




An Examination of the Phenomenon of Cohabitation: A Case Study of the Fante Tribe of Ghana

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ABSTRACT

Cohabitation, a practice which is not accepted in Ghanaian culture, is on the rise and is becoming a growing concern that needs an outreach. An outreach involves interacting with those living together in unmarried and intimate relationships. This research, therefore, sought to examine the history, etymology, and scriptural underpinnings of cohabitation among the Fante people of Ghana, investigated the phenomena of cohabitation among the Fantes and offered approaches for reaching cohabitants in Ghana. The study used the qualitative method, and snowball sampling method to analyse cohabitation phenomena in Fante Land and interviewed twenty people about their reasons for cohabiting and its perceived effects. The study showed that cohabitants view marriage as a dangerous institution, with many experiencing agony, frustration, violence, abuse, despair and death. It offers minimal opposition and is prevalent in premarital and trial marriages. It is also a test before marriage due to fear of divorce, emotional and financial complications, and the high bride price. The study further revealed that cohabitants prioritise freedom of choice and self-fulfilment and face low sexual exclusivity, abuse, mental health issues, and high divorce rates. The study suggests support and education for cohabiting couples, counselling services and theological reflection on cohabitation's compatibility with Christian values. It also recommends public awareness campaigns, educational programs, property rights reforms, and support systems like affordable childcare and social services. Further research is needed to understand the long-term effects on relationships and faith. The research serves as a valuable foundation for future studies on cohabitation, providing valuable insights for religious leaders, policymakers, and scholars interested in the intersection of faith and contemporary societal trends.

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INTRODUCTION

Outreach to people in cohabitation involves interacting with individuals who are living together in unmarried and intimate relationships. Cohabitation reflects changes in societal norms and shifting views regarding intimate relationships and marriage. It is troubling when individuals live together without being married and have sexual intercourse. Sexual intercourse in Ghanaian culture and for that matter Christian ethics is meant for persons who are married. Marital relationship is one of the socio-cultural concepts accepted in every community. Marriage is the institution that provides the context for establishing marital relationships considered legally binding and socially desirable. The concept of marriage is an essential institution in every community in the world. Marriage is an arrangement involving a male and a female that is governed by laws, traditions, and religious convictions.¹

¹Duran Bell, "Defining Marriage and Legitimacy," *Current Anthropology* 38 (1997): 237.

In religion, the change in human sexual relationships and their legitimacy is an issue of concern. This change in human sexual relationships is cohabitation where people live together as though they are married.

The issue of cohabitation is becoming an alarming trend in the world. The number of unmarried parents cohabitating has increased. Globally, the rate of cohabitation has substantially increased and it is regarded as a substitute for marriage.² There has been a rise in cohabitation in the United States. From 430,000 to 5.4 million, many couples had lived together before getting married.³ Also, marriage has declined in almost every European country whilst cohabitation has increased.⁴ In the United Kingdom, over 3 million children have been separated from their parents which is partially due to an increase in cohabitation.⁵

Ghana is not exempted from this challenge. The phenomenon of cohabitation is also rising in Ghana. According to the Ghana Demographic and Health Survey, around 8.1 per cent of people cohabitated in 2003, and this percentage grew to 13.1 per cent in 2008. In 2014, this figure increased to 14.1 per cent,⁶ implying that cohabitation is becoming more frequent in Ghana. This trend shows that the issue of cohabitation is gradually eroding the sacred institution of marriage. The cohabitants are becoming numerous and need to be reached. In Ghana, marriage is seen as a holy obligation for all normal adults. Marriage provides a sense of acknowledgement to an individual in the Ghanaian community.⁷

Nevertheless, cohabitation has grown in popularity as a viable alternative to marriage. This is affecting the Ghanaian perspective of marriage. In Ghanaian culture, sexual intercourse is allowed only within marriage because it is considered to be sacred. The act of cohabitation is changing the marital institution. Cohabitation describes a relationship between people of different sexes who live together without getting married legally, formally in a religious ceremony or in any other traditional way. This is undermining the Christian mission. The mission must include proclamation, service, and fellowship. The outreach programme must provide for the needs of all people, including cohabitants.⁸

In Ghana cohabitation is prevalent among the people in the Fante Land. Fante culture expects a woman to stay with her relatives and wait for a man to ask for her hand in marriage. Family members and well-wishers would accompany the new bride to her husband's home. Currently, the marriage institution is fast eroding. People are attempting to replace marriage with cohabitation which allows them to enjoy sexual intercourse without marriage. Now it has become common for two opposite sexual partners who are not married to share a household. Among the Fante people, most cohabitants consider their status to be as good as marriage, and posit that the privileges granted to married couples apply equally to them. The issue of cohabitation has the potential to replace marriage which is a divine institution stipulated in the Bible.

Cohabitation is perceived as an alternative to marriage, but sex outside marriage is wrong, therefore sex in cohabitation is also wrong. The traditional norms about marriage still hold and cohabitation is not marriage. Even though cohabitation is becoming rampant and undermines the Christian mission, there is a need to reach out those who practice it. The purpose of this study is four-fold. First, it seeks to review the history of the Fante people and their marriage system. Second, it seeks to assess the etymology and biblical foundation of cohabitation. Third, it seeks to find out the phenomena of cohabitation in Fante land. Fourth, it seeks to suggest the way forward in reaching the cohabitants among the Fante people in Ghana.

This study uses a systematic approach to gather, analyse, and interpret data. It employs a qualitative method to analyse the issue of “an examination of the phenomena of cohabitation in Fante land” in the light of the biblical foundation about Cohabitation. The snowball sample method was employed to interview twenty people on the following questions: Why are you not married but cohabitating? What are some perceived effects of cohabitating? There are six sections to the research. The introduction to the study is covered in the first section. The history of the Fante people and their marital structure or system of marriage are discussed in the second section. The

²Barbara Mitchell, *The Boomerang Age: Transitions to Adulthood in Families* (New Brunswick, NJ: Transaction Publishers, 2011), 11; See also, Fussell E and Palloni A, “Persistent Marriage Regimes In Changing Times,” *Journal of Marriage and Family* 66 (2004): 1201.

³G. K. Rhoades, S. M. Stanley, and H. J. Markman, “Couples’ Reasons for Cohabitation Associations with Individual Well-Being and Relationship Quality,” *Journal of Family Issues* 30 (2009): 233.

⁴B. Perelli-Harris, M. Kreyenfeld, W. Sigle-Rushton, R. Keizer, T. Lappegård, A. Jasilioniene, C. Berghammer, and P. Di Giulio, “Changes in Union Status During the Transition to Parenthood in Eleven European Countries, 1970s to Early 2000s,” *Population Studies* 66 (2012): 167.

⁵HM Government, “State of the Nation Report: Poverty, Worklessness, and Welfare Dependency in the UK,” (HM Government May 2010), 50.

⁶Ghana Demographic and Health Survey, Report 2008 (Accra: Ghana Demographic and Health Survey, 2014), 10.

⁷Kwame Gyekye, *African Cultural Values: An Introduction* (Accra: Sankofa Publishing Company, 2003), 23.

⁸Nancy Vyhmeister, “Why world mission?” *Ministry*, August 1990, 8.

third section is concerned with the etymology and biblical foundation of cohabitation. The fourth section considers the phenomena of cohabitation in Fante land. The fifth section considers the way forward in reaching the cohabitants among the Fante people in Ghana.

The Fante People and Marriage

The concept of cohabitation is seen among the Fante people in Ghana. The Fantes are Akan people, who speak *Fante-Twi*. The Fante tribes live along the central coastal regions of Ghana.⁹ Oral tradition states that in 1250 AD, the Fante split apart from the other Akan tribes. As a result of this deed, they were given the name *Faatsew*, which means “half that's left”. At Techiman in Ghana, the Fante abandoned their Akan relatives.¹⁰ Fante formed numerous autonomous kingdoms that ultimately joined the Fante Confederacy. The Fante people have a total population of about 3,405,000.¹¹

The Traditional Fante religion involves the worship of a supreme creator god who is called *Nyame* or *Nyankopon*. The supreme god is the source of strength for a large number of other abosom (gods). Priests serve certain spirits and mediate between the gods and the people. Nearly everyone takes part in each day's prayer. To show respect to the ancestors who are buried in the community and the spirits who are present everywhere, libations must be poured. However, most of Fante converted to Christianity at the close of the twentieth century. The Fante people are of matrilineal descent. Every lineage has a ceremonial stool on which significant ancestral spirits live, and the worship of these spirits is an essential part of the Fante religion. In the Fante chieftaincy set up, the paramount chief is chosen from the matrilineal side. The divisional chiefs and sub-chiefs report to the paramount chief. Similarly, there is the *Asafo*, which means “company”. Succession and membership of the *Asafo* is patrilineal. Therefore, every child, regardless of gender, is immediately a part of the family company. The customary or traditional marriage ceremony known as *aware* of the Fante involves thorough rules and processes that the future couple and their family must follow. In Fante, a marriage affects not just the man and the woman but also their family.¹² As a result, marriage was viewed as a structural link between communities as much as a bond between two people.¹³ As a fundamental value to the native Fante, maintaining the sanctity of marriage became a community concern. Van claims that it entails a change in family, clan and village, and that occasionally newly married people are even set up permanently in a new home.¹⁴

A large number of people were impacted by the union, which earned the indigenous marriage process great respect. Every marriage must get the blessing and consent of the parents for it to be deemed legal because of the extensive ramifications it has on each partner's lineage.¹⁵ The Fante people believe that although the children belong to the mother's family, it is the father's responsibility to arrange their marriage. Parents must help their children to make an informed decision when selecting a life mate. Fathers are responsible for paying for their support and raising them. The father's special obligations to his son included raising him from infancy through puberty and arranging his marriage.

The father is also accountable for his deeds. As a result, in the past, a father was liable for paying the sexual immorality fine if his son committed fornication as a result of his father's inability or negligence to find a wife for him. In addition, he filed a claim and received compensation if any of his daughters were lured. It was to the father's benefit to find his boy's spouse as soon as possible when they reached puberty, and this became recognised as a duty. The responsibility for the sons ended at marriage or when they became self-supporting. Similar to this, the mother started teaching her daughter how to take care of the home as soon as she was ready to marry. The mother eagerly anticipated the day she would appropriately marry her daughter off to a desirable man.

In Fante culture, every marriage must go through traditional procedures to gain approval. The first and most crucial stage before the ceremonies and rituals is the inquiry. Both families must inquire into each other's history before the marriage is contracted to ensure that it does not violate any marital laws. A man will not be permitted to wed a member of his lineage if she shares funeral obligations and expenditures with him, or if there is a persistent and infectious sickness in the family. The purpose of the background investigation is to shield the

⁹Rebecca Shumway, *The Fante and the Transatlantic Slave Trade* (Rochester: University of Rochester Press, 2011), 2.

¹⁰ The Akyem, the Ashantis, the Kwahu, the Bono, the Akuapem, the Nzema, the Ahanta, and other Akan people were considered to be relatives of the Akan.

¹¹Joshua Project “Akan-Fante in Ghana,” accessed 28 August 2021, https://joshuaproject.net/people_groups/11188/GH.

¹²Awusabo-Asare, K, “The New Intestate Succession Law of Ghana,” *Canadian Journal of African Studies* 24 (1990): 2.

¹³L. Hendrix, *Marriage* (New York: Henry Holt and Co. Hendrix, 1998), 734.

¹⁴Gennep, A. Van, *The Rites of Passage* (Chicago, IL: Chicago University Press.1960), 116.

¹⁵L. Magesa, *African Religion: Moral Tradition of Abundant Life* (Nairobi: Pauline Publications. 1998). 116.

future bride from any potential issues with the marriage. Parents are kept in the dark about the courting after giving their consent for the man and woman to be married.

The Fantes consequently viewed marriage as a lifetime partnership between a husband and wife for the sake of mutual support, procreation and the continuation of the ancestral line and the welfare of the tribe or clan.¹⁶ The items on the Fante list for marriage are gifts that a man must provide to the bride's family before the wedding ceremony. The “knocking fee,” also known as *abombo* or כאכאכא, is paid when the man's family ‘knocks on the door’ of the girl's family. The girl becomes the man's affianced wife upon acceptance of the *abombo*, and although this is just a moral responsibility, it is scrupulously observed because breaking a pledge is against national tradition.

The traditional wedding ceremony is then set. Head money (Etsiradzi) and head rum (etsir-nsa) are given to the woman's parents. The bride is typically absent, and the husband is frequently not present as well. The bride's father and the groom's father, as well as their representatives, are present at the ceremony on the scheduled day. The bride-to-be has to show consent in front of everyone present for the elders to receive the head's money as well as a package filled with items for the girl, including clothes, handkerchiefs, a comb, lavender water, and pomade. The bride is simply invited to sign off on the elders accepting the presents. It should be remembered that for the marriage to be legally sealed, the bride must give her consent before her family accepts the presents. The bride's family also receives money from the groom's family as a thank-you gift. In Fante tradition, cohabitation, rape and fornication were in the past considered to be exceedingly serious offences that required rituals for purification lest the gods and ancestors be insulted, given the value and holiness connected to marriage. Offenders were often harshly punished for moral and societal reasons. This was done to stop future offenders from making the same mistakes. Marriage was so significant among Fante people that if a woman cohabitated with her male partner and the marriage rituals were not performed for her and she died, the man would be obliged to perform such ceremonies over the body of such deceased female, whether or not they had children. Therefore, it is unthinkable for anyone planning a Fante traditional marriage to ignore the Fante marriage process. Marriage was viewed as a need rather than an option at a certain point in life, and it remains the most significant social institution to date.

The Etymology and Biblical Foundation Of Cohabitation

Etymologically, the term “cohabitation” is derived from the Latin word *cohabitare*, which is from the prefix *co* meaning “together” and the word *habitare* meaning “dwell.”¹⁷ The term cohabitation is a situation where a man and a woman dwell together and have a sexual relationship without being married.¹⁸ Cohabitation is also referred to as a consensual union or a *de facto* union. It refers to two people of the opposite sex living together and engaging in sexual activities. To “cohabit”, in a broad sense, means to “co-exist”. Generally, cohabitation favours the extra period of being sexually active in a single life. Unlike traditional marriage, cohabitation has evolved into a new type of relationship. It involves a shared household between a man and a woman as intimate partners and has characteristics which are in common to marriage.¹⁹

The phenomenon of cohabitation contradicts the biblical foundation of the Christian faith. This is revealed in Christ's interaction with the Samaritan woman where it was brought to bare that she was involved in a cohabitating relationship. According to Jesus, “You have had five husbands, and the man you are currently married to is not your husband” (John 4:18). The man was not her spouse, Christ emphasised. Even though she lived with him, they were not legally married. Either she may have been cohabitating with the man without him conducting the rituals of marriage, or she may have left a previous spouse without getting a divorce, making her marriage to this man illegal.

The performance of the very first marriage was done by God when He created Adam and Eve. God created a woman for the man (Gen 2:18). The Bible makes it clear that after creating Eve, God brought her to the man (Gen 2:22–24), underscoring the biblical tenet of marriage that the father of the woman her creator gave her to Adam his son who said, “this is now one of my bones and flesh of my flesh” (Gen 2:18). As a result, ‘a man must separate from his mother and father to marry his wife, after which they will become one flesh’ (Gen

¹⁶A. J. Moler, *Love, Marriage and the Family: Yesterday and Today* (New York: Alba House.1982), 3.

¹⁷Todd A. Salzman, and Michael G. Lawler, *Sexual Ethics: A Theological Introduction* (Washington, D.C.: Georgetown University Press, 2012), 123; See also, Goran Lind, *Common Law Marriage: A Legal Institution for Cohabitation* (Oxford: Oxford University Press, 2008), 405.

¹⁸Elia Shabani Mligo, and Jael Omanga Otieno, *Cohabitation among Students in Higher-Learning Institutions in Tanzania: Its Effects to Academic Performance* (Eugene OR: Wipf and Stock Publishers, 2018), 5.

¹⁹Adrian Thatcher, *Living Together and Christian Ethics* (Cambridge: Cambridge University Press, 2002), 17.

2:23–24). The moment Adam accepted the woman from the creator, the two became one flesh. This demonstrates that sexual activity is only permitted after marriage.

Although Adam and Eve were still two distinct people, in God's perfect marriage, they merged into one. They had similar beliefs, attitudes, and objectives. Together, the spouses strived to create a solid holy family. The fact that God started the very first marriage in Eden is noteworthy. God created marriage. According to the Bible, God formed them both male and female at the time of creation. Because of this, a man must separate from his parents and get married to his wife. Therefore, let man not put asunder what God has brought together (Mark 10:6–9). The relationship between Adam and Eve demonstrates that God's ideal marriage consists of a man and a woman who are united by their families in a lifetime commitment to one another. This is significant since it affirms that marriage is beneficial. It is a gift that God has bestowed upon us since the beginning.

In marriage, the male must obtain parental permission before making presents to the woman's family. In Genesis 24, Abraham instructed his senior-most servant to find Isaac a wife. The servant and his companions made an appearance in Mesopotamia, prayed to God, and said that the woman who brought water for their camels and offered the servant a drink from the well would be Isaac's wife. When Rebecca showed up there, she carried out all the servant had prayed for. Abraham's servant gave Rebecca two bracelets for her wrists that each weighed ten shekels of gold and weighed half a shekel of gold (Gen 24:22, 47).

The Bible depicts Rebecca as a young lady who was both highly attractive and a virgin. (Gen24:16.) The servant of Abraham sought the concern of Rebecca's family at Bethuel's house, and after they allowed it (Gen 24:50, 51), the servant of Abraham took out garments, jewellery made of gold, and jewellery made of silver, and presented them to Rebecca. Additionally, he presented priceless items to her mother and brother (Gen 24:53). Then Bethuel and Laban said that they would ask Rebecca whether she was prepared to depart. The two granted their blessing when she stated she was prepared to travel to Canaan as a wife, and she accompanied Abraham's men with her servants as they travelled to Canaan.

Similarly, Jacob had to pay a “bride price” before marrying Rachael. When Jacob asked the people in Haran about his uncle Laban, he was informed that the girl walking towards him was Rachel, Laban's daughter. Jacob was struck with emotion as he assisted her in watering the flocks; He kissed her whilst introducing himself as the son of her father's sister. To notify her father, Rachel ran home. Laban rushed there and gave him a hug and a kiss before taking him home. Laban asked Jacob to name his pay after a month of labour, but Jacob answered with a request for a bride. Jacob's need to “pay” the bride price to marry Rachel corresponds to the fundamental basis of marriage recognised in the Bible. Jacob worked for seven years to pay Rachael's bride price. (Gen 29:14-20).

In addition, when David agreed to marry Saul's daughter, Michal, he was subjected to an extraordinary bride price. To exact revenge on the king's adversaries, Saul told David that the king would only accept the foreskins of 100 Philistines as a bridal price. (1 Sam 18:25). In Eastern countries the husband purchases his wife either by gifts or services. However, Saul's willingness to accept a public service radiated liberality whereas his choice of such a difficult and dangerous service seemed to be solely motivated by the desire to win the hand of a king's daughter. With this request, Saul was merely attempting to have David killed, but if David succeeded, he would marry Michal. Later, when David became king, he referred to this as his “betrothal” payment (2 Sam 3:14). This demonstrates that marriage was still significant throughout ancient Israel.

In the New Testament, Jesus was at a wedding in Cana with his disciples (John 2:1-11) to indicate the importance of marriage and the vital requirement for every man to pay the bride price of a woman. They ran out of wine when the party was in full flow. Mary alerted Jesus about the dilemma because she knew He could easily save the feast-hosting family from embarrassment and humiliation. Jesus turned water into wine to assist the wedding. This further demonstrates that marriage was still significant throughout Jesus' day.

It is not surprising that Jesus confronted the Samaritan woman about her cohabitation. The woman replied “I do not have a husband. Jesus said to her you have stated it rightly, you have no husband” (John 4:17). Jesus made the woman consider her state, and showed her that he knew her heart and the secret actions of her life. Jesus said to her “You have had five husbands, and the one whom you now have is not your husband.” According to Christ, she was cohabitating with him whilst they were in an unmarried and this was illegal. This demonstrates that neither she nor the family had received the marriage price, and their sexual conduct was fornication against God. Cohabitation is therefore fornication.

To add to the above discussion, the Bible gives several admonitions against having sex before marriage which are highlighted below:

Everyone should respect marriage, and the bed should be kept free from immoral activity (Heb. 13:4). God will condemn adulterers and those who engage in sexual immorality. Since God created marriage as an institution

to promote human happiness and the avoidance of fornication and other heinous vices, anyone who bans or discourages it increases the temptation to commit these crimes and exposes himself to God's righteous wrath.

Also, the Bible speaks to the widows and the singles, they should remain single. However, *if they are unable to restrain their desire, they should marry since it is better to be married than to fornicate* (1 Cor 7:8-9). Many Christians are troubled as a result of unsatisfied passion and fornication. According to the apostle Paul, *God did not call us to live an immoral life but rather to live a holy life* (1Thess 4:7). Apostle Paul states that *there has to be no trace of sexual misconduct, immorality of any sort, or enticement, for these are all unacceptable for God's pious people* (Eph 5:3). God bans sex before marriage because when two people participate in sexual intercourse, they become one. (Mark 10:8). When people have sex but they do not stay married for the remainder of their lives, it leaves them with a horrible and tremendous hurt.

Moreover, it is of great advantage for every man to officially pay the bride price of the woman he wishes to marry before participating in sexual intercourse. In the Bible, certain conditions required a bigger bride price payment than usual. For instance, Shechem promised to pay anything after fornicating with Dinah, Jacob's daughter. He was ready to pay whatever the bride price would be to convince Jacob and his sons to agree to let him marry the girl after fornication (Gen 34:11–12). He put himself at a disadvantage by having sex with the girl before getting approval to marry her. Therefore, it is obvious that a big bride price was needed.

It is dangerous for any person to think that he can cohabit with a woman without sex. The Bible admonishes that “we need not give place to the devil” (Eph 4:27). Humanity must remember not to give the devil a foothold in their lives. The temptation to have sexual intercourse before marriage is strong for humanity. People could violate their physical boundaries by sleeping together if they are physically close to the opposite sex. A man and woman will be tempted to have sex before marriage or to violate each other's physical limits. Without making a covenant before God, a couple are not married yet. The Christian faith motivates adherents to advise against premarital cohabitation. The biblical meaning of marriage is called into question when one enters into a living arrangement that includes sexual relations outside of marriage. It is to disregard the Scriptures' clear explanation of God's plan for human sexuality.

METHODOLOGY

This section is concerned with the phenomena of cohabitation among the Fantes. Fante people are naturally sociable creatures that seek marriage connections. Marriage becomes the institution that provides the environment for developing legally bound and socially acceptable married partnerships. Cohabitation has become a popular alternative lifestyle to marriage, where people live together as though they are married. With the snowball sample method, twenty people were interviewed on the following questions: Why are you not married but cohabitating? What are the perceived effects of cohabitating? The responses are organised in two main sections, which include the reason for cohabitation among the Fante people; and the effect of cohabitation among the Fante people.

FINDINGS AND DISCUSSION

Reasons for Cohabitation among the Fante People

The Fante believe that only within the confines of the married partnership is a sexual activity recognised. The concept of marriage and the procedures leading up to it, however, has drastically changed in recent years. When the respondents were asked why they were not married but were living together, they listed the following reasons.

First, some respondents indicated that marriage has become exceedingly dangerous as just one out of every five marriages succeeds. Couples experience agony, frustration, violence, abuse, despair, and even death. They, therefore, prefer cohabitation, which gives the least amount of opposition. They indicated that as cohabitants they can have sex and marry later. It is not surprising that at this period of the sexual revolution, premarital sex as well as trial marriages have become rampant. Furthermore, other respondents complained about how the media influences their opinions of marriage, but considering that it is generally the sad rather than the good endings that are brought to their notice, it is conceivable that this has something to do with their shifting attitudes about marriage. Others mentioned that before getting married, it is typically a good idea for a couple to live together to see if they get along.

Second, it was found that some cohabitants are concerned about the emotional anguish that divorce may bring. They think marriage is not worth it because of the possible hazards of divorce. The respondents indicated that divorce is “trouble” because of the legal and financial complications and that it makes them avoid marriage. In other words, the benefits of marriage, in many participants' eyes, were just insufficient to compensate for the

possible psychological and financial anguish of divorce. To some people, cohabitation provides similar benefits to marriage without the risk of divorce.

Besides, whilst cohabitation may easily come to an end, it is unclear if it provides the same long-term benefits as marriage in other ways. Cohabitation was chosen, according to the respondents, as a way to test out a relationship before deciding to get married. They prefer to cohabit because they are afraid of marriage in general and want to get married later. Even those who have never experienced divorce fear it will occur to them. They also appear to be concerned about the controversial nature of how relationships are depicted.

Third, the respondents indicated that there is a strong inclination for cohabitation because of the visible high price tag now associated with the bride price anticipated by the woman's family during the process leading up to the marriage. Only a select few prospective husbands, according to the respondents, can afford to pay the bride price to the bride's family given the current economic climate. Many couples want to marry but are unable to do so owing to financial constraints, but they regard the ritual as an important component of the marriage process. They are cohabitating to establish some financial stability in advance of a potential marriage. Also, the respondents indicated that most of them are faced with an ethical problem as a result of the bride price. Males who choose not to get married may be spared some of the responsibilities and financial burdens that have historically gone along with marriage. The main conclusion is that both sexes, especially those who are less financially secure are more hesitant to marry than they were a few decades ago. The current economic situation makes them much scarier than they might be in better times.

Fourth, the respondent indicated that in terms of culture, there has been a transition; in previous years, marriage was seen as highly honourable in their culture and history. People nowadays prioritise freedom of choice and self-fulfilment. The respondents indicated that women are also known to be impoverished. Many people are unable to pay their rent, and bills, or meet their basic requirements. Many women live together to meet their requirements. Men cohabit to benefit from satisfactions such as sex and household help.

Finally, the respondent indicated that low and decreasing marriage rates among Fante have been attributed to growing levels of education and improved work possibilities for African women. In addition, there are an increasing number of organisations in metropolitan areas that permit or legitimise cohabitation. People with higher educational attainment have more opportunities to ask important questions about these rites and rituals, but most people do not accept such a concept.

Effect of Cohabitation among the Fante People

According to the respondents, cohabitation poses a challenge to Fante's outlook on marriage. Marriage was formerly held in high regard in society and history. People nowadays prioritise self-fulfilment and freedom of choice. However, the respondents were asked what the perceived effects of cohabitating are. The respondents gave both negative and positive effects of their cohabitation. The negative effects are discussed as follows.

First, the respondents indicated that men and women who live together have a negative perception of one another. These couples are more likely to have extramarital relationships and endure domestic abuse. If a cohabitating couple has a child, the male is likely to leave after two years, leaving the child to be raised by a single mother.

Second, the respondents indicated that cohabitating relationships are destabilised when children are present. Cohabitating couples are more stable and marry around the time their kid is born, but those who are less stable continue unmarried cohabitating. Also, children in cohabitating households are more likely to experience a range of emotional and social issues such as drug usage, depression and dropping out of high school.

Third, the respondents indicated that women who live together with men are at a disadvantage and suffer a variety of difficulties. The threat of financial hardship and the threat to one's well-being is clear. The situation is exacerbated by the absence of legal protection, especially if their partners died intestate. The vulnerability of cohabitants was also emphasised.

Fourth, the respondents went on to add that whilst cohabitation is often regarded as a prelude to marriage before the actual union, it is also seen as a valid alternative to marriage. As a result, most cohabitants regard cohabitation as equal to marriage, making them vulnerable to deprivation. Cohabitation may or may not progress to marriage, leaving most women vulnerable to feelings of deprivation if their spouses die.

Fifth, the respondents indicated that cohabitation harms long-term relationships. Couples are less committed to one another, which leads to a negative attitude regarding marriage. As a result, cohabitation increases the likelihood of a divorce after marriage, and more cohabitating couples who marry soon divorce.

Sixth, the respondents indicated that cohabitating partners experience a lesser level of sexual exclusivity and enjoyment. They are more prone to enmity, are more likely to be abused in their relationships, and are physically

and mentally sick. Depression, especially among women, is a risk. Children who live with their parents are more likely to have behavioural problems and divorce if they marry.

Lastly, the respondents indicated that religious involvement is lower among cohabitating spouses. Cohabitation has long been frowned upon by Christian groups, who believe that sex should only occur within the context of marriage. The churches mostly censure members engaging in cohabitation. Cohabitants are even frowned upon by some members, causing emotional hardship.

However, the respondents also pointed out some positive effects of cohabitation. They indicated that cohabitation is less expensive since they share resources. In real-life marital settings, they analyse their compatibility and rely on one another. They felt that cohabitation might continue for a long time and have similar practical outcomes to marriage. Many have children, and as a result, reliance develops, and shared assistance for property procurement may be necessary.

In addition, the respondents explained that cohabitation prevents an individual from getting married to someone they would not have otherwise married. They indicated that parents may be concerned about their children's well-being and insist on their children not marrying somebody they do not love. Some of the tension between the parents stems from their ego demands. Despite parental objections, many choose to cohabit with the man or woman they love.

Generally, in Fante-Land, cohabitation has the consequence of providing neither protection nor security in the event of a partner's death. The other cannot claim inheritance; until the bride's money is paid, he or she is considered an outsider. Children born as a result of such a relationship are regarded as illegitimate. It is regarded as an individualist union that does not in any way link families, clans, villages, towns, or even countries.

The Way Forward

Jesus's encounter with the Samaritan woman demonstrates that cohabitation may be overcome. Jesus said, "For thou hast had five husbands, and he whom thou now hast is not thy husband" (John 4:18). The heavenly knowledge of Jesus revealed a depressing situation. The woman's life had at least some outward appearance of respectability during her five marriages, but she is now in cohabitation. Jesus revealed her past and present life of cohabitation, but there was no word of severe reproof. He was always gentle and compassionate with the sinners of her class. She was saved and became an evangelist to her community. Similarly, cohabitants need support from the church and the community. It is obvious that cohabitation can never replace marriage. To limit the harm to the marital institution, the purity and sanity of marriage must be protected, and cohabitation must be discouraged. The discouragement of cohabitation can be done through proper education and counselling.

The church should improve its premarital counselling programs for adolescents so that they can accept church marriage more fully. Parents should receive appropriate instruction on how to teach their children about sexual morality and chastity. Also, the church must offer Christian marriage counselling sessions for those in cohabitation. In addition to the counselling, it is critical to emphasise the value of giving their relationship enough time to mature and flourish without the constraints of long-term commitments or the emotional entanglements of physical intimacy. Many in-love couples hurry into things, which might lead to terrible results. The use of a free counseling session will be beneficial.

In addition, the church must encourage parents and community leadership in a town meeting on the need to ensure cheaper marriage rites. There have been reports of wedding debts that have gone sour. There are instances of brides and grooms blowing through their funds only to suffer after the wedding. Clearly, there is a need to lower the expense of marriage so that everyone can marry rather than cohabit. The costly bridal riches not only burden the soon-to-be couple financially but also fosters maltreatment in the marriage. Such an education will help preserve the important heritage that seems to be eroding. This can be achieved through community forums and debates.

Also, some of these rites and rituals may need to be reformed to represent the current environment, which include people from various educational backgrounds, religious groupings, and racial and ethnic groups. Payment of the bride price is a cultural requirement that must be met. However, it has social and psychological ramifications for both the men who pay and the women who are paid. It will be necessary to deconstruct and recreate new rites and rituals.

Moreover, the church in collaboration with community leaders must ensure that marriage ceremonies are not misused by church and society members. Efforts must be made to eliminate the driving factors such as greed, moral decay, and unemployment that most people face. This type of instruction will aid in the preservation of a valuable legacy that appears to be deteriorating. This may be accomplished through discussion boards and discussions in the community. Gatekeepers must join forces with the government and other

stakeholders in the long-term endeavour to re-educate society about the risks of paying extravagant sums of money as bride riches at weddings.

CONCLUSION

In conclusion, cohabitation is a growing social trend in Fanteland, driven by the desire for sexual intercourse before marriage that contradicts traditional values. This departure from traditional marriage is causing moral and spiritual conflicts, sexual temptation, and weakening the institution of marriage. Cohabitation increases the risk of marital instability, poorer marriage quality and lower relationship satisfaction which are all factors for divorce. Couples living together face difficulties in resolving disagreements, uncertainty about partners' feelings and issues with long-term goals. Christian outreach to cohabiting individuals in Fanteland should focus on love, compassion and guidance from the Christian faith. Cohabitation is inconsistent with biblical beliefs, and the outreach approach should be based on understanding, supporting, and guiding individuals towards a more faith-aligned lifestyle.

Outreach to cohabitating couples is a sensitive task that requires respect for privacy and boundaries. To effectively reach cohabitating couples, a safe space for discussing needs must be created, provide resources like legal advice should be provided and support groups must be established. Hosting workshops, seminars, and community events can address common challenges. Education materials about cohabitation can empower couples. Collaborate with local organisations to expand outreach efforts. Recognise cohabitating couples' diversity and ensure inclusive outreach. Active listening and respect for their decision to cohabit without pressure are crucial. Also, establishing feedback mechanisms for continuous improvement, building trust and providing support are key to successful outreach.

The study recommends providing pastoral support and education to cohabiting couples, focusing on navigating challenges and exploring the compatibility of values and beliefs. Churches should offer counselling services to help couples make informed decisions about their relationships and faith. Theological reflection on cohabitation and its compatibility with Christian values should be encouraged. Further research is needed to understand the long-term effects of cohabitation on relationships and faith among Christians. Public awareness campaigns and educational programs should be implemented, and policymakers should consider reforms in property rights and inheritance to ensure legal protections similar to traditional marriages. This study contributes to research knowledge by providing a comprehensive examination of cohabitation. This research serves as a foundation for future studies in this field and provides valuable insights for religious leaders, policymakers, and scholars interested in the intersection of faith and contemporary societal trends.

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