ASANTE CULTURE AND LOW-INCOME HOUSING POLICIES:
AN EXAMINATION OF ANTITHESIS

by

A. Graham Tipple

November, 1983

Water Supply and Urban Development Department
Operations Policy Staff
The World Bank

The views presented here are those of the author, and they should not be interpreted as reflecting those of the World Bank.
A. Graham Tipple is a member of the School of Architecture of the University of Newcastle Upon Tyne, England.
ABSTRACT

Housing decisions in urban Africa depend heavily on access to land, marriage and household patterns, and clients' locational intentions. This paper describes the Asante attitude to property as it springs from the traditional religion and culture. The forms of land tenure found in this culture have implications for housing policy which are outlined in the second part of this paper.

This paper is an anthropological study which is of general interest to housing market analysts and those concerned with housing policies.
<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>The Religious Context</td>
<td>2</td>
</tr>
<tr>
<td>Land Tenure and Alienation</td>
<td>4</td>
</tr>
<tr>
<td>Marriage and Housing</td>
<td>7</td>
</tr>
<tr>
<td>Housebuilding in the Home Village</td>
<td>8</td>
</tr>
<tr>
<td>The Resilience of Traditional Values to Social Changes</td>
<td>9</td>
</tr>
<tr>
<td>Problems Posed by Asante Culture in Relation to Assumptions</td>
<td>12</td>
</tr>
<tr>
<td>Underlying Low-Income Housing Policies</td>
<td></td>
</tr>
<tr>
<td>Conclusion</td>
<td>16</td>
</tr>
<tr>
<td>References</td>
<td>18</td>
</tr>
</tbody>
</table>
Introduction

Housing decisions in urban Africa depend heavily on access to land, marriage and household patterns, and clients' locational intentions. This paper describes the Asante attitude to property as it springs from the traditional religion and culture, and outlines the problems this poses for policy making in the housing field. While no claim is made that Asante is typical of African cultures, the author's impression is that cultural traits similar to those in Asante exist at least across the West African forest belt. A major research project has indicated that tens of thousands of new rooms are required in order to accommodate the existing population of Kumasi at a standard of three persons per room. In other African countries such major increments in housing having have led to the adoption of policies based on individual action for owner occupation by low-income households. Government's role has been to provide land on easy terms and with some servicing, to allow reduced standards of building, at least initially, and to provide loans for materials.

Such policies have been courted in recent development plans in Ghana, have never been implemented, but have tended to remain as a likely direction of policy when economic conditions allow. It is the intention of this paper to show that orientation towards such policies ignore the dichotomy between the local culture and low-income urban housing policies transferred from elsewhere. The gap between policy and implementation has been very wide and may be at least partly explicable in cultural terms. While no attempt is made at this stage to formulate relevant policies, the following strikes a cautionary note worthy of attention by serious students of housing policy in West Africa and elsewhere.
For the purposes of this paper, Asante referees to the area of southern Ghana occupied by the Akan, or Twi-speaking, people and also to the people indigenous to the area. The city of Kumasi is at the centre of this area and is the centre of the ancient Asante kingdom and home of the symbol of the nation, the famous Golden Stool, whose occupant (Asantehene) is the king of Asante. Now the second city of modern Ghana, Kumasi has a population of 600,000, almost half of whom are Asante (Tipple, 1982 and author's data).

**The Religious Context**

Asante religion is based on the concept of the living sharing space with the spirit world. Nyame, the supreme god, created the world and retired to watch its progress from afar. The earth belongs to Asase Yaa, the earth spirit, daughter of Nyame and is populated by trees, hills, streams, plants, animals, and people; all of which have supernatural personalities through the spirit (sunsum) they possess. There are also gods (absom); e.g., "Te Kofi Nentiya" from the Tano River and "Sasabonsam", God of the Forest (Lystad, 1958); who have stronger spirits (sunsum) than people.

A person is a synthesis of three elements: blood, spirit and soul. The blood (mogya) is contributed by the mother at conception and forms the basis of abusua lineage and inheritance. The spirit (sunsum) is the contribution from father at conception. The Soul (kra) is said to be a particle of the divine closely connected with the breath of life (honhom) and goes to the City of God after death (Meyerowitz, 1951). The ancestors (samanfo or nananom) consist of the spirits of all respected members of the community who have died and they are the most influential group in Asante
society. They must be appeased or invoked at every major event in life, contact being made through worship and the pouring of libation (Busia, 1951). They are lineage (abusua) orientated and local to the home village. Any actions which diminish the status, reputation or property of the lineage are spiritually sanctioned through the ancestors' sending ill-health, misfortune or death to those whom they blame.

The abusua lineages form the basic units of Asante society. They are exogamous and descend from the seven matriclans (nton) founded at Creation which form the basis of the states or aman (sing. oman). Each abusua lineage has a head (abusua panyin) elected from the senior males who serves as an elder on the council of the village chief. In turn village chiefs sit in subdivisional council under a chief (birempon) who sits in a divisional council under the Paramount chief (omanhene). The amanhene sit in council with the Asantehene, the king and occupant of the Golden Stool, symbol of the Asante nation and embodiment of the spirit (saman) of the nation.

In parallel with this structure, Kumasi has its own hierarchy of functional chiefs (nsafohene) who headed Asantehene's army and bureaucracy and exercised considerable powers both in Kumasi and in the conquered lands of the Asante Empire beyond the aman, e.g., Kwahu, Ahafo.

The chief symbolically sits on a stool which forms the spiritual link with the ancestors of his lineage. His stool will be kept after his death (if he died in office and of natural causes) and may be ritually blackened and kept as a shrine which his spirit "can be called upon to enter on certain special occasions...that it may receive that adulation and those gifts which were dear to it in life, and so be induced to continue to use its....spiritual
influences in the interests of those over whom it formerly ruled when upon earth." (Rattray, 1923, p. 930)

All land held by the lineage belongs to the stool and the chief acts only as custodian and by constant reference to the wishes of the ancestors.

**Land Tenure and Alienation**

The Asantes regard land as a spiritual entity (Asiama, 1979) and the province of the Earth Goddess, Asase Yaa, a child of the Great Mother - Nyame in female form (Meyerowitz, 1951). She is not divine (Busia, 1951) but has the power to grant or withhold good harvests according to how diligently she has been propitiated. "We got everything from Asase Yaa, food, water; we rest upon her when we die" (Rattray, 1929, p. 342-3).

According to Rattray (1929), in the early days of Asante everyone in a particular state (oman) lived in a central town from which they roamed on hunting and gathering forays. The land, therefore, belonged to everyone and provided everything. The only parts which belonged to any smaller group were family burial grounds.

With the advent of agriculture, people left the town to farm defined areas which were cleared of forest by combined labour of kin groups. This right of use of the soil included the ownership of crops and huts and forms the basis of connecting houses with use of land rather than with the reality of land.

The lineages gained right of use (usufruct) for perpetuity as long as they continued to fulfill customary services to the stool. The communality of ownership of usufruct reflects the need for joint effort to clear tropical forest with only hand tools and fire. However, allodial rights belong to the
stool and, in turn, to the ancestors who would not countenance relinquishing
them. They keep a tight rein and ensure, through spiritual sanctions, that the
God-given heritage is handed down to unborn generations intact (Rattray, 1923).

As Asante (1975, p. 23 quoted in Asiama, 1979) points out, property has three social roles:
1. To uphold the honour of the ancestors,
2. To promote the prosperity of the kin group, and
3. To secure the prosperity of generations unborn, insuring them against poverty and destitution.

Land in Kumasi was mostly distributed to the nsafohene by
Asantehene in the eighteenth and nineteenth centuries (McCaskie, 1980)
though some is still owned by stools which predate the existence of
Kumasi, e.g., Amakom. Although the nsafohene stools are patrilineal,
land and houses used by lineages within their jurisdiction appear to be
governed by matrilineal descent. In addition, the Golden Stool is the
ultimate owner of all land and its power is supernaturally underpinned
by ancestors vigilant over the use of land. Thus, for housing matters
and land transactions, little difference is evident from the rest of
Asante.

The chief, as custodian, must make sure that the land is used
in the best interests of the particular lineage who own the usufruct.
Failure to do so can result in destoolment which seriously affects his
future status as an ancestor. It follows, therefore, that the chief
will usually avoid displeasing his ancestors or his people by alienating usufruct on land without the necessary formalities.

While members of a lineage can use lineage land as of right, "strangers" must be content with 99 years leases obtained through the chief on payment of a tribute to the ancestors. This is traditionally a token payment known as "drink money" to cover the cost of pouring libation and sacrificing an animal. It does not constitute a purchase price because land has no value as it is not marketable, except under the most extreme circumstances. However, currently the amount of drink money demanded by chiefs is beginning to reflect a national value, being up to ₵25,000 ($10,000) in Kumasi for a "bush" plot. Rent must be paid to the stool each year and this revenue is spent on maintaining the artifacts of the stool and providing the chief and his household with the necessities of life. Thus land has a continuous religio-economic function for the lineage.

A house on lineage land becomes lineage property on the death of the builder but a house on leased land can be inherited. Inheritance depends upon the type of marriage entered into by the deceased. Although marriages under the Marriage Ordinance and the Marriage of Mohammedan's Ordinance allow wives and children to have some of a man's property after his death (Pogucki, 1957), most Asantes are married under traditional law only (Aryee, 1967, reports over 90% of married adults in Ghana being married customarily or by mutual consent only). Even where non-traditional inheritance is possible through marriages or
making a will, family pressures and the likelihood of long litigation make lineage succession the most likely.

Marriage and Housing

Marriage is a relatively unimportant event traditionally, being only the natural consequence of the birth and puberty rites (Rattray, 1927). "A married woman's property is wholly distinct and wholly separate from her husband's, nor can he possibly become her heir nor she his. Mr. Brown marries Mrs. Smith. Mrs. Smith not only remains a Smith, but all the issues of the union are Smiths, and all Smith property must revert to Smiths. This is putting it very simply." (Rattray, 1927, p. 102).

Fortes (1950, p. 200) asserts that the conjugal relationship is "envisaged as a bundle of separable rights and duties rather than as a unit of all-or-none-ties."

Marriage itself involves no change in lineage arrangements of ties and this gives rise to two important features of Asante marriage -

a) partners do not tend to co-reside, and

b) their economies are maintained separately except for the man's contributing food for subsistence.

Lineage ties involving financial outgoings for funerals, educating siblings or nephews, or income from uncles remain intact and important. Evidence of the continuing importance of non-co-residence in marriage in an urban context is available from Kumasi. Diko (1981) found that male and female residents of Bantama, an Asante area of
Kumasi, preferred non-coresidential marriage whether or not they lived together currently. Furthermore, in 1970, 31 percent of all households were female-headed (Ghana, 1978, Table 5) and in 1980, despite increased pressure on accommodation, there were still 23 percent female-headed households (Tipple, 1982, Table 3.4).

**Housebuilding in the Home Village**

Vellenga (1971, p. 137) notes that there is a movement among educated or wealthy Ghanaians to absorb Western values without eschewing traditional ones. She refers to their living in two increasingly interconnecting spheres - traditional and modern - and attempting to expand life's choices to include both. Thus, while there is an increasing wish to dispose of self-acquired property to wife and children, there is also a strong motivation towards recognition in the traditional sphere as a chief or a generous benefactor to the lineage. Price (1974) discusses the need for people of status (Big Men) to acquire status symbols especially in their home villages. To build a house in the home village is undoubtedly a most effective way of increasing status in the lineage as it fulfills obligations of generosity to kin and increases the status of the corporate body of the lineage while also providing a base for attending funerals and, finally, being buried. The fear of supernatural reprisals from ancestors (Jahoda, 1966) and the wish to be highly regarded in the lineage are very strong forces legitimising the home village's claim to housing investment for even the most urbanized Asante. (See Brokensha, 1966,
p. 202). His after life as an ancestor is local to his lineage home and affects the living members of his lineage, thus it is to his lineage and their location that he will turn for approval and status reinforcement.

The highly structured hierarchial society of Asante with its solidarity underpinned by supernatural forces (Apter, 1972) has resulted in very little mass, class-based action. In a society where authority structures are ancestrally ordained (Fortes, 1965) "the individual is not, self consciously, a free agent having a wide imaginative scope for purposeful change... He plays his roles within well-defined limits. Such limits are difficult to change since their definition comes from the past." (Apter, 1972, p. 117).

The current Revolution does not result from a mass movement of the disaffected poor and, when demonstrations of support do occur, they are often secured on a "rent a crowd" basis (Tipple and Tipple, 1983).

The Resilience of Traditional Values to Social Changes

Having conquered Asante in 1901, the Imperial government could have been expected to confiscate the land from the chiefs and set up a quasi-English system of land administration as they did in economically useful parts of other territories, e.g. Northern Rhodesia. Furthermore, it might be expected that the succeeding eighty years of contact with the outside world would have so changed the powers of the traditional system that chieftaincy, land tenure and the attitude towards the supernatural would have been reduced to a vestige. This is
not so, however, and the following is an attempt to demonstrate the resilience of one aspect of Asante culture, the land tenure system.

Although the British government took control of a one-mile radius area in Kumasi and the land along the eight great roads to break the trading monopoly of the Asantes (Wilks, 1975), the remaining stool land was left inviolate. However, as cocoa farming began to impose "value" on land, the number of boundary disputes became a cause for concern and successive reports; by the Havers Commission (Gold Coast, 1944), the Watson Commission (H. M. Government, 1948) and Lord Hailey (Hailey, 1954); recommended the establishment of title registration. None of this, however, suggested that the administration of, and allodial right to, the land should be taken from the stool. Indeed the Kumasi Lands Ordinance, 1943, returned land taken from the Asantehene in 1902.

The Nkrumah regime proved less amenable to traditional control over land. In an attempt to encourage national loyalty and control over tribal loyalty, the powers of the chiefs including land administration were reduced in favour of central government. Legislation to remove powers of land administration and the revenue therefore began with one area (Akim-Abuakwa) but soon encompassed all of Asante in the Stool Land Act, 1960. Finally the State Lands Act and the Administration of Land Act, both in 1962, empowered the President to acquire any land on behalf of the State.

Whilst this legislation remains in force up to the present, the subsequent regimes have been less willing to antagonize the chiefs
and have reinforced the traditional rights of the Stools over land. The 1969 Constitution stated that all stool land would vest in the stool on behalf of, and in trust for, subjects of the stool. This was reinterated in the 1979 Constitution and additions were made such that any land acquired by governments would revert to the stool if no longer required for the specific purpose for which it was acquired. The traditional powers over land were entrenched while fundamental rights of citizens of Ghana to acquire land (if they ever existed) were undermined (Amissah-Ashon, 1980 and Ninsin, 1980). A small but influential group of lawyers and land specialists have been lobbying for reform but they are equally matched by other land specialists and the traditional leaders who oppose reform. The most prescient comment, however, has come from the traditionalists who point out that the centrality of land to the Asante culture places great responsibilities on anyone bent on reform. As Kufuor (1980) warned, "Any policies relating to land should therefore be developed and adopted by any government of this country with great circumspection. Otherwise, as well are all too well aware, endless litigation, serious strife and even loss of life may be the result of any hasty measures that affect land in this country."

The above indicates that social cohesion could be seriously affected by measures for land reform. This does not seem an unreasonable assumption. The system of chieftaincy with its supernatural sanctions, control over land and balanced duties and privileges is undoubtedly the root of the strong social cohesion evident in Kumasi. The gross shortages of every necessity of life and
prevalence of a thriving black market would normally be accompanied by high rates of violent crime and petty thefts. However, personal experience of three years in the comparatively prosperous Copperbelt of Zambia in the mid-1970s where crime was rife and in Kumasi for four years (1978-82) attest to the remarkable lack of crime in Kumasi. It is likely that a weakening in the chieftaincy system would seriously undermine the strong social cohesion evident in Kumasi and must be approached with great caution.

Problems Posed by Asante Culture in Relation to Assumptions Underlying Low-Income Housing Policies

1. Economic
   a) Owner Occupation and Valorisation.

   One of the major motives exploited by self-help housing policies is the wish for householders to invest their housing payments in a house they own. Turner (1976) provides a clear presentation of the argument and, though he has been criticized on Marxian grounds, these policies form the basis of squatter upgrading and new-build schemes in many countries in the Third World. This is based on the knowledge that houses invariably increase in value at least as rapidly as the inflation rate and can readily be sold in order to liquidate capital in times of real need. In addition, rental income is often a further source of profit.
In Asante, as houses cannot be bought or sold they cannot represent in investment nor can equity be regarded as being stored in them for future use. This valorization can form no part of motivation to invest in housing. While rental income could undoubtedly form an attraction for house ownership, the imposition of relatively effective rent control, on all but the most expensive housing, has reduced rental income to uneconomic levels.

Inheritance traditions favor the lineage over any heir chosen by a houseowner and modern practice has not changed this to any significant extent. Thus the motivation of passing good housing on to one's children is also invalid in Asante.

b) **Willingness to Own a House in the City.**

Evidence from elsewhere (Lea, 1979) indicates that migrants who are committed to return eventually to their home village are less likely to build or improve a house on site and service schemes than those who will stay. Many low-income housing policies rely on constant improvements of initially poor quality housing as a consequence of long-term commitment. However, in Asante, as in Nigeria (Nelson, 1976) pressure from the lineage and the exigencies of attending funerals regularly, dictate that building in the village has priority (Brokensha, 1966; Price, 1974). The extremely high cost of a lease in the city increases the attractiveness of lineage land in the village. Furthermore, any action to seize land in the city, by squatting, would be in open defiance of the ancestors of the "owning" lineage and provoke serious trouble.
c) Maintenance for Economic Reasons.

Consequent on the lack of valorization of houses is the removal of the economic motivation for maintenance and improvement. Even rental income is hardly affected by maintenance as controlled rents are governed by building materials used rather than conditions of the house. Furthermore, the Asante lay stress on the act of building as the status giver, maintaining or restoring add nothing to status. Therefore, if an heir inherits an old house he is likely to build a new one rather than restore the old one.

2. Land Tenure

a) Easy Terms Tenure for Low-Income Households.

In self-help projects land cost can be reduced for low-income households by reducing the size of the plot and providing fewer services. While the latter has some relevance in Asante, the reduction in size has no bearing on payment. Payments are related to the religious significance of the transaction and are unrelated to any market value calculated by area.

A system of public leasehold is often adopted for site and service or other low-income homeownership schemes with government leasing plots on short leases without complex cadastral surveys of each plot. As the chief's powers over land relate to the dignity and wealth of his stool are are primarily concerned with maintaining the lineage rights, government intervention in this way would be unwelcome especially when it results in low-income non-lineage households on his
land. Furthermore chiefs are not unreasonably jealous of their rights to the gifts which accompany any transaction and are quick to recognize problems of corruption involved if these rights are transferred to a bureaucracy.

b) **Reversion of Title to Government for Reallocation.**

When occupants of a site and service scheme wish to move house, arrangements are often made whereby their house can be transferred to another through the agency administering the scheme. This is facilitated by the land reverting to the government or its agency for reallocation. In Asante the reversion of land to the stool is central to land law. Furthermore, the conversion of an interest of an interest in a house to cash would cause severe complications when houses cannot be personal property while cash may be.

3. **Materials and Construction**

a) **Self-Help as Sweat Equity.**

Apart from the previously discussed problem of lack of identification of housing with equity, self-help (at least in terms of employing informal sector artisans) is well-developed in Asante (Tackie, 1979).

b) **Indigenous Techniques and Incremental Construction.**

There has been a marked movement away from indigenous techniques and materials in rural and urban Asante. Opoku (1981) in his study of households in Suame, Kumasi, found a marked preference in his Asante sample for cement walling and good utilities rather than more
rooms. Further small-scale research in Kumasi by Anto (1982) found that houses are not normally constructed incrementally but are built as an entity before occupation. Both tendencies are logical in the light of the status value of building a fine house even though rationally and economically they are illogical.

c) Few Services Initially, Later Improvement Through Self-Help.

A cultural problem arises in incremental provision of sanitation. The Asante have a taboo on handling excrement, even though it may have been composted and has become clinically safe, because it is regarded as spiritually unclean (McLeod, 1981). The existing sanitation system using bucket latrines is operated by the Kanjaga people from the north who suffer rejection as a result of their essential work. Unless thorough management arrangements are made in advance, therefore, no composting system of excreta disposal should be prepared even as an initial phase.

Conclusion

It can be seen that Asante culture is antithetical to major parts of seven out of the eight components of housing policy discussed above. As the traditional culture is still very strong, the use of low-income housing policies cannot be recommended simply because they have been successful elsewhere in Africa.

It has been common over the period of independence for governments of Ghana to recommend site and services schemes, slum upgrading, housing cooperatives and similar policies without any regard
for the cultural implications underlying such basic ingredients as the acquisition of land, grant and transfer of title, or willingness of people to take part. It appears to be necessary to face the dichotomy and make a careful choice between the importance of continuing urban development in the face of modern rates of migration and constraints on the use of foreign exchange on one side and the desire to keep all, or reluctance to change any, of the tenets of Asante culture on the other. Rapid urbanization and Asante culture as it stands are irreconcilable and this dichotomy must be grasped by policy makers or else the current ineffectiveness of housing policy cannot be overcome.
References


1927, Religion and Art in Ashanti, London, Oxford U.P.


Tipple, A.G, 1982, Housing in Kumasi, A Survey of Households in Low Income Areas, Kumasi, Research Report No. 4, Department of Planning, UST.


Wilks, I., 1975, Asante in the Nineteenth Century, Cambridge, Cambridge UP.