

RELIGIOSITY AND EXISTENTIALIST APPROACH TO POVERTY IN NORTH WEST REGION-CAMEROON

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ABSTRACT

Approach of tapping into religion rekindles debate on nexus of religion and poverty. Plucking from social capital theory, this paper argues that ordered church membership is providing solace for a vast majority of older people; barely surviving due to volatile family support. Religious organisations are not only a means of escape from poverty but provide an existentialist function to life - ward off isolation, marginalisation, building strong sense of social and community justice. Using empirical data, this paper engages with faith approaches that act as buffer intermingled with local realities. Mainstream churches set aside designated days in church calendar for collection of alms to cater for widows, widowers, orphans, whilst with Muslim faithful, they pool donations (cash, food, other provisions) as a means of looking after disadvantaged Muslims. Though offerings remain insignificant, funds sourced engender a spirit of compassion and psychological support for deprived followers. Islam projects basic principles as spelled out in the Koran through internal mechanisms of voluntary endowment (*zakat/sadaqa*) to cater for its vulnerable populations. With little in way of resources, denominations are devising safeguards to cushion pain during troubling times whilst sharing good times in fellowship. Schemes include funeral arrangements, bereavement visits and support with hospitalisation costs; social events like births, marriages and entrepreneurial activities based on token contributions from members. Focusing on Christian Women's Fellowship (CWF), this study underscores the centrality of faith based groups as safety nets. It concludes that Christianity and Islam go beyond ethos and vortex of spirituality, as entrenched groups wrestle to provide for many trapped in poverty. With sporadic funding from charitable organizations and churches overseas, provided directly or indirectly, religious organizations are battling with an existentialist agenda.

Keywords: Church, Existentialist, Islam, Poverty, Religion, Social capital

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INTRODUCTION

Most African countries are battling with an economic down turn that is compromising attempts at improving livelihoods. As poverty and HIV/AIDS pandemic ravages, religious organizations are positioning themselves as key players. These organisations promote spiritual growth; marshalling scarce resources in supporting most vulnerable, often cut out of meagre state support and assistance schemes. Older people, sidelined in formal social security system count on support received within mainstream religious organizations and faith groups. A number of studies point to centrality of cultural and religious groups, funeral and rotating credit societies, and informal saving clubs throughout the African continent in negotiating different support mechanisms (Ardener and Burman 1995, Midgley 1994; Mayoux 2001). Other studies point to growing influence of spirituality in societal transformation (Ursula 2012). Informal social security mechanisms akin to kinship, community based and religious support (van Ginneken 2002; Midgley and Kaseke 1996; Lloyd-Sherlock 1999; Dekker 2003) are battling to fill gaps as intergenerational contract (Aboderin 2004) of young people expected to look after older people is under threat. Charitable donations arising from religious norms such as alms-giving in Christianity and *Zakat*¹ in Islam; cooperative associations or mutual benefit societies provide direct assistance in cash and in kind (Midgley 1997). Other commentators view religion as a growing force in public life in Africa (Ellis and Gerrie ter Haar 2004), many profess membership of some formal religious organisations, traditional, Muslim, Christian or otherwise (Barrett and Johnson 1999). And yet in many development plans, human development (Ellis and Gerrie ter Haar 2004), essentially remains an adjunct to research on poverty reduction and re-distribution of wealth between ‘centre and periphery’.

Poverty is widespread in Cameroon (Abwa and Fonchingong 2004) and a vast majority (over 80%) are excluded from social security coverage, mainly pensions (Fonchingong 2013). Women constitute more than 52 percent of the population and about 90% percent are operating in the informal sector (Fonchingong 2005 a&b, 2006; Ministry of Women’s Affairs 1996, ILO 1985; Acho-chi 2002) trapped in endemic poverty and deprivation. As older people and women constitute the bulk of church goers and pious Christians, it is imperative to look at the role of religious organizations in filling gaps in basic provisioning. The poverty situation and social security coverage is appalling according to Cameroon’s Minister of Labour and Social Security: “Only 10% of Cameroon’s active population benefits from social security... Apart from covering just a small portion, current system of social security do not address burning issues of unemployment and health. 90% of active population made up of workers in informal sector, people who inhabit rural world and self-employed have no social protection”². (Cameroon Tribune 14/02/06, Mutations Quotidien 14/02/06; 16/02/06; CRTV Online news 14/02/06; Le Messenger 15/02/06; my translation).

¹ Zakat is an obligatory form of alms giving for Muslims, who are required to give a fraction of their wealth for the benefit of the poor in Muslim community. Zakat is considered as a means of cleansing your wealth by washing away any dirt thereby preparing your way before death. Sadaqa is geared towards meeting needs of poor based on guiding principles of Allah enshrined in Koran.

² Press coverage and captions reflect magnitude of problem of Social Security in Cameroon. See Mutations Quotidien ‘Cameroun: 90% des travailleurs sans Sécurité Sociale. Révélation faite hier au cours de la conférence des services centraux et extérieurs du Ministère du Travail’ ; ‘Non-assistance : Le Cameroun au sommet de L’insécurité Sociale’ ; Cameroon Tribune ‘Labour officials to reinforce Social Security’ ; Le Messenger ‘Sécurité Sociale : 90% de travailleurs ne sont pas assurés. Les travailleurs Camerounais vaguent dans l’insécurité’.

Most studies have not engaged with the role of faith based organizations in tackling poverty amongst older people. This study seeks to identify prevalent forms of collective agency fashioned within religious organizations in North West Cameroon. Drawing from interviews (April to August 2012) with older people from Christian Church organizations and Islam; complexity of mixing religion and welfare is explored. In presenting duality of spirituality and economic survival visible within mainstream faith organizations, the role of international organizations cannot be overlooked. This study takes on board arguments that religion is not only a tool for spiritual bonding but crucial in socio-economic and bottom-up empowerment as faith based organizations wrestle with basic provisioning for its deprived followers.

RELIGIOUS DEMOGRAPHY

Cameroon has a population estimated at over 18 million (DESA 2006). Islam and Christianity intermingle as various denominations operate freely throughout the country. This is in keeping with preamble of Constitution, which states unequivocally that Cameroon is a secular state protecting freedom of religion (MINAT 2002). Approximately 40 percent are nominally Christians, 20 percent Muslim and 40 percent practice traditional indigenous religions or no religion (IRF 2006). Christianity is dominated by Catholic, Presbyterian, Baptist denominations and a proliferation of Pentecostal churches. Large cities have significant populations of every religion, with mosques and churches often located near each other. Seven out of ten administrative regions have a mix of Christian denominations and Islam whilst three Northern regions are predominantly Muslim with Christianity in the minority. Overall, the population is fairly evenly mixed between Muslims, Christians, and traditionalists, each often mingling and practicing freely. Traditional indigenous religions are mostly practiced in rural areas but scarcely practiced publicly in cities, in part as many indigenous religions are intrinsically local in character. Older people, a lifeline in most churches are assisted with one-off support schemes.

From interviews, it is evident that most old men and women, apart from being pious Christians are members of congregational groups in church, are church elders pushing on evangelisation drive. The bottom line is mainstream churches (Presbyterian, Catholic and Baptist) provide periodic basic support for older people in the form of basic necessities, some token amount to assist with their sustenance depending on alms collected. This happens through observance of church days and Islamic fête dedicated towards pooling donations (cash and in kind contributions).

Offerings are usually insignificant making it difficult to satisfy basic needs of the most vulnerable. In some cases, an initial assessment by church elders and Muslim clerics are undertaken to ascertain forms of support. In other cases, old people present their concerns directly to religious heads or pastor. Based on offerings from hardship funds, basic commodities like pans, cutlery, bathing and washing detergents like soap are purchased, while, in other cases, food items such as maize flour, rice, vegetable oil, palm oil and other ingredients are bought. Church groups operate *Njangis* (forms of small credit generation given out on a rotational basis) within its fellowship groupings. Old people interviewed belong to *church njangis* and elders' *njangi* with contributions ranging from 100-2000 CFA (about sixty pence to one pound sixty pence) every month.

EXISTENTIALISM AND EMBEDDING SOCIAL CAPITAL

With large proportions of the population struggling to get by, an existentialist approach provides a framework for understanding challenges and travails of those trapped in poverty. Giving meaning to peoples' life whilst nourishing their soul and giving them a carte balance and hope constitutes cornerstone of existentialist philosophy (Cooper 1999, Stewart 2011).

A major premise of Christian existentialist approach entails calling on conscience of masses back to a more genuine form of faith and communion (Welker 2003) that works to protect the vulnerable. Proponents of social capital argue that this concept is underpinned by social relations that work for collective interest of members. It recognises preparedness and tendency to sacrifice for one another and mostly commended for its tangible outcomes. Although ambiguity surrounds its workings, it is widely conceptualised as being existence of social ties and stock of active connections among people characterised by trust and reciprocity, and strategically mobilised by individuals and groups for particular ends (Coleman 1998, Putnam 2000; Woolcock 2000; Chaskin 2001). Elsewhere, it encompasses norms and networks facilitating collective and cooperative action for mutual benefit, despite its properties, problems and downside (Portes and Landolt 1996; Woolcock 1998; Fine 2001). Within the context of this research, social capital represents renewed sense of commitment to course of community through regeneration and collective progress to improve wellbeing of members (Fonchingong, 2005). Church members are buoyed by a sense of mutual assistance, religious interaction and shared sense of direction to support the 'poor and needy' within communities. Lister (2010:3) indicates that common good is central to communitarianism, arguing individuals as social beings are embedded in national and local communities.

DIALECTICS OF SPIRITUALITY AND GENDER

CWF remains a vibrant movement of the Presbyterian Church in Cameroon (PCC). It started 45 years ago and has grown to over 910 groups and over 50,000 members. In all congregations of PCC, women outnumber men; they represent 70% of PCC members with 30 women ordained pastors (PCC 2006). Unequivocally, the increased number of protestant clergy being female enables PCC to better connect with huge population of female worshippers. On the contrary, with Catholic, Baptist and Muslim clerics, priests and pastors are mostly male. In the context of deepening poverty and economic hardship, these religious organizations are a sanctuary, enabling a fusion of a gospel of spirituality, compassion and basic support. Within fellowship groups, visits to those unwell and old are carried out and a token contribution offered. This approach is commonplace amongst CWF, Christian Men's Fellowship (CMF) Catholic Women's Association (CWA), Catholic Men's Association (CMA), Baptist Women's Association of the Presbyterian, Catholic and Baptist Churches respectively.

An elderly Christian woman stated:

Participation in church activities is spiritually fulfilling and psychologically stabilising as one prepares for transition to other world. We need to rely on God, renew our covenant with him and in return; we receive spiritual fulfilment. Religion is about faith building and it is the bread of life itself as it gives us hope.

Support with bereavement remains a major support mechanism. A male interview recounts:

‘I belong to Catholic Men’s Fellowship. We contribute when a member is in trouble. If a member dies, we take part at the wake. We carry the coffin and we sing at the burial site. We contribute ranging from 500 to 1000 CFA (ranging from seventy pence to about one pound, 20 pence) to assist the family. When a member loses any of the immediate family such as wife, father, son, daughter, we statutorily contribute 3000 CFA (about three pounds fifty pence). For the extended family, we condole with the member and contribute 500 CFA towards ‘mimbo’ (strictly palm wine and beer entertainment) for members who show up’.

As discussed earlier, periodic offerings are collected to look after vulnerable members. Contribution boxes (mostly wooden) are circulated and the box is split and its contents disclosed on a designated Sunday service. Based on the contributed funds, averagely 100,000 frs CFA (about ninety pounds), usually inadequate to meet the needs of those unwell and frail. Allocations are made in sealed envelopes and visits are paid to beneficiaries by designated church elders. A female elder, aged 75 years indicated she benefited once from the scheme when she was hospitalised. When she unveiled her envelope, she got 1500 CFA (about one pound seventy pence). Frail older Christians are usually supported with foodstuffs and firewood for cooking, which exemplifies the existentialist function of religion.

Reconciling spirituality agenda alongside social problems, cultural norms and gender considerations are proving tricky. Churches are finding it challenging to confront moralisation, mutuality drives, at variance with gender implications. A widower who holds a senior position within the Catholic Church expressed this dilemma:

‘As an elder, I work for Justice and Peace Department in the Catholic Church. We educate old people and men especially on facts that bride price is a hindrance to social development as it makes marriage arrangements for boys and girls very expensive, cumbersome and frightening given the hard times. This message is important because many young girls are forced into prostitution and eventually contract sexually transmitted diseases and HIV/AIDS because of prohibitive marriage demands. We also educate other old people on mutual living and sharing between those who are better-off and those who are lacking’.

Support for old people varies within the different religious inclinations. For the Baptist, contributions are often done on specific worship days, three times a year. An initiative of Deacons Board of the church; it extends a helping hand to disadvantaged groups. The church carves a box (plank safe) which is brought to church. The box is split quarterly and whatever has been contributed is put together and based on the amount raised, old and other needy people are assisted with these donations.

In Presbyterian Church, church groups like CWF, CMF and Hallelujah Choir are predominantly comprised of older women and men. In order to cater for its members, self-help schemes provide ground-up ways of pooling cash as a form of insurance. An informant made mention of Presbyterian Self Help Fund (PESH). Every worker with Presbyterian Church can save and obtain loans from the fund. There is also Social Assistance Fund (SAF) mainly for retired pastors. Pastors are expected to save compulsorily approximately 1000 frs CFA (about one pound-fifty pence). This savings help in ensuring smooth transition into

retirement. From interviews with Imam and other Muslim clerics, there are no equivalent schemes in Islam as Muslim clerics survive on largesse of community and endowments pooled from *Zakat* and *sadaqa*.

Existentialist doctrine resonates with widows who find solace within religious organizations and choir groups. A constraining cultural context that imposes a double burden on most widows, taking care of children and other dependents with diminished resources is a difficult task. Various religious groups provide a safe haven for widows and widowers. A widow characterised her spirituality and belonging in a church group as:

‘a life-blood relationship. Without the church, I would have long accompanied my husband to his resting place (grave). When my husband died, I had no where to turn to but the church. When I attend prayer sessions every early morning, church service on Sundays and the weekly meetings on Wednesday, my life is restored and my burden is lightened. The songs speak to me; the gospel pierces my heart; it gets to my soul and it’s like I hear the voice of God telling me that he is keeping watch over her flock. Within the group, we also visit one another if someone is in poor health. We sing together, pray together, study the bible together and show love and compassion for one another’.

Statements such as these lend credence to religious and existentialist ethos of keeping faith, displaying love to your neighbour as you would do to yourself and being your brothers’/sisters’ keeper. This philosophy of helping ‘the poor and needy’ squares with centrality of religion; not only perceived as communion but relevant in pushing across solidarity and acting for common and general good (Welker 2003). In other words, Church *njangis* are being fashioned to take care of economic dimension of support.

CWF, WEALTH CREATION AND COMPASSION

Wealth creation and religious networking is mediated through church *Njangi*, prevalent networks of generating additional capital within religious organizations, vital in securing livelihoods. Elderly people who are penniless and cash-strapped rely on *Njangis* and other solidarity schemes fashioned and factored in within faith organizations. For instance, the activities of the CWF highlighted in this section range from weekly meetings for Bible study, prayer sessions, to religious rallies and other events.

Their Bible study materials include not only biblical material but information that can empower women to build better lives for them and their families. Lessons include skill-building for income generation, family life issues, HIV/AIDS information, and manufacture of basic goods like detergents, dress making, needlework and craft. In redressing social security equation, group lessons tackle concerns around importance of having a marriage certificate. Most people enter into traditional marriages that do not involve a legal certificate, so if the husband dies the widow has no legal grounds for inheritance. In the case of polygamy, if one wife (usually the first) has a certificate, she stands to inherit almost everything and others are left to ‘scramble on leftovers’.

Many widows and their children end up destitute, powerless and disempowered. Women are empowered to seek redress and to challenge obnoxious customary laws that transgress on succession and inheritance, through the help of female jurists and administrators within the movement.

In its evangelisation drive, CWF³ meets weekly, every Wednesday to reinforce its spiritual dimension and to push forward the mutual support and solidarity agenda. The group has a membership of 700 members with about 35% of the members made up of older women and widows. In this connection, mutual support entails visits and prayer sessions for members who are ill. A *njangi* component involves annual contribution of 1,000 CFA (90 pence) into 'trouble fund' annually, seen as a buffer against unforeseen contingencies, 'born house', husband's day celebration, weddings and support with bereavement. When a member dies, the group gets in touch with the next of kin to sort out funeral arrangements. CWF district in the locality assist with burial shroud and cash contribution of 50,000 frs CFA (about 45 pounds), drawn from trouble fund. At the neighbourhood level where the member was resident, every CWF member resident in that neighbourhood contributes 100 CFA (about seventy pence). The money is directed towards food and entertainment during funeral.

Illness and hospitalisation visits are commonplace. If a member is unwell and is receiving treatment at home, a delegation is constituted to visit the ill person to offer prayers and spiritual support. Names of ill persons are inserted into Sunday services prayer slots for those unwell during intercession. In case of hospitalisation, a delegation is constituted; milk is bought for 3,000 CFA (about two pounds, fifty pence) from annual sinking fund. For assistance with births (born house), members who have delivered a baby are grouped following a period of two years. Every CWF member contributes 200 CFA (about two pence) and the sum total used to purchase buckets and washing soap. The President I interviewed indicated that during 2010-2011, babies delivered came up to approximately eighty. New born babies, usually accompanied by their parents and God parents share whatever assorted traditional dishes, drinks and other gifts are prepared. Husband's day celebration is organised in almost the same manner as 'born house'. Female members buy a shirt and other garments, parcel them for presentation to spouses of CWF members invited to church on a designated day. Group support in connection to weddings cements the solidarity directed at members. When a members' son/daughter is getting married, the group withdraws 5,000 CFA (about four pounds) from its sinking fund. Money raised is used for purchase gifts that are handed to the newly married couples on their wedding day on behalf of the group by delegated members. However, individual members who receive invitations for weddings are free to buy gifts for the couple. During presentation of gifts, delegated members lead the group and other individual members follow suit to present their individual gifts. Entertainment is seen as an occasion for members to fellowship together and whatever is given to the group is shared in communion amongst members. Such gestures, again, are compatible with Welker's (2003) analysis of Christian solidarity, sharing and concern for the other.

Organising educative talks and short training programs is a notable activity of CWF. Members are drilled in micro projects such as animal raising and livestock production, gardening, marketing skills, house craft, tie and dye of dresses, making of detergents for home and commercial purposes, tailoring through the Women's centre, basketry and weaving, knitting and stitching. Educational talks are held on topics such as building peace and harmony within families, responsible parenthood and household budgeting. Health talks are also organized on various aspects including good meal preparation, proper hygiene and sanitation, control of water-borne diseases, fight against HIV/AIDS and its de-stigmatization. Following along the lines of central tenets of Christianity, Islam relies on internal

³ Interviews are drawn from members of CWF Musang Congregation of the PCC in Bamenda.

mechanisms of alms giving and wealth redistribution as prescribed by the Koran. This is explored further in the next section.

ISLAMIC DOCTRINE OF WEALTH SHARING (*ZAKAT/SADAQA*)

Social security within the Muslim faith follows a symmetrical structure with the Imam and chiefs of the Hausa and Mbororo communities determining the support and assistance to be given to the needy. It is interesting to note that social security within Muslim religion is centralised and hierarchically fashioned. The Imam of the central mosque in Bamenda stated:

Imam's discretion in consultation with senior clerics guides nature, form and rationing of assistance received. This is based on fundamental principle of *zakat*- act of giving to cleanse your wealth: 'Whoever denies giving to *zakat* is deemed as a non-believer and must repent, for giving to charity is like cleansing your sins just as water extinguishes fire'.

Funds are solicited from well-off Muslims to help older people and other needy groups – women and orphans. After every Friday prayer, alms collected are later distributed to disadvantaged people. The Imam sees Islamic tenet of sharing food and system of open feeding undertaken in Muslim neighbourhoods as a social safeguard for older people. Some elderly Muslims survive on this form of solidarity and benevolence. Muslim feasts such as Ramadan and '*barka sallah*' gives room for the affluent to redistribute their wealth through huge donations to puff up *zakat* funds.

As disclosed by my Imam informant, social security is feasible through contributions received for *zakat* and *sadaqa*, one of the five golden pillars of Islam. *Sadaqa* represents commitment of funds to meet needs of the poor while *zakat* raises the status of a Muslim as 'charitable ventures do not decrease one's wealth'. *Sadaqa* addresses directly the needs of the poor including older people while payment of *zakat* is a direct offering to Allah; believed to raise the status of a Muslim. Rather, *zakat* is considered to bring about growth and expansion of wealth. *Zakat* is offered annually as prescribed by Koran- a good Muslim must give sacrifices once a year. The offering constitutes donation of a fraction of wealth as a sacrifice. Substantiating the mechanism, the Imam explained: 'if someone has 40 cows, he might sacrifice one cow every year as *zakat*'. Alternatively, for a business person, for each 1000 that makes up ten million, he receives 25 CFA, so 25 CFA pulled out of 10 million represents the percentage that is given as sacrifice (endowment). These contributions enable Imam to function and to provide for poor and needy. According to Imam, Islam requires Muslims to give 2.5 percent of their wealth and assets to the poor every year. Much more is given in voluntary '*sadaqa*'. But that money is usually donated in small amounts at local levels to feed the poor, help orphans, or build mosques. Muslims say many of them give, almost without thinking, to fulfill a religious obligation. Drawing from the Koran, Imam disclosed: 'if you wash your clothes, you throw the dirt away. A true Muslim believer washes his wealth and possessions as a blessing. *Zakat* is a means of sending your wealth before death. Beware of the fury of the poor and your neighbour. You have to prepare your way to paradise'. The Imam I interviewed re-iterated there is 'no formula' in sharing what comes in as *Zakat* funds. He summons other clerics and those eligible to receive what has been offered. This takes the

form of prayers and thereafter, the beneficiaries are presented with their own quota of the sacrifice. Joining up and sharing with others remains the fundamental precept of the Koran. The Imam stated that his compound is a place of sharing for all Muslims but was worried that present economic hardships have drastically reduced number of potential contributors to *zakat* funds.

OVERSEAS FUNDING CONTEXT

International voluntary sector provides vital funding and technical support for local NGOs in Africa. Such support from church organizations overseas remains instrumental in poverty alleviation, skills training and relief work. The Methodist Relief and Development Fund (MRDF), United Kingdom provides funding to a local NGO, Community Development Volunteers for Technical Assistance (CDVTA), to provide assistance to older people in North West Cameroon. A major goal of the MRDF is to promote the rights and opportunities of marginalised people, to challenge injustice and to fight poverty. It aims to support the poorest of the poor through Long-term Development, Humanitarian Aid and Development Education. MRDF works through partner organisations in more than 20 countries in Africa, Latin America and Asia.

Aid is transmitted through the CDVTA that has been addressing social gerontology and geriatric care since 1999. The CDVTA organizes older people (Christians and non-Christians) alike into functioning groups and local operational associations. The CDVTA finds new ways of helping older people to earn a living in their respective communities. It focuses on local projects and programmes as identified by elderly themselves. In attempts to bridge poverty gap in short and medium term, CDVTA undertakes projects like medicinal plant gardens for herbal medicine and remedies, creation of elderly club farms for agriculture (particularly cassava farming), bee farming, goat rearing, soap and ointment making, poultry farming. These activities are followed through with the introduction of the micro-credit schemes in the form of seed grants, formation of small stores, food and nutrition training, environmental protection and personal hygiene programmes.

CDVTA's moralisation drive is fostered through elderly and children interaction programmes within faith groups and other social club activities. In line with support for older and frail elderly, CDVTA's solidarity scheme targets those who are isolated and suffering neglect. Direct assistance is provided in form of blankets, bush lanterns, cutlasses, hoes, wheelbarrows. It is difficult to assess direct impact on livelihoods as assistance targets associations for older people. Given the short supply of community geriatric care, the CDVTA has set up a helpline to offer counselling and referral support. The link up service enables elderly, particularly in rural areas, without access to key social and health services, to be referred to hospitals for ailments like cancer, diabetes, hypertension, arthritis, asthma. These activities are undertaken privy of the funding received from the MRDF.

On their own part, Muslim communities, particularly Mbororo-Fulani, rely on support from Village Aid UK. Funded by DFID, COMIC RELIEF and VILLAGE AID, development concerns regarding aspects of literacy and human rights pertaining to this nomadic population are looked into. As a semi-nomadic group, the Fulani and its traditional lifestyle of roaming with cattle herds brings them into conflict with settled farmers. Having never seen the need for mainstream education they are often despised as illiterate and ignorant; their rights are

trodden upon and their traditional way of life despised. For Mbororo people, the issues are not so much of poverty but of civil liberties and rights. Comic Relief funds the literacy component and credit scheme 'Growing from within'. In tackling other injustices and issues of marginalisation faced by this group, Village AID works in partnership with Mbororo Social, Cultural and Development Association (MBOSCUDA) – representing Mbororo community across Cameroon. For Mbororo in particular, literacy training is provided enabling them to engage on a more equal footing with mainstream culture. With credit and business management skills, there is diversification away from livelihoods completely dependent on cattle. Worthy of note is the degree of spiritual support and mediation, offered by elderly Muslim clerics often drawn from key passages and text in the Koran.

As discussed earlier, women of CWF across Cameroon meet once a week for bible study, discussing topics of social and economic interest. Literature is compiled in a portfolio of study materials published each year by PCC's Department of Women's Work. Such spiritual and training materials are prepared with financial support from Basel Mission in Switzerland, World Council of Churches (Switzerland), Bread for the World (Germany), and Presbyterian Church Pittsburgh, USA. In combating ravaging HIV/AIDS pandemic, recently enlisted support from Pittsburgh congregation would be directed at HIV/AIDS training for pastors and peer educators to carry out counselling support for patients and their families. CWF women are also active in fund raising for various church projects, visiting and praying for those who are ill, organizing prayer groups, helping to mould Christian youths from the Sunday school, through the Young Presbyterians (YP) to the Christian Youth Fellowship (CYF) movements. Recently, CWF Yaoundé Chapter received a grant from Canadian International Development Agency (CIDA), worth \$47,092,000 meant for empowering women, fostering economic independence and leadership roles (CIDA 2011). Given sporadic nature of funding, most of these overseas organizations merely address pressing concerns rather than build systems for sustainability.

MARSHALLING DEPLETING RESOURCES AND TRANS-NATIONAL NETWORKING

Aid to religious organizations in Africa including Cameroon is being marshalled through a host of overseas charitable organizations. Instrumental organizations include mothers' Union, World vision, Tear fund, Samaritan; Barnabas Fund; Christian Aid. Notably, level of commitment of resources is being scaled up given the development challenges on ground in sub-Saharan Africa. These organizations go beyond evangelization by implementing key community development projects like building schools, village toilet units, water schemes and support to the needy in the form of foodstuff, clothes, blankets, medicines, essential books. Some examples abound of the scale of trans-national networking. Zimbabwe, a country gripped by starvation occasioned by controversial land re-distribution policies, adverse weather conditions and 'poor governance' has thrown many into a spiral of hardship. Barnabas Fund is providing support through a Christian ministry in South Africa to bring food aid for poorest in their congregations. Typically each vehicle of food transported from South Africa contains 60 to 70 food packages, each one designed to feed a family of seven to ten people for a month. A package contains 10kg maize meal, 21 cooking oil; 2.5 kg bread

flour; 6 packets dry yeast; 2kg rice; 2kg lima beans, 2.5kg sugar; 800g peanut butter; 500g salt (Barnabas Aid March/April 2008). At local churches, ministers organise distribution to members of their congregations. Often families who receive food aid share it with those outside church. Barnabas Fund is supporting this ministry with a grant of £40,000 covering cost of 800 food packages per month for six months. Transport costs are borne by South African Churches (Barnabas Aid 2008).

In November 2007, through an invite from Reverend Sakwe (on secondment in Leicester from Presbyterian Church of Buea, Cameroon), the Birstall Methodist church in Leicester, United Kingdom visited a privately run orphanage in Cameroon housing over 70 children and with very little in the way of resources as attested by Joy and David Bark. The Methodist Church channeled £10,000 through Joy and Bark who were visiting Cameroon. Given scale of the problem and living conditions in which children at orphanage were trapped in, the UK church visitors vowed to continue with their spontaneous assistance by setting up a fund for continuous assistance (Interview with Reverend Sakwe, March 2012).

Grants toward specific projects for schools, farmers and older people are provided by Methodist Relief and Development Fund (MRDF). MRDF's grants are allocated to local partners which are registered NGOs, Community based Organizations (CBOs) and development offices of Methodist churches in priority countries. MRDF enables individuals to increase their income generating opportunities. In Cameroon, MRDF partner CDVTA worked with nearly 2,000 older people in North West region, particularly unreachable areas. A peculiar trend relates to HIV/AIDS and urban migration, living older people at the mercy of grandchildren. By creating self-help groups, providing micro-credit and training, distributing goats and other items such as blankets and lamps, the project has enabled older people to improve their standard of living as well as benefit from solidarity between group members (MRDF annual report 2012).

At Presbyterian Rural Training Centre (PRTC), MRDF provided training in sustainable agriculture techniques, book keeping and business skills to resource-poor, small holder farmers. Increased yields and new skills such as bee-keeping and horticulture coupled with access to low-interest loans, has enabled farmers to establish and confidently manage their own small businesses and generate the income they need to work their way out of poverty. In addressing spiritual and material needs MRDF's geographical distribution of grants to institutions in sub Saharan Africa show that £1,228,101 was expended in 2006 against £775,466 in 2007. In Cameroon, £19,194 was spent in 2006 against a quadrupled £128,666 in 2007. A breakdown of the allocation in 2007 shows that CDVTA grabbed £40,060, PRTC 56,053 and the Youth Development Centre backed £21,505 (MRDF annual report and financial statements 2012).

Humanitarian assistance that may take several forms is at the centre of efforts to reach out to needy populations in most African countries. Activities of Tear Fund in conflict-ridden regions and poverty stricken countries like Darfur-Sudan, Liberia, Sierra Leone, Democratic Republic of Congo, Chad, Kenya, Zimbabwe, Zambia is instructive of frontline role played by religious organizations overseas. Some significant projects supported range from food aid, water and sanitation, community development, food security and public health promotion to agriculture and small scale trading. Balance sheet of Tear Fund's activities for 2006/2007 showed that it expended £58.2m with direct charitable expenditure being 92%, transforming local communities 37%, speaking out in advocacy 6%, preparing for and responding to disasters 42%, encouraging prayer and discipleship 2%, supporting livelihoods through craft

trading 5%, fundraising and governance 8%. By same token, World Vision, a leading overseas aid and development agency is a Christian humanitarian organization dedicated to working with children (child sponsorship programs), families and their communities worldwide to reach their full potential by tackling root causes of poverty and social injustice. Currently, it extends a hand to over 100 million people in nearly 100 countries with emphasis on developing countries. In 2005, \$752m was spent on programs, rising to \$826m in 2006 and further upwards to \$839 in 2007. Out of total program services (in millions) for 2007, \$289 was spent on relief and rehabilitation, community development and leadership projects, \$185 for child sponsorship, \$166 gifts in kind, \$113 other international relief and development programs, \$70 domestic programs, \$8 public awareness and education, \$6 gifts to other ministries and \$2 sponsorship programs (World Vision Annual Review-Financials 2007).

TRAVERSING BASIC NEEDS

Njangis and other social support networks within church organizations tend to address short term goals. Limited financial ability of members, general climate of hardship and deepening poverty is a major stumbling block in addressing long-term needs of members. Even NGOs, providing some form of relief and support do not undertake such activities on a frequent basis as funds dry up and there are no long term commitment from major funding agencies. For instance, Basel Mission and CDVTA are involved in patchy projects based on seed funds available. The drive towards empowerment of vulnerable groups is masked by unsustainable projects, which in most cases address only short term needs and barely scratch the surface. Much development thinking as Ellis and Gerrie ter Haar contend has been far too short-term, which often obscures the long-term vision and goals. They aver as emphasized here that holistic development will require genuine long-term partnerships and unswerving funding options.

Accounts point to periodic contributions within the various religious organizations. It is difficult to say if an elderly Christian or Muslim is coping better. But this study highlights the difficulties that these organizations face as support remain one-off and in-frequent. In addition, most members find it hard to raise statutory contributions and to carry on with *njangis*. With the Muslim religion, *zakat* funds are in short supply because of economic hardships and a plunge in potential donors as Muslims count on wealthier followers, usually business people.

In mainstream Christian churches, most women equipped with entrepreneurial skills and training in dress making, detergents and tailoring cannot find the start-off capital to procure equipment and other bye-products. Offerings towards alms and support for older people is contingent on amounts contributed, which in most cases remains infinitesimal in assisting them address daily and other pressing needs. Support mechanisms remain largely dodgy. Cash flows within *church njangis* continue to be few and far between consequent on deepening poverty. However, within the church, elderly find solace in warding off boredom, isolation and loneliness. The mix of a gospel of spirituality and psychological support against limited impact from socio-economic and other transformational activities make development debate more compelling.

CONCLUSION

This study has delved into the complexity of fusing religion, spiritual development and socio-economic enhancement. Faith based organizations are tapping into religion to grapple with social security provision and poverty reduction. Philosophy of 'love your neighbour as yourself' informs support mechanisms which range from church *njangis*, support with hospitalisation, illness and pastoral visits, assistance with funerals, aid to handicapped and other vulnerable groups like widows, widowers and older people. Reliance on hand-outs and funding from international organizations and other church movements overseas, though insufficient, provides a lifeline for religious organizations and local NGOs. The re-invention and re-adaptability of *njangis* is still a long way from yielding desired results as schemes cannot meet up with continued support for members on a long term basis due to defaults and other underhand arrangements. While gospel of spirituality and compassion is being entrenched, fighting poverty is a long way off. Followers of Islam rely on internal mechanisms of support as prescribed by Koran; its pragmatism reinforced through *zakat* and *sadaqa* -religious endowment and wealth sharing. In its diversity, religious organizations are positioning themselves as new vehicles for spiritual empowerment and arenas for construction of new forms of spirituality; with novel survival strategies as poverty deepens. Fighting poverty is proving onerous as wealth creation and redistribution is hampered by limited financial resources and tensions between religious organizations and state. Reaching out to most vulnerable, overseas donors often by-pass lethargic political context by working directly with local church organizations. Slope remains slippery as a consequence of sporadic funding; evidently, transformational potential of these organizations is not in doubt, though quantum of support remains central in sustainability. Total dependency on aid and hand-outs is not a sustainable outlet as sources of funding remain sporadic with projects under threat when funds dry-up. There is need for greater training and technical support with focus on long-term through capacity building.

In a context of climate change, increased threat to livelihoods and food security, transferring best farming practices as undertaken by MRDF in Cameroon and World Vision in African Countries constitute a grand remodelling of relief and assistance. Greater partnerships with governments and local organizations (faith groups and village development associations) can accentuate development and delivery of services. Avoiding bureaucratic inertia entails an integrated approach to community renewal. This should be a mix and philosophy of faith, hope, compassion and spiritual commitment in tackling crucial concerns related to poverty, food security, hygiene, sanitation and water, HIV/AIDS, sustainable agricultural techniques, targeted public health promotion and prevention programs that keep people healthy.

The concept of endowment requires paradigm shift from conventional and generous giving to strategic giving that is sustainable, moving from existentialist to a functionalist philosophy of development and aid.

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