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## Final Reports

### Title

Borrowing from the Gods: Oracular Deities as Traditional Sources of Credit among the Igbo of Nigeria (Synopsis of Research Results)

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2009

### Region(s)

West Africa

### Country(ies)

Nigeria

### Project Description

This study derives from a concern with traditional credit institutions in Africa, an area of research that has come under increasing focus in the study of local economies in transitional societies. The study focuses on the role of oracular deities as traditional sources of credit among the Igbo of Southeastern Nigeria. Borrowing from the gods, as the study conceptualizes the phenomenon, is a seemingly dynamic autochthonous tradition among a limited number of local communities of the ethnic Igbo noted for their powerful ancestral deities. 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.

### Researcher(s)

Kenneth Omeje

### About the Researcher(s)



*Kenneth Omeje* is a Professor of International Relations at the United States International University (USIU) in Nairobi, Kenya and has 20 years of professional academic experience. His educational qualifications include: PhD in Peace Studies from the University of Bradford, MA degree in Peace and Conflict Studies from the European Peace University in Burg/Schlaining, Austria; as well as M.Sc. degree in International Relations and B. Sc. (Second Class Upper Division) in Political Science and Sociology – both from the University of Nigeria, Nsukka.

### Synopsis of Research Results

Based on research conducted with Josephine Magawi

This study derives from a concern with traditional credit institutions in Africa, an area of research that has

come under increasing focus in the study of local economies in transitional societies. The study focuses on the role of oracular deities as traditional sources of credit among the Igbo of Southeastern Nigeria. "Borrowing from the gods," as the study conceptualizes the phenomenon, is a seemingly dynamic autochthonous tradition among a limited number of local communities of the ethnic Igbo noted for their powerful ancestral deities. Some of these communities include Okija, Oba, Ogrugu, Umulumbe, and Ugbaike. 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.

This project has not used any photographic images for reasons of cultural sensitivity. There is scarcely any photographic or video documentation of the three community shrines or those of similar deities in the Nsukka area.

Despite having a number of life-threatening externalities – death to defaulters – borrowing from the gods 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 residents' social existence. These areas include ceremonial activities,

such as organizing befitting funerals for deceased relatives, hosting/settling one's mother-in-law on a traditional post-natal birth attendant visit, footing marriage expenses, human capital investments, such as payment of children's school fees, and employability skills acquisition training.

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 their activities, and an activity that is partly shrouded in secrecy. Three of the communities known to have credit disbursing deities, all in the Nsukka cultural area of Enugu state, are the focus of this ethnographic study. Based on the in-depth interviews, the three credit disbursing deities are female divinities whose origin date back to pre-colonial antiquity. 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.

Everyone visiting the shrine is usually forewarned about taking snapshots or making a video of the deities, an activity that the deities are said to disapprove of and sometimes punish.

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. Over the years, the deities have amassed tremendous wealth, especially moveable and immoveable properties, through their alleged retributive killing of offenders.

Operating within a loose framework of what Goran Hyden (1980) described as the "economy of affection" 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 assistance Chief priest of one deity observed as follows:

When consulted to solve crime or to intervene in a dispute between two parties, [the deity] 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 [the deity] 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.

There is a legend strongly held in these communities that all previous efforts by guests, including Western anthropologists and tourists, to capture the deity's shrine in film have persistently failed; and printouts or electronic storage media have always appeared blank.

The Chief Priest added that the deity mostly leases out confiscated assets like wheel barrows, 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. This

and the other deities, it was reported, also have houses and cars used for commercial transportation to raise money for the deities. These are among the items occasionally surrendered to the deity by families of persons it has purportedly killed in retribution. Whilst the hiring and leasing of assets are an integral part of 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.

The chief priests and other interview respondents confirmed this legend. There is no independent corroboration of this legend as we could not find any previous researchers to interview.

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 usufructary privileges as occasionally allowed 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 that 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 that 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.

Our fieldwork team was too scared to attempt a photo or video of the deities.

*The full version of the research report from which this synopsis has been drawn, including tables listing forms of credit, reasons for borrowing, credit beneficiaries and debt scheduling, is currently embargoed while the paper is peer-reviewed by an academic journal.*

View the article, "[Oracular Deities as Traditional Sources of Credit among the Igbo of Nigeria](#)", published in *Folk Life: Journal of Ethnological Studies*.

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