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Religious Organisations and Differential Responses to the Economic Crisis: The Roman Catholic Church and the Full Gospel Mission

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Introduction

In its 1990 *World Development Report*, the World Bank recorded that the number of individuals living below the poverty level was on the decrease. Latin America, East and South Asia all showed substantial success in reducing poverty. The exception was sub-Saharan Africa. The numbers living below the poverty level in this region were projected to rise well into the present century, and indeed this has been the case. Other indicators of social welfare all show that Africa is on a different trajectory from much of the rest of the less developed world. When South Africa is excluded, the region's average income is the lowest in the World – just \$315 per capita. With about 460 million inhabitants, sub-Saharan Africa's total income is just over that of Belgium, which has only about eleven million inhabitants. But this income is divided among 48 countries with median GDP of barely \$2 billion, about the output of a town of 60,000 in a rich country. In Africa, unlike other developing regions, where the average output per capita had risen by the end of the 1990s, it has fallen by more than half. And at thirteen per cent of GDP, the region's average savings rate has been the lowest in the world (*World Development Report 1990*). According to the head of the United Nations Programme of Action for Africa's Economic Recovery and Development (1986-90), Africans were generally 40 per cent worse off in 1990 than in 1980. Per capita consumption in sub-Saharan Africa fell by one-fifth in the 1980s. Spending on health care declined by 50 per cent and on education by 25 per cent. Since the mid-1990s as many as 10,000 African children die each day from the effects of malnutrition and the lack of rudimentary health care.¹ However, some gains were

recorded towards the close of the 1990s. Despite this trend, the region entered the twenty-first century with most of the world's poorest countries (average income per capita still lower than at the end of the 1960s). The declining exports shares in traditional primary products, little diversification into new lines of business, massive capital flight and loss of skills to other regions, have made matters worse because these have eroded the place of the African in the global market. For these reasons, it is fair to say that Africa faces an economic crisis, with falling standards of living, increased exposure to epidemics, famine and progressive marginalisation from the world economy. Moreover, political instability has impeded the creation of social, political and economic institutions, thereby retarding progress towards even limited self-sufficiency. A continued tendency towards authoritarian regimes has reflected another dimension of the crisis—that of the legitimacy of the state (Kennet and Lumumba-Kasongo 1992, World Bank Report 2000).

In Cameroon, the economic crisis has affected almost everybody and has retarded progress significantly since the mid-1980s. It has exacerbated poverty, misery and unemployment in the country. Public and private institutions continuously retrench workers and, worse still, the recruitment of new workers has drastically reduced. Salaries of workers have been slashed both in the private and public sectors several times, with immeasurable hardship for many families. Government efforts over the years to tackle the crisis have yielded little dividends.

Also worried about the crisis have been Christian bodies. The crisis has affected each religious group to a point where they cannot effectively accomplish their objectives. Some have taken it as a duty to make their own spiritual contribution (praying to God) to bring the crisis to an end. They have also expressed their views on the crisis in the form of pastoral letters, sermons and media interviews. For instance, the Episcopal conference of the Roman Catholic Church in Cameroon met in Yaoundé in 1990 and deliberated on the economic crisis. In the pastoral letter issued at the end of the deliberations, the prelates expressed their view on its causes, effects and how it could be solved (cf. Pastoral Letter of the Episcopal Conference of Cameroon 1990). On the causes, the prelates attributed the crisis to the 'structures of sin', which they believe dominate the world of today. They argued that the 'structures of sin' are deep-rooted in personal wrongdoing, and thus always linked to the behaviour of the individuals (referring here to political leaders) who introduce these structures, consolidate them and render them difficult to be removed. They argued that the 'structures of sin' emanate from the world economic order, which is based solely on profit, egoism, exploitation of the poor, and the defenceless of the latter in the face of the rich and powerful nations of the world. This order has imposed new models of economic, political, cultural and financial dependency on the weak countries and has impoverished them. They believed that it is not in compliance with the spirit of

the Gospel or the special teachings of the church for the rich nations to recuperate, at excessive interests, their loans to the poor nations. The Bishops then argued that:

the consequences of this anti-Gospel spirit are immeasurable in Cameroon. In public life, the absence of the spirit of citizenship, promotes amongst civil servants of all classes, corruption, laissez-faire, absenteeism, mercenary spirit and notorious embezzlement of public funds, which defy all vigilance. Custom fraud, tax evasion and misuse of public property are the habits that one observes right through the vital sectors of the economy of our country. Such behaviour constitutes, for a Christian, grave faults, which are contrary not only to citizenship but again to morality in the Christian sense of the word.

At its 1993 meeting in Bamenda, the Synod of the Presbyterian Church in Cameroon (PCC) also expressed worry about the crisis. The Committee felt disturbed that the crisis had caused a majority of Cameroonians to wallow in misery and poverty while a few could still afford to live in affluence. It was its view that any policy conceived to recover from the crisis should be aimed at reducing the prices of goods and services in order to boost production and consumption. The Committee advocated a more efficient management of the economy and expressed its concern on how all calls for more transparency seemed to be undermined and that poor accountability, embezzlement and capital flight remain the reality. It equally expressed the fear that if the crisis were not checked, the future of the Cameroonian children and their grandchildren would be mortgaged indefinitely for temporary comforts and conveniences of the moment. It gravely lamented the rising crime wave in the country, which has destabilised production and argued that increasing banditry frustrated all efforts by honest Cameroonians to engage in gainful economic activity. It called on the government to step up its fight against this ill to enable a secure business atmosphere (Nyansako-Ni-Nku 1993).

The aim of this chapter is to make a comparative analysis of the reactions of the Roman Catholic Church (RCC) and Full Gospel Mission Cameroon (FGMC) to the crisis. Regarding the RCC, a special focus is on the Bamenda ecclesiastical province, which is believed to be the most organised (Gifford 1997). The two churches are selected for the study because they differ from each other on liberation theology and in explaining the causes of the crisis, although they converge on practical solutions (Akoko and Mbuagbo, forthcoming). Secondly, this comparison is particularly important because Pentecostalism claims to bring prosperity. Thirdly, the RCC is the largest mainline church in Cameroon and it could be taken to represent the mainline churches, while FGMC, the biggest Pentecostal church, could be said to represent the Pentecostal groups (Gifford 1997, Knorr 2001). Such a selection is useful because it covers a considerable proportion, both mainstream Christianity and Pentecostalism, of the Christian church in Cameroon, and makes for less time-consuming research than a general overview. The article

starts by providing a general picture of the economic crisis, then looks at the churches and how each has been affected. It then brings out how each interprets the crisis and the measures it proposes to combat it.

The Churches and the Crisis: A Comparative Analysis

The Roman Catholic Church

The Roman Catholic Church is undoubtedly the largest Christian group in Cameroon, although it was only introduced into the country in 1890, much later than the other mainline churches (the Baptists in 1844 and the Presbyterian Church founded by the Basel Mission in 1884). It is truly a national church because others have tended to be geographically limited – for example, the Presbyterian Church in Cameroon (PCC) is an Anglophone church, the Eglise Presbytérienne Camerounaise has its base among the Bulus to the south of the country, the Union des Eglise Baptistes Camerounaises (UEBC) around the Littoral province and the Lutheran Church around the Adamawa province. However, this trend is slowly changing for a number of reasons, among which is the determination of each group to plant churches in other areas. The churches also follow when functionaries and businessmen are transferred to another region. Most of the major churches can now be found in nearly all the provinces, although this does not cancel the fact that each church has a centre of gravity in the area where it took root. About 30 per cent of the country's population identifies itself as Catholic, but the distribution is not uniform. In the southern provinces over 50 per cent claim to be Catholic, while the densely populated provinces account for only about 25 per cent. In the vast Muslim northern provinces Catholics account for a mere five per cent of the population.

The Catholic Church in Cameroon is divided into five ecclesiastical provinces (Bamenda, Yaoundé, Douala, Garoua and Bertoua) with twenty-three dioceses. The Ecclesiastical province of Bamenda covers four dioceses (Buea, Mamfe, Kumbo and Bamenda). The province corresponds with the South West and North West civil administrative provinces of Cameroon, otherwise known as the Anglophone Cameroon. It comprises thirteen civil administrative divisions: six from the South West and seven from the North West province. This section of the country, which used to be known as Southern Cameroons, was part of the United Nations trust territory placed under British rule until 1961 when the world body gave it (including the Northern section called Northern Cameroon) two alternatives: either to join the Federal Republic of Nigeria or to become part of French Cameroon. A plebiscite was conducted to this effect on 11 February, 1961 and the northern section opted to join the Federal Republic of Nigeria while the southern section voted to join the Republic of Cameroon (Levine 1964, Eyongetah and Brain 1974, Ngoh 1990, Chiabi 1997). Although this area is part

of the Republic of Cameroon, it retains the Anglo-Saxon tradition in most of its institutions, while the rest of the country maintains the French tradition.

The Bamenda ecclesiastical province, like others, has been severely affected by the economic crisis. In his concern over the situation, the archbishop has on several occasions addressed the issue to his priests and faithful in letters and sermons. This problem has also been aggravated because the church authorities did little to encourage the local churches to be financially self-supporting. The reason was that much financial and missionary assistance used to be provided by external benefactors and donors abroad. While these contributions were frequent in the past, today they are a rare phenomenon.² Rare, because most connections for assistance were made by the Western missionaries working with the church. Now most of them are retiring and they are not being replaced because the church is becoming self-governing and local priests are being trained. Moreover, foreign bodies are not interested anymore in providing aid because they want the church to be self-supporting, except as regards special projects, which have been evaluated to be very important but too costly. The crisis has become so severe that for the first time (1999), the ecclesiastical province had to include a Finance Commission in its convention. The convention, which took place in Bamenda, established a Finance Commission which was charged with deliberating on how the diocese and parishes could achieve material and financial self-sufficiency.³

Among the services provided by the church that have suffered from the crisis is education at all levels (nursery, primary and secondary). Financial difficulties have made the future of this service, to which the church attaches great importance, a matter of concern. The education crisis has its genesis partly from government's inconsistent policies regarding subventions to private schools. Apart from external assistance from other mission bodies, it used to be the policy of the state when the economy was in a boom to make Grants-in-Aid to religious bodies. These grants were for the running of vital services such as schools and hospitals, since they were delivering services that the state would have been obliged to provide unaided had the churches not done so. Up until 1976, the school system in the British tradition, which prevailed in the present ecclesiastical province of Bamenda, made it a legal obligation on the part of the state to pay Grants-in-Aid to approved voluntary agencies (Baptists, Basel Mission [now Presbyterian] and Catholic Schools). The actual amount of Grants-in-Aid payable was calculated by deducting the assumed local contribution (a figure which represented the expected income from school fees, and varied according to the ability of the community to pay) from the recognised expenses of a school, this latter figure being made up of the total salary bill together with an allowance for other expenses. The Grants-in-Aid regulations in the British Cameroon were spelt out in the Education Ordinance No. 17 of 1952. The provisions of that ordinance in the matter of Grants-in-Aid were substantially retained in Law No. 69/LW/11 of September 1969 'to regulate the conduct of Primary Education in West

Cameroon'. In the system, all the teachers' salaries and insurance contributions, and the cost of improvements and repairs to buildings were provided by the state. The state equally provided medical help to the schools and grants to Teacher Training Colleges were awarded by the state depending on the size of their personnel. Teachers were paid according to the same scale, taking into account their qualifications and length of service, and not whether they belonged to confessional or government schools.⁴

On 8 July 1976, the Cameroon Government passed a new Law (No. 76-15 of July 1976) to reorganise private education in Cameroon. This Law abolished the legislative texts which had governed the conduct of education in Anglophone Cameroon up to that date. In so doing, it retained nothing of value in the legislation underlying the educational system in the former West Cameroon. The Grants-in-Aid regulations, as spelt out in the 1952 Ordinance and in the 1969 Law, were abolished and replaced by what is known as 'Government Subvention'. The notion of approved voluntary agencies as enshrined in the legislative texts of West Cameroon was abandoned and all private agencies, confessional and non-confessional alike, were lumped together under the title 'Private Education'.

As from 1976 onwards, confessional schools began to experience a new situation in which government's participation in the financing of confessional schools was not governed by any principled criteria. Agents of the Ministry or Ministries concerned unilaterally and arbitrarily decided the amount of subventions which the government paid to these schools annually. The chancy, problematical and uncertain nature of this system of government subventions starkly stands out in Law no 87/022 of 17 December 1987 whose section 16 is couched in the following terms:

- (a) The funds of a private educational establishment shall be derived from;
 - The proprietor's own funds,
 - School fees (tuition, board, canteen),
 - Proceeds from the various activities of the establishment or agency,
 - Donations or legacies obtained in accordance with the laws in force,
 - Assistance from parent-teacher associations.
- (b) Taking into account the available resources, the state or local authorities may, if necessary, grant subsidies to the proprietor of a given establishment.
- (c) Government Grants-in-Aid shall be given on the basis of criteria laid down by Decree.

According to the Catholic Education Secretary in Buea, government subventions to Catholic schools began to register a significant and regular decline from 1985. For instance, for the year 1990/1991, the government decided to allocate only two-thirds of the amount of subvention it had allocated for the previous financial year. The following year, (1991/1992), the same two-thirds were allocated as subvention but the money was disbursed in three irregular instalments. For 1992/1993, the

amount dropped and has persistently been dropping and irregular, as payments are made in some years and not in others.

Faced with this precarious situation, the National Episcopal Conference met in 1989 to deliberate on the problems of Catholic Education. At the end of the conference, they came out with a pastoral letter, which, however, did not provide any practical or concrete solution to the crisis. In the letter, the Bishops only drew the attention of Christians and all people of good will to the serious problem of Catholic education. After presenting the church's educational philosophy and a short historical reminder in the letter regarding how the state used to give maximum support to approved voluntary agencies, the Bishops lamented the situation at the time. They called on the government and every Christian to help rescue the schools from collapsing.⁵

The situation worsened as the economic crisis persisted. The state became poorer and poorer and could no longer fulfil its obligation of enabling these schools to survive. The Roman Catholic Church, just like the other churches, felt the effects more than the non-confessional schools because they had relied on state subventions for long and had provided good working conditions to their teachers, which they could no longer afford to do. Within a short time the mission accumulated many debts in providing education. A report from the Catholic Education Secretariat, Buea, reveals that the accumulated arrears of salaries, social security contributions and taxes for Catholic teachers of the Buea diocese alone had reached 283,626,277 francs CFA in 1993. This brought incalculable suffering to the teachers, as they had to stay for more than fourteen months without receiving salaries. Without money, some of the teachers who stayed in rented houses were evicted because they could not pay their rents, others were unable to travel either to go home on holidays or to return from their homes to their schools, some could not adequately feed their families, others could not pay school fees for their own children and some were unable to provide medical care for their families. The church authorities also found it increasingly difficult to employ new teachers.⁶ This appalling situation of course brought about adverse effects on the performance of the pupils and students because most of the teachers had to involve themselves in other activities to raise additional income. In addition, there were frequent strikes and threats of strikes from the teachers to press for better working conditions, which hampered the smooth running of the school year. In the Buea diocese between 1993 and 1998, enrolment in most of the rural schools dropped drastically as those communities fought to open free government schools as their own way to survive the economic crisis. Despite this development, the mission did not close any of its schools.

Since the National Episcopal Conference could not come up with any practical solution and the situation was deteriorating further, the Bishops of the Bamenda ecclesiastical province decided to take some practical measures aimed at putting

an end to any further increase in arrears of salaries owed to teachers. The measures taken by the Bishops stated that:

- Teachers of the church who had attained the age of sixty years were advised to take retirement. This measure equally applied to those who had attained this age but had fraudulently reduced their real ages. People do this either to stay longer in service or to obtain jobs which prescribe a maximum age limit.
- Teachers who had attained the age of fifty-five and had already put in fifteen years or more in service were strongly advised to take anticipated retirement.
- The salaries of all serving teachers were reduced by fifty per cent so as to enable the schools to function within the income that the Catholic Education Authority itself could collect, mindful of the ominous silence of the Cameroon Government on the question of subventions.

The Bishops then directed their Education Secretaries to begin implementing the above measures from 1 July 1993. As a reaction, the church was dragged to the courts by some of the teachers who did not support the measures (Ngoh 2000).

Apart from schools, many projects which were started by some parishes or local churches have been halted or are being carried out sporadically whenever a little money becomes available. This is the case with projects which do not have external funding. A majority of members find it difficult to fulfil their financial obligations toward the church because of poverty. For example, in an interview with the parish priest of the Molyko Catholic Church of Buea on a church hall project of the Parish, whose construction work is very slow, the priest asserted that although the project is so vital for the parish, the work is slow because of financial difficulties. He revealed that before the crisis, any project of that magnitude took a short time to realise because the financial sources were available. Regular Sunday offering has dropped drastically and the only period when a relatively substantial amount of money could be raised is during harvest thanksgiving, which is once a year.

Also affected by the crisis are the priests because the church has drastically curtailed the facilities which it used to provide them. For instance, each parish priest was entitled to a car, food and a cook, and free medical care, in addition to their monthly stipend. Now some parish priests must get by without these facilities. No doubt, the performance of the priests has been affected and impacts negatively on the church. For instance, as a solution to the shortages in cars, the archbishop of the diocese of Bamenda instituted a car-pool system in which no one owned a car individually. All now belonged to the diocese, for the work of the diocese. So if a priest's congregation, relatives or friends buy him a car, it belongs to the diocese and remains at its disposal. Also the user of the car pays so much per kilometre to the diocese (the rate increases for trips outside the diocese in order to discourage private travel), with the result that by the time the car needs replacing, the diocese

has built up a sizable sum towards its replacement. This arrangement not only ensures judicious use of the cars but also enables every priest to have access to a car (Gifford 1997).

The Full Gospel Mission

The Full Gospel Mission Cameroon is the second oldest Pentecostal church in Cameroon after the Apostolic Church, and is the biggest in terms of adherents and establishments. Reverend Werner Knorr introduced the church, which is of German origin, into Cameroon in 1961 under the sponsorship of the United Missions Friends Inc. of Germany (Knorr 2001). According to the 2000 statistics from the office of the National Superintendent of the church, it has a membership of roughly 59,062 with 518 assemblies (local churches) located in all provinces of the country. Membership has been increasing rapidly and the Mission has penetrated all nooks and crannies of the country and beyond. The high rate of growth can be attributed to some of its doctrines and practices such as divine healing and protection, good leadership, political liberalisation, evangelisation strategies, its caring traditions towards the needy, and a shift from complete asceticism to a gospel of prosperity.⁷ The church has gone down in record as the first in Cameroon which has extended its activities beyond the national frontiers. Its presence is felt in Chad, the Central African Republic, Nigeria, and in its future projects plan, 2001-2005, it intends to move into the Republics of Congo and Gabon. It also goes down on record as the first Pentecostal church to have been introduced into Nigeria from Cameroon. This development is interesting because recent Pentecostal churches are in the main introduced into Cameroon from Nigeria and a majority of the existing Pentecostal groups in the country were founded by Nigerians (Knorr 2001, Akoko 2002).

The Mission has equally been affected by the economic crisis in that members find it difficult to meet their financial obligations, such as tithes to the church, making it difficult for it to run its activities successfully. Even if members were to pay their tithes, the total amount received by the church would definitely be smaller than when the economy was prospering. This short-fall is because tithes are supposed to be an obligatory one-tenth of an individual's income as prescribed by the Bible and as such, the lower the income the lower the amount that is raised. Compared to the mainline churches, members of Pentecostal groups take this financial obligation to the church seriously and all do pay, thereby making it a major source of income for the Pentecostal churches. If members are unable to pay or can pay only a little, the church will be unable to run its activities.

The Mission has been receiving financial assistance from foreign bodies for specific projects. For instance, the Assemblies of God from America joined other European Mission bodies to purchase building plots and erect church buildings (Njemo 2001). This kind of assistance is not on a regular basis and it is usually directed to specific projects when solicited. The bodies giving the assistance cannot

shoulder the whole financial burden for the diverse needs of the churches – building plots and putting up the structures, paying salaries of workers and taking care of rallies and crusades. The Mission relies heavily on its own members to raise money for such undertakings rather than on external assistance. At national level, some vital projects of the church, such as the main building of the national headquarters in Douala, have been slowed down or suspended. At the local level, the Molyko assembly of the church is facing difficulty in raising money to build a library and guest house project, for which it had long acquired a plot.

The Full Gospel Mission is characterised by frequent evangelisation campaigns, rallies and crusades. These activities have been reduced in most districts because they require too much money. The church's ambition of penetrating the Republic of Congo and Gabon before 2005 seems to be very uncertain because there is no money to send missionaries to these countries. The ambition was included in their five-year project planning in 2001, but barely a few months thereafter it was certain that it would not be realised. Compared to Catholic education, Full Gospel Mission schools have not faced the type of educational crisis which the Catholic Church experienced because all of its schools were started during the economic downturn. The schools have been opened taking into consideration the economic crisis and everything is planned within that context, for instance, low salaries for teachers and the provision of low cost and basic infrastructure.

Reactions to the Crisis

The Roman Catholic Church

In its Fourth Enugu Diocesan Priests' Annual Seminar held in 1991 on Human Rights, Human Dignity and Catholic Social Teachings, the Catholic Priests of the Diocese expressed their grief at witnessing the misery and suffering in which an increasing majority of Africans were condemned to live, in particular because of the implementation of structural adjustment programmes by various African governments. They argued that although these economic reform programmes might appeal to foreign businessmen and to the London and Paris Clubs, the IMF and World Bank, etc., they were unacceptable because they subordinated the human person to economic goals. They thus contradicted one basic principle of Catholic social teachings, namely that all economic and socio-political programmes find their justification as a service to man. In other words, the sufferings are completely unacceptable because they lack a comparable justification. The priests also felt scandalised that the suffering poor are taunted and their sensibilities insulted by what they called the *nouveaux riches* who make a senseless and extravagant display of their often ill-gotten wealth. They appealed to the conscience of these people to show mercy and compassion towards those suffering by sharing their wealth and fortunes (Obiora and Ugonna 1992).

In line with the above social teachings of the church, the RCC, as discussed in the introduction of this work, has been vocal on political and economic issues in Cameroon which inflict suffering on the masses. This quest for a society free of suffering has always been a source of conflict between the church and the state in Cameroon. The Pastoral Letter of the Episcopal Conference of Cameroon of 1990 states clearly that the church also attributes the economic crisis to political mismanagement, which does not auger well for the politicians (Titi Nwel 1995, Akoko and Mbuagbo, forthcoming).

The archbishop of Bamenda made a further pronouncement in September 1993 when it was clear that the crisis would persist. This pronouncement was in a special address to the priests of his diocese entitled 'Some Special Thoughts on Cameroon's Economic Crisis'. In the address, the bishop called the attention of his clergy to the realities of the economic difficulties faced by church members of the diocese. To illustrate the gravity of the situation, he quoted the *Wall Street Journal* and reports of the World Bank, which revealed that the economy of Cameroon had declined over the previous six years. He called on his priests to be in full solidarity with those Christians hard hit and impoverished by the catastrophic economic crisis. He cited the plight of Catholic teachers and called on the priests to reflect on ways in which the local church could live within its meagre means. He invited them to self and collective scrutiny of their lifestyles so that they reflected true solidarity with their people. Agreeing that foreign involvement in Cameroon's economy has worked to the detriment of the country, he then stated that the economic situation could only be resolved if the political scene was not characterised by the exclusion of some groups from meaningful participation in national life while other groups held a monopoly of power (referring to the ruling party and the president's ethnic group in particular). In several other addresses the Archbishop has sought to sensitise the priests and Christians of the diocese to the seriousness of the crisis.

Such statements clearly reveal that the RCC and the PCC hold that bad governance has contributed greatly to the economic crisis. This view is explicit in the declaration of the PCC synod committee of 1993 in Bamenda on the economic crisis. The PCC had been fighting to minimise the crisis among its members right from the beginning in various ways: firstly, when mission bodies started facing financial difficulties arising from the reduction and irregularity of state subventions some schools were closed down. For instance, the PCC had to close down some ninety primary schools in 1992. The result was that the teachers were retrenched and their conditions became severe.⁸ The RCC did not close any of its establishments but instead more were opened. One of the reasons given for this decision by the Catholic Education Secretary in Buea was that the mission did not believe in retrenching its workers because of the difficulties these people faced in picking up other jobs. Alternatively, the mission reduced salaries by 50 per cent, and older teachers were asked to consider retirement. In reaction, serving teachers

of the church have formed the Catholic Teachers Association (CATA), with its most important objective being to press for good working conditions of members. The union has been putting pressure on the authorities of the church to increase salaries because of the rising cost of living.⁹

The Catholic Women Association (CWA) has been encouraged by the church to alleviate poverty amongst women. The CWA is a movement which started as a non-profit, apostolic group in 1960 in Buea with the sole objective of building a spiritual path among women of the Roman Catholic church (Atabong 2000). With the coming of the economic crisis, the association included, as one of its objectives, the alleviation of poverty among members and this step has enabled it to engage in profit-making ventures. It reduces poverty by providing and promoting education and training for the social and economic welfare of women.

The women have adopted two methods to alleviate poverty among members. One is embarking on joint economic ventures which enable branches to carry out income-generating projects. Profits from the projects are used to assist the members who are in difficulty and to carry out charitable works among the poor and needy. In the Buea diocese, the Bishop has introduced a loan scheme which enables various groups to obtain interest-free loans from the coffers of the diocese for any project of their choice. Repayment of a loan begins after twelve months (Barr 2003). To enhance the functioning of this scheme, the Bishop selected a CWA animator from each division of his diocese. The women selected were sent to the Buea regional Pan-African Institute for Development (PAID), West Africa to undergo training on project management. The animator evaluates a proposed project and makes her recommendation to the Bishop. If it is accepted for funding, she monitors it to make sure the objectives are met. Some of the projects which the groups in Fako Division of the Buea diocese have carried out within the last three years include corn and cassava grinding mills, purchase of chairs and canopies for hiring, pig and tomato farms, and the sale of palm oil (See Fako Division project animator reports from 2001-2003). All these and many other projects have generated income for the various branches.

A further method is to invite experts to teach the women different income-generating skills to enable them to become self-supporting. In the last three years, the project animator for Fako Division has organised seminars through which the women have learnt basic skills on the making of milk, doughnut and powder from Soya bean; washing, medicated and powder soaps; pepper in oil, tomato paste, body lotions, pies and rolls, fruit juice and wine, birthday and graduation cakes; dyeing and stitching of cloths, designing and cutting of envelopes, cough syrup and baking using local methods (locally called three-stone fire side) (see also the above reports). Some of the women who have benefited from these seminars can be seen selling some of the items they produce on Sundays in church and at other church gatherings.

A third method, which was recently adopted by the authorities of the church to alleviate poverty was the reinvention of the service of charity (*caritas*). In

the Episcopal Conference of the Bishops of Cameroon, which was held in Ngaoundere in January 2004, the prelates decided to institute a special Lenten collection in all its parishes. In a pastoral letter issued after the conference, the Bishops urged each Christian to put in a small amount each month or when able. Although not compulsory, the bishops in the letter have used various biblical citations to appeal to the conscience of every member on the necessity to make this gift. Caritas is meant to support the poor, the jobless young who have no parents, and the destitute and the aged who are confined to their homes. Any amount collected by a parish is channelled to the national body, which shares it out in the following manner: 25 per cent for parish caritas, 50 per cent for diocesan caritas, and 25 per cent for national caritas. The Bishops in their letter pointed out that caritas is a traditional Christian practice which the church had neglected and therefore has now seen the need to reinvigorate (Cameroon Panorama No. 557 of March 2004). Before this initiative, the Bishop of the Kumbo diocese had created in the late 1980s a caritas organ in his diocese known as the 'Diocesan Social Welfare Committee'. However, this committee remained very weak and little was known of its activities. In July 1994, the bishop decided to make it stronger and functional by converting it into a department called the Social Welfare Department of the diocese. He then appointed new officials (secretary, accountant, coordinator, animator) to manage it.

The 1990s was the period when the economic crisis was at its peak and the poverty level was rising. This period started with the inability of the government to pay civil servants for two months (September and October 1990). Shortly afterwards, salaries were twice slashed by 50 per cent while the devaluation of the CFA franc in 1994 further aggravated poverty. The private sector is not very strong in Cameroon and many people rely on the civil service for a living. When this sector is paralysed, many families suffer. That is why this period was particularly rough for many Cameroonians. The situation must have prompted the Bishop of Kumbo to strengthen the work of his caritas initiative. In an interview with the secretary of the department he argued that 'it is the duty of the church to take into consideration the life problems, suffering, joy and pain of every woman and man so that mankind should be liberated. The social pastoral care is out to let mankind live as witness to the gospel, thus the exercise of charity by all women and men to all women and men. It is also the witnessing of God's love for all so that by action of solidarity, sharing of justice and love, God's love can easily be felt by each and everyone'. The secretary said that the following were the objectives of the department:

- Sensitisation and organisation of communities in community charity and development;
- Identifying community needs, problems and solutions with the community;
- Organising artisan and home training programmes in various communities, in order to enable beneficiaries to earn a living;

- Raising funds for development projects in various communities; and
- Executing, monitoring and evaluating projects.

The Full Gospel Mission

Pentecostal groups in a number of countries have criticised governments for their unpopular policies which inflict suffering on the masses. For instance, the Pentecostal Fellowship of Nigeria (PFN) through its President in 1998 decried the deplorable state of the Nigerian economy and called for a probe into the accounts of those believed to have looted public funds. The association regretted that following the death of General Abacha in June 1998 shocking revelations were emerging about how the national treasury was massively looted by Abacha's and the preceding Babangida regime. They reiterated their call on the Federal Military Government of Abdulsalam Abubakar to respond publicly to the allegations of fraud aired in the media. Should the allegations be shown to be correct, then the government should institute fearless probes to investigate and bring to book all that were actually involved in plundering the national treasury (Afe 1999).

Unlike these groups, the Full Gospel Mission Cameroon shuns liberation theology,¹⁰ and it does not link the crisis to political mismanagement. Unlike the PCC and RCC, it has never come out with a position on any burning political issue because it fears it may be interpreted as the church involving itself in politics. This church attributes the crisis more to the refusal of a majority of Cameroonians to 'accept Jesus Christ as their saviour' or become 'born again', the result being sanctions from God in the form of economic difficulties. This implies that when an individual truly becomes 'born-again', God takes care of all his economic problems. 'Born-again' is derived from the cornerstone of Christianity, which requires every individual to repent and 'give their life to Christ'. When it comes to practical solutions to solve the crisis, while pleading to God to act and appealing to individuals to become 'born-again', the Church has in the last decade embraced accumulation as a solution.

Initially, the church had adopted an ascetic doctrine, which did not make room for private accumulation. But in the last decade with the economic crisis it has to a large extent also embraced a gospel of prosperity, which has cleared the way for members and the church itself to accumulate (Akoko 2002, 2004).¹¹ As I have argued elsewhere (see Akoko 2004), one of the reasons for this shift in doctrine has been the economic crisis affecting Cameroon. The Mission previously did not need to embrace the gospel of prosperity, because the economy of Cameroon was booming. As with the other churches, it was rich because members were able to make substantial financial contributions to running the church. In addition, many sources of funding from Western missionary bodies were available to various churches as compared to the current situation. In addition to these sources, the mainline churches in Cameroon engaged in business ventures in order

to raise additional money for their activities, for example in the areas of education, health, printing, agriculture, etc. Like the other Pentecostal churches, Full Gospel Mission avoided involvement in business ventures for doctrinal reasons. However, there was pressure on the church authorities from the state government and even some of its members for the church to engage in the provision of social services along the lines provided by the mainline churches. The leaders of Full Gospel Mission long resisted this step because they believed it was going to be an impediment to the growth of the church. Members were not encouraged to go into business because the church feared that they could fall victim to the temptations of materialism.¹²

However, institutions managed by other churches were highly valued by the public, which considered them to be of a higher quality than state services.¹⁹ These church-managed activities generated considerable income. Moreover, the policy of the state in subsidising schools and hospitals in the form of duty-free imported drugs also increased church income.

It could be argued that the availability of various sources of funding to Full Gospel Mission contributed to its adopting an ascetic doctrine from the outset. With the economic crisis, contributions from members and external financial support dropped drastically. In order to survive, the alternative has been to embrace the Gospel of prosperity, which could help to raise the income level of members and the church.

The Gospel, as practised now, allows members or the church as a body to engage in business or profit-making activities. From my own observations, this shift has had a tremendous impact on members, and has re-oriented their lifestyle from asceticism to accumulation. There are no restrictions on dressing, nor is wealth seen as ungodly. On the contrary, fine clothes, nice cars, foreign goods are common currency. The pastors themselves foster this image through their lifestyles. The church itself within the last decade has followed the path of the mainline churches in providing income-generating services in the areas of education, health, and printing.

The church runs six nursery and primary schools, and according to the Education Secretary there are prospects of opening more in many other towns in the country in the near future. The church operates a bilingual teacher training college in Mbengwi, a technical college in Muyuka, and a secondary school in Bamenda (Nwancha 2001). In the area of health, the church runs health centres in Garoua and Yaoundé, which according to the Secretary of the Medical Department would be upgraded to hospitals soon. It has two other health centres in Mbakeng and Banteng (Shu 2001). In Bamenda, it operates a printing press (Gospel Press), which went into operation in 1986 with the intention of printing exclusively gospel materials distributed free of charge or at moderate price. But with the crisis, the technical manager of the press noted that they now print work on a commercial basis. It owns five Christian literature centres in Bamenda, Muyuka, Yaoundé,

Douala and Kumba. Each contains Christian literature including audio and video cassettes, calendars, diaries, stickers, T-shirts, key holders and almanacs for sale. These establishments of the church have been of tremendous importance in alleviating poverty because they provide employment opportunities to many who would otherwise have been jobless. Government officials have acknowledged this positive influence, for instance, during the 2004 convocation ceremony of the Teachers' Training College Mbengwi, the Divisional Officer for Momo Division hailed the church for helping the government in alleviating poverty by providing Cameroonian youth with the required education to enter a highly competitive job market (*The Herald*, 17 April 2004).

In the same way as the Roman Catholic Church, the Full Gospel Mission is deeply concerned with poverty alleviation among women. Unlike the RCC, which undertakes this task through the CWA, the FGM has a Women's Ministry (a strong organ in the administrative organisation of the church) charged with organising the women and mobilising them to fight the crisis. According to its national coordinator, the main objective of this department is to unite all women of the Full Gospel Mission in a common effort to help spread the teachings of the church. Besides this activity, it aims at encouraging the women to lead a Christian life in their homes and at times provides practical tuition in such occupations as needlework and house craft which could help them earn a living (Kankeur 2001). The objective of empowering women economically dates back to 1971 when the mission started a social centre for home economics in Muyuka where girls were trained in subjects such as house craft, mother and child care, health care and Christian marriage (Nwancha 2001). However, this programme seems not to have yielded the expected results because the centre did not function for very long, and it was converted into a co-education technical college in 1995.

Within some Assemblies, for instance Buea town, the women have, in collaboration with the Women's Department, improved the economic condition of the women despite the generally low income of many. In a seminar paper presented by one of the women of Buea town assembly on 'Women in Poverty Alleviation', Mary Kamara, using a biblical quotation, argues that a virtuous woman uses her hands, head and talent to perform great exploits for her family and becomes a blessing to her family and community. She reveals that the women of the assembly have adopted this approach and are able to pay school fees for their children, and afford to pay for health and social demands of the family. The Women's Department of the church provides experts who teach the women of the assembly various income-generating skills with which they can raise income to alleviate poverty. They are taught how to make soap, neckties and dye cloths, the production and sale of palm oil, fish pies, body lotions, cakes, scotch eggs and mayonnaise (Kamara 2004). Unlike the CWA, the Women's Department of Full Gospel Mission runs a thrift-and-loan scheme (locally known as 'tontines' or 'njangi') through which members can take a loan at very low interest rates to operate a

business. This system does not only provide the women with the skills but also the necessary business capital. What is important for the survival and success of such a scheme is putting in place a mechanism through which defaulting, for instance, inability to pay back the loan or interest, or the intestate death of a debtor, could be held in check. According to Kamara, all the necessary security measures, such as having collateral, are taken into consideration before awarding any loan.

One beneficiary of the scheme is Helen who said that life had become so difficult for her and her family because her retired husband had not been receiving his retirement benefits and she was unemployed. She said her situation had greatly improved with the church's help. Kamara claimed that the women of the assembly also organise afternoon classes for candidates intending to write public examinations. The candidates pay for the classes and any profit is used in the interests of the women. The money in their bank account is at the disposal of any member who wants to borrow part of it. When the need arises, some of this money may go the church for any project.

Conclusion

The discussion has indicated that the two churches have been seriously affected by the economic crisis and each is working to rise above it. While the RCC education department has suffered because of its long reliance on government subsidies, the FGM seems not to be in a similar predicament. The authorities of the church made the decision to operate schools during the period of the economic crisis and took the necessary measures to avoid running into financial difficulties. Catholic Mission teachers find it difficult to accept their present working conditions when compared to the past and this has been a bone of contention between the authorities of the church and the teachers. The Full Gospel Mission does not face this problem because the teachers were recruited during the crisis on terms that they accepted. Moreover, most of them are young people who feel contented with whatever is given to them given the high rate of unemployment.

In support of Nash's contention that if a people are poor therefore the church must be a church of the poor (Nash 1984), the two churches are preoccupied with reducing poverty among its members. Given that each is becoming self-financing, contributions from members make up a sizeable source of income. Unfortunately, the crisis has handicapped many people in providing financial support to the churches and this accounts for why each church, in order to succeed, tries to alleviate poverty among its members. This has created a reciprocal relationship in which the church overcomes the crisis by alleviating poverty among members, who in turn provide the necessary finance for running the church. The success of the church is therefore determined by the ability and degree to which it reduces poverty among its members. The higher the number of members raised out of poverty, the more the financial assistance provided to the church.

Providing employment to members in the establishments (schools, hospitals, etc.) run by the church is a method used to enable members to gain a source of income. While the PCC and other churches closed down schools because of the crisis, the RCC did not take this move in a bid to avoid creating unemployment. Instead, more schools were opened (creating more employment opportunities), although salaries of serving teachers were slashed by fifty per cent. The FGM for its part embarked on providing these services during the crisis. These have provided employment opportunities for members of the church. One of the reasons which I have argued elsewhere as being a contributory factor to the rapid growth of the church in the last decade is the decision to operate these services. The establishments are run on a trust basis, and only members of the church or those ready to be converted may be employed in them. Many people have been converted to the church because of this (Akoko 2002).

The two churches have shown a special interest in alleviating poverty among women. It is very likely that one of the reasons behind this is to liberate women economically because it had been a tradition for women (especially the majority who do not have a regular source of income and are full-time housewives) to rely on their husbands' earnings. The intention here would not only be to empower the women financially but enable them to assist their husbands in running the home since it is increasingly becoming difficult for one person to do. Also, as argued by Kamara, the mismanagement of money by some men, for instance, in drinking, running after women, or playing the lottery makes it worthwhile for women to engage in income-generating activities to meet the financial commitments of these men (Kamara 2004).

Both churches also believe that helping the needy is important during this period of economic crisis. The reinvigoration of the service of charity by the Catholic Church is indicative of the interest the church has in helping the needy. Unlike the Catholic Church, which has institutionalised this service and prescribed the methods for raising its funds, FGM has not institutionalised charity. It follows another way of taking care of needy members. When a member deserves assistance, a special appeal is launched during a service of worship for members to make a financial contribution, which is then handed over to the person.

Notes

1. For more World Bank publications on Africa, portraying the changing situation: *Sub-Saharan Africa: From Crisis to Sustainable Growth: a Long Term Perspective Study* (1989); *The Social Dimensions of Adjustment in Africa: a Political Agenda* (1990); *Sub-Saharan Africa: From Crisis to Sustainable Growth* (1993); *A Continent in Transition: Sub-Saharan Africa in the Mid 1990s* (1995); and *Can Africa Claim the 21st Century? Overview* (2000).
2. See Maimo's presentation during the Seventh Bamenda Ecclesiastic Province Annual Convention in Bamenda in 1999, entitled 'Financial Self-sufficiency in our Local Church'.

3. Report of the Bamenda Ecclesiastic Province Seventh Catholic Convention, Mankon, 1999, and the pastoral plan, which was a follow-up of this convention.
4. Ministry of Education and Social Welfare (1963); *West Cameroon Educational Policy - Investment in Education*, Buea, West Cameroon Government Press.
5. More details in 'The National Episcopal Conference of Cameroon: Pastoral Letter of the Bishops of Cameroon about Catholic Education', January 1989, SOPECAM, Yaoundé.
6. Letter of the Catholic Education Secretary, Buea, August 1993, to the Provincial Delegate of Labour South West on the plight of Catholic teachers and measures adopted for the survival of Catholic schools.
7. A detailed explanation of the factors which have accounted for the rapid growth of the church is contained in Akoko R., (Unpublished), 'An Overview of Full Gospel Mission Cameroon and the Factors Accounting for its Rapid Growth'.
8. Memorandum presented to President Paul Biya by the Moderator of the PCC in Buea on 27 September 1991 in which he elaborated on the plight of mission schools and also his address on the occasion of the 35th Presbyterian Church day, 15 November 1992.
9. *The Herald*, 17 April 2004, on the confrontation between the executive members of CATA of the Bamenda diocese and the Education Secretary on the rejection of low salaries by CATA.
10. Liberation theology calls for the church to combine preaching the gospel and administering the sacraments with a deep commitment to social justice. According to this theology, the church should announce in words and action an integral form of salvation, or liberation, from all manifestation of sin, and not merely offer individuals the means of personal salvation through the sacraments.
11. Knorr, W., 'Full Gospel Mission Cameroon: What does the Bible say? Our Position on Prosperity'.
12. Nwancha, E., (2001), 'Our Social and Educational Involvement', in W. Knorr, ed., *Full Gospel Mission on its 40th Anniversary*, Gospel Press, Bamenda, pp. 54-58.
13. Chiabi, E., 1997, *The making of modern Cameroon. A history of sub-state, nationalism and desperate unions, 1914-1961*, New York, University Press of America; Keller, W., (1969), 'The history of the Presbyterian Church in West Cameroon', Presbook, Limbe, pp. 65-73 and 101-102; Kubuo, J., (2000), 'An overview of the Buea Diocese, 1890-1990', in Njeuma, M., ed., *Pilgrimage of Faith. A History of the Buea Diocese*, Copy Technology, Bamenda, pp. 11-51; Weber, C. W., (1993), *International Influences and Baptist Missions in West Cameroon: German-American Missionary Endeavour under International Mandates and British Colonialism*, Leiden, E. J. Brill, pp. 87-133.

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