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### **The *Bam* Element of Tiv Culture: Opportunities and Challenges**

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#### **ABSTRACT**

There is a substantial amount of existing material about the Tiv culture of central Nigeria. However, none of this work focuses specifically on the opportunities and challenges presented by the Tiv *Bam*. In this way, this study intervenes to narrow the existing void in historical literature. The research analyses the notions of *Bam* using primary and secondary sources of data. It establishes *Bam*'s historical background and investigates its *modus operandi*. The benefits and challenges of *Bam* are also evaluated, including inadequate record keeping, a negative attitude towards loan payback, paucity of funds, illiteracy, and an unwritten constitution. Despite the aforementioned and related problems, it has nonetheless assisted the members in doing what they could not accomplish individually. The conclusion is that for *Bam* to have a greater impact on the Tiv, the aforementioned hurdles must be overcome.

**Keywords:** *Bam*; Element; Tiv; Culture; Central Nigeria.

#### **INTRODUCTION**

Every race on the planet displays its culture in various facets of daily life (Udofia, 2021). These cover areas including farming and food production, music, religion, literacy, marriage, clothing, and money management. There are many different problems in life that humanity must overcome. The severity of these problems is greater in wealthy nations. Due to the severe suffering caused by a high degree of poverty and a poor standard of living, Africa, Nigeria, and Tivland in Central Nigeria have created various financial coping mechanisms, including the creation of *Bam* (a traditional saving programme). *Bam* is a component of Tiv culture that deals with financial cooperation, laying the path for communal development, and raising people's standards of living. Because of its significance to the lives of the Tiv people and other ethnic nations on the continent, *Bam* has drawn scholarly attention. The chances and problems brought about by the *Bam*, however, have not been thoroughly and historically explored in such

academic investigations. To close the historical vacuum that currently exists in existing studies, the benefits and negatives of Bam should be examined.

The notions of bam and culture are discussed in the analysis that follows. It discusses Tiv *Bam*'s organisational structure and manner of functioning, highlighting both its opportunities and challenges. It tries to summarise the main point that permeates the whole essay and suggests some solutions or policy alternatives that, in its opinion, would help *Bam* tackle the problems plaguing the focus region early on. To accomplish this task, the paper adopts the use of oral and secondary sources in line with interdisciplinary methods. The information gathered from these sources was carefully analysed and compared with written sources to enhance a better understanding of the *Bam* element of Tiv culture.

### **A CLARIFICATION OF CONCEPTUAL ISSUES**

The concepts that need to be clarified here are bam and culture. *Bam* is a Tiv word; it is a bastardization of the English concept of banking. The Tiv of Central Nigeria has a way of coining words into their dialects without losing meaning in their original form. Take, for instance, the early metal currencies in the evolution of money. Brass was called by the Tivman *Bashi* (Kpelai, 2011). *Bam* is the crudest form of modern banking in Tivland. It may be termed an informal financial institution or a traditional financial institution that exists under different names, as can be seen among the Tiv *Bam*. However, this informal financial cooperative has different names among some ethnic groups in Nigeria. For example, Idoma calls it Utataje; Hausa is Adashi; Dashu is Nupe; Esusu is Yoruba; and Isusu is Igbo (Kelai, 2011). Ajakaiye (1977) argues that there is hardly any rural society in Nigeria that does not have informal financial cooperatives. In other words, informal financial institutions exist in many rural communities under different names. According to Ojo (1997), “these types of financial arrangements which are handed over from generation to generation differ in name and slightly in practice from one community to another but in general have same characteristics”. In corroboration, Kpelai (2011) was more forthcoming when he postulated that:

*Bam* is one of the unorganized money markets found among the Tiv people in North Central Nigeria. It is a traditional financial institution where Tiv people meet, discuss socio-economic issues if any, and save money to get cow meat shared with depositors usually at the end of the Bam session. In some cases, a portion of the interest accrued on borrowed funds (loans) is used in financing community projects such as the building of bridges, and schools or assisting the vulnerable members of their community (p. 162).

It could be added from the above thoughts on *Bam* that it is a financial cooperative whereby people of like minds come together to contribute money based on their financial strength and choice to a single treasury, give out loans with accrued interest, and share their principal capital with interest at the end of the *Bam* season (usually by the end of the year in December). In most cases, instead of sharing the accrued interest among the *Bam* co-operators or members, a cow or cows are usually obtained and shared among the members.

Culture is a complex phenomenon that affects the whole of a person's life. Culture is broadly divided into two components, namely, material culture and ideological culture. While the former comprises various artefacts, such as food, water, clothes,

houses, furniture utensils, vehicles, and mass communication, the latter comprises knowledge, skills, religion, ideologies, philosophy, beliefs, ideas, morality, law, songs, and music. The former is tangible, physical, corporeal, or material in nature, and the latter is intangible, non-physical, incorporeal, immaterial, or invisible (Dzurgba, 2012).

Culture is historical heritage (qualities and customs are traditions) that transmits meanings that are embodied in both tangible and intangible symbols (materials and non-material symbols), such as dressing and knowledge, respectively. The symbols are mediums using which the people communicate, perpetuate, and develop their knowledge and understanding about their conditions of living in their environment. In this context, their historical heritage shapes their present social life and prepares them for the future. Their major concerns are always their survival, security, peace, and progress (Baran, 2014; Dzurgba, 2016).

In his opinion, Taylor (1871) defined culture as “the complex whole of which includes knowledge, belief, art, morals, law, custom, and any other capabilities and habits acquired by man as a member of society”. While Kluckhohn and Kelly (quoted in Dzurgba, 2012, p. 9) have noted that “a culture is a historically derived system of explicit and implicit designs for living, which intends to be shared by all other specially designated members of a group”. Extrapolating from the above, this study defines culture as the entire set of activities carried out by men either willingly or compelled by circumstances. In the context of this study, elements of culture means aspects of culture, of which *Bam* is an aspect of Tiv culture.

### **HISTORICAL FOUNDATIONS AND *MODUS OPERANDI* OR CULTURE OF *BAM* IN TIVLAND**

It is historically impossible to determine with absolute certainty the precise year when the *Bam* cooperative was founded in Tivland. But *Bam* has been around in Tivland for as long as Tiv has been. They were aware of their spending, the security of their funds, their worth, and their exchange. The genesis of modern banking in Western nations is now thought to have originated with employees who typically kept traders' money in safety and accepted deposits. The Tiv civilization had a similar situation since, among other things, blacksmithing was one of their main pursuits (Kplelai, 2011). As the barter system died and the money economy took hold, the establishment of saves and savings organizations gained prominence (Aor & Iorember, 2021). With the advent of modern banking in 1912, it is assumed that the Tiv people must have created their savings and saving clubs.

In terms of operation, Label (2002) discloses that the organizer frequently moves around alerting friends, family members, and a peer group about his wish to have a *Bam* in his house. He extends invitations to residents of neighboring villages as well. Members of the group may come from the same kindred, clan, and local government, among others. Coworkers may occasionally come together to generate a *Bam*. A potential member is accepted after paying the necessary amount of money. To attract a big membership, the token is frequently always a modest amount of money. To be open and unbiased, members may occasionally get savings cards.

*Bam* cooperators regularly contribute funds to the treasury for savings. Depending on what the cooperators decide, the *Bam* contributions are made every week, every two weeks, and every month. According to an oral interview with Kwaghko from 2021, *Bam* Day frequently travels to important marketplaces including Agbo,

Adikpo, Wannune, Zaki Biam, Ihugh, and Korinya after every five days. Members of this system bring cash and deposit it on the day of the *Bam*. The minimum deposit is set at a specific amount, but there is no set limit. According to Guda's oral interview from two years ago, the deposits are leased to members and interest is added to them. The co-operators then split the interest that has accumulated based on the percentage of their deposit or contribution. The income from the interest is split equally or used to purchase goals that are killed for members after the *Bam* year, typically during holidays like Christmas or Easter (Oral interview with Msondu, 2022).

The deposited amount is usually recorded in the savings book. The transactions are normally entered in different books- *Mbadughun* (Debtors), *Mbahaan* (Depositors), *Mtsera/Atsur* (interests), and so forth. These books have similar use to the ledger cash book, journal, *et cetera*, used by formal financial institutions (Taave, 2000). Loans are granted on short term-basis. The rate of lending is usually 10 percent and interest is deducted at the source as the loan is being given. The borrower is given about six weeks before starting the installment repayment. He is mandated to make an initial repayment of 20 percent of the principal amount loaned. Subsequently, the repayment could be any amount. Any default in repayment attracts an interest of 10 percent in the outstanding balance against him/her.

The *Bam* established a debt recovery committee with the authority to visit loan defaulters who are unable to pay off their outstanding loans by a specified deadline. Their assets are valued according to the loan sum and secured until the debt is paid off in full. Some organizations may ask the police to help them collect debts by attaching people's possessions, such as household pets, furniture, and technology.

Savings that have been placed with the *Bam* cannot be withdrawn. All deposits made with the *Bam* combine to create the organization's cash reserve, which is used to pay members' interest. A member can only be given a loan if they choose to continue their withdrawal. Even so, he or she must wait in line behind people who asked for loans before them. This financial service operates under the first-come, first-served philosophy. For instance, a loan applicant notifies the secretary of his purpose by paying the application fee. The cost differs amongst *Bam* groupings. He has his name recorded on the applicant list. The secretary brings out the names of each member who has deposited on *Bam* day.

To effectively carry out its operations, *Bam* has its leadership or officials. On the echelon of the leadership is *Mase Bam* (*Bam* Chairman). This is a person that organizes or convenes the financial co-operators. Many a time, the convener, the convener of the *Bam* named it after him such as *Bam* u Tyokula, *Bam* U Yaji, *Bam* u Under, and *Bam* u Samuel, as the case may be. In some cases, the name could be that of the work activity common to members. For example, *Bam* u *Mba haiar* (*Bam* of Motor Cyclists), *Bam* u *MbaKasuav* (*Bam* of Traders), and *Bam* U *Mbasongun Nyam* (*Bam* of Butchers). Secondly, *Akawe* (Secretary); a *Bam* with large co-operators, may have two secretaries, that is the secretary and the vice secretary. These officials record all the transactions of the *Bam*. Thirdly, the *Bam* has *Tor Dasanda* (Sergeant at Arm); he comes earlier than any cooperator to each *Bam* and arranges the seats while waiting for the arrival of other members and the commencement of the *Bam*. He ensures that the *Bam* atmosphere is free of quarrel and noise, and also keeps off intruders to the *Bam* areas.

### OPPORTUNITIES OFFERED BY *BAM* IN TIVLAND OF CENTRAL NIGERIA

The formation of *the Bam* cooperative has offered a myriad of opportunities among the Tiv people of the Central Nigerian region. Some of these opportunities would have been difficult for people to achieve on an individual basis. To enhance a lucid understanding, these opportunities are discussed in the succeeding discourse one after the other. Firstly, in Tivland the dominant occupation is farming, and having access to credit facilities from formal financial institutions like the Bank of Agriculture (BOA), Micro Finance Bank (MfB), and Central Bank of Nigeria (CBN) to facilitate their agricultural activities has remained a daunting challenge. Iyonzughul (2019) has done a lot of applicants applying for a loan to the BOA, between 2010- 2014, but only a few applications were granted; as seen in Table 1 herein.

**Table 1: Number of Applicants and Beneficiaries of CBN Agric-Loans under Bank of Agriculture Makurdi, 2010-2015**

Year	Number of Applicants	Number of Beneficiaries	Amount Benefited
2010	11,800	25	2,060,000.00
2011	N/A	N/A	N/A
2012	2,500	48	4,430,000.00
2013	3,115	217	23,512,000.00
2014	2,502	71	15,969,950.32

**Source:** Bank of Agriculture, Makurdi Branch, 2015.

Tiv people are the dominant ethnic group that applied for the loan, and only a few people were given it (Lubem, et al., 2017). Precisely, a total of 24,417 people applied for loan facilities, and only 373 were granted. This implies that the contribution of the formal financial institutions, in this case the Bank of Agriculture (BOA), to the economic activities of the Tiv nation during the period under consideration is very minimal and almost negligible, hence the intervention of the *Bam* cooperative. Similarly, Kpelai (2011) states that farmers and traders who otherwise would not be opportune to have credit facilities from commercial banks are brought to enjoy such facilities through the *Bam* intermediation arrangement. Several *Bam* exist in Tivland and are by far the largest intermediaries in the financial sector. The issue of collateral is overcome under *Bam's* financial arrangement. Mutual trust is the greatest collateral here.

In his study, Taave (2002) reveals that *Bam* has significantly contributed to the socio-economic situation at the grassroots level. Prominently, it acts as a catalyst for organising joint action for productive activities. Some of them are involved in promoting community self-help and self-reliance as a means of promoting serious economic development at the grassroots. They are vehicles for the promotion of multifarious development activities that uplift the livelihood and generality of the community through the entrepreneurship of small-scale businesses.

Socially, *Bam* cooperators usually borrow to meet some of their social goals. Such social needs ranged from the payment of school fees for their children or wards to the settlement of medical bills, arranging befitting burial ceremonies, the payment of poll tax, judicial expenses, and so forth. Even though the social responsibilities undertaken with funds are mostly consumption ventures, it is customary among the Tiv people to fulfil the aforementioned social needs. Most members joined *Bam* as cover (insurance)

against fluctuating income when meeting their social obligations (oral interview with Nyihemba, 2022).

*Bam* is formed through the creation of a common pool of people in the communities in Tivland. Group cohesion has become an avenue to discuss politics and social and economic issues, especially on the day of *Bam*. In some cases, the Bam group makes up its mind unanimously to support particular candidates of their choice. They publicly identify with certain contestants for political offices to the extent that they have a union to publicly display their support for their preferred candidate (oral interview with Iorlamen, 2022). This enforces group cohesion and attractiveness in the community. *Bam* is a *forum* for collective action, community involvement, and law and order.

The non-consideration of collateral and the free cost of processing loans have created an enabling environment for members to obtain loans. The funds are disbursed to applicant members without delays, which enables them to take advantage of perceived investment opportunities. The issue of the bottleneck created by administrative bureaucracy, which is associated with formal financial institutions, is absent here. This enables members to meet their contingency expenditures promptly, with little or no stress.

*Bam* plays an important and indispensable role in financial intermediation in Tivland, especially where credit is difficult and expensive to obtain. With low savings and an uneven seasonal flow of cash, rural dwellers are also the poorest, relying mostly on credit facilities. Small rural farmers prefer borrowing from *Bam* cooperatives because they tend to be more convenient and flexible and provide more personal services (Kpelai, 2011).

## **CHALLENGES OF *BAM* COOPERATIVE IN TIVLAND OF CENTRAL NIGERIA**

Notwithstanding the impact of *Bam* on the subject under consideration, it has nonetheless been encumbered by some critical challenges. For instance, record-keeping constitutes a challenge. *Bam* is mostly formed by the rural populace, and many of them received a low level of education, as a result of which they pay less attention to proper record-keeping. At times, savings and credit books are destroyed by natural disasters like floods, insects, and fires. There are also incidences of fraudulent activities whereby people embezzle the *BAM* under the pretext of natural disasters, making other contributors miss their economic planning and leading them to hardship.

Savings that have been placed with the *Bam* cannot be withdrawn until the completion of the *Bam*'s circle. All deposits made with the *BAM* combine to create the organisation's cash reserve, which is used to pay members' interest. A member can only be given a loan if they choose to continue their withdrawal. Even so, he or she must wait in line behind people who asked for loans before them. This financial service operates under the first-come, first-served philosophy. For instance, a loan applicant notifies the secretary of his purpose by paying the application fee. The cost differs among *Bam* groupings. He has his name recorded on the applicant list. The secretary brings out the names of each member who has deposited on *Bam* Day.

Even though *Bam* usually has a secretary and an assistant, record-keeping is sometimes not done properly or safely. For example, many transaction books of the *Bam* are usually kept in the thatch huts, and any time there is an incident or fire

disaster, the records are usually destroyed. The *Bam* did not care much to procure computer sets and internet facilities for the online preservation of data. When there is a disaster like fire, flood, or termites, among others, the records are usually destroyed. To make matters worse, some secretaries of *Bam* are corrupt, and as such, they capitalise on such circumstances to embezzle money from the treasury (oral interview with Msondu, 2011).

Besides, loan repayment has been a problem for Tiv *Bam*. The process of granting loans, as earlier stated, is soft. A lot of *Bam Fine* members do access loans, but instead of using them for eco-purposes, they rather use them for social reasons like marriages and burials. These occasions, in most cases, did not add to the debtors' financial strength but rather weakened it. In terms of repayment, such borrowers usually have issues repaying their loans. The resultant effect is that cooperators, because of the threat of sanction or fine, escape from the communities where the lender *Bam* is formed. The inability to repay the loan led to the collapse of many *Bam* and the loss of money for other cooperators (oral interview with Gbideye, 2022).

Additionally, a high rate of poverty leads to a paucity of funds and a lack of trust. Many *Bam* did not have huge finances; they operated with limited capital. The tradition with such *Bam* is that any amount generated is divided into smaller units to loan to the deserving or applicant members. The money, which was supposed to always be in the treasury and available for dispatch at any sitting or meeting of the *Bam*, was diverted by the custodian or treasurer to use it for some time for his or her own interest or business. Some treasurers have become untrusted as a result of their inability to provide the money at the needed intervals. The largest portion of Tivland is a rural area; in some cases, the treasurer claimed to have banked the money in cities where there are modern banking facilities, but such claims have never been backed up with substantial evidence (Oral Interview with Msondu, 2022).

Also worthy of mention is illiteracy; many leaders and members of the cooperative are educated. As a result of their lack of Western education, they lack the sound ideals to contribute to the development of *Bam*. Better still, the cooperative lacked leadership and qualified personnel to manage it effectively. Most of the leaders entrusted with this responsibility are not properly trained or exposed to modern management techniques. Hence, this cooperative has generally operated under poor management and ineffective control and sometimes suffers severe financial losses. This cooperative is therefore seldom able to sustain the confidence of its members. To make matters worse, the low level of literacy has made people sceptical of their contributions to the cooperative treasury, thereby weakening the finances of *Bam* (Ityonzughul, 2013).

The first and last challenge is the unwritten constitution. This constitution does not have checks and balances, which are usually entrenched in a written constitution. This could make possible the exercise of the powers and functions of the leaders of *Bam*. Had the constitution of *Bam* been written, there could have been no fear of domination of the cooperative by the leaders, and it could have gone a long way to protecting the interests of the members. It would be difficult for the leaders of the cooperative to take unilateral decisions, especially on financial matters.

## CONCLUSION

This article dwelled on *the Bam* element of the Tiv of Central Nigeria. It was argued that there is a mushrooming literature on Tiv culture. However, the phenomenon of *Bam* has

not been given adequate attention in the existing literature, hence the intervention of this paper. The paper attempted to discuss the *Bam* element of Tiv culture. It has also delved into the historical foundations of *Bam* in Tivland. It was argued that one can point decisively to the exact date that *Bam* originated among the Tiv, but what is certain to be noted is that *Bam* is as old as the history of the people itself.

The paper discussed its *modus operandi* and emphasised the organisational structure of the *BAM*. It has highlighted the opportunities and challenges of *Bam* among the Tiv. The conclusion is that the opportunities offered by *Bam* have surpassed the challenges and helped the members achieve cooperatively what they might not be able to achieve on an individual basis. But for *Bam* to be more vibrant and meet maximally the needs of the members, the challenges accompanying it must be nipped in the bud. To achieve these, the study hereby recommends the following measures: Firstly, proper methods of record keeping (both analogue and digital), proper loan repayment, education of cooperators, and adoption of a written constitution

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