

# From feasting to fasting: An autoethnography of Njangis

**Author:**

Dr Chimene Nukunah<sup>1</sup>  
[0000-0001-7051-8735]

**Affiliation:**

<sup>1</sup> Milpark Business School,  
South Africa

**E-mail:**

chimene.nukunah@  
milpark.ac.za

**DOI:**

10.15249/17-1-320

**Keywords:**

autoethnography;  
emancipation; Njangi;  
reflexivity; voice

## Abstract

In this article, I use autoethnography to share my personal experiences with Njangis in Cameroon, Central Africa. ‘Njangi’ is an old business practice where members of a community contribute money to assist one another turn by turn. There is literature on the concept of Njangis, however, autoethnography has not been used to share the rich African values that underpin this concept. Using reflexivity as a postmodernist technique, I describe my experiences with Njangis as both a child and adult, while contrasting this with a conventional ‘Western’ banking system. The aim of this emancipatory exercise is to give voice to an African practice as it relates to business and ethics.

## 1. Introduction

In his editorial, ‘Thoughts on how the *African Journal of Business Ethics* might evolve’, the editor-in-chief of this journal highlighted three issues that plague the business ethics literature in relation to Africa (Eccles, 2021):

1. “The native is declared insensible to ethics” (Fanon, 2001:32);
2. The odd provinces, the odd provincials; and
3. What, there are no African philosophies?

After examining these three issues, he encouraged African business researchers to liberate themselves from their colonised minds and to celebrate Africa by sharing their ideas and stories. He expressed a dire need to consider “African philosophies, business in Africa and around the world, and where these collide” (Eccles, 2021:7).

As I reflected on his plea, I realised how my own colonised mindset has kept me silent, preventing me from sharing the rich stories and ideas of my African community. This oppressed state is one which Fanon (1963:29) described in the following words:

I am willing to believe that at the beginning you did not realize what was happening; later, you doubted whether such things could be true; but now you know, and still, you hold your tongues. Eight years of silence; what degradation! And your silence is all to no avail.

Smith (2012) encouraged researchers committed to social justice to give prominence to silenced experiences and voices in an authentic way. Ignorance is no longer an excuse not to share the rich stories of our communities, so I decided to write this personal autoethnography, to share an African social practice as it relates to business and ethics.

## 2. My autoethnography study

I am a 40-year-old black woman from Cameroon, Central Africa. I was born and raised in a small town called Bafoussam in the Western part of the country where I was first exposed to the concept of Njangi. The postmodern era has allowed qualitative researchers like myself to share personal experiences that are unique, subjective and evocative. Researchers can legitimise their way of gaining and sharing knowledge without discarding other, traditional scientific methodologies (Wall, 2006). Specifically, autoethnography allows researchers to provide thick descriptions of their personal experience with cultural practices, beliefs and identities (Adams & Herrmann, 2020). There are three dimensions of autoethnography that qualitative researchers should address (Adams & Herrmann, 2020; Ellis & Bochner, 2000):

1. “Auto” relates to selfhood, personal experiences and subjectivities.
2. “Ethno” relates to cultural beliefs, and identities of a group or individual.
3. “Graphy” requires writing a rich description, interpretation or representation.

Autoethnography is an emancipatory qualitative research design that illuminates and integrates cultural beliefs and practices in society. There are intersections between the self (researcher) and the cultural life which provides the basis to show and tell in autoethnography.

Wall (2006) discussed the importance of reflexivity and voice in an autoethnographic study. She argued that there is a link between reflexivity and voice in describing a social phenomenon. As a result, a situation is best described by the person who is directly involved. Postmodernism, critical theory, reflexivity and voice are all intrinsically linked to the emancipatory movement that connotes a liberatory intent. Autoethnography gives silent groups or the “odd provincials” (Eccles, 2021) a voice to share their personal experiences in their social setting as a form of emancipation. It allows for deep insights into the researcher’s personal experiences to evolve through continuous reflexivity. Reflexivity is facilitated by a process of narrative writing essential in autoethnography

(O'Neil, 2018). This offers a deep understanding of the researcher as an insider, the culture in which they are embedded, and how these interact with each other (Gearity and Mertz, 2012). Using voice, researchers acknowledge what they know about a phenomenon and how they have experienced it in their social setting. Autoethnography holds the promise that "what I know matters" (Wall, 2006:148).

### 3. Njangis of my childhood

I grew up in a polygamist family where my father, a renowned businessman in our community, was the main breadwinner in our home. As a child, I saw my father involved in many business activities. However, my highlights every month were the two standing Njangis.<sup>1</sup> I remember many cars parked outside our house as the members came to attend the Njangi meetings. Only members of the Njangi attended the meeting and in certain instances, they came along with prospective new members. The majority, if not all of these Njangi members, were businessmen from our community. When I got a little older, I came to understand that Njangis were groups of people from the community or a given interest group who came together to gather a large amount of money to assist each member in engaging in a social or economic activity. My father explained to me that each member contributed approximately FCFA 500 000 to the Njangi that took place on the 5th of every month and about FCFA 1 000 000 on the 10th of the month. All the members also made monetary contributions to the food and drinks at the meetings.

As a young child, this was the most exciting part about these Njangi meetings. Days before a Njangi meeting, my mother or stepmother, who took turns to cook for the Njangi, would go to the market for a massive shopping trip. Because of the amount of food to be cooked on the day, a lot of preparation was required. This meant a lot of work for us as children but the 'vibe' that this brought to the house made this a joy rather than a burden. On average, about six different traditional Cameroonian dishes were served on the day of the Njangi and these varied every other month. Some of the dishes included pepper soup, ndole, Kondré with pork meat, koki beans, yams, poulet DG, soya (meat kebabs) and roasted fish (see Figure 1).

I loved the food and still do, but my favourite back then was the poulet DG which is made with semi-ripe plantains, lots of mixed vegetables and chicken. I can still smell the chicken marinated in mountains of Cameroonian spices, steamed and fried before it was mixed with fried plantain, carrots, green beans and green peppers. These meals were usually accompanied by a traditional drink called palm wine. Palm wine is a fresh and sweet drink that comes from the sap of various species of palm trees. This drink was a staple in these meetings even though it was substituted with other alcoholic and non-alcoholic beverages.

1 Recently, Besin-Mengla (2020:13) provided a definition of Njangis. However, sometimes the most recent literature is not the best and their definition is, in my view, not as explicit as DeLancey's (1977:319): "Several persons join together to raise money by contributing an agreed-upon, constant sum to a common fund at regular intervals, and on each occasion a different member receives everything that has been collected."

But these feasts were not limited to the day of the Njangis! As children, we waited in anticipation for the next day to continue feasting on the leftovers with our friends at school. We would pray that the guests would not finish the dishes we loved most. I remember the joy on our faces as children, impatiently waiting for the bell to ring for ‘long break’ so we could continue to feast. Those were good days. We were free, happy, and not worried about allergies or any other food restrictions as is the case today. As a child, apart from the delicious food, all I understood at the time was that these meetings had to do with money. When there was an urgent need at home, my father would tell us “I will buy money at the next Njangi”. At that time, I did not understand what he meant, but there was great comfort in this. I knew that everything was under control.



**Figure 1: Traditional Cameroonian dishes served at the Njangi meetings**

#### 4. My Njangi today

From these childhood memories of feasting and comfort, the culture and discipline of participating in a Njangi to save money every month had been ingrained in me. It was therefore inevitable that as soon as I was old enough, I began to participate in Njangis. However, life has its own flows and in 2006, I left Cameroon (and my Njangis) to live in South Africa for almost 14 years. When I returned to Cameroon with my family in 2020 and began the process of trying to settle down with young children, I felt the need to reconnect with my siblings ... and Njangis. This was for both social and financial reasons. Western banking institutions fell short in both domains. The interest rates banking institutions offered were low, and of course, the social element is completely absent. And perhaps it was just that Njangis were a part of my DNA? So it was that I joined my current Njangi.

This is mostly made up of young business people and professionals who are actively working toward establishing solid businesses or building a stable family. Most, if not all the members, joined the group based on their relationship with the founding members. Unlike the Njangis of my childhood, the members of this group live in different parts of the country and as such they do not all get to meet physically on the day of the Njangi. Additionally, some members cannot attend meetings due to work commitments.

But my Njangi is still held on the 10th of every month and members are required to unflinchingly make their payment on or before the date of the Njangi. Members are required to pay their contributions into a bank account that was opened with a small micro-finance institution. This institution's mission is to reach as many people as possible who are excluded from traditional banking, thus contributing significantly to financial inclusion and the fight against poverty. My Njangi is fortunate to have a member who is a professional accountant that willingly offered his services to manage the books of the Njangi at no extra fee. The cycle of the Njangi ends when all the members have received the amount that they contributed throughout the year plus the accumulated interest.

From an economic perspective, there are two ways to get money from the Njangi. Firstly, once contributions come in at the start of every month, the members of the Njangi can buy the money. The money will go to the highest bidder and the amount that the money has been bought for will be deducted before the balance is handed out to the highest bidder. This is somewhat different from the approach described by DeLancey (1977), where a set amount is contributed by all members and given to a pre-determined member. Here, some expression is given to the common intuition of need. It is assumed that, in most cases, the highest bidder is likely to be the one with the greatest need. If there is more than one member in need of the money, they can decide to share the amount that has been contributed.

Secondly, the money that is left in the coffers accumulates and is available for members to borrow depending on their needs. The money can be borrowed at an interest rate of 5% and paid back within a month or two. These borrowings are therefore similar to short-term loans or even an overdraft. This is quite attractive because, as mentioned previously, the majority of the members in my Njangi are young business people who usually are in need of disposable cashflow. In terms of interest, Luther condemned the concept of requiring interest as early as the 1500s, equating it to usury (Luther, 1955). However, the difference between Njangis and conventional banking is that the accumulated interest is shared among all the members of the Njangi at the end of the cycle, including those who are paying the interest. Additionally, because of the inherent trust relationship associated with membership, the Njangi provides a safe place where members can borrow money without any red tape and supporting documents as required by a conventional bank.

My parents taught me never to fail a Njangi. It was imperative to be faithful in honouring the monthly payment. This is a common experience. I joined this Njangi more than two years ago and there has never been an outstanding payment from any member. Of course, this does not mean that disruptions in the form of non-payment do not occur. Loss of work or a decline in business activities can lead to members defaulting on contributions.

In these cases, the person is approached by the Njangi to reach an agreement while they try to find stability in their finances. This engagement is based on good faith and open communication so that the Njangi itself remains sustainable. There are no credit bureau ratings where a member can be blacklisted, however, sustaining a good reputation in the community is vital. In fact, an informal practice of community policing takes place whereby members who refuse to co-operate with an Njangi to find ways of repaying their commitments are ostracised by the community. The desire to maintain a good reputation in the community is something most people strive to sustain.

Moreover, members generally have a particular obligation to the person who introduced them to the Njangi because, in a sense, this person stands surety for them. For example, I was able to join my current Njangi because my brother was a signatory and trusted member of this Njangi. While this might sound very exclusive, this is to ensure that all maintain the commitment to the Njangi. Generally, Njangis are born by members of the same or similar interest group, which is why there are different types of Njangis in my country. The act of referring one another means cases where members do not adhere to their commitment for one reason or the other are very rare.

On a social dimension, my Njangi has a constitution with clear objectives that is shared with all its members. The main objectives of the Njangi include the socio-economic development of its members, assisting members during happy and unhappy events, creating a space for honest, diligent and audacious entrepreneurs accompanied with social assistance, and nurturing a spirit of group entrepreneurship for social and economic development. As members of the Njangi, we are all obliged to assist financially if there is a death in the Njangi, including if a member or their parent, spouse or child passes. Every member contributes an agreed amount, that is stated in the constitution, to assist the bereaved family. Members are also obligated to be present at the funeral.

As already mentioned, members contribute financially for food and drinks during the Njangi meetings – the feasts of my childhood. Initially, the money reserved for the feasting was minimal in my Njangi because a few of the members could not attend the meetings physically. They reside in another town, about six hour's drive from Douala where the Njangi is held. Nevertheless, a decision was made to increase the monetary contribution towards the food at every meeting. Moreover, all the Njangi members endeavour to attend the meeting at the end of the Njangi cycle. That being said, this feasting is less compared to what I experienced as a child because of fewer members and contributions.

## 5. My insights

As Eccles (2021) rightly pointed out, there is indeed a dehumanising prejudice when “[t]he native is declared insensible to ethics”, as stated by Fanon (1963). My experience so far with the Njangi completely negates this assertion. Primarily, as I reflect on my experience, the importance of communality is central to addressing our local African needs. The concept of communitarianism, as a corrective measure to individualism and

subsequently capitalism, underlines the practice of Njangi (Golby, 1997). The first time I attended my Njangi, I spoke with the initiator, an established businessman residing in the economic capital of Douala. He said that when he visited his hometown and saw his fellow mates and neighbours struggling to establish their businesses, he felt the need to start this Njangi as a community of businesspeople and young professionals supporting each other socially and financially to attain their goals. From an economic perspective, most of the members in my Njangi will not easily qualify to get a loan from a conventional banking institution, which requires collateral security or financial credibility to grant a loan. As a result, the possibility of starting or even sustaining a business will almost be impossible. Not only will being a member of a Njangi address this economic need, but this practice is underpinned by many virtues like hard work, trust and good faith. I can still clearly recall some hairdressers scrambling for customers when I visited the market on a Saturday evening because, as they said, “I need to collect my Njangi money for tomorrow’s meeting”. The concept of hard work is one that Keating and Janmaat (2020) described as a “pervasive and powerful cultural norm” because of its tendency to be exploitative. However, in my community, being hard working is celebrated because it is the opposite of being lazy — a desire and willingness to work in order to meet one’s needs.

Njangis are based on the fundamental values of trust and trustworthiness. The members trust each other to contribute monthly so that the needs of the members are met. There are no physical contracts involved during sign-up, only verbal contracting between members where they agree and commit towards the monthly payment. On the day of the Njangi, members pray and extend good wishes to the person who receives the money. Tuan (2012) argued that any dimension of trust will promote ethical behaviours.

Then there is the social aspect of Njangi that contrasts vastly with my experience with conventional banking institutions, which are characterised by a complete absence of any form of social or communal element. The brick-and-mortar conventional banking institutions remind me of old marble, air freshener and polish, silence, and men and women looking prim and proper with little or no emotion on their faces unless it is a tinge of fear. These are cold environments, with people whispering all the time. Everyone seems to be a suspect and every transaction is done in an ‘up-tight’ ‘proper’ manner. Certainly, there is no feasting. There are no children running around screaming with the sheer joy of life. There are no (or at least there are fewer) bright colours of clothes made from traditional fabrics. And there is certainly a lot less smiling.

According to Hildreth (1837), the origins of this silent, unsmiling, colourless and in many ways lifeless conventional banking can be traced to the emergence of Western modernity, first in Italy during the Renaissance, and then in 18th- and 19th-century England during the emergence of capitalism. Western societies are, according to Halman (1996), oriented to nurture behaviours that are individualistic. Individualism, a consequence of individualistic behaviour, is a Western ideology that has been associated with the decay of that which is social, some might even argue moral. Grosfoguel (2007) described Western

modernity as an egocentric narrative that is dependent on development. Modernity, like coloniality, is disguised as democracy, civilisation and development.

For me, these aspect of trust and trustworthiness, good faith and hard work which is sustained by the Njangi practice and the community, combined with their colourful social dimensions, are values that contribute towards a humanistic society. And these values can find expression in the context of financial services. Or perhaps more accurately, financial services can be conceived of as operating under a values regime characterised by these aspects. Ethics should not only be thought of in a punitive sense where the offender is punished but should be conceived from a place of care and love. I would like to end this section with a quote from a decolonial scholar that I interviewed during my PhD. She alluded to the practice of *stokvels* in South Africa which share many similarities with Njangis:

I'm so fascinated about stokvels, people build their own banking systems. A little bit of a profit. In the US, people will say: do they have regulations? And I said it works on the principle of trust and neighbours and community. They were amazed by that concept.

Indeed, it does sound amazing because people and societies have become shrewdly capitalist, so much so that values such as these can no longer be imagined in business.

## 6. Conclusion

In this short communication, I use autoethnography to share my personal experience with Njangis to assert that the native is *not* insensible to ethics. As a black African woman, sharing this experience has been a form of liberation. Until now, writing on these African practices using autoethnography has not been common in academic circles. By using reflexivity, I describe the feasts I enjoyed as a child when my parents held Njangis. This is contrasted with the coldness experienced in conventional banking institutions. Beyond the social aspect of Njangis, the value of trust and trustworthiness, good faith and hard work that underpin all Njangis, despite their evolution, remain aspects we can learn from in bringing back ethics to business.

## References

- Adams, T.E. & Herrmann, A.F. (2020). Expanding our autoethnographic future. *Journal of Autoethnography*, 1(1):1-8. <https://doi.org/10.1525/joae.2020.1.1.1>
- Besin-Mengla, M.M. (2020). Njangi: Pillar of development in the anglophone regions of Cameroon. *Journal of Humanities and Social Sciences Studies*, 2(5):31-40. <https://doi.org/10.32996/jhsss.2020.2.5.5>
- DeLancey, M.W. (1977). Credit for the common man in Cameroon. *The Journal of Modern African Studies*, 15(2):316-322. <https://doi.org/10.1017/S0022278X00053970>
- Eccles, N. (2021). Thoughts on how the *African Journal of Business Ethics* might evolve. *African Journal of Business Ethics*, 15(1):1-9.
- Ellis, C. & Bochner, A.P. (2000). Autoethnography, personal narrative, reflexivity. In: N.K. Denzin & Y.S. Lincoln (eds.), *Handbook of qualitative research*. 2nd Edition (pp. 733-768). Thousand Oaks, CA: Sage.
- Fanon, F. (1963). *The wretched of the Earth*. New York, NY: Grove Press.



- Fanon, F. (2001). *The wretched of the Earth*. London: Penguin. [https://doi.org/10.1007/978-1-137-05194-3\\_4](https://doi.org/10.1007/978-1-137-05194-3_4)
- Gearity, B.T. & Mertz, N. (2012). From “bitch” to “mentor”: A doctoral student’s story of self-change and mentoring. *The Qualitative Report*, 17(30):1.
- Golby, M. (1997). Communitarianism and education. *Curriculum Society*, 5(2):125-138. <https://doi.org/10.1080/14681369700200010>
- Grosfoguel, R. (2007). The epistemic decolonial turn: Beyond political-economy paradigms. *Cultural Studies*, 21(2-3):211-223. <https://doi.org/10.1080/09502380601162514>
- Halman, L. (1996). Individualism in individualized society? Results from the European values surveys. *International Journal of Comparative Sociology*, 37(3-4):195-215. <https://doi.org/10.1177/002071529603700301>
- Hildreth, R. (1837). *The history of banks: To which is added, a demonstration of the advantages and necessity of free competition in the business of banking*. Hillard, Gray & Co.
- Keating, A. & Janmaat, J.G. (2020). Immigrants, inclusion, and the role of hard work: Exploring anti-immigrant attitudes among young people in Britain. *The Sociological Review*, 68(6):1212-1228. <https://doi.org/10.1177/0038026120915160>
- Luther, M. (1955). Trade and usury. *Luther’s Work*, 45.
- O’Neil, S.M. (2018). On becoming a better supervisor: A deconstruction of autoethnography as method for professional development. *South African Journal of Higher Education*, 32(6):483-501. <https://doi.org/10.20853/32-6-2970>
- Smith, L.T. (2012). *Decolonizing methodologies: Research and indigenous peoples*. 2nd Edition. London: Zed Books.
- Tuan, L.T. (2012). The linkages among leadership, trust, and business ethics. *Social Responsibility Journal*, 8(1):133-148. <https://doi.org/10.1108/17471111211196629>
- Wall, S. (2006). An autoethnography on learning about autoethnography. *International Journal of Qualitative Methods*, 5(2):146-160. <https://doi.org/10.1177/160940690600500205>