# Chapter 2
# Small Change: Cowries, Coins, and the Currency Transition in the Northern Territories of Colonial Ghana

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In 2007, Ghana revalued its currency at 10,000 (old) cedis to 1 (new) Ghana Cedi. New notes and coins were issued and the defunct pesewa was reinstated as the coinage unit. This currency transition was marked by a 6-month period during which both forms of currency were regarded as legal tender before the old cedi became valueless. An extensive information campaign included radio and television commercials and face-to-face presentations in communities throughout the country (Ogunleye 2009, p. 45). While the new notes and coins were fairly easily accepted, old habits die hard. In 2015, Ghanaians were still calculating and quoting ad hoc prices in the old unit of account. Thus, in the market place or small shops, the buyer was more likely to be quoted 120,000 (old) cedis than 12 (new) Ghana Cedis even though only the new notes changed hands. This illustrates the degree to which the expression of value is embedded in use contexts and ingrained in habit (Kuroda 2008).

The changeover to the new Ghana Cedi was, in fact, merely the latest in a series of Ghanaian currency transitions and/or substitutions.[1] The 2001 archaeological investigation of the early twentieth-century site of Zanbulugu, Sisala East District, Upper West Region yielded seven cowrie shells and two British West Africa 1/10th pennies. One of these coins was minted in c. 1925, the date of the other is illegible.

[1] At independence, Ghana was using the West African pound, which was legal tender in Anglophone West Africa: Nigeria, Ghana, the Gambia, and Sierra Leone. The Ghana Pound was introduced in 1958 by the then ruling Convention People's Party (CPP), which later introduced the cedi currency in 1965. A number of subsequent governments have, at different times, substituted all of the existing currency notes with "new" cedi notes or withdrawn certain denominations from circulation (Yiridoe 1995, p. 24). The Ghanaian Central Bank is also currently in the process of introducing the world's first biometric money system (Breckenridge 2010).

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These archaeological finds speak to the currency transition in process during the first half of the twentieth century in the Northern Territories of colonial Ghana, that from the cowrie to the colonial currency. It did not, however, proceed as smoothly as the one effected in 2007. Unlike the 2007 Cedi, the cowrie did not cease to circulate shortly after the arrival of the new coinage but rather persisted in use as an economic, ritual, and social currency for some decades. For a period of approximately 50 years, the colonial officers struggled to persuade their constituents to discard their use of the cowrie shell in the marketplaces of northern Ghana and to make sole use of the currency issued by the British colonial government, with reports of cowries being used as late as the 1960s (Evans 1985; Johnson 1970b, p. 353).

Many currency scholars have long drawn a distinction between so-called primitive moneys——the cowries, manillas, beads, and so forth of pre- and proto-colonial times—and "Western money" often introduced during the colonizing process. In this dichotomy, "Western" or "modern" money is seen as the great leveler, able to buy anything and, in the process, reduce everything to a commodity (Comaroff and Comaroff 1997, p. 171). This is in opposition to "primitive" currencies such as manillas, cowry shells, or cattle, which in many contexts served as "special purpose moneys" and, as such, were reserved for particular kinds of exchange (Bloch 1989, p. 167; Kopytoff 1986, p. 87). This "magical" ability of money to make everything exchangeable for everything else is generally used to explain why preexisting currencies were fairly easily discarded (Bohannan 1959; Comaroff and Comaroff 1997, p. 171). This explanation is, however, historically contingent as it must take into account local factors on the ground. Indeed, as numerous scholars are now demonstrating, there is endless cultural variation in the way in which societies incorporate money into larger systems of "production, consumption, circulation and exchange" (Parry and Bloch 1989, p. 1; also see Gregory 1982, p. 5; Lambek 2001, p. 736). Our understanding of money in any one society, or even in the way in which it crosses from one society to another must therefore be contextual.

Money is embedded within larger social, political, and economic systems, and anthropological studies have focused on notions of value, alienability (or inalienability), morality, earmarking, and so on (inter alia Bloch 1989; Guyer 2004; Humphrey and Hugh-Jones 1992, p. 13; Zelizer 1994), all dimensions that are geared toward understanding how people and societies perceive, mobilize, and use money to serve larger social and political goals in any particular context. An important dimension that is rarely discussed, however, are the implications that the physical properties of money objects may have for how equivalences are established. This is a perspective that archaeology can bring to the study of money, even in non-archaeological contexts. But why should we be concerned with the physicality of these artifacts? I argue here that the physical form of money tokens, which affect their uptake by currency users, may impact on their ability to penetrate different spheres of life and cross from one "regime of value" to another. Appadurai (1986, p. 4) argues that "exchange … is the source of value" and that the specific circumstances (in time and space) of exchange determine what is valued and how. These circumstances thus create a "regime of value," which Breckenridge (1995, p. 271) has further defined as the "inter-related political, economic and intellectual fields that determine value regionally and historically." The process of colonialism, along with the importation of new goods and new currencies, meant that different regimes of value were brought into conflict with one another (Comaroff and Comaroff 1997, Chap. 4). Understanding what factors determine which new objects are allowed to penetrate an existing regime of value, is crucial if we want to understand the intersection of cowries, coins, and colonialism in early twentieth-century northern Ghana.

The replacement of one form of currency by another is never solely dependent on the use-*value* of the currency but also on a host of features related to the workings of a "network effect," which are determined by the use *context* of the currency.[2] A network effect (sometimes also referred to as a network externality) is the phenomenon whereby the user of a good or service has an effect on the value of the good or service to other people in the network. The impact of such network effects is usually positive, that is, the value of the good or service increases along with the number of people who make use of it (van Hove 1999, p. 138). From this perspective, it must be recognized that objects can only be translated into currency forms if all participants in the network are willing to recognize them not only as a valid form of payment but also as a store of value, otherwise the medium may merely serve to facilitate what is essentially barter exchange (as described by Piot 1996, p. 37).

Note that "store of value" is used here to literally denote the fact that the possessor of the currency form should have confidence that, subject to fluctuating prices, their currency will still be accepted during future transactions. Such confidence requires an appropriate financial and social infrastructure, a common understanding of value, and common exchange practice. At first glance, these may look like mechanistic principles that reduce the currency user to a rational economic being. I use them here, however, as organizing principles to examine how new forms of currency may be accepted or rejected by those who use them.

Every time humans engage in an act of exchange, be it acts of generalized reciprocity, barter, or commerce, they are participating in a "communicative act" (Agbe-Davies and Bauer 2010, p. 13). This communicative act depends to some extent on shared understandings of what is being exchanged, what the exchange signifies, and what constitutes a reasonable demand. Such shared understanding does not, however, determine the interests that each party might have in the exchange (Appadurai 1986, p. 57). These shared understandings, or lack thereof, are all the more important when the value of the unit of exchange is still being negotiated in terms of local understandings, as in the introduction of a new currency form, which, particularly in a colonial milieu, brings into play "rival standards of value" (Gregory 1997, p. 249). Contests over currency thus become symbolic and symptomatic of larger social and political themes and divisions (Mwangi 2001, p. 765).

It should be noted that historically and cross-culturally, it is the case that individuals will not necessarily adopt a new currency form simply because it has distinc-

[2] As authors such as Ames (1955), Einzig (1966), Melitz (1974), and Quiggin (1949) have shown, it is the context in which artefacts are used that makes them currencies rather than their innate characteristics.

tive benefits over the old form or because it is decreed by a government[3] (Lotz and Rocheteau 2002, p. 563). Such acceptance is dependent, rather, on a number of historical, economic, sociopolitical, ideological, emotive, and practical considerations, Appadurai's "regimes of value." In this chapter, I discuss how these considerations manifested in the currency substitution of coins for cowries in the early twentieth-century colonial northern Ghana. Specifically, I am interested in the replacement of cowries in the marketplace as a unit of currency for small-scale or even larger purposes. It should be noted that colonial officers were not interested in replacing cowries with coins in ritual exchanges. Restricted in official view (and largely in practice) to use in economic transactions, it is coins, not cowries, which could be regarded as special purpose money at this time in northern Ghana. The reasons for this become clear when we compare coins and cowries both in terms of their physical properties and the contexts in which they were used on a day-to-day basis. I believe that this perspective of northern Ghana's currency transition illuminates not only the economic relationships between different kinds of individuals—elders, chiefs, young men, market women, and colonial officers—but also some of the internal contradictions of the colonial state. Colonialism was, after all, both a process and a practice.

As will be demonstrated in the following discussion, in introducing coinage into the existing economic and social field, the colonial government at first tried to conform to consumer tastes in currency, that is, they tried to make coins similar to cowries by providing them in lower denominations and designing them so that they could be strung (Hogendorn and Johnson 1986, pp. 150–151). Over time, however, the colonial regime had to resort to ever more extreme measures to suppress the use of the cowrie in northern Ghana and cowries and other precolonial currencies in other parts of West Africa. It was only as the sociopolitical and economic milieu changed, as the colonial state became more entrenched and could impose its own value regime on its colonized subjects that cowries could be eliminated.

I have organized my discussion around those factors that have been identified by currency scholars as integral in promoting a positive network effect in the introduction of new currency instruments, namely: issues of trust and ease of use (infrastructural support); the degree to which all participants in an economic system adopt the new currency; the availability of the new currency; and the role and actions of the state that issues the currency (Caskey and St. Laurent 1994; Lotz and Rocheteau 2002). The nature of currency transitions and substitutions, no matter what their form, are determined as much by the sociopolitical and economic relations and interactions on the ground as by higher-order economic policy, and importantly, users will not adopt a new currency form simply because it has overt economic benefits.

In northern Ghana, colonial coins were introduced into a fluid economic landscape characterized by a variety of currencies, overlapping currency zones and

[3] Nowhere is this more apparent than in the continuing unsuccessful attempts by the United States Treasury to introduce a dollar coin. Neither the 1979 Susan B. Anthony silver coin nor the 2000 Sacagawea gold coin has been successfully adopted as a circulating currency despite its manifest benefits and an aggressive, expensive marketing campaign (Caskey and St. Laurent 1994, p. 496).

multiple regimes of value. The incorporation of the "Northern Territories" into the British colonial empire meant, however, a new political, economic and social reality for the societies of the north. The transition from the local to the colonial currency thus can be understood, at one level, as the transition from a non-state to a state-controlled currency. Despite this transition, the old and new currencies operated side-by-side for decades. While in the end they may have operated in different spheres, that is, the colonial/national versus the domestic/local economy, in the beginning, there was far more overlap. Because of local sociopolitical factors such as existing power relations and the ubiquity of cowries in all facets of life, the colonial state could not easily insert its currency form into local value regimes.

The modern-day use of cowries for particular kinds of ritual and social transactions demonstrates their continued significance as a currency form and standard of value in this area. It should be noted though that today money is an accepted substitute in the event of cowries not being obtainable. When I requested permission to conduct archaeological research at the Wutoma shrine, the Lilixi elders instructed me to bring 100 cowries (along with two fowl and a bottle of schnapps) but allowed me to substitute a handful of coins because I could not obtain the cowries. Similarly, Bierlich (2007, p. 161) noted that despite the moral ambivalence of money amongst the Dagomba, money can substitute for kola, this substitution being facilitated by the fact that "kola is often used as a system of measurement. Because of their common features, the use of kola and money side by side is unproblematic." Similar instances have been recorded in other parts of Africa by scholars such as Weiss (2005, p. 180) and Bloch (1989, p. 166).

Jane Guyer (1995, p. 1) has noted the grip that the concept of a "currency revolution" has had on the minds of scholars and others when referring to the shift from so-called primitive currencies to colonial ones (e.g., Hopkins 1966; McPhee 1926; Ofonagoro 1976). The more that one studies the nature of precolonial currencies, however, the more it becomes clear that these transitions were by no means revolutionary. They often occurred over quite long periods of time, and, in addition, did not signify an abrupt change from the prevailing circumstances before their advent (Guyer 1995, p. 2; Melitz 1970). It is thus more accurate, in certain cases, to talk about a currency transition rather than a currency revolution. In northern Ghana, the reluctance to adopt the new currency on the part of local people was partly determined by the nondevelopment of a positive network effect that would have allowed colonial coinage to more easily penetrate the arenas of value occupied by cowries.

## A Brief History of the Cowrie Currency in West Africa

Cowrie shells have long been acknowledged as one of the preeminent currencies of precolonial West Africa (Johansson 1967; Johnson 1970a, b; Ofonagoro 1976) and elsewhere (Dubbeldam 1964; Quiggin 1949, p. 25). They fulfilled all of the criteria for "money" in that they were "a medium of exchange, unit of account, store of value and standard for deferred payment" (Hogendorn and Johnson 1986, p. 1).

Like many of the other currencies of the time, such as metal manillas, they were an imported rather than an indigenous currency. While they were only imported into the coastal areas of West Africa in vast quantities after the European trade was established, Johnson (1970a, p. 18) has argued that the fact that they were immediately accepted as early as 1515 in the Benin area implies that the local people were already using a shell-based currency, possibly cowries imported from across the Sahara and through the Niger Bend (also see Hiskett 1966; Law 1999, p. 16; Nwani 1975, p. 187; Ogundiran 2002, p. 438; 2007, p. 95). These early examples were all members of the species *Cypraea moneta*, "the money cowrie," imported from the Maldives and highly sought after because they tended to be small and thus more cost-efficient when transported over long distances[4] (Hogendorn and Johnson 1986, p. 5).

Cowries played an important role in global trade (see Stahl, this volume). Hogendorn and Johnson (1986, p. 2) have argued that the hunger to acquire cowries was one of the drives behind the willingness of individuals and communities to participate in the slave trade (also see Ogundiran 2002, p. 440). Like other currencies, cowries were vulnerable to the vagaries of the global economy, the demand for cowries fell with the demise of the slave trade and resurged with the rise of the "legitimate trade," especially that in palm oil (Law 1995a, p. 64; 1995b).

The great demand for palm oil—to grease the wheels of industry in Europe—led to high rates of inflation and the eventual demise of the cowrie currency in most of West Africa. This demise was precipitated by the oversupply of the new, cheaper, Zanzibari *Cypraea annulus*, which European traders introduced into regional trading systems in 1845 (Hogendorn and Johnson 1986, p. 74; Law 1995a, p. 62).

Not all cowries were equal. As with manillas, consumer preference played a part in which of the two species of cowries was accepted in the various areas where cowries were used and their rate of exchange (Hogendorn and Johnson 1986, pp. 72–73; Johansson 1967, p. 12). The further inland the cowries traveled, the greater the preference for smaller shells as this allowed a greater return on the investment from transport, particularly if the currency had to be head-loaded.[5] By the late nineteenth century, however, most cowrie stocks in the West African interior appear to have been quite mixed. In most of West Africa, the cowrie currency experienced a complete or partial demise by the early years of the twentieth century. First, the European powers stopped importing new cowries into the system. Then, by the second decade of the twentieth century, they stopped accepting cowries for tax payments. This, along with the introduction of colonial notes and coins, ensured the transition between different currency forms within a few decades (Hogendorn and Johnson 1986, pp. 79, 150). In several parts of West Africa, however, the colonial govern-

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[4] During his expedition into the Nigerian hinterland, Lord Lugard had his cowrie loads sorted by size. The loads of small cowries, containing 16 "heads" (32,000 cowries) weighed approximately 76 lbs. By contrast the larger cowries, divided into loads weighing "80 lbs. and more" contained only 7.5 heads, i.e., 15,000 cowries (Lugard 1963, p. 170).

[5] At the height of the cowrie inflation in the late nineteenth century, it cost more to transport the shells than they were worth, and the carrier would eat the value of his cargo or more (Adebayo 1999, p. 150; Hogendorn 1999, p. 58).

ments found it difficult to enforce the switch to the new colonial currencies. People still preferred their cowries, cloth strips, or manillas, amongst others, as the basic unit of account and the primary form of money. One such area was the western portion of the Northern Territories of colonial Ghana.[6]

## Cowries and Colonialism in Northern Ghana

The "Northern Territories" were occupied by the British military toward the end of 1897.[7] They encompassed the area north of Ashanti up until the 11th parallel north of the equator (Bening 1983; Watherstone 1908, p. 344). Prior to this, the area had been characterized by intensive slave raiding (Der 1998); thus the first stage of colonization was largely concerned with "pacifying" the region by defeating the incumbent warlords and freebooters, as well as any local resistance (Weiss 2003). In 1902, the area was formally colonized and the "Northern Territories" designated as a protectorate, achieving its independence along with the rest of Ghana in 1957 (Bening 1981). In this chapter, I am largely concerned with the northwestern portion of these territories (today's Upper West Region), although I do refer to other parts of the north where appropriate.

At the time of British colonization, what is today northern Ghana was inhabited by a range of societies with differing forms of political organization, ranging from village-level decentralized societies to larger-scale states such as that around Wa. In addition, there were groups of slave-raiders and freebooters such as the Zaberma who made a living by raiding and holding villages to ransom (Goody 1998; Swanepoel 2006). Long-distance trade was also a feature, although some parts of the northern economy (for instance, those places along direct trade routes) were better integrated than others. The British thus entered a complex political, economic, and social landscape, in which the cowrie played a central role as an economic and social currency.

Because of the general dearth of archaeological survey and excavation in northwestern Ghana, it is difficult to say with any certainty when cowries first made their appearance in the region. Four *Cyprae moneta* shells were recovered from the seventeenth- to nineteenth-century site of Kpaliworgu, in the bend of the Kulpawn River (Kankpeyeng 2003, p. 107). To the south, both *Cyprae moneta* and *Cyprae annulus* shells were excavated from the nineteenth-century site at Daboya (Shinnie and Kense 1989, p. 184). The documentary record attests to the use of cowries in eighteenth-century Asante and *annulus* cowries being present in Walewale (Northern Region) by 1889 (Johnson 1970a, pp. 28–29). Despite their status as

[6] See Johansson (1967) and Ofonagoro (1976) for discussions of similar situations in parts of Nigeria, and Şaul (2004a, b) for a perspective on colonial-era Burkina Faso.

[7] This military occupation was preceded by forays into the interior by government agents such as George Ekem Ferguson (1974), whose task it was to initiate "treaties of trade and friendship" or "trade and protection" with chiefs in the area.


**Fig. 2.1** Northern Ghana with archaeological sites and towns mentioned in the text (map by C. Bruwer)

imports and consumer discretion as to the desirability of one species of shell over the other, both the *moneta* and *annulus* varieties appear to have been well established by the time the British arrived in northern Ghana at the end of the nineteenth century. Excavations at four late nineteenth-/early twentieth-century sites in the Sisala region (see Fig. 2.1)[8] yielded a sample of 54 cowrie shells (see Table 2.1). This sample is fairly mixed as to species: 18 of the shells were *Cypraea moneta*, 29 were *annulus*, the rest non-diagnostic. Ten of the eleven cowrie shells from twentieth-

**Table 2.1** Number of identified specimens of cowries from sites in Sisalaland

| Site | Date (century) | Species | | | Perforated | Whole | Broken |
|---|---|---|---|---|---|---|---|
| | | *moneta* | *annulus* | *unknown* | | | |
| Yalingbong | Nineteenth | 5 | 9 | 4 | 4 | 7 | 7 |
| Wutoma | Nineteenth | 5 | 6 | 3 | 6 | 1 | 7 |
| Gwollu | Nineteenth | 6 | 5 | 0 | 9 | 2 | 0 |
| Gwollu | Twentieth | 1 | 3 | 0 | 2 | 2 | 0 |
| Zanbulugu | Twentieth | 0 | 7 | 0 | 3 | 3 | 1 |

[8] The four sites are: Yalingbong (nineteenth century), Zanbulugu (twentieth century), Gwollu (nineteenth and twentieth century), and Wutoma (nineteenth century) (see Swanepoel 2004, 2006).

century loci were *Cypraea annulus*. The dominance of the *annulus* variety may indicate that the bulk of the influx of cowries to this area of Ghana took place toward the end of the nineteenth century when the *annulus* variety was well established in the trading networks. Such an influx would have coincided with the activities of the Zaberma slave raiders in the area (post-1860).

The presence of cowries in this area is most probably the direct result of the development of regional trade. Northwestern Ghana saw a variety of traders of Asante, Mossi, or Hausa origin moving through the area in the eighteenth and nineteenth centuries (Arhin 1979, p. 14; Garrard 1986, p. 83). In the second half of the nineteenth century, the Zaberma established a large market at Kasana described in one account as "… the largest [emporium] the world had ever seen … and every kind of commodity was to be found there" (Tamakloe 1931, pp. 47–48). Cowries, as a currency, were mainly used in the purchase of slaves in Asante,[9] and initially this may have been their principal use in the north as well (Arhin 1979, p. 16). The slave market at Salaga was a key locus for the distribution of cowries to the surrounding areas as, originating from the Mossi kingdoms and Hausaland, they were carried north, east, and west (Johnson 1970a, p. 35). Despite their ubiquity in the documentary and oral literature, however, the archaeological presence of cowries is often scant. Excavations at the Kasana market, for instance, only yielded two *moneta* shells (Nkumbaan 2003, p. 104; 2008, p. 103).

In the nineteenth century, cowries played an important part in everyday exchanges at the village level. Ferguson (1974, p. 69), in his travels through northern Ghana in the 1890s, noted that cowries, ivory, gold, cattle, or slaves[10] would be exchanged for silver, glass armlets, knives, powder, flints, madras handkerchiefs, rum, gin, beads, swords, and fish hooks. He mentions that cowries were the local medium of exchange, 1000 cowries being the equivalent of a shilling, and that any coins introduced were more likely to be converted into jewellery or buried for security than used as currency (also see General Staff 1912, p. 111).

Cowries were also widely used for tribute and tax payments to the Zaberma, who made their living by raiding communities for slaves or holding them to ransom (also see Johnson 1970a, p. 27). Tamakloe (1931, p. 54) notes that the "tax" payments that villages, such as Tumu and Gwollu, made to the Zaberma in order to avoid being raided included large quantities of cowries, as many as 100,000,000, in addition to any number of slaves. There are also numerous references to similar payments made by villages either before or after their defeat in Mallam Abu's account of his life with the Zaberma (Ferguson 1894; Pilaszewicz 1992; Wright 1899).

Cowries retained their validity as a means of exchange for at least the first half of the twentieth century. They were used to purchase small amounts of food in the marketplace (Northcott 1899), in payment for labor (Benneh 1958, p. 31) and in

[9] Cowries were, however, banned in Asante during the nineteenth century, possibly in a bid to conserve and regulate the distribution of gold (Arhin 1995, p. 99).

[10] It should be noted that it is likely that not all of these were in widespread use as currencies in the Sisala area, although a piece of ivory was recovered from the site of Zanbulugu (early twentieth century). Ferguson's (1974) account refers to all territory north of Asante, which included state-level societies and large market towns not found in the Sisala area.

part payment to shrines or diviners (Goody 1957, p. 84; Mendonsa 2001, pp. 202, 210). From precolonial times, the shells were essential to a wide range of social transactions as well (Hogendorn 1999, p. 56). Cowrie payments formed a substantial portion of the "bridewealth" or "childwealth" payment for several groups (Goody 1969; Hawkins 2006, p. 200; Mendonsa 1973, pp. 31–32; Rattray 1932; Taylor [1906], in Williamson 2000, p. 65; Yiridoe 1995, p. 19) during the first half of the twentieth century, and today they are still included as a token payment on that occasion (see Mendonsa 1973, p. 29; 2001, p. 143). Lentz (2000, p. 204) has also recorded the practice of making cowrie payments in order to procure an independent shrine, and cowries are important when paying a variety of ritual fines (Kuupuo 2005, p. 17).

Cowries were and are important as physical objects. Cowrie throwing is a form of divination (Mendonsa 1982, pp. 110–111; Yiridoe 1995, pp. 21–22) and cowries form part of a diviner's kit. Cowries were used as counters in gambling games (Hinds 1947, p. 1428; Yiridoe 1995, p. 21), and the use of cowries to adorn clothing and headgear was widespread throughout northern Ghana (Hinds 1947, p. 1428; Yiridoe 1995, p. 19; Fig. 2.2) and the rest of West Africa (Arnoldi and Kreamer 1995; Hogendorn and Johnson 1986, p. 101; Ogundiran 2002). While some groups, such as the Yoruba, are known to have distinguished between perforated and whole shells for use as money and ritual purposes, respectively (Usman 1998, p. 125), this does not seem to be a factor affecting use in northern Ghana where either are acceptable as part of bridewealth payment or as offerings (Mendonsa, pers. comm.). The cowries recovered from archaeological contexts are also mixed between whole and perforated shells (see Table 2.1). This brief survey illustrates the degree to which cowries can be regarded as having been ubiquitous in all facets of life, from cradle to grave, used to reproduce social, political, and ritual systems (Appadurai 1986, p. 25). Whatever economic system or spheres of exchange had existed before the arrival of the cowrie, by the beginning of the twentieth century, the shell money had become an all-purpose medium that cut across such boundaries.


**Fig. 2.2** Cowrie headdress for sale in the craft market at Bolgatanga, Upper West Region, Ghana

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