
***Njangi* Sociality: Mobility, ICTs and Mobile Money Usages and Practices amongst Poor
Rural Farmers in the Cameroon Grassfields
(Overview Report)**

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Summary

Existing and new trends indicate great promise for the next generation of financial-inclusion efforts given the boom in mobile technology that has found its way to the developing world and spread at an astonishing pace. Economists and other researchers of the social life of money have in recent years generated a much richer database on financial practices and inclusion from rigorous studies to inform future product offerings as is the case with this project, which focused on mobile money, mobility, conviviality and interdependency in the Cameroon Grassfields, within the context of electronic money transfer and new money technologies. Through a yearlong ethnographic research carried out by the principal researchers together with research assistants, the project mainly investigated the daily practices, transformative value and social implications of mobile money and electronic transfer services amongst poor rural farmers and gardeners in the Cameroon Grassfields. Characterised by very high unemployment rates due to the lack of industry, the North West Region of Cameroon is shaped by high labour migration to urban centres and across international borders by young people in search of opportunities and possibility. Pertaining to this high population mobility, there is high usage and reliance on mobile and electronic money services for remittances. With a predominantly subsistence and cash crop farming population, mobile technologies are perceived by economists and development advocacy mouthpieces as a tool to enhance market participation amongst poor rural farmers, with the aims to increase net returns from investments in agriculture. The project set out to answer several key questions: what perceived and lived transformative value do mobile money transfer services have on the livelihoods of poor rural farmers? What are the daily practices, uses and meanings of mobile money services amongst poor old rural farmers in the Cameroon Grassfields? How do mobile/electronic money services impact the social and economic networks/networking of poor rural farmers?

Context

This research project was conceptualised within the context of the launch of a mobile money initiative by MTN and Afriland Bank in Cameroon. In this study we investigated the local financial practices of poor local farmers in the North West Region of Cameroon, and their willingness to accept and use e-money service. We sought to understand how poor rural farmers use electronic transfer and mobile money services to transform both their individual and collective livelihoods. The team employed an ethnographic research methodology, which offered an opportunity to obtain in-depth insights into local meanings, uses and practices of electronic/mobile money, and the ways in which they are shaped by local socio-cultural and political contexts and how these in turn transformed livelihoods amongst poor farmers and gardeners in rural areas. Our research thus investigated poor rural farmers' understandings of and relationships with mobile and electronic money; their usages, acceptance, and the actual/perceived transformative value in their daily lives. The project was carried out in the North West Region of Cameroon where over ninety five per cent of the population was actively engaged in gardening and farming for livelihood.

In October 2012, a partnership between the MTN mobile communication services and the Afriland Commercial Bank in Cameroon launched an exciting and ambitious new initiative for mobile money/electronic money transfer. In a country where subsistence agriculture and micro business opportunity accounts for over sixty per cent of economic activity, this e-money initiative is expected to provide particularly poor rural farmers with the possibility to circulate, access and transfer capital without the usual risks, insecurities and uncertainties associated with carrying physical cash, particularly popular amongst local people. If successful, this should have a significant impact on rural livelihoods, hence alleviating poverty and containing insecurity. It is therefore important to understand how these new initiatives are used by local people as well as their perceptions and practices

associated with mobile and electronic money services in order to shed light on its challenges and opportunities.

Like many other African countries, Cameroonian financial services seem to be on the cusp of significant transformations with initiatives adapted to suit popular and widely accessible technologies such as mobile telephones. Currently, Cameroonians have very low access to formal financial services, but the success of the mobile phone seems to suggest the emergence of a platform for new financial activity. In October 2012, a partnership between MTN and Afriland Bank introduced the first mobile money service across the telephone network. However, amidst this excitement about the *supply* of new monetary services, it is easy to overlook the importance of understanding the *demand* from actual citizens. More importantly, there is a need to understand the everyday practices that structure the financial lives of the people, particularly poor farmers. This type of understanding is most likely to emerge from deep ethnographic multi-sited work that copiously documents the daily intimate experiences of this service, the meanings associated with it and how it shapes and is shaped by the lives of poor local farmers. Using ethnographic methodology, this study set out to critically examine the diversity of financial practices in the lives of poor rural Cameroonian farmers, with specific focus on mobile money and electronic money transfers through mobile phones.

Understanding these practices is ultimately essential to introducing/enhancing new services that are acceptable to the local population, particularly poor farmers in rural areas. While electronic money transfer services are popular across Cameroon, there is a dearth of studies on these financial services, especially in relation to the social uses, acceptance, meanings and implications for transforming local people's lives, particularly poor farmers in villages. This pertains to a lacuna in the literature on financial livelihoods in Cameroon. Hence, this research project was partly motivated by the need to fill this gap. This study

therefore explores the social impact of mobile money and mobile electronic transfer services among poor rural farmers in the Cameroon Grassfields. It sets out to examine the social networks of garden farmers enabled by these new financial services. The study aims to investigate how mobile money and electronic transfer services are perceived and how it has shaped and is transforming the livelihoods of poor rural farmers. What are the views of poor rural farmers about mobile money and electronic transfer services? What influence do mobile money and electronic transfer services have on the mobility of producers and produce? What are the economic (perceived) benefits of mobile money and electronic transfer services usage by poor farmers?

Mobile telephone access and usage in sub-Saharan Africa has increased dramatically over the past decade, bringing with it new opportunities and possibilities such as mobile money; across urban-rural and rich-poor divides, connecting individuals across a wide network span, providing information, opening markets, changing livelihoods and enhancing social services delivery. In Ghana, farmers in Tamale are able to send a text message to learn about corn and tomato prices in Accra, over 1000 kilometres away (Jenny C. Aker and Isaac M. Mbiti 2010), while employing the same platform to trade products, negotiate investments and circulate remittances. Studies of mobility and remittances in the Cameroon Grassfields have documented how mobile phones provide the channel through which remittances are requested and transmitted to cater for myriad socio-economic responsibilities such as school fees, hospital bills, funerals and daily subsistence (Nyamnjoh 2005, 2011). Across the continent, financial institutions have taken advantage of the penetration of the mobile telephone to initiate electronic money transfer or mobile money platforms, especially amongst poorer people whose access to formal banking possibilities are limited. In poor rural areas, the transformative effects of these initiatives are particularly dramatic, where mobile phones represent the first modern telecommunications of any kind, and the main access to the

urban and wider global world especially in places without access to roads. In such places, mobile phones reduce communication costs, time wastage in moving to meet people and the risks/insecurities of carrying hard currency.

In the Cameroon Grassfields where highway robbery is rife on farm-to-market rural roads on which poor farmers frequently travel long distances to trade agricultural products, mobile telephones provide a platform for a wide range of relatively secure electronic money transfer services, also allowing individuals, companies, organisations and public institutions to send and receive information faster and cheaper on a plethora of economic and market related issues. That the mobile phone is harnessed differently by different users in this region is evidenced by the following passage from Nyamnjoh's ethnographic novel, *Married But Available* (Nyamnjoh 2009: 128-130), highlighting the increased opportunism that has come with the opportunities of the availability and affordability of mobile phones:

Bobinga Iroko gave her a lecture on cell phones as instruments of exploitation.

"With the cell phone, men and women are able to schedule and reschedule appointments, and sideline the person they do not want at a particular moment," he told her.

"Also, the cell phone makes it easy for people to tell lies. Somebody would tell you, 'I'm in the house' when the person is in Mountain Valley having a nice time with your best friend. 'I'm coming in ten minutes', when he is actually going away from you. Some would say: 'Where are you?', and you could easily reply: 'Where would you like me to be?'"

"Let me understand you correctly," said Lilly Loveless, taking out her notebook. "You mean the cell phone makes it possible for people to want you to be where they want or where they don't want?"

"Absolutely," agreed Bobinga Iroko. "So it is very deceitful, at times. But again, it is also very useful in that, for those who know time management, instead of travelling for kilometres for an appointment or to send a message, you just tell the person that you will not be coming because that saves a lot of time and money. Creative in their use of the cell phone though they are in some ways, Mimbolandians are yet to master the cell phone as an instrument of expediency and purposeful communication."

[....]

"The cell phone has also proved very useful in rigging elections because the rigging of elections is the favourite pastime of our politicians," he added.

"I can well imagine how handy the cell phone could be to a polling official in the service of a government economical with democracy," agreed Lilly Loveless.

[....]

“In what way has it done harm?”

[....]

“Criminals have also used the cell phone to facilitate crime. I remember last year when I had to travel with a friend during the Ramadan period to Pawa-Town and at some point I said I didn’t want to travel any longer because of the long delay we had at the motor park. Only my friend travelled, and they were robbed by armed robbers somewhere on the highway. The robbers were looking for somebody light in complexion, with sideburns and a twinkle in his eyes, and wearing a black shirt. This could only mean that somehow the people at the motor park had communicated through cell phones or through SMS to these robbers with the identity of this person and with an indication of how much money was on him, so they could pick him up and force him at gunpoint to hand over the money.” (Nyamnjoh 2009:128-130)

The opportunistic uses of the mobile phone notwithstanding, studies show that the reduction in communication cost associated with mobile phones have tangible economic benefits, improving agricultural and labour market efficiency and producer and consumer welfare in specific circumstances and across different countries (Jensen, 2007; Aker 2008; Aker 2010; Klønner and Nolen 2008).

Increased use of mobile phones has prompted and spurred lots of speculations and optimism regarding its effect on economic development in African countries. Policymakers, the media and mobile phone companies have all touted the poverty-eradicating potentials of the mobile phone (Corbett, 2008), especially in relation to opportunities such as mobile money, amongst others. These studies suggest that mobile phones and its related technologies adoption have had positive impact on agricultural and labour market efficiency and welfare in certain African countries though empirical evidence is still largely limited. While mobile phones are ubiquitous technology (Goggin .G, 2006), de Bruijn et al (2009) argue that the “mobile phone does indeed change, shape and continue older forms of social relationships” (2009:19). In the Cameroon Grassfields, mobile phones provide a platform for continuities of old financial services such as *njangi* (tontins) and other rotating loan schemes. With insecurity rife, members of *njangi* rotary savings associations are able to minimise risks by

coordinating and concluding financial contributions via mobile phone, and carefully having the money saved away by the recipient, well before the actual coming together by members of the day of the *njangi*.

Methodology

This research project depended upon social network theory for investigation. Social Network Theory addresses social relationships in terms of nodes and ties. The nodes are the individual actors within the networks, and ties are the relationships between these actors (Castells 2000:397; Katz et al., 2004: 308). These social networks are often displayed in a social network diagram, where nodes are the points and ties are the lines. Social network theory produces an alternate view, where the attributes of individuals are less important than their relationships and ties with other actors within the network. It is thus suited for investigating the social uses, practices, meanings, relationships and impacts of mobile technologies such as mobile money and electronic money transfer services. This approach has turned out to be useful for explaining many real-world phenomena, despite the fact that it leaves less room for individual agency, that is the ability for individuals to influence their success; even though so much of it rests within the structure of their network.

Social scientists have different approaches in theorizing social networks. In 1977, Bernard Russell, Peter Killworth, and Lee Sailer articulated a lofty goal for social network analysis. They noted that a useful theory of information diffusion “must be able to predict how information flows through a system, how quickly it will go from point A to B, and how likely it is to be trapped in pockets and loops”(Killworth et al 1999:194). Most pertinently, a real social network is dynamic, not static. People are constantly making new connections and old connections are disappearing, through death, quarrels, geographic constraints, or simple indifference. In addition people are constantly re-shaping technologies, which in turn

redefines them. According to Alain Degenne and Michel Forse, “networks among humans generally are not “pure”, scale-free networks, they do exhibit a strong tendency toward scale-free structure, with substantial clustering among members” (1992:104). Moreover, ties among members of well-connected social clusters can be expected to become stronger as time passes. Even though rural farmers in the Cameroon Grassfields and buyers in the big cities may be separated by only a few links, they sometimes live their entire lives completely oblivious of each other’s existence, hence the importance of mobile technologies in facilitating these and interconnections and interactions.

Social networks entail the establishment of contacts by groups of people, individuals or organizations within the same contexts, profession, across professions, or occupations with shared interests for mutual benefit of each and every one. These networks range from taxi drivers, buyers, garden farmers, night watch persons and residents of a neighbourhood, amongst others. It provides a framework for understanding different aspects and dimensions of a particular phenomenon. In this project it provided a framework for exploring how poor rural farmers organise their social lives and economic activities around mobile/electronic money. The basic issue about establishing networks is about contacts, exchange of information and social ties. Therefore, mobile/electronic money facilitated interactions between members who would not otherwise meet, as well as create new possibilities and opportunities. The social network perspective therefore provided a clear method to analyse the structure of whole social entities that included people, their networks, the products they produce and the financial institutions. Despite the different views about networks as presented above, the core issue is about networking itself (nodes and ties). Using mobile/electronic money as modern technology in this project, we explore the practices, meanings, impact, acceptance and social uses of this technology and transformative value on poor local farmers/gardeners’ networks, economic benefits, mobility, conviviality and

sociality using Castells descriptive framework which embodies social, economic and cultural approaches in studying how mobile phones and related technologies influence society.

Research Design

This project employed a qualitative research design for data collection and analysis.

“Qualitative research represents any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification” (Strauss and Corbin 1990:17). Lear (1997) holds that qualitative methods provide information that cannot be uncovered in surveys or structured interviews, but this depends on the type of study. This study adopted an ethnographic approach to investigate the key questions. Tuckman (1999) ethnography is a matter of observing and interviewing rather than manipulating variables by external instruments since what ethnographers observe is the behaviour under study in the context in which it occurs through description rather than an attempt to abstract such information through the use of tests, surveys, or questionnaires. Hence, data collection was done through participant observation, during which researchers actively participated in the daily activities, rituals, interactions and events of the groups of people under study as one of the key means of learning the explicit and tacit aspects of their life routine and culture (Dewalt et al. 2002: 1) around mobile money usages and practices. Different participant observation techniques such as recorded qualitative interviews; focus group discussions, multi-sited ethnography, photo documentation and observations were also used for data collection. Purposeful sampling was employed and the main targets were males and female farmers above 25 years. Through this sampling method we were able to target farmers, gardeners, buyers, transporters and other actors involved in mobile and electronic money transactions. Basic statistics about financial usage and other transitions were collected and analysed, and currently being used to write different papers for publication.

Location of the Study

This research project was based in and carried out by Langa Research and Publishing Common Initiative Group (Langa RPCIG), a non-profit making research organisation based in Cameroon. It is part of a series of Langa published studies on rural-urban connections and the circulation of various relations and things important to both urban and rural dwellers – including Christopher Tankou's *The Interactions of Human Mobility and Farming Systems on Biodiversity and Soil Quality in the Western Highlands of Cameroon* (Tankou 2014), and Emmanuel Ndenecho's *Local Livelihoods and Protected Area Management: Biodiversity Conservation Problems in Cameroon* (Ndenecho 2011) – on the one hand, and studies on the creative appropriation of the mobile phone – including *Mobile Phones: The New Talking Drums of Everyday Africa* (de Bruijn et al 2009), *Being Available and Reachable. New Media and Cameroonian Transnational Sociality* (Tazanu 2012), and *Bridging Mobilities: ICTs Appropriation by Cameroonians in South Africa and The Netherlands* (Nyamnjoh, HM 2014) – on the other.

Langa's mission is to contribute to the cultural development and renaissance of Africa. This is achieved by conducting research, providing training in research and writing, and publishing and promoting African scholarship and creative writing. Langa, not set up for monetary profit making, is supported by founding members and other contributors, financial grants and efforts of volunteers. Langa is physically located in Bamenda and Buea (Cameroon), although its members and volunteers operate from different parts of the world. Langa has established a successful record in large/small scale research projects through grants from the Volkswagen Foundation, the Prince Klaus Foundations, and research collaboration with scholars from universities in Holland, the UK, South Africa, Germany, Switzerland and the USA. Listed amongst one of the top emerging research/publishing outfits in the African continent Langa has successfully published a record number of books both

from its research projects, and also from writers/researchers out of the initiative. The impact of its research and publication expands across the continent. So far, Langaa has published over 300 titles, mainly on Cameroon, but also on other African countries like Burkina Faso, Côte d'Ivoire, Ghana, Kenya, Malawi, Mali, Mauritius, Nigeria, Senegal, Sierra Leone, Sudan, Zimbabwe and South Africa. Outstanding scholars and ordinary people familiar with the Cameroonian and African context provide editorial guidance.

Cameroon is located in West-Central Africa, bordering Nigeria to the west; Chad to the northeast; the Central African Republic to the east; and Equatorial Guinea, Gabon, and the Republic of the Congo to the south. It consists of 10 regions (provinces) and, politically divided into its two official linguistic affiliations - French and English. Compared to other African countries, Cameroon enjoys relatively high political and social stability, which has permitted the development of agriculture, roads, railways, and large petroleum and timber industries. Nevertheless, large numbers of Cameroonians live in poverty as subsistence farmers, provoking large-scale internal and international migration for opportunities. Political and economic power lies firmly in the hands of President Paul Biya who has ruled the country since 1982. The English speaking territories of Cameroon have grown increasingly alienated from the government, and politicians from those regions sometimes call for greater decentralization and, secession as a means of gaining access to national economic resources. In the Cameroon Grassfields where industries are overwhelmingly absent, high unemployment rates push frequent movements between areas and across borders. Mobility as such is not limited to urban-rural migration, but equally rural-rural mobility in search of prime fertile land for farming. With agriculture constituting the prime means of subsistence, financial analysts argue that new technologies and financial services contribute enormously towards improving livelihoods and eradicating poverty.

Overview of Findings

On *Njangi* and Interdependency

In Cameroon, where the state has often been distant, indifferent and irrelevant, or present mainly in its extractive capacity, people have cultivated ingenious forms of self-reliance and social networking. Throughout the country, individuals and communities have a long history of investing in networks, solidarity and avenues of accumulation that bypass the state and its encumbrances, and sometimes they even reach out and obtain a harvest from the very same state despite these encumbrances. Such social networking facilitates the pooling together of financial and other resources by individuals and collectivities determined to fulfil their dreams – in both normal and difficult times. The Rotating Savings and Credit Association (ROSCA) known among Anglophone Cameroonians as “*njangi*” and among Francophones as “*tontine*”, this institution and practice, a form of solidarity or social networking, is meant to facilitate survival and success for groups and individuals with an intimate knowledge of and trust in one another; expressed through relations of reciprocity founded on interdependency.

Njangi is available for those who have decided to come together for the purpose of saving some resource – usually money – on a regular basis. The regularity of the payments or contributions - for example, whether weekly, biweekly, or monthly – is agreed upon from the outset. Participating members refer to their regular contributions in cash or kind as their *njangi* and to the act of contributing as playing *njangi* – emphasising thus the game-likeness of this particular relationship and activity. As with every game, each *njangi* is governed by rules by which the participants are expected to play. The associated meetings are usually rotatory in nature, as the group is expected to meet at the home of a different hosting member each time, except for those cases where a central meeting place has been agreed. The money saved, or whatever contribution is made at each meeting, is made available to one of the members – usually the person hosting the meeting for the day – in accordance with a pre-

established calendar, schedule or order that was arrived at by ballot or through a hierarchy of neediness that was agreed upon at the inception of the group.

The person who receives the *njangi* money is said to “*chop njangi*” – which literally means “eat” *njangi* – although the receiving member is expected to do everything *but* “eat” the money, as “eating money” usually connotes waste. Of course, the person receiving the *njangi* has the freedom to do with the money as she or he pleases. It is generally expected, however, that the receiving member will invest the money wisely and prosper from it. He or she is expected to manage his or her investments judiciously and contribute to the *njangi* when the time comes, so that other members may “*chop njangi*”. Thus, one is expected to eat only to the extent that one is conscious of the need and entitlement of others to their fair share of *njangi*. Trust and reciprocity are central to this exchange ‘game’ (Geertz 1962; Ardener 1964; Delancey 1978; Ardener & Burman 1995; Niger-Thomas 1995; Biggart 2001). *Njangi* is also a game of solidarity and mutuality in sociality, especially for, but not exclusive to, family and friends. Strong communal ties are central in it, as is the internalisation of values that emphasise honesty, interdependence and conviviality. The members hardly proceed on the basis of the idea that they would have to seek the intervention of coercive external agents of law and order to enforce the appropriate behaviour (Biggart 2001:134). Instead, the members are expected to embody and reproduce the *njangi* ethic – an obligation to reciprocate – and years of practice are expected to make this an effortless and instinctive act.

Njangi groups are comparable to, compete with, and complement banks. Like banks, they save people’s money and lend money to people, often with more reasonable interest rates than some actual banks. In other ways, they are more than banks; also pertaining to the fact that they are carriers of social relations. The fact that they usually bring together people who already know one another fairly well in other contexts (such as a workplace, a church, a college, a business, and so forth) means that *njangi* groups are expected to create, reproduce

and ensure continuity for social networks that bind their members in other spheres of life. In cases of social events, such as promotions at work, marriages, births, baptisms and funerals, members are expected to demonstrate solidarity through financial contributions and gifts, as well as by personal participation in celebrating members' achievements or comforting them when they meet with disappointment. *Njangi* is thus a network of relations and sociality, underpinned by obligations of reciprocity that often tie two or more parties together. In this project, we use *njangi* as an analytical framework to understand the reciprocal relational practices which frame and shape the usages of mobile/electronic money amongst poor farmers and gardeners in the Cameroon Grassfields. It should be noted however, that as farmers, they have gone beyond the monetary value of *njangi* whereby the latter is also conceived as a form of labour. Farmers enter a framing *ngangi* where they assist each other in ploughing the farm of their members. Members gather on the farm of the beneficiary to plough and sow crops. The beneficiary in turn provides food and drinks to the members. Whether the rewards are monetary or in kind, no one enters into *njangi* with just anyone, as it involves an investment of hard earned money or resources that one would not contemplate losing. Intimacy, either in the form of primordial bonds, or in the form of solidarities through association and subscription to common values and a shared cosmopolitan belonging, is therefore an important precondition. Intimacy and familiarity may not be a guarantee against betrayal and opportunism, but they offer greater protection than simply throwing caution to the wind with reckless abandon or proceeding with cynicism about human nature.

***Njangi* Sociality and Mobile Money Usages and Practices**

The concept of *njangi* has two fundamental meanings attached to it within communities in Bamenda Grassfields. First, *njangi* generally refers to a social grouping whereby members pull their financial resources or human capital together to assist one another. *Njangi* groups

permit members to develop some sort of social solidarity towards each other. This practice is deeply rooted in the culture of the people of the Cameroon Grassfields to the extent that belonging to a “njangi” group has become a central element of social personhood. In the Cameroon Grassfields *Njangi* groups are found in all communities and age groups (*nkang*), often organised around gender, ethnicity, activities, generation, etc. Most of these groups aim to assist or support one another, especially in times of ‘trouble’ and is the reason why this form of reciprocity is often seen as the basic social security, and the platform on which communities and individuals inter-relate.

Cameroon has a long tradition of associating various forms of relationships with *njangi*. Musicians sing of “bieh-bieh bank” (literally, “pubic hair bank”, to imply saving the proceeds of prostitution) *njangi* by prostitutes who depend on their earnings of the day, week or month (that is, “money for hand back for down”) to play their *njangi*. Men who visit prostitutes complain about being made to contribute financially to the sex *njangi* as if only they, the men, derive pleasure when they meet with women for sex. Joli Bebe sings of a young woman whose only response to the question “What is your name?” is “3500”, meaning her going rate.¹ In 1971, Ako-Aya, the famous *Cameroon Outlook* columnist, popularised the notion of “mimbo na njanji,” calling on those who receive “drinks” to respect the rules of drinking by “hipping *njangi* for mimbo” – i.e. giving drinks to those who give them drinks during meetings in bars and other social gatherings. By this, the social commentator implied that one could only offer a drink with enthusiasm to those with the habit of offering drinks in

1. See also Saint Bruno’s clip ‘3500’, <http://www.youtube.com/watch?v=CFYzMBri6dU>, accessed 29 December 2012.

turn (Ngwafor 2010: 151). Giving and gifting are acts of reciprocity that ensure an obligatory circulation of wealth and define, maintain and sustain relationships (Mauss [1925] 1967).

Njangi thus goes beyond money contributions by members, to include other exchanges such as services, condolences, politics, and many instances of reciprocity in all other facets of daily life (Nyamnjoh 2013). In this region, there is a general consensus that life in itself, especially when embedded in social relations, is a form of *njangi*. Cameroon Grassfielders insist that “*life na Njangi*”. This means that life is a “give and take.” So when one gives something or renders a service to others, there is an underlined expectation and obligation or a return, pay back or compensation, even if delayed later on at some point in life as evidence that the person acknowledges the help or assistance he/she received. This is also very apparent in exchanges involving human capital, which is very apparent amongst poor rural farmers. Here, instead of contributing money to the benefit of a member, poor farmers contribute their labour to the benefit of a member. In fact, the word *njangi*, itself derived from Pidgin English, is often aptly expressed: “*Today is my turn, tomorrow will be yours...So help me today and I will help you tomorrow.*” This social solidarity is based on mutual respect and trust for one another; as well as obligations of reciprocity, contained within closed networks. Throughout this research, participants strongly adhered to this belief, especially that social solidarity through *njangi* is based on trust, with the latter seen to be embedded in all their transactions. This trust is the basis of exchange and the platform on which transactions are carried out.

Although Marcel Mauss did not use the word *njangi* in his famous book ‘*The Gift*’, his treatise on reciprocal obligations is not very different from the notion of *njangi* as employed in the study area. This is captured in the above-mentioned slogan ‘*life na njangi*’ – which refers to the manner in which everyday life is reciprocal. This reciprocity has been extended to other aspects of daily life in the Bamenda Grassfields to include major social

events such as deaths, politics, births and marriage, which necessitate the transfer and transacting of goods, services and a host of other things. The most popular of these social events are death celebrations and political participation; with both labelled respectively as ‘*die na njangi*’ and ‘*politics na njangi*’. As regards death, condoling with a friend, group member, etc. with financial and material resources is considered *njangi* because the giver expects a near equivalent reciprocal assistance when s/he is bereft. Therefore at “*cry die*” (funerals and memorial services) ceremonies, those who participate are simply contributing to “*njangi*” with the hope of reciprocating when they are also bereaved. Such spirit of reciprocity is captured in the music of the popular Cameroon Grassfields musician Lo-oh Benson who has a line in one of his songs that reminds every one of the obvious in the region: “*Die Na Njangi ...Ooooh Die Na Njangi...Ooooooh ... today na my day tomorrow na your day...*” (Death is a *njangi*; today is my turn and tomorrow is yours).

In the context of mobility and ICT interconnectivity, electronic transactions are one of the means through which these reciprocal transactions and obligations are realised, especially by those people located either abroad, or in other towns. It is a way through which communities in the study area reconstitute themselves and express, as well as transact care (Nyamnjoh 2005, 2011; de Bruijn et al. 2009; Tazanu 2012; Nyamnjoh, H.M 2014). Our ethnographic observations provide insights into the ways in which these electronic money channels have become the major platforms through which such celebrations are enabled and made possible, especially amongst the poor rural farmers we studied.

While the notion of *njangi* and mutual benefit has been extended to other spheres of life, the common denominator remains that these benefits are translated into monetary value to give it the significance it deserves. The use of money transfer agents for internal transactions equals that of international transactions. Often, money from abroad comes with instructions and uses. The receiver in turn disburses the money to others via mobile money

services, helping to sustain families, as well as providing, sometimes unconsciously, vital financial capital for trade and other business activities. Our findings show that the greatest beneficiaries of the mobile money services are students whose fees and stipends are sent through this means to circumvent the dangers, which often accompany such forms of exchange such as theft; as well as farmers and traders who cut down on transportation costs, hence increasing productivity.

Another key finding is the increasing preference of electronic money amongst rural farmers. In as much as some farmers carry money on them to do financial transactions, most farmers in the villages no longer carry money on them when they are going to the city to shop or after selling goods/cattle. The money is sent to themselves and is collected upon arrival at their destination. The movement of such money occurs in villages that do not have any of the mobile money services.

Electronic money has also cut down on the administrative tensions and legal battles, which used to overwhelm *njangi* groups. In the past, *njangi* contributions were entrusted into and kept by the treasurer at his/her home, but with the multiplicity of Credit Unions in these villages, especially where there is no mobile money service, most groups have elected to open a group account where money is saved. Some Credit Unions have equally taken on the role of mobile money service providers, in the sense that members can withdraw savings from any of their branches within the country.

Whilst most monetary transactions are geared towards sustaining families, often, money sent is meant to render many kinds of services by relations and friends to the sender. These services include paying of fees for relations, house construction projects and stipends to various relations. September and December are the peak periods for electronic monetary transactions. September is the start of the academic year, while December is a festive season. It should also be noted that such transaction between the sender and the receiver is based on

trust built over many years. Those we interviewed insist that these transactions are founded upon honesty, reliability, transparency in managing resources and money; being available and ability to reciprocate or “appreciate” work done – that is, for the one party to acknowledge and compensate the other for their ‘trouble’. In the event of abuse of trust, most relations are sanctioned by silent withdrawal and an end to sending money through the receiver in order not to disrupt family ties.

With regard to *njangi* groups, breach of trust can lead to sanctions, sometimes as severe as the expulsion of the defaulting members. If the breach is not too severe, the guilty members may be sanctioned by being asked to repay money that is misused and/or are not given any post of responsibility again. When huge sums of money are involved, members turn to the courts to get the guilty members repay the money. Drawing on the ethnographic data, several typologies of sanctions against betrayals of trust can be identified, including legal action, isolation of untrusted persons, withdrawal of benefits and favours, etc. or no sanctions for fear that one may be indicted by tradition and customs that may lead to ill luck on those who have sanctioned family members. It is here that mobile and electronic money technologies were seen to be useful, especially in terms of averting the complexities of mixing family, friendship and money.

Due to the rapid proliferation of cell phones, it is now possible to deliver mobile money services to more people than ever before. Both of these trends (mobile technology and economic projections and research) have set the stage for yet further innovations by banks, cell-phone companies, micro lenders, and entrepreneurs – all of whom have a role to play in delivering life-changing financial services to those who need them most in the region. Our research shows that mobile money and financial services offer at least three major advantages over traditional financial models. First, digital transactions are essentially free. In-person services and cash transactions account for the majority of routine banking expenses. But

mobile-finance clients keep their money in digital form, and so they can send and receive money often, even with distant counterparties, without creating significant transaction costs for their banks or mobile service providers. Second, mobile communications generate copious amounts of data, which banks and other providers can use to develop more profitable services and even to substitute for traditional credit scores (which can be hard for those without formal records or financial histories to obtain). Third, mobile platforms link banks to clients in real time as we observed in the partnership between MTN and Afriland bank in Bamenda and across the country. This means that banks can instantly relay account information or send reminders and clients can sign up for services quickly on their own. The benefits of credit (Credit Unions), and savings (*njangi*), are as important as mobile money technology but for most poor households, the simple ability to transfer money is quite important. Mobile money plays an important role in complementing the services of ROSCA as many people subscribe to financial ROSCA and one that entails the practice of interdependency and conviviality.

Mobile money services are useful for more than just emergency transfers. Regular remittances from family members working in other parts of the country, for example, make up a large share of the incomes of many poor households and for other social and cultural events. The ripple effect is that it has created (mis)trust amongst relations depending on how those who receive the money comply with the instructions that the money is meant to serve, as a result, family bonds are either intensified or severed.

In the game of opportunity and opportunism, the mobile or cell phone is a great enabler (de Bruijn et al 2009), and the accelerated mobility of money – “Money, Real Quick” – the order of the day (Omwansa and Sullivan 2012). Relations between African migrants and their relations back home in Africa have been transformed remarkably through the instant availability and reachability that the cellphone affords (Archambault 2012; Tazanu 2012; Frei

2013; H. Nyamnjoh 2014). Prior to the cellphone, migrants had greater choice and control over the communication process with relatives and friends back home, but since the advent of the cell phone, the long arm of the home country and home village reaches out in ways and with demands that cannot always be ignored (e.g.. migrants with ailing parents send money with precise instruction that it is meant to pay for farm labour) – often threatening migrants as they do, with tradition and custom (“*kontri fashion*”) and the anger, disappointment and possibly “witchcraft” one risks when one fails in one’s responsibilities and obligations vis-à-vis family and relationships (Geschiere and Nyamnjoh 1998; Nyamnjoh 2005, 2011; Geschiere 2013). The necessity to remember and be reminded about those back home is brought to the fore in a way that has never been more palpable. The cellphone also allows migrants exploited by one another to communicate their grievances to the wider family and social networks left behind, in a bid to seek their intervention and obtain redress.

Nonetheless, one of the major challenges of this study was that most people we contacted were apprehensive to talk to us due to lack of trust, especially in relation to monetary transactions, given the secrecy which often defines such exchange. Hence a few participants agreed on a follow-up interview. Researchers were often suspected of being the accomplices of bandits, hence the misconception that our project was a disguise. Many participants were interviewed in the premises of electronic money providers, pertaining to the presence of armed security guards, who offered a small sense of safety to researchers and participants. Many of the electronic service providers refused access to the researcher team to talk to people inside their buildings, making it difficult to be deeply immersed.

Njangi, Trust and Solidarity: Case Study of Abongjam Njangi Group in Bafut

As already indicated, the word *njangi* is derived from Pidgin English, which evokes a notion of reciprocity and interdependency that relates to mutual assistance and reliance productive

of “domesticated agency” or “conviviality” (Nyamnjoh 2002). One of the defining factors of *njangi* sociality is mutual assistance and support for one another, often carried out through monetary contributions to the beneficiary of one or two of the members participating in this form of reciprocity. As part of its activities, all members contribute money into a social fund generally referred to as, ‘trouble fund’, which is a form of insurance directed towards assisting members in times of bereavement/illness. The rotatory nature of *njangi* is seen amongst participants as another form of mobile money, which offers the possibility for different members within the collective to, at various times, address their social concerns. Many beneficiaries often send this money to their children via the various mobile money services, as fees, rents or stipend. This is the case with the *Abongjam Njangi* group, created in February 2003 as an exclusive social group for female participants.

A key factor that motivated the creation of this group was the aim to encourage members to engage in farming activities, and in that process collectively raise money for the benefit of all members. The group promotes social solidarity through conviviality and reciprocity. Members meet weekly as a collective in a social event during which individual members each contribute money, which is then passed on to other members to pay school fees for their children, and provide for other family needs, as well as take care of other concerns such as provide capital for trading activities. During weekly meetings, each member contributes a total of FCFA1500 (approx. \$3). The group has a total membership of 45 women who ‘contract’ through their membership to unfailingly honour weekly contributions. In case of failure, fines are levied on defaulters who would be generally associated with untrustworthiness. Trust is thus the basis on which members congregate and socialise, a reason why members are sanctioned/punished when members fail to honour their financial obligations, whether physically or through mobile or electronic money transactions, which in turn become carriers or facilitators of this trust. This also ensures that members support or

‘stand by each other’ in ‘times of joy’ (marriage, child birth) and, what is generally referred to as ‘sorry’ (death and illness). This ‘standing’ is mainly played out through financial contributions, sometimes enabled by electronic and mobile money technologies that ensure the circulation of care. The following key observations were can be outlined from the data collected from this case study:

1. Many “*njangis*” operate on communal trust founded on reciprocity and relationships in which members are bonded around obligations to return contributions received, as well as support through the events, occurrences and challenges or daily life.
2. The mobility of money among *njangi* group members does not usually occur through electronic money transfer and mobile technologies, but generally through cash exchanges, very popular in rural areas.
3. Social solidarity and personhood in these communities is defined and measured in terms of how many *njangi* groups people belong to and how much they can be relied upon and trusted by members at all times in life.
4. That rural farmers who have concern friends and caring relatives and children also receive money through western union, express union credit union mobile money etc – but this is often generalised reciprocity where adulthood and care are expressed through monetary transactions and gifts evident in electronic money encashment.

Electronic Money Providers and Actors

The Case of Express Union as money transfer agent



Express Union is the most widely electronic money transfer agency amongst both rural and urban dwellers in the Cameroon Grassfields. Express Union (EU) is an approved electronic transfer service provider created in 1997 with head offices in Yaoundé, Cameroon. It began with two main branches and gradually expanded to all corners of Cameroon, numbering up to 465 branches in 2014. In 2007 through the approval of COBAC, Express Union extended its service to all countries within the CEMAC Zone and today also operates branches in France and Switzerland. The company sees itself as “*The Number 1 Money transfer Company*” in Cameroon as its logo carries. According to the company’s management, Express Union is: “*an answer to the need of Cameroonian people always encountering the problem of choice of reliable financial structure able to efficiently respond to their expectations concerning transfer of funds in security and preserving confidentiality of operations.*”

Apart from cash transactions, which mainly define exchanges in the study area, this is the principal means of transferring funds for business, as well as other transactional and reciprocal relationships amongst poor rural farmers and their clients or customers in the main cities. It is also a means by which farmers and others honour and reciprocate other social obligations and responsibilities such as funeral contributions. Express Union offices were established in most of the towns and villages in the study area (e.g. Mankon, Bali, Santa,

Njinikom, Bambili, Bambui and Bafut). Today the company provides a number of electronic transactional services and products to customers:

- Express Union Mobile
- Express Union Diaspora
- Union Money Home
- Express Union Plan
- Express Union Guichet Périodique (payment counter)
- Express Union International and
- Sunday Counters Night (operating from 6 pm to 10 pm).
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The Case of UNICS Plc Microfinance Institution Bafut: mobile money, trust and community solidarity



Bafut is one the sub divisions in Mezam division of the North West Region of Cameroon, and it situated about 20 km from Bamenda. Bafut has some of the renowned schools and colleges in Bamenda Grassfields namely: Presbyterian High School Bafut (PHS), Community Technical Commercial College (COTECC), St. Albert Catholic College, St Joseph Catholic Comprehensive College and Government High School Bafut among others. These colleges act as a pull factor, bringing in students from all over the country thereby attracting mobile

money providers to set up agencies in the community. Four mobile money agencies operate branch offices in Bafut, including:

- Western Union,
- Money Gram,
- Express Union and
- Unics Plc.

Here, there are no MTN Mobile sales points or Afriland Bank where mobile money transfer services are offered. Rather there is a conspicuous presence of UNICS, a microfinance institution and the Bafut Credit Union which both handle the daily monetary transaction of rural farmers, palm wine tappers, “*bayam sellams*” (small retailers), “*bendskin ridders*” (motorcycle riders) and petty traders. UNICS Plc offers the following services to its clients:

- Credit facilities based on TRUST and based on the amount each client has in his or her deposit account. This service is called “***Borrow and Grow***”.
- Current Account, with the slogan,” ***Freedom to do what you want, when you want, with your cash.... No strings attached***”
- Speedy Cash (money transfer) with the following caption “***send and receive money at very low rates throughout the National Territory with your Speed System***” and
- U- Connect online banking -a service that employs ICTs in facilitating mobile money.

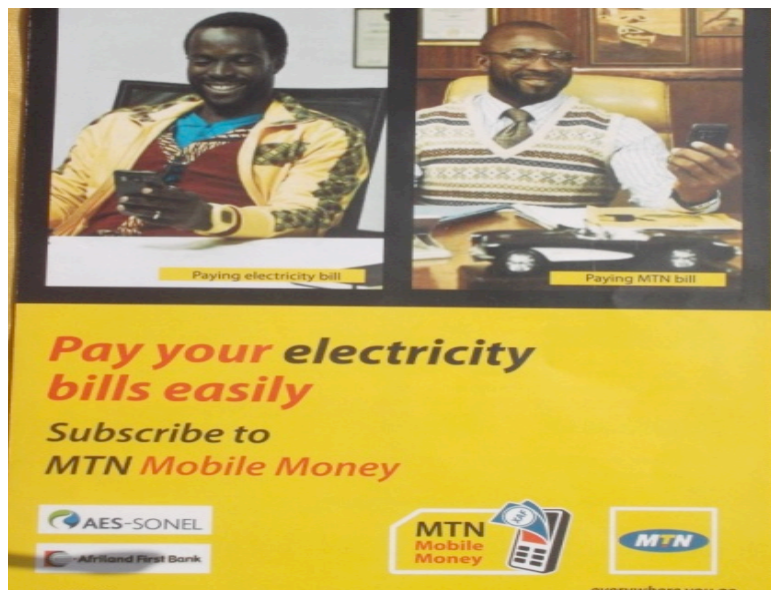
At UNICS Plc, both SOLIDARITY and TRUST are central to the provider’s activities, given its main concern is provide financial support and assistance to poor farmers in the community. This is emphasised in one of the company’s slogans: “We ***stand with you through all stages of life.***” There is an emphasis on mutual support between UNICS Plc and its clients. In exchange for trust from local clients in the community, UNICS Plc is expected to safeguard clients’ money, and to tailor loans to the needs of clients – through the credit

facilities offered. As a financial provider embedded within the community, UNICS Plc has a responsibility to support farmers keep their money safely and to provide credit/loans to community members at low interest rates as their contributions towards community growth.

The case of MTN and other related agencies

Since its inception in the early 1990s in Cameroon, MTN has evolved from simply connecting people by mobile communications network to facilitating money transfers and mobile money. As seen from the following photos, their services can be said to have equalled that of M-Pesa (Mobile Money) in East Africa although a latecomer in the scene.





Creating an MTN Mobile Money account is free. Account holders can deposit any amount of money into their account daily, and can withdraw at any time. With a mobile money account, an individual can use the money deposited into the account to pay both water and electric bills as seen in the photos. For many rural farmers, the MTN Mobile money product was frequently described as ‘God-sent’, providing a safe, swift and secure mobile money option, especially for travellers. Because of the risk involved in carrying money, many farmers and traders decided to open MTN Mobile Money Accounts to ease business transactions with other traders in the city, as well as those located in far away places. Although commended for its reliability and speed, many complain that due to “communication overload” MTN services sometimes slow down rather than speed up financial transaction between parties. Besides MTN Mobile Money services, other electronic products are being created in partnership with MTN. these include:

- AC Risky Mobile Phone Agency,
- New Dream Communication General Commerce – MTN Dealer,
- Afriland Bank- Commercial Avenue Bamenda

Photos: Mobile Money Agencies located in Bamenda Central and Njinikom Sub-Division

Photo 1: Easymoney mobile money agency which operates mostly in Bamenda Urban area (the most recently opened mobile money service)



Photo 2: Western Union, which is an international mobile money agency and operates in nearly all localities in the Bamenda Grassfields



Photo 3: It carries logos of both Express Union and Money Gram. Contrary to Buea in the South West Region, this phenomenon is what obtains in the Cameroon Grassfields where Express Union, Money Gram and Western Union services operate in the same office



Photo 5: Carries a sign post showing Money Gram as an International money transfer agent



Photo 6: MTN Mobile money sign post which operates in most small towns in the Cameroon Grassfields, based on a partnership between MTN and Afriland Bank.



Photo 7: UNICS Plc Microfinance Institution Bafut (mobile money, trust and community solidarity)



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