

**DEBT-BONDAGE IN DZODZE AREA : A HISTORICAL ESSAY**

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**Introduction: Slavery and the Slave Trade**

The phenomenon of slavery was common in West Africa long before the advent of colonialism. Slavery was a recognised social institution. In about 1000 BC, there was a trans-Saharan trade in donkeys, monkeys, lions, elephants, precious stones and slaves (E. Olu Owolabi, 1972, p. 46). In those days human beings could be battered for other goods such as kola.

Inter-tribal wars produced captives who were often sold into slavery. Quite often the captors deployed the captives to work either as domestic servants or as agricultural labourers. Some of these domestic slaves were well integrated into the families of their masters. An industrious and well behaved slave could marry the daughter of his master. When this happened, the offspring of the marriage were considered as freemen. A slave woman could also get married to her master (Owolabi, 1972, p. 44). In fact, one could even buy a slave woman to marry. The slave traders wanted wealth, fame, power and influence.

Slavery was multi-faceted institution. However, the practice differed from one society to another. Europe, the Middle-East and Africa, all had traditions of slavery. The feudal and the manorial systems of Europe were a type of master-servant relationship, a form of slavery. The Sharia law influenced domestic slavery in the Islamic belt of Northern Savanna. A war captive in the Islamic World could rise through vicissitudes to become a landowner and a responsible member of his society. The West African slave like his earlier Roman counterpart could achieve fame (D. Curtin, 1971, pp. 242).

It is important to distinguish pawns from slaves. Pawns were people placed in "temporary bondage" (See R. Addo-Fenning 1980, p. 76) to other persons in return for loans until the loans were paid back. Pawning may help defray funeral expenses or pay for a large tract of farmland or a farm. If a pawn was not redeemed by his family or other benefactors he might end up in slavery (Addo-Fenning, 1980, p. 76). In the year 1860, the Basel Mission reported cases of pawning in West Africa. Fetzer's Report for the first quarter of 1865 also chronicled instances of panyarring, another form of pawning (See Fetzer's Report 1865, p. 7).

In times past slave labour was needed in agriculture, trade, industry, the military (*asafo*) and in traditional religious practices at the courts of Kings and chiefs. For example King Amoako Atta I, the *Okyenhene*, 1867 - 1868, "himself actively participated in the gold-mining industry, exploiting to advantage the large slave labour at his personal command" (R. Addo-Fenning,

p. 57). The *Ohyenhene* also owned domestic slaves and pawns. The *Asante, Akyem, Fante, Akwamu* and *Ewe* indulged in slavery (Akosua Perbi, 1992). It is worth noting that in 1837 Governor George MacClean asserted that his administration was not to blame for the slave trade; the British, according to him, came to meet slavery (Akosua Perbi, 1992). War, kidnapping and direct purchase and criminals were the sources of slaves. Piracy, head-hunting and slave raids were the main causes of inter-tribal wars.

### The Slave Trade

The trans-Atlantic slave trade was a direct result of the labour intensive forms of agriculture in the New World. This was what Professor Ali Mazrui (1993) characterised as the Labour Imperative. Territorial imperative, Western imperialism, humanitarianism and abolitionism followed in that order (Ali Mazrui, 1993).

The intellectual materialism of the Renaissance in the Middle Ages brought the Portuguese to Africa for a variety of reasons. While missionaries sought to win African souls for Christ, the merchants dehumanised Africans. The Portuguese exploited Africa for slaves, gold dust, pepper and Ivory. In return for these 'commodities' their African collaborators received alcoholic beverages such as gin and rum; arms, iron bars and beads (Chief Obafemi Awolowo, 1978, p. 19). The British had to wait until 1652 when John Hawkins, a sea-farer, brought home the first 300 slaves, and was knighted by the Queen, Elizabeth I (Chief Obafemi Awolowo, 1978). These slaves were needed for work in the Spanish Silver Mines of Mexico and Peru, and for the English and Spanish plantations in the Americas and the West Indies. In fact West Africa bore the brunt of this exploitation. By conservative estimates, 40 million slaves were imported from Africa during the 389 years of the trade; out of this number, 24 million came from West Africa (Chief Obafemi Awolowo, 1978). A sizeable number never reached their destinations. They died from hunger, disease and maltreatment on the high seas. In the words of Dr. Norman Leys, the slave trade generated "an ever-widening circle of cruelty and destruction that at length wrecked African civilizations everywhere" (Chief Obafemi Awolowo, 1978)

The dominant class in Africa worked hand-in-gloves with the White Race to promote the slave trade. The Whites were superior in arms, ammunition and technology. Agricultural ventures and small-scale manufacturing became disrupted as a result of slave trade. Helplessness, psychological and religious conditioning persuaded the slaves to accept their lot.

Most of the maritime nations of Western Europe participated in the slave trade until 1750, when Britain established her monopoly on the trade. In 1787 it was recorded that Britain purchased 38,000 slaves while the French and the Portuguese purchased 20,000 and 10,000 slaves respectively (Hallett, 1970, p. 183). Some West African rulers benefited a lot from this human traffic. For instance, "the Atlantic slave trade provided the rulers of Dahomey with the opportunity of acquiring the surplus wealth needed to maintain the royal clan, the palace women and the great officials" (Robin Hallett, 1970, p. 309). Indeed, in Dahomey the trans-Atlantic slave trade became a state monopoly (Philip D. Curtin, 1971, p. 254).

Salaga in the then Northern Territories, and Aflao in the Gold Coast colony developed as traditional slave markets. The export slave trade became a gold-mine for the traders (Kwamina B. Dickson, 1969, pp. 120 - 1).

The largest and most popular British Colony in America was Virginia. A significant number of the British settlers from this colony later moved and settled at other places in the Federation. Before 1740 over 60,000 slaves were transported direct from Africa to Virginia. They were brought from the Bight of Benin, the Gold Coast and Angola (Michael Sobel, 1987). They included *Igbo, Tiv, Fante, Asante, Fon* and *Ewe*. Angola became the “*Black mother of many future ruthless citizens of American mines and plantation*” (G.T. Stride and Caroline Ifeka, 1971).

### **The Abolition of the Slave Trade**

As a result of the Industrial Revolution of the 1760s, skilled labour became more important in the West than unskilled slave labour. It increasingly became more costly to maintain a slave with his wife and children, than to pay wages and salaries to skilled personnel. World capital no longer needed African labour. Britain, the leading slave dealer became the most vehement campaigner against slavery and the slave trade. The abolition was both racist and humanitarian. In 1771 a coloured slave, James Sommersett, was iron-bound and placed on a ship anchored in the River Thames scheduled for a journey to Jamaica. In a *habeas corpus* law suit over Sommersett, Lord Mansfield declared his detention to be illegal. He exclaimed: “*The air of England is too pure for any slave to breathe, let the black go free*” (Sir Alfred Denning, 1969, p. 7).

The abolitionist movement reduced slavery and the slave trade drastically in the nineteenth century. By 1870 the slave trade was no longer significant. The British and other Europeans and African traders had established “legitimate trade” to replace the slave trade (J.F.A. Ajayi and Michael Crowder, 1974, p. 397). The international slave trade was outlawed by Britain in 1807. But domestic slavery continued in the colony until 1908 (R. Addo-Fenning, 1980).

### **Domestic Slavery**

Domestic slavery was practised side by side with the illegal and inhuman exportation of Africans across the Atlantic Ocean. Hunger, deprivation and destitution often led to the sale of the human species by one individual or group to the other. Men of wealth, and for that matter, status literally purchased fellow human beings who acted as couriers, farmhand and court jesters for their chiefs. The late Ahiagbede Adzabli of *Daforonyami, Dzodze* was reputed to have possessed too many domestic slaves as to make some of them scatterers of dews on the bushes along the footpath to his farms.<sup>2</sup>

A mild form of domestic slavery was debt-bondage. In debt-bondage a casually indebted man became a sort of slave for his master until the debt was paid up. The debtor was virtually in bondage to the creditor.

## Debt-Bondage

Debt-bondage, *agblega*, was an exciting variant of land owner-tenant relations in and around *Dzodze* before the advent of colonial rule in the Gold Coast, (Ghana) in 1844. Every son and daughter of *Dzodze* area today has heard faintly of the practice from the elders. There is a need to research and document what really took place in debt-bondage, since it can be educative.

### The Nature of Debt-bondage

Debt-bondage predated colonialism and the cash economy in Ghana. The practice invariably involved two persons - the rich and the poor, the creditor and the debtor. The loan involved often ranged from £5 to £50 (*Kevi Hotsu*), sometime much less. The phenomenon was widespread, yet subtle, in the 19<sup>th</sup> and 20<sup>th</sup> centuries<sup>3</sup>.

In debt-bondage the creditor enjoyed the services of the debtor on the former's farm on two days in a four-day market cycle. Specifically, the debtor had to labour on the creditor's farm on *Dzodze* market days, and the day after - *Tadzewu, Wudeaba*, (and now *Agbozume*) market days. It should be emphasised that the labour on the capital remained to be paid up. The debtor had to find some odd jobs to undertake so as to be able to repay the loan during the period of bondage<sup>4</sup>. Sometimes the loan was spread over a period of three to five years. The debtor lost his self-esteem and some privileges. Failure to repay the loan within the agreed time-frame often led to arbitration at the traditional courts, where stiff penalties were meted out to the debtor.

The following stories illustrate this point:

1) Mr. **Banini Bliko** lost his father **Bliko** so early in life. He had to stay with, and do farm work for his uncle **Ahiamata Atsikor** of *Dzodze, Ablome*. **Banini** was advised by elders to be of good behaviour at his uncle's feet, because it was his uncle who would help provide bride wealth and other marriage items for him when he wanted to marry.

Mr. **Banini Bliko** unfortunately put his uncle's daughter **Hunyamator** in the family way. No uncle will provide money and other articles for the marriage of his own daughter. **Banini** had to find money to perform the customary marital rites. The present writer's father **Koku Agbe Dzakpasu** was approached to help take **Banini** to a benefactor. **Koku Agbe** took **Banini** to one **Kowuvi**, a store-keeper at *Dzodze* and a close friend of **Agbe**. **Banini** obtained the needed cash for the marriage ceremony, and served debt-bondage for a year. The marriage took place at *Dzodze, Kpodoave* at the feet of **Hunyamator's** maternal uncles. Mr. **Ahiamata Atsikor** so advised. **Banini** served his debt-bondage in company of some twelve others including Mr. **Gliga Kpogo** of *Dzodze, Ablome*.<sup>5</sup> **Gliga** confirmed this episode.

2) Mr. Agbovi Kotor went into debt-bondage in the year 1922. He took five shillings ( 5/-) from a wealthy man called Gbemu Ahiawortor. Gbemu possessed large tracks of farmland at Kave near Penye. The farm was also called Kave.

Mr. Agbovi Kotor needed money to marry one Alorbusede Agbovi who was a very beautiful woman at Penye. Mr. Agbovi Kotor, at the age of 28 had to serve debt-bondage. He served his master for three years, then paid up the debt.<sup>6</sup>

3) Amanyo Hodzi was a very hardworking and successful man in Dzodze. He was very stingy with food from his farmhand. He always served them with poor food. One Hutorfiada ɔ Hamenu took a loan of four shillings (4/-) from Amanyo to purchase farm implements. Hutorfiada could not settle his debt after several years of bondage. He ran away to the Gold Coast and joined the British Regiment as a soldier. He saw action in Burma and India during the 2<sup>nd</sup> World War. When Hutorfiada came back after the war in 1946, Hodzi could not pluck up courage to demand his money back. He was afraid of an ex-soldier. Hutorfiada managed to restore his social status by putting up a fine house and rehabilitated his family.<sup>7</sup>

4) Mr. Loxor Agbodo snatched the wife of Mr. Dzikusede Kovor against all sage counselling. The woman Korsiworvi Degbe was noted for moving from one matrimonial home to another. Dzikusede sued Agbodo at the court of Togbui Dzoku III for a reparation of one pound sterling. Agbodo could not immediately afford the money, so he took a loan from Mr. Hamenu Nyakpo, who resided at a village called Deme. Agbodo served three years bondage with Hamenu. Before the end of the third year, Agbodo seduced one of the wives of his benefactor. This matter was also brought before Togbui Dzoku III, who found Agbodo guilty, and fined him one pound five shillings. Agbodo had to served as a farmhand on the plantain plantation of a rich farmer. He managed to send enough money home to redeem his debts, his honour and his prestige.<sup>8</sup>

Before and during the colonial period in Ghana, there was a very high sense of morality among marriageable women. The bride-wealth was prohibitive by the standards of those days. One had to raise a sum of five to seven pound sterling in order to get married. A rich man was often approached to provide the loan for the marriage. The debtor was taken into debt-bondage. There was much social stigma attached to remaining a bachelor. A man of age to marry had to look for a loan. Debt-bondage for the purpose was preferable to remaining unmarried.

Women often seduced men into having illicit affairs with them. Sometimes some unscrupulous men committed adultery with other people's wives. The traditional courts' fines imposed on the culprits in such circumstances were very high. Culprits who could not afford the fines went into debt-bondage.

Some housewives indulged in extra-marital sex for various reasons:

- i. the inability of the husband to cater for the needs of the wife, and

ii. maltreatment of the woman by her husband.

A woman who planned to divorce became an object of gossip at funerals, social gatherings and other public discussion sessions. This encouraged interested men to start courtship with the estranged wife. If a suitor succeeded in wooing the woman, he took her to his home and informed the community chief. The chief caused gong-gong to be beaten to the effect that Mrs. 'A' could now be found at the house of Mr. 'B'. The former husband could then sue for damages, which included the bride wealth and other major expenses made on the woman by the first husband. The new husband might go into debt-bondage to pay the obligations.

Sometimes a whole family land which had been previously pledged had to be redeemed. A young member of the family was often asked to go into debt-bondage so as to raise the necessary loan to redeem the family land. The redeemed land had to be cultivated simultaneously with service in bondage in order to raise money quickly to emancipate the mortgagor.

Chiefs then had enormous powers. Social deviants who committed defamation of character were often dragged to the chief's court by the aggrieved persons. When the accused could not pay the fines imposed on them, they found themselves in debt-bondage. Cases of defamation included calling somebody such names as a witch, wizard or the offspring of a slave.

Farming, hunting and fishing for the coastal dwellers were the main occupations of the people in those days. Every able-bodied man must possess a hoe, a cutlass and a gun. A hoe or a cutlass cost between six-pence and two shillings respectively, which appeared quite expensive in the pre-colonial and colonial days. Young men usually got in touch with rich men for loans to buy those items. They could then assert their maturity for marriage. So much respect was attached to the possession of a hoe, cutlass and a gun to the extent that people were prepared to go into debt-bondage in order to possess them.

People became rich in those days as a result of:

- a) inheritance or hard work on the farms
- b) the cultivation of food and cash crops like yams, plantain, oil-palm, vegetables such as: garden eggs, okro, spinach, and spices such as: pepper and onion.

The successful farmer in those days would buy only fish and salt. Bush meat and other foods were acquired through dint of hard work.

- c) thrift, and
- d) livestock rearing - goats, sheep, fowls and guinea fowls procured from *Agbozume, Denu, Keta and Anloga*. Sometimes wealthy men from *Dzodze* bought livestock brought from the coast at cheap prices, and sold them later for high profits.

- e) the services of all bond-men on his farm; there were more than enough harvests for domestic consumption - the rest were sold and the capital realised was ploughed back into the business of debt-bondage.
- f) former bond-men responding quickly to the invitation of the creditor for group work on his farm - his income was always on the increase.

Quite often those who served debt-bondage were the lazy ones in the community. They spent most of their time drumming and singing at festivals and funerals. Others were the disobedient sons who always found themselves in trouble ranging from stealing to committing adultery and slander. Occasionally, children often helped the parents in debt-bondage to work on the creditor's farm to complete norms in time, so the debtor could make time to take up odd jobs in order to repay the loan, and emancipate himself from debt-bondage. A hardworking debtor could get up early in the morning to do some work on his own farm, or as a labourer on another person's farm for money. He would then rush to his creditor's farm. The sum earned from the dawn work or *Zafoedede* was used to pay back the loan.

Any debtor who could not pay back the loan might run away to the Gold Coast - West of Trans-Volta Togoland, that is present day Eastern and Greater Accra Regions. Some often left with their whole families to join friends and relatives outside Dzodze. Others enlisted in the Gold Coast regiment to fight under the Union Jack. It was never an easy journey. The run-away had to trek to *Dabala*, *Sogakofe* or *Adidome*, spending several days on the way. He then crossed the *Volta* by ferry boat and continued by foot or vehicle to *Akuse* an important market town. He would then travel by special vehicles called *Akpatsakokui*, to *Nsawam*, *Asuboi*, *Pakro*, *Suhum*, *Asamankese*, *Adzakotoku*, *Dodowa*, *Accra*, *Koforidua*, *Tafo* and *Adukrom*. These towns were referred to collectively as *Gbeme*, beyond home or *Torgodo*, beyond the River.

Some of the runaways worked hard to earn money and paid back the loan they contracted back home. They then returned home often as rich men, and creditors. Others could not pay back the loans, and so remained and died in the Gold Coast. Any debtor who returned home without the payment of the loan was quickly arraigned before the chief's court, and imprisonment was often imposed on him. The local names for such debtors were *Ablegamevi*, *Aworbamevi*. They were derivatives from the term *Eworm ba* or *Aworba* (my untoward fate).

### **The Impact of debt-bondage on the family of the debtor**

1) The family of the debtor was deprived precious man-hours which would have been spent cultivating their own farms. In consequence there was often inadequate food for them. Mal-nourishment of children and wife could result.

2) The children of the debtor sometimes had to work on the 'Aglega' farm with their father. They were often over worked and exhausted. Quite often low quality food was given to the debtor and his children.

### **The Impact of debt-bondage on the family of the creditor**

- 1) The practice enabled him to have a continuous source of labour to fill his land.
- 2) Various cash and food crops were cultivated for him, making him almost self-sufficient in food.
- 3) Proceeds from the sale of the cash crops added to his income and wealth.
- 4) His family was well-nourished from protein-rich food, especially livestock kept by him.
- 5) Upon his death his children were assured of adequate property and cash inheritance. This wealth when properly managed, remained a legacy for the family from generation to generation.

### **The social image of the Debtor and the Creditor during debt-bondage**

To a large extent, the social image of the debtor depended on what factors may have landed him in debt-bondage. He inspired the respect of society if his debt-bondage was occasioned by the desire to marry, acquire farm implements and a gun, or to redeem family land, or pay up an outstanding family funeral debt.

Social stigma was attached to him if the cause of his debt-bondage was adultery, use of vulgar language against his neighbours or physical assault on another person. The social image of the debtor was enhanced by his capacity for hard-work, especially 'Zafodede'

Debt-bondage quite often implied laziness in the eyes of people who did not know the circumstances that led to it. The community, unaware of the reasons for a specific debt-bondage, held the debtor in low esteem. Some debtors in this scenario often become money-lenders through dint of hard work. Society always gave them high commendation. Debt-bondage became a blessing in disguise.

Running away from debt-bondage to the Gold Coast was always an eye-sore to witnesses. It was a disgrace to the family of the debtor, and an indictment of that family as lazy and not worth providing a marriage partner.

On the contrary, the wealth of the creditor added to his charisma, and raised his social status in the community. Chiefs normally reserved special places for such men at their palaces during meetings, arbitrations or counselling sessions. Creditors who always feted their labourer lav-



ishly had a monopoly of able farm-hands in the community. Young ladies were usually at their beck and call. In those days polygamist commanded much respect, while a large number of children by one was considered as a measure of ones success in life.

Visitors from far and near were often guest of these successful men in the various communities. These tourists brought along with them items of value. The rich hosts bought these wares low and sold them at high prices; thus they got richer and richer. A man with an amount of Two hundred pounds sterling (£200), or several bags of cowries was venerated as a rich man. Poor men and women who benefited from the benevolence of these rich men spread the magnanimity and social status of their benefactors.

### **The End of debt-bondage as a general phenomenon**

First, at independence in 1957 all Ghanaians had to abide by a written constitution, which ensured human and citizenship rights. Secondly, it became necessary to pay back loans capital and interest in cash instead of labour on a farm. Thirdly, the money economy replaced barter, and subsistence economy. Money became the sole medium of exchange. People could then boast of wealth in terms of pounds sterling at the bank or in the house. Hitherto, it had been wealth in terms of livestock, barns of maize or yams. Interaction with other communities where debt-bondage did not exist also influenced the extinction of the practice.

Public awareness of the exploitation of the poor by creditors and money-lenders accelerated the general demise of debt-bondage<sup>9</sup>. Finally, 'susu' collection or thrift and loan systems provided money for those who needed it for various activities. In some localities, government agencies and chief's courts started placing money value on man-hours in debt-bondage. If the principal, the sum loaned, is exhausted by the number of priced man-hours, then the debtor is emancipated from bondage.

### **Adult Education on debt-bondage**

Male adults were given much counselling during the days of debt-bondage. Some of the pieces of advice were:

1. Fornication was immoral and bad; it often led to untimely death.
2. There was need for every grown-up male to work hard at every task, especially on the farm.
3. There was the need to obey one's parents and other elders in the community. The elders had a lot of valuable experiences to share with the youth.
4. Nobody should indulge himself in criminal activities. They led to imprisonment, and sometimes premature death, or debt-bondage.

5. Stealing should be avoided at all costs, because imprisonment at worst, or debt-bondage at best, was the result.
6. No youth should mention *kolo*, a local pot for fetching water and for bathing, because *kolo*, had a second meaning - vagina. The appropriate term for a pot was *Ze*

## Conclusion

Debt-bondage was indeed a covenanted way of securing financial assistance from one's compatriot. It helped with funerals, marriages and the redemption of pledged family property. A mild form of debt-bondage today is an arrangement under which the debtor clears portions of land for the creditor in lieu of loan repayment. However, a daily contribution by a debtor is supposed to be larger than the portion which fetches the same amount of money for a labourer.

In retrospect, attitude to debt-bondage is dichotomous. On the one hand it is exhilarating. On the other it is insulting. Compare the two statements below:

"My great-grandfather boasted many debt-bondage slaves". "This farmland is my *bona fide* property. I served debt-bondage to pay for it". The first statement epitomizes the pride showed by a descendant of a creditor of debt-bondage. The second quotation reflects the pride exhibited by an object of debt-bondage. Now look at the following insulting conversation:

"My brother *Mr. Hoe* helped you to serve debt-bondage in order to get money to pay for that piece of farmland". "Agreed, but your father *Mr. Cutlass*, also served debt-bondage in his lifetime". This trading of insults, which we often hear in *Dzodze* today, represents the negative attitude towards debt-bondage.

The creditor-debtor relations in debt-bondage could be likened to the relationship between the bourgeoisie and the proletariat in Marxian thought. It also parallels the interactions between war captives and the victors during the Asante wars (Addo-Fenning, 1980). Debt-bondage has had its day and that the phenomenon is worth documenting in its pristine form for socio-cultural studies. This essay is an attempt to transform the oral narrative tradition on debt-bondage in *Dzodze* Area into ethno-cultural historicity.

## Foot Notes

1) Portuguese ships were not the first to appear in the territorial waters of West Africa. As early as 597 - 595 B.C. (or more probably 594 - 596 B.C.). Phoenician navigators reached the Gold Coast in the first recorded circumnavigation of Africa. But there was no record of slave trade.

See Wiltgen, Raph M. - **Gold Coast Mission History, 1474 - 1880**, Divine Word Publications, Techy, Illinois, U.S.A.

2) Dewş scare away people who wish to go to their farms early in the morning. They make the bushes too cold. Children are asked by their parents to take the lead with the motivational work, that getting into contact with the dew on the bushes makes one grow up fast and well. Domestic slaves had to do this for their masters.

3) Interview with Madam Sodamade Kpogo (author's mother), *Dzodze, Dafornyani*, January 1991.

4) It was not easy to identify a man working on a farm as a debtor in debt-bondage. Either the debtor himself told you of his fate or the creditor or a member of either family mentioned it you. Debt-bondage was different from pawning and panyerring, which did not exist in *Dzodze Area*.

5) Interview with Mr. Banini Bliiko, *Dzodze, Ablome*, March 1994, and Mr. Joshua Gligah Kpogo, *Dzodze, Ablome*, March 1994.

6) Interview with Mr. Akakpo Adome, *Dzodze, Adgbledu*, November, 1993.

7) Interview with Mr. Akakpo Adome, *Dzodze, Adagbledu*, November 1993.

8) Interview with Mr. Kofi Tsawodzi, *Penyie, Yorkoe*, October 1993.

9) The practice of debt-bondage still lingers on, albeit on a very small scale, here and there in *Dzodze Area*.

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