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Authors

Omeje, Kenneth

Magawi, Josephine

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Oracular Deities as Traditional Sources of Credit Among the Igbo of Nigeria

KENNETH OMEJE and JOSEPHINE MAGAWI

United States International University, Kenya

This study focuses on the role of oracular deities as traditional sources of credit among a limited number of local communities of the Igbo of south-eastern Nigeria noted for their powerful ancestral deities. The study is based on ethnographic methods of research and the fieldwork carried out in three local communities within the Nsukka cultural area of the Igbo ethnic group. The communities are Oba, Amufie, and Ugbaike. The findings of the study indicate that the credit institutions of the community deities are dual-tracked, involving financial and non-financial capital. The oracular credit institutions have far-reaching advantages as sources of micro-credits for a variety of largely (but not exclusively) non-business related purposes, albeit the institutions also have some negative externalities. But the real challenge of the fetish gods' credit system is the issue of sustainability given its characteristic informality, poor liquidity base, and its overwhelming dependence on the personality and entrepreneurial acumen of the officiating chief priest.

KEYWORDS oracular deities, Igbo ethnic group, African traditional religion, micro-credits, traditional sources of credit

The central objective of the study is to use the experiences of three ethnic Igbo local communities to enhance the understanding of the history, operation, opportunities, and externalities of the relatively unknown fetish divinity credit institution. Despite having a number of life-threatening externalities (for example, delay or default in repayment of a debt owed to a fetish god could result in death by remote magical means), borrowing from oracular deities has a strong appeal to a considerable number of local people in the region because the oracular shrines chiefly disburse credits for a wide range of unorthodox and (non-)business-oriented areas that are central to the locals' social existence. These issue-areas include ceremonial activities, such as organizing proper funerals for deceased relatives, hosting/settling one's mother-in-law on a traditional post-natal birth attendant visit,¹ footing marriage expenses, human capital investments (such as payment of children's school fees), and skills acquisition for regular, formal employment. In all of these embedded transactions, the centrality of

modern general-purpose money, and the dehumanizing and homogenizing effects of monetary incursions in various aspects of life of these traditional societies is palpably evident.²

This study adopts three methods of data collection, which are semi-structured in-depth interviews, non-participant observation, and document analysis methods. Included in the interview sample are principal stakeholders (such as cult priests and their family members, and former and current beneficiaries of cult credits/their families), strategic informants (for example, local chiefs and community leaders, titled/untitled elders with ample institutional knowledge of the communities), and ordinary folks from these communities. The fieldwork was carried out in three local communities within the Nsukka cultural area of the Igbo ethnic group in south-eastern Nigeria. The communities are Oba, Amufie, and Ugbaike. A total of fifty-six persons were interviewed in the three project communities.

This study highlights an important aspect of grassroots microfinance in Africa that is scarcely appreciated by conventional scholarship and poverty alleviation policy interventions, namely the fetish divinity credit institution. Most studies and intervention programmes on indigenous and informal credit institutions tend to focus on the well-known beneficent (self-help) practices like rotational savings (otherwise known as *Isusu* in southern Nigeria) in which a limited number of members contribute a stipulated amount to each individual member on periodic rotating intervals; non-rotating savings and credit associations/cooperatives mainly operated by vocational and community-based groups; established 'one-man' money-lending facilities often associated with usury and barter, daily contribution collection on commission basis by individual thrift entrepreneurs, and so forth.³ There are a number of examples in various countries of sub-Saharan Africa where wealthy cult priests, diviners, traditional medicine men, and influential adherents to African traditional religion (ATR) are part of established traditions of 'one-man' money-lending facilities, but these facilities are not run and operated in the name of the gods. They are, by and large, operated as complementary and sideline business activities devoid of the structural features and mystical aura that characterize the fetish divinity credit institutions. It is in this context that this study is believed to be unique. Consequently, the process of sourcing credits from fetish gods, as this study reveals, has considerable merit and advantages, from the standpoint of the local grassroots communities. It is a credit system that appeals to a large community of rural dwellers that otherwise have no access to credit. The process of obtaining the credit is simple and uncomplicated. No form of collateral or security is required other than identification by a surety (usually a local indigene or regular worshipper of deity) known to the officiating chief priest and credit dispenser. Also, elaborate paper works are inapplicable. Debt rescheduling is possible in the event that one foresees difficulty in meeting the agreed repayment deadline. Fundamentally, the oracular deities are potent multi-functional gods that perform a host of tangible and intangible services, and it is remarkable that this credit facility is just one among the multiple functions of these powerful community gods.

Nsukka is a cultural area within the Igbo ethnic group of south-eastern Nigeria. In colonial and immediate post-colonial history, it was also a distinct administrative division. The Igbo ethnic group is made up of several cultural areas. Loosely defined, a cultural area is a geographical delimitation of areas within an ethnic group or race

that have substantially uniform culture traits, complexes and patterns; there can be culture centres where the highest frequency of the significant culture traits occur, as well as culture margins, where the cultures tend to thin out or overlap with culture traits of another neighbouring culture area.⁴ Among the core Igbo culture areas are Nsukka, Onitsha, Abakaliki, Ikwerre, Aboh-Udi, Umuahia, Orlu, Ngwa, Afikpo, Bonny-Opobo, Oguta, Aniocha, Egbema, Owerri, and Awka. Experts in Igbo cosmology have used the speaking of a common dialect of the Igbo language, among other typical traits (such as food types, folklore, local deities, traditional political titles, cultural festivals) as basis for delineation of cultural areas. This in essence makes the Igbo cultural areas the rough equivalent of sub-ethnic groups. There is no essential agreement among scholars on the precise number of cultural areas among the Igbo, albeit there tends to be considerable consensus on the distinct features and geographical delimitation of the Nsukka Igbo. The history and social structures of the Igbo ethnic group have been well researched and therefore are not explored in this study.⁵

Nsukka cultural area is located in the northern gateway of Igboland and is the last area of Igboland to be effectively conquered by the British colonial administration. The British formally conquered and occupied Nsukka in 1921, seven years after the famous amalgamation of the British Protectorates of southern Nigeria and the Colony of Lagos, with the British Protectorate of northern Nigeria, to form the country today known as Nigeria. The Nsukka area is approximately 100 miles long and 40 miles wide, and has a population of over two million people.⁶ The Nsukka cultural group was founded by the Igala conquest in the late eighteenth century of the pockets of Igbo trading and farming populations supposedly of Umu-Nri and Arochukwu descent domiciled in the territory. The conquest led to the establishment of Igala occupational personnel, particularly as shrine priests (the Igala *Attama*) in key village positions, and ultimately to the Igbonization of the Igala descendants and their adaptation to republican Igbo values and modes of social organization.⁷ The Igala kingdom in the north-western border of Nsukka area was a strong, centralized dynasty. It is pertinent to note that Nsukka cultural area is distinct from Nsukka town, the latter being the administrative capital and largest township of the cultural area. There persist pockets of Igala settlement in the northern ring of Nsukka cultural area where Igala language and culture thrive amidst the Igbo Nsukka culture and language.

With regard to administrative political structure, Nsukka cultural area is presently part of Enugu state in Nigeria and the area is divided into seven local government councils (LGC). These are Igbo Eze North, Igbo Eze South, Udenu, Uzo Uwani, Igbo Etiti, Nsukka, and Isi Uzo. Each LGC consists of well over a dozen autonomous communities. Over 70 per cent of the population lives in typical rural and semi-rural areas where major occupations include small-scale farming, hunting, handicrafts, and petty trading.

The indigenous Nsukka political structure is gerontocratic but along segmentary lineage groups in which ultimate decision-making power resides with the eldest man in the village, who is known as *Onyishi*. Most of the other Igbo political units such as the council of title holders, oracular deities and priesthood, *Umuada*, and *Umunna* exist in various villages and autonomous communities. The imposition of British colonial rule led to the appointment and imposition of warrant chiefs in some of the

autonomous communities, a position that was replaced by a government accredited traditional ruler or *Igwe* in recent post-colonial history. Both the colonial warrant chief and post-colonial *Igwe* are alien to the Nsukka cultural area. The *Igwe* is another name for *Eze* or king, and these are designations with comparatively more powerful political connotations used in the Awka, Owerri, and Onitsha cultural areas. The *Igwe* or *Eze* heads the ‘palace court’, which is an institutional structure for decision-making and conflict resolution at the autonomous community level.

Oracular deities pervade the cosmology and physical landscape of the Igbo people, but not many of them are credit divinities in the sense of disbursing various kinds of credit facilities to needy community members, worshippers, and clients. Similarly, credit disbursement is only a minute part of the activities of the multifunctional Igbo deities and an activity that is partly shrouded in secrecy; not much information exists about the number and credit-related operations of the local gods concerned. Some of the local gods known to operate credit facilities in contemporary Igboland can be found in such communities as Okija, Umulumgbe, Amufie, Ogrugu, Orba, and Ugbaike. Three of the known communities, Orba, Amufie, and Ugbaike — all in the Nsukka cultural area of Enugu state, are the focus of this ethnographic study.

Based on the in-depth interview narratives, the three credit-disbursing deities studied are female divinities whose origins date back to pre-colonial antiquity. The idea of female divinity simply implies that the deities were instituted following the physical appearance of female spirits. There is no documented history or tested archaeological evidence akin to the Igbo-Ukwu culture to help establish the age of the goddesses. Existing oral traditions attribute the origin of the goddesses to a period of between 200 and 300 years ago. Historical legends hold that the deities originated from the disguised physical appearances of the goddesses who used the opportunity to impart divine power and favour on their unsuspecting benevolent hosts. In an oral account on the origin of Alumu, the credit divinity of the Amufie community, the Chief Priest (*Attama*) of the deity provided the following narrative concerning the goddess he serves:

As I was told, a certain old woman was walking along the village path on a rainy day. Terribly beaten by the rain, she ran into a compound owned by Uroshi, a certain man in the nearby community of Uda Ezzeodo, but she was denied accommodation. She continued further to Nkpuru Attama (a village in our own community) where she was kindly received and offered accommodation by a man called Adoni Owo. This man made fire to keep his rain-beaten guest warm. Adoni’s kind gesture impressed the old woman, hence, she promised to make him a great man by giving him something to augment his living. She offered him a brand new stream known as Iyi Alumu (the stream of Alumu) till date. This mysterious stream thrives best in the dry season when there are no rains. The mysterious guest also gave Adoni the Alumu juju with a number of clearly spelt out injunctions that today form part of the functions of the deity. After establishing the stream and handing down the deity, the old woman disappeared.⁸

On the set of injunctions handed down by the disguised goddess, the chief priest reported as follows:

- To kill anybody who steals if consulted by a concerned client.
- To kill any man who would have a sexual affair with another man’s wife.

- To save victims of ‘food/drink charming’ and to conversely kill the wicked culprit. Food/drink charming is the malicious poisoning of food or drink to eliminate someone. The poisonous charm (a lethal substance or magical portion) is usually prepared by a local herbalist at the instance of a client.
- To protect Amufie land and the inhabitants (this is why the deity’s shrines are located at the boundaries of Amufie and its neighbours to repel our enemies). There is a historical legend about how some neighbouring communities teamed up to wage a war against Amufie. Alumu blocked the attackers at all the community borders by afflicting them with blindness. They would all become blind on approaching the border of Amufie but would begin to see again once they turned back. Alumu barricaded the entire Amufie community with an invisible black blanket.⁹

It is remarkable that the narrative of the Alumu chief priest on the origin and functions of the deity was repeated by nearly all the respondents interviewed in Amufie community. The legend is therefore a popular saga in the community. A similar mythology was also recorded on the origin of the two other deities, Iyiakpali in Ugbaïke and Ocheḡi in Orba. For instance, a seventy-five-year-old local farmer and adherent of Iyiakpali in Ugbaïke gave the following account on the origin of the deity:

Iyiakpali is a feminine deity that migrated from certain streams she inhabited in Oḡbodu Abba and Eha Alumona communities (relatively nearby communities in the Nsukka cultural area). The goddess appeared in the form of an old wretched woman and first stepped into Amaeze village in Ugbaïke. She met an Amaeze man from whom she requested for tobacco snuff. The man told her off. The disguised goddess went on to a neighboring Ugbaïke village known as Oḡbori and stopped over at the local Nkwo market place. There she met a group of road workers on whom she made the same request. They gave her some tobacco snuff. In appreciation of their kindness, the old woman promised to help the road workers. She gave them a piece of iron to pitch at the place she met them as a symbol of her appearance. She affirmed that whatever supplications they made before the iron pillar symbol would be granted. This place of appearance was later transformed into one of the biggest shrines of the Iyiakpali deity which many worship in Ugbaïke community.¹⁰

Respondents’ narratives about the origin of the credit divinities are typical of the accounts of the origin of other deities that do not operate any credit facilities previously studied in the Nsukka cultural area.¹¹ These mythologies have been handed down from one generation to another through socialization processes and thus are quite enduring. They do not, however, explain why some of the deities operate credit facilities.

To many inhabitants of the project communities, the mythologies surrounding the deities are not just ancient fables but real life beliefs they practically relate to and claim to experience in different ways in the course of everyday life. For instance, some of the respondents claimed that the goddess occasionally makes manifest appearances to interact with them during which they usually offer her some gifts before she would suddenly disappear. The following interview narrative is illustrative of the locals’ claim concerning the interactive physical appearance of the goddess:

The Iyiakpali goddess has a forest in our community where she lives and comes out from the forest if she is invoked. [. . .] In the olden days, women from Ugbaike used to donate a *milk cup full* (one litre) of palm oil to the goddess because she uses oil for her bath and her body is always oily whenever she makes a physical appearance. She still appears in our local market till date and everybody sees her. She is called ‘*Nnenne*’ (grand or great mother) whenever she appears.¹²

Ostensibly, the credit systems operated by the local deities emerged by default. It is a tradition that was not part of the original agenda of any of the deities. It is not, for instance, part of the original injunctions handed down by Alumu on its reported inaugural appearance, neither did it feature in the original scheme of affairs of the other deities. The practice was evolved many years after the deities had been instituted and operated as multi-functional community gods that could be petitioned for diverse beneficent purposes. The credit system appears to be an offshoot of the well-established social control, criminal justice, and livelihood support functions of the deities. Primarily, the gods are consulted or petitioned to help solve various social problems ranging from theft and land dispute to allegations of extra-marital sex, witchcraft, fraud, food charming, incest, and so forth. As is the case with the famous Okija shrine in Anambra state studied by Stephen Ellis, the Nsukka deities with which we are concerned here ‘function in a fiduciary capacity, guaranteeing a solemn agreement between parties’.¹³ Any aggrieved person can sue a perceived or suspected offender in the court of the deity. Even if the transgressor is not known and there is no suggested suspect, as is the case in some incidents of theft, a petition could be lodged with the gods to hunt down, punish the offender, and recover the lost item. Historically, most petitioners and clients to the gods have been locals from the Nsukka cultural area where the deities are also well known and dreaded. Too often, it is believed, the deity administers instantaneous capital punishment by magical means or mysterious circumstances on transgressors and culprits. As a matter of rule, when a death is attributed to the retribution or vengeance of a local deity in Igboland, all the properties of the deceased victim are voluntarily surrendered by his family and kinsmen as appeasement to the provoked deity. Even the corpse of the deceased is often deposited with the deity (literally dumped in its ‘evil’ forest) or exhumed and reburied in one of its sacred forests.¹⁴ Without such an appeasement, it is believed that the deity would extend its wrath to the family of the deceased and this would mean continued havoc. This observation is in line with the findings of Ellis in his study of the Okija shrine. According to Ellis, the ‘shrine priest said that relatives of a person killed in this way brought the corpse to the shrine to placate the anger of the deities, fearing that, if they did not do this, the angry deity would start to kill the next of kin of the deceased in revenge’.¹⁵

Over the years, the deities have amassed tremendous wealth, especially moveable and immovable properties, through their alleged retributive killing of offenders. Operating within a loose framework of what Goran Hyden described as the ‘economy of affection’,¹⁶ in which the deities are largely seen as beneficent gods and champions of justice, the cult priests expediently volunteered to put the material wealth of the deities to credit utility and under terms that are more client-friendly when compared to the modern capital market. Reporting on the emergence of the credit system, an assistant chief priest of Ochege observed as follows:

Ochegi is a feminine deity originally called 'Abere Okporo'. When consulted to solve crime or to intervene in a dispute between two parties, it does not hesitate or waste time to deliver justice. How it delivers justice is that anybody who swears falsely by the deity must die. For instance, if someone petitions to Ochegi that another person wrongfully claiming his land, the two disputants are summoned by the deity with the chief priest officiating. If the matter is not resolved amicably, the two parties are made to swear by the god that they own the land. The person who swears falsely would suddenly die within a specified period (usually a matter of weeks or couple of months) and the land reverts to the rightful owner. Because of the speed with which it deliver judgment, people gave the god the nickname 'Ochegi Oluwa', meaning that 'it does not wait for the next generation before it delivers judgment'. All the properties of the slain victim are taken to the deity. Because such properties accumulated heavily over time, and the god would always demand expensive sacrifices from time to time, successive chief priests decided to be hiring out such items on a fee basis. The money realized is what is used to procure the numerous items (mostly cows and other livestock, assorted food stuffs and drinks) required for performing sacrifices to the deity whenever the occasion arises.¹⁷

The chief priest of Ochegi added that the deity mostly leases out confiscated assets like wheelbarrows, bicycles, motor cycles, and tracks of land to clients and tenants who make agreed returns in both cash and kind. People who hire the deity's properties or take them on lease, continued the chief priest, do so to enable them feed their families and some have been able to set up micro-businesses in the process.¹⁸ Ochegi and the other deities, it was reported by some interviewees, also have houses and cars used for commercial transportation to raise money for the deities. These are said to be among the items occasionally surrendered to the deity by families of persons it has purportedly killed in retribution. The sitting chief priests did not confirm the report that the deities own big assets such as (expropriated) houses and cars. It seems that, from the standpoint of asset holding and financial viability, the deities are in decline. They seemed to have been more prosperous a few years and decades back. Whilst the hiring and leasing of assets are integral to the deities' credit system, the monies realized from all the 'business-oriented' activities, are, among other things, used for money-lending and for procuring sacrificial items for the deities.

From the standpoint of the deity operators and most local people, the deities are not business motivated; they essentially champion these seemingly business-oriented activities to help people. Furthermore, in the eyes of the deity stakeholders, there is no confusion between the assets of the deity and those of its operators, especially the chief priest. The properties of the deity belong to the deity. The chief priest and any other stakeholders can only enjoy sensible usufructuary privileges as occasionally allowed by the deity. In other words, custodians of a deity's property like the chief priest can only use but not abuse or privatize the property. The chief priest can, for instance, use the deity's farmlands to grow food for the sustenance of his family, but he cannot, for instance, sell the farmland for his personal aggrandizement otherwise he would attract the wrath of the deity. It is generally believed that the deity speaks frequently through its various diviners and that it can and does inflict severe punishment on anybody who misuses or violates its property rights. The chief priest of a deity is therefore not by any means its sole oracle. There are various well-known diviners and medicine-men both within and outside the local community who occasionally speak on behalf of various deities when consulted. The chief priest

occasionally consults some of these independent diviners when he needs to confirm or double-check the mind of the deity on a particular issue, and also on certain occasions when, for whatever reasons, the deity does not want to speak through its chief priest.

In terms of personnel structure, each of the local deities is primarily represented by a chief priest locally known as *Attama*. The office of the chief priest is held for life, but the position is not hereditary. As a rule, the deity chooses its priests through divination or divine revelation. The priests are usually (but not exclusively) chosen from the primary custodian village(s) of the deity. Hence, even though a specific deity is believed to be owned by the entire autonomous community that has historically upheld it as god, a certain village (or villages) and similarly a certain clan (or clans) within each community will be more closely identified with the deity by virtue of their forefathers' association with the origin of that deity. For instance, within Orba community, the people of Umube, Umuagboniko, and Umuaba clans — all in Umuokara village — are believed to be the primary stakeholders of the deity. Similarly, the primary stakeholders of the Alumu deity in Amufie are the indigene of Nkpure Attama village where the most revered shrine of the deity is situated. The people of Amokali village are said to be the primary stakeholders of Iyiakpali deity in Ugbaike. Primary stakeholders of a deity are more prominent in the traditional festivities celebrated at different seasons and occasions (planting and harvest seasons, priesthood initiation rites, deity commemoration/thanksgiving festival, and others). These traditional ceremonies are relatively expensive and immediate stakeholders bear a greater part of the costs, especially in terms of preparing for refreshment of families and guests and performing sacrifices to the gods. It is important to mention that with the growing influence of Christianity in these local communities, participation in these traditional festivals and activities of the gods largely involves only non-Christian (along with some very daring half-Christian) indigenes. Beyond the chief priests who serve as principal oracles of the deities, there is at any moment a number of assistant priests that serve the deity/chief priests in various capacities. The number and role of these deputy priests varies over time and in accordance with the perceived needs of the gods. There are between four and seven assistant priests of the three deities studied.

The assistants to the chief priest, also known as *Akara*, assist the chief priest in the preparation and conducting of sacrificial ceremonies in general but specifically serve as witnesses of the money lending system. Sometimes they may advise but their advice is not sacred and they gain no dividends from the money accumulated in this system. Finally the womenfolk serving as maids to the chief priest are known as *Inyama*. Their main job is to clean the compound and take care of the property belonging to the deities. More frequently, they take care of the cash crops belonging to these deities ensuring to make returns each year. It is noted that every year, on average, at least half a drum of palm oil is given to the chief priest.

The credit systems of the project deities provide both financial capital and non-financial capital largely obtained from the confiscated assets of victims allegedly killed by the deity. Financial capital mainly comprises liquid cash, while non-financial capital includes assets which people hire to earn a living by putting them to commercial use. In this report, we have focused mainly on financial capital. There are several reasons why many people borrow from the deity. The reasons for borrowing from

the deities are broadly categorized into three groups: domestic, business-related, or for political purposes.

Most of the rural folks in Orba, Amufie, and Ugbaike are struggling poor people who earn meagre incomes (mainly generated from farming and petty trading) which can hardly sustain the relatively enormous financial burden of such social events as funerals, marriages, and child naming, usually characterized by grand ceremonies. These celebrations are highly significant events that socially bring people together to conduct certain rites and rituals, but also to make merry. For instance, during funerals, depending on the particular ethnic group concerned, certain rituals are performed to pacify the spirit of the deceased. It is widely believed by most African traditional societies that the dead departs to join his or her ancestors.¹⁹ Therefore, not performing proper burial rituals awakens the spirit of the deceased, which comes back to haunt the living.²⁰

In most communities, feasting during funerals is a mandatory exercise that brings the relatives, friends, and in-laws together to give their last respect to the deceased. While the solidarity during such a difficult time brings solace to the bereaved family, the huge costs of financing the main expenses involved, such as purchasing livestock for performing some of the rituals, or for feasting among the attendees of the burial, often overwhelm the financial capacity of the family members. As such, this poses a monumental challenge, especially for the men folk who in most African communities assume the leading role in the provision of basic needs and other incidental expenses. Some respondents from the project communities admitted facing financial challenges in purchasing livestock meant for ritual purposes or feasting during the various ceremonies. Hence, they borrowed money from the deities to fulfil the abovementioned obligations and avoid bringing shame to their family. The following is a typical account of a male teacher and divinity credit beneficiary from Orba community, who borrowed money from the local deity in order to cater for his dead father-in-law's funeral expenses:

In May 2007, I borrowed some money from Ochege deity, this was my first time. I couldn't borrow from the bank because I had a loan of 100,000 Naira, which I took in February that year and I was struggling to repay. Unfortunately, my father-in-law died on 30th April 2007, making my financial situation more complicated since as our custom demands, I am expected to play an active provisioning role in the burial and funeral ceremonies. One of the major things I was expected to do was to present a live cow and other consumable items. The estimated cost of all these items was totaling to 100,000 Naira. Meeting the cost of these expenses was a great challenge. Since I was unable to go to the bank to borrow again, I borrowed some money from a few friends. Though helpful, the amount provided was not sufficient; hence, I resorted to borrowing from Ochege through the chief priest (the deceased chief priest) where I obtained the sum of 40,000 Naira, which helped me buy a cow. I was delighted when I got the loan on 10th May 2007 since it made it possible for me to buy the cow and avoid putting shame on myself and my family for not being able to present a cow to my in-laws. In fact, all the other co-in-laws succeeded in providing their wives' family (my in-laws) with cows, so I felt a fulfilling sense of accomplishment.²¹

From the above narrative it is evident that, at times, despite the relatively huge expenses involved in conducting funerals in the project communities, cost-sharing

practically provides only a little relief, since there are still expensive customary requirements about the specific items to be provided by each adult male (such as the sons and sons-in-law of the deceased) for the funeral ceremony. Among the financial requirements, which may or may not be factored into the funeral cost-sharing, are purchase of livestock, food stuffs, and drinks; daily cooking and entertainment of guests over the mourning period which could last between one and four weeks, purchase of coffin, paying for the services of grave diggers and morticians, making uniform funeral garments for all the relatives of the deceased, obituary publicity (using electronic/print media, posters, etc.) and video coverage of the funeral activities, and so forth. Secondly, local traditions of the project communities dictate that, when a father-in-law passes on, each of the men married to his daughters must donate livestock (usually a cow), among other things — food stuffs, drinks, and a reasonable amount of money — to the bereaved family of his wife. Failing to meet this obligation causes a great shame and embarrassment to the man. In addition, it creates potential discord between the in-laws of the bride and groom, a discord that is capable of destabilizing or severing the marriage.

With regard to marriage ceremonies, none of the beneficiaries of the loan had borrowed money from the project deities to directly finance marriage expenses, even though several respondents reported that people do visit these deities to borrow money for such a purpose. We came across a few respondents who took credits from the deity to recapitalize their businesses after they experienced a high level of difficulty attributed to huge marriage expenses. The organization of a wedding ceremony involves the families of both the bride and the bridegroom coming together to negotiate the lifetime union of the couple. After several visits are made between the two families, the bride price is paid and the wedding arrangements finalized. Mbiti notes that in African societies marriage is ‘an affair of more than two people’.²² Marriage establishes union not only between the couple but also among many people from both sides of the marriage. Most African weddings are marked by elaborate and cost-intensive festivities attended by a large number of family members, wider kinsfolk, and guests. The huge expenses involved in marriage processes and ceremonies at times render some married couples penniless or even indebted at the early stage of the marriage. Because marriage ceremonies are almost entirely financed by the bridegroom in these patriarchal communities, some men going into marriage are compelled to borrow money from a local deity in order to meet the customary requirements as a means to recapitalize his financially over-stressed trade soon after the marriage rites and festivities. The following is a narrative of a male mason and a divinity loan beneficiary from Amufie community who was impoverished after his wedding ceremony:

After graduating from a Teachers’ Training College in Nsukka in 1986, I was expecting to get employed with the government. Unluckily, I failed to secure a job, so I started my own business where I made bedroom slippers for sale. In 1992, there was a second intake but I was unlucky again, diminishing the faith of ever working for the government. Even in the subsequent intake that was scheduled in 1992, I didn’t succeed in getting recruited by the government. Determined, I seriously engaged in my own business and forgot of ever getting employed by the government. In 1999, I decided to settle down, which I did in February. Unfortunately, the marriage ceremony took much of the little money I had

saved to the point that I was unable to fend for my new bride. Failing to get help from my friends, I sought financial assistance from Alumu through the chief priest from whom I borrowed 10,000 Naira. After a while, my business gradually recovered, making it possible for me to repay the loan within the same year.²³

In most African societies, once marriage is consummated, the new couple is expected to procreate and, for obvious reasons, there is an enormous social capital placed on children in these small-scale, labour intensive, agricultural communities. It brings great joy when a woman becomes pregnant (particularly if it is her first pregnancy) since it is the evidence that she is fertile and can bear children. On the other hand, a barren woman is considered a disgrace to the society, hence she is often bullied, cajoled, denigrated, and, in extreme cases, divorced by her husband and left to face life alone.²⁴

Mbiti states that, after informing the husband about the pregnancy, other people are notified.²⁵ Immediately, care is given to ensure the safety of the mother and child during and after pregnancy. This is mainly done by the mother or, where the mother is dead, by an aunt of the pregnant woman. The practice, which in local parlance is known as *Omugo* in Orba, Amufie, and Ugbaike communities, is carried out once the baby is delivered. The sole duties of the visiting mother are to help her post-natal daughter with domestic chores and take care of the baby as she recuperates. On her departure after a few weeks or months of stay, it is mandatory for the husband to shower his mother-in-law with gifts ranging from consumable food items and household groceries to expensive fabrics and significant amounts of money. Whilst the *Omugo* custom has a significantly functional social value, it is evidently a costly social tradition that drives some of the male household heads into debt, including having to borrow money from a community deity to meet the financial obligations. A male retired civil servant and divinity loan beneficiary from Orba community gave the following account on the burden of financing *Omugo*:

People borrow money from Ochege in order to solve their personal problems [. . .] Others even borrow to settle their mother-in-law's *Omugo* expenses. The *Omugo* ceremony marks the end of stay of a mother-in-law who comes to nurse and support her daughter who has delivered a baby. The husband is obligated to buy assorted costly items for his mother-in-law. These range from tubers of yam, assorted fabrics and clothes, a bag of salt and so on. When a person has no money and is unable to borrow from friends to meet these obligations, he may be compelled to go to Ochege's shrine and borrow the money from the Chief priest.²⁶

The indigenes of the rural Nsukka cultural area are for the most part petty traders and peasant farmers, earning very little income. As a result, it is a few privileged individuals in the society who can afford to pay tuition fees for their children to pursue tertiary education. For the vast majority of the local poor people, payment of tuition fees and providing additional money for their children's upkeep in tertiary institutions is an uphill task. From the field reports, some parents borrowed money from the deities in order to pay school fees for their children or relatives to enrol in universities and higher colleges. From the ethnographic data, two beneficiaries borrowed some money from Alumu and Ochege deities respectively in order to pay school fees (in the case of Alumu deity), while the second beneficiary of Ochege deity

borrowed 2000 Naira for his son's upkeep. Similarly, a male college teacher from Orba provided the following account of how his father's university education was funded with credit from the community deity:

My grandfather borrowed money from Ochege to pay tuition fees for my father when he was pursuing his secondary and university studies. Those times were really difficult for my grandfather so he would often go to Ochege to borrow money. This was between 1948 and 1958. Life then was hard to the extent that my father had to assist my grandfather pay back the money he had borrowed to finance his university tuition fees. My father sought money by seeking odd jobs during the university holiday periods and this helped him repay the loan.²⁷

Some people borrow money from the community deities to pay debts accrued from money loaned by either the banks or credit associations. A large number of credit associations found in the Nsukka cultural area are locally organized, gender-based groups that make periodic contributions (usually monthly) to the group's fund. Members of the association and outsiders can obtain credits from the association's fund but, in most cases, repayment must be made between mid-November to mid-December to enable members of the organization have enough funds to share out for the festive Christmas season in December when families are faced with extraordinarily huge expenses. Christmas is an important occasion to members of the local project communities who in terms of religious affiliation are predominantly syncretic, subscribing to both the Christian faith (mostly Catholicism) and African traditional religion. Christians and non-Christians alike make use of the community deities' credit facilities. Most clients who borrow from these credit associations struggle to make prompt payments, often leading to accumulation of interest. On the average, an interest rate of 5 per cent per month is charged by these credit associations. In what seems like a rational debt-swap borrowing, some locals indebted to credit associations opt to borrow from the community deity in order to secure a comparatively lower interest charge, using the funds to repay their debt to the credit associations. This sort of inter-debt-swap is a lot more compelling for members of the credit associations indebted to their own group because of the shame, humiliation, and disgrace they would suffer among their peers if they failed to repay what they have borrowed from their collective fund. The following narrative provided by a male retired teacher and Town Unionist²⁸ illustrates this seemingly ingenious practice of inter-debt-swap borrowing:

People go to Ochege to borrow money for paying a disturbing debt. For instance, some people make monthly contributions in the indigenous credit associations. These associations also act as local banks where members borrow money and repay with interest before the end of the year. It is at the end of the year that all the money generated by the association is shared among the contributors. Sometimes, people may be experiencing problems of paying the loan promptly. To avoid shame and embarrassment, borrowing from Ochege becomes the next possible alternative.²⁹

The above account was reiterated by a male trader and an assistant chief priest of Alumu in Amufie community who personally borrowed from the deity as a debt-swap device:

I am a member of an association where we make monthly contributions. The association also lends out money not only to members but also to the outsiders. Towards the festive Christmas season (usually between 15th November and 10th December), the total money contributed and the accumulated interest on loans is shared out amongst the members. This helps members prepare effectively for Christmas. In June 2007, I borrowed 10,000 Naira from the association. By November, I had not finished paying back the loan. I sought financial assistance everywhere but to no avail. Finally, as a last resort, I borrowed money from Alumu deity through the chief priest. I borrowed the sum of 10,000 Naira around November of that year which helped me clear the remaining part of the debt and accrued interest.³⁰

Besides the inter-debt-swap, some respondents observed that a number of local people also borrow from the deities to as to the settle the hospital bills of family members and relatives.

Evidence from the fieldwork indicates that most loan beneficiaries borrowed for business-related purposes; either to start or recapitalize a business. A number of local farmers too, borrowed money to support their farming activities. The following is a narrative of a local male entrepreneur in Umuokara village of Orba who benefited from the loan obtained from the deity on three different occasions:

I am a native of Umuokara village in Orba. Ochege, the goddess, has helped me financially on three different occasions. This was in 1999, 2001, and 2006. I lost my father in 1998 when I was still an apprentice on a business venture. In the preceding year, I suffered immensely due to the drastic plummeting of my master's business. He could no longer support me and therefore, I had to fend for myself. At the time, no relative was in a position to help me financially owing to the tough economic times. So one day, a friend of mine advised me to seek financial assistance from Ochege. Following his advice, I approached the chief priest and narrated to him my predicaments. The chief priest was moved and he agreed to give me 5,000 Naira, which at the time was a lot of money. My life got a new beginning and the money I got really helped me buy stocks for a retail business. Gradually, the business prospered and I managed to pay the loan in 12 calendar months and still offer the he-goat I had pledged to the deity. The second time I secured a loan from Ochege was in 2001. On this occasion, I had spent so much money on my mother's funeral that my business capital was adversely affected. Nothing was left. Therefore, I borrowed 10,000 Naira from the deity, which I paid back on time. In 2006, I borrowed for the third time, another 10,000 Naira which I used in resuscitating my business that was badly threatened (almost collapsing) as a result of my wife's lavish and extravagant lifestyle. I managed to pay back the loan and I am more careful in the way I now handle my financial affairs. Right now, I have successfully built a house for my family.³¹

The above account is a narrative typical of the experiences of many clients and beneficiaries of the community deities' business-related loans. Not only is it vital that clients pay promptly, but also that they honour any pledges made to the deity. These commitments ease subsequent transactions with the deity. It is believed that failure to honour commitments or pledges made to the deity openly exposes the client to the deity's magical retribution.

Some politicians visit Ochege, Alumu, and Iyiakpali deities to offer sacrifices with the belief that the deities will bless and prosper their political endeavours. The field

reports indicate that some people borrowed money for political reasons such as financing election campaigns, but this is usually at local council (ward) level where the cost of running for a political office is comparatively minimal. We did not come across those who have taken credits from the deity to run for political offices for various logistical reasons. Tracing credit beneficiaries was generally an onerous undertaking given the stigma and awe associated with the cult credit system, coupled with the fact that politicians are more mindful of their public image and therefore would not want to be associated with cultism.³²

The close affinity between African politicians and occult belief systems, including the impact of the latter on political institutions and power relations, has been extensively researched. Political historians such as Stephen Ellis have investigated and analysed the role of powerful deities such as the famous Okija Shrine in Anambra State of Nigeria in retributive killing, ritual murder, and magical empowerment of top politicians and business tycoons who pay clandestine visits to the Shrine of the deity in the small Igbo town of Okija.³³ Ellis observed that many senior Nigerian political figures (state governors, legislators, ministers, and others) habitually visited this traditional shrine credited with the powers of life and death, where they subjected their political clients and associates to occult rituals and oaths of allegiance. In August 2004, when a team of approximately 500 policemen raided the Okija Shrine as the result of a tip-off concerning allegations of ritual murder, more than twenty human skulls and fifty corpses at different stages of decomposition, supposedly slaughtered for ritual purposes, were discovered during the raid.³⁴

In principle, everyone is eligible to borrow from the three deities. However, in practice, most of the credit beneficiaries are locals from the Nsukka cultural area where the deities and their credit facilities are well known. The relative localization of the credit systems has great logistical advantage. Because the deities' immediate social environments are small-scale (semi-)rural communities, it is relatively easy for the operators of these informal credit systems to use local contacts to verify the background and authenticity of potential clients that are not sufficiently known to them.

Most borrowers are therefore known to the chief priest of the deity or to someone known to the chief priest (a local guarantor). A local guarantor is important for a stranger not known to the chief priest, and he or she must accompany the client to meet the chief priest. The local guarantor essentially introduces the client to the chief priest and vouches for his integrity. Unlike the guarantor in the formal banking sector, who is often required to support the loan beneficiary with some form of collateral or commitment in risk sharing in the event that the client absconds or is unable to repay the loan, the guarantor in the local divinity credit system has no such risk-bearing commitment. This is because the deities are able to use their magical powers (including the apparent power to persecute and kill) to fully recover their monies and any correlated interests and pledges. Empirical data from the fieldwork demonstrates that everyone intent on borrowing from the deities is aware and convinced about this far-reaching consequence and therefore no one would want to take chances on issues of loan repayment. Although the guarantor has a moral responsibility to encourage the borrower to pay up, retribution in the event of any repayment default does not extend beyond the individual borrower to the guarantor.

Most of the beneficiaries of the credit facilities are local petty traders, farmers, and teachers whose meagre income can hardly cover the costs of providing day-to-day subsistence for their families and other equally important capital investments like paying for their children's education (up to university level), as well as incidental social obligations meeting the demands of funeral and marriage ceremonies for close relatives. All these financial challenges predispose some of the rural folks to taking advantage of the local divinity credit facility.

Borrowing money from the project deities takes place at the deities' shrines where all the credit transactions are made between the chief priest (who represents the deity) on the one hand, and the client (with his guarantor where necessary). The borrowing procedure occurs in two stages. Under the first stage, the potential borrower visits the chief priest to narrate his financial problems and also to ascertain if the deity has money to lend equivalent to the amount the client intends to borrow. The amount of credit to be disbursed can be negotiated depending on the deity's overall liquidity and willingness to lend. If all goes well, the chief priest notifies the client and whoever has accompanied him of when to return to complete the transaction. He also advises about the type of sacrificial items to be brought. Depending on the urgency of the client's financial need, credit can be obtained the same day if sufficient money is available in the shrine's resources. This sort of compassionate, quick, and uncomplicated service is one key advantage that the gods' credit system has over other credit institutions, especially the formal banking sector.

For the second stage of the process, the list of sacrificial items demanded by the chief priest usually includes, two yam tubers (a local staple food), two gallons of palm wine (30 to 40 litres), and two pieces of kolanut (a local nut with strong ritualistic value). Fieldwork established that the chief priest of the deity Ochegi also demands a bottle of snuff (a local tobacco), whilst in the case of Alumu the client is further required to bring an additional two tubers of yams and sometimes a cockerel. However, Iyiakpali seems to be the most flexible and least demanding in terms of what a credit-seeking client has to present. Sometimes, credit transactions with Iyiakpali can be done with some pieces of kolanuts.

Once the sacrificial items have been presented, the chief priest prays over them, takes part of the kolanut and wine to perform a libation to the god, and then provides refreshment to everyone present. After the refreshment, the client is called upon to present his request to the deity. A standard request for obtaining credit from the project deities usually entails specifying to the deity the requested amount, reasons why the client requires the money, and a confirmation of the repayment date. Hardly ever does a chief priest dictate to the client the specific date to repay the loan. The date (which is usually a given month in a stated year) almost always comes from the client but, once he gives a date, the deity holds him to it. In addition to the obligation of loan repayment, some of the clients voluntarily make pledges in form of livestock to the deity, which they offer to redeem on debt repayment.

After the request presentation has been made, the chief priest counts out the money from a clay pot or coffer in the shrine, as is the case with Ochegi and Alumu deities. The credit disbursement custom of the Iyiakpali deity differs slightly in that the client is asked to dip his hand into the coffer to take how much he needs (understandably, the exact amount he has requested). Once the money is disbursed or taken

from the pot, the chief priest offers his final blessings for the client's prosperity and the client is free to leave. A male teacher and a divinity credit beneficiary from Orba (who borrowed for funeral purposes) gave the following account on the borrowing procedure for financial capital:

Firstly, I approached the *Attama* (Chief priest) since he knows me very well. I explained my predicaments to him and requested him to lend me 40,000 Naira. He readily accepted on condition that I present the sacrificial items on the second visit. These items included one gallon of palm oil, two kolanuts, and ten Naira worth of tobacco snuff. On the second visit, I provided all these items to the Chief priest. In turn, the Chief priest offered the sacrifices to Ocheji. Then, we drank the remaining wine and ate the kolanuts. Meanwhile the Chief priest bottled the tobacco snuff for his later use. Subsequently, I presented my problems to Ocheji and that sealed the deal. The Chief priest counted 40,000 Naira from the pot, blessed it and handed it over to me.³⁵

In terms of socio-demographic profile, most of the divinity credit beneficiaries are rural folk such as primary school teachers, cult priests, petty traders operating mini-retail shops, and agricultural farmers. They have all borrowed for different purposes, including starting off a new micro-enterprise, recapitalizing their trade, meeting funeral obligations of loved ones and relatives, and to pay for children's education, among others.

From the analysis of the fieldwork data, the amounts borrowed by clients range from 2000 to 60,000 Naira. With the exception of one reported case of referenced beneficiary, all of the other credit beneficiaries borrowed monies from the deities between 1999 and 2008, with the vast majority borrowing between 2001 and 2008. Only one client, a micro-businessman from Orba community, had borrowed more than once. Visibly scared of incurring the wrath of the deities, all the credit beneficiaries interviewed paid up their loans within a span of twelve months, and none rescheduled or even contemplated rescheduling his loan. It has been noted that the local deities are highly dreaded because of their acclaimed magical powers, including the capacity to magically inflict capital punishment on a loan defaulter. This instils fear on virtually everyone associated with the deity, prompting credit beneficiaries to do everything they can to repay their loans promptly, including borrowing from their friends where possible. Consequently, as is the case with most credit institutions, prompt repayment of an existing credit enhances the prospect of obtaining subsequent credits from the fetish gods. The following account of the only respondent who borrowed repeatedly from a local deity is instructive:

In our place, there is a wise saying, *Onye biri, kwoo mere na mgbe ozo o choro ebinye ya* which means that whoever borrows and pays promptly, can easily obtain loan in subsequent occasions of need. If I had failed to repay my first loan promptly, then I wouldn't have succeeded in borrowing for the second and third time.³⁶

The interest rate charged by the project deities is on average 2 per cent for every 1000 Naira per month. Depending on the chief priest's disposition and generosity, sometimes interest may not be charged on the principal amount disbursed. In one of the few cases of interest-free loans we came across, a male retired teacher and divinity credit beneficiary from Orba community gave the following explanation:

The Chief priest did not charge any interest on the loan I asked for. He told my guarantor who happened to be his in-law that he didn't want to charge me any interest because he sympathized with my inability to finance the funeral expenses for my poor daughter's father-in-law whose husband did not have the financial muscle to take up the responsibility.³⁷

It is significant to note that in these local peripheral economies, all financial transactions between the chief priest (often acting on behalf of the deity) and the clients are carried out using the national currency, the Naira, which currently exchanges at the rate of 150 to the US dollar. In pre-colonial and colonial, and to a lesser extent, immediate post-colonial histories, the Igbos of Nsukka cultural areas used different transitional currencies sometimes alongside a dominant central currency. Some of the special-purpose currencies previously used in this ethnographic region and indeed in a large part of south-eastern Nigeria included cowries, and various types of Okpoho manila largely imported from the outside world such as neptunes, *mitakos*, wires, rods, as well as copper, bronze, brass, and a variety of other solid minerals crafted into different shapes and sizes.³⁸ The Okpoho manilas were generally demonetized by the British colonial government and redeemed for colonial currency in 1948.³⁹ Even after the official demonetization, residues of the special purpose currencies continued to be sporadically used in the local peripheral economies of south-eastern Nigeria until the Biafran civil war of 1967–70. Extreme hardship and galloping inflation during the civil war period when the Igbo-dominated region of south-eastern Nigeria attempted to secede from the Nigerian federation led to desperate revival of assorted barter trade and the use of sundry informal currencies. Since the early 1970s, however, it is remarkable that all the informal unauthorized currency facilities have completely ceased to be used for any form of economic transactions in the local peripheral economies of the Igbo ethnographic region and beyond. Hence, a somewhat ambiguous relationship exists between the peripheral fetish economy and the national capitalist economy in this part of Atlantic Africa. While the local communal and fetish economies tend to retain many primordial practices largely unaffected by the mainstream capitalist economy, the national currency is, on the other hand, the only medium of monetary transaction in the fetish economy. The local people, even the uneducated, have no great difficulties in understanding and using the capitalist state-backed national currency in all forms of economic transaction.

Compared to the interest rates charged in the formal banking sector and informal credit associations, the 2 per cent interest rate charged by the local deities is relatively low and modest. The average interest rate charged by most commercial banks is about 15 per cent, while most local credit associations charge about 5 per cent interest rate per month for every 1000 Naira credit disbursed.⁴⁰ In addition to charging the highest interest rates, it is difficult to obtain credit from the formal banking sector. Raising a formal bank loan requires an incredible amount of bureaucracy and paper work which the largely uneducated and semi-literate rural folks from this ethnographic region can scarcely accomplish. Most of these rural people, especially those that are inclined to source credit from the community deities have never had a bank account, and at any rate consider the formal banking sector an impossible option. The Nigerian commercial banks, on the other hand, are seemingly uninterested and have no incentive to support poor rural folks, especially after the 2004 banking sector reform of the federal government that led to the deregistration of

many micro-credit oriented, small-scale community banks. The Central Bank-led reform was a rationalization policy aimed to create more competitive mega-banks with large capital bases through complex systems of bilateral and multilateral bank mergers. Furthermore, Nigerian commercial banks ordinarily do not provide credits for non-commercial projects such as funeral and marriage ceremonies, nor for payment of children's tuition fees — the evident needs that predispose most local people to use informal sources of credit.

As a matter of fact, the informal grassroots-based credit institutions and processes are far more attractive and accessible to the large majority of local people. Most people in need of credit would as a first priority prefer to borrow from a close relative or friend, in which case there would be no interest charged on the credit. Where there is no close relative or friend to borrow from, the next option would probably be the largely age and vocational group-based local cooperative associations that charge an average of 5 per cent interest. However, these credit associations in practice usually give preference to their members and, to a lesser extent, close relatives of their members in credit disbursement. Similarly, there are a considerable number of local folks in this ethnographic region that belong to rotational savings associations known as *Isusu* in which a limited number of members contribute a stipulated amount to each individual member on periodic rotating intervals, usually monthly. The *Isusu* rotational savings provide an opportunity for members to raise significant amounts of capital for major projects that otherwise would have compelled the individual members to find external credit. Besides the rotational and non-rotational credit/savings associations, there are other informal sources such as established 'one-man' money-lending facilities often associated with usury and barter, and daily contribution collection on a commission basis by individual thrift entrepreneurs — evidently the most unreliable because of the possibility of the contribution collector disappearing with the accumulated deposits.⁴¹

Borrowing from the local deities is, as this study demonstrates, considered by most potential borrowers to be an informal credit facility of last resort. This form of credit is therefore just one among other competing potential sources. There are quite a number of reasons why some local people still seek credit from the local deities, most of which have been highlighted and discussed in the foregoing sections of this study. The excerpts below essentially substantiate the fact that the highly dreaded fetish deities are seen as lenders of last resort:

1. 'I already had a bank loan of 100,000 Naira which I was still repaying when my father-in-law died. The donations and credits I was able to raise from my friends to help me execute my father-in-law's funeral weren't enough. Therefore, I was forced to borrow money- 40,000 Naira — from Ochege deity through the Chief priest.' (A male teacher in Orba community)
2. 'People borrow from Alumu because they have no other alternative. I tried but failed to obtain credit from my friends and the credit associations I contacted had little money to lend out. Hence, I had to borrow 20,000 Naira from Alumu deity to settle the fine imposed on me by local elders.' (A male farmer in Amufie community)
3. 'People visiting Ochege to borrow money do so as a last resort. Being a powerful and dangerous god, it can eliminate a whole family if one fails to repay the loan.' (Town Unionist, Orba community)

4. 'People just try to avoid borrowing from Alumu because if they fail to pay, they will lose their lives and this brings disgrace, shame and stigma to the families.' (A ward councillor of the ruling PDP, Amufie community)

It is evident from the empirical data that all sampled borrowers from the gods are males. Our fieldwork inquiries reveal that women have very rarely borrowed money from the deities, even though there is nothing that in theory forbids or disqualifies them from the credit facilities. The practical coincidence of men being the predominant borrowers can be explained from the standpoint of their position as heads of households in these highly patriarchal local communities. The position of household head implies that the man is not only the principal provider of household needs, but he also makes the final decision on the affairs of the family, not least on major issues with such life-threatening consequences for the entire family as borrowing from gods. In the social structure of these patriarchal ethnographic communities, the local idiom relates the beauty, dignity, and privileges of a woman to the man she is married to, an idiom that not only disadvantages an unmarried woman but perpetually keeps married women under pressure of submissiveness to the will of their husbands to ensure retaining married status. Even though the social culture requires the woman to work hard to support the household economy, the ultimate responsibility of providing the needs of the household (including daily subsistence, clothing, shelter, children's school fees, health care) as well as meeting the vast social obligations of the family (supporting in-laws and extended family members, financing marriage and funeral expenses, financing family refreshment during different festive seasons, etc.) ultimately belongs to the male head of household. Evidently, the various practical reasons that would orient or compel a family to use external credit are traditionally perceived to be the responsibility of the male heads of households. Although there is a significant number of female-headed households in these local communities (mostly households headed by widows, and, to a lesser extent, those separated from their husbands for various reasons), the local custom still requires such female heads to have access to the communal economy and related privileges (e.g., farmland) through a kinsman. In the case of a widow, the legitimate kinsman in these circumstances is her late husband's brother, while for 'divorcees' and other single female heads it is usually the woman's brother and/or father. Whilst most female heads of household would have no inhibition in seeking a loan from credit associations and other informal sources, the option of borrowing from the gods would require the intermediation and role of a kinsman because of its 'life and death' implication for the extended family unit.⁴²

It has been mentioned repeatedly that the deity is credited with the magical power to inflict harm on any loan defaulter (traditionally regarded as an offender) in a bid to recover its money. Most respondents noted that the project deities can kill a loan defaulter within a short space of time following the due date for debt repayment, usually ranging from one month to one year. Once a defaulter is killed (allegedly by the deity) his family conveys all the possessions and property of the deceased to the deity.

Although a number of people have been allegedly killed by the deity and have had all their properties surrendered to the deities, in general such incidents are not associated with indebtedness. In all cases they are presented as having to do with acts

or allegations of sacrilege and perjury. Everyone who has borrowed from the deity in contemporary history, including our interview respondents, has always endeavoured to pay back on time, in most cases within one year. As a matter of fact, these community deities enjoy a 100 per cent debt repayment rate, a feat unmatched by the Nigerian formal credit institutions where debt recovery has often been problematic, leading to occasional commercial bank crises and radical intervention measures by the central bank.

It is important to note that the divinity credit system has provision for debt rescheduling, albeit none of our respondents who borrowed from the deities bothered or felt the need to take advantage of the rescheduling facility. In the event that a borrower was unable to repay the loan promptly, he was expected to institute a plea for an extended repayment deadline from the chief priest. Plea for debt rescheduling has to be instituted well before the agreed repayment deadline and the procedure is not complicated. The debtor is only required to approach the chief priest with a few pieces of kolanuts, present a case showing why he is unlikely to meet to the set deadline, and specify a new deadline he could realistically meet. The deity has the final say on whether or not the debtor's request would be granted. The son of the *Akara* of Alumu deity described the loan rescheduling procedure as follows:

If the debtor cannot afford to repay the loan at the agreed date, he is expected to present two or three pieces of kolanuts to plead with the Chief priest for an extension of the repayment date. The Chief priest is expected to consult a soothsayer (one of the affiliate diviners) who would give certain the mind of the deity on whether or not Alumu agrees to grant the debtor an extended deadline for repaying the loan.⁴³

Similarly, a petty trader and loan beneficiary from Ochege deity gave the following account:

If a debtor has a genuine reason on why he would not meet the deadline for his debt repayment, he can visit the Chief priest and offer two pieces of kolanut to enter into a plea for Ochege to grant him an extended deadline. As an all-knowing deity, Ochege knows when a client's request is genuine or not.⁴⁴

In practice, when people borrow from the deity, they invariably do not want to take any chances on the issue of repayment. Hence, they have always repaid the money before the deadline they set for themselves. Even when a credit beneficiary does not have the money to repay the loan, he will resort to borrowing from family members and kinsmen to fulfil the obligation to the dreaded deities. Because everyone understands the dangerous implication of failing to repay the deity's loan, most family members and relatives who initially would not have lent money to cover the debt seem compelled to do so at this stage. This is to avoid losing their loved one and also to rescue their family from the public shame and stigma associated with any family member the deity allegedly kills.

The different oracular deity credit institutions analysed in this study must not be understood in isolation or simply as a set of indigenous systems of credit. Fundamentally, the oracular deities operating the different credit facilities are gods representing and underpinning nuanced versions of African traditional religion. In virtually all known religions, gods are conceived as supreme, all-powerful, self-existing, multi-functional supernatural beings with unlimited powers to affect the course of human

existence in both positive and negative ways. Consequently, gods are spirits that demand or deserve worship and reverence from human subjects and clients, leading to historical construction of various religious activities around them, which become more or less embedded as tradition over time. It is within this context of multi-functional god-centred religion that the local divinity credit institutions should be understood. The credit system is just one of the many functions of these community gods and it is by no means their most important function. The gods behind the credit institutions are revered and worshipped by a community of adherents, they are consulted by both adherents and clients in need of divine intervention and blessings in crucial matters including fertility and childbearing, crop yield and harvest, protection from known and unknown wicked adversaries, curative medicine and health matters, business prosperity, protection of whole communities from natural disasters, and so forth. The various functions of the deities, including the perceptibly good, bad, and ugly, do not stand in isolation but are believed to be coherently related to the wellbeing of the community and its constituent units and members.

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Notes

- ¹ The traditional post-natal birth attendant visit is a local custom in Igbo culture and is known as *Omugo*. A young (married) woman who has had a new baby is visited by her mother (grandma to the new baby) to provide support in cooking and attending to the new baby while her young nursing daughter recuperates. Depending on the convenience of the visiting grandma and the post-natal support needs of the young nursing mother, the span of the visit could vary from a couple of days to months. In some cases, a dual visit of both the mothers of the husband and wife (i.e. biological/fictive mother or a maternal next of kin) could be alternately arranged. At the end of the visit, the departing guest is provided with sundry gifts (e.g., expensive traditional costumes and fashionable clothing, shoes, also food items, toilet soaps, trinkets, etc.) and money in appreciation of her services. On her return, the grandma is expected to share some of her inexpensive gifts such as toilet soaps and food stuffs with her close relatives and friends.
- ² Bill Maurer, 'The Anthropology of Money', *Annual Review of Anthropology*, 34 (2006), 15–36, www.anthros.annualreviews.org [accessed 20 May 2010].
- ³ Cf. H. D. Seibel, 'Upgrading Indigenous Microfinance Credit Institutions in Nigeria: Trials and Errors', Seminar Paper, Development Research Centre, University of Cologne (2004), <http://www.uni-koeln.de/ew-fak/aef/08-2006/2006-4%20Upgrading%20indigenous%20MFIs%20in%20Nigeria.pdf> ([accessed 18 May 2010]. See also, C. Kauffman, 'Financing SMEs in Africa', *Policy Insights*, 7 (OECD, 2005), <http://www.oecd.org/dataoecd/57/59/34908457.pdf> [accessed 15 July 2010].
- ⁴ Angulu M. Onwuejeogwu, *Social Anthropology of Africa: An Introduction* (London: Heinemann, 1975), p. 1.
- ⁵ Victor C. Uchendu, *The Igbo of South Eastern Nigeria* (New York: Holt, Rinehart and Winston Inc., 1965). See also Adiele E. Afigbo, *Ropes of Sand: Studies in Igbo History and Culture* (Ibadan: University Press Ltd, 1981).
- ⁶ Austin J. Shelton, *The Igbo-Igala Borderland: Religion and Social Control in Indigenous African Colonialism* (New York: State University of New York, 1971), p. 1.
- ⁷ Shelton, *The Igbo*, p. xii.

- ⁸ Interview with the chief priest of Alumu held at his residence in Nkpuru Attama in Amufie on 28 June 2009. The interview was conducted by a member of the project fieldwork team.
- ⁹ Interview with the chief priest of Alumu, 28 June 2009.
- ¹⁰ A local farmer and an adherent to Iyiakpali deity interviewed by a member of the project team in Ogbori village of Ugbaike on 21 May 2009.
- ¹¹ Kenneth Omeje, *Cult Prostitution among Some Local Communities in the Nsukka Region of South Eastern Nigeria*, Report on a Research and Leadership Development Intervention Project funded by the MacArthur Foundation (Nsukka / Ibadan-Nigeria, 1997–2000). See also Kenneth Omeje, 'Sexual Exploitation of Cult Women: The Challenges of Problematizing Harmful Traditional Practices in Africa from a Doctrinalist Approach', *Social & Legal Studies*, 10.1 (2001), 45–61.
- ¹² A local farmer and an adherent to Iyiakpali deity interviewed by a member of the project team in Ogbori village of Ugbaike on 21 May 2009. Narrative is corroborated by a number of other respondents.
- ¹³ Stephen Ellis, 'The Okija Shrine: Death and Life in Nigerian Politics', *Journal of African History*, 49 (2008), 456.
- ¹⁴ In virtually all clans and communities with a common ancestral deity in Igboland, there are always some conservation areas (mostly rain forests) believed to be inhabited by the deity and therefore sacred. Such sacred forests are usually sites of mixed narratives and representations. They are at the same time regarded as sacred forests with assorted herbs that have far-reaching medicinal values; holy sanctuaries where strong medicine-men and diviners visit to offer special sacrifices and commune with the gods; sacred sites where daring men are taken for initiation into different cults; and sprawling Valhallas where 'evil' people allegedly killed by the gods are buried.
- ¹⁵ Ellis, 'The Okija Shrine', p. 456.
- ¹⁶ Goran Hyden, *Beyond Ujamaa in Tanzania: Underdevelopment and an Uncaptured Peasantry* (London: Heinemann, 1980).
- ¹⁷ Chief priest of Ochege interviewed by a member of the project team in Umuokara village of Orba on 28 March 2009.
- ¹⁸ A male teacher and divinity credit beneficiary from Orba interviewed by a member of the project team in Umujam Ajuona village in Orba on 28 March 2009.
- ¹⁹ Michael Kirwen, *African Cultural Domains: Life Cycle of an Individual* (Nairobi: Maryknoll Institute of African Studies MIAS, 2008), p. 225.
- ²⁰ Kirwen, *African Cultural Domains*, p. 225.
- ²¹ A male teacher and divinity credit beneficiary from Orba interviewed by a member of the project team in Umuokara village on 11 May 2009.
- ²² John S. Mbiti, *Introduction to African Religion*, 6th edn (Nairobi: East African Educational Publishers, 2003), p. 108.
- ²³ A male mason and divinity loan beneficiary from Amufie community interviewed by a member of the project team in Nkpuru Attama in Amufie on 27 June 2009.
- ²⁴ Kirwen, *African Cultural Domains*, p. 17.
- ²⁵ Mbiti, *Introduction to African Religion*, p. 108.
- ²⁶ A male retired civil servant and divinity loan beneficiary interviewed by a member of the project team in Umuokara village of Orba on 17 April 2009 (see also note 1 above).
- ²⁷ A male college teacher interviewed by a member of the project team in Umuokara village of Orba on 10 April 2009.
- ²⁸ Given the limited resources available to government, many development activities (e.g., construction and maintenance of schools, health centres, markets, feeder roads, provision of portable water, etc.) among Igbo communities are carried out by local self-help organizations such as Community Improvement Unions (or Town Unions for short). Local activists of such unions in charge of raising funds from community members (including those residing in cities and elsewhere abroad) for various development projects are popularly known as Town Unionists.
- ²⁹ A male retired teacher and currently the Town Union's President interviewed by a member of the project team in Umuokara village in Orba on 10 April 2009.
- ³⁰ A local trader and assistant chief priest from Amufie interviewed by a member of the project team in Umuattama village in Amufie on 2 July 2009.
- ³¹ A male entrepreneur and divinity loan beneficiary interviewed by a member of the project team in Umuokara village of Orba on 2 May 2009.
- ³² A ward councillor from Amufie interviewed by a member of the project team in Nkpuru Attama on 27 June 2009.
- ³³ Stephen Ellis, 'The Okija Shrine', p. 456.
- ³⁴ Kenneth Omeje, 'The Egbesu and Bakassi Boys: African Spiritism and the Mystical Re-traditionalization of Security', in *Civil Militias: Africa's Intractable Security Menace?*, ed. by D. J. Francis (Aldershot: Ashgate, 2005), pp. 71–88. See also Stephen Ellis and Gerrie T. Haar, *Worlds of Power: Religious Thought and Political Practice in Africa* (London: Hurst, 2004).
- ³⁵ A male teacher and divinity credit beneficiary from Orba interviewed by a member of the project team in Umuokara village on 11 May 2009.
- ³⁶ A trader and divinity loan beneficiary interviewed by a member of the project team in Umuokara village of Orba on 2 May 2009.

- ³⁷ A male retired teacher and a divinity credit beneficiary from Orba interviewed by a member of the project team in Ajuona village of Orba on 2 May 2009.
- ³⁸ Jane I. Guyer, *Marginal Gains: Monetary Transactions in Atlantic Africa* (Chicago: University of Chicago Press, 2004), p. 72.
- ³⁹ Guyer, *Marginal Gains*, p. 72.
- ⁴⁰ C. C. Eze and U. C. Ibekwe, 'Determinant of Loan Repayment under Indigenous Financial System in Southeast, Nigeria', *The Social Sciences*, 2.2 (2007), 116–20, <http://www.medwelljournals.com/fulltext/TSS/2007/116-120.pdf> [accessed on 20 May 2010]. See also H. D. Seibel, 'Upgrading Indigenous Micro-finance Credit Institutions in Nigeria: Trials and Errors', Seminar Paper, Development Research Centre, University of Cologne (2004), <http://www.uni-koeln.de/ew-fak/aef/08-2006/2006-4%20Upgrading%20indigenous%20MFIs%20in%20Nigeria.pdf> [accessed on 18 May 2010].
- ⁴¹ Eze and Ibekwe, 'Determinant of Loan Repayment'.
- ⁴² Paraphrase of views expressed by two local female politicians. The first was interviewed by a member of the project team in Nkpuru Attama in Amufie on 28 June 2009. The second female politician was interviewed by a member of the project team in Umuokara village of Orba on 28 April 2009.
- ⁴³ The son of one of the *Akara* of Alumu deity, interviewed by a member of the project team in Nkpuru Attama in Amufie on 25 August 2009.
- ⁴⁴ A petty trader interviewed by a member of the project team in Umuokara village of Orba on 25 May 2009.

Notes on contributors

Kenneth Omeje is Professor of International Relations at the United States International University (USIU) in Nairobi, Kenya. He is the author of *High Stakes and Stakeholders: Oil Conflict & Security in Nigeria* (Ashgate, 2006); *Extractive Economies and Conflicts in the Global South: Multi-regional Perspective on Rentier Politics* (Ashgate, 2008); *State–Society Relations in Nigeria: Democratic Consolidation, Conflicts and Reforms* (London: Adonis & Abbey, 2007); *War to Peace Transition: Conflict Intervention and Peacebuilding in Liberia* (Lanham-Maryland: University Press of America, 2009), and others. He has published extensively, including contributions to international encyclopaedias and articles in well-regarded peer-reviewed journals. His main research interests include African politics, conflicts, peacebuilding, and grassroots community relations.

Correspondence to: Prof. Kenneth Omeje, School of Humanities and Social Sciences, United States International University (USIU), PO Box 14634, 00800, Nairobi, Kenya. Email: Komeje@usiu.ac.ke

Josephine Magawi holds an MA in International Relations from the United States International University in Nairobi, Kenya, and she worked as Research Assistant with Prof. Omeje in the IMTFI project. Her major research interests are in internally displaced persons, conflicts, and peacebuilding in sub-Saharan Africa.