kwasi Akurang, Interviewed on 4 March 1994.

¹¹⁹C. 1139, The Earl of Carnarvon to the Officer Administering the Government of the Gold Coast, 21 August 1874, No. 3.

¹²⁰C. 1343, Extract of a Letter to the Aborigines Rights Protection Society by T.B. Freeman of the Gold Coast, 23 December 1874, Encl. in No. 23. Since Rev. Freeman's letter was written in 1874, it raises an interesting issue regarding the role of "native" courts in the termination of contractual agreements on debt bondage. We have not found any evidence on this. However, in the colonial period, colonial courts tried a number of debt cases in the courts. There was also what was known as debt imprisonment, and this was not only in the Gold Coast, but was also practiced in the Gambia, Sierra Leone, Lagos and Liberia. For information on debt imprisonment along the West African coast, see Akurang-Parry, "What is and What is not the Law."

¹²¹Cruickshank, *Eighteen Years on the Gold Coast*, Vol. 11, 247-248; Hutchinson, *Ten Years Wandering*, 11; Ellis, *Gold Coast of West Africa*, 352; and Ellis, *Tshi-speaking Peoples*, 294-295. See also Interview with Mr. A. Amoako-Atta, the Archivist, Kibi Stool Archives, 5 March 1994 at the Ofori-Panyin Fie [Palace]; and Opanyin Kwasi Akurang, Interviewed in Mamfe Akuapem on 4 March 1994.

another pawn or settle the debt.¹²² Despite his obvious attempt at being sympathetic to the institution, de Graft Johnson, interposed that:

It has been said that 'the most objectionable features of this custom [pawnship] were the extreme rarity of redemption.' That was a feature of the past when the social position of every family depended upon the size of its retainers.¹²³

Thus, theoretically, redemption was allowed, but may not have occurred as often as could be wished, especially from the late nineteenth century forward when the colonial economy burgeoned, thereby making capital and labor scarce.

An area of pawn redemption that could use further research is the desertion of pawns and what happened to loan payments, the reactions of debtors and creditors, and the treatment meted out to deserting pawns when caught. Here we are not dealing with pawns who had sought the colonial courts to intervene in their servitude. It refers to pawns who took to flight to secure their freedom from involuntary labor. As scanty as the information is, the evidence suggests that in some of such cases, the debtor was forced to work to pay off the loan. For example, the Basel missionary Muller wrote that "Pawning is still carried on, tho' [though] often pawns run away and leave their families to pay the debt. And it may involve working any number of days in the week for the master."¹²⁴ Absolutely, as episodic as this may seem, it provides insights into how pawns who took to flight impacted their debtor-families.

Conclusion

This study, deploying new evidence, namely archival, travelogues, and oral history, and indigenous newspapers has interrogated some staple conclusions, filled some gaps, pointed to new areas of research, and further added to our understanding of pawnship in the Gold Coast from 1850 to c.1940. It has placed in perspectives the asymmetry of pawnship in matrilineal and patrilineal societies even if over time the burgeoning colonial economy and social change blurred structures within the matriliney and the patriliney. This study has broadened the scope of pawnship by embracing examples from patrilineal societies, thereby providing a movement away from the extant literature that is overburdened by matrilineal Akan and Asante-centeredness. Additionally, we have added reasons for pawnship, showing that it was not only penultimate penury that made families to pawn their kin-members. but it served to promote social interventions in penury among communities and in kinship groups. Overall, pawnship was a cog in the social structure: it was a means for the wealthy and prominent in society to engage in capital accumulation and labor recruitment. In many ways, it was also a vehicle for non-royals to navigate the political corridors of social mobility

¹²²Rattray, *Ashanti Law and Constitution*, 50; and Cruickshank, *Eighteen Years on the Gold Coast*, Vol. II, 249.

¹²³PRAAD, Accra, ADM 11/1/975, Case No. 23/1927, Memorandum on the Vestiges of Slavery in the Gold Coast.

¹²⁴Jenkins, *Abstracts of Basel Mission*, Muler to Basel dd. 17 September 1895, N0. 1, 49-50

in a class society in flux in the colonial period. Furthermore, the study adds to our understanding of pawn marriage, the residence of the pawn, and the sexual rights of female pawns in the Gold Coast. All formed an integral part of pawnship even if over time economic change brought attrition to them. We have expanded the breadths of kin-pawning and self-pawning, interests on loans, group pawning, the rights of pawns, and pawn redemption. Absolutely, these discursive forays are themselves exemplifications that there is still much more we don't know about pawnship as an institution that developed over time. Perhaps future search of the archives may clear some dark shadows on pawnship. Overall, this study has placed the institution of pawnship in historical perspectives by focusing on its features of continuities and discontinuities. As we have demonstrated above, the paucity of information on pawnship in the Gold Coast, makes it difficult to provide systematic account of change and continuity for all regions. It is hoped that this article, will pave the way for us to know more about the institution of pawnship in the Gold Coast in the nineteenth century and early twentieth century.