Modernity, a hazard Fueling Indigenous Social Risk Expositions of the Talensis Kingdom in Ghana

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Abstract

The current generation in their quest to explore other social settings in the name of modernity, overlooks social and/or cultural values. This has rendered most indigenous methods of protecting and preserving natural resources, and cultural and social values superannuated even in our rural settlements. This study assesses respondents' perceptions of the influence of modernity as a hazard in their everyday lives. The study adopted the exploratory sequential method of the mixed research design. The sample was stratified into four groups. In each group, five communities were selected. In each selected community, 20 individuals were sampled. These gave a total of 400 respondents aged above 16 years and of sound mind. Interviews, observations, and questionnaires were the data instruments. The key findings of the study indicate that modernity adversely affects the Talensi Indigenous human-centered socio-cultural settings, lending and borrowing, their fight against promiscuity, their sacred declarations, and their taboos and belief systems. They acknowledged modernity as having a double-edged impact on their socio-cultural systems. Admittedly they perceived the negative influences as having a grievous futuristic impact that is hazardous and has the potential to perpetuate the derailment of various indigenous social systems. Rigorous effort is needed to reposition the worldviews of the younger generations to the human-centered indigenous values over the materialistic values of the Western cultures.

1. Introduction

Sacredness had been a watchword among indigenes in protecting natural resources from being misused by selfish individuals. The declaration of a grove, a water body (stream or river), or a high place as being sacred was sufficient protection for the resource so declared from being mutilated. Nobody will attempt to fall any tree in the grove for firewood or charcoal. Similarly, the sacred water body will not be polluted or its fish harvested. Through these declarations, individuals were held accountable for the audience-approval motive (Baumeister & Leary, 1995) because no one would want to encounter the frowns, anger, or contemptuous looks of community leaders.

According to Luu (in Press), in his work – exploring the Talensi's indigenous risk management strategies, he asserted that in recent times sacredness has not adequately attracted the needed veneration from indigenes. The sacred areas which were secluded had suffered the very risk the ancestors of the Talensi indigenes sought to protect them against. This implies that modernity has generated so many perils and hazards which are more than sufficient to escalate the risk expositions of our rural communities.

This confirms Beck's (2006) argument that modernity opened new global risks, which were alien to medieval worldviews. Beck compared the influence of technology to security and concluded that technology had helped enhance security, but today it generates new and dire risks that threaten human existence. In this same article on "risk society", Beck also indicated that the old modes of production, which fabricated commodities, have been developed into modern methods which have become methods that produce risks (Beck, 2006).

Harris (2001) identified the ecological conditions in which a group lives and the technologies available as the key material variables under his "cultural materialism" concept. Thus, the ecological conditions and technological opportunities strongly influence society members' perceptions of the cultural value of their heritage.

The electronic media and the various social networks have in this wise defused most of the traditional esthetics

of sacristy, social norms, and taboos. Aside from grossly breaching one's personal and/or clanship social capital, people in recent times easily breach most of the common communal shared values such as respect for the elderly, morality, and emotional abuses without remorse (Mead, 1953). According to Mead (1953, 22), culture "is the total shared, learned behaviour of a society or a subgroup." Any attempt to rubbish these shared values amounts to exposing society to the risk of Indigenous lawlessness and its associated ecological consequences.

Millar and Bonye, 2012 postulated that Indigenous people easily believe and accept knowledge, and they hardly search for the realism or authenticity of the information given to them. Many therefore rely on the "**That Knowledge**" without caring to look for the "why", "what" or "how" of it. This is probably so because they accepted the traditional knowledge, which was more of orders to be respected believing that the traditional knowledge was without conspiracy and unfalsifiable [online]. Available: http://www.butte.edu/departments/cas/tipsheets/thinking/cons piracy.html. Accessed: 20th February, 2020.

The new knowledge propagators ride on the back of their followers' gross acceptability of knowledge systems, turn to fabricate theories that suit their interests and exploit their innocent followers (Sirakayaa and Woodside, 2005). Through these exploitations, the indigenes suffer segregation from their roots and their ostensible knowledge base as well as suffer some systemic discrimination, and exclusion from traditional political and economic power among others (UNISDR, 2009). These challenges make them even more vulnerable to the perils of modernity.

2. Literature Review

2.1 Areas of Expositions / Values at Risk

For this study, value at risk is defined in the scope of the Indigenous Value Systems that are exposed to the perils associated with modernity and the emergence of religious diversity. We, therefore, define indigenous values at risk to be the socio-cultural systems that are exposed to the risk of being extinct due to threats of modernity and its associated free flow of information as well as the infiltration of foreign belief systems.

According to Kanu (2010), the culture of a people and how they value and maintain it, defines who they are. With culture as the universal set, the beliefs, outlook and value systems are integral components of their being as a society. This implies that, for one to understand the value system of a people, one needs to understand their culture and belief systems.

The African concept of life is human-centred, as such, values systems are assigned to various actions and activities. These value-based activities or actions according to Kanu (2010), include morality, religion and spirituality, economics, politics, aesthetic, and social values. All these value systems are rapidly fading off on the emergence of the alien values of modernity injected into us by Western cultures.

President Julius Nyerere of blessed memory as quoted by Akinpelu (2003), lamented that the

Colonialists' act of backlisting the Indigenous African Culture as worthless and making our younger generations believe the same through their educational systems, was the worst of all the crimes they committed against Africa.

Kanu (2010), on his part, indicated that the colonial masters in introducing their educational system rubbished African culture as having no value. They strategically designed and set up an educational system which purposively injected their culture into us. The educational process was thus programmed to make its trainees unlearn their home culture and embrace a type of knowledge system that is antagonistic to the African cultural traits and thought patterns. In conclusion, Kanu argued that the educational system they set up for us targeted derailing the mindset of its young victims (i.e. trainees) from the knowledge and pride of their ancestors.

All of the above confirmed Onwubiko's assertion that the Western Educational Systems were designed with the vision to delink the future Africans from their roots and culture ideologically and where possible, physically. To accomplish this concept, all those who availed themselves to such knowledge acquisition were ranked and awarded at work. Onwubiko concluded his lamentation by asserting that the colonial agents presented themselves as model human beings, in whose image and likeness all future generation Africans should aspire to become (Onwubiko, 2004).

2.2 Revitalization of the African Value System

From the above discussions, it is obvious that Africa needs to rise and reinstate those positive traditional values that promote human dignity and restore the human-centred statuses of our societies.

Dzobo (2006) as cited by Asimeng-Boahene (2014) pointed out that the pervasiveness of the African belief system and the divinity therein is yet another strategic move that derailed our practical and pragmatic value systems. They defused our community experience and human-centered belief systems with their divine revelation-based belief systems. This was targeted at the Africans who availed themselves to the Western mindset and rationality. The patronage increased with an increase in the educated population, at the expense of the African Indigenous belief system.

The call for African dignity restoration, according to Asimeng-Boateng (2014), will best commence from our

belief system. He asserted that the African traditional religion and divinity originates from the flux of African life which builds on experiences from both the past and the present.

These values make a comprehensive system that gives Africans a holistic outlook. According to Dzobo (2007), among the categories of value systems, social values tend to cover the other range of values and are thus the bedrock of African cultural values.

2.3 Risk Exposition of the Social Value System

The social value systems of Indigenous African societies encapsulate the sense of good human relations, sense of community, sense of hospitality, sense of respect for authority and the elders, sense of extended family and a sense of religiosity.

The adage "live and let us live" guides Africans in their interpersonal relationships and between communities.

In Dzobo's assertion, the African value of people emanates from the recognition of their worth as being human and not necessarily what one may possess or is capable of doing for another. This implies that recognising a person as being human does not correlate with any material benefit one would have gained from such an individual. Thus, material reciprocity becomes a secondary consideration in terms of interpersonal relationships (Dzobo, 2007).

Considering the sense of good human relations as a social value, Ifemesia (2002), argued that no singular individual can be classified as a complete deficit person. According to him, it is common knowledge that each person has some kind of resource, irrespective of its magnitude, that can be applied to address the need of another person. contribute to the welfare of another, no matter the degree. From Ifemesia's argument, it is clear that the African worldview of human relations is for everyone to be the brother's keeper. Thus, imposing a duty of care on every person to assist the needy. In conclusion, Ifemesia (2002) described the African sense of good human relations as a way of life that is characterised by empathy, consideration, and compassion that is centred on the interest and values of others.

Another cherished value in the African relations is the art of dialogue and conversation. This exhibits a sense of belonging where people freely discuss and express their problems and listen in readiness for suggestions of the solution.

Expressing the importance of free and bona fide discussion in human relations, Onwubuiko (1991) as cited by Kanu, 2013:153; Ajitoni and Omiyefa, 2015:76; and Kanu, 2017:202, stressed: "the unwillingness to talk to people about either private or public affairs can be interpreted as bad manners or sign of enmity". The African believes that he who discusses his affairs with others hardly runs into difficulties or makes mistakes in the execution of his plans.

These attributes are tests of the individual's character and integrity as defined by Joseph and Harry in the Johari Window of self-awareness (Chapman, 2003).

Contributing to the African sense of accommodating one another's sentiments, Okoro and Okoli (2014) citing Okafor (2003) asserted that it accounts for why in traditional African culture, the weak and aged; the incurable, the helpless, and the sick are affectionately taken care of in the comforting family atmosphere.

All these valuable social concerns held by each person for the other are threatened by the influence of modernity, the Western education systems, and its religiosities. These elements of modernity have despaired family members from living in a common compound and resettled them far apart in distant locations for reasons of jobbing or employment as well as religious duties. Thus, the abled and responsible members turn to live in isolation with their nucleus family members and only remit to their vulnerable aged parents to manage themselves. This contradicts the sense of extended families and accommodation as asserted by Okoro and Okoli (2014).

Although most of these values are seriously at risk of being rubbish, it is worth mentioning this critical sense of good human relationships. The Western world's preference for material wealth for humanity is about engulfing the African indigenous societies. People are recognized, respected, and honoured for the material wealth they possess mainly for reasons of reciprocity. This debunks Dzobo's assertion that under the sense of good human relations, individuals recognize their worth as human beings and not what they possess or what they can do for each other (Dzobo, 2007).

These are signs of a continuously increasing threat of wiping the rich socio-cultural indigenous African value systems and are worth exploring to establish some empirical evidence therein.

3.0 Research Methodology

To effectively assess respondents' perceptions of the influence of modernity as a hazard, there was the need to use a research method that is flexible enough to integrate both qualitative and quantitative approaches. The qualitative approach facilitates the eliciting of data on the risk expositions. The quantitative method, on the other hand, aids in gathering data that can be analysed statistically and compared with the qualitative data to aid the researcher draw a decisive conclusions from the findings.

On this basis, the study adopted the exploratory sequential method of the mixed research design. This method draws opines of selected individuals on risk expositions across selected communities of the Talensi Kingdom. Going by this approach, the qualitative approach was the first phase of the study then followed by the quantitative one (Creswell, 2009). Baxter and Jack, (2008) reveal that qualitative research supports the exploration of issues through different lenses using a variety of data sources to allow for multiple facets of the phenomenon to be revealed and understood. They described the qualitative approaches of Stake (1995) and Yin (2003) as constructivists and that Constructivists believe that "truth is relative and that it is dependent on one's perspective". The need for population figures and other data from the respondents called for some quantitative analysis. The quantitative analysis enforces some evidence revealed in the preliminary study to enhance the generalization of various aspects of the study.

4.0 Findings of the Study

Data gathered from informants on the subject matter generated a variety of expositions purported to be fueled by modernity. These were categorised into various themes and some closed-ended questions were designed based on these themes for the respondents to confirm or reject the assertion of the informants. Figure 1: summarises the responses to the questionnaire.

In Figure 1, responses gathered to validate the influence of modernity on various risk variables confirmed that modernity is a hazard. Almost every aspect of indigenous life, right from religion and its taboos through cultural to social settings including shielding of the poor, has suffered a series of expositions due to modernity. Some of the young respondents never knew that people used to borrow their brothers, sisters and/or cousins' dresses to wear and go to places. Modernity has condemned and labelled the borrowing of neighbours' clothing to use as unhygienic, yet it is silent over the foreign-used clothing that has flooded our markets and crippled our textile industry. Some people have dresses that are never used because they have no place to wear such dresses and go, and those who would have collected them to use will dare not. The poverty of neighbours is therefore exposed and even laughed at.
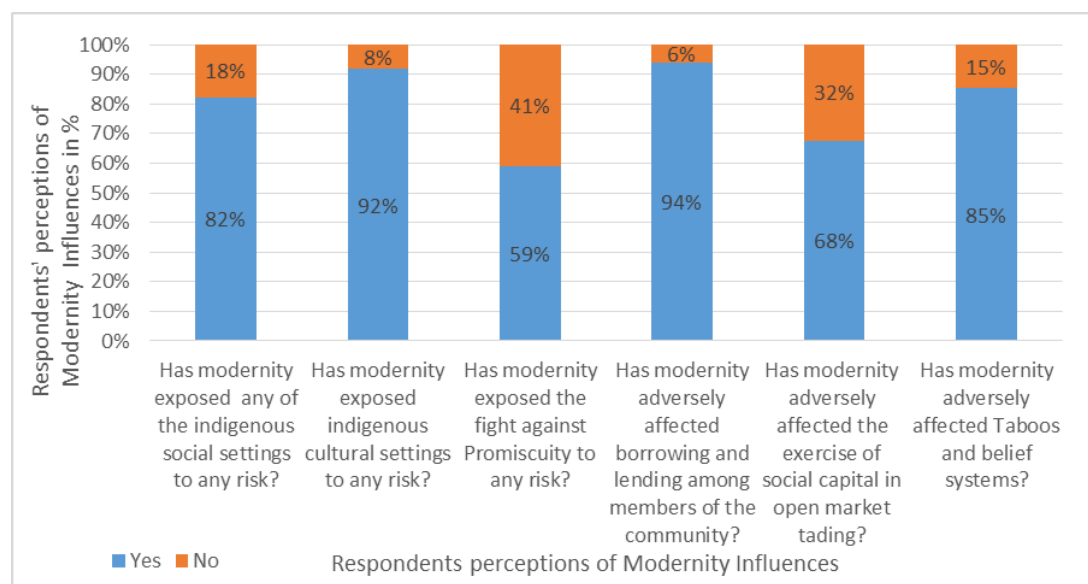
Figure 1: Influence of Modernity on Indigenous Systems
Source: Field Data 2023

The worst affected variable is its influence on lending or borrowing among community members. 94% indicated that any resource a surplus spender releases to a deficit spender, such a resource is monetised (measured in monetary terms) and no more the barter. The least affected variable is the fight against promiscuous lifestyle for which only 59% indicated that modernity has adversely influenced the variable while the rest rejected the assertion. This implies that modernity is gradually reducing the indigenous tools and powers applicable to fight promiscuity.

4.1 Further Analysis of Modernity Influences

To statistically assess the perception that modernity has adversely affected rural communities, the hypothesis (H_0)

that "modernity exerts pressure that increases communities' risk expositions" was analysed using a chi-square test. The chi-square tests produced a unanimous result where the $\chi^2_c < \chi^2_T$. Going by these results, $\chi^2_c < \chi^2_T$, we fail to reject the H_0. The $p = 0.6395$ statistically supports the decision that we fail to reject the null hypothesis. This means irrespective of their ages, all respondents unanimously agreed that modernity exerts some pressures that increase the communities' risk expositions.

Table 1 exhibits the age-based contingency table applied in computing the chi-square which resulted in $\chi^2_c = 21.935$ while the readings from χ^2_T distribution table $\chi^2_T = 37.652$.

Table 1: Influences of Modernity on Indigenous Systems.

The influence of Modernity. Has modernity:	Ages of Respondents						
	≤ 20	21-30	31-40	41-50	51-60	61+	Totals
Exposed any of the indigenous social settings to any risk? [MS01]	19	76	57	94	14	20	280
Exposed indigenous cultural settings to any risk? [MS02]	20	95	68	95	14	20	312
Exposed the fight against Promiscuity to any risk? [MS03]	21	45	36	64	14	20	200
Adversely affected borrowing and lending among members of the community? [MS04]	35	89	67	95	14	20	320
Adversely affected the exercise of social capital in open market trading? [MS05]	20	47	55	75	14	19	230
Adversely affected Taboos and belief systems? [MS06]	30	81	60	85	14	20	290
	145	433	343	508	84	119	1632

Expected Values							
		Ages of Respondents					
		<= 20	21-30	31-40	41-50	51-60	61+
Modernity	MS01	24.88	74.29	58.85	87.16	14.41	20.42
	MS02	27.72	82.78	65.57	97.12	16.06	22.75
	MS03	17.77	53.06	42.03	62.26	10.29	14.58
	MS04	28.43	84.9	67.26	99.61	16.47	23.33
	MS05	20.44	61.02	48.34	71.59	11.84	16.78
	MS06	25.77	76.94	60.95	90.27	14.93	21.15
Chi-Square Computation							
		Ages of Respondents					
		<= 20	21-30	31-40	41-50	51-60	61+
Modernity	MS01	1.389	0.039	0.058	0.537	0.012	0.009
	MS02	2.15	1.804	0.09	0.046	0.264	0.332
	MS03	0.587	1.225	0.866	0.049	1.334	2.012
	MS04	1.518	0.198	0.001	0.213	0.371	0.476
	MS05	0.009	3.223	0.918	0.162	0.395	0.296
	MS06	0.696	0.214	0.015	0.308	0.058	0.062
Calculated Chi-square value (χ^2_{cal})							21.935
Table value/critical value ($\chi^2_{critical}$): ($\alpha = 5\%, \quad df = 25$)							37.652
P – Value							0.6395

Source: Researcher's Computational analysis (2023)

Similar computations were made with respect to the respondents' educational, marital, occupational, and religious statuses. The results, including the age status of respondents, are summarised in Table 2.

Table 2: Summary of Chi squares and P-values of Modernity Influences

Cross Tabulation of Modernity Influence and:	DF	Sign	Chi Sq. Cal χ^2_c	Critical Val χ^2_T	*P*-Value
Age of respondent	25	0.05	21.935	37.653	.6395
The educational level of respondents	20	0.05	18.110	31.410	.1722
Marital Status of respondents	20	0.05	18.370	31.410	.5848
Occupational Status of Respondents	30	0.05	22.000	43.773	.8541
Religious Status of Respondents	15	0.05	10.245	24.996	.8040

Source: Field Data Analysis (2023)

The results as displayed in Table 2 with both the $\chi^2_c < \chi^2_T$ and the $p > .05$ thus unanimously confirm that in each of the tests, we fail to reject the null hypothesis (H$_0$), that modernity exerts pressures that increase the risk expositions of rural communities.

4.2 Risks Associated with the Daily Celebrations of Life.

Between birth and death is life. This life, although seems very routine and repetitive, it is actually packed with diversified strategic set of activities. In the Talensi Kingdom, life involves a series of rites and rituals aimed at protecting the interest of the individual, the family and the community as a whole. These rites and rituals have some "dos" and "do nots" that generate risk perils which sometimes are fundamental and can affect an entire community. While we are still alive and celebrating our existence, one cannot completely avoid risk.

An informant from Gbeog in presenting his opinion about risks in the daily life of a person indicated that "Ɔn kpee nvuhi ..." meaning only the dead person is free from risk. He also added these expressions: "*...Saal yaa gohi, ka yela puopti ka piit tipouya...denzuk belem ah pohum*" the living being is wearing thorns, wrapped in various challenges, and pregnant with issues…" He concluded that because of these expositions, life is simply a risk (*denzuk belem ah pohum*). By this he explained that no one goes through life smoothly without taking risk or exposing himself or herself to some kind of risk. This confirms the ICSI assertion of risk (ICSI, 2014).

Table 3 is a list of risk expositions identified to be associated with the daily life of an individual in the Talensi Kingdom. Several risk exposures were identified but most of them were generic and could not be attributed specifically to the study area. Although some remain generic at a glance, they are still included due to their influence on certain socio-cultural events that are unique to the Talensis. These perils are marked with an asterisk (*).

From Table 3, the perils are grouped into three units according to the immediate bearers of the risk loss. Although in typical rural communities there seem to be stronger ties amongst members such that one person's problem becomes the problem of all, this categorisation is based on the immediate bearer of the incidence of loss if the feared risk occurs

Table 3: Social Settings (S): Lifestyle Risk Taxonomy

Exposition Category	Risk Bearer	Peril Code	Perils /Risk Elements
Lifestyle Risk Expositions (L)	Family (0)	SL01	Risk of unmarried sisters' sons to the family
		SL02	Risk of settling these sisters' sons within the community
	Family and the Individual (1)	SL11	Promiscuity among blood relatives and widows (*Galei*)
		SL12	Breach of Socio-Cultural Taboos
		SL13	Bad habits & Societal Curses *
	Society, Family and the Individual (2)	SL21	Breach of widowhood taboos (*Gaaba*) *si
		SL22	Late or No marriages * sf
		SL23	Alcoholism * sfi
		SL24	Weak Traditional leadership (*Chiefs/Tindaam*) sfi

Source: Field Data (2023)

a) . Family losses: The first two perils coded SL01 and SL02 would have, elsewhere, rather been seen more as a benefit than a risk. However, in the study area, it is empirically proven as a common belief that when you host the children of an unmarried daughter of your house, within the indigenous home, you would be exposing the house to a future extinction. That means all the true sons of the house will perish for the sister's children to takeover. In some communities, clans perished due to the accommodation of sisters' children (*Tapbis / Tepa koma[1]*). The immediate bearers of these expositions are the host families. This peril's losses are currently present in some communities and serve as grounds for their belief in the exposition. It thus serves as a sufficient basis to associate their worldview on these perils to the pragmatic worldview.

b) Family and the individual: From Table 3, the individual life style expositions that have immediate loss to the individual and the family were identified to include promiscuity (*galei*) SL11; breach of socio-cultural taboos SL12; and bad habits that evoke societal curses SL13.

The exposition on promiscuity bothers on male cousins, who in lobbying for their late brother's wife end up, having sex with her one after the other in secrecy. It is common knowledge among the "*Taalei*" that all the men involved in the sexual act have been trapped into forbidding each other. In this circumstance, if anyone of the men is ill and any of the others visits him, the ill or injured person has a lower chance of surviving. It is also believed that if the woman is ill and any two of her secrete lovers come to visit her at the same time, she is also exposed to a higher chance of death. These expositions are common in situations where a sexually active and easy-going widow refuses to remarry.

This exposition and its belief system is built on substantive evidences with some surviving traces in the communities. Their worldview of this peril is associated with the pragmatic worldview based on action and consequence.

Breach of socio-cultural taboos (SL12) and societal curses due to bad habits (SL13) of the individual are both driven by perceptions built on social and historical construction, and therefore are associated with the constructivist worldview. These perils were believed to be responsible for some people getting derailed from their initial developmental drives. These derailments and abnormal lifestyles of victims were listed to include refusing to marry without any obvious challenge, excessive alcoholism, truancy and unfocused behaviours among others.

c) The third category of lifestyle expositions are those whose incidences of loss directly affect the individual and the community at large. From Table 3 a number of expositions were summarised into the breach of widowhood taboos (SL22). Breaching the widowhood rites perils arises if the surviving spouse:
   (i)   Refuses to participate in the final funeral rites of the dead spouse;
   (ii) Engages in impermissible actions before the final funeral rites; and
   (iii) Misbehaves after the final funeral rites of the late spouse.

These breaches raised various perils. The common ones are:

Generation of the weakling spirit (*garba*) if (s)he did not participate to be cleansed and had sexual intercourse with another person before the final funeral rites of the spouse, or even after the funeral rites but (s)he.

Remarrying before the final funeral rites are performed, and

Refusing to remarry after participating in the final funeral rites and is seen to be engaged in some indiscriminate sexual activities and thereby building enmity (*dataerit*) among the community men.

The sisters or daughters who are not able to get married at the appropriate time and are resident in their communities sometimes live promiscuous lives that attract some of their distant cousins into it. When these distant cousins (brothers and sisters) from different sections of the same community get into love relations (sister girl friendship), it sometimes destroys the lady's chances of marriage.

The last set of perils generates losses that are seen to be affecting everybody right from the individual through the family to the entire society are alcoholism (SL23) and weak traditional leadership (SL24).

Alcoholism is not a peculiar situation to any ethnic society in Africa or even the world at large. Most ethnic groups, however, had their indigenous alcoholic beverages that the people enjoyed. The Talensis and most northern ethnic groups in Ghana had "Pito[2]" as their alcoholic beverage. To this day, Pito is the legitimate alcoholic beverage that is used in most indigenous ceremonies. For instance, the Talen-menge celebrates Boar-Daam Festival. It is literally a pito feast for the Kingdom's Supreme Deity "*Yaab-Tong*" and its decentralised components in the homes of all the clan heads in all the communities of the Kingdom.

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[1] Tap bis or Tepa koma are the plural (sisters' children) while tauo bi / teea bia are singular (sister's child) in the Talen and gorene dialect respectively.
[2] Pito is an alcoholic beverage produced from millet. It takes three days to process the millet malt into good pito.

Because of its three days processing period, Pito was not always available for people to be continuously drunk on daily basis. The emergences of modern hard liquors like whisky, schnapps and especially "akpeteshe" have rendered many potential responsible people drunks and useless for their social destiny roles.

It was observed that the risk expositions of these hard liquors consumption have generated some distortions in the flow of traditional and cultural practices. Key players in the cultural celebrations sometimes mess up with rituals, which demand purity and clear conscience, to the peril of their lives due to alcoholism.

This exposition could be attributed to the increased utilisation of the indigenous Ghanaian local alcoholic drink "Akpeteshie" as refreshment in almost all social gatherings in place of groundnuts, millet flour water (*Zuom-kuom*), Pito and even *saab*[3] (the indigenous stable food). Guests will drink all the alcohol but may not bother about the food even if it is served. *Akpeteshe*, although is generally known to be indigenously Ghanaian, it is seen among the Talensis as foreign or non-indigenous to them, but a product of the Southern part of Ghana.

The fear expressed by both informants and respondents concerning the incidence of alcoholism centred on the potential derailment of the indigenous traditions and cultures as well as the progress of the individual victims and their families. The local alcoholic drink "Akpeteshie" which they gave different names as in Table 4, was seen as the main substance of the risks expositions.

Table 4 summarises the various names they assigned to the drink. These names basically describe the drink's actions on the consumers. Its name "Akpeteshe" although is not understood by anyone among the Talensis, they have endogenised it to fit their purpose and perception of the drink.

Table 4: The Hazard of Akpeteshe in Talen-Teng

S/No	Name	Meaning	Group using the name
1	Patahei / Apatasi[1]	Extracted from the name the producers' gave the product (Akpeteshe).	Taleng-menges, Mampuru-Taalei, Nabt-Taalei and Goren-Taalei[1].
2	Pahtaba	1. ...Deceiving each other or 2. ...luring to burn you up.	Taleng-menges, Taleng-Nabt and Mampuru-Taalei
3	Kokparik barschori	The fairies bicycle- to describe the zig-zag movement of the drunk.	Taleng-menges, Taleng-Nabt and Mampuru-Taalei
4	Songmom kan-nwaa yire /Songma tin-nwaa yireh[1]	Help me to destroy my house	Taleng-menges, Taleng-Nabt Mampuru-Taalei and Goren-Taalei[1]
5	Yelmengre kong-buore	Your truth can't earn you any justice (i.e. a drunk can hardly attract fairness or justice)	Taleng-menges and Mampuru –Taalei

[1] These are the words of the Goren-Taalei for each of the names for the Drink.
Source: Field Data (2023)

From Table 4, the names of the drink as in items 2 to 5 depict that anyone addicted to the local gin exposes himself or herself, to consequences of the meanings assigned to the names. This makes its excessive intake by an individual a "*pohum*" of his/her health. The peculiarity of the risk bothers on its influence in derailing the rich socio-cultural values of the communities. Rites and rituals are falling prey to inconsistences because the moderators or facilitators sometimes are drunk while on duty.

The peril of weak Traditional Leadership (SL24) is a collection of risk elements associated with the management of the indigenous communities. The leadership of every community in the study area consist of a Chief who is the social leader and the Tindan being the spiritual leader. They make and police the laws of the community and other exogenous laws affecting the community. The chief, his elders (*Kpem*) and the warriors (*Kambonanam*) are normally the main authority entrusted with these responsibilities. Figure 2 illustrates a hypothetical traditional political system of the Talensi Kingdom.

From Figure 2, all exogenous laws entering the community must pass through the chief. In an effective socio-cultural setting, the Chief, his elders and warriors discuss the incoming law and assess its effects on their people and weigh these effects against the duty of care they owe the people under their leadership. Good laws are welcomed and "bad ones", challenged and rejected. It exhibits the power ranks, defines Authority, Responsibility and Delegation (ARD) capacities / limits to ease governance.

The Talen-Teng leadership seem to confirm Kanu's assertion that the socio-cultural setting of a people is grounded on ensuring that each respects the rights of others, value and cherish their co-existence with other members of the society to ensure their development (Kanu, 2012). So, community's socio-cultural settings of

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[3] Saab is an indigenous stable food for the Talensi and most if not all the northern ethnic groups. It is popularly known to most non-northern ethnic groups as "Tuo-Zafi" abbreviated as TZ).

leadership is considered broken down if the ARD structure ceases to function in the face of making and/or policing laws in an indigenous community. In the presence of any such dysfunction, offences are not reported to the chief. Many do not bother about breach of taboos or even the values of respecting the elderly. Therefore, the orders or instructions of leaders are thrown overboard.

As per Figure 2, the chief has all the relevant authority concerning all social issues. He is held responsible for all happenings in the community. The Tindan is his spiritual advisor and the custodian of the land. It was observed in various meetings with the informants that community members officially access their chief through the Linguist or Wuraan. The spiritual leader however, has the mandate to speak directly to the chief when necessary. The clan heads representations in the palace constitute the elders of the palace, while the warriors represent the various sections of the community.
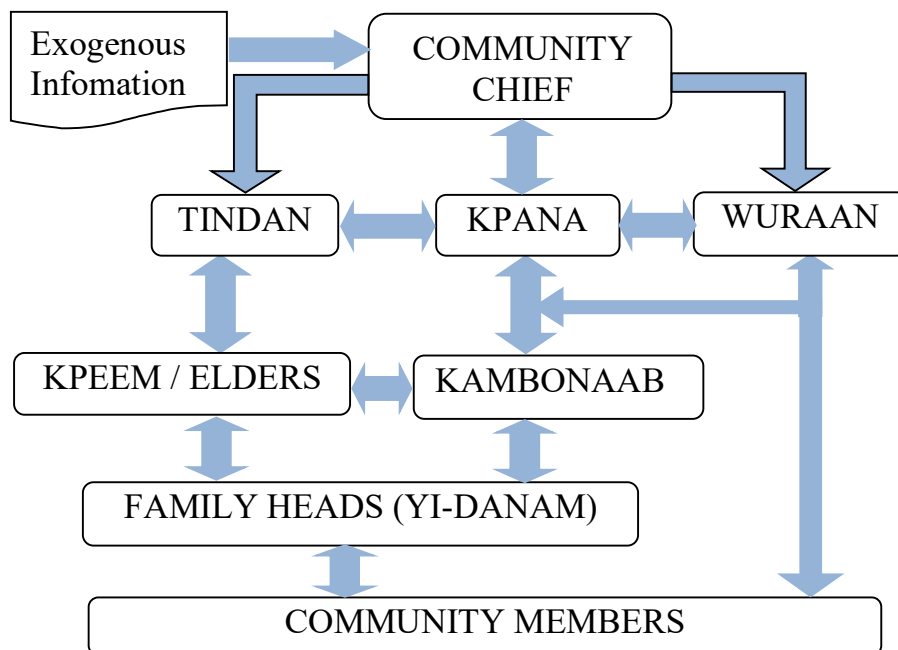

Figure 2: The Flow of Authority/ Responsibility and Delegation
Source: Researchers' Construction

Some of the communities are heterogeneous settlers who migrated into their current places in series and formed a community. In such situations each settler constitutes a section and his kinship then form clans as they grow. If the community is of a common patrilineal genealogy, the early generational sons share the roles of ARD. In such a case some are made Royals, others the Tindaam, and others the Chief makers and also double as the Linguists. Colonisation and neo-colonisation have however watered down the powerful position of chief makers and only subjected them to the roles of inducting the selected person to the community Chieftaincy Deity (*Nam-Boare / Nam-Zong*) and provide a member of their clan to assume the role of a Linguists. Many powerful autonomous communities in the Talensi Kingdom have suffered in this direction and now subject themselves to the decision of the Paramount Chief in the selection of a new chief. Although the presence of this central authority in the traditional political system has added value to maintaining the ARD in the Talensi Kingdom, the free flow of information under the high speed communication technology has influenced or generated some indiscipline that leads to the undermining of the system. The list of indiscipline generated during the interview session with the informants include gross disrespect of the chiefs in their communities, respect for unauthenticated social media information sometimes even against the authority of their localities, respect of foreign authorities over the indigenous ones. These are all in violation of the socio-cultural traditions (Kanu, 2010) of respect for elders and people in authority.

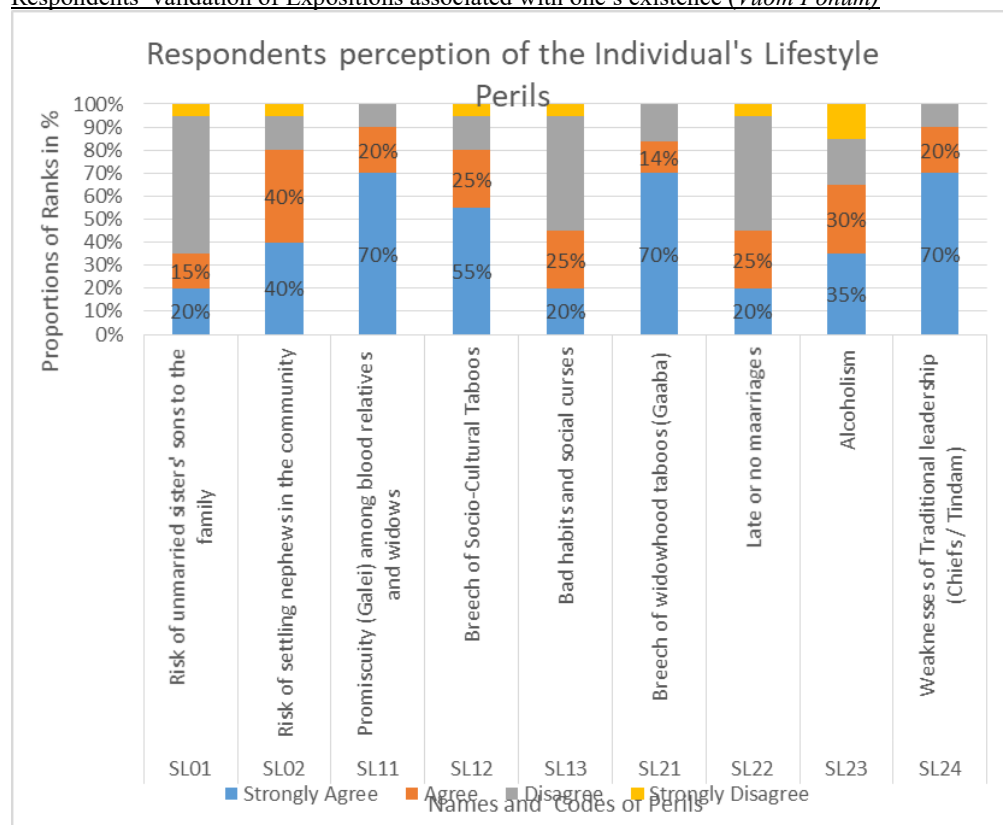Respondents' validation of Expositions associated with one's existence (*Vuom Pohum)*

Figure 3: Stacked Chart of Individual Life Style Perils
Source: Field Data 2023

Respondents as per Figure 3 validated most of the identified expositions as elements of indigenous perils in their communities. However, a significant majority of 65% disagreed that hosting one's unmarried sisters' children exposes the family to some risk. Nonetheless, a much greater proportion (80%) agreed that it is risky to settle nephews from unmarried sisters in the community. The ranking of these two elements sharply contradict each other. It also seems to reject the informant's assertion that the ancestral spirits will hold the legitimate sons of the house accountable for the misbehaviour of their sisters' children in the house. This is because the ancestors consider unmarried sisters' children as strangers in the house of their mother's father.

Peril SL13 and SL22 for bad habits and late or no marriages were equally rejected by respondents as being risk elements. The respondents' choice could be viewed from the lens of the perils not being peculiar to the study area only. However, it can be argued, for example, that a daughter not marrying means the father will not recover the dowry he paid to marry the mother of the girl. In addition, he may not have a descendant from her, unless she reproduces without being married (single mother). Giving birth while unmarried becomes a greater exposition SL02 to the father's family due to their patrilineal system of inheritance.

One can attribute the respondents' rejection of the perils to the emergence of modernity, as asserted by Kanu (2012), most African value systems have been overshadowed by modernity to the demerit of the socio-cultural settings.

Further Validation Analysis on Lifestyle

Chi squares and *p*–value statistics were computed from the contingency tables built from the survey data. Table 5 summarises the results of the chi square and *p*-value statistics on lifestyle perils against respondents' demographic characteristics.

Table 5: Summarised χ^2s from the Contingency Tables of Life Style Perils and Respondents' Demographic Variables

Life Style Perils and:	DF	Sign	Chi Sq. Cal χ^2_c	Critical Val χ^2_T	P-value
Respondents' Age	40	0.05	141.880	55.758	.002
Respondents' Educational status	32	0.05	94.840	46.196	.003
Respondents' Marital Status	32	0.05	89.680	46.196	.002
Respondents' Occupational Status	48	0.05	86.933	65.171	.004
Respondents' Religious status	24	0.05	89.741	36.415	.001

Source: Researcher's Computational analysis (2023) from contingency tables data

From Table 5, the general outlook indicates $\chi^2_c > \chi^2_T$ and all the p - values less than 5% ($p < .05$). We therefore fail to accept the null hypothesis. This implies the data on lifestyle perils are not likely to have been biased by the respondents' demographic characteristics.

4.3 Indigenous Risk Management Strategies (IRMS) to Mitigate Social Risk Expositions

The Indigenous Talensis, have various risk expositions which the study identified and categorized into a Taxonomy of the Talensi Risk world. They equally have a series of mitigation tools they apply in managing these risks. The Talensis follow various historical constructions from the ancestral generations as well as prevailing consequences the actions of their generations have evoked or caused them to form the bases of managing their perils.

The principal procedures applied in addressing their risks are physical oriented and/or spiritual oriented. In applying these procedures, the risk is either reduced, prevented, or avoided. Where none of these works, the risk bearer simply has to retain or suffer the loss therein.

Most risk identification and mitigation decisions of the indigenous traditionalist hang on the fortune telling using the soothsayer or visit the Fairies/Spirits' Priest (Ba-anaab). Other divinations such as throwing of cowries, reading marks made on the sand, or gazing into calabashes/pots of water among others are not very popular among the Talensis.

It is a common knowledge among the Talensi that every action or inaction of an adult is accountable by him or her. It is also believed that just as the living holds the actions or inactions of individual against them, the Ancestors equally do same. On these bases, if an adult is living an irresponsible live, he/she is said to be living a risky life (*ou pohi-ra ou voum*). In identifying the causes of an individual's risky life, the environment in which the said individual lives or works (i.e. including leadership and resources therein), his or her companions and their lives are all considered. Economic or material resourcefulness of an individual could also leave some traces to the person's risk exposition.

Table 6: Classification of Strategies for Managing Lifestyle Risks

| Code	Expositions	Physical Strategies	Spiritual	Classification of Strategy
SL01	Risk of unmarried sisters' sons to the family	(i)Influence sister or daughter to identify the father of the boy. (ii)Else develop the boy and settle him at the outskirts.	n. a.	Identifying the boy's father **reduces** his chances of becoming part of your house men in future. Settling him at the outskirts **avoid** his risk as a family member.
SL02	Risk of settling nephews in the community	(i)Identify the father and encourage him to come for his son (ii)Settle the grown boy at the outskirts of the community	Consult the ancestors to determine the specific area to settle him	**Avoid** the risk of the nephew taking over the house in future

Code	Expositions	Physical Strategies	Spiritual	Classification of Strategy
SL11	Promiscuity (Galei) among blood relatives and widows	(i)if she is cleansed from late husband, encourage her to marry the man of her choice (ii)if she was not cleansed, she have to stay without a man or return to the parents.	(i)If she objects to remarrying, restrict her to one man under an oath	**Retain** the risk of "Galei" but **reduce** it to the minimum under the oath
SL12	Breach of Socio-Cultural Taboos	Victims are simply punished to deter other from attempting same in future	Victim may be ordered to take an oath to be of good behaviour	Risk is **retained** but **controlled** by punishment or oath
SL13	Bad habits and social curses	Character is difficult to change but the cultural status respects no bad deeds. If warning fails punishments follow.	Parents may dedicate him/her to a deity for protection.	Loss is **retained** but future ones are **controlled** by punishments. (ii)The spiritual protection **reduces**/minimises curses evoked on the person.
SL21	Breach of widowhood taboos (Gaaba)	(i)Protect ill people against the weakling spirit of "gaaba" with a certain thorny seed or (ii)physically prevent "gaaba" carriers from seeing the ill person	The Widow's participation in the late husband's final funeral rites cleanses her from the weakling spirit.	(i)The risk of the weakling spirit "gaaba" is **retained** on the carriers (widow and/or her sex partner). (ii)Impact of loss is **reduced** by protecting ill people.
SL22	Late or no marriages	Males are supported by their peers or even parents to marry. (ii)Female in the good olden days could be given out in marriage to men they have never spoken to. Now they can only be encouraged to accept one of the suitors.	(i)All spiritual gaps are closed to ensure that the delay in marrying is not spiritually influenced (ii)Females can be dedicated to a deity to give them early and good marriages	The spiritual measures **avoids** late marriages (ii)the physical measures **reduces** the delays.

Code	Expositions	Physical Strategies	Spiritual	Classification of Strategy
SL23	Alcoholism	Victim is given a series of counselling, advices to change. Else some humiliating strategies are used to frustrate the victim from continuing in alcoholism	(i)Anti-Alcohol herbs are prepared for the addict (ii)dedicate the addict to a deity to free him/her for a pacification sacrifice.	Risk is **retained** but measures are put in place to **reduce** it
SL24	Weaknesses of Traditional leadership (Chiefs / Tindaam)	(i)Activate the existing oral bye laws of the community else new ones are made to bring sanity. (ii)Rebellious members are handled based on the bye laws (iii)A hash leader is called to order collectively by all.	Communal deity is evoked to give credence to the bye laws and respect to the people in authority	It is **avoided** by various measures

Source: Field Data 2023

Information gathered from informants concerning the strategies Indigenes applied in managing risk expositions associated with the daily life celebrations of an individual, as summarised in Table 6, indicate that both spiritual and physical strategies are applied. Where the peril exhibits some myth or is perceived to have some spirituals influence, the ancestors are first consulted to ascertain their view of the case and what they (the Ancestors) will need (in the form of sacrifice) to enable them help in addressing the unwanted situation. This shows that the spiritual knowledge base is an inevitable tool for indigenous risk management. These notwithstanding, physical efforts are also deployed to complete the implementation of the risk management strategies. It is clear that the Talensis IRMS tools are similar to the mainstream science risk management strategies of retention, reduction (which is made up of prevention and control), share and avoid.

There is no existing data on the frequency at which these risk elements generate the feared losses. The degree at which their losses impact of the bearers is equally not known. For that matter, the respondents' knowledge of the frequencies and severities of losses associated with the various risk perils or expositions was elicited. A four level order scale (1=very low; 2=low; 3=high; and 4=very high) was given for respondents to rank both the frequencies of occurrence and the severity of the loss impact. Figure 4 summarises the responses gathered the questionnaire.
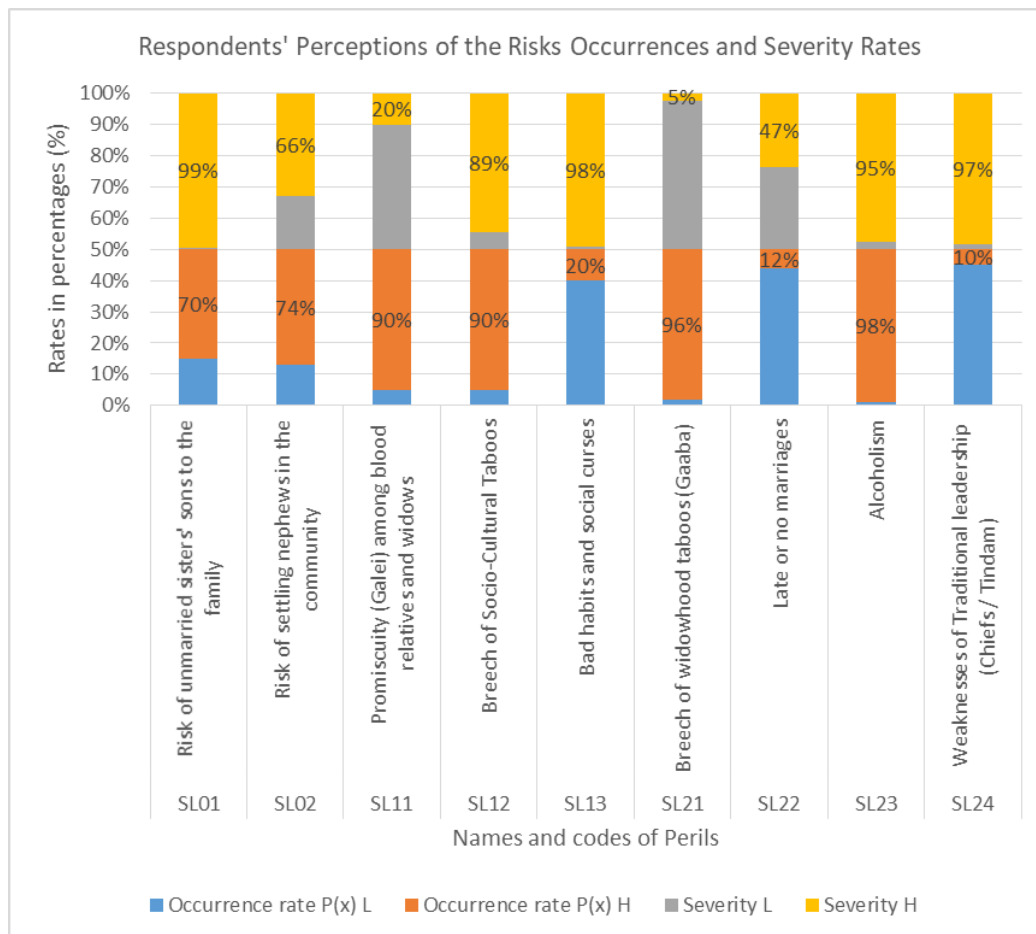
Figure 4: Respondents' Rankings of Lifestyle Risks' Occurrence and Severity of loss impact

Source: Field Data 2023

From Figure 4, the respondents' perception of the risks' rates of occurrence are mostly high. Same applies to the perceived impact rate of the losses. Therefore, applying Dorfman (2008) severity and frequency of loss quadrants, SL01, SL02, SL12 and SL23 recorded high rate of occurrence and high severity of loss impact. The primary risk management strategy applicable here, as per Dorfman (2008), should have been avoidance of the activities that are generating those perils. For the remaining five perils two require insurance while the other three are for reduction.

Table 7: Daily Lifestyle Loss Severity and Frequency quadrant

	LOW SEVERITY	HIGH SEVERITY
LOW FREQUENCY	Risk assumption Risks in this quadrant are retained because the frequency and severity of loss are both low. n. a.	Transfer/ Insure the potentially large losses of the perils. SL13 and SL24
HIGH FREQUENCY	Loss Prevention/Control or reduce the likely frequencies of losses. SL11, SL21 and SL22	Risk Avoidance Cut off the causes of such risk to prevent/avoid it, if insurance premiums are high and loss control efforts also unjustifiably expensive. SL01, SL02, SL12 and SL23

Source: Dorfman (2008:59)

From Table 7, the mainstream science approach of managing the risks avoidance dominated followed by reduction. However, in Table 6, retention of risk dominated the indigenous strategies in managing lifestyle perils. Except perils SL02, SL22 and SL24 all the rest enjoy an element of retention. These variations seem to indicate that the Indigenes' risk tolerance level for lifestyle issues are higher. The variations could also be explained by their limited exposition to exogenous strategies such insurance products where they can physically cede the financial or material aspect of their losses to.

An interviewee from Pwalugu commenting on the risk management strategies for risks associated with weak traditional leadership (SL24), indicated that it bothers on controlling the system's failure to protect the vulnerable from the dominance of the stronger members of the community. He explained that the traditional leadership, like modern political systems is built on long standing ancient cultures. If weakness exhibits itself in any community, the composition of the leadership team is assessed to ensure that it is properly constituted and empowered to ensure that the leadership structure of authority, responsibility and delegation (ARD) is upheld (Interviewee: Pwl-2, February, 2023).

Another interviewee from Bare (Bre-1) supporting the comment, also indicated that when members at the lower level of power are strongly supported by those at the divisional and Paramountcy levels. Citing an example, he indicated that when someone undermines the Earth Priest (Tindan) the Chief steps in to support the Tindan. The elite members sometimes also step in to support the weaker leader with resources to enable him regain his confidence level. The said weak leader on gaining his grounds and being assured of the various supports is able to function effectively and without biases. He rigorously respects the ARD structure and will only listen to complains laid before him through his Linguist or Wuran. By this, witnessing is guaranteed and subsequent hearing of such a case will not encounter any significant changes to generate possible biases.

Another informant, from Bare (Bre-3) indicated that when there is a conflict between leaders the community suffers. A good leader will therefore have to shelve his pain and return love so as to keep the community's candle of happiness burning. The strength of a leader is built around his tolerance, patience, and responsible selfless attitudes. The absence of these makes the leader assertive and therefore socially weak. Poverty and physical body weakness due to old age are not sufficient factors to classify one as being a weak leader. He also indicated that the Earth Priesthood of Taalei is a heritage system that requires some confirmation and validation. When the various processes are duly followed, he inherits the "Teng-Kuugre" and his voice becomes a voice of the ancestors. So the issue of being strong or weak could be the personal trait of the individual not the seat of authority.

4.3.1 Management by ceding of risk

The study area has no access to agriculture insurance packages for risk bearers to transfer their expositions by buying the appropriate policies. They therefore resort to retention and reduction of the loss severity by physical methods and/or ceding it to deities.

Where risk is ceded to a deity, as per the spiritual strategies in Table 6, promissory considerations in the form of

pacification sacrifices are pledged by the ceding partners (risk bearers). This consideration which represents the premium, is only payable if the feared risk fails to occur. The timing for the payment of the premium is the reverse as compared to mainstream science, where premiums are paid during underwriting before the insurer can assume the risk.

The impact of the consideration (i.e. premium) on the wealth between these two knowledge basis (mainstream science and indigenous knowledge) are inversely related. For instance, under the actuarial utility theory of mainstream sciences (Bowers et al, 1986), the risk bearer of a potential pure risk peril where there is either loss or no loss, wealth (w) remains intact if the bearer did not take an insurance cover and the feared risk does not occur. Otherwise, he/she suffers a complete loss if the risk occurs as in equation (1)

$$W_i = \begin{cases} \Pr(pi) & w, \ 0 \\ \Pr(1 - pi) & w - d \end{cases} \qquad \ldots \qquad \text{equation (1)}$$

From equation (1), the risk bearer's wealth on the occurrence of the feared loss, becomes the wealth less the premium (w-d) if the risk is insured.

Adopting Bowers et al (1986) model, the indigenous ceding approach can be explained as:

$$W_i = \begin{cases} \Pr(pi) & w - (d_1 + d_2) \\ \Pr(1 - pi) & 0, \ d_1 \end{cases} \qquad \ldots \text{equation (2)}$$

From equation (2) the model presents the indigenous ceding with initial commitment d_1 and pacification consideration of d_2 which is only payable if the feared risk fails to occur. Thus, the model estimates the wealth of the ceding partner to be w-(d_1+d_2) if the feared risk fails to occur. However, if the risk occurs, the risk bearer will not be compensated or indemnified by the deity. Neither will his commitment value (d_1) used for the sacrifice be refunded. This leaves the risk bearer with not only loss of the wealth but also of the ceding sacrifice. This means the indigenous ceding in itself, is equally a risk since the person ceding has no known rights to demand any compensation or even refund of the ceding sacrifice that purports to assign the risk to the deity. The absence of any cultural or legal backing on this ceding arrangements makes it unenforceable in any judicial settings. Hence values transferred or expended in the process are non-refundable even though the ceding is normally done within the risk bearer's domains. This has resulted in many families building their own protective powerful deities (i.e. *Teema Doat*[4]). These deities are commonly given dogs or cats and fowls as sacrifice. They may be given some other animals in addition to the fowls, but those times are not common. By domesticating the protective deity, Indigenes suffer no loss during ceding since the meat of both the ceding and pacification sacrifices is consumed by the risk bearer's own family.

5.0 Conclusion and Recommendation

The Indigenous perspective of risk management bother relations and neighbourhood. By this, indigenes join forces in managing most risks and this generates some synergy in the controlling, prevention, and sometimes builds into sharing the risk losses retained.

From the findings, the following conclusions were drawn regarding the Talensis world view of risk:

The Talensis' indigenous methods of mapping and identifying risks conforms to the pragmatism and constructivism philosophical worldviews. They exhibit good understanding of risk and appreciate the positive and negative influence of modernity. They are consistent in applying their oral social and historical knowledge as well as assessing prevailing actions and consequences to identify, validate and mitigate risk expositions.

The conclusions drawn from their risk management strategies are that:

They deploy the main stream sciences' strategies of retention, reduction, transfer or ceding, and avoidance. But they do not apply the same criteria in choosing the strategies for a given exposition.

Their risk ceding has no compensation or indemnity packages but pacification for a favourable result.

The findings basically, point to a vulnerable indigenous social system placed at the mercy of modern social dynamics by its youth, the future leaders. Most adults in the current era have remained silent for the obvious reasons that the perpetuation of modernity has already captured its real prey. Implying that the hope of recovering from the negative influences of modernity has been crashed.

Others are, however, confident that the indigenous system will triumph at the appropriate time and that a lot of the indigenous social systems will fall into their respective places. This category confirms Kanu's assertion that inasmuch as there is a context between the imported Western values and those of autochthonous African values, most social values remain unshakable (Kanu, 2012).

With these contradictory opinions, it is worth stating that the threat of modernity on the indigenous systems is not unsurmountable. Hence the study recommends that leaders of Taleng-Teng and for that matter, rural

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[4] Teema Doat is the plural of Teem Dok which literally means powerful deity that has a pot herbs in it.

Ghanaian communities adopt and implement strategies that will redirect the younger generations to appreciate the socio-cultural settings of their Indigenous communities. Conscious effort should be made to educate the youth and children the indigenous human centered social values. This will enable them effortlessly resist the negative influences of modernity on their cultural settings as a people.

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