

# CHAPTER FIVE

## SOCIAL INSTITUTIONS IN THE NIGERIAN SOCIETY

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### INTRODUCTION

When human beings relate themselves with others they create what have been described as forms or structures in order to enable them to meet their needs and function in other ways of life. These forms constitute the framework, channels or means through which they function in society. Thus, human beings are the creators of forms in society. The formation of rules, regulations, procedures and norms of behaviour are governed and controlled by them in order to function effectively in fulfillment of needs. Social institutions have been created by human beings from social relationships in society to meet such basic needs as stability, law and order, and clearly define roles of authority and decision making. Five major institutions in society – political, educational, economic, family and religious – have emerged because of such needs (Ukpong-Umo and Mboho, 2014).

### Definition of an Institution

Several definitions of institutions have been formulated by sociologists and rural sociologists: “An institution is an organized system of social relationships which embodies certain common values and procedures and meets certain basic needs of society” (Horton, 1964). “Social institutions are formal cultural structures devised to meet basic social needs” (Landis, 1955). “An institution is a relatively permanent structure of social patterns of roles and relations that people enact in certain sanctioned and unified ways for the purpose of satisfying basic social needs” (Fitcher, 1964).

It is clear that institutions, or organized **systems of behaviour**, differ from organizations, or organized **groups of people**, and that important essential features of an institution emerge from the definitions:

- A. Culturally approved patterns of behaviour including prescribed roles and procedures. Institutions are structured and function as units identifiable from each other though not completely separable. Each institution is laden with values, prescribed roles and codes of conduct, some written in laws, but most

unwritten and subconsciously exerting social pressure on members of society.

- B. Patterns of behaviour grouped about central human needs and organized so as to direct behaviour toward the meeting of these needs. Institutions are therefore purposive having the satisfaction of social needs as a goal or objective.
- C. Overall patterns or systems of behaviour which have persisted long enough to be considered relatively permanent. Change is implied but exists more within the overall structure of the institution, than in the institution itself, e.g. a system of education may change but the institution of education is itself more relatively permanent.

However seemingly careless society may appear about certain matters, it carefully provides for basic issues related to survival through relatively permanent forms of behaviour that are devised to meet basic social needs. These forms, patterns, systems of behaviour are called institutions. Thus as examples, in order to provide for basic physiological needs of the body ( food, shelter and clothing) society creates economic institutions of farming and industry; to provide for law and order, settlement of disputes, administration of affairs, the institution of government has been created; the family as an institution provides for care, protection and nurture of children who would otherwise be helpless; and in order to impart knowledge, skills and socially acceptable attitudes society has created the institution of education. Institutions are therefore the “crystalized mechanisms” created by society involving systematic patterns of behaviour so organized and directed as to meet basic social needs.

Institutions develop in society through what is called a process of institutionalization and are largely unplanned products of social living (Mboho and Inyang (2011). In time through repetition, behaviour becomes patterned along most effective paths of fulfillment, becomes customary and acquires a set of social sanctions, attitudes and beliefs. These behaviour patterns aimed at fulfillment of social needs thus secure cultural approval, and from time to time may secure legal and religious endorsements as they develop and change. Thus, institutionalization is “the process of regularizing and patterning sanctioned procedures in society” (Anderson, 1964).

Institutionalization requires the establishment of specific norms, which are group expectations of behaviour, and the assignment of status positions and role functions in connection with such behaviour. For example, Sumner (1974) states that folkway, or the customary ways of behaviour that have been considered expedient, are developed out of experience and change to meet new conditions. Mores develop from certain folkways that relate to basic issues of life and survival. The complex of ideas, interests, experiences that are composed in the folkways that develop into mores further develop into institutions in society.

Socially prescribed roles are an integral part of institutions. The followings are stated to emphasize their importance:

1. Institutions involve formulation of distinctive kinds of roles and their fulfillment. Each institution is a structure of related roles which embodies common values in society.
2. These roles are interrelated and form a network of obligations and rights.
3. Through the functioning of the patterns of interrelated roles, the institution performs some important function for society – be it physical sustenance of members through economic institutions, or maintenance of peace, law, order and protection through the institution of government.
4. Each member of society participates and plays a role in the network of roles that constitute an institution in society. The basic institutions of society – religion, education, government, economic and family are such that no member of society can exist without participation in some way in them.
5. Society considers this system of roles and relationships so important as to protect and perpetuate it through legal enactment, religious sanctions or other forms of formal and/or informal pressures and sanctions.

### **Composition and Function of Institutions**

Institutions may vary in their purpose and in other ways but also exhibit strong similarities. Institutional problems such as the maintenance of loyalty, formulation of codes of behaviour, and the assignment of authority often are commonly shared. The following lists such common aspects in the composition and function of institutions:

1. Institutions consist of material cultural objects, specified patterns of behaviour, a set of attitudes, roles and expectations. Cultural objects of a material nature that are a part of institutions include symbols such as the flag of a nation – a crescent, a cross, a star or a trisul (trident) in the case of religious institutions; and a ring in case of the institution of marriage. All institutions develop symbols to remind members of institutions of its existence and their loyalty to it.
2. Institution must prepare their members for effective participation. Each role usually has associated with it specified and accepted formal codes of behaviour; an individual may have to go through ritualistic patterns of behaviour in accordance with the role, e.g. the marriage ceremony involves the repetition of marriage vows. However, sworn allegiance, or vows, to maintain certain patterns of behaviour as required does not guarantee in

practice the fulfillment of these codes. Individuals may be faithful to the code or violate it.

3. In addition to defining roles, institutions define procedures of action and reasons for action. Ideologies are useful to institutions not in terms of correctness but in ability to inspire loyalty and cooperation of participants of an institution.
4. Institutions function in achieving for people realization of some of their basic needs, such as child-rearing in the family institution; or securing of food, shelter and clothing in economic institutions.
5. Institutions have a dual structure. One structure consists of the set of norms of expectations, rules and procedures that direct operation within the institution in keeping with the purpose for which it was established. The second, of individuals or personnel – the network of roles, persons and statuses through which the institution carries out its activities.

Institutions may be closely or loosely structured depending on whether authority is highly centralized or highly decentralized. A greater freedom of action and less rigid definition of roles exist in the latter. Between the two extremes may be variations. The most effective structure for an institution depends on the purpose and goal of the institution, the situation and prevailing conditions. An army in peace time may in actual practice have a looser structure than an army at war.
6. Institutions have manifest and latent functions. The manifest functions are those deliberately intended to be the functions of the institution in accordance with the purpose which it is intended to serve. Thus the manifest functions of school are the provision of basic education impacting knowledge, skills and attitudes to children so as to influence their behaviour along desirable lines in order to make them responsible citizens and members of society. The latent functions of an institution are those which are unintended. A latent function of a school may be the development in children of loyalties to certain ideologies.
7. Institutions function as gigantic mechanisms exerting social control on individuals who are a part of them. The individual usually is constrained to conform to the specific prescribed roles that he fills.
8. An institution generally has more than one function and does in fact constitute an amalgamation of functions.
9. The elements that compose an institution have been divided into four parts:

- (a) Common reciprocating attitudes of individuals and their conventional behaviour patterns.
  - (b) Cultural objects of symbolic value; i.e. objects charged with sentimental meaning to which human behaviour has been conditioned.
  - (c) Cultural objects possessing utilitarian value, i.e. material objects that satisfy creature wants and through conditioned response and habit attach the other parts of the pattern to a specific location; objects called property.
  - (d) Oral and written language symbols that preserve the descriptions and specifications of the patterns of interrelationship among the other three parts – attitudes, symbolic culture traits, and utilitarian culture traits or real property. When the formulation is compactly organized it is called a code. (Chapin, 1935).
10. The generalized functions of institutions may be divided into those that affect the individual positively and those whose effect is negative.
- (a) **Functions with a positive effect:**
    - (i) In as much as institutional behaviour and attitudes are already described and defined, social behaviour required by the individual is simplified since it does not have to be carefully thought out and formulated. Institutionalized behaviour becomes almost automatic.
    - (ii) Roles, statuses and other forms of social relations are already prescribed and defined. The individual hence does not have to take time to formulate these roles but is in advance aware of these roles, their involvement and expectations.
    - (iii) Institutions serve to provide coordination and stability to culture and give a sense of security to the individual not only in terms of the present but also of the future.
    - (iv) Institutions serve as mechanisms of social control and exert pressures for conformity on individuals in society in various ways. The individual therefore knows what is expected of him and the consequence of deviance.
  - (b) **Functions with a negative effect:**
    - (i) Because of their rigidity and relative permanence, institutions sometimes stand as obstruction in the path of social progress. Individuals espousing different ideas are thus considered deviants.
    - (ii) For the same reason institutions tend to conserve social values that may be inconsistent with the actual behaviour of people, and in addition tend to conserve patterns of behaviour even when the underlying values have become outmoded.

- (iii) An institution may therefore function in such a way that is not in the interests of the individual. Even though customary ways may be outmoded and unjust – requiring change responsibilities are so diffused in an institution, to initiate and effect change is a difficult task. It may be easier to tolerate the discomforts of the *status quo*.

11. Many factors may be responsible for the ineffective operation or the malfunctioning of institutions. Four major sources of ineffective operation have been identified:

- (a) Lack of clarity and understanding of the conception of roles in the institution. Individuals do not have the same conception of their own role that others in the institution do. This may be due to internal influences such as a failure in communications among individuals in society.
- (b) Influence of outside pressures and outside interests. External influences and pressures also prevent identical conception of roles and role expectations within an institution. Such pressures occur when the social environment opposes activity and functioning of an institution, perhaps because it has outlived its original purpose. Such an institution is said to be ineffective because it suffers from cultural-lag. Further, involvement of members in roles outside of an institution is one of the most important causes for its ineffective operation. A person functions not in a single role within a single institution, but in various roles in and outside of institutions.
- (c) Roles of members of institutions may not be interesting because the activities of the institution may satisfy the needs of only a few of its members.
- (d) The changing roles and functions of institutions make smooth operation toward the achievement of consistent goals very difficult. With its establishment for a definite purpose or function, an institution builds up a hierarchy of roles, rules, and procedures for the achievement of the purpose or functions. Such an establishment of roles and rules is referred to as a bureaucracy. As functions expand in size and number, so also do bureaucracy, and when roles, rules, procedures become numerous and rigid the very superstructure of bureaucracy, set up to achieve a purpose, actually complicates and otherwise obstructs such achievement.

While the above are major types of malfunctioning of institutions, there are others, lesser in nature and importance.

## **Institutions and Change**

Institutions constitute the more stable aspects of culture and are better organized than other aspects, simply because institutions are organized to serve basic human needs, and society always seeks to provide adequately to meet basic issues that relate to its survival. Institutions do nonetheless change, although at a much slower rate than other aspects of culture. A change in farm crop – from grain to vegetables for instance, could occur more rapidly and with greater ease than a change in the institution of marriage in respect to the chastity requirements on the part of the bride.

While institutions persist, the norms within them may change. The establishment of new norms in institutions and supporting associations tends to follow a particular sequence characterized by the following stages:

1. **Initial Stage:** The introduction and recognition of a norm usually follow some successful struggle involving its recognition by its founders who exhibit high dedication to the cause. New religious orders, or reform organizations, recognized after a struggle, are illustrations.
2. **Consolidation Stage:** After initial enthusiasm, a new institution must be organized with formulations of roles, statuses, prescription of role expectations, performance and procedures. The major activity in this state is the establishment of institutional proceedings.
3. **Disorganization Stage:** If the institution seeks to adapt to the changed situation it enters the reorganization stage and modifies itself in such a way as it serves more effectively its purpose. However, institutions are highly resistant to change, but, modification, change and reorganization are required for survival.

## **Interrelations of Institutions**

The study of an institution requires the study of its interrelations with other institutions, as well as the interrelations within itself. There is constant interaction between both institutions and the roles played by individuals who participate in these institutions. People interact in their institutional roles in accordance with the role expectations defined by the institution. They thus compete, conflict, cooperate and/or accommodate in their relationships with one another. In addition, since members themselves are participants in more than one institution and have varying loyalties to these institutions, such loyalties will obviously be divided and will be set up in order of priority. Each member will constantly be attempting to reconcile and “balance” these loyalties.

Because of these inter-relationships, institutions are seldom able to fully control the behaviour of their members in accordance with institutional ideals. Because of inter-institutional role conflict, institutions have sought to harmonize



roles through institutional alliances. Thus, there have been alliances between business and government, religion and education (when schools have been operated by religious organizations), between government and educational institutions run under specific religious bodies (when government employees are by special arrangement given technical training available in such institutions, or when a state sponsored training centre is established at an agricultural college operated by a religious body). Changes in one institution, therefore, almost invariably affect another and call for changes in it.

One institution may also assume the function when the latter fails to adequately fulfill its basic purpose. There is thus a transfer of functions from one major institution to other sections of society. As an example, one basic function of the family, care and nurture of the child, to varying extents has been transferred from the family to other institutions; children may be entrusted all day to nursery schools, crèches and baby-sitters.

### **Classification of Institutions**

For practical purposes, classifications by and large have been two-fold. In general, while different terms have been used to describe the two groups, the classification concepts have shown considerable uniformity. Thus, institutions have been classified into universal and alternative (Wood, 1966), chief and secondary or supporting (Anderson 1964), major and subsidiary (Fichter, 1964). A distinguishing feature suggested by Wood to differentiate between the groups of institutions, is strength for sanctions employed to enforce norms, the major, universal or chief institutions. Here, basic institutions refer to the former and secondary institutions to the latter grouping.

Fichter further distinguishes among what he calls major institutions. For him, the most important is what he calls the pivotal institution, around which the remaining major institutions cluster. Within the cluster, subsidiary institutions may be placed. Illustrations given are the Roman culture dominated at one time by the political institution, the Chinese by the familial institution, the American by the economic institution and the Indian culture by the religious institution. In each case the institution that dominates is the pivotal institution.

#### **1. Traditional Institutions**

Traditional institutions are those institutions which were in existence before the European colonial government took control of Nigeria. Many of them still exist, like the traditional forms of marriage or the system of customary laws

The functions of traditional institutions are to:

- a. Decide cases involving traditional laws and practices, particularly marriage and divorce.
- b. Settle various disputes.
- c. Help explain government policies to the people in their local language.



- d. Form self-help cooperatives to assist government in communities development, and
- e. Perform traditional rites and maintain traditional sites and customs.

### **Structure**

Most traditional institutions of government consist of the ruler and a council of chiefs or elders. The ruler takes decisions after discussing with his most senior chiefs. These decisions are then passed to the community by the chief, village head or the village town crier. In many communities, it is the drums that beat out the message. The main center of activity in a traditional institution is a palace. The people go to the palace to make their complaints, have their cases heard, celebrate festivals, and take chieftaincy title. The issues affecting the community are discussed at the palace. The market place, particularly on market days, is another centre of activity. Traditional institution like the age-grade societies and customary marriage can be regarded as helping to bring the community together. The age-group members usually know one another more than other towns' people would. The older people have closer links with the young and a good ruler would be able to assist in keeping the peace and developing the community better (Adatola, 1987).

One of the problems affecting the effective rulership of traditional rulers is that they are generally not responsible to the people. The people as a whole have very little choice in their selection. Some traditional rulers inherit the positions and others are chosen by a powerful group of hereditary chiefs (king-makers). This has meant, particularly in modern times, that many do not share in the aspirations of the people but rule to consolidate their position and increase their wealth at the expense of the common people. Some rulers, however, have been at the forefront of the battle for the provision of amenities for their communities.

There have been a lot of discussions about the place of traditional rulers in a modern Nigerian state. The importance of a traditional ruler can be measured by the amount of influence he has on the people he rules. If he is strong enough to play an important role in their daily lives, then he needs to be given some authority by the state. Nowadays, state and local governments have taken some of the functions of traditional institution.

## **2. Legal institution**

Since earliest time, man has had to govern his own behaviour with rules and regulations. Simple rules against stealing and killing must have been man's earliest attempt at regulating his relations with his neighbors. Gradually, a more complex system developed into three main legal bodies. These are the Police, the Law Courts and the Parliament (law making body).

### **a. The police**

The police (as of the legal institution) try to ensure that people obey the laws of the land. We often see policemen patrolling the streets watching out for people who might break the law. They are used in controlling riots, and are sent to arrest

any individual accused of breaking the law. After someone is arrested, the police will conduct an investigation in order to assemble information about the crime. They will testify in court about the crime committed.

**b. The law courts**

A law court is made up of the building where cases are decided, the judges who decide cases and the lawyers who prosecute (bring before the court) or defend the accused. Courts of law listen to disputes between individuals or between the state and individuals. In Nigeria, there are three different legal systems the constitutional law, Sharia law and the customary law. The Nigerian courts work on the principle that a person who commits a crime is punishable only when he is found guilty. Courts also believe that before a person is punished he must have been given the opportunity to defend himself/herself either through a lawyer or personally. This is because:

- i. It is wrong to punish anybody for an offence for which he/she has not been tried and found guilty by a competent court of law.
- ii. Nobody is above the law no matter his/her position in the society.
- iii. The right of every citizen must be protected.

The rights are spelt out in the constitutions of all countries.

**c. The parliament**

A parliament usually consists of elected or selected citizens. These citizens go to parliament to make laws of the land. Once the laws are made, it is left for the police to arrest those who break them and it is left for the courts to try and punish the offenders brought before them by the people.

**d. Structures of our legal institution**

From our discussions so far, we have seen that our legal institutions include the police, the court and parliament. We shall discuss more about the police and parliament later books. But we shall talk more about the courts now. A court is made up of an appointed person or persons charged with the duty of judging cases according to the powers of the court. The person or persons exercise the powers of the court and not his/her or their own personal powers. Nigeria has about eight types of courts. These are Customary Courts (including area courts which try Muslim according to the laws of Islam), Customary Court of Appeal, Magistrate Courts and State High Court, Sharia Court of Appeal, Federal High Court, Federal Courts of Appeal and the Supreme Court of Nigeria.

**i. Customary courts**

These courts try cases relating to the basic laws and customs of the area. It is usually presided over by a president and two or more members. These are people who have some formal education and people who also know the customs and traditions of the people well. An area court is also a customary court. It tries or

settles cases according to the laws of Islam. This means that only Muslim or people who offend against the rules of Islam may be tried in an area court. An Alkali, i.e a Muslim court judge, is usually in charge of such a court.

**ii. Customary Court and Sharia Court of Appeal**

Anybody not satisfied with the judgment of the area court could appeal against the judgement at a customary court of appeal. If it is an appeal sharia court of appeal which we will talk about later. A customary court of appeal is presided over by a president. There are three or four other members who decide cases on appeal.

**iii. Magistrate Court**

This is a state court usually presided over by a magistrate. A magistrate is usually a person trained in law. A senior civil servant (but retired), a respectable, educated and experienced citizen of a state who is known to have a good sense of judgement and can read up legal matters could be appointed magistrate by the Judicial Service Commission of a state. Magistrates are graded into two (Magistrate Grade 1 and Magistrate Grade 11), and there is also the position of Chief Magistrate of a state. Magistrate courts try civil and criminal cases. However, their powers are not as much as those of high courts.

**iv High Court of a State**

The high court of a state has the power to try all types of cases civil or criminal. At the head of the court is a chief judge. There are also other judges who sometimes preside over other divisions of the high court. High Court can also listen to appeals from lower courts such as the Magistrate Court.

**v. Sharia Court of Appeal**

As said earlier, the Sharia Court of Appeal tries cases according to the laws of Islam. These are laws which affect Muslims. Cases are usually referred to it from an area court. A Grand Qadi presides over the court. He is supported by other Qadis.

**vi. Federal High Court**

The Federal High Court, like the State High Court, is presided over by a Chief Judge and assisted by other Judges. These Judges are appointed by the President (Head of State) and not by state authorities as in the case of other courts discussed so far. In many ways, the Federal High Court is like a State High Court. The basic difference lies in the fact that the Federal High Court has its division all over the country and not within any particular state. Among the cases it decides are tax and revenue matters.

**vii. Federal High Court of Appeal**

As the name shows, cases of appeal against the judgement of courts so far discussed come to the Federal Court of Appeal. It is presided over by a President

and other Judges numbering fifteen, at least three of whom are people who know Islamic laws and at least three who are knowledgeable about customary laws.

**viii. Supreme Court of Nigeria**

This is the highest court of law in Nigeria. It is presided over by the Chief Justice of Nigeria and other “Justices” of the Supreme Court. It has the final say on all court matters and its decisions on all cases referred to it are final. Its judgements are published so as to guide Judges of the lower courts. All officers of the Supreme Court are appointed by the President (Head of State) on the recommendation of the Federal Judicial Service Commission.

**3. Political institution**

Political institutions deal with the organized aspect of our social life which determines the people who govern us, how they govern us, and how we relate to them. In many communities, the way political institutions work is spelt out in a constitution. This constitution is usually written.

**a. Kinds of political institution**

There are basically two kinds of political institution. There are people who take political decisions (e.g, village heads, local government authorities, state and national assemblies) and people who cause political decisions to be made i.e pressure group (e.g, political parties, youth organizations).

**b. Functions of political institutions**

- i. Political institutions ensure that there are laws governing the lives of the people within a defined geographical area, for example, a country. These laws also spell out the kind of relationships that exist between people and the roles and rights of the citizen. For example, chapter 1, part 1, sub-section 2 of the constitution of the Federal Republic of Nigeria shall not be governed, nor shall any person or persons take control of the Government of Nigeria or any part thereof, excepts in accordance with the provisions of this constitution.
- ii. They take decision about what is produced ( for the development of society) and how this is shared among the people.

**c. Structure of some political institution**

At the head of each structure is a leader. Others are followers. In most cases, decisions are taken by people elected or selected to be in charge of the political institution. Political institutions work through committees.

**4. Economic institutions**

Economic institutions exist in all communities. In Nigeria, the economic institutions are expected to perform the following functions

- a. Production of good.
- b. Delivering of services.
- c. Distribution of good.
- d. Relationship between production of goods, services and distribution.

When we say that the economy of a nation is strong, it means that the country produces a lot of goods and services that their citizens need and the surplus is sold to other countries; that most people are employed in one form of work or the other, that what is produced and needed reaches all parts of the country without much difficulty, and that the country does not buy more than she sells to other countries.

### **Kinds of economic institutions**

There are many kinds of economic institutions. Some of these institutions, like farms and industries, produce goods. Some others, especially markets, distribute what has been produced. Also, some others, like banks, render services by providing and keeping money for those who produce and those who distribute.

#### **i. Land and farming**

Perhaps the most important economic institution is the land available and the farming practiced on it. Quite a lot of what we produce (mineral resources) and farming activities are done on land. In fact, there will be no country or any living society where there is no land. We get the food we eat from farming. We need this food to keep us alive and make us grow. Without food to keep us, we would not engage in any activity. About 70 percent of the population of Nigeria is engaged in farming. They produce a lot of what we eat and have some surplus for export. In this way, national and international trade is made possible through farming.

#### **ii. Industries**

The products of farm or mineral resources from the soil (land) could be processed by industries. Also, certain activities like tailoring, hair-dressing and weaving are service industries within the economic system.

Industries provide employment opportunities. Those who work in them provide services for which they earn some wages. They spend these wages buying other goods and services in the community. By exchanging money for goods and services, the money earned, i.e, the wages circulate, when money circulates, then people are happy and they work to get more things. What industries produce are sold in other countries, thus bringing foreign exchange. Industries also help to train people to acquire various skills.

#### **iii. Markets**

There are three part of markets. These are the general food markets where most things needed in the home are sold, for example, food items. There is the special market where a few but particular things are sold. For example, a market could specialize in the business of building materials and motor spare parts only.

The third type is the supermarkets usually found in big towns and cities. They usually sell products of industries. These are arranged in sections and items. The markets are usually within five building and are being exposed to dust or files.

Markets function as a place where people buy or sell. Markets are good outlets for the products of farm and industries. When farmers and industries have places where they sell what they produce, they are encouraged to produce more. People keep their employment and earn wages. The economy of that society would continue to grow. People also socialize in market. People meet friends and develop friendship that could turn out to be very important in their lives.

#### **iv. Banks**

Banks are fairly new economic institution in our country. Banking culture started only a little over one hundred years ago and in very large cities. People used to keep their money at home and in other places they considered safe. People have seen the importance of banks as an important economic institution and the few banks of those days have now grown to more than one hundred different banks with about two thousand bank branches located in urban and rural areas of the country. The main functions of banks are to create money through taking depositors' money, and lending it to those who need it to trade or manufacture things. The depositor gets some interest and the borrower pays more interest than the depositors would get and the rest goes to the bank for the service provided. Bank also act as safe-keeping outlets for valuable properties like jewellery and important documents like a person's last will or documents related to properties.

For travelling outside the country or buying goods from other countries, banks help people or corporate bodies to obtain foreign exchange from the Central Bank of Nigeria. There are six types of banks in Nigeria. There are Commercial Banks used by most people and companies to keep money and valuables, borrow money and get other services, e.g purchase of foreign exchange. Then we have Merchant Banks mainly for merchants' big-time traders. We also have Industrial Development Bank, Agricultural Credit Banks, Mortgage (i.e house development) Banks, Banks of Commerce and Industry (usually for small and medium scale industries) and Federal Saving Bank meant to encourage the banking culture (Mboho and Aniebiet, 2009). Community Banks also serve the same purpose.

All the banks come under the control of the Central Bank of Nigeria, set up by the federal government to regulate how banking as an economic institution works. The Central Bank of Nigeria issues currency notes and mints coins. It manages the loans obtained by the government (either money borrowed from within the country or outside) through paying the loans when due with interest. It fixed bank rates of interest, i.e interest due to banks or to customers. It serves as a clearing house for commercial banks, i.e pay cheque drawn on bank. It is also the duty of the Central Bank to make sure that the economy of the country is running well.

## **5. Religious Institution**

Religious institutions exist so that believers could achieve the best relations with God Almighty and with their fellow men. Believers accept that God Almighty knows about what they are doing on earth and they would be judged by these activities when they die.

### **Functions of a Religious Institution**

Religion institutions help to prepare a man's soul for the spiritual world through good conduct on earth. In order to make people believe well on earth, religion tells them what to do and what not to do. Thus, religion guides people in their actions. People have the feeling that if they do not obey God, they will be punished either on earth or in the world beyond. Religion gives people hope. Through hoping for the best in future either on earth or in the world beyond, people continues to conduct themselves properly in society. It is the religious institution that takes care of the spiritual part of man. This is important, because nearly all religions believe in life after death and it is through religion that we put our hope on the life beyond.

Religion plays an important role in our lives from birth till death. A few days after birth, we are named at a ceremony organized by the religious group to which we belong. When we come of age we marry according to approved ways in our religious group. When we die, funeral ceremonies are arranged according to the rules of our religious groups.

In general religion:

- a. Identifies the individual and brings him closer to God.
- b. Supports him when the future looks hopeless.
- c. Consoles him in times of disappointment.
- d. Improves his moral conduct.
- e. Provides him with spiritual identity.

The structure of religious institutions varies with the types of religious body and the denomination within a particular religious body. We shall discuss about the groups of religion in the subsequent unit of the book. These are Christianity, Islam and Traditional worship.



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