

## Solidarity in ‘Jangi’: Concept, Similarities and Contrast with Recent Papal’s Understandings

Joseph Loic Mben, SJ

Boston College, Chestnut Hill, MA 02467, USA

*\*Corresponding Author: Joseph Loic Mben, SJ, Boston College, Chestnut Hill, MA 02467, USA*

### ABSTRACT

*Jangi is the Cameroonian version of ROSCA (Rotating Saving and Credits Associations) where the participants make a regular contribution to a fund, which is given in part or totality to each participant in rotation. One of the key principles of ROSCA lies in the pooling of material and/or financial resources for the benefit of one participant. ROSCA combines financial and affective dimension. The author of the present essay attempts to clarify the type of solidarity present in jangi and shows how it bears many similarities with Popes St John Paul II, Benedict XVI and Francis’s notions of solidarity. Solidarity is located within socio-political and economic spheres for the popes. What emerges is the fact that in so many ways, solidarity of jangi is similar to that of the popes, but in many instances it is limited for lack of transcendence and does not go beyond the circle of members. However, jangi also can contribute to a better understanding of papal solidarity.*

### INTRODUCTION

Rotating Saving and Credits Associations (ROSCA) are a worldwide phenomenon particularly prevalent in Asia and Africa. ROSCA works according to a rotation of pooled resources among its members.<sup>1</sup> Shirley Ardener define ROSCA as “[a]n association formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation.”<sup>2</sup> I will focus on the reality of ROSCA in Cameroon, a West African country. In Cameroon, ROSCA are called *jangi*, *tontines*, *ujangi*, *djana*, *mandjon*, *djapa*, *ngwa*, and *ntchwa*.<sup>3</sup> I will use the term *jangi* to refer to ROSCA in Cameroon. *Jangi* combine business and affectivity. However, scholarly literature has mostly focused on the financial aspect of *jangi*, but has paid little attention to its human and ethical dimensions. In contrast, people in Cameroon generally think of ROSCA in terms of money and solidarity.

This paper will attempt to clarify the type of solidarity present in *jangi* and shows how it bears many similarities with Popes St John Paul II, Benedict XVI and Francis’s notions of solidarity. These popes offer an understanding of solidarity at two levels, socio-political and economic, that captures well the key dimensions of *jangi*. I do not intend to provide a comprehensive view of their understanding of solidarity because of space constraints. I will only provide snapshots from selected papal documents that provide an understanding to the notion of solidarity.

I will show how *jangi* exemplifies John Paul II’s articulation of solidarity as attitude, duty and virtue. I will use the work of Meghan Clark<sup>4</sup> to do so, and my own reading of two encyclical letters: *Sollicitudo Rei Socialis* and *Centesimus Annus*. I will use Pope Benedict XVI’s social encyclical *Caritas in Veritate*, where he locates solidarity in the economic sphere. I will show how *jangi* as alternative businesses exemplify Benedict XVI’s vision on how solidarity works in the socio-economic sphere of economy as a place of gratuitousness and communion. Pope Francis provides in *Evangelii Gaudium* and *Laudato Si* an understanding of solidarity based

<sup>1</sup>F.J.A. Bouman, “ROSCA: On the Origin of the Species,” *Savings and Development* 19, no. 2 (1995): 117. 122.

<sup>2</sup>Shirley Ardener, “The Comparative Study of Rotating Credit Associations,” *The Journal of the Royal Anthropological Institute of Great Britain and Ireland* 94, no. 2 (December 1964): 201.

<sup>3</sup>Bouman, “ROSCA,” 129.

<sup>4</sup>Meghan J. Clark, *The Vision of Catholic Social Thought: The Virtue of Solidarity and the Praxis of Human Rights* (Minneapolis, Minnesota: Fortress Press, 2014), 7.

on the common good and the preferential option for the poor.

Before diving into these, I will provide an historical perspective and a description of the different modes and the structure of jangi.

### HISTORY AND MODES OF ROSCA

#### On the History

According to Bouman, “no single, coherent historical pattern [of ROSCA] is apparent.”<sup>5</sup> Scholars fail to agree when and where ROSCA started, and how it evolved. Some trace it to Korea around the 9<sup>th</sup> century, while for others the earliest written records referring to such a practice go back as far as 1275 in Japan.<sup>6</sup> In Africa, there is a debate whether the phenomenon started in Nigeria or Sierra Leone. It is universally admitted that already in the first half of the 19<sup>th</sup> century the phenomenon was recorded. The Yoruba word *esusu* used for ROSCA is found in a modified version in Trinidad and Tobago. This led to the speculation that during the slave trade, ROSCA was already an element of Yoruba culture, and the reason why some scholars place its beginning in Nigeria around 1600.

The problem of the precise dating relates to the form of credit associations. One thing that scholars are looking for is whether the funds accumulated rotate or not. Some include type of credit associations that accumulate funds during a specific time before sharing it among members as part of ROSCA. On the general history of ROSCA, Shirley Ardener maintains that “[e]ven the idea of a single centre of origin for an institution with such distinctive features should not be lightly rejected, but it would be hard to make out a convincing case.”<sup>7</sup>

In Cameroon, the understanding of the history of jangi is less tumultuous. According to Leonard Tchuidjo, jangi began in the Western part of Cameroon among the Bamileke people as a work jangi.<sup>8</sup> Then that type of jangi gave way to a jangi of goods, which because of its fluctuating character, was replaced by the

money jangi. The advent of Western colonization in the 1880s reinforced the money jangi with the introduction of coins, notes, and accounting. Jangi spread to other parts of Cameroon during the colonial era (1884-1960). After the country earned its independence, money jangi started to diversify. Flexibility in the rotation of members was adopted in some jangi. In addition, due to the rising cost of education, an additional fund called “school bank” was created in order to help members facing those costs. The evolution was completed in the 1970s with the introduction of the bidding jangi where “the benefit of the lot is subjected beforehand to bidding.”<sup>9</sup>

#### Types of Jangi

There are basically three types of jangi: labor, goods, and money.

- Labor Jangi<sup>10</sup>

It seems that this is the oldest type of ROSCA in general. This type is more prevalent in rural areas. It is a form of mutual aid and exchange of services used during times of big farming work (field clearing, weeding, plowing, harvesting and so on), construction of a house or any activity that necessitates manual labor. Members of this jangi come together to work on the farm of a particular member. This pooling of labor rotates from one farm to the next. This allows faster work and achieves quicker and better results than if one had to do the job alone.

- Jangi of goods<sup>11</sup>

The jangi of goods is centered around gifts. The product of this jangi –made either of food, harvest crops, a piece of cloth or households items –is meant generally for celebrations. Harvests can be kept in granaries and used during the lean season. The list of accepted goods and their amount/quantity is decided in advance. In spite of this, the contribution of each member is variable, and everybody may not be able to reciprocate. This type of jangi can be part of some money jangi as an optional fund

<sup>5</sup>Bouman, “ROSCA,” 122.

<sup>6</sup>From here onward see Bouman, 121.

<sup>7</sup>Ardener, “The Comparative Study of Rotating Credit Associations,” 209.

<sup>8</sup>From here onward see Leonard Tchuidjo, “The Evolution of an Informal Financial Institution: The Rotating Savings and Credit Association in Cameroon,” *African Review of Money Finance and Banking*, 1999, 6–10.

<sup>9</sup>Tchuidjo, 11.

<sup>10</sup>Bouman, “ROSCA,” 123–24; Gérard Tchouassi, “Les comportements d’épargne des femmes au Cameroun: une analyse à partir de leurs récits de vie,” *African Review of Money Finance and Banking*, 2000, 126–27.

<sup>11</sup>Bouman, “ROSCA,” 124–25; Tchuidjo, “The Evolution of an Informal Financial Institution,” 6; Tchouassi, “Les comportements d’épargne des femmes au Cameroun,” 127.

where people give staple commodities, such as like soap, salt, sugar, oil, etc.<sup>12</sup>

- The money jangi

This is the most popular and widespread of jangi. It works according to the system of pooled financial resources that are distributed according to an agreed order. It allows one to accumulate quickly an amount that would have taken more time if one had to do it on their own. Given the complexity of contemporary life, the money jangi has developed within its structure many other options. Many money jangi have in addition to the rotating savings, a “trouble bank” where anyone can borrow without interest or at a small interest rate.<sup>13</sup> The trouble bank consists of the contributions of the members. However, its contributions are insignificant compared to the main fund of a jangi. In some cases it can represent less than 1/20<sup>th</sup> of a typical jangi contribution. At the end of a cycle, the trouble bank is terminated and its amount plus interests are shared among members. Father Emmanuel Bidzogo, a Catholic priest from Cameroon, notes that the amount that a member can request has a ceiling beyond which he/she cannot go.<sup>14</sup> The trouble bank helps members in case of misfortune (death of relative or serious illness), happy events (marriage, birthday, baptism...), or else.

In addition, there is the school bank that some jangi have too.<sup>15</sup> It lasts during the academic year from October to September. Members use it to pay their children’s school fees and school materials.

### Jangi Structure

The following features are the most common among jangi: membership, organization, contributions, fund, transferability, and sanctions. A jangi is an association made up of men and/or women who meet at regular

intervals in the house of one of the members.<sup>16</sup> The size of a jangi can range from a handful to several hundreds, and membership can be based on one or many criteria: sex, age, occupation, kinship, ethnic affiliation, locality, status, religion or/and education.<sup>17</sup> These criteria are not exhaustive. A person can simultaneously belong to many jangi. The roles of the members are not the same and an association could have one or more organizer(s) or official(s).<sup>18</sup> Other organizational characteristics include the keeping of records, issuing of receipts, written constitutions, lists of rules and regulations, and sometimes a uniform.<sup>19</sup>

Contributions can be in cash and/or in kind depending on the type of jangi and the organization of a particular jangi. The payment of contributions can take place in a special location, a member’s house, or collected by one of the organizers at any other place (office, market place, pub, etc.) who can then take them to the beneficiary.<sup>20</sup> To the best of my knowledge, the total amount of contributions can vary from tens of cents to tens of thousands of dollars. Contributions are made at regular intervals determined in advance by members. It could be on a weekly, monthly, quarterly basis or any other time interval decided by the particular jangi. One important feature as Ardener observes is that “[r]egularity in the payment of contributions has been singled out as one of the criteria distinguishing rotating-credit from some other institutions.”<sup>21</sup> Generally a cycle of contribution is completed when all members have once received the fund. A fund made up of pooled resources through the fixed contributions of each member is distributed to one of them according to an order of rotation that follows rules set up by the jangi. Even though everyone gets the same amount, the advantage to all is not equal.<sup>22</sup> Van den Brink and Chavas argue “[t]he first member to collect the monthly fund—rank one in the order of rotation—receives the maximum credit that he or she pays back in monthly installments during the cycle. The last member—say, rank N—receives no credit and saves throughout the

<sup>12</sup>Emmanuel Bidzogo, *Eglises en Afrique et autofinancement: Des tontines populaires aux tontines ecclésiales*, Eglises d’Afrique (Paris: L’Harmattan, 2006), 64.

<sup>13</sup>From here onward see Rogier van den Brink and Jean-Paul Chavas, “The Microeconomics of an Indigenous African Institution: The Rotating Savings and Credit Association,” *Economic Development and Cultural Change* 45, no. 4 (July 1997): 751.

<sup>14</sup>Bidzogo, *Eglises en Afrique et autofinancement*, 64.

<sup>15</sup>Tchouassi, “Les comportements d’épargne des femmes au Cameroun,” 124.

<sup>16</sup>van den Brink and Chavas, “The Microeconomics of an Indigenous African Institution,” 746–48.

<sup>17</sup>Ardener, “The Comparative Study of Rotating Credit Associations,” 210.

<sup>18</sup>Ardener, 210.

<sup>19</sup>Ardener, 210.

<sup>20</sup>Ardener, 211.

<sup>21</sup>Ardener, 211.

<sup>22</sup>Ardener, 211.

cycle, while recovering his or her savings at the end.”<sup>23</sup>

Indeed, the credit is reduced the more the cycle progresses toward the end. This is why the order of rotation is important. That order is determined by the organizer(s), members' needs, casting lots, predetermined criteria or through bargaining.<sup>24</sup> Moreover, a person who gets the pool fund is free to use it as he/she pleases. Nevertheless, the pool fund itself is not transferable, but a member could swap his/her turn with another member.<sup>25</sup>

### JANGI AS A PLACE OF MUTUAL HELP AND SOLIDARITY

Even the scholars who focus only on the financial dimension of jangi agree on one thing: jangi are not simply about money. The human dimension intrinsic to jangi explains why they are more popular than regular banks for instance. Tchuindjo, for one, asserts that the social aspect is one of the main reasons behind the attractiveness of jangi.<sup>26</sup> The six advantages of jangi from a social perspective are: reciprocity, confidence, solidarity, insurance, information and security of savings.<sup>27</sup> Indeed, the personalization of relationships and a feeling of solidarity in a jangi binds its members.<sup>28</sup> Jangi bring people together. During the meetings, members have the possibility to create personal relationships, strengthen their bond through discussion, exchanging ideas, or sharing of a meal.<sup>29</sup> Bidzogo adds that the help provided in case of misfortune or happy events manifests a support in favor of family and strengthens social bonds.<sup>30</sup> In addition the friendly and informal atmosphere of the meetings allows members to feel comfortable. Tchouassi calls this dimension the “intangible savings” that trust, solidarity and fellowship among the members illustrate.<sup>31</sup>

According to Bouman, Jangi has three main functions: security or insurance, economic, and socializing.<sup>32</sup> The social security and insurance dimensions witness to the dynamic and historical dimension of human life, which consists of cycle-events and of commemoratives events.<sup>33</sup> To those one should add unforeseen difficulties. People are certain that they will be helped through their difficulties. Not only one can receive financial help, but also material, emotional and psychological assistance. In that respect, the jangi system provides a safety net.<sup>34</sup>

Nonetheless, Tchuindjo argues that the emergence of jangi such as the bidding type testifies to the decline of the social logic in favor of the economic logic in some jangi.<sup>35</sup> The bidding type is used for business purposes and manages high amounts. Still, one may wonder why members of such jangi do not address themselves to formal banking structures, and prefer instead to go to jangi. When speaking of ROSCA in general, René Lemarchand contends “[g]iven their syncretistic quality, participation in such association cannot be reduced solely to economic motives.”<sup>36</sup> This confirms that the human element is an important factor in the jangi, which makes it more attractive than ordinary banks. This at least demonstrates that there is no incompatibility with holding a bank account and being in a jangi. Nonetheless, if many bank account holders are also members of jangi, the reverse is not true.

Through some informal discussions with members of jangi, I also learned that some can practice charitable actions in favor of the poor. Moreover the affective dimension was mentioned by two of my informants. According to Bouman the principle behind the sharing of resources is “balanced reciprocity.” In other words “each member draws out of the pool or fund as much as he puts into it.”<sup>37</sup> It is in virtue of this balanced reciprocity that a cycle ends as soon as everyone has had his/her turn from the pool, or that any money remaining from any other fund at the end of a cycle must be shared

<sup>23</sup>van den Brink and Chavas, “The Microeconomics of an Indigenous African Institution,” 747.

<sup>24</sup>Ardener, “The Comparative Study of Rotating Credit Associations,” 211–12.

<sup>25</sup>Ardener, 215.

<sup>26</sup>Tchuindjo, “The Evolution of an Informal Financial Institution,” 13.

<sup>27</sup>Tchuindjo, 13–14.

<sup>28</sup>Tchuindjo, 13.

<sup>29</sup>Tchuindjo, 13.

<sup>30</sup>Bidzogo, *Eglises en Afrique et autofinancement*, 65.

<sup>31</sup>Tchouassi, “Les comportements d'épargne des femmes au Cameroun,” 125.

<sup>32</sup>Bouman, “ROSCA,” 118.

<sup>33</sup>Bouman, 124.

<sup>34</sup>Bouman, 124; Tchouassi, “Les comportements d'épargne des femmes au Cameroun,” 125.

<sup>35</sup>Tchuindjo, “The Evolution of an Informal Financial Institution,” 11.

<sup>36</sup>René Lemarchand, “African Peasantries, Reciprocity and the Market: The Economy of Affection Reconsidered,” *Cahiers d'Etudes Africaines* 29, no. 113 (1989): 44.

<sup>37</sup>Bouman, “ROSCA,” 117.

equally among members. This reciprocity is based on the assumption that all the participants enjoy equal rights. For Lemarchand, "[t]he social logic of reciprocity is unquestionably the most significant characteristic of the economy of affection."<sup>38</sup>

In that respect, jangi exemplify Meghan Clark's trilogy: equality, mutuality, and reciprocity.<sup>39</sup> Their members enjoy equally its benefits. There is the idea of belonging to a community and caring about one another. And finally, people are expected to reciprocate or to answer the same way. The principle of reciprocity is such that in case of default of one member, money can be borrowed from the trouble blank to make sure that the person getting their turn of the pool fund, should receive the same fixed amount.<sup>40</sup> This is consonant with the idea of commutative justice in Aquinas' *Summa Theologiae* that concerns dealings between private individuals. Arithmetic or simple equality is to be observed in private dealings if everyone is to be treated fairly.<sup>41</sup> For Aquinas "[e]quality is the general form of justice."<sup>42</sup> Jangi apply justice based on equality of arithmetic proportion.

In addition, there is a strong sense in individuals that they need the group to thrive. People realize that coming together makes them stronger. They are aware of their limitations and inability to achieve certain projects on their own, and that certain tasks require a large amount of money or a tremendous amount of labor. Thus, although each individual may pursue a particular goal, he/she can join others in order to achieve it. Local African proverbs stress that "one hand cannot tie a bundle," or "unity is power." Although the jangi is made up of individuals, each individual deals with the jangi as a corporate group. Indeed, the jangi "prohibits direct individual-to-individual transactions."<sup>43</sup>

### POPE ST. JOHN PAUL II, SOLIDARITY AND JANGI

<sup>38</sup>Lemarchand, "African Pesantries, Reciprocity and the Market," 39.

<sup>39</sup>Clark, *The Vision of Catholic Social Thought*, 105.

<sup>40</sup>van den Brink and Chavas, "The Microeconomics of an Indigenous African Institution," 751.

<sup>41</sup>St Thomas Aquinas, *Summa Theologiae IIA-IIae*, trans. Fathers of the English Dominican Province, online (Kevin Knight, 2008), q. 61, a.2, <http://www.newadvent.org/summa/2.htm>.

<sup>42</sup>St Thomas Aquinas, *Summa Theologiae, IIA-IIae*, q.61,a. 2, ad.2.

<sup>43</sup>van den Brink and Chavas, "The Microeconomics of an Indigenous African Institution," 762.

Pope St. John Paul II does not speak of jangi as such and only develops solidarity. I want to see where the notion of solidarity as understood by John Paul II stands vis-à-vis the understanding of solidarity in jangi.

John Paul II introduces the concept of solidarity in a section of his encyclical *Sollicitudo Rei Socialis* (1987) where he discusses development and the growing sentiment of interdependence among individuals from various nations.<sup>44</sup> The rejection of injustice comes first from that feeling of interdependence. When interdependence is recognized both as a determinant for relationships and is accepted as a moral category, the virtue of solidarity emerges as the correlative response.<sup>45</sup> Hence, solidarity stems from the awareness of the interconnection existing among human beings. John Paul II defines it as "a firm and persevering determination to commit oneself to the common good; that is to say to the good of all and of each individual, because we are all really responsible for all."<sup>46</sup> Solidarity is not only a commitment, but also aims at the big picture, and is not first motivated by the individual's personal desires. Furthermore, he contends "[t]he exercise of solidarity within each society is valid when its members recognize one another as persons."<sup>47</sup> Solidarity is grounded in the respect of one another, and the acknowledgment of the other person's dignity. Moreover, John Paul II rejects an instrumentalist view or functionalist view of the human person.

John Paul II also proceeds in the same paragraph to differentiate between the wealthy and the poor. He invites the wealthy and powerful to a spirit of sharing. The weak are invited not to remain passive, but to defend their rights in a respectful way. John Paul II frames the concept of solidarity from the global perspective and taking into account the political reality of the time, namely, the capitalist and communist systems.

He views solidarity in the context of asymmetric relationships between groups or individuals.

<sup>44</sup>John Paul II, *The Social Concern of the Church, Encyclical Sollicitudo Rei Socialis* (Rome: Libreria Editrice Vaticana, 1987), para. 38, [http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf\\_jp-ii\\_enc\\_30121987\\_sollicitudo-rei-socialis.html](http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_30121987_sollicitudo-rei-socialis.html).

<sup>45</sup>John Paul II, para. 38.

<sup>46</sup>John Paul II, para. 38.

<sup>47</sup>John Paul II, para. 39.

Solidarity is first of all a virtue related to charity:<sup>48</sup> it “seeks to go beyond itself, to take on the specifically Christian dimension of total gratuity, forgiveness and reconciliation.”<sup>49</sup> Solidarity flows from the awareness of the common fatherhood of God, common brotherhood/sisterhood of all in Christ, and the life of the Spirit.<sup>50</sup> The Trinity provides for Christians an inspiring model of our solidarity, and gives the word communion its real meaning. This idea that God is the source of solidarity is also found in Benedict XVI and Francis.<sup>51</sup>

John Paul II briefly revisits the concept of solidarity in the encyclical *Centesimus Annus* (1991). He sees the family as a “community of work and solidarity.”<sup>52</sup> He advocates a concrete commitment to both charity and solidarity to counter the spirit of individualism that is present in the contemporary world.

John Paul II’s version of solidarity is thicker than the one developed in jangi. Solidarity is a virtue, which is simultaneously an attitude and a duty.<sup>53</sup> Attitude is the descriptive element of solidarity, which “begins with the descriptive recognition of radical interdependence and presents this interdependence as a necessary variable for ethical reflection and decision making.”<sup>54</sup> I think that solidarity in jangi stems from the recognition of the individual of his/her own finitude, and his/her inability to fulfill himself/herself alone. There is the awareness

that it is only through collaboration that something meaningful can be produced.

Duty is the normative element of solidarity that “applies to both individuals and communities.”<sup>55</sup> It is the obligation of “mutuality, reciprocity, and equal regard.”<sup>56</sup> As seen in the previous section, jangi embodies all these qualities. There is the demand for balanced reciprocity. Jangi functions as an instance of mutual aid. Finally, the application of reciprocity is based on an understanding of justice that equally respects all its members.

As a virtue, solidarity “includes not only political or social conditions but also commitment to personal flourishing and the participation in the universal common good.”<sup>57</sup> It is at the level of virtue that jangi may have some shortcomings depending on one’s perspective. As a virtue, solidarity aims at the common good. If one takes the definition of the common good of pope St John XXIII<sup>58</sup>, jangi too creates the conditions for the individual to thrive. So in general sense, jangi as structures contribute to the common good. A qualifier is needed here: John Paul II as well as the other popes sees solidarity in the context of asymmetric relationships. In jangi, solidarity operates in the context among equals or at least in situations where the power differential is not important. The fact that many jangi include support that can be psychological, illustrates that it is not simply a place where one benefits from a service and then disappears. It is clear that each member looks for his/her own interest, but the role of the association is to create the conditions that enhance the concrete living conditions of the participants. It appears that the presence of justice, reciprocity, mutuality, and respect testify to the fact that the solidarity practiced in jangi is virtuous.

From a Catholic perspective, the missing element of jangi would be the lack of a transcendent vision. Jangi stems from a

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<sup>48</sup>John Paul II, para. 40.

<sup>49</sup>John Paul II, para. 40.

<sup>50</sup>John Paul II, para. 40.

<sup>51</sup>Meghan J. Clark, “Commentary on *Caritas in Veritate* (On Integral Human Development in Charity and Truth),” in *Modern Catholic Social Teaching: Commentaries and Interpretations*, ed. Kenneth R. Himes O.f.M. et al., 2nd edition (Washington, D.C.: Georgetown University Press, 2018), 496; Francis, *On the Proclamation of the Gospel in Today’s World, Apostolic Exhortation Evangelii Gaudium* (Rome: Libreria Editrice Vaticana, 2013), para. 71, [http://w2.vatican.va/content/francesco/en/apost\\_exhortations/documents/papa-francesco\\_esortazione-ap\\_20131124\\_evangelii-gaudium.html](http://w2.vatican.va/content/francesco/en/apost_exhortations/documents/papa-francesco_esortazione-ap_20131124_evangelii-gaudium.html).

<sup>52</sup>John Paul II, *On the Hundreth Anniversary of Rerum Novarum, Encyclical Centesimus Annus* (Rome: Libreria Editrice Vaticana, 1991), para. 49, [http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf\\_jp-ii\\_enc\\_01051991\\_centesimus-annus.html](http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_01051991_centesimus-annus.html).

<sup>53</sup>Clark, *The Vision of Catholic Social Thought*, 108–10.

<sup>54</sup>Clark, 108.

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<sup>55</sup>Clark, 109.

<sup>56</sup>Clark, 109.

<sup>57</sup>Clark, 110.

<sup>58</sup>John XXIII, *On Christianity and Social Progress, Encyclical Mater et Magistra* (Rome: Libreria Editrice Vaticana, 1961), para. 65, [http://w2.vatican.va/content/john-xxiii/en/encyclicals/documents/hf\\_j-xxiii\\_enc\\_15051961\\_mater.html](http://w2.vatican.va/content/john-xxiii/en/encyclicals/documents/hf_j-xxiii_enc_15051961_mater.html). Pope St. John XXIII defines the common good as “all those social conditions which favor the full development of human personality.”

pragmatic vision of life within the community, and its objectives are limited to the present world, with no spiritual vision attached to it. Jangi are influenced by a certain view of social life where people are supposed to abide by the words and the commitments they undertake. There is no Trinity or God that serves as an inspiration. There is the sense of interconnection, but that does not reach the level of communion that John Paul II considers.

### POPE BENEDICT XVI, ALTERNATIVE ECONOMICS AND THE JANGI

John Paul II reflects on the notion of solidarity within the general context of society. In *Caritas in Veritate* (CV), Pope Benedict XVI articulates a notion of solidarity within the economic realm, and given that jangi are first and foremost a type of business, I want to see how they fit into his vision of economic solidarity.

#### Pope Benedict XVI and Solidarity in the Economy

Benedict XVI defines solidarity as “a sense of responsibility on the part of everyone with regard to everyone.”<sup>59</sup> Solidarity goes beyond humanity and includes the non-human world.<sup>60</sup> Solidarity is closely associated with subsidiarity. He understands subsidiarity as “a form of assistance to the human person via the autonomy of intermediate bodies.”<sup>61</sup> Solidarity without subsidiarity becomes a paternalistic social assistance that belittles those in need.<sup>62</sup> However, here like St John Paul II, Benedict XVI assumes that solidarity necessarily takes place in the context of asymmetrical relationships, which is far from being the case in jangi. He argues that in the contemporary global economy, “the aspect of fraternal reciprocity must be present.”<sup>63</sup> He advocates for forms of economic activity “marked by quotas of gratuitousness and communion.”<sup>64</sup> According to him, “economic forms based on solidarity, which find their natural home in civil society

without being restricted to it, build up society.”<sup>65</sup>

Within Benedict's and Catholic Social Teaching's framework, the state is called to respect intermediaries bodies, such as jangi, that provide assistance to individuals at the local level. However, there are also businesses that incorporate the human touch so dear to Benedict XVI. Indeed, “[w]ithout internal forms of solidarity and mutual trust, the market cannot completely fulfill its proper economic function.”<sup>66</sup> The inclusion of the affective dimension is not supererogatory for the market, it is an integral part of it. For instance, trust is a crucial element that corporations want to build with their customers. Further, “the Church's social doctrine holds that authentically human social relationships of friendship, solidarity and reciprocity can also be conducted within economic activity, and not only outside it or ‘after’ it.”<sup>67</sup> Relationality defines the human person and measures the extent of his/her maturity.<sup>68</sup> However, it is important to keep a tension between the individual and the community, so that the latter does not absorb the former.

In today's economy the binary opposition between non-profit and profit companies no longer holds. A variety of companies that do not fit in this binary distinction have emerged. Among the new forms, CV mentions the “so-called ‘civil economy’ and ‘economy of communion’.”<sup>69</sup> This is “a broad new composite reality embracing the private and public spheres, one which does not exclude profit, but instead considers it a means for achieving human and social ends.”<sup>70</sup> It is necessary to strengthen these types of business especially in developing countries.<sup>71</sup> Indeed, “projects based on subsidiarity... aimed at affirming rights yet also providing for the assumption of corresponding responsibilities,”<sup>72</sup> must be pursued.

#### The Social Character of Jangi

Before comparing jangi to the standards of CV I want to look at the rationale behind its success in Cameroon. Tchuindjo lists the following

<sup>59</sup>Benedict XVI, *On Integral Human Development in Charity and Truth, Encyclical Caritas in Veritate* (Rome: Libreria Editrice Vaticana, 2009), para. 38, [http://w2.vatican.va/content/benedict-xvi/en/encyclicals/documents/hf\\_ben-xvi\\_enc\\_20090629\\_caritas-in-veritate.html](http://w2.vatican.va/content/benedict-xvi/en/encyclicals/documents/hf_ben-xvi_enc_20090629_caritas-in-veritate.html).

<sup>60</sup>Clark, “*Caritas in Veritate* (On Integral Human Development in Charity and Truth),” 495.

<sup>61</sup>Benedict XVI, *Caritas in Veritate*, para. 57.

<sup>62</sup>Benedict XVI, para. 58.

<sup>63</sup>Benedict XVI, para. 38.

<sup>64</sup>Benedict XVI, para. 39.

<sup>65</sup>Benedict XVI, para. 39.

<sup>66</sup>Benedict XVI, para. 35.

<sup>67</sup>Benedict XVI, para. 36.

<sup>68</sup>Benedict XVI, para. 53.

<sup>69</sup>Benedict XVI, para. 46.

<sup>70</sup>Benedict XVI, para. 46.

<sup>71</sup>Benedict XVI, para. 47.

<sup>72</sup>Benedict XVI, para. 47.

reasons as explanations for its success there: information, security of savings, simplicity, absence of guarantees, speed of operations, liquidity, freedom to use the credit, low management costs and equity.<sup>73</sup> Information about promising investments or economic opportunities is shared in jangi. Generally, access to such information is difficult and costly.

With the security of savings, Tchuindjo means that the risk of default is minimal because of the possible negative social consequences to the defaulter. In fact, "The defaulter is generally excluded from the next cycle of contribution, and this exclusion can even extend beyond the ROSCA to reach the whole community."<sup>74</sup>

Jangi is very popular because of the simplicity of its operations and rules that are easily understandable and are set by the participants themselves.<sup>75</sup> In addition, jangi do not require any guarantees for a loan like formal banking institutions, which demand pledging, mortgage, or hypothecation. Further, the process to obtain money is very fast. This is made possible by presence of cash, another advantage of jangi. In a context where the vast majority of the population is excluded from the banking system this is very convenient. Moreover, as already stated, there is a freedom for the borrower to use the money the way he/she decides. Finally, the profits and losses are equitably shared at the end of a cycle among all the participants in the form of bonuses or withdrawals.

Concerning the issue of default, Rogier van den Brink and Jean-Paul Chavas observe that it comes in gradation.<sup>76</sup> They identify two types of default, one serious and one milder. The serious one consists in failing to contribute after one has benefited from the pool fund; this is perceived as theft.<sup>77</sup> This type of default is fairly rare according to their findings. The milder one occurs before a participant's turn to get the fund.<sup>78</sup> This type is more common. In that case, strategies are elaborated to compensate for the default, but the defaulter will have to pay later. If he/she fails to honor his/her commitments, then other members of the jangi resort to less

friendly means. In urban settings, people can even seize property out of the person's house as payment.<sup>79</sup> In rural areas, the sanction is more symbolic but harsher: the person is ostracized and "declared morally, socially and economically bankrupt."<sup>80</sup> Given the social cost involved in case of default, people do everything in their power to pay the debt they owe to the jangi.

### Jangi and Benedict XVI's Model of Businesses

How do the jangi fare in Benedict XVI's view of the economy of solidarity? Jangi are non-governmental and local structures set by ordinary people in order to deal with the challenges of material and financial lives. I have previously shown that they are based on solidarity and personal interaction, which gives them the humane face that Pope Benedict advocates. Even when there is a leadership, the ownership is collective, and each participant is a co-owner of the jangi. Each participant is at the same time a beneficiary of the jangi. The logic of profit is not absent from the jangi.

Individuals primarily join jangi for personal reasons and to further their own interests, either by getting a loan or insuring emotional and financial support in time of need. As a group, a jangi makes profit through various loans given to members out other funds beside the pool fund. However, as already mentioned those profits are equally shared among the participants at the end of a cycle. Indeed, Jangi works because it has an economic logic that at the same time combines with a certain degree of affectivity among the participants. Not only does jangi enhance life prospects but it also creates a network of support for the individual. At the same time that jangi advance financial capital, they also foster human and social capital by providing ways for members to cope through the various changes of life.

There is a lot of flexibility in the way jangi work. They are less formal, and do not demand much paperwork for loans or many conditions. This informal character makes them more appealing and accessible for the vast majority of people, especially poor people and women who cannot always bring collateral to formal banking institutions. In that respect, they are friendly to popular classes.

<sup>73</sup> From here onward see Tchuindjo, "The Evolution of an Informal Financial Institution," 14–15.

<sup>74</sup> Tchuindjo, 14.

<sup>75</sup> From here onward see Tchuindjo, 14–15.

<sup>76</sup> van den Brink and Chavas, "The Microeconomics of an Indigenous African Institution," 752.

<sup>77</sup> van den Brink and Chavas, 752.

<sup>78</sup> van den Brink and Chavas, 752–53.

<sup>79</sup> van den Brink and Chavas, 752.

<sup>80</sup> van den Brink and Chavas, 753.



If jangi does not achieve perfect virtue in terms of general solidarity, it is an efficient proof of economic solidarity. Jangi vindicate Benedict XVI's claim that affectivity and economic logic are not opposed realities. However, it is difficult to say whether they are instances of gratuitousness and communion. The previous section demonstrated that jangi fall short of communion understood in Christian terms. Reciprocity and mutuality present in jangi are virtues. Are they contrary to the spirit of gratuitousness that CV advocates? If "civil society [is] the most natural setting for an *economy of gratuitousness* and fraternity,"<sup>81</sup> the economy is not necessarily excluded from this scope. The pursuit of gratuitousness in the economy is translated by "free operation, in conditions of equal opportunity, of enterprises in pursuit of different institutional ends."<sup>82</sup> This can be applied *mutatis mutandis* to jangi. The importance of solidarity and the spirit of gratuitousness constitute a warning for types of jangi like the bidding jangi or other money jangi in which the social logic is increasingly declining at the expense of the financial logic. CV provides a template and safeguard against imbalances of that sort within jangi.

### FRANCIS, SOLIDARITY AND JANGI

Francis defines solidarity as "a spontaneous reaction by those who recognize that the social function of property and the universal destination of goods are realities which come before private property."<sup>83</sup> He locates his understanding of solidarity within the socio-economic sphere. Solidarity as notion and practice, "presumes the creation of a new mindset which thinks in terms of community and the priority of the life of all over the appropriation of goods by a few."<sup>84</sup> Solidarity presupposes the transformation of people but also a communal orientation. Indeed, "these convictions and habits of solidarity, when they are put into practice, open the way to other structural transformations and make them possible."<sup>85</sup> The communal orientation of solidarity appears in different ways in Francis' thought. First, solidarity is closely related to the common good. Catholics act in solidarity with the poor out of fidelity to the principles of

human dignity and the common good.<sup>86</sup> Indeed, in the present world marked by so many social injustices, "the principle of the common good immediately becomes, logically and inevitably, a summons to solidarity and a preferential option for the poorest of our brothers and sisters."<sup>87</sup>

Second, there are intergenerational solidarity and intragenerational solidarity.<sup>88</sup> Speaking in the context of the environmental crisis, Francis exhorts people to realize that intergenerational solidarity flows from the common good, and is "a basic question of justice," since the world will eventually be under the care of future human generations.<sup>89</sup> However, as he exhorts people to think about the future, they should also remember those who today are left out of the system, and practice intragenerational solidarity.<sup>90</sup>

Two characteristics of solidarity in Francis are the preferential option for the poor and global solidarity. Given the local character of jangi, I will only dwell here with the preferential option for the poor. Solidarity is directed toward those in need, and remains asymmetric in Francis' perspective.<sup>91</sup> Indeed, "solidarity must be lived as the decision to restore to the poor what belongs to them."<sup>92</sup>

How do jangi fit in Francis' perspective? The communal dimension of solidarity is very much present in African societies where the individualism observed in industrialized societies is pretty rare. Hence, the communal orientation of solidarity finds positive echo in jangi. The common good is not explicitly laid as one dimension of jangi's type of solidarity. However, there is the conviction that the good of each individual and that of the whole community are connected. A healthy community cannot be one where people suffer from deprivation or live in isolation. Through the enhancement of life prospects of its

<sup>81</sup>Benedict XVI, *Caritas in Veritate*, para. 38.

<sup>82</sup>Benedict XVI, para. 38.

<sup>83</sup>Francis, *Evangelii Gaudium*, para. 189.

<sup>84</sup>Francis, para. 188.

<sup>85</sup>Francis, para. 189.

<sup>86</sup>Francis, para. 65.

<sup>87</sup>Francis, *On Care of Our Common Home, Encyclical Letter Laudato Si* (Rome: Libreria Editrice Vaticana, 2015), para. 158, [http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco\\_20150524\\_encyclica-laudato-si.html](http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_encyclica-laudato-si.html).

<sup>88</sup>Francis, paras. 159, 162.

<sup>89</sup>Francis, para. 159.

<sup>90</sup>Francis, para. 162.

<sup>91</sup>Francis, *Evangelii Gaudium*, para. 65.

<sup>92</sup>Francis, para. 189.

members, jangi contribute to the improvement of society.

Concerning the attention to those in need, jangi's members support and assist those among them either afflicted by life or economic hardships as shown earlier. In case of a funeral for instance, each member has to contribute a determined amount of money that is added to what the jangi as corporate entity offers to the bereaved member. In addition, members have to show up physically at the funeral to give moral support to the member. People are led to care about others, and perform their duties toward the neighbor. One limit that one could see is the restriction of that support to the members of the jangi.

Jangi does not support the asymmetric vision of solidarity laid forward by Francis whereby it is wealthier and powerful groups or individuals that help the poorer and powerless. This is an important contribution that jangi make to Catholic Social Teaching, that solidarity happens also among equals. Likewise, jangi exhibit intragenerational solidarity, which happens among people of the same age, class, gender, occupation or else.

### CONCLUSION:

The aim of this paper was to show that the Cameroonian version of ROSCA, called jangi, is an instance of solidarity compatible with papal understandings of solidarity. ROSCA is a type of association in which members decide to pool resources that are given to one of them in a rotary way. The modalities of organization may differ from one jangi to the other, but this is a basic component.

Jangi in Cameroon originated in the Western region among the Bamileke people before the colonial era (1884-1960), and gradually spread to the rest of the country. There are different sort of jangi (labor, goods, and money), and a good structuration of jangi based on membership, organization, contributions, fund, and transferability.

Jangi are places of mutual help and solidarity, which provide the following advantages: reciprocity, confidence, solidarity, insurance, information and security of savings. Jangi fulfill insurance, socializing and economic roles. In jangi people pool their resources in order to advance each other's welfare. Jangi operate according to the logic of balanced reciprocity.

For the popes, solidarity is a firm commitment to work for the common good, and the advancement of the good of each individual. Solidarity is conceived in a context of asymmetric relationships between rich and poor, which is not the case in jangi. Solidarity is simultaneously an attitude, duty and virtue. Jangi lacks the transcendent vision of solidarity present in popes' teaching.

When considered in an economic light by using Benedict XVI's, jangi provide an alternative model that balances economic profit with solidarity. He insists on a more humane economy that takes charity and affectivity into consideration. The main reason of Jangi's popularity in Cameroon is because of its humane and informal character, which makes it easier for people from all backgrounds to easily fit. Benedict XVI's appeal to gratuitousness is a warning for jangi not to abandon its social dimension. At the economic level, jangi needs to pay attention to striking a balance between economic profit and human flourishing. Pope Francis emphasis on the communal aspect and the option for the most vulnerable fits jangi communal orientation and attention to members in need.

In general, the solidarity in jangi remains limited in scope. It does not extend to non-members or the non-human world. Still, one critical contribution that jangi can make to Catholic Social Teaching is the relationships of equal present in its solidarity. Moreover, the solidarity of papal documents starts from an assumption of individualism,<sup>93</sup> which is not true in African society. An important contribution would be to start from this assumption of interdependence and interconnection present in jangi members.

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<sup>93</sup>Clark, "Caritas in Veritate (On Integral Human Development in Charity and Truth)," 495.

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