# THE WEST AFRICAN TOWN

# ITS SOCIAL BASIS

#### INTRODUCTION

Although urbanism in terms of "a relatively large, dense, and permanent settlement of socially heterogeneous individuals" is not a general characteristic of traditional life, it is far from being unique in West Africa. In 1911 there were already twenty-nine towns of over 3,000 inhabitants in what is now southern Ghana, and this degree of urban concentration is small compared with western Nigeria. The Yoruba of that region have six cities of more than 100,000, including Ibadan, which is the largest Negro city in Africa. In 1931 some 28 per cent of the Yoruba lived in nine cities of 45,000 inhabitants, while 34 per cent of the population lived in sixteen cities of over 20,000 inhabitants. In addition, there were twenty-seven centers with populations between 10,000 and 19,999. Bascom has calculated that the estimated index of urbanization of Yoruba cities falls between that of the United States and Canada and that the distribution of population in urban centers is very similar to that of France.

The traditional Yoruba city is based largely upon agriculture. The farmers themselves are city dwellers whose farms are made on a belt of land surrounding the city to a depth of fifteen or more miles. There is also a specialized group of weavers, dyers, ironworkers, diviners, medicine men, etc., who supply all other members of the community with their particular goods and services. Nevertheless, though specialized to an extent which made each individual economically dependent upon the society as a whole, such a community lacked the degree of specialization of a modern industrial economy. It was also socially as well as economically self-contained. Kinship was the principal factor and the primary determinant of behavior in every aspect of community life. Descent was traced through the patrilineal line, and kinsmen sharing common patrilineal ties formed corporate units or lineage groups. Each lineage group, or a large segment of it, shared a common residence. Although the lineage as such did not have explicit functions in the political organization, the highest political offices were vested in certain groups of patrilineages or royal clans.

It would seem, therefore, that the principal difference between the modern city and the Yoruba form of traditional urbanism in West Africa consists not in population size and density, political segmentation, and social stratification but in function. The Yoruba city probably arose out of the need of a rural people for a place where they could live in comparative safety from the attack of enemies while carrying on their business as farmers. Since farming was based largely upon family and kinship, these institutions set the pattern of life in the city, which reflected in turn the personal character of relationships in the countryside.

In contrast to this *rus in urbe*, the modern African town is mostly a product of forces external not only to itself but to African society in general. This is because it has grown up mainly in response to the market economy introduced by European colonialism. People have migrated and settled there principally to sell either goods or services. Though inhabited mainly by Africans, it is largely the creation of Europeans, and its primary relationship is with Europe. It exists, therefore, not in its own right but because it serves a variety of administrative, commercial, and industrial purposes whose origin lies in a national and international system of politics and economics.

Nevertheless, although the West African town is the product of out-

side forces, its social and cultural links are with its own hinterland. It draws upon the latter for its vitality as well as its population and hands over in return the new institutions and modern practices which have developed in the urban environment. These exchanges take place through trade and through the movement of migrants in and out of town, involving town and countryside in a far-stretching network of personal ties and social relationships.

### THE ROLE OF MIGRATION

Since European development in British West Africa was originally confined almost entirely to the coast and to the mouths of rivers, the first migration in colonial times was to the ports, such as Accra, Lagos, and Freetown. The export of palm products and the other raw materials and the import of manufactured goods passed through these places. In addition to being important entrepôts, these towns also served as centers of administration. Later, with the extension of European control over the interior, the establishment of trading and transport centers and the exploitation of gold, manganese, tin, coal, and iron ore stimulated further waves of migration. In turn, these commercial and industrial developments in the hinterland brought fresh urban communities into existence on the coast in such places as Port Harcourt and Takoradi. Port Harcourt, which is now Nigeria's second port and was created as a terminus for the railway serving the Enugu coal fields, has a population of 50,000. Takoradi grew into a large town as a result of having the Gold Coast's first deep-water harbors.

Of the original port towns, the population of Lagos has trebled in twenty-five years and is now 337,000. Freetown grew from 33,000 in 1921 to around 85,000 in 1953; Accra from 42,803 in 1921 to around 180,000 in 1955; and Bathurst from 9,400 in 1921 to 19,600 in 1951. The capitals of Africa chiefdoms have often developed as important trading and transport centers upcountry. Of these, Kumasi in Ghana grew from 23,694 in 1921 to about 75,000 in 1955; and the population of Ibadan has nearly doubled since 1921, when it was 238,094. Of the smaller upcountry towns, Bo in the Sierra Leone Protectorate, grew from 2,000 in 1921 to about 15,000 in 1950; Tamale in the Northern Territories of Ghana from 3,907 to about 23,000; and Koforidua, also in Ghana, from 5,346 to about 23,000. In some general terms, the number of towns in Ghana with populations of over 3,000 inhabitants increased from twenty-

nine in 1911 to forty-six in 1921 and to one hundred thirty-six in 1931. Between 1931 and 1948 there was an increase of 98 per cent in the populations of the five largest towns. The rate of urban growth has also been considerable in the French territories. The principal towns of Senegal, for example, increased their populations by 100 per cent between 1942 and 1952, those of the French Ivory Coast by 109 per cent between 1942 and 1952, and those in the French Cameroons by 250 per cent between 1936 and 1952.

These rates of growth, which are much too large to be accounted for by natural increase in population, provide ample evidence of the influence of migration. Their significance for urbanization is even greater in the mining areas. Enugu, in the Eastern Provinces of Nigeria, originated entirely out of the development of nearby coal fields. Founded in 1914 on an empty site, this town had a population of 10,000 by 1921, which rose to 35,000 by 1945 and to 60,000 by 1953. Lunsar, in the Sierra Leone Protectorate, was a hamlet of thirty inhabitants in 1929. Thanks to the neighboring iron-ore mine of Marampa, it has now a population of about 15,000.

### ETHNIC AND TRIBAL HETEROGENEITY

It follows from these figures, therefore, that a relatively large proportion of the urban population is strange to the modern town and its institutions. Thus, in 1950, over half the inhabitants of Lagos consisted of people born elsewhere; and the 1948 census of Takoradi found that less than 15 per cent of its population were native-born, compared with 29 per cent in Kumasi, 48 per cent in Accra, and 58 per cent in Cape Coast. In Freetown it seems likely that one-quarter of all tribal adults and over one-third of their children were born there. This situation is also illustrated by length-of-residence figures: in 1948, 36 per cent of the total population of Accra had resided there less than five years, and this was the case with over half the population of Takoradi.

It also follows that, although a good deal of migration is from a short distance, much of the population of the modern town is tribally heterogeneous as well as non-indigenous. Thus, in 1948, about 45 per cent of its African inhabitants were born in places outside Accra, and the town contained representatives of more than sixty-five different groups, in addition to the local Ga, who constituted about half the total population. Similarly, Kumasi, although the capital of Ashantiland,

contains as many non-Ashantis as Ashantis; and, of the boys and girls attending school in the Secondi-Takoradi Municipality, only some 24 per cent belong to the indigenous Ahanta tribe. Freetown is even more remarkable in these respects. It began its urban career in the middle of the nineteenth century almost exclusively as a Creole town, and in 1891 Creoles¹ still constituted 58 per cent of the population. The present-day proportion, however, probably does not amount to more than 22 per cent of a population which includes some 65,000 persons of tribal origin, some 850 Asians—mainly Lebanese—and some 650 Europeans. Although the ratio of the two latter groups to the total population is extremely small—about one to fifty-six in Freetown compared with one to sixty-two in Accra—the administrative and commercial functions of these people give them a general significance out of all proportion to their numbers.

#### TRIBAL SPECIALIZATION

The fact, moreover, that Europeans are engaged almost entirely in supervisory and managerial occupations and Asians in commerce is symptomatic of the general tendency toward ethnic and tribal specialization. Thus, in Accra, the majority of fishermen and farmers are Ga and Adangme; semiskilled and skilled workers for the manufacturing industry are supplied mainly from tribes from southern Ghana and Ashante. A large proportion of the workers in domestic and in public service occupations come from the Northern Territory, while the educated workers in clerical, executive, and administrative posts are provided by tribes from southern Ghana. In Freetown, Africans occupying posts of the latter kind are mostly Creoles, who are also predominant in other occupations requiring skill and training. Trading, on the other hand, is principally in the hands of Temme and Fula tribesmen, and a larger proportion of Lumber are laborers than of any other tribe.

Tribal diversity is also reflected to some extent in the spatial distribution of the population. As is to be expected, the indigenous inhabitants tend to be congregated mainly in the older parts of the towns. Thus the Ga, who are native to Accra, provide almost the entire population of the original settlement and constitute 68 per cent of the inhabitants of a nearby area as well as predominating in one of the better

1. Sierra Leone Creoles are descendants of Africans liberated from the slave ships. As a community, Creoles have always followed a European way of life.

residential districts. Akans predominate in a neighboring suburb and Ewes in another district, while there is a zongo inhabited mostly by Hausas and other Moslems. Within Freetown there are no longer any districts in which all the residents belong to one tribe, but there are a number of neighborhoods in which the Mende predominate. There is another area which is inhabited very largely by Kru, and on the other side of the city there is a settlement of Temne. A further district, close to the original settlement, has a large concentration of Creoles.

#### AGE AND SEX RATIOS

Another demographic result of migration is the numerical preponderance of young people over old and of males over females. Thus, in all the tribes in Accra, there are only 118 men and 126 women over the age of forty-five for every 1,000 males and 1,000 females, respectively, in the total population. In Cotonou in Dahomey, persons of over sixty years of age constitute only 2.4 per cent of the total population. The low proportion of aged people is due not only to the heavy influx of younger people into the city but also to the fact that large numbers of migrants return to their home towns when they reach the age of forty-four or over. This is particularly evident in Cotonou.

According to the 1948 census, the African population of Accra comprises 71,759 males and 61,433 females; for every 1,000 persons there are 539 males and 446 females. This sexual disparity is greatest in tribes migrating from the north, the ratio in one case being fourteen males to each female. On the other hand, among the indigenous Ga, women outnumber men. This is because men are seen to migrate more than women in search for, or by nature of, their employment. In Sekondi-Takoradi adult males comprise 33 per cent of all persons enumerated as against 27 per cent for the females. In Lagos there are 112 males for every 100 females, and the masculinity rate is about the same in Cotonou.

#### WAGE-EARNING

Since the attraction of the modern town for the migrant lies largely in the opportunities it provides for earning cash, it follows that a large proportion of the population depends upon the labor market for a living. The extent of wage-earning varies with the degree of industrialization. In Ghana, which is the most industrialized of the four West

African countries associated with Great Britain, Sekondi-Takoradi appears to lead in this respect, and, in 1955, 69 per cent of all families had wage incomes. In Accra the proportion was 57 per cent, and in Kumasi 34 per cent. Non-wage incomes in Kumasi, derived mainly from trading and crafts, were the principal source of livelihood, and 63 per cent of all families were dependent entirely upon those activities. The higher proportion of wage-earning in Sekondi-Takoradi arose from the port and railway, while in Accra it was due to the many employees of the government and to the port. During the month in which these matters were investigated, wages constituted 90 per cent of earnings in Sekondi-Takoradi, 67 per cent in Accra, and 27 per cent in Kumasi.

According to data collected for a budget survey in Accra in 1953, 51 per cent of all employed persons were employees. The other 49 per cent were self-employed, mainly as petty traders. A large proportion of the latter are women. Thus, of 5,890 sellers in the Accra markets, only 379 were male, and, of women gainfully employed in Kumasi and in Sekondi-Takoradi, 71 and 83 per cent, respectively, were engaged in retail selling, compared with 18 and 4.5 per cent, respectively, of the men. Some children also work on their own account, for the most part in hawking and petty trade. A larger proportion of the adult male population works as carpenters, blacksmiths, goldsmiths, and fitters than in any other occupation.

This occupational diversification of the town, including the professions, office workers, etc., gives rise to considerable differences in income. These disparities, which cut across tribal divisions, are reflected to some extent in the occupation of particular urban areas by the wealthier members of the community. Thus in the larger towns there are frequently residential zones which are open only to members of the Senior Civil Service, and in Accra, for example, the average rent generally rises as one moves from the old town center into the new residential district. As would be expected, therefore, the higher-income households are in the outer, more residential sections, which show a considerably higher average than the section nearer the town center.

### THE URBAN HOUSEHOLD

The factors determining common residence in households of the traditional kind are, as mentioned before, consanguinity and affinity. Often,

this is still the pattern among the indigenous population of the modern West African town as well as in Yorubaland. For example, the Ga living in the older districts of Accra have a residential unit which comprises two adjoining establishments, one occupied by the men and the other by their wives and children. All the cooking is done in the women's compound, the children taking meals to their fathers. Wives spend the daytime in the female establishment and the night in the husband's room. When young boys are considered too old to be sleeping in the female house, they are sent to stay with a male relative until such time as they are able to acquire a room of their own. In some houses visited there were men and women, but each man had a separate room. Where a man had more than one wife, the wives shared rooms with their children and often with one or more adult females, each wife going at certain times to sleep with the husband.

More generally, however, family organization is on different lines because the size of the urban household is determined by economic factors as well as by migration. Migrants looking for employment in many cases come singly. If they bring their families with them, these usually consist of a wife, children, and one or more dependents. Both the migrants and the educated section of the local population depend mainly upon the labor market for a living, and the number of persons a man can support is therefore limited by what he can afford in terms of food, rent, clothes, etc. The result is that most urban households contain from one to six persons. The average size of household in Accra is 4.0 persons; in Kumasi, 3.84; and in Sekondi-Takoradi even lower— 3.58. Among groups of clerks, artisans, and laborers in Lagos, Enugu, and Ibadan it ranges from 3.08 to 4.87. Most of the people in Freetown, too, live as members of an elementary family, and the average size of household covered by a social survey was 3.9 persons, comprising 1.4 men, 1.3 women, and 1.2 children. In Bo, a much smaller upcountry town, the average among clerks and artisans was 5.1 persons—including 2.1 men, 2.0 women, and 1.0 children.

The contrast between urban and traditional conditions is also demonstrated clearly by the decrease in the number of children in urban families. Thus, among the educated Ga, who work as clerks, the average number in the modern family is 3.75, compared with 6.0 in the preceding generation.

In traditional urbanism the extended family is usually the residential

unit, and members of the lineage occupy the same compound and share a communal existence with their wives and families. A further result of modern urban living is that people of different lineage, and, in many cases different tribal affiliation, share dwellings together. This is mainly the result of housing shortage, as may be judged by an estimation that 74 per cent of households in Accra had only one room each and that an estimated 86.5 per cent of households shared dwellings with other families. Similarly, in Freetown, as many as five different tribes may in some cases be represented within one dwelling.

#### MARRIAGE

It follows from the small size of the urban family that polygyny is much less common than it used to be. With the exception of Moslems and of men who have wives to help them in their work, most marriages in the larger towns are monogamous. This is particularly the case as educational standards improve, and monogamy is practically incumbent upon professional men, politicians, and senior civil servants, as well as upon Christian teachers and ministers. Thus in Accra some 94 per cent of a sample of 113 educated men were monogamously married, compared with some 61 per cent of their fathers. The incidence of polygyny was also low among groups more variable from the point of view of education, both in Freetown and in Sekondi-Takoradi. In Freetown, of 160 men aged twenty-five years and over, 137 men had one wife each, 10 men had two, and only 2 men had more than two wives each. In Sekondi-Takoradi, of 264 husbands, only 19 per cent had more than one wife.

It is possible that sharing the same dwelling encourages inter-tribal mixture. Thus, although in Freetown marriages are still contracted mainly between members of the same tribe, there is apparently a growing tendency to marry outside the tribe, particularly with members of nearby tribes from the same district upcountry. The evidence from elsewhere is somewhat variable, although a survey of families in Sekondi-Takoradi showed that 31 per cent of the marriages involved were between members of different tribes.

It seems fairly certain that under urban conditions men marry much later than women, and in this regard the situation in Lagos is typical. Eight out of every ten women in the fifteen-to-thirty-four age group are married, compared with only four out of every ten men. In Cape

Coast in Ghana, nine out of every ten women in the twenty-one-to-thirty age group were married, compared with less than one-third of the men.

One of the reasons for the relatively late age of men contracting a civil marriage is its high cost. Social prestige is involved, and in Ghana, for example, an educated man marrying under the Marriage Ordinance feels bound to fulfil all the monetary obligations for a marriage under customary law. It has been estimated that this means an expenditure on the average of £154. Another important reason for the delay of marriage for men is the increasing necessity of education. A youth may not complete secondary school until he is over twenty, and, if he then embarks on higher education, it will be several years before he is in a position to earn his own living, let alone keep a wife.

### PRIMACY OF THE DOMESTIC GROUP

The decline in polygamy mentioned above has as its corollary the growing importance of the conjugal bond and of the domestic group. One reason is that the companionate form of union is stressed by Western education as well as by Christianity. Nor is marriage any longer a group affair. The ability of a young man nowadays to earn money for himself and hence to provide payments for a wife on his own account tends to make marriage more of an individual transaction, which may be contracted without consulting the man's lineage. Thus the group's ability to influence his choice of a wife and to interfere in his matrimonial affairs is impeded. Women, too, are less dependent upon their relatives to find them husbands. In the event of an unhappy marriage a woman may be able to extricate herself by repaying bride wealth out of her own pocket.

A more immediate reason, however, for the increasing primacy of the domestic group is to be found in the social effects of migration. Residence in the town removes one or both of the spouses from daily contact with their relatives, and much more now depends upon the conjugal relationship itself rather than upon the ties which man and wife have with their respective kinsfolk. Getting a living in the town is an individual responsibility, and kinsfolk no longer watch over the couple's affairs or support them. Since, therefore, the functioning of the domestic group is economically independent of the lineage, the latter have very much less say than in the traditional circumstances. Their lack of control over the domestic group is shown in the increasing tend-

ency of both spouses to spend money on, and to bequeath personal property to, their children rather than relatives. This tendency is most evident in the case of people whose matrilineal system previously obliged a man to educate his sisters' children in preference to his own. It would be a mistake, however, to imagine that loyalty to kin has disappeared. On the contrary, it remains alive despite the economic demands of the urban environment; and the claims of kin upon one another's help are strongly sanctioned by public opinion in all spheres.

### CONCUBINAGE

Along with the trend toward monogamy and conjugality goes an increase in concubinage. This is another reason, perhaps, why men marry late in life, since they can enjoy relatively easy sexual relationships without getting married. Under urban conditions women, too, are permitted a greater degree of freedom than in traditional society, and in the coastal towns of Ghana, for example, virginity is not expected of a woman on marriage. The attitude toward such matters is such that single persons of both sexes who have attained to physical maturity but for some reason are unable to marry do not consider, for the most part, that they should remain celibate.

A Sierra Leone Creole woman can also take lovers, and, provided she is not a teacher or a nurse, she may have one or two children outside wedlock without unduly handicapping her position. This would mean only a slight decline in her social status and would not necessarily prove a bar to late marriage. She may even succeed in retaining the custody of the children if she decides not to marry after all.

Concubinage in various forms is therefore a very common practice. It involves a union of varying degrees of stability, carrying less social prestige than marriage, but by no means necessarily considered derogatory. This institution of "friendship," as it is generally called, is also a frequent custom among rural peoples. Among the Mende of Sierra Leone it is often the prelude to a certain type of proper marriage with ndoma nyahanga, "love wives."

The stresses and strains of urban living, however, have enhanced the popularity of "friendship" in place of proper marriage. If, for example, a home breaks up, economic reasons may make it imperative for the husband to seek another partner and for the wife to do so also. The man may find himself with a number of children. If he cannot make

arrangements to live with his parent's family, he must find a woman to cook and keep house for him. The woman may also find herself with the burden of the smaller children and without adequate support.

Another more general reason for concubinage, however, arises out of the conflict between the English and the traditional conception of matrimonial law. Some educated men are first married to illiterate girls, whom they later divorce in order to marry educated girls under the Marriage Ordinance. A number of these men continue their relationship with their old wives shortly after their Ordinance Marriage. Quite often, too, a man married under the Ordinance already has another wife or wives married under customary law, but this is not regarded as bigamous by popular opinion. Nor in western Nigeria is there any public objection to a husband having an irregular union with a single woman. Popular parlance calls these women "outside wives," and their offspring are always recognized as their father's children.

#### PROSTITUTION

Concubinage is also very common among illiterate or semiliterate women who have left their husbands or family for the town. In Sierra Leone these "husbandless women," as the Mende call them, travel from town to town as trade and other interests direct. Many of these market women combine petty trade with a semicommercial form of prostitution. In the larger towns of the coast there are also groups of unattached girls, working as seamstresses and in shops and offices during the daytime, who indulge in occasional prostitution. These young girls are known in Accra as "Jaguars" and in Lagos as "hotel girls." They dress smartly in European clothes and frequent the hotels, dance halls, and bars of the town. Quite often these girls are well educated, witty, and sophisticated in their conversation, and some of them have regular patrons. In such a case the arrangement is often semipermanent and includes a fixed salary every month. Many girls in this category visit European customers after dark.

There is also public prostitution in some of the coastal towns. The women carrying it on in Accra are members of migrant tribes for whose menfolk they principally cater. One of these groups of prostitutes is

<sup>2.</sup> From the name of a well-known make of motorcar. The term "Jaguar" is also applied as a prestige term to a person who is well off, i.e., wealthy enough to own a large and expensive car.

known as *tutu*, and the district in which they live seems to constitute a red-light area, the rates charged being very low. The *tutu* are mostly Ewe women from eastern Ghana. There are also Fulani, Moshi, and Zerma prostitutes from the North who are referred to by the Hausa term, *karua*. These *karuas* are in the habit of renting a small house in a zongo, where they lodge and feed passing strangers and provide places where the young men meet to talk and play music. Although prostitutes in Accra seem to suffer little, if any, disapprobation, women carrying on this trade in Sekondi-Takoradi appear to have far fewer ties with home. They are not wanted by their kinsmen, and many of them have changed their name.

#### THE ROLE OF VOLUNTARY ASSOCIATIONS

The fact that a large proportion of the urban population are strangers to each other and live in relatively small household units rather than in family or lineage compounds has important implications for social organization. Most of the social services provided by the modern welfare state are lacking, and so people migrating to or living in the town are obliged to cater as best they can for their own needs. The result is to be seen in a tremendous growth of voluntary associations, particularly among women. These comprise a host of tribal unions, friendly societies, church groups, mutual benefit clubs, savings groups, social clubs, and recreational associations. Their members are people who have banded themselves together in order to pursue some occupational, economic, or other interest not served by the traditional organization of African society. Thus many of the migrants who form tribal unions feel a desire to keep in touch with the towns and villages from which they have moved as well as to provide themselves with protection in an alien situation. Other groups, which are not necessarily confined to persons of the same tribe, are concerned to further their common interests as traders; still others, to practice their religion or to seek companionship and recreation. Common to all these people is the need for financial assistance when ill and for insuring themselves and their immediate relatives of a proper burial. Virtually every association and society, therefore, provides some form of mutual aid and benefit in addition to the other objectives it may have. A fairly typical arrangement is for each member to pay a weekly or monthly subscription which entitles him or her to a sickness benefit ranging from a few shillings to about

£1 per month. In the case of a member's death, his or her relatives are generally paid a lump sum by the society, which also helps to defray the funeral expenses.

These economic functions of the associations are frequently combined with activities of a more traditional kind as illustrated, in Sierra Leone, by an organization known as the dancing compin. This is a group of young men and women concerned with the performance of "plays" of traditional music and dancing as well as with the raising of money for mutual benefit. The music is provided mainly by native drums, calabash rattles, and zylophones and is accompanied by singing. The dancing, which, like the music, shows signs of Western influence, is somewhat reminiscent of English country dancing. A "play" is generally given in connection with some important event, such as the close of Ramadan, or to celebrate a wedding or to solemnize a funeral. The general public as well as the persons honored by the performance are expected to donate money to the compin. Money is also collected in the form of weekly subscriptions from the members.

Associations of this kind have a large number of officials and a complicated organization. Thus, before any money can be paid over to a bereaved member, the reporter must be notified with a reporting fee. This is passed on to the company's doctor, who investigates the circumstances of death and washes the body. He also examines members before admission and attends them in illness. The clerk or secretary keeps accounts and writes letters, and the cashier receives from the sultan for safekeeping any money accruing to the society. The sultan is the chief executive; his female counterpart, who has charge of the women members, is the mammy queen. For the dancing there is a leader who directs it and a conductor who supervises the band. There is also a sister in charge of the nurses, and young girls who provide refreshments at dances, often in white dresses with a red cross on the breast and the appropriate headgear. There may also be further officials, such as an overseer, a master of ceremonies, a solicitor, a lawyer, a sick visitor, and so on.

In Accra, in 1954, there were some seventy societies with social security in one form or another which totaled a membership of 26,192 persons. Of these, 23,400 were females and 2,786 males, representing about 75 per cent of all females nineteen years and over and 10 per cent of all adult males. Voluntary associations are popular with women not only

because the savings groups and mutual benefits concerned help to raise capital for trading but also because membership in such organizations provide women with a social outlet. Only educated wives have the opportunity of a companionate marriage, and the majority of women, although relatively emancipated economically, are still restricted to their own sphere by the traditional division of the sexes.

One association in which women play a prominent part is Nanamei Akpee, or "mutual help" society, which has branches in several Ghana towns. Money for loans is raised at weekly collections which begin with community singing. All the women present give as much money as they feel they can afford, and their contributions are written down in a book which also contains a list of the society's members in order of seniority. When the collection is finished, all the money is given to the member whose name has first place; the following week it is given to the second, then to the third, and so on. Eventually, all members will in this way receive a contribution, and each man or woman receiving a collection is given at the same time a list showing the amount of money contributed by other members and determining, during later weeks, the amount he must contribute himself.

In addition to raising loans through such organizations as Nanemei Akpee, market women also form associations in order to control the supply or price of commodities in which their members trade. The great majority of people belonging to such groups and to voluntary associations in general have little or no schooling. However, there are also social clubs of various kinds, mostly modeled rather closely on European lines and catering to an educated membership. Educated men and women also serve frequently as leaders of illiterate sections of the movement.

As indicated, this associational form of social organization frequently involves the combination of Western practices and procedures with traditional interests, including a strong emphasis on fraternity and sociability. The newly arrived immigrant from the rural areas has been used to living and working as a member of a compact body of kinsmen and neighbors. He knows of no other way of community living, and his natural reaction is to make a similar adjustment to urban conditions. This the association facilitates by substituting for the larger traditional family a grouping based upon common interest and capable of serving many of the needs formerly covered by the lineage. For exam-

ple, it provides the migrant with companionship, mutual aid, and, sometimes, legal aid and protection. Further, through its rules and practices, it introduces him to a number of economically useful habits, such as punctuality and thrift, and it seeks his social reorientation by inculcating new standards of dress, etiquette, and personal hygiene. Finally, by encouraging him to mix with persons outside his own lineage and even his tribe, the voluntary association helps him to adjust to the more cosmopolitan ethos of the city.

Voluntary associations are therefore the main link between the modern institutions of the town and the traditional life of the country. They represent, in other words, the adaptation of African society to the peculiar circumstances created by migration and the introduction of tribal people to an industrial economy.

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