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# EXPLORING WEALTH AND CULTURE NARRATIVES IN THE ORNAMENTATION OF BANK OF GHANA ARCHITECTURE

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## ABSTRACT

*The use of ornamentation in architecture is one of the strategies that has been employed by institutions like banks over the years to communicate their values and ideals to the public. More so, it has been observed that Bank of Ghana as a corporate organization has developed the tradition of employing ornamentation in some of their important buildings to communicate, cultural identity and wealth. This study, therefore, explores the essence and expression of wealth and culture within some of the ornamentations in the architecture of Bank of Ghana (BoG) located in Accra, Kumasi and Tamale metropolises. This study employed a qualitative method of research using observation, field notes, library research and photographic documentation as a means of gathering and analyzing data. It was observed that BoG buildings in the three metropolises were all purposefully ornamented with a strong presentation of wealth and cultural narratives that truly contextualize Ghanaian aesthetic values, ideals, philosophy, history and culture. The bank employs these themes and imagery to depict and promote concepts of culture and wealth in the architectural ornamentation. Among these themes and imageries explored are also trade, commodity, chieftaincy and industry.*

**Keywords:** Architecture, Ornamentation, Bank of Ghana, Culture, Wealth, Public Spaces

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## INTRODUCTION

Many important studies have been carried out on bank architecture the world over. Booker (1984), in his doctoral thesis looked at the architecture of British banks from the 18th century to the 20th, precisely in 1945. His study examined the evolution of bank design in the context of the development of the banking profession, its constitutional differences, and national architectural trends. Also, Dyson and Rubano (2000), looked at “Banking on the future: Modernism and the Local Bank” where they discussed the transformation that occurred in the mid-20th Century in the United States. Bank architecture has stood in many years as a symbol of prestige, community pride and economic security. It has been used as a powerful image-making and advertising tool designed in an affected style due to the mindset of the average business person (Dyson and Rubano, 2000).

Barnes, and Newton (2019), argued that just like social and cultural capital, symbolic capital can be traded into economic capital with great source of income. Architecture, symbols and spaces provide organizations some attributes and assign values and properties to their nature. Symbols and their meanings have been used widely by banks overtime and research has shown that the symbols changed over the course of the eighteenth, nineteenth and twentieth centuries.

Barnes and Newton (2019), and Green (1980), indicated that strategic and ambitious building of bank headquarters was phenomenal in the twentieth century, particularly in the Western contexts. For example, the new head office building commissioned by Midland, which was at the time, the world’s largest clearing bank reflected the bank’s status. Not only banks have the tendency to brand their identity through architecture. Such professional institutions as the Chartered Institute of Accountants in the UK also signaled their status through architecture (McKinstry, 1997). Over the years

meanings of power have been communicated through architecture in both style and scale (Conway and Roenisch, 2005). Bitner (1992), Schroeder (2015), and Barnes and Newton (2019), have argued that architecture or the physical environment reflect the important values and meanings that develop corporate brand identity.

Architecture has been known to employ symbolism in communicating to it viewers, either in the design of the building itself or through sculptures and ornamentation. It is believed that the sumptuous materials and lavish ornamentation that is used in bank buildings reflect their prestigious and community position, while their classical monumental solidity embody economic security and strength (Dyson and Rubano, 2000; Goldberger, 2009).

Architecture or the physical environment can thus signal important values and meanings which can play a role in developing corporate brand identity (Bitner, 1992; Schroeder, 2015). Architecture and spaces have over the years been transformed by the way ornamentation has been used, often creating environments that are beautiful, awe-inspiring and spiritually uplifting (Taylor, 2018; Ruskin,1989). Many countries in modern times have used art and architecture to create their identity and cultural brand. For example, Taylor (2018), stressed the importance of art and architecture in the branding of Qatar, with the government and the royal family supporting the drive as an essential part of the country’s cultural heritage. He stressed on the role of art in reflecting the historical and cultural context within which the architecture is executed (Taylor, 2018).

Ornamentation is as old as human history and architecture has adapted it to itself in relation to time and place (Sağlam, 2014). Architecture and ornamentation have existed complementarily since prehistory (Gawell and Grabowiecki, 2021; Glașveanu, 2014). While the former employs the later to

create communicative, mnemonic, cultural identity and meaning (Elrayies, 2018), the later depends on the former for space and expression. Ornamentation as an inseparable component of architecture, has been defended by many theorists. Owen (1851), as cited in Mallgrave (2006), stressed that ornamentation revealed itself as the true spirit of architecture. To better understand ornamentation and architecture, one needs to read them within cultural and stylistic contexts (Glaŝveanu, 2014). It is argued that ornamentation is about the essence of architecture rather than being a mere covering put on from outside reflecting the internal beauty of architecture (Ruskin, 1989). Ornamentation has so many functions in human culture, it aids in identification and location, informing and reminding, organizing our action and guiding our attention (Glaŝveanu, 2014). It is one of the strategies that have been employed over the years by banks to communicate their values to the public. Ornamentation adds value to architecture, extending the worth beyond the functional requirements of habitation. In bank architecture for instance, these values communicate essential information about the bank's culture, values, and attitude to consumers, and are therefore crucial to how their branded products are perceived and responded to.

In the banking industry, the use of ornamentation in architecture has been explored by many writers. For example, O'Brien (2020), discussed at length, the extensive use of ornamentation by Louis Sullivan in his long architectural career. O'Brien looked at the principles of ornamentation and the primary ornament types Sullivan employed across his fifty-year career. Also, the City of New York, Landmarks Preservation Commission (2007), outlined bank buildings which explored ornamentation in classical and Art Deco styles from the post-Chicago fire period up to the mid-twentieth century in the context of the United States of America.

In this similar context, Barnes and Newton (2019), assert that the symbols and meanings which have been used by banks in the past have been decoded and documented well in scholarly literature. They further explain that the symbols that were employed on the exterior and interior of National Provincial's new head office building in London referenced classical images which denoted prestige and indicated a long and wealthy national heritage. Barnes and Newton proposed that the building symbolized wealth, stability and legitimacy. The images related directly to the bank's past, in that it depicted the spheres of commerce, trade, industry and agriculture that had been supported by the bank in many regions of the United Kingdom in which it was located (Barnes and Newton, 2019). The National Provincial Bank's architecture communicates messages about its grandeur, ancient past and, eventually, uniqueness (Barnes and Newton, 2019).

Similarly, Ameer (2019) writing about the Societe Generale's architecture in Africa describes it as symbolic architecture that combines functionality with art and symbols of Côte d'Ivoire with its sharp and clean lines, naturally striking exterior façade, wooden frame supporting the dome reminiscing fleet of dugout canoes gathered into a decoration. He indicated that the ground of the building is decorated in marble, with the walls adorned with motif in relief with bricks from the port town of Dabou. The metal gate at the entrance is inspired by the Baoulé weights that were once used to weigh gold during ceremonies.

In Ghana, the Bank of Ghana (BoG) is the only institution in the country that is mandated to ensure that the financial system of the country is stable and safe. It has been observed that as a corporate organization, BoG has developed the tradition of employing ornamentation in its architectural works. This study explored the essence and expression of wealth and culture within some of the strategies of ornamentation

in the architecture of Bank of Ghana (BoG) located in the metropolises of Accra, Kumasi and Tamale.

## **METHODOLOGY**

This study employed the qualitative method of research, Silverman (2005), Kumar (2011); Bengtsson (2016), using observation, field notes, library research and photographic documentations (Yildirim and Yuksel, 2015; Urquhart, 2015). This study is born out of the first author's PhD dissertation, which focused on ornamentation in public architecture in Ghana. Primary data was collected from four buildings belonging to Bank of Ghana located in Accra, Kumasi and Tamale metropolises respectively. They included the main BoG building at High Street and the BoG Complex at Spintex Road, all in Accra, and the two BoG buildings in Kumasi and Tamale respectively. In order to gain access to the Bank's premises to carry out the research, a letter of introduction was sent to the Secretary of BoG at the Head office in Accra to obtain permission. After permission was granted, initial surveys were carried out in the Kumasi branch to observe the various areas of interest to the researchers. This was followed with photographic documentation of the various ornamentations on the facilities. The photographic documentation involved recording of the artistic features, narratives and conditions of the art works that were photographed in a form of field notes.

Again, secondary data was obtained from the libraries of Kwame Nkrumah University of Science and Technology (KNUST) and a host of online sources. The exercise took the form of literature review from the library with which the researchers sought to learn more about the topic's contextual underpinnings and information on the various buildings. The data was analyzed using interpretive research methods. The data from the library research

aided in the discussion of the photographic documents obtained from the study.

## **FINDINGS AND DISCUSSIONS**

This section provides the findings and discussions of the study. It provides an overview of the four buildings that were studied and discusses the ornamentation on the various architecture with supporting images that reinforce the essence of culture and wealth.

### **Bank of Ghana (BoG)**

The Bank of Ghana is said to have been formally established on the 4<sup>th</sup> of March 1957, two days before the declaration of political independence by the Bank of Ghana Ordinance No. 34 (Bank of Ghana, 2020). The office of the Bank located on the High Street in Accra, was officially commissioned in July 1957. Bank of Ghana has offices throughout all the traditional ten regional capitals of the country, in addition to other important strategic offices in some towns and cities. In Accra, the Bank of Ghana has three main facilities including, the main office on the high street, the Cedi House and the Bank of Ghana Extension at Spintex. In Kumasi the Bank has two buildings, the main one located on the Harper Road opposite the High Court in Adum, with the second, being a Data Centre located at the Ahinsan Estate in the Asokwa Municipality. The Bank of Ghana in Tamale is located at No.8 Daboya Street, Old Market, Tamale.

### **Ornamentation at Bank of Ghana Main Office in Accra**

The construction of BoG main office building was completed in 1956. The building is a five-storey modernist architecture located on the High Street, adjacent to the Accra Metropolitan Assembly (AMA) old office and Ghana Commercial Bank (figure 1).



**Figure 1: The five-storey Bank of Ghana modernist architecture located on the High Street, adjacent to the Accra Metropolitan Assembly (AMA) and Ghana Commercial Bank (Photo source: Author)**

The BoG building is credited with sumptuous applied ornamentation which evoke the African propensity for incorporating indigenous embellishing techniques in important buildings and places of communal interest (Prussin, 1974; Agboola and Zango, 2014).

Figure 2 below shows a mural located at the exterior façade of the bank that explores themes from chieftaincy, royalty, economy, culture, wealth and adinkra symbolism. The ornamentation explores both naturalistic images of human forms and symbols which are mainly adinkra and cowry symbols.

The human forms are grouped into three mainly, chiefs flanked by mushrooms of umbrellas and retinue of dancers. The second human images are presented in celebrative modes which reminisces performance of cultural troupes during Ghanaian social gatherings. The third portrays groups of female figures in various shades of activities.



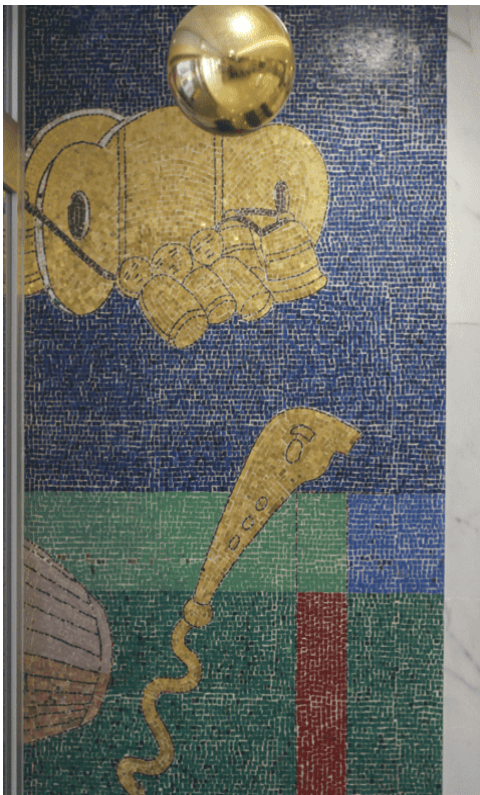
**Figure 2: Mural in front of Bank of Ghana showing themes ranging from chieftaincy to wealth (Photo source: Author)**

Again, at the entrance leading to the banking hall is a mosaic ornamentation showing a chief in a palanquin adorned with gold relics and crown (figure 3). The golden linguist staff symbolizes wealth and authority, whereas the huge umbrella denotes the status of a high-ranking chief in the Ghanaian society. The deployment of colour symbolism; the use of gold, green and blue colours show a strong message of wealth. The gold, green and blue colours represent royalty and mineral wealth of the country. They also signify the country's rich forest resources, Ayiku (1998), Ghana High Commission in Australia, (n.d), and the rich resource of the sea and river bodies respectively. The chieftaincy imageries located at key locations of the BoG building is an evocative of the importance of the chieftaincy institution to the national economy, culture and political architecture of the country.



**Figure 3: Mosaic mural showing rich culture and wealth (Photo source: Author)**

Figure 4 below shows the State Sword and the celebrated Golden Stool which has assumed national symbol status. The Golden Stool represents wealth, authority, history and the rich culture of the Ghanaian people. Again, the representation of the authority of the chieftaincy institution in a financial environment shows the important role this traditional institution plays in the political and economic life of the country. The ornamentation in this building engenders life and essence in the architecture, Boyed (2000), and function as representation of culture and wealth (Balik et al, 2015; Ahani, 2017).



**Figure 4: Mosaic mural showing the Golden Stool and the State Sword (Photo source: Author)**

The banking hall usually serves as point of contact between the bank and its customers and therefore, there must be some elements in the building that engender bonding, attraction, trust, mutual respect and security. In the banking hall of BoG are some important ornamentations that communicate and captivate the economic and cultural essence of the space. Like Gibson's design of the National Provincial Bank's Headquarters (Barnes and Newton, 2019), the most ornamented room within the BoG building is the banking hall. This important national architecture carries multiple meanings and mixed representations that maintain its distinctive presence as a landmark, as postulated by (Jencks, 2011). The walls inside the banking hall welcomes visitors with imposing high-relief work rendered in mosaic tiles (figure 5). The work is rendered in a cubist style and interprets the role of industrialization in the economic development of the country. The conveyor belt system, rollers and cog that are positioned at the middle of the composition emphasize the pivotal role of industrialization to the economic emancipation of the country (figure 6). The dominant yellow coloured scheme interprets the rich natural resources of the country and the need to industrialized for value addition and job creation.



**Figure 5: High Relief Mural Ornamenting the Banking Hall of BoG in Accra (Photo source: Author)**



**Figure 6: Details of High Relief Mural Ornamenting the Banking Hall of BoG in Accra (Photo source: Author)**

Again, on the top part of the banking hall, opposite the tellers are wood panel carved relief sculptures produced by Saka Acquaye (1923-2007), the renowned Ghanaian sculptor (Addokwei, 2007). These master pieces of wood carved relief sculptures depict business activities as well as chieftaincy and cultural subjects (figure 7 and 8). The works explore themes that contextualize the history of trade engagement between the Gold Coast,

now Ghana, and several European countries. It also journeys the viewer through various indigenous economic activities such as cocoa production, fishing, gold mining and opened market trade narratives which were and still are the crux of the country's economy. The ornamentation narrates the socio-economic environment in the 1960s, the early years of the nation's independence, and connects the audience with wealth, history and culture. The



massive wood panel carved relief sculptures are superimposed over a gold-lustered mosaic wall that harmoniously creates contrasts and

evokes the essence of wealth in a banking environment (figure 8).



**Figure 7: Relief sculpture exploring chieftaincy and some traditional economic activities; cocoa production, fishing, gold mining and trade, open air market trade narratives (photo source: author)**



**Figure 8: Details of relief sculpture superimposed over gold-lustered cladded mosaic wall (photo source: author)**

### **BoG Complex (Accra)**

The BoG Complex is a General Service Centre which was commissioned in 2015 to serve as a multipurpose office complex where many

items are kept and services that cannot be rendered in the main office take place. As usual of the BoG, this building has simple but very visually potent mural ornamentation

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located at the main entrance of the office complex (figure 9). Made of stone tiles, the mural explores symbolisms on Cedi notes and themes, ranging from the popular Gye Nyame, codified with the cling fist and the star. Again, the work explores the iconography of the cowry and cocoa as symbols of currency and

sustenance of Ghana's economy. The crocodile symbolizes adaptability and resilience of the national economy. The star represents Ghana as the shining star of Africa, a symbol that is found on the coat of arms and many cedi note of the country.



**Figure 9: Stone Mural at the Bank of Ghana Complex that is made in stone tiles to explore the symbolisms on Cedi notes and Ghanaian traditional themes and discourses (Photo source: Author)**

### **BoG Kumasi**

The BoG architecture in Kumasi resonates with the bank's culture of using ornamentation to create a strong presence of culture and wealth with communicative and symbolic narratives (figure 10). The artist's choice of motif, colour and mode of presentation evokes the symbolism and history of gold weights (usually cast in brass), that were used as standard for measuring gold and other precious metals (Quarcoopome, 2017; Kouadio, 2018; Garrard, 1973). The concept is culturally centered and is evocative of corporate tradition that is well rooted in promoting institutional and national culture and identity. The composition of the ornamentation on this building is mainly

gold weights and adinkra symbols cast and embossed on metal plates which are arranged in vertical and horizontal cells (figures 10, 11 and 12). The symbolism of the form and colour portray the rich Asante cultural heritage represented by the rich history of the gold weights and the bronze-plated designs. The ornamentation is inspired by culture and wealth and symbolises status, wealth, pageantry and authority (Quarcoopome, 2017; Garrard, 1973). The application of these designs for the BoG architecture reminds Ghanaians about the country's trade history and the role of gold as currency, both past and present.



**Figure 10: Frontal view of BoG Office, Kumasi showing ornamental facade on the windows (Photo source: Author)**



**Figure 11: Details of ornamentation on the front façade of BoG Office, Kumasi showing the goldweight symbols casted in metal and finished in bronze colour (Photo source: Author)**



**Figure 12: Details of ornamentation on the front façade of BoG Office, Kumasi showing the goldweight symbols casted in metal and finished in bronze colour (Photo source: Author)**

### **BoG Building in Tamale**

In contrast to the strategies employed in the ornamentation of BoG architecture in Accra and Kumasi which were generally applied, the ornamentation on the Tamale building comes out more as a structural decision (figure 13). The ornamentation is incorporated into the main structure of the building as simple geometric shaped designs which contextualize the socio-cultural values of the inhabitants of the community and its environs. The simple geometric designs on the building

are reminiscent of Sirigu wall embellishment (Cowhey, 1999; Asmah and Opkattah, 2013). These simple geometric designs used as curtain-walls on the upper parts of the building demonstrate the designer's understanding of the religious and cultural context of the building's environment. The building is located in a Muslim dominated environment and therefore, the simple geometric motifs used as ornamentation is just appropriate, when one considers that realistic representation is not necessarily popular in Islamic art contexts. In

addition to the geometric concrete curtain wall, the modernist building distinguishes itself with the plaque that alludes to the Cedi coin, showing a cocoa tree with some fruits on it (figure 14). Even though, the cocoa tree is not a local plant in the northern region,

the study argues that the indigenes clearly understand its meaning since it assumes a national symbol status, and is a notable source of Ghana's material wealth, serving invariably as currency in the Ghanaian society.



**Figure 13: The BoG building in Tamale showing geometric concrete curtain wall hanging on the upper part of the building (Photo source: Author)**



**Figure 14: The plaque on the BoG building that alludes to the Cedi coin showing the cocoa tree with some fruits (Photo source: Author)**

## **CONCLUSION**

It was observed that BoG has over the years developed a culture of utilizing ornamentation to create identity and meaning in its architecture. These strategies of ornamentation are to a large extent, grounded in Ghanaian cultural philosophies

and historical narratives. In the three cities that were studied, BoG buildings were all tenaciously ornamented with strong cultural presentations and narratives of wealth that truly contextualized Ghanaian aesthetic ideals, history and culture. These iconic examples of national architecture carry multiple meanings

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and mixed representations that maintain their distinctive presence as landmarks. The ornamentations employed are culturally centered and are evocative of a corporate tradition that is well rooted in promoting institutional and national identity. The bank employs indigenous themes and imagery to depict and promote the concept of culture and wealth in its architectural ornamentation. These themes chart through trade, commodity, chieftaincy, history and industry with imagery ranging from adinkra symbols, gold, cocoa and timber. Here in the Bank of Ghana, the deliberate complex strategy of ornamentation communicates the equally complex economic and cultural essence of the space.

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