

Research Article

Njangi: Pillar of Development in the Anglophone Regions of Cameroon

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ABSTRACT

This study aimed at examining the role played by njangi groups in the socio-economic development of the people in the two Anglophone regions of Cameroon. Qualitative and quantitative data was obtained from secondary and primary sources. Primary data was mainly obtained from 281 income earners sampled from six towns and six villages. The analysed data showed that majority of income earners in the two Anglophone regions of Cameroon did not have saving accounts in modern financial institutions as people mostly depended on financial njangi groups for saving. Many farmers belonged to farming njangi groups as the njangi groups ensured high quantity and high quality work in the farms. Low disposable incomes made it difficult for many people to acquire some essential household commodity and this led to the creation of commodity njangi groups that either collected specific commodity from members and gave to one member per session or collected fixed amounts of money from members and bought commodity that was given to one member per session. The advantages of njangi groups notwithstanding; failure in making financial, labour and commodity contributions by members; mismanagement of financial resources of njangi groups; and promotion of robbery were some of the weaknesses of njangi groups in the Anglophone regions of Cameroon. Despite these weaknesses, njangi groups were indispensable in the socio-economic development of the people in the Anglophone regions of Cameroon.

1. Introduction

The Anglophone regions of Cameroon are the Southwest and the Northwest regions where English Language is the dominant official language used by the people who originate from these two administrative regions of Cameroon. In these two Anglophone regions, the word njangi is a common noun known by almost every adult. A njangi is a local institution made up of members who decide to contribute their resources together for equal benefit of every member. There are three main types of njangi groups in the Anglophone regions of Cameroon: financial njangi otherwise known as Rotating Saving and Credit Association (ROSCA), farming njangi and commodity njangi.

Despite the presence of numerous modern financial institutions in urban areas in the Anglophone regions of Cameroon, it was noticed that 81.2% of income earners were members of financial njangi groups. Only 22.4% of income earners had saving accounts in modern financial institutions in the two Anglophone regions of Cameroon. Many people operated salary accounts in banks and micro finance institutions but did not save money in these modern financial institutions. According to Forje (2006), financial njangi groups were responsible for holding about 70% of money in Cameroon. In the rural areas of the Anglophone regions of Cameroon, 93.8% of income earners were members of at least one financial njangi group or ROSCA and 54.1% of farmers between the ages of 20 and 50 years were members of farming njangi groups. In both urban and rural areas of the two Anglophone regions, 22.8% of people were members of commodity njangi groups. Many members sampled belonged to more than one financial njangi group, with 69.1% of people sampled in rural areas belonging to ROSCA and farming njangi groups.

In rural areas where modern financial institutions are almost absent, only 1.6% of people had bank accounts, which showed that the people in the rural areas did not depend on banks for saving. According to Bime & Mbanasor (2011), many people relied on the informal financial sector for saving in the Northwest Region of Cameroon, especially in rural areas because the number of banks was very small compared to the population of income earners. With 93.8% of income earners as members of ROSCA, financial njangi groups were pillars of development in the Anglophone regions of Cameroon. This write-up has as prime objective to show why income earners in the two Anglophone regions of Cameroon rely on njangi groups for their socio-economic development.

2. Theoretical Framework

The theory of social capital was used to develop this study. The theory of social capital is a new theory that emerged in the early 20th Century but only attracted the attention of many social science researchers as from the last quarter of the 20th Century. The term social capital was first used by Lyda Judson Hanifan (Andriani, 2013). Social science researchers have elaborated different definitions of social capital. Bhandari & Yasunobu (2009, 486-487) have defined social capital as “a multidimensional phenomenon encompassing a stock of social norms, values, beliefs, trust, obligations, relationships, networks, friends, memberships, civic engagements, information flow and institutions that foster cooperation and collective actions for mutual benefits and contributes to economic and social development”. “Social capital is defined by its functions. It is not a single entity, but a variety of different entities, having two characteristics in common: they all consist of some aspects of social structure, and they facilitate certain actions of individuals who are within the structure”, (Coleman, 1988, as cited in Andriani, 2013, 4-5). Putnam (2000, 19) has defined social capital as “connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them”.

Social capital develops the spirit of togetherness and cooperation. It helps in the development of initiatives aimed at accomplishing certain social objectives. It involves group activities carried out mostly for development and leisure purposes. It involves the development of social connections that are used by members of a society to help one another. Social capital helps people to achieve their objectives and the improvement of their wellbeing (Gudmundsson & Mikiewicz, 2012). According to Coleman (1988), the creation of social capital depends on many important aspects including respect of norms and sanctions; obligations and trustworthiness; and the channelling of information.

In relation to our study, njangi groups are a form of social capital. Njangi groups are institutions that are maintained through the spirit of togetherness and cooperation. Njangi groups as social capital involve group activities carried out mainly for development purpose. Members of njangi groups respect laid down norms, values, beliefs, trust and respect their obligations. Njangi groups are made up of members who show sense of trustworthiness.

3. Methodology of Research

Concerning the sources of data collection, primary and the secondary sources were used. Secondary sources of data involved documentary research in libraries and internets sources. Primary source of data was collected during fieldtrips in twelve localities in the Anglophone regions of Cameroon; six in the Northwest Region and six in the Southwest region. In each of the two regions, questionnaires were distributed to income earners from three villages and three town/cities. In each of the six villages selected, 120 questionnaires were distributed, while in each of the six towns/cities also selected, 180 questionnaires were distributed. Thus, in total, 300 questionnaires were distributed to income earners in the twelve selected areas. Out of the 300 questionnaires distributed to income earners, 281 questionnaires were filled and returned, giving a 93.7% realisation. The table below illustrates the distribution of questionnaires in the field.

Table 1: Distribution of Questionnaires

Towns/ cities	Number of questionnaires distributed	Number of questionnaires returned	Villages	Number of questionnaires distributed	Number of questionnaires returned
Bamenda	39	37	Bambui	23	22
Wum	29	26	Befang	15	13
Santa	26	25	Akum	22	21
Tiko	28	28	Tole	21	19
Limbe	33	32	Yoke	20	18

Tombel	25	23	Malende	19	17
Total	180	171	Total	120	110
%	100	95		100	91.7

Interviews were also granted to many resource persons in the field. The fieldtrips also permitted direct observation to be done. Quantitative and qualitative data was collected and analysed. This study therefore used the mixed method of data analysis and presentation of results.

4. Results and Discussion

Types and Nature of Njangi Groups and reasons for their growth

Financial Njangi

Financial njangi is a Cameroonian appellation for rotating saving and credit association (ROSCA). ROSCA is defined as “an association formed upon a core of participants who agree to make regular contributions to a fund which is given in whole or in part to each contributor in rotation” (Ardener, 1964, as cited in Dale & Delbert, 1992). Thus, financial njangi is a local financial institution in Cameroon where members periodically contribute money in equal shares to be given to one member and this rotates until all the members benefit. Financial njangi was the most popular saving institution among income earners in the two Anglophone regions of Cameroon. In urban areas in the two Anglophone regions, there were many modern financial institutions but few people saved money in them as majority preferred to save in financial njangi groups.

Table 2: Members of financial njangi groups

Towns/ cities	Number of respondents	Members of financial njangi	Members of more than one financial njangi	Villages	Members of respondents	Members of financial njangi	Members of more than one financial njangi
Bamenda	37	32	17	Bambui	22	21	11
Wum	26	19	11	Befang	13	11	6
Santa	25	21	12	Akum	21	20	12
Tiko	28	23	15	Tole	19	19	8
Limbe	32	25	10	Yoke	18	16	7
Tombel	23	19	9	Malende	17	16	9
Total	171	139	74	Total	110	103	53
%	100	81.3	53.2		100	93.6	51.5

In the two Anglophone regions, 34.2% of income earners had salary accounts in banks and micro finance institutions. Most of these salary accounts were owned by urban income earners as only 1.8% of people in villages had salary accounts. Only 18.9% of income earners in the two Anglophone regions saved money in banks and modern financial institutions. Members of financial njangi groups made up 86.1% of income earners in the study area. This showed that most people in the Anglophone regions depended on financial njangi groups for their saving. It was discovered that an income earner could be member of many financial njangi group at the same time. Actually, 52.5% of income earners in these two regions saved money in more than one financial njangi group. In towns and cities in the Anglophone regions, 81.3% of income earners were members of financial njangi groups. In the villages, 93.6% of income earners saved money using financial njangi groups. The members of financial njangi groups mostly had a social relationship. Many of them were colleagues who worked in the same institutions. Some njangi groups were made up of friends; others were made up of family members; while some were made of people who lived in the same neighbourhood. In brief, members of financial njangi groups were people who usually interacted together and knew the integrity of one another before the njangi group was founded. Szabo (1992) as cited in Low (1995) has indicated that mutual trust was the driving force behind members of rotating saving and credit association. The interaction that people have leads to the building of trust among them (Durlauf & Fafchamps, 2005), which is key in selecting members of financial njangi groups.

Njangi groups in the Anglophone regions of Cameroon had slight differences in the ways they operated. Generally, they all had shares and a share had a fixed amount of money to be contributed in each session by each member. In some groups, a member could have two or more shares. For example, a njangi member with two shares contributed twice the fixed amount per session and benefited twice within a njangi cycle.

In many njangi groups, the total amount of money contributed by the members of the njangi group was handed to a single beneficiary. In other groups, a percentage of the total saving was deducted and the rest of the money was handed to the beneficiary. The deducted amount was made available to members who wished to borrow money from the group and interests were paid on the amounts borrowed. At the end of one njangi season, the deducted amounts plus the interests borne by the loans were brought together and redistributed to members.

Some njangi groups did not have an order of benefiting from the joint savings. The beneficiary was determined on the day of saving by drawing lots. In other njangi groups, the beneficiary was determined by bidding, where the highest bidder took the amount contributed in that session. Once a member had benefited either through drawing of lots or bidding, he was exempted from the next drawing of lots or bidding. The money paid by the highest bidder in financial njangi groups where bidding is carried out to determine the beneficiary was made available for borrowing. At the end of the njangi cycle, the amounts made from bidding plus the interests from the loans were put together and divided by the number of shares and then redistributed to all members according to their number of shares.

All financial njangi groups in the Anglophone regions of Cameroon were governed by two strict principles. Most often, these principles were not documented but any member who went against them was sanctioned. The first principle was the principle of non-failure. This implies that members of the njangi group should never fail in contributing their shares of money on the day of contribution. Members of njangi groups in the Anglophone regions of Cameroon used slogans such as “njangi does not know death” and “njangi does not know sickness” to reiterate this principle. This implies that even if a member was bereaved or sick, he had to contribute the njangi money. The second principle was the principle of no-lateness in payment. In other words, members had to be prompt in payment as all the njangi money had to be paid before a deadline. Members of njangi groups always paid their financial contributions not really because they were afraid of legal sanctions but because they did not want to be considered as outcasts in their society (Forje, 2006); and because they would be highly disgraced and humiliated (Cheruiyot, Cheruiyot & Yegon, 2016).

Reasons for Increase in Financial Njangi Groups

There is a common adage that “one hand cannot tie a bundle”. Many njangi groups in the Anglophone regions of Cameroon used mottos such as: together we stand; one another’s keeper; and unity in progress. From these mottos, one can deduce that people in the two Anglophone regions in Cameroon had understood that it was easier for them to achieve socio-economic development when they joined their meagre financial resources together and help one another. The main reasons why many people in the two Anglophone regions in Cameroon joined financial njangi groups were easy financial transactions, trustworthiness of members, obligation to save, promotion of investment and promotion of spirit of cooperation.

Table 3: Reasons for joining financial njangi groups

Residence of respondents	Number of respondents	Reasons for joining financial njangi groups				
		Easy financial transactions	Trustworthiness	Obligation to save	Promotion of investment	Promotion of spirit of cooperation
Towns/cities	139	125	136	108	95	79
Villages	103	84	102	89	42	62
Total	242	209	238	197	137	141
%	100	86.4	98.3	81.4	56.6	58.3

The first reason why many people preferred to save money in financial njangi groups was the trustworthiness of these groups. Members of these groups, that is, 98.3% declared that financial Njangi groups were trustworthy as the members were sure to recover the total amounts of money they saved. Up to 68.2% of members of financial njangi groups declared that the Njangi groups were more trustworthy than banks and other modern financial institutions. Informal financial saving groups did not have collaterals but they functioned based on mutual trust that develops among members (Tripp, 2001) and

(Szabo, 1992 as cited in Low, 1995). The confidence that people in the two Anglophone regions of Cameroon placed on members of groups was a motivation why this informal mode of saving continued to flourish.

Many people preferred financial njangi groups as a mode of saving because their financial operations were very easy and charges were hardly levied. People who had no knowledge of banking operations had no problem operating in financial njangi groups. In the two Anglophone regions of Cameroon, 86.4% of members of ROSCAs declared that the absence of complications in the financial transactions of financial njangi groups was among the reasons they joined this mode of saving. In most cases, paper works were not needed. A member simply needed to contribute his share and at the end of the contributions, the money was put together and handed to the beneficiary. People claimed that it was very easy to save money in banks and other modern financial institutions but sometimes difficult to withdraw the money they saved. Some people claimed to prefer financial njangi groups over modern financial saving institutions due to the obscure financial operations in the modern financial institutions characterised by many financial charges for the banking operations that reduced the amounts of money that people saved. Fonjong (2002) has stated that general banking insecurity faced by income earners promoted the creation of njangi groups in Cameroon.

Many people in the two Anglophone regions claimed that financial njangi groups made saving an obligation. These people claimed that it would have been difficult for them to save money if they had saving accounts in banks or other modern financial institutions. According to these people, since financial njangi groups were governed by the principles of no failure, no delay and no postponement, once a person became a member, he was obliged to save. In the two Anglophone regions of Cameroon, 81.4% of members of financial njangi groups claimed that it would have been difficult for them to save money without the obligatory nature of savings in financial njangi groups. Members of financial njangi groups declared that the low disposable incomes of Cameroonians made it very difficult to save without the constraints placed by financial njangi groups where failure, delay and postponement were not tolerated. These people claimed that holders of bank saving accounts hardly made regular savings because with the modern financial institutions, saving was hardly an obligation.

A general reason given by almost all members of financial njangi groups was the fact that ROSCAs force their members to become investors. Many people claimed that without the financial njangi groups, they would not have become the investors that they are today as savings would have been difficult. Many people declared that they were always forced to think of development projects to undertake after the njangi lots were drawn. Since at a given date, group members had to put their money together and give to one member, the member who had to benefit was sure of having much money which was a potential saving for of long duration. In order to make good use of this money, the member was forced to develop an investment project. In the study area, 56.6% of members of financial njangi groups claimed that they mostly created development projects when they knew the date they were to benefit from the njangi savings. From this importance of financial njangi groups, it is clear that financial njangi is a pillar of development par excellence in the two Anglophone regions of Cameroon as it has pushed people to develop investment projects.

Many people who ran small businesses in the two Anglophone regions of Cameroon preferred ROSCAs as they got capital for their businesses from these njangi groups without any interest. In some njangi groups made up of small business investors, the casting of lots was not used to determine the periods that members had to benefit from the group savings. Each member stated the time that his business needed much capital. This enabled the njangi group to determine the period each member would benefit. Thus, instead of going to the banks for loans, the members of the financial njangi group put their savings together and gave to one member during a session. As this coincided with the period that a member badly needed money for his/her business, the members of the njangi groups provided the needed capital without any interest. ROSCAs provided solutions to financial difficulties faced by members as they provided finances to the members when they needed them (Chiteji, 2002).

Financial njangi groups were numerous in the two Anglophone regions of Cameroon as members created them to promote the spirit of cooperation, solidarity and community interest. According to Fonjong (2002), many people preferred njangi groups to banks as a means of savings because njangi groups promoted community interest whereas the banks were profit motivated. Although the objective was to save money, 58.3% of members of financial njangi groups partly joined this mode of saving because of the spirit of cooperation that animated the members. Groups of people decided to create these local financial institutions to socially bond together in addition to the financial aspects of the groups. This explains why members of financial njangi groups were people who shared many things in common. They could be colleagues; friends; members of a family or tribe; or members who lived in a neighbourhood. These financial njangi groups sometimes started as local associations such as friendship clubs and local development groups. The financial njangi was later incorporated into these

local associations in order to constrain members to always be together, thereby promoting the spirit of cooperation and solidarity.

Farming Njangi Groups

Farming Njangi is an institution of farmers who come together and supply their labour to the farms of members in a rotating pattern, moving from the farm of one member to another until all the members benefit from this group labour. Farming njangi groups in the two Anglophone regions of Cameroon were common in rural areas where farming is the main occupation of the people. Members of these Njangi groups were mostly young energetic farmers from about 20 to 50 years of age. Many farming njangi groups refused to incorporate farmers who were above the age of 50 years as their labour productivity was on the decline. Above the age of 50 years, the productivity of farm labour greatly diminishes as the farmer becomes very slow (Skirbekk, 2004, as cited in Assefa, 2010). The number of members in a farming njangi was usually between 5 to 20 farmers. Generally, the number of members in the farming njangi groups was directly proportional to the farm sizes. In areas where farm sizes were large, members could be up to 20 per group. In the two Anglophone regions of Cameroon, 54.1% of farmers were members of farming Njangi groups. Farming njangi was common in areas where farm sizes were large, especially where peasant plantation farming was carried out. It was very common in the Southwest Region in areas where plantains, cocoa and oil palms were cultivated.

The members of farming njangi group reserved some days of the week as Njangi days for members to work together in the farms. The duration of work per day in a farm was fixed. It was averagely 3 hours per day. The members drew a calendar to be followed, moving from the farm of one member to another according to the established calendar until all the members benefited. At the end of a farming rotation, the members could begin another round and the calendar was sometimes reversed. Farming njangi existed in many parts of Africa though the operational systems slightly differed. Bello (2014) has explained that a similar farming njangi system called Naffir operated in a reciprocal manner in Sudan whereby farmers grouped themselves and in a reciprocal manner worked from the farm of one member to those of other members.

Many farming njangi drew their calendars and skipped one week per month. During this one week, the Njangi group allowed members and non-members who were in dire need of labour to hire their services. The amount of money paid by a njangi member to hire the group labour was very small, about 50% of the amount that was normally paid out of the farming njangi. Non-members who hired the labour of the njangi group paid about 75% of the normal ordinary amount charged. The money that the farming njangi groups made when they were hired to work in the farms of members and non-members was mostly saved. In many farming njangi groups, members could loan money from these savings and pay interest to the group. At the end of the year, before the next farming season, part of the money saved by the farming njangi group was used to purchase basic farming tools and the tools were distributed to members. In December, the other part of the money was usually used to purchase foodstuffs and drinks for the end of year festivities.

Reasons for Increase in Farming Njangi Groups

In the rural areas of the two Anglophone regions where farming njangi was common, all farmers claimed that the efficiency of labour was higher with farming njangi groups than when only family labour was used. Within few hours of group work, the farmers claimed to do work that might have taken weeks or a month to do if there was reliance only on family labour. Most of the farmers, that is, 92.5% declared that the quality of the work done by the farming Njangi groups was very good. Generally, each farming njangi group had a works supervisor who made sure members worked quantitatively and qualitatively. Members who failed to maintain quality and quantity during work were heavily sanctioned. This explains why many farmers belonged to farming njangi groups.

Many farmers who were members of farming njangi claimed that they joined farming njangi groups because they suffered from crop destruction as they could not supply the required labour needed to take care of their farms and crops. These farmers declared that when they worked alone in their farms, the farms were so large and they were demotivated because they were unable to do the work. This led to crops failure because work was not done on time. For work to be done on time the farmers who had large farms needed high labour supply. Thus, many farmers preferred to join the farming njangi groups where promptness, quality and quantity was the farming motto. In the farming njangi group, the farmers were motivated as much work was done on time and it was difficult for their crops to be abandoned.

Another reason why many farmers joined farming njangi groups was the desire to enjoy social connections, spirit of togetherness and cooperation that developed among members of farming njangi groups. In many farming villages in the two Anglophone regions of Cameroon, farmers spent most of their days in farms. Some farmers had farm houses which enabled them to spend some days in the farms. When they returned to the villages, they were tired and they had little time to visit many of their friends. This reduced the social connections among many friends who were hardly together. However, farmers

who were members of farming njangi groups continued to enjoy social connections, spirit of togetherness and cooperation among members of the Njangi group. They met one another many times a week and spent time together in the farms. While they worked in the farms, they shared pleasantries and experiences. Many members claimed that working together in the farming njangi motivated members who copied and tried to apply the success stories in farming and other development issues learnt from members of the group.

Commodity Njangi Groups

Commodity Njangi is an institution where people, mostly women periodically come together and either contribute tangible household goods or contribute equal amounts of money which is used to purchase goods for one member to benefit and this continues until the other members' benefit.

Commodity njangi was common among low income earners in the two Anglophone regions of Cameroon. Groups of income earners, mostly women came together and created commodity njangi groups with the objective to enable members obtain either basic commodity needed by most household or durable household goods. The njangi group started by determining the types of commodity to be benefited by members. The members decided on the mode of contribution. There were mainly two ways in which contribution for commodity njangi was made. Either the members made contributions in commodity or in cash.

Commodity njangi where members contributed in commodity mostly involved groups that aimed at providing nondurable goods to members. Goods such as soap and cooking oil were mostly contributed by members and the assembled items were given to one beneficiary during a njangi session. Commodity njangi where members contributed in commodity was common among very low income earners and many of them operated in villages. In the case of commodity njangi where members contributed in cash, the money contributed was used to purchase commodity and handed to the beneficiary. The commodity could either be durable or nondurable household goods.

In the two Anglophone regions of Cameroon, commodity njangi was the least popular form of njangi institutions. It was made up of only 22.8% income earners in the study area. Most of the members of commodity njangi groups were women, who made up 81.3%. Village income earners dominated members of commodity njangi with 64.1% of members. Members who benefited from nondurable basic household necessities made up 75% of commodity njangi group members, while 15% of the members of this njangi group benefited from durable household goods.

Reasons for the Creation of Commodity Njangi Groups

The main reason given by most of the income earners for the creation of commodity njangi groups was low disposable income. In the two Anglophone regions of Cameroon, 81.3% of members of commodity njangi claimed that their disposable incomes were so low and they could not obtain some necessary household commodities without relying on the commodity njangi. These njangi groups collected the small items brought by members and the collected items were given to the beneficiary. In this way, members with low incomes were able to obtain basic household necessities in large quantities. In the case where members contributed money, the money contributed by all members was used to purchase a commodity and given to the beneficiary. According to members, it would have been difficult for them to acquire these commodities without the njangi groups since to these members; it was not easy for them to save money in order to acquire these good in large quantities.

Another reason why people in the two Anglophone regions of Cameroon joined commodity njangi groups was the fact that the njangi compelled them to obtain vital basic necessities which would have been forgone alternatives if they were left to make their choices out of the njangi groups. This view was supported by 57.8% income earners. According to these people it was difficult for them to obtain these vital commodities even when they had the financial means because other more pressing needs intervened. The members of commodity njangi groups claimed that durable household goods such as television sets, sets of chairs and kitchen electronic goods were important but not so pressing compared to other basic necessities. Thus, it became difficult to purchase these non-basic necessities without the members joining commodity njangi groups that provided the durable goods to members.

The desire to belong to social groups was another reason why people joined commodity njangi groups. Despite the primary aim of obtaining tangible goods, many people joined these njangi groups to promote their social development through association in social groups. Many people in the Anglophone regions had discovered that belonging to social groups promoted their social development. According to many people, social associations played many other social roles beside the

main aims for which they were created. These social groups bred friendship among members, assisted members during happy events such as births and during sad moments such as deaths. Thus, many people who could obtain the commodities provided by commodity njangi out of the njangi groups still joined commodity njangi groups because of the other social benefits that accrued to members of the groups.

Weaknesses of Njangi

The benefits of njangi groups notwithstanding, njangi groups presented some weaknesses according their members. The major weaknesses identified from the members included delays or failures to meet up with njangi contributions, promotion of robbery and mismanagement of finances.

Some of the slogans of njangi groups were “njangi does not know death; njangi does not know sickness; njangi does not travel”. All these outline the fact that failure to meet up with njangi contributions was not tolerated. However, many people still failed to make njangi contributions. In the case of financial and commodity njangi groups, some members failed to make their contributions. This made the beneficiary to be unable to receive the amount he was due to receive or the commodity that was to be benefited. This bred frustration and loss of trust among some members. This was a serious problem in the financial and commodity njangi groups since the smooth functioning of these social groups relied on trust. This problem was more serious when members who had already benefited failed to contribute for other members to benefit. As a remedy to this problem, it was explained that njangi groups sometimes did not cast lots on members with doubtful characters. These members were given the last positions to benefit from the contributions. This was to avoid situations whereby some members benefited early and stopped contributing for other members to benefit. All njangi groups had outlined penalties to be paid by defaulters who failed to contribute during njangi sessions. In extreme cases, legal measures were taken against defaulters of njangi contributions.

The possibility of robbing people who benefited from financial njangi was a major weakness of this local financial institution. Members of financial njangi mostly knew the member who had to benefit in a session. These members mostly met in a meeting ground where contributions were made and at the end the money was handed to the beneficiary. In other cases, members discreetly did their contributions and the beneficiary was secretly called to collect his money. Many members claimed that even when the beneficiary collected the money discreetly, some beneficiaries have still been attacked by armed robbers in their homes at night, who asked them to hand over the totality of the money they got from the njangi. Other beneficiaries of njangi have been attacked on their way home after they collected the njangi money. According to many njangi members, some of the robbers had informants among the members of njangi groups. Up to 70% of non-members of financial njangi groups sampled declared that one of the reasons why they did not belong to financial njangi groups was the fear of robbery. Concerning members of financial njangi groups, 79.8% mentioned robbery as a major fear they bore as members of financial njangi groups.

Mismanagement and embezzlement of money were setbacks of some njangi institutions in the Anglophone regions of Cameroon. Firstly, some njangi groups kept a certain percentage of the money contributed by members during each session. This money was given out as loans to members and interests were generated from these loans. Other njangi groups used the bidding system to determine the beneficiaries. The amount got from the bidding was made available for loans and interests were paid. In farming njangi, the groups made some money when the group labour was hired by members and non-members. Several members of njangi group expressed dissatisfaction in the way the money was managed claiming the money was sometimes embezzled or mismanaged. Some members claimed that the amounts declared at the end of the njangi cycle for sharing were usually small creating suspicion of theft by those who managed the money. Some members have disappeared with njangi money, making the group to suffer financial losses. Members sometimes fear that those who keep their money can disappear with the money (Kamran, 2017).

A minute but worth mentioning weakness of njangi groups was the case of jealousy and hatred among some members of njangi groups. Members of a njangi group developed very close social relationship. It was easy for members to know the achievements of other members. According to many members of financial njangi groups, the close social relationship that developed among members sometimes led to jealousy. Some of the members became envious of other members who had realised more economic achievements. In the two Anglophone regions of Cameroon, 56.6% of members of financial njangi groups supported the point that some members of njangi groups who have achieved little in terms of investment become jealous and envious of other members who have carried out greater investments. Some people in the two Anglophone regions claimed that it was easy for a person to eliminate his enemy when they were members of the same njangi group. This was because members of njangi groups always ate and drank together during njangi sessions. Each member of the njangi group contributed a token which was used to provide food and drinks. The intercourse among the njangi members during eating and drinking was so close that some members could take advantage to poison other members. In the Anglophone

regions of Cameroon, 34.3% of members of financial njangi groups claimed that they were always very careful when eating and drinking in njangi groups because of the possibility of being poisoned.

5. Conclusion

The objective of this research is to show why income earners in the two Anglophone regions of Cameroon rely on njangi groups for their socio-economic development. Majority of income earners in the Anglophone regions of Cameroon depend on njangi groups for saving as they do not have saving accounts in modern financial institutions. Most people in the two Anglophone regions of Cameroon belong to financial njangi groups and majority of their development projects are realised thanks to money obtained from financial njangi groups. Members of farming njangi groups claim that farming njangi groups have reduced farming stress usually caused by shortage in farm labour. These farmers claim that their membership in the farming njangi has increased their farm outputs and increased their incomes. Many people in the Anglophone regions in Cameroon claim to enjoy the social relationship that develops among members of njangi groups. The importance of njangi groups in Cameroon notwithstanding, njangi groups have some weaknesses. For example, many members have been attacked by armed robbers just after benefiting from the financial njangi.

This work is significant as it goes beyond financial njangi or ROSCA, which has been the focus of many other social science researchers. It brings in farming njangi and commodity njangi; which are other forms of collective rotating contributions for the socio-economic development of income earners. The major limitation of this work is the limited number of villages and towns visited for the collection of data. This is because of the high insecurity in many villages and towns in the two Anglophone regions of Cameroon where an armed conflict between Anglophone separatist armed groups are fighting the Cameroon military. Future research can look into the impact of the armed conflict in the two Anglophones regions on the activities of njangi groups.

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