

## Book review

### *The Everyday Life of the Poor in Cameroon: The Role of Social Networks in Meeting Needs* by Nathanael Ojong

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As an American Peace Corps Volunteer, I went straight out of college to work with rural credit unions in Cameroon in the mid-1980s. The experience changed my life, giving me both insights into life and further questions to pursue. Cameroon turned me into an anthropologist.

With this background, I welcomed Nathanael Ojong's new book, *The Everyday Life of the Poor in Cameroon*. Ojong is an international development assistant professor at York University in Toronto, but was born and raised in Cameroon. He returned to Cameroon to research how the poor manage their economic lives, with a focus on their social environment and networks. He states that his 'core argument' is that 'the poor meet their everyday economic and non-economic needs through complex relations with others' (p. 4). His qualitative study relies on interviews

I applaud the focus on the local more than the government and policy level, as I have always agreed with Hyden and Williams (1994) that the 'community level' is the most important in Africa, given the weak state of larger institutions. As an American from an individualist culture, I immediately sensed and was drawn into the sometimes overwhelming social web of relationships that kept Cameroonian society humming through exchanges and reciprocities.

Through eight chapters, Ojong's book details this key part of Cameroonian life. After chapters on housing and health and how people support each other in these areas, he spends a well-deserved chapter on death rites (often delayed or followed by even bigger 'death celebrations') and the solidarities involved in their organization. It is interesting that Ojong refrains from commenting on the need for such high expenses for death rites. Development experts often

lament them, since money could go to more productive investments. I studied the death celebrations there (Jindra 2005), though as an outsider, I didn't feel it was my role to comment on the need for the massive expenditures, though Cameroonians themselves criticized the often-lavish spending. Yet they do provide social bonding and linkages, as Ojong describes.

Another strong chapter is the fifth, on 'everyday financial practices,' and how exchanges and reciprocities operate, especially through indigenous financial institutions (IFIs) such as savings and borrowing clubs (ROSCAs, or tontines/njangis locally) that exemplify the mix of sociality and economics. Successful financial institutions require trust, and the IFIs cultivate it by their local setting, and the presence of food, drink and other entertainment. Basically, people make weekly or monthly contributions until their turn comes to receive the pot. In places where formal financial institutions don't exist, they provide an essential service for those wishing to save for special projects, but Ojong also shows how these meeting groups can also deposit money in formal institutions like banks and microfinance, and that intermingling between these kinds of institutions is quite common.

The ability to save is a crucial element of social mobility and development. In Africa, this is often more challenging because of close connections among extended family and associated expectations to share wealth and help others. As Ojong points out, these meetings groups are ways to commit money so one can tactfully deny the many requests that may come to those with money.

Chapter six discusses how and why people discuss financial issues with strong and/or weak network connections, and with religious leaders. Ojong mentions Pentecostal churches, but doesn't address the rise of the associated prosperity gospel, which closely entwines faith and people's economic fortunes and can controversially prompt large gifts to churches and church leaders in hopes of future blessings. Perhaps it wasn't an issue among those he talked to.

On page 33, Ojong gets comparative and discusses the decrease in kin support in urban African American communities in the US as caused by economic restructuring. However, lower kin support is a feature of any welfare state society. State-run welfare programmes in the US provide billions in food aid to the poor through the Supplemental Nutrition Assistance Program (SNAP), and also aid in housing, unemployment, health care, plus social security for the disabled and aged. There have been massive increases in these programs since the 1960s. These programs, however, have the effect of reducing informal connections

between people. As Americans have become more dependent on the state, we have become less dependent on each other. This state aid of course, is needed because of the high rates of family instability, high mobility that loosens bonds, and the resultant weakness of networks among many of the American poor, but we have to recognize the classic trade-off of *gemeinschaft* and *gesellschaft*. To Westerners, it's fascinating that people in areas like Africa are taken care of by kin and community, without the help of the state, though shocks like civil wars and epidemics can destroy these links, as we've seen in the DRC and among refugees. Putting aged relatives in nursing homes or assisted living facilities would be a shame for most Cameroonian families. Again, institutions in Western countries take over for kin relations, for better or for worse.

Ojong doesn't want to depict only a romantic view of kin harmony, and brings up tensions between self-interest and mutuality a few times, but overall the tension theme is a little thin. Economic exchanges can lead to bonding but also hostility (Ray, 2016). He leaves out any mention of witchcraft, which is a bit surprising since he acknowledges Peter Geschiere, a leading Africanist expert on witchcraft. Fear of witchcraft accusations can dampen accumulation or affect exchanges and relationships among people and between urban elites and their home villages (Geschiere, 2013). I also did not notice a discussion of the role of patronage (Chabal and Daloz, 1999). Though it is discussed more often in the political realm, it is also relevant at the community level. Perhaps he is leaving these topics for other writings.

It would have been interesting to read about how bridewealth exchanges fit in. Among Africanists like Jane Guyer (1995), the idea of "wealth in people" (alongside the more traditional "wealth in things") has become accepted as an alternative way to view assets and exchanges. Kinship structures are important in many places in Africa and marriage is key to those structures, with economics exchanges being a crucial part. I recall accompanying a Cameroonian friend in the Northwest province on a visit to his wife's parents, with gifts of meat and drink. He explained that this was part of ongoing 'brideprice' which I also took as an extended thanks to his in-laws, as his young wife had already bore him two children (and there were to be quite a few more in the future). In much of Africa, fertility is part of the exchanges.

In any case, I didn't expect this to be a comprehensive review of Cameroonian economic life among the poor (it is a relatively short book at 154 pages), but Ojong should be congratulated for focusing on the intimate economic exchanges

of everyday Cameroonian struggling to balance their own subsistence with the web of exchanges they continually both benefit from and stress out from. In this sense the book follows in the tradition of people like Karl Polanyi (2001) and Goran Hyden (1983) who understand economic decisions as being embedded in a social context rather than the more individualist one of classical economics. An excellent practical or applied book in this tradition is *African Friends and Money Matters* (Maranz, 2001).

One final comment. In my discipline of cultural anthropology, it's become commonplace to describe one's own position in relation to the subject at hand. Are you an insider or outsider, or do you have any personal connection to the subject that could affect your study? Ojong avoids these questions, other than passing references to knowing the language and using 'classmates' to help connect him to people at research sites. His background must have influenced his research. Personal anecdotes would also have livened the book up a bit. Such self-disclosure is not the norm in some social sciences, but I would encourage scholars of any discipline to include such information when relevant, especially in qualitative research.

Humans are fundamentally social beings as much as they are economic beings, and Ojong's book delves into how these are intertwined through strong, weak, or "disposable" ties, along with cultural factors. For economists used to statistical analysis, Ojong's book adds the lived reality that cannot be captured by microeconomic models. Given the size of the informal economy in Africa, statistical information is also missing or incomplete, and this book helpfully sees beyond the numbers.

### **About the Reviewer**

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